

INTERIM REPORT
from the Bangor Housing Work Group
**Recommendations to Improve the
Status of Housing in Bangor**
January 2019



EXECUTIVE SUMMARY

Bangor is in the midst of a housing crisis. Data measures illustrate that a combination of forces have created this situation: a stagnant population size and relatively stagnant wages since the 2008 recession, a comparatively low median annual income (\$36,000 for potential homeowners), rising rents in a market with multiple subsidy options, competitive opportunities for development and new housing in neighboring communities, and a comparatively old housing stock that has significant units of poor quality. See Data Summary on page 5 for further detail.

In response to these complex issues, Bangor’s housing work group was launched to assess the situation, understand the underlying issues, and identify potential solutions. Listening closely to homeowners, city officials, landlords, service providers, businesses, and advocates for tenants during its seven meetings, Bangor’s housing work group clearly heard two overarching messages.

1. **Housing Quality Concerns:** Bangor’s housing market, particularly for rentals, has extensive, serious problems. The poor condition and quality of too many properties is unattractive to potential buyers and renters and in some cases has made many units abysmal and unsafe. There are also serious issues of unaffordability. For rental properties, neglect from absentee-landlords has compounded the issue. Rental subsidy programs are available in Bangor and help many vulnerable populations find necessary housing, but assistance is also currently supporting housing that doesn’t meet code.

Over time, the proliferation of dilapidated structures chopped into multiple apartments - a consequence of the availability, at reasonable prices, of Bangor’s stock of aging, large homes - has had serious negative consequences for those seeking safe, structurally sound housing, and also for the quality of neighborhoods with a mix of single-family homes and multi-unit residential buildings. Meanwhile, there is a lack of quality workforce housing to attract young professionals. These problems have been cumulative, over decades, and have created an environment that is unacceptable for a community, like Bangor, that values quality of life and livable housing in desirable neighborhoods.

2. **Quick Action Is Needed:** Assertive action by a variety of stakeholders is required to confront the issues of quality, availability, safety, and affordability of single family and rental housing. First, the City needs to take quick action to address some critical elements. Concurrently, a comprehensive approach is needed for the well-being of all current and future residents that will identify and aggressively confront chronic short-term issues, while expressing the long-term aspiration to thoughtfully locate and develop a mix of affordable rental and first-time, single-family homes.

The plan should be a guide for all stakeholders with incentives for prospective developers, financiers, landlords and residents, while initiating short-term action to address the most egregious conditions in Bangor’s rental units. Stakeholders, led by the City Council and city administration, need to take action. The City’s initiative and leadership will announce and serve as a catalyst to all stakeholders that need to be involved, that this community is serious and committed to improving its long-term quality of life.

Short-term steps the City should take to catalyze action:

1. **Launch Rental Registry:** Launch a rental registry and inspection program to inventory and track the number, size and quality of rental units in Bangor. The cost of this invaluable tool can be offset by minimal landlord listing fees.
2. **Accountability for Improvement in the Quality of Housing:** There is great concern about the quality of rental housing and lack of accountability for landlords who refuse inspections or resist addressing code issues, particularly those who are collecting government subsidy for those units. Priority should be given to addressing the worst examples of rental housing neglect and aggressively enforcing code standards. The City must, however, be prepared for the tenant displacement that may occur with mandatory inspections and enforcement. A safety net plan should be developed to address displacement. The community should be made aware of the importance of, and the process for, addressing code standards in existing housing. It will put on notice the owners of deteriorating properties that they need to make repairs in order to remain in the market in Bangor. If resources are needed, that discussion should start now at the council level.
3. **Incentivize Rehab:** Adjust the CDBG program to incentivize rehab of rental units and vacant single-family homes. Institute a vacancy tax to incentivize the reuse or demolition of foreclosed, vacant and abandoned buildings. These properties are an eyesore, and diminish neighborhood quality of life and property values. To newcomers they send a message that Bangor doesn't care.
4. **Develop a Housing Production Plan:** Defining the number of units existing for different types of housing including home ownership and rentals, their affordability levels, and demand in each of those categories will help the City define measurable goals for producing housing whether through rehab or new development. This plan will identify what mix of housing can be utilized to meet current and anticipated demand, and will serve as a call to action and initial feasibility analysis for potential developers.
5. **Zoning and Development Standards:** Assess and revise zoning and development standards to reflect not only current uses, but to encourage density in development, prioritize transit-oriented development, and minimize barriers to affordable improvement of the housing stock.

Short-term steps other stakeholders can take to catalyze action:

1. **Increase Supportive Housing Services:** Helping vulnerable populations remain housed or find housing is challenging. Supportive services are needed such as: education on home ownership, rental and financial management; group homes with supportive case management; transitional housing for individuals released from hospitals and jail, particularly those struggling with mental health and substance use disorder; and formalized shared living arrangements for seniors.
2. **Collaborate and Leverage Data Systems to Ease Access to Housing for Vulnerable Populations:** Convene representatives of Bangor's many non-profit groups that deal with housing the disadvantaged, poor and vulnerable in our



community. Bangor, as was pointed out to the work group, is “program rich, but systems poor”. The discussion should start now among these organizations to identify how they can develop a system to work collaboratively, in conjunction with the owners of these vacant properties and the City to more effectively and efficiently serve the housing interests of those in need. According to presenters from non-profits and public safety officials, much of the demand to house vulnerable populations is driven by the underlying problem of mental illness and substance use. Navigating each program’s requirements to find help is challenging. As a first step in creating a collaborative, cooperative response system, non-profits should conduct a process map for accessing services to identify gaps and develop a navigation tool. This can help build upon “2-1-1” or a different centralized data repository to be a resource inventory of available services and requirements that anyone can use to help individuals in crisis.

3. **Utilize Workforce Housing as an Economic Development:** Employers in the area should convene to understand the value of housing as a workforce development tool, help address the lack of workforce housing, and identify clear steps they can take to increase the number of units needed for current and future employees. Employers could consider offering housing as a recruitment incentive or housing grants for longevity awards or developing their own housing.

Long-term steps for all stakeholders:

1. **Review Subsidy Programs and Impacts:** Review state statutes and leverage any opportunities to revise rent subsidy and voucher programs, including building and livability standards they demand of participating rental properties. Bangor’s median income is relatively stagnant, the regional economy has been slumping for decades as the paper industry declined, yet Bangor’s rents are among the most unaffordable statewide. It will be important to identify whether reimbursement to landlords reflects the market, or is driving the market.
2. **Choose Priority Areas/Villages in the City to Pilot Initiatives:** Consider programs with incentives from employers, grants and the City for developers, investors, and landlords to work to develop transit-oriented housing (“mini-villages”) in sections of the city along bus routes, or where public transportation could be made available. These neighborhoods, potentially located at or abutting shopping centers or on undeveloped land, could provide a mix of single and multi-family residential units, perhaps with units dedicated to low-income renters. The work group encourages bold, creative action in this area.
3. **Apply Evidence-Based Land Development and Code Tools From Other Communities:** Take a long view of the land development code that draws from an assessment of zoning regulations successfully used in other communities. Key considerations should include an inventory of rental property, inclusionary zoning that requires developments of a certain scale to include a percentage of affordable housing, accessory dwelling units, tiny houses, collectives, and an amnesty program that will bring currently unidentified, unregulated apartments up to code.

An unavoidable conclusion of the Housing Work Group is that because of the many challenges presented by the current state of housing in the city, Bangor should feel a sense of urgency to develop a plan of action and provide a vision for the future of housing, particularly rental units and vacant properties. In doing so it should understand that the circumstances we see today are cumulative — it took years of avoidance or neglect to get here. It’s time to commit to assertive and decisive action, tempered by reasonable expectations as results will bear out over the long-term.

Bangor Housing Work Group Recommendations

PROCESS

In early 2018 the City convened a planning committee to develop an educational community engagement process with the goal of developing a set of recommendations to improve housing in Bangor. A multi-disciplinary work group of more than 20 people along with attendees at large from the public participated in 5 educational panel discussions and then developed potential solutions.

The work group heard from City staff (code enforcement, General Assistance and zoning); neighborhood representatives, banks, schools, shelters, landlords, developers, Bangor Housing Authority and other housing service providers.

Recommendations were then vetted and prioritized. Their recommendations are intended to serve as a guide for the entire community – the City, local human service organizations, health care providers, businesses and residents - to work on to address housing affordability, quality and access issues for all current and prospective residents. Bangor must continue to be a desirable, accessible place not just to work, receive services and recreate, but also to live and find a home.

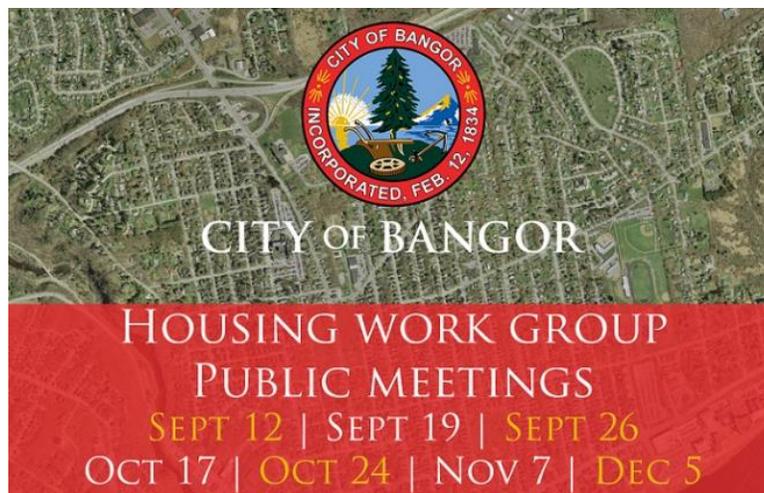
DATA SUMMARY

Based on Maine State Housing Authority and Bureau of Labor Statistics data of Quarterly Census of Employment and Wages, Bangor is less affordable for renters than all of Penobscot County, the State of Maine and even larger cities such as Portland. It is similarly unaffordable for purchasing a home in Bangor. See data Tables 1 on page 6 and Table 2 on page 6.

Housing quality is also an issue in Bangor. Over 50% of the housing stock in Bangor was built before 1950. The average year built in Bangor is 1963, compared to 1974 in the northeast and 1977 nationally. Generally, the per square foot assessed values for these older properties is significantly lower than newer housing, a direct reflection of its lower quality. Foreclosures and vacant properties are another source of quality concern in Bangor. A property not appropriately prepared that is left vacant through one or two Maine winters can incur so much damage that it cannot be rehabilitated. See data Table 3 on page 7.

Bangor's population has been relatively stagnant in the last few decades. Comparatively, surrounding towns have had more growth and with that an increase in newer, quality housing stock. See data Table 4 on page 7. Vacancy rates in Bangor have increased, potentially due to quality issues. See Table 5 on page 8.

Bangor also has unique, vulnerable populations that are particularly challenged finding housing in Bangor ranging from people new to the workforce to seniors and individuals facing homelessness, health issues or poverty. See Table 6 on page 8.



Bangor Housing Work Group Recommendations

Landlords and developers face challenges providing affordable, quality housing in aging properties with modern life safety building code requirements for rehabbed properties and rental background checks that disqualify a number of potential renters. Regardless, Bangor has a thriving rental market supported in part by a variety of rental subsidy programs run by human service organizations and the City of Bangor, some of which don't require unit inspections. Evictions are also relatively high in the Bangor area compared to Maine (Eviction Lab at Princeton University).

TABLE 1: BANGOR RANKED AS UNAFFORDABLE PLACE TO RENT - RENTAL AFFORDABILITY INDEX

Ratio of 2-Bedroom Rent Affordable at Median Renter Income to Average 2-Bedroom Rent. An index of less than 1 means the area is generally unaffordable – i.e., a renter household earning area median renter income could not cover the cost of an average 2-bedroom apartment (including utilities) using no more than 30% of gross income.

	2017 affordability index	Households unable to afford median rent		Average 2 BR rent (with utilities)	Median Income	Income Needed to afford average 2 BR rent	2 bd Rent Affordable to median income
Maine	0.88	57.4%	92,705	\$880	\$30,804	\$35,181	\$770
Bangor	0.78	60.00%	4,654	\$791	\$24,589	\$31,652	\$615
Brewer	0.6	69.90%	1,157	\$1,358	\$32,372	\$54,306	\$809
Portland	0.82	57.00%	10477	\$1,053	\$34,681	\$42,111	\$867
Lewiston-Auburn	0.83	56.40%	8,676	\$809	\$26,961	\$32,361	\$674
Augusta	1.02	49.00%	1,950	\$745	\$30,393	\$29,800	\$760

TABLE 2: BANGOR RANKED AS UNAFFORDABLE FOR HOMEOWNERSHIP - HOMEOWNERSHIP AFFORDABILITY INDEX

Ratio of Home Price Affordable at Median Income to Median Home Price. An index of less than 1 means the area is generally unaffordable - i.e., a household earning area median income could not cover the payment on a median priced home (30 year mortgage, taxes and insurance) using no more than 28% of gross income.

	2017 affordability index	Households unable to afford median home		Median Home Price	Median Income	Income needed to afford median home price	Home Price Affordable to Median Income
Maine	0.93	52.5%	296,967	\$184,000	\$50,990	\$52,545	\$178,552
Bangor	0.83	52.8	7,663	\$136,000	\$36,044	\$43,305	\$113,197
Brewer	1.10	45.1	1,879	\$145,000	\$49,908	\$45,205	\$160,086
Portland	0.56	72.6	23,212	\$285,000	\$49,333	\$87,989	\$159,791
Lewiston-Auburn	1.11	46	20,000	\$150,825	\$49,486	\$44,746	\$166,803
Augusta	1.12	44.9	3,813	\$122,500	\$42,106	\$37,565	\$137,307

Bangor Housing Work Group Recommendations

TABLE 3: HOUSING VACANCY/FORECLOSURES IN BANGOR INDICATE QUALITY ISSUES

The City currently reports the following vacancies, placarded units or foreclosures. Uninhabited properties are, or if left vacant will become, poor quality housing.

a. 103 properties are vacant and placarded as unsafe or unfit for habitation.	b. An additional 74 buildings are registered vacant.
c. Another 46 buildings are placarded but not registered as vacant (potentially because they are being worked on).	d. 47 properties are listed as in foreclosure in Bangor (Zillow.com).

TABLE 4: BANGOR’S POPULATION RELATIVELY STAGNANT COMPARED TO SURROUNDING COMMUNITIES

*2017 data is from American Community Survey (ACS) 5-year estimates. ^1990 – 2000 data from US Census Bureau, Decennial Census.

Year	Bangor Population	Bangor Housing Units	Hampden Pop.	Hampden Housing Units	Hermon Pop.	Hermon Housing Units	Glenburn Pop.	Glenburn Housing Units	Brewer Pop.	Brewer Housing Units	Holden Pop.	Holden Housing Units	Orrington Pop.	Orrington Housing Units
2017*	32,237	15,709	7,314	3,077	5,789	2,273	4,575	2,051	9,167	4,351	3,069	1,385	3,676	1,725
2010^	33,039	15,674	7,257	3,030	5,416	2,210	4,594	2,018	9,482	4,457	3,076	1,480	3,733	1,612
2000^	31,473	14,587	6,327	2,545	4,437	1,748	3,964	1,683	8,987	4,064	2,827	1,320	3,526	1,489
1990^	33,181	14,366	5,974	2,326	3,755	1,423	3,198	1,298	9,021	3,780	2,952	1,332	3,309	1,338
2010-2017 change	-802	35	57	47	373	63	-19	33	-315	-106	-7	-95	-57	113
2010-2017 % change	-2.4%	.22%	.79%	1.6%	6.9%	2.9%	-.41%	1.6%	-3.3%	-2.4%	-.23%	-6.4%	-1.5%	7%
1990-2010 % change	-.43%	9.1%	21.4%	30.2%	44.2%	55.3%	43.7%	55.4%	5.1%	17.9%	4.2%	11.1%	12.8%	20.5%

TABLE 5: INCREASING BANGOR VACANCY RATES EVEN WITH DECREASING HOUSEHOLD SIZE ARE A SIGN OF POOR QUALITY AND COMPETITIVE NEW DEVELOPMENT OPPORTUNITIES IN OTHER COMMUNITIES

(2010-2017 data is from US Census Bureau, American Community Survey (ACS) 5-year estimates; 1950 – 2000 data from US Census Bureau, Decennial Census.)

Year	Population	Housing Units	Occupied Housing Units	Vacant Housing Units	People per Occupied Housing Unit
2017	32,237	15,709	14,035	1,674	2.30
2016	32,491	15,424	14,035	1,389	2.31
2015	32,695	15,438	14,099	1,339	2.32
2014	32,800	15,749	14,287	1,462	2.30
2013	32,900	15,732	14,422	1,310	2.28
2012	32,988	15,404	14,222	1,182	2.32
2011	32,963	15,692	14,377	1,315	2.29
2010	33,039	15,545	14,346	1,245	2.30
2000	31,473	14,582	13,708	874	2.30
1990	33,181	14,366	13,392	974	2.48
1980	31,643	12,788	11,772	1,016	2.69
1970	33,168	10,949	10,136	813	3.27
1960	38,912	11,656	10,908	748	3.57
1950	31,558	8,787	8,483	304	3.72

DATA POINT 6: BANGOR’S VULNERABLE POPULATIONS PARTICULARLY STRUGGLE FINDING HOUSING

- Maine has the oldest median age in the nation. Bangor’s population aged 55+ (13,260) is projected to increase by 6% to 14,067 by 2022 (US Census/ACS).
- In any given year, approximately 1,200 unduplicated individuals are homeless in Bangor (2016 Bangor shelter and provider data). Persons experiencing homelessness are disproportionately affected by issues such as mental health, substance use disorder, and domestic violence. Nearly 65% of homeless individuals surveyed stated they have a mental illness diagnosed by a professional.
- Individuals struggling to make ends meet that access Bangor’s General Assistance program reported in a 2018 survey (96 respondents) that their housing is of poor quality and they had difficulty finding housing due to: 1) affordability; 2) turned down by landlords due to evictions, felony record, poor credit, etc.; 3) unit didn’t pass inspection for voucher; 4) no apartment large enough; 5) inability to pay security deposit. More than 20% of respondents said they feel unsafe in their home or neighborhood because of drug activity.
- Meeting the housing needs of people new to the workforce or those in the service sector, law enforcement, education and healthcare that are above the median income, but still struggle to find quality housing in Bangor are important to consider for Bangor’s vitality and neighborhood quality.

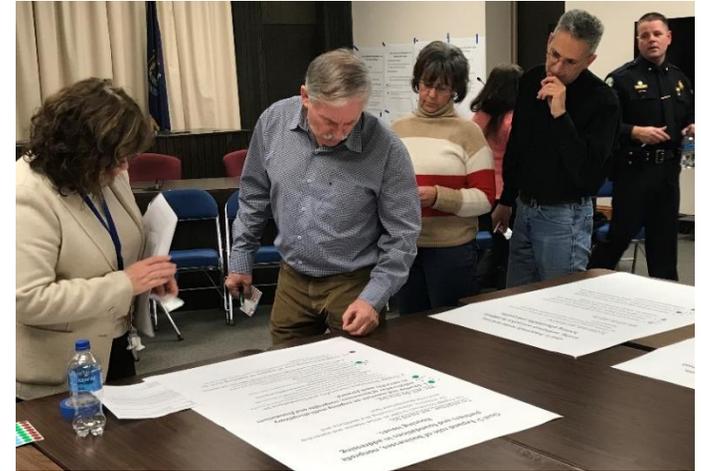
Bangor Housing Work Group Recommendations

- As a regional service center, Bangor is home to several human service, housing, and shelter organizations that provide supportive housing, vouchers for housing, assistance with home repairs, financial coaching to aide in affordability, legal assistance with rental issues, shelter, transitional housing and more. These organizations can work in silos. Accessing needed services in a timely, easy way without having to call multiple agencies and navigating the system to qualify for services remains a challenge.

RECOMMENDATIONS

The work group's recommendations are compiled under 5 goal areas. All goal areas are equally important. Participants and the public in attendance prioritized the strategies and action steps under each goal. They are listed in priority order in this report. These are the steps that stakeholders can take to improve housing in Bangor. Some strategies and action steps are already being worked on and are in italics. The work group prioritized them as needing more attention and resources or a revised approach to be more impactful. Items in bold received votes as priorities. All potential approaches are included in this report.

A small working group will continue to work on these recommendations and complete this report by identifying who can complete the action steps and what resources are needed to do so effectively along with considering how to make these recommendations measurable goals. The goal is to avoid duplication of efforts on any existing items, but try to suggest adjustments that might make existing programs more effective by addressing barriers and challenges. A final Housing Recommendations report will be available by Spring 2019.



Bangor Housing Work Group Recommendations

Goal 1: Improve the quality of the housing stock in Bangor.			
To improve, we need to: (STRATEGIES)	We will do this by: (TACTICS)	What stakeholders can help do it/Potential stakeholders to involve.	What is needed to do it?
1a. Encourage investment in maintenance and rehab of rental properties.	1. Launch universal rental inspections throughout the City. Start by requiring multi-units undergo an inspection prior to being sold, inspection of GA units and in targeted areas of the City in need.	<ul style="list-style-type: none"> · City of Bangor · Private social impact investments/foundations/employers · Maine Landlords Association · Greater Bangor Apartment Owners and Managers Association · Attorneys, real estate brokers, bankers to advertise inspections/prior to sale 	
	2. Adjust CDBG program to provide financial incentives for investors to rehab.		
	3. Increase City legal action to enforce code violations, starting with worst case examples.		
	4. Provide incentives to invest in rehab and maintenance including: membership in a city endorsed group of developers and landlords with benefits such as expedited permitting, but requires certain building quality standards.		
	5. Launch data system for rental registry, inventory, inspections, city service/EMS utilization, public health factors and investments by City		
	6. Expand renter education on tenants' rights, City and other provider services related to housing and other supports that can increase stability.		
	7. Provide tiered grading system for rental units based on graduated inspections and improvements made		
	8. Develop forgivable maintenance or rehab grants/revolving loan fund for upgrades		
	9. Offer amnesty for units not legally created if rehab or sale will create quality units		
	10. Launch landlord committee to provide guidance and input on the City's rental programs		
	11. Launch landlord outreach and education program. Set expectations, communicate City standards/ordinances.		
	12. Transition rentals to co-ops/condos to increase engagement of residents		
	13. Advocate for responsible changes to required use of fire suppression/sprinkler system versus fire alert system in multi-units in communities larger than 4,000 people		
1b. Build more new housing.	1. Adjust CDBG program to provide financial incentives to build new housing.	<ul style="list-style-type: none"> · Developers · City of Bangor 	
1c. Transition more abandoned/vacant properties back into a productive use.	1. Incentivize/prioritize the redevelopment or sale of identified properties to create net new housing. (Ex: Sell for \$1).	<ul style="list-style-type: none"> · City of Bangor · Local banks · Local realtors · Developers · Neighbors · Housing service providers 	
	2. Increase City legal action to enforce code violations.		
	3. Revisit City's vacant property registry to evaluate success, propose updates/changes.		
	4. Institute vacancy tax to motivate rental or sale of empty properties.		
	5. Increase use of City policy to take ownership of properties with unpaid taxes.		
	6. Collaboratively leverage current housing service providers to utilize these properties to serve vulnerable populations.		

Bangor Housing Work Group Recommendations

1d. Increase rate of foreclosed properties getting back onto the market for sale or reclaimed.	1. Intensify effort to track down ownership rights/banks that control properties.	<ul style="list-style-type: none"> · City of Bangor · Local banks · Local realtors · Developers · Neighbors 	<ul style="list-style-type: none"> ·
	2. Increase use of City policy to take ownership of properties with unpaid taxes.		
	3. Advocate for statewide policy to address foreclosures and out of state bank communications.		
	4. Send letter to banks that own property that outlines the 50% loss in value of properties left over unattended over the Maine winter.		
1e. Increase investments in maintenance and rehab of single-family homes that are inhabited.	1. Launch neighborhood, foundation or private equity funding pool for home upgrades managed through a nonprofit, neighborhood groups or local business. Seek sponsors/funding.	<ul style="list-style-type: none"> · City of Bangor · Local banks · Neighbors / Watch Groups · Contractors · Private social impact investments/foundations/employers 	<ul style="list-style-type: none"> ·
	2. Incentivize investment with neighborhood recognition. Grants are available this year in Little City and the Tree Streets.		
	3. Survey residents to understand barriers and supports needed.		
	4. Set up volunteer/pro bono contractor/ neighborhood home maintenance teams with neighborhood volunteer day. Leverage current programs at Alpha One, EAAA, Comfortably Home, Restore.		
	5. Leverage media, social media and neighborhood Facebook groups to share positive stories of investment and neighborhood pride and promote available resources.		

Goal 2: House the City’s most vulnerable populations. Populations of concern: <input checked="" type="checkbox"/> Homeless: mental health and substance use contribute to homelessness and impact desire for provided shelter/housing as evidenced by encampments. <ul style="list-style-type: none"> • Individuals struggling with mental health and substance use disorder: a primary root cause of challenges finding or maintaining housing is related to brain health. • Working poor: economic shifts have created a population that are actively working and trying to maintain housing, but can’t afford rents and necessary expenses including transportation, medical care and potentially childcare (25% of Bangor residents are below the federal poverty level). • Young workforce (nurse, police officer): even at higher income levels the quality of housing relative to costs in Bangor make it unaffordable. This impacts where this desirable and mobile population settles. • Elderly: In need of supportive services or a continuum of in-home supports to progress through. 			
To improve, we need to: (STRATEGIES)	We will do this by: (TACTICS)	What stakeholders can help do it/ Potential stakeholders to involve:	What is needed to do it?
2a. Increase access to supportive housing arrangements.	4. Increase wrap around services and education on home ownership, rental and financial management.		
	5. Create more Housing First housing opportunities and adopt this philosophy in housing planning.		
	6. Advocate for:		
	a. Transitional housing options for individuals being discharged from the hospital or jail that still need supports/housing (Texas Restoration Center model).		
	b. Group homes with supportive case management.		
	c. Formalized shared living situations to simulate extended family supports.		
	d. Senior housing and services.		
	7. Launch a family shelter(s) for all types of families.		
	8. Consider role of Dorothea Dix in mixed use scenario.		
9. Ask group home organizations to work cooperatively with the City to give information about owners/managers/clientele needs to Police and Fire.			
2b. Improve system and process for accessing housing supports including for root cause issues such as mental health.	1. Conduct a process mapping exercise of access to housing and supports to identify gaps and develop a community wide navigation guide.	<input checked="" type="checkbox"/> United Ways / 2-1-1 <input checked="" type="checkbox"/> City <input checked="" type="checkbox"/> Service providers <ul style="list-style-type: none"> • Neighborhood groups • Eastern Area Agency on Aging • Habitat for Humanity 	
	2. Assess 2-1-1 as a housing access and referral tool and build upon it to:		
	a. Conduct shared online intake, referral and data gathering.		
	b. Provide real-time housing services/supports availability.		
	c. Predict housing demand/access and needs.		
3. Expand use of the Continuum of Care Coordinated Entry and VI-SPDAT as a shared one-stop housing triage and intervention tool.			
4. Work with medical providers to include housing status during physical exams. Housing impacts health.			

Bangor Housing Work Group Recommendations

	<p>"How frequently have you moved in the last 12 months?"; "Do you have safe, secure, affordable housing?"</p> <p>5. <i>Conduct asset mapping/inventory of available services.</i></p> <p>6. <i>Advocate for MaineCare expansion to increase mental health treatment access.</i></p>	
2c. Develop city-wide understanding of demand and capacity.	<p>1. <i>Launch housing services agency collaborative to share data.</i></p> <p>2. <i>Combine organizational wait lists and program capacity.</i></p>	
2d. Enable older adults to age in their homes.	<p>1. <i>Identify and utilize a matching service for older adults in need of support staying in their home to have trustworthy, capable person share their home (HomeShare VT model).</i></p> <p>2. <i>Create system for formal and informal networks to work together in neighborhoods to identify and care for elders that may need support with shoveling, transportation, etc.</i></p> <p>3. <i>Promote the State of Maine Estate Recovery Program / system for the elderly/estates to donate homes or furniture to those in need.</i></p>	
<i>2e. Advocate for funding.</i>	<p>1. <i>Develop strategy to increase state, county and regionwide support of City general assistance and other services provided in Bangor that the region relies on.</i></p> <p>2. <i>Develop inventory of service center services leveraged by the region.</i></p>	

Goal 3: Improve the affordability of the housing stock in Bangor.			
To improve, we need to: (STRATEGIES)	We will do this by: (TACTICS)	What stakeholders can help do it?	What is needed to do it?
3a. Develop a Housing Production Plan (HPP).	1. Adopt Housing first approach in planning and development.		
	2. Develop short and long-term plans to meet needs from multiple sources e.g. in-laws, large development, etc.		
	3. Identify affordability levels, inventory and demand at those prices for rental units in the area.		
	4. Identify affordability levels, inventory and demand at those prices for home ownership in the area.		
	5. Conduct survey of what affordability means and what barriers are to housing.		
3b. Incentivize and seek out small- and large-scale development to meet housing demand.	1. Initiate new funding models with public/private partners to develop housing (Waterville).		
	2. Provide education and utilize new models such as co-housing (small private spaces with larger shared spaces).		
	3. Reach out to developers successful in other parts of Maine such as Avesta.		
	4. Utilize Section 8 voucher funds to build shared units, in-laws or accessory dwellings.		
	5. Use Incremental Development Alliance method and tools.		
3c. Adopt policies that protect tenant’s rights and align resources to ensure housing quality and affordability for tenants.	1. Improve/reform tenant rental screening. Utilize fair tenant screening – credit report for renters. In addition to legal background checks for rentals, allow for recovery/current references or adopt "remove the box" policy.		
	2. Consider Tenant Protection Ordinances (Tenant Remedy Act, Rent Escrow Actions if landlord fails to make needed repairs – nonprofit partner administrator would withhold rent for repairs).		
	3. Nonprofits provide supports pre-eviction to avoid eviction if qualified such as: rides, food, childcare, medical, etc.		
	4. Provide formalized system that provides legal assistance to those facing eviction.		
	5. Support nonprofit master leases to provide backup for landlord to house high barrier populations.		
	6. Create templates for tenant organizing programs for multi-family buildings.		
	7. Provide renter education and counseling.		
	8. Launch system for individuals with risky rental history to establish references.		
	9. Explore eviction regulations with an eye toward protecting tenants’ rights.		
	10. Increase ability to expunge eviction from renter’s record when they comply with settlement.		
3d. Review City and service provider rent subsidy and voucher programs.	1. Convene City and service providers to develop and utilize data system to:		
	a. Itemize building and livability standards the programs demand of rental properties.		
	b. Assess reimbursement rates to ensure they reflect the market versus drive the market.		
	c. Develop report of “Who Benefits” for accountability.		

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<p>3e. Require new development to provide a percentage of affordable housing.</p>	<p>1. Adopt inclusionary zoning for select areas of the City that require a given share of development to be affordable by people with low to moderate incomes.</p>		
<p>3f. Advocate for policy and programs that support affordable housing.</p>	<p>1. Develop coalitions to support legislation to:</p>		
	<p>a. Make responsible changes to building code to maintain affordable construction costs.</p>		
	<p>b. Support the creation or expansion of housing trust funds (state or local).</p>		
	<p>c. Support funding for CDBG, National Housing Trust Fund, General Assistance.</p>		
<p>2. Share stories of people struggling to find safe, affordable, stable housing.</p>			

Goal 4: Proactively revise land use, zoning, ordinances and policy to address housing affordability and quality.			
To improve, we need to: (STRATEGIES)	We will do this by: (TACTICS)	What stakeholders can help do it?	What is needed to do it?
4a. Update Bangor’s comprehensive plan and zoning to encourage higher density, quality, affordable housing development	1. Reduce minimum lots sizes and relax density restrictions in single-family zones.		
	2. Provide density bonuses in desired areas to allow higher density development in exchange for affordable housing commitments.		
	3. Identify areas where residential growth is desirable.		
	4. Consider demographic trends and types of housing required for growing segments of the population.		
	5. Ensure updated comp plan considers all types of residential development and isn't biased toward single family homes and low density.		
	6. Change zoning of infill lots to encourage denser housing development and mixed uses.		
	7. Engage broad representation on comprehensive plan update committee including housing advocates and people that aren't homeowners.		
	8. If home is demolished, grandfather set back, open space and parking rules for that site.		
4b. Update Bangor’s code / ordinances to encourage quality, affordable housing development in identified areas in the City’s developed core/near services.	1. Provide density bonuses in desired areas to allow higher density development in exchange for affordable housing commitments, plus where appropriate:		
	a. Reduce minimum lots sizes especially where the traditional pattern of development is now illegal (much of in-town Bangor).		
	b. Utilize density bonuses, up zoning, minimum density tools.		
	c. Use empty or under-utilized space to offer open floor plans with shared communal areas.		
	d. Reduce setbacks (front in particular) and transitional yards/buffers and how they might impact the amount of space on parcels available for housing.		
	e. Allow for accessory dwelling units.		
	f. Reduce parking standards considering how that impacts the amount of space available for housing (parking spot + its share of the aisle is as big as a 1-bedroom apartment); particularly near public transit.		
	g. Consider policy regarding units shifting from rentals/SFO to Air BnB.		
	h. Allow for tiny homes (Manufactured Housing Board Safety Standards – skylight egress).		
	i. Consider how stormwater management is a potential barrier while upholding Federal		

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	mandates.		
	j. Encourage walk/bike ability.		
	k. Encourage public transit access.		
	l. Reduce historic district requirements as a potential barrier.		
4c. Quickly assess zoning and identify short-term changes to reflect on the ground use; identify where to encourage and direct desirable, quality residential development.	1. Change zoning to allow in-law apartments or accessory dwelling units in URD1, look at ADUs in other zones as well.		
	2. <i>Launch ad hoc city council committee on housing to institute recommended changes and also consider policies such as:</i>		
	a. TIFs, particularly a transit-oriented development TIF.		
	b. "Public land for public good".		
	c. Expedited permitting for affordable housing.		
	d. Put all rental properties on some type of tax basis.		
4d. Identify, prioritize and address neighborhood specific opportunities – recognizing transportation as second highest cost to housing for residents.	1. Identify quarter-mile "mini-villages" using lens of transportation/walkability; access to groceries, shopping centers, childcare; parks to identify sites in the City to incentivize infill development of housing and transportation investments. Fail fast; fail cheap.		
	2. Consider use of land adjacent to services such as shopping centers including underutilized parking lots as potential sites for encouraging desirable residential development.		
	3. Develop template to use to assess "mini-villages" on livability: transport, housing, services.		
4e. Develop a vision for housing, neighborhood and transportation lifestyle desired in Bangor.	1. Leverage current documents with public engagement to draft a vision and gather public input online or pull together community members from all walks of life and neighborhoods with civic and business leaders to develop a vision		
4f. Educate and engage citizens in advocating for policy and development that addresses Bangor's housing issues.	1. Recruit and train a "Yes In My Bangor Back Yard" (YIMBY) group – pro-development, supporting housing or other public interest projects and practices as counterweight to NIMBY.		
4g. Update zoning, code and ordinances for large commercial developments that may impact potential residential development	1. Reduce parking requirements for large shopping centers e.g. Broadway Shopping Center, the Mall, etc. that aren't used or rarely used and consider for residential development.		
	2. Incentivize mixed use in high-intensity commercial districts (USD, S&PS, GC&S) currently conditional use in S&PS and USD, but only at the density and parking for URD2. Not allowed in GC&S.		

Goal 5: Expand role of businesses, nonprofit partners and foundations in addressing housing issues.			
To improve, we need to: (STRATEGIES)	We will do this by: (TACTICS)	What stakeholders can help do it?	What is needed to do it?
5a. Engage businesses to take an active interest and ownership for actions to address housing as a workforce and economic development tool.	1. Develop and maintain an ongoing multi-disciplinary collaborative of businesses, nonprofits and foundations to carry this work forward	Businesses, housing service providers, developers.	
	2. Engage businesses, nonprofits and foundations to:		
	a. Provide funding for workforce housing (Case info at OpportunityHome.org).		
	b. Provide funding for maintenance and rehab of properties.		
	c. Identify potential housing programs for vulnerable populations and match with the mission of nonprofits and foundations to develop proposals.		
	d. Work with the City on using TIF/sales price for incentives.		
	e. Develop specific roles and opportunities for businesses to have impact.		
	f. Provide incentives for homeownership.		
	g. Raise awareness of employers on the barriers/issues employees face for housing,		
	h. Ensure private sector represented in all housing discussions.		
	i. Work with developers to demonstrate need and viability of housing developments to City and funders.		
	j. Increase pay for positions that don't provide a living wage to decrease the population of working poor in our community.		
	3. Integrate housing into all aspects of planning such as:		
	a. <i>Advocacy agenda e.g. for investment in job education, which will increase incomes over time.</i>		
b. Workforce development.			

MOVING FORWARD

To carry this work forward, the City will engage with a smaller, multi-disciplinary segment of the Housing Work Group to develop implementation steps for these recommendations. They will identify who can play a leadership role in fulfilling these action items and outline the resources required to do so.

To undertake significant systems change to improve housing, the community will need to identify measurable goals and use a data driven approach to assess results. Developing data systems as a repository and analytical tool to assess, track, inventory and predict needs will be vital for the community to support and drive decisions. Data systems will address many items identified in the recommendations.

For example:

- Inventory rental properties and build a data base that will allow you to register apartments and screen for those not meeting code.
- Build a data base of organizations that serve vulnerable populations (where are people from, what do they need, what programs are available...) and that will drive action to develop an efficient "system" to coordinate programs and develop navigational tools for residents.

As the City considers updating its Comprehensive Plan, it should leverage the visioning work done for its Healthy People Healthy Places and Livable Communities initiatives to define a housing vision for the City. Finally, the City needs to consider how to communicate, market and keep all stakeholders up to date on changes, tools and services that come from this work. Ultimately, as this work evolves the community should strive to have:

- 1) Definitions of success and a way to measure them.
- 2) An understanding of what action steps had the most impact on the problem.
- 3) A plan for how to share its success and best practices.

Bangor Housing Work Group Recommendations

BANGOR HOUSING WORK GROUP MEMBERS: This group met 7 times from September through December 2018 to hear from panel presenters, understand and identify issues impacting housing in the community and develop this set of recommendations.

1	Danielle Ahern	Bangor Savings Bank	12	Chris McLaughlin, LCSW	Northern Light Acadia Hospital
2	David Bushey	Bangor Police Department	13	David Milan	Town of Orono
3	Erica Caron	Bangor Innovative Neighborhoods, EMMC	14	Troy Morton	Penobscot County Sheriff's Office
4	David Casavant	Husson University	15	Shirar Patterson	United Way of Eastern Maine
5	Mark Woodward	Neighborhood Representative	16	Joanna Russell	Northeastern Workforce Development
6	Mia Dubois	St Joseph's Healthcare	17	Ben Sprague	City of Bangor - City Council Chair
7	Suzanne Farley	Wellspring	18	Kate Sterns Luce	Acadia Hospital
8	Sean Gambrel	City of Bangor	19	Laura Supica	City of Bangor - City Councilor
9	John Karnes	R&K Construction	20	Erica Veazey	Pine Tree Legal Association
10	Jeff LaBree	City of Bangor	21	Brian Williams	ERA Dawson Bradford
11	Francis Leen	Local Landlord	22	Roberta Winchell	Winchell Law and Associates

BANGOR HOUSING PLANNING COMMITTEE MEMBERS: This group met from May through August 2018 to plan the Housing Work Group process and presentation series.

1	Jason Bird	Penquis	9	Ann Giggey	Hope House PCHC
2	Tyler Collins	City of Bangor	10	Jennifer Giosia	Penquis
3	Jamie Comstock	City of Bangor	11	Dale Hamilton	Community Health and Counseling Services
4	Cathy Conlow	City of Bangor	12	Patty Hamilton	City of Bangor
5	Josh D'Alessio	Hope House Penobscot Community Health Care	13	Kara Hay	Penquis
6	Tanya Emery	City of Bangor	14	Christopher Linder	Penquis - MaineStream Finance
7	Rindy Fogler	City of Bangor	15	Mike Myatt	Bangor Housing Authority
8	Ed French	Catholic Charities of Maine	18	Jeff Wallace	City of Bangor

A multi-disciplinary joint committee including members of the Work Group and Planning Committee will use this report to develop next steps toward implementation, including identifying champions to complete the work, resources required, and time frames.