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**Recommendations to
Improve the
Status of Housing in Bangor
from the
Bangor Housing Work Group
March, 2019**



Bangor Housing Work Group Recommendations

The City of Bangor is grateful for these community members that gave their time and expertise to learn, share and participate in the development of the recommendations and implementation plans in this report.

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

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

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

1	Jason Bird	Penquis	10	Ann Giggey	Hope House PCHC
2	Tyler Collins	City of Bangor	11	Jennifer Giosia	Penquis
3	Jamie Comstock	City of Bangor	12	Dale Hamilton	Community Health and Counseling Services
4	Cathy Conlow	City of Bangor	13	Patty Hamilton	City of Bangor
5	Josh D'Alessio	Hope House Penobscot Community Health Care	14	Kara Hay	Penquis
6	Tanya Emery	City of Bangor	15	Christopher Linder	Penquis - MaineStream Finance
7	Rindy Fogler	City of Bangor	16	Mike Myatt	Bangor Housing Authority
8	Mel Fongemie	City of Bangor	17	Jeff Wallace	City of Bangor
9	Ed French	Catholic Charities of Maine			

A multi-disciplinary joint committee including members of the Work Group and Planning Committee continued to meet through March 2019 to complete implementation planning for priority recommendations.

Bangor Housing Work Group Recommendations

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EXECUTIVE SUMMARY

Bangor, like many communities across the country, is facing challenges in providing affordable, quality housing. Housing impacts economic development, workforce recruitment and the health and wellbeing of residents. Providing housing that meets the needs of shifting demographics and new configurations of who lives in a household is even more difficult. Similar to other cities, areas of Bangor's residential urban core are showing the signs of neglect after decades of investment, and development in the rural areas of the city and neighboring rural communities. Even so, Bangor has many assets in its housing market and provides a wonderful quality of life for many residents. Bangor is challenged, however, by an older housing stock, an older population, a lower median income, and a rating as the least affordable city to rent in Maine. Bangor is a service center that is host to many housing support programs including shelters and rental subsidies. The city has an active rental market with more than half of the city's housing units serving as rentals, but it lacks data regarding the number, size, and quality of its rentals to ensure quality standards.

To better understand these housing issues and develop recommendations for improvement, the City launched a work group to study housing. The findings of the work group's analysis of Bangor's housing situation, along with their recommendations and priority next steps, are included in this report. The work group was clear that decisive action is needed. The city's resources and diverse community stakeholders will need to be activated to achieve sustained impact.

Priority Recommendations for the City are to:

1. Launch Rental Registry with Inspections
2. Heightened Accountability for Housing Quality
3. Incentivize Rehabilitation and Development in the Urban Core
4. Develop a Housing Production Plan
5. Update Zoning and Development Standards to Encourage Denser Development in the Urban Core

Priority Recommendations for other stakeholders are to:

1. Increase Supportive Housing Services
2. Collaboratively Leverage Data Systems to Ease Access to Housing for Vulnerable Populations
3. Utilize a Stakeholder Committee to Increase Community Engagement on Housing as an Economic Development Strategy

Moving forward, Bangor needs to adopt a culture of "Yes" to housing similar to a citywide resident group in Massachusetts, A Better Cambridge.

We are committed to building a more diverse and sustainable city, with housing for all people. We support increased housing of all kinds, smart, eco-friendly density, and growth that is public-transit centered, to create vibrant, walkable, bikeable, livable neighborhoods. Through education and advocacy, we seek to impact the public conversation, include under-represented groups, and encourage thoughtful, smart planning and policy. ~ A Better Cambridge

BANGOR HOUSING: SITUATION OVERVIEW

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 professionals such as nurses, lawyers and teachers, along with older adults and vulnerable populations, are all struggling to find housing in Bangor. There are 1,571 multi-unit properties in Bangor, but the City lacks data on how many rental units exist, what size they are, and the condition they are in. The City has also seen a spike in vacant properties that are a blight on neighborhood aesthetics and quality, while also removing housing units from 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. The residential urban core where this development focused is now described as the areas of Bangor inside Interstate 95 closest to downtown. 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, national and local housing development and investment shifted away from single family properties in the urban core to suburban dwellings on larger lots on the outskirts of cities and in neighboring rural communities. 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 tax revenue. Research by Strong Towns has shown 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 roads and 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.

"We need to intentionally return to our traditional pattern of development, one based on creating neighborhoods of value, scaled to actual people. When we do this, we will inevitably rediscover our traditional values of prudence and thrift as well as the value of community and place."

*~ Strong Towns, Charles Marohn, Growth Ponzi Scheme, Part 1,
www.strongtowns.org*

Case Study: Suburban Road

A suburban road is in disrepair and needs to be resurfaced. The modest project involves repair of the existing paved surface and the installation of a new, bituminous surface. The total project cost was \$354,000. We asked the question: Based on the taxes being paid by the property owners along this road, how long will it take for the city to recoup the cost of this project. The answer: 79 years, and only if the city adjusted upward its budget for capital improvements. For the city to recoup the cost of the repairs from the property owners in the development, an immediate property tax increase of 46% would be needed. Full case study at: StrongTowns.org, *The Cost of Development, Local Roads Edition, January 2010*

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 (graphic below) 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.

"The post-World War II suburbanization of the United States was driven by the housing needs of nuclear families, a group defined as two parents and their minor children. In 1950, these families represented 43 percent of households. Since then, unprecedented shifts in demographics and lifestyle have redefined who we are — and how we live. Today, nuclear families account for 20 percent of U.S. households."
 ~ AARP *Making Room for Housing Report, 2018*



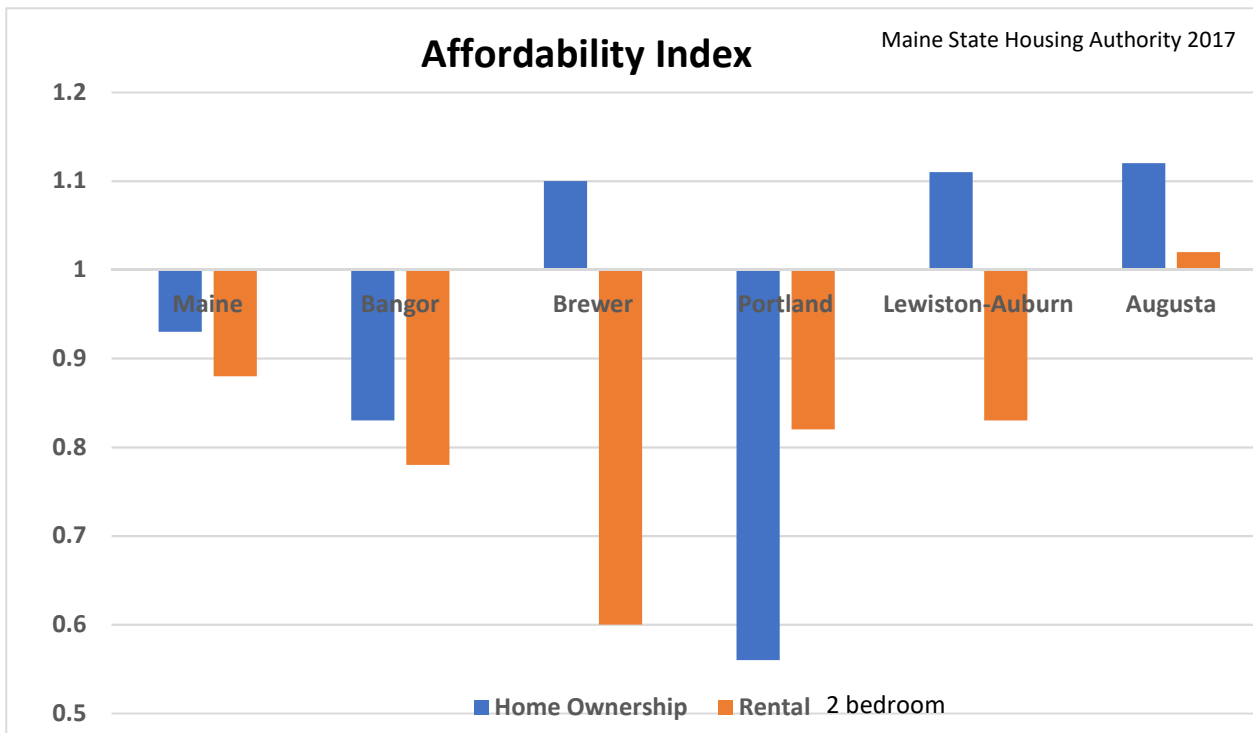
Decades ago, to address these household size shifts, Bangor's large single-family historic homes in the urban core were transitioned to multi-unit rental properties. This is particularly evident in the West End, the East Side's Tree Street neighborhood and along busier thoroughfares such as Center, Hammond and Ohio Streets. Many of these properties have not seen the level of investment required to maintain desirable neighborhood quality standards. Bangor Police and human service providers are also finding that areas with housing quality concerns are stressed from poverty and health and social issues such as drug overdoses, crime, and homelessness.

Bangor Housing Work Group Recommendations

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. While Bangor has the highest percentage of 20-somethings in the region, Maine is also the oldest state in the nation and the percentage of older adults is expected to grow by 6% in the coming years. AARP data shows that while older adults may require some 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.

According to American Community Survey data, Bangor has had relatively stable wages since the 2008 recession and has a comparatively low median annual income (\$40,071 in 2017). The definition of affordability is set by Federal standards. To be affordable, no more than 30% of someone's income should be spent on housing. The affordability index uses the median household or median renter income and the average 2-bedroom actual rent in the community (or ownership cost based on home prices). Anything less than 1 is considered unaffordable.

Providing affordable housing is challenging when 1 in 4 people in Bangor live below the Federal Poverty Line. Based on Maine State Housing Authority and Bureau of Labor Statistics Quarterly Census of Employment and Wages data, Bangor is less affordable for renters than all of Penobscot County, the State of Maine, and even larger cities such as Portland. It is similarly unaffordable for many residents to consider purchasing a home in Bangor. With multiple rental subsidy programs available to Bangor residents, the baseline for rent is set at a subsidy level that drives rates regardless of the quality of these units.



***44%* of Bangor residents live in rental units.
53%** of the city's occupied housing units are rentals.
The quality and affordability of the rental market in Bangor
therefore has a broad impact.***

* 2010 Census (not updated in 2017 American Community Survey).
**2017 American Community Survey, down from 54% in 2010 Census. See Data Summary, p. 22.

Bangor Housing Work Group Recommendations

Bangor’s affordability ranking compared to other communities is driven more by its lower median income, and the wages residents earn, than by the price of housing. In fact, compared to other Maine communities, the price of houses and rentals are generally lower in Bangor. See Tables 1 and 2 in the Data Summary section for more on the affordability index. This income differential may be explained by the age distribution of the city’s population.

Bangor’s adult population has the highest numbers of 20 to 34-year olds and potential retiree’s 65 years and older. These age groups at the beginning and end of their careers are frequently earning less than residents in the middle of their working career. These age groups also represent two of the three population growth areas in Bangor, while the city overall decreased in population between 2010 and 2017.

According to the 2017 American Community Survey, 17% of adults under age 65 in Bangor were living with a disability compared to 12% in Maine and lower rates in towns surrounding Bangor. This may also impact the city’s median income.

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 bedrooms. More than 58% of Bangor’s state General Assistance program rental support went toward rooms, efficiencies and 1-bedrooms. Data on the size of units in Bangor is for all housing units, not just rentals, but it leans toward larger units.

Bangor Population By Age	2010 Number	2010 Percent	2017 Number	2017 Percent	% change
Under 5 years	1,812	5%	1,568	5%	-13%
5 to 19 years	5,597	17%	5,122	16%	-8%
20 to 34 years	8,545	26%	8,698	27%	2%
35 to 44 years	3,834	12%	3,534	11%	-8%
45 to 54 years	4,514	14%	4,096	13%	-9%
55 to 64 years	3,983	12%	4,098	13%	3%
65 to 74 years	2,177	7%	2,563	8%	18%
75 years and over	2,577	8%	2,558	8%	-1%
Potential retirees: 65 years and older	4,754	14%	5,121	16%	8%
Total Population	33,039		32,237		-2%

2010 Census data and 2017 American Community Survey estimate data.

2018 GENERAL ASSISTANCE SUPPORTED UNITS

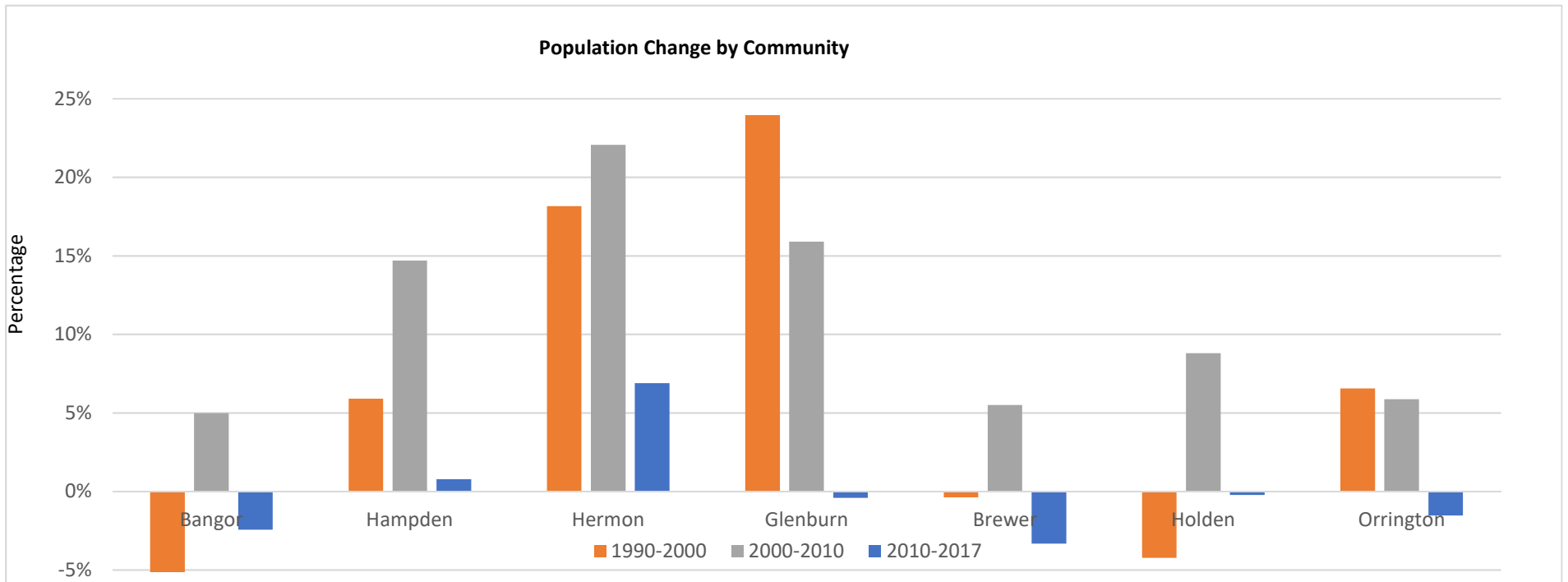
SIZE OF UNIT	# of Units	% of Total
Single Room Occupancy	80	16%
Efficiency	93	19%
1 Bedroom	115	23%
2 Bedroom	128	26%
3 Bedroom	76	15%
4 Bedroom	6	1%
Total	498	100%

SIZE OF UNITS IN BANGOR (MSHA: 208-2012 and 2013-2017 American Community Survey Table B25041)

	2008-2012	% of Total	2013-2017	% of Total
No Bedrooms	641	9%	756	11%
1 Bedroom	2,658	37%	3,009	43%
2 Bedrooms	4,923	69%	4,881	69%
3 Bedrooms	4,866	68%	4,905	69%
4+ Bedrooms	2,316	32%	2,158	31%

Bangor Housing Work Group Recommendations

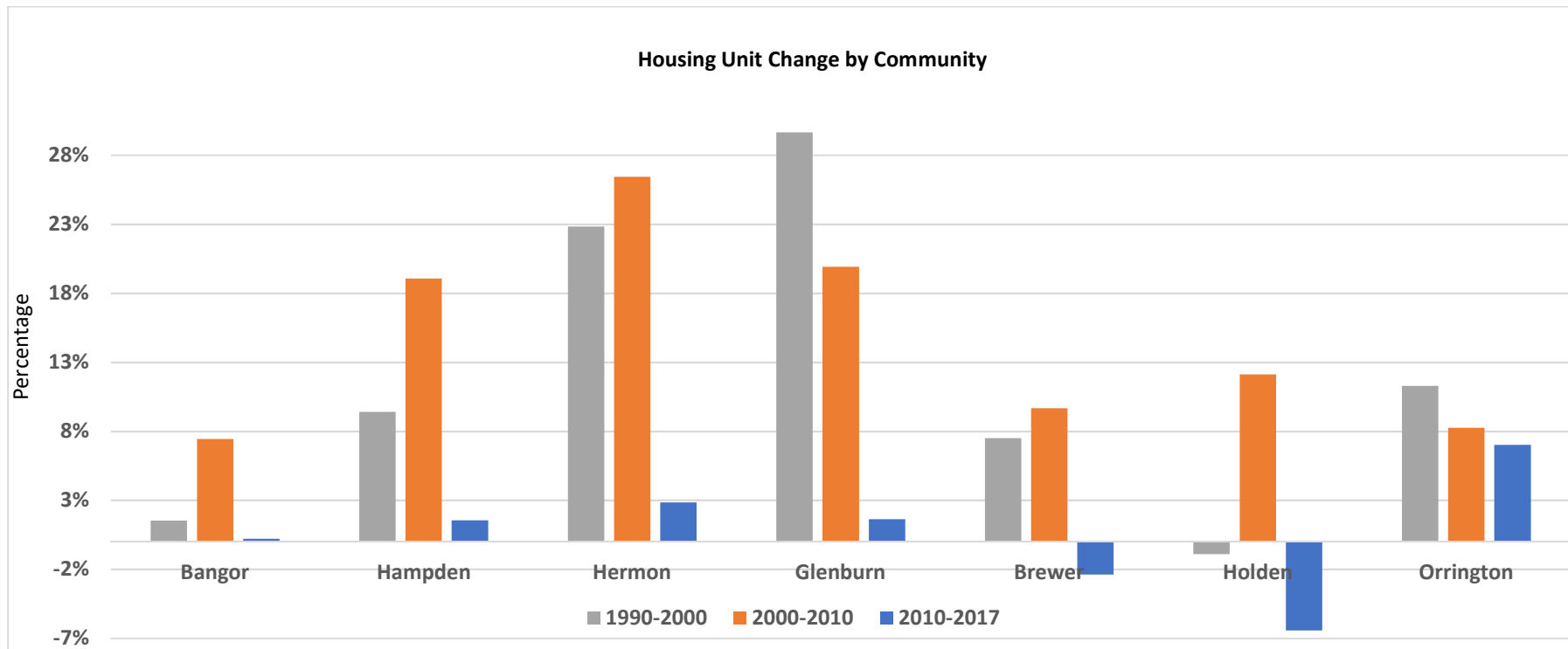
Bangor continues to serve as the economic engine for the region. Just over 30,000 people live in Bangor, but more than 100,000 people travel into the area each day for work, services, shopping, and more. Bangor faces stiff competition for residential development in neighboring communities. These towns don't face the same municipal burden of serving as the region's service center and have comparatively lower property tax rates. They also have more undeveloped land for new housing. Census data shows that neighboring towns have collectively had twice as much new housing development in the last few decades compared to Bangor. This matters because newer housing stock is of higher quality and value. 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%. See Table 5 on page 24 for more detailed population data.



1990-2010 Census data. 2017 is American Community Survey data.

Pop. Change:	Bangor	Hampden	Hermon	Glenburn	Brewer	Holden	Orrington	All Except Bangor Total
2010-2017	-802	57	373	-19	-315	-7	-57	32
2000-2010	1,566	930	979	630	495	249	207	3,490
1990-2000	-1,708	353	682	766	-34	-125	217	1,859

The case needs to be made for the assets offered in Bangor to offset the costs of rehabbing older homes and building in denser areas, such as Bangor’s walkability, top quality neighborhood schools, access to the arts, services, and more. See Table 6 on page 25 for more housing unit data.



	Bangor	Hampden	Hermon	Glenburn	Brewer	Holden	Orrington	Total All But Bangor
2010-2017*	35	47	63	33	-106***	-95**	113	55 (369 if using Holden and Brewer assessor’s data instead of ACS.)
2000-2010	1,092	485	462	335	393	160	123	1,958
1990-2000	216	257	325	385	284	-13	113	1,351

* 2017 data is from American Community Survey estimates. 1990-2010 is Census data.

** Data from the Town of Holden assessor’s office show a growth of 78 housing units from 2010 through 2017.

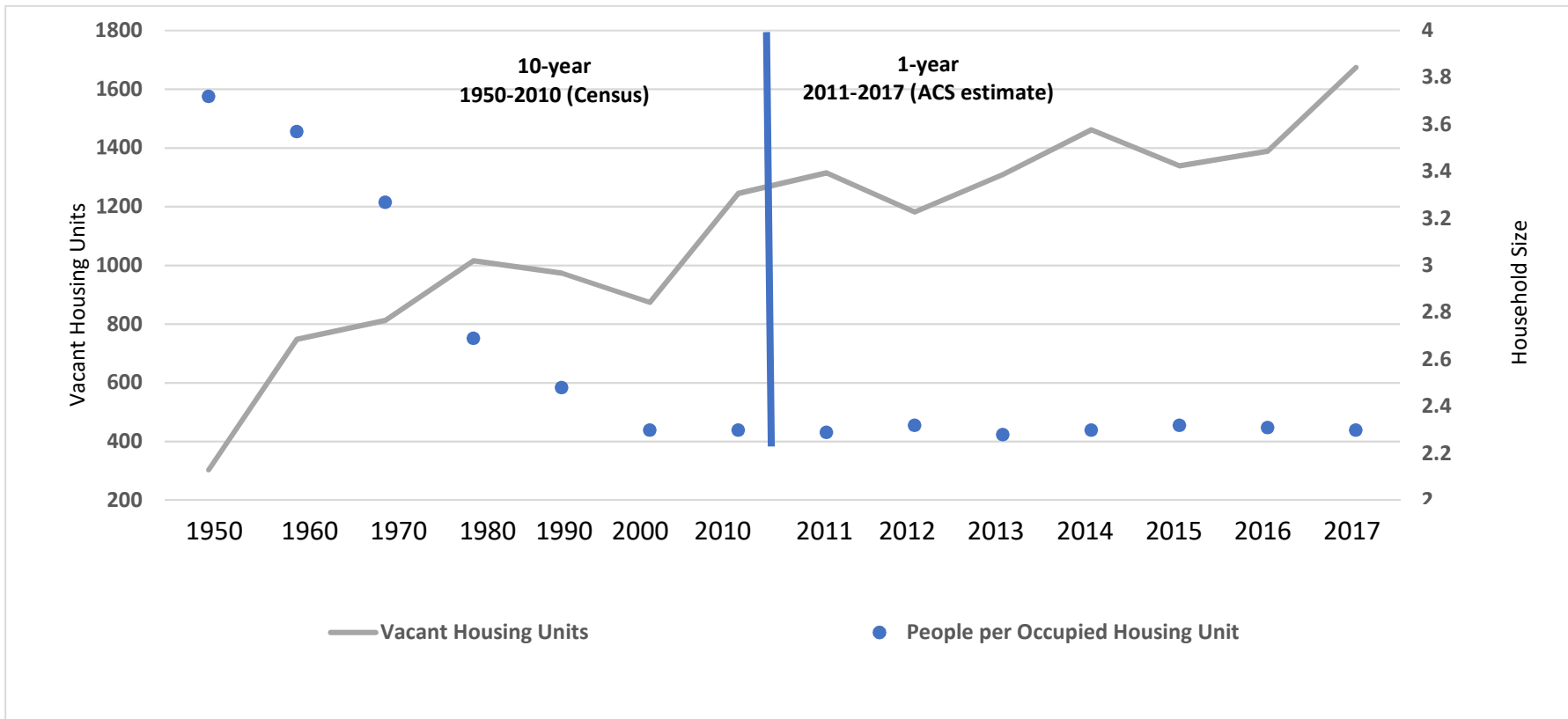
*** Pending data from the City of Brewer reflects growth in housing units from 2010 to 2017. With actual data still pending, this report replaces the loss shown in ACS data with zero housing unit growth in Brewer from 2010 to 2017.

Bangor Housing Work Group Recommendations

Movement toward suburban development in combination with the 2008 recession that left many properties in foreclosure has left an increasingly large number of vacant/abandoned properties in most of Bangor’s historic neighborhoods. As a result, Bangor’s neighborhoods are blighted with properties that are in poor condition which, if not properly weatherized, will be irreparable after one or two winters. This is confounded by the national and local trend toward a decrease in average household size. This data may indicate that Bangor is experiencing national housing trends that show a misalignment between demand for smaller houses and the current stock of larger units.

Bangor Housing Vacancy and Household Size

Source: 1950-2010 Census. 2011-2017 American Community Survey



Bangor’s Household Sizes Are Small, and Similar for Owner Occupied and Renter Occupied

Average household size of owner-occupied units 2.35 people

Average household size of renter-occupied units 1.92 people

Source: 2017 American Community Survey.

Bangor Housing Work Group Recommendations

Bangor's Housing Work Group listened closely to homeowners, city officials, landlords, service and health care providers, law enforcement, businesses, investors, and advocates for tenants during its seven meetings. The economic consequences of not addressing Bangor's housing issues were paramount throughout the discussions. Also, of note, were the health issues that are a root cause of the struggles many populations face trying to find housing. Significant community mental health and substance use challenges are driving the rate of homelessness and stretching emergency rooms and health care providers to their limits. The Housing Work Group clearly understood that a diverse stakeholder approach to solving the city's housing concerns is necessary in order to positively impact all the factors involved. The 25+ person Housing Work Group concluded with a prioritized set of recommendations. A smaller subset of participants then developed a short-term implementation plan for priority recommendations. These are included in this report. Two key messages the Housing Work Group clearly heard during its sessions were:

Housing Quality Concerns: Bangor's housing market, particularly for rentals, has serious issues resulting in poor condition and quality of too many properties. Some of these properties are now unsafe. There are also serious issues of unaffordability. Rental subsidy programs are available in Bangor and help many vulnerable populations find necessary housing, but this assistance is likely driving the market's baseline and is supporting housing that doesn't meet code. Over time, the proliferation of dilapidated structures chopped into multiple apartments - a consequence of the availability, at reasonable prices, of Bangor's stock of aging, large homes - has had serious negative consequences for those seeking safe, structurally sound housing, and also for the quality of neighborhoods. Meanwhile, there is a lack of quality workforce housing to attract young professionals and essential employees like teachers, police officers, and fire fighters. These problems have been cumulative, over decades, and have created an environment in some areas that don't reflect Bangor's values of quality of life and livable housing in desirable neighborhoods.

Quick Action Is Needed: Assertive action by a variety of stakeholders is required to confront the issues of quality, availability, safety, and affordability of single family and rental housing. First, the City Council and city administration needs to address critical elements. These include registering and inspecting rental units, incentivizing rehab and development in the urban core, and revising development standards to allow for this denser development that leverages the City's walkability, public transportation, neighborhood schools, and proximity to services. The City's initiative and leadership will announce and serve as a catalyst to stakeholders that this community is committed to improving its long-term quality of life. Concurrently, a comprehensive approach is needed for the well-being of all current and future residents that will confront chronic short-term issues, while expressing the long-term aspiration to thoughtfully locate and develop a mix of affordable rental and home ownership options. The plan should guide all stakeholders including prospective developers, financiers, landlords, and residents, to initiate short-term action to address the most pressing conditions in Bangor's rental units and begin steps to create long-term development and policy changes.

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

- 1. Launch Rental Registry with Inspections:** The City lacks data on the current supply of rental units in Bangor such as the number, size, and quality of these units. To thoughtfully plan for current and future demand for rentals and ensure accountability for quality, the City requires a rental registry program with unit inspections. The registry will track this data, identify examples of rental housing neglect, and provide the opportunity to address them.
- 2. Heightened Accountability for Housing Quality:** The City needs to aggressively enforce existing codes to send a clear message that sub-standard living conditions are not allowed. Outreach to landlords is needed, particularly those who are accepting taxpayer subsidies, that highlights this commitment. Owners of deteriorating properties should receive notice that they need to make repairs and the City should follow through on timely consequences for not doing so. Investment in staff and resources will be required for heightened inspection, inventorying, and accountability of deficient properties.
- 3. Incentivize Rehabilitation and Development in the Urban Core:** The City needs to revise its Community Development Block Grant (CDBG) program to more readily incentivize rehab of rental units and single-family homes. The City also needs to revise the vacant, abandoned, and placarded or foreclosed property policies to incentivize and accelerate the timeline for the reuse or demolition of these buildings. These properties are unattractive and create broader impacts that diminish neighborhood quality of life and property values. To newcomers and residents alike, they send the wrong message about Bangor's vitality. Tapping into resources outside the city should also be considered for incentives. These might include federal Opportunity Zones, local foundations interested in sustaining the historic character of communities and businesses with a vested interest in employee housing. Considering tax code adjustments that encourage development of vacant lots in the urban core may also be an option.
- 4. Develop a Housing Production Plan:** To grow, Bangor needs to sustain and improve current housing and develop new, quality housing. The housing production plan will identify goals and a community rallying cry for the desired shifts in Bangor's housing market along with the number and type of housing that needs to be available to meet demand. The plan will consider current supply and affordability levels along with vacancies and demand in each of those categories. Housing can be produced through rehab or new development, and should consider innovative approaches such as accessory dwelling units and redevelopment of underutilized properties/land.
- 5. Update Zoning and Development Standards to Encourage Denser Development in the Urban Core:** The city needs to provide an ideal environment for the development of affordable, quality housing through new construction or rehabilitation in its urban core. This development should maintain or increase historic density levels. To do this, the City needs to assess and revise zoning and development standards to: a) remove barriers to re/development, 2) reflect current uses, 3) encourage the reuse of properties at or above historic density, 4) enable denser development throughout the City and 5) identify where to direct future "transit-oriented" residential development. The City should apply evidence-based examples from other communities. Potential recommendations include inclusionary zoning that requires developments of a certain scale to include a percentage of affordable housing, accessory dwelling units, collectives, and an amnesty program that would bring unidentified, unregulated apartments up to code. Some of these standards, in combination with incentives and business engagement, could be launched as pilots in small "transit-oriented mini-villages" that are along bus routes and have pedestrian/bike access. These mini-villages, potentially located at or near shopping centers and other important services, could provide a mix of single and multi-family residential units, with units dedicated to low-income renters.

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

- 1. Increase Supportive Housing Services:** Helping vulnerable populations remain housed or find housing is challenging. Supportive services are needed such as: education on home ownership, rental and financial management; group homes with supportive case management; transitional housing for individuals released from hospitals and jail, particularly those struggling with mental health and substance use disorder; and formalized shared living arrangements for older adults. Bangor has many service providers doing this type of work, but there are gaps and potentially areas of duplication. Community service providers should assess the availability of services, define gaps, and work to collaboratively meet the community's needs.
- 2. Collaboratively Leverage Data Systems to Ease Access to Housing for Vulnerable Populations:** Bangor, as was pointed out to the work group, is “program rich, but systems poor”. There are many valuable programs, subsidies, and supports effectively serving people in need. Systems to ensure easy access, track and measure results, ensure there isn't duplication and people don't fall through the cracks are still lacking. Housing service providers are working together and leveraging 2-1-1 as a potential tool to conduct intake and refer people in need to housing. There remains an opportunity for deeper collaboration, data sharing and improved referral so people in need don't need to navigate so many programs, requirements and agencies. Supports beyond housing, such as transportation and food, are vital elements in keeping people housed. Service providers should convene representatives of Bangor's many non-profit groups that deal with housing the disadvantaged, poor, and vulnerable in our community. The discussion should start now among these organizations to identify how they can develop a system to work collaboratively, in conjunction with the owners of these vacant properties and the City to more effectively and efficiently serve the housing interests of those in need. According to presenters from non-profits and public safety officials, much of the demand to house vulnerable populations is driven by the underlying problem of mental illness and substance use. Navigating each program's requirements to find help is challenging. As a first step in creating a collaborative, cooperative response system, non-profits should conduct a process map for accessing services to identify gaps and develop a navigation tool. This can help build upon “2-1-1” or a different centralized data repository to be a resource inventory of available services and requirements that anyone can use to help individuals in crisis.
- 3. Utilize a Stakeholder Committee to Increase Community Engagement on Housing as an Economic Development Strategy:** Addressing the housing issues in Bangor is going to take years – it was decades in the making – and will require some changes that initially may be met with a “Not In My Back Yard” or “NIMBY” response. To plan for this and to champion ongoing positive housing related changes, a stakeholder group of businesses and community leaders should develop a communications plan, a “YIMBY” or “Yes In My Back Yard” advocacy group, and identify long-term implementation steps. Employers in the area can play a role through participating in discussions to share the value of housing as a workforce development tool, help address the lack of workforce housing, and identify clear steps they can take to increase the number of units needed for current and future employees. For example, employers could consider offering housing as a recruitment incentive or housing grants for longevity awards or developing their own housing.

Long-term step for all stakeholders:

- 1. Review Subsidy Programs and Impacts:** Review state statutes and leverage any opportunities to revise rent subsidy and voucher programs, including building and livability standards they demand of participating rental properties. Bangor’s median income is relatively stagnant, the regional economy has been slumping for decades as the paper industry declined, yet Bangor’s rents are among the most unaffordable statewide. It will be important to ensure quality of rentals where reimbursement is given to landlords reflects the market, so the baseline rent isn’t unnecessarily driving up the market for poor quality units.

The State’s General Assistance (GA) program that the City of Bangor operates and is mandated to help pay for was of particular interest because inspections of properties receiving GA rent subsidy are not mandated. All other voucher programs such as Section 8, Shelter Plus Care and BRAP require unit inspections. A summer 2018 survey of 75 of Bangor’s GA recipients highlighted numerous quality and safety concerns in units including mold and other issues. Last year, GA invested \$1.3 million in rent to assist residents in need in the City of Bangor. The Fair Market Rate for GA rent assistance uses current average market rent data, but this could provide a distorted rate if over time, subsidies are setting the baseline and quality isn’t factored in.

An unavoidable conclusion of the Housing Work Group is that because of the many challenges presented by the current state of housing in the city, Bangor should feel a sense of urgency to follow through on a plan of action and provide a vision for the future of housing, particularly for rental units and vacant properties. In doing so, the Housing Work Group cautioned the city to understand that the circumstances of today are cumulative. The Housing Work Group recommends assertive and decisive action, tempered by reasonable expectations as results will bear out over the long-term.



Bangor Housing Work Group Recommendations

PRIORITY RECOMMENDATIONS AND NEXT STEPS

The work group developed a comprehensive list of recommendations categorized into 5 goals. All of these goals and ideas are listed at the end of this report. Work group participants and the public in attendance prioritized recommendations into a short list for implementation planning. These are the recommended steps that stakeholders should begin now to improve housing in Bangor.

Recommendation	Who will do it?	What is needed? / Resources Required	What will success look like?	When will this be done? / Next Step
1. Launch rental registry	City of Bangor - Code Enforcement	There are several potential approaches to this work. A menu will be presented to the City Council in 2019. Additional resources for inspections will be shared in the budget in the Spring of 2019 that will encompass several potential approaches. The launch period will require more resources than long-term operations.	<ul style="list-style-type: none"> • Operational rental registry data system that covers all rental units. Includes tiered inspections. Data on what exists for the number of units and what size and select quality measures. • Consider tracking and awareness of sober recovery housing considering recent trends in other Maine cities with growing development in this field. 	<p>Once resources assigned, 6 months to launch. Recommend starting July 1, 2019 for Dec 2019 launch.</p> <p><u>NEXT STEP:</u> Propose budget for resources to City Council in Spring 2019.</p>
2. Accountability for Housing Quality	City of Bangor - Code Enforcement, Legal	Inspectors in place. Need resources for how to manage individuals displaced if code isn't met	<ul style="list-style-type: none"> • Safety net plan in place for people displaced. • Develop a baseline level of units not meeting code. • More timely resolution of codes not being met. • Council and public receive education on philosophy and definition of housing quality and affordability. • More consistent application of the code enforcement process. • Long-term: Decreased number of units not meeting code. 	<p>Ongoing. Measure in 2021.</p> <p><u>NEXT STEP:</u> Improve outreach to engage tenants and landlords to help resolve issues.</p>

Bangor Housing Work Group Recommendations

Recommendation	Who will do it?	What is needed? / Resources Required	What will success look like?	When will this be done? / Next Step
3. Incentives for Rehab	City of Bangor-Community Development CDFI City with Housing Committee Business/investor community.	CDBG resources in place to do this. Education/Communications materials to educate and engage the business/investor community	<ul style="list-style-type: none"> • CDBG review of program and modified investor portion. • Cooperation between private and public partners to determine the roles they can play in incentivizing housing production. 	Effective next annual cycle on July 1. <u>NEXT STEP:</u> City engages housing committee to develop communications plan and materials based on final report to share with more stakeholders, for example: Bangor investors, group, realtors, banks, large businesses, Chamber, etc.
4. Housing Production Plan	City of Bangor	Resources are in place	<ul style="list-style-type: none"> • High level plan using data available with goals for production of housing from rehab, reuse of vacant units and new development of all kinds. Highlight need for more quality, affordable workforce housing. Living document. 	Completed April/May 2019 <u>NEXT STEP:</u> Conduct further data analysis and set measurable goals.
5. Zoning and Development Standards	City of Bangor – Planning	Resources are in place	<ul style="list-style-type: none"> • Enable more dense development: smaller homes; more people per square feet. Use neighborhood view of policy implementation and development standards. • Example Policies: ADU, reduced parking standards in urban core, grandfather setbacks for redevelopment. 	Ongoing. <u>NEXT STEP:</u> Document barriers to higher density development. Identify ways to remove practical barriers to development. Address low hanging fruit issues. Consider conditional uses.

Bangor Housing Work Group Recommendations

Recommendation	Who will do it?	What is needed? / Resources Required	What will success look like?	When will this be done? / Next Step
6. Increase Supportive Housing Services	Penquis/PCHC/ Community Health Leadership Board	Engagement of housing services stakeholders	<ul style="list-style-type: none"> Define what supportive housing services means including wrap around services: PCHC WISH Navigators that link housed people to other supports. Map and assessment of what is available for supportive housing services Data gathered on supportive housing needs and gaps 	<p>Completed by December 2019.</p> <p><u>NEXT STEP:</u> Identify who should be involved for partners: CHCS, City, Schools, real estate/data representative, finance/bank representative.</p>
	Penquis	Engagement of stakeholders: Homeless shelters, BARN, Continuum of Care, Volunteers of America, Corrections/ Penobscot County Jail, Northern Light, St. Joseph Healthcare, Eastern Maine Development Corporation, Maine Prisoner Reentry Network, Columbia Street Baptist Church	<ul style="list-style-type: none"> Transitional housing system and resources are in place pre-release for people leaving hospitals and jails. 	<p>Ongoing. Opportunity in next 6 months to have Bangor at the table to get State/Fed investment.</p> <p><u>NEXT STEP:</u> Advocacy for use of Medicaid Innovator Accelerator Program for supportive housing services.</p>
	PCHC Hope House	Nonprofits, service center representatives	<ul style="list-style-type: none"> Identify baseline, measure annually. Increase group homes with case management in the City/State to provide housing and supports for those in need. 	<p>Provide quarterly updates to the City on progress.</p> <p><u>NEXT STEP:</u> Advocacy with DHHS to reinvest/open supportive group homes.</p>
	City of Bangor	Resources in place	<ul style="list-style-type: none"> Engage with BARN, developers, and City of Portland to ensure policy changes are cognizant of the needs for supportive housing and various living arrangements, particularly recovery housing. Track development of recovery houses considering trend of increasing development. 	<p>Meeting by June 2019.</p> <p><u>NEXT STEP:</u> Schedule meeting date and invite participants.</p>

Bangor Housing Work Group Recommendations

Recommendation	Who will do it?	What is needed? / Resources Required	What will success look like?	When will this be done? / Next Step
6 continued. Increase Supportive Housing Services	EAAA/AARP	Engage Penquis, Bangor Housing	<ul style="list-style-type: none"> • Increase senior housing options. Align efforts to access funding for senior housing. 	<p>90 days to complete.</p> <p><u>NEXT STEP:</u> Identify applicant for MSHA Senior Housing RFP.</p>
	MaineStream Finance	Resources are in place through partnership with Consumer Financial Protection Bureau	<ul style="list-style-type: none"> • Identify organizations (15) and train 100 people that will assist 500 clients. • Financial management coaching available at human service organizations throughout Bangor. 	<p>Start Mar. 2019, runs through Dec. 2019. Once everyone trained, it will continue to operate ongoing.</p> <p><u>NEXT STEP:</u> Train frontline staff at MaineStream Finance, Penquis and other organizations in providing financial management /coaching for tenants and those in transitional housing</p>
7. Leverage Data Systems	Penquis/Penobscot Community Health Care/Northern Light -Acadia Hospital	Engage: Jail Diversion Group, Josh D’Alessio, Chris McLaughlin, United Way, 2-1-1, homeless shelters, case management, navigators	<ul style="list-style-type: none"> • Get commitment to align this work with the Bangor Jail Diversion committee. • Continue to pursue IAP Funding. • Position Bangor as a potential pilot for data systems integration within IAP Funding and the State. • Define baseline of systems sharing data, measure annually and report quarterly. • Collaborative definition/plan for how to improve access/transparency of services. • Align databases with the state integrating housing and healthcare. 	<p>Starting now with some planning in place already. Four years to complete.</p> <p><u>NEXT STEP:</u> Engage Jail Diversion group and apply for IAP Funding.</p>

Bangor Housing Work Group Recommendations

Recommendation	Who will do it?	What is needed? / Resources Required	What will success look like?	When will this be done? / Next Step
8. Stakeholder Implementation Committee with Communications Plan for Community Engagement	City of Bangor	Residents, businesses, City, developers, real estate professionals, organizations represented on the Housing Work Group, others with a vested interest.	<ul style="list-style-type: none"> • Start with Housing Work Group and ask representatives to go back to their organizations and get buy-in for implementing this work. • Launch broad based community stakeholder committee vested in moving this work forward with a well-thought out communications plan to educate and engage all parties. They will keep overall housing improvement goals alive and advocate for them moving forward. • Have these representatives present the results of this work to the community • Develop shared ownership from multiple stakeholders on individual strategies toward large goals. Get documented buy-in from all groups involved. • Engage City committees in education events 	<p>June 2019 start once final housing report and housing production plan are complete with September launch of communications/educational events.</p> <p><u>NEXT STEP:</u> Finish housing report and production plan. Ask for commitment from parties to participate in the larger community housing communications committee</p>
8A. Engage Businesses to Consider Housing in Economic Development	Northeastern Workforce Development Board	The resources will come from the workforce system: NWDB or the Bureau of Employment Services/Maine Department of Labor	<ul style="list-style-type: none"> • NWDB work with Career Center to convene businesses and the Chamber (HR and leadership) to plan for workforce housing at the Bangor Region job fair. • Long-term goal to develop an ongoing business leadership group that is committed to addressing housing as a workforce development tool. 	<p>Spring or Fall 2019</p> <p><u>NEXT STEP:</u> Develop a plan of constituents to engage and what information they need to get engaged in housing.</p>

Bangor Housing Work Group Recommendations

MOVING FORWARD

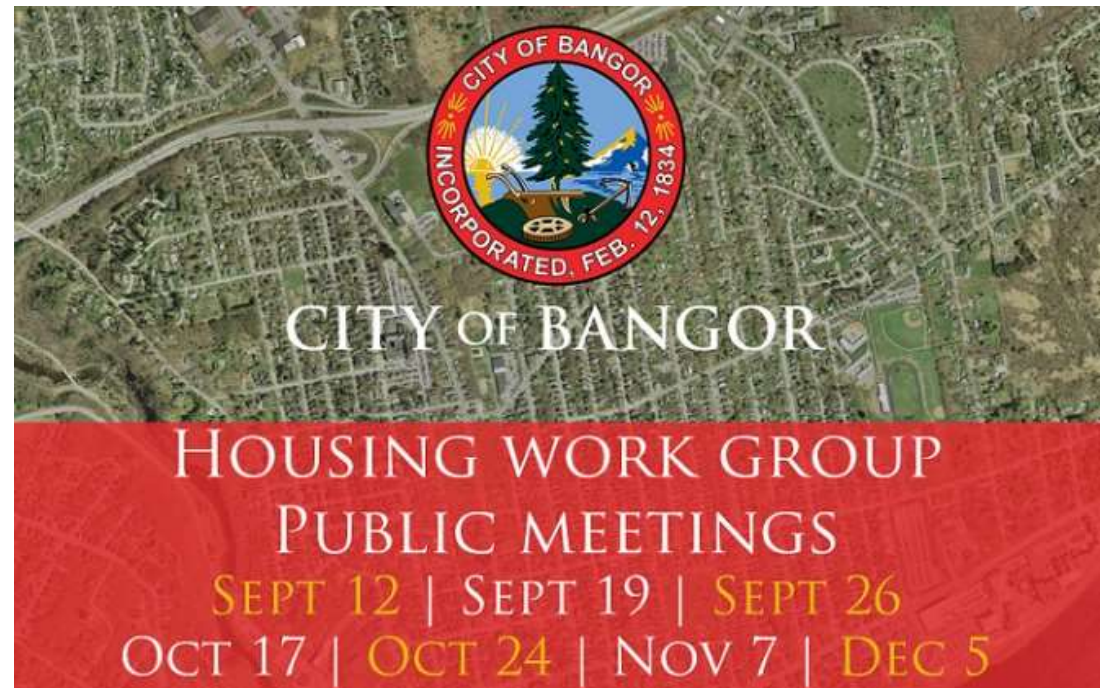
For significant changes that will improve housing, the community will need to identify measurable goals and use a data driven approach to assess results. Developing data systems as a repository and analytical tool to assess, track, inventory and predict needs will be vital for the community to support and drive decisions. Data systems will address many items identified in the recommendations. As the City considers updating its Comprehensive Plan, it should leverage the visioning work done for its Healthy People Healthy Places and Livable Communities initiatives to define a housing vision for the City. Finally, the City needs to consider how to communicate, market and keep all stakeholders up to date on changes, tools and services that come from this work. Ultimately, as this work evolves the community should strive to have: 1) Definitions of success and a way to measure them; 2) An understanding of what action steps had the most impact on the problem; 3) A plan for how to share its success and best practices.

PROCESS

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

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

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



Bangor Housing Work Group Recommendations

DATA SUMMARY

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

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

Bangor’s population has been relatively stagnant in the last few decades. Comparatively, surrounding towns have had more growth and with that an increase in newer, quality housing stock. See data tables 4 and 5 on pages 23 in the Data Summary section. Vacancy rates in Bangor have increased, potentially due to quality issues. See Table 7 on page 26.

Bangor also has unique, vulnerable populations that are particularly challenged finding housing in Bangor ranging from people new to the workforce to older adults and individuals facing homelessness, health issues or poverty. See Table 8 on page 26.

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

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

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

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

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

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

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

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

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

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

TABLE 4: BANGOR HAS MORE RENTER OCCUPIED HOUSING UNITS THAN OWNER OCCUPIED. HOUSEHOLD SIZES SIMILAR

	2010 (Census)		2017 (American Community Survey)	
Occupied housing units	14,475	100%	14,035	100%
Owner occupied housing units	6,692	46%	6,647	47%
Population in owner-occupied housing units	15,681	47%		
Average household size of owner-occupied units	2.34		2.35	
Renter occupied housing units	7,783	54%	7,388	53%
Population in renter-occupied housing units	14,668	44%		
Average household size of renter-occupied units	1.88 people		1.92	

Bangor Housing Work Group Recommendations

TABLE 5: BANGOR'S POPULATION RELATIVELY STAGNANT COMPARED TO SURROUNDING COMMUNITIES

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

Year	Bangor	Hampden	Hermon	Glenburn	Brewer	Holden	Orrington	All But Bangor
2017*	32,237	7,314	5,789	4,575	9,167	3,069	3,676	33,590
2010	33,039	7,257	5,416	4,594	9,482	3,076	3,733	33,558
2000	31,473	6,327	4,437	3,964	8,987	2,827	3,526	30,068
1990	33,181	5,974	3,755	3,198	9,021	2,952	3,309	28,209
1980	31,643	5,250	3,170	2,319	9,017	2,554	3,244	25,554
1970	33,168	4,693	2,376	1,196	9,300	1,841	2,702	22,108
1960	38,912	4,583	2,087	965	9,009	1,375	2,539	20,558
1950	31,558	3,608	1,728	694	6,862	754	1,895	15,541
2010-2017	-802	57	373	-19	-315	-7	-57	32
2010-2017 %	-2.4%	0.8%	6.9%	-0.4%	-3.3%	-0.2%	-1.5%	0.1%
2000-2010	1,566	930	979	630	495	249	207	3,490
2000-2010 %	5.0%	14.7%	22.1%	15.9%	5.5%	8.8%	5.9%	11.6%
1990-2000	-1,708	353	682	766	-34	-125	217	1,859
1990-2000 %	-5.1%	5.9%	18.2%	24.0%	-0.4%	-4.2%	6.6%	6.6%
1950-2010	1,481	3,649	3,688	3,900	2,620	2,322	1,838	18,017
1950-2010 %	4.7%	101%	213%	562%	38%	308%	97%	116%

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TABLE 6: BANGOR'S NUMBER OF HOUSING UNITS IS GROWING, BUT MORE GROWTH IN NEIGHBORING TOWNS

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

Year	Bangor	Hampden	Hermon	Glenburn	Brewer	Holden	Orrington	All But Bangor
2017*	15,709	3,077	2,273	2,051	4,351***	1,385**	1,725	14,862 (15,176 if using Holden and Brewer data instead of ACS)
2010	15,674	3,030	2,210	2,018	4,457	1,480	1,612	14,807
2000	14,587	2,545	1,748	1,683	4,064	1,320	1,489	12,849
1990	14,366	2,288	1,423	1,298	3,780	1,333	1,376	11,498
1980	12,788							
1970	10,949							
1960	11,656							
1950	8,787							
2010-2017	35	47	63	33	-106***	-95**	113	55 (369 if using Holden and Brewer data in place of ACS data)
2010-2017 %	0.2%	1.6%	2.9%	1.6%	-2.4%***	-6.4%**	7.0%	0.4% (2.5% if using Holden and Brewer data instead of ACS data)
2000-2010	1,087	485	462	335	393	160	123	1,958
2000-2010 %	7.5%	19.1%	26.4%	19.9%	9.7%	12.1%	8.3%	15.2%
1990-2000	221	257	325	385	284	-13	113	1,351
1990-2000 %	1.5%	11.2%	22.8%	29.7%	7.5%	-1.0%	8.2%	11.7%
1950-2010	6,887							
1950-2010 %	78%							

** Data from the Town of Holden assessor's office show a growth of 78 housing units from 2010 through 2017.

*** Pending data from the City of Brewer reflects growth in housing units from 2010 to 2017. With actual data still pending, this report replaces the loss shown in ACS data with zero housing unit growth in Brewer from 2010 to 2017.

TABLE 7: INCREASING BANGOR VACANCY RATES EVEN WITH DECREASING HOUSEHOLD SIZE ARE A SIGN OF POOR QUALITY AND COMPETITIVE NEW DEVELOPMENT OPPORTUNITIES IN OTHER COMMUNITIES

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

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

TABLE 8: BANGOR’S VULNERABLE POPULATIONS PARTICULARLY STRUGGLE FINDING HOUSING

- Maine has the oldest median age in the nation. Bangor’s population aged 55+ (13,260) is projected to increase by 6% to 14,067 by 2022 (US Census/ACS).
- On any given year, approximately 1,200 unduplicated individuals are homeless in Bangor (2016 Bangor shelter and provider data). Persons experiencing homelessness are disproportionately affected by issues such as mental health, substance use disorder, and domestic violence. Nearly 65% of homeless individuals surveyed stated they have a mental illness diagnosed by a professional.
- Individuals struggling to make ends meet that access Bangor’s General Assistance program reported in a 2018 survey (96 respondents) that their housing is of poor quality and they had difficulty finding housing due to: 1) affordability; 2) turned down by landlords due to evictions, felony record, poor credit, etc.; 3) unit didn’t pass inspection for voucher; 4) no apartment large enough; 5) inability to pay security deposit. More than 20% of respondents said they feel unsafe in their home or neighborhood because of drug activity.
- Meeting the housing needs of people new to the workforce or those in the service sector, law enforcement, education and healthcare that are above the median income, but still struggle to find quality housing in Bangor are important to consider for Bangor’s vitality and neighborhood quality.
- As a regional service center, Bangor is home to several human service, housing, and shelter organizations that provide supportive housing, vouchers for housing, assistance with home repairs, financial coaching to aide in affordability, legal assistance with rental issues, shelter, transitional housing and more. These organizations can work in silos. Accessing needed services in a timely, easy way without having to call multiple agencies and navigating the system to qualify for services remains a challenge.

COMPLETE LIST OF RECOMMENDATIONS FOR IMPROVING BANGOR’S HOUSING SITUATION – 5 GOAL AREAS

Throughout the working group’s sessions, ideas and recommendations were developed. These were filtered into 5 goal areas:

- Improve housing quality
- House the city’s vulnerable populations
- Improve affordability of housing
- Revise zoning and development standards
- Expand the roles of business, nonprofits, foundations and other stakeholders in addressing housing

The goals were not prioritized and are not listed in any particular order of importance. The high-level strategies listed under “To improve we need to...” are listed in priority order based upon a voting process by the Housing Work Group and the public in attendance. Items that are not bolded did not receive any votes. Every other strategy is in gray to separate each new idea. Similarly, the high-level tactics listed under “We will do this by...” are listed in order of priority and only items that are bolded received votes for importance. Items in italics were noted as having begun, but not necessarily to the full extent envisioned by the work group and are not completed. The work group prioritized them as needing more attention and resources or a revised approach to be more impactful.

Goal 1: Improve the quality of the housing stock in Bangor.	
To improve, we need to:	We will do this by:
1a. Encourage investment in maintenance and rehab of rental properties.	1. Launch universal rental inspections throughout the City. Start by requiring multi-units undergo an inspection prior to being sold, inspection of GA units and in targeted areas of the City in need.
	2. Adjust CDBG program to provide financial incentives for investors to rehab.
	3. <i>Increase City legal action to enforce code violations, starting with worst case examples.</i>
	4. Provide incentives to invest in rehab and maintenance including: membership in a city endorsed group of developers and landlords with benefits such as expedited permitting, but requires certain building quality standards.
	5. Launch data system for rental registry, inventory, inspections, city service/EMS utilization, public health factors and investments by City
	6. Expand renter education on tenants’ rights, City and other provider services related to housing and other supports that can increase stability.
	7. Provide tiered grading system for rental units based on graduated inspections and improvements made
	8. Develop forgivable maintenance or rehab grants/revolving loan fund for upgrades
	9. Offer amnesty for units not legally created if rehab or sale will create quality units
	10. Launch landlord committee to provide guidance and input on the City's rental programs
	11. <i>Launch landlord outreach and education program. Set expectations, communicate City standards/ordinances.</i>
	12. Transition rentals to co-ops/condos to increase engagement of residents

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	13. Advocate for responsible changes to required use of fire suppression/sprinkler system versus fire alert system in multi-units in communities larger than 4,000 people
1b. Build more new housing.	1. Adjust CDBG program to provide financial incentives to build new housing.
1c. Transition more abandoned/vacant properties back into a productive use.	1. Incentivize/prioritize the redevelopment or sale of identified properties to create net new housing. (Ex: Sell for \$1).
	2. Increase City legal action to enforce code violations.
	3. Revisit City's vacant property registry to evaluate success, propose updates/changes.
	4. Institute vacancy tax to motivate rental or sale of empty properties.
	5. Increase use of City policy to take ownership of properties with unpaid taxes.
	6. Collaboratively leverage current housing service providers to utilize these properties to serve vulnerable populations.
1d. Increase rate of foreclosed properties getting back onto the market for sale or reclaimed.	1. Intensify effort to track down ownership rights/banks that control properties.
	2. Increase use of City policy to take ownership of properties with unpaid taxes.
	3. Advocate for statewide policy to address foreclosures and out of state bank communications.
	4. Send letter to banks that own property that outlines the 50% loss in value of properties left over unattended over the Maine winter.
1e. Increase investments in maintenance and rehab of single-family homes that are inhabited.	1. Launch neighborhood, foundation or private equity funding pool for home upgrades managed through a nonprofit, neighborhood groups or local business. Seek sponsors/funding.
	2. Incentivize investment with neighborhood recognition. Grants are available this year in Little City and the Tree Streets.
	3. Survey residents to understand barriers and supports needed.
	4. Set up volunteer/pro bono contractor/ neighborhood home maintenance teams with neighborhood volunteer day. Leverage current programs at Alpha One, EAAA, Comfortably Home, Restore.
	5. <i>Leverage media, social media and neighborhood Facebook groups to share positive stories of investment and neighborhood pride and promote available resources.</i>

Goal 2: House the City’s most vulnerable populations. Populations of concern:	
<ul style="list-style-type: none"> • Homeless: mental health and substance use contribute to homelessness and impact desire for provided shelter/housing as evidenced by encampments. • Individuals struggling with mental health and substance use disorder: a primary root cause of challenges finding or maintaining housing is related to brain health. • Working poor: economic shifts have created a population that are actively working and trying to maintain housing, but can’t afford rents and necessary expenses including transportation, medical care and potentially childcare (25% of Bangor residents are below the federal poverty level). • Young workforce (nurse, police officer): even at higher income levels the quality of housing relative to costs in Bangor make it unaffordable. This impacts where this desirable and mobile population settles. • Older adults: In need of supportive services or a continuum of in-home supports to progress through. 	
To improve, we need to:	We will do this by:
2a. Increase access to supportive housing arrangements.	1. Increase wrap around services and education on home ownership, rental and financial management.
	2. Create more Housing First housing opportunities and adopt this philosophy in housing planning.
	3. Advocate for:
	a. Transitional housing options for individuals being discharged from the hospital or jail that still need supports/housing (Texas Restoration Center model).
	b. Group homes with supportive case management.
	c. Formalized shared living situations to simulate extended family supports.
	d. Senior housing and services.
	4. Launch a family shelter(s) for all types of families.
5. Consider role of Dorothea Dix in mixed use scenario.	
	6. Ask group home organizations to work cooperatively with the City to give information about owners/managers/clientele needs to Police and Fire.
2b. Improve system and process for accessing housing supports including for root cause issues such as mental health.	1. Conduct a process mapping exercise of access to housing and supports to identify gaps and develop a community wide navigation guide.
	2. Assess 2-1-1 as a housing access and referral tool and build upon it to:
	a. Conduct shared online intake, referral and data gathering.
	b. Provide real-time housing services/supports availability.
	c. Predict housing demand/access and needs.
	3. Expand use of the Continuum of Care Coordinated Entry and VI-SPDAT as a shared one-stop housing triage and intervention tool.
	4. Work with medical providers to include housing status during physical exams. Housing impacts health. "How frequently have you moved in the last 12 months?"; "Do you have safe, secure, affordable housing?"
5. Conduct asset mapping/inventory of available services.	
	6. Advocate for MaineCare expansion to increase mental health treatment access.

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

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

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3f. Advocate for policy and programs that support affordable housing.	1. Develop coalitions to support legislation to:
	a. Make responsible changes to building code to maintain affordable construction costs.
	b. Support the creation or expansion of housing trust funds (state or local).
	c. Support funding for CDBG, National Housing Trust Fund, General Assistance.
	2. Share stories of people struggling to find safe, affordable, stable housing.

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

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

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