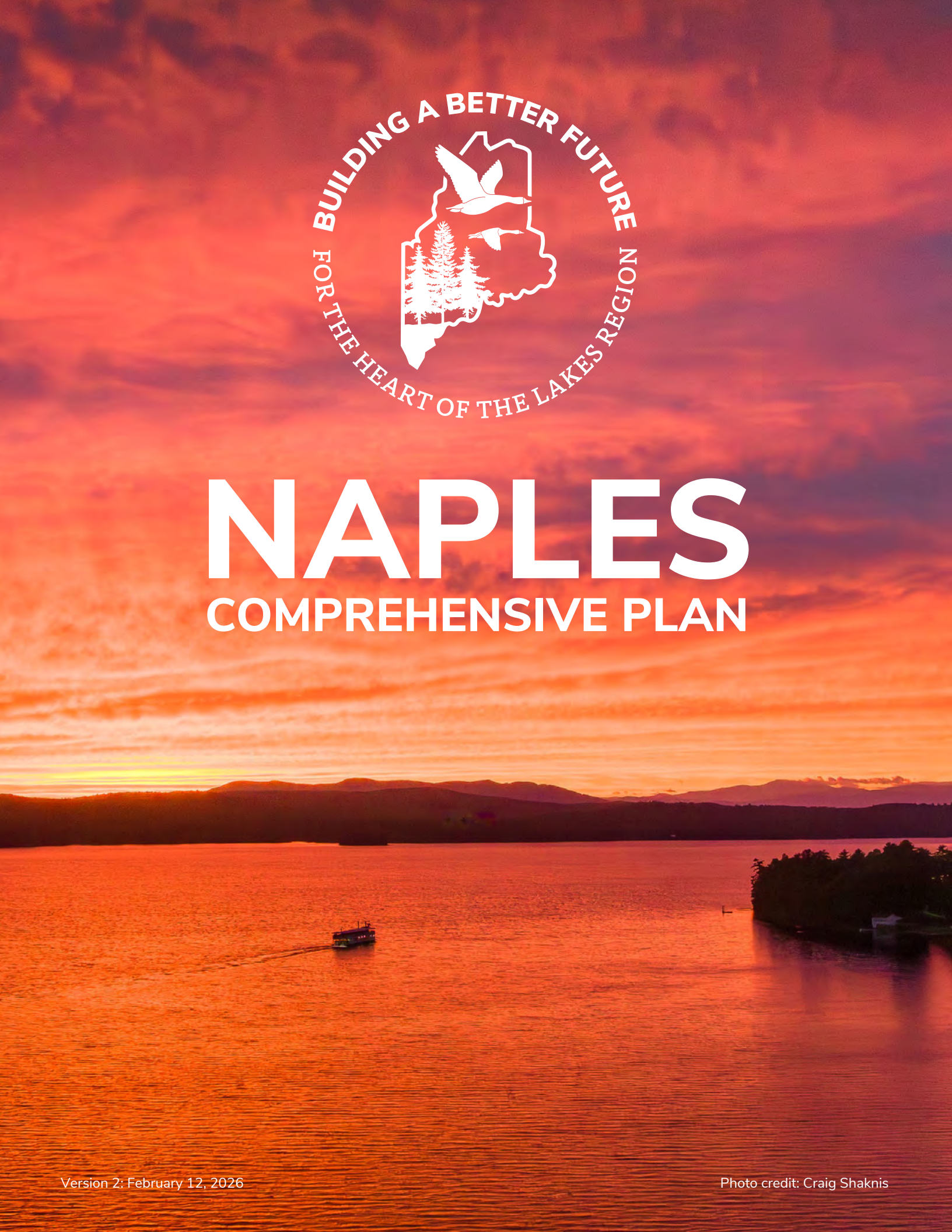


NAPLES
COMPREHENSIVE PLAN

Version 2: February 12, 2026

Photo credit: Craig Shaknis

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Naples
Heart of The Lakes Region



Photo credit: Darylann Leonard



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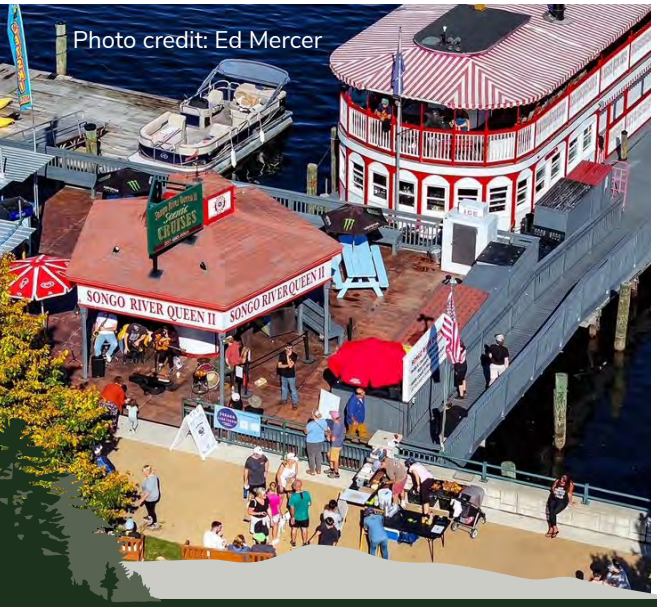


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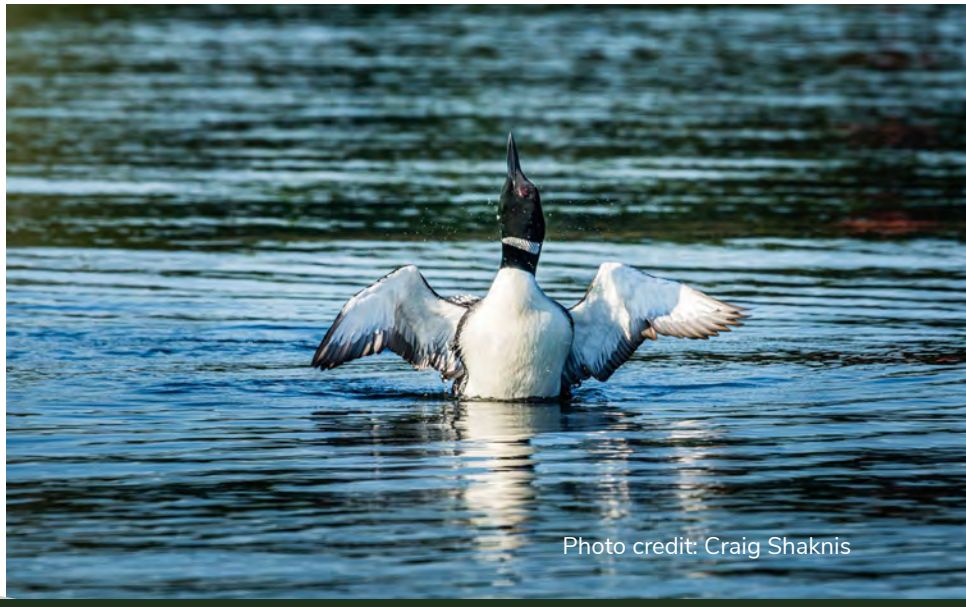


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ACKNOWLEDGMENTS

The Town of Naples (Town) Comprehensive Plan is the product of collaboration among Town staff, elected officials, community members, the Town's consulting partner, and regional partners. The Town Select Board, the Comprehensive Plan Committee, and the municipal planner provided leadership, thoughtful guidance, and careful review throughout the planning process. Town staff also contributed critical knowledge and insight to help ensure that the plan is both grounded in current conditions and forward-looking in vision.

This effort would not have been possible without the input of residents, business owners, and community partners. Through public meetings, surveys, and conversations, community members shared their ideas, concerns, and hopes for the future of Naples. Their voices shaped the vision, goals, and strategies presented in this document.

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EXECUTIVE SUMMARY

The Town of Naples understands the importance of thoughtful, deliberate planning to uphold community values and prepare for a strong future. Since the completion of the Town's last comprehensive plan in 2006, Naples and the surrounding region have continued to undergo significant change, including increased tourism activity and new residential development. The Naples community includes year-round residents, seasonal homeowners, business owners, employees, and regular visitors, all of whom have an interest in Naples' future.

As the community continues to evolve, there is a strong desire to preserve fundamental elements of the Town's identity while supporting growth that will enhance the Town's economic stability and sense of place. This comprehensive plan provides a framework for growth in Naples that will respect and enhance Naples' assets, including its lakes, open spaces, village center, and spirit of collaboration among community members.

The policies and actions outlined in this plan are rooted in collaboration, helping to improve Town services and operations, expand amenities and businesses, and continue to create a sense of place. By partnering with and harnessing the resources of local businesses, community organizations, nonprofits, schools, neighboring towns, and regional organizations, Naples can overcome its own resource limitations and help realize its vision for the future.

Developing this plan involved a robust community engagement effort, including input from youth and discussions with the business community and nonprofit organizations. The Comprehensive Plan Committee (CPC) also dedicated significant time and energy to help ensure that this process and the resulting plan represent the interests of the Naples community.

The following five key focus areas emerged from community outreach efforts:

A Vibrant and Year-Round Economy:
Support businesses and amenities that meet the needs of residents and visitors to create a vibrant and year-round economy.

Environmental Stewardship:
Protect the environment and the Town's lakes, rivers, streams, forests, farms, and open space through environmental stewardship.

Community Connectedness:
Continue to strengthen civic engagement and collaboration to foster community connectedness and a strong sense of place.

Responsible Growth:
Encourage responsible growth to support economic sustainability and protect natural resources.

Fiscal Responsibility and Good Governance:
Implement fiscally responsible practices and help ensure effective governance through intentional, long-term capital investments, planning, thoughtful resource allocation, and collaboration.

Together, these focus areas represent the community's top priorities for the future, with no one issue taking priority over another. These five focus areas and vision statement serve as the foundation for this plan and guide the policies, actions, and future land use plan.



INTRODUCTION

What is a Comprehensive Plan?

A comprehensive plan is a long-term planning document aimed at addressing the needs and concerns of community members. This type of plan establishes a guiding framework for land use planning, future growth and development, and where to direct resources.

What It Is:

- A broad statement on the Town's visions, goals, and policies for the future
- A framework to guide decision-making and planning
- A long-range perspective on growth, development, and resiliency
- A reflection of community members' ideas, experiences, and concerns
- A living document that can be adapted as the needs of the community change

What It Is Not:

- A zoning ordinance or land development code
- A Town budget
- A specific development plan for a project

Why Plan?

The State of Maine (State) requires municipalities to develop comprehensive plans that comply with the Growth Management Act (GMA) if the municipality wishes to impose zoning ordinances beyond the State's minimum shoreland zoning requirement. A GMA-compliant comprehensive plan also grants municipality eligibility and—potentially—preferred status to State funding sources and grant programs.

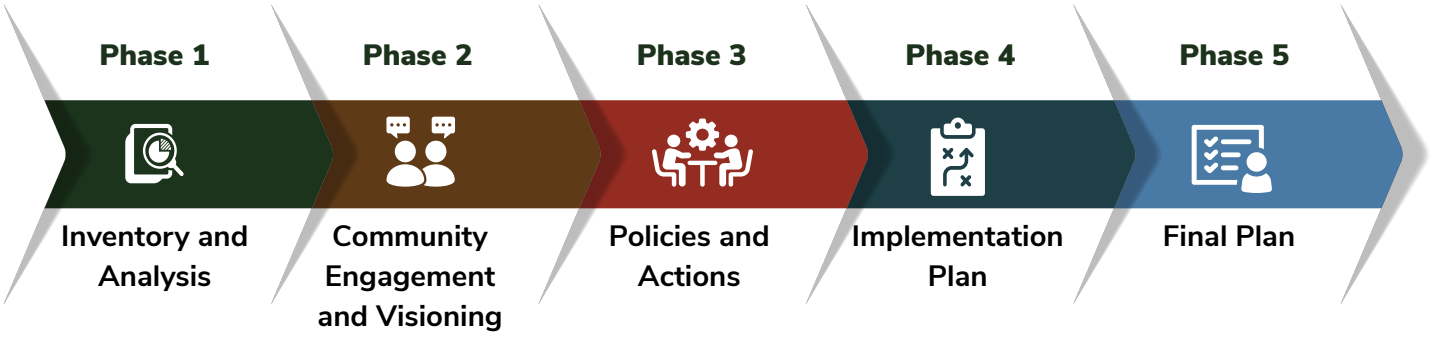
Beyond State requirements, engaging in the planning process helps ensure that Naples can meet the needs of residents by preserving the Town's existing character while adapting to a changing landscape. As elected officials, board and committee members, and Town staff change over time, the comprehensive plan aims to provide consistency and direction to encourage prosperity in Naples.



Photo credit: Darylann Leonard

The Planning Process

The Naples Select Board began the planning process by appointing a 10-member CPC to represent a wide array of interest groups and demographics. During the course of the project, two members resigned and one was added for a total of nine at project completion. The CPC, with support from Town staff and the consultant team, guided the development of the plan throughout each phase, working to ensure broad representation and community input.



Inventory and Analysis

December 2024 – February 2025

The comprehensive plan development process began with an inventory and analysis of key characteristics and emerging issues across 11 components of Naples' identity, including the following:

- Population and demographics
- Natural and water resources
- Agriculture and forestry
- Land use
- Parks, recreation, and open space
- Economy
- Housing
- Transportation
- Historic and cultural resources
- Town facilities and public services
- Fiscal capacity and capital planning

The inventory and analysis built upon findings from recent studies, reports, and plans, such as the Lakes Region Homeless Service Center Study and the annual Town Report. This component of the development process laid the foundation for community engagement by highlighting strengths and gaps in community resources, existing infrastructure, and community offerings. (See Appendix C: Inventory and Analysis for the full report.)

Community Engagement and Visioning

March 2025 – August 2025

Community engagement efforts for the comprehensive plan spanned a wide range of topic areas, including housing and transportation needs, desired patterns of future development, community character, and overall quality-of-life improvements. Town staff and CPC members led a coordinated outreach effort to gather meaningful input from residents, workers, and visitors. The goal of this effort was to understand community values and priorities, provide a foundation for the Town's vision statement, and inform policy direction throughout the planning process.

Policies and Actions

August 2025 – December 2025

The vision statement and focus areas guided the development of a future land use plan as well as action items. The future land use plan identifies broad land use categories and outlines the look, feel, and general use of these areas.

Implementation Plan

December 2025 – January 2026

The implementation plan assigns ownership responsibilities, provides estimated cost burdens, defines the ease and timeline of implementation, and cites best practice examples for each proposed policy and action. The objective of this section is to support Town staff during implementation and foster momentum, helping to ensure that the Plan remains a living document.

Final Plan

January 2026 – March 2026

The final comprehensive plan is intended to serve as a community-wide document, developed through extensive outreach and engagement. The plan's structure builds upon big-picture vision statements and transforms them into specific action items to help achieve that vision. The plan is structured around the five focus areas identified during the visioning phase, which are the community's top priorities.



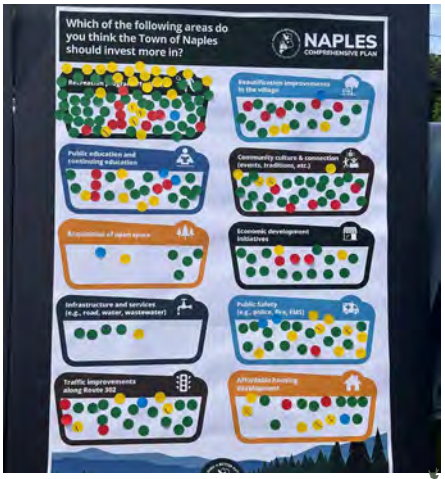
COMMUNITY ENGAGEMENT



The engagement strategy offered a range of opportunities for participation to help ensure broad and representative community involvement. Activities included a kickoff presentation to the Select Board, monthly CPC meetings held from November 2024 to project completion, a community-wide visioning survey and a youth survey, focus group discussions with community leaders, outreach at community events, and an online engagement website. Town staff and the CPC shared information about the project through social media, email updates, information provided at the Town Offices, outreach at community events, and updates at Select Board meetings.



The Town received a significant number of responses to outreach efforts, reflecting the strong sense of community and commitment to civic engagement that many residents noted in their feedback. A total of 562 community members responded to the survey, and more than 45 community leaders and business owners participated in in-person focus group discussions. In addition, the CPC received hundreds of responses to other online and in-person engagement activities.



Through this outreach, community members shared their perspectives on key issues and opportunities facing the Town. The CPC used this feedback to draft, refine, and validate the Town's vision statement and to identify priority focus areas that will guide long-term decision-making and help the Town work toward its shared community aspirations.

Several key themes emerged throughout the engagement process, including the following:

- **Increase Support for Year-Round Economic Activity:** Community members emphasized the importance of businesses that serve both residents and tourists, as well as a desire for limited, thoughtful business development.
- **Protect the Environment:** The lakes are essential to Naples' identity and are what draw people to the region. Preserving water quality, open space, and other natural resources is a top priority for the community.
- **Preserve Community Identity:** Many community members expressed a strong interest in maintaining Naples' small-town character, historic areas, and natural beauty. In addition, the sense of community, civic engagement, and friendliness of the Town were noted as important attributes to maintain or renew
- **Improve Access to Services:** Residents noted the need for better healthcare, essential services, and communication among local organizations.
- **Enable Walkability and Support Downtown Vibrancy:** There is support for a more pedestrian-friendly, lively downtown area with more local businesses and year-round activity.
- **Reduce Taxes and Cost of Living:** Many people are concerned about affordability and would like to minimize any increases to the tax burden for residents.
- **Provide More Recreational Opportunities:** There is widespread support for more recreation programs, public land access, and community facilities for all ages.
- **Increase Youth Engagement:** Teens express a need for a "third place" beyond home and school for socializing and activities
- **Improve Traffic Flow and Infrastructure:** Residents and visitors would like to enable better traffic flow, increase parking, and implement pedestrian safety enhancements, especially along the Causeway.
- **Help Ensure Balanced Planning and Development:** Community members desire opportunities for economic growth and housing while preserving the Town's character.
- **Enhance Communication and Leadership:** There is a need for strong leadership, better information sharing, and increased community collaboration to help ensure that all voices are represented in Town decision-making.
- **Increase Business Community Involvement:** Local business owners are invested in Naples and would like to see changes to regulations to reduce barriers for new and expanding businesses and enable more collaboration opportunities with the Town.
- **Enhance Public Spaces:** The community expressed an appreciation for improvements to the Causeway and bridge. There is a desire for amenities like public restrooms and improved public facilities.

Survey respondents outlined positive/negative changes in the community in the past 10 years and noted what they would like the comprehensive plan to address. Their unedited responses are presented below.

What positive changes have you noticed in Naples in the past 10 years?

> We've lived here for 20 years and I've noticed the town looks more "clean". The improvements on the village green are a bonus as are the renovations to homes in the village. General beautification of the town. I also appreciate the community events that me and my family attend regularly.

> The town has done a great job trying to keep our rural character. Great job cleaning up the Village Green over the past few years!

> Town events, community involvement, support for local businesses.

> The Town Manager's recent changes have been absolutely commendable - from the weekly e-mail update to increased transparency to the continued invitations to participate in the local community.

> Town beach expansion.

What negative changes have you noticed in Naples in the past 10 years?

> The continued loss of restaurant options during off season, Naples also has a year round population that would enjoy options during off season.

> The lack of communication between the town and the residents.

> Property tax increase

> Tourists not respecting the town and environment; the town focusing on accommodating and promoting more tourism and businesses focused on tourists and seasonal residents vs year round residents.

> When coming into Naples all the boat and trailer storage looks awful. As well as the storage facilities and vacant businesses.

> A lack of investment in maintaining and/or upgrading town facilities.

What issues would you most like to see addressed in the Comprehensive Plan?

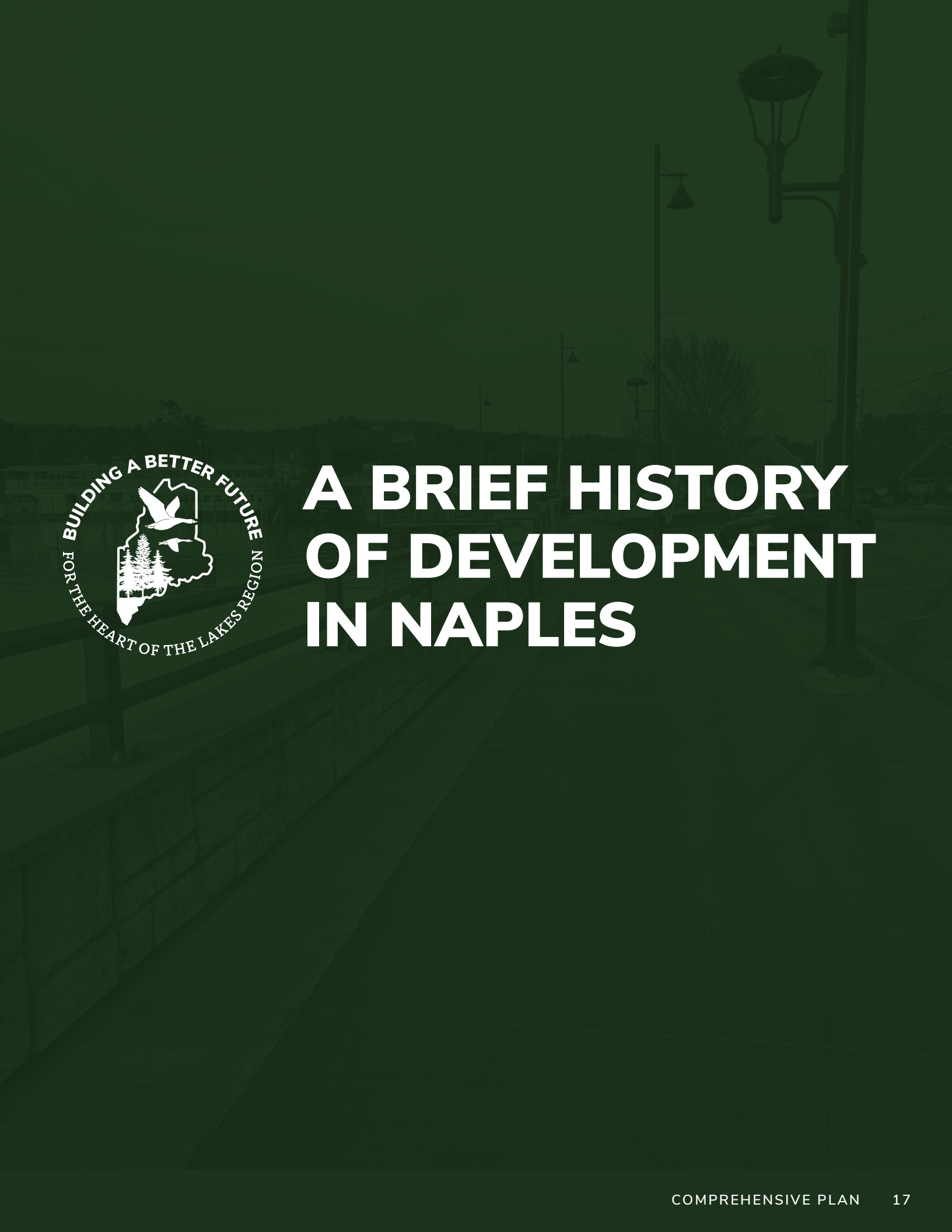
> Promote business growth in smart way that will positively impact tax base, provide year round employment opportunities while not impacting the environment.

> Naples has lost its village feel. I feel concentrating on making money as a priority takes away the very reason we were drawn here. It has moved away from community and become more impersonal, less welcoming. Slow down of the growth and the commercial sectors.

> Protecting rural neighborhoods. Investing in municipal services.



Photo credit: Ed Mercer



A BRIEF HISTORY OF DEVELOPMENT IN NAPLES

Prior to European settlers arriving in what is now Naples, the Lakes Region was home to the Abenaki people. The Abenaki lived across Western Maine, New Hampshire, Vermont, and parts of New York and Quebec. Tribes lived along waterways, including the Saco, Kennebec, and Androscoggin rivers as well as the lakes of Western Maine. Today, tribes largely live on reservations in Vermont.

In 1784, what is now Route 302 was first constructed, and development began popping up along the road. Over time, the establishment of farms and the construction of sawmills, tanneries, and gristmills along the shores of Brandy Pond and other waterbodies created a town center. The Town's tourism economy began to grow in the late 1700s, as vacationers from Portland were traveling to Bridgton and points north. The first inn was built in the 1790s, and by 1825, there were at least three inns operating near Long Lake. There were also several youth summer camps that opened around the turn of the 20th century providing opportunities for outdoor education and recreation and an escape from urban life.

By the mid-1800s, Naples was a blend of farmers, loggers, millers, smiths, and mill workers. With the completion of the Oxford-Cumberland Canal, Naples became a stopping point for visitors and goods heading further inland by boat. Use of the canal peaked in the mid-1800s, and by 1890, the Town's population began to decline.

By the 1940s, Naples' tourist economy remained strong and was supported by Route 302, which allowed cars to drive straight from Portland to the Causeway. But change came in the 1950s with the termination of steamship service and the closure of the grand Bay of Naples Inn. Still, tourism remained vital, with small, family-owned shops, diners, campgrounds, youth summer camps, and motels catering to visitors.

Naples experienced significant population growth due to suburban expansion: Between 1970 and 1980, the Town's population increased by 91%. Through the remainder of the 20th century, the Town became a bedroom community for the Greater Portland area. In the 1980s and 1990s, national chains and big-box stores led to the closure of some local businesses; however, several long-time local businesses remain in Naples.[1]

Through this period of commercialization and suburbanization in the region, Naples has continued to attract visitors to its charming Village, with most visitors now arriving by automobile. With continued tourism and the desirability of Maine's Lakes Region, housing development has increased notably since 2020, as the State experienced an influx of new residents during and following the COVID-19 pandemic. The Town has had more new homes approved for construction each year from 2021 to 2023.

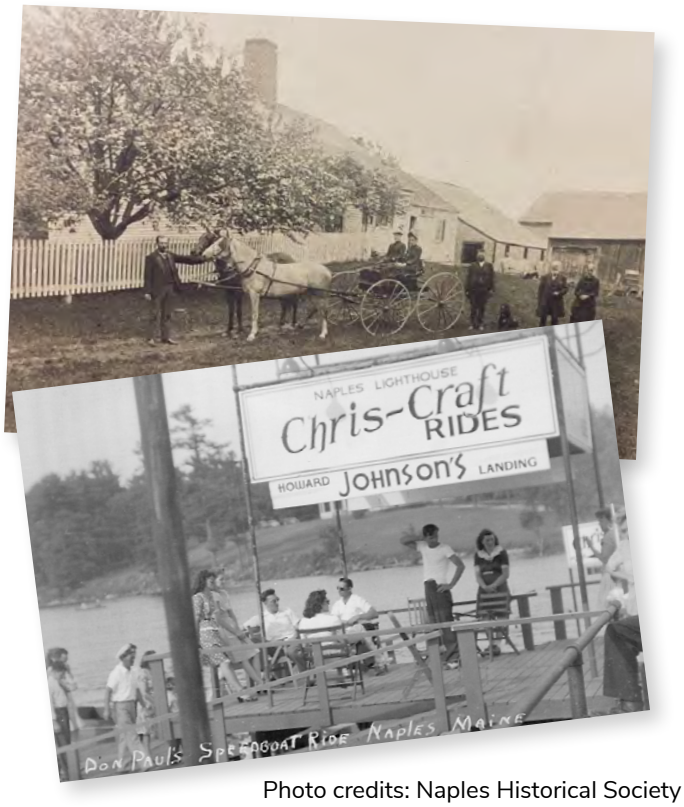


Photo credits: Naples Historical Society

1 Town of Naples. May 23, 2006. Town of Naples Comprehensive Plan. Town of Naples. Accessed December 16, 2025 https://hdp-us-prod-app-bd-engage-files.s3.us-west-2.amazonaws.com/7617/3082/9603/NAPLES_COMPREHENSIVE_PLAN_2006.pdf



Photo credit: Darylann Leonard

Naples Today

Naples remains a popular summer tourist destination with a thriving Village. With the decline of manufacturing and the closure of mills, tourism is a primary driver of Naples' economy; however, tourist activity remains largely seasonal, centered around boating, campgrounds, youth summer camps, and lake recreation, with many businesses operating by this seasonal time frame.

There has been very little new commercial development in the past 10 years, and nearly all the Town's housing consists of single-family detached homes.[2] Non-residential development has been primarily located along Route 302, including marina-related development, storage facilities, and some new retail uses. Much of the Town's recent growth has occurred outside of designated growth areas, and all new residential growth has been single- or two-family developments. Although the Town is not expected to experience significant population growth in the next decade, shifting demographics to smaller household sizes, an aging population, and increased interest in vacation homes and investment properties in the Lakes Region will likely drive demand for continued modest residential growth. With fewer rental housing options and increased demand for less expensive housing options, the type of housing development is critical to the future of the Naples community and economy. As businesses struggle to hire workers and residents seek housing options to age within the community, smaller homes, housing that is affordable to the region's workforce, and senior housing developments are needed.

As growth continues, there is an increasing concern about impacts to water quality, loss of open space, and decline of the Town's rural and Village character. The Town is committed to responsible environmental stewardship, recognizing the ecological importance of healthy lakes, rivers, streams, open spaces, farms, and forests as well as their impact on economic sustainability.

As the Town's population changes, fostering community and civic engagement is a priority for maintaining Naples' identity. Naples is known for its strong community ties, spirit of collaboration, and events that bring the community together.

The Town has engaged in this planning process to address these challenges and intentionally plan for future growth, economic changes, environmental impacts, and population shifts to leverage the community's assets and resources while preserving Naples' identity as the heart of the Lakes Region.

2 Town of Naples Planning, Code Enforcement, and Building Inspections. **https://www.townofnaples.org/codeenforcement**

A VISION FOR NAPLES

The following vision statement was established from broad input from Naples community members to identify shared values and priorities. This vision is aspirational, illustrating the Town's desired future.

Nestled in the heart of Maine's Lakes Region, our Town cherishes its small-town spirit, Village charm, abundant recreation opportunities, and peacefulness of our rural neighborhoods. We are a community deeply rooted in the natural beauty of our lakes and open spaces and are committed to preserving a healthy environment for future generations. We envision a future where our diverse local economy supports both year-round residents and seasonal visitors, offering opportunities for entrepreneurship and innovation while continuing to honor and preserve the historic character of our Town. Above all, we are united by a strong sense of community where our shared traditions, civic engagement, and mutual support create a safe place where everyone feels at home, valued, and inspired to contribute.

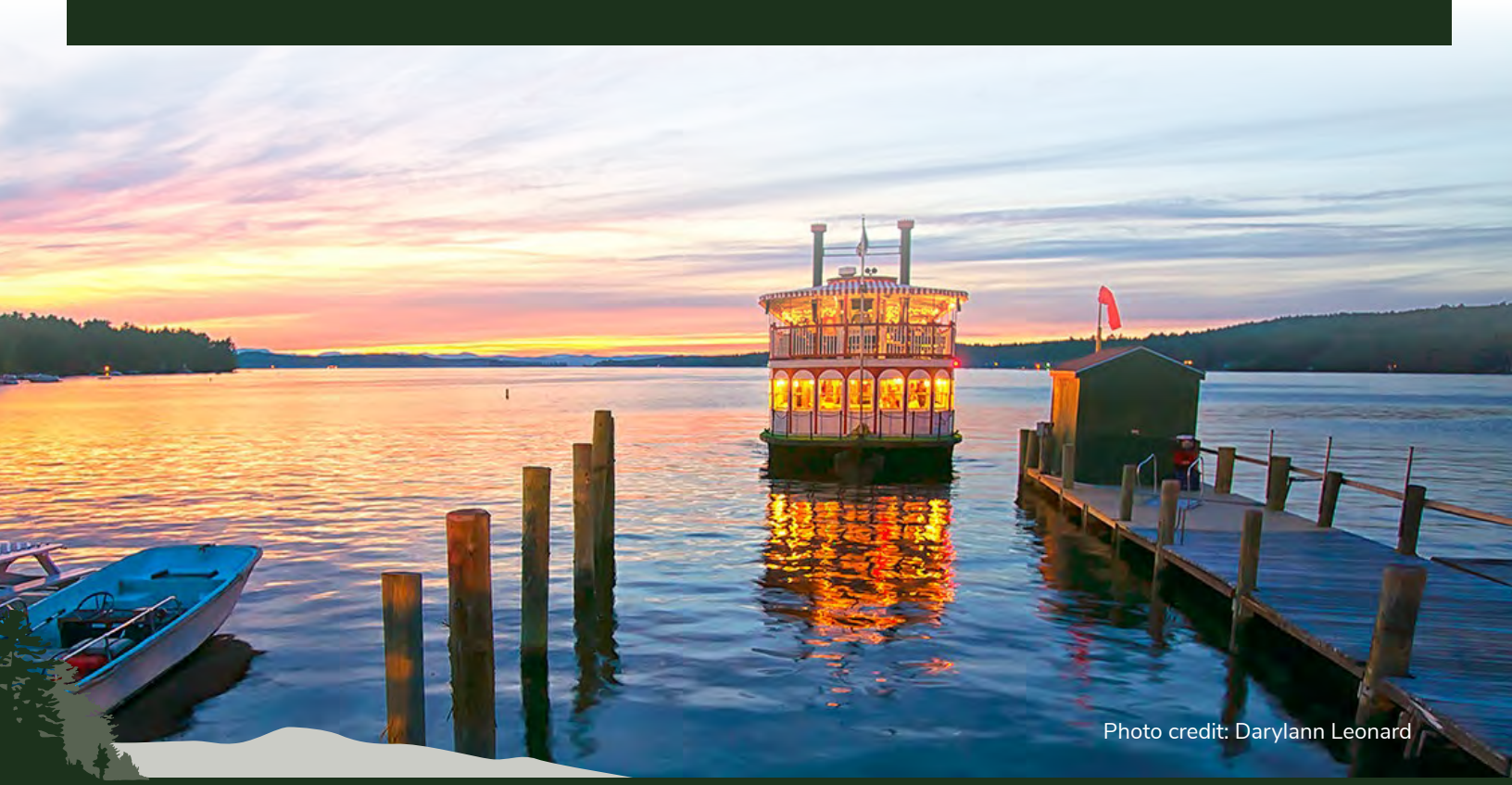


Photo credit: Darylann Leonard



Photo credit: Glenn Gaudin

FIVE KEY FOCUS AREAS

The Town has identified the following five focus areas to support the community's vision. The focus areas address the community's top priorities and provide a structure for this plan to support the Town's vision. These five critical issues are of equal priority and are all interrelated.

A Vibrant Year-round Economy

Naples envisions a future economy that matches the breadth of services, amenities, and business it has to offer. With a wide variety of tourist offerings, vast natural beauty, and a charming and bustling Causeway, Naples possesses many of the components necessary to support year-round vibrance. At the moment, however, many of Naples' businesses only operate seasonally, which forces full-time residents to travel to Bridgton, Windham, or other towns for services, restaurants, and entertainment. During the summer months when the Town's population soars beyond 20,000 people, the demand for temporary workers poses challenges for maintaining a stable, year-round workforce.

Promotion of a year-round economy requires collaboration among residents, businesses, and Town leadership, all of whom are dependent on one another to thrive. By investing in infrastructure, diversifying business offerings, and creating incentives for permanent employment, Naples can reduce its reliance on seasonal tourism and build a sustainable economic foundation. In addition, creating more housing opportunities in and near the Village District will strengthen the customer base to support year-round business operations. A strong and resilient local economy will help expand the Town's tax base and generate additional revenue for public services and infrastructure improvements, creating a positive cycle that benefits residents, businesses, and the community at large.



Environmental Stewardship

Naples' natural environment is critical for supporting local ecosystems, maintaining clean drinking water, and providing opportunities for outdoor recreation. Situated in the heart of the Lakes Region, Naples consists of a web of lakes, ponds, wetlands, rivers, and streams that are key to the Town's economy and identity. Decline of industry in the region and progress of environmental protection regulations at the state and federal level have benefited the natural environment in Naples, which continues to drive tourism and support recreation.

Building upon existing efforts, Naples aims to maintain healthy ecosystems by preserving watersheds, open spaces, and critical habitats. These ecosystems are essential for preserving endangered and threatened species and supporting wildlife movement. Additionally, they provide residents and visitors with opportunities to experience and enjoy the natural beauty and recreational offerings that define Naples while supporting physical and mental well-being.

For Naples, stewardship means caring for both the natural and built environment by adopting thoughtful growth strategies and implementing regulations that continue to protect the Town's vital assets and respond to changing conditions and climate. This approach aligns development with environmental priorities and fosters collaboration among residents, businesses, and Town staff, creating a foundation for long-term sustainability and resilience.



Community Connectedness

Naples is a close-knit community that shares a deep appreciation for the Town's rich history, lakes, and Village. Dedicated local organizations, businesses, and committees work together to strengthen community ties and enhance quality of life. This collective commitment helps to ensure that Naples remains a welcoming, vibrant place to live, work, and visit. As the Town's population grows and changes, residents have expressed a desire to maintain a strong sense of community. Preserving this sense of community requires ongoing effort, clear communication, and a willingness to adapt.

The Town hopes to increase awareness about community initiatives and make participation more accessible for all residents. On November 4, 2025, voters approved funding for a new recreation complex at Plummer Field. This facility will be a year-round hub for the community, providing sports courts and meeting space. This facility will allow the Town to expand recreation activities, expand educational and enrichment programs for people of all ages, provide space for gatherings, and help build a stronger community. Through more effective use of technology and expanded facilities, the Town hopes to align engagement opportunities with residents' capacity and interests. A more connected and engaged population will help build cross-sector relationships and strengthen accountability to the Town's mission. By combining traditional community values with practical tools, Naples can stay connected and thrive as it grows.



Responsible Growth

Growth in Naples brings both opportunities and challenges, but it does not have to come at the expense of what residents value most. With careful planning and intentional choices, growth can reinforce the qualities that make Naples a great place to live—beautiful lakes, open space for recreation, and small-town community character. This plan's future land use approach provides more opportunities for commercial and residential development in areas that can support such growth. On the other hand, the updated map restricts growth in areas with critical natural resources and preserved open space.

Land use planning is not a one-size-fits-all process; it looks different in every municipality and is shaped by local priorities, resources, and values. Land use planning is a tool that provides residents with the opportunity to shape how Naples will look and feel in the future by filling existing voids, responding to community priorities, and meeting the needs of a changing population. The Town reiterates its commitment to encouraging development that has both community and fiscal benefits and is aligned with the priorities laid out in this plan.



Fiscal Responsibility and Good Governance

Naples is facing several impending challenges, including aging infrastructure, increasing operating and maintenance costs, an aging community, and continued modest population growth. Without forward-looking fiscal planning and good governance, these impending challenges could cause severe financial strain. Fiscal responsibility does not mean ceasing or reducing spending, but it does involve careful consideration and long-term analysis of investments for the Town's future. The Town is committed to making decisions today that will help guide Naples toward a prosperous and sustainable future, including investing in economic development initiatives, environmental protections, and resilient infrastructure. Town staff will continue to monitor financial metrics, actively seek revenue opportunities, carefully consider resource and staffing needs, and explore innovative solutions for collaboration and cost-sharing across municipalities. The Town also intends to leverage financing tools, such as tax increment financing (TIF) districts and grant funding, as well as encourage development patterns with positive fiscal implications.

The Town's decisions and fiscal practices must be grounded in transparency. Residents should be able to clearly see how decisions are made and how resources are managed. Alongside transparency, the Town will continue to seek opportunities for public engagement and participation in the planning and implementation process. With intentional and realistic future planning, the Town will not just mitigate financial concerns but promote financial strength, sustainability, and prosperity.



FUTURE LAND USE



Photo credit: Ed Mercer

What Is Future Land Use?

A future land use plan is a critical component of the comprehensive plan. The future land use plan includes the future land use map as well as related narrative descriptions of future land use areas identified on the map. The map is a visual tool that designates areas where future growth and development should be directed. Narrative descriptions of future land use areas explain the types of uses and scale/density of development that is appropriate for each land use area.

The future land use plan, in coordination with the policies and actions of this comprehensive plan, provides the basis for future changes to Naples' Land Use Ordinance. The future land use areas identified and described in this plan are intended to broadly describe growth patterns, character, and land use desired by the community. The future land use map is not a regulatory document; however, it provides guidance for future regulatory changes including revisions to zoning districts or the establishment of new zones or overlay districts to address the goals and vision of this plan.

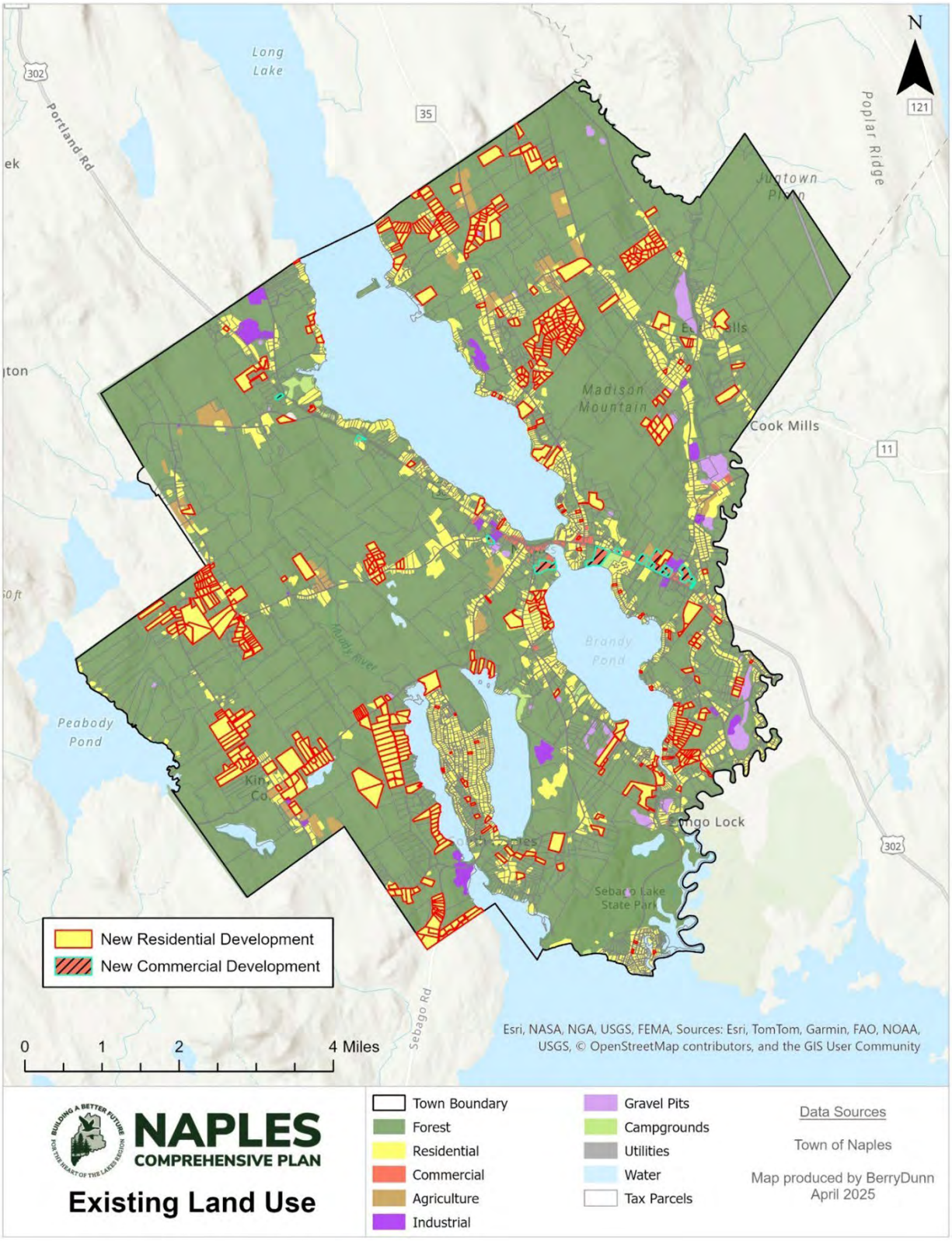
Key Principles Guiding Future Land Use

The future land use plan is intended to guide future growth, development, and preservation efforts in alignment with the Town's vision and the community's priorities identified through the planning process. Several challenges and opportunities related to land use were identified through community engagement and discussions with the CPC and Town staff. The following sections outline these challenges and opportunities.

Development Outside of the Existing Growth Area

In the past 10 years, significant residential development has occurred outside of the growth areas that were designated in the 2006 comprehensive plan. Community feedback during this planning process was clear in indicating a desire to limit residential sprawl in rural areas while supporting economic activity in the Village area. New residential development in the past decade has been almost exclusively detached single-family homes, with most new homes constructed outside

of the growth area and dispersed throughout the Town's geography. This pattern and style of development not only have environmental impacts but also have a greater financial cost to the Town to provide services and maintain infrastructure. The map below shows new residential development from 2015 to 2024.



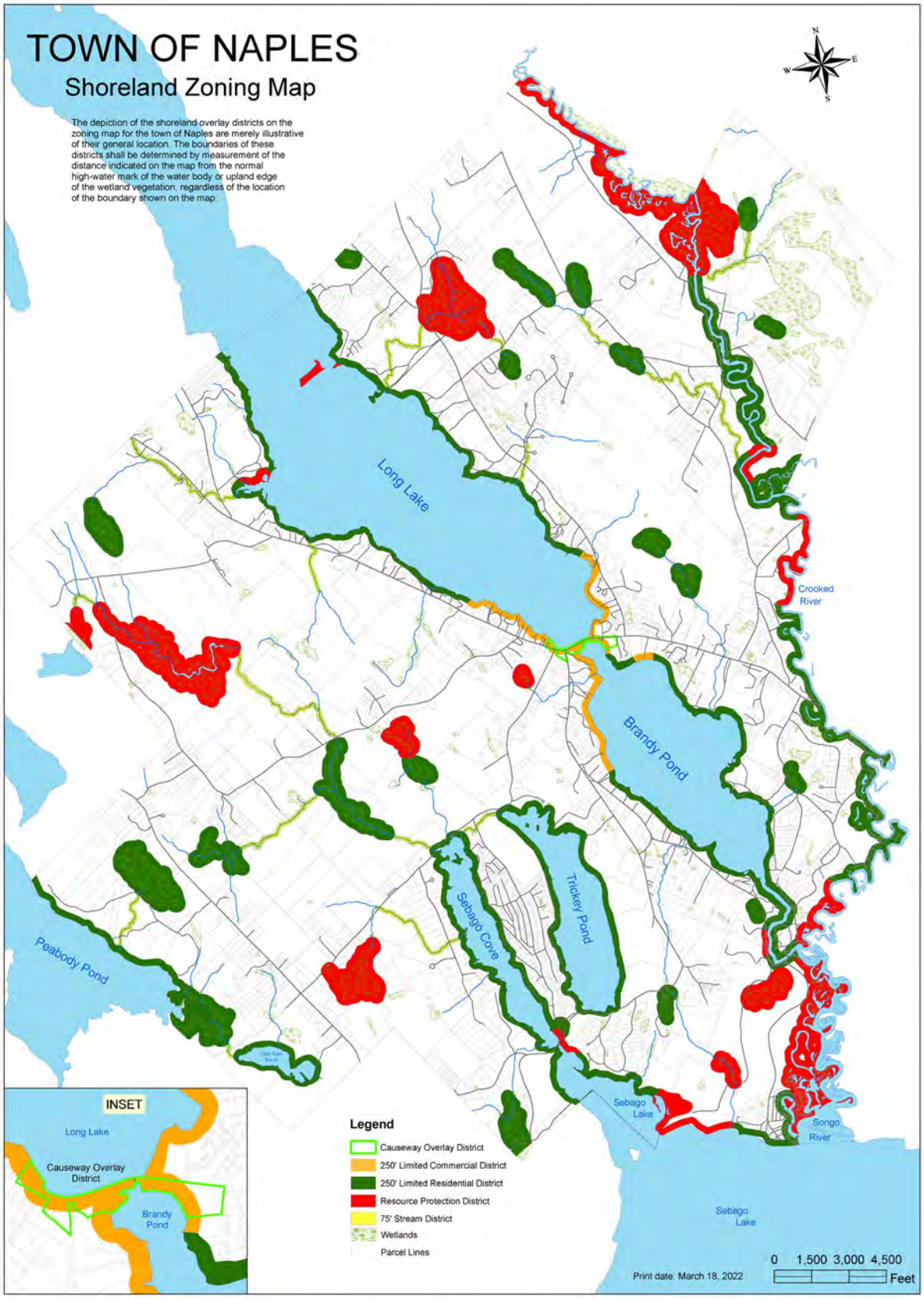

TOWN OF NAPLES
Shoreland Zoning Map
The depiction of the shoreland overlay districts on the zoning map for the town of Naples are merely illustrative of their general location. The boundaries of these districts shall be determined by measurement of the distance indicated on the map from the normal high-water mark of the water body or upland edge of the wetland vegetation, regardless of the location of the boundary shown on the map.
N
W
E
S
Long Lake
Crooked River
Brandy Pond
Trickey Pond
Sebago Cove
Peabody Pond
Sebago Lake
Songo River
Sebago Lake
INSET
Long Lake
Causeway Overlay District
Brandy Pond
Legend
Causeway Overlay District
250' Limited Commercial District
250' Limited Residential District
Resource Protection District
75' Stream District
Wetlands
Parcel Lines
0 1,500 3,000 4,500
Feet
Print date: March 18, 2022



Photo credit: Ed Mercer

Potential Impact of Development on Natural Resources

This scattered residential development pattern has several adverse impacts on the environment. Growth adjacent to the Town's lakes and ponds results in additional stormwater runoff of potential pollutants into water bodies. New subdivisions in rural areas disrupt wildlife corridors and ecosystems where development occurs on previously undeveloped and forested land. In addition, more people living in areas surrounded by open space and habitat areas can create more conflicts with wildlife and result in a loss of habitat. More indirect impacts, such as increased traffic in rural areas, should also be considered in future land use decisions.

Desire for a More Walkable and Vibrant Village Center

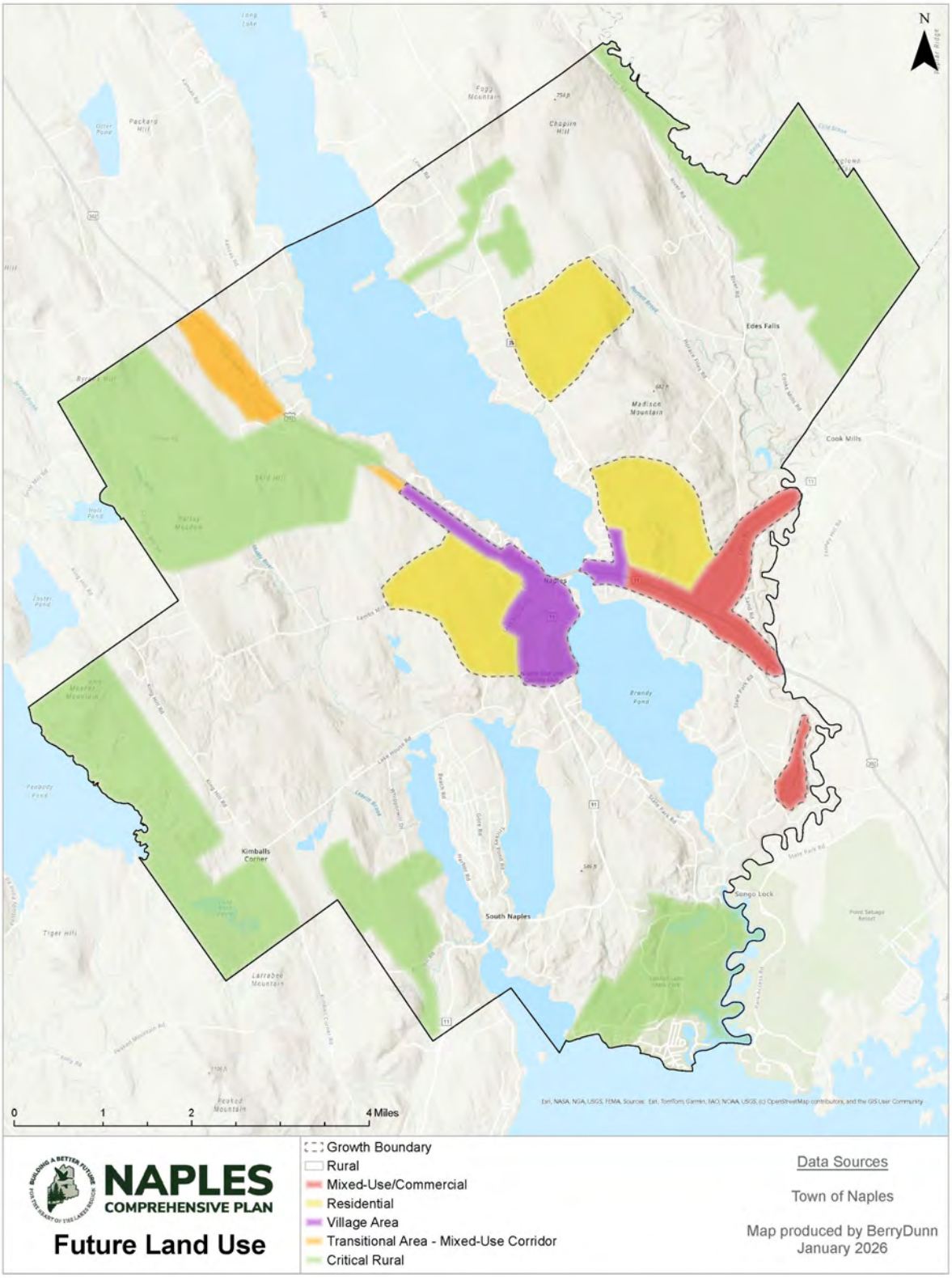
Community members have consistently noted a desire for a more vibrant and year-round Village District, referencing communities, like Bridgton, Maine, which have active and walkable main streets with a greater concentration of businesses and amenities. Residents would like to see additional businesses, such as restaurants, shops, and personal services in the Town, so they do not have to travel outside of Naples for goods and services. More retail, food, and entertainment establishments would also help support tourism, encourage visitors to stay in Naples, and support local businesses. Recent improvements to walkability in the Village District have been welcomed by residents, visitors, and business owners, making it safer and more enjoyable to walk and spend time in the Village. In addition to more businesses, more homes in and near the Village District would provide a broader customer base for businesses and help improve the year-round viability for some.

Desire to Preserve Rural Landscapes and Village Charm

Naples is a small, tight-knit community rooted by the Town's lakeside geography and rural landscape. Appreciation for and preservation of the Town's natural landscapes and historic character are important to the community. Growth in the Village District does not have to be detrimental to the Town's character. On the contrary, reinvestment in the area—if guided appropriately by Town policies and ordinances—could support preservation investments and revive the vibrancy of the Village from decades past. In addition, directing investment toward the Village District and surrounding growth areas will serve to protect more of the Town's rural landscapes, open space corridors, and natural resources from development.

Future Land Use Plan

The CPC, Town staff, and consultant team carefully considered the key principles noted above, as well as community feedback and recent development trends, to develop a strategic approach for guiding growth.



Land Use Areas

Mixed-Use/Commercial





Character: This area is characterized by low-rise commercial structures with some low-rise, medium-density residential development. Commercial uses are typically located along arterial roads with adequate landscaping. While uses are primarily auto-oriented, arterial roads are designed to accommodate pedestrians and cyclists, and cross-access between adjoining sites limits the number of curb cuts, mitigating traffic and pedestrian safety issues on arterial roads.

Land Uses: Typical land uses include shopping centers, standalone retail and service uses, restaurants, lodging, offices, and medium-density residential. Some areas off Route 302 might be appropriate for light industrial uses.

Building Form: The typical building height is 2.5 or fewer stories and might include larger commercial structures and multi-tenant structures. Buildings may be oriented toward the street with pedestrian connections or may be set back from the road with significant landscaped screening.

Village


Photo credit: Darylann Leonard

Character: The Village is a walkable mixed-use area that provides access to a variety of amenities and serves as a destination for visitors. This area is a pedestrian-oriented environment with a well-connected street network, good pedestrian facilities, and numerous public gathering spaces.

Land Uses: Typical land uses include retail, services, restaurants, lodging, offices, recreation, municipal facilities, and medium-density residential.

Building Form: The typical building height is up to three stories. Buildings are oriented toward the street with clear pedestrian connections and designed with active ground floor uses to support a vibrant pedestrian environment. The Village area includes a variety of building styles that are smaller in scale than typical structures in the mixed-use commercial area.

Residential





Character: This area is primarily residential with a mix of medium-density housing options. Neighborhoods maintain the small-town character by featuring smaller-scale structures, implementing landscaping around structures and parking areas, and minimizing impervious surface areas.

Land Uses: Typical land uses include one- to four-family homes, accessory dwelling units (ADUs), seasonal housing, and townhomes.

Building Form: The typical building height is 2.5 or fewer stories, with multi-family structures having small building footprints and screened parking areas. This area includes some smaller homes on smaller lots with more concentrated development closer to the Village Center.

Mixed-Use Corridor (Limited Growth)



Character: This area is characterized by low-rise, low-density commercial and mixed-use development with significant landscaping and minimized curb cuts to maintain the rural feel. Non-residential uses are limited to the Route 302 corridor and are primarily auto-oriented.

Land Uses: Typical land uses include offices, services, and retail.

Building Form: The typical building height is up to two stories. Buildings are typically smaller in scale than in the mixed-use commercial area and are auto-oriented with adequate landscape screening.

Rural



Character: Rural areas include all other areas not otherwise categorized on the future land use map. These areas are characterized by forested land, agricultural areas, and some low-density residential development.

Land Uses: Uses are primarily residential, including single-family homes and ADUs on large lots, and seasonal homes and camps. Additional uses include agricultural uses and forests. Some smaller lot, residential cluster development may be allowed in certain areas.

Building Form: Typical building height is 2.5 or fewer stories (except for agricultural structures, as appropriate). Structures are small in scale and conform to the architectural character of the surrounding neighborhood and the Town.

Critical Rural Areas



Character: These areas are protected lands and/or important natural resource areas that are intended to remain as conservation areas or as undeveloped land. These areas are primarily forested areas and open spaces that support healthy ecosystems/ natural resources and provide areas for recreation. Critical rural areas include conservation lands, areas of significant wetlands, habitat areas for endangered or threatened species, and other areas that are vital to biodiversity.

Land Uses: Uses include public parks, nature preserves, and recreation areas.

Building Form: Structures are limited to those intended to support on-site recreational uses and/or civic uses.

How Will the Future Land Use Plan Support the Town's Vision?

Maintaining and strengthening the Town's sense of community is fundamental to the vision statement. To do this, creating opportunities for places to shop, eat, recreate, gather, and live are essential. The future land use plan and related policies and actions in the comprehensive plan provide clear guidance on directing growth to the heart of the Town, which can support more year-round businesses, places for community (such as the library, recreation center, and Town Beach), and appropriate housing to support the Town's workforce and aging population.

At the same time, reducing the overall size of the growth area and concentrating growth areas toward the center of the Town will support the community's goal of protecting open space, natural resources, and the rural character of Naples.

The implementation plan on the following pages provides recommendations for implementing this future land use plan through changes to the Town's Land Use Ordinance.



IMPLEMENTATION PLAN



Photo credit: Craig Shaknis

This plan provides a vision for Naples' future that is grounded in realistic actions to help successfully implement this vision. Successful implementation requires ongoing commitment, collaboration, and accountability. This section outlines how the Town will move forward, helping ensure that the Plan remains a living document that informs decisions and adapts to changing conditions.

Implementation begins with clear roles and responsibilities. Town staff, elected officials, and community partners will work together to annually prioritize actions, allocate resources, and monitor progress. To maintain momentum, Naples will establish a committee or designate staff leadership to oversee the implementation process, provide annual updates, and recommend adjustments as needed. This structure helps ensure transparency and maintain alignment with community priorities or new trends/conditions that might emerge over the next decade.

It is recommended that Town staff and the committee track key metrics to measure progress and track the implementation and success of actions in this plan. Metrics could include the type and location of new development, new land conservation acreage and location, trail miles, attendance at annual events, number of programs offered, and attendance at programming and recreation activities.

Future evaluations and reports should include an overview of zoning and policy changes, capital projects, and new development. Reporting should consider development trends and evaluate consistency with the plan and goals for development in different areas of Naples. In addition to understanding and measuring progress on implementation, annual evaluations will allow an opportunity to consider how well the plan's policies reflect the current needs of the Town. These factors should be considered in each annual review to help ensure that the Town is appropriately addressing changing needs as new trends or changes occur. The Town may consider amendments to the plan to address any major changes or respond to new challenges and trends.

To translate goals into action, this document includes an implementation plan, which is a tool that organizes policies and actions by focus area, identifies responsible parties, estimates relative costs, sets timelines, and provides supporting information or examples to support the Town in implementing actions. This matrix serves as a road map for decision-making and resource allocation, helping the Town focus on achievable steps while remaining flexible in response to new opportunities.

The structure is intended to be a guide, with the understanding that external factors may influence some pivots or changes in community needs over the next 10 years.

Town staff and the committee will work with the Select Board and other boards, committees, and commissions to prioritize actions annually based on available grant funding, budget priorities, and planned capital improvements. The anticipated timeline, cost/resources, and ease of implementation columns in the matrix can be used to identify items that should be tackled in short-, medium-, and long-term time frames and anticipate needed resources to implement the plan.

Approach to Implementation

1 The Select Board should establish a Comprehensive Plan Implementation Committee (CPIC) or designate another body to assume oversight for implementation of the Comprehensive Plan. The committee will not have enforcement or decision-making authority but will support the Town in tracking progress, coordinating responsible agencies and partners, and establishing annual priorities in alignment with the priorities of the Select Board.

2 Each year, ideally during the budget development and review process, the CPIC should coordinate with the Select Board, department heads, and other community partners to establish priorities for the year based on the comprehensive plan. This prioritization exercise should evaluate current and anticipated resources and staffing, potential funding availability, and economic or community changes that might impact implementation of action items. The Select Board should clearly identify priorities and present them to the community.

3 In coordination with priority setting, the CPIC should evaluate implementation progress annually, noting what actions have been completed, what actions are in progress, or what actions have not been started. Tracking progress should also include noting any conditions that result in action items no longer being feasible, necessary, or appropriate, given changing conditions.

4 Aligned with tracking completion of action items, the CPIC should also define and track metrics (as noted above) to evaluate the success of plan implementation. Departments should be assigned responsibility for tracking metrics related to their operations and should report on these metrics annually or as appropriate (e.g., building permit data could be reported annually and monthly).



Photo credit: Craig Shaknis

Implementation Guide

Action Type	
Plan	Plan, study, assessment
Program	Municipal program or initiative
Policy	Municipal rule, ordinance, or guideline
Partnership	Collaboration with external agency, group, or other municipalities
Project	Municipal development project

Ease of Implementation	
Easy	Relatively low level of funding, interdepartmental or cross-organizational coordination, approvals, and time required for implementation
Medium	Some coordination of partners, funding sources, and approval required
Hard	A high level of coordination among multiple partners to secure funding, approvals, and staff resources required

Cost/Resources	
$	Can be achieved substantially with current operating and/or capital budgets
$$	Some new or increased funding/staffing required for implementation
$$$	Substantial new funding or grant support needed for implementation

Anticipated Timeline	
Short	0 to 2 years
Medium	3 to 5 years
Long	6 to 10 years
Ongoing	Efforts to continue throughout the duration of the implementation period

Responsible Agencies/Collaborators	
TM	Town Manager's Office
PCD	Planning and Code Department
RCA	Recreation & Community Activities Department
MD	Maintenance Department
MS	Marine Safety
PLUC	Parks & Land Use Committee
PB	Planning Board
ORC	Ordinance Review Committee
EC	Events Committee
SB	Select Board
RAC	Recreation & Activities Committee
MWC	Marinas & Waterfront Committee
SLCC	Sebago Lakes Chamber of Commerce
GPCOG	Greater Portland Council of Governments
LEA	Lakes Environmental Association
LELT	Loon Echo Land Trust
NPL	Naples Public Library
NHS	Naples Historical Society
LRSD	Lake Region School District
HHS	Maine Department of Health and Human Services
MDEP	Maine Department of Environmental Protection

Priority Policies and Actions for Implementation

The following priorities and actions were identified in response to community feedback and aim to address each of the five focus areas. Several of the action items on the following pages assume that additional staff will be hired to meet the Town's current and future needs, as identified in Priority 4 under Fiscal Responsibility and Good Governance. Changing conditions may impact the need for staff, committees, or consultants to support implementation and provide Town services. This will impact future budgets and is subject to approval by Town residents.


Photo credit: Dana Barrows

Vibrant and Resilient Year-Round Economy

Priority 1: Enhance Naples as a year-round destination and expand business and entrepreneurship opportunities.

VE.1.1: Develop a marketing campaign to promote the Town, focusing on year-round opportunities for recreation, entertainment, events, and adventure, and consider opportunities to partner with other organizations and towns on marketing initiatives.

Naples is known predominantly for its lively summer Village and boating and water recreation. The Town's community events and year-round recreation opportunities, like ice fishing, could be promoted more broadly to attract visitors from around the region. Access to recreation opportunities is a priority for residents and a draw for visitors to the region. Expanding and formalizing recreation opportunities and supporting associated business ventures, such as equipment rentals, kayak tours, or fishing guides, could increase tourism and support other local businesses. In addition to social media content and website enhancements, the Town should partner with municipalities in the Lakes Region and organizations like the Sebago Lakes Chamber of Commerce to promote the region as a year-round destination.

Action Type	Responsible Agency and Collaborators	Ease of Implementation
Project	**TM**, SLCC, EC	Medium
Priority	**Cost**	**Timeline**
Medium	$	Ongoing

Best Practice/Example:
Rangeley Lakes Region – The Rangeley Lakes region explicitly markets itself as a "discover adventure in every season" destination, highlighting boating, hiking, foliage, snowmobiling, skiing, and ice fishing. **www.rangeleymaine.com/seasons**

VE.1.2: Support business establishments by providing a forum to collaborate and communicate challenges to the Town and continue to build and maintain partnerships with the downtown business community, summer camps, and other business owners and industries in Naples.

Businesses in Naples face persistent challenges tied to the sharp seasonality of the Town's recreational economy. These seasonal fluctuations make it difficult for many businesses to sustain stable operations year-round, underscoring the need for a strong, coordinated local business community. By fostering collaboration and establishing organizational structures that support regular communication, networking, and shared problem-solving, the Town can help businesses work cooperatively rather than in isolation. A coordinated business network allows owners and managers to share best practices, learn from one another, and jointly address common challenges. It also creates a structured forum where businesses can communicate directly with the Town, raising concerns, offering ideas, and exploring practical solutions that can be implemented together.

Action Type	Responsible Agency and Collaborators	Ease of Implementation
Program	**TM**	Easy
Priority	**Cost**	**Timeline**
High	$	Short/Ongoing

Best Practice/Example:
Main Street Skowhegan – A rural downtown nonprofit that convenes businesses, leads joint marketing, and coordinates with the town on revitalization and outdoor-recreation initiatives.
mainstreetskowhegan.org



Photo credit: Ed Mercer

VE.1.3: Connect businesses to State, regional, and other resources, including education and training, financing, and marketing resources to support business growth.

In a rural area with limited local capacity, the Town plays an essential role as a resource broker, connecting businesses with regional and statewide programs that may be difficult for them to access independently. These resources may include technical assistance, workforce training, grant opportunities, favorable financing tools, or cooperative marketing campaigns that raise the visibility of Naples-based businesses. Start-up businesses and entrepreneurs rely on support from business advocate agencies and non-profits to navigate from concept to reality. By leveraging available resources, municipal support can have an outsized impact, helping owners and managers adopt new practices, improve profitability, and position themselves for sustainable growth.

Action Type	Responsible Agency and Collaborators	Ease of Implementation
Policy	**PCD**	Easy
Priority	**Cost**	**Timeline**
High	$	Ongoing

Best Practice/Example:
Maine Small Business Development Centers (Maine SBDC) – Provides free business advising, training, and workshops statewide. **www.mainesbdc.org**

GPCOG's Regional Prosperity Plan is the region's 5-year economic development strategy. GPCOG's loan programs offer large and small loans for local businesses: **www.gpcog.org/278/Economic-Development**

Coastal Enterprises, Inc. (CEI) – A mission-based lender and advisor with deep experience in rural Maine, offering small business loans, no-cost advising, and a curated grant resource guide specifically for Maine businesses. **www.ceimaine.org**

SCORE Maine – Volunteer mentors provide free one-on-one advising and workshops to small businesses across Maine. **www.score.org/maine**

VE.1.4: Coordinate with surrounding towns, chambers of commerce, and GPCOG to support regional economic development initiatives.

For a small community like Naples, coordination with surrounding towns, nonprofits, and regional partners is essential for maximizing the effectiveness of local initiatives. By aligning goals and collaborating on shared priorities, Naples can achieve economies of scale that would be difficult to attain independently. Joint efforts in areas such as workforce development, business support, tourism promotion, and infrastructure investments can amplify the reach and impact of each participating community. Because no single community can address every challenge or opportunity alone, cross-community collaboration becomes a critical component of Naples' economic strategy so that local efforts are reinforced by regional momentum.

Action Type	Responsible Agency and Collaborators	Ease of Implementation*
Partnership	**TM**, SB, PCD	Easy
Priority	**Cost***	**Timeline**
Medium	$	Ongoing

Best Practice/Example:
Destination Moosehead Lake is the tourism organization for the Moosehead Lake region, representing multiple towns in the region. The organization supports and promotes local businesses and events, shares information for tourists and those looking to relocate, and has developed a digital and print activity guide with year-round vacation information for visitors: **destinationmooseheadlake.com**

*Staff dependent—see Action FR.4.3



Photo credit: Craig Shaknis

Priority 2: Support and expand amenities to improve the quality of life for residents of all ages and to attract and retain a stable workforce.

VE.2.1: Continue to partner with neighboring municipalities on recreational and educational programming and expand opportunities for shared programs, including digital learning opportunities.

Access to essential resources is a major factor in supporting quality of life for residents of Naples. Because rural communities often face limitations in local service availability, partnering with neighboring towns can expand access to resources such as recreational and educational programming that no single municipality could provide alone. Digital learning opportunities are especially valuable in rural areas, providing efficient and flexible ways to deliver education, training, and personal development resources to residents of all ages. Such quality-of-life initiatives not only strengthen community well-being but also enhance Naples' ability to attract and retain residents, particularly working-age individuals seeking opportunities for advancement, stability, and lifelong learning.

Action Type	Responsible Agency and Collaborators	Ease of Implementation
Partnership/Program	**RCA**, LRSD, NPL	Medium

Priority	Cost	Timeline
High	$	Ongoing

Best Practice/Example:
MaineSpark initiative – A coalition of education, business, and nonprofit partners committed to helping 60% of Mainers hold valued credentials. **www.mdf.org/program-partnerships/mainespark**



Photo credit: Matt Wilson

VE.2.2: Collaborate with the Lakes Region School District and educational institutions in the region to promote adult education and job training programs, coordinate internship and engagement opportunities for youth, and provide support as needed.

Educational institutions and regional workforce resources play a central role in developing a responsive talent pool locally. When curricula and training programs are designed in partnership with local employers, they can better align with industry needs and anticipated job growth, ensuring that graduates and adult learners have skills that are in demand. Career pathways should begin early as part of youth education, giving students exposure to local career options and helping them build the foundational skills needed to succeed. For adults, retraining and ongoing education help underemployed residents improve their job prospects, increase their wages, and find greater satisfaction in their careers. Supporting access to training and upskilling opportunities can raise labor force participation, meet employer needs, and foster a more resilient and adaptable workforce.

Action Type	Responsible Agency and Collaborators	Ease of Implementation
Partnership	**TM,** LRSD	Medium
Priority	**Cost**	**Timeline**
Low	$	Ongoing

Best Practice/Example:
Maine Adult Education & CTE system – The state's Adult Education and Career & Technical Education framework intentionally links adult learners and high-school students to postsecondary education and employment, using local programs and regional CTE centers. **www.maine.gov/doe/learning/adulted**

VE.2.3: Maintain access to the Town's lakes and continue to improve facilities at Naples Town Beach and Trickey Pond, including amenities such as gathering spaces and space for non-motorized watercraft rental.

Naples' lakes and outdoor recreation areas are core amenities that define the Town's identity and contribute significantly to residents' quality of life and the visitor experience. These natural assets represent a major competitive advantage, drawing people to the community for both seasonal recreation and year-round living. Investing in improvements to recreational facilities will strengthen this advantage and support broader goals related to attraction and retention. By enriching these well-loved public spaces, Naples can build on its unique strengths, support local businesses tied to recreation and tourism, and enhance the Town's desirability as a destination for families, young adults, and retirees.

Action Type	Responsible Agency and Collaborators	Ease of Implementation
Project	**RCA**, MD	Medium
Priority	**Cost**	**Timeline**
High	$$	Ongoing

Best Practice/Example:
Bridgton's Open Space Plan explicitly focuses on improving access to lakes and beaches through better launches, landside amenities, and upgraded recreation facilities.
bridgtonmaine.org/documents/bridgton-open-space-plan

Rural Business Development Grants (RBDG) fund equipment, facilities, and tourism/recreation infrastructure for economic development, could be used for trail-groomers, docks, non-motorized watercraft facilities, small pavilions, signage, and implementation of recreation plans.
www.rd.usda.gov/newsroom/success-stories/grand-boost-grand-isle-winter-economy

Priority 3: Allow and encourage a greater diversity of housing types and housing at different price points to meet the needs of current residents and the workforce.

VE.3.1: Allow for greater housing density in residential growth areas.

In rural areas, increasing housing availability while preserving the community's natural character requires a balanced approach. Growth should be directed toward areas already identified as suitable for development, allowing these locations to accommodate additional housing without placing pressure on conservation lands, scenic rural landscapes, or the Town's infrastructure and services. One of the most effective strategies for achieving this balance is the use of gentle density, which includes approaches such as allowing an existing single-family home to be converted into a two- or three-family residence—either within the current structure or through a modest addition—without requiring larger lot sizes. These small-scale changes introduce new housing options while maintaining the scale and character of established neighborhoods.

Action Type	Responsible Agency and Collaborators	Ease of Implementation
Policy	**PCD**, ORC, SB, PB	Medium
Priority	**Cost**	**Timeline**
High	$	Short

Best Practice/Example:
The Town of Bar Harbor, ME has revised its land use ordinance in the context of a tourist-dependent rural town to allow up to four units per lot and density bonuses in growth areas. **www.barharbormaine.gov/694/10372/Land-Use-Changes**

New Hampshire's Housing Opportunity Grant Program yielded multiple innovative approaches to addressing housing challenges, including regulatory reforms related to cottage cluster developments, farmstead design alternatives, and increasing density in certain zones. **www.nhhfa.org/new-case-studies-showcase-how-nh-communities-are-tackling-housing-challenges-through-innovation**

VE.3.2: Revise accessory dwelling unit (ADU) requirements and review process and create educational outreach materials to facilitate ADU development.

Accessory Dwelling Units (ADUs) offer a way to diversify housing types and price points with minimal visual or physical impact. Often resembling garages, cottages, or small outbuildings (or created within an existing home), ADUs fit naturally into residential settings and provide flexible living arrangements for seniors, workforce housing, or multigenerational households. ADUs also provide an opportunity for homeowners to invest in their property and build wealth. Removing unnecessary regulatory barriers, simplifying the permitting process, and increasing public awareness of ADUs are essential strategies for unlocking the potential impact of this approach.

Action Type	Responsible Agency and Collaborators	Ease of Implementation
Policy	**PCD**, ORC, SB, PB	Medium
Priority	**Cost**	**Timeline**
High	$	Short

Best Practice/Example:
South Portland ADU ordinance and guidebook – The city's ADU ordinance simplifies approvals, clarifies design standards, and explicitly prohibits short-term rentals in ADUs; its ADU guidebook translates regulations into accessible language for homeowners and is a strong model for educational outreach.
www.southportland.gov/206/Accessory-Dwelling-Units



Photo credit: Craig Shaknis

VE.3.3: Revise land use regulations to incentivize age-restricted senior housing and affordable housing developments (e.g., density bonus, reduced parking requirements).

Purpose-built housing developments such as affordable units and age-restricted senior housing respond directly to two major trends: the rising demand for a diversity of housing types at different price points and the increasing number of older adults seeking housing that fits their changing lifestyles. Almost half (48.3%) of all households in Naples are single-person and nearly one-quarter (23.2%) of all households comprise a single person over age 65. By offering smaller, more attainable units in thoughtfully designed settings, these developments can serve the specific needs of Naples' current residents as an efficient approach to increasing housing availability. To make these developments viable, communities can adopt incentives such as allowing higher density where appropriate and reducing parking requirements, particularly in walkable locations. These tools help lower the cost of construction and make projects more financially feasible for developers, ultimately translating into housing that meets the needs of residents.

Action Type	Responsible Agency and Collaborators	Ease of Implementation
Policy	**PCD**, ORC, SB, PB	Medium
Priority	**Cost**	**Timeline**
High	$	Short

Best Practice/Example:
Avesta Housing's Meadowview in rural Gray, Maine – A small, garden-style senior housing development in a rural town center, demonstrating how age-restricted affordable units can fit into a village environment while serving older residents. **meadowview.avestahousing.org**

Westbrook's guidance on LD 2003 describes a 2.5x density bonus for affordable housing projects in growth areas, illustrating how density incentives can be codified to support financially feasible projects. **L.D. 2003 Related Items | Westbrook ME**

VE.3.4: Identify opportunities for public/private partnerships for housing development.

Viable housing development requires willing investors, and attracting those investors requires active coordination between the public and private sectors. Local governments play a pivotal role in initiating conversations, guiding the vision, and supporting the work needed to bring a project from concept to completion. Through incentives, infrastructure investments, and assistance in navigating regulatory processes, the public sector can lower barriers and improve the financial picture for private developers. In a competitive environment, visible public-sector commitment, whether through support for planning, readiness of development sites, or participation in funding solutions, sends a strong signal that a community is serious about meeting its housing needs.

Action Type	Responsible Agency and Collaborators	Ease of Implementation
Partnership	**PCD**	Medium
Priority	**Cost**	**Timeline**
Medium	$	Medium-Long

Best Practice/Example:
Skowhegan, ME's housing study and downtown revitalization, including the planned river park and mill area investments, show how a rural town can combine public planning, private investment, and nonprofit engagement to deliver new housing in a seasonal economy context.
www.brookings.edu/articles/skowhegan-maine-is-making-waves-as-it-builds-a-vibrant-future-along-the-kennebec-river

VE.3.5: Continue to participate in and support affordable housing initiatives of GPCOG and other regional organizations.

Access to safe and affordable housing is essential for economic stability and community well-being. Addressing regional housing challenges requires collaboration among municipalities and with State and regional partners. Participating in and supporting regional housing initiatives, will help build partnerships that leverage shared resources, expertise, and funding opportunities to implement coordinated housing strategies. This could include educational and outreach initiatives, collaboration on grant applications, and coordination on zoning revisions.

Action Type	Responsible Agency and Collaborators	Ease of Implementation
Partnership	**TM**, SB, PCD	Easy

Priority	Cost	Timeline
High	$	Ongoing

Best Practice/Example:
The Metro Regional Coalition (MRC) Housing Choice Initiative is a collaborative effort led by the Greater Portland Council of Governments (GPCOG) to help municipalities address shared housing challenges through coordinated regional action. Member communities work together to expand housing options, modernize zoning, and increase the supply of affordable and workforce housing across the region.
www.gpcog.org/300/Metro-Regional-Coalition



Photo credit: Glenn Gaudin

Environmental Stewardship

Priority 1: Maintain and enhance the water quality of the Town's lakes, rivers, and streams and improve water quality where needed.

ES.1.1: Continue to collaborate with organizations on lake maintenance, monitoring, and enforcement.

There are many stakeholders invested in the health of the Town's lakes. Collaboration and coordination of resources, data, and expertise is essential for effective maintenance, monitoring, and enforcement. Leveraging volunteers and environmental expertise to support maintenance and water quality monitoring can expand capacity for both. In addition, strong communication among various stakeholder groups can help the Town and State in effective enforcement and early identification of enforcement issues. By working together, the Town, in coordination with local and regional environmental and community groups, can develop comprehensive strategies for identifying potential threats to water quality, implementing preventative measures, and responding to emerging issues. Collaborative efforts also provide greater transparency, foster public engagement, and promote sustainable practices that protect aquatic ecosystems and support long-term water quality goals.

Action Type	Responsible Agency and Collaborators	Ease of Implementation
Partnership	**MS**, MWC, TM, SB, LEA, PCD, MDEP	Medium

Priority	Cost	Timeline
High	$	Ongoing

Best Practice/Example:
Continuing to partner with Lakes Environmental Association, Trickey Pond Environmental Protection Association, and other local, regional, and state agencies will support the Town in continuing to maintain and improve water quality. Routine testing will help identify potential needs or changes that can be made to mitigate concerns efficiently. Coordinating policy changes and priorities with towns and property owners throughout the Lakes Region will also support long-term water quality maintenance and limit potential risks. **mainelakes.org/lake-information**

ES.1.2: Continue to collaborate with community organizations, such as LEA, and other municipalities to support the removal of invasive species in Naples' water bodies and provide educational materials at appropriate locations regarding aquatic invasive species.

Coordination is critical for successfully removing invasive aquatic species since these efforts span multiple jurisdictions and require diverse expertise. Effective coordination ensures that towns, community groups, and conservation organizations work together to share data, align strategies, and deploy resources efficiently. Coordination on public awareness and education can also expand the reach and effectiveness of outreach. Having clear and consistent messaging and providing educational materials at key locations can support ongoing management efforts.

Action Type	Responsible Agency and Collaborators	Ease of Implementation
Partnership	**PCD**, TM, MWC, LEA, LELT, lake associations, neighboring towns	Medium

Priority	Cost	Timeline
Medium	$	Ongoing

Best Practice/Example:
LEA tracks invasive aquatic species in ponds and lakes across the region and plans for removal and mitigation efforts. These include courtesy boat inspections, milfoil control, removal initiatives, and ongoing monitoring. Long-term support for invasive species removal will further protect the quality of Naples' lakes and ponds. **mainelakes.org/invasives**



Photo credit: Craig Shaknis

ES.1.3: Work with local partners and private property owners to maintain septic systems and provide educational materials on septic system maintenance and environmental impacts and consider implementing a local ordinance to require a septic inspection before sale or transfer of a property.

Maintenance of private septic systems is vital to protect water quality and public health. As many of the Town's homes are older, aging systems and potential septic failures are a concern. Outreach efforts through workshops, informational materials, and social media campaigns can increase awareness of proper septic care, reduce system failures, and prevent nutrient pollution in the Town's lakes and waterways. Working with the Cumberland County Public Health Department, contractors, environmental organizations, and community groups can expand outreach efforts and provide shared resources for engaging residents.

Action Type	Responsible Agency and Collaborators	Ease of Implementation
Policy	**PCD**, HHS	Easy
Priority	**Cost**	**Timeline**
High	$	Ongoing

Best Practice/Example:
The U.S. Environmental Protection Agency provides SepticSmart education materials that are targeted to homeowners. Resources include videos, brochures, posters, mailers, and quick tips.
www.epa.gov/septic/septicsmart-education-materials

The Maine Department of Health and Human Services provides information on subsurface wastewater system requirements and provides resources for maintaining systems.
www.maine.gov/dhhs/mecdc/services/business-services/hydrology-and-wastewater

ES.1.4: Update the hydrogeological assessment of the aquifers to determine development potential in the Village area and implement or amend public wellhead and aquifer recharge area protection mechanisms as recommended to protect drinking water sources including consideration for requiring a hydrogeological study for new subdivision.

As noted in Naples' 2006 Comprehensive Plan, the carrying capacity and potential development and land uses in aquifer recharge areas is a concern for public water supply and water quality. Hydrogeological studies of the Crooked River aquifer and Naples Village/Brandy Pond aquifer were completed in the 1990s along with a Wastewater Alternatives Study for the Village area. These studies should be updated and recommendations concerning appropriate aquifer protection land use standards should be implemented in accordance with the recommendations of the updated studies.

Action Type	Responsible Agency and Collaborators	Ease of Implementation
Plan	**SB**, TM, ORC, PCD, PB	Hard

Priority	Cost	Timeline
High	$$	Medium

Best Practice/Example:
The Town of Plainfield, NH partnered with the NH Water Resources Division and US Geological Survey on an aquifer delineation study and groundwater mapping to understand groundwater supply, current threats to groundwater, and future needs. **www.plainfieldnh.org/pview.aspx?id=56108&catid=0**

The Town of Casco, ME established an Ad Hoc Water Quality Committee to support the development of a water quality plan to coordinate stormwater management practices and other tasks for maintaining and improving water quality of the region's lakes, rivers, and streams.
www.cascomaine.org/water-quality-committee

Priority 2: Encourage continued coordination on land conservation efforts, natural resource protection, and maintenance of open space for recreation.

ES.2.1: Partner with environmental groups (e.g., LELT, LEA, land trusts) to support conservation efforts, promote environmental initiatives and outreach, and support maintenance of conservation lands.

The region's environmental organizations and land trusts play a vital role in safeguarding our natural resources. Through land conservation efforts, they protect ecosystems, preserve biodiversity, and combat threats such as habitat loss and climate change. These groups also serve as educators, raising public awareness about environmental challenges and promoting sustainable practices. Successful environmental stewardship relies on individual actions of many. The Town can support the educational outreach efforts of environmental organizations through promoting events and volunteerism, collaborating to develop educational materials, and continuing to involve these groups in planning efforts and policy discussions.

Action Type	Responsible Agency and Collaborators	Ease of Implementation
Partnership	**PLUC**, PCD, SB, RCA, MWC, LEA, LELT	Easy

Priority	Cost	Timeline
High	$	Ongoing

Best Practice/Example:
Loon Echo Land Trust holds a conservation easement that conserves 362 acres at Sebago Cove Forest. Working with property owners, LELT, and other partners can support expansion of the Town's conserved lands and expand the network of preserved open space in Naples and the region.
www.lelt.org/sebago-cove-forest

ES.2.2: Work with conservation groups and private land owners to identify land that is appropriate for conservation and/or recreation and pursue public/private partnerships to protect critical and important natural resources, such as through the purchase of land or conservation easements from willing property owners.

Much of the land area in Naples is forested open space and is not protected from future development. The Town should first identify parcels that are most critical for conservation, including critical habitat areas, wetlands, scenic resources, and land that could extend open space connectivity. Conservation organizations can provide expertise in land conservation and environmental protection to assist the Town in prioritizing areas for protection. In addition to acquiring land through sale and purchase, conservation easements can be a way for property owners to protect land while easing the financial burden of property taxes.

Action Type	Responsible Agency and Collaborators	Ease of Implementation
Program	**PLUC**, SB, PCD, LEA, LELT	Medium
Priority	**Cost**	**Timeline**
High	$	Ongoing

Best Practice/Example:
The Natural Resources Conservation Service created a guide for creating a conservation plan. Having a clear strategy can help municipalities and regional organizations best align resources to support long-term conservation and environmental planning efforts. **www.nrcs.usda.gov/getting-assistance/conservation-technical-assistance/conservation-planning**



ES.2.3: Educate land owners on opportunities and benefits to conserving land and benefits and protections for allowing public recreational access on private property, including through the State's Current Land Use Program for open space conservation and conservation easements and through Maine's landowner liability law regarding recreational or harvesting use, Title 14, M.R.S.A. §159-A.

Most of Maine's land is privately owned. To increase recreation opportunities and expand open space, the Town must prioritize coordination with property owners to meet its goals. Sharing educational resources can help property owners determine what might make sense for their property. Highlighting the benefits of the State's current use tax programs can provide financial incentive for enrolling in these programs and providing resources on Maine's landowner limited liability law could reduce some concerns about personal liability for uses of the property.

Action Type	Responsible Agency and Collaborators	Ease of Implementation
Program	**PCD**, LEA, LELT	Easy
Priority	**Cost**	**Timeline**
Medium	$	Ongoing

Best Practice/Example:
The Town of Eliot provides details on the State's current use tax programs in an easy-to-understand format online. The website includes background on the programs, application packets for each program, and information on the tax law for each program. **www.eliotme.gov/161/Current-Land-Use-Programs**

The State also provides explanatory information on the landowner liability laws for recreation and harvesting uses. **www.maine.gov/IFW/hunting-trapping/accessing-private-land/landowner-liability.html**

ES.2.4: Coordinate with surrounding towns and/or regional and state agencies on planning, management, and/or regulatory efforts around shared critical and important natural resources.

With several lakes, rivers, and open space areas spanning multiple jurisdictions, intermunicipal coordination and planning are essential for protecting the Town's natural resources. Working with neighboring towns can help to align land-use policies, share data, and implement consistent conservation strategies that prevent fragmented efforts and reduce environmental degradation. Collaborative planning ensures that development decisions consider regional impacts, safeguarding critical habitats, water quality, and biodiversity for the long term. GPCOG and state agencies can provide regional land use planning and data collection support. In addition, environmental organizations can offer a regional perspective and assist in collaboration and outreach to promote best practices for natural resource protection.

Action Type	Responsible Agency and Collaborators	Ease of Implementation
Partnership	**PCD**, TM, GPCOG, LEA, LELT, (other towns in the Lakes region)	Medium
Priority	**Cost**	**Timeline**
High	$	Ongoing

Best Practice/Example:
The Highland Lake Association (HLA) is a nonprofit organization established to support watershed education and water quality monitoring for Highland Lake, in Maine. HLA provides educational resources and programming, water quality monitoring, grant writing, community events, lake maintenance support, and partners with the towns of Windham, Westbrook, and Falmouth, and other State and local agencies. **www.highlandlakemaine.org**

ES.2.5: Develop and maintain trails for walking, mountain biking, cross-country skiing, and snowmobiling, and improve connectivity with local and regional trail systems where possible.

The vast recreational open space resources draw visitors to the Lakes Region and are an important asset for health and wellness for residents. Maintaining trails and increasing opportunities for different types of users can support growth in tourism and community well-being. In addition to expanding recreation opportunities, increasing connectivity of the trail system enhances mobility by providing alternative routes for walking and biking and supports environmental sustainability in maintaining open space corridors for habitat and wildlife movement.

Action Type	Responsible Agency and Collaborators	Ease of Implementation
Project	**SB**, PLUC, RAC, RCA, MD, LEA, LELT	Medium

Priority	Cost	Timeline
Medium	$$	Ongoing

Best Practice/Example:
Rails to Trails created a playbook that compiles case studies, best practices, and tools to acceleration trail network development. A large part of this strategy relies on filling gaps in existing trail networks. The playbook provides a gap-filling strategy to support communities and partners in planning for trail expansion and connectivity. **www.railstotrails.org/trailnation/playbook**

Priority 3: Limit development in underdeveloped rural areas with special consideration for lakes, rivers, streams, habitat areas, wetlands, and other critical natural resources.

ES.3.1: Revise and increase open space and buffer requirements for new development in rural (non-growth) areas.

Maintaining the rural character of Naples and limiting the impact of the built environment in rural areas is a key priority for the Town. In the past decade much of the Town's rural area has been developed into single-family residential subdivisions. Increasing open space requirements will help to protect some forested open space in rural areas. Revised requirements should include consideration for the location and usability of open space, to help ensure that dedicated open space is meeting its intent to protect natural resources and serve recreation needs for the new development.

Action Type	Responsible Agency and Collaborators	Ease of Implementation
Policy	**PCD**, PB, SB, ORC	Easy
Priority	**Cost**	**Timeline**
High	$	Short

Best Practice/Example:
The Town of Raymond adopted an open space subdivision ordinance, in line with their comprehensive plan goals, to preserve natural resources, agricultural and forest lands, and open space. Open space set aside in the subdivision shall be permanently preserved as required by the performance standard, and open space shall include natural features located on the parcel(s) such as, but not limited to, stream beds, significant stands of trees, individual trees of significant size, agricultural land, forested acreage, wildlife habitat, rock outcroppings and historic features and sites.
ecode360.com/38520369#38520439

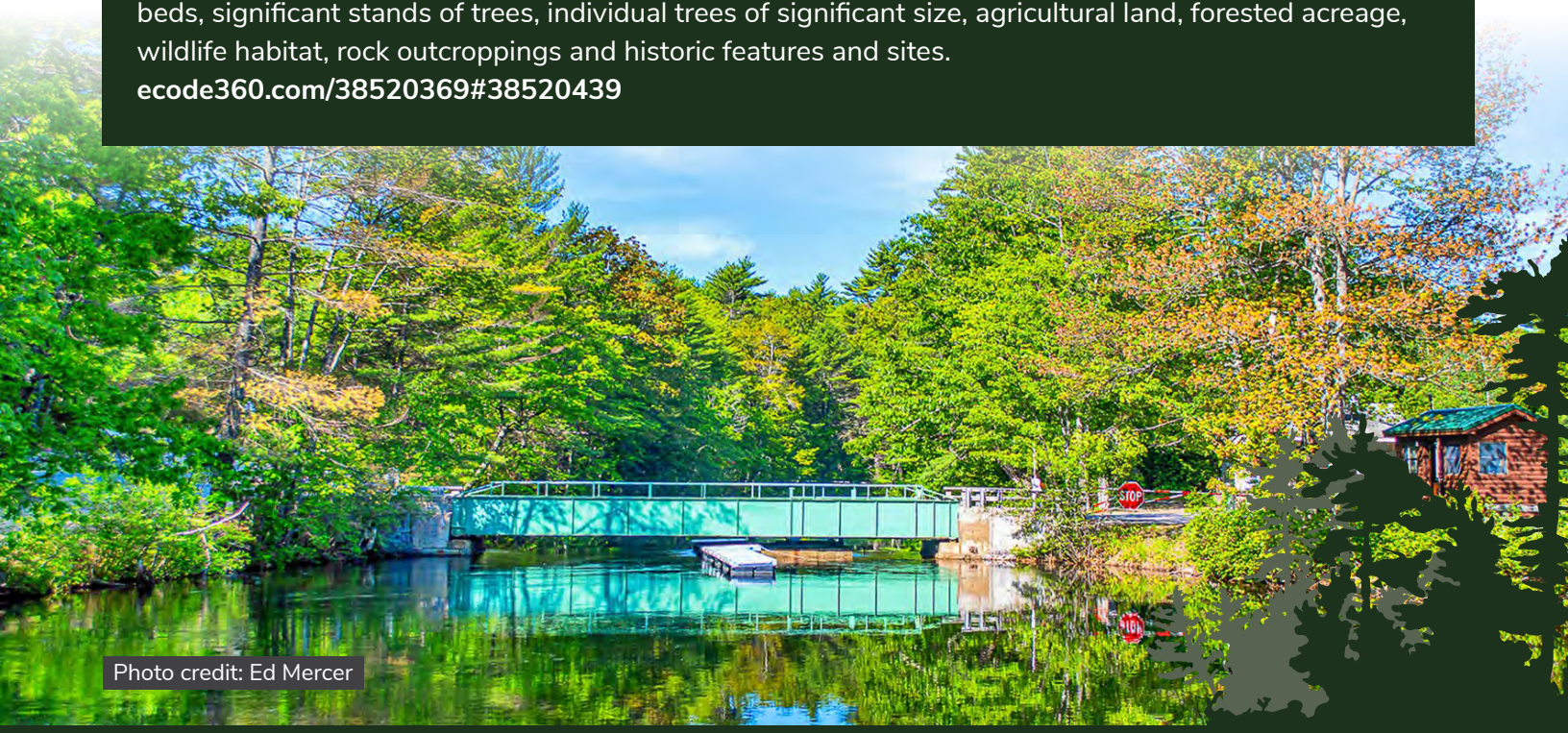


Photo credit: Ed Mercer

ES.3.2: Identify critical rural areas on the future land use map and provide additional protection for these areas.

Critical rural areas include lands identified by the Maine Department of Agriculture, Conservation and Forestry (DACF) that support rare and endangered species and rare natural communities and ecosystems. Identifying and increasing protection for critical natural areas will facilitate conservation of biodiversity, protection of habitats, and protection for at-risk species.

Action Type	Responsible Agency and Collaborators	Ease of Implementation
Policy	**PCD,** SB, ORC, PB	Easy
Priority	**Cost**	**Timeline**
High	$	Short

Best Practice/Example:
The State of Maine Beginning with Habitat Program outlines conservation strategies for municipalities that have recently adopted their comprehensive plan. These include habitat-friendly ordinances, prioritization of critical areas for protection, and potential mechanisms to coordinate and fund natural resource protection initiatives. **www.maine.gov/ifw/fish-wildlife/wildlife/beginning-with-habitat/municipalities/conservation-strategies.html**



Photo credit: Ed Mercer

ES.3.3: Expand the Resource Protection Zone to include areas along the Crooked River and Songo River, as appropriate.

Protecting water quality is a priority for Naples. Land area adjacent to the Crooked River and Songo River is especially important for maintaining healthy waters. Limiting development in these areas by expanding the Resource Protection Zone (designated on the Town's Shoreland Zoning Map) will help to prevent erosion and support vital wildlife habitat. Riparian buffers along stream shorelines help filter pollutants before they enter waterways, stabilize soil with deep-rooted vegetation, and reduce the impacts of flooding by absorbing excess runoff. Protecting these riverfront lands helps ensure the long term health of aquatic ecosystems and preserves lakes, rivers, and streams that benefit both the environment and the region's economy.

Action Type	Responsible Agency and Collaborators	Ease of Implementation
Policy	**PCD**	Easy
Priority	**Cost**	**Timeline**
High	$	Short

Best Practice/Example:
The Town of Durham, ME updated its Resource Protection District in 2025 to align with new State data from the Beginning with Habitat program and recommendations of the comprehensive plan. The Town formed a working group of Planning Board and Conservation Commission members to review the Shoreland Zoning ordinance and Resource Protection District:
durhammaine.gov/uploads/landuseordinance_04_05_2025.pdf

Community Connectedness

Priority 1: Create and maintain spaces for community connection.

CC.1.1: Continue to maintain and upgrade public spaces, including the Causeway and park facilities, and improve ADA accessibility of facilities in coordination with planned facility upgrades.

The Causeway, Town Beach, and other parks and public spaces are centers for social life and are essential for fostering a healthy community. These areas provide opportunities for recreation, relaxation, and connection, which enhance physical and mental well-being. Investing in public spaces and improving these spaces to be accessible to people of all ages and abilities strengthens community pride, supports tourism, and creates a sense of community, safety, and inclusivity. Community members have noted the Causeway improvements as a benefit for residents' safety and enjoyment and a draw for visitors. The Town's other, less visible public spaces should also be prioritized for investment.

Action Type	Responsible Agency and Collaborators	Ease of Implementation
Project	**SB**, MD, RCA	Medium
Priority	**Cost**	**Timeline**
High	$$-$$$	Ongoing

Best Practice/Example:
The Saccarappa Park Redevelopment Project is an initiative of the City of Westbrook, ME to clean up a former industrial site along the river and in the heart of downtown for public use. The project is partially funded by a grant and loan from Maine's Department of Economic and Community Development and will include public amenities such as a pavilion, play area, and paths connecting to the riverwalk. **www.westbrookmaine.gov/920/Saccarappa-Park**

CC.1.2: Conduct a recreation needs assessment to understand current and future programming and facility needs and identify strategies to meet these needs.

A recreation needs assessment will help the Town prioritize recreation investments based on residents' current and anticipated needs. It identifies current gaps in facilities, programs, and services based on actual community input and demographic trends, helping to align investments with real needs rather than assumptions. By prioritizing projects according to demand and feasibility, the Town can maximize the limited budget, make efficient use of new and existing facility space, and avoid duplicating services. The process of developing a needs assessment fosters public participation, building support for future initiatives while reflecting community priorities. In addition, documented needs and clear alignment of needs with the Town's vision and goals can strengthen grant applications and justify capital improvement requests, making it easier to secure external funding.

Action Type	Responsible Agency and Collaborators	Ease of Implementation
Policy	**SB**, TM, RCA	Medium
Priority	**Cost**	**Timeline**
Medium	$$	Medium

Best Practice/Example:
The National Recreation and Parks Association offers resources to help communities create and conduct assessments. This resource includes examples of survey questions to assess both the use of existing facilities and future needs to help communities improve use of existing facilities and strategically plan for new investments.
www.nrpa.org/publications-research/evaluation-resource-hub/community-needs-assessments

The Town of Brewster, MA developed a recreation needs assessment to assess existing facilities, programming, and staffing and determine how best to expand recreation offerings.
www.brewster-ma.gov/recreation-commission-department/files/recreation-needs-assessment

Priority 2: Continue to support and expand events and program offerings and increase participation in community activities.

CC.2.1: Support the Town's Events Committee to build and strengthen partnerships with local businesses and organizations to support, promote, and host community events.

Community members have noted the strong sense of community and social connectedness in Naples that is strengthened by the Town's seasonal events and the active participation of businesses and nonprofit organizations in Town events. Community-wide events bring life to the Village in the off-season, attract visitors from the region, and provide an opportunity for residents to build connections and support businesses and organizations. While the Town has limited capacity and resources to host events and festivals, partnerships with businesses, community groups, and nonprofit organizations could be mutually beneficial and expand opportunities for educational, recreational, and training programs for residents.

Action Type	Responsible Agency and Collaborators	Ease of Implementation
Partnership	**SB**, TM, EC, (local business organizations/groups)	Easy
Priority	**Cost**	**Timeline**
Medium	$	Ongoing

Best Practice/Example:
The Town of Castle Rock, CO hosts a variety of events year-round and provides sponsorship support for events hosted by other organizations. The Town also has established a process for partnerships for event-related services. The Special Events Committee oversees all aspects of event management, compliance, and coordination with town departments and external partners.
www.crgov.com/1963/Events

CC.2.2: Promote programs through the Town website, including Town-run programs, programs provided by other municipalities that are open to Naples' residents, and programs provided by non-profit and private organizations.

Feedback received through community engagement identified a need for more and better communication and a convenient and accessible way to stay informed. Providing a centralized platform for residents to find information about local events and activities would foster participation and stronger connections. In addition to connecting people to events, programs, and volunteer opportunities to meet their interests, an online community calendar could help support local businesses and organizations by driving activity and engagement.

Action Type	Responsible Agency and Collaborators	Ease of Implementation
Policy	**TM**	Easy
Priority	**Cost**	**Timeline**
Medium	$	Short/Ongoing

Best Practice/Example:
The Wayne, ME community has created an online community calendar of events serving Wayne and the surrounding area: **www.waynemaineevents.com**

The Town of Apex, NC provides information on special events hosted by the Town and local organizations on the Town website. The calendar includes both Town-sponsored and non-Town events as well as government meetings: **Special Events & Festivals | Apex, NC - Official Website**



CC.2.3: Expand capacity for recreation programming through partnerships with local organizations, including the Naples Public Library and sports and fitness instructors, to offer programs and share facility space.

Partnering with external organizations for Town recreation programming expands resources, expertise, and community reach. Collaborations can provide access to specialized skills, equipment, and facility space that the Town does not have. These partnerships also foster stronger community engagement by connecting residents with local nonprofits and supporting local businesses. Partnering with private and nonprofit providers through sharing facility space and promoting programs can expand the range of recreational and enrichment activities that are available.

Action Type	Responsible Agency and Collaborators	Ease of Implementation
Partnership	**RCA**, RAC, TM, SB	Medium
Priority	**Cost**	**Timeline**
Medium	$	Ongoing

Best Practice/Example:
The City of Westland, MI partners with local organizations to expand recreation offerings. The City also coordinates facility rentals for rooms, fields, and other facilities to support community groups and supplement funding for the Recreation Department.
cityofwestland.com/608/Recreation-Program-Partners



Photo credit: Craig Shaknis

Priority 3: Improve outreach and communication to Town residents and community members to encourage long-term civic engagement.

CC.3.1: Expand and improve the Town's website, including development of a business directory and calendar of events.

A well-organized Town website is essential for accessibility, transparency, and maintaining communication with the community. When residents can quickly find information—such as Town services, events, and local businesses—it builds trust and encourages participation in civic life. A well-structured site reduces frustration, saves time, and ensures that important resources like permits, meeting schedules, and emergency alerts are easily accessible. A user-friendly business directory and events calendar boost local economic growth by helping residents and visitors easily find events and support nearby businesses. Since many Town establishments have limited advertising budgets, featuring them in a directory would increase visibility and awareness at no extra cost. In addition to sharing information to support local businesses, maintaining current information and removing outdated documents and materials is important for helping to ensure accuracy of information for the community.

Action Type	Responsible Agency and Collaborators	Ease of Implementation*
Policy	**TM**, SB	Medium
Priority	**Cost***	**Timeline**
High	$$	Short

Best Practice/Example:
The Town of Rumford, ME maintains a business directory linked to an interactive map. **rumfordme.org/business-directory**

The City of Auburn, ME, recently updated its website to be more user-friendly, mobile-friendly, and ADA accessible. The site offers language translation and easy access to alerts and notifications for critical information for residents. **www.auburnmaine.gov**

*Staff dependent—see Action FR.4.1

CC.3.2: Host informational sessions or community nights to share information with residents about volunteer opportunities with municipal boards and committees and other community groups.

Strong community and civic engagement fosters a sense of shared responsibility and strengthens community ties; however, residents may not be aware of or familiar with the roles and responsibilities of serving on boards or committees or the breadth of volunteer opportunities and needs in the community.

Lack of awareness is a common barrier to participation, as is a concern about necessary experience or skills needed to serve or participate. In addition, some residents may find participation in public meeting forums to be intimidating. Introducing the process, sharing information about resources available to support municipal volunteers, and improving accessibility to all community members could increase participation and diversity of participants by breaking down the barrier of perceived exclusivity. Similarly, connecting residents to other organizations can build community connections and expand volunteer networks.

Action Type	Responsible Agency and Collaborators	Ease of Implementation
Program	**TM**, SB	Medium
Priority	**Cost**	**Timeline**
Medium	$	Ongoing

Best Practice/Example:
The Town of Yarmouth, ME hosted a volunteer fair to bring together nonprofit and civic organizations to engage the community and promote volunteer opportunities with these groups and with Town boards and committees: **www.yarmouth.me.us/_T17_R103.php**



Photo credit: Ed Mercer

CC.3.3: Engage youth to be involved in Town initiatives through collaboration with the schools and through the Recreation Department programming.

Youth civic engagement is vital for building strong, resilient communities because it empowers young people to take an active role in shaping the future. Involving youth in local decision-making fosters leadership skills, encourages responsibility, and ensures that policies reflect diverse perspectives. Engaged youth bring fresh ideas and energy to community initiatives, while developing a lifelong commitment to civic participation. Engaging youth through public schools and recreation activities can help to foster a sense of responsibility and community pride through understanding the impact of civic engagement on community outcomes.

Action Type	Responsible Agency and Collaborators	Ease of Implementation
Partnership	**SB**, RCA, LRSD	Medium
Priority	**Cost**	**Timeline**
Medium	$	Ongoing

Best Practice/Example:
The Institute for Local Government compiled examples of how cities, counties, and special districts in California have engaged youth in civic activities. Examples include a summer at city hall internship program, education and leadership resource creation, partnerships with school districts, local government career exploration programs, and volunteer programs. **www.ca-ilg.org/GEYExamples**



Responsible Growth

Priority 1: Incentivize and facilitate development patterns that support efficient land use and protection of natural resources.

RG.1.1: Revise subdivision and land use regulations to allow for and incentivize cluster development.

Cluster development is a key tool for accommodating new housing while preserving the defining features of rural communities—open fields, views, and visual character. While conventional rural residential zoning typically spreads homes evenly across the broader landscape, cluster provisions allow houses and outbuildings to be grouped together on a portion of a larger property while keeping agricultural land and open space in a more natural state. Adopting and refining cluster development ordinances in Naples will help accommodate growth while protecting scenic and environmental resources. Having these ordinances in place establishes a framework for conversations with developers and property owners about this creative solution which balances housing needs with rural character.

Action Type	Responsible Agency and Collaborators	Ease of Implementation
Policy	**PCD**, SB, PB, ORC	Easy

Priority	Cost	Timeline
High	$	Short

Best Practice/Example:
Cluster subdivision provisions used by rural lake towns (e.g., Acton and Hollis) to preserve open space while allowing flexible layouts and similar unit counts to conventional subdivisions.
www.hollismaine.org/planning-board/minutes/planning-board-minutes-135

RG.1.2: Allow for cottage court and small-scale multifamily development in growth areas.

Cottage court and small-scale multifamily housing offer "gentle density" that fits the scale of a rural town while expanding the range of home types and price points. When located in designated growth areas, these patterns—such as small homes organized around a shared green or duplexes and triplexes that resemble larger single-family homes—can add new units without dramatically changing neighborhood character. To make these options viable in Naples, the Town should adopt enabling ordinances and design standards and pair them with public education and outreach so residents and property owners understand how these housing types can support families, workers, and seniors while keeping the community's rural feel.

Action Type	Responsible Agency and Collaborators	Ease of Implementation
Policy	**PCD**, SB, PB, ORC	Easy

Priority	Cost	Timeline
High	$	Short

Best Practice/Example:
Yarmouth and other Maine communities are exploring "cottage court" standards (small, detached homes around a shared green) as a village-compatible missing-middle form; the Maine PlaceCode Library includes a detailed cottage court "pattern" calibrated for small New England towns.

In 2024, Keene, NH adopted a Cottage Court Overlay ordinance to allow for smaller-scale housing types and encourage residential infill development on vacant and underutilized properties. **keenenh.gov/project/cottagecourt**

RG.1.3: Consider establishing a rate of growth ordinance that caps annual permits in non-growth or constrained areas as informed by a build-out analysis.

A Rate of Growth Ordinance would allow Naples to manage development methodically in sensitive or constrained areas, using data projections from a build-out analysis to guide adopted policies. By setting a clear, long-term pace for the number of new housing units allowed each year, this tool will help the Town balance the need for additional housing with residents' concerns about rapid, dramatic change.

Action Type	Responsible Agency and Collaborators	Ease of Implementation
Policy	**SB**, TM, PCD, PB, ORC	Medium
Priority	**Cost**	**Timeline**
Medium	$	Medium

Best Practice/Example:
Several rural Maine towns (e.g., Acton, Shapleigh, Scarborough, Falmouth) have adopted residential "growth management" / rate-of-growth ordinances to direct permits toward designated growth areas and protect critical rural landscapes. **www.scarboroughmaine.org/stay-connected/town-news/default/~board/town-news/post/town-council-adopts-new-rate-of-growth-ordinance**

Priority 2: Incentivize and facilitate commercial growth that will support tourism without adversely impacting the rural character of the community.

RG.2.1: Develop financial incentives, such as the use of TIF funds or small grant or loan programs, to support desired development in the Village area, including year-round lodging facilities and adaptive reuse of existing buildings for commercial, cultural, or residential use, and improvements to existing buildings.

Facilitating investment in the Village area will require intentional public–private partnerships that improve the financial feasibility of desired projects. By strategically leveraging Tax Increment Financing (TIF) districts and providing and supporting businesses in accessing capital, Naples can help reduce upfront costs, share risk, and offer more attractive terms to investors and developers—especially for projects that are high-risk or only marginally profitable in the current market, such as year-round lodging, adaptive reuse of existing buildings, or affordable and workforce housing. For small businesses and start-ups, even a small amount of financial support through a grant or loan program can have a large impact. Grants or loans for façade improvements, renovations, or marketing can be the difference between a business being able to open or stay open or not. These partnerships will be critical to unlocking the type of compact, mixed-use village development that aligns with the community's long-term vision.

Action Type	Responsible Agency and Collaborators	Ease of Implementation
Program	**SB**, TM, PCD	Medium
Priority	**Cost**	**Timeline**
High	$$	Medium

Best Practice/Example:
Oakland, ME designated its small downtown as a TIF district specifically to reinvigorate a seasonal, underutilized main street and attract restaurant and mixed-use investment; Brunswick and Yarmouth have also used TIFs to support downtown and village-scale projects.
www.oaklandmaine.us/downtown-tif-page

The City of Bath, ME operates the Bath Business Fit-Up Grant Program to support new and existing businesses seeking to open or expand a location within the city, providing assistance for interior improvements, expansions, other activities that help improve underutilized commercial spaces.
www.cityofbathmaine.gov/Departments/Economic-and-Community-Development/Fit-Up-Grant-Program

RG.2.2: Create a parking map and add signage to direct visitors to available public parking areas during peak times.

Naples' economy depends heavily on visitors, many of whom are unfamiliar with local streets and parking options and unintentionally add to congestion by circulating in search of a space. Creating additional parking to support tourism during the peak season and clearly identifying public parking areas can significantly reduce traffic congestion during peak activity and enhance the visitor experience. Additional amenities, such as restrooms and wayfinding signage, can make the visitor experience more comfortable and enjoyable and benefit businesses in the Village. Parking and amenity information should be shared through multiple channels, including on-street signs, printed materials, and digital maps on town, business, and tourism websites, so visitors can quickly find parking, restrooms, and other amenities, alleviating traffic congestion.

Action Type	Responsible Agency and Collaborators	Ease of Implementation
Project	**TM**, SB, MD	Medium
Priority	**Cost**	**Timeline**
High	$$$	Medium

Best Practice/Example:
The Town of Millinocket, ME installed a wayfinding system, including more than 25 new directional signs to assist visitors in accessing key amenities and parking.
northernforest.org/millinocket-invests-in-visitor-experience-with-new-wayfinding-system

RG.2.3: Review and revise landscaping and buffer requirements for commercial development to minimize adverse impacts of development in rural and transitional areas.

Encouraging new commercial development to enhance economic vitality in Naples should go together with clear landscaping and buffer requirements that protect the Town's rural feel. By pairing pro-development policies with standards for vegetated buffers, screening, and site design, the Town can minimize noise, light, and visual impacts on nearby homes, scenic views, and natural areas. Building upon recent changes to increase buffer requirements, this balanced approach allows growth where it is appropriate while safeguarding the rural character and environmental quality that remain among Naples' most important assets and competitive advantages.

Action Type	Responsible Agency and Collaborators	Ease of Implementation
Policy	**PCD**, SB, PB, ORC	Easy

Priority	Cost	Timeline
High	$	Short

Best Practice/Example:
Belgrade, ME's Commercial Development Review standards use landscaping, screening, and buffering to ensure commercial uses near lakes and rural roads fit the natural character and limit visual impact; The Town of Gray, ME's Village Center guidelines likewise stress vegetated buffers, screening of parking, and context-sensitive design along rural corridors.
www.graymaine.org/1302/Business-Traditional-District-Design-Gui

RG.2.4: Revise dimensional standards and site plan requirements to allow for pedestrian-oriented, village-scale development in growth areas.

Creating a built environment that truly supports walkability and a village scale in Naples requires updating dimensional standards and site plan requirements to match that vision. While older regulations often remain in place, many contemporary examples show how good design and modest building scales can produce attractive, economically vibrant downtowns that fit small-town character. By modernizing the standards for setbacks, frontage, and building form, and removing unnecessary hindrances to permit approval, Naples can make it easier for businesses and property owners to invest in projects that enhance the village setting, strengthening downtown as a focal point for community life and year-round activity.

Action Type	Responsible Agency and Collaborators	Ease of Implementation
Policy	**PCD**, SB, PB, ORC	Easy

Priority	Cost	Timeline
High	$	Short

Best Practice/Example:
Standish, ME's Sebago Lake Village and Standish Corner Village Design Master Plans spell out village-scale building setbacks, heights, and frontage design to create walkable main streets in a rural/lakes context; Gray's downtown work similarly aims to narrow multi-highway intersections, add sidewalks, and support village-scale infill. **www.imaginestandish.com/standish-planning-work**



Photo credit: Ed Mercer

RG.2.5: Review the permitted uses in commercial areas and revise and expand this list, as appropriate.

Constraints on permitted uses can discourage investors, developers, and business owners from bringing desired projects to Naples. By expanding the list of uses that are allowed as-of-right in commercial areas, the Town can streamline approvals for the types of businesses and amenities it wants to see. A carefully curated set of permitted uses—aligned with community goals and village character—removes unnecessary procedural barriers, reduces uncertainty and cost for applicants, and makes it more likely that appropriate commercial and mixed-use projects will move forward.

Action Type	Responsible Agency and Collaborators	Ease of Implementation
Policy	**PCD**, SB, PB, ORC	Easy
Priority	**Cost**	**Timeline**
High	$	Short

Best Practice/Example:
Belgrade, ME's 2025 Comprehensive Plan and Commercial Development Review ordinance revise use categories to reflect lake-tourism businesses, small lodging, and mixed-use in its village districts while constraining auto-oriented uses to corridors.
www.belgrademaine.gov/comprehensive-plan-committee/pages/policies-strategies-table



Priority 3: Invest in infrastructure to support more compact development in growth areas.

RG.3.1: Continue to expand pedestrian and bicycle infrastructure and require that development within growth areas be pedestrian-oriented.

Even in predominantly auto-dependent communities, improving walkability and active transportation options is important because it provides options for non-drivers, improves safety, and enhances quality of life. As a tourist destination, improving walkability is critical to support local businesses and create a more vibrant village by increasing foot traffic, while also reducing traffic congestion for short trips. Increased walkability and bikeability fosters a sense of place that makes the Town more attractive to visitors and future residents.

Action Type	Responsible Agency and Collaborators	Ease of Implementation
Project	**SB**, TM, MD, PCD	Medium

Priority	Cost	Timeline
Medium	$$$	Ongoing

Best Practice/Example:
Gray, ME's Bicycle-Pedestrian Plan and Village Center work outline a network of sidewalks, crossings, and bike facilities in a small highway-constrained village, with recommendations to adopt Complete Streets and tie private development to pedestrian improvements.
www.graymaine.org/1308/bike-ped-plan

RG.3.2: Conduct a feasibility study for a wastewater system in the Village area and evaluate the potential fiscal impact from infrastructure expansion.

Investing in a modern wastewater system would offer significant benefits to Naples, including improved public health, environmental protection, and long-term economic growth opportunities. A centralized wastewater system reduces the risk of drinking water contamination, protects local waterways for recreation, and helps to ensure compliance with state and federal regulations for water quality. In addition to environmental benefits, public wastewater infrastructure is a strategic investment in the Town's future to allow for more compact development and efficient use of land within the service area, supporting business growth and enhancing quality of life for residents by preventing costly emergency repairs and environmental damage.

Action Type	Responsible Agency and Collaborators	Ease of Implementation
Plan	**SB**, TM	Medium
Priority	**Cost**	**Timeline**
High	$$	Medium

Best Practice/Example:
The Town of Bridgton, ME expanded and upgraded its downtown wastewater system specifically to enable infill, mixed-use development and support its lake-tourism village; local reports and economic analysis highlight wastewater capacity as the key constraint and enabler for compact growth.
www.mainebiz.biz/article/bridgton-completes-257m-upgrade-of-wastewater-treatment-facility



RG.3.3: Develop a 10-year capital improvement plan to help ensure adequate funding for necessary capital projects and investment to support proposed land uses.

Capital improvement plans are long-range documents that identify capital needs, identify costs and funding sources, and create timelines for purchases. This plan helps inform the budget process and creates a proactive, forward-looking document to help ensure that capital needs are adequately planned and budgeted for. Having a capital improvement plan can help the town identify capital needs over a 10-year horizon across departments and provide transparency in cost and upcoming needs.

Action Type	Responsible Agency and Collaborators	Ease of Implementation
Plan	**SB**, TM, PCD, MD	Easy

Priority	Cost	Timeline
High	$	Short/Ongoing

Best Practice/Example:
Belgrade, ME's 2025 Comprehensive Plan explicitly uses growth areas and lake-protection goals to guide capital spending over the next decade, prioritizing village and corridor improvements that support compact development and protect water quality. **www.belgrademaine.gov/trackingsheet**

RG.3.4: Continue to invest in improvements to address safety and traffic flow.

The Town should continue to coordinate with MaineDOT on planned improvements at Route 302 and Route 11 (Casco Rd) intersection to improve safety and improve traffic flow. Through programs like the Village Partnership Initiative and other MDOT programs, the Town can work to improve traffic flow and pedestrian and vehicle safety concerns while also improving the streetscape and design of state-owned roads. The Town should continue to evaluate high-crash intersections for needed safety measures and evaluate pedestrian safety measures needed at crosswalks on town-owned roads.

Action Type	Responsible Agency and Collaborators	Ease of Implementation
Project	**SB**, TM, PCD, MD	Medium
Priority	**Cost**	**Timeline**
Medium	$$	Medium - Long

Best Practice/Example:
MaineDOT's Village Partnership Initiative highlights projects in Hallowell, Belgrade, Fryeburg, and others where highway-village intersections were redesigned with traffic calming, safer crossings, and streetscape upgrades to support both through-traffic and walkable tourism districts.
www.maine.gov/dot/programs-services/planning



Priority 4: Protect historic and archaeological resources where appropriate and continue to preserve the history and culture of Naples.

RG.4.1: Provide support and guidance to property owners in seeking historic designation from the National Register of Historic Places.

The National Register of Historic Places (NRHP) is a national program to coordinate and support public and private efforts to identify, evaluate, and protect the nation's historic and archaeological resources. Owners of properties that meet program criteria can apply to be listed on the National Register. NRHP designation does not limit an owner's ability to modify or demolish the structure, and it provides opportunities for financial incentives for preservation for income-producing properties. Being listed on the NRHP is an official acknowledgment of a property's historical, architectural, or cultural significance and can enhance the Town's sense of place and community pride. Often, the benefits and limitations of NRHP designation are misunderstood. Sharing educational information with property owners about the process and potential advantages can create opportunities for funding for redevelopment of historic properties.

Action Type	Responsible Agency and Collaborators	Ease of Implementation
Program	**NHS**, PCD	Easy
Priority	**Cost**	**Timeline**
Low	$	Ongoing

Best Practice/Example:
Towns like Durham, ME, and Rockland, ME have Historic Preservation Commissions that proactively help owners understand National Register benefits, tax credits, and grant opportunities, and they coordinate closely with the Maine Historic Preservation Commission. **durhammaine.gov/pages/historic-commission**

RG.4.2: Continue to support the Naples Historical Society in promoting the history of the Town and educating residents and visitors.

The Naples Historical Society continues to preserve and maintain artifacts from the Town's history. Preserving historic artifacts and sharing the Town's history with residents and visitors can build a sense of community and foster a shared sense of connection to the Town. Historic resource preservation and education support community-building and can engage community members across age ranges in the Town's history. Working with the Naples Historical Society to increase visitation, programing, and events can further support the Town's goals of fostering a sense of community and connection among residents.

Action Type	Responsible Agency and Collaborators	Ease of Implementation
Partnership	**SB**, NHS, TM	Easy
Priority	**Cost**	**Timeline**
Low	$	Ongoing

Best Practice/Example:
Hallowell's partnership with Vision Hallowell, Community Heart & Soul, and the Maine Downtown Center shows how local historical storytelling, events, and heritage branding can reinforce downtown revitalization and tourism. **waterstreethallowell.org/vision-hallowell-lresident-input**



Photo credit: Naples Historical Society

RG.4.3: Develop design guidelines for the Village District to encourage new development and redevelopment to be compatible with the existing and historic character and scale of structures in the district.

Design guidelines provide a consistent framework for how buildings, signage, and public spaces should look and function. They help ensure new development complements the existing architectural character of the village. Having guidelines that are specific and easy to follow while not being overly restrictive to create a financial burden, can streamline the approval process for property owners and developers by providing clear and consistent direction for design, orientation, and massing of buildings. Ultimately, they can enhance the Town's appeal and support economic growth.

Action Type	Responsible Agency and Collaborators	Ease of Implementation
Policy	**PCD**, SB, PB	Medium
Priority	**Cost**	**Timeline**
Medium	$S	Medium

Best Practice/Example:
Newcastle, ME's Design Guidelines Manual, Gray, ME's Village Center Design Guidelines, and Saco, ME's Historic District Design Guidelines all provide clear, illustrated standards for scale, massing, materials, and streetscape in historic village settings.
www.sacomaine.org/boards_and_committees/historic_preservation_commission.php

RG.4.4: Establish a historic markers program or other initiative to promote and celebrate the Town's history and culture and to recognize historic structures.

Historic buildings and sites are an important part of Naples' character and sense of place. Establishing an historic marker program is a way to celebrate and preserve the Town's heritage by identifying and interpreting sites of historical significance. These programs are typically locally administered and offer an opportunity for property owners to promote the historic significance of their home or site by opting in to the program. These markers can serve as educational tools, connecting residents and visitors to the stories, people, and events that shaped the community and elevating the work of the Naples Historical Society. By promoting awareness and pride in local history, the program strengthens cultural identity, encourages tourism, and fosters a deeper sense of community.

Action Type	Responsible Agency and Collaborators	Ease of Implementation
Program	**NHS**, PCD, SB	Medium
Priority	**Cost**	**Timeline**
Low	$	Medium

Best Practice/Example:
The Sandwich Historical Commission (Sandwich, MA) established an Historic Marker Program to honor the town's history and the stewardship that preserves its special character. The program recognizes each property with a dated sign that helps raise awareness of and appreciation for the town's historic assets: **sandwichhistory.org/historic-marker-program**



Fiscal Responsibility and Good Governance

Priority 1: Expand inter-municipal collaboration to support cost-effective operations and facilities.

FR.1.1: Review existing agreements and shared services and identify areas for expansion.

Shared municipal services provide opportunities for towns to offer more benefits to residents, reduce expenses, improve efficiency, and enhance access to specialized resources. Sharing the financial and operational responsibilities can help towns lower overhead costs and avoid duplication of services. Towns in the lakes region already have intermunicipal relationships to offer recreational and other programming across towns. These collaborations could be expanded to more programs, additional services, shared equipment, and shared technical or professional staff with improved coordination among municipal departments to offer a wider range of activities throughout the region. There are a variety of approaches to shared resource arrangements, including collaboration and staffing for a new program, a "lead" municipality or agency providing services to one or more municipalities, shared purchasing of equipment or materials, renting or lending equipment, or staff that are shared equally among municipalities.

Action Type	Responsible Agency and Collaborators	Ease of Implementation
Policy	**TM**, SB, MD, RCA, MS	Hard

Priority	Cost	Timeline
High	$	Ongoing

Best Practice/Example:
The towns of Lenox, Lee, Great Barrington, and Stockbridge, Massachusetts, established an intermunicipal agreement in 2023 for shared inspection and enforcement services.
www.townoflenox.com/1210/Shared-Building-Inspections-Department

FR.1.2: Work with neighboring municipalities to conduct regular meetings related to land use planning, infrastructure planning, economic development, and housing, to share resources, coordinate activities and uses, and support investment in the broader Lakes Region.

All the priority issues addressed in this Plan are regional challenges that have an impact beyond the Town's borders. Intermunicipal cooperation allows towns in the region to collaborate on zoning, development standards, and resource management to address shared challenges such as housing, transportation, and environmental protection. By pooling expertise and aligning policies, towns can help to ensure that land use strategies and policies align across communities to manage growth more effectively and protect regional assets like watersheds and open space. Coordination could involve continuing to support and attend meetings of Planning Board members in the region, joint Planning Board meetings to address large projects or initiatives such as land use ordinance updates, shared GIS and mapping services, and intermunicipal involvement in planning efforts, ensuring that development decisions support both local priorities and broader regional goals.

Action Type	Responsible Agency and Collaborators	Ease of Implementation
Policy	**PCD**, TM	Hard
Priority	**Cost**	**Timeline**
Medium	$	Ongoing

Best Practice/Example:
The towns of Eliot, Kittery, South Berwick, and York formed the York River Stewardship Committee, along with local and federal partners, to implement the York River Watershed Stewardship Plan. This plan includes reference to coordinating projects and land uses within the watershed.
yorkrivermaine.org/committee/



FR.1.3: Identify opportunities for collaboration on shared infrastructure investments and opportunities for sharing resources, including specialized staff, equipment, and collaboration on grant applications.

Coordinating with local towns can support Naples in meeting its capital, staffing, and resource needs in a cost-effective way while also meeting regional needs and goals. The Town should inventory existing equipment, assets, and staffing and identify gaps in these resources or future capital needs that could be shared across municipalities. Ongoing coordination to plan capital and equipment purchases can help meet needs in Naples while sharing the costs and maintenance across towns who have similar needs. Planning for shared staffing could also support ongoing goals. For example, positions that could support operations but may not be full-time positions, like a grant writer or communications specialist, could be shared across towns. This would improve Naples' access to grant opportunities or improve communication with constituents without paying for the full or part-time cost for the position. Partnering with GPCOG and Cumberland County can also support enhanced planning and regional coordination.

Action Type	Responsible Agency and Collaborators	Ease of Implementation
Partnership	**TM**, SB	Medium
Priority	**Cost**	**Timeline**
High	$	Ongoing

Best Practice/Example:
While on a larger scale than the Lakes Region, the Delaware Valley Regional Planning Commission (DVRPC) and local municipalities partnered together to create a regional streetlight procurement program. DVRPC's Regional Street Lighting Procurement Program pools the decision-making and purchasing power of municipalities to access the resources needed to complete an LED street and exterior lighting project in a cost-effective manner. Municipal participants benefitted from reduced product and labor pricing, a common step-by-step program timeline, access to financing, if needed, and technical and legal assistance in designing and implementing projects. **www.dvrpc.org/rslpp**

Priority 2: Leverage grant funds, State programs, and district designations to encourage new economic investment and fund anticipated public investments.

FR.2.1: Continue to leverage TIF districts to fund improvements in the Village and other economic development initiatives.

TIF districts allow towns to capture the increase in property tax revenue from new development and reinvest it locally, without raising taxes on residents, by sheltering new value from state valuation and revenue sharing. In Naples, TIF districts have been used to fund beautification and infrastructure improvements in the Village District. In addition, TIF funds can be used for a variety of economic and community development initiatives, including roads and sidewalks, business attraction, marketing, utility expansion, and public facilities. By leveraging future growth to pay for current needs, TIF districts provide a sustainable way to strengthen the local economy and make long-term investments for the community.

Action Type	Responsible Agency and Collaborators	Ease of Implementation
Policy/Program	**SB**, TM, PCD	Easy
Priority	**Cost**	**Timeline**
High	$	Ongoing

Best Practice/Example:
The Town of Scarborough, ME has used economic development and affordable housing TIF districts to fund various public projects including road infrastructure, recreation projects, and a new public safety building. **www.scarboroughmaine.org/stay-connected/municipal-projects/tif-districts**

FR.2.2: Evaluate opportunities to apply for State and federal funds to support economic development and housing initiatives.

State and federal funding provides small towns with critical resources to advance economic development and housing initiatives that might otherwise be unattainable. CDBG funds can be used for a variety of projects from infrastructure improvements, housing initiatives, job creation, or other business development programs. A variety of State and federal programs, including the Housing Opportunity Program (HOP), offer funding implement housing-friendly policies and increase housing production, including planning, ordinance updates, and other technical assistance. These funding sources can also leverage private investment by offering grants, tax credits, and low-interest loans to stimulate economic growth and housing development.

Action Type	Responsible Agency and Collaborators	Ease of Implementation
Policy	**TM**, SB, PCD	Medium
Priority	**Cost**	**Timeline**
High	$	Ongoing

Best Practice/Example:
The City of Biddeford, ME was awarded HOP funds to update the land use ordinance to address ADUs and multifamily housing. **www.biddefordmaine.org/documentcenter/view/13693**



Photo credit: Nick Zeller

FR.2.3: Support the regional chambers of commerce or development of a regional business association to assist businesses in Naples and neighboring communities.

Supporting the existing Sebago Lakes Chamber of Commerce and the Greater Bridgton Chamber of Commerce, or working with neighboring towns and businesses to create a more localized regional business association, can enhance visibility and awareness of local businesses, increase businesses' access to shared resources, and enhance opportunities for marketing or promotional events. The Town can provide direct support to the Chamber, sponsor events, and encourage local businesses to join, if appropriate.

Action Type	Responsible Agency and Collaborators	Ease of Implementation*
Partnership	**PCD**, TM, SB	Medium
Priority	**Cost***	**Timeline**
Low	$	Ongoing

Best Practice/Example:
The Sebago Lakes Chamber of Commerce represents businesses in Naples, Casco, Gray, New Gloucester, Raymond, Sebago, Standish, and Windham. The Chamber provides varying levels of service to members based on their membership type. Services could include advertising for members on their website, workshops and networking events, business referrals and printed materials, professional development opportunities, and online and in-person media events.
www.sebagolakeschamber.com/member-benefits

*Staff dependent—see Action FR.4.3

Priority 3: Expand the Town's tax base and remove barriers to new business growth.

FR.3.1: Streamline the development review process and update permitting procedures to encourage desired growth, including consideration for a pre-application process or staff review committee for administrative review for projects meeting certain criteria.

Development review processes can be costly for developers due to multiple factors, including application fees, consultant expenses, engineering studies, and the time required for approvals, which can delay project timelines and increase carrying costs. Lengthy or complex reviews often discourage investment and are especially burdensome for smaller development projects and small business owners. Streamlining these processes—through clear standards, predictable timelines, and eliminating unnecessary reviews—reduces uncertainty and lowers overall expenses. For example, staff administrative review, rather than Planning Board review, for an as-of-right change of use or other small project with no site changes, would significantly reduce the review timeline and would support businesses and entrepreneurs.

Action Type	Responsible Agency and Collaborators	Ease of Implementation
Policy	**PCD**, TM, PB	Easy
Priority	**Cost**	**Timeline**
High	$	Short

Best Practice/Example:
The City of South Portland, ME has implemented changes to enhance its permitting and development review processes. Improvements included organizational changes, streamlining the subdivision review process, allowing administrative review for ADUs, and updated application information.
www.southportland.gov/m/newsflash/home/detail/206

FR.3.2: Collaborate with State, regional, and private entities to access funding and technical assistance to support commercial redevelopment and investment, such as through the Maine Rural Development Authority and the Maine New Markets Capital Investments Program.

Collaborating with partners to access funding opportunities and leveraging economic investment tools and programs could offer the Town a powerful way to maximize resources. Programs through the Maine Rural Development Authority provide financial incentives for commercial investment in rural economies. The Maine New Markets Capital Investment Program is designed to attract investment capital through state tax credits. In addition, other agencies and organizations offer various other loan, grant, and technical assistance programs to support economic and community development.

Action Type	Responsible Agency and Collaborators	Ease of Implementation
Partnership	**PCD**, TM, PB	Medium
Priority	**Cost**	**Timeline**
High	$	Ongoing

Best Practice/Example:
Maine New Markets Capital Investment Program: **www.famemaine.com/business-financing/for-business-owners/fame-financing-programs/equity-capital-tax-credits/maine-new-markets-capital-investment**

Maine Rural Development Authority: **www.mainerda.org**

US Department of Agriculture, Rural Development: **www.rd.usda.gov/me**

Maine Department of Economic and Community Development: **www.maine.gov/decd/community-development/cdbg-program/grant-categories**

Priority 4: Help ensure that the Town has adequate staffing and resources to implement the Comprehensive Plan and to meet the needs of residents.

FR.4.1: Expand information technology and communication resources through additional or shared staff.

Communications and information technology (IT) staff can help ensure that information flows efficiently and securely between departments, officials, and the public. Communications professionals help maintain transparency, build trust, and keep residents informed about services, policies, and emergencies. With growing concerns about cybersecurity and information access, IT staff safeguard information systems, manage technology infrastructure, and support digital tools that expand the reach of government. In addition, professional support in communications and IT will help the Town leverage available technology to increase efficiency in operations and improve transparency and accessibility of services and information to support the community.

Action Type	Responsible Agency and Collaborators	Ease of Implementation
Program	**SB**, TM	Medium
Priority	**Cost**	**Timeline**
High	$$	Short

Best Practice/Example:
The Town of Falmouth, ME's Education and Outreach Coordinator is responsible for informing residents about Town activities, programs, policies, ordinance changes, and services and also is responsible for producing the Town's biweekly e-newsletter. **www.falmouthme.org/212/Communications**

The Town of Kittery, ME's Communications and Community Engagement Department is responsible for engaging the community by informing residents of Town services and building trust with community members. The department supports the Town website, e-alerts, meeting videos and live streaming, and social media. **www.kitteryme.gov/town-manager/pages/communications-community-engagement**

The Town of Harpswell, ME has approved a part-time Communications Specialist position to expand communications and engagement through support of the website, streaming services, social media, press releases, subscriber communications, and newsletters. **www.harpswell.maine.gov/vertical/sites/%7B3F690C92-5208-4D62-BAFB-2559293F6CAE%7D/uploads/Communications_Specialist.pdf**

FR.4.2: Review roles of current Town boards and committees and revise roles and/or create new committees, as needed.

As the Town's priorities and resources change, periodically evaluating the roles and responsibilities of municipal boards and committees can help ensure they remain aligned with community needs and legal requirements. The scope of a committee may expand to address emerging or ongoing challenges or may be refined to focus on a specific strategic priority. A new committee or ad hoc committee may be necessary to support plan implementation and address community needs. Aligning work of boards and committees with Town goals and priorities supports stronger governance by confirming that each group is contributing meaningful value, operating effectively, and adapting as priorities evolve and challenges arise.

Action Type	Responsible Agency and Collaborators	Ease of Implementation
Policy	**SB**, TM	Medium
Priority	**Cost**	**Timeline**
Medium	$	Medium

Best Practice/Example:
The City of Brookline, MA (**www.brooklinema.gov/165/Boards-and-Commissions**), Town of Winchester, MA (**www.winchester.us/251/Boards-and-Committees**), and Town of Brunswick, ME (**www.brunswickme.gov/277/Boards-Committees**) all have detailed information about boards and committees on their websites, including handbooks for board/committee members, membership and meeting information, and a clearly stated purpose for the board/committee.



FR.4.3: Expand economic development capacity through additional staff, updating the Town's TIF development plans, and/or leveraging local colleges and universities for intern support on special projects.

Investing in economic development initiatives can help the Town strengthen the local economy by attracting new businesses, supporting the existing business community, broadening the tax base, and maintaining a stable job market and workforce. The current TIF development plans include infrastructure projects such as sidewalk, traffic and parking improvements, and boat launch improvements. The TIF development plan could be revised to reflect the priorities of the Comprehensive Plan and target specific capital projects intended to support economic growth in Naples, including new recreation facilities. Having dedicated economic development staff and/or resources can help the Town pursue special projects and initiatives that can lead to a more stable and resilient local economy. For example, initiatives noted in this Plan, including a façade improvement program, marketing campaign, and business forum are economic development tools to support local entrepreneurs and improve the business environment in Naples. These initiatives require leadership, management, and strong communication by the Town.

Action Type	Responsible Agency and Collaborators	Ease of Implementation
Program/Partnership	**SB**, TM, PCD	Medium
Priority	**Cost**	**Timeline**
Medium	$$	Medium

Best Practice/Example:
The Town of Rumford, ME (**rumfordme.org/economic-development-2/**) has experienced downtown redevelopment and revitalization with support from the Town's Economic Development Department through policy changes, business support, and other initiatives.

The Town of Monmouth, ME (**monmouthmaine.gov/economic-dev**) has hired a part-time economic development consultant to support business development and growth by connecting businesses to State and local resources and providing guidance on management and marketing strategies.

Additional Policies and Actions for Implementation

The policies and actions presented in the following table are additional initiatives, as required by the State of Maine GMA, that the Town intends to implement. These policies and actions are important to the future growth and sustainability of the community but were not identified as top community priorities.

		Responsible Agency/ Collaborators	Timeline
Housing			
1	**Ensure that land use controls encourage the development of quality affordable housing, including rental housing.**		
1a	Seek to achieve a level of at least 10% of new residential development built or placed during the next decade to be affordable.	**SB**, PB, PCD, ORC	Ongoing
1b	Designate a location(s) in growth areas where mobile home parks are allowed pursuant to 30-A M.R.S.A. §4358(3)(M) and where manufactured housing is allowed pursuant to 30-A M.R.S.A. §4358(2).	**PCD**, SB, PB, ORC	Medium
Water and Natural Resources			
2	**Protect significant surface water resources from pollution and improve water quality where needed.**		
2a	Adopt or amend local land use ordinances as applicable to incorporate stormwater runoff performance standards consistent with: a. Maine Stormwater Management Law and Maine Stormwater regulations (Title 38 M.R.S.A. §420-D and 06-096 CMR 500 and 502). b. Maine Department of Environmental Protection's allocations for allowable levels of phosphorus in lake and pond watersheds. c. Maine Pollution Discharge Elimination System Stormwater Program	**SB**, PB, PCD, ORC	Ongoing

		Responsible Agency/ Collaborators	Timeline
2b	Consider amending local land use ordinances, as applicable, to incorporate low-impact development standards.	**PCD**, SB, PB, ORC	Medium
2c	Encourage landowners to protect water quality. Provide local contact information at the municipal office for water quality best management practices from resources such as the Natural Resource Conservation Service, University of Maine Cooperative Extension, Soil and Water Conservation District, Maine Forest Service, and/or Small Woodlot Association of Maine.	**PCD**, LELT, LEA	Ongoing
2d	Adopt water quality protection practices and standards for construction and maintenance of public and private roads and public properties and require their implementation by contractors, owners, and community officials and employees.	**SB**, PB, PCD, ORC	Medium
3	**Conserve critical natural resources in the community.**		
3a	Through local land use ordinances, require subdivision or non-residential property developers to look for and identify critical natural resources that may be on site and to take appropriate measures to protect those resources, including but not limited to, modification of the proposed site design, construction timing, and/or extent of excavation.	**PCD**, SB, PB, ORC	Medium
3b	Through local land use ordinances, require the planning board (or other designated review authority) to include as part of the review process, consideration of pertinent BwH maps and information regarding critical natural resources.	**PCD**, SB, PB, ORC	Medium

		Responsible Agency/ Collaborators	Timeline
Transportation			
4	**Prioritize community and regional needs associated with safe, efficient, and optimal use of transportation systems.**		
4a	Initiate or actively participate in regional and state transportation efforts.	**SB**, TM, MD	Ongoing
4b	Maintain, enact or amend local ordinances as appropriate to address or avoid conflicts with: a. Policy objectives of the Sensible Transportation Policy Act (23 M.R.S.A. §73); b. State access management regulations pursuant to 23 M.R.S.A. §704; and c. State traffic permitting regulations for large developments pursuant to 23 M.R.S.A. §704-A.	**SB**, PB, PCD, ORC	Medium
5	**Safely and efficiently preserve or improve the transportation system.**		
5a	Develop or continue to update a prioritized improvement, maintenance, and repair plan for the community's transportation network.	**SB**, MD	Medium
5b	Promote fiscal prudence by maximizing the efficiency of the state or state-aid highway network.	**SB**	Ongoing
6	**Promote public health, protect natural and cultural resources, and enhance livability by managing land use in ways that maximize the efficiency of the transportation system and minimize increases in vehicle miles traveled.**		
6a	Maintain, enact or amend ordinance standards for subdivisions and for public and private roads as appropriate to foster transportation-efficient growth patterns and provide for future street and transit connections.	**PCD**, SB, PB, ORC	Medium

		Responsible Agency/ Collaborators	Timeline
Historic and Archaeological Resources			
7	**Protect to the greatest extent practicable, the significant historic and archaeological resources in the community.**		
7a	For known historic archaeological sites and areas sensitive to prehistoric archaeology, through local land use ordinances require subdivision or non-residential developers to take appropriate measures to protect those resources, including but not limited to, modification of the proposed site design, construction timing, and/or extent of excavation.	**PCD**, SB, PB, ORC	Medium
7b	Adopt or amend land use ordinances to require the planning board (or other designated review authority) to incorporate maps and information provided by the Maine Historic Preservation Commission into their review process.	**PCD**, SB, PB, ORC	Medium
7c	Work with the local or county historical society and/or the Maine Historic Preservation Commission to assess the need for, and if necessary, plan for, a comprehensive community survey of the community's historic and archaeological resources.	**SB**, NHS, PCD, PB, ORC	Medium
Agriculture and Forest Resources			
8	**Safeguard lands identified as prime farmland or capable of supporting commercial forestry.**		
8a	Consult with the Maine Forest Service district forester when developing any land use regulations pertaining to forest management practices as required by 12 M.R.S.A. §8869.	**PCD**, SB, PB, ORC	Ongoing
8b	Consult with Soil and Water Conservation District staff when developing any land use regulations pertaining to agricultural management practices.	**PCD**, SB, PB, ORC	Ongoing

		Responsible Agency/ Collaborators	Timeline
8c	Amend land use ordinances to require commercial or subdivision developments in critical rural areas, if applicable, maintain areas with prime farmland soils as open space to the greatest extent practicable.	**PCD**, SB, PB, ORC	Medium
8d	Limit non-residential development in critical rural areas to natural resource-based businesses and services, nature tourism/outdoor recreation businesses, farmers' markets, and home occupations.	**PCD**, SB, PB, ORC	Medium
9	**Support farming and forestry and encourage their economic viability.**		
9a	Encourage owners of productive farm and forest land to enroll in the current use taxation programs.	**PCD**, TM	Ongoing
9b	Permit land use activities that support productive agriculture and forestry operations, such as roadside stands, greenhouses, firewood operations, sawmills, log buying yards, and pick-your-own operations.	**PCD**, SB, PB, ORC	Medium
9c	Include agriculture, commercial forestry operations, and land conservation that supports them in local or regional economic development plans.	**SB**, TM, PCD	Ongoing

		Responsible Agency/ Collaborators	Timeline
Future Land Use			
10	Implement the future land use plan by supporting policies, ordinance amendments, and capital planning and investments that align with the vision, policies, and actions of this document.		
10a	Using the descriptions provided in the future land use plan narrative, maintain, enact, or amend local land use ordinances, as appropriate, to: a. clearly define the desired scale, intensity, and location of future development; b. establish or maintain fair and efficient permitting procedures, and explore streamlining permitting procedures in growth areas; c. clearly define protective measures for critical natural resources and, where applicable, important natural resources; and d. clearly define protective measures for any proposed critical rural areas and/or critical waterfront areas, if proposed.	**SB**, PCD, PB, ORC	Short
10b	Direct a minimum of 75% of new municipal growth-related capital investments into designated growth areas identified in the future land use plan.	**SB**, PCD, PB, TM	Ongoing
10c	Provide the Planning and Code Department with the tools, training, and adequate staffing to enforce land use regulations and to implement the code enforcement requirements associated with adoption of the Maine Uniform Building and Energy Code (MUBEC) if/when it is required, and ensure that the code enforcement officer is certified in accordance with 30-A M.R.S.A. §4451.	**SB**, TM	Ongoing
10d	Track new development in the community by type and location.	**PCD**	Ongoing



REGIONAL COORDINATION



Photo credit: Craig Shaknis

A significant number of priority action items involve partnerships between the Town of Naples and other municipalities, nonprofit organizations, community groups, regional and state agencies, or businesses. The combination of slowing growth trends across the region and increasing operational costs for governments creates a greater need for collaboration and resource sharing, especially for small towns. Building relationships with partners can help the Town improve efficiency and continue to address the needs and priorities of community members.

Current Coordination

Naples benefits from several existing partnerships and collaborations that strengthen services offered to residents and help effectively manage available resources. Looking ahead, the Town will build on these partnerships and identify new partners to help reach its goals and meet residents' needs.

Recreation: Naples' Recreation & Community Activities Department coordinates with neighboring communities, the school district, and volunteer networks to provide programming and recreation opportunities for people of all ages. The proposed recreation center will create opportunities to expand offerings for all residents. By leveraging partnerships with neighboring communities and organizations, Naples can broaden programming while minimizing costs and avoiding duplication of efforts.

Water quality and lake management: Water quality and lake health protection is another area where regional collaboration plays a critical role. Organizations such as the Lakes Environmental Association (LEA) and the Loon Echo Land Trust (LELT) provide expertise and resources for water quality and habitat protection. Additional coordination and support for public outreach and education could enhance efforts related to stormwater management and conservation, helping ensure consistent practices across shared watersheds. In addition, improved intermunicipal coordination could expand harbormaster support and provide additional resources for lake maintenance and management.

Shared municipal services: Naples shares municipal services in coordination with the county and neighboring communities, including the Sheriff's Office, General Assistance, and the transfer station partnership with Casco. These arrangements reduce costs and improve efficiency and should continue to be evaluated. Similar models could be explored for other municipal functions to reduce costs and expand service capacity. Functions such as public safety, marine safety, economic development, inspection services, information technology, and public works offer opportunities to expand services, increase access to equipment, and provide flexibility in operations through collaboration with other municipalities.

Transportation: The Town has partnered with the Greater Portland Council of Governments (GPCOG) and Lakes Region Explorer to provide regional transportation access from the Lakes Region to Portland. Naples currently has two stops at the Naples Library and the Naples American Legion. Stronger intermunicipal coordination could improve and enhance transportation planning and transportation access.

Opportunities for Collaboration

Looking ahead, Naples can pursue new opportunities for regional collaboration. Housing strategies could benefit from a regional approach to address affordability and workforce needs. Joint marketing initiatives and events can leverage the region's assets and strengthen the area's identity to attract visitors and businesses. Additionally, climate resiliency and emergency management planning will require coordinated strategies to prepare for extreme weather events and protect shared infrastructure. Policies and actions in this plan prioritize regional coordination to support Town staff in providing high-quality, affordable services to residents.



Photo credit: Matt Wilson

CAPITAL PLANNING

Capital planning is important for long-term economic stability in Naples. A capital improvement plan (CIP) provides a structured road map for maintaining and improving essential infrastructure while safeguarding fiscal health.

Escalating costs for labor, materials, and equipment make it difficult to maintain service levels without raising taxes, which can burden residents. By anticipating and planning for future needs—such as roads, utilities, and public buildings—and aligning them with projected revenues, the Town can avoid costly emergency repairs, stabilize tax rates, and prioritize projects that support sustainable growth.

Many towns in the region are challenged by aging infrastructure and the need for costly repairs or replacement. When these projects are deferred due to budget constraints, emergency repairs become more frequent and often cost more in the long term, resulting in a more pressing financial burden for future taxpayers.

A formal CIP fosters transparency, helps secure funding, and helps ensure that limited resources are allocated efficiently to meet community goals over time. The Town should consider incorporating funding for capital projects into the Town's budget review process. The table below provides an overview of capital projects set forth in this plan and includes anticipated costs, timelines, and potential funding opportunities. Identifying these projects in the comprehensive plan does not commit the Town to funding these initiatives but instead clarifies investment priorities for capital planning purposes and guidance on how these projects could be implemented.

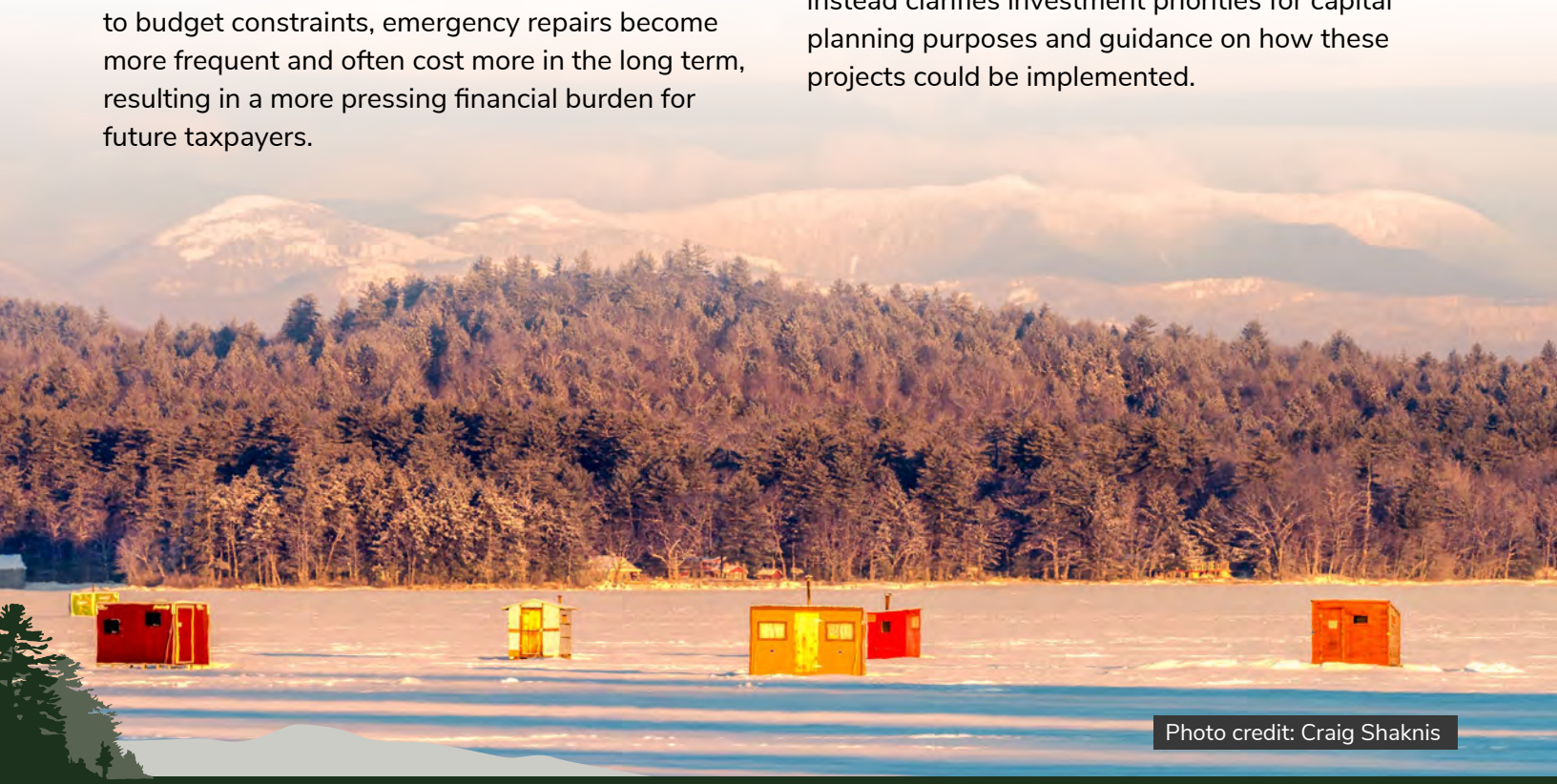


Photo credit: Craig Shaknis

Capital Projects

Related Action	Capital Project	Estimated Cost	Timeline	Potential Additional Funding Source
VE.1.1	Year-round tourism marketing campaign	$5,000 – $10,000	Years 1 – 2	Maine Office of Tourism (MOT) Communities Grant Program
VE.2.3, CC.1.1	Recreation facility improvements at Naples Town Beach and Trickey Pond	$50,000 – $200,000	Years 3 – 4	Community Facilities Direct Loan & Grant Program Rural Business Development Grant Land and Water Conservation Fund
ES.1.4	Hydrogeological assessment of Town aquifers (Crooked River aquifer and Naples Village/Brandy Pond aquifer)	$20,000 – $50,000	Years 3 – 4	Maine Natural Resource Conservation Program
ES.2.2	Acquisition of land for conservation designation	$50,000 – $500,000	Ongoing	America's Ecosystem Restoration Initiative
ES.2.5	Development and maintenance of a multi-use trail network	$50,000 – $200,000	Ongoing	Recreational Trails Program Maine Trails Program (MTP) Outdoor Recreation Legacy Partnership Grants (ORLP)
CC.1.1	Causeway and park facility improvements	$20,000 – $200,000	Ongoing	Public Infrastructure Grant Program TIF Funds

Related Action	Capital Project	Estimated Cost	Timeline	Potential Additional Funding Source
CC.1.2	Recreation needs assessment	$10,000 – $30,000	Years 3 – 4	National Recreation Foundation Grants National Recreation and Park Association
RG.2.2	Public parking expansion in the Village District	$50,000 – $200,000	Years 3 – 4	TIF Funds
RG.2.2	Public restroom installation	$30,000 – $70,000	Years 1 – 2	TIF Funds
RG.2.2	Wayfinding signage	$10,000 – $30,000	Years 2 – 3	TIF Funds
RG.3.1	Pedestrian and bike infrastructure expansion	$100,000 – $500,000	Ongoing	Bicycle and Pedestrian Program Fundings
RG.3.2	Wastewater feasibility study in Village area	$20,000 – $40,000	Years 2 – 3	DEP Small Community Grant Program (SCG)
RG.3.4	Traffic flow and pedestrian/vehicle safety improvements	$50,000 – $200,000	Years 3 – 10	DPS Highway Safety Grants Public Infrastructure Grant Program
RG.4.4	Historic markers program	$5,000 – $15,000	Years 4 – 5	Historic Preservation Grants



APPENDIX A: GLOSSARY

Accessibility: The practice of making information, activities, and/or environments sensible, meaningful, and usable for as many people as possible.

Accessory dwelling unit (ADU): A self contained dwelling unit located within, attached, or detached from a single-family dwelling unit located on the same parcel of land as a primary dwelling unit.

Americans with Disabilities Act (ADA) accessible: The ADA Standards for Accessible Design—along with Title II and Title III regulations—outlines what is required for a building or facility to be physically accessible to people with disabilities.

Adaptive reuse: The renovation and reuse of preexisting structures for new purposes.

Affordable housing: Decent, safe, and sanitary dwellings, apartments or other living accommodations for households making at or below 80% of the median household income as determined by the U.S. Department for Housing and Urban Development (HUD). HUD income limits are informed by U.S. Census Bureau and American Community Survey data.

Aging in place: The ability to live in one's own home and community safely, independently, and comfortably, regardless of age, income, or ability level. Aging in place refers to a person's ability to remain in their home and community as they age.

Agriculture: The production, breeding, keeping, or maintenance, for sale or lease, of plants or animals, including forages and sod crops; grains and seed crops; dairy animals and dairy products; poultry and poultry products; livestock; fruits and vegetables; and ornamental and greenhouse products.

Amenity: An amenity is a feature or service that contributes to enhanced comfort, convenience, or enjoyment. Amenities could include natural features, such as trails or lakes; community services such as recreation facilities or nonprofit organizations; or businesses, such as restaurants or entertainment venues.

Capital improvement plan (CIP): A CIP lays out the financing, location, and timing for capital improvement projects over several years. A CIP typically consists of one or more capital improvement projects, which are financed through a capital budget. CIPs are important tools for local governments, allowing them to plan strategically for community growth and transformation.

Climate resiliency: The ability of a community, business, or the natural environment to prepare for, withstand, respond to, and recover from a hazardous event.

Cluster development: Cluster developments allow for a reduction in the minimum lot size and building footprint requirements (without an increase in the overall number of units in a development) to conserve a portion of the property as common open space for recreation and/or the preservation of environmentally sensitive areas. These neighborhoods essentially "cluster" homes into smaller lots on a smaller overall portion of a lot to preserve open space or natural resources.

Conservation easement: A legally enforceable restriction on the future uses of a property granted in the form of a deed to a governmental entity or qualified conservation land trust. Conservation easements can be designed to keep a property in an essentially wild state or to allow limited residential uses, farming, and forestry. Some conservation easements grant public access on or over private lands.

Cottage court: A group of small (typically 1 to 1.5-story), detached dwellings arranged around a shared common space visible from the street.

Current tax use program: The State of Maine has four current tax use programs that offer property owners a reduction in their property's assessed value. Properties used for farmland, open space, tree growth, and working waterfront are eligible to enroll in one of the four current tax use programs.

Dwelling unit: A room or group of rooms designed and equipped exclusively for use as permanent, seasonal, or temporary living quarters for only one family at a time, and containing cooking, sleeping and toilet facilities. The term shall include mobile homes and rental units that contain cooking, sleeping, and toilet facilities regardless of the time-period rented. Recreational vehicles are not residential dwelling units.

Growth area: In the State of Maine, a "growth area" is defined as an area that is designated in a municipality's comprehensive plan as suitable for orderly residential, commercial, or industrial development, or any combinations of those types of development. This designation is intended for areas where most development is projected to occur over the next 10 years.

Invasive species: A plant or animal that is not indigenous, non-native, to an ecosystem that causes harm to the environment, economy, or human, animal, and/or plant health.

Livability: The sum of various elements that contribute to a community's quality of life—including the built and natural environments, social stability and equity, economic prosperity, and educational and cultural opportunities.

Low-impact development (LID): LID begins at the design phase of a new development, incorporating planning techniques that minimize site clearing and impervious surfaces to reduce impact and stormwater runoff generated from the site. By reducing the volume of water leaving a site, the pollutant loading is also reduced. Other techniques that will reduce the volume and peak flow rates of runoff from the development are then incorporated throughout the site. LID is an effective tool that reduces pollutant loading, thermal impacts, stream flows, and minimizes stream channel erosion.

Maine Department of Environmental Protection (DEP) Shoreland Zoning Act: Maine DEP's Shoreland Zoning Act requires municipalities to adopt and enforce local ordinances that regulate land use activities in the shoreland zone. Shoreland zones include any land area within 250 feet of the normal high-water line of a pond or river, upland edge of a coastal wetland, upland edge of defined freshwater wetlands, and all areas within 75 feet of the normal high-water line of certain streams.

Maine Growth Management Act (GMA): The GMA is the State statute which establishes a framework for municipalities to develop comprehensive plans that guide land use, development, and resource management.

Mixed-use development: Developments that provide more than one use or purpose within a shared building or development area. Mixed-use projects may include any combination of housing, office, retail, medical, recreational, commercial, or industrial components.

Natural resources/areas: Any area of land or water, or both land and water, whether publicly or privately owned, that retains or has reestablished its natural character, though it need not be completely natural and undisturbed, and that supports, harbors or otherwise contains endangered, threatened, or rare plants, animals and native ecological systems, or rare or unique geological, hydrological, natural historical, scenic, or other similar features of scientific and educational value benefiting the community.

Open space: Open space includes all unbuilt areas, whether publicly or privately owned, protected, or unprotected. Open space lands include forests and grasslands, farms and ranches, streams and rivers, and parks. They provide ecosystem services, support agricultural and forest production, and offer opportunities for recreation.

Public-private collaboration: A partnership between the public sector and the private sector for the purpose of delivering a project or a service.

Redevelopment: The action or process of developing something again or differently.

Rural area: A geographic area that is identified and designated as an area that is deserving of some level of regulatory protection from unrestricted development.

Services: Services encompass a wide range of activities, businesses, and industries found within a community. These could include healthcare, financial or professional services, educational institutions, restaurants, transportation, personal services like hair salons and massage therapists, or household services such as lawn care or electricians.

Single-family home: A building designed or intended to be used exclusively for residential occupancy by one family only and containing only one dwelling unit, or one dwelling unit with an accessory apartment, including a manufactured housing unit with no horizontal dimension smaller than 24 feet.

Sustainability: Sustainability refers to the ability to meet the needs of the present without compromising the ability of future generations to meet their own needs. Sustainability can refer to fiscal, economic, development, and environmental actions.

Tax increment financing (TIF): Municipal TIF is a flexible finance tool used by municipalities, plantations, and unorganized territories to leverage new property taxes generated by a specific project or projects within a defined geographic district. Any portion of the new taxes may be used to finance public or private projects for a defined statutorily allowable period. The municipality or plantation defines the district size, determines the amount of new taxes to be captured, identifies allowable public and private projects along with the term, with the whole proposal requiring local political approval.

Vacant housing unit: A unit is vacant if no one is living in it at the time of the Census survey unless its occupants are only temporarily absent. A vacant unit may be one which is entirely occupied by people who have a usual residence elsewhere, including seasonal and vacation homes. New units not yet occupied are classified as vacant housing units if construction has reached a point where all exterior windows and doors are installed and final floors are in place.



APPENDIX B: ENGAGEMENT SUMMARY

Introduction

As part of the Comprehensive Plan for the Town of Naples (Town), BerryDunn, Town Staff, and Comprehensive Plan Committee (CPC) members conducted a public engagement effort to obtain input from Naples' residents, workers, and visitors. The goal of this effort was to identify community values and priorities, provide information to inform the creation of the Town's vision statement, and guide plan development and policy recommendations. The engagement strategy included the following events and activities:

- A Kickoff presentation to the Select Board.
- CPC meetings, occurring monthly since Nov 2024 (to continue through end of project)
- A community visioning survey
- A specialized youth survey
- Two focus group discussions
- Table at community events
- A policy and action workshop

This high-level summary details each engagement as well as its results, aimed at distilling all feedback received from community members.

Key Themes of Engagement

The engagement process produced several key themes:

- **Support for Year-Round Economic Activity:** Emphasis on businesses that serve residents along with tourists, along with a desire for limited, thoughtful business development.
- **Preservation of Community Identity:** Strong interest in maintaining small-town character, historic areas, and natural beauty.
- **Improved Access to Services:** Need for better healthcare, essential services, and communication among local organizations.
- **Walkability and Downtown Vibrancy:** Support for a more pedestrian-friendly, lively downtown area.
- **Lower Taxes and Cost of Living:** Concern about affordability and desire for reduced financial burdens.
- **Recreational Opportunities:** Widespread support for more recreation programs, public land access, and community facilities for all ages.
- **Youth Engagement:** Teens express a need for a "third place" beyond home and school for socializing and activities.
- **Traffic and Infrastructure Improvements:** Calls for better traffic flow, increased parking, and pedestrian safety enhancements, especially along the Causeway.
- **Balanced Planning and Development:** Land use regulations should allow for economic growth and housing while preserving the Town's character.
- **Community Communication and Leadership:** Need for strong leadership, better information sharing, and increased community collaboration.

- **Business Community Involvement:** Local business owners are invested in Naples and seek more opportunities and collaboration with the Town.
- **Enhancements to Public Spaces:** Desire for amenities like public restrooms and improved facilities in popular areas like the Causeway.

The following is a more detailed breakdown of each engagement type, its participants, and associated findings.

Select Board Kickoff Presentation

The CPC and BerryDunn met on November 15, 2025, to formally begin the Comprehensive Plan project. BerryDunn team members introduced the project, along with Maine's Growth Management Act and the associated requirements for Naples' next Comprehensive Plan. The presentation also covered the project timeline, as well as a breakdown of each project phase. The presentation closed out by discussing roles and responsibilities of each participating body (BerryDunn, the Town staff, and the CPC), as well as BerryDunn's approach to community engagement.

Comprehensive Plan Committee Meetings

The CPC has been meeting monthly since November of 2024, with opportunity for meaningful public comment during each meeting. Members of BerryDunn's team attend each meeting and take detailed notes, which are incorporated into the appropriate area for use.

Community Survey

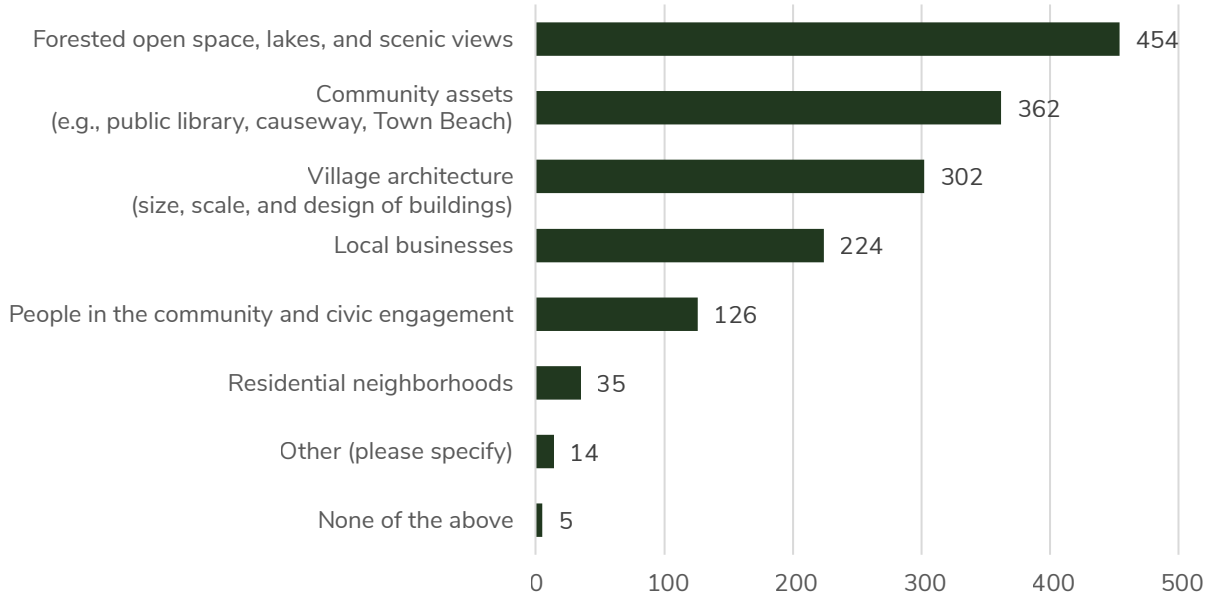
The Community Survey was released in and closed in 2025. A postcard with a QR code to the survey was mailed to all residences in Naples. Survey information was also shared on the Town website and social media platforms. Hard copies were shared at the Town Offices and Naples Public Library. The survey was designed to gather feedback on various topic areas, an overall vision for the Town, and high-level values and priorities.

A total of 562 people responded to this survey, with 60% of respondents indicating they live in Naples full time (337), 35% living in Naples seasonally or part-time (197), and 5% owning a business or working in Naples (28). Of respondents who live in Naples, 93% reported owning their homes (497), while overall in Naples 88% of residents own their homes.

Values and Town Character:

Of the values present in the 2006 Comprehensive Plan, respondents ranked healthy water quality, preserved rural areas, reasonable tax burden, Village district character, and efficient traffic flow as the five most important in 2025.

What features or assets contribute most to the Town's character?



Popularity of Recent Changes in Naples:

When asked about positive changes in Naples within the last 10 years, respondents most frequently mentioned Causeway improvements (38%, 139), restaurant and retail operations (11%, 41), infrastructure maintenance (11%, 39), events (10%, 38), bridge improvements (7%, 26), and the Town beach (7%, 24).

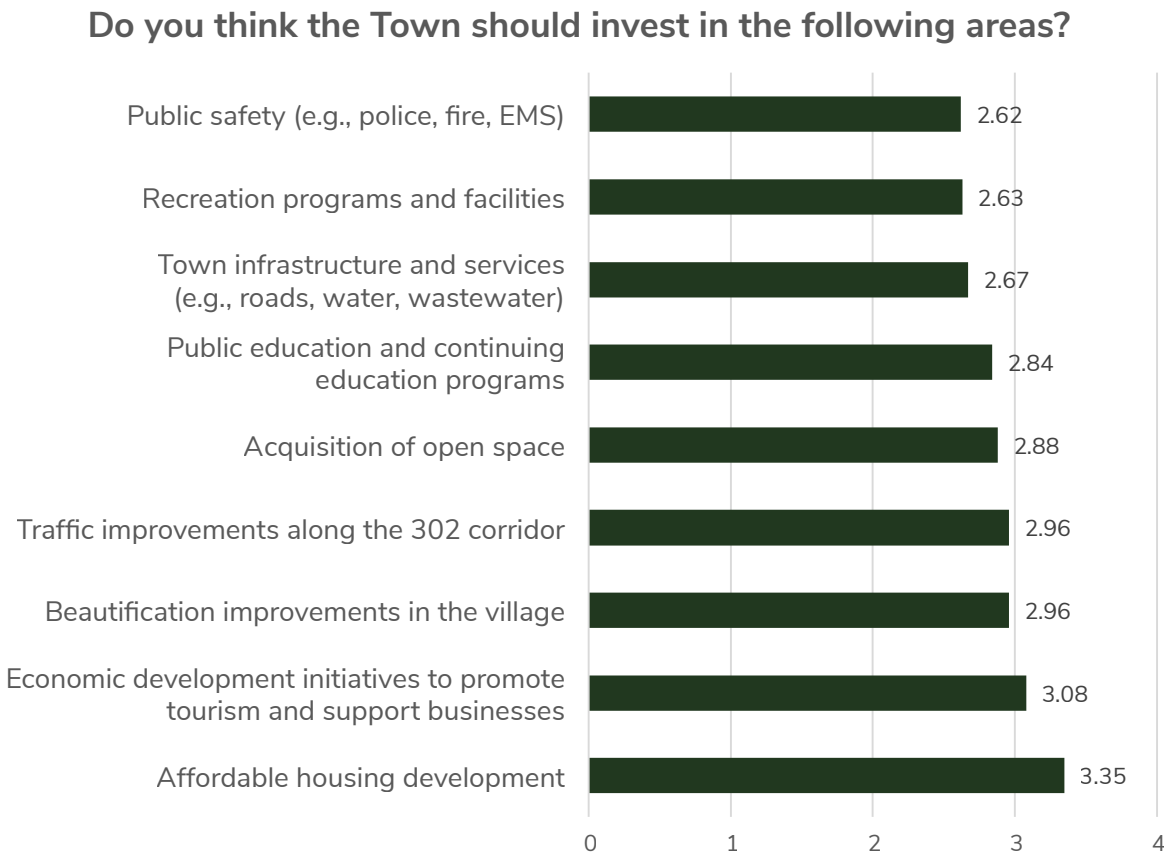
In contrast, when asked about negative changes in Naples within the last 10 years, respondents most frequently mentioned new development (35%, 146), types of new businesses (25%, 102), quality of public services (14%, 60), cost of living (12%, 48), and traffic (11%, 46).

Hopes for the Comprehensive Plan:

Respondents would most like to see the next Comprehensive Plan address economic development/types of businesses/tourism (14%, 84), recreation (14%, 82), public services (12%, 72), community character and historic preservation (10%, 59), infrastructure (8%, 51), water and natural resources (7%, 43), cost of living (6%, 36), safety (5%, 31), transportation (traffic, walking, biking) (5%, 29), sense of community (4%, 21), development/type of development (3%, 17), governance (3%, 17), housing (2%, 14), schools (2%, 10), growth (1%, 8), communication (1%, 4), and healthcare (1%, 3).

Priority Investment Areas:

Community members had varying priorities surrounding priority investment areas. When asked to give each category a score on a scale of one (invest significant additional funding) to five (decrease investment), every category had an average score between 2.5 and 3.5, reflecting an overall reluctance to increase Town spending. This may reflect a sentiment about the high tax burden on residents, or an overall reluctance to develop the Town and limit its small-town character.



Key Themes of Responses:

Respondents indicated broad support for the following efforts:

- Improving year-round economic activity, with support for increased businesses that primarily serve Town residents as opposed to tourists
- Preserving community identity
- Increasing access to healthcare and services
- Expanding walkability and downtown vibrancy
- Lowering taxes and cost of living
- Increasing access to recreational opportunities

Youth Survey

To boost the engagement of Town youth, who were underrepresented in the Community Survey, the Town conducted a separate youth survey. The survey brought in 16 additional responses, and highlighted priorities for younger generations in the next Comprehensive Plan.

Key themes:

- Widespread enjoyment of the Causeway area, natural resources, and Town beaches
- Lack of a "third place" for youth other than school and home
- Widespread support for increased access to public land and parks
- Support for traffic improvements and increased parking
- A desire to balance the small-town character of Naples with the appeal of more businesses year-round

Focus Group Discussions

The Town held two focus groups in the spring of 2025. The first, held in March, centered on community organizations and their input on Comprehensive Planning priorities for the Town. The second, held in April, focused on the business community. These meetings were held in person at the Town Offices and were intended to reach leaders in the community who could speak to the needs of typically underrepresented groups and provide different perspectives on key issues. Attendees participated in small group discussions and shared highlights from each discussion with the larger group. The following is a summary of key themes heard from stakeholders at each meeting and feedback provided in writing.

March Focus Group

More than 20 community members were present, representing the Naples Historical Society, the Lake Region Rotary Club, the United Methodist Church, the Trickey Pond Environmental Protection Association, Crosswalk Community Outreach, the Loon Echo Land Trust, the Lions Club, the Town Events Committee, the Cumberland County Soil and Water Conservation District, the Community Resource Council of Naples, the Naples Union Church, the Edes Falls Sewing Circle, and the Songo Garden Club. These organizations provide several services to the Town, from social services to community connectedness. The organizations serve as educational resources for community members and often share information and data with the Town.

The community organizations in attendance had numerous priorities for the Town, including preservation of the Village District, open spaces, rurality, and Town character; long-term planning for services targeted at youth and seniors; year-round services for residents; increased work on traffic and parking-related infrastructure; and climate resiliency efforts.

Key Themes:

- There is a need for better communication from the Town and among organizations to share information and resources and to increase awareness of the work that different organizations are doing and how the community can be involved or support these efforts.
- Planning efforts and land use regulations should focus on preserving the character of the Town, including the historic Village district and natural areas, while also allowing for needed economic growth and housing development.
- There is a need for additional recreation and community programming and expanded facilities for people of all ages to bring people together.
- The Town needs strong leadership that is proactive and demonstrates community collaboration and engagement.

April Focus Group

More than 25 community members were present, representing more than 20 local businesses. These businesses include Captain Jack's, Freedom Café, Rickers Resort, Songo River Queen, Clement Bros. Lawn and Landscape, Beacon Bar & Bistro, Lakeview Nutrition, Brother Fleckers Bar and Food, Sun Sports, Camp Mataponi, Camp Takajo, Five Star Landscaping, Sheer Gratitude, Annette's Country Skillet Diner, Steamboat Landing, Causeway Commons, White Mountain Orthodontics, Lakeview Inn, Camp Skylemar, Rick's Café, and Sebagel.

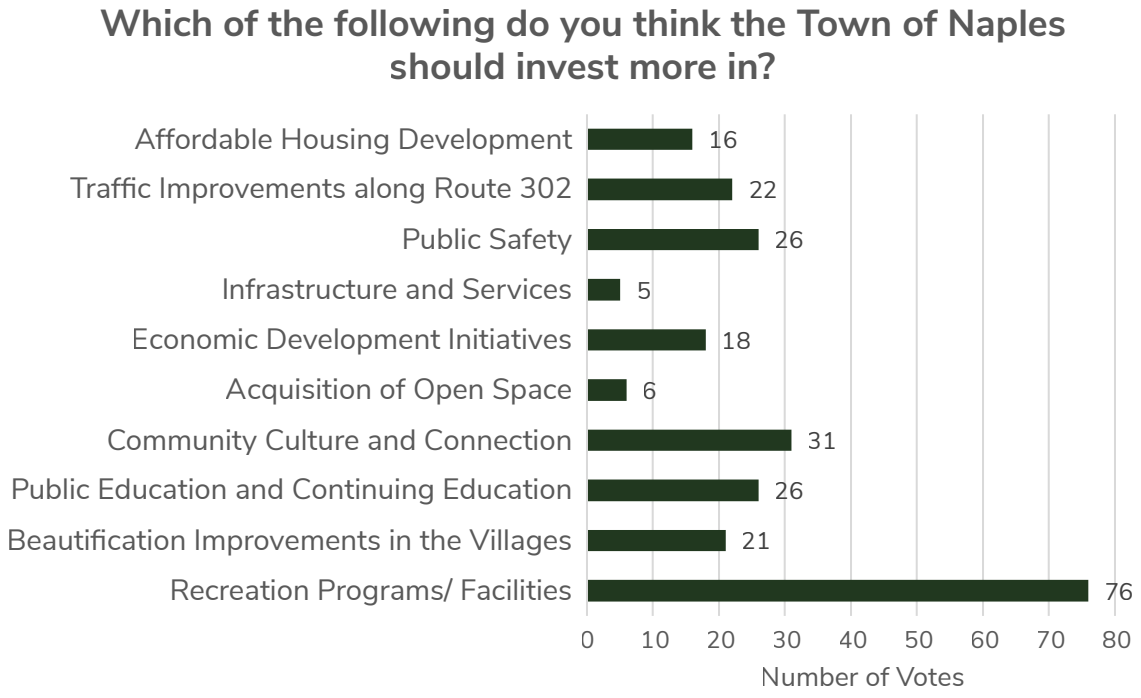
Key Themes:

- Local businesses and owners have a stake in the community and care about Naples.
- Business owners appreciate the camaraderie of the business community and value being a part of Naples.
- Business owners would like more opportunities for networking to bring businesses together to address issues and work with the Town.
- Many would like to see improvements and additional amenities along the Causeway including public restrooms and improvements to pedestrian safety (e.g., traffic lights).

Community Events

Throughout spring and summer of 2025, Town staff and CPC members promoted the Comprehensive Planning project and collected feedback at local events. These events included tabling at Father Fest on June 15 and Rocktoberfest on October 11.

The CPC sponsored a table at the Town's Father Fest celebration on June 15, 2025. At this event, the CPC solicited community feedback on future investments and improvements that the Town should prioritize. When prompted on investments, participants most strongly valued increases in recreation programs and facilities (31%, 76) and community culture and connection (13%, 31). Additional responses noted support for public and continuing education (11%, 26), public safety (11%, 26), traffic improvements along Route 302 (9%, 22), beautification improvements in the Village (9%, 21), economic development initiatives (7%, 18), affordable housing development (6%, 16), acquisition of open space (2%, 6), and infrastructure and services (2%, 5).



Participants supported a variety of improvements to strengthen the community. Infrastructure to support bike lanes (16%, 4), food trucks (16%, 4), and a more vibrant nightlife (16%, 4) all ranked the highest, followed by increased access to parking (12%, 3), public water infrastructure (8%, 2), a deeper boat launch (8%, 2), a recreation center (8%, 2), a grounded Town dock (8%, 2), responsible business growth (4%, 1), and more posted speed limits (4%, 1).

Key Themes:

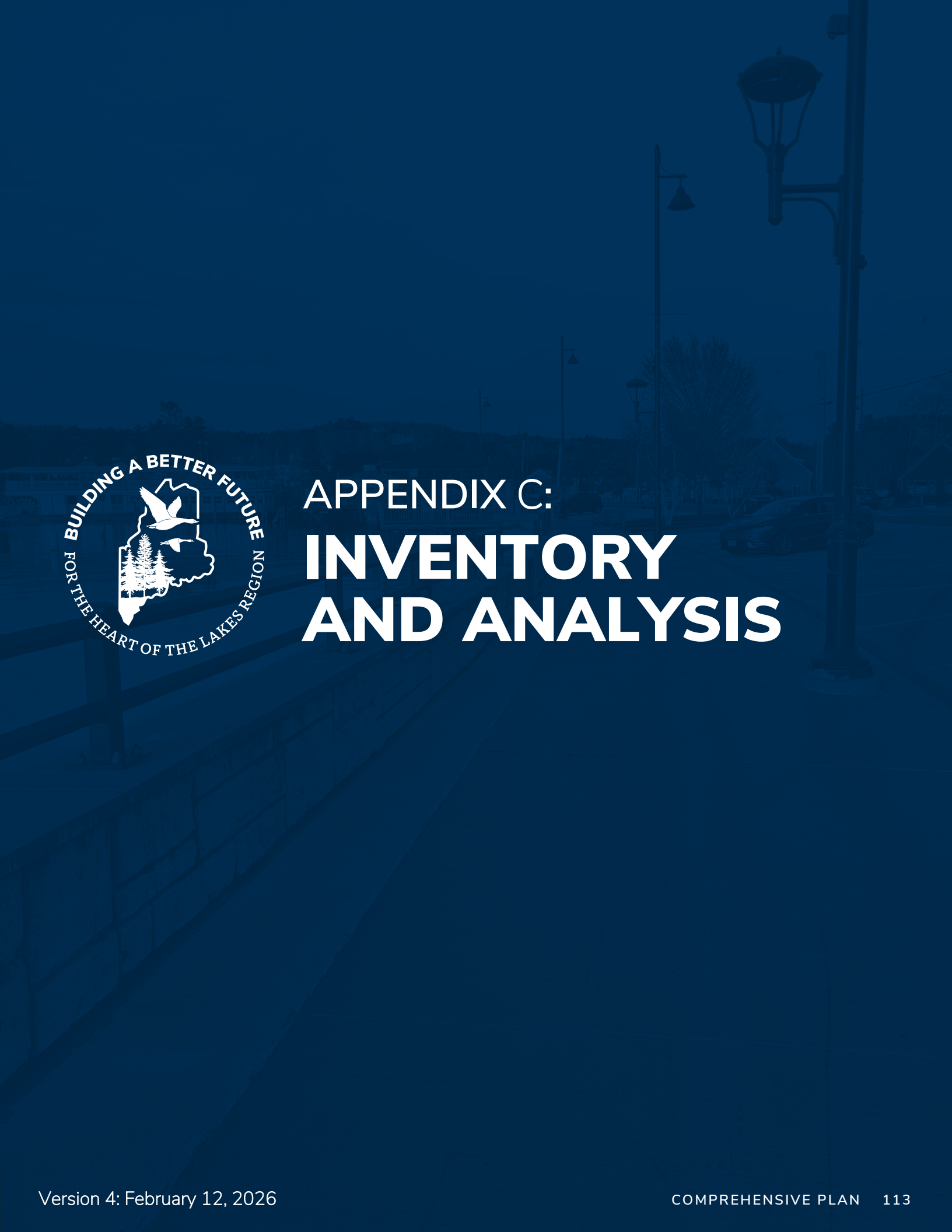
- There is widespread support for greater access to recreation programs and infrastructure.
- Participants strongly value education, community cohesion, and limited business development targeted at year-round residents.
- Some participants showed support for increased parking, as well as other traffic-related improvements.

Policy and Action Open House

On October 14, 2025, the CPC held an open house to share and discuss key issues and potential strategies to be addressed in the Comprehensive Plan. At the open house, members of the public were invited to answer questions and vote on top priorities on several topics including economic growth, community, the environment, land use and development, and financial investments. CPC members discussed these ideas with attendees. Similar opportunities for feedback on these issues were provided through the project website. The boards with questions and dot voting from the open house were also made available at various other times at the Town Offices for visitors to respond to.

Key Themes:

- There is a desire for more investment in public recreation facilities.
- Participants would like to see more activity and a variety of businesses in the Village area, especially year-round businesses and off-season events.
- Participants desire more engagement and better communication from the Town.
- Protecting the lakes and limiting development along the lakes is a priority.
- Residents would like to see responsible spending and tax rates maintained.
- Community members expressed a preference for concentrated small-scale housing development over low-density residential development.



APPENDIX C:
INVENTORY AND ANALYSIS

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Introduction

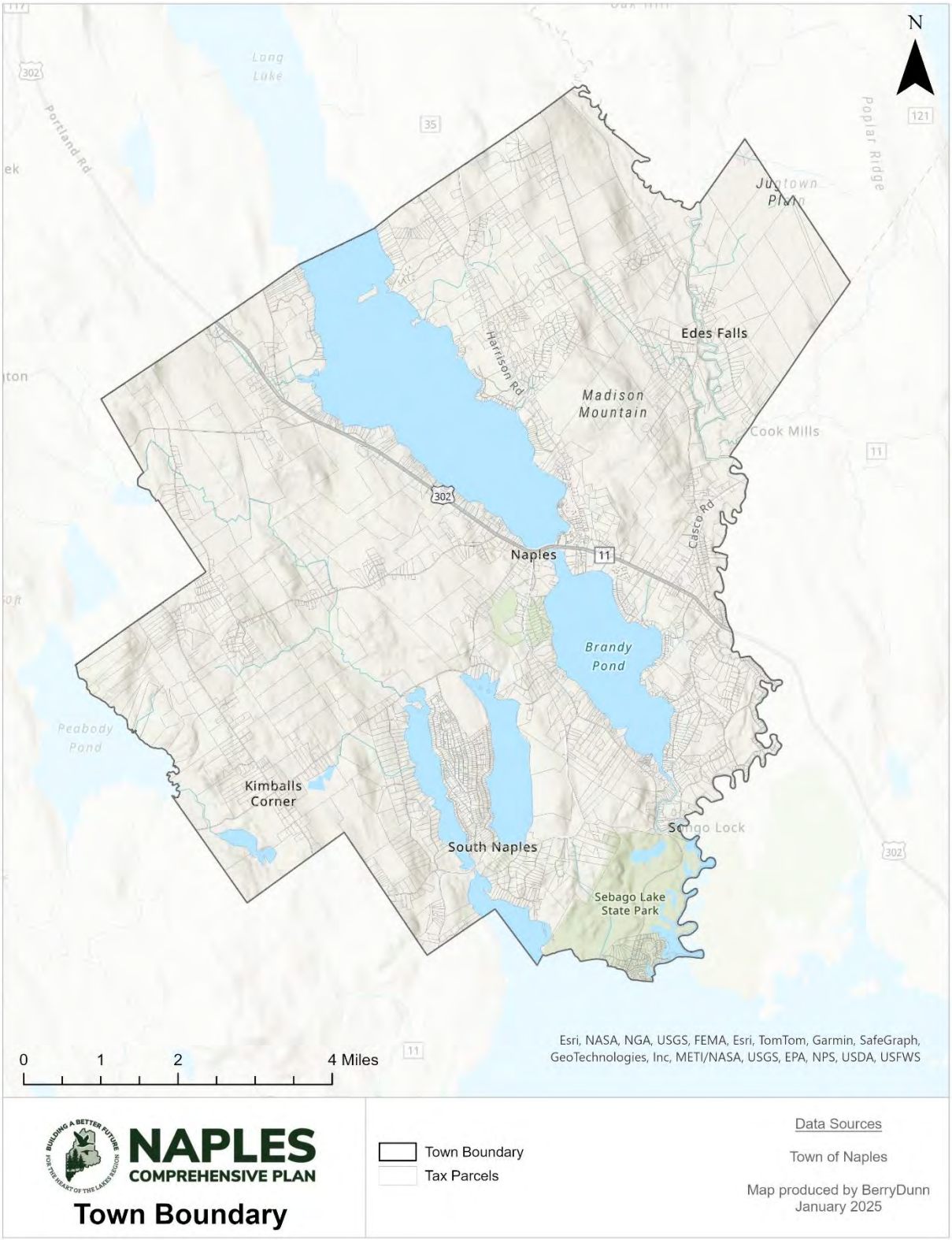
As the "heart of the Lakes Region," Naples' (the Town's) lakes, rivers, and open spaces are inextricably linked to the community's identity. Naples is located along Route 302, approximately 30 miles northwest of Portland. The Town's village center is situated between Long Lake and Brandy Pond, with the Naples Causeway serving as the heart of the community's economic and recreation activity.

The increase in outdoor recreation activity in Maine during the COVID-19 pandemic and the influx of new residents and visitors drawn to Maine's small towns and natural amenities have directly impacted Naples as a key tourist destination in the region. Naples has benefited from new economic opportunity and increased seasonal tourism; however, the Town has also experienced new challenges, including rising costs of housing and Town services. Shifting demographics, as the population ages and new residents move to Naples from outside the region, are also impacting the Town.

As Naples navigates these changes and plans for the Town's future, understanding current conditions, new challenges, and potential regional impacts will be important to consider. The Inventory and Analysis includes an assessment of current conditions, provides an overview of recent trends, and identifies key issues to further explore in the next phase of the comprehensive planning process. This document provides a snapshot of existing conditions in Naples as of 2025. The assessment is based on the most recent data currently available, including sources such as the U.S. Census, the American Community Survey (ACS), MaineHousing, and the Maine State Economist; however, there are limitations to available data, including timeliness and accuracy, especially for small communities. Larger surveys, like the U.S. Census and ACS, are limited by the accuracy of responses and have some margin of error included. This analysis is based on available data as well as interviews with Town staff and other community stakeholders.

This analysis will support the Town and the Comprehensive Plan Committee in developing the next Comprehensive Plan by providing background for understanding current challenges and opportunities. The Comprehensive Plan's purpose is to guide future growth, policy decisions, and capital planning for the next decade. Understanding current conditions and potential impacts from changes at the State and regional level will be critical to creating an actionable plan that will support the Town in addressing community needs.

Figure 0.1: Town Boundary



1 Population and Demographics

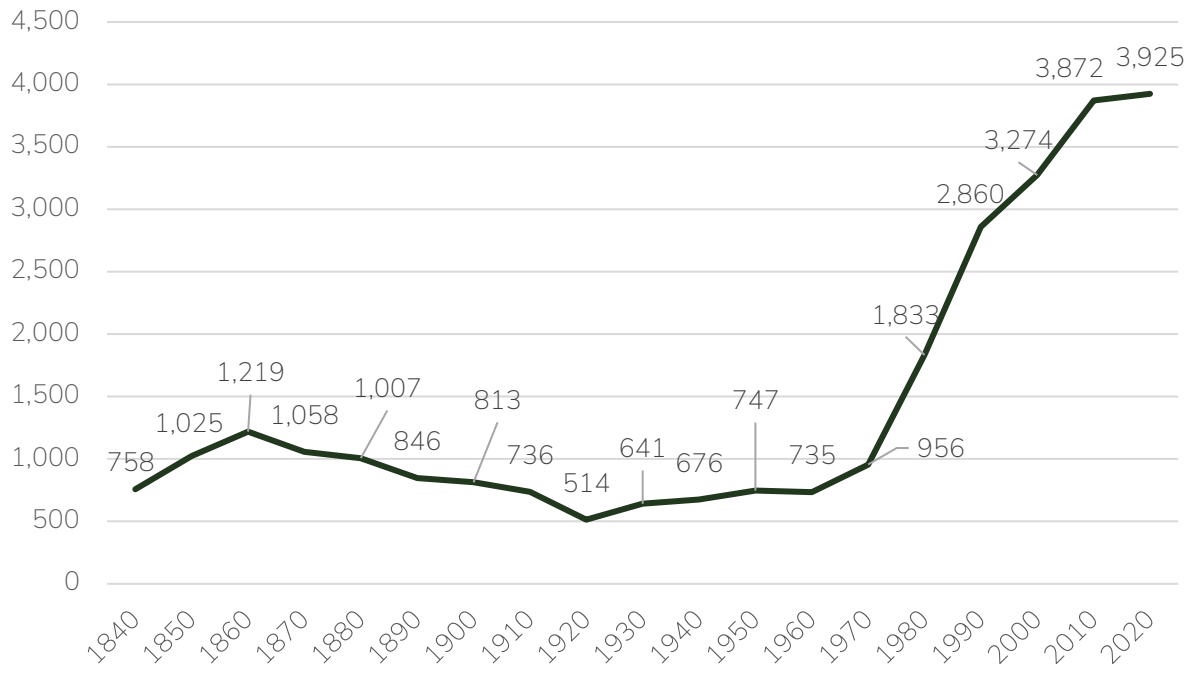
Introduction

Total population growth in Naples has slowed considerably since the last Comprehensive Plan, completed in 2006. The Town experienced 1.4% population growth from 2010 to 2020, compared to double digit growth of the Town's population each decade from 1960 to 2010. Underlying this modest growth is a significant shift in age composition, which is impacting various aspects of community life, from the labor force to the types of housing and services that are needed. Understanding how the population is changing is critical in planning for future community needs.

Population Change

Naples had a population of 3,925 in 2020, the peak population for the Town since its incorporation in 1834. Early in the Town's history, in the 1840s and 1850s, growing industry brought an influx of residents to the Town. The following decades saw a decline in population, which remained under 1,000 people from the 1890s to the 1970s. The housing boom of the 1970s and 1980s brought more residents to Naples and other Lakes Region communities.

Figure 1.1: Total Town Population, 1840 – 2020



Source: Decennial U.S. Census, 1840 – 2020

Since 2010, population growth has slowed. Table 1.1 shows population change for communities in the region, with most experiencing either modest growth or slight population decline from 2010 to 2023, with only Windham and Sebago experiencing double digit population growth (11.6% and 22.6%, respectively) during that time.

Table 1.1: Population Change by Town

	2010	2020	2023	% change 2010 to 2023
Baldwin	1,521	1,520	1,178	-22.6%
Bridgton	5,213	5,418	5,537	6.2%
Casco	3,739	3,646	3,656	-2.2%
Gray	7,754	8,269	8,331	7.4%
Harrison	2,724	2,447	2,490	-8.6%
Naples	3,872	3,925	3,949	2.0%
Raymond	4,425	4,536	4,577	3.4%
Sebago	1,722	1,911	2,111	22.6%
Standish	9,874	10,244	10,517	6.5%
Windham	16,992	18,434	18,967	11.6%
Demark	1,149	1,197	1,149	0.0%
Norway	5,021	5,077	5,168	2.9%

Source: Decennial U.S. Census, 2010 and 2020; 2023 ACS 5-year estimates

Despite population growth each decade since 1960, the Town's population is expected to decline in the next 10 years. Natural population change, the difference between the number of births and deaths, is expected to decline, and any population growth would be the result of migration. This is consistent with recent and statewide trends of natural population decline. Maine's population has continued to grow in recent years, despite natural population decrease, due to strong in-migration. In the years since the COVID-19 pandemic, many communities in Maine have experienced an unanticipated increase in people moving from out-of-state. While in-migration has slowed since 2020, it is difficult to predict whether this trend will continue. Modest growth in Naples from 2020 to 2023 indicates a divergence from the State's population projections, which estimated a 4.1% decline in population from 2020 to 2025.

Table 1.2: Population Projections

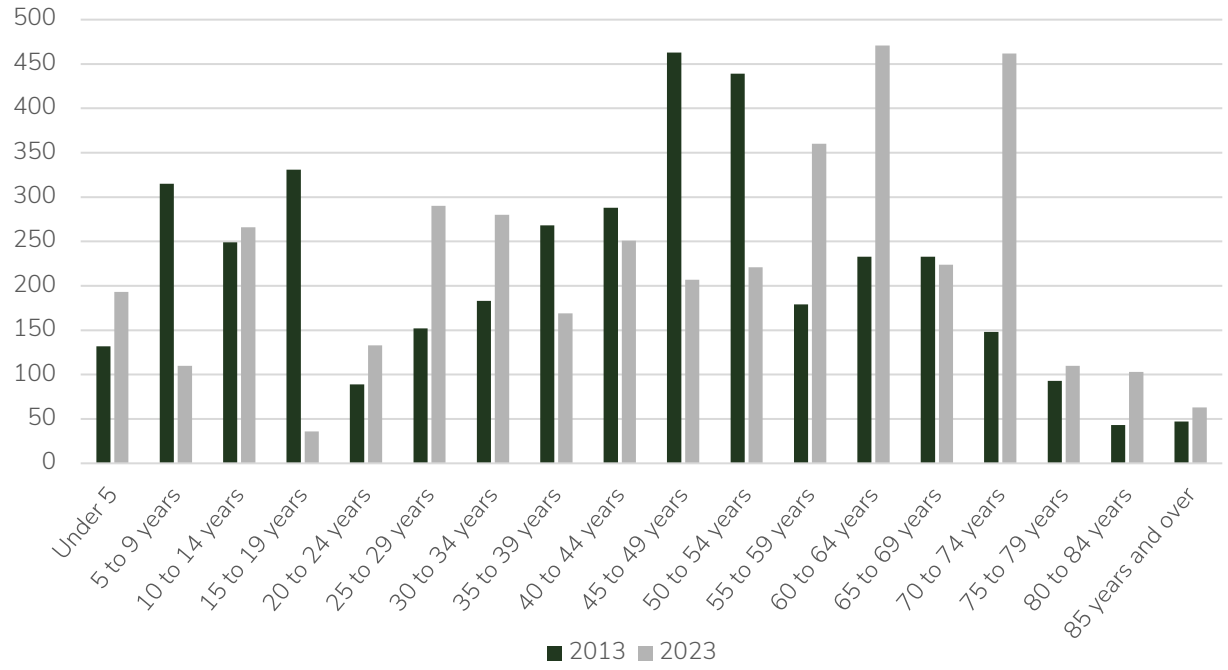
Municipality	Population observed	Population projected				Total percent change
	2022	2027	2032	2037	2042	2022-2042
Baldwin	1,560	1,590	1,614	1,620	1,609	3.1%
Bridgton	5,641	5,949	6,239	6,464	6,622	17.4%
Casco	3,674	3,574	3,458	3,299	3,104	-15.5%
Gray	8,426	8,624	8,762	8,801	8,748	3.8%
Harrison	2,509	2,475	2,435	2,365	2,270	-9.5%
Naples	3,969	3,974	3,954	3,887	3,779	-4.8%
Raymond	4,603	4,659	4,676	4,639	4,553	-1.1%
Sebago	1,941	1,992	2,024	2,033	2,021	4.1%
Standish	10,819	11,451	12,105	12,635	13,035	20.5%
Windham	19,493	20,031	20,820	21,388	21,734	11.5%
Denmark	1,225	1,239	1,238	1,227	1,204	-1.7%
Norway	5,234	5,237	5,213	5,140	5,022	-4.1%
Otisfield	1,886	1,895	1,883	1,854	1,809	-4.1%
Cumberland County	308,837	316,999	322,973	325,336	324,302	5.0%
Oxford County	59,458	59,736	59,578	58,864	57,631	-3.1%
Maine	1,389,338	1,419,888	1,438,344	1,438,019	1,424,857	2.6%

Source: Maine State Economist, Population Projections 2042

Age and Sex

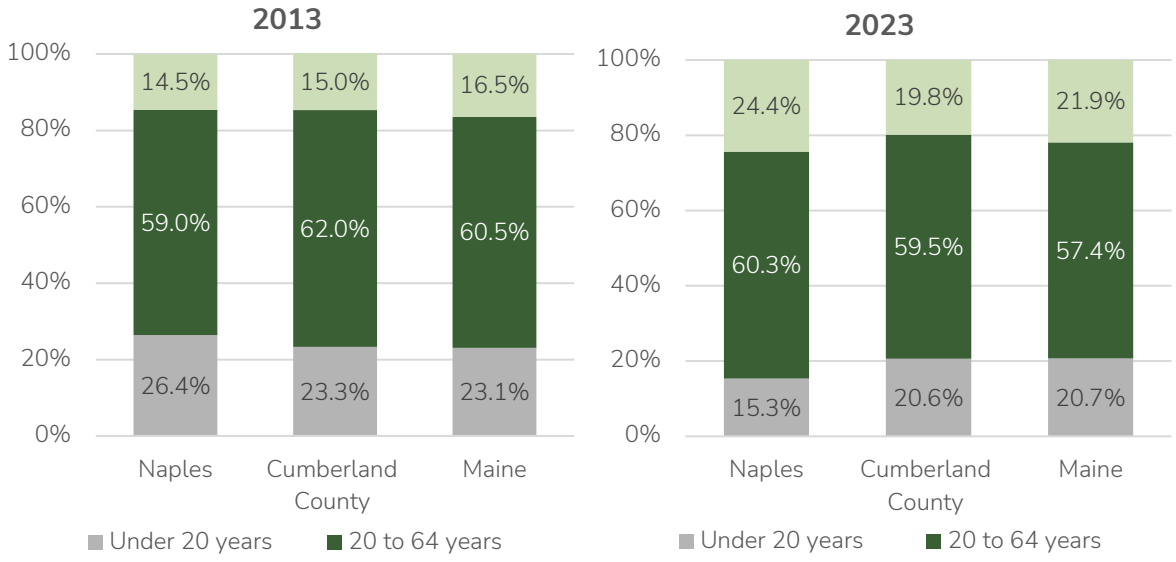
While overall population has not changed significantly from 2010 to 2020, there have been notable shifts in the age breakdown of the population. The Town is experiencing the same demographic changes as the County and State, with a growing older population and shrinking youth and workforce population; however, this trend has been more extreme in Naples in the past decade, compared to the larger region. From 2013 to 2023, the working age population declined both as a percentage of the total population and in total. In addition, the population under age 20 declined 41% while the population over age 65 increased more than 70%.

Figure 1.2: Naples Population by Age Category



Source: 2013 and 2023 ACS 5-year estimates

Figure 1.3: Regional Age Breakdown

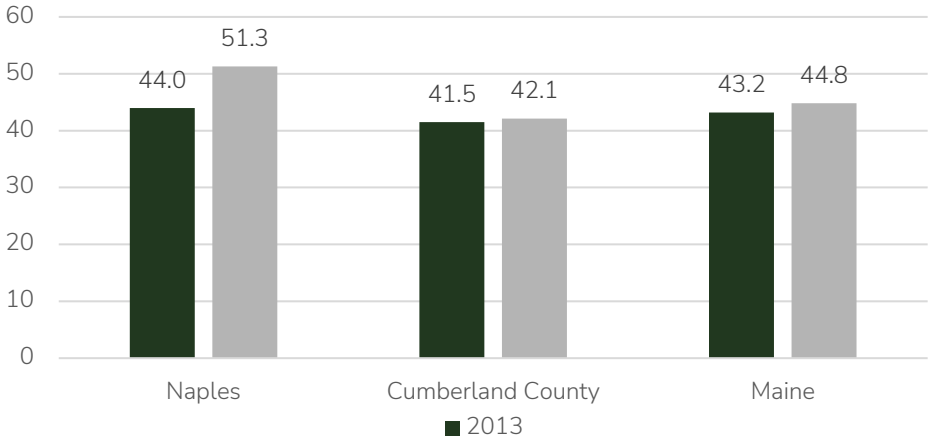


Source: 2013 and 2023 5-year estimates

In 2013, the largest age cohorts included people ages 45 to 49 years and 50 to 54 years. In 2023, the largest age cohorts have shifted to those ages 60 to 64 years and 70 to 74 years.

Similarly, the median age in Naples increased from 44.0 in 2013 to 51.3 in 2023, significantly older than the State's median age of 44.8 years.

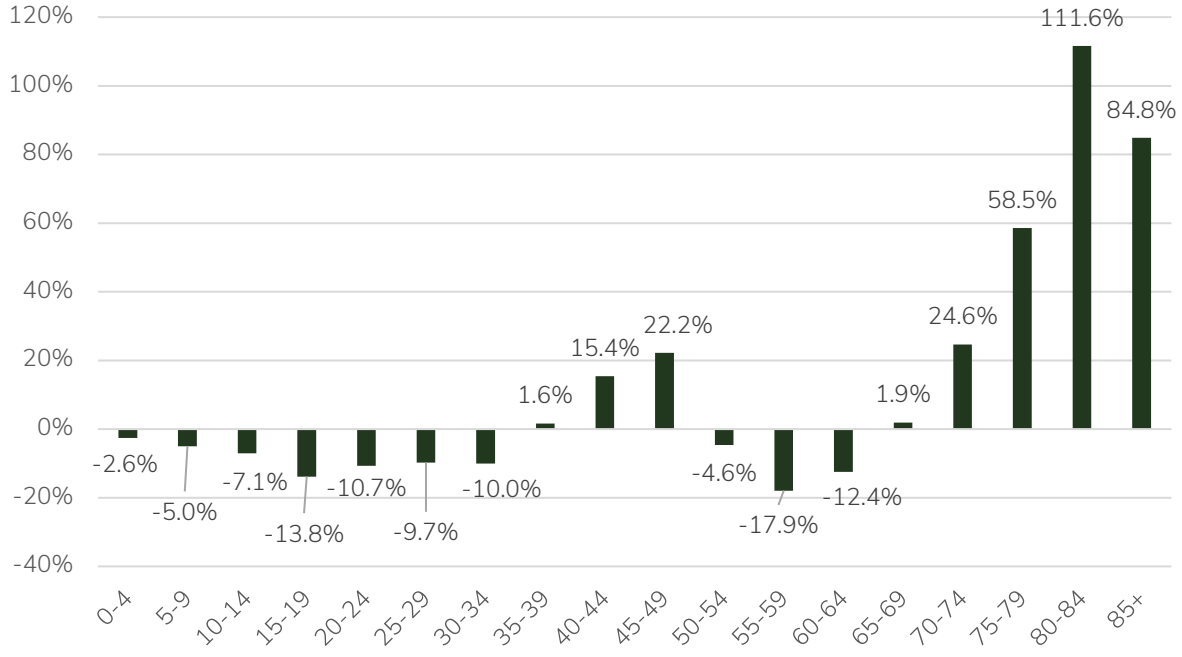
Figure 1.4: Median Age



Source: 2013 and 2023 ACS 5-year estimates

While the State does not provide population projections by age cohort at the municipal level, projected population shifts at the County level estimate a decline in all 5-year age cohorts from 0 to 34 years and a significant increase in population for all 5-year age cohorts for those ages 70 and over from 2022 to 2032. The age cohorts expected to grow the most are those ages 80 to 84 (111.6%) and over age 85 (84.8%). In total, the working age population (those ages 20 to 64) is expected to decline by 3.4%, similar to the projection for the State. Based on recent trends, a similar pattern can be expected in Naples in the next decade.

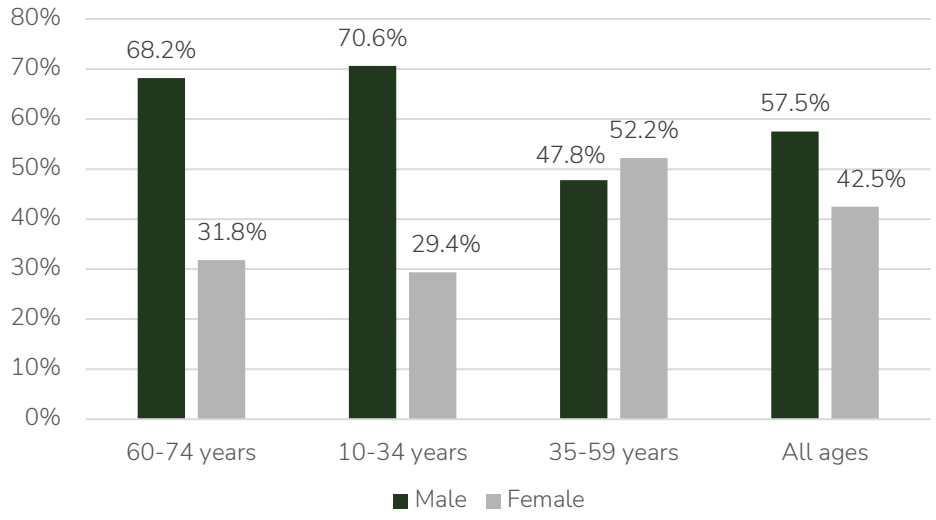
Figure 1.5: Cumberland County Population Projections by Age Cohort, 2022 – 2032



Source: Maine State Economist, Population Projections 2042

Unlike the County and State, Naples has a significantly higher percentage of male residents (58%), where the County and State both have slightly more female than male residents. This difference in sex ratio is not consistent across age cohorts, with approximately 71% those ages 10 to 34 and 68% of residents ages 60 to 74 being male.

Figure 1.6: Sex by Age Group

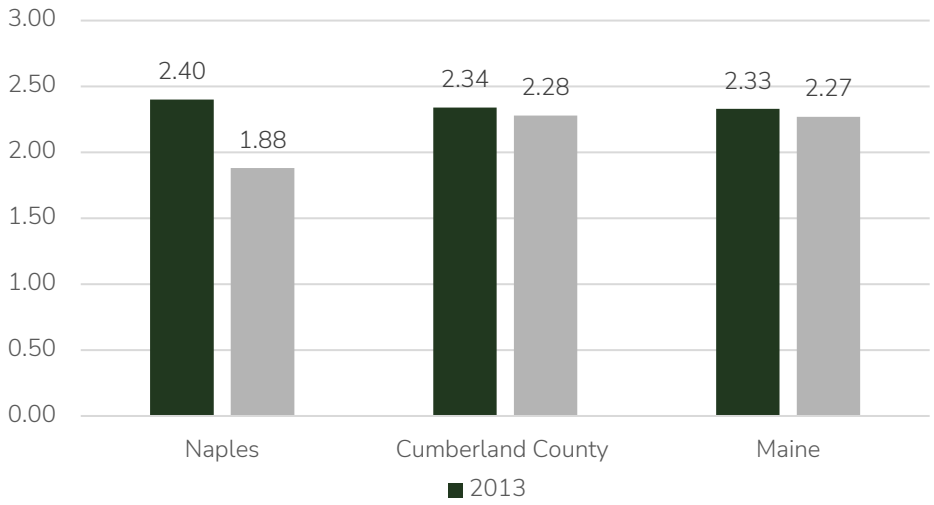


Source: 2023 ACS 5-year estimates

Household Size

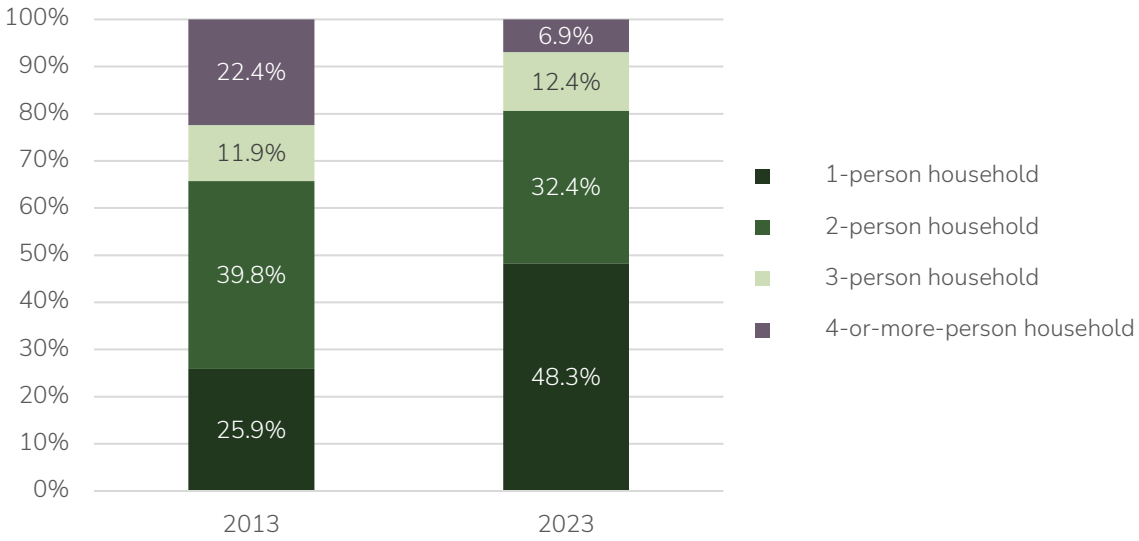
Related to the shifting age breakdown, average household size has also declined from 2.40 in 2013 to 1.88. This is representative of the aging population, with a significant increase in single-person households, from 25.9% of all households in 2013, to 48.3% (1,014 residents) in 2023. While average household size has also declined for the County and State, the decline in household size for Naples has been much more substantial.

Figure 1.7: Change in Average Household Size



Source: 2013 and 2023 ACS 5-year estimates

Figure 1.8: Naples Change in Household Size



Source: 2013 and 2023 ACS 5-year estimates

Racial and Ethnic Diversity Indices

In 2020, Maine ranked as the least diverse state based on the U.S. Census Bureau's diversity index, which is a measure of the probability that two people selected at random will be from different race and ethnicity groups. Like the region and State, Naples' population is predominantly white and has become slightly more diverse from 2010 to 2020. The largest increase has been in the category of people who identify as two or more races.

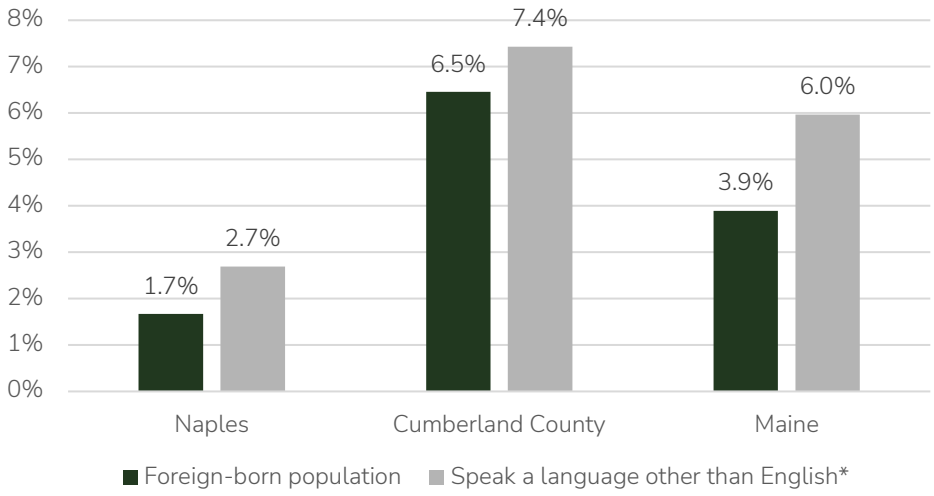
Table 1.3: Race and Ethnicity, 2020

	Naples	Cumberland County	Maine
Total Population	3,925	303,069	1,362,359
Hispanic or Latino	1.6%	2.6%	2.0%
Not Hispanic or Latino:	98.4%	97.4%	98.0%
Population of one race:	93.6%	93.4%	94.1%
White alone	92.4%	86.5%	90.2%
Black or African American alone	0.3%	3.9%	1.8%
American Indian and Alaska Native alone	0.1%	0.2%	0.5%
Asian alone	0.5%	2.4%	1.2%
Native Hawaiian and Other Pacific Islander alone	0.0%	0.0%	0.0%
Some Other Race alone	0.3%	0.4%	0.3%
Population of two or more races:	4.8%	3.9%	3.9%

Source: 2020 Decennial U.S. Census

Naples is also less diverse than the County and State regarding the diversity of languages spoken at home, which can represent a measure of cultural diversity in a community. In 2023, 2.7% of the population (ages 5 years and over) spoke a language other than English at home, an increase from 2013 (0.9%). Statewide, about 6% of the population (5 years and over) speak a language other than English at home.

Figure 1.9: Diversity Indices, 2023



*Percentage of the population over 5 years

Source: 2023 ACS 5-year estimates

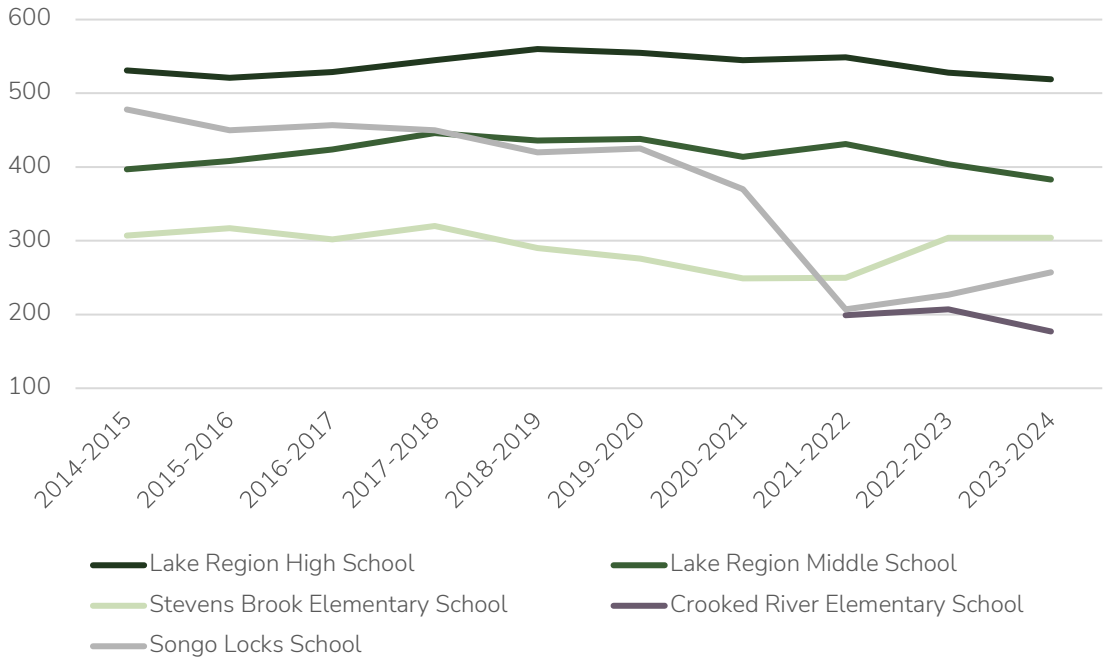
Similarly, in 2023, only 1.7% of the Town's residents were born outside of the United States, compared to 6.5% of County residents and 3.9% of Maine residents. While Naples has become more diverse in the past decade based on measures of race, foreign-born population, and languages spoken, it remains less racially and culturally diverse than the County and State.

Education

School Enrollment

The Lake Region School District serves the towns of Bridgton, Casco, and Naples. Total school enrollment for the district experienced a steep decline from the 2019 – 2020 to 2020 – 2021, due to the pandemic. Although enrollment has increased since 2021, total enrollment is still below pre-pandemic levels by about 3%. Prior to 2020, enrollment had been declining, with a peak total enrollment for the past decade for the 2017 – 2018 school year (1,851 students). Enrollment for 2023 – 2024 at most of the district's schools was lower compared to 2019 – 2020 enrollment, with the largest decline in enrollment at Songo Locks School, serving grades Pre-K – 2. Declining enrollment is correlated with a decline in the youth population.

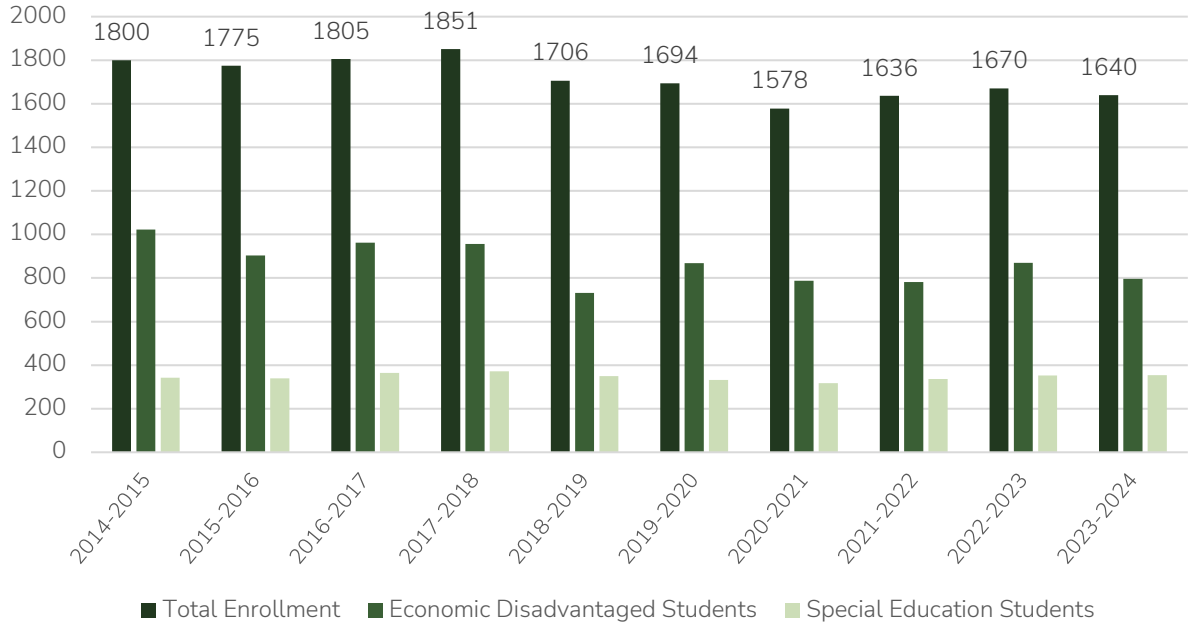
Figure 1.10: Enrollment by School and School Year



Source: Maine Department of Education

In contrast to the overall decline in enrollment, the number of special education students has increased slightly from 2020 to 2024. With a total of 354 students (21.6% of total enrollment), up from 332 (10.6%) in the 2019 – 2020 school year.

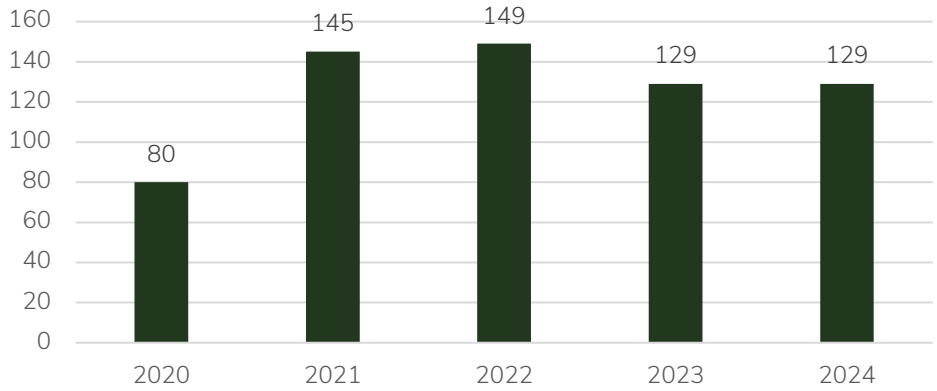
Figure 1.11: Publicly Funded Attending Students by School Year



Source: Maine Department of Education

The number of home-schooled students within the Lakes Region School district area increased significantly in 2021 and 2022 but has declined slightly since peaking in 2022. Home instruction rates still remain higher than pre-pandemic levels.

Figure 1.12: Home Instruction Students (Lakes Region School District)

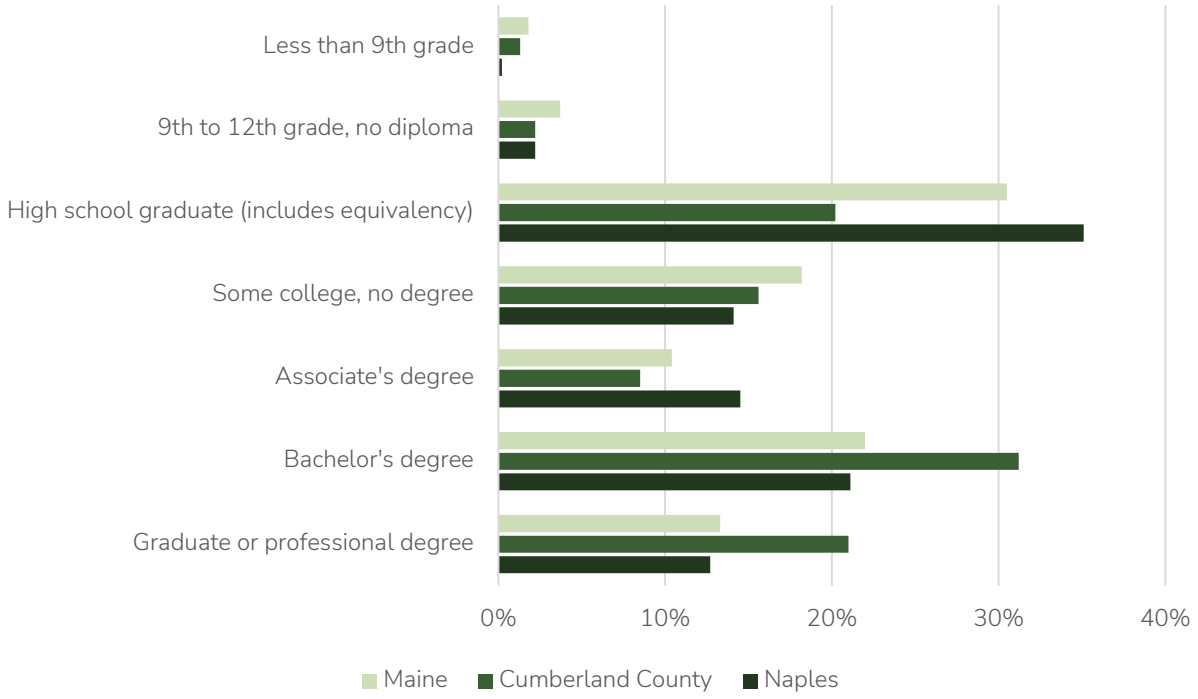


Source: Maine Department of Education

Educational Attainment

Naples has experienced a noticeable increase in educational attainment as the population has shifted. In 2023, 97.6% of residents ages 25 and over were high school graduates, higher than both the County and the State, and an increase from 91.1% for the Town in 2013. The percentage of adults ages 25 and older with a higher education degree increased substantially in the past decade as well. Adults with a bachelor's degree increased from 17.5% in 2013 to 33.9% in 2023, and those with a graduate or professional degree make up 12.7% of the adult population, compared to only 5.1% in 2013. The Town's educational attainment rates are now (in 2023) more comparable to education rates of the State, while still behind the County with regard to higher education.

Figure 1.13: Highest Level of Educational Attainment

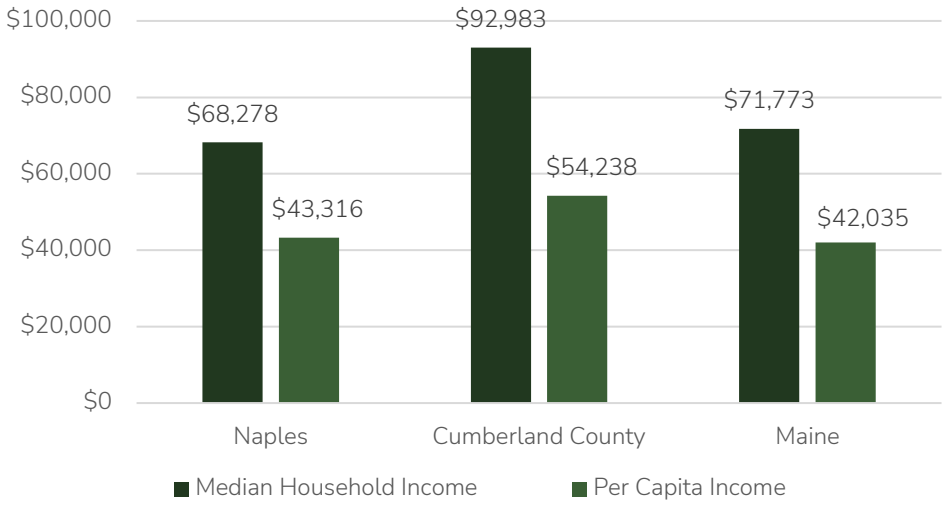


Source: 2023 ACS 5-year estimates

Income and Poverty

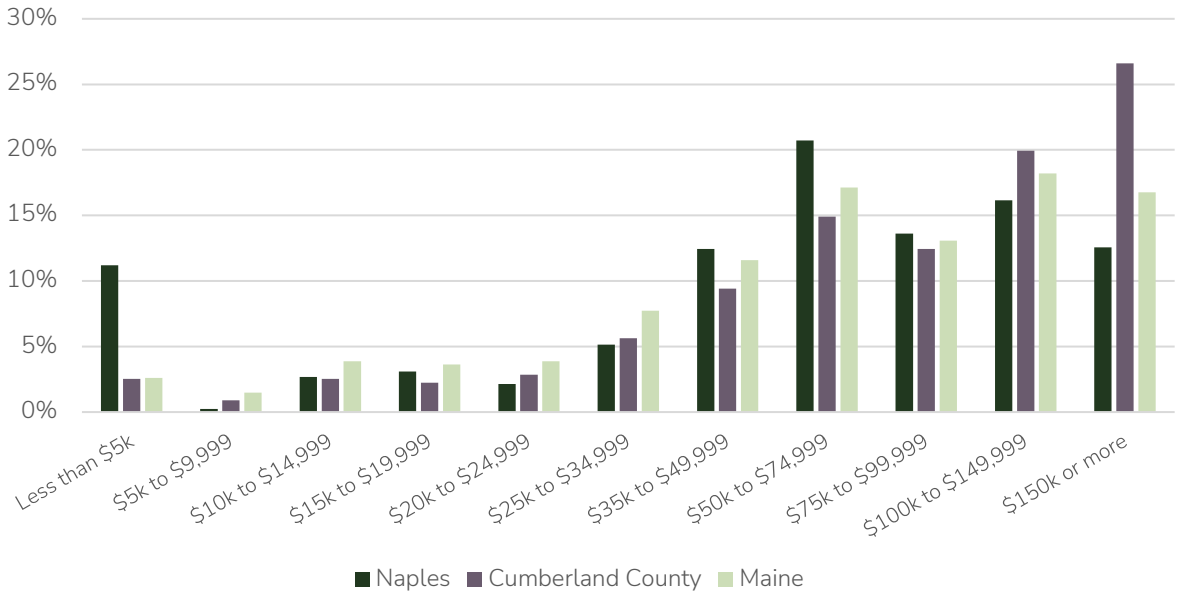
While the median household income in Naples has increased, the Town falls below the County and State. A lower median household income could partially be explained by household composition. Naples has a smaller average household size and more single-person households, which would likely result in lower household income. This is evident in the per capita income, which is slightly higher for Naples, at $43,316, compared to $42,035 for Maine.

Figure 1.14: Median Household Income



Source: 2023 ACS 5-year estimates

Figure 1.15: Median Household Income Breakdown by Category



Source: 2023 ACS 5-year estimates

Seasonal Population

Approximately 38% of the Town's housing stock are seasonal homes. These units accommodate an estimated 2,500 to 5,000 additional seasonal visitors and part-time residents, some for a short period and others may spend several months at a time in Naples, primarily during the summer season, as part-time residents. In addition to part-time residents who own homes in

Naples, the Town also supports short-term visitors who use the Town's lakes, recreation amenities, and other facilities.

Challenges and Opportunities

There are several ways in which demographic changes could impact demand for various Town services. If the youth population continues to decline, as is anticipated in the region and State, communities may need to reevaluate school organization and consider how funding will be impacted. In addition, expanding collaboration across municipalities on youth programs could help to maintain program offerings while reducing the financial burden on the Town.

Conversely, as the population continues to age, maintaining a stable workforce and providing services to meet the needs of older adults will be a priority. For example, several Maine communities have programs to support aging residents, including ride share programs, senior property tax assistance, home repair and maintenance assistance, and recreation programs. Providing and supporting programs and services, including transportation services, will help older adults to stay engaged in the community as they age. Housing will continue to be a key factor in attracting a stable workforce. Housing that is affordable for those working in Naples, including rental options, and starter homes for young families are especially important to support the workforce and maintain a demographic balance.

Naples' shifting demographics are also impacting housing needs. As the population ages and household size decreases, there will be greater demand for smaller housing units including housing specifically for older adults, including senior housing communities and assisted living facilities.

The aging population and projected population decline will likely have an adverse impact on the workforce as more older adults retire. As the working age population declines, the region will need to continue to attract people to live and work in the area to support economic growth.

Another trend Naples is experiencing is an increase in occupied housing units. An increase in year-round occupancy of homes may increase demand for certain services, including public safety and emergency service needs, waste management, and use of public facilities. While it is unclear if this trend will continue, it could have an impact on the scale and geographic demand for municipal services.

Sources

U.S. Census Bureau, Decennial Census

U.S. Census Bureau, American Community Survey

Maine Department of Education

Maine State Economist, Maine State and County Population Projections 2042

Maine State Economist, Maine City and Town Population Projections 2042

2 Natural and Water Resources

Introduction

Naples is the heart of the Lakes Region. As the name implies, water and natural resources are important to the Town's character and identity. Whether it is for recreation, wildlife habitat, drinking water, or scenery, Naples' natural resources are important to the community's culture and way of life. These resources include wetlands, rivers, streams, aquifers, estuaries, wildlife habitat, lakes, and ponds. Understanding Naples' natural environment and its relationship to the built environment is important to making land use decisions that meet the community's goals and provide a healthy environment for all.

Geology and Soils

The Lakes Region's topography today was formed by retreating glaciers thousands of years ago. As the ice moved, meltwater filled the depressions, which were further supported by moraine ridges, which acted like dams by holding in the water and creating the lakes of the region. The glaciers left behind granite ledges and rocky outcroppings and deltas formed by sand and gravel along the Songo River and Sebago Lake. These natural features contribute to the region's unique identity and scenery.

The geology of Naples primarily consists of till, glacial lake bottom deposit, freshwater wetland deposits, ancient beach deposit, stream alluvium, and glaciofluvial glaciolacustrine deposits, which are sand, gravel, silt, and mud mixtures deposited from glacial retreat. Most of the surface areas are deposits formed by glacial and deglacial processes during the last stage of continental glaciation, which began 25,000 years ago. The remaining surficial deposits are the products of postglacial processes, such as river floodplains and human activity (fill and earthwork).

Land use decisions and environmental issues are related to surficial geology. Construction projects that involve activities such as locating new roads, excavating foundations, or siting new homes are affected by the geology of the site. Rocky outcroppings, slopes, and wetlands are all examples of geologic features that could impact construction projects, add costs, and limit the number of developable sites.

Watersheds

A watershed is a land area that directs and channels water, including rain and snowmelt, to creeks, streams, rivers, and eventually discharges into a larger water body, like lakes, oceans, or bays. All land is a part of a watershed. As the water flows, it impacts people, land, and wildlife

in many ways and is critical to the overall health and wellbeing of a community and ecosystems. Rain and snow run off of land and can pick up pollutants and sediment that can have adverse effects on a watershed's ecology and larger waterbodies that these pollutants run off into. Watershed management can be challenging, as watersheds tend to cross municipal boundaries and require coordination and partnership to help ensure the health of these resources.

Land use, municipal operations, infrastructure, and individual users greatly impact the quality of water within a watershed. The Clean Water Act requires the Maine Department of Environmental Protection (DEP) to identify waters that fail to meet State and federal water quality standards. Currently, Naples does not have any impaired streams, lakes, or ponds, meaning all streams, lakes, and ponds meet State and federal water quality standards. Naples is located within the larger Sebago Lake watershed, and the Town has smaller watersheds that flow into rivers, ponds, and, ultimately, Sebago Lake.

Unimpaired lakes were also assessed based on threats to water quality and value of the resource. Threatened or "at risk" lakes include lakes on the DEP Watch List, lakes having a recent or long-term significant negative trend in water clarity, lakes determined as being sensitive to additional phosphorus inputs, and lakes having a recent increased threat to the watershed by development or agriculture. Lake value was designated as 'high' if a drinking water supply, if designated a priority water body by a partner agency, or if determined to have outstanding water quality a need for protection.

Naples has three lakes and ponds on the priority list in 2023. Brandy Pond is considered a public water system by the Maine Center for Disease Control Drinking Water Program, which qualifies the pond for classification on the priority list. Brandy Pond is also listed as sensitive due to higher levels of phosphorous over time, though these levels are now within normal ranges and are stable. Additionally, the data collected compensates for the influence of upstream lakes, including Long Lake. Water quality issues in Long Lake can impact Brandy Pond.

Trickey Pond was also listed as sensitive for similar reasons to Brandy Pond. Trickey Pond was also noted to have outstanding water quality in need of protection from threats in the watershed. The list of lakes with outstanding water quality was determined from review of long-term water quality data. Lakes with outstanding water quality were added to the priority list if they were on 1998 non-point source (NPS) priority list or their watershed was known to have a significant threat of development.

Sebago Lake, including the Crooked River, is also listed as having water quality in need of protection, in addition to being a public water system. Currently, there are not any known point sources (e.g., direct discharges) of pollution into waterbodies.

Brandy Pond Watershed

Brandy Pond has a surface area of 733 acres. The Brandy Pond watershed has an area of 3,032 acres. Brandy Pond is connected to Long Lake by the Naples Causeway and to the Songo River and Sebago Lake by the Songo locks. Brandy Pond lies at the center of this popular 35-mile-long corridor, it experiences heavy boat traffic throughout the summer. Brandy Pond's shoreline also has hundreds of seasonal and year-round homes, commercial marinas, and other commercial businesses along its shores.

The Maine DEP and Lakes Environmental Association (LEA) have tested Brandy Pond's water quality since 1976. 2023 water quality testing indicates that the pond's average deep water phosphorous (ppb) is within an acceptable range, phosphorus levels are stable, and chlorophyll levels are stable. However, testing data show that the pond is experiencing shallower clarity readings over time.

From 2008 – 2009, Maine DEP and LEA conducted a watershed survey to identify sources of erosion into the pond. Through the process, volunteers and technical staff identified 73 erosion sites in the watershed. The survey found that most erosion originated from residential properties (42%), private roads (15%), and other sites (15%). Individual incidents of NPS pollution were considered to have a low or medium impact on the pond; however, cumulative impacts of erosion and runoff can have significant impacts on overall water quality and ecosystem health. NPS pollution is caused by rainfall or snowmelt running across the ground, picking up sediment or pollution prior to entering a waterway.

LEA offers a Clean Lake Check-Up service, which involves a site visit to analyze erosion problems and designs measures to prevent or control erosion. These measures often include vegetation planting and other property enhancements. Small steps to limit erosion by individual property owners can greatly impact the health of the pond.

Crooked River Watershed

The Crooked River is roughly 38 miles long, and its watershed is nearly 120 square miles. The river ends in Naples when it joins with the Songo River, making up the Town's southeastern border. The river also supplies roughly 38% of the surface water inflow to Sebago Lake. The river is a renowned cold-water fishery and is the majority of the spawning habitat for Landlocked Salmon in Sebago Lake. The Portland Water District monitors the river at seven sites. LEA has partnered with the Cumberland County Soil and Water Conservation District to address erosion sites in the watershed. Since the Crooked River provides a significant portion of water into Sebago Lake, it is essential to keep the river clean and healthy to avoid any negative ecological impacts on Sebago Lake, which provides drinking water to over 200,000 people in southern

Maine. LEA has also partnered with Sebago Clean Waters and other land trusts to improve stream habitat and help ensure that large portions of the watershed remain forested to help absorb and filter stormwater runoff.

A 2009 Portland Water District water quality report documented high levels of phosphorus in the southern-most station (Sebago State Park) and high levels of fecal coliform bacteria at all seven testing stations. The signs of stress exhibited in the Crooked River are likely due to polluted runoff from development, particularly in the southern portion of the watershed. From 2011 – 2012 and 2013 – 2015, Maine DEP partnered with LEA and several local and regional agencies to conduct a survey project and river protection project. In 2011, the watershed survey found 200 NPS pollution sites that impact or could impact the river's water quality. A riparian corridor survey was also completed in 2011, identifying 20 problem sites including bank failures or slumps, clearings, and large blow downs along the river.

Following the survey, a 2013 – 2015 river protection project focused on overall reduction in erosion, sediment, and phosphorus into the river. The project focused on the towns of Norway and Otisfield. The project resulted in the development of best management practices (BMPs), brochures and outreach materials, and technical assistance to property owners. Annual pollutant loading into the river was reduced by an estimated 66.4 tons of sediment and 56.4 pounds of phosphorus per year.

Water quality data from the Portland Water District in 2023 found that, overall, water quality remained high during the sampling events in 2023 and, in samples that exceeded normal levels of e.coli or turbidity, weather was the most likely cause. Once resampled, water quality showed normal levels again.

Long Lake Watershed

Long Lake is 4,935 acres, and its watershed covers roughly 33,871 acres. Long Lake is the second largest water body in southern Maine. The lake is located in Naples, Bridgton, and Harrison, and the watershed extends into Waterford and Sweden. The lake is a popular recreation spot, popular with water-skiers and boaters. Activities along the Causeway, including trips on the Songo River Queen paddleboat, seaplane rides, windsurfing, parasailing, and ice fishing, are also popular.

The first Long Lake Watershed Improvement Project started in 2005. Long Lake had been placed on the State's list of impaired waterbodies due to declining water quality. A Total Daily Maximum Load (TMDL) report was created, detailing land use information and phosphorus loading estimates of the lake. The report is a tool used to assess and reduce phosphorus loading within the entire watershed.

Phase II of the project began in 2006 and aimed to significantly reduce erosion, sediment, and phosphorus runoff into the lake. BMPs were developed, and waterbars, infiltration steps, stone and vegetated swales, sediment basins, shoreline vegetation, road grading and crowing, and mulched paths were installed at 36 sites. Thirteen high priority NPS pollution abatement projects successfully prevented 87 tons of sediment and 74 pounds of phosphorus from entering the lake each year. Long Lake was removed from the impaired waterbodies list in 2006.

Trickey Pond Watershed

Trickey Pond covers 315 acres, and its watershed covers 555 acres. The pond has a relatively small watershed that is most likely fed through large underground springs. LEA reports that the pond has excellent clarity since much of the water entering the lake is filtered through the ground, instead of runoff from rain or snowfall. Despite exceptional clarity, water testing data shows that clarity is decreasing over time. Phosphorus levels are in an acceptable range and chlorophyll levels fall into the low range. Both phosphorus and chlorophyl levels are stable.

In 2021, a Trickey Pond Watershed-Based Protection Plan was developed by the Trickey Pond Environmental Protection Association to develop a strategy for NPS pollution mitigation and water quality protection efforts through 2031. Trickey Pond has experienced a significant amount of development pressure. As shown in most recent water quality data, the pond's water quality is excellent, however clarity has decreased. At the time of the plan's development, chlorophyll levels were increasing. Trickey Pond remains on the State's priority or threatened watershed list. The plan's goals include reducing current sources of phosphorus loading, prevent new sources of phosphorus loading, building local capacity for stewardship, and conduct ongoing assessments of watershed and water conditions.

Peabody Pond Watershed

The Peabody Pond Watershed covers 740 acres along the Bridgton, Sebago, and Naples borders. The watershed is roughly 2,552 acres. Water quality in Peabody Pond is tested once per year by LEA. Phosphorus levels are within an acceptable range and phosphorus and water clarity trends are stable and in an acceptable range. Additionally, chlorophyll levels have fallen into a moderate range, and overall levels are decreasing. There have not been surveys or watershed protection projects conducted on the Peabody Pond Watershed.

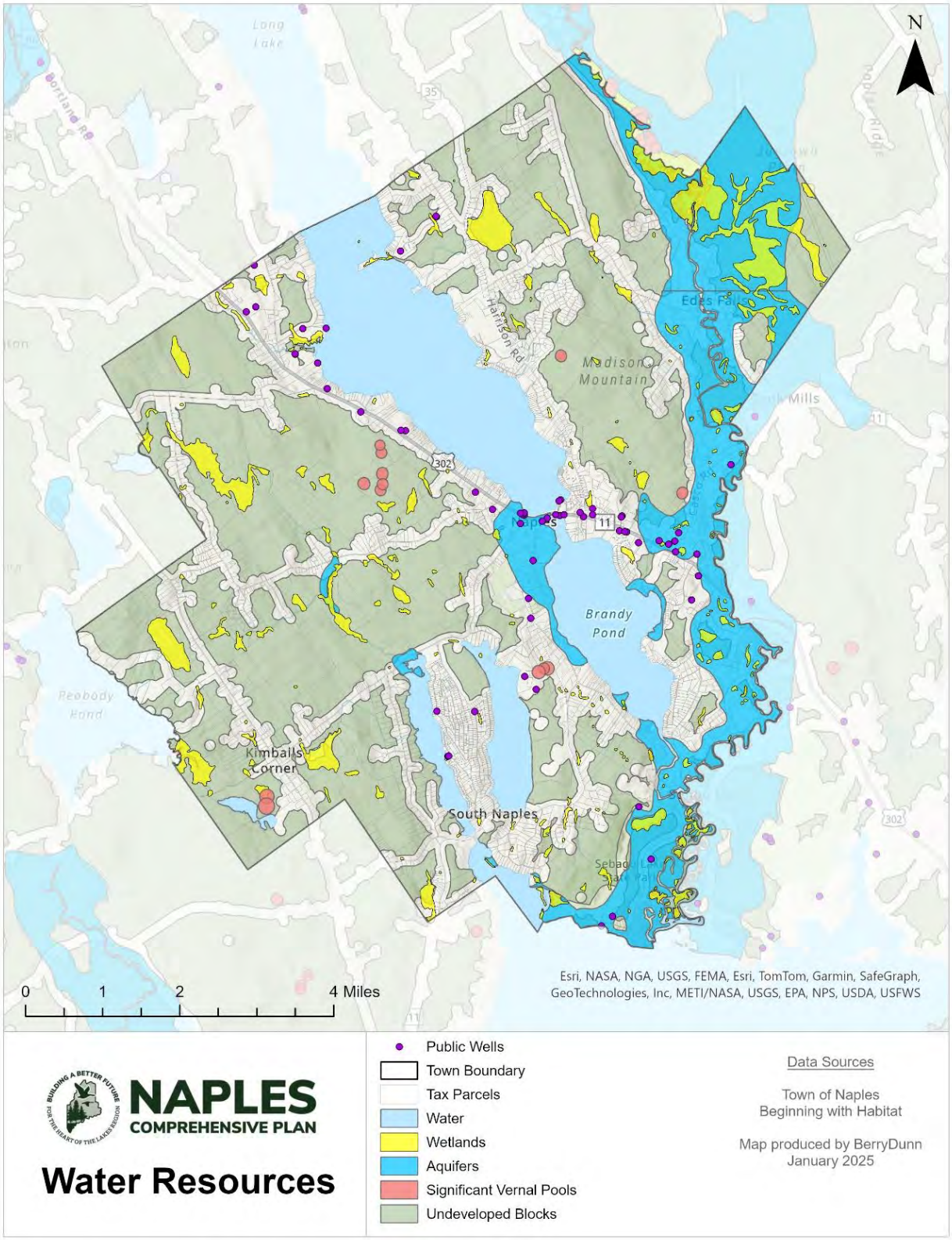
Sebago Lake Watershed

Sebago lake is the deepest lake in Maine, and the second largest lake in the State. The lake covers 30,513 acres and is 12 miles long. The watershed covers 440 square miles across Casco, Raymond, Sebago, Standish, Windham, Frye Island, and Naples. Water from each of these

towns eventually reaches Sebago Lake, some directly and some after flowing into and then out of other water bodies, such as Brandy Pond or Crooked River. LEA estimates that development of properties in these towns as well as the approximately 4,000 lots that are within 200 feet of the lake can have a substantial impact on the water quality of Sebago Lake. Development in these areas can increase erosion and sediment runoff, as well as increase phosphorus levels.

In Sebago Cove, phosphorus levels fall into the high range and chlorophyll levels fall into the moderate range. Both phosphorus and chlorophyll levels are stable.

Figure 2.1: Water Resources



Surface Waters and Water Quality

Naples' landscape is defined by its surface waters. Healthy surface waters, including lakes, rivers, streams, and estuaries, are critical resources in Naples, providing ecological, scenic, economic, and recreational uses. The State has developed a classification system for lakes, rivers, and estuaries. These systems are based on standards for each use, such as drinking water, fishery habitat, and recreation.

The State has developed classification systems for lakes and rivers. These systems are based on standards for uses such as drinking water supply, fishery habitat, and recreation. Naples has several lakes, ponds, rivers, and streams that make up its surface water network. The Songo and Chute Rivers, Long Lake, Brandy Pond, Trickey Pond, Peabody Pond, Cold Rain Pond, Sebago Lake, and various wetlands are the primary water features that comprise the Town's surface water network.

Rivers and Streams

All rivers and streams in Naples are classified as A or AA. These are the highest and second highest classifications for river and stream water quality in Maine. Class AA rivers are of the best possible water quality and are typically subject to stricter regulations to protect natural characteristics. These rivers serve as drinking water supply after disinfection, fishing, agriculture, recreation in and on the water, industrial process and cooling water supply, hydroelectric power generation, navigation, and as habitat for fish and other aquatic life. Activities such as waste discharge and impoundment are prohibited in Class AA waters. Class A rivers are the second highest classification and are defined as freshwaters that are suitable for drinking water after disinfection. Class A waters have similar uses to Class AA waters, but impoundments and very restricted discharges are allowed.

Variable watermilfoil (milfoil) is an invasive water plant found in waterbodies in the Sebago Lake watershed. This is currently the only known invasive plant in Naples. Milfoil is a submerged aquatic plant that has densely packed whorled leaves. It is usually found along the shorelines of lakes and ponds. Watermilfoil can grow in depths of up to 10 – 12 feet, forming dense mats near the surface of the water. Once introduced, milfoil is very difficult to irradicate and one single fragment of this plant in a lake can result in an infestation of the species. Dense mats of milfoil can impair boating, fishing, and swimming, as well as reduce water quality.

Table 2.1: River and Stream Classifications

River or Stream	Classification	Current Threats
Bartlett Brook	Class AA	

River or Stream	Classification	Current Threats
Burgess Brook	Class AA	
Chute River	Class A	
Cold Brook	Class AA	
Crooked River	Class AA	
Leavitt Brook	Class A	
Muddy River	Class A	Invasive Species – Milfoil
Northwest River	Class A	Invasive Species – Milfoil
Presumpscot River	Class A	
Songo River	Class AA	Invasive Species – Milfoil
Tingley Brook	Class A	
Weeman Brook	Class A	
Whitney Brook	Class A	

Source: Maine Department of Environmental Protection

Lakes and Ponds

Naples has high water quality across all of its waterbodies. The Town's lakes are no different. All lakes in Naples are classified as GPA, which is the State's sole classification for great ponds and lakes. Lakes not meeting this standard require municipalities to evaluate water quality impacts and implement BMPs to achieve a GPA level. Class GPA waters are suitable for the designation of drinking water after disinfection. They can also be used for recreation, fishing, agriculture, industrial process and cooling water supply, hydroelectric power generation, navigation, and as habitat for fish and other aquatic life, similar to Class AA and A rivers.

Long Lake

Long Lake stretches from Harrison to Naples. The lake's surface is 4,935 acres and has a maximum depth of 59 feet. Long Lake is the second largest water body in southern Maine. Long Lake has a few public boat launches, and is popular for recreational boating, waterskiing, and fishing. The Songo River Queen paddleboat offers trips on Long Lake and recreators can take sea plane rides and go wind surfing and parasailing on the lake. LEA offers courtesy boat inspections on Long Lake in Harrison and municipal staff offer courtesy boat inspections for boaters at Kent's Landing to help protect against the spread of milfoil. Milfoil has been found in Long Lake. The South Basin of the lake is located in Naples and connects Brandy Pond to Sebago Lake.

Brandy Pond

Brandy Pond is located between Long Lake and Sebago and can be accessed through public boat launches on both Sebago and Long Lake. Brandy Pond has a surface area of 733 acres and a maximum depth of 44 feet. Brandy Pond used to be part of the primary travel route for visitors and commercial goods throughout the 1800s and was originally called the Bay of Naples.

Trickey Pond

Trickey Pond is located west of Brandy Pond. Trickey Pond has a surface area of 315 acres and a maximum depth of 59 feet. Trickey Pond has a public boat launch at the southern end of the pond. Trickey Pond is the clearest water body in Naples. Due to its limited watershed, the pond is likely fed through underground springs. The pond's clarity is likely due to the fact that water has been filtered through the ground prior to entering the pond. The Trickey Pond Environmental Protection Association (TPEPA) pays for courtesy boat inspectors, who are hired and trained by LEA. Additionally, the TPEPA hires the LEA to conduct periodic invasive plant surveys.

Pabody Pond

Peabody Pond is located along the Town's border with Bridgton. Peabody Pond has a surface area of 740 acres and has a maximum depth of 64 feet. A rocky public boat launch is located at the southern end of the pond. The pond is named for Captain John Peabody, one of the first settlers in South Bridgton.

Sebago Lake

Sebago Lake is the largest lake in southern Maine and the second largest in Maine. The lake has a surface area of 30,513 acres and a maximum depth of 316 feet. The lake is located on the Town's southern border. Aside from Naples, the towns of Casco, Raymond, Sebago, Standish, Windham, and Frye Island also border the lake.

Cold Rain Pond

Cold Rain Pond is located within the Town's borders, and the land around the pond is largely undeveloped. A conservation easement held by Loon Echo Land Trust (LELT) protects most private property from further development. Maine's Department of Inland Fisheries and Wildlife (DIFW) owns an additional 186 acres surrounding the pond, including all remaining shoreline outside of LELT's easement. Fishing access to this lake is closed off. Restoration of a carry-in boat launch is planned, providing some recreational access to the pond.

Groundwater

Groundwater is water found underground in the spaces between pieces of rock, like sand and gravel, and in the cracks that form in huge layers of solid rocks. Groundwater accumulates from rain and snowmelt that soaks into the ground, where it seeps through soil and other rock materials before landing in an aquifer. An aquifer is a porous layer, such as gravel, sand, or rock where all the cracks and spaces are filled with water. The type of soil greatly impacts an aquifer's ability to recharge.

Naples has significant aquifers along the Crooked River and Songo River along the Town's eastern boundary. The aquifer begins in Otisfield and runs through Naples to Sebago Lake. Additional aquifers are located on the northwestern corner of Brandy Pond and southern point of Long Lake, along the northern end of Sebago Cove, and on a small portion of the Muddy River. The aquifer along the Crooked and Songo Rivers has largely been protected due to a lack of development along the river. Additional protections may be needed in other areas as development pressure has increased along the Causeway and along Brandy Pond. Improving the quality of stormwater runoff and encouraging land uses that allow for groundwater recharge can continue to support additional groundwater recharge, providing for a healthy and stable drinking water supply.

Stormwater Management and Water Quality

The Maine DEP's Biological Monitoring Program assesses the health of rivers, streams, and wetlands by evaluating the composition of resident aquatic benthic macroinvertebrate and algal communities. The Biological Monitoring Program assesses the health of a waterbody based on the amount and types of aquatic macroinvertebrates and algae living in a waterbody. The amount and types of macroinvertebrates and algae living there change when waterbodies are polluted or disturbed. For example, a polluted stream will often lack pollution-sensitive organisms like mayflies and stoneflies and will have more pollution-tolerant organisms like snails and leaches. Additionally, LEA conducts regular water quality testing to assess the health of great ponds and lakes in Naples.

Healthy water is a crucial resource and provide economic, social, recreational, and health benefits. Having high water quality provides safe drinking water for residents, habitat for wildlife, and recreation opportunities. Overall, Naples has very high water quality. LEA conducts regular water quality testing to evaluate any changes over time and identify any emerging water quality concerns.

Table 2.2: 2023 Water Testing Summary

Lake or Pond	Average Deep Water Phosphorus (ppb)	Clarity Trend	Phosphorus Trend	Chlorophyll-a trend
Brandy Pond	11.1 – within acceptable range	Decreasing – Shallower clarity readings over time	Stable – Neither more nor less phosphorus over time	Stable – Neither more nor less chlorophyll over time
Cold Rain Pond	16.1 – within acceptable range	Stable – Neither deeper nor shallower clarity readings over time	Stable – Neither more nor less phosphorus over time	Increasing – More chlorophyll over time
Long Lake – South	6.4 - within acceptable range	Stable – Neither deeper nor shallower clarity readings over time	Decreasing – Less phosphorus over time	Decreasing – Less chlorophyll over time
Peabody Pond	9.7 – within acceptable range	Stable – Neither deeper nor shallower clarity readings over time	Stable – Neither more nor less phosphorus over time	Decreasing – Less chlorophyll over time
Sebago Lake	Not reported	Not reported	Stable – Neither more nor less phosphorus over time	Stable – Neither more nor less chlorophyll over time
Trickey Pond	7.0 – within acceptable range	Decreasing – Shallower clarity readings over time	Stable – Neither more nor less phosphorus over time	Stable – Neither more nor less chlorophyll over time

Source: Lakes Environmental Association

Much of Naples' residential development has happened around the Town's lakes and ponds, particularly Brandy and Trickey Pond and Long Lake. An increase of development also means an increase in impervious surfaces within lake watersheds. This can contribute to increased phosphorus and other nutrient runoff into waterbodies. Phosphorus is a natural element found in soil particles and organic matter (such as leaves) that are transported to lakes and streams

through erosion and stormwater runoff. Sources include pet waste, lawn fertilizers, seeping septic systems, and decomposing organic matter. Phosphorus controls are considered and regulated in the shoreland zoning and plan review process. A holistic approach that addresses NPS contamination, soil and erosion control, and stormwater runoff needs to be considered and continuously evaluated to help maintain high water quality.

DEP's NPS Management Program Plan was issued in 2020. NPS pollution has a major impact on Maine's lakes, rivers, streams, and marine waters. Unlike pollution from point sources, such as industrial and sewage treatment plants, NPS pollution comes from many diffuse sources. It is caused by rainfall or snowmelt moving over and through the ground and picking up natural and human-made pollutants, such as fertilizer, road salt, sediment, oil, and bacteria, along the way. Eventually these contaminants end up in waterbodies, where they can threaten drinking water supplies, cause nuisance algal blooms, diminish recreational activities, and endanger aquatic habitat. In addition to State efforts, LEA and partners have conducted regular planning and implementation of initiatives to help reduce the overall runoff, erosion, and pollution in Naples' water bodies. The Town does not have a sewer or water system, and does not directly discharge treated wastewater into lakes, ponds, or rivers. Developments rely on septic systems. If not properly maintained, sewage can seep out of septic tanks into the ground, which can reduce water quality and contaminate ground water. Proper maintenance and repairs should be encouraged, particularly in homes along shorelines.

Stream Crossings

Stream crossings intend to maintain the continuity of streams to control stream volume, accommodate wildlife, and protect stream health. Stream continuity is critical to stream health and the wildlife that depend on streams, including invertebrates, fish, amphibians, reptiles, and mammals. Typical stream crossing problems include undersized crossings; shallow or perched crossings easily blocked by debris; scouring, erosion, and high-flow velocities; and habitat and migration limitations. Stream crossings in Naples include culverts, bridges, and dams. Currently, Naples has a variety of stream crossings that have barriers, potential barriers, and no barriers.

There are 30 stream crossings in Naples. There are 23 culverts - 3 with no barrier, 9 with a potential barrier, and 10 with barriers. There are three dams in Naples; each is a barrier to stream crossing. There are three bridges, each with no barrier to crossing. There is one unknown barrier.

In June 2024, the Edes Falls Dam was removed after several years of planning and permitting. The project was managed and funded by a coalition of organizations, including the Sebago Chapter of Trout Unlimited, Casco Bay Estuary Partnership, Lakes Environmental Association, Maine Council of Trout Unlimited, Maine Department of Inland Fisheries and Wildlife, Natural

Resources Conservation Service, Sebago Clean Waters, Sebago Lake Anglers, Sebago Rotary, The Nature Conservancy, and US Fish and Wildlife Service. The project restores the natural flow of the Crooked River and opens over 25 miles of critical spawning and nursery habitat for landlocked salmon.

Wetlands

Wetlands are identified by the presence of hydraulic soils, hydrophilic (i.e., water loving) plants, and high water table for a portion of the year. Wetlands are important for cleansing water, providing flood control, protecting shorelines from erosion, maintaining stream flows, or supporting wildlife habitat. The U.S. Fish and Wildlife Service is the principal federal agency tasked with providing information on the extent and status of the nation's wetland and deepwater habitats as well as changes to these habitats over time. As part of the Emergency Wetlands Resources Act of 1986 the U.S. Fish and Wildlife Service maps the country's wetlands and conducts decadal national wetlands status and trends studies and report the findings to Congress. Wetlands occur in a variety of environments, including forested areas, aquatic beds and open water, shrubs, on rocky shores, and on streambeds.

Wetlands provide natural stormwater control capabilities. As natural basins in the landscape, wetlands are able to receive, detain, and slowly release stormwater runoff. Wetland shelves along stream banks naturally regulate floodwaters by providing an area for swollen stream flows to expand and slow, thereby protecting downstream properties. The majority of wetlands in Naples function as wetlands that filter runoff and provide flood flow alteration. A large area of wetlands is located between the Crooked River and the Naples-Otisfield border. Other large wetlands are located between the Muddy River and the Naples-Bridgton border, south of Lake House Road and west of Leavitt Brook, south of Peabody Pond on the Naples-Sebago border, and east of Route 35 near the Naples-Harrison border. These wetlands also function to control flood flow and stormwater runoff.

Smaller wetlands are located throughout the Town, primarily near water bodies or in valleys. Additional wetlands in Naples provide fish habitat, serve cultural or educational functions (are located within a quarter mile of a boat launch or school), or do not have a documented function.

Vernal pools are a specific type of naturally occurring temporary wetland that are seasonal depressional inland bodies of water that occur in glaciated areas and usually occur from winter to spring. They are particularly important because they provide critical breeding habitat for several native amphibian species that, in turn, sustain many other forms of woodland wildlife. As summer comes and dries up the pools, baby frogs, salamanders, and turtles are ready to crawl onto nearby dry land to their fall and winter homes. Vernal pools are an important water feature

and can be found throughout Naples. Significant areas of vernal pools can be found west of Cold Rain Pond, east of Long Lake and Route 302 and west of the Muddy River, east of Trickey Pond and south of Loons Haven Drive, east of Horace Files Road, and east of Route 35 and south of Madison Drive.

Floodplains

Floodplains are low, mostly flat areas adjacent to rivers, streams, ponds, and the ocean and are periodically covered by rising water during major periods of rain or snowmelt. The mapped 100-year floodplain has a 1% chance of being flooded during any year. As a Town with significant waterbodies, Naples is susceptible to flooding. Many of the Town's lakes, rivers, streams, and wetlands create areas prone to flooding, and heavy rains and snowmelt compounds these concerns, potentially leading to additional stormwater runoff and property damage. Naples participates in the Federal Emergency Management Agency's (FEMA's) National Flood Insurance Program (NFIP) to help manage flood risks.

Through this program, Naples adopted and enforces floodplain management ordinances that define building standards for new and existing development in high-risk flood zones. This allows residents to be eligible to purchase NFIP flood insurance and to receive disaster assistance for flood-related damage. This ordinance was enacted in June 2024. This requires the recognition and evaluation of flood hazards in all official actions relating to land use in floodplain areas with special flood hazards. This ordinance also establishes a flood hazard development permit system and review procedures for development activities in the designated flood hazard areas of the Town.

Scenic Resources

Scenic resources help define a community and celebrate significant landscape features. They are attributes that give a community identity and make a place appealing to live. These resources include natural views and vistas as well as cultural assets identified by the State of Maine and community as defining parts of the Town's character. In Naples, these include the view from the Causeway; Naples' lakes, ponds, and rivers; Tiger Hill Forest; and hills throughout the Town. The ordinance outlines allowed uses, square footage and frontage requirements, stormwater runoff and septic waste disposal requirements, and vegetation and buffer requirements.

Shoreland Zoning and Resource Protection

Naples first established a Shoreland Zoning Ordinance in 1974. The ordinance has been modified over the years, with the most recent update in June 2024. The Town has established

zoning districts governed by this ordinance, including the Resource Protection District, Limited Residential District, Limited Commercial District, Stream Protection District, and Causeway Overlay District.

Resource Protection District

The Resource Protection District includes areas in which development would adversely affect water quality, productive habitat, biological ecosystems, or scenic and natural values. Requirements of this district extend to areas withing 250 feet of the upland edge of freshwater wetlands and wetlands, productive or significant wildlife or plant habitat, biological ecosystems, natural communities, or scenic and natural values, steep slopes, wetlands greater than two acres, and land area along rivers subject to bank erosion, undercutting, or riverbed movement. The Resource Protection District also extends to archaeological and historic resources defined by the Town in consultation with the Maine Historic Preservation Commission.

Limited Residential District

The Limited Residential District includes those areas suitable for residential and recreational development. It includes areas other than those in the Resource Protection District, or Stream Protection District, and areas which are used less intensively than those in the Limited Commercial District.

Limited Commercial District

The Limited Commercial District includes areas of mixed, light commercial and residential uses, exclusive of the Stream Protection District. This district includes areas of two or more acres and allows for a mix of residential and low-intensity business and commercial uses. Industrial uses are prohibited.

Stream Protection District

The Stream Protection District includes all land areas within 75 feet of the normal high-water line of a stream, exclusive of those areas within 250 feet of the normal high-water line of a great pond or river, or within 250 feet the upland edge of a freshwater wetland where a stream and its associated shoreland area is located within 250 feet of the above water bodies or wetlands.

Causeway Overlay District

The Causeway Overlay District is a mixed-use district that allows for commercial uses on the first floor and residential uses on upper levels. The district overlays the Limited Commercial District. The requirements in this section supersede minimum lot area, shore frontage, and set back requirements in the Limited Commercial District.

Critical Habitat

Given the amount of undeveloped land and abundance of natural resources, Naples features a diverse range of habitats. The Maine Department of Inland Fisheries and Wildlife (MDIFW) established the Beginning with Habitat program to help municipalities, landowners, and land trusts build habitat conservation into their long-term plans. The program has identified a catalog of rare animals in the region. These include the pygmy snaketail, eastern ribbon snake, Blanding's turtle, spotted turtle, and wood turtle. The pygmy snaketail is a dragonfly species of special concern to the State. This species is found along the Crooked River, forming the Naples-Casco border to the State has identified one rare plant species in Naples – the MacGregor's Wild Rye.

Naples has two exemplary natural communities, which are identified by the Maine Natural Areas Program. One natural community is a Pitch Pine – Heath Barren located between the Crooked River and the Town's border with Otisfield. The other is a White Oak – Red Oak Forrest, located in southern Naples, east of the Songo River and just north of Sebago Lake.

Naples also has inland waterfowl/wading bird habitat areas and Deer Wintering areas. The inland waterfowl/wading bird habitat is located primarily in western and southern Naples, along major streams and near ponds. Deer wintering areas are located along the Town's shared borer with Otisfield and Casco, near Cold Rain Pond, and just east of Cold Rain Pond. Deer wintering areas are protected by the State.

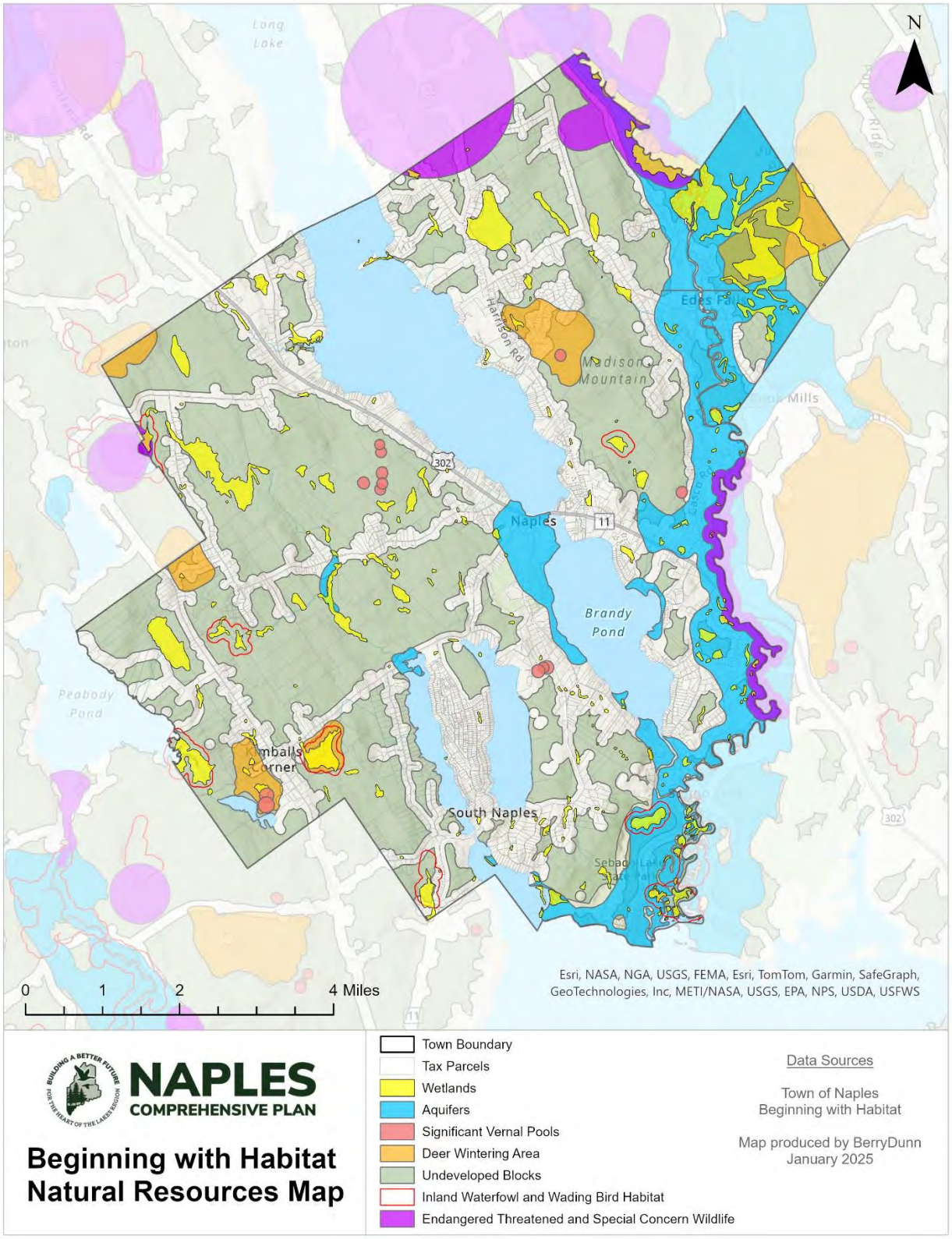
The Town's Land Use Ordinance outlines resource protection districts, which outline regulatory requirements for areas with critical wildlife habitat and natural resources. Wildlife habitat and natural resources do not follow municipal boundaries. Additional regional coordination could further protect natural resources from the impacts of development. Partnering with land trusts and private property owners to further conserve these resources can help to safeguard their health and community benefit.

Critical Rural Areas

The 2006 Comprehensive Plan identified the protection of natural resources and the Town's rural character as a future land use goal, and the establishment of Critical Rural Areas as a key objective to achieve that goal. In the subsequent Land Use Ordinance updates, regulations were established for a Critical Rural Zone; however, this area was not designated on the Zoning Map. As residential development in rural areas continues to encroach upon natural resources and habitat areas, defining Critical Rural Areas will help to minimize impacts on ecologically important areas and prioritize these areas for protection beyond existing shoreland zone and

resource protection requirements. Figure 2.2 shows where conflicts exist between development and natural resources.

Figure 2.2: Natural Resources



Challenges and Opportunities

A healthy environment, water, and natural resources are important to the character and identity of Naples. Naples has excellent water quality and overall healthy lakes, rivers, ponds, and streams. LEA and other State organizations have been essential in monitoring, protecting, and improving the quality of Naples' waters. Town ordinances and zoning, State-level requirements and laws, and proactive community members have also been critical to protecting natural resources. The Town should continue to work with local and State partners to preserve excellent water quality and identify resources and methods to help remove invasive species from lakes and rivers.

As Naples continues to experience development pressure, protecting natural areas, wetlands, habitats, and water quality from the impacts of development is a major concern. As noted throughout this chapter, existing and future development patterns have the greatest impact on water quality and overall environmental health. The Town has experienced increased development pressure in recent years, which may continue over the next decade. Consideration for where, how, and how much development is allowed and encouraged in the Town will have long-term impacts on water and natural resources. Land use and zoning decisions should consider potential development impacts, including stormwater runoff, disruption of wildlife corridors and habitat areas, vulnerability to flooding, and other impacts to natural areas and systems. Additionally, the Town is reliant on septic systems. As these systems age, sewage can seep into the ground. This is a particular concern for properties on and around lakes, ponds, and rivers. Sewage can seep into water sources, increasing phosphorus levels and degrading the health of ecosystems. Providing resources and educational materials to residents in these areas can help share information on proper septic maintenance and environmental benefits.

When considering resources and issues that reach beyond the boundaries of the Town, such as watershed management, a regional approach is important in understanding the issue from a broader perspective and leveraging and coordinating resources to address challenges. Coordination with neighboring municipalities and regional organizations will be essential in implementing broad environmental initiatives and preserving water quality.

Naples has experienced severe storms in recent years, impacting road and stormwater infrastructure. In addition to infrastructure and property damage, intense storms can severely impact natural resources, including the loss or degradation of wetlands, changes in species and populations of ecosystems, and warming of lakes and ponds that result in changes to lake ecology. Protection of natural resources and systems will need to include efforts to mitigate stormwater and flooding impacts and consideration for the potential long-term changes to the Town's surface waters, open spaces, and habitats. Hardening the Town's infrastructure,

including culvert widening, can help reduce costs to repair and replace roads and infrastructure. Additionally, working with property owners to reduce impervious surfaces on a lot, limit erosion and sediment, and improve drainage can help mitigate health impacts to Naples' natural resources.

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Portland Water District, Sebago Lake Watershed Monitoring Programs, Crooked River Monitoring (2023)

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Trickey Pond Watershed-Based Protection Plan

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3 Agriculture and Forestry

Introduction

Farms and forests provide for the rural character felt throughout most of Maine. These resources are valuable assets and have environmental, economic, and social benefits. They provide habitat for wildlife, filter and absorb stormwater runoff, provide groundwater recharge, provide recreation opportunities, and can help control flooding.

Historically, farming and forestry were the main drivers of the State's economy. Both industries have seen a decline over the last century but are starting to see some resurgence across the State. The State has seen an increase in small- and large-scale farming operations and the forestry industry has begun to invest in innovative approaches to benefit from forest resources. The State has created a forestry recovery initiative to support the industry in finding creative solutions and industries (e.g., biomass, mass timber, advanced manufacturing) to support forestry operations statewide.

Agriculture

Farms and farmland provide environmental, economic, and community benefits. Farmlands and wetlands are important areas for groundwater recharge, allowing water to move downward into the water table instead of running off into water bodies. Farmland also helps sequester carbon and provides important wildlife habitat.

In addition to environmental benefits, agriculture provides local economic benefits and can diversify the local economy, while preserving rural character. Farms support a variety of business types, including equipment sales and manufacturing, veterinary services, fuel suppliers, farm supply stores, mechanics, and local retailers. Additionally, agriculture provides opportunities for community members and visitors to visit and patronize farms. These activities allow members of the public to observe farm activities, purchase locally grown food, and build community around agriculture. Common agrotourism activities include apple or berry picking, farm stands, Maine Maple Sunday, and pumpkin patches. Farm days, farmers markets, and harvest suppers provide additional opportunities for community building and bring people together to build connections around farms and local food.

The Town briefly had a farmers' market from 2018 to 2019. There is currently no operating farmers' market in Naples. The closest farmers' markets are in Bridgton, Sebago, Harrison, and Windham.

In June 2020, the Town adopted a Food Sovereignty Ordinance. The purpose of this ordinance is to help ensure that residents have unimpeded access to local food or food products and reduce the governmental regulation of producer-to-consumer transactions of locally grown food and food products. As a result, local farm operations are not subject to licensure or inspection from the Town. The ordinance does not replace requirements under the State's meat and poultry licensing and inspection program.

The Town's Land Use Ordinance defines agricultural buildings, agricultural land management practices, and agriculture. Agriculture uses are allowed in the rural zone, commercial zone, and residential growth zone. Agricultural uses are not allowed in the Village District Zone.

Naples has a small number of farms. Naples has 36 acres of farmland enrolled in the State of Maine's farmland tax use program. Current tax use programs offer property owners a reduction in their property's assessed value. Properties used for farmland, open space, tree growth, and working waterfront are eligible. To qualify for the farmland program, property owners must use their land for farming, agriculture, or horticulture and the parcel must contribute at least $2,000 gross income from farming activities each year.

The total number of farmland acres enrolled in the Current Tax Use Program in 2023 was 37 acres. The Town had roughly the same number of acres enrolled in the program at the time of its 2006 Comprehensive Plan. Over that period, the Town saw a fluctuation in the number of acres enrolled in the program but has seen a small increase in total acreage over the past 10 years. Since 2013, the total valuation of farmland has roughly doubled from $8,716 to $15,112.

Table 3.1: Farmland Municipal Valuation Return Statistical Summary

Year	Number of Parcels	Total Farmland Acres	Total Valuation
2023	6	37	$15,112
2013	3	25	$8,716
2006	-	36	-

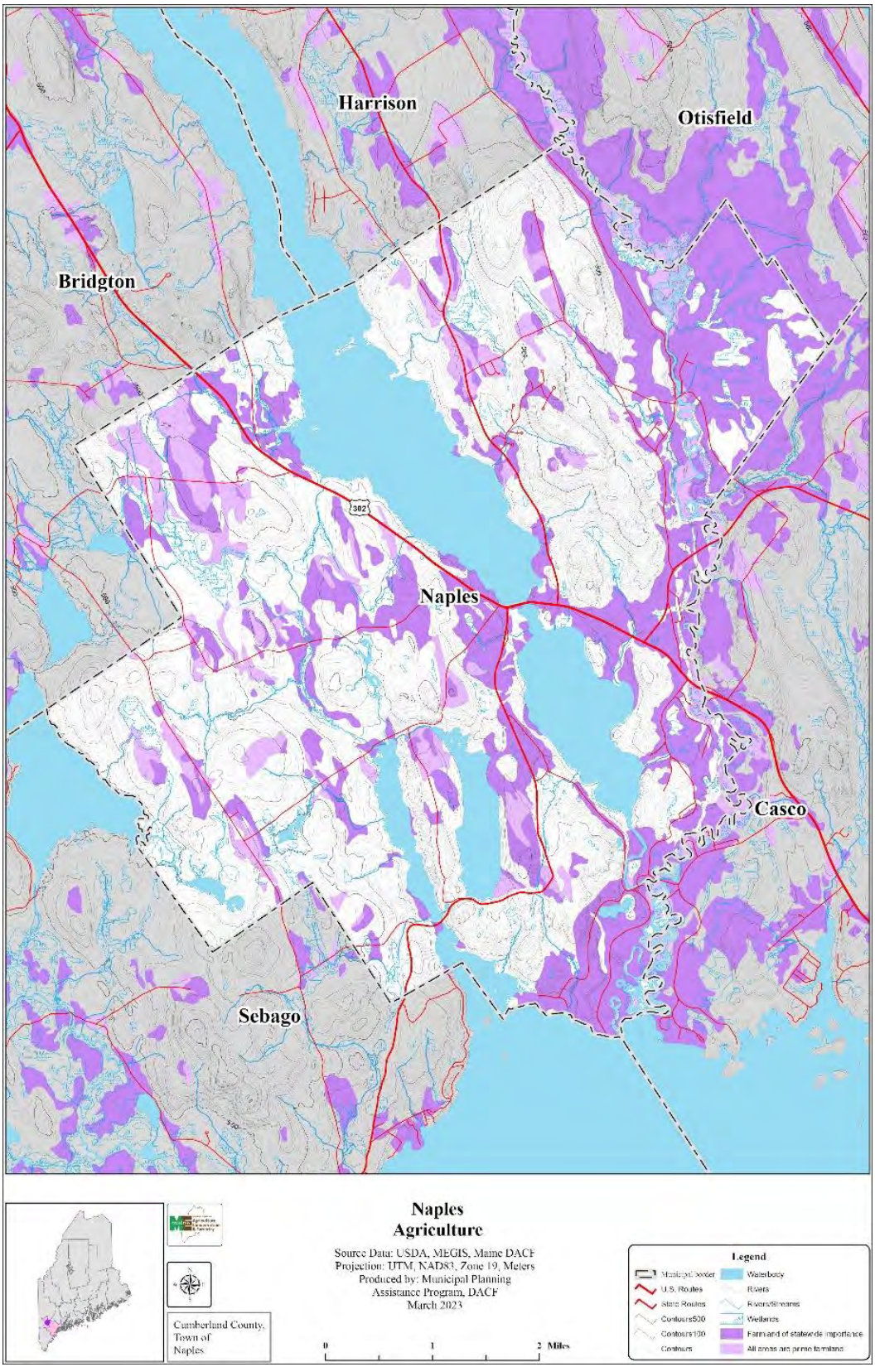
Source: Municipal Valuation Return Statistical Summary and 2006 Comprehensive Plan

Naples has a small amount of prime farmland. Prime farmland is defined as land with the best combination of physical and chemical characteristics for producing agricultural products like wood, fiber, feed, or crops. Prime farmland produces consistently high crop yields when managed and farmed properly. Land could be cropland, pastureland, rangeland, forest land, or other lands that are not intensely developed land or water. Prime farmland is defined by the National Soil Survey Handbook. These areas are located mostly in the western half of Naples, along King Hill Road, Perley Road, and around the northern half of Sebago Cove. Additional concentrations of prime farmland are located along Harrison Road and Middle Road.

Naples has a larger amount of farmland of statewide importance. These lands do not meet the standards for prime farmland but still have favorable physical and chemical characteristics for growing crops. In Naples, these farmlands are mostly located along waterbodies, including along the Crooked and Songo Rivers, along Route 302 from the Town's eastern border to Brandy Pond and Long Lake, and along Sebago Road. Soils may be classified as prime farmland or farmland of statewide importance even if development has happened in these soil areas.

Agriculture is not currently a large part of Naples' economy or land use. Naples' lakes and rivers have seen a significant amount of development, particularly around Sebago Cove and Trickey Pond, Brandy Pond, and Long Lake. Additional development pressure in these areas and along the Town's rivers could further erode opportunities to build a sustainable agricultural economy in the Town and preserve additional rural areas. The Town will have to consider how to balance future development, potential desire for local agriculture and the preservation of rural character, and protection of viable farmland.

Figure 3.1: Farmlands



Forest Resources

Like agricultural lands, forest lands offer environmental, economic, and social benefits. Healthy, managed forests provide wildlife habitat, clean air and water, stabilize the soil, and absorb stormwater runoff. Forests also provide economic benefits. Forests provide jobs for foresters, loggers, lumber companies, mills, truckers, mechanics, manufacturers, and surveyors. Forests also provide recreation opportunities and wildlife habitat.

In the past, Naples' forests have experienced poor harvesting practices. Timber harvesting can be done improperly or during muddy or wet seasons, resulting in land erosion, sediment and phosphorous runoff, and rutted land and roads. Additionally, forest operations that use poor forest management practices can result in unhealthy forests that are subject to insects and vectors, tree disease, overcrowding, increased runoff, or other environmental challenges. The State's Bureau of Forestry provides BMPs, educational resources, and regulations for timber harvesting to limit additional adverse impacts on forests and ecosystems.

The majority of Naples' land area is forested. The State incentivizes the active management and utilization of land through its Tree Growth Current Use Tax Program. This program is similar to the Current Tax Use Program for agriculture. Landowners with properties enrolled in the program can receive favorable property tax assessment reductions. Today, Naples has a similar number of acres enrolled in the program as 2013 and 2006. With the total number of acres down slightly from 2013, it likely means that the increase in the total number of parcels is due to subdivision of larger lots instead of an overall increase in land area enrolled.

Table 3.2: Tree Growth Municipal Valuation Return Statistical Summary

Year	Number of Parcels	Softwood Acres	Hardwood Acres	Mixed wood Acres	Total Acres	Total Value
2023	103	1,822	1,214	2,183	6,218	$2,572,284
2013	92	1,653	1,189	3,403	6,244	$2,047,672
2006	79	1,787	1,148	3,162	6,098	$1,447,166

Source: Municipal Valuation Return Statistical Summary and 2006 Comprehensive Plan

Over the last 30 years, there have been fluctuations in the size, type, and quantity of harvests being carried out in Naples. The years 1995 – 1999 and 2015 – 2020 saw the largest total harvests. The number of clearcut acres has declined since the 1990s, likely due to additional requirements and regulations for clearcutting land in Maine. Selection harvests are the most prevalent harvest type. This means that specific trees are chosen and removed from a woodlot to fulfill specific management goals, leaving the majority of the forest intact. Shelterwood harvests are a less common forestry practice and are most often done with white pine stands.

The harvest begins with a mature forest and intentionally cuts decaying or competing trees, leaving healthy, mature trees in a forest to serve as seed trees for future tree growth. This allows sunlight to reach the forest floor and allow for new growth. As new trees grow, the remainder of the overstory is removed. Clearcuts are typically unpopular but provide for immediate commercial or residential purposes, and the land requires good management practices to regrow a healthy forest.

Table 3.3: Year-End Landowner Reports

Year	Selection harvest, acres	Shelterwood harvest, acres	Change of land use, acres	Clearcut harvest, acres	Total Harvest, acres	# of Reports
1990 - 1994	1086	173	11	44	1314	34
1995 - 1999	3165	424	17	62	3668	79
2000 - 2004	1630	291	94	26	2041	55
2005 - 2009	1197	963	119	0	2279	56
2010 - 2014	1997	225	454	12	2688	46
2015 - 2020	2551	742	90	5	3388	78
Total	**11,626**	**2,818**	**785**	**149**	**15,378**	**348**
Average	**1,938**	**470**	**131**	**30**	**2,563**	**58**

Source: Year-End Land Owner Reports, Maine Bureau of Forestry

The Town of Naples does not own or maintain any large tracts of community forests or open space. The Town has worked with LELT to preserve 362 acres at Sebago Cove Forest. The land is protected by a permanent conservation easement and allows for working forests and farmland to be preserved regardless of land ownership. Recreation opportunities include hiking, skiing, snowshoeing, biking, hunting, fishing, and trapping.

The Town's Land Use Ordinance allows for forest management activities, including timber cruising and forest evaluation activities, timber stand improvement, pruning, timber harvesting, regeneration of tree stands, and the creation, construction, and maintenance of land management roads. Timber harvesting and forest management activities are allowed in all zones. There are limits and regulations to the location and scale of harvests that can be conducted in the shoreland. This includes limits on the total area that can be cleared, distance from the shoreline, buffering, and planting requirements. The Town does not have a street tree program.

Challenges and Opportunities

Naples has seen an increase in development in recent years. Additional development pressure can have an adverse impact on farm and forest resources. As the Town sees more development and building permits, it will have to determine how to best preserve farmland and forests. Cluster developments and increased regulation of development in areas of prime farmland or farmland of statewide significance can improve the protection of these resources. Partnering with organizations, like LELT, can help permanently conserve farmland and forests, providing enhanced protection of the Town's natural resources while providing additional recreation opportunities. Working with large forest landowners to conserve their land or enter into the tree growth tax program can help to ensure that forests are maintained and healthy while preventing harm due to development.

Additionally, warming temperatures and increased rain and flood events can have an adverse impact on farm and forest lands. Warmer winters and wetter springs and summers reduce the time that foresters and loggers have to carry out harvests. Warmer temperatures and inability to carry out forest management and harvest activities can also increase the population of ticks and other vectors, which can increase the risk of vector borne illnesses. Tree diseases and invasive species have also been impacting forests statewide.

These events impact local, regional, and statewide operations. The Town will need to work with local and regional partners to collaborate on resiliency initiatives and plan for ways to mitigate adverse impacts of disease, invasive species, and vector borne illness to support ongoing forest and farming activities and provide healthy lands for residents.

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Town of Naples Food Sovereignty Ordinance

Town of Naples Land Use Ordinance

Loon Echo Land Trust

4 Land Use

History of Development in Naples

The first industrial developments in Naples were sawmills and gristmills, centered around the lakes and rivers. Agricultural uses existed in more rural areas and a variety of trade and service businesses supported mill workers, travelers, and other people in the community. The Town's natural beauty, numerous lakes, and access via roads and canals made Naples a popular summer tourist destination, driving development of summer residences and summer camps surrounding the lakes. Commercial development along Route 302 includes a mix of businesses to serve the year-round and seasonal populations.

Since the 2006 Comprehensive Plan, there has been new commercial development along Route 302, primarily southeast toward Casco. Commercial growth has included retail stores, restaurants, marina and boat storage businesses, self-storage, and personal service businesses. Most residential growth has been single-family homes, largely in rural areas, near lakes and in new residential subdivisions.

Growth Management

The 2006 Comprehensive Plan recommended designating the Village District, residential growth areas, and commercial areas. An analysis of new residential permits in the 2006 Plan shows that 73% of permits were issued for parcels outside of the designated growth areas. Through the planning process, residents had expressed concerns about increased residential development and the loss of undeveloped open space, expanding commercial strip development impacting the historic village character, and the potential impacts of development on water quality and protection of other natural resources. At that time, the Town did not have any zoning to restrict specific uses except for shoreland zoning and the Village District regulations. Prior to 2019, the Town's Land Use Ordinance was limited to use and lot regulations for the Village District and permitting requirements.

In 2019, the Town, with the assistance of a land use planning consultant, adopted major revisions to the Land Use Ordinance which established allowed uses within zoning districts and substantially revised site plan and subdivision review procedures. Site plan and subdivision review standards were enhanced to help ensure orderly growth and minimize adverse impacts of development on the environment, municipal services, and the general health, safety, and wellbeing of residents.

Site plan review is required for new construction or additions for non-residential and multi-family development over a minimum floor area. The Planning Board reviews site plan development for environmental impact and protection, parking and circulation, vehicular and pedestrian access, availability of infrastructure and utilities, signage, stormwater management, landscaping, and other criteria. The Planning Board is also responsible for reviewing new development for compliance with zoning requirements and design standards.

Subdivision review criteria require the Planning Board to consider impact on water and other natural resources, the suitability of land for development, availability and capacity of municipal services, traffic impact, and compliance with subdivision regulations.

Zoning Districts

Rural Area

Rural Areas allow for a variety of residential, agricultural, and forestry uses. Some other limited non-residential uses are also allowed in rural areas, including municipal facilities, solar installations, places of worship, and day care facilities. The minimum lot size is 40,000 square feet for a single-family dwelling.

Critical Rural Area

The purpose of Critical Rural Areas is to provide protection for conservation lands, wetland areas, and areas adjacent to lakes and streams. Critical Rural Areas are intended to remain undeveloped and not allow residential or commercial uses with the exception of nonprofit non-residential facilities, including municipal facilities and places of worship. The minimum lot size is 60,000 square feet for a single-family dwelling. There are currently no Critical Rural Areas designated on the Town's zoning map.

Commercial Area

The Commercial Area provides areas for commercial development outside of the Village District and are primarily along Route 302 and Casco Road with a small Commercial Area near the Songo Locks School. Various residential and non-residential uses are allowed in the Commercial Area. This district is the most permissive regarding land uses. District design standards provide regulations for the form and architectural design of new buildings within the Commercial Area. The minimum lot size is 40,000 square feet for a single-family dwelling or for any commercial use or service.

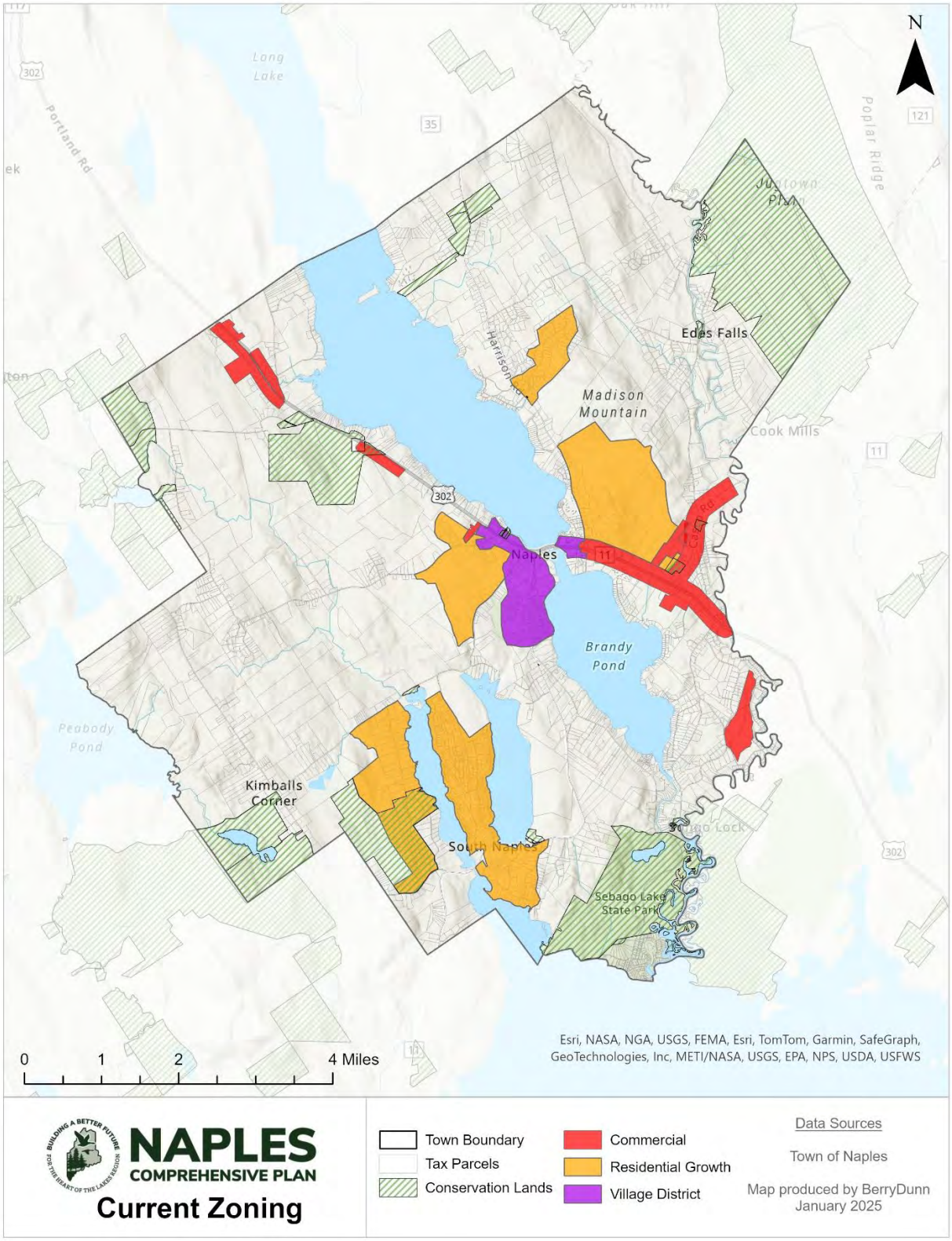
Residential Growth Area

The purpose of Residential Growth Areas is to provide areas for new residential development and some limited non-residential, low-impact uses. A variety of residential uses, including single-family homes, multi-family structures, accessory dwelling units, mobile home parks, and community living facilities are allowed. Permitted non-residential uses include municipal facilities, places of worship, community gardens, libraries, and lodging. Residential Growth Areas are scattered in different areas of the Town, including adjacent to the Village District south of Lambs Mill Road, the area along and near Harrison Road (Route 35), the Madison Heights neighborhood, west of Sebago Cove, and the area between Sebago Cove and Trickey Pond. The minimum lot size is 40,000 square feet for a single-family dwelling.

Village District Area

The Village District Area provides a mix of residential, commercial, and municipal uses. Permitted uses include residential uses, municipal and institutional facilities, and a variety of commercial uses including retail, professional offices, lodging facilities, and service businesses. The Village District Area includes areas along Route 302 on either side of the Causeway, and south along Sebago Road to State Park Road. The Village District Area includes the municipal campus of the Town Offices, Village Green, and other Town buildings on Village Green Lane. The minimum lot size is 40,000 square feet for a single-family dwelling.

Figure 4.1: Current Zoning



Floodplain Management

The Town participates in the NFIP and enacted a Floodplain Management Ordinance in accordance with NFIP requirements in June 2024. As an inland community, coastal flooding and sea level rise are not a concern for the Town; however, there are areas of potential flooding including the Causeway, lake shorelines, along the Crooked River, and along the Songo River.

Cumberland County's flood insurance rate maps (FIRMs) were updated in June 2024 with updated information on the existence and severity of flood hazards documented in the County's Flood Insurance Study report, prepared by FEMA in June 2024. The current FIRMs identify flood hazard areas for Naples.

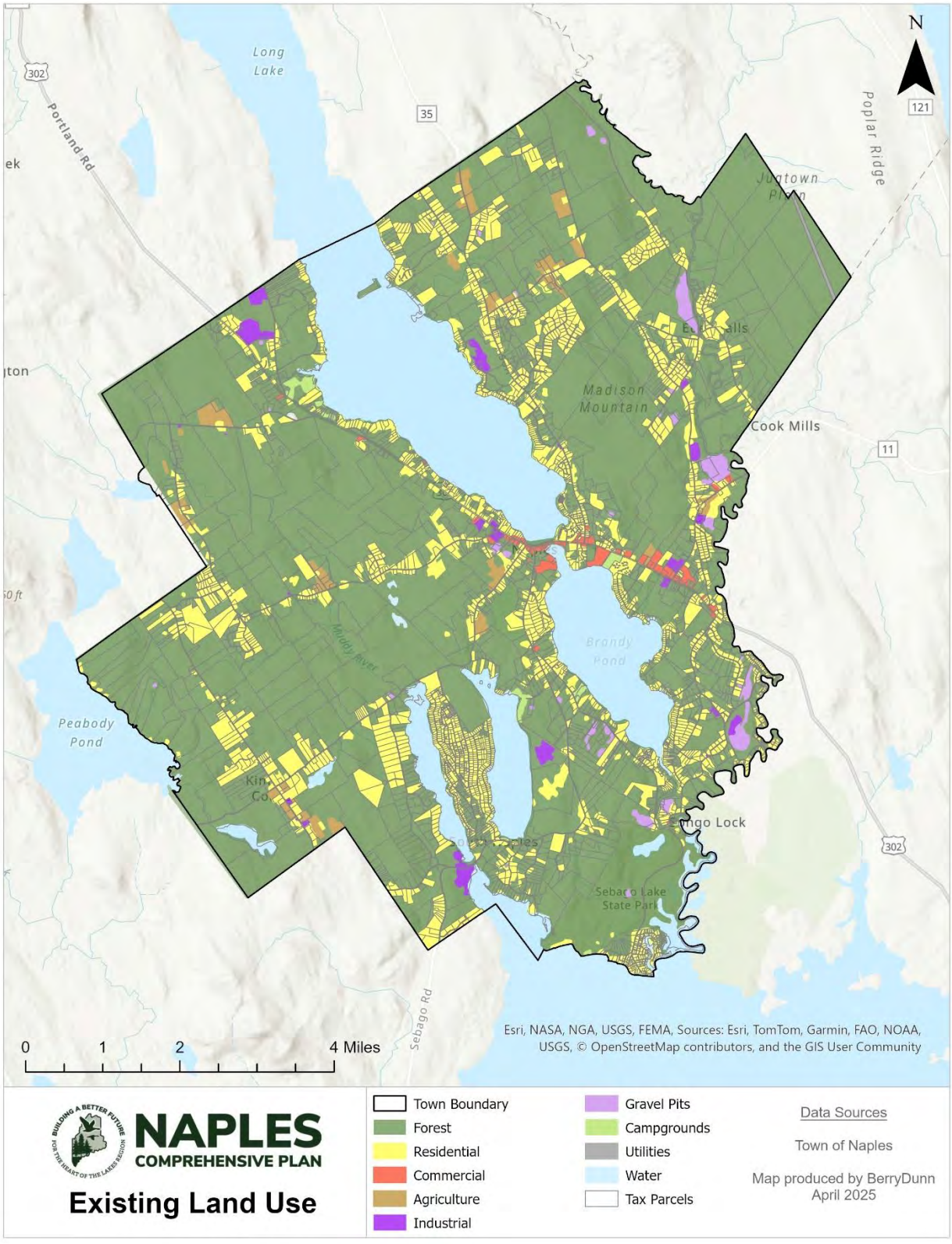
The Town's Floodplain Management Ordinance establishes requirements for any construction or development within a designated special flood hazard area (Zones A and AE identified by FEMA). In recent years, more people have been drawn to the Town's lakefront properties while simultaneously the State and region have been experiencing more severe storms. These conditions make flood protection for new development and reconstruction increasingly important to protect life and property in the event of significant flooding.

Existing Land Use

Most of the Town's land area is forested land with some large tracts of privately owned undeveloped land, conservation land, and forested land that is partially developed for residential or commercial use. Residential development is predominantly single-family homes, scattered throughout the Town, with some concentration of development in larger subdivisions.

Commercial uses are primarily located along Route 302. Commercial uses along this commercial corridor and near the lakes include marinas and boat storage, retail, lodging, restaurants, and some service businesses. Uses in this area are oriented towards the Town's recreational boating and tourism industry in addition to providing necessary amenities and services for residents, such as grocery stores and personal service businesses. Additional non-residential uses, including farms and orchards, exist in rural areas and summer camps and campgrounds in rural areas along lake shorelines.

Figure 4.2: Existing Land Use



Recent Development

Naples has experienced modest growth in housing development in the last 10 years, with the majority of new housing units being single-family homes. Housing development increased since 2020, with more net new dwelling units approved each year from 2021 to 2023. The Town has experienced new residential development of undeveloped land as well as several new homes rebuilt on an existing property. This new development on undeveloped land has occurred throughout the Town, with some new subdivisions and some development of new homes along existing roads and within existing neighborhoods. There are some larger subdivisions that were previously approved that have not been fully built out yet.

There has been very little new commercial development in the past 10 years. Non-residential development has been primarily along Route 302, including marina-related development, boat and personal storage facilities, solar farm, and some new retail uses.

As shown in Figure 4.3, new residential development is not necessarily following or consistent with defined growth areas.

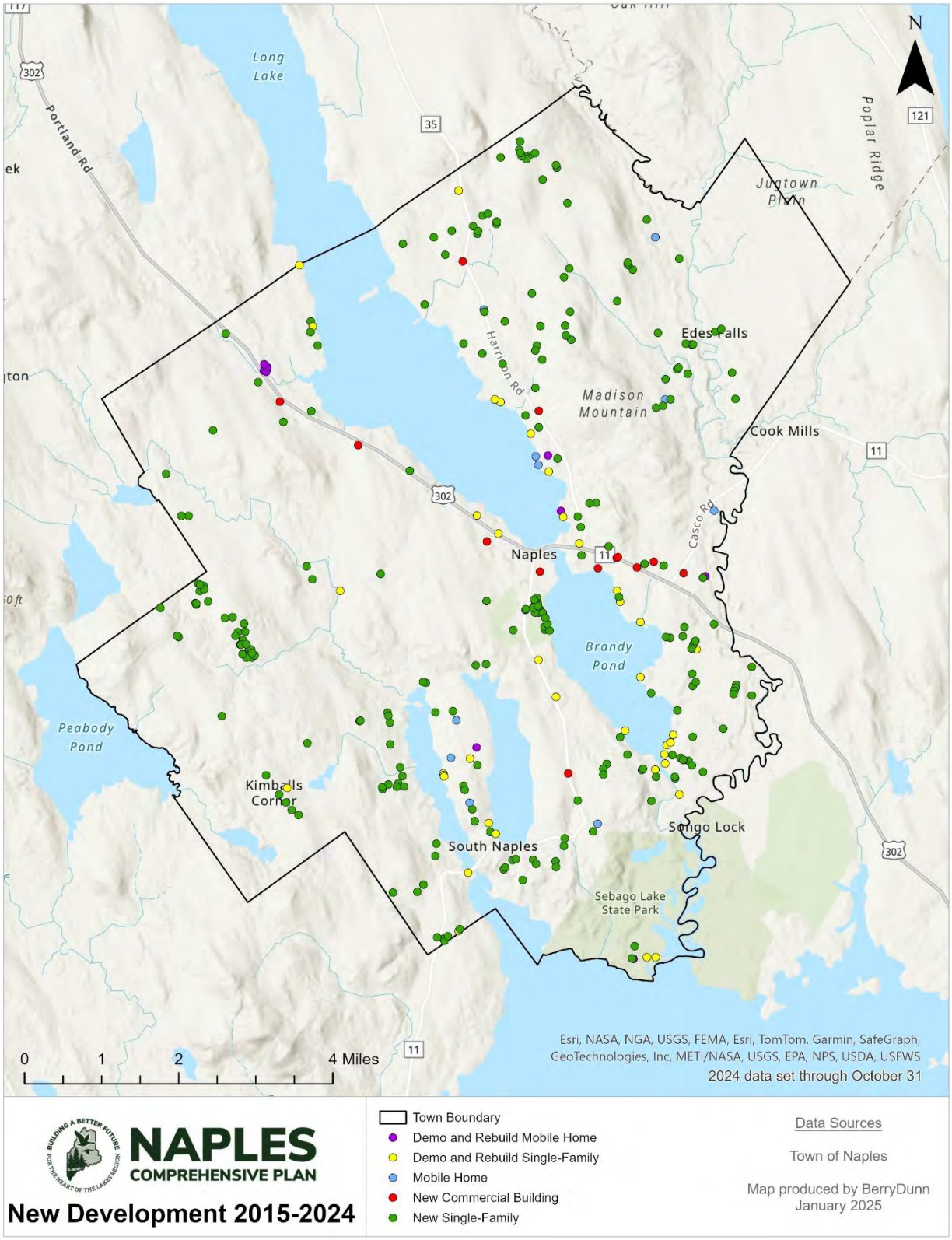
Future Growth Needs

When considering future growth area needs, the Town should consider closely recent patterns of development, particularly residential growth. While the Town is not expected to experience significant population growth in the next decade, shifting demographics to smaller household size, an aging population, and increased interest in vacation homes and investment properties in the Lakes Region will likely drive demand for continued modest residential growth. Much of the Town's recent growth has happened outside of designated growth areas, and all new residential growth has been single-family or two-family development. If current development patterns continue, additional land for residential growth may be needed; however, growth specifically to meet the needs of current residents and community members (e.g., smaller homes, senior housing) could be accommodated within existing growth areas, through modifications to the existing land use requirements to allow for more growth and smaller dwelling units within the existing growth areas.

While new residential development may be needed to meet the housing needs of residents and support economic growth, the future land use plan should also address controlling growth to protect the Town's natural resources, water quality, and rural character. This could include additional open space requirements, added protections for wetlands and critical habitat areas, or revised subdivision requirements to encourage cluster development.

Naples has only experienced minimal new commercial and industrial development in recent years (primarily marina-related uses, storage facilities, and retail); however, the Town has become an increasingly popular seasonal tourist destination. There is ample land within existing commercial growth areas along Route 302 and Route 11 for the anticipated rate of new commercial and industrial growth. Development in much of the Village District is limited by land use and shoreland zoning restrictions in areas near the lakes. The Village District is also the most desirable location for tourism-related businesses and amenity businesses desired by the community, such as restaurants, shops, personal services, and lodging.

Figure 4.3: New Development in Naples, 2015 – 2024



Challenges and Opportunities

While the 2006 Comprehensive Plan established residential and commercial growth areas, growth has been very disbursed, with much of the recent new development in areas outside of the growth areas. Commercial development is concentrated along Route 302 and the Causeway area (within the Village District); however, there are significant limitations to development in these areas due to shoreland zoning requirements, design standards, and floodplain management regulations. In addition, the lack of public water and wastewater infrastructure also limits the size and density of development that can be accommodated.

Naples has not experienced significant residential or commercial development in recent years. Still, the Town could modify land use regulations to more precisely direct growth to designated growth areas. In considering where growth is most appropriate, the Town should consider coordinating growth areas with activity centers and location of infrastructure and other amenities to improve efficiencies in transportation and provision of services. Strategically directing development in this way is a more sustainable growth pattern than the current disbursed development and will support long-term fiscal capacity and sustainability.

Sources

Town of Naples, 2006 Comprehensive Plan

Town of Naples, Floodplain Management Ordinance, enacted June 11, 2024

Town of Naples, Land Use Ordinance, Amended November 5, 2024

Town of Naples, Shoreland Zoning Ordinance, Amended June 11, 2024

Federal Emergency Management Agency, Flood Insurance Study: Cumberland County, Maine, 2024

5 Parks, Recreation, and Open Space

Introduction

Recreation and open space are integral to the identity of Naples. The lakes are a focal point for year-round recreation activities such as boating, fishing, ice fishing, camping, swimming, and snowmobiling. The surrounding natural areas are also used year-round, providing opportunities for walking, snowshoeing, and cross-country skiing.

Municipal Parks and Programming

The Department of Recreation & Community Activities has two full-time staff, a director, and a recreation programmer. Their mission is to provide inclusive programming that supports active lifestyles and adds to the quality of life for the entire community. Naples partners with neighboring towns, including Bridgton, Sebago, Casco, and others, to provide recreation opportunities to children and adults throughout the region.

Naples Town Beach provides public access to Long Lake through a boat launch and sandy beach area. The Naples Town Dock is also nearby, providing additional access to Long Lake for boating and water sports. Across the street from the Town Beach is Village Green, a public green space used for events including the Summer Concert Series. Grange Hall is the only municipal-owned indoor recreation facility, and it is currently used for senior fitness and summer camps.

The Naples Causeway is the center of social and commercial activity in Naples. Enhancements to the Naples Causeway have been made in recent years to improve safety and expand public spaces. Improvements include lighting, greenery, seating, and an amphitheater. The Causeway has a paved walkway along the portion of Roosevelt Trail, between Long Lake and Brandy Pond.

The Town used to have an indoor gymnasium, but this facility is now used as a meeting room in the Town Office building. There have been two initiatives to fund the creation of a new community recreation center, but both have failed. There are currently two municipal diamond fields, and the youth sports leagues rely on school fields for soccer and football. There is also one outdoor court, used for pickleball and basketball. Demand for youth sports programs has increased since the pandemic, and there is a need for greater field space to accommodate games and practices.

Municipal recreation programming is quite limited in Naples currently. Indoor opportunities include fitness classes and youth recreational basketball, along with open pickleball in Sebago that is intended for Sebago and Naples residents. Over the past several years, Naples has considered developing a new community and recreation center. Currently, proposal for a new recreation center, including a gymnasium, office space, and meeting space, is under consideration by the Town.

Sebago Lake State Park

Sebago Lake State Park is a 1,400-acre park and natural area provides a variety of recreational opportunities. It is managed by the Maine Department of Agriculture, Conservation, and Forestry (DACF) and it is one of the original five Maine State parks. Park visitors enjoy fishing in its ponds and rivers, hiking and biking on its trails, and swimming and boating at the lake. There is a boat launch within the park, as well as campgrounds available for reservation. The park is open year-round and encourages winter activities such as snowshoeing and cross-country skiing.

Non-Municipal Facilities and Programming

Non-municipal offerings are a vital piece of the overall recreational opportunities within Naples. The Town currently uses school fields and gyms to meet the demand for field space from youth sports. Naples has strong collaboration with surrounding towns for youth sports.

Private recreation providers help meet the increased demand of seasonal residents and visitors in the summer. There are several private campgrounds and recreational boat and watercraft rental facilities that operate during the summer. Some publicly accessible trails on private property offer recreation opportunities year-round.

Open Space and Conservation Land

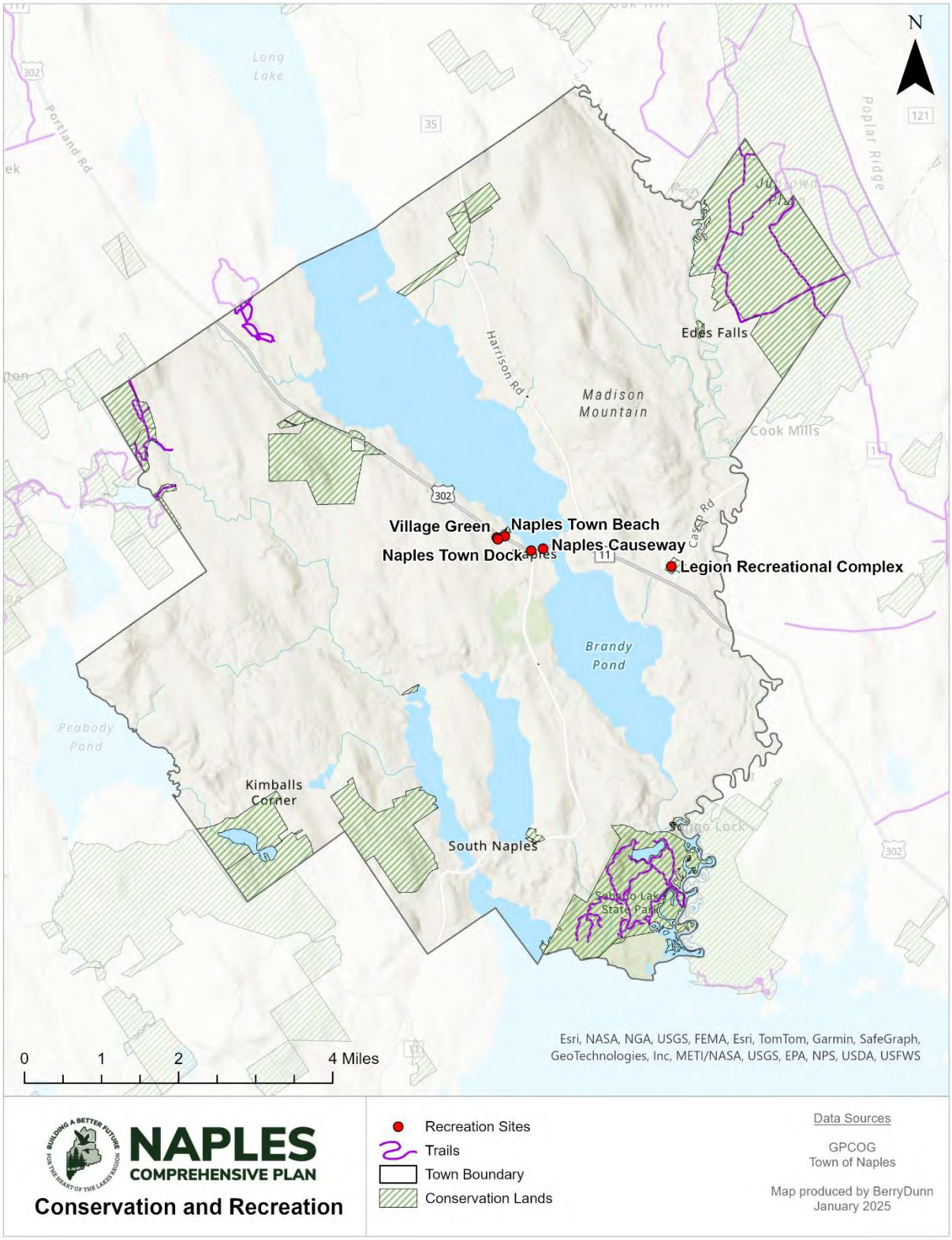
Sebago Cove Forest is a 362-acre conservation area within Naples managed by LELT. LELT is a nonprofit organization committed to conserving and protecting land and natural resources in the Lake Region of Maine. Sebago Cove Forest also contains 2,500 feet of shoreline and is open for public recreation, including hiking, fishing, hunting, and snowshoeing.

The Holt Pond Preserve is a conservation area managed by LEA, a nonprofit organization that focuses on preserving the waters and watersheds of the Greater Sebago Lake Region. The preserve is over 400 acres, with the portions east and north of Holt Pond falling within the Naples town boundary. There is a canoe launch and trails throughout the preserve, and its designated recreational uses include hunting, fishing, wildlife viewing, hiking, snowshoeing, and cross-country skiing.

Conservation lands provide a variety of benefits including greater wildlife biodiversity and habitat protection, increased air and water quality, and more opportunities for recreation. There are a variety of private conservation lands within Naples, such as the conservation area in the Northeast owned by Hancock Lumber. Their lands include a conservation easement and some trails for use with landowner permission.

Across the State, roughly 94% of forest land is privately owned. More than half of this area is open to the public, as private landowners voluntarily provide access to land for a variety of uses including hunting, fishing, and hiking. Large lot owners in Naples provide access to their properties for recreational uses, while some choose to keep their land private by posting ‘no trespassing’ signage.

Figure 5.1: Conservation Lands and Recreation Resources



Challenges and Opportunities

Discussions with the Recreation & Community Activities Department have highlighted some key challenges and areas of opportunity. Increasing the amount of field space and facility space is a high priority, especially since this lack of space has led to a gap in programming for specific demographic groups such as teens. Other desired programming types include travel sports and swimming lessons. There is an acknowledgment of the cost-of-living concerns within Naples and a focus on helping to ensure that recreation improvements are measured and deliberate. One planned improvement is the installation of a pavilion over the ice rink/pickleball courts.

The Town has a positive relationship with the schools in the area and maintaining this connection is key to continuing to provide youth recreation opportunities. Greater collaboration with surrounding towns is another way to expand these offerings.

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Lakes Environmental Association

Loon Echo Land Trust

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Maine Department of Inland Fisheries & Wildlife, Beginning with Habitat

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Town of Naples, Planning and Code Department

Town of Naples, Recreation & Community Activities Department

6 Economy

Introduction

Naples, Maine, first settled in 1774 and incorporated in 1834, has a long history of attracting visitors. Early on, this scenic town by Long Lake and Sebago Lake needed hotels and other businesses to serve travelers and vacationers. In the 1800s, large inns and resorts welcomed tourists from Portland, Boston, and beyond, thanks in part to the Cumberland and Oxford Canal, which once carried both products and people.

Naples also gained fame because of famous visitors like Henry Wadsworth Longfellow and Nathaniel Hawthorne, who praised its beauty. During the late 19th century, the local economy grew with factories producing canned goods, shoes, and carriages. Yet tourism steadily took center stage, helped by the opening of the Bay of Naples Inn in 1899. Steamships brought guests from the Town landing, and a casino nearby offered bowling, movies, and dances.

By the 1940s, Naples's tourist economy remained strong, supported by Route 302, which allowed cars to drive straight from Portland to the Causeway. But change came in the 1950s, when steamship service ended, and the grand Bay of Naples Inn closed. Still, tourism remained vital, with small, family-owned shops, diners, and motels catering to visitors.

In the 1980s and 1990s, national chains and big-box stores led to closures of some local businesses, but Naples kept some home-grown stores. During the early 2000s, new cafés, service offices, and pop-up shops revitalized downtown. Today, Naples relies strongly on tourism. Seasonal homeowners hire local contractors, and day-trippers from southern Maine and New Hampshire visit the Causeway. Sebago Lake State Park, partly in Naples, remains a huge draw, and the historic Songo Lock stands as a reminder of the Town's rich past, keeping tourism at the heart of Naples's economy.

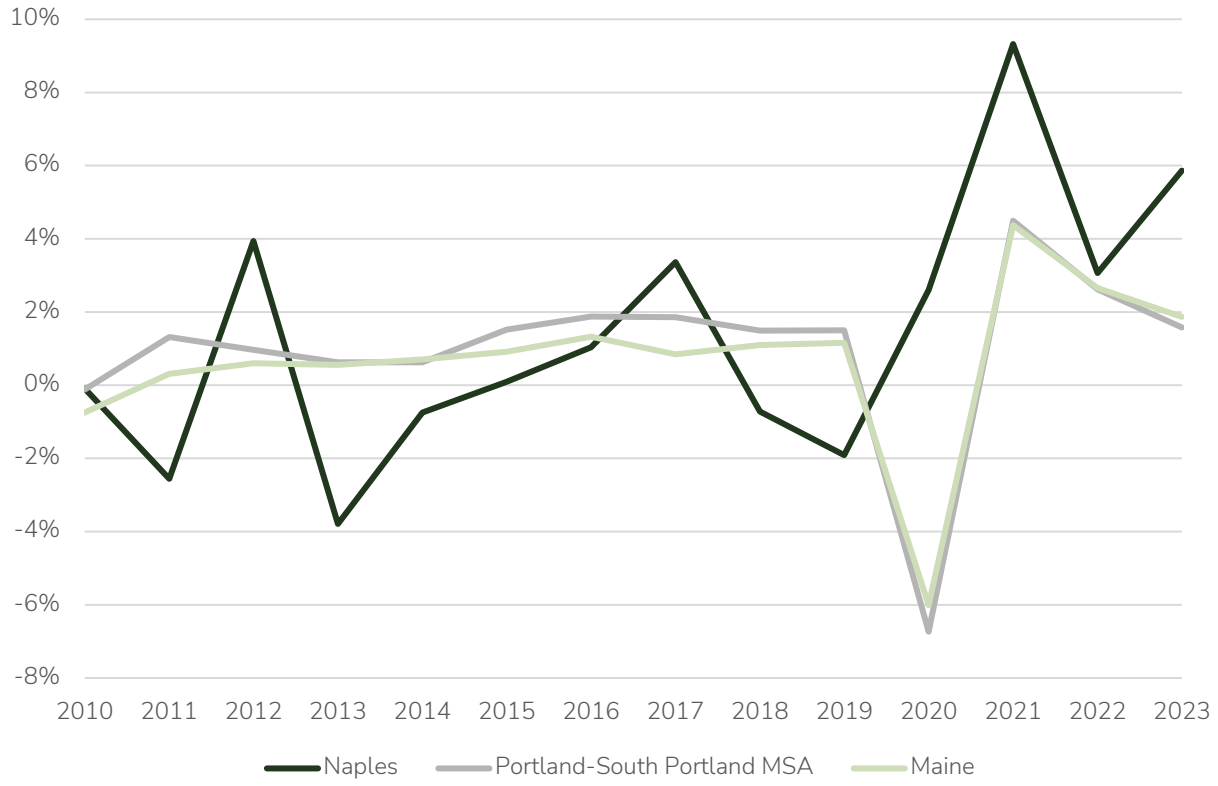
Economic Conditions

Naples has demonstrated notable economic dynamism and resilience over recent years. While historically smaller in its employment base compared to neighboring areas, Naples has leveraged its unique position as a tourist and regional hub.

Employment in Naples has shown significant growth in recent years, particularly following the COVID-19 pandemic. From 2010 to 2020, employment remained steady at 1,050 – 1,100 jobs. However, Naples experienced rapid growth after 2020, reaching over 1,300 jobs by 2023. Job growth peaked at nearly 10% in 2021, outpacing both the Portland-South Portland Metro area

and the State. This trajectory reflects the Town's ability to recover from economic disruptions and capitalize on its existing strengths.

Figure 6.1: Average Annual Job Growth Rates



Source: Maine Department of Labor

Regional Economy

Naples is in the northwest portion of the Portland-South Portland Metropolitan Statistical Area (MSA). The Portland-South Portland MSA encompasses a significant portion of southern Maine, including Cumberland, York, and Sagadahoc counties. The area is characterized by its diverse geography, which includes urban centers, suburban communities, coastal towns, and rural regions.

Table 6.1: Major Employers, Portland-South Portland MSA

Top Employers in Portland-South Portland MSA	Industry	City	Estimated Employment
MaineHealth	Healthcare (Hospital/Clinical Services)	Portland	9000
LL Bean	Retail (Outdoor Apparel & Equipment)	Freeport	5000

Top Employers in Portland-South Portland MSA	Industry	City	Estimated Employment
Idexx Laboratories Inc	Veterinary Diagnostics & Software	Westbrook	3000
Unum	Insurance/Employee Benefits	Portland	2500
Northern Light Mercy Hospital	Healthcare (Hospital)	Portland	1500
Wex	Financial Technology (Fleet Cards)	Portland	1200
Bowdoin College	Higher Education	Brunswick	1000
University of New England	Higher Education	Biddeford/ Portland	1000
University of Southern Maine	Higher Education	Portland/ Gorham	1000
Alere Scarborough Inc	Medical Diagnostics	Scarborough	650
Texas Instruments Inc	Semiconductor Manufacturing	South Portland	600
Adusa Distribution LLC	Food Distribution (Grocery Supply)	Scarborough	600
Idexx Operations Inc	Veterinary Diagnostics & Manufacturing	Westbrook	501-1000
TD Bank	Banking & Financial Services	Portland	501-1000
Tyler Technologies Inc	Public Sector Software Solutions	Yarmouth	501-1000
Sun Life Financial	Insurance & Financial Services	Scarborough	501-1000
Granite Bay Care	Social Services (Support Services)	Portland	500
St Joseph's College	Higher Education	Standish	400
Barber Foods LLC	Food Processing	Portland	300

Source: Maine Department of Labor

The Portland-South Portland MSA is the economic engine of Maine, contributing significantly to the State's gross domestic product (GDP). The region boasts a diverse economy with key industries that span multiple sectors:

Healthcare and Life Sciences: MaineHealth, headquartered in Portland, is the largest employer in the region, with over 9,000 employees statewide. It anchors a robust healthcare sector that includes hospitals, clinics, and specialty care facilities. Companies like Idexx Laboratories, specializing in veterinary diagnostics and software, contribute to the growing life sciences and biotechnology cluster.

Retail and Tourism: The MSA's retail sector is highlighted by LL Bean in Freeport, a major employer and a global brand in outdoor apparel and equipment. Tourism is a major economic driver, fueled by the region's coastal attractions, historic sites, and vibrant arts and dining scenes. Visitors flock to Portland’s Old Port district, South Portland’s beaches, and rural areas for outdoor recreation.

Financial Services and Technology: Financial technology and insurance are represented by companies like Wex Inc. and Unum, which provide employment in high-skill, high-wage jobs. Emerging technology sectors are supported by companies like Tyler Technologies, specializing in public sector software solutions.

Manufacturing and Food Processing: Manufacturing ranges from traditional industries like Texas Instruments in South Portland to food processing facilities such as Barber Foods in Portland.

Education and Research: Institutions like Bowdoin College, University of Southern Maine, St. Joseph's College, and the University of New England enhance the region's workforce through higher education and research, while contributing to local economies.

Marine and Maritime Activities: The MSA's coastal location supports maritime industries, including fishing, shipping, and shipbuilding, along with recreational boating and tourism.

Employment and Wages

Employment

Naples' economy is heavily influenced by a few dominant industries. Educational services account for the largest share of employment, employing 319 individuals (23.7%), followed by accommodation and food services (22.2%) and retail trade (19.0%). These sectors highlight the importance of tourism and regional services in driving economic activity. Other significant industries include administrative support, healthcare, and construction, which collectively support Naples' economic base.

Table 6.2: Naples Employment by Industry Sector, 2023

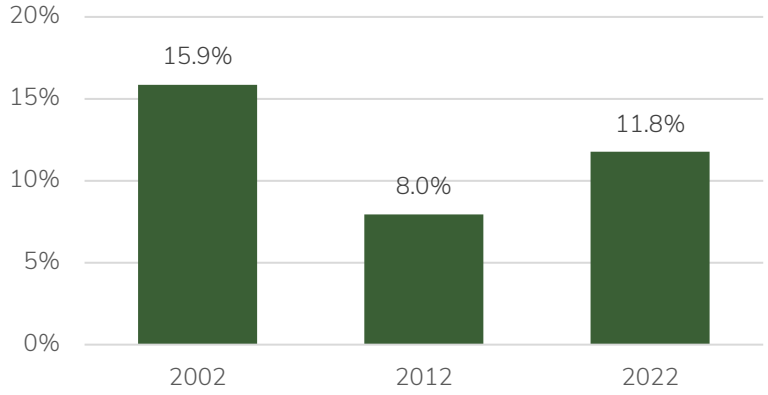
Industry Sector	Employees	Percentage
Educational Services	319	23.7%
Accommodation and Food Services	298	22.2%
Retail Trade	255	19.0%
Admin/Support/Waste Management	104	7.7%
Health Care and Social Assistance	82	6.1%
Construction	79	5.9%
Manufacturing	70	5.2%
Arts, Entertainment, and Recreation	31	2.3%
Public Administration	19	1.4%
Real Estate and Rental and Leasing	18	1.3%
Professional/Scientific/Tech	18	1.3%

Industry Sector	Employees	Percentage
Transportation and Warehousing	15	1.1%
Finance and Insurance	14	1.0%
Management of Companies	13	1.0%
Other Services (Excl. Public)	10	0.7%

Source: Maine Department of Labor

In 2022, only 12% of employed Naples residents also worked in the Town, a decline from 16% in 2002. This indicates a strong reliance on commuting, with many residents traveling to nearby areas for employment. Conversely, Naples attracts a significant number of non-residents to its job base.

Figure 6.2: Percent of Employees Living and Working in Naples



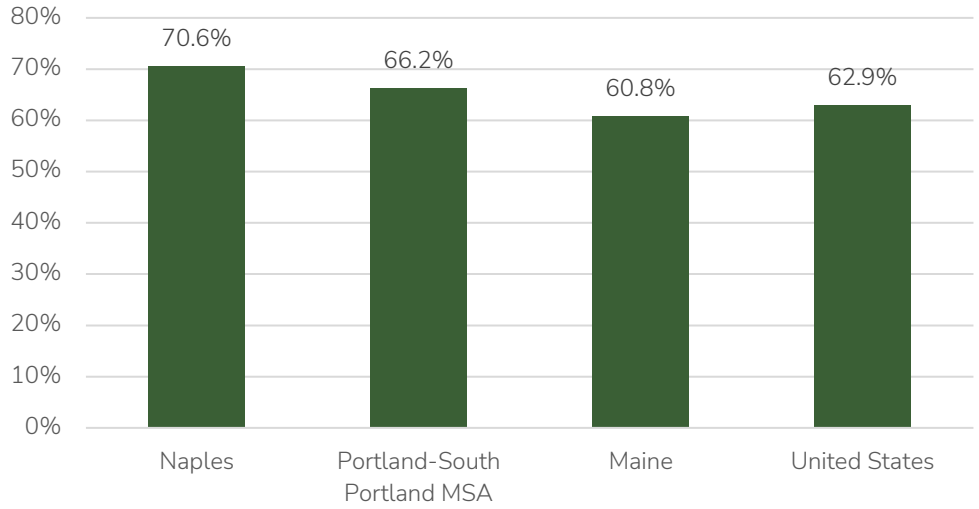
Source: OnTheMap

The high level of commuting places stress on regional transportation systems and contributes to traffic congestion. It also underscores the need for affordable housing within Naples to reduce commuting distances and attract more workers to live locally.

Labor Force

Naples has a robust labor force participation rate (70.6%), significantly higher than the Portland-South Portland MSA average (66.2%) and the State overall. This strong participation rate indicates a healthy job market and a stable or growing economy.

Figure 6.1: Labor Force Participation Rates, 2024



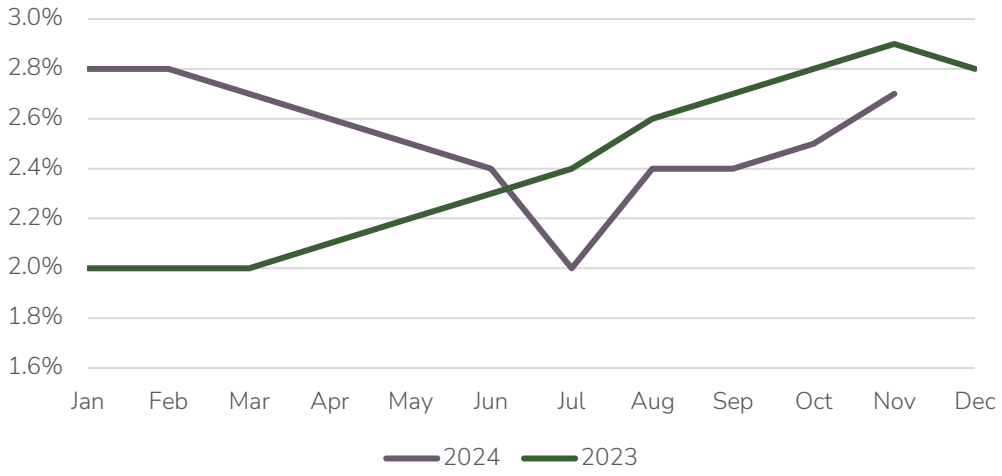
Source: Maine Department of Labor

While high labor force participation is a strength, sustaining this rate requires addressing barriers such as affordable housing, child care, and transportation. These factors are essential for retaining and attracting working age residents, particularly younger families.

Unemployment

Since the start of 2023, the unemployment rate in the Portland-South Portland MSA has ranged between 2.0%-3.0%. The rate increased slightly in late 2024, peaking at 2.9% in November, likely reflecting seasonal employment fluctuations.

Figure 6.3: Portland-South Portland MSA Unemployment Rates



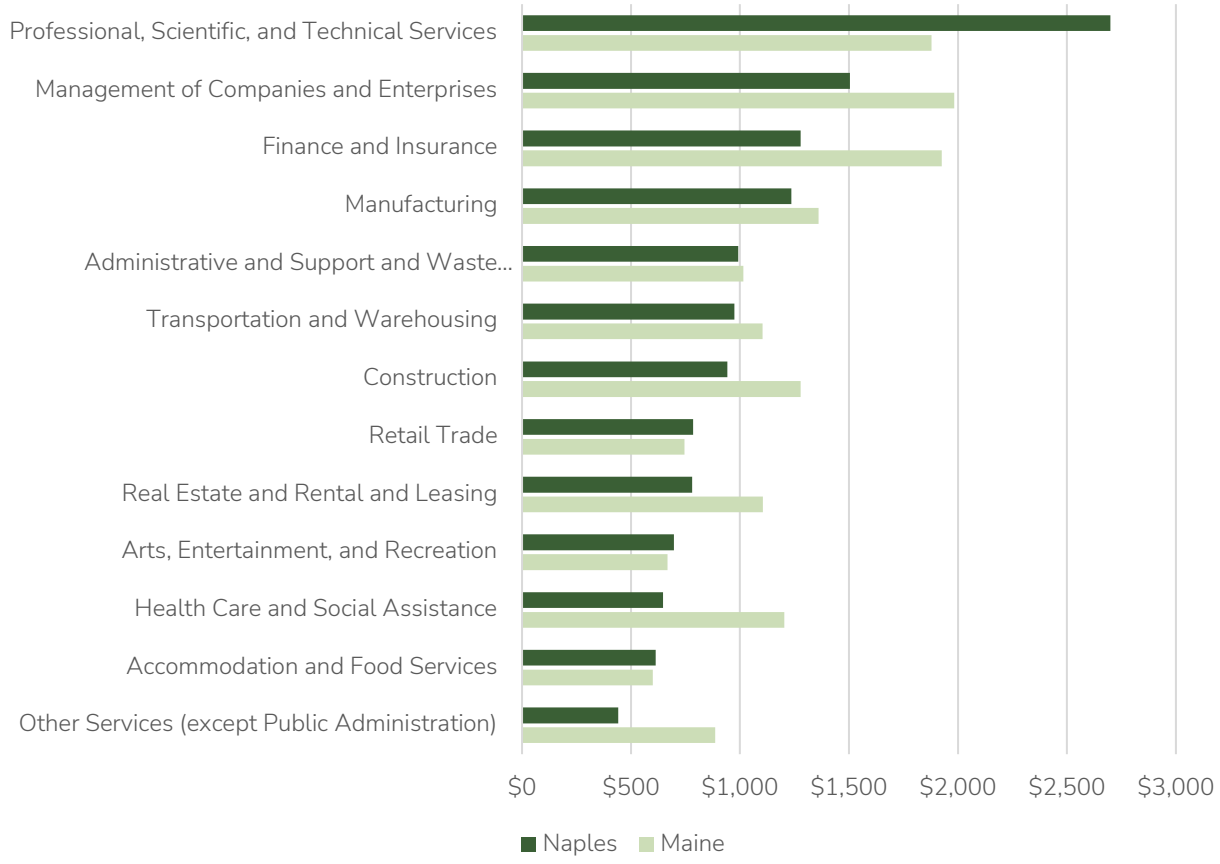
Source: Maine Department of Labor

While low unemployment is a positive sign of economic health, it can lead to labor shortages, particularly in industries such as retail, tourism, and food services. Employers may face increased wage pressures to attract and retain workers.

Wages

Wages in Naples vary significantly by industry. While professional, scientific, and technical services offer higher-than-average weekly wages compared to the State, wages in sectors like management, finance, construction, and healthcare lag behind.

Figure 6.4: Average Weekly Wages by Industry, 2023



Source: Maine Department of Labor

The wage disparities highlight the challenge of ensuring economic equity and affordability for residents. Lower wages in high-employment sectors like accommodation and retail make it difficult for workers to afford housing and other essentials, potentially driving workforce shortages and out-migration.

Tourism

Tourism is a cornerstone of the economy in Naples, Maine, a picturesque lakeside town that attracts visitors with its natural beauty and recreational offerings. Known for its lakes and abundance of waterborne activities, Naples experiences a dramatic seasonal influx of visitors, with its population swelling to over 20,000[1] during the summer months. This seasonal activity is a major driver of the local economy, bringing substantial revenue through hospitality, retail, and recreational services.

The Town's attractions, such as the Naples Causeway, Long Lake, and Brandy Pond, support a vibrant tourism industry. Activities like boat rentals, seaplane tours, and waterfront dining draw thousands of visitors annually. Additionally, the extension of the tourism season into the autumn months has helped balance the economic impact of peak and shoulder seasons.

Tourism generates significant income for Naples, supporting local businesses, creating jobs, and driving property tax revenues. The hospitality sector, including restaurants, marinas, and retail shops, thrives during the peak summer months. Additionally, the area's unique identity as a recreational hub helps Naples maintain a steady flow of economic activity. High visitor satisfaction rates, with 94% of Maine tourists expressing a desire to return[2], underscore the importance of tourism as a sustainable economic driver for the Town. Still, supporting tourism while maintaining the Town's charm and livability amidst rising visitor numbers is a concern for the community.

The highly seasonal nature of Naples' tourism industry presents hiring challenges for local businesses. While summer brings a surge in employment opportunities, the demand for temporary workers makes it difficult to maintain a stable, year-round workforce. This labor market tightness places upward pressure on wages, increasing operational costs for local businesses.

Current Economic Trends

Naples is grappling with several pressing economic challenges, driven by housing shortages, workforce constraints, and the seasonal nature of its economy. The dramatic rise in housing costs and a limited supply of affordable housing make it difficult for workers to live in the area. This crisis is not only displacing long-time residents but also altering the community's character,

[1] Coffin, Jaed. July 1, 2023. "In Maine's Pontoon Capital, a Wet, Hot Lakeside Summer." Down East Magazine. Accessed January 28, 2025. https://downeast.com/our-towns/wet-hot-lakeside-summer/

[2] Nicole Ogrysko. November 18, 2024. "Tourism to Maine dipped 9% this past summer, report shows." *Maine Public.* Accessed January 17, 2025, https://www.mainepublic.org/business-and-economy/2024-11-18/tourism-to-maine-dipped-9-this-past-summer-report-shows

which is a core part of its appeal to tourists. Many year-round housing units are being converted into short-term rentals to meet tourist demand, further reducing availability for residents. The situation impacts local businesses, which struggle to attract and retain employees, particularly in essential sectors like hospitality and healthcare.

The seasonal influx of tourists adds to these pressures, straining local infrastructure and services. Traffic congestion, increased demand for utilities, and overburdened public spaces are becoming more common. Additionally, the region faces workforce shortages exacerbated by low unemployment rates, which have remained under 4% statewide. Seasonal labor demands add to this pressure, as businesses experience worker shortages during peak months.

Commercial Development and Growth Areas

Commercial development in recent years has focused on key arterial corridors (Route 302 and Route 11/14) and the Village District areas in the vicinity of Naples Causeway. A Land Use map approved in 2023 establishes candidate areas for continued commercial growth, designated as either Commercial or Village District land use areas. The Commercial use designation runs along Route 302 from the eastern Town line to its intersection with Route 35 (Harrison Road). Commercial use is also assigned to Route 11 (Casco Road) from Route 302 to the Crooked River. Additional areas designated for Commercial use are located on Route 302 (Roosevelt Trail) in the vicinity of October Road and from Kansas Road to the northwest Town boundary. A commercial use designated area is also located east of Oakwood Lane and Songo School Road in the vicinity of Maplewood Drive.

Two areas are designated as Village District, one on either side of Naples Causeway. The eastern Village District Area runs along Route 302 from Naples Causeway to Bay Village Road. The western Village District Area runs along Route 11/14 (Sebago Road) from Bay of Naples Road north to Route 302, and along Route 302 (Roosevelt Trail) west to Lambs Mill Road.

In 2008, two Tax Increment Financing (TIF) districts were established, the Route 302 Corridor TIF District and the Downtown and Waterfront Development TIF District. The establishment of these districts is designed to incentivize development in specified areas through a partnership with the developer, the Town and lending agencies that enhances financing terms. The TIF districts largely lie within candidate development areas designated on the current land use map.

Home occupations are allowed in most areas of Naples. Allowing for home-based businesses creates opportunities for entrepreneurship and small business growth. In a small town, these businesses can provide needed services to support the community. Home occupations could include craftspeople, small day care operations, personal services, counseling, repair shops, etc.

Challenges and Opportunities

Naples faces several challenges, including a reliance on tourism-related industries, lower wages in key sectors, and limited housing options. These factors impact the Town's ability to attract and retain workers, particularly younger residents and families. Additionally, the Town does not have defined priorities for economic development, which can make it difficult to identify strategies to support local business growth. However, Naples also has significant opportunities to leverage its strengths, including a high labor force participation rates and proximity to regional economic centers.

Naples has demonstrated resilience and growth, supported by a strong labor force and proximity to regional economic hubs. However, challenges such as housing affordability and reliance on tourism necessitate strategic planning to foster sustainable growth. Also, the Town's lack of water and sewer infrastructure, limits the size and types of businesses that can operate in Naples. By addressing these challenges and leveraging its assets, Naples can build a more inclusive and diverse economy, benefiting residents and the broader region alike.

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The Naples Causeway

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7 Housing

Introduction

Housing needs and affordability have changed significantly since the Naples' last comprehensive plan. Historic underproduction of housing in the past two decades has contributed to the statewide housing crisis. The State of Maine Housing Production Needs Study indicated a need for 84,000 new housing units to make up for underproduction and to accommodate projected growing housing needs by 2030.[3]

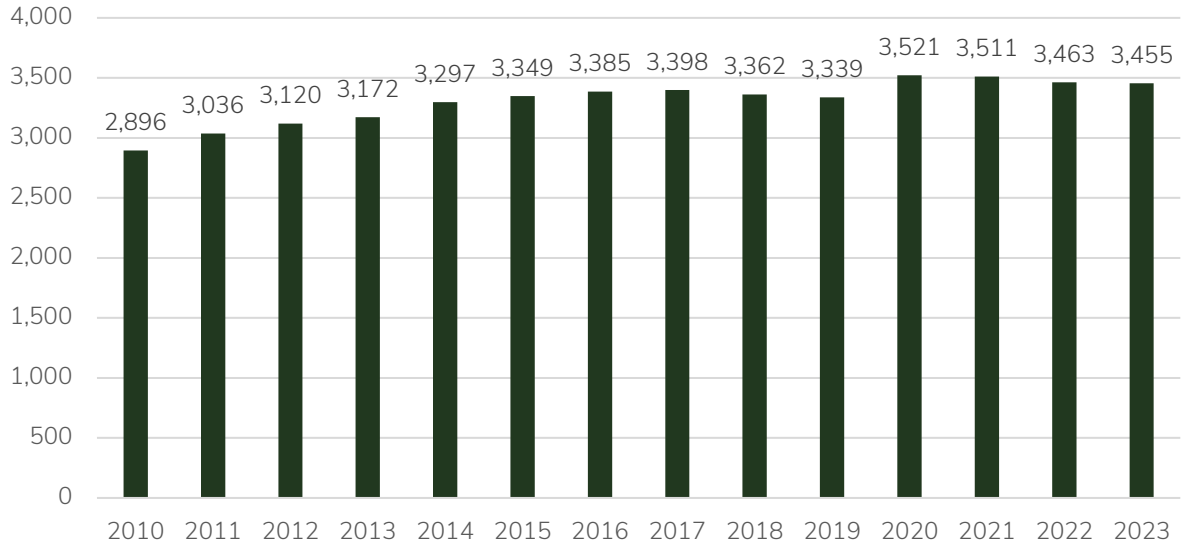
Naples has experienced very little new housing development in recent years. As rents and home prices have increased in the region and remain out of reach for most of the Town's households, it has become increasingly challenging for new families to relocate to Naples and for existing homeowners to downsize within the community. While some new housing development has occurred in recent years, demolition and deterioration of some older homes has resulted in a loss of some housing units. As a result, the Town's total housing stock has remained relatively level in recent years.

Housing Stock

Based on 2023 five-year estimates, Naples has 3,455 total housing units. The Town experienced an increase in total housing units from 2010 to 2020, and a slight decline since 2020. Naples has not experienced the same residential development pressure in recent years as other Portland area communities.

[3] MaineHousing. October 2023. *State of Maine Housing Production Needs Study.* Accessed January 20, 2025. https://mainehousing.org/docs/default-source/default-document-library/state-of-maine-housing-production-needsstudy_full_final-v2.pdf

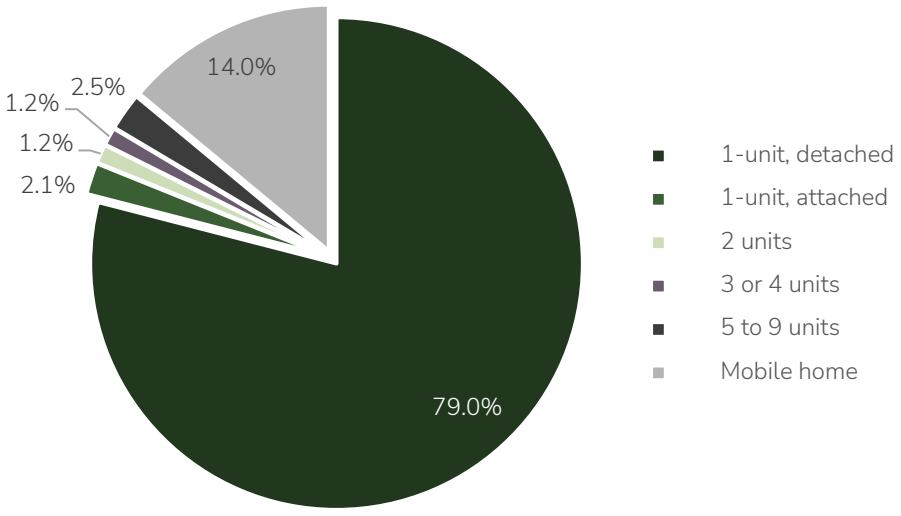
Figure 7.1: Naples Total Housing Units



Source: 2010 – 2023 ACS 5-year estimates

The majority (79%) of housing units are single-family detached units. Mobile homes make up 14% of housing units, a significantly higher percentage compared to the County and State. Multi-family structures containing three or more units account for only 3.7% of all housing units. The total number of multi-family units declined almost 40% from 2013 to 2023, from 210 units to 127 units.

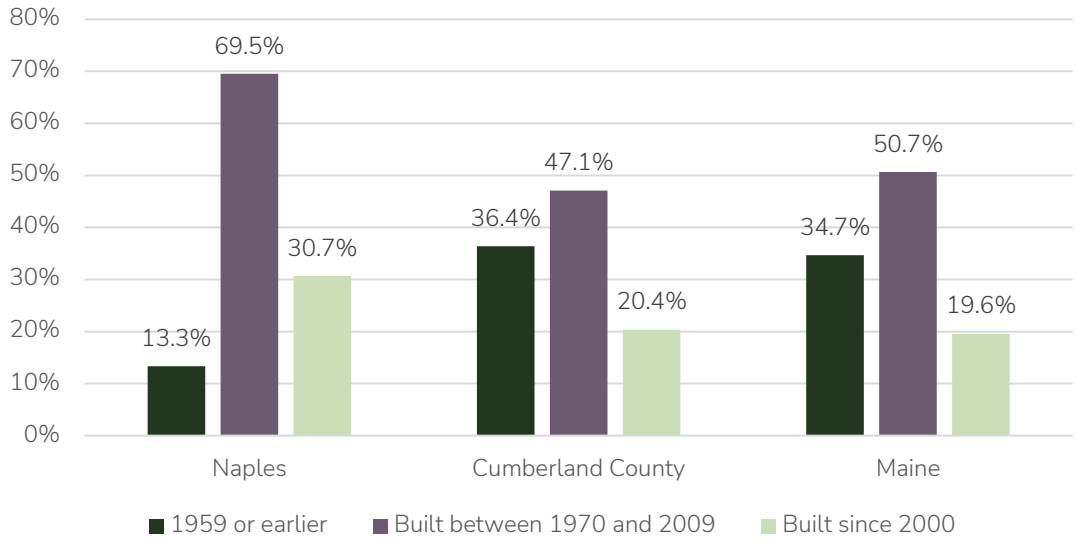
Figure 7.2: Naples Percentage of Housing Units by Type, 2023



Source: 2023 ACS 5-year estimates

The housing stock in Naples is generally newer and in decent condition, with 31% of homes built since 2000, compared to approximately 20% of units in both the County and the State. In addition, there are no housing units that lack complete plumbing or kitchen facilities. Most housing units (70%) were built between 1970 and 2009. The 1980s experienced the most housing development, like trends across the State and country. Much of the housing development since 2000 includes single-family homes in rural subdivisions, some of which are much larger homes, likely intended for seasonal or recreational use.

Figure 7.3: Age of Housing Stock

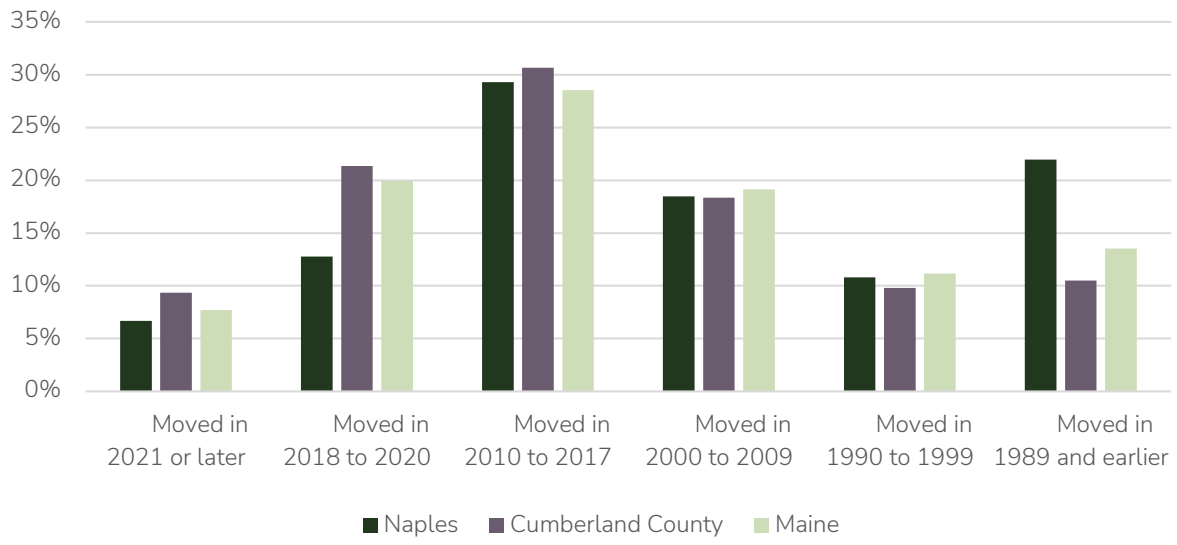


Source: 2023 ACS 5-year estimates

Housing Tenure and Longevity

Of the Town's 2,099 occupied housing units, approximately 89% are owner-occupied. On average, compared to the County and the State, Naples residents have longer tenure in their homes, with 22% of housing units occupied by their current householder since 1989 or earlier.

Figure 7.4: Year Householder Moved Into Unit



Source: 2023 ACS 5-year estimates

Table 7.1: Housing Tenure and Household Size

	Naples		Cumberland County		Maine	
Occupied housing units	2,099		130,003		589,085	
Owner-occupied	1,863	88.8%	91,485	70.4%	436,029	74.0%
Renter-occupied	236	11.2%	38,518	29.6%	153,056	26.0%
Avg household size of owner-occupied unit	1.94		2.44		2.38	
Avg household size of renter-occupied unit	1.37		1.89		1.96	

Source: 2023 ACS 5-year estimates

Vacant and Seasonal Housing

As the heart of Maine's Lakes Region and a summer tourist destination, Naples has a significant seasonal population. The vast majority (97%) of vacant housing units are for seasonal, recreational, or occasional use. The remaining 3% of vacant housing units include those that are for rent or sale and units that have been sold or rented but are not yet occupied.

Table 7.2: Breakdown of Naples Vacant Housing Units

	2013	2023
Total Vacant Units:	1,555	1,356
For rent	97	21
Rented, not occupied	0	0
For sale only	41	0
Sold, not occupied	0	0
For seasonal, recreational, or occasional use	1,243	1,318
For migrant workers	0	0
Other vacant	174	17

Source: 2013 and 2023 ACS 5-year estimates

While the total number of housing units has not increased in recent years, the number of occupied housing units has increased. From 2010 to 2019, roughly half of all housing units were vacant, with most vacant units being used for seasonal or recreational use. From 2020 to 2023, the percentage of housing units that are vacant has decreased to less than 40%, and the total number of occupied housing units has steadily increased from 2018 to 2023. This reflects fewer homes that are vacant and on the market (either for sale or for rent).

Rental vacancy rates are higher for Naples than the County and State. This could be due to maintenance needs or misalignment with market rental rates. The small number of rental units in Naples means that any issues with a small number of rental units could have a sizeable impact on this rate. Conversely, the homeownership vacancy rate (which does not include seasonal homes or other units not for sale) is essentially zero.

Naples' desirability as a tourist destination has resulted in the rental of homes or rooms to visitors on a short-term basis. According to short-term rental (STR) data aggregator AirDNA, there are 183 total listings in Naples. In May 2025, there were 73 active listings, down 12% from May 2024. August 2024 saw the highest number of active listings (148) in the past three years. Most of the units include rental of the entire home (95%) as compared to a private room within a home (5%). About 82% of property owners make their rental units available for less than six months a year, with 43% of the units available 90 nights or fewer on an annual basis.

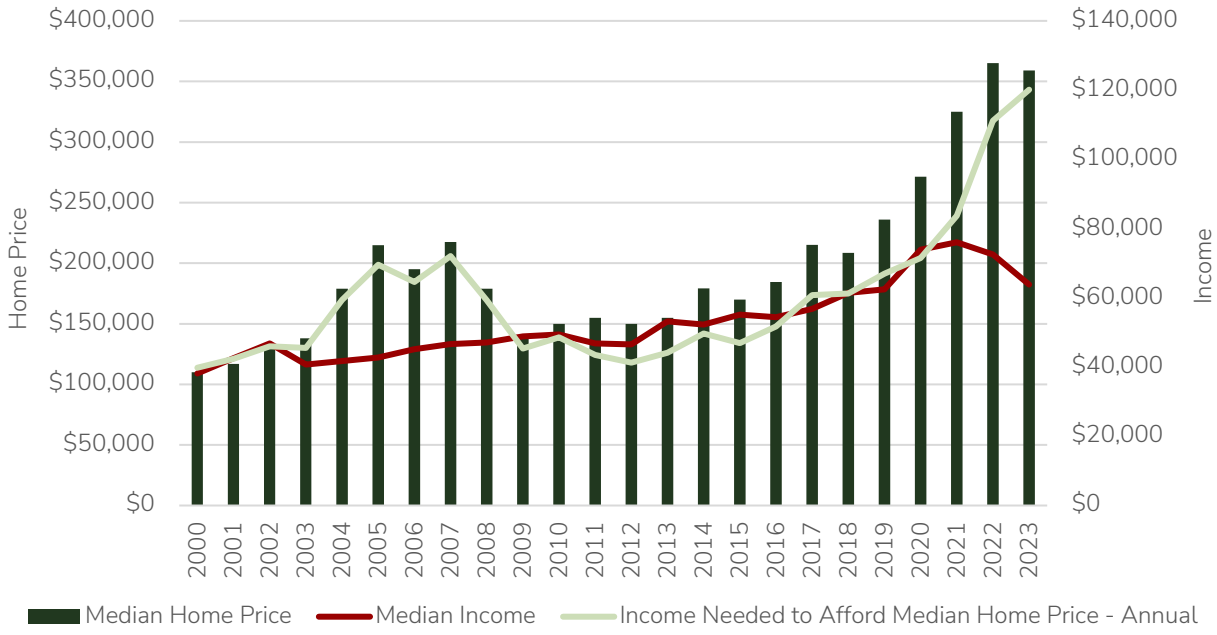
AirDNA considers Naples a moderately performing STR market, with a Market Score of 50 out of 100. AirDNA's Market Score is a proprietary indicator that evaluates the strength of STR markets based on these key features: rental demand, revenue growth, seasonality, regulatory environment, and anticipated return on investment. Annual revenue from active listings of STRs is up 1% from the previous year. The average occupancy rate is 50%. Over the past 12 months, occupancy peaked at 73% in July 2024 and saw a low of 25% in January 2025. Seasonality of rentals is strong, with the months of June through August being busier than the remainder of the

year, indicating potential growth in the STR market in Naples and the region which could further impact the Town's available rental housing stock and affordability.

Affordability

Like other communities in the region, housing costs in Naples began to increase more dramatically in 2020, linked to the surge in domestic migration to Maine during the pandemic.

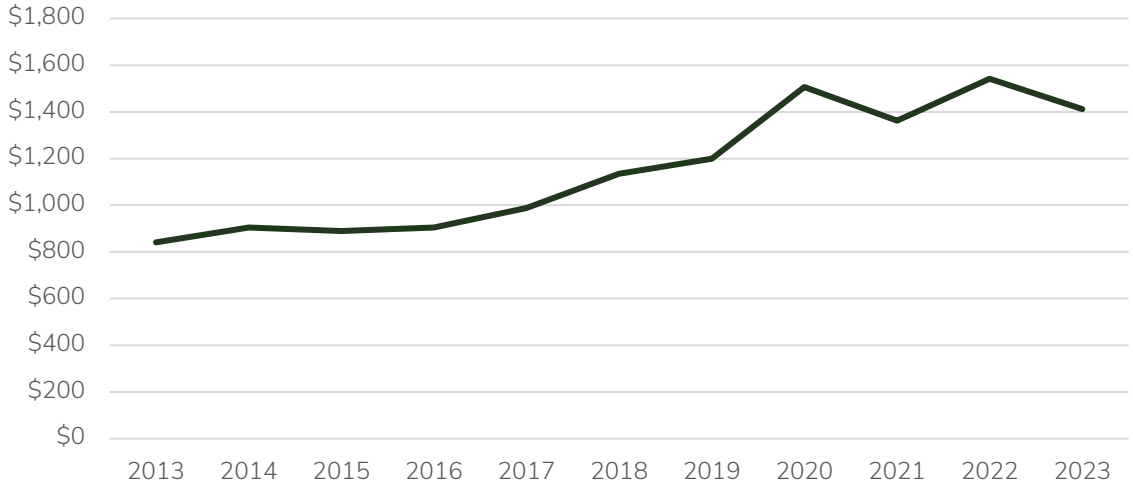
Figure 7.5: Median Home Price and Median Income



Source: MaineHousing

As recently as 2020, home prices in Naples were considered affordable, based on MaineHousing's Homeownership Affordability Index, which is the ratio of the home price that is affordable at the median income to the median home price. The median home price in Naples remained below $200,000 until 2017. From 2020 to 2023, the median home price increased 32%, from $271,500 to $359,000, while median income declined 14%. In 2023, approximately 82% of Naples households were unable to afford the median home price. Since 2020, the gap between the median income and the income needed to afford the median home price has continued to grow, with the combined impact of increasing home prices and declining median income.

Figure 7.6: Naples Median Rent

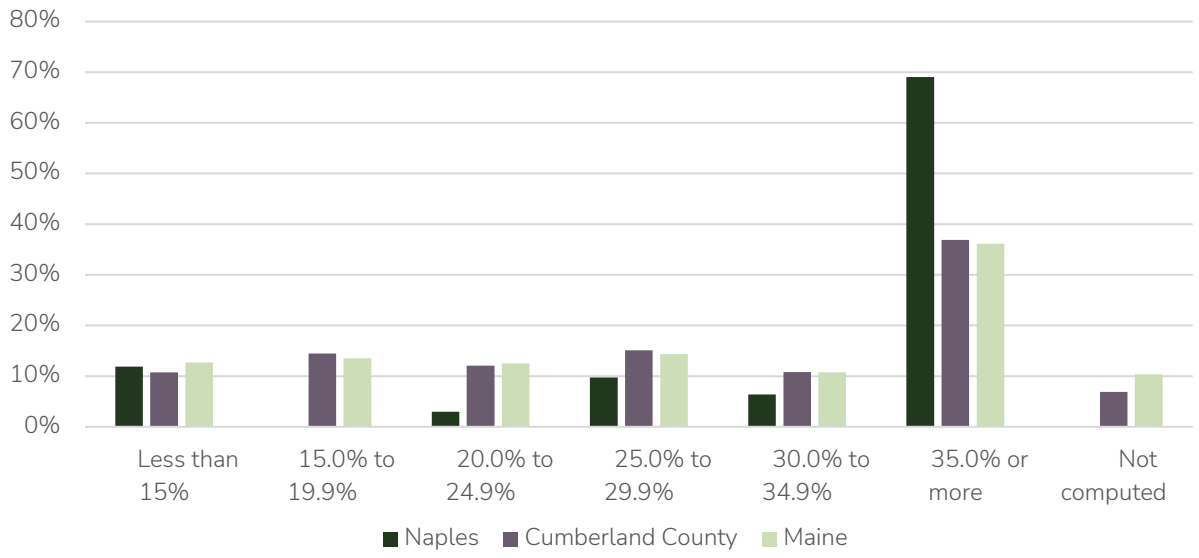


Source: 2013 – 2023 ACS 5-year estimates

Rents have also increased substantially in Naples in the past decade although increases have not been as consistent as the rise in home prices. The limited supply of rental units in Naples and nearby communities has contributed to high rents in the Town.

From 2013 to 2023, median rent increased 68%. During the same time period, median home value increased 37%. The median monthly gross rent in Naples ($1,412) is comparable to the median rent for Cumberland County ($1,492), while median home value remains significantly lower than the median home value for the County. More than 69% of rental households in Naples are paying 35% or more of their household income on rent. This is nearly double the rate for the County and State.

Figure 7.7: Gross Rent as a Percentage of Income (Percent of Renter Households)



Source: 2023 ACS 5-year estimates

Both homeowner and renter households struggle with housing affordability with 27.5% of owner households being cost-burdened and 75.4% of renter households. Households are considered cost-burdened if they are paying more than 30% of household income on housing costs.

Housing Market Demands and Housing Needs

With high prices and 89% of occupied housing units being owner-occupied, there is not a lot of movement in the housing market. Some new residential units have been built, but many of these units have been built as seasonal residences, so they are not contributing to the year-round housing supply.

Naples has very limited rental options, with no new rental housing developments in recent years or in progress. Without significant growth in housing availability of diversification in housing types in Naples, there has not been a lot of movement in the local housing market. Homeowners might be staying in their homes longer, without appropriate housing options for downsizing or the availability of affordable units.

Demographic changes, including smaller household sizes, more single-person households, and fewer families with children under age 18 indicate a growing demand for smaller homes. Additionally, the aging population indicates a potential demand for age-restricted senior housing and assisted living facilities for residents to continue to age in place. While the Town's population is projected to decline slightly over the next 15 years, additional housing will likely

be needed to accommodate residents, even if the population does not grow. From 2013 to 2023, the Town' population grew 1.5%, while the number of households increased nearly 30%. Based on regional projections, the trend toward smaller households will likely continue, meaning that more housing units will be needed to accommodate the same number of residents.

Table 7.3: Naples Population and Household Growth, 2013 – 2023

	2013	2023	Percent change
Population	3,889	3,949	1.5%
Households	1,617	2,099	29.8%

Source: 2013 and 2023 ACS 5-year estimates

The cost of housing continues to be an issue for many residents and a barrier to potential new residents. Businesses in Naples have noted challenges in hiring and retaining staff, in part due to the limited housing options that are affordable to potential employees. In addition, many existing residents, especially older adults, are cost-burdened. Supporting the development of affordable housing, workforce housing, and smaller housing units, especially in areas that offer access to amenities, will help to support existing businesses and residents to remain in Naples.

The impact of potential demand from in-migration should also be considered, as Maine continues to be a top destination for domestic migration.[4] With much of the Town's housing being for seasonal use, maintaining a balance of seasonal and year-round residents will be important to support community stability and economic growth. Supporting the development of a diversity of housing types and housing that is served by broadband and accessible to a variety of amenities will help to attract new residents to support a stable workforce.

Recent Housing Development

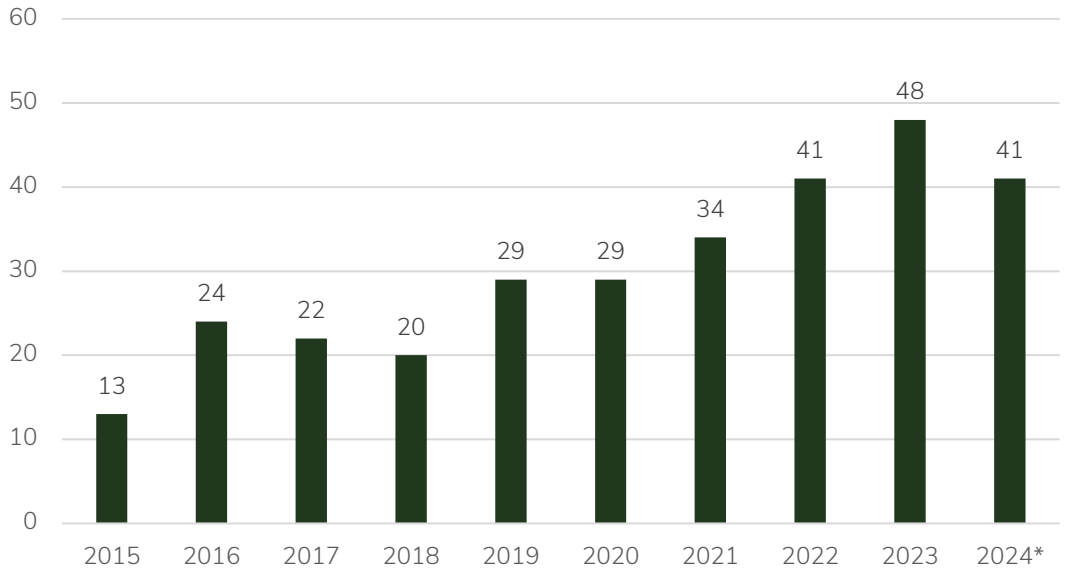
Most new housing built in Naples in the past decade has been detached single-family homes with a few two-family homes built in the last 10 years and no new multi-family housing approved. Many of the new homes are rebuilds, new homes built in place of an older home that has been demolished, often for seasonal or part-time use. As such, these new homes are not adding to the current housing stock.

Still, much of the new residential development is happening lot-by-lot with a portion of new construction projects being on properties where an existing home is demolished, and a new home is rebuilt. Based on existing data from the Town, it is difficult to determine the exact number of rebuilds, since a demolition and reconstruction may not occur under the same permit.

[4] Taylor, Julie. January 1, 2025. "Top 10 Most Popular States Americans Moved to in 2024." Realtor.com. Accessed January 21, 2025. https://www.realtor.com/news/trends/most-popular-states-moving-2024

The net new housing development may be overestimated, due to the likelihood that there are more rebuilds than are accounted for in the data.

Figure 7.8: New Dwelling Units Permitted



Source: Town of Naples

Affordable Housing

The only income-restricted affordable housing units in Naples are the Brook Hollow Apartments. Brook Hollow Apartments are operated by Avesta Housing and include 20 studio and one-bedroom apartments for adults aged 62 and older. Rent is set at approximately 30% of the household's gross monthly income, and households must qualify based on the maximum annual income limits. There are no income-restricted affordable housing units for families or individuals under age 62 in Naples.

Challenges and Opportunities

Since most (nearly 90%) of householders own their home, many residents are not directly impacted by rising housing costs. Still, the lack of diversity of housing options poses a challenge for homeowners who may be looking to downsize and stay in the area. There is a mismatch between the size and type of housing units (with the majority being detached single-family homes) and the size and makeup of households, many of which are single-person households. In addition, the lack of rental housing has resulted in high rents in Naples compared to home prices relative to the region, creating a financial strain for renter households.

The lack of affordable housing is exacerbated by the desirability of Naples as a vacation destination. With 38% of housing units for seasonal use, homebuyers in the region are competing with wealthier buyers looking to purchase vacation or investment properties. Competition with vacation or investment home buyers drives up housing costs, impacting families and individuals looking to relocate or enter the housing market in Naples as their primary residence.

While the STR market in Naples is not as strong as some other communities in Maine, there is potential for the STR market to expand, as more visitors are attracted to the Town's natural resources and amenities. Growth of the STR market would put additional pressure on an already tight housing market, unless there is also a comparable increase in new housing development.

The potential for new, large-scale residential development is somewhat limited in Naples due to the lack of public water and wastewater systems. In addition, minimum lot sizes and other lot, bulk, and site design requirements make it difficult to build housing other than single-family dwellings, especially affordable housing. While multi-family housing is permitted in all districts except Critical Rural Areas, the maximum net residential density of 30,000 square feet of lot area per dwelling unit limits opportunities for multi-family development. The Land Use Ordinance was recently updated to provide a density bonus for affordable multi-family housing developments that meet certain criteria, in accordance with the State's recent housing legislation. Still, the allowed density even with the density bonus makes the financial feasibility of multi-family housing very challenging. Similarly, density limitations for single-family housing (requiring a minimum of 40,000 square feet of lot area per unit) is also a limiting factor for the development of single-family housing that is more moderately priced.

Still, there are opportunities to increase housing opportunities and create the type of housing that will address community needs without adversely impacting the environment or adding significant costs to the Town. Accessory dwelling units, smaller lot cluster subdivisions, and converting single-family homes to two- or three-family dwellings could be approaches to addressing current housing needs through small-scale incremental growth.

Sources

AirDNA

Avesta Housing

MaineHousing

MaineHousing, Interactive Homeownership Indices

Realtor.com

Town of Naples, Planning and Code Department

Town of Naples, Land Use Ordinance, Amended November 2024

U.S. Census Bureau, American Community Survey

8 Transportation

Introduction

Naples, situated within the Portland-South Portland MSA, serves as a gateway to the Lakes Region, and plays a crucial role in regional connectivity. Its transportation network is influenced by State highways, local roads, seasonal tourist traffic, and limited public transportation options.

Maintenance Department

Operating from the maintenance facility at 206 Casco Road, the Town's Maintenance Department is responsible for the upkeep of Town facilities and roads. Since Naples does not have a dedicated public works department, the Town contracts with private companies for large roadwork projects and plowing services on an as-needed basis. The Maintenance Department is responsible for plowing Town facilities and roads, ditching work, building maintenance, small road maintenance projects, and janitorial work. The Maintenance Department building has outdoor storage, including a sand and salt shed. The Department uses best management practices to store these materials. In addition, Maine Department of Transportation (MaineDOT) is responsible for completion of maintenance and repair of state routes, including routine paving and bridge rehabilitation.

In FY25, the Maintenance Department had a budget of $507,390. This budget increased 12.3% over the FY24 budget of $451,880. The Maintenance Department budget has increased annually since FY22. The cost of labor, materials, and equipment has increased significantly in recent years. It is anticipated that additional funding will be needed to provide the same level of service that the Department currently provides.

Roadway System

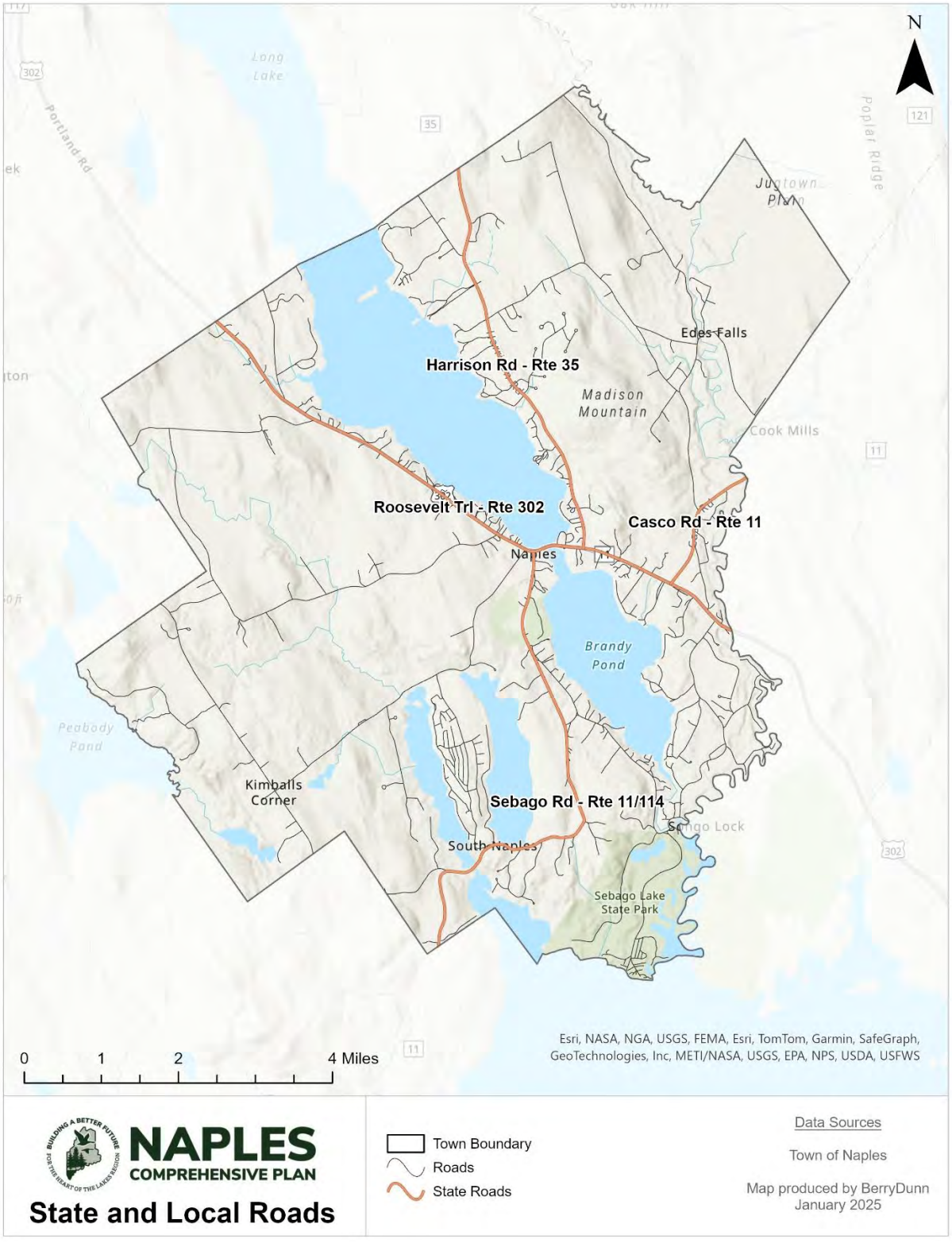
Naples is traversed by key State arterial highways, including Maine State Routes 11 and 114 and Route 302. Route 302 serves as a vital link to larger cities, enhancing Naples' accessibility for commuters, tourists, and goods transportation.

State Route 11 is one of Maine's longest highways, extending 401 miles from New Hampshire to Canada and functioning as a major north-south arterial. Route 302 runs northwest-southeast through Naples, including across the Naples Causeway. This key roadway connects Naples to southern Maine cities and towns, including the employment centers of Portland and South Portland. These roadways not only support local travel but also connect the Town to broader interregional destinations, facilitating movement for commuters and tourists alike. The combined

use of Route 302 for local travel and regional connectivity exacerbates congestion at important intersections, especially during peak tourist seasons. The Naples Causeway is a notable hotspot, with high traffic volumes driven by its appeal as a destination for daytime and nightlife activities. Seasonal fluctuations further strain traffic management, underscoring the need for infrastructure planning to address congestion and safety concerns. MaineDOT's 2024 – 2026 Work Plan outlines improvements for State-owned roads and infrastructure in Naples. In 2025, MaineDOT plans to resurface Route 11 from Route 302 to White Oak Hill Road; replace the bridge deck over the Crooked River Bridge; and repave the state park road from Sebago Road to Route 35. In 2026, MaineDOT plans to re-paint the Songo Locks Bridge and implement safety and spot improvements to the Route 302 and Casco Road intersection. The Town's Land Use Ordinance outlines design and construction standards for streets and street layouts. These standards describe requirements for proposed streets to provide safe vehicular traffic. Road design standards support the land uses in the Village District area as well as rural, single-family home developments. The Ordinance also outlines potential requirements for new subdivision roads and dead-end streets. These requirements include the reservation of an easement to provide continuation of pedestrian traffic and utilities to the next street.

The neighborhood located between Sebago Cove and Trickey Pond has limited vehicular access. While there is connectivity within this neighborhood, most residents are reliant on Gore Road for access to either Lake House Road to the north or Sebago Road to the south. Also located in this neighborhood, Trickey Pond Road connects to Sebago Road near the Gore Road intersection. Servicing properties on the west side of Trickey Pond, Trickey Pond Road is a 1.2-mile dead end road.

Figure 8.1: State and Local Roads



Traffic Volumes

Traffic volume data for two roadway locations in Naples was collected by MaineDOT. Volume data is measured in annual average daily traffic (AADT) which reflects a smoothing of seasonal variations.

For the location on State Route 11 north of State Route 35/Route 302, traffic volumes show a gradual increase from 9,210 in 2014 to a peak of 9,760 in 2017; however, from 2018 to 2022, there is a slight decline, with the count decreasing from 9,710 in 2018 to 9,450 in 2022. No data is available for 2020 due to reporting disruptions.

For the location on Route 302/State Route 35 southeast of State Route 11, traffic volumes are recorded starting in 2015. The AADT steadily increased from 5,610 in 2015 to 6,070 in 2019, with a slight peak in 2021 at 6,210 before leveling off at 6,200 in 2022. Like the other location, no data is reported for 2020.

Overall, both locations show a stable to slightly increasing trend in traffic volumes over the years, indicating consistent usage of these key corridors; however, the modest declines in recent years may reflect changing traffic patterns or external influences, such as the impact of the COVID-19 pandemic on commuting behaviors.

Crash Data

A total of 508 collisions occurred from 2020 through 2024 on Naples' roadways. Regarding crash types, vehicles going off the road were the most common (186), followed by rear-end and sideswipe collisions (121) and intersection-related crashes (50). Wildlife collisions, particularly with deer (105), were also prevalent, reflecting the rural and wooded nature of the area. Driver age analysis showed a concentration of incidents among younger drivers aged 15 – 24 and older drivers above 65, highlighting potential challenges with experience and reaction times in these age groups. Additionally, crashes tended to occur on roads with posted speed limits of 35 – 45 mph, suggesting speed management and enforcement in these areas could be impactful.

A significant proportion of crashes occurred during daytime hours, particularly between 7 a.m. and 6 p.m., peaking during the afternoon hours of 3 p.m. to 6 p.m. This pattern aligns with higher traffic volumes during commuting and school dismissal times. Collisions were also more frequent on weekdays compared to weekends, with Friday showing the highest number of incidents, likely due to increased end-of-week traffic including tourists arriving to the area.

The majority of crashes occurred on Route 302 from Route 11 to Route 114. Specific areas of concentration were on Route 302 at its intersections with Route 11, Route 35, and Route 114.

Crash occurrences were also distributed along the length of Route 302 at intersections with various local roads as well as private driveways. Rear-end and sideswipe crashes were prevalent among incidents in these areas. Most of the collisions with deer occurred along arterial roadways. Incidents involving vehicles going off the road were distributed throughout the Town and occurred on arterials as well as local roads. Collisions involving pedestrians occurred on Route 302 at the intersection with Route 114 and on Route 302 near Kents Landing.

In 2019, the Town approved a bond for intersection improvements at Route 35 and Route 302, including adding a turning lane from Route 35 to Route 302, upgrading the traffic signal, and adding sidewalks to all corners of the intersection and along both sides of Route 302. This project was intended to address traffic concerns and vehicle and pedestrian safety issues.

Parking

Naples offers limited public parking options, which may pose challenges during high traffic periods. Key parking facilities include the Naples Casino Building at 852 Roosevelt Trail, Sebago Lake State Park parking areas, the accessible parking lot at Songo Lock Veteran's Fishing Pier, and at the Town Offices at Village Green Lane. On-street parking is available in certain areas, including along Route 302 from Sawmill Lane to the east and of the Causeway and from Lakehouse Road to the Town Offices. Angled parking is located along the waterfront from the west end of the Causeway to Lake House Road. Some of this parking may be subject to seasonal restrictions during the off-season. Public parking availability is typically at capacity on weekends in July and August, with demand easing during summer weekdays and the remainder of the year.

The Town’s Land Use Ordinance outlines parking standards for limited light manufacturing buildings in the Commercial District, home occupations, and multi-family dwellings. The Town outlines additional general requirements for parking in the Site Plan Review chapter of the Ordinance.

Regional Transportation

While not directly served by the Portland Area Comprehensive Transportation System (PACTS), Naples is served by the Lakes Region Explorer bus service, which can connect residents with additional transit options. Although Naples lacks a local rail system, the Lakes Region Explorer bus service connects the Town to Bridgton, Portland, and other Lakes Region communities. This service operates six days a week, providing four daily round trips and linking residents to Portland's extensive transportation network. From Portland, the Amtrak Downeaster offers reliable train services to Boston and other destinations in Maine, New Hampshire, and

Massachusetts, as well as the Greater Portland Metro bus transit system for additional destinations in the metro region.

While these connections are valuable, the limited service of the Lakes Region Explorer highlights a gap in direct, high-capacity regional transportation options for Naples. The PACTS Connect 2045 plan outlines goals and strategies to make transit easier for communities in the greater Portland area. This includes improved transit along key corridors and more frequent stops and connections.

Airports

Two privately-owned seaplane operation sites are located in Naples. The Mast Cove Seaplane Base is located at Colonial Mast Campground and provides private seaplane flights on Long Lake. Naples Seaplane Adventures operates from Naples Seaplane Base located west of Naples Town Dock. The Town's Marine Safety Division coordinates with seaplane operators for inspections and to receive lake and river protection stickers, which are issued annually. The Town's Land Use Ordinance does not have special zoning or airspace protection ordinances in place related to the Seaplane Base.

Pedestrian and Bicycle Facilities

Well-designed pedestrian networks and bicycle trails are essential to reducing an exclusive reliance on vehicular transportation and can help to minimize traffic congestion, especially during the peak tourist season. Sidewalks and trails accommodate other non-motorized transportation modes, including scooters and wheelchairs, and bring vital foot traffic to the Town's commercial center and public recreation spaces. Being a rural community, pedestrian connectivity is limited. Sidewalks provide pedestrian access along Route 302 through the Village District from the marina at Moose Landing Trail to the Village Green/Lambs Mill Road. Pedestrian connectivity serve key attractions and commercial areas in Naples, including the Naples Causeway, Town Offices, Town Beach, and some residences. In addition, a trail system for pedestrians and bicyclists provides circulation within Sebago Lake State Park.

To serve residents and visitors and enhance walkability, the pedestrian network could be improved for safety and efficiency of movement to connect people to key amenities. Improvements to the sidewalk and streetscape along the Causeway have made this area safer for pedestrians and a more desirable place to walk. Opportunities to expand the pedestrian network, including sidewalks and trails, should be considered in coordination with planning for future land use.

Challenges and Opportunities

Naples benefits from a well-connected State highway system and access to some regional transportation through bus service. However, challenges such as traffic congestion, limited public parking, limited public transportation service, and gaps in bicycle pedestrian infrastructure hinder the Town's transportation efficiency. Addressing these issues through targeted improvements can enhance mobility, support tourism, and improve the overall quality of life for residents. Continued participation on the part of Naples representatives in regional transportation planning with the Lake Region Transportation Coalition, the Route 114 Committee, and similar organizations is critical to establishing a functional and efficient transportation system serving this largely rural area.

Sources

Greater Portland Metro, Multi-Modal Regional Transit Options

MaineDOT, Maine Crash Data

MaineDOT, Traffic Data

MaineDOT Three-Year Work Plan, 2024 – 2026

Mast Cove Seaplane Base

Portland Area Comprehensive Transportation System (PACTS)

Regional Transportation Program, Lakes Region Explorer

Town of Naples, Maintenance Department

U.S. Census Bureau, OnTheMap

Wikipedia, List of state routes in Maine

9 Historic and Cultural Resources

Naples History

Prior to European settlers arriving in what is now Naples, the Lakes Region was home to the Abenaki people. The Abenaki lived across Western Maine, New Hampshire, Vermont, and parts of New York and Quebec. Tribes lived along waterways, including the Saco, Kennebec, and Androscoggin rivers as well as the lakes of Western Maine. Today, tribes largely live on reservations in Vermont.

In 1784, what is now Route 302 was first built and development began popping up along the road. Overtime, farms began to grow, and sawmills, tanneries, and gristmills were built along the shores of Brandy Pond and other waterbodies, creating a town center. The Town's tourism economy began to grow in the late 1700s, as vacationers from Portland were traveling to Bridgton and points north. The first inn was built in the 1790s and by 1825 there were at least three inns operating near Long Lake. The Town of Naples was incorporated in 1834.

At this point, Naples was a blend of farmers, loggers, millers, smiths, and mill workers. With the completion of the Oxford-Cumberland Canal, Naples became a stopping point for visitors and goods heading further inland by boat. Use of the canal peaked in the mid-1800s, and by 1890, the Town's population began to decline.

At the turn of the century, goods began arriving by truck instead of boat or train. What was once a vibrant waterfront full of visitors and commerce began to decline and more properties were bought by seasonal residents looking for vacation homes. Naples began to see a decline in manufacturing and by the 1970s; inflation and economic turmoil nation-wide impacted the Town's tourism economy.

Naples experienced a significant amount of population growth due to suburban expansion. The Town's population increased by 91% between 1970 and 1980. The Town did not have a major manufacturing operations or businesses, and farming and forest operations began to decline. Over the rest of the 1900s, the Town became a bedroom community for the Greater Portland area. Since this time, the Town has experienced a steady population growth. Most development has been single-family homes and smaller vacation homes. As they did in the 1800s, commercial areas still center around the Causeway and along Route 302, but now cater mostly to the Town's seasonal population.

Historic Resources

The National Parks Service oversees the National Register of Historic Places, authorized by the National Historic Preservation Act of 1966. The program supports public and private efforts to identify, evaluate, and protect historic and archaeological resources nation-wide. The Maine Historic Preservation Commission (MHPC), a governmental organization, oversees the administration of the program in Maine. MHPC also oversees the survey, inventory, and analysis of historic structures and archaeological sites.

Naples has four sites listed on the National Register of Historic Places. These sites include:

- Songo Lock, Songo River near U.S. Route 302
- Manor House, Route 302
- Sam Perley Farm, Perley Road
- Union Church, Route 302

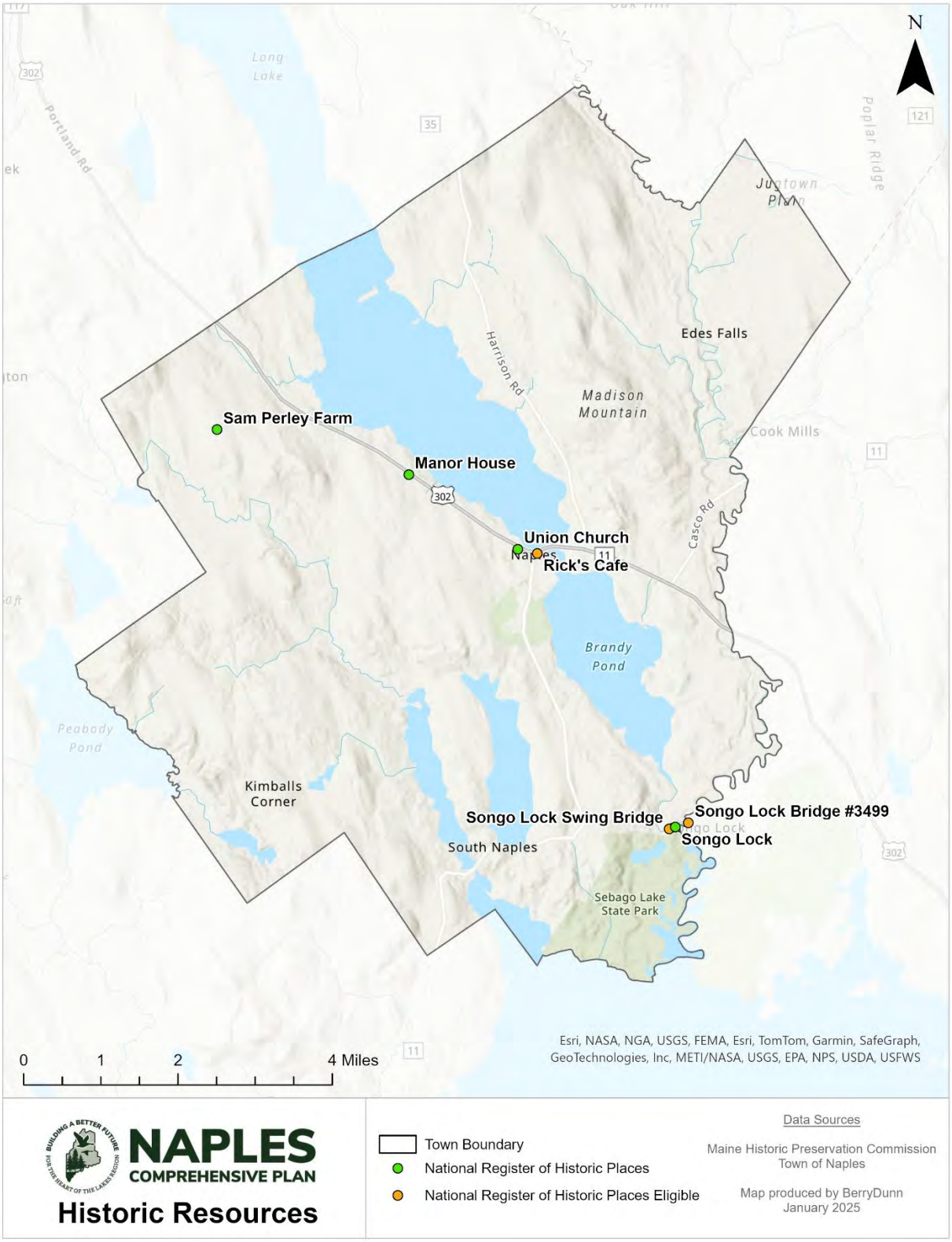
Naples has additional sites that are eligible to be registered on the National Register of Historic Places. These sites include:

- Rick's Café (the Casino), Rosevelt Trail Road
- Songo Lock Swing Bridge, State Park Road
- Songo Lock Bridge #3499, State Park Road

A survey was conducted in 2009 in the Causeway area to assess historic homes and buildings. Most of these structures included single-family homes along Lake House Road, Bay Village Road, and Roosevelt Trail. A single-family home at 15 Lake House Road did not have a status determined for National Register of Historic Places eligibility. Aside from this home and Rick's Café, buildings surveyed were not deemed eligible for the National Register of Historic Places.

The MHPC suggests a comprehensive survey of Naples' above-ground historic resources be conducted to identify additional properties which may be eligible for nomination to the National Register of Historic Places.

Figure 9.1: Historic Resources



Archaeological Sites

MHPC recommends considering two types of archaeological sites in preparing municipal growth management plans: prehistoric archaeological sites and historic archaeological sites. Prehistoric sites are Native American sites that come from the period before European arrival. Historic sites are post-European arrival era. Prehistoric sites are commonly located within 50 meters of canoe-navigable waterways, on well-drained, level land. Ancient sites dating back to more than 10,000 years ago may be located on sandy soils within 200 meters of small streams.

MHPC has identified one historic archaeological site in Naples. The site is a canal boat wreck, believed to have wrecked before 1961. There has not been a town-wide professional survey for historic archaeological sites to date in Naples. According to MHPC, any future archaeological survey should focus on the identification of potentially significant resources associated with the Town's agricultural, residential, and industrial heritage, particularly those associated with the earliest Euro-American settlement of the Town in the 18th and 19th centuries.

MHPC has identified 23 prehistoric archaeological sites based on a survey conducted of Sebago Cove. MHPC identified that site 12.26 on Sebago Cove is significant and needs protection. Further survey, inventory, and analysis is needed on the Long Lake shoreline, Trickey and Brandy Pond shorelines, Crooked River Valley, and portions of Sebago Cove shoreline. There may be additional prehistoric archaeological sites along these shorelines.

Preservation in Naples

Preservation and Land Use Ordinances

The Town lists several purposes within its land use ordinances. One of which is to protect archaeological and historic resources, and to protect the historic character of the Town of Naples. There is reference made to historic and archaeological sites in the Town's Shoreland Zoning Ordinance, stating that shoreland zoning applies to historic and archaeological sites identified by the Town in consultation with MHPC. These sites include those that are listed on or eligible to be listed on the National Register of Historic Places. However, MHPC identified a need for additional surveying to identify sites that are prehistoric and historic archaeological sites that could be negatively impacted by development. Without further surveying, important sites may be lost or impacted by development.

While listed as a purpose, the Land Use Ordinance does not outline specific requirements to protect archaeological and historic resources. Subdivision ordinances state that a subdivision will not have an undue adverse effect on the scenic or natural beauty of the area, aesthetics, historic sites, or rare and irreplaceable natural areas. However, requirements for the preservation of

historic sites are not explicitly stated. Local site plan and subdivision regulations do not require applicants to conduct a survey for proposed development in areas that may contain historic or archaeological resources. Towns often include provisions in their land use ordinances that require the Planning Board to consider comments from MHPC and require that significant historic and archaeological sites, including sites that are not on the National Register of Historic Places, be preserved to the greatest extent possible.

The Town's sign ordinance outlines preferred materials and design guidelines for signage to help preserve Naples' character. Within the Town's Village District Zone, the ordinances state that architectural design for new buildings and maintenance of existing buildings should match the historical character and small-town image of the area. However, explicit design guidelines or materials are not listed in the ordinance. Additionally, the ordinances do not specify if structures are being reviewed for size, scale, materials, color, form, or design. This can be a challenge for property owners as requirements are not clear and implementation may vary or be subjective.

Incentives for Rehabilitation

MHPC has several incentives for historic preservation projects. Properties listed on the National Register of Historic Places or in locally designated historic districts are eligible for tax credit programs through MHPC. These include a Federal Tax Incentive Program for National Register-listed properties and three State Historic Rehabilitation Tax Credit, which include a substantial rehabilitation credit, small project rehabilitation credit, and affordable housing rehabilitation credit increase. These tax credits provide incentive for the rehabilitation of historic properties. Properties in locally designated historic districts are eligible for the State-level tax credit options. Additionally, there are several grants available through MHPC to make preservation project more feasible.

Naples Historical Society

The Naples Historical Society and Museum are located in the museum building near the Village Green. The Historical Society maintains collections and artifacts related to the Town's history and cleans and preserves historic gravestones through work with the Town's Cemetery Committee. The Historical Society is also involved in local events and provides educational resources to the community.

Challenges and Opportunities

Historic buildings and resources help to create a sense of place and identity in Naples. The Town should work to maintain historic resources and further protect additional sites. These resources provide residents and visitors with educational opportunities, sense of community, and develop a

common identity and sense of place. A large number of historic and archaeological resources have not been inventoried and additional surveying is needed to identify and protect these areas. Additionally, properties that might be eligible for the National Register of Historic Places should be identified and property owners should be supported in preparing an application for listing on the register.

As the Town faces development pressure, historic structures can be lost if there are not adequate protections in place. The Town's land use ordinances do not currently provide protection for historic areas and buildings, but protections for sites listed and eligible for the National Register of Historic Places are protected by the Shoreland Zoning Ordinance. Having protections listed in both the Land Use Ordinance and Shoreland Zoning Ordinance can help reduce confusion for applicants, provide the Planning Board with clear direction, and further protect historic sites.

Having design guidelines or a historic district outlined in the Land Use Ordinance can help protect historic sites from incompatible development and that the Town's character is preserved. Having a locally designated historic district or historic buildings can allow property owners to access additional funding to maintain their properties.

As with many areas of Naples, historic properties and archaeological sites, particularly those along water ways, can be susceptible to erosion, flooding, and extreme weather events. MHPC has mapped threats to Maine's historic and cultural resources to help municipalities better plan for a changing climate, natural disasters, and erosion. MHPC and the National Park Service have developed resources to preserve and protect historic resources from climate impacts, including flood adaptation, gutter installation, and property care guides.

Sources

MHPC, Climate Change and Historic Resources

MHPC, Tax Credits

MHPC, Grants

MHPC, Project Review

MHPC, CARMA Viewer

MHPC State Provided Data on Architectural, Prehistoric Architectural, and Historic Resources

Town of Naples Land Use Ordinance, Amended November 2024

10 Town Facilities and Public Services

Introduction

The Town of Naples provides essential services to residents and visitors. These include fire and emergency medical services, marine safety, infrastructure maintenance, and code enforcement. Public agencies also provide services to the region, including public education, public safety, and access to social services. As Naples grows and the population ages, the types of services offered by the Town may need to shift to accommodate resident needs.

Public Safety

Police

Cumberland County Sheriff's Office provides police services to the Town. One sheriff is based in a substation at Central Station during daytime hours. The station is not staffed overnight. Emergency call volume increased between 2023 and 2024, increasing from 3,327 to 3,588 calls for service. Notable increases in calls included burglary, criminal mischief, criminal trespass, and mental-health related calls. The increase in mental-health calls follows a similar trend to other Maine communities. The Sheriff's Office regularly coordinates with the Fire Department to respond to calls and meet the safety needs of Naples residents.

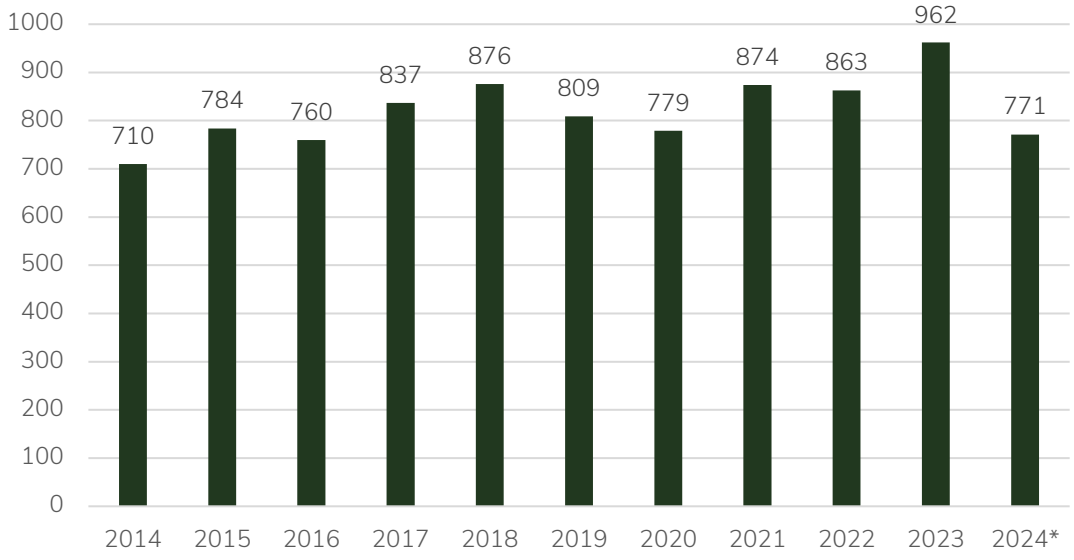
Police departments across the State, including Maine State Police, County sheriff's offices, and local police departments, have struggled to hire and retain staff members. Staffing can limit the availability of officers to respond to emergencies. As Naples has grown, calls for service have increased, which can impact the ability of an officer to quickly respond to calls. Looking ahead, the Town will likely benefit from coordinating with neighboring communities to plan for ways to support recruitment efforts and meet the safety needs of residents in small towns. Switching to a full-time police force is expensive but could increase the quantity and availability of staff support in Naples.

In the past, the Town has considered implementing a Causeway Patrol Program and has weighed hiring a Town deputy to patrol the Causeway during peak tourist months. The 2006 Comprehensive Plan called for support of the Causeway Patrol Program; however, this has not materialized. The Sheriff's Office provides additional patrols during festivals and holiday weekends but does not have the capacity to patrol the Causeway throughout the summer.

Fire and Emergency Management

The Naples Fire Department is a mixed full-time, per diem, and call company. The Department has two full-time staff—the Fire Chief and Deputy Chief of Emergency Medical Services (EMS). There are three per diem positions budgeted for 24/7 response. The Department relies heavily on a dedicated call company force of about 14 members. The Department responds to an estimated 900 – 1,000 calls per year, with roughly 70% of calls being medical calls. Calls for service in Naples have fluctuated in the past decade between 700 and 900 calls for service, with 2023 having over 900 calls. Data for 2024 was reported to be similar to total call volume from January – October 2023. The Department sees its highest call volume in the summertime when the Town's population is the highest.

Figure 10.1: Fire Department Annual Call Volume



Source: Naples Fire Department

**Data as of October 30, 2024*

The Department provides fire protection, EMS and ambulance service, and search and rescue services. Staff respond to calls out of the Central Station and District 3 Station. The Central Station has an 1,800-gallon mobile apparatus, a Class A pumper, a quintuple combination pumper, two ambulances, one forestry truck, and one utility truck. The District 3 Station has a 4,000-gallon mobile apparatus, one Class A pumper, and one tanker. The Central Station is staffed 24/7 and has call company members. District 3 Station is staffed by the call company.

Staff reported that facilities are currently meeting their needs and have a replacement schedule for equipment and apparatus. Staff have worked to build a more robust replacement schedule to help ensure that responders are equipped to safely handle calls. The Central Station building

was built in the 1960s and has had additions built on to accommodate current needs. Looking ahead, there is a need for continued maintenance and facility repair planning to help ensure safety and usability of the station.

The Department regularly communicates with neighboring fire departments and coordinates trainings with departments countywide. The Department has also worked with neighboring communities to share equipment and apparatus to help meet response needs. The Department is not currently a part of any formal mutual aid agreements, though the Town works closely with the towns of Bridgton and Casco for emergency response. The Department also works closely with Harrison and Sebago to provide aid in different capacities. The Department will respond to any request for aid, but typically only respond to requests in neighboring communities with occasional requests to Oxford County and larger municipalities in southern Maine.

The Department reported that an increasing number of calls have been for mutual aid to support neighboring communities. Naples provides automatic and mutual aid; however, some neighboring communities have lost most or all of their call company force or are unable to provide adequate staffing for ambulances in their towns. Departments attempt to provide an equal amount of aid to what they receive, but Naples has been providing more aid than it receives, placing demands and pressure on the staff and the call company in Naples.

The County is conducting a regionalization study to examine the potential for cross-departmental collaboration to support training, apparatus and equipment purchases, equipment standardization, and evaluate recruiting strategies.

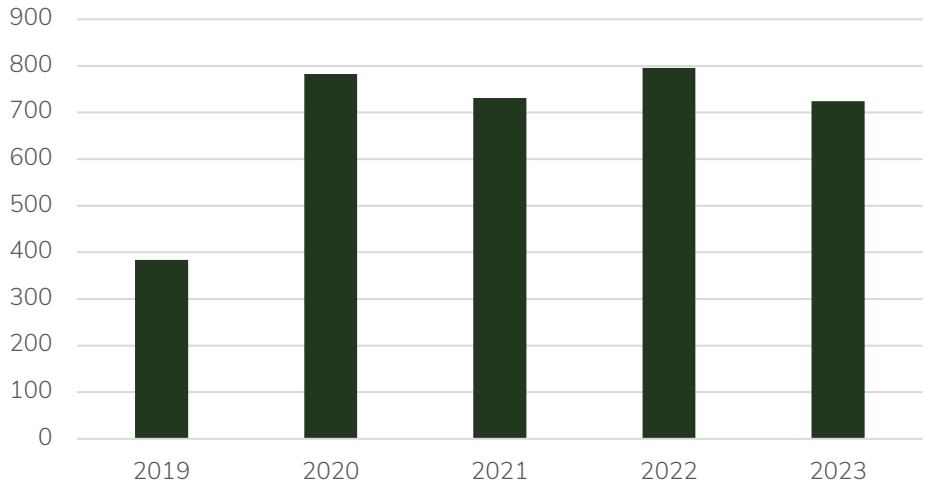
Regionally and statewide, communities have experienced challenges hiring and retaining qualified Fire and EMS staff, and the number of volunteers in the Department have decreased. Departments in the region have begun transitioning from per diem call staff to full-time fire departments. Naples Fire Department staff reported that there may be a need for the Town to transition to a full-time department in the coming years.

Marine Safety

The Town's Marine Safety Unit is responsible for issuing all moorings and docks in Naples, provide educational materials to boaters, and help ensure the safety of all boaters and recreators in Naples. Marine Safety Officers inspect boats for milfoil and other potential invasive species, respond to calls for service, and proactively patrol waters off the Kent's Landing Boat Launch. Boats are staffed 20 hours per week. The Unit has six patrol staff and supervisor. The Unit is based out of the old Town Office building. The patrol staff and hours are currently sufficient to support marine safety needs and there is no need for expansion of service.

The Town has approximately 1,000 moorings and saw an increase of 35 registered moorings in 2023. Marine Safety Officers often find illegal moorings and issue citations. The Town has seen a consistent increase in the number of moorings permitted over the past 10 years. Calls for service to the Marine Safety Unit saw a significant increase from 2019 to 2020. In 2019, the Unit responded to approximately 384 calls, which more than doubled in 2020 with 783 calls. Since 2020, the number of calls has remained relatively steady.

Figure 10.2: Harbormaster Calls for Service



Source: Town of Naples

Boat registration data from the Town indicates an increase in Town-issued boat registrations and milfoil stickers for 2023 and 2025; however, the Marine Safety Unit has not experienced a significant increase in calls or issues on the Town's lakes. In 2024, 1,338 boat inspections were logged for boat launches at Kent's Landing. As of July 23, 2025, 958 boats had been launched.

The Marine Safety Unit coordinates with the Naples Fire Department, the Sheriff's Office, the Maine Warden Service, and the Town of Harrison Harbor Master to respond to incidents and address marine safety issues. The Town is also working to provide boater safety classes within the Town for free to encourage safer boating on Naples' waters and in the region.

Library

The Naples Public Library was established in 1907. The library is an independent nonprofit organization but is partially funded by the Town. The library provides community members throughout the Lakes Region with access to books, programming, and technology. The library is a part of the Chickadee Library Consortium and has a shared catalog and reciprocal borrowing program in place between Naples, Raymond, Casco, Harrison, and Bridgton.

The library provides a variety of events, including story times, watercolor and drawing, bridge and mahjong, and a variety of workshops, as well as individual or group activities. These include puzzles, snowshoe rentals, electricity meters, and digital and print materials. The library also works with several community partners to support their programming and helps connect patrons to park and museum tickets.

The library had 12,559 visitors in 2023, including 2,997 resident patrons. The library has support from 65 active volunteers and three staff members. Staff and volunteers supported 128 youth programs, 149 adult programs, and 23 all-age programs. There were 1,196 youth program participants, 827 adult program participants, and 149 all-age program participants.

Schools

The Lake Region School District serves students throughout Casco, Naples, and Bridgton. The school district is funded by each of the three towns and State contributions in accordance with State law. Elementary school-aged children attend Songo Locks School in Naples. Middle school-aged children attend Lake Region Middle School in Naples. Lake Region High School is also located in Naples and serves students in grades 9 – 12. Center Lake Region Vocational school is also located in Naples, and the school has nine programs for students to participate in: computer technologies, culinary arts, health occupations, automotive technology, construction technology, diversified occupations, early childhood occupations, law enforcement, and cooperative education. The School District is undergoing a strategic planning effort to better align resources. At this time, school expansion is not anticipated.

The school is a member of Maine's network of career and technical education (CTE) schools. The Lake Region and Fryeburg Area Adult Education program offers the community accessible education and training opportunities, including business and skills training, English language learner (ELL) courses, GED courses, college prep courses, digital literacy, and other personal enrichment courses. The adult education program is located in Naples.

Town-Owned Facilities

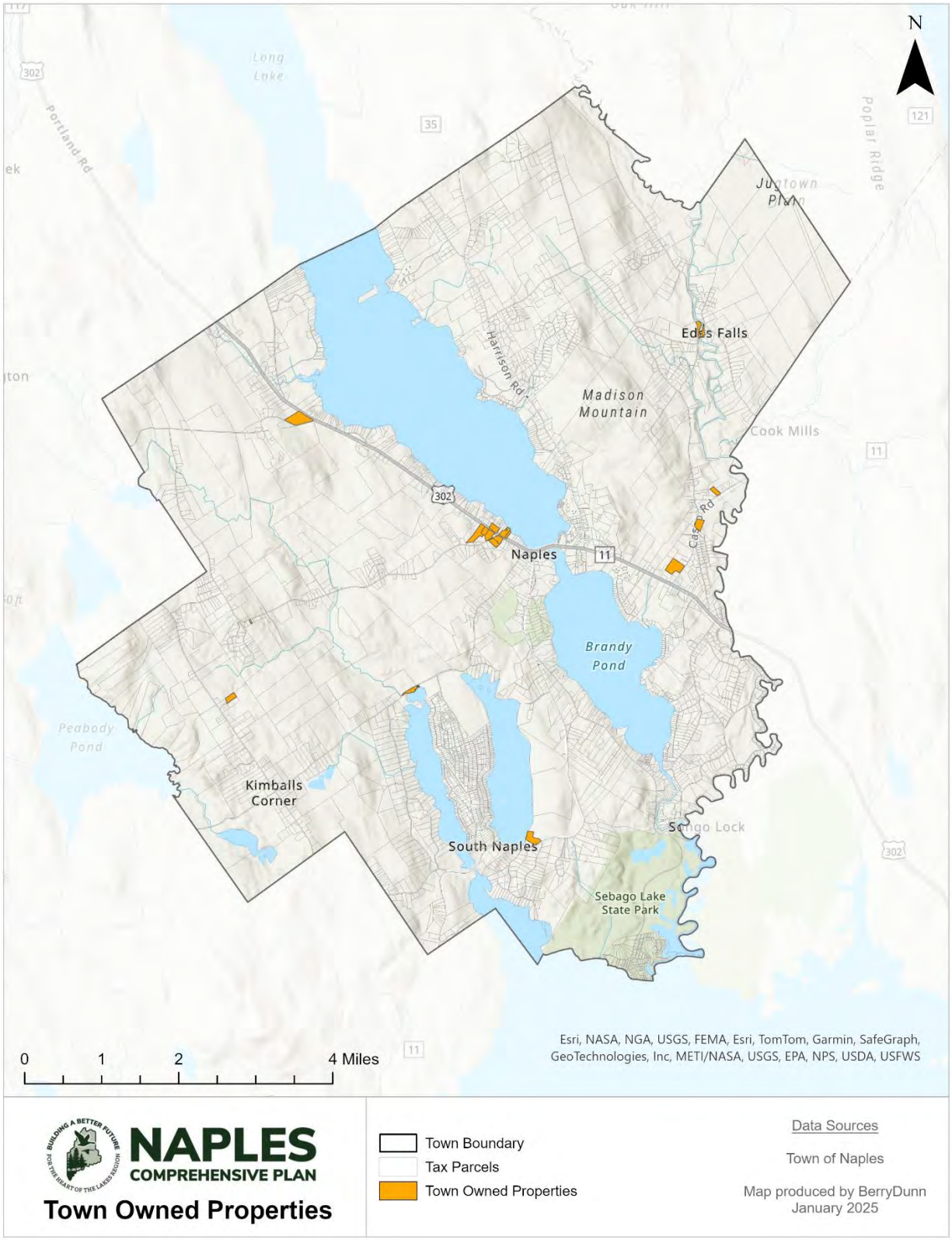
The Town is responsible for the maintenance and operations of public facilities in Naples. These buildings are largely concentrated on Village Green Lane

Table 10.1: Town-Owned Facilities

Facility	Location
Town Office	15 Village Green Lane
Post office	17 Village Green Lane

Facility	Location
Singer Center/ Grange Hall	18 Village Green Lane
Naples Historical Society Museum	19 Village Green Lane
Information Center	19 Village Green Lane
Old Town Office Building	21 Village Green Lane
Marine Safety Office	23 Village Green Lane
Town Beach	1 Kent's Landing
Legion Ball Fields	34 Casco Road
Central Fire Station	1100 Roosevelt Trail
District 3 Station	206 Casco Road
Maintenance Building	206 Casco Road
Transfer and Bulky Waste Station	449 Leach Hill Road, Casco, Maine 04015

Figure 10.3: Town-Owned Properties



Public Health and Community Services

There are two food pantries in Naples – Crosswalk Community Outreach and Community Resource Council, an agency of the Naples United Methodist Church. Crosswalk Community Outreach serves the towns of Naples, Sebago, Casco, Bridgton, and Harrison. They provide free meals and food boxes to residents. They also provide clothing, resource referrals, and other assistance. The organization is located in the Singer Center and is open every other Monday from 11 a.m. to 12:30 p.m. Community Resource Council is an agency of the United Methodist Church of Naples, providing food to residents on Tuesdays from 10 to 11:30 a.m.

Through the State's General Assistance (GA) program, the Town serves families and individuals who need support for basic needs like utility bills, food, prescriptions, medical expenses, and housing. The program provides a specific amount and type of aid for defined needs for eligible residents. Municipalities are required to administer a GA program to serve all eligible residents in accordance with State law. The State allocates funding to communities and reimburses municipalities for a portion of the cost of the program. In recent years, the Town has seen an increase in the number of clients requesting assistance from the Town through the GA program. As a result, the Town has outsourced the operations of its GA program to Cumberland County. Staff reported that the County was better equipped to handle the social service nature of GA requests, which previously was operated through the Town Clerk's office. The County began administering the program for Naples in June 2024. While the number of applications received has increased since 2019, the decline in total expenditure is likely due to discrepancies in how the program has been administered.

Table 10.2: General Assistance Applications and Expenditures

Fiscal Year	Number of applications received	Number of applications paid for	Total expenditures
FY 2018	No Data	No Data	$20,173.50
FY 2019	33	33	$11,244.65
FY 2020	42	42	$18,071.70
FY 2021	49	49	$26,527.92
FY 2022	40	40	$24,568.43
FY 2023	68	46	$26,475.06
FY 2024	40	5	$4,416.48
FY 2025	42	9	$7,878.77

Source: Cumberland County

Since the 2006 Comprehensive Plan, Town staff and Select Board have worked to improve transparency of operations and communications to Naples' residents. These efforts include

website enhancements, the Annual Town Report, and encouraging better local news coverage of Town affairs.

The Town has small, privately owned healthcare centers, including Naples Family Practice, Lakeview Family Dental, and White Mountain Orthodontics. The closest hospitals to Naples are Bridgton Hospital in Bridgton, MaineHealth Stephens Hospital in Norway, and St. Mary's Regional Medical Center in Lewiston.

Infrastructure

Well Water and Septic

Naples does not have a public water or wastewater network. All subsurface sewage discharge systems must be installed in conformance with the State of Maine's Subsurface Wastewater Disposal Rules. Clearing or removing woody vegetation is necessary to site a new subsurface wastewater disposal system and any associated fill extensions must not extend closer than 100 feet from the normal high-water line of a water body or the upland edge of a wetland. A holding tank is not allowed for first-time residential use in the shoreland zone. Residents are responsible for the maintenance of their septic systems and hire companies to dispose of septic waste.

Residents receive water through wells and private water systems. The State's Division of Environmental and Community Health is responsible for reviewing and approving new wells and new water sources. There are several privately owned well water systems in Naples, listed in Table 10.3. This includes publicly and privately owned systems that have at least 15 service connections or that serve at least 25 individuals daily at least 60 days out of the year. There are 42 public water systems in Naples, including 35 non-community (NC) water systems, one community (C) water system, and six non-transient, non-community (NTNC) water systems. The one C system serves a resident population of a mobile home park (Pond & Pond Trailer Park). The NC systems included serve transient populations at camps, campgrounds, and lodging facilities. The NTNC systems serve year-round non-resident populations, including schools, and commercial developments.

Table 10.3: Naples Public Water Systems

Water System No.	Public Water System Name	Type	Source Type
ME0000834	Camp Mataponi	NC	GW
ME0000836	Camp Skylemar	NC	SW
ME0003837	MSAD 61 Lake Region High School	NTNC	GW

ME0004981	Loons Haven Family Campground	NC	GW
ME0005000	Colonial Mast Campground #1	NC	GW
ME0005009	Brandy Pond RV LLC	NC	GW
ME0005014	North Shore Campground	NC	GW
ME0005015	Brother Fleckers	NC	GW
ME0005020	Dunkin Donuts - Naples	NC	GW
ME0005022	Four Seasons Camping Area	NC	GW
ME0009373	American Legion Post 155	NC	GW
ME0016804	MSAD 61 Lake Region Middle School	NTNC	GW
ME0016927	Garys Olde Towne Tavern	NC	GW
ME0017518	Ricks Café	NC	GW
ME0017576	Naples Shopping Center	NTNC	GW
ME0018522	323 Naples Roosevelt Trail LLC	NC	GW
ME0020464	Randys Wooster Street Pizza	NC	GW
ME0025628	Chianti	NC	GW
ME0091740	Bay of Naples Condo Association	NC	GW
ME0091770	Winsor Green on Brandy Pond	NC	GW
ME0092020	Deer Run East Condos Association	NC	GW
ME0092365	Brook Hollow	NC	GW
ME0092437	Kids Count Learning Center	NTNC	GW
ME0092450	Captain Jacks - Naples Marina	NC	GW
ME0092489	CN Brown - Big Apple - Naples #1105	NC	GW
ME0092657	Lakes Plaza	NC	GW
ME0092714	Smarties Early Learning Center	NTNC	GW
ME0093924	MDOC State Park - Sebago Lake - Naples	NC	GW
ME0094457	MSAD 61 Songo Locks Elementary School	NTNC	GW
ME0094505	R & R Vacation Home Park	NC	GW
ME0094685	Freedom Café	NC	GW
ME0094741	Naples Family Practice Center	NC	GW
ME0094780	Town of Naples	NC	GW
ME0094795	Naples KOA RV LLC #1	NC	GW
ME0095510	Pond & Pond Trailer Park	C	GW
ME0098212	Sebago Pine Water Association - Upper	NC	GW
ME0098213	Sebago Harbor Association	NC	GW
ME0104979	Bayview Cabins Condominium	NC	GW
ME0105000	Colonial Mast Campground #2	NC	GW

ME0194795	Naples KOA RV LLC #2	NC	GW
ME0198212	Sebago Pine Water Association - Lower	NC	GW

Source: Maine Department of Health and Human Services, Division of Environmental and Community Health

The Town does not have plans to develop a public water or sewer network. Private water and septic systems are not currently preventing growth in Naples; however, improper maintenance of septic systems and the overreliance of septic systems in sandy areas, like the Causeway, can cause negative environmental impacts to the Town's waterbodies. Based on demographic data, household size is shrinking, and the population is aging. This signals potential demand for multi-family housing types, smaller homes, or assisted living facilities. This type of development may not be possible without public water or sewer infrastructure.

Solid Waste Management

The Casco/Naples Bulky Waste and Transfer Station provides trash and recycling services for Casco and Naples residents. Residents are required to obtain a Transfer Station sticker for their vehicle at the Town Office. Bulky Waste operates on a pay-as-you-go basis. Bulky waste coupons were recently transitioned to an RFID system, and all residents were issued an RFID sticker for their vehicle. The Transfer Station is open Wednesday – Sunday from 7 a.m. – 4:30 p.m., and the Bulk Waste Facility is open Wednesday – Sunday from 7:00 a.m. – 3:45 p.m.

Renovations were conducted to both facilities from September 2024 to January 2025. Renovations were conducted to help ensure that facilities meet current safety guidelines and provide safer and expedited access for residents. Recycling hoopers were upgraded and relocated, a new traffic pattern was implemented at the Transfer Station, a new bulky waste RFID system was implemented, and paving and grading were done to the upper Transfer Station area. With renovations complete, it is anticipated that facilities will be able to accommodate near-term growth.

The Transfer Station accepts recyclable items, including glass, metal cans, rigid plastics #1-7, cardboard, cartons, paper, and newspaper. Recycling pickup services are provided by EcoMaine. The Bulky Waste Facility accepts copper, aluminum, metal, glass, demolition remnants, shingles, refrigerators, air conditioners, tiers, wood, compost, brush, and stumps. For additional fees, Bulky Waste also accepts items with freon, TVs and monitors, electronics, couches, recliners, mattresses, box springs, long fluorescent bulbs, PCB ballasts, mercury containing items, and CFLs and U Tubes. The facility does not accept hazardous waste materials.

Energy Infrastructure

Central Maine Power, a subsidiary of AVANGRID, provides energy infrastructure to Naples and is the primary electricity provider in central and southern Maine. Transmission lines run throughout Naples and under road infrastructure. In recent years, the number of intense storms and the rural forested character of Naples have contributed to downed power lines. Fallen trees and more intense weather events continue to be a concern and reinforcing and created redundancy is a priority for the utility and the community.

Broadband

Spectrum is the largest internet provider in Naples. The towns of Casco, Naples, Sebago, Standish, and Raymond are working together to identify a broadband solution for the future. These communities are working with Greater Portland Council of Governments (GPCOG), which is providing project management and technical assistance, and acting as the fiscal agent for the partnership with Mission Broadband and the Maine Connectivity Authority's "Get Ready" grant program. Additionally, the State has a goal of making broadband service universally available; however, Maine's population is not dense enough for the private sector to cover all regions. Maine's Broadband Action Plan proposes that the State will contribute 25% of the total cost to expand broadband access to rural areas. Broadband is an important asset to the community, as it supports access to educational opportunities, healthcare, and work opportunities.

Challenges and Opportunities

Naples' population and tourism industry have grown, which has increased the demand for Town services. Fire, Police, and Marine Safety calls have increased, and, as the Town's population ages, the Town will have to consider how to best provide services that meet the needs of an older demographic, including increased emergency calls. The diversity and affordability of housing types, availability of transportation options, and community services all impact how older residents can continue to participate in the community. Naples should also consider the impact of an aging community on its ability to fund programs, services, and facilities. Older residents who are retired from the workforce often have a fixed income and are heavily impacted by property tax increases.

The Town should consider how growth will impact the ability to maintain facilities and provide services. Expanding development beyond specified growth areas requires the Town to provide services and maintain roads for a larger geographic area, which could have long-term financial impacts. Sprawling development means additional roads, a larger emergency services area, increased traffic, and increased reliance on septic and water in potentially vulnerable areas.

Service providers, like police and fire, have been experiencing an increase in calls. The Town will have to consider ways to help ensure that Town staff have the resources to maintain service levels as Naples grows and the cost of providing services increases. Planning for future needs and identifying opportunities to increase efficiency in operations will be critical for the Town to provide a high level of service in all areas while minimizing the impact on taxpayers.

Climate hazards are the effects of climate change that can impact Naples' people, infrastructure, economy, and ecosystem. There are several climate hazards facing Naples and the region. Warmer temperatures have shortened Maine's winters and lengthened summers. Warmer annual temperatures throughout the year have increased the likelihood that ticks survive the winter and are more active through the spring and summer. Hazards, like increased weather intensity and extreme weather events, can damage properties and infrastructure, costing tax payers more to repair infrastructure like roads. Consideration and planning for the impacts of potential climate hazards should be a part of the Town's Comprehensive Plan.

Sources

Casco/Naples Bulky Waste and Transfer Station

Greater Portland Council of Governments, Broadband Expansion

Lake Region School District

Maine Department of Environmental Protection

Maine Department of Health and Human Services, Division of Environmental and Community Health

Maine Won't Wait Climate Action Plan

Naples Annual Town Reports, 2020 – 2023

Naples Historical Society

Naples Public Library

Town of Naples

University of Maine Cooperative Extension, Cumberland County Food Pantries

11 Fiscal Capacity and Capital Investment Plan

Fiscal Capacity in the Planning Context

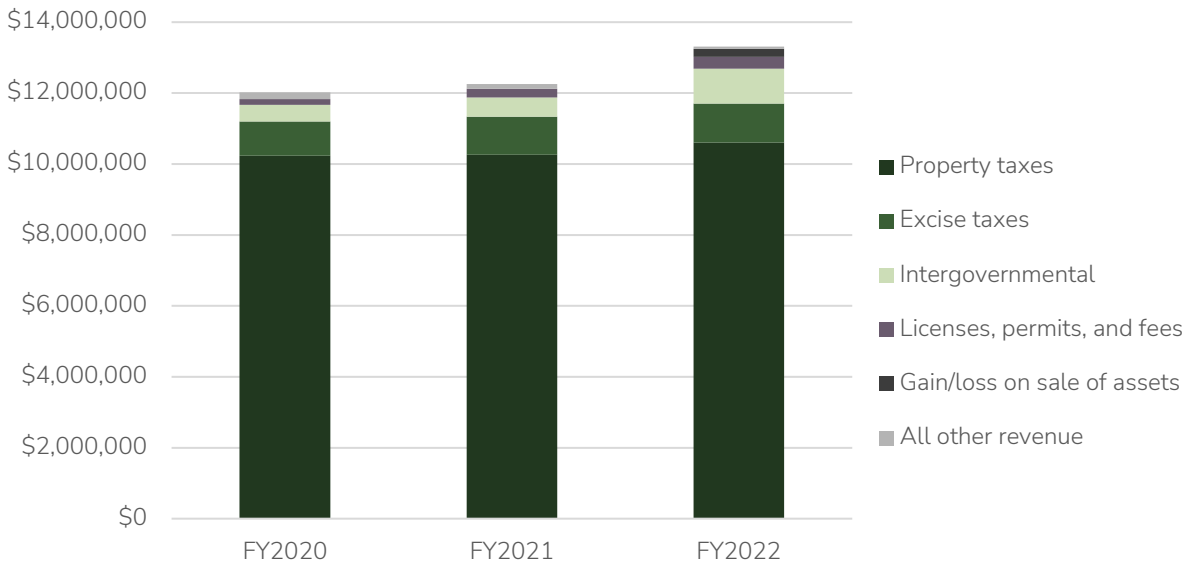
As costs for labor, materials, and services continue to increase, understanding the Town's fiscal capacity for growth and the ability to sustain a high level of services is critical. Naples' natural beauty and recreation opportunities continue to attract people to the region, increasing demand for services and infrastructure to support residents and accommodate tourists. Changing demographics within the Town and region are also impacting the Town's ability to meet these needs efficiently.

The Town's fiscal capacity is, in part, dependent on creating and maintaining a diverse economic environment. Naples is a key destination in the Lakes Region, and with proximity to Portland, it offers opportunities for residential and employment growth to support the Town's economic base and meet the needs of the community.

Revenue and Expenses

To establish a baseline for measuring fiscal capacity growth, it is necessary to understand the Town's core revenue-generating capacity. For fiscal year (FY) 2022, 80% of revenue came from property taxes, a slight decrease in percentage from FY 2021. FY 2022 saw an increase in intergovernmental funds and charges for services. With the majority of general fund revenue raised from property taxes, the primary means for the Town to increase revenue is to raise the tax rate.

Figure 11.1: Revenue Sources



Source: Town of Naples Annual Reports, 2021 – 2023

Municipal expenses have increased in recent years. Most of these cost increases cannot be avoided. Costs for road maintenance, equipment and vehicles, and salaries for public employees have all increased with inflation and are essential budgeted expenses. In addition, rising costs for larger capital expenses require long-term planning to help ensure that the Town has adequate facilities and equipment to continue to effectively provide services to residents and visitors.

Table 11.1: Municipal Expenditures

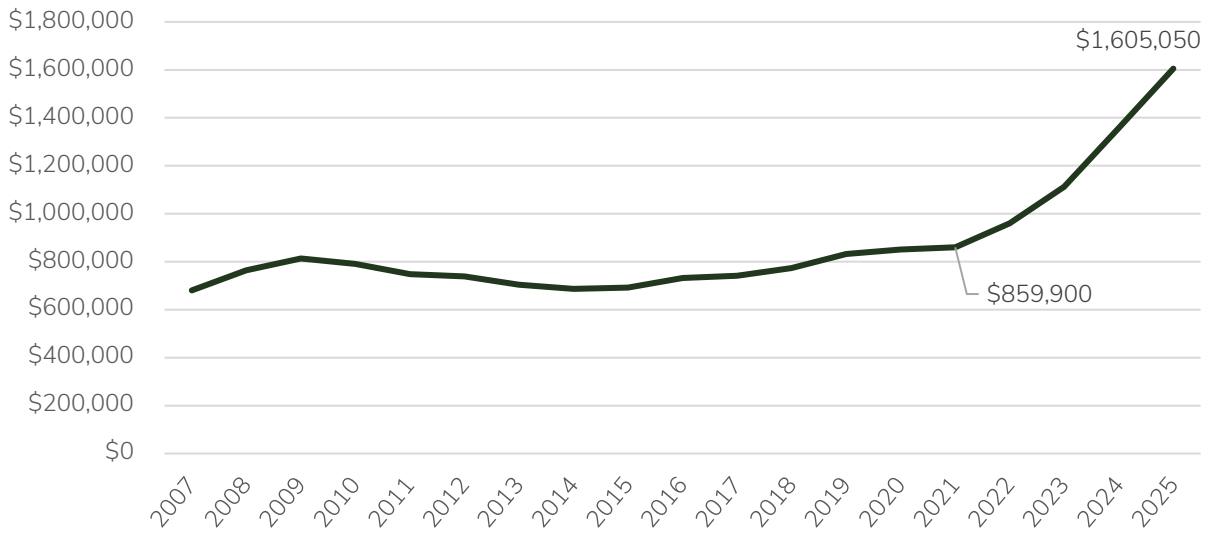
	FY2020	FY2021	FY2022
General government	$1,043,645	$1,053,293	$1,221,110
Public safety	$935,071	$816,607	$1,102,868
Public works	$862,630	$550,184	$1,280,677
Culture and recreation	$274,106	$257,601	$326,773
Community services	$91,672	$82,075	$94,423
All other expenses	$9,519,827	$9,916,896	$9,691,968
Total Primary Government Expenses	**$12,726,951**	**$12,676,656**	**$13,717,819**

Source: Town of Naples Annual Report, 2022 – 2024

Municipal Valuation

Maine Revenue Services calculates an annual valuation of all taxable property. The State valuation represents the full equalized value of all taxable property and is based on actual sales data from July 2022 to June 2023. Like other communities in the Lakes Region, Naples experienced a significant increase in total valuation since 2021. In 2025, the Town's State-assessed total valuation was $1,605,050, an increase of 87% from 2021. The State valuation values are used to calculate State allocations for education, revenue sharing, and apportioning County taxes.

Figure 11.2: Naples Total Valuation



Source: Maine Revenue Services

Mil Rate

The mil rate is used to calculate property taxes based on assessed value of the property. The rate is the tax payable per $1,000 of assessed value. Municipalities determine the mil rate based on the approved budget and the amount of property tax revenue that is needed to meet the budget divided by the total valuation of property within the Town. As property valuation has increased, the mil rate has decreased.

Table 11.2: Naples Mil Rate

Fiscal Year	Mil Rate
2018	13.35
2019	13.35
2020	13.35
2021	13.35
2022	13.35
2023	8.25
2024	9.15
2025	9.30

Source: Town of Naples

Debt Capacity

At the end of FY 2022, Naples had $1,304,631 in total long-term debt and lease obligations. The majority of this debt is through a $1 million bond issued in 2020 to fund intersection

improvements at Route 302 and Route 35. Despite having more debt obligations since 2020, the Town maintains a very low debt to valuation ratio of less than 0.2% of the total State-assessed valuation. Per the State municipal debt limitation of 7.5% of total State-assessed valuation, Naples has a debt limit of $101,865,000, which is significantly higher than the Town's outstanding debt and lease obligations.

Table 11.3: Municipal Debt

Fiscal Year-End	Debt Obligations	State-Assessed Valuation	Debt Ratio
2019	$659,904	$831,600,000	0.08%
2020	$1,643,646	$850,150,000	0.19%
2021	$1,424,049	$859,900,000	0.17%
2022	$1,304,631	$960,250,000	0.14%

Source: Town of Naples Annual Financial Statements for Years Ended June 30, 2022, June 30, 2021, June 30, 2020, and June 30, 2019

Capital Planning

Planning for capital investments and projects allows a community to identify priorities and plan for the funding of major projects through a continuous investment program. A capital improvement program (CIP) is a multiyear plan that outlines the long-term physical improvements and projects that are needed to maintain the infrastructure and operations of the Town. Capital projects include (but are not limited to) road improvements, infrastructure projects, renovation or new construction of public buildings, or public safety equipment. A CIP provides a road map for future capital expenditures and determines funding sources, which could include general fund reserves, TIF funds, general obligation bonds, or other fund reserves.

Naples does not have a current CIP. A five-year CIP will be developed as part of the Comprehensive Plan to budget for several larger anticipated capital projects. For FY 2025, $220,300 was budgeted for capital improvements, with the largest line-item amounts for parks improvements ($45,000) and repairs to the Singer Center ($45,000). Capital improvement funds were also set aside for community center planning ($30,000). The total capital improvement budget is a substantial increase from the FY 2024 capital improvement budget of $104,300.

The Town's capital reserve funds are used to finance all or a portion of the cost of construction, reconstruction, or acquisition of a specific capital improvement or expense. The largest line items within the capital reserves fund include replacement of Fire and EMS vehicles ($220,800) and paving and road repair ($175,000). Other anticipated expenses identified in the FY 2025 capital reserve budget include municipal building repairs and maintenance, municipal boat and vehicle replacement, and communications equipment.

Financing Tools

TIF Districts

In 2008, Naples established a 25-year TIF district program, including two municipal TIF districts to support economic growth and fund community and economic development initiatives. The Route 302 TIF District extends along Route 302 from Harrison Road (Route 35) to Songo School Road. The Downtown and Waterfront Development TIF District includes Route 302 from the Causeway to just past Lambs Mill Road and extending south along Sebago Road to State Park Road.

TIF districts were created to help provide opportunities for economic development and broaden the tax base, in accordance with goals of the 2006 Comprehensive Plan. In implementing the TIF districts, the Town established a development program to guide the use of TIF funds. Some initiatives of the development program for the TIF districts include improving pedestrian accessibility, redeveloping and enhancing historic buildings, implementing traffic and infrastructure improvements, creating additional parking, and adding more green space. These initiatives focus on leveraging the Town's attractiveness as a tourist destination while preserving the small-town and historic character of Naples. The TIF districts are set to expire after fiscal year 2033.

Projects completed using TIF funds include enhancements and maintenance of the Causeway, Village Green improvements, and improvements at Kent's Landing. TIF funds have also been used to support events, law enforcement during the summer months, and funding a municipal planner position. In total, the Town has invested $479,287 in TIF funds to support the development program.

Grant Funding

In 2024, Naples was awarded a $200,000 grant through the State's Infrastructure Adaptation Fund. The grant will fund culvert improvements and replacement of failing culverts that are risk of washout to enhance the resiliency of the Town's infrastructure to better withstand the impacts of severe weather. The grant will be administered by MaineDOT.

Challenges and Opportunities

As costs for goods, equipment, and labor have continued to rise, municipalities have been increasingly challenged to continue to provide services at the same level without burdening tax payers. With limited new commercial growth in Naples, the Town's tax base has not grown significantly to respond to rising costs.

The Town has used TIF funding for economic development projects and some infrastructure improvements. Strategically directing new growth to these districts could help Naples further leverage this financing tool to support needed infrastructure and community development initiatives.

The Town currently has one active grant funded project for a larger-scale infrastructure project (as noted above). There are likely more opportunities for Naples to access State, federal, or private grant programs to help fund larger projects. Projects or initiatives that support State goals and/or have a regional impact are especially strong candidates for grant funding. The Town could consider opportunities to partner with community organizations or neighboring municipalities to expand opportunities for external funding.

Sources

Town of Naples 2006 Comprehensive Plan

Town of Naples Annual Reports, 2020 – 2023

Town of Naples FY 2025 Budget Summary

Town of Naples, Finance Department

Town of Naples, Marine Safety Unit

Town of Naples, Fire Department

Maine Department of Transportation

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