



QUALITY HOUSING PROVIDER (QHP) PROGRAM OVERVIEW

INTRODUCTION

The City of Bangor has established a rental registry pilot program to ensure that residents have access to housing that is appropriate for their needs and that all dwellings meet the minimum standards of safety. This Quality Housing Provider program will complement this process, and will inform the City's efforts to assist and support property owners and tenants. The primary objectives of the program are to:

- Compile a comprehensive housing inventory;
- Target neighborhood focused, housing-related investments;
- Support effective landlord/tenant relationships;
- Improve residential quality, safety, or energy efficiency; and
- Evaluate the impacts of impediments to fair housing choices

The program will be administered by the Department of Community and Economic Development with the goal of extending stakeholder engagement to ensure that a permanent program is responsive to the needs of the City.

This program was designed in cooperation with Bangor area landlords, tenants, and other stakeholders to address a variety of housing needs, including communication, regulatory barriers, operating costs, tenant services, and building maintenance. Property owners and occupants may review this information or request assistance on our website at www.bangormaine.gov/housing.

What is a “Quality Housing Provider”?

Property owners that rent housing to tenants on a long-term basis are eligible to become a Quality Housing Provider. This includes their agents or property managers that act on their behalf, such as to coordinate the selection of tenants and collect rent. Providers rent a variety of dwellings, including single rooms, apartments, or an entire house; may use a formal lease, or rent month-to-month; and may work with lower-income tenants, or offer their units at market rates.

How does it Work?

Participation is voluntary, and complementary when completing initial enrollment in the *Rental Registry Pilot Program*. Members may access any of the benefits that are available to rental property owners as described in this guide. **Inspections are not required.** Owners will receive a program guide detailing these benefits and services during the two-year pilot project. All renters will receive a brochure for the tenant services portion of this membership.

Property owners will complete registration using a new online platform, Neighborly. Beginning in July 2024, enrollment in the program will include options to assist landlords with resolving potential issues, apply for funding, and assign privileges to a named Responsible Agent, all with just one application.

Rental Registration Pilot Program

The QHP is a pilot to explore the implementation of the long-term rental registry. Owners completing rental registration are asked that they share details on the features of their buildings, configuration, and their current condition. Building owners who reside more than 50 miles from Bangor should designate a “Responsible Agent” that is authorized to handle emergencies if needed.

Buildings do not need to pass an inspection to participate. Owners or their Agents certify that they understand the building maintenance standards as written in the City of Bangor Code of Ordinances, and may request a unit evaluation from Community Development Division staff to identify repairs, upgrades, or improvements that may prevent deterioration, or extend the life of the building’s fixtures. Staff will then assist the owner to develop a plan to meet their goals.

QUALITY HOUSING PROVIDER BENEFITS

The principal benefit of the program is the partnership between the City of Bangor and Providers wishing to align mutual housing goals. The CDD is preparing to offer support advance the goals and objectives of the program. The following list of services were developed using input from tenants and landlords to address the most common ownership challenges.

Rehabilitation Revolving Loan Fund

Fixing maintenance problems promptly prevents a small issue from becoming a big one. The residential rehabilitation loan program offers low- to no-cost rehabilitation loans using funds reserved for the Quality Housing Program which include favorable terms and conditions to encourage responsible tenancy and ownership. Funds may be used to complete critical repairs, resolve code violations, or may be also used to reduce seasonal energy costs with heat pump installation and utility upgrades, energy audits, and weatherization.

Security Deposit Guarantee*

Repair costs from damage caused by tenants may also be eligible for assistance when the cost of repairs exceeds the security deposit collected from the renter. Landlords may request assistance from the Security Deposit Guarantee program to make up the difference to return the unit to its original state, according to the terms of the lease. An initial inspection of the unit is kept on file at the beginning of each lease term and used to evaluate the repairs needed. Funding may not be used for “normal wear and tear”.

Inspections

Owners and property managers can request an evaluation of damage or other concerns with a member of City staff or a 3rd party building inspector. Staff will perform a walkthrough to identify any potential issues and prepare work orders for rehabilitation funding. When preparing a lease requiring a Housing Quality Standards (HQS) inspection, those visits prevent delays if small issues are discovered during the site visit. Owners that need to repair extraordinary damage must have a pre- and post-inspection report on file to determine the amount of funding assistance available.

Tenant Services

The CDD is working with community agencies to evaluate the level of services that are available to tenants when they experience unexpected life events. As a service to QHPs, these resources will be made available to share with their tenants to find help which can meet that particular need. Additional tenant-focused service may be available through these agencies, such as short-term case management or referral to long-term services that can reduce the incidence of late rent payments or evictions.

QUALITY HOUSING GUIDELINES

Tenant Displacement

This program will make every effort to prevent unnecessary displacement of tenants or legal occupants of a rental unit whenever that dwelling can be safely enjoyed by its occupants. If a property has significant issues to address (including code violations or insufficient fire suppression systems), the CDD will negotiate a *Development Agreement* to specify a reasonable time frame for rehabilitation and if needed, include a tenant relocation and loss of use plan while the work is being completed. (Note: Development Agreements do not in any way create amnesty and the City will continue to enforce code compliance).

Noncompliant Units

Dwelling units that do not meet the City's land use code (dimensional, parking, or zoning) are often deemed "illegal" units. The Planning Department is developing a process to create a provisional *Consent Agreement*, for which the City will acknowledge the property's deviance from code and conditionally allow its use and are permanently recorded in the deed registry. (note: This option may be evaluated to continue after the first two years of the program).

Affordable Housing

The City has made a commitment to its citizens to become an active participant in the affordable housing solution. Nearly half of the dwelling units in Bangor are rental units, underscoring the need for partnership to ensure that all neighborhoods provide residents with the ability to obtain housing that is affordable. The Quality Housing Providers are encouraged to adopt the 'cost-burdened' standard and to provide housing that aligns with the Area Median Income (AMI) for the City of Bangor. (*Please see Appendix B, Housing Affordability*).

Adaptable Housing

In an effort to promote housing that is appropriate and safe to live in for residents throughout their lives. Adaptability refers to the construction or reconstruction of housing elements that can be easily reconfigured at a later time, such as bathroom wall framing that can accommodate the installation of grab bars, or making doorways wide enough for a wheelchair. It is the policy of this program to remove, whenever possible, such barriers to mobility when these modifications are made during the incidental rehabilitation of the unit, and shall be at no cost to the owner.

APPENDIX A:
ATTESTATION OF GOOD CONDITION

This declaration certifies that the unit is decent, safe, and sanitary, meaning that the residential structure meets the minimum local health and safety codes. Owners should attach a completed proactive inspection checklist to identify problems that should be corrected for the safety of their tenants.

Owner or Agent Completing this Form:
Property Address:

Phone:
Number of Units:

Exterior Maintenance

1. Buildings must be structurally sound, weather tight, and in good repair;
2. Must provide unobstructed egress to safe, open space at ground level, bedrooms below grade must have a code-compliant egress window;
3. the yard or lawn must be free from debris, nonworking vehicles, hazardous materials or tools, or unenclosed swimming pools, landscaping must be maintained to provide access to all doors and windows.

Safety

1. Contain a safe electrical wiring system adequate for lighting and other devices;
2. Have properly installed and functioning smoke detection devices on the ceiling or wall in each sleeping area or in common areas within 15 feet of each bedroom entrance, and on each story within a dwelling including basements and cellars;
3. Carbon monoxide alarm devices must be installed on every floor of living space and on every floor within a potential CO source.

Facilities

1. Dwellings must be served by a heating system capable of sustaining a healthful temperature of approximately 70 degrees;
2. Have running water;
3. Have an adequate sewer for the building's size and its occupants
4. Have a separate, well lighted and ventilated bathroom that provides privacy to the user and contains a sink, bathtub or shower stall, and a toilet, all in good working order and properly connected to appropriate sources of water and to a sewage drainage system;
5. Have available a private or shared kitchen area that contains a fully usable sink, properly connected to potable hot and cold water and to a sewage drainage system, and adequate space and utility service connections for a stove and refrigerator.
6. Have on-premises or nearby trash disposal service available.

My signature shall certify that this building and all of the contained dwellings meet the minimum health and safety standards as described above:

Signature:

Date:

Appendix B: Cost Burdened Households and “Affordable” Housing

An accepted definition of cost burden used by the U.S. Census, has been informally adopted by many federal agencies as a basis of affordability guidelines, as a household that spends more than 30% of total household income on their housing expenses (rent/mortgage, utilities, taxes, and insurance). HUD anchors this definition to the Area Median Income (AMI). Their standard is updated annually as *Fair Market Rents* (FMR) for low- and moderate-income families to avoid becoming cost burdened.

This challenges any community to expand the definition of what is affordable when housing factors such as transportation, education, infrastructure, and amenities all play a role in housing supply and demand. Therefore, activities to equitably distribute these amenities across neighborhoods throughout the City is as impactful as housing development. The City's Community Development and Housing programs apply these broad concepts to influence housing needs and choices by strategically targeting financial resources, and has established the following Affordability Standard:

Housing in Bangor should be available (plentiful) and accessible (within the means of) every citizen. Therefore, housing should, at a minimum, enable residents to live comfortably without becoming cost burdened:

Housing that is easily obtained with less than 30% of their household’s monthly income.

The average income for Bangor residents is extrapolated across household sizes and is used to represent the upper income limits and relative cost burden. *(It is important to note that these figures assume that the household earns the maximum figure in the bracket and does not take into account certain circumstances which may limit a family's income).*

Area Median Income* By Family Size

1: \$66,312 2: \$75,750 3: \$85,250 4: \$94,687 5: \$102,312

(Additional Household members add \$7,560)

Affordability

Using The Fair Market Rent, the cost burdened maximum rent (plus utilities) that a family can comfortably pay.

Unit Size Income level	S	0	1	2	3	4	5	6
FMR	\$660	\$881	\$971	\$1239	\$1,585	\$1,705	\$1,960	\$2,216
80% AMI	\$1,206	\$1,206	\$1,379	\$1,722	\$1,861	\$1,998	\$2,136	\$2,274
AMI	\$1,507	\$1,507	\$1,723	\$1,939	\$2,153	\$2,326	\$2,670	\$2,840

The chart above is for illustrative purposes only and extrapolates potential cost burden limits, but is in no way intended to represent actual costs or expenses of a household or a household unit. Excepting single room occupancy and studio apartments, this assumes a household/unit size of one person per bedroom + 1.

* 2022 American Community Survey

City of Bangor – Rental Property Self Assessment

Address: _____

Date: _____

Review these minimum safety standards for each unit or building. Assistance completing these inspections is available by contacting the Community Development Division. The completed checklist should accompany each initial registration and annual registration renewal.

Yes	No	Code	Summary
		Exterior Structure	Maintained in good repair, structurally sound, and sanitary.
		Roofs and drainage	Are the roof, shingles, eaves, fascia, or soffits without damage? Are the gutters and downspouts free of blockages?
		Openable windows	Are the windows in workable condition?
		Doors, deadbolts	Do doors work properly? Do deadbolts have a keyless interior latch?
		Interior	Interior and equipment maintained in good repair, structurally sound, and sanitary.
		Interior surfaces	Are all walls, ceilings, and floors without damage or holes?
		Stairs and walking surfaces	Are all surfaces in good repair and in safe condition?
		Handrails and guards	Are handrails and guards provided where required, firmly fastened, and well maintained?
		Pest Elimination	Shall be kept free from insect and rodent infestation.
		Infestation	Is property free of rodent or insect infestation?
		Light/Ventilation	Habitable spaces require proper light, ventilation, and occupancy.
		Ventilation habitable spaces	Do habitable spaces have at least one window that can be opened to the outdoors?
		Plumbing facilities and fixtures	All occupied premises shall have potable water, adequate facilities, and properly functioning fixtures and equipment.
		Dwelling units	Is there a properly working tub/shower, lavatory, toilet, and kitchen sink?
		Water heating facilities	Is there a properly maintained water heating system which provides adequate hot water at every required sink, tub/shower, and laundry facility?
		Sanitary drainage system	Is the sanitary drainage system properly connected to the sewer system and free of leaks and clogs?
		Mechanical and Electrical	Properly installed and maintained systems.
		Heat supply	Is the heat supply capable of providing heat of at least 68° in all habitable rooms, bathrooms, and toilet rooms? THE USE OF FUEL-BURNING, UNVENTED SPACE HEATERS IS PROHIBITED
		Mechanical appliances	Is all mechanical equipment properly installed and maintained in safe working condition and capable of performing the intended function?
		Electrical equipment	Is electrical equipment, wiring, and appliances properly installed and maintained? Note: Flexible cords cannot be used for permanent wiring or run through doors, windows, cabinets, or concealed with walls, floors, or ceilings.
		Fire Safety	Provide and maintain adequate fire safety facilities and equipment
		Means of egress	Are all areas of egress safely maintained and unobstructed?
		Smoke alarms	Are smoke alarms provided in each area where required, in working order, and not past the manufacturer ten-year expiration date?
		Carbon monoxide	Are carbon monoxide alarms provided in the unit with a fuel burning appliance or an attached garage?

Inspection Certification

I, _____, certify under penalty of false statement, that I have inspected the unit at _____ as indicated on the checklist above, and that the information provided is true and correct to the best of my knowledge.

Signed this _____ day of _____, 20_____

Signature: _____ Circle one: **OWNER** **RESPONSIBLE AGENT**

Please include this checklist in your registration package. If needed, you may call the Community Development Division Rehabilitation Coordinator at 207-992-4280 or go to www.bangormaine.gov/cdbg to apply for assistance.