



CITY OF BANGOR



# 2024-2025 Annual Action Plan

for the Administration of the  
Community Development  
Block Grant (CDBG) Program

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# The City of Bangor FY 2024 Annual Action Plan of the CDBG Five-Year Consolidated Plan

## AP-05 Executive Summary

### Introduction

In order to receive annual funding from the Department of Housing and Urban Development (HUD), the City of Bangor is required to prepare a comprehensive strategy, the five-year *Consolidated Plan*, to direct the effective use of Community Development Block Grant (CDBG) funds. The Annual Action Plan is one of the essential components of the Plan which provides a yearly examination of community needs and resulting adjustment to these strategies and goalposts. This update is developed with participatory collaboration with public servants and the residents of Bangor. Once deployed, the Plan is designed to be used as a guidance document for the overall administration of the CDBG Program.

The Annual Action Plan presents an overview of the goals and projects for the upcoming program year that will address the needs identified in the Five-Year Consolidated Plan. These goals and projects will aim to benefit principally low- and moderate-income residents including: homeowners, renters, homeless persons and families, and persons with non-homeless special needs. Components of the plan are a description of the process, including the citizen participation process, and specific actions and partnerships that the City will pursue to meet these goals. This document represents general areas of need and specific benchmarks that will be affected by using these federal funds during the next year, July 1, 2024 through June 30, 2025, and is the final year included in the City's Five-Year Plan.

The community needs will always be greater than the funding available to address them. Over the past 10 years, CDBG funding has averaged around \$1,090,000/year with fluctuations of CDBG year over year about 5-15%; funding for the upcoming 2024-25 year have increased/decreased 21.5%. Significant challenges exist in confronting the housing and community development needs of low-to moderate-income residents, including lack of capacity of area nonprofits, the pandemic crisis that has limited the availability of credit to both individuals and developers, and the age and condition of housing stock and infrastructure available. While the City makes every effort to partner with non-profit groups, other government agencies, and for-profit developers, the needs continue to outstrip the funding available to address them. Through program design changes and more focused funding strategies, it is the City's hope that the impact of the reduced funding can be minimized.

## Summary of Objectives and Outcomes Included in this Plan

The City of Bangor held consultation meetings with public service agencies, organizations, advocates, and stakeholders which provided input and feedback on priorities and needs of the City's residents. In addition, a review of the recommendations in our strategic planning documents as described in this assessment (Consolidated Plan, Housing Work Group, Comprehensive Plan, and Analysis of Impediments of Fair Housing) were used to develop the following list of needs and priorities in the areas of housing, livable neighborhoods, and economic opportunities:

- Increasing affordable decent housing for both renters and homeowners, particularly larger units, those households with very low incomes, and units outside areas of concentrated low income and minority populations.
- Increasing employment and business opportunities in the community to address lack of employment opportunities, particularly for younger workers, low to moderate income households, and minorities, including job creation, training, and supportive services such as childcare and after-school activities.
- Increasing neighborhood quality and safety through mitigating or removing blighting conditions and providing improved neighborhood infrastructure such as streets, alleys and sidewalks; improving the accessibility of neighborhoods to assist residents with mobility and other challenges.
- Providing services to residents, particularly those that provide services for those suffering from mental health conditions, including substance use services, and access to services for the homeless, and opportunities for youth engagement.

From these broader areas of need, the City identified the following goalposts for this Year, which were adopted by the City Council in May 2024:

- Improve the livability of Bangor neighborhoods including accessibility and availability of quality, affordable housing and neighborhood infrastructure citywide.
- Support programs to retain existing businesses and to attract new businesses, with an emphasis on increasing employment and business opportunities for younger workers, low to moderate income households, and minorities.
- Provide support for human needs for the citizens of Bangor emphasizing building life skills and supporting positive health and housing outcomes.

## Evaluation of Past Performance

The City of Bangor annually evaluates its past performance to help choose goals and projects for the upcoming year.

Each year, the City is required to submit a Consolidated Annual Performance Evaluation Report (CAPER) to HUD, reporting on the activities that were funded with CDBG dollars, the amount spent, and the

beneficiaries assisted. The City coordinates several housing programs to address the needs of residents within the City. The Residential Rehabilitation Program assists residents with repairs and improvements to housing, including energy efficiency, accessibility, and critical repairs. The program provides funding for owner-occupied residential properties to preserve and improve existing housing, increasing residential value, and stimulating investment in the City's neighborhoods. The program assists with correcting safety issues and substandard conditions in their homes which can include emergencies such as furnaces, roofs, and electrical/plumbing.

In accordance with federal guidelines the City of Bangor will make all reasonable efforts to ensure fair housing by providing outreach to all potentially eligible households. Affirmative marketing consists of actions to provide information and otherwise attract eligible households for the housing programs. Affirmative marketing differs from general marketing activities because it specifically targets potential tenants and homebuyers who are least likely to apply for the housing, in order to make them aware of available affordable housing opportunities. The City informs the public, sub-recipient partners, owners and potential applicants through the City's website, marketing material, and social media. Additionally, the City of Bangor requires all multi-unit rental projects to certify compliance with Fair Housing objectives, including a commitment to anti-discrimination, and to promote affordability with proactive outreach to low-income households. The City's past CAPER reports can be found on the City's website at [www.bangormaine.com](http://www.bangormaine.com).

In meeting underserved needs, the largest barrier remains the limited availability of funding to address needs. As a result, the City's Community Development Division, which is responsible for evaluating applications and awarding funding, has put in place an evaluation process that places emphasis and value on closely addressing the identified local objectives and on compliance and performance in carrying out funded activities, and utilizes this process to balance the funding awards to a variety of sub-recipients and individuals.

## Overview of Citizen Participation

The City's Annual Action Plan citizen participation process took place in the first four months of 2024. In future years, this process will be expanded over a larger period intended to extend the length of engagement with the community overall, producing feedback and analyses that become valuable additions to each annual plan and improve the incidence of community participation overall.

The City of Bangor conducted several workshops with local service providers, housing advocates, landlords and tenants, and City departments. In subsequent years, the City plans to deploy surveys as is typical of other entitlement programs to gather additional public input. In addition, the City has begun to develop a method to engage the perspective of youth, both to assess the civic engagement of young people and to identify unmet community needs from their point of view.

Public input through a series of community meetings and workshops were publicly advertised in the newspaper, on the City's website, on social media, and directly mailed/emailed to area nonprofit groups

that the City either has worked with directly or has contact with through one of the groups of which the City is a member. Many of these groups serve special populations, such as veterans, homeless, those with physical or mental disabilities, minorities, and non-English speakers. In future years, meaningful outreach to these agencies will include targeted surveys. All meetings were advertised as accessible, with interpretation services available upon request for those with limited English proficiency, as well as the availability of other accommodations if needed. All agencies were encouraged to attend the virtual workshops, and in-person public meetings.

The final public workshop included a short five-question survey and a discussion of the 2020-2024 Five Year Consolidated Plan, summary of accomplishments, and the availability of CDBG funding, where attendees were asked to identify priorities for funding.

### Summary of Public Comments

The City of Bangor held public input meetings and conducted a brief survey during a public workshop to gather citizen input during the planning process for the Annual Plan. A Summary of the comments received at the public meetings and the survey results can be found in the appendix under the citizen participation comments.

A Public Workshop will be held on the proposed CDBG allocation estimates on April 30, 2024. These estimates included the balance of available funding from the prior year carried forward, an optional, albeit useful practice that was necessary given the effects of the Pandemic on slow project execution. Public Comments received are included and incorporated into this Plan. *Actual allocation amounts are expected to be released in June 2024.* In accordance with the City's Citizen Participation Plan any allocation within 15%, and adjustment above which does not materially reduce the benefit to low-and moderate-income residents, does not need to go back to the City Council for approval.

The Annual Action Plan was available for public comment from April 22, 2024 to May 22, 2024. During this time, the City conducted a Public Workshop to formally present the plan and receive feedback on the semi-final draft. Following the requisite public comment period, the final draft is proposed at a final Public Hearing which is anticipated on June 10, 2024 at the regularly-scheduled meeting of the City Council. At the conclusion of the Public Hearing, the Annual Action Plan must be approved by City Council before submission to HUD for review.

### Summary

The City of Bangor has carried out the preparation of this Annual Action Plan according to HUD requirements, and has gathered valuable public input as well as consultant data that has been used to help guide the funding decisions for the CDBG.

As noted above, decreased funding from the federal level for the CDBG program has made it unlikely that all of the needs identified in this plan can be fully addressed. While the City makes every effort to



partner with non-profit groups, other government agencies, and for-profit developers, the needs continue to outstrip the funding available to address them. Through program design changes and more focused funding strategies, it is the City's hope that the impact of the reduced funding can be minimized.

## PR-05 Lead and Responsible Agencies

Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	City of Bangor	Community Development Division

**Table 1 – Responsible Agencies**

The City of Bangor assumes the role of Lead Agency responsible for administering the CDBG Program and implementing the Actions contained in the Consolidated Plan through its Community Development Division, with participation and cooperation from the Economic Development, Code Enforcement, Planning, and Health and Community Services Departments/Divisions.

### Consolidated Plan Public Contact Information

City of Bangor Community Development Division

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(207) 992-4280

[www.bangormaine.gov/ced](http://www.bangormaine.gov/ced)

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### AP-10 Consultation

The City of Bangor engages in regular consultation with a variety of other entities, both public and private, during the preparation of the consolidated plan and during each subsequent annual plan. In addition, throughout each program year, the City remains in regular contact with the CDBG subrecipients and sub-grantees who actually deliver housing and services. Through this contact, the City is able to maintain an understanding of changing conditions, such as when new programs and services are offered, when existing services cease, and what vacancy rates and needs are for housing.

### Enhancing Coordination between Public, Private, and Governmental Services

The City of Bangor maintains relationships with housing providers and health, mental health, and service agencies. Examples are:

- City Staff are members of the [Councils] These groups have as members staff from the Bangor Public Health Department and local non-profit groups that address various physical and mental health needs of Bangor citizens. These groups include those that serve the needs of citizens with physical disabilities, accessibility challenges, mental disabilities, the elderly, survivors of domestic violence and those who suffer from HIV/AIDS. All members of these groups were invited to participate in the public input process, and many did contribute, either through public input or by the survey. Monthly meetings of these groups enable City staff to engage and be aware of changes, challenges and needs faced by organizations involved with health, mental health, and public service activities.
- Through the CDBG program, the City has funded agencies that meet the health, mental health, and service needs of residents, and the City is likely to fund these activities again in the future, pending application for funding and resources permitting. Previously funded agencies include those providing accessibility, transportation, and mental health services, services to the homeless and survivors of domestic violence, those with HIV/AIDS, elderly, youth and others. All of these agencies were invited to participate in the public input process, and many agencies did contribute, either through public input or by the survey.
- The Bangor Housing Authority (BHA), and City of Bangor Health and Community Services (H&CS) administer two of the Public Housing programs for the City. Staff from the Community Development Division meet regularly to discuss current issues and needs. BHA administers approximately 459 housing vouchers and manages between 600-650 subsidized housing units. The City of Bangor's H&CS manages a variety of vouchers, including ones that can be used in units targeting those with physical or mental disabilities, veterans and the elderly.
- The City monitors a portfolio of more than 170 privately owned subsidized units, which were funded originally through programs such as CDBG and various tax credit programs. Monitoring enables the City to ensure the assisted units remain affordable and the project remains in compliance for the duration of the affordability commitment. Importantly, monitoring provides valuable information regarding the need for affordable housing and information about vacancy rates and waiting lists that helps the City plan for affordable housing in the future. Many affordable housing operators have chosen to participate and partner with the City and other agencies providing services which assist individuals that have housing challenges, including those with mental health issues, a program that is expanding to offer technical assistance, housing navigation, and tenant support.
- As new projects come forward, the City works with developers to ensure that the affordable housing needs of the community are being addressed by the proposed projects. A Housing Production Study is planned for the latter half of 2024 which will inform the housing efforts and direct investments to specific areas of the City. New projects that are developed with federal funds are checked to ensure that they meet applicable accessibility requirements, as well as to ensure that applicable lead-based paint regulations are followed. These steps ensure that the activity is meeting the health and physical access needs of current and future tenants.

## Continuum of Care (CoC)

The City of Bangor is part of the Continuum of Care for Penobscot County, which is part of Maine’s Balance of State Continuum of Care. The Continuum of Care is a strategic plan for providing a broad range of homeless services. This continuum covers emergency shelters, transitional housing, and permanent supportive housing. The Penobscot County Continuum of Care is developed and administered by **the (council)**. **(Council)** is comprised of providers, funders, and government representatives. City staff are members of the **Council** and attend monthly meetings of the group throughout the year. These meetings enable City staff to engage with those groups and be aware of changes, challenges and needs faced by organizations carrying out health, mental health, and service activities.

## Consultations and Participating Agencies

The City of Bangor conducted outreach, workshops and consultations with agencies serving Bangor residents in social services, housing, and health, as well as economic development activities. The following chart represents a selection of the participants which were consulted and who provided input that has been incorporated in this Action Plan. The City of Bangor is interested in expanding regular outreach to public service agencies and to develop a comprehensive needs-based survey that will be administered as part of the five-year Consolidated Plan.

Staff continue to strengthen existing partnerships and to identify new collaborators and consultation parties as well as to create cohesion among these groups. Recently, the City has begun to coordinate a new partnership with the Bangor City Schools, which will produce new growth opportunities, opportunities for student involvement, and a student-led survey initiative that will gather the valuable input of young people into the Consolidated Plan five-year strategy.

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	Penquis Community Action Program
	<b>Agency/Group/Organization Type</b>	Public Services, Housing, Families with Children, Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Needs and Resources Anti-poverty Strategy Development of local objectives

	<p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>The City of Bangor regularly interacts with the Penquis Organizations to provide similar resources to coordinate housing services. The homeowner rehabilitation programs are a strong complement to the CDBG funded programs that assist with residential repairs. The City of Bangor participates in the Housing Instability working group that is coordinated by the Penquis Agency, which focuses on the unmet needs of area residents.</p>
2	<p><b>Agency/Group/Organization</b></p>	<p>Bangor Public Health (City Department)</p>
	<p><b>Agency/Group/Organization Type</b></p>	<p>Public Health, Healthcare, Immunizations, Substance Use services, Housing, General Assistance, Homeless Services, Urgent Needs</p>
	<p><b>What section of the Plan was addressed by Consultation?</b></p>	<p>Homeless Needs - Families with children Anti-poverty Strategy Development of local objectives</p>
	<p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>The work of Bangor Public Health staff are closely aligned with the Community Development Division and have identified several areas of continued collaboration and coordinated effort around housing. The Housing coordinator manages approximately 120 project-based vouchers for rental assistance and has specifically positioned themselves as a liaison for landlords and property managers in the area, something that they state is a critical need. Housing remains a #1 issue with the priority of the office to rapidly re-house homeless individuals, provide health services for actively homeless individuals, and to provide financial assistance to divert individuals from homelessness through eviction prevention methods. The CDD office will implement future measures to coordinate the work of the department’s new Housing staff with that of the Public Health office to ensure that there is a continuity of information and resources.</p>
3	<p><b>Agency/Group/Organization</b></p>	<p>Habitat for Humanity of Greater Bangor</p>
	<p><b>Agency/Group/Organization Type</b></p>	<p>Housing</p>

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Development of local objectives
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This agency was invited to attend public meetings and to offer input used to develop local objectives. This agency assists low-income homeowners and homebuyers to obtain affordable housing and rehabilitation, and a 2024 collaboration with the City will increase the effectiveness of their critical repair and aging-in-place programs.
4	<b>Agency/Group/Organization</b>	BANGOR AREA HOMELESS SHELTER
	<b>Agency/Group/Organization Type</b>	Homeless Services
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs Housing Anti-poverty Strategy Development of local objectives
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This agency was invited to attend public meetings and to offer input used to develop local objectives. This agency was encouraged (as were all agencies) to notify their clients of the public meetings and to participate. The shelter contacts the CDD when assistance may be required to serve the unmet needs of their clients and to assist the City in our assessment of homelessness. In addition, as a CDBG subrecipient, the City has an ongoing relationship with this agency throughout the year.
5	<b>Agency/Group/Organization</b>	EASTERN AREA AGENCY ON AGING
	<b>Agency/Group/Organization Type</b>	Services for seniors, persons with disabilities, housing
	<b>What section of the Plan was addressed by Consultation?</b>	Development of local objectives Housing

	<p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>This agency was invited to attend public meetings and to offer input used to develop local objectives. This agency was encouraged (as were all agencies) to notify their clients of the public meetings and to participate. In 2024, the agency’s Meals on Wheels program has suffered a recent loss of funding and met with City staff to discuss the needs of their clients, and will work with the City to obtain CDBG funds and technical support throughout the year.</p>
6	<b>Agency/Group/Organization</b>	Greater Bangor Owners and Managers Assoc.
	<b>Agency/Group/Organization Type</b>	Housing (Landlords)
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Needs Development of Local Objectives
	<p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>In 2023 and 2024, a series of workshops were held to work with landlords and property managers creating a rental property program aimed at improving the availability of quality, affordable housing for tenants, and to increase the supportive services available for tenants that use public assistance to pay rent. Landlords and property managers expressed a need for technical assistance to bridge the gap between their property management services and the needs of their tenants, to increase their understanding of and success with public assistance programs, and to coordinate rehabilitation activities to repair or improve properties making rent more affordable for residents.</p>
7	<b>Agency/Group/Organization</b>	BANGOR HOUSING AUTHORITY
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Anti-poverty Strategy Development of local objectives

	<p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>The BHA currently operates over 1100 units of subsidized or voucher-assisted units, and is in the process of converting these units to RAD in the near future. The City of Bangor is working with BHA staff to support their creation of a Housing Opportunity Center, and will partner with the agency to provide resources for homeownership and family self-sufficiency. Staff are involved with the Resident Council and will work with this neighborhood group on a community-wide survey as part of the Consolidated Plan process.</p>
8	<b>Agency/Group/Organization</b>	PINE TREE LEGAL ASSISTANCE
	<b>Agency/Group/Organization Type</b>	Housing-Legal Housing-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Development of local objectives
	<p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>This agency was invited to collaborate with the City on a Fair Housing workshop to increase the public awareness of anti-discrimination in providing and obtaining housing. This agency will be regularly consulted as part of the Consolidated Planning process, This opportunity will lead to future collaborations as the agency regularly interacts with residents that can easily identify the needs and objectives in the Plan.</p>
9	<b>Agency/Group/Organization</b>	BANGOR LIVABLE COMMUNITIES
	<b>Agency/Group/Organization Type</b>	Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Development of Local Objectives
	<p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>The working group is comprised of members from area organizations that are focused on community development and neighborhood, place-based issues. Often the group examines aging in place issues and resident experiences with neighborhood accessibility. The City of Bangor is involved in monthly meetings and interacting with members to align goals and priorities for a number of City initiatives.</p>

Other local/regional/state/federal planning efforts considered when preparing the Plan

The City of Bangor recognizes that state, regional, and locally-focused plans also identify community development goals, and provide a specific and thus valuable strategic framework for this Plan. The following are examples of these documents that are reviewed for the Consolidated and Annual Action Plan, and the recommendations included that are being considered for implementation.

Name of Plan	How do the goals of your Strategic Plan overlap with the goals of each plan?
<a href="#">Maine Continuum of Care</a>	<p>The Maine Continuum of Care (MCoC) includes representatives of entities focused on chronically homeless individual and families, children, veterans and unaccompanied youth, as well as persons at risk of homelessness. Priorities include actions to reduce the incidence of homelessness through direct outreach efforts into the unhoused encampments, through targeted services for intensive case management services and housing navigation services, to address the prevalence of mental health and substance use experienced by persons that are unhoused, and to increase the number of and types of supported housing facilities and/or services that are available for persons moving out of homelessness.</p>
<a href="#">Comprehensive Economic Development Strategy</a>	<p>Economic drivers in the region include healthcare services, manufacturing, and education. Challenges in the region for low- to moderate-income people include access to job training and adequate childcare, especially during second and third shifts. Opportunities exist to expand jobs in the clean energy sectors as well as entrepreneurship, through job trainings that offer housing options, and support for families with a parent attending school full time.</p>
<a href="#">City of Bangor Comprehensive Plan</a>	<p>The City’s goals to increase housing quality, improve infrastructure in residential neighborhoods, to develop and improve access to recreation, and promote economic vitality through the addition of new businesses or expansion of existing businesses present an opportunity to support jobs paying a livable wage.</p>
<a href="#">Penobscot Climate Action Plan</a>	<p>Establishes a goal to promote energy efficiency and weatherization initiatives for residential property and rental housing. Promotes the use of community assets to increase green spaces and reduce heat island effects of overdevelopment. Recommendations include the creation of an energy efficiency rehabilitation activity coupled with energy audits for LMI homeowners.</p>



Name of Plan	How do the goals of your Strategic Plan overlap with the goals of each plan?
<a href="#">State of Maine – Housing Production Needs</a>	<p>The 2023 Housing Production Study provides an overall look at the state of housing. Rising costs of construction inflate the costs of building new rental units, while the median home prices have also risen considerably, prompting the need to preserve affordable units, reduce operating costs of existing units, while developing creating funding strategies for new construction.</p>
<a href="#">State of Maine – Consolidated Plan</a>	<p>The 2020-2024 Consolidated Plan identifies statewide priorities that reflect conditions that are also regionally and locally significant. Priorities include improvements and expansion of housing, infrastructure, broadband internet, homeownership opportunities, and childcare.</p>
<a href="#">Bangor, Maine Livable Communities Action Plan</a>	<p>This plan addresses challenges and opportunities in the eight domains of livability: transportation, housing, outdoor spaces and buildings, social participation, respect and social inclusion, civic participation and employment, communication and information and community and health services. Recommendations include improving public transportation infrastructure, the development of housing appropriate for residents across the life course, and improvements to sidewalks to encourage safe transit, especially in the downtown area.</p>

**Table 3 – Other local / regional / federal planning efforts**

## AP-12 Citizen Participation

### Summary of Engagement Process

The City of Bangor attempted to offer new modes of engagement with staff and City departments to gather public input, consisting of several online and in-person workshops, forums, and information sessions, targeted outreach to specific agencies and local partners, an open house style public reception, and targeted outreach using social media as well as a fully redesigned online presence designed to simplify and therefore increase access to and awareness of citizen engagement opportunities.

The staff involved with creating the Plan also developed an Executive Summary document that was designed to convey the essential components of the plan in a visually appealing way, and was put on display in the lobby of City Hall and in the Bangor Public Library, as well as online and alongside the draft of the Action Plan that was offered beginning during the Public Comment Period. In the coming year, the City will be using additional methods to creatively engage with residents, including the use of a new digital platform to deliver a survey, working with the school department to solicit input from students,

and using a new cloud-based web tool to expand the public’s access to information about community development programs and increase awareness of citizen engagement opportunities.

The meetings, workshops, and consultations were publicly advertised using the local newspaper, agency newsletters and list serves, and social media, as well as through staff participation with organically formed neighborhood groups and associations. Outreach was supplemented with an information repository on the City’s website. Staff attended City Council meetings to announce these opportunities publicly and encourage the attendance of residents, service providers, and community leaders.

### Types of Citizen Engagement

#	Mode of Outreach	Target of Outreach	Summary of response/attendance
1	Public Workshops	City-Wide	Several “Annual Action Plan Workshops” were advertised and promoted through public service agencies to gather input from general residents and service providers. A workshop for those interested in discussing housing and rental issues was well attended.
2	CDBG Open House	City-Wide	An Open House was held in March 2024 which was used to showcase the efforts of CDBG Funded projects, and was held at the Bangor Public Library. Agencies, organizations, financial institutions, and housing providers met with City staff to hear about housing initiatives and funding opportunities. This event will become an annual outreach opportunity and to view the impact of CDBG on the Community.
3	Social Media	Non-targeted	Facebook and other Social Media accounts were used to advertise events, workshop recordings, documents, applications, resources, and informational opportunities throughout the year.
4	Newspaper Ad	Non-targeted	The Bangor Daily News published a Notice advertising the availability of the Annual Action Plan, the Annual Action Plan Workshop, and the date of requisite public hearings.
5	Public Hearings	Non-targeted	A public hearing is scheduled for June 17, 2024 before the Bangor City Council to approve the Annual Action Plan at the conclusion of the Public Comment Period.
6	Neighborhood Meetings	Place-based	Outreach to organic community groups and neighborhood associations to distribute information about the plan and opportunities to engage with staff in workshops or by attending public hearings.

**Table 4 – Citizen Participation Outreach**

## AP-15 Expected Resources

### Introduction

The projects and activities included in the 2024-2025 Action Plan are based on resources that are reasonably anticipated to be available from July 1, 2024 through June 30, 2025. The actual resources available to support activities during the implementation of the remainder of the 2020-2024 Consolidated Plan may vary significantly due to factors outside of the City’s control. For example, HUD formula grant allocations are subject to change each year based on a number of factors such as the amount of the national appropriation, changes in ACS population data applied to the CPD grant formulas, statutory changes to the CPD grant formulas, the addition or removal of entitlements receiving a particular CPD grant and the availability of reallocated funds. Additionally, state, local and private resources may vary significantly depending on the economic conditions. For the 2024-2025 Program Year, the City has not yet been informed by HUD the amount of funding that will be received. The table below was created by applying the funding level from the previous year, and includes the estimated carryover of prior year funding, and projected Program income received from loans made under CDBG funded programs.

### Anticipated Resources

Program	Uses of Funds	Expected Amount Available			
		Annual Allocation:	Program Income:	Prior Year Resources:	Total:
CDBG	Housing Support	\$817,546	\$250,000	\$205,702	\$1,273,248
	Admin and Planning			(Uncommitted Funds)	
	Economic Development			\$1,533,948	\$2,807,196
	Public Improvements				
	Public Services				
<b>Expected Amount Remainder of the Consolidated Plan:</b>				<b>\$2,807,196</b>	
<p>Figures are approximate funds status projections for June 30, 2024. A total of \$1,739,650 is carried forward. The City is reprogramming funds from 2020, 2021, 2022, and 2023. Use of these funds in 2024 are targeted toward improvements of rental housing, and increased funding toward homeownership activities. Encumbered funds of \$1,533,947.52 for on-going projects in 2024. Remaining balance and estimated FY 2024 Allocation is included in the program’s Anticipated Resources, which assume consistent formula funding and projected uses of funds will remain consistent with prior years.</p> <p><i>*Figures exclude funds received or expended under the CARES Act.</i></p>					

**Table 4 - Expected Resources – Priority Table**

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Federal funds often times leverage private, state, or local funds as well as other types of support such as volunteer labor and donations in-kind. Often times the CDBG funding in and of itself is not sufficient to complete an entire project so funds from another city budget may be used to supplement the activity.

Resources from the City's allocation of State and Local Fiscal Recovery Funds (SLFRF) Funds are used to supplement CDBG funding whenever possible. Affordable Housing developments are likely to utilize a variety of State resources including Housing Bond funds, State Tax Credits, Historic Tax Credits and Land Bank/Redevelopment funds. Maine State Housing has a number of funding instruments that are used in conjunction with the City's CDBG fund and provide valuable resources for community, housing and economic initiatives in Bangor. Maine's Continuum of Care funding funds Bangor's activities to assist in housing and services to homeless persons. Housing investor loans and façade grants require private match funding. Homeownership assistance funding requires that the homeowner secure fifty percent of the down payment from other sources, acceptable through either a foundation, a gift, or the borrower's own funds. The City's new Rehabilitation program will require the homeowner to participate in the repairs through a partnership with Habitat for Humanity of Greater Bangor, whose mission is to empower homeowners through volunteers and home buyer programs.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City occasionally becomes in possession of a property acquired through the matured tax lien process. The City works closely with the Community Development Department to explore options to benefit LMI individuals or families. There is an initiative for the City to transform vacant and tax foreclosure properties into decent affordable housing. The City also has developed Affordable Housing TIF districts and continue to update its City-owned property inventory to identify land that is suitable for development.

The City has set aside several parcels that are used for the operation of a community garden program. In 2024, the City will examine opportunities to expand gardening and food production options for local residents using City resources and locations, the City's Parks and Recreation Department and with outside partnerships.

## Discussion

The priorities identified in this plan are the outcome of an extensive, comprehensive effort to identify community needs. The plan assesses the available resources available to meet those needs. Staff will work to leverage public and private funds to address the economic development, affordable housing, community development, and special needs populations' needs whenever possible. Staff also continue to strengthen partnerships with other City Departments and public agencies to leverage funding.

## AP-20 Annual Goals and Objectives

### Goals Summary Information

Sort Order	Goal Name	Category	Needs Addressed
1	Increase Access to Quality Affordable Housing	Affordable Housing	Housing Availability Housing Quality
	<b>Funding: CDBG \$665,000</b>	<b>Geographic Area: City-Wide</b>	
	<b>Goal Outcome Indicator:</b> Rental Units Rehabilitation: 15 Units Owner-Occupied Rehabilitation: 8 Units Homeownership: 10 Households Assisted Housing Added: 40 Units		
2	Increase Community Well-Being	Neighborhood Improvements Low-Mod Benefits and Services	Homelessness Housing Health Care
	<b>Funding: CDBG: \$694,185</b>	<b>Geographic Area: City Wide</b>	
	<b>Goal Outcome Indicator:</b> Public Service activities other than housing: 1500 Persons Assisted		
4	Enhance Economic Vitality and Increase Financial Stability	Non-Housing Community Development	Economic Development Low-Mod Benefits and Services
	<b>Funding: CDBG \$ 55,000</b>	<b>Geographic Area: Low-Income Areas</b>	
	<b>Goal Outcome Indicators:</b> Businesses Assisted: 1		
5	Improve the Safety and Livability of Neighborhoods	Infrastructure Area Benefits	Housing Neighborhood Improvements Low-Mod Benefits and Services
	<b>Funding: CDBG \$636,000</b>	<b>Geographic Area: Low-Mod Neighborhoods</b>	
	<b>Goal Outcome Indicator:</b> Public Infrastructure Improvements: 2500 Persons Assisted		
6	Increase Community Engagement in Planning and Effective Grant Administration	Administration and Planning Community and Economic Development Low-Mod Income Benefit	Housing Economic Development Neighborhood Improvements Low-Mod Benefits and Services
	<b>Funding: CDBG \$213,509</b>	<b>Geographic Area: N/A</b>	
	<b>Goal Outcome Indicator:</b> Planning and Administration		

Table 5 – Goals Summary

## Goal Descriptions

1	<b>Goal Name</b>	Increase Access to Quality, Affordable Housing
	<b>Goal Description</b>	Affordable decent housing for both renters and homeowners, particularly larger units, accessible units, those for households with very low incomes, and units outside areas of concentrated low income and minority populations. Beneficiaries of housing activities will be low to moderate income households as specified by HUD regulations.
2	<b>Goal Name</b>	Increase Community Well-Being
	<b>Goal Description</b>	Providing support and funding to public service agencies or City departments to deliver assistance to residents, particularly those suffering from mental health conditions, those that are unhoused, and youth.
3	<b>Goal Name</b>	Enhance Economic Vitality and Increase Financial Stability
	<b>Goal Description</b>	Increasing employment and business opportunities in the community, expansion or outreach activities, job training or certifications. Activities to create or retain new jobs or new businesses whose beneficiaries are job seekers, micro-enterprises, students and entrepreneurs that are low-to moderate-income. Activities may also increase the income level of those employees through job training or seeking assistance with financial literacy, or work-related supports for families.
4	<b>Goal Name</b>	Improve the Safety and Livability of Neighborhoods
	<b>Goal Description</b>	Neighborhood projects benefit an area where residents are primarily low-to moderate income. An emphasis on sustainability and accessible infrastructure, with adequate lighting and sidewalks, adequate utilities, historic preservation, and the elimination of slum and blight through the demolition or rehabilitation of eligible foreclosed, vacant, or abandoned property. Neighborhoods also benefit from the addition of public facilities and to improve access to recreation for youth and seniors.
5	<b>Goal Name</b>	Increase Community Involvement in Administration, Planning and Engagement
	<b>Goal Description</b>	Robust and effective strategies to increase resident participation and to coordinate projects using partnerships and community groups, involving technical assistance and monitoring the activities carried out by subrecipients receiving CDBG funding. Developing plans which identify community needs and priorities to address using evidence-based strategies supporting community development, preparing reports on the performance of projects and the progress toward housing and neighborhood goals. Monitoring compliance with all federal regulations and the responsible management of funds, information, and the public trust.

## AP-35 Projects

### Introduction

For this fifth year of the Consolidated Plan, the City has allocated funding that addresses unmet priority needs while continuing commitments to successful programs and multi-year initiatives. The CDBG Rehabilitation program is a long-standing, successful effort that addresses an acute need for housing as identified in the 2019 Housing Work Group study. Similarly, the economic development programs and initiatives are indicative of the city's long-standing commitment to support local business growth. Public service activity programs are successful programs operated by the city and non-profit partner agencies. Public infrastructure and projects represent a continued commitment to improving public spaces.

### Projects

#	Project Name
1	Affordable Housing
2	Residential Rehabilitation
3	Economic Development
4	Neighborhood Improvements
5	Public Services
6	Community Engagement and Program Delivery

**Table 6 - Project Information**

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The City allocated funding to address the priorities identified within the most recent Consolidated Plan process. These priorities remain current and relevant. The most prevalent community discussions recently have been centered around the opioid crisis, homelessness, and the need for affordable housing. These issues are multi-faceted and have major obstacles. While the City works tirelessly to tackle these issues, making headway will require collaboration between local, state, and federal resources. City management is in discussion with various entities to work towards a comprehensive solution. The City conducted a general call for applications in 2024 with a Notice of Funding Availability, to receive proposals for community projects and funding requests. The activities must meet one of the following CDBG objectives: (1) provide a suitable living environment; (2) provide decent housing; or (3) provide economic opportunity. The City's investment of CDBG funds is based on whether the activity falls within a City funding priority, whether the service is an eligible activity, and whether the service or need meets a national objective. While public infrastructure, parks, open space and public facility type projects are exclusively within targeted areas, other strategic investments are made for the benefit of low-moderate income residents throughout the City. In order to meet high priority needs of the community such as job creation and economic development, it may be necessary to invest outside

low/moderate census tracts.

The availability of funding available to address the major issues mentioned above is an ongoing obstacle. The amount of funding available through the City’s CDBG program obviously will not wholly solve a particular issues and larger collaboration is needed. With that, the City’s Community and Economic Development Department continues to look for additional partnerships and collaborations that will help benefit the citizens of Bangor and marginalized populations.

## AP-38 Project Summary

### Project Summary Information

<b>1</b>	<b>Project Name</b>	2024 Affordable Housing Support
	<b>Target Area</b>	Low to Moderate Income Neighborhood City-wide
	<b>Goals Supported</b>	Increase Access to Quality, Affordable Housing Improved Safety and Livability of Neighborhoods
	<b>Needs Addressed</b>	Affordable Housing Financial Stability
	<b>Funding</b>	CDBG: \$665,000
	<b>Description</b>	Maintain and add safe and affordable housing for extremely low-to-moderate income individuals and families including public housing residents, the homeless population, and multifamily housing.
	<b>Target Date</b>	6/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The City seeks to aid in the rehabilitation of at least 8 homeowner units, to establish and assist in the rehabilitation of at least 5 rental units, and to assist up to 10 households who participate in the Homeownership homebuyer assistance programs
	<b>Location Description</b>	The CDBG program is open to supporting any project City-wide that meets eligibility requirements and as funding allows.



	<b>Planned Activities</b>	CDBG Staff seeks to provide funding for as many affordable housing activities as possible given the funding constraints. Planned activities include upgrades to affordable housing units, partnerships with public housing providers, partnerships with service providers working with the homeless, among other activities: Single-family rehabilitation-Habitat for Humanity Bangor Homebuyer Partnership Multi-Unit Rehab/Quality Housing Provider program Acquisition of Property-Penquis Community Action Program Supported Housing Project-Volunteers of America New England Supported Housing Options-Dignity First
<b>2</b>	<b>Project Name</b>	2024 Residential Rehabilitation Loan Program
	<b>Target Area</b>	Low to Moderate Income Neighborhood City-wide
	<b>Goals Supported</b>	Increase Access to Affordable Housing Improved Safety and Livability of Neighborhoods
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$694,185
	<b>Description</b>	The residential rehabilitation program offers grants and low-cost loans to owner-occupied homeowners to complete critical repairs, energy efficiency upgrades, and accessibility improvements. The City will develop a rental housing inventory program in 2024 to include increased rehabilitation funding for rental properties that are primarily occupied by low-to-moderate income residents or to resolve serious code violations.
	<b>Target Date</b>	6/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The CDBG program seeks to assist 48 households with activities to rehabilitate homeowner properties, heat pump upgrades, and make improvements to rental properties.
	<b>Location Description</b>	Low-to-Moderate Income Neighborhoods
	<b>Planned Activities</b>	Critical Repairs Program Rental Rehabilitation Loan Program Quality Housing Provider (Rental Unit Program)
<b>3</b>	<b>Project Name</b>	2024 Economic Development
	<b>Target Area</b>	Low to Moderate Income Neighborhood

	<b>Goals Supported</b>	Increase Economic Vitality and Financial Stability Improved Safety and Livability of Neighborhoods
	<b>Needs Addressed</b>	Economic Development
	<b>Funding</b>	CDBG: \$55,000
	<b>Description</b>	The Downtown Façade Improvement Grant is designed to assist small businesses with minor upgrades to storefronts to increase people attraction and business expansion
	<b>Target Date</b>	6/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The City will assist one small business with a Façade Improvement Grant this year. If funds are available, the City will consider assistance to a business that will result in job creation or retention, or additional façade improvements within the public benefit standard.
	<b>Location Description</b>	Downtown Façade Improvement District
	<b>Planned Activities</b>	Façade Grant: Bangor Rock and Art Shop Window Replacement
<b>4</b>	<b>Project Name</b>	Neighborhood Improvements
	<b>Target Area</b>	Low to Moderate Income Neighborhoods
	<b>Goals Supported</b>	Improve the Safety and Livability of Neighborhoods
	<b>Needs Addressed</b>	Infrastructure Improvements Housing Slum and Blight
	<b>Funding</b>	CDBG: 636,000
	<b>Description</b>	The CDBG program funds infrastructure improvements such as streets paving, sidewalks, Public Facilities, and improving ADA accessibility when practical and when there can be a benefit to LMI communities in the City.
	<b>Target Date</b>	6/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Infrastructure Improvements will benefit the local area of at least 250 households or 1000 individuals.
	<b>Location Description</b>	Low-Mod Areas

	<b>Planned Activities</b>	2024 Paving Program Bangor Parks and Recreation-new playground equipment Manna, Inc.- Center St. Community Center Bangor East Little League-Installation of Field Lighting The Together Place Peer Recovery Center-Rehabilitation Bangor Historical Society-Fence Restoration
5	<b>Project Name</b>	Service Provider Grant Program
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Increase Community Well Being Increase Access to Quality, Affordable Housing Enhance Economic Vitality and Increase Financial Stability Increase the Safety and Livability of Neighborhoods
	<b>Needs Addressed</b>	Homelessness Housing Mental Health and Substance Use Community Engagement
	<b>Funding</b>	CDBG: \$476,415
	<b>Description</b>	Support of various public service agencies and City departments providing benefits to youth, homeless individuals, elderly and disabled residents, and LMI individuals and families. Area service providers are often limited by financial constraints and the CDBG Staff will continue to collaborate with these providers to work towards solutions and offer financial support when feasible.
	<b>Target Date</b>	6/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Staff anticipate that the assisted activities will serve 100 unique individuals through the support of non-profits and City departments.
	<b>Location Description</b>	City-Wide
	<b>Planned Activities</b>	Bangor Community Action Team – Field Outreach Program Partners for Peace – “Preventing Child Abuse by Building Community Connections” Christine B Foundation – “Cancer Nutrition Assistance: Dining with Dignity” City of Bangor – Tenant Assistance Projects
6	<b>Project Name</b>	2024 Program Administration
	<b>Target Area</b>	City-wide

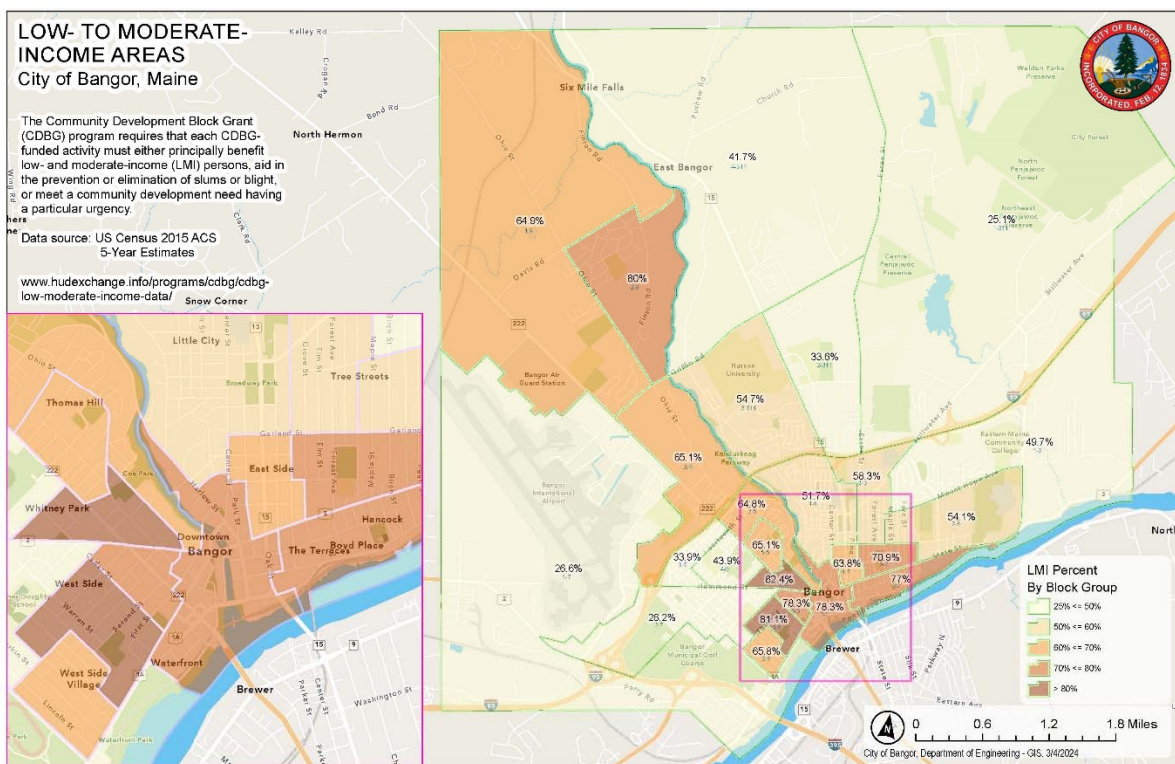
<b>Goals Supported</b>	Increase Access to Affordable, Quality Housing Increase Community Well-Being Enhance Economic Vitality and Increase Financial Stability Increase Community Involvement in Administration, Planning and Engagement Improved Safety and Livability of Neighborhoods
<b>Needs Addressed</b>	Effective Program Administration Community Engagement Collaborations and Partnerships
<b>Funding</b>	CDBG: \$278,272
<b>Description</b>	Robust and effective planning and administration of funding sources are imperative to successfully meeting other priorities identified in this plan. Ensuring that our HUD-funded programs align and complements other efforts that benefit the target population will be a priority over the next year.
<b>Target Date</b>	6/30/2025
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
<b>Location Description</b>	City-Wide
<b>Planned Activities</b>	The City will increase engagement efforts to develop the 2025-2029 Consolidated Plan, and will utilize new strategies including public surveys and youth engagement. The City staff will also participate in professional development and technical assistance activities to support subrecipients and other City Departments to ensure that the CDBG funds are effectively and responsibly managed.

## AP-50 Geographic Distribution

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The needs of the community, and the low-to-moderate income individuals in particular, drive the geographical allocation of investments for our CDBG program. The investments outlined in this plan are for activities, projects, or programs located throughout the entire jurisdiction. The Housing Rehabilitation program, for instance, is based on the income of the property owner and is undertaken without regard to geography.

The City has seventeen Census Blocks that are comprised primarily of low-to-moderate income persons and the City works to improve those areas of the City. HUD has identified the following Census Block Groups in Bangor as Low-to-Moderate income (LMI) areas having over 51% of households identified as LMI. These areas can be eligible for area wide CDBG funding and CDBG funding is prioritized in these areas and to benefit LMI individuals/families.



### Geographic Distribution

Target Area	Percentage of Funds
Low to Moderate Income Neighborhood	75
City-wide	25

Table 7 - Geographic Distribution

## Rationale for the priorities for allocating investments geographically

The City focuses funding generally in low-to moderate income Census Blocks of the City. The rationale for this is that the majority of households in these areas are low- to moderate- income households. The City does provide funding outside of the low- to moderate-income Census Blocks on an income basis. As stated above, the housing rehabilitation program is administered based on income and not geographic location.

## Discussion

Because the primary national objectives of the Consolidated Plan programs are to benefit low-income and moderate-income residents, Bangor's CDBG funds will target significant assistance to those areas found to be the most economically and physically distressed in the city. Bangor will greatly increase the measurable and effective impact of these federal dollars by enhancing the quality of life in its most distressed neighborhoods. If the City distributed the funds without such consideration, the impact of its federal resources would be reduced, and the success of its programs would be curtailed.

The public facility projects funded in this plan are located within some of the most economically challenged neighborhoods in the city. A number of census tracts that are targeted for funding have low- and moderate-income populations in excess of 70% of the general population. In addition, a number of public service programs are funded specifically in census tract areas that also have high concentrations of low- and moderate-income persons. Many of the city's housing and homeless projects are city-wide because they are targeted to meet the needs of low- and moderate-income households and persons throughout the city. The public service programs funded also provide services throughout the geographic parameters of the city.

## AP-55 Affordable Housing – 91.220(g)

### Introduction

The City of Bangor reviews information from various studies to assist in guiding programs and development. These studies assist the City to continue its strategy of balancing housing investments between revitalizing older areas and developing new affordable housing where it has not been traditionally available.

Information from both the 2019 Housing Work Group and the Maine Housing Needs Report suggest the need to improve community perception of affordable housing, increase the supply of affordable housing with more geographic diversity, larger and accessible units, improved code enforcement and nuisance abatement, and efforts to address public safety and tenant/landlord stability and education.

The City has also seen a spike in vacant properties which are a blight on neighborhoods and lead to unsalvageable units, which decreases the already low housing stock. The City recently passed its new

Vacant Building ordinance, which is designed to incentivize redevelopment of abandoned and dilapidated properties through private investment. Also, in 2024, The City is developing a rental housing program to support property owners with repairs and improvements that lead to stable rents.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	2
Non-Homeless	35
Special-Needs	2
Total	39

**Table 8 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	18
Acquisition of Existing Units	0
Total	18

**Table 9 - One Year Goals for Affordable Housing by Support Type**

## Discussion

The City will continue its housing rehabilitation program and plans to collaborate with area providers to facilitate new or improved housing units specifically for LMI individuals/families in the coming year. Also in 2024, our Quality Housing Provider program will assist Landlords and Property managers to upgrade and maintain existing housing units through a variety of funding and technical assistance options.

## AP-60 Public Housing

### Introduction

The Housing Authority of the City of Bangor has a public housing waiting list with a total of over 1,000 families, of which approximately 96% are extremely low income, approximately 3% are very low income, and approximately 1% are low income.

BHA's Housing Choice Voucher Program is part of the Maine Centralized Waiting List. The number of applicant families in BHA's jurisdiction is approximately 24,000, of which approximately 95% are extremely low income, approximately 5% are very low income, and approximately less than 1% are low income.

Bangor Housing Authority (BHA) has approximately 560 units of public housing for very low-income households and administers an estimated 459 housing choice vouchers in the greater Bangor area and 5 Veterans Affairs Supportive Housing (VASH) vouchers for veterans.

The BHA recently completed two projects to produce affordable senior housing, comprised of 35 Units each. Penquis C.A.P (262 Harlow St in Bangor) is undertaking a project to construct 40 units of senior housing. Volunteers of America will construct 11 Units of Supported Living Housing in 2024-2025.

### Actions planned during the next year to address the needs to public housing

The City's CDBG program works collaboratively with the Bangor Housing Authority and provides financial assistance when it is practical. The Bangor Housing Authority has prepared and provided to HUD as part of its Capital Fund submission, an annual plan of improvements to public housing units under its control. As a nonprofit agency, Bangor Housing Authority would also be able to access the City's property rehabilitation loan program, if needed.

The Bangor Housing Authority administers a HUD Family Self-Sufficiency Program. This program encourages family self-sufficiency for households receiving, or eligible to receive, federal rental assistance (Section 8 existing housing) or living in public housing, who voluntarily participate in a five +/- contract period of financial, educational/training, evaluation and counseling, transportation, child care, medical assistance and agree to become free of federal subsidy programs at the end of the period.

This program is supported by a committee of public service agency and citizen volunteers. A Staff member also sits on the Family Self-Sufficiency Program Coordinating Committee sponsored by Bangor Housing Authority. This committee has created an Action Plan that supports a five-phase program.



Those phases include:

- Phase 1 – Personal Development and Needs Assessment
- Phase 2 – Development of an Individual Training and Services Plan
- Phase 3 – Maintenance of Effort
- Phase 4 –Transition
- Phase 5 – Follow Up

### Actions to encourage public housing residents to become more involved in management and participate in homeownership

The Bangor Housing Authority communicates regularly with residents through meetings, resident councils, print material distribution, text messages, and through various social media platforms including their popular Facebook page and website. Bangor Housing also offers the largest Family Self-Sufficiency (FSS) Program in Maine for tenants of Public Housing as well as Section 8 participants. This is a free and voluntary program that assists participants in achieving their education and career goals and becoming economically independent. The FSS program partners with many local service providers to insure the goals of the participants are met. Bangor Housing partners with the Boys & Girls Club of Bangor (BGCB) in a new program, Families Forward, designed to help families through a two generational approach to promote independence and self-sufficiency for all members of the family. They continue to participate with the Club to give access to after school programming and summer programs to their youth in the community. The BGCB is on-site which helps to maintain the strong relationship.

### If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

The City does not have any troubled Public Housing Authorities. We have regular contact with BHA and have assisted in the past when they are in need and we will continue to assist to ensure they are successful.

### Discussion

The Bangor Housing Authority is seen as an invaluable partner in addressing housing needs in Bangor. Bangor Housing Authority is committed to creating new units, maintaining and rehabilitating existing units, and ensuring quality services for its clients. The Community and Economic Development Department remains committed to a partnership with Bangor Housing Authority to better create and

maintain public housing units to those who need them.

## AP-65 Homeless and Other Special Needs Activities

### Introduction

Bangor has seen an explosion of unhoused population since the pandemic. Area service providers anecdotally surmise that the amount of unhoused folks living outside in Bangor is the highest it has ever been. City management and Community and Economic Development Staff are involved in many conversations to address this problem.

The City has a healthy General Assistance program, is a member of the State's Continuum of Care, and continues to work with regional organizations to improve coordination between service providers and develop and execute strategies to grow and improve services. The Community Development Department is in regular contact with other City departments to ensure resources are being managed efficiently.

The CDBG program helped the Bangor Homeless Shelter add the Intake and Diversion Program to help those experiencing homelessness or in immediate danger of becoming homeless, stay in their home, relocate to places where they have a natural support system, or find a friend or relative to stay with. This process aims to prevent people from having to enter the homeless response system and makes the limited community resources available to those in the most critical circumstances.

### One-year goals and actions for reducing and ending homelessness

- 1. Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs:*

The City's Homeless Outreach Coordinator is responsible for direct contact with homeless individuals living within city limits and offers assistance which is tailored to the needs of each individual. Additionally, the City's Shelter Plus Care grants, which are awarded through HUD via Maine's Continuum of Care, are the primary means to identifying and addressing homelessness.

In the middle of the COVID-19 Pandemic, The City of Bangor developed a new outreach and field service activity, the Bangor Community Action Team (BCAT). BCAT service workers respond to requests throughout the City to provide outreach services to homeless people that reside outdoors. The workers are connected with the Bangor Police Department and the Bangor Public Health and Housing programs to coordinate the provision of resources and staff support.

Homelessness is a prerequisite for participation in the Shelter Plus Care Program. Individuals and families are identified through the central Coordinated Entry system, and others who regularly encounter the homeless. Information is available throughout the City including homeless shelters around the State of

Maine, Bangor Department of Health and Community Services, and at Bangor City Hall.

2. *Addressing the emergency shelter and transitional housing needs of homeless persons:*

The City will continue to serve as a facilitator of conversations and initiatives involving the needs of emergency shelters and transitional housing programs. Additionally, CDBG assistance may be available to these organizations and agencies to address their needs (as funding allows and assuming specific project are eligible and in-line with the goals of this plan).

3. *Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.*

Recognizing that homeless people need help in making a successful transition from the streets or shelters to obtaining permanent housing, Bangor, in coordination with service providers, provides a broad menu of services, which individuals can access according to their needs. Affordable housing and housing coupled with appropriate services are both essential to helping people become self-sufficient.

4. *Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.*

The City begins with prevention efforts designed to help people avoid homelessness by having access to affordable housing, income maintenance programs, employment assistance, housing counseling, and so on. For those who become homeless, the system is geared towards providing emergency, transitional, and permanent housing opportunities as appropriate to ensure that homeless people have, at minimum, a safe, decent, and warm place to stay.

The City has multiple shelters that offer case management services and support. Day programs are safe alternatives to people being on the streets, assist in identifying the needs of the people and work to find the services and housing to get them back on their feet. This evidenced-based practice reflects that services to prevent homelessness are best identified and treated at the onset of a homeless episode through rapid re-housing, medical care, and community supports.

## Discussion

Aside from the discussion above, The City has used CARES Act (CDBG-CV) funds to undertake activities that prepare for, prevent, or respond to the COVID-19 pandemic as it directly related to the unhoused population. For instance, the program enabled the Winter Warming Center to open a month earlier and stay open longer. Staff will continue to provide support for the unhoused and other special needs. The Community and Economic Development Department will continue to provide support to the unhoused and resource providers in any way it can. The Department recognizes that the homelessness epidemic is prevalent throughout the State and the Nation, and can only be mitigated through collaboration at the local level.

## AP-75 Barriers to affordable housing

### Introduction:

There are a range of institutional obstacles and public policies that may pose barriers to creating affordable housing. These may include outdated regulations that restrict where housing (and affordable housing) can locate, certain financial institutions that are reluctant to back innovative housing projects, lack of public funding to subsidize construction of affordable units, and code requirements that add costs to construction.

### Actions to Remove or Ameliorate Barriers through Public Policy or Practice:

The City needs to provide an ideal environment for the development of affordable, quality housing through new construction or rehabilitation of older homes in the urban core. This development should maintain or increase density levels. The City should assess and revise and development standards to:

1. Remove barriers to development and redevelopment
2. Reflect on current zoning and uses
3. Encourage the reuse and rehabilitation of properties
4. Enable denser development throughout the City (particularly in single-family home zones)
5. Identify where to direct transit-oriented residential development
6. Reduce minimum lot sizes
7. Provide density bonuses in desired areas to allow for higher density development in exchange for affordable housing commitments
8. Consider demographic trends and types of housing required for growing and changing segments of the population
9. Ensure the updated Comprehensive Plan considers all types of residential development
10. Engage a broad representation on the Comprehensive Plan Committee including housing advocates and people that are not currently homeowners
11. Grandfather setbacks, open space requirements, parking, etc., on sites where a home is demolished.

### *Zoning Changes*

Reducing the minimum lot size in the Urban Residence 1, Urban Residence 2, and Multifamily & Services zones has affected 48% of the City's total lots. This change allows for more dense development and gives developers fewer hurdles to overcome when rehabilitating properties – it allows for homes on grandfathered lots to come back into compliance with existing building codes, and will increase the density in the urban center. The City has also reduced the parking requirements to lessen the amount of spaces required for each unit. This will allow developers more room on their lots to include more units, open space, or other facilities or services. According to the new rule, parking requirements for residential dwellings (unless otherwise specified) were reduced from 1.5 spaces per dwelling unit to 1 space per dwelling unit. If necessary, the Planning Board may authorize a reduction in the number of required parking spaces for any project requiring a Land Development Permit if the applicant provides a parking study or other method of demonstrating a lesser parking demand for the project.

A need has been expressed in the City for this reduction as parking is often raised as a barrier to affordable housing. Off-street parking minimums can disincentivize development as parking is expensive to construct and maintain, and it occupies space that could otherwise be used to place additional units. Reducing minimum parking requirements can also help address the negative impacts that excess parking has on water quality, urban heat, and sprawl. The 2022 Comprehensive Plan suggests that the City “revise zoning regulations to remove barriers to development for a variety of housing types including single-room occupancy housing, tiny homes, and transitional housing.” The Plan also suggests reducing parking minimums generally as a way to reduce excess parking in the City.

Other potential recommendations include enacting an inclusionary zoning ordinance which would require developments of a certain scale to include a percentage of affordable housing, allowing accessory dwelling units in certain zones to encourage denser housing, and developing an amnesty program that would bring unregulated apartments up to code.

### *Emergency Shelters*

The City's Code of Ordinances has been updated to clarify the definition of emergency shelters and to allow this use in the Government & Institutional Service District (G&ISD) with stipulations around siting and layout. At present, emergency shelters are defined but are not allowed in any zone in the City. However, there are existing shelters in the City, with interest from some in expansion. The allowances provided by these amendments would permit expansion of some shelters, as well as allow for new shelters in select areas. These amendments also attempt to allay concerns expressed during a previous amendment proposal regarding siting and security by providing additional stipulations for this use.

The 2022 Comprehensive Plan suggests that the City “evaluate land uses that allow for sheltering and supporting people experiencing homelessness to help ensure that existing zoning supports a diverse housing stock”.

### *Short-Term Rentals*

The City's Code of Ordinances has been updated to define the use of short-term rentals, to create

regulations for this use, and to allow the use in the URD-1, URD-2, M&SD, NSD, USD, DDD, WDD, LDR, HDR, S&PS, GC&S, and RR&A zones.

However, the operation of short-term rentals and the revenue it can make available to property owners may help make the City affordable for persons on fixed or limited incomes and may enhance and diversify the accommodations available to visitors and tourist. Conversely, increasing numbers of short-term rentals may result in a decrease in the supply of affordable housing in the City and the transient nature of this use can have a negative impact on the surrounding neighborhood.

Due to these impacts, the 2022 Comprehensive Plan suggests that the City regulate short-term rentals. The amendments herein attempt to strike a balance between the desire of property owners to use their properties for short-term rental use and the desire of the City's residents to preserve the integrity of their neighborhoods.

#### *Housing Choices – Co-Living*

The City's Code of Ordinances has been updated to define the use of "co-living dormitories" and to allow this use in the M&SD, NSD, DDD, WDD, HDR, S&PS, and GC&S zones. This use is a flexible form of housing that falls under the single-room occupancy housing type, where bedrooms are considered individual living quarters and there are typically shared kitchen facilities. This housing type is differentiated from boarding homes in that it would be larger in size (8 or more rooms) and there would be no minimum stay length for a portion of the building (boarding homes require stays of at least 30 days). This creates allowances for more transient workers or people who are transitioning from one residence to another, as well as more permanent residents. An on-site manager would be required for this use as well as proximity to transit and either business or short-term rental licensing.

A need has been expressed in the City for this type of living arrangement since it can provide a much more affordable type of workforce housing, particularly for younger people and the transient workforce. The 2022 Comprehensive Plan suggests that the City to "revise zoning regulations to remove barriers to development for a variety of housing types including single-room occupancy housing, tiny homes, and transitional housing".

#### *Accessory Dwelling Units (ADU's)*

City's Code of Ordinances has been updated to reduce restrictions on setbacks and height for ADUs and to clarify the minimum size of the ADU in accordance with the language of the state law, LD 2003.

LD 2003 requires that there not be greater restrictions on setbacks or dimensional controls for ADUs than there are for principal dwellings. Currently, the City's Code, by not allowing an ADU in front of a principal dwelling, in essence requires a greater front setback for ADUs. Additionally, the Code currently limits the height of detached ADUs to 25', which is less than the maximum height of primary structures in all zones. Therefore, the proposed changes to the Code remove these restrictions in order to comply with LD 2003. Additionally, LD 2003 states that the minimum structure size for ADUs is 190 square feet. This requirement is also proposed to be added to the City's Code in order to provide clarity.

### *Permanent Supported Housing*

The City's Land Development Code has been updated to add the use of Permanent Supportive Housing as a conditional use in the LDR, HDR, and M&SD zones. A Council Ordinance adopted on October 24, 2022 defined this use and added it as a conditional use to the G&ISD (Government & Institutional Service District) zone.

This use is akin to Transitional Housing in that there are staff available for support services to residents, but it differs in that the residents may reside there permanently. It is not the same as group homes as defined or other congregate care, as the people reside in efficiency units and thus have more independence. The use is defined as "a multifamily building or multiple buildings on a lot that contain(s) permanent, project-based supportive housing which are funded with project-based vouchers and associated services to residents."

This proposal aligns with the 2022 Comprehensive Plan, which suggests that the City revise zoning regulations to remove barriers to development for a variety of housing types including single-room occupancy housing, tiny homes, and transitional housing. The proposed dimensional controls, including minimum lot size and setbacks, follow the requirements for attached residential developments (townhouses) and congregate care housing.

### Discussion

The Community & Economic Development Department has done an extensive amount of work regarding the affordable housing crisis and will continue to work with partner organizations, business and civic leaders, and developers to address the barriers to housing. Upcoming review of Manufactured housing laws and policies, Maximum height restrictions in certain districts, and the challenges of non-conforming properties are planned in the next year. Additionally, the development of an updated "barriers to Affirmatively Furthering Fair Housing Choice" as well as a Housing Production Plan will complement the City's efforts to provide access to affordable housing in all neighborhoods throughout the City and ensure that all resources and services are available to all residents despite their income level.

## AP-85 Other Actions

### Introduction:

At least 70% of Bangor's CDBG allocation will be spent on programs and activities that benefit LMI individuals and/or families. Typically, 90% of Bangor's CDBG entitlement funding benefits the LMI population.

### Actions planned to address obstacles to meeting underserved needs

The primary obstacle to addressing underserved needs is that funding levels continue to dwindle and are simply insufficient to meet those needs. Administrators of the CDBG program are looking into ways to create or provide financial incentives to build new or rehab housing for LMI individuals and families. Community Development staff will continue to communicate and facilitate conversations to connect resources to ensure the needs of the underserved are addressed. In 2024, our Annual Application process was implemented to bring more attention to community groups and partners, which may diversify the funding in a manner that is consistent with effective and equitable programming.

### Actions planned to foster and maintain affordable housing

The City will continue investing funding to its residential rehabilitation program to ensure that LMI individuals can stay in their home. The City can provide tax acquired properties to area organizations to redevelop for LMI housing purposes. The City frequently works with Penquis and The Bangor Housing Authority to foster low income housing tax credits with housing development partners. The City will be exploring options to provide direct funding to housing development organizations for the creation and retention of affordable housing units. As described in the consolidated plan, CDBG funding will be provided by the City directly to homeowners and developers, as well as to non-profits, for-profits or CHDOs to acquire and/or rehabilitate properties, correct substandard conditions, make general repairs, improve energy efficiency, reduce lead paint hazards, and make emergency or accessibility repairs. This may include: acquisition/rehab/resale, refinance/rehab, demolition/site preparation, new construction, downpayment/closing cost assistance and housing counseling. Housing units assisted will be single or multi-unit affordable housing to be sold, rented, or lease/purchased, as allowed by CDBG regulations. Beneficiaries of housing activities will be low to moderate income households as specified by HUD regulations. Other funding available includes program income generated by the respective revolving loan funds. Funding will also be utilized for project delivery costs and administration of housing programs, as allowed.

### Actions planned to reduce lead-based paint hazards

The City of Bangor CDBG funded Residential Rehabilitation Loan Program has included a lead-based paint abatement component for many years. Because the vast majority of housing units rehabbed under this program were built well before 1940, lead-based paint testing is seldom done because inspectors



automatically assume lead-based paint is present.

In any house built prior to 1978 where there is evidence of peeling, chipping or flaking paint, it is presumed that lead paint exists and is treated in a lead safe manner. This is typically encapsulation which is an adhesive painted over the lead paint to hold it in place and avoid any further chipping or flaking. Most common areas and remedies include: windows get replaced; exterior trim is wrapped in aluminum coil stock; siding is replaced with vinyl siding; porches and miscellaneous trim are prepped, primed and painted. By presuming the presence of lead paint, testing is not necessary and therefore reduces the costs to the homeowner in the rehabilitation of their property.

For contractors to be included on our qualified contractor list, they must be certified to the standards of EPA-AHUD Lead Safety for Renovation, Repair and Painting (40 CFR 745). For every pre-1978 project, a final clearance examination is conducted for the presence of lead. Final payments are not made to contractors until the tests come back showing the project to be “lead free” as determined by the law.

### Actions planned to reduce the number of poverty-level families

To bring a family out of poverty, its community must address the barriers it faces. The broader Bangor community’s programs and service delivery have been carefully designed to do just that. While there are identified limitations in available funding for some of these programs, residents have access to programs aimed at meeting their affordable housing, educational, childcare, and basic needs. Case managers and front-line service delivery staff are trained to support poverty-level families and put them on a path of self-sufficiency by overcoming their identified barriers.

### Actions planned to develop institutional structure

Community Development staff will monitor and participate in regional discussions about issues impacting LMI residents and special needs populations. The City is actively participating in efforts to increase affordable housing, increase support for substance use disorders, manage homelessness, and tackle mental health. The City anticipates allocating CDBG funds to activities that assist in reducing the number of poverty level families in Bangor. In the past, the City has funded programs that assist poverty level families. These programs have included:

- economic development activities that create or retain jobs for low to moderate income workers and/or business owners,
- a transportation programs,
- transitional housing and supportive services for low to moderate income persons,
- public service activities that support mentoring, after school, and summer programs for low to moderate income children

While many of these programs provide services to families who are low to moderate income, the intention is that, particularly through economic development, affordable homeownership, and child

care and enrichment activities that families will be able to utilize their saved or gained resources to take the step out of poverty. In particular, youth programs funded through CDBG are intended to build life skills by providing resources, mentoring, and enrichment to young residents that help to break the cycle of poverty.

### Actions planned to enhance coordination between public and private housing and social service agencies

The City continues working in partnership with the following organizations on a variety of initiatives:

Bangor Police Department, Bangor Public Library, Bangor Housing Authority, Department of Health and Human Services, Bangor Y, Wellspring, Families United, The Hope House, Bangor Health and Community Services, The Shaw House, The Community Health Leadership Board, Eastern Maine Development Corporation, Penquis, Racial Equity and Justice, United Way of Eastern Maine, neighborhood residents, and others.

An ongoing local collaboration of private business, nonprofit organizations, and the City are exploring innovative housing possibilities and structures that will address and lower the cost per unit to create housing for LMI residents and the homeless.

## AP-90 Program Specific Requirements

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

### Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>0</b>

### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	85.00%

**Please Offer Comments and Feedback  
by contacting the Community  
Development Division**

**at**

**Comm.dev@bangormaine.gov  
(207) 992-4280**

**Or by visiting our website:**

**[www.bangormaine.gov/cdbg](http://www.bangormaine.gov/cdbg)**

**Annual Action Plan Workshop  
(And Pizza Dinner)**

**April 30, 2024 5:00 PM**

**Council Chambers, 262 Harlow Street**

**[Register here](#)**

