



# First Program Year Action Plan



## **5-Year (2020-2024) Consolidated Plan *and* 2020 Annual Action Plan**

CDBG Program  
City of Bangor  
Community Development Office  
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## Executive Summary

### ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

#### 1. Introduction

The City of Bangor, Maine has prepared the 2020-2024 Consolidated Plan (Con Plan) as a requirement to receive Federal Community Development Block Grant (CDBG) funds. The Consolidated Plan provides the U.S. Department of Housing and Urban Development (HUD) with a comprehensive assessment of the City's housing and community development needs and outlines the City's priorities, objectives and strategies for the investment of CDBG funds to address these needs over the next five years, beginning July 1, 2020 and ending June 30, 2025.

The City receives CDBG funds from HUD on a formula basis each year, and in turn, awards grants to nonprofit, for-profit or public organizations for programs and projects in furtherance of this Plan. The CDBG program generally provides for a range of eligible activities for the benefit of low- and moderate-income residents of Bangor, as discussed below. The Housing and Community Development Act of 1974 created the CDBG Program with three primary objectives against which HUD evaluates the Consolidated Plan and the City's performance under the Plan. Those primary objectives are to provide decent housing, suitable living environments, and expanded economic opportunities for low- and moderate-income persons. The CDBG regulations require that each activity meet one of the following national objectives:

- Benefit low- and moderate-income persons;
- Aid in the prevention or elimination of slums and blight; or
- Meet other community development needs having a particular urgency (usually the result of a natural disaster or public pandemic).

#### 2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The goals of the CDBG program are to provide decent housing, a suitable living environment for low- and-moderate income residents and expanding opportunities for low-to-moderate income residents. These goals can be achieved by helping homeless persons obtain appropriate housing and assisting those at risk of being homeless; preserving and increasing affordable housing; increasing the supply of supportive housing; improving the livability and safety of neighborhoods; increasing access to facilities and services; reducing the isolation of income groups within a certain area through the integration of low-income housing opportunities; creating jobs that are accessible to low-and-moderate income persons; making down payment and closing cost assistance available for low-and moderate income

persons; promoting long term economic and social viability; and empowering low-income persons to achieve self-sufficiency.

Specific to Bangor, this year's Annual Action Plan and Five-Year Consolidated Plan include goals and objectives for housing, public facilities, urgent needs, social services programs that assist LMI individuals and/or families, and program administrations. Priority needs include creating and preserving affordable housing units, helping homeowners remain in their homes through qualified housing rehabilitation and homeownership assistance, removing architectural barriers for persons with disabilities, supporting public service agencies, supporting other City departments that provide valuable services to LMI populations, working towards solutions to mental health and substance abuse, maintaining infrastructure, and historic preservation.

### **3. Evaluation of past performance**

CDBG funding has presented the City of Bangor with a unique opportunity to make dramatic differences in the lives of the City's low income and elderly populations. Throughout the program's history, the City has made homeownership sustainable and affordable for dozens and dozens of families who would otherwise be unable to own their own home.

The primary objective of the Community Development Block Grant Program is to develop viable urban communities by providing decent housing and a suitable living environment, expanding economic opportunities, principally for persons of low and moderate income, and the alleviation of physical and economic distress through the stimulation of private investment and community revitalization. These objectives are achieved through the elimination of slums, blight, and detrimental living conditions; conservation and expansion of housing and housing opportunities; expansion and improvement of community services and facilities, improved use of land and other natural resources, increased neighborhood diversity, restoration and preservation of property with special value for historic, architectural or aesthetic reasons, and economic development activities.

Additionally, the City has been able to improve streets and sidewalks in low to moderate income neighborhoods when they would likely remain in poor condition; continued funding restraints have led the City to make difficult decisions as far as priority investments in the community are concerned. CDBG funding, especially for public improvements, have lessened that issue to a great extent.

There are dozens of businesses in Bangor who have been spurred to invest in their business, thanks in part to CDBG matching funding to create jobs or improve their businesses' façade in order to attract more customers. Additionally, there are dozens of low to moderate income families who have accepted new job opportunities that were created as a result of CDBG funding.

### **4. Summary of citizen participation process and consultation process**

## Demo

City staff had in depth conversations with area service providers to identify opportunities where CDBG funding may be able to help address the challenges facing the disadvantaged populations in the City. Additionally, the City created and disseminated a survey that was available to every citizen of Bangor. The survey sought input to help identify priority needs related to CDBG funding.

The City has posted notifications of meetings where the Consolidated Plan would have a specific agenda item dedicated to it in the newspaper, on the City's social media pages, and on the public meeting calendar. The City discussed the Plan at public meetings and also offered the opportunity to meet with staff at any time to discuss ideas, funding, eligibility, and the CDBG program in general.

The City held two separate public meetings to discuss the FY2020-2024 Consolidated Plan (including the FY2020 Annual Action Plan). Notice of these public hearings was published in the Bangor Daily news at least 5 days prior to the hearing. The first public hearing was on March 3, 2020 at the Business & Economic Development Committee meeting. No comments were received during the first hearing. The second public hearing was held at the November 12, 2020 Business & Economic Development Committee meeting. No comments were received at the second hearing.

### **5. Summary of public comments**

No public comments were received.

### **6. Summary of comments or views not accepted and the reasons for not accepting them**

No public comments were received.

### **7. Summary**

The City of Bangor is considered an entitlement community and receives funding from the U.S. Department of Housing and Urban Development Community Development Block Grant (CDBG) program. In FY20, which is the first year of the 2020-2024 Five Year Consolidated Plan, Bangor will receive \$847,908 that will be utilized primarily to benefit low-to-moderate income individuals as discussed above.

## The Process

### PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	BANGOR	
CDBG Administrator	BANGOR	Community and Economic Development Department
HOPWA Administrator		
HOME Administrator		
ESG Administrator		

**Table 1 – Responsible Agencies**

### Narrative

The City of Bangor is the lead agency for the preparation of the Five-Year Consolidated Plan and for administration of the CDBG program. The Department of Community and Economic Development will oversee the development of the plan and administer programs covered in the plan while partnering with other City departments and private agencies, service providers, and non-profits whose mission is similar to the mission of the CDBG program.

### Consolidated Plan Public Contact Information

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## **PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)**

### **1. Introduction**

The City of Bangor is engaged in an ongoing effort to increase the organization of the multifaceted network of private and public organizations that deliver services in the community. Bangor’s CDBG program consults and coordinates with many partners to improve the programs impact. The COVID 19 pandemic made consultation face-to-face consultation challenging.

**Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).**

On an ongoing basis and as part of the Con Plan planning process, CDBG staff consulted with public agencies and service providers regarding community needs and future CDBG community investment. These consultations included outreach to the Bangor Housing Authority, Continuum of Care, Penquis, Bangor Area Homeless Shelter, Northern Light Health, Eastern Area Agency on Aging, Habitat for Humanity, Bangor Health and Community Services, and Shaw House.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

The City is a participant in, and direct recipient of, the statewide Continuum of Care (CoC) through Maine State Housing Authority. The program is administered by the Health & Community Services Department within the City. Community Development staff collaborates with the Health & Community Services Department and the CoC on identified priorities and projects demonstrating the need for funding as we are able.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS**

The City of Bangor does not receive ESG funds.

**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities**

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

1	<b>Agency/Group/Organization</b>	Bangor Area Homeless Shelter
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Persons with Disabilities Services-homeless Services-Health Service-Fair Housing Services - Victims
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	During the COVID- 19 pandemic City staff emailed and had various phone discussions with leadership at the Bangor Area Homeless Shelter. The shelter provided information on how needs of their clients have changed and how the City can help moving forward. Continued collaboration is anticipated.

2	<b>Agency/Group/Organization</b>	Penquis
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Regional organization Business Leaders Civic Leaders Business and Civic Leaders Community Development Financial Institution Major Employer
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis

	<p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>During the COVID- 19 pandemic City staff emailed and had various phone discussions with leadership at Penquis to discuss challenges and opportunities to help improve the lives of low-to-moderate income individuals/families in Bangor. Penquis indicated there is a need for solutions for individuals with disabilities (at home, transportation, support, etc.); home prices have gone up but wages have not; financial coaching; regional coordination; need affordable housing and to promote immigration. In general, there is a need for increase funding for transportation for both medical and non-medical purposes.</p>
3	<p><b>Agency/Group/Organization</b></p>	<p>Eastern Area Agency on Aging</p>
	<p><b>Agency/Group/Organization Type</b></p>	<p>Services - Housing                  Services-Elderly Persons                  Services-Persons with Disabilities                  Services-Health                  Health Agency                  Regional organization</p>
	<p><b>What section of the Plan was addressed by Consultation?</b></p>	<p>Housing Need Assessment                  Homelessness Needs - Veterans                  Non-Homeless Special Needs</p>
	<p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>During the COVID- 19 pandemic City staff communicated with leadership at the Eastern Area Agency on Aging (EAAA) to discuss how the needs of their clients have changed and how the City could assist going forward. EAAA indicated that nutrition, food insecurity, social isolation are major issues. Also, low or no-cost transportation for non-medical trips is a priority.</p>

4	<b>Agency/Group/Organization</b>	Health and Community Services
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Health Agency Child Welfare Agency Agency - Emergency Management Other government - Local Business Leaders Civic Leaders Business and Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	As they are both departments of the City of Bangor. Community & Economic Development staff continuously coordinate with the Health and Community Services Department. Continued collaboration is anticipated.

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5	<b>Agency/Group/Organization</b>	Peace and Justice Center of Eastern Maine
	<b>Agency/Group/Organization Type</b>	Service-Fair Housing Services - Victims Regional organization Business Leaders Civic Leaders Business and Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The group has had several meetings with City leadership and hosted a diversity training for Department Heads. That collaboration is anticipated to continue.
6	<b>Agency/Group/Organization</b>	Shaw House
	<b>Agency/Group/Organization Type</b>	Housing Services-Children Services-Persons with HIV/AIDS Services-homeless Services-Health Services - Victims Child Welfare Agency Business Leaders Civic Leaders Business and Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	During the COVID- 19 pandemic City staff emailed and had phone discussions with leadership at the Shaw House. The shelter provided information on how needs of their clients have changed and how their operations have been constrained as it pertains to funding and space. The City will help communicate going forward and offer assistance when practical.

7	<b>Agency/Group/Organization</b>	Penobscot Community Health Center - Hope House
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Regional organization Business Leaders Civic Leaders Business and Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City is in regular contact with PCHC/Hope House. The biggest recent change in their clientele has been opioid use disorder. Additional shelter options and/or a 'warming center' are needed. The City anticipates continued collaboration.	

8	<b>Agency/Group/Organization</b>	Bangor Housing Authority
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Regional organization Business Leaders Civic Leaders Business and Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Bangor Housing Authority and Community and Economic Development Staff communicate regularly and will continue to collaborate whenever possible.

**Identify any Agency Types not consulted and provide rationale for not consulting**

City staff communicate regularly with a variety of community organizations. During the Consolidated Planning process as many organizations as possible were consulted. We continuously look to establish new relationships and to foster existing ones to ensure the CDBG programs is being most effective.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Maine State Housing Authority	issue identification and prioritization
Comprehensive Economic Development Strategy	Eastern Maine Development Corporation	job creation, income generation,
Comprehensive Plan	City of Bangor	housing, economic development, demographic, resource management, etc.

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

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))**

In accordance to 24 CFR 91.100, The City of Bangor Community & Economic Development Department consulted with other public and private agencies that provide assisted housing, health services, and social services, and various other service providers in the region. This communication and coordination has been on-going and will continue.

**Narrative (optional):**

In addition to the consultations noted above Community Development staff have on-going discussions about client needs and emerging issues with various other community service providers and City management who are at the forefront of issues in the City.

**PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)**

**1. Summary of citizen participation process/Efforts made to broaden citizen participation  
Summarize citizen participation process and how it impacted goal-setting**

The City of Bangor consulted with a variety of key stakeholders on the preparation in identifying Housing and Community Development Needs. Consultations were conducted through Stakeholder interviews, a public input survey, and public hearings.

As required, the City held two separate public meetings to discuss the FY2020-2024 Consolidated Plan (including the FY2020 Annual Action Plan). Notice of these public hearings was published in the Bangor Daily news at least 5 days prior to the hearing. The first public hearing was on March 3, 2020. No comments were received during the first hearing. The second public hearing was held November 12, 2020. No comments were received at the second hearing.

The City utilized the 5-day comment period for this submission and published notice on February 23, 2021 that the plan was to be submitted to HUD. No comments were received as of close of business on March 3, 2021. Community and Economic Development Staff are available at any time during the year to discuss and take comments on any document, process, or decision made in regard to the CDBG program.

A survey sought input from housing and community development stakeholders and all citizens for the purposes of identify priority needs, reviewing and providing feedback. A total of 28 responses were received, consisting of a range of organizations including: city agencies, housing agencies, housing providers, lenders, for-profit developers, social service providers and advocate groups, and citizen representatives.

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Newspaper Ad	Non-targeted/broad community	n/a	n/a	n/a	
2	Public Hearing	Non-targeted/broad community	n/a	n/a	n/a	
3	Newspaper Ad	Non-targeted/broad community	n/a	n/a	n/a	
4	Public Hearing	Non-targeted/broad community	n/a	n/a	n/a	

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Internet Outreach	Non-targeted/broad community	<p>28 survey responses. Respondents were asked to prioritize the importance of a variety of CDBG eligible activities as either 'high', 'moderate', or 'low'. The 6 issues that received the highest percentage of 'high priority' were: Street &amp; Sidewalk improvements; Affordable Housing; Homeless Services; Internet Access; Services for Children and Youth; and Services for Alcohol &amp; Drug Abuse, and Mental health.</p>	n/a	n/a	

Table 4 – Citizen Participation Outreach

## **Needs Assessment**

### **NA-05 Overview**

#### **Needs Assessment Overview**

## **NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)**

### **Summary of Housing Needs**

Bangor is in the midst of a housing crisis that has been brewing for decades. Quality, affordable housing is necessary for a city's economic success and is a determinant of residents' health and wellbeing. Bangor boasts award winning schools, a wide array of arts and cultural assets, diverse recreational opportunities, and thriving neighborhoods. Yet young professionals, older adults, and vulnerable populations are all struggling to find housing in Bangor. The City lacks data on how many rental units exist, what size they are, and their condition. The City has also seen a spike in vacant properties that are a blight on neighborhoods and demolition of unsalvageable units, slowly reducing inventory. In 2018, the City of Bangor launched a Housing Work Group and undertook a broad-based process to understand areas of concern regarding housing and to identify a set of recommendations to address these issues.

National and local factors help tell the history behind the City's challenges and the opportunity for solutions moving forward. Bangor's rich history and success as the lumber capital of the world, or "Queen City" as it was referred to during the turn of the 20th Century, brought significant housing development in its urban core. These stately homes sometimes had 6 or 10 bedrooms to meet the needs of that era's large household sizes. These historic homes add appeal and character throughout the City, but they require ongoing maintenance and rehab to sustain their value and neighborhood aesthetic. This can be cost prohibitive in today's market with changing demographics, particularly shrinking household size, aging residents, options in other communities and limited income. Today, Bangor's housing stock is old compared to national standards, especially in its urban core, and these properties are frequently of lower quality due to lack of diligent maintenance and investment.

Over time, housing development trends and investments shifted away from single family properties in the urban core to suburban dwellings on larger lots on the outskirts of cities. These homes and developments are designed for vehicle transportation, not for pedestrians. This suburban style development meets a valuable sector of market demand that benefits communities. It even appears financially positive over the short-term from a tax revenue standpoint. Research by Strong Towns, a nationally-recognized non-profit helping to shape the conversation on growth, development, and the future of cities, shows that over the long-term, however, this suburban style of development creates a shortfall for municipalities when considering the cost of developing and maintaining the new infrastructure. The revenue created from these developments doesn't cover the long-term costs.

While housing growth throughout Bangor can help address the issues the city is facing, maximizing opportunities in the already dense urban core is essential. Using a "mini-village" lens of an area all within a 5-minute walk to public and pedestrian transit, and services like a market, coffee shop or school may highlight beneficial locations for residential development.

Population and income also play a role in understanding the housing market. Census data shows that Bangor has had a stagnant population of about 30,000 people since the loss of Dow Air Force Base in 1968. Maine is also the oldest state in the nation and the percentage of older adults is expected to grow

Demo

by 6% in the coming years. American Association of Retired Persons (AARP) data shows that while older adults may require unique housing characteristics, they have similar needs for community assets as younger populations. Older adults' needs for supports may also align well with flexible housing arrangements with younger demographics that need affordable housing.

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	33,039	32,695	-1%
Households	13,857	14,100	2%
Median Income	\$38,775.00	\$35,674.00	-8%

**Table 5 - Housing Needs Assessment Demographics**

**Data Source:** 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

**Number of Households Table**

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	2,805	2,155	2,820	1,490	4,820
Small Family Households	720	565	740	535	2,120
Large Family Households	125	75	150	10	200
Household contains at least one person 62-74 years of age	209	390	620	300	1,085
Household contains at least one person age 75 or older	300	395	470	129	365
Households with one or more children 6 years old or younger	330	400	345	185	335

**Table 6 - Total Households Table**

**Data Source:** 2011-2015 CHAS

**Housing Needs Summary Tables**

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	175	60	25	0	260	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	60	30	25	0	115	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	10	95	15	0	120	0	0	0	10	10
Housing cost burden greater than 50% of income (and none of the above problems)	1,605	380	75	0	2,060	60	250	240	65	615

Demo

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	380	700	640	135	1,855	65	180	370	225	840
Zero/negative Income (and none of the above problems)	95	0	0	0	95	4	0	0	0	4

**Table 7 – Housing Problems Table**

Data Source  
Comments:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	1,850	565	145	0	2,560	60	250	240	75	625
Having none of four housing problems	670	1,010	1,525	775	3,980	120	330	910	640	2,000
Household has negative income, but none of the other housing problems	95	0	0	0	95	4	0	0	0	4

**Table 8 – Housing Problems 2**

Data Source: 2011-2015 CHAS

Demo

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	610	355	145	1,110	4	80	205	289
Large Related	105	45	55	205	20	30	50	100
Elderly	245	204	190	639	75	280	260	615
Other	1,230	630	355	2,215	30	50	100	180
Total need by income	2,190	1,234	745	4,169	129	440	615	1,184

Table 9 – Cost Burden > 30%

Data Source  
Comments:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	475	180	0	655	4	45	135	184
Large Related	25	0	0	25	0	15	0	15
Elderly	205	115	50	370	30	155	95	280
Other	1,080	205	40	1,325	30	35	15	80
Total need by income	1,785	500	90	2,375	64	250	245	559

Table 10 – Cost Burden > 50%

Data 2011-2015 CHAS  
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	70	90	15	0	175	0	0	0	0	0

Demo

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	0	0	0	0	0	0	0	0	10	10
Other, non-family households	30	55	25	0	110	0	0	0	0	0
Total need by income	100	145	40	0	285	0	0	0	10	10

Table 11 – Crowding Information – 1/2

Data Source: 2011-2015 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source  
Comments:

**Describe the number and type of single person households in need of housing assistance.**

Concurrent to the shift toward large lot sizes outside the urban core, national and local household sizes decreased. There has been a shift away from traditional households with two parents and children to smaller, single adult or multiple adults living in a household. These household changes don't align with traditional development patterns of 4-bedroom single family homes for nuclear families. In fact, the American Association of Retired Persons 2018 report Making Room: Housing for a Changing America, found that "our vision of America's household is inaccurate and outdated." The same report also illustrated that the U.S. housing stock doesn't align with current housing demand for single people living alone. Bangor Housing Authority shared their greatest demand for rentals is one-bedroom units.

Young adults 25 to 34, as well as older adults, are more likely to need smaller housing units such as 1-bedrooms, rooms or efficiency units. This is reflected in the high demand for affordable, small units in Bangor. Bangor Housing Authority has waitlists and the highest demand for 1-bedroom units. More than 58% of Bangor's state General Assistance program rental support went toward rooms, efficiencies and 1- bedrooms.

Service and housing agencies report single persons most in need of housing assistance are persons with disabilities (including mental disabilities), those with very low incomes that are on the cusp of being

homeless (0% – 30% AMI), and elderly folks. Single person households in these situations tend to be one mishap away from not making a rent payment, and many are constantly fighting a battle to pay rent or purchase other essential needs.

The State of Maine is the oldest State in the Nation. Many of the elderly households shown in Tables 9 & 10 above can be assumed to be single person households. The tables indicate 1,904 elderly households (either renter or owner) are cost burdened over thirty percent (of these 650 are cost burdened over 50%) which means they pay more than 30% or more of their income in housing alone and may have difficulty affording necessities such as food, clothing, transportation, and medical care.

**Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.**

Specific numbers for Bangor are hard to locate. According to the Maine Coalition to End Domestic Violence 1 in 10 women (10.7%) and 1 in 50 men (2.1%) in Maine have been stalked by an intimate partner in their lifetime.

**What are the most common housing problems?**

Affordability. Our research showed us that Bangor is less affordable than any other city in Maine relative to income.

Research done by the Bangor Housing Work Group in 2018-2019 referenced above highlighted that there is a lack in quantity (we need more housing) but it also detailed maybe a more pressing issue which is the lack of *quality housing*. There needs to be an increase in accountability for housing quality along with incentives to rehabilitate our existing housing stock. Ways to accomplish this include creating a rental registry, creating a housing production plan, modifying zoning and development standards, working with community partners to increase supportive housing and services, creating one data depository and leverage our data, and continuing community and business education and engagement.

**Are any populations/household types more affected than others by these problems?**

Renters and low-income individuals/families (at or below 50% AMI particularly) are significantly affected by the lack of affordability in the region. Renters have a much higher incidence of cost burden than owner households. Persons living on fixed incomes (particularly those with disabilities) are increasingly affected by high housing costs and a reduction in quantity and quality of housing units.

**Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

## Demo

Individuals struggling to make ends meet that access the City of Bangor's General Assistance program reported in the 2018 survey that their housing is of poor quality and they had difficulty finding housing due to affordability, rejection due to past evictions, felony records, poor credit, etc., a unit couldn't meet the standards in order to receive a voucher (unit didn't pass inspection), and inability to pay security deposit, among other things. A huge risk for those that are at imminent risk of becoming homeless is that area shelters are frequently at capacity.

Persons experiencing homelessness are disproportionately affected by issues such as mental health, substance use disorder, and domestic violence. This puts enormous strain on the system and quality affordable housing coupled with services is a huge step to help address the situation. Also, better coordination and collaboration are needed to ensure that families who are transitioning out of supportive housing are given the tools necessary to succeed when they become fully independent.

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

n/a

**Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

Older housing units that have seen neglect and/or deferred maintenance become the only available housing for low to moderate income individuals and families because of the lower price point. These units can often be unsafe for the very reasons that made them affordable in the first place.

The following housing characteristics are linked to instability and increased risk of homelessness:

- High/increasing rents
- Unhealthy and unsafe units
- Housing access for elderly
- Services tied to housing
- Lack of affordable housing close to employment center (downtown)

### Discussion

The City of Bangor Community Development Staff is engaged in on-going discussion about affordable housing and is open to and constantly exploring options to assist in any way possible in the creation of affordable housing units. Just over 30,000 people live in Bangor, but more than 100,000 people travel into the area each day for work, services, shopping, and more. Bangor faces stiff competition for residential development in neighboring communities. These towns don't face the same municipal burden of serving as the region's service center and have comparatively lower property tax rates. They

## Demo

also have more undeveloped land for new housing – and newer housing stock is of higher quality and value. Census data shows that neighboring towns have collectively had twice as much new housing development in the last few decades compared to Bangor. Additionally, Maine’s population is also getting older. Census 2010 data estimates that by 2030, 28% of Maine’s population will be 65 or older, higher than any other state and the national number is estimated at 20%.

## **NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)**

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### **Introduction**

A disproportionately greater need exists when the percentage of persons in a category of need (found in the tables below) who are members of a particular racial or ethnic group in a category of need is at least 10 percentage points higher than the percentage of persons in the category as a whole. The tables below show housing problems by area median income and by racial or ethnic group within those area median income (AMI) categories. Tables 13 through 16 identify the number of households experiencing one or more of the four housing problems by householder race, ethnicity, and income level. The four housing problems are 1. Cost burdened (paying more than 30% of income on housing costs); 2. Overcrowding (more than 1 person per room); 3. Lacking complete kitchen facilities; and 4. Lacking complete plumbing facilities.

According to 2018 ACS 5-year estimates data, 91.1% of Bangor's population (32,098) are identified as White. According to that same data set, 2% of the population is Black or African American, 2.6% is Asian, and .9% is American Indian and Alaska Native.

Income classifications are:

- Extremely low income – up to 30% of AMI (as determined by HUD)
- Low income – between 30% - 50% of AMI (as determined by HUD)
- Moderate income – between 50% - 80% of AMI (as determined by HUD)

According to Table 13, which shows households of extremely low income, of the 2,799 extremely low-income households in Bangor the largest disproportionately greater need exists in the Black/ African American community which comes in 3.75% higher (105 total households) than the percentage of persons in the category as a whole.

Table 14 shows that of the 2,155 low-income households in Bangor, the Hispanic population shows the greatest disproportionately greater need at 1.16% higher (25 households) than the percentage of persons in the category as a whole.

Table 15 shows that of the 2,820 moderate-income households in Bangor, the Asian population shows the greatest disproportionately greater need at 1.95% higher (55 households) than the percentage of persons in the category as a whole.

**0%-30% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,355	345	99
White	2,165	335	99
Black / African American	105	0	0
Asian	35	0	0
American Indian, Alaska Native	15	4	0
Pacific Islander	0	0	0
Hispanic	0	4	0

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data 2011-2015 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

**30%-50% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,695	460	0
White	1,665	435	0
Black / African American	15	0	0
Asian	0	0	0
American Indian, Alaska Native	0	30	0
Pacific Islander	0	0	0
Hispanic	25	0	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data 2011-2015 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

**50%-80% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,390	1,430	0
White	1,280	1,400	0
Black / African American	20	0	0
Asian	55	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	40	0	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data 2011-2015 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

**80%-100% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	435	1,055	0
White	425	930	0
Black / African American	0	4	0
Asian	0	0	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	0	70	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data 2011-2015 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

**Discussion**

## Demo

While the population in Bangor is largely White and the tables above do not indicate that any ethnic or minority group meets the definition of showing a greater disproportionately need at any income level, it is important to engage all community members at low income levels to ensure needs are being met. Non-white populations face numerous challenges regarding housing and economic opportunity. The City is committed to working with community partners to learn about and address the issue as needed.

**NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)**

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

**Introduction**

As mentioned in section NA-15 above, Bangor’s population is not racially diverse, with 91.1% of the population identifying as white. The next largest population is Asian followed by Black / African American.

The tables below show the severe housing problems by area median income (AMI), and by racial or ethnic group with each of those AMI percentage groups who have one or more housing problems. HUD defines severe housing problems as: lacking complete kitchen facilities, lacking complete plumbing facilities, more than one and a half persons per room, and/or cost burdened when housing costs are greater than 50% of the household income.

There are no households in the table below that meet the definition of showing a disproportionately greater need. Black/African Americans show a greater percentage of severe housing problems below 80% of AMI, while Hispanics have a greater percentage of severe housing problems in the 30-50% AMI category.

**0%-30% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	1,910	790	99
White	1,720	780	99
Black / African American	105	0	0
Asian	35	0	0
American Indian, Alaska Native	15	4	0
Pacific Islander	0	0	0
Hispanic	0	4	0

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data 2011-2015 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

**30%-50% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	815	1,340	0
White	775	1,315	0
Black / African American	15	0	0
Asian	0	0	0
American Indian, Alaska Native	0	30	0
Pacific Islander	0	0	0
Hispanic	25	0	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data 2011-2015 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**50%-80% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	385	2,435	0
White	375	2,305	0
Black / African American	10	10	0
Asian	0	65	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	40	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data 2011-2015 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**80%-100% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	75	1,415	0
White	75	1,280	0
Black / African American	0	4	0
Asian	0	0	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	0	70	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data 2011-2015 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

**Discussion**

While the population in Bangor is largely White and the tables above do not show any ethnic or minority group meeting the definition of showing a greater disproportionately need at any income level it is important to engage all community members at low income levels to ensure needs are being met. Overall, housing problems generally have the same effect on the entire low-income population. That being said, the City will collaborate with community partners to ensure all members of the community, regardless of race or ethnicity, are treated the same.

## NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction:

This section assesses the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category as a whole. While the preceding sections assessed all housing and severe housing problems, this section focuses on what share of their income households spend on housing. Data is broken down into groups spending less than 30% of income on housing costs, those paying between 30 and 50% (i.e., with a cost burden), and those paying over 50% (i.e. with a severe cost burden). The final column, “no/negative income,” identifies households without an income for whom housing as a share of income was not calculated.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	7,850	3,125	3,025	100
White	7,420	2,995	2,785	99
Black / African American	35	10	130	0
Asian	150	70	35	0
American Indian, Alaska Native	35	10	15	0
Pacific Islander	0	0	0	0
Hispanic	95	40	25	0

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2011-2015 CHAS

### Discussion:

Table 21 shows that there are approximately 14,000 households in Bangor that are cost burdened. No racial or ethnic group meets the definition of have a disproportionately greater need.

### **NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)**

**Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

Based on the tables in the previous section there isn't a non-white race or ethnicity group that meets the definition of showing disproportionately greater number of challenges at any income level. That being said, every non-white or ethnicity faces challenges as it relates to housing or economic opportunity. The City has been active at the table with area advocates including the Racial Equity & Justice Alliance and the Maine Multicultural Center to better address these challenges. As programs aimed at assisting minority populations in the City are improved through collaboration, we continually look to increase our knowledge in this area and assist whenever possible.

**If they have needs not identified above, what are those needs?**

The needs are typically consistent across entire population.

**Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

There is not adequate or reliable data to determine if there are concentrations of minority populations by neighborhood. As programs aimed at assisting minority populations in the City are improved through collaboration, we look to improve and increase our knowledge in this area.

## NA-35 Public Housing – 91.205(b)

### Introduction

The Bangor Housing Authority is a quasi-governmental agency that provides housing opportunities for low to moderate income households. They accomplish this by operating a combination of 741 affordable and market rate apartments in 7 developments throughout Bangor and by administering the Housing Choice Voucher program in the City of Bangor and the surrounding towns of Hermon, Glenburn, Hampden, and Veazie.

The Bangor Housing Authority’s mission is to build community – for its residents and the neighborhoods of Bangor – through the provision of quality, affordable environmentally responsible housing.

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	5	553	483	0	483	0	0	0

**Table 22 - Public Housing by Program Type**

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

**Characteristics of Residents**

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	9,778	16,188	10,731	0	10,731	0	0
Average length of stay	0	0	4	5	0	5	0	0
Average Household size	0	1	2	1	0	1	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	49	101	0	101	0	0
# of Disabled Families	0	1	89	314	0	314	0	0
# of Families requesting accessibility features	0	5	553	483	0	483	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 23 – Characteristics of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)

**Race of Residents**

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	4	534	463	0	463	0	0	0
Black/African American	0	0	8	9	0	9	0	0	0
Asian	0	0	4	2	0	2	0	0	0
American Indian/Alaska Native	0	1	7	9	0	9	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

**\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

**Table 24 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

**Ethnicity of Residents**

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	1	7	6	0	6	0	0	0
Not Hispanic	0	4	546	477	0	477	0	0	0

**\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

**Table 25 – Ethnicity of Public Housing Residents by Program Type**

Demo

**Data Source:** PIC (PIH Information Center)

**Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

Access to affordable, quality housing remains the largest and most recognized need for tenants and applicants on waiting lists. While there are a number of organizations working to provide affordable housing in Bangor, the demand is greater than the supply. Senior Housing is constantly full, with a waiting list, and fewer than 10 units turning over a year. Penquis just completed a project that brings on board thirty-nine single units for adults 55 and older. There is still demand.

**Most immediate needs of residents of Public Housing and Housing Choice voucher holders**

In addition to the need for additional units, the most immediate need for residents of public housing is the further development and coordination of tools for self-sufficiency both while in public housing and in transition to independent housing. As expressed earlier, many programs and services do a very good job of establishing stability while residents are residing in organization run facilities. Often, however, there is not an ability to stay connected with those individuals and families and give them the tools and resources they need to ensure self-sufficiency once they have moved into independent housing.

The range of needed services that have been identified by area organizations are: continued general case management, transitional services and guidance, job readiness training and substance abuse services.

**How do these needs compare to the housing needs of the population at large**

Basic needs are similar for everyone. Families with higher incomes are able to meet their needs and families that have low incomes live in constant uncertainty – this uncertainty is compounded when folks are at risk of housing instability. This issue has been compounded by the COVID- 19 pandemic. By identifying the needs of those most at risk of housing instability before they fall into homelessness, the community can mitigate long term costs and improve quality of life for all the citizens of Bangor.

Low to moderate income individuals often have a deficit in soft skills and job readiness skills. This can often lead to an inability to express and demonstrate their strengths and skills, thus further limiting their ability to earn a better income and climb out of poverty.

**Discussion**

The Bangor Housing Authority focuses on improving the delivery, quality, and quantity of their units. The City and the housing authority have a great working relationship and communicate often. The Community Development department of the City will continue its strong partnership with the Bangor Housing Authority to best serve Bangor citizens.

## **NA-40 Homeless Needs Assessment – 91.205(c)**

### **Introduction:**

According to the Maine Housing Authority's latest available data between July 1, 2018 and June 30, 2019, 6,454 homeless individual individuals sought shelter in Maine. Nearly one-third of those experiencing homelessness are under the age of 25, with 19% being under the age of 18.

Bangor is a part of the State of Maine Continuum of Care (CoC). The Maine CoC plans and coordinates a system that helps individuals avoid or exit from homelessness. The CoC also aims to address the underlying causes of homelessness. The Maine CoC accomplishes this by leading programs that aid with the prevention, outreach services, emergency shelter and supportive services, permanent housing and permanent housing with support tied to it, and linkage to community resources.

The City of Bangor and the various organizations that serve homeless and at-risk persons are committed to eliminating homelessness in the Greater Bangor area. Through the collaboration with diverse stakeholders, Bangor is committed to creating and maintaining a low barrier, seamless system by offering homeless people a comprehensive set of housing and service options to help them achieve stable self-sufficient lifestyles, improved quality of life, and find permanent housing. The first step is to begin with prevention efforts designed to help people avoid homelessness by having access to affordable housing, income maintenance programs, employment assistance, housing counseling, and other critical services. For those who do 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. Recognizing that homeless people need help in making a successful transition from the streets or shelters to obtaining permanent housing, the City and service organizations also try to provide a broad menu of services, which individuals can access according to their needs – this is essential to helping people become self-sufficient.

Maine's Plan to End & Prevent Homelessness, which has been supported by the organizations in the Bangor area and was last updated in June of 2017, identifies ensuring that emergency shelters and outreach programs will provide safety, engagement, and support that allows housing with adequate support as its first goal. The second goal is to ensure an adequate supply of appropriate housing and rental subsidies to allow housing and stability. The third goal is to ensure that medical, mental health, and substance use disorder needs are met to allow long term stability and success. The final goal is to ensure that issues underlying homelessness are addressed and that linkage to an effective, on-going support system is securely in place.

**Homeless Needs Assessment**

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	1	0	0	0	0	0
Persons in Households with Only Children	1	8	35	0	0	0
Persons in Households with Only Adults	295	115	696	0	0	0
Chronically Homeless Individuals	84	14	120	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	10	11	45	0	0	0
Unaccompanied Child	18	28	145	0	0	0
Persons with HIV	4	1	10	0	0	0

**Table 26 - Homeless Needs Assessment**

Data Source Comments:

Indicate if the homeless population is:  Has No Rural Homeless

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

In 2018, latest data available from the 2019 annual report, the Bangor Area Homeless Shelter saw 91% of their 13,575-bed night capacity was utilized by 399 individual clients. The average length of stay that year was 26 nights. In that same year, the Hope House, a full-time practice that offers health and medical care, saw 96% utilization of their 23,633-bed night capacity with just over 600 individual guests. According to a point in time survey in January of 2019 conducted throughout the State of Maine, one third of households found to be homeless that night were families with children and 57 individuals identified as veterans.

Recently, the City was able to count at least 140 unsheltered individuals in Bangor. This number reflects the number of individuals sleeping outside each night when all the beds in the homeless shelter are occupied. Although there is no official count, this is a significant increase from recent years and a significant noticeable increase in homeless individuals since the beginning of the COVID-19 pandemic.

Bangor is an area service center and because the City offers a myriad of services, many folks come to Bangor seeking services and shelter. It is challenging to keep an accurate count of homeless as many tend to move from location to location. Some shelter options for those experiencing homelessness in Bangor include: The Bangor Area Homeless Shelter, the Hope House, the Shaw House, and the Shepard Godparent Home.

**Nature and Extent of Homelessness: (Optional)**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	101	282
Black or African American	7	10
Asian	0	0
American Indian or Alaska Native	5	12
Pacific Islander	0	1
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	6	5
Not Hispanic	117	317

Data Source  
Comments:

**Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.**

Due to a lack of family shelters in Penobscot County, there currently is not an accounting of family homelessness in Bangor - accurate numbers specific to Bangor are hard to find. According to the U.S. Interagency Council on Homelessness, as of January 2019, the entire State of Maine had an estimated 2,106 experiencing homelessness on any given day, as reported by Continuums of Care to the U.S. Department of Housing and Urban Development (HUD). Of that Total, 283, or about 13% were family households.

According to a Point in Time Count survey conducted in Maine on January 22, 2019 led by the Maine Housing Authority, 1,215 Maine people experienced homelessness. On that date, across the whole of Maine, over one-third of the households who are homeless were families with children. That same survey found that 57 veterans (about 6.2%) were identified as homeless.

**Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.**

Reliable racial and ethnic group data is not available for the City.

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

This is discussed previously in this section. According to the Maine Housing Authority’s latest available data between July 1, 2018 and June 30, 2019, 6,454 homeless individuals sought shelter in Maine. Nearly one-third of those experiencing homelessness are under the age of 25, with 19% being under the age of 18.

In recent years, Bangor City officials have increasingly dealt with unsheltered homeless population in city owned woods, parks, and streets. This increase was especially felt during the COVID-19 pandemic which made homelessness more apparent in prominent spots in the City's downtown, such as the Waterfront and Pickering Square. The growth related to the pandemic is attributed to more people looking for places to sleep because a lack of turnover or evictions translated to a smaller number of units becoming available and loss of employment. The city is working towards a solution to the immense collection of challenges associated with homelessness. This is further complicated because there are often underlying conditions causing or contributing to homelessness such as mental illness or addiction - addressing these issues is critical to holistically combating homelessness.

**Discussion:**

The City of Bangor is constantly discussing homelessness and its root causes and also how it is most efficiently addressed with area service providers. Community Development staff are active in those conversations and CDBG funds will continue to be used to address this issue when possible.

## **NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)**

### **Introduction:**

Agencies serving special needs populations rely on various combinations of funding from public and private sources. Continued support for these programs will directly affect the ability of these programs to try and meet their client's needs.

Non-homeless special needs characteristics describe the various populations of the City who are not homeless but may require supportive services, including the elderly, persons with disabilities (mental, physical, developmental), persons with HIV/AIDS, persons with alcohol or drug addiction, and victims of domestic violence. Persons belonging to this population may have additional needs including but not limited to: maintaining independence, communication, transportation, supervision, and medical care.

### **Describe the characteristics of special needs populations in your community:**

Maine is the oldest state in the nation. Basic nutrition for the elderly continues to be a top priority for organizations concerned with this population. Social isolation for older adults increasingly has become an issue – notably since the COVID-19 pandemic. Service providers indicate that the development of creative, collaborative programs to combat social isolation needs to be a priority for the community.

Elderly are often unable to maintain existing homes or afford rent. They are often over-housed in homes that have more square footage than they can maintain on limited budgets. Housing cost burden-related issues are often compounded by the requirement of additional services that it takes for elderly and frail elderly to age in place. These services may include costly medical and other daily living assistance services.

According the United States Census 2019 American Community Survey 5-year Estimates Subject Table on Disability Characteristics (TableID: S1810), there are an estimated 6,773 individuals with a disability (hearing difficulty, vision difficulty, cognitive difficulty, ambulatory difficulty, self-care difficulty, independent living difficulty) in Bangor. The largest age group for those with disabilities is between 35-64.

Information on the number of persons experiencing substance use disorder is not collected at the municipal level. Sources from the National Institutes of Health report that 10% of people in the US will experience a use disorder of some kind, at some point throughout their life. The latest data from the State of Maine (2016) estimates 18% of young adults in Maine reported alcohol and/or illicit drug dependence and/or abuse within that year. Equally concerning in that same year, young adults in Maine reported mental illness at a rate of 22% - the estimated number was at over 62,000 young adults that were affected by mental illness. This is compared to 21% in New England and 20% in the nation.

Domestic abuse affects anyone regardless of someone’s actual or perceived race, color, religion, national origin, sex, gender identity, sexual orientation, ability, or age. The Maine Coalition to End Domestic Violence (MCEDV) network worked with 13,759 people statewide in 2019. Of the total served, 631 people found safety in a domestic violence Resource Center sheltering program. This represents 5% of the total people served in 2019. According to the MCEDV website most domestic violence is committed against women (82%) and as many as 31% of children witness such violence.

**What are the housing and supportive service needs of these populations and how are these needs determined?**

Needs are determined through coordination with service organizations and feedback through the outreach process.

Low cost (or no cost) transportation options for older adults who need medical and non-medical rides so they can socialize in a community setting is needed. Also funding for food costs for low income older adults. A high percentage of seniors are cost burdened due to having one income. Support for senior housing with services continues to be a need.

Limited housing stock is a major barrier for low income citizens and homeless individuals. An adequate amount of housing stock shelters can help move people through the shelter more quickly. Spacing has become an issue for shelters, day programs, and warming centers. Also, there is a need for treatment centers where an individual could reside to get the proper treatment for their mental health challenges. This carries over to both day programming and overnight shelters. Both need more square footage and added employee support. Additionally, alternatives to shelters, like low barrier warming centers, are needed.

For seniors, persons with mental or physical disabilities both could benefit from an increase in case management and assistance-based home visiting – these folks could help navigate the needs above.

**Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

Regrettably, reliable data on the number of Bangor citizens living with HIV/AIDS is not readily available. According to a State of Maine proclamation from late 2020, there are over 1,600 people that have been diagnosed with HIV/AIDS in Maine.

**Discussion:**

The City will continue conversations with service providers to address the needs of non-homeless special needs populations. These conversations will center around improvements to accessibility of public transportation and facilities, accessibility to housing and housing coupled with supportive services, and ways to offer adequate, improved and affordable services and public facilities.

## **NA-50 Non-Housing Community Development Needs – 91.215 (f)**

### **Describe the jurisdiction’s need for Public Facilities:**

Buildings or infrastructure open to the general public, whether owned by the government or by nonprofits, may be considered public facilities under the CDBG program. Community Development Staff conducted one-on-one discussions with various area service providers and an online survey was posted on the City’s website in February of 2020 and, because of the COVID 19 pandemic, it remained open and available until October of 2020.

61.5% of respondents believed that ‘homeless services’ were of high importance and 56% thought ‘services for alcohol, drug abuse, and mental health’ were also of high importance. 48% thought that ‘services for victims of domestic violence’ was a high priority. 46.15% responded that ‘services for seniors and veterans’ was of high importance. Services for children and youth were highly ranked as well. These issues are addressed by many area nonprofits and most are open to anyone so the CDBG program could play a role in funding an eligible aspect of these public facilities.

Bangor’s Community Development department works closely with various City Departments and nonprofits to best identify public facility needs such as parks, playgrounds, improved transportation services, and street and sidewalk improvements.

### **How were these needs determined?**

Community Development staff received input from various community stakeholders through email communications and one-on-one phone conversations. The COVID-19 pandemic made face to face meetings impractical. Additionally, a survey was created to garner input from organizations, businesses, and all citizens of Bangor. The survey was posted in February of 2020 and, because of the COVID-19 pandemic, it remained available to the public until October of 2020. A link to the survey was shared with stakeholders via email and posted on the City’s website and social media pages with invitation for all to participate.

### **Describe the jurisdiction’s need for Public Improvements:**

The City is currently making improvements to Pickering Square in the heart of downtown – this space also serves as the transportation hub for the City. Pickering Square was designed and built in the 1980s as a dual-purpose public space, serving as home to the parking garage and hub for the local public transit system. The space has become a public space that is not inviting to members of the community or its visitors, the space is very 'hard' and provides little or no shade. The public transit system impedes the use of the public space and the parking garage. The buses have grown in size and number - the transit system now provides over a million rides per year – taking up significant amount of space and

contributing exhaust fumes which take away from the use of Pickering Square as a pedestrian focused, public use space.

A multi-disciplinary staff team have been working on options for the City Council to consider regarding the renovations of Pickering Square. Staff collected information on the current and desired use at Pickering Square and developed preliminary designs through a series of public meetings. The resulting design and construction will make better use of the public space and slightly relocate the bus system. Pedestrians functions are prioritized in the final design to allow for a walkable, inviting public space.

The community survey mentioned above showed that 72% of respondents considered street and sidewalk improvements as a high priority – the highest percentage of any activity. Maine winters are hard on streets and sidewalks and the City works hard to maintain our infrastructure and CDBG funds can be used as appropriate.

### **How were these needs determined?**

The needs for the Pickering Square redesigned came to light in several community meetings that were advertised and held (and televised and shown on social media) in the City Council Chambers.

In general, needs were determined through Community Development staff outreach to various community stakeholders via email and one-on-one phone conversations and the survey previously mentioned.

### **Describe the jurisdiction’s need for Public Services:**

Attached are the simple results of the survey that was available to anyone in Bangor from February 2020 to October of 2020. The purpose of the survey was to help prioritize how the City utilized the Community Development Block Grant allocation it receives annually as an entitlement community. Homeless Services, Services for Children and Youth, Services for Alcohol and Drug Abuse and Mental Health, and Services for Victims of Domestic Violence where issues that were ranked as highly important. The City will maintain open communication with area public service agencies to keep apprised of community needs.

### **How were these needs determined?**

As previously mentioned, needs were determined through Community Development staff outreach to various community stakeholders via email and one-on-one phone conversations, and a survey to prioritize needs.

City of Bangor CDBG Survey	Perceived Importance		
	High	Mod	Low
Street & Sidewalk Improvements	72.00%	20.00%	8.00%
Affordable Rental Housing	65.38%	23.08%	11.54%
Homeless Services	61.54%	15.38%	23.08%
Internet Access	61.54%	38.46%	0.00%
Services for Children & Youth	57.69%	34.62%	7.69%
Services for Alcohol & Drug Abuse, and Mental Health	56.00%	20.00%	24.00%
Services for Victims of Domestic Violence	48.00%	36.00%	16.00%
Home Ownership Assistance	46.15%	34.62%	19.23%
Home modification for Handicapped Access, Energy Efficiency, Lead Abatement	46.15%	38.46%	15.38%
Services for Seniors & Veterans	46.15%	42.31%	11.54%
Transportation Services	42.31%	38.46%	19.23%
Youth Centers	42.31%	26.92%	30.77%
Services for the Disabled	40.00%	60.00%	0.00%
Housing Code Enforcement	38.46%	34.62%	26.92%
Job Training & Placement	38.46%	42.31%	19.23%
Streetscape Improvements	38.46%	23.08%	38.46%
Financial Literacy & Homeownership Counseling	36.00%	36.00%	28.00%
Housing Placement Coordination	34.62%	34.62%	30.77%
Handicapped Accessibility	34.62%	46.15%	19.23%
Parks & Recreational Facilities	32.00%	48.00%	20.00%
Qualified Homeowner Rehabilitation	30.77%	46.15%	23.08%
Childcare Facilitation	30.77%	42.31%	26.92%
Senior Centers	30.77%	50.00%	19.23%
Community Centers or Similar Facilities	23.08%	46.15%	30.77%
Small Business Loans	19.23%	53.85%	26.92%
Historic Preservation	15.38%	42.31%	42.31%
Technical Assistance to Businesses	15.38%	46.15%	38.46%
Commercial Façade Renovations & Improvements	15.38%	42.31%	42.31%

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

Bangor is in the midst of a housing dilemma. Data measures illustrate that a combination of forces have created this situation: a stagnant population size and relatively stagnant wages since the 2008 recession, a comparatively low median annual income (\$36,000 for potential homeowners), rising rents in a market with multiple subsidy options, competitive opportunities for development and newer housing in neighboring communities, and a comparatively old housing stock that has significant units of poor quality. The housing market, particularly the rental market, has serious issues related to poor condition and quality that makes these properties unattractive to potential buyers and renters. These problems have been cumulative and have created an environment that is unacceptable for Bangor which values quality of life and quality housing in desirable neighborhoods.

Bangor is considered markedly unaffordable when it comes to housing. The Maine State Housing Authority Affordability Index ranks Bangor at .87; where an affordable score would be 1.0 or higher. Most other Maine cities rank above a 1.0. This burdens the residents of the Greater Bangor Area with spending approximately 40% of their income on housing alone.

There is a surplus of vacant residential buildings in Bangor. The city is aware of at least 100-200 vacant homes within city limits. Vacant buildings depreciate the value of the surrounding properties, and can only endure two Maine winters without accruing irreparable damage. It costs either the property owner or the city an estimated \$30,000 to demolish a condemned building.

The Bangor housing market has seen an uptick during the COVID 19 pandemic. According to the Maine Association of Realtors home sales have spiked during 2020. The median sale price has also increased along with the number of out-of-state buyers.

## MA-10 Number of Housing Units – 91.210(a)&(b)(2)

### Introduction

Bangor is trying to address a housing issue - an issue that doesn't seem to be unique to our City. Our number one focus during the next five years will be to increase the number of affordable units in the City. A close second will be to address an issue around quality that some of our older rental homes have - particularly in the Cities core.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	6,385	41%
1-unit, attached structure	555	4%
2-4 units	4,375	28%
5-19 units	2,245	15%
20 or more units	1,132	7%
Mobile Home, boat, RV, van, etc	745	5%
<b>Total</b>	<b>15,437</b>	<b>100%</b>

Table 27 – Residential Properties by Unit Number

Data Source Comments:

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	30	0%	730	9%
1 bedroom	85	1%	2,605	33%
2 bedrooms	1,600	26%	2,735	35%
3 or more bedrooms	4,470	72%	1,845	23%
<b>Total</b>	<b>6,185</b>	<b>99%</b>	<b>7,915</b>	<b>100%</b>

Table 28 – Unit Size by Tenure

Data Source Comments:

**Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.**

The City estimates there are approximately 1500 affordable housing units that are largely managed by area non-profits. A majority of the units are targeted towards LMI individuals or families.

**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

The City doesn't expect to lose any affordable units in the near future, and is currently and actively seeking to increase affordable housing and will continue to do so over the next five years.

### **Does the availability of housing units meet the needs of the population?**

Not all of the current housing stock meets today's demand. Traditionally homes in Bangor were built to accommodate the City's rich history and success as the "lumber capital of the world". As such, homes were built to accommodate the era's large household size – the majority of these homes closest to downtown have 6 – 10 bedrooms. Over time, as is true all across the nation, local housing development and investment shifted from single family homes in the urban core to suburban dwellings on larger lots on the outskirts of town. Concurrent to the shift toward large lot sizes outside the urban core, national and local household sizes also decreased with a noticeable increase in single adults living in a household. Bangor's traditionally built homes do not meet the demands for these single individuals living alone – this discrepancy is reaffirmed by the Bangor Housing Authority which shared that their greatest demand for rentals is one-bedroom units.

### **Describe the need for specific types of housing:**

There is widely considered to be a shortage of quality, affordable housing units in Bangor. Housing is needed for seniors as the population continues to grow older. Low-income or assisted housing is needed for individuals and families that struggle to make ends meet. Housing is needed with health and mental health services coupled with it. Workforce housing that is moderately priced is needed because Bangor is a regional hub for medical and other services which translates to professionals coming to the City looking for mid-level housing/rental options.

The City has a number of housing units that are considered substandard which in turn can add to supply and demand constraints. The units that are considered substandard are largely controlled by private property owners which limits the City's ability to call for investments or improvements. Further compounding the issue is the nationwide trend showing renewed interest in living in urban cores. Research demonstrations that not only millennials but older Americans are increasingly showing a preference to be located in downtowns and urban cores of City's that offer amenities, services, shopping, dining, etc. Local developers in Bangor are capitalizing on this phenomenon by purchasing decades vacant properties and rehabilitating them to high-end housing to maximize profits. There is a market for such housing but the reality is it accommodates few and there is a void for affordable housing and 'workforce' housing.

As mentioned, household size has decreased and there is a need for smaller affordable housing units. This includes affordable units for individuals and families that meet the income requirements set by HUD but also units for 'workforce' housing – housing for single, moderate-income individuals. For instance, one of Bangor's biggest economic drivers is health care. We routinely hear of nurses or entry level positions in health care that cannot find quality units at an affordable price. They are either priced out of high-end units or stuck choosing low quality, more affordable options.

## **Discussion**

Trends and data suggest that Bangor has significant work to do in order to meet current and existing needs for housing.

## MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

### Introduction

As has been mentioned, Bangor is trying to address a housing issue - an issue that doesn't seem to be unique to our City. Our number one focus during the next five years will be to increase the number of affordable units in the City. A close second will be to address an issue around quality that some of our older rental homes are plaque with - particularly in the Cities core.

The map contained herein shows low value clustering of homes where the red/yellow areas indicate large clusters of homes that are considered to have a low assessed value.

### Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	140,600	148,600	6%
Median Contract Rent	613	706	15%

Table 29 – Cost of Housing

Data Source Comments:

Rent Paid	Number	%
Less than \$500	1,690	0.0%
\$500-999	5,495	0.0%
\$1,000-1,499	540	0.0%
\$1,500-1,999	70	0.0%
\$2,000 or more	120	0.0%
<b>Total</b>	<b>7,915</b>	<b>0.0%</b>

Table 30 - Rent Paid

Data Source Comments:

### Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	695	No Data
50% HAMFI	1,980	515
80% HAMFI	5,590	1,575
100% HAMFI	No Data	2,520
<b>Total</b>	<b>8,265</b>	<b>4,610</b>

Table 31 – Housing Affordability

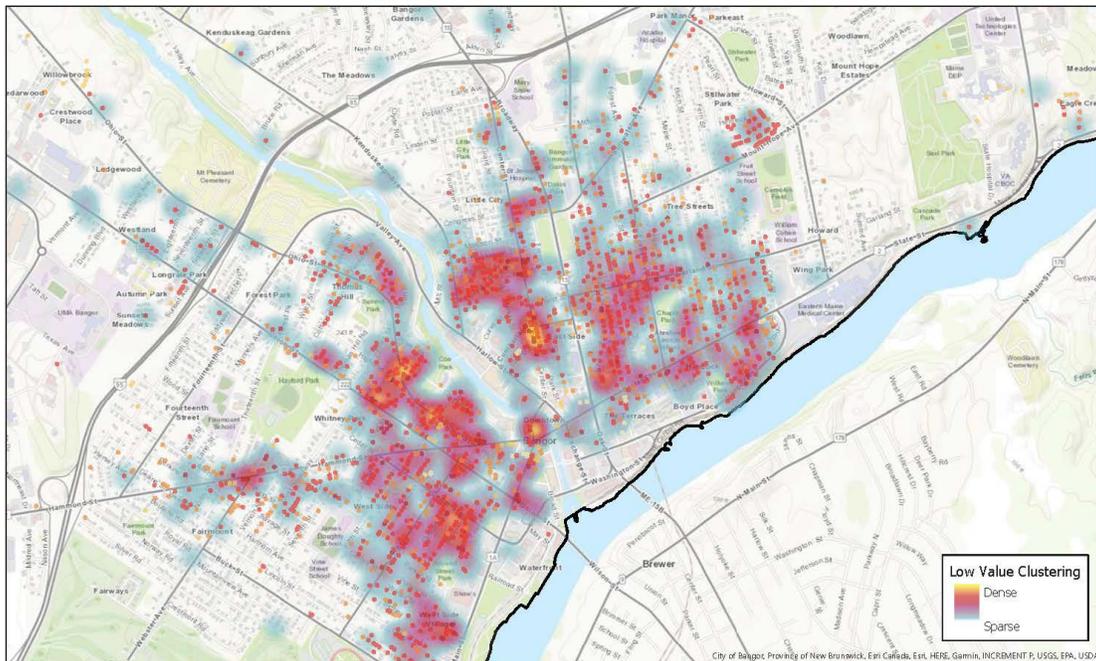
Data Source Comments:

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	708	826	1,057	1,315	1,729
High HOME Rent	0	0	0	0	0
Low HOME Rent	0	0	0	0	0

**Table 32 – Monthly Rent**

Data Source Comments:



## Low Value Clustering

### Is there sufficient housing for households at all income levels?

As discussed there is expressed demand for affordable housing. The City has a number of housing units that are considered substandard which causes a supply and demand constraint. The units that are considered substandard are largely owned by private property owners which limits the City's ability to encourage or force investment/improvement. Further compounding the issue is the nationwide trend showing renewed interest in living in urban cores. Research is showing that not only millennials but older Americans are increasingly showing a preference to be located in downtowns and urban cores of

City's that offer amenities, services, shopping, dining, etc. Local developers in Bangor are capitalizing on this phenomenon by purchasing decades vacant properties and rehabilitating them to high-end housing to maximize profits. There is a market for such housing but the reality is it accommodates few and there is a void for affordable housing and 'workforce' housing.

As mentioned, household size has decreased and there is a need for smaller affordable housing units. This includes affordable units for individuals and families that meet the income requirements set by HUD but also units for 'workforce' housing – housing for single, moderate-income individuals. For instance, one of Bangor's biggest economic drivers is health care. We routinely hear entry level positions in health care (and other sectors) that cannot find quality units at an affordable price. They are either priced out of high-end units or stuck choosing low quality, more affordable options.

### **How is affordability of housing likely to change considering changes to home values and/or rents?**

As mentioned previously, our research showed that Bangor is less affordable than Portland, ME, a city about double the size of Bangor located two-hours south. Bangor's affordability ranking compared to other communities is driven more by a lower median income and wages residents earn than by the price of housing. Bangor has a high rate of 20 somethings and 65+ year old's – these populations represent workers either entering the work force or leaving the workforce which may explain a portion of the lower earned wages.

The City of Bangor has a higher homeownership cost burden and renter cost burden, a lower homeownership rate, and a high poverty rate than either Penobscot County or Maine. Furthermore, the vacancy rate is lower in the City of Bangor than in Penobscot County or Maine while more than half of all renter households in the City of Bangor are cost burdened. Low vacancy rate in combination with very high renter cost burden implies that demand for affordable rental housing is very high. For Home Improvement and Refinance Loans considerably less is spent per capita in the City of Bangor than in Maine and Penobscot County.

### **How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?**

According to Maine Housing 2020 data the median 2-bedroom rent (with utilities) in Bangor is \$1,061 and, according to the same source, the fair-market rent for a 2-bedroom unit is \$1,057. This should have no impact to produce or preserve affordable housing.

### **Discussion**

As discussed previously, the City has seen relatively stagnant wages and rising rents and home prices which continues to cause problems. Indications are that the cost of housing will continue to outpace

income growth. The City needs to work together to try and address this and offer affordable housing options.

## MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

### Introduction

Housing impacts, among other things: economic development, workforce recruitment, and the health and well-being of Bangor residents. Providing housing that meets the needs of shifting demographics and new configurations of who is making up a household is even more difficult. As is true across the nation, Bangor’s residential core is older (see the map attached herein - red, orange, and yellow dots indicate the oldest homes) and has been often neglected as focus has been focused on building out suburbs and more rural areas of the city and in neighboring, more rural communities. Bangor is challenged by an older housing stock, an older population, a lower median income, and a rating as the least affordable city to rent in Maine (relative to income). Bangor is a regional service center that is host to many housing support programs including shelters and rental subsidies. That being said, Bangor still has an active rental market with more than half of the city’s housing units serving as rental units.

### Definitions

Bangor defines a property in substandard condition as one that is in disrepair to such an extent that it may pose a hazard and/or another significant housing problem to its occupants or those in the immediate vicinity. Properties that are deemed to be suitable for rehabilitation are ones in which the cost to rehabilitate would be less than the overall assessed value of the property as a whole.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	1,197	18%	3,152	44%
With two selected Conditions	0	0%	147	2%
With three selected Conditions	0	0%	76	1%
With four selected Conditions	0	0%	0	0%
No selected Conditions	5,467	82%	3,766	0%
<b>Total</b>	<b>6,664</b>	<b>100%</b>	<b>7,141</b>	<b>100%</b>

Table 33 - Condition of Units

Data Source: 2011-2015 ACS

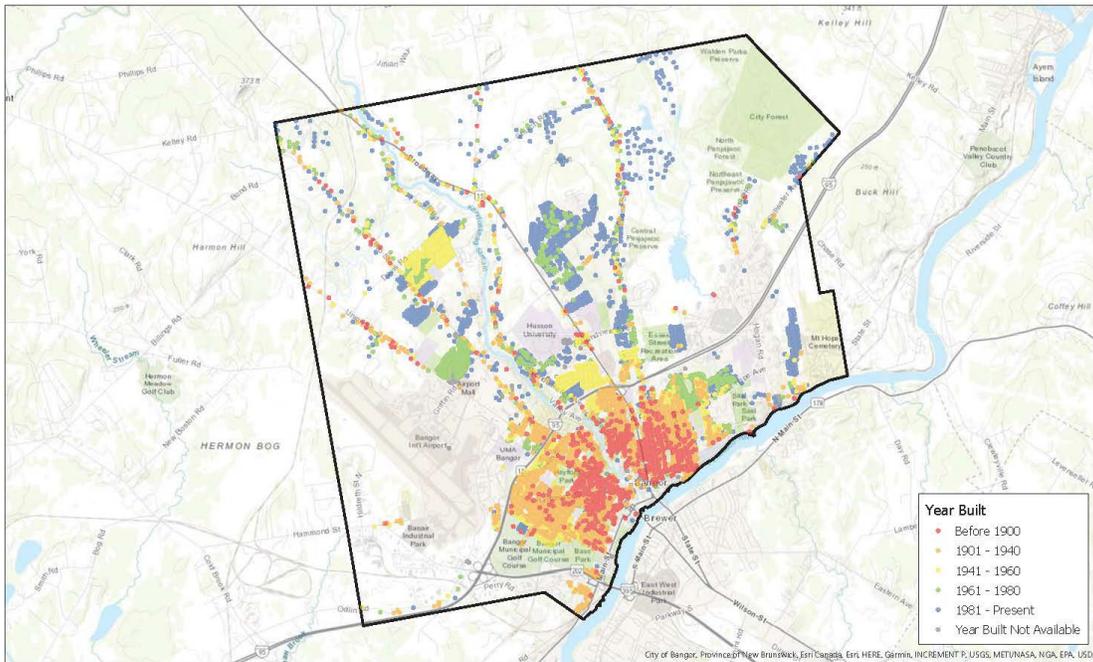
## Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	630	10%	580	7%
1980-1999	1,035	17%	1,255	16%
1950-1979	1,575	17%	3,000	38%
Before 1950	2,945	48%	3,085	39%
<b>Total</b>	<b>6,185</b>	<b>100%</b>	<b>7,920</b>	<b>100%</b>

Table 34 – Year Unit Built

Data Source: 2011-2015 CHAS

## Year Unit Built



## Year Unit Built - MAP

### Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	4,520	73%	6,085	77%
Housing Units build before 1980 with children present	0	0%	0	0%

**Table 35 – Risk of Lead-Based Paint**

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

### Risk of Lead-Based Paint Hazard

### Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	169	30	199
Abandoned Vacant Units	100	34	134
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Table 36 - Vacant Units**

Data Source: 2005-2009 CHAS

### Need for Owner and Rental Rehabilitation

The need for owner and rental rehabilitation is high given the age of Bangor’s housing stock. The housing report from early 2019 suggests a rental registry be established to document statistics such as: number, size, and quality of the units in Bangor. The registry would track this data, identify examples of rental housing neglect, and provide opportunity to address them. Community Development staff have been and will continue to be involved in this process.

### Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

According to the 2019 American Community Survey (DP04), 11,132 of Bangor’s 15,510 housing units were built prior to 1978, putting those units at risk for lead based paint hazards. The attached map entitled *Residential Housing Analysis – Year Built* clearly shows a concentration of older homes as you move towards the center of downtown.

Our housing rehabilitation loan program process includes a consultation and we provide a ‘Renovate Right’ brochure which informs homeowners of potential hazards of lead paint. Additionally, each

homeowner that receives a rehabilitation loan signs a lead disclosure document which verifies if they have knowledge of the presence of lead paint.

## **Discussion**

The need for rehabilitation is typically in neighborhoods with high concentrations of older homes. Older homes generally lack accessibility features, have deferred maintenance, lack of energy efficient features, have outdated floor plans, and typically require significant remodeling to accommodate today's needs. This is especially true for homes of older adults and other folks with mobility issues. Older adults may have difficulty paying for upgrades or maintenance services.

## MA-25 Public and Assisted Housing – 91.210(b)

### Introduction

The Housing Authority of the City of Bangor has a public housing waiting list with a total of 1,018 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 24,770, 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 more than 400 housing choice vouchers in the greater Bangor area and 5 Veterans Affairs Supportive Housing (VASH) vouchers for veterans.

Bangor Housing currently has a plan to build 32 new housing units for seniors. This project is slated to come before the planning board early 2021.

Penquis (262 Harlow St in Bangor) recently completed phase 1 of senior housing on Grandview Avenue in Bangor. This added 39 units of senior housing. Phase 2, which will be about the same size and on the same piece of land, is under construction.

### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	6	566	439	50	389	0	0	0
# of accessible units									

**\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

**Table 37 – Total Number of Units by Program Type**

**Data Source:** PIC (PIH Information Center)

**Describe the supply of public housing developments:**

**Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:**

The City has approximately 700 public housing units. These facilities meet a range of housing needs including: low-income multi-family housing, senior housing, and homeless housing. These homes are generally in good condition. Bangor Housing Authority maintains and inspects their housing units regularly. Most housing voucher require an inspection prior to rental which aims to maintain a higher quality of public housing.

## Public Housing Condition

Public Housing Development	Average Inspection Score

Table 38 - Public Housing Condition

### Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Revitalization and restoration needs are currently at a minimum. Preventative maintenance inspections are generally conducted along with the annual inspection of each unit that the Bangor Housing Authority operates. This inspection is intended to keep units in good condition by checking weatherization, smoke and carbon monoxide detectors, water heaters, furnaces, automatic thermostats and water temperature regulators, for any leaks, changing filters, and other minor servicing that prolongs the life of the unit and its equipment. Bangor Housing Authority strives to partner with local organizations to increase the efficiency and delivery of services, including maintenance services. They will continue to evaluate ways to provide third-party services of maintenance and property management.

Over the past several years Bangor Housing Authority completely renovated approximately 60 units of housing at the former Park Woods location on Griffin Road. This renovation project cost north of \$1.5 million.

### Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

Bangor Housing Authority's public housing program exceeded the HUD federal targeting requirements by having 70% of move-ins being extremely low income, in excess of the 40% requirement. They will continue to minimize the number of public housing units off-line by employing effective maintenance and management policies and reduce turnover time for vacated units. Through replacement housing resources they will seek replacement housing units to make up for lost inventory.

The Bangor Housing Authority will continue to establish payment standards to maintain or increase housing choice voucher lease-up rates to enable families to rent throughout the area. They will apply for additional housing choice voucher units should they become available and leverage affordable housing resources in the community through the creation of mixed-finance housing.

The HCV Program will house families based on date and time the application is received with a residency preference.

Public Housing will place families on the waiting list based on the date and time of the pre-application is received and will house families based on date the application is approved. As units become available through turnover, every tenth (10th) unit will be made available to a family who is chronically homeless.

Single persons who are age 62 or older, displaced, homeless or persons with disabilities will be offered housing before other single persons.

The Bangor Housing Authority also continuously seeks special-purpose vouchers that are targeted to elderly and families with disabilities as they become available. They will also modify public housing units based on the section 504 Needs Assessment for public housing. The housing authority partners and markets to area non-profits that assist families with disabilities and/or races/ethnicities that are shown to have disproportionate housing needs.

**Discussion:**

As of mid-2020, the Bangor Housing Authority has a public housing waitlist of 1,018 total families. Bangor Housing Authority strives to minimize the number of public housing units off-line by employing effective maintenance and management policies to help reduce turn-over time. Bangor Housing Authority places families on the waiting list based on the date and time a pre- application is received. Families are housed based on date the application is approved. As units become available through turnover, every tenth (10th) unit will be made available to a family who is chronically homeless. Single persons who are age 62 or older, displaced, homeless or persons with disabilities will be offered housing before other single persons.

Community Development staff have a great working relationship with the Bangor Housing Authority and the entities continue to work together to find and improve solutions for Public Housing issues.

## MA-30 Homeless Facilities and Services – 91.210(c)

### Introduction

According to a recent Bangor Daily News article in October of 2020, the City was able to count at least 140 unsheltered individuals in Bangor during a point in time survey. These are homeless individuals above and beyond capacity at area shelters.

Although there is no official count, there has been a noticeable increase from recent years and a substantial increase in homeless individuals since the beginning of the COVID-19 pandemic.

### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	0	0	60	0	0
Households with Only Adults	112	35	16	42	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	16	0	8	0	0

**Table 39 - Facilities and Housing Targeted to Homeless Households**

Data Source Comments:

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**

The City is fortunate enough to have numerous dedicated organizations and service providers positively impacting the lives of Bangor's low to moderate income population including homeless persons. Below is an abbreviated list of some of those service providers.

**Penobscot Community Health Care:** A Federally Qualified Health Center that provides medical care on a sliding fee scale, allowing it to serve the entire Bangor area, not just its low to moderate income persons. PCHC provides access to many health services in addition to primary health care, such as dental, integrated mental health, pharmacy, physical therapy, case management, health and nutrition education, chronic disease management, speech and audiology services, and many medical specialists. PCHC also manages Hope House, a 64-bed adult homeless shelter.

**Shaw House:** The Shaw House's mission is to engage youth who are homeless, or at-risk of becoming homeless, in achieving stability and a viable plan for the future by providing a safe, stable environment, access to essential services, supportive adult connections, and to advocate for changes that address the needs of homeless youth.

**City of Bangor Public Health and Community Services:** The City's public health department is a leader in family immunizations, STD prevention, health education, WIC and SNAP administration, lead poisoning prevention, public health nursing, administrators of General Assistance and Shelter Plus Care, case management, substance abuse prevention and more.

**Community Health and Counseling Services:** CHCS provides access to a wide range of community-based, mental health services for children, adolescents and adults within its Adult, Child and Family Services. Services range from immediate response through the Crisis Services to long-term treatment support and rehabilitation for children and adolescents living with serious behavioral issues and for adults living with serious, chronic mental illness.

**Bangor Area Homeless Shelter:** The BAHS facility serves 38 guests with the addition of four emergency winter beds during inclement weather. They serve their guests breakfast and dinner, daily. All of their guests are assigned a case manager upon entry for the purposes of linking with resources and community services in order to obtain long-term, stable, safe, and affordable housing. They utilize collaborative relationships with government and social service agencies in order to ensure they link their guests with every possible resource.

**Bangor Housing Authority:** Bangor Housing is a quasi-governmental agency that provides housing opportunities for low to moderate income households. They accomplish their mission by operating a combination of 741 affordable and market rate apartments in 7 developments throughout Bangor and by administering the Housing Choice Voucher program in the City and in the immediately surrounding communities.

**Penquis:** Penquis' mission is to assist individuals and families in preventing, reducing, or eliminating poverty in their lives and, through partnerships, to engage the community in addressing economic and social needs. Penquis primarily serves low- and moderate-income individuals through housing assistance, transportation services, heating and utility assistance, lending, business planning, child care and many other services. The Penquis Journey House is a transitional living program for pregnant and/or parenting women between the ages of sixteen and twenty-one who are experiencing homelessness or at risk of becoming homeless.

**Habitat for Humanity:** An ecumenical grass-roots housing ministry which builds or renovates houses using as much volunteer labor and donated materials as possible. Houses are sold to low-income families at no profit and no interest.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

The Bangor Area Homeless Shelter had a 13,575-bed night capacity in all of 2018

The Hope House has a capacity of 66 beds and had a nearly 96% occupancy rate in 2018.

The Shaw House operates a youth homeless shelter they provided shelter and support to 64 unduplicated homeless youth between March 1, 2020 – May 30, 2020.

Partners for Peace's domestic violence shelter had 62 shelter guests and 4,013 bed night's in 2019.

Other services available in the Bangor region include, but are not limited to:

The Shelter Plus Care program provides rental assistance through a program similar to the Section 8 program for persons with disabilities who maintain a case management plan.

Economic Self-Sufficiency programs that are undertaken by Bangor Housing Authority (or any Public Housing Authority) to promote economic independence and self-sufficiency for participating families. Such programs may include the Family Self-Sufficiency Program for households holding a Section 8 rental certificate and rental voucher, as well as the Public Housing Family Self-Sufficiency program.

There are several Emergency Shelters which are facilities with overnight sleeping accommodations, the primary purpose of which is to provide temporary shelter for homeless persons in general or for specific subpopulations of homeless persons.

The Bangor Veteran Center offers individual and group counseling for Veterans, service members, and their families; family counseling for military related issues; bereavement (grief) counseling; military

sexual trauma counseling and referral; community outreach and education; substance abuse assessment and referral; employment referral; and referral of other VA services

The City receives funding from HUD to provide services to the homeless population through the Shelter Plus Care. The program is designed to respond to the needs of hard-to-reach individuals and families experiencing homelessness who are living with a mental health, substance abuse, or HIV/AIDS diagnosis.

Several area agencies offer tenant-based assistance. This is rental assistance in which the assisted tenant may move from a dwelling unit with a right to continued assistance. The assistance is provided for the tenant, not for the project or specific dwelling unit.

Community Housing of Maine operates several transitional housing facilities in Bangor which are designed to provide housing and appropriate supportive services to homeless persons to facilitate movement to independent living usually within 24 months.

## **MA-35 Special Needs Facilities and Services – 91.210(d)**

### **Introduction**

There are a variety of agencies that work to provide services and meet the housing requirements of the special need's population. Coordination among these agencies is important to address the challenges of increasing demands from an aging population while these agencies are constantly dealing with reductions in state and federal funding.

Services for special needs non-homeless populations are funded by a combination of federal, state and local sources (both public and private). CDBG funding can be infused if there is a need and the activity is considered eligible.

### **Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

The needs of the City's elderly, disabled and residents of public housing are much the same as the low to moderate income population. Decent affordable housing remains a core priority; aforementioned trends are expected to result in increased demand for housing these populations. In the meantime, the conditions of many of the existing units that are owned by private landlords raise concerns for the City. Improvement and maintenance of an affordable transportation option is also priority.

Access to services and programs, in particular housing coupled with services (including mental health services) in the face of continued budget cuts is also a concern for the wellbeing of these populations.

### **Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

These services, which are all part of the essential infrastructure for providing for the supportive housing needs of others with special needs include (some info is limited due to space constraints):

Transportation services: The BAT Community Connector, the metropolitan scheduled public transit system provides service in the Bangor region with vehicles which are accessible to persons with disabilities. Penquis' Lynx, a non-profit demand responsive system provides a half-price subsidized voucher system to permit the eligible low-income transportation.

Education Services: The Bangor School Department receives both federal and state funds to help support several programs and activities which serve persons with special needs. Community Development Block Grant funds have been used to modify existing structures to conform to ADA accessibility requirements and to fund new facilities such as elevators and playground equipment which

provide accessibility to persons with disabilities not possible with existing facilities. Federal, state and local revenues are used to operate adult education, homeless education programs which lead to GED and college placement, and an after-school program for latchkey students.

Meal Services: Meals for ME provides nutritionally balanced meals for older people in dining rooms and the homes of those with limited mobility. The Together Place Social Club provides three meals per week for its members at its facility at the corner of Union and Second Streets. Eastern Area Agency on Aging runs a Meals on Wheels program.

Legal Services: Pine Tree Legal Assistance Inc. provides free civil legal assistance in cases where it can make a difference in one's ability to meet one's basic human needs or in enforcing one's basic human rights, including access to housing, food, income, safety, education, and healthcare.

Home Care Services: American Red Cross trains respite care providers. Bangor Area Visiting Nurses provides certified visiting nurses to at-home persons regardless of ability to pay. Community Health and Counseling Services operates certified and licensed home health and homemaker service. Eastern Area Agency on Aging provides information, outreach, home care and meals for persons over 60 who remain in their homes. Penquis supports the Maine Families program whose professionals' partner with parents and parents to be to access information and resources that can support the physical and emotional health of children and entire families. All of these entities receive United Way support.

Case Management, Referral and Counseling Services: These services are offered by a number of organizations in the region including: Community Health and Counseling Services, Eastern Maine AIDS Network, Good Samaritan Agency, United Cerebral Palsy of Northeastern Maine, Wellspring, Inc., OHI, Penquis, and St. Michael's Center.

Rehabilitation Services: Several agencies provide a variety of personal rehabilitation services, including Bangor Physical Therapy, Bangor Regional Speech and Hearing Center, Maine Head Trauma Center, Multiple Handicap Center, Northeast Occupational Exchange, Penobscot Valley Industries, Ralph Leek Elders Program

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

The City is working with community partners to make progress on goals identified in the Housing Report finalized by the Bangor Housing Work Group. These goals include

1. Improve the Quality of the Housing Stock in Bangor
2. House the City's Most Vulnerable Populations
3. Improve the Affordability of the Housing Stock in Bangor

4. Revise Land Use, Zoning, Ordinances, and Policies to Address Housing Affordability and Quality
5. Expand the Role of Businesses, Nonprofit partners, and Foundations in Addressing Housing Issues

The City will also continue collaboration and support of programs that provide home care, support activities, and medical care for those with special needs, including senior citizens. Community Development staff will continue working closely with the City's Health and Community Services Department which works closely with the marginalized populations in the City including those in need of addiction support, mental health support, and others.

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

The City's CDBG program plans to increase affordable housing units, work with community partners to help address/decrease homelessness, provide direct financial support to eligible homebuyers, provide financial support to eligible home owners for rehabilitation, stimulate economic growth, and improve the safety and livability of neighborhoods.

## **MA-40 Barriers to Affordable Housing – 91.210(e)**

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

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 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.

Reducing the minimum lot size in the Urban Residence 1, Urban Residence 2, and Multifamily & Services zones alone would affect 48% of the city's total lots. This change would allow for more dense development and give developers fewer hurdles to overcome when rehabilitating properties. Other potential recommendations include also inclusionary zoning that requires developments of a certain scale to include a percentage of affordable housing, allowing accessory dwelling units in certain zones, developing an amnesty program that would bring unregulated apartments up to code.

## MA-45 Non-Housing Community Development Assets – 91.215 (f)

### Introduction

The City of Bangor supports an Economic Development Department that is dedicated to fostering a vibrant and healthy economic climate for the benefit of all those who live, work and do business in the City. The division constantly strives to maintain a strong and diversified tax base, to support an active and revitalized city and to create employment opportunities in a diversity of economic sectors.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	78	71	1	0	-1
Arts, Entertainment, Accommodations	1,694	4,324	15	14	-1
Construction	407	605	4	2	-2
Education and Health Care Services	3,777	12,793	32	40	8
Finance, Insurance, and Real Estate	554	1,340	5	4	-1
Information	332	1,137	3	4	1
Manufacturing	481	1,122	4	4	0
Other Services	433	902	4	3	-1
Professional, Scientific, Management Services	741	1,888	6	6	0
Public Administration	0	0	0	0	0
Retail Trade	2,297	5,717	20	18	-2
Transportation and Warehousing	414	931	4	3	-1
Wholesale Trade	416	1,173	4	4	0
Total	11,624	32,003	--	--	--

**Table 40 - Business Activity**

Data Source Comments:

## Labor Force

Total Population in the Civilian Labor Force	0
Civilian Employed Population 16 years and over	0
Unemployment Rate	9.25
Unemployment Rate for Ages 16-24	30.39
Unemployment Rate for Ages 25-65	5.59

**Table 41 - Labor Force**

Data Source Comments:

Occupations by Sector	Number of People
Management, business and financial	1,007
Farming, fisheries and forestry occupations	550
Service	2,101
Sales and office	0
Construction, extraction, maintenance and repair	995
Production, transportation and material moving	595

**Table 42 – Occupations by Sector**

Data Source Comments:

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	12,810	90%
30-59 Minutes	1,080	8%
60 or More Minutes	375	3%
<b>Total</b>	<b>14,265</b>	<b>100%</b>

**Table 43 - Travel Time**

Data Source Comments:

## Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	495	35	535

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	0	300	0
Some college or Associate's degree	0	475	0
Bachelor's degree or higher	0	130	660

**Table 44 - Educational Attainment by Employment Status**

Data Source Comments:

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	150	115	50	220	320
9th to 12th grade, no diploma	295	180	185	315	495
High school graduate, GED, or alternative	0	0	0	0	0
Some college, no degree	0	0	705	0	820
Associate's degree	200	460	475	895	335
Bachelor's degree	505	820	525	0	730
Graduate or professional degree	50	450	580	0	395

**Table 45 - Educational Attainment by Age**

Data Source Comments:

### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	27,381
High school graduate (includes equivalency)	26,059
Some college or Associate's degree	31,529
Bachelor's degree	41,131
Graduate or professional degree	62,063

**Table 46 – Median Earnings in the Past 12 Months**

Data Source Comments:

**Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?**

The 'Business Activity Table' identifies business data by thirteen business sectors. The largest sector is "Education and Health Care Services" followed by "Retail Trades" and "Arts, Entertainment, and Accommodations" sectors respectively.

**Describe the workforce and infrastructure needs of the business community:**

Where the City is a service center for the larger region, Bangor shoulders a larger share of the infrastructure costs. As a result, ongoing maintenance and replacement of infrastructure will continue to be a priority for the City in the near future.

As has been noted, Maine is (and is projected to continue to be) the oldest state in the nation. The aging population is leading to workforce shortages and an overall population decline. Service providers say that many job seekers in the area lack the computer literacy and technical skills that employers need, and that workers without these skills have a hard time landing stable jobs that pay a livable wage. As technology advances, most (if not all) industries are shifting and the need for such skills will only continue to grow.

In 2018, the unemployment rate in Bangor was 3.5%, similar to the state rate of 3.4%. These rates have fallen over the last couple of years. One aspect contributing to the decreasing unemployment rates may be the decline in workforce participation among males. According to the Maine Department of Labor, the share of prime-age males in Maine who were seeking work declined from almost 95% in 1970 to around 86% in 2014. This decline is particularly noticeable for males with less education attainment.

Unemployment rates reflect the percentage of the population that wants to work but has not found suitable employment. Individuals are not considered unemployed if they have stopped looking for work, are pursuing higher education, have retired, or are disabled. Those individuals are considered not to be "participating" in the workforce.

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

Mixed-use rehabilitation, especially downtown, has taken off in the recent past. The city had several buildings that were vacant for 20-plus years that were purchased and then rehabilitated – there has been tremendous interest in increasing residential options downtown.

The City has seen significant growth in the hospitality industry such as restaurants, retail, and hotels. The greater Bangor region has been an employment hub for northern and eastern Maine for generations, and has been struggling with the loss of employment, especially with the loss of manufacturing and paper mills. The city remains focused on high-value-added industries such as manufacturing, which not only provide jobs but also a substantial paycheck so those employees can go

out and enjoy the arts and restaurants. The city will continue to focus on diversified economic opportunities.

With that being said, the COVID-19 pandemic has created a significant negative economic impact which has affected transportation, employment, job growth, small business sustainability, and various other sectors. The full effects of the pandemic likely have not been realized as of yet.

### **How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

The Bangor region's high poverty and low educational attainment rates present challenges to building a strong economy and improving lives. The city seeks to improve economic equality by working to change systems around workforce, education, entrepreneurial development, and community support, and by engaging diverse voices.

A recent Focus Maine report recommended strategic actions for Maine to attract targeted industry to our State. These targeted industries present a competitive advantage for Maine and provide tremendous opportunity in attracting corresponding workforce. The targeted industries are:

- **Maine Food** – “Made in Maine” is more than a description of a product's place of origin. Thanks to Maine's reputation for clean air, pure water, and hard-working people, “Made in Maine” means instant credibility in the hearts and minds of trust-seeking consumers throughout New England and beyond.
- **Maine Aquaculture** – forward thinking entrepreneurs have already found innovative uses for kelp and discovered more sustainable ways to grow oysters and mussels. The growth opportunities for businesses operating in the cold, clean waters off Maine's rugged coast are as vast as the ocean itself.
- **Maine Biopharma** – Life Sciences companies are already thriving in Maine. Close enough to feel connected to the hub of biopharmaceutical innovation in Boston without big city expenses and distractions, Maine very well could be the next frontier of scientific discovery.
- **Maine Talent** – growth in Maine will require a workforce with the skills and experience to contribute to their employers right away, respond to change, and advance to expanded roles. Bridges need to be built between Maine's businesses and the colleges and universities to cultivate and retain homegrown talent.

While all of the above priority areas may not be a perfect fit for Bangor we feel we have competitive advantage in a number of these opportunities and will continue to explore the opportunities identified by Focus Maine. When a business looks to expand in Bangor they can expect to draw from the Greater Bangor Region which is made up of over 150,000 people. There are opportunities for emerging and established businesses to collaborate with - and for residents of the region to develop new skills to meet the needs of a changing workforce - any number of the educational institutions in the city.

In addition to these targeted industries, the city is anecdotally aware of a need for skilled labor in the construction and building industry. Also, the healthcare and hospitality/service sectors are a large driver in Bangor's economy. Continued support for educational institutions to maintain programs to prepare a workforce for those sectors is also important.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

Current workforce training initiatives are offered by higher education institutions, public schools, state agencies, and non-profits. The expansion of workforce training programs that focus on soft skill and employability represents the greatest need in the region.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

Yes

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

The Comprehensive Economic Development Strategy (CEDS) document is spearheaded by Eastern Maine Development Corporation, the local Economic Development District designated by the U.S. Economic Development Agency. The CEDS is a regional document that is not specific to Bangor. The vision and emerging opportunities generally align with the City's economic development priorities. The vision of the CEDS is: Improve economic opportunity and increased wealth for the EMDC region's communities, businesses, and individuals. Key components include capitalizing on education assets and creating a continuous learning region, strengthening infrastructure and culture, enhancing an innovative and entrepreneurial region, and to focus on the woods industry, hospitality, and recreation.

**Discussion**

Although Bangor has a low unemployment rate (pre-pandemic), the target industries listed above may require a skilled labor force. Industries such as arts, entertainment, tourism, and accommodations, retail, education and health care, and construction will continue to be important and workforce training and development is important to meet the needs of these industries.

Workforce training is also necessary to increase participation in the workforce by groups with higher unemployment rates such as minorities, low-income households, veterans, and young adults entering the workforce. Also, investment in infrastructure, particularly transportation, will be critical to attract industry and support the workforce.

The City is continuously improving and adding to our infrastructure – the City Council recently established broadband as critical infrastructure, recognizing that ubiquitous and affordable high-speed broadband service is as important as other infrastructure. This establishes a critical foundation moving forward for an ongoing dialogue around broadband access within the community.

The city will also need to address emerging urgent needs and additional public services/facilities that are and continue to be affected by COVID-19. The Community Development staff will continue to monitor and be a part of discussions directly related to the effects of the pandemic and when appropriate and as funding allows, assist in measures to prepare, prevent, and respond to the pandemic.

## **MA-50 Needs and Market Analysis Discussion**

### **Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

Data is not available to distinguish if the homes that do exist with multiple housing problems are concentrated in any specific area. Areas would be defined as concentrated if there were a substantial number of households with multiple housing problems and a majority or large portion of them were located in a specific geographic area or areas.

### **Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

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.

- Block Group 1 Census Tract 2
- Block Group 1 Census Tract 4
- Block Group 1 Census Tract 5
- Block Group 1 Census Tract 6
- Block Group 1 Census Tract 9
- Block Group 2 Census Tract 2
- Block Group 2 Census Tract 3
- Block Group 2 Census Tract 5
- Block Group 2 Census Tract 6
- Block Group 2 Census Tract 9
- Block Group 3 Census Tract 2
- Block Group 3 Census Tract 3
- Block Group 3 Census Tract 6
- Block Group 3 Census Tract 9
- Block Group 3 Census Tract 311
- Block Group 4 Census Tract 2
- Block Group 5 Census Tract 5

### **What are the characteristics of the market in these areas/neighborhoods?**

These neighborhoods are concentrated towards the downtown of the City. As shown in previous sections much of the older housing stock is concentrated in these areas. Also, a significant portion of these neighborhoods are rentals. The core of downtown (all of which is in an LMI Block Group) has seen revitalization over the past decade that has increased market rate housing units, mixed use development and other economic investment.

**Are there any community assets in these areas/neighborhoods?**

The city has over one dozen public parks, miles of maintained trails, and other community assets and recreation opportunities that it provides to residents. The assets are not concentrated in the City, so it is understood that they are accessible to residents city-wide.

**Are there other strategic opportunities in any of these areas?**

The City’s CDBG program tends to focus on these areas. The façade grant program is eligible at any mixed-use space in any of the identified LMI Block Groups. Through its acquisition and demolition program, the City will purchase and demolish (or otherwise spur redevelopment or rehabilitation) and convert these properties to affordable housing or greenspace usable by the neighborhood.

The Tax Cuts and Jobs Act of 2017 established a new economic development program called Opportunity Zones that is designed to encourage long-term private investments in low-income communities. Opportunity Zones provide a federal tax incentive for taxpayers who reinvest unrealized capital gains into “Opportunity Funds.” The zone themselves are comprised of low-income census tracts and were designated by governors in each respective state. The program has the potential to direct private capital toward distressed communities and serve as a catalyst for long-term, inclusive economic development. In Bangor, Census Tract 23019000300 has been designated an Opportunity Zone.

## **MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)**

### **Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

Over the past year the City of Bangor and Mission Broadband have worked collaboratively to gather data from the public and key stakeholders connected to this issue. This work has shed light on five areas that are considered to be impacted by lack of ubiquitous broadband access. These five areas are: Economic Development; Healthcare; Public Safety; Education; Government/Environment/Transportation/Energy. Work group sessions with each of these different sectors provided invaluable information.

There are multiple Internet Service Providers (ISPs) providing services in the City of Bangor utilizing a variety of technologies to deliver service, fiber optic cable, copper cable, coaxial cable, fixed wireless and satellite. Both the Federal Communications Commission and Connect Maine (a public instrumentality of Maine state government whose mission is to facilitate the universal availability of broadband to all Maine households and businesses and help them understand the valuable role it can play in enriching their lives and helping their communities thrive) data sources indicate every structure in the City of Bangor has access to at least 25Mbps / 3 Mbps. Responses to a survey the City conducted finds that Spectrum and Consolidated Communications have the majority of the residential subscribers in Bangor, at nearly 90%.

The availability of access to high speed internet and fiber optics is an issue in some areas, including sections of downtown, and was mentioned several times during the sector workgroup sessions. This is due to the lack of available 'under the street infrastructure' (conduits and vaults) for placement of new fiber optic cable and the high cost of placing new underground infrastructure by service providers. The City has addressed some of the underground infrastructure issues by requiring underground conduit be placed when a downtown street is opened up for other infrastructure work.

Service level issues were discussed in the workgroup sessions, as well as reflected in the survey results. Reliability of a broadband service to perform without interruption throughout the course of a month was raised as a concern. Adequate bandwidth needs are not sufficient or consistent throughout the City. Service providers' customer service interactions were mentioned as below average by the workgroup sectors and survey respondents.

Broadband affordability is an issue with lower income households within the City. Although access to broadband services is available to these housing units, income levels may prohibit the subscription to broadband service or adequate broadband service.

Overall, broadband access is available in most areas of the City but gaps in coverage are causing residential and business broadband access issues. High speed broadband is limited and not available on a wide scale across all sectors of the City. Affordability is an issue among the lower income residents and was discussed concerning small businesses. A lack of existing broadband service providers investing in a robust ubiquitous broadband infrastructure is a recognized concern for the current and future state of the City's requirements.

**Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.**

Like many communities in America, the City of Bangor, is feeling the effects of gaps in broadband service within the community. Although there are multiple Internet Service Providers (ISP's) offering broadband services, data gathered shows that nationally recognized problems such as the Homework Gap, insufficient access for remote workers & students, minimal investment by existing providers, affordability, and the Digital Divide are real and present issues in the City. The City worked with a consultant to develop a strategic plan/vision of improving broadband accessibility and affordability.

The end goal of this project will be to develop a Request for Proposal (RFP) to determine a viable broadband design (network model), and service provider(s). Then develop a complete and detailed financial analysis to gain a firm understanding of costs, funding sources, take rates, and revenues over a set period of time. This will help determine the feasibility of the project and develop financial and operational models to support goals and priorities of broadband expansion. The end result is to eventually implement a network strategic plan that will give the citizens of Bangor the most robust, cost effective, and ubiquitous network that will help keep and attract individuals and business to Bangor.

## **MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)**

### **Describe the jurisdiction's increased natural hazard risks associated with climate change.**

The Penobscot River is Bangor's primary water feature and perhaps most valuable asset. The river links the city with the sea which pushes the tide up past Bangor. Bangor lies in a river valley near sea level. The areas to the north are hilly and wooded with a mix of deciduous and coniferous forests. The shore area is 30 miles to the south, and the "Down East" coast to the northeast is a classic New England coastline with fishing and other recreational sites. Acadia National Park is 40 miles to the south. The climate in Bangor is continental with a marine influence and four very distinct seasons. Precipitation is moderate and spread throughout the year, although fall tends to be the driest.

Scientists predict that by 2050, the State of Maine could see almost 2 feet of sea level rise. And anywhere from 3 to 4 1/2 feet of sea level rise by 2100.

The University of Maine monitors storm surge events in some areas of Maine including on the Penobscot River. A storm surge is a rising of the sea as a result of atmospheric pressure changes and wind associate with a storm. It can cause coastal and inland floods. Storm surges today are about eight inches higher than in 1900 and by 2100, storm surges will happen on top of an additional 1 to 8 feet of sea rise. Bangor is at risk if sea levels continue to rise and there is a continued increase of severe weather events.

### **Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.**

According to data from the National Oceanic and Atmospheric Administration, an estimated 138 Maine communities are most vulnerable to effects of global warming. Bangor is one of these communities because of its proximity to the Penobscot River. As sea level continue to rise this threat will increase due to extreme high tides and increased potential for hurricanes. Although unlikely to see any affects during the time period this report covers, there are a couple of LMI Census Block groups as identified by HUD that could be affected by significant sea level rise or storm surges. The City communicates with local and federal authorities to monitor the climate situation and its potential impacts to Bangor.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The City of Bangor is the sole agency responsible for administering the Community Development Block Grant (CDBG) program. The Community Development department also works very closely with other municipal departments to ensure that CDBG funds are being utilized to their maximum potential.

The 1st year Annual Action Plan of the City's 2020 Consolidated Plan outlines the activities that will be undertaken during the program year beginning July 1, 2020 and ending June 30, 2021 using Federal funds granted to the City of Bangor by the U.S. Department of Housing and Urban Development (HUD) under the Community Development Block Grant (CDBG). Programs and activities described in this plan are intended to primarily benefit low- and moderate- income (LMI) residents of the City of Bangor, neighborhoods with high concentrations of low- and moderate-income residents and the entire City

All projects and programs funded in this 1st year of the City of Bangor's HUD CDBG community programs will: 1) Provide decent affordable housing by: assisting homeless persons to obtain affordable housing; retaining the affordable housing stock; increasing the availability of permanent housing that is affordable to low-income households; and increasing supportive housing that includes structural features and services to enable persons with special needs to live in dignity; 2) Provide suitable living environments by: improving the safety and livability of neighborhoods; increasing access to quality facilities and services; reducing the isolation of income groups within areas by increasing affordable housing opportunities in *all* areas of the City and revitalizing deteriorating neighborhoods; restoring and preserving natural and physical features of special value for historic, architectural or aesthetic reasons; and conserving energy resources; and 3) Expand economic opportunities by: creating jobs accessible to low- and very low-income persons; providing funding for community development that promotes long-term economic and social viability; and empowering low- and very low-income persons in federally assisted and public housing to achieve self-sufficiency.

Top priority for the expenditure of CDBG funds is given to addressing the needs of LMI households, and the homeless population. The activities include: housing rehabilitation; support for affordable housing; the provision of financial resources for economic development; public facilities and planning activities; the provision of business development assistance for the creation or retention of jobs that primarily benefit LMI persons; and property acquisition, clearance and disposition. A minimum of 70% of CDBG funds will be used to benefit LMI persons. These activities aim to improve the availability and accessibility of housing and social services for low to moderate income persons, improve the affordability of housing and enhance the sustainability of our community through economic development and community development projects.

The City of Bangor has a very comprehensive citizen participation process. This process consists of two public hearings which allows input from citizens and organizations either verbally or in writing. Through the public hearing process information is made available to the citizens of Bangor concerning the amount of funds anticipated to be available for community development and housing activities; the range of activities that may be undertaken as eligible activities; including the amounts that will benefit LMI persons; plans to minimize displacement of persons and to assist any person displaced.

The public hearings provide opportunities for groups and individuals with interest in the community development program to express their opinions regarding priority non-housing community development and housing needs.

## SP-10 Geographic Priorities – 91.215 (a)(1)

### Geographic Area

Table 47 - Geographic Priority Areas

1	<b>Area Name:</b>	City-wide
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	
2	<b>Area Name:</b>	Low to Moderate Income Neighborhood
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
<b>Identify the needs in this target area.</b>		

	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	

**General Allocation Priorities**

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

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, project, 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. Additionally, because of the COVID 19 pandemic, urgent needs may arise throughout the city that the CDBG program may need to deal with.

## SP-25 Priority Needs - 91.215(a)(2)

### Priority Needs

Table 48 – Priority Needs Summary

<b>1</b>	<b>Priority Need Name</b>	Affordable Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	Low to Moderate Income Neighborhood City-wide

	<b>Associated Goals</b>	Affordable Housing Public/Social Services Homeownership Assistance Rehabilitation of Properties Stimulate Economic Growth Improved Safety and Livability of Neighborhoods Planning & Administration
	<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>Basis for Relative Priority</b>	The need to add and maintain affordable, quality housing has been discussed in great length and identified as a priority by community leaders and service providers.
<b>2</b>	<b>Priority Need Name</b>	Public/Social Services
	<b>Priority Level</b>	High

<p><b>Population</b></p>	<p>Extremely Low  Low  Moderate  Middle  Large Families  Families with Children  Elderly  Public Housing Residents  Rural  Chronic Homelessness  Individuals  Families with Children  Mentally Ill  Chronic Substance Abuse  veterans  Persons with HIV/AIDS  Victims of Domestic Violence  Unaccompanied Youth  Elderly  Frail Elderly  Persons with Mental Disabilities  Persons with Physical Disabilities  Persons with Developmental Disabilities  Persons with Alcohol or Other Addictions  Persons with HIV/AIDS and their Families  Victims of Domestic Violence  Non-housing Community Development</p>
<p><b>Geographic Areas Affected</b></p>	<p>Low to Moderate Income Neighborhood  City-wide</p>
<p><b>Associated Goals</b></p>	<p>Affordable Housing  Public/Social Services  Planning &amp; Administration</p>
<p><b>Description</b></p>	<p>Populations in need, both homeless and non-homeless, have been at the forefront of community discussions and addressing issues related to these marginalized populations has been identified as a priority. Area service providers are often limited by financial constraints and the Community Development department will continue to collaborate with these providers to work towards solutions and offer financial support when it is feasible.</p>

	<b>Basis for Relative Priority</b>	Based on community conversations, community feedback, data, and analysis, we know that the community as a whole is very concerned about at-risk LMI individuals and families and marginalized populations in the City. These communities will continue to be supported by the City's CDBG program as is feasible.
<b>3</b>	<b>Priority Need Name</b>	Homeownership Assistance
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	Low to Moderate Income Neighborhood City-wide

	<b>Associated Goals</b>	Affordable Housing Homeownership Assistance Planning & Administration
	<b>Description</b>	LMI populations in Bangor need increased homeownership opportunities and supports in order to move up the spectrum of housing options and build wealth. Increased homeownership will help relieve and stabilize the rental market by alleviating demand.
	<b>Basis for Relative Priority</b>	Homeownership is one primary method for LMI populations in Bangor to move out of poverty and build wealth. Research, survey respondents, and community discussions have all indicated a need and desire for homeownership assistance.
4	<b>Priority Need Name</b>	Infrastructure Improvements
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly
	<b>Geographic Areas Affected</b>	Low to Moderate Income Neighborhood
	<b>Associated Goals</b>	Infrastructure Improvements Planning & Administration
	<b>Description</b>	The need for street and sidewalk, and other infrastructure improvements, are consistently identified by community leaders and citizens alike. The City's CDBG will assist with infrastructure when practical and when there can be a benefit to LMI communities in the City.
	<b>Basis for Relative Priority</b>	Feedback collected through the community survey, stakeholder interviews, and public hearings, consistently reported infrastructure improvements as priority need. "Street and Sidewalk Improvements" was the issue most identified as "high priority" in the survey that was conducted to help prioritize Bangor's CDBG funding

5	<b>Priority Need Name</b>	Rehabilitation of Properties
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	Low to Moderate Income Neighborhood City-wide
	<b>Associated Goals</b>	Affordable Housing Planning & Administration
	<b>Description</b>	Minor rehabilitation of eligible, privately owned, single-family homes.
	<b>Basis for Relative Priority</b>	Bangor's CDBG housing rehab program continues to be a staple of the utilization of HUD funds. This activity contributes to the neighborhood stabilization of LMI areas by assisting low-to moderate income homeowners on an individual basis.
	6	<b>Priority Need Name</b>
<b>Priority Level</b>		Low

<p><b>Population</b></p>	<p>Extremely Low  Low  Moderate  Middle  Large Families  Families with Children  Elderly  Public Housing Residents  Rural  Chronic Homelessness  Individuals  Families with Children  Mentally Ill  Chronic Substance Abuse  veterans  Persons with HIV/AIDS  Victims of Domestic Violence  Unaccompanied Youth  Elderly  Frail Elderly  Persons with Mental Disabilities  Persons with Physical Disabilities  Persons with Developmental Disabilities  Persons with Alcohol or Other Addictions  Persons with HIV/AIDS and their Families  Victims of Domestic Violence  Non-housing Community Development</p>
<p><b>Geographic Areas Affected</b></p>	<p>Low to Moderate Income Neighborhood  City-wide</p>
<p><b>Associated Goals</b></p>	<p>Affordable Housing  Public/Social Services  Homeownership Assistance  Infrastructure Improvements  Rehabilitation of Properties  Stimulate Economic Growth  Improved Safety and Livability of Neighborhoods  Planning &amp; Administration</p>

	<b>Description</b>	Support the expansion of the city’s economic base by developing underutilized properties, historic preservation, providing direct financial assistance to businesses, and/or removing blight activities. Increase economic opportunities through the creation or retention of permanent jobs. Also, to support businesses in urgent need and businesses impacted by COVID-19.
	<b>Basis for Relative Priority</b>	A major point highlighted during research, community conversations, and individual discussions with area business leaders, higher education institutions, and service providers is the need to enhance the viability of Bangor's economic base. Bangor was found to be the least affordable community in Maine relative to incomes - incomes have not increased as housing and other general costs of living have. The CDBG program will support the expansion of the city’s economic base by developing underutilized properties, historic preservation, providing direct financial assistance to businesses, and/or removing blight activities.
<b>7</b>	<b>Priority Need Name</b>	Improved Safety and Livability of Neighborhoods
	<b>Priority Level</b>	Low

<p><b>Population</b></p>	<p>Extremely Low  Low  Moderate  Middle  Large Families  Families with Children  Elderly  Public Housing Residents  Rural  Chronic Homelessness  Individuals  Families with Children  Mentally Ill  Chronic Substance Abuse  veterans  Persons with HIV/AIDS  Victims of Domestic Violence  Unaccompanied Youth  Elderly  Frail Elderly  Persons with Mental Disabilities  Persons with Physical Disabilities  Persons with Developmental Disabilities  Persons with Alcohol or Other Addictions  Persons with HIV/AIDS and their Families  Victims of Domestic Violence  Non-housing Community Development</p>
<p><b>Geographic Areas Affected</b></p>	<p>Low to Moderate Income Neighborhood  City-wide</p>
<p><b>Associated Goals</b></p>	<p>Affordable Housing  Public/Social Services  Homeownership Assistance  Infrastructure Improvements  Rehabilitation of Properties  Stimulate Economic Growth  Improved Safety and Livability of Neighborhoods  Planning &amp; Administration</p>

	<b>Description</b>	Purchase foreclosed, vacant, dangerous, or abandoned properties; Demolition and clearance to address blight. Explore handicapped accessibility, energy efficiency, historic preservation, and lead abatement. Improve unsafe properties.
	<b>Basis for Relative Priority</b>	Vacant and abandoned properties can lead to unsafe situation for neighborhoods. The City prides itself on qualities such as quality of life, safety, and access to amenities. We will continue to contribute to the safety and livability our City.
<b>8</b>	<b>Priority Need Name</b>	Planning & Administration
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development

<b>Geographic Areas Affected</b>	Low to Moderate Income Neighborhood City-wide
<b>Associated Goals</b>	Planning & Administration
<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 five years.
<b>Basis for Relative Priority</b>	Planning and communicating with various city departments, service providers, and area organizations to deliver high-quality services to the LMI community in Bangor is important. Additionally, collecting data, reflecting on results, and course-correcting as necessary is important to ensure we are meeting the needs of the community.

**Narrative (Optional)**

Bangor's CDBG program will work city-wide, particularly in low-to-moderate income Census Block Groups, to carry out eligible projects. Priority needs include affordable housing, social services, infrastructure improvements, stimulating economic growth and prevent and respond to the COVID-19 pandemic as necessary.

## SP-30 Influence of Market Conditions – 91.215 (b)

### Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Vacancy rates particularly those in affordable units, are especially low with years-long waiting lists. Bangor needs to address fundamental housing affordability and work towards affordable housing production rather than seeking short-term solutions. An increasingly strong rental market will require more subsidies but could result in fewer rentals for voucher programs.
TBRA for Non-Homeless Special Needs	Rising rents will necessitate deeper subsidies. Low vacancy rates discussed above primarily affect Non-Homeless Special Needs. Again, the addition of affordable housing units it desired.
New Unit Production	New unit production is affected by several market conditions including increased building, material and labor costs. Availability of materials and labor. The price of land. Mortgage rates. A dwindling labor force.
Rehabilitation	Availability of materials and labor. Price of materials and labor. Dwindling labor force. Housing condition. Mortgage rates.
Acquisition, including preservation	Current condition, increasing prices, interest rates, mortgage rates.

Table 49 – Influence of Market Conditions

**SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)**

**Introduction**

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	847,908	250,000	0	1,097,908	0	

**Table 50 - Anticipated Resources**

**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 in-kind support. CDBG funds do not require a match but when funds are infused into a project additional funds are also used for the completion of that project - street and sidewalk improvements are a good example. Often times the CDBG funding in and of itself is not sufficient to complete an entire project so funds from another city budgets supplement the project. The City's CDBG facade grant program requires a one-to-one match.

**If appropriate, describe publically 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.

**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.

## SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
BANGOR	Government	Economic Development Homelessness Non-homeless special needs Planning neighborhood improvements public facilities public services	Jurisdiction

**Table 51 - Institutional Delivery Structure**

### Assess of Strengths and Gaps in the Institutional Delivery System

The Community Development Department relies strongly on partnerships and collaborations to effectively administer its programs. Many of these partnerships are long-standing, while we anticipate others will grow and develop over the next five years.

The City of Bangor has an extraordinarily strong management team in place. The City has sufficient capacity and experience to implement its CDBG funding. The City provides a full range of municipal services ranging from Police and Fire, to an international airport, to health and welfare, to planning and economic development. The City receives millions of dollars each year in grants from State and Federal agencies, including EPA, HUD, FAA, EDA, DOT and others. There are well defined and stringent management protocols, systems and oversight in place. Both procurement and payment systems are formal and structured. The City has a strong history of smart and effective competitive procurement of technical, professional and creative services, including engineering, legal, research, marketing and planning services.

### Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X		
Legal Assistance	X		
Mortgage Assistance	X		

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Rental Assistance	X	X	
Utilities Assistance	X	X	
<b>Street Outreach Services</b>			
Law Enforcement	X	X	
Mobile Clinics	X		
Other Street Outreach Services	X		
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	X
Education	X	X	
Employment and Employment Training	X	X	X
Healthcare	X	X	
HIV/AIDS	X	X	
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation			
<b>Other</b>			

**Table 52 - Homeless Prevention Services Summary**

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

The City and its homeless population are fortunate to have a comprehensive service delivery system. The table above identifies the services that are delivered by over a dozen organizations. As demonstrated in earlier parts of this plan, many of these organizations are near or at capacity. That is both indicative of increasing demand as well as organization’s ability to anticipate need for its services and developing necessary resources. If demand continues to increase, the ability of these organizations to ramp up service delivery will be hindered in these tight budgetary times. That being said, there are gaps that remain. Improvements could be made in areas of mental health and chronic homelessness among others.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

Overall, the strength and gaps of the system for special needs populations mirror those of the system as a whole. Financial resources take a toll on every service provider and individual and groups can fall

through the cracks. Services for homelessness include case management, housing counselling, job training and placement, health care, substance abuse, child care, transportation, emergency food and clothing, family violence services, education services, veterans' services, and legal assistance.

While local organizations make concerted efforts to deliver services to those in need, the areas where gaps exist that the City has been made aware of through contact with service providers include improvements to those with mental illness, particularly severe mental illness, affordable housing, substance use disorder and opioid use disorder and transportation for homeless and other LMI communities.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

While the existing network of government entities and non-profit providers has a proven track record, the greatest challenge to the existing system is the lack of available resources to meet the needs. The shortage of available resources impacts the private sector's ability to create affordable housing, the City's ability to address the infrastructure and facility needs, and human service providers' ability to respond to the basic needs of LMI persons. All responsible entities will continue to seek additional resources and opportunities for cost-effective collaboration.

## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing	2020	2024	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	Low to Moderate Income Neighborhood City-wide	Affordable Housing Public/Social Services Homeownership Assistance Rehabilitation of Properties Stimulate Economic Growth Improved Safety and Livability of Neighborhoods		Rental units rehabilitated: 5 Household Housing Unit  Direct Financial Assistance to Homebuyers: 10 Households Assisted  Homelessness Prevention: 2 Persons Assisted  Housing for Homeless added: 2 Household Housing Unit
2	Public/Social Services	2020	2024	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Low to Moderate Income Neighborhood City-wide	Affordable Housing Public/Social Services Stimulate Economic Growth Improved Safety and Livability of Neighborhoods		Public service activities for Low/Moderate Income Housing Benefit: 250 Households Assisted  Homeless Person Overnight Shelter: 150 Persons Assisted  Homelessness Prevention: 10 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Homeownership Assistance	2020	2024	Affordable Housing Public Housing Non-Homeless Special Needs	Low to Moderate Income Neighborhood City-wide	Affordable Housing Homeownership Assistance Stimulate Economic Growth Improved Safety and Livability of Neighborhoods		Direct Financial Assistance to Homebuyers: 15 Households Assisted
4	Infrastructure Improvements	2020	2024	Non-Housing Community Development	Low to Moderate Income Neighborhood	Infrastructure Improvements Stimulate Economic Growth Improved Safety and Livability of Neighborhoods		Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 4000 Persons Assisted
5	Rehabilitation of Properties	2020	2024	Affordable Housing Non-Homeless Special Needs	Low to Moderate Income Neighborhood City-wide	Affordable Housing Stimulate Economic Growth Improved Safety and Livability of Neighborhoods		Homeowner Housing Rehabilitated: 12 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Stimulate Economic Growth	2020	2024	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Low to Moderate Income Neighborhood City-wide	Affordable Housing Stimulate Economic Growth Improved Safety and Livability of Neighborhoods		Facade treatment/business building rehabilitation: 20 Business  Jobs created/retained: 5 Jobs  Businesses assisted: 1 Businesses Assisted
7	Improved Safety and Livability of Neighborhoods	2020	2024	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Low to Moderate Income Neighborhood City-wide	Affordable Housing Stimulate Economic Growth Improved Safety and Livability of Neighborhoods		Rental units rehabilitated: 2 Household Housing Unit  Homeowner Housing Rehabilitated: 1 Household Housing Unit  Buildings Demolished: 2 Buildings  Housing Code Enforcement/Foreclosed Property Care: 5 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Planning & Administration	2020	2024	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Low to Moderate Income Neighborhood City-wide	Affordable Housing Public/Social Services Homeownership Assistance Infrastructure Improvements Rehabilitation of Properties Stimulate Economic Growth Improved Safety and Livability of Neighborhoods Planning & Administration		Other: 0 Other

Table 53 – Goals Summary

**Goal Descriptions**

1	<b>Goal Name</b>	Affordable Housing
	<b>Goal 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.

2	<b>Goal Name</b>	Public/Social Services
	<b>Goal Description</b>	Populations in need, both homeless and non-homeless, have been at the forefront of community discussions and addressing issues related to these marginalized populations has been identified as a priority. Area service providers are often limited by financial constraints and the Community Development department will continue to collaborate with these providers to work towards solutions and offer financial support when it is feasible.
3	<b>Goal Name</b>	Homeownership Assistance
	<b>Goal Description</b>	LMI populations in Bangor need increased homeownership opportunities and supports in order to move up the spectrum of housing options and build wealth. Increased homeownership will help relieve and stabilize the rental market by alleviating demand.
4	<b>Goal Name</b>	Infrastructure Improvements
	<b>Goal Description</b>	The need for street and sidewalk, and other infrastructure improvements, are consistently identified by community leaders and citizens alike. The City's CDBG will assist with infrastructure when practical and when there can be a benefit to LMI communities in the City.
5	<b>Goal Name</b>	Rehabilitation of Properties
	<b>Goal Description</b>	Minor rehabilitation of eligible, privately owned, single-family homes.
6	<b>Goal Name</b>	Stimulate Economic Growth
	<b>Goal Description</b>	Support the expansion of the city's economic base by developing underutilized properties, historic preservation, providing direct financial assistance to businesses, and/or removing blight activities. Increase economic opportunities through the creation or retention of permanent jobs. Also, to support businesses in urgent need and businesses impacted by COVID-19.
7	<b>Goal Name</b>	Improved Safety and Livability of Neighborhoods
	<b>Goal Description</b>	Purchase foreclosed, vacant, dangerous, or abandoned properties; Demolition and clearance to address blight. Explore handicapped accessibility, energy efficiency, historic preservation, and lead abatement. Improve unsafe properties.

8	<b>Goal Name</b>	Planning & Administration
	<b>Goal 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 five years.

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

n/a

## **SP-50 Public Housing Accessibility and Involvement – 91.215(c)**

### **Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

n/a

### **Activities to Increase Resident Involvements**

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 Authority also offers the largest Family Self-Sufficiency 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 Authority partners with the Boys & Girls Club of Bangor 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

### **Is the public housing agency designated as troubled under 24 CFR part 902?**

No

### **Plan to remove the ‘troubled’ designation**

n/a

## **SP-55 Barriers to affordable housing – 91.215(h)**

### **Barriers to Affordable Housing**

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 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.

Reducing the minimum lot size in the Urban Residence 1, Urban Residence 2, and Multifamily & Services zones alone would affect 48% of the city's total lots. This change would allow for more dense development and give developers fewer hurdles to overcome when rehabilitating properties. Other potential recommendations include also inclusionary zoning that requires developments of a certain scale to include a percentage of affordable housing, allowing accessory dwelling units in certain zones, developing an amnesty program that would bring unregulated apartments up to code.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

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 (this first paragraph belongs in the question above but I am unable to enter text in the section).

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 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.

Reducing the minimum lot size in the Urban Residence 1, Urban Residence 2, and Multifamily & Services zones would affect 48% of the city's total lots. This change would allow for more dense development and give developers fewer hurdles to overcome when rehabilitating properties. Other potential recommendations include also inclusionary zoning that requires developments of a certain scale to include a percentage of affordable housing, allowing accessory dwelling units in certain zones, developing an amnesty program that would bring unregulated apartments up to code.

**SP-55 Strategic Plan Barriers to Affordable Housing - 91.215(h) - Barriers to Affordable Housing**

SP-55 Strategic Plan Barriers to Affordable Housing - 91.215(h) - *Barriers to Affordable Housing*: (I am unable to enter text in the textbox in IDIS; this is the response):

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.

## **SP-60 Homelessness Strategy – 91.215(d)**

### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

The City has three Shelter Plus Care grants awarded by HUD through the Maine Continuum of Care. The grants total over \$1,000,000 and provide housing to more than 150 homeless individuals. The program focuses on individuals and families experiencing mental illness, substance abuse, and/or HIV.

Homelessness is a prerequisite for participation in the Shelter Plus Care Program. Individuals and families are identified by the homeless shelters, case managers working with local community agencies, and others who regularly encounter the homeless. Information for anyone seeking such services is available at a number of locations throughout the City including homeless shelters around the State of Maine, Bangor Department of Health and Community Services, and at City Hall.

Additionally, the City recently added a Homeless Outreach Coordinator who is specifically responsible for direct contact with homeless individuals living within city limits and offering assistance tailored to the needs of each individual. The homeless outreach coordinator works directly and regularly with the Bangor Police Department and the Department of Health and Community Services.

### **Addressing the emergency and transitional housing needs of homeless persons**

The City of Bangor established a working committee in March 2018 tasked with working with representatives from the public and private sector, including individuals, property owners, renters, housing developers, and nonprofit agencies on the issue of homelessness. The working group met multiple times and discussed possible solutions including policy, ordinance, and zoning changes and potential programs, funding sources, public-private partnerships, etc. that could help address homelessness and the housing needs of the area. At present, the City Council is reviewing potential ordinance changes related to accessory dwelling units, lot sizes, setbacks, and parking regulations as they relate to rental properties.

The City has regular communication with Community Housing of Maine, Penquis, the Bangor Area Homeless Shelter and other area non-profits to discuss permanent housing solutions coupled with available services for chronically homeless individuals. The City is a willing and able partner always at the table as these discussions continue to try to reach a comprehensive solution to this multifaceted issue.

**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.**

The City's main approach to reducing the number of families in poverty is through the General Assistance (GA) program. Although the benefits provided do not in and of themselves lift an individual or family out of poverty, they can provide money for necessities while people seek employment or other sources of income such as social security. Each shelter in the City is assigned a GA caseworker who determines the eligibility of shelter guests. GA pays for shelter nights for eligible homeless guests and will pay for prescription medications if the medication would be covered by Maine Care. General Assistance also helps to prevent homelessness by paying rents for those who do not have the income to do so on their own. Individuals released from facilities are eligible, and the City works closely with discharge planners to ensure services will be in place upon release. GA is not available to anyone under the age of 18. While GA does not provide case management, the program's caseworkers make applicants aware of available resources and assists them in completing applications, etc., if literacy is an issue. Approximately 25-30% of GA recipients are in the process of applying for social security based upon a physical or mental disability. Caseworkers support and guide them through this often-confusing process.

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

This is primarily done through the Shelter Plus Care program that was previously explained. Once accepted into the program, Shelter Plus Care clients are offered housing, case management (if the participants need it) and other support services to keep them stably housed. Community partners provide all services (other than rent). Clients remain in the program indefinitely unless they choose to leave or repeatedly break program rules. People coming from area medical or mental health institutions or those receiving assistance from other public/private agencies are eligible providing they are homeless. This primary program participant must be 18 years or older.

## **SP-65 Lead based paint Hazards – 91.215(i)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

Lead poisoning can cause permanent damage to the brain and other organs in the body, and can result in learning and behavioral problems in young children. According to the Center for Disease and Control and Prevention the effects of lead are far reaching in every state in the nation. A significant number of these cases are in families of low income and are living in old homes with heavy concentration of lead-based paint and lead-contaminated dust and soil in the environment. The City's housing and CDBG staff provide information and referral to property owners, developers, and non-profit organizations rehabilitating older housing about lead-based paint hazards.

Any house to be rehabilitated with City financial assistance is inspected for the existence of lead paint and lead paint hazards. The City will provide financial assistance for the abatement of such hazards in units rehabilitated with City funding. Through the City's Residential Rehabilitation Loan Program lead is abated in all properties assisted that were constructed prior to 1978. Over the course of the last year, all projects where peeling, flaking and chipping paint were found to be in existence in pre-1978 buildings, Lead Based Paint Hazards were presumed to be present. The greatest areas where this was found include windows, siding and exterior trim. Replacement of windows is the common remedy while siding and exterior trim are usually encapsulated with vinyl siding and aluminum coil stock trim. Occasionally, due to either Historic Preservation concerns or homeowner preference, preparing and painting the applicable surfaces occur, though this is rare. Upon completion of each project in a pre-1978 house, final lead testing is performed by a nonprofit, Penquis through their Lead Program.

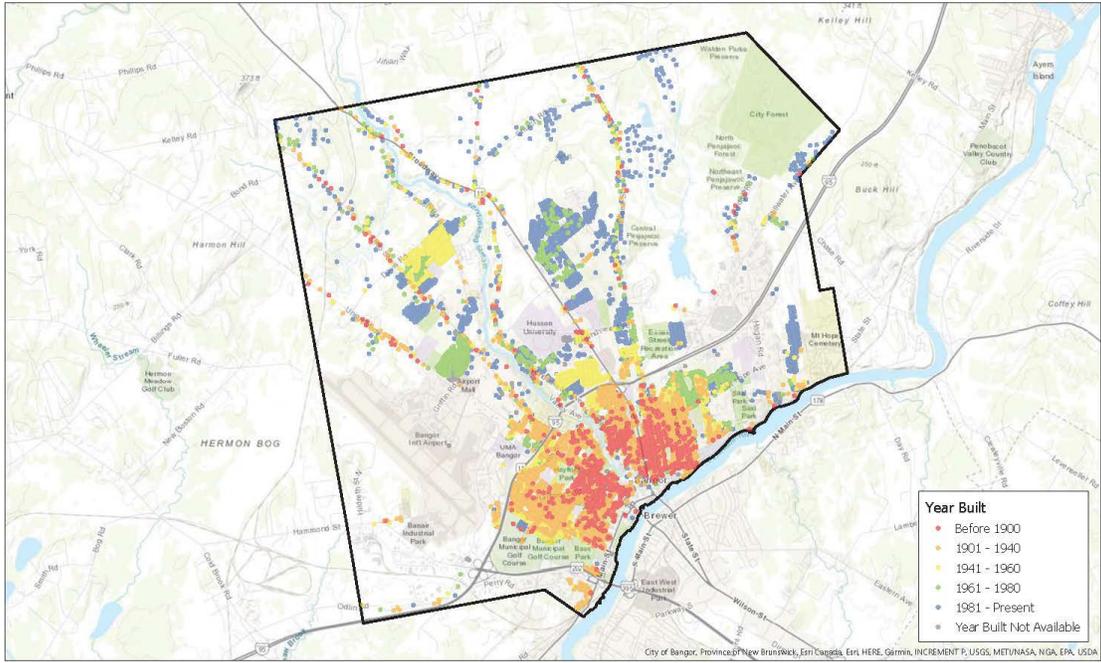
### **How are the actions listed above related to the extent of lead poisoning and hazards?**

Any housing built before 1978 is at risk of containing some amount of lead-based paint. Older housing is more likely to have lead-based paint and the amount of lead pigment in the paint tends to increase with the age of the housing. The attached map shows that a concentration of older homes is in the core of the city (red, orange, and yellow dots indicate homes built pre-1960). A majority of these areas are in low-to-moderate income Census Block Groups as designated by HUD. Since low-income people often live in older housing that is not well maintained they are at a higher risk for lead issues. Young children who could ingest lead-based paint are at a higher risk from lead poisoning than adults.

Bangor's actions to screen for lead-based paint, and inform homeowners or tenants of the hazards of lead-based paint are actions that could help reduce lead poisoning, particularly for households that are served by the City's CDBG program.

### **How are the actions listed above integrated into housing policies and procedures?**

All CDBG contracts entered into between the City and a recipient of funding include language that the homeowner must comply with lead-based paint regulations and policies as established by City, State, and Federal laws and regulations.



## **SP-70 Anti-Poverty Strategy – 91.215(j)**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

The various priorities and strategies identified in this plan are general ways the City's CDBG program works to help reduce poverty. Supporting economic development initiatives for job creation, neighborhood improvements, homebuyer assistance, and home owner rehab assistance, as well as working with community partners to find solutions to increase affordable housing. The City collaborates and refers residents (in particular individuals and families in poverty) to various organizations that offer financial support, financial literacy, job readiness training, and other workforce development options. The City has a General Assistance program that helps people in need who have no other resources. Assistance is provided for basic necessities, such as affordable housing, utilities, and food. Bangor General Assistance is available to Bangor residents only.

Additionally, clients are referred to other programs through The State of Maine that offer help to families in poverty including: Food Supplement (also known as SNAP) provides a monthly benefit to help low-income households purchase nutritious food. Temporary Assistance for Needy Families (TANF) provides cash assistance to families while they work towards becoming self-sufficient. Once enrolled in TANF you may also be eligible for help receiving job training and education. The Higher Opportunity for Pathways to Employment (HOPE) Program is committed to helping you reach your educational goals by helping cover costs related to school. Whether seeking a short-term training certificate, or an associate or bachelor's degree, the HOPE Program has the tools and resources to help. MaineCare provides free and low-cost health insurance to Mainers who meet certain requirements, based on household composition and income. There are also additional options for people with disabilities and certain health conditions, young adults who have been in foster care, and those who need long-term care.

### **How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan**

The City recognizes the fact that affordable and stable housing for families transitioning out of poverty is paramount to their long-term success. Therefore, the City does and will continue to coordinate and collaborate with area organizations to ensure that the City's low to moderate income families have the resources and services they need to improve their lives.

## **SP-80 Monitoring – 91.230**

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

The City's CDBG program administrators have a responsibility to ensure federal compliance by all of its contractors and beneficiaries. The department monitors all projects and programs and routinely conducts site visits for this purpose. Each recipient is required to execute an agreement that defines the terms of the funding and necessary actions for compliance with Federal statutes as well as repercussions for not adhering to program rules. There are reporting requirements of many beneficiaries. All construction and rehabilitation projects are coordinated by the Housing Rehab Coordinator and the Code Enforcement Department when necessary. The City is responsible for ensuring that problem areas are corrected. We make every effort to work with agencies/beneficiaries to find solutions. Beneficiaries will still be held accountable for continued violations of performance standards.

The CDBG-CV funds that the City received through the CARES Act require strict monitoring to ensure there are no duplication of benefits.

## Expected Resources

### AP-15 Expected Resources – 91.220(c)(1,2)

#### Introduction

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	847,908	250,000	0	1,097,908	0	

Table 54 - 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 in-kind support. CDBG funds do not require a match but when funds are infused into a project additional funds are also used for the completion of that project - street and sidewalk improvements are a good example. Often times the CDBG funding in and of itself is not sufficient to complete an entire

project so funds from another city budgets supplement the project. The City's CDBG facade grant program requires a one-to-one match.

**If appropriate, describe publically 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.

**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.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing	2020	2024	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	Low to Moderate Income Neighborhood City-wide	Affordable Housing Public/Social Services Homeownership Assistance Rehabilitation of Properties Stimulate Economic Growth Improved Safety and Livability of Neighborhoods Planning & Administration	CDBG: \$180,000	Rental units rehabilitated: 4 Household Housing Unit Housing for Homeless added: 2 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Public/Social Services	2020	2024	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Low to Moderate Income Neighborhood City-wide	Affordable Housing Public/Social Services Stimulate Economic Growth Improved Safety and Livability of Neighborhoods Planning & Administration	CDBG: \$150,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted Homeless Person Overnight Shelter: 50 Persons Assisted Homelessness Prevention: 10 Persons Assisted
3	Homeownership Assistance	2020	2024	Affordable Housing Public Housing Non-Homeless Special Needs	Low to Moderate Income Neighborhood City-wide	Affordable Housing Homeownership Assistance Stimulate Economic Growth Improved Safety and Livability of Neighborhoods Planning & Administration	CDBG: \$35,000	Direct Financial Assistance to Homebuyers: 5 Households Assisted
4	Infrastructure Improvements	2020	2024	Non-Housing Community Development	Low to Moderate Income Neighborhood	Infrastructure Improvements Stimulate Economic Growth Improved Safety and Livability of Neighborhoods	CDBG: \$200,327	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1500 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Rehabilitation of Properties	2020	2024	Affordable Housing Non-Homeless Special Needs	Low to Moderate Income Neighborhood City-wide	Affordable Housing Rehabilitation of Properties Stimulate Economic Growth Improved Safety and Livability of Neighborhoods	CDBG: \$160,000	Homeowner Housing Rehabilitated: 4 Household Housing Unit
6	Stimulate Economic Growth	2020	2024	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Low to Moderate Income Neighborhood City-wide	Affordable Housing Stimulate Economic Growth	CDBG: \$82,000	Facade treatment/business building rehabilitation: 2 Business Buildings Demolished: 1 Buildings
7	Improved Safety and Livability of Neighborhoods	2020	2024	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Low to Moderate Income Neighborhood City-wide	Stimulate Economic Growth Improved Safety and Livability of Neighborhoods	CDBG: \$71,000	Buildings Demolished: 1 Buildings Housing Code Enforcement/Foreclosed Property Care: 1 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Planning & Administration	2020	2024	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Low to Moderate Income Neighborhood City-wide	Affordable Housing Public/Social Services Homeownership Assistance Infrastructure Improvements Rehabilitation of Properties Stimulate Economic Growth Improved Safety and Livability of Neighborhoods Planning & Administration	CDBG: \$219,581	Other: 0 Other

Table 55 – Goals Summary

**Goal Descriptions**

1	<b>Goal Name</b>	Affordable Housing
	<b>Goal Description</b>	The need to add and maintain affordable, quality housing has been discussed in great length and identified as a priority by community leaders and service providers.

2	<b>Goal Name</b>	Public/Social Services
	<b>Goal Description</b>	Based on community conversations, community feedback, data, and analysis, we know that the community as a whole is very concerned about at-risk LMI individuals and families and marginalized populations in the City. These communities will continue to be supported by the City's CDBG program as is feasible.
3	<b>Goal Name</b>	Homeownership Assistance
	<b>Goal Description</b>	Homeownership is one primary method for LMI populations in Bangor to move out of poverty and build wealth. Research, survey respondents, and community discussions have all indicated a need and desire for homeownership assistance.
4	<b>Goal Name</b>	Infrastructure Improvements
	<b>Goal Description</b>	Feedback collected through the community survey, stakeholder interviews, and public hearings, consistently reported infrastructure improvements as priority need. "Street and Sidewalk Improvements" was the issue most identified as "high priority" in the survey that was conducted to help prioritize Bangor's CDBG funding.
5	<b>Goal Name</b>	Rehabilitation of Properties
	<b>Goal Description</b>	Bangor's CDBG housing rehab program continues to be a staple of the utilization of HUD funds. This activity contributes to the neighborhood stabilization of LMI areas by assisting low-to moderate income homeowners on an individual basis.
6	<b>Goal Name</b>	Stimulate Economic Growth
	<b>Goal Description</b>	A major point highlighted during research, community conversations, and individual discussions with area business leaders, higher education institutions, and service providers is the need to enhance the viability of Bangor's economic base. Bangor was found to be the least affordable community in Maine relative to incomes - incomes have not increased as housing and other general costs of living have. The CDBG program will support the expansion of the city's economic base by developing underutilized properties, historic preservation, providing direct financial assistance to businesses, and/or removing blight activities.
7	<b>Goal Name</b>	Improved Safety and Livability of Neighborhoods
	<b>Goal Description</b>	Vacant and abandoned properties can lead to unsafe situation for neighborhoods. The City prides itself on qualities such as quality of life, safety, and access to amenities. We will continue to contribute to the safety and livability our City through a variety of ways utilizing our CDBG funding.

8	<b>Goal Name</b>	Planning & Administration
	<b>Goal Description</b>	Planning and communicating with various city departments, service providers, and area organizations to deliver high-quality services to the LMI community in Bangor is important. Additionally, collecting data, reflecting on results, and course-correcting as necessary is important to ensure we are meeting the needs of the community.

# Projects

## AP-35 Projects – 91.220(d)

### Introduction

The activities to be undertaken during FY20 are summarized below.

### Projects

#	Project Name
1	Housing Support
2	Public Services / Social Services
3	Homeownership Assistance
4	Infrastructure Improvements
5	Housing Rehabilitation Loan Program
6	Economic Stimulation and Neighborhood Improvements
7	Program Delivery Costs

**Table 56 – Project Information**

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

The City of Bangor consulted with a variety of key stakeholders on the preparation in identifying Housing and Community Development Needs. Consultations were conducted through Stakeholder interviews, a public input survey, and public hearings.

A survey sought input from housing and community development stakeholders and all citizens for the purposes of identify priority needs, reviewing and providing feedback. A total of 28 responses were received, consisting of a range of organizations including: city agencies, housing agencies, housing providers, lenders, for-profit developers, social service providers and advocate groups, and citizen representatives.

Community Development Staff will continuously monitor the program and will be routinely reevaluated and altered through the designated process as necessary.

**AP-38 Project Summary**  
**Project Summary Information**

<b>1</b>	<b>Project Name</b>	Housing Support
	<b>Target Area</b>	Low to Moderate Income Neighborhood City-wide
	<b>Goals Supported</b>	Affordable Housing Homeownership Assistance Rehabilitation of Properties Stimulate Economic Growth Improved Safety and Livability of Neighborhoods
	<b>Needs Addressed</b>	Affordable Housing Homeownership Assistance Rehabilitation of Properties Stimulate Economic Growth Improved Safety and Livability of Neighborhoods
	<b>Funding</b>	CDBG: \$180,000
	<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>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The City seeks to add at least 2 units of affordable housing and 2 housing units for the homeless population.
	<b>Location Description</b>	City-wide
	<b>Planned Activities</b>	work with area partners to add at least 2 units of affordable housing and 2 units of homeless housing.
<b>2</b>	<b>Project Name</b>	Public Services / Social Services
	<b>Target Area</b>	Low to Moderate Income Neighborhood City-wide
	<b>Goals Supported</b>	Affordable Housing Public/Social Services Stimulate Economic Growth Improved Safety and Livability of Neighborhoods
	<b>Needs Addressed</b>	Affordable Housing Public/Social Services Stimulate Economic Growth Improved Safety and Livability of Neighborhoods

	<b>Funding</b>	CDBG: \$150,000
	<b>Description</b>	Bangor has a wealth of community organization and service providers that collectively work to better the lives and offer opportunities to marginalized communities and LMI residents. Many of these populations both homeless and non-homeless have been at the forefront of community discussions and have been identified as a priority. The providers are often limited by financial constraints and the Community Development department will continue to collaborate with these providers to work towards solutions and offer financial support when it is feasible.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The CDBG program seeks to assist area partners in helping at least 100 at-risk youth, homeless individuals or other marginalized population.
	<b>Location Description</b>	City-wide
	<b>Planned Activities</b>	Work with area service providers to assist those who are most at risk.
<b>3</b>	<b>Project Name</b>	Homeownership Assistance
	<b>Target Area</b>	Low to Moderate Income Neighborhood City-wide
	<b>Goals Supported</b>	Affordable Housing Homeownership Assistance Rehabilitation of Properties Stimulate Economic Growth Improved Safety and Livability of Neighborhoods
	<b>Needs Addressed</b>	Affordable Housing Homeownership Assistance Rehabilitation of Properties Stimulate Economic Growth Improved Safety and Livability of Neighborhoods
	<b>Funding</b>	CDBG: \$35,000
	<b>Description</b>	LMI populations in Bangor need increased homeownership opportunities and supports in order to move up the spectrum of housing options and build wealth. Increased homeownership will help relieve and stabilize the rental market by alleviating demand.
	<b>Target Date</b>	6/30/2021

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The CDBG program seeks to assist at least 5 eligible homebuyers with down payment and/or closing cost assistance.
	<b>Location Description</b>	Low to Moderate Income Neighborhood City-wide
	<b>Planned Activities</b>	The CDBG program seeks to assist eligible homebuyers with down payment and/or closing cost assistance.
<b>4</b>	<b>Project Name</b>	Infrastructure Improvements
	<b>Target Area</b>	Low to Moderate Income Neighborhood
	<b>Goals Supported</b>	Infrastructure Improvements Stimulate Economic Growth Improved Safety and Livability of Neighborhoods
	<b>Needs Addressed</b>	Infrastructure Improvements Stimulate Economic Growth Improved Safety and Livability of Neighborhoods
	<b>Funding</b>	CDBG: \$200,327
	<b>Description</b>	Street and sidewalk, and other infrastructure improvements, are consistently identified by community leaders and citizens alike. The City's CDBG will assist with infrastructure when practical and when there can be a benefit to LMI communities in the City.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The CDBG program plans to assist at least 1,500 person that live in an LMI neighborhood with infrastructure improvements.
	<b>Location Description</b>	LMI neighborhoods.
	<b>Planned Activities</b>	Infrastructure improvements specifically to benefit LMI individuals/families.
<b>5</b>	<b>Project Name</b>	Housing Rehabilitation Loan Program
	<b>Target Area</b>	Low to Moderate Income Neighborhood City-wide

	<b>Goals Supported</b>	Affordable Housing Homeownership Assistance Rehabilitation of Properties Stimulate Economic Growth Improved Safety and Livability of Neighborhoods
	<b>Needs Addressed</b>	Affordable Housing Homeownership Assistance Rehabilitation of Properties Stimulate Economic Growth Improved Safety and Livability of Neighborhoods
	<b>Funding</b>	CDBG: \$160,000
	<b>Description</b>	Bangor's CDBG housing rehab program continues to be a staple of the utilization of HUD funds. This activity contributes to the neighborhood stabilization of LMI areas by assisting low-to moderate income homeowners on an individual basis.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The CDBG program seeks to assist at least 4 eligible homeowners with rehabilitation.
	<b>Location Description</b>	City-wide
	<b>Planned Activities</b>	Assist at least 4 eligible homeowners with rehabilitation through our established rehabilitation program.
6	<b>Project Name</b>	Economic Stimulation and Neighborhood Improvements
	<b>Target Area</b>	Low to Moderate Income Neighborhood City-wide
	<b>Goals Supported</b>	Affordable Housing Stimulate Economic Growth Improved Safety and Livability of Neighborhoods
	<b>Needs Addressed</b>	Affordable Housing Stimulate Economic Growth Improved Safety and Livability of Neighborhoods
	<b>Funding</b>	CDBG: \$153,000

	<b>Description</b>	Purchase foreclosed, vacant, dangerous, or abandoned properties; Demolition and clearance to address blight. Explore handicapped accessibility, energy efficiency, and lead abatement. Improve unsafe properties. Support the expansion of the city's economic base by developing underutilized properties, historic preservation, providing direct financial assistance to businesses, and/or removing blight activities. Increase economic opportunities through the creation or retention of permanent jobs. Also to support businesses in urgent need and businesses impacted by COVID-19.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	support at least 2 eligible businesses or property owners with facade improvements or historic preservation, purchase and demolish (or otherwise repurpose for affordable housing), property maintenance for eligible properties deemed to be dangerous or deteriorating the neighborhood.
	<b>Location Description</b>	city-wide
	<b>Planned Activities</b>	support at least 2 eligible businesses or property owners with facade improvements or historic preservation, purchase and demolish (or otherwise repurpose for affordable housing), property maintenance for eligible properties deemed to be dangerous or deteriorating the neighborhood.
<b>7</b>	<b>Project Name</b>	Program Delivery Costs
	<b>Target Area</b>	Low to Moderate Income Neighborhood City-wide
	<b>Goals Supported</b>	Planning & Administration
	<b>Needs Addressed</b>	Planning & Administration
	<b>Funding</b>	CDBG: \$219,581
	<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.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	This funding is for program administration.

	<b>Location Description</b>	
	<b>Planned Activities</b>	This funding is for program administration.

## AP-50 Geographic Distribution – 91.220(f)

### 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, project, 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. Additionally, because of the COVID 19 pandemic, urgent needs may arise throughout the city that the CDBG program may need to deal with.

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.

- Block Group 1 Census Tract 2
- Block Group 1 Census Tract 4
- Block Group 1 Census Tract 5
- Block Group 1 Census Tract 6
- Block Group 1 Census Tract 9
- Block Group 2 Census Tract 2
- Block Group 2 Census Tract 3
- Block Group 2 Census Tract 5
- Block Group 2 Census Tract 6
- Block Group 2 Census Tract 9
- Block Group 3 Census Tract 2
- Block Group 3 Census Tract 3
- Block Group 3 Census Tract 6
- Block Group 3 Census Tract 9
- Block Group 3 Census Tract 311
- Block Group 4 Census Tract 2
- Block Group 5 Census Tract 5

### Geographic Distribution

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

Table 57 - 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. As stated above, the housing rehab program is administered based on income and not geographic location.

### **Discussion**

None further.

## Affordable Housing

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

#### Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	5
Non-Homeless	50
Special-Needs	2
Total	57

**Table 58 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	2
Rehab of Existing Units	10
Acquisition of Existing Units	1
Total	13

**Table 59 - 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 units for LMI individuals/families in the coming year.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The Bangor Housing Authority is a quasi-governmental agency that provides housing opportunities for low to moderate income households. They accomplish this by operating a combination of 741 affordable and market rate apartments in 7 developments throughout Bangor and by administering the Housing Choice Voucher program in the City of Bangor and the surrounding towns of Hermon, Glenburn, Hampden, and Veazie.

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

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.

## **AP-65 Homeless and Other Special Needs Activities – 91.220(i)**

### **Introduction**

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.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

#### **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 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.

Homelessness is a prerequisite for participation in the Shelter Plus Care Program. Individuals and families are identified by the homeless shelters, case managers working with local community agencies, and others who regularly encounter the homeless. Information for anyone seeking such services is available at a number of locations throughout the City including homeless shelters around the State of Maine, Bangor Department of Health and Community Services, and at City Hall.

#### **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).

#### **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.

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

The City has multiple shelters that offer case management services to persons becoming homeless. They also offer day programs for safe alternatives to people being on the streets. They 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 i.e. rapid re-housing, medical care, and community supports are the best solutions to prevent homelessness.

## **Discussion**

Aside from the discussion above, The City intends to utilize CARES Act (CDBG-CV) funds to undertake activities that prepare for, prevent, or respond to the COVID-19 pandemic. This could include support for homeless and other special needs that have been affected by the pandemic.

## **AP-75 Barriers to affordable housing – 91.220(j)**

### **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 it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

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 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.

Reducing the minimum lot size in the Urban Residence 1, Urban Residence 2, and Multifamily & Services zones would affect 48% of the city's total lots. This change would allow for more dense development and give developers fewer hurdles to overcome when rehabilitating properties. Other potential recommendations include also inclusionary zoning that requires developments of a certain scale to include a percentage of affordable housing, allowing accessory dwelling units in certain zones,

developing an amnesty program that would bring unregulated apartments up to code.

**Discussion:**

The office of Community and Economic Development will continue to work with partner organizations and business and civic leaders in the community to address the barriers to housing and work to provide increased access to affordable housing community-wide.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

At least 70% of Bangor's CDBG allocation and CDBG-CV funds 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.

### **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. We also can provide tax acquired properties to area organizations to redevelop for LMI housing purposes. We frequently work with Penquis and The Bangor Housing Authority to foster low income housing tax credits with housing development partners and will be exploring options to provide direct funding to housing development organizations for the creation and retention of affordable housing units.

### **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. 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. With the presumption approach testing is not necessary and reduces the costs for testing.

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 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 disorder, manage homelessness, and tackle mental health, among other things. The Community Development staff will continue to be engaged so that the CDBG program can be as impactful as it can be.

### **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, Spruce Run, Bangor Health and Community Services, Safe Families, Adoptive and Foster Families of Maine, Casey Family Services, Eastern Maine Development Corporation, Penquis, Twin Rivers CDS, United Way of Eastern Maine, Wings for Children and Families, Food and Medicine, local clergy, 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.

### **Discussion:**

Additionally, the City intends to utilize CARES Act (CDBG-CV) funds to undertake activities that prepare for, prevent, or respond to the COVID-19 pandemic. This could include support for emerging needs directly related to the pandemic.

## Program Specific Requirements

### AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

#### Introduction:

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(I)(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.	0.00%



## Appendix - Alternate/Local Data Sources