Housing & Economic Development Committee Meeting
Tuesday, April 25, 2023 at 5:30 PM

MEMBERS
Councilor Pious Ali, Chair
Councilor Roberto Rodríguez
Councilor Mark Dion
Councilor Regina Phillips

To submit written public comment on an agenda item, email eddaportlandmaine.gov. Submissions must be received by 12:00 pm the day before the Housing & Economic Development meeting to guarantee their inclusion in the agenda packet. All submissions must include the commenter's name and legal address. To help ensure your comment is submitted for the correct item, please include the name of the agenda item (see below).

REMOTE ACCESS INFORMATION

The Housing & Economic Development Committee will conduct this meeting remotely via Zoom pursuant to the Remote Meeting Policy adopted by the Portland City Council. Allow your computer to install the free Zoom app to get the best meeting experience. If you are not able to attend live either in person or via Zoom, a recording will be available in the Agenda Center following the meeting.

For public comment via Zoom, you will need to use the "raise your hand" feature. To raise your hand via the telephone, please hit *9. You will be unmuted by the host when it is time for public comment.

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Webinar ID: 883 1713 3775
International numbers available: https://portlandmaine-gov.zoom.us/u/kzYxPt9M

1. **Review and accept Minutes of previous meeting held on April 4, 2023.**

    a. See attached draft meeting Minutes.

2. **(Public Hearing) Review of Portland Adult Ed's (PAE) update regarding FY2023 TIF-funded Workforce Development Programs and FY2024 TIF funding request to continue those programs and provide a recommendation to the Finance Committee.**

    a. See attached Memorandum and backup.

3. **(Public Hearing) Review and recommendation to the City Council regarding proposed Amendment to the City's Tax Increment Financing Policy.**

    a. See attached Memorandum and backup.

4. **(Public Hearing) Review and recommendation to the City Council regarding Report to HUD on Analysis of Impediments to Fair Housing.**

    a. See attached Memorandum and Report.

5. **(Public Hearing) Review and Recommendation to the City Council regarding establishing a Tourism Development District.**

    a. See attached Memorandum and backup.

    b. Public Comment

6. **Communication - No vote or public hearing required.**

    a. See attached 2023 Committee Work Plan and Schedule.

Next Meeting Date: May 16, 2023

Minutes

Remote Housing and Economic Development Committee

April 4, 2023

NOTE: This meeting was held via Zoom and can be viewed at this link: http://www.portlandmaine.gov/1695/Economic-Development-Committee These Minutes provide a record of those in attendance, general discussion taking place, and motions made.

A remote meeting of the Housing and Economic Development Committee (HEDC) of the Portland City Council was held on Tuesday, April 4, 2023, at 5:30 p.m. via Zoom. Present from the HED Committee were Chair Pious Ali, and member Mark Dion, Regina Phillips, and Roberto Rodriguez. Present from the City staff were Interim Housing and Economic Development Department Director Mary Davis, Assistant City Manager Anne McGuire, Acting Corporation Counsel Michael Goldman, Director of Permitting and Inspections Jessica Hanscombe, Director of Planning & Urban Development Christine Grimando, Director of Sustainability Troy Moon, Director of Special Projects Nell Donaldson, Principal Administrative Officer Lori Paulette, and Housing Program Manager Victoria Volent.

Item #1: Review and accept Minutes of previous meeting held on March 21, 2023

On motion made by Councilor Phillips, seconded by Councilor Rodriguez, the Committee voted unanimously (4-0) to accept the Minutes.

Item #2: Presentation of Annual Report from the Permitting and Inspections Department regarding Short/Long Term Rental Registration Program and Housing Safety

Jessica Hanscombe provided an overview of the responsibilities and accomplishments of the Licensing and Housing Safety Division. This division is responsible for all Long Term and

Short Term Rental Registration, Housing Inspections, Business Licenses, and Health Inspections.

Approximately 4,500 Long-Term Rental renewal registrations were mailed out in the first week of November. Reminder notices were sent out in press releases, weekly newsletters, through outreach to Landlord associations, and with a follow-up notice. 30% of all renewals were conducted online through Citizen Self Service. An overview of the mechanics behind rent increases, and late fees was provided. As of February 28, 682 properties were not in compliance.

763 units in 639 properties account for the non-owner and owner occupied Short-Term Rentals. More units (388) are non-owner occupied compared to owner-occupied (257) units. The four types of short-term rentals were described.

A total of 2,421 inspection were conducted between 7-1-2022 and 2-28-2023. The majority of inspections (1,562) were complaints/single-units/infestations inspections and re-inspections. During the extremely cold weekend of February 4th and 5th, the Housing Safety Inspectors responded to 79 called, working 34 hours straight to keep people in their homes.

The Housing Safety Office staffs the monthly Rent Board Committee which entails numerous responsibilities including but not limited to; creating the agenda, attending meetings, keeping the minutes, and answering questions from the Rent Board. Implementation of rent control is another responsibility of the Department which requires the updating and explanation of how rent control works and the impacts of amendments as well as documentation and complying with requests for application.

Councilor Dion asked a clarifying question regarding enforcement versus compliance. Per Jessica, when a complaint is received, a site visit is conducted and if the complaint is substantiated, then the landlord is given a set period of time to comply. A follow-up site visit occurs to ensure compliance.

Councilor Rodriguez inquired into the turnaround time for other high level violations. (e.g. smoke detectors – 48 hours; sprinkler system- two or three months; fire doors -five days; short-term rental violations - 24 hours).

Councilor Dion asked about the challenges being confronted with meeting the needs of permitting in regards to new construction and how those challenges will be resolved. Jessica noted supply chain and labor shortage as well as the cost of building materials are commonly heard complaints. Rent Control and the "Green New Deal" are other often heard complaints with building in Portland. Items under her control that are being addressed include staffing shortages and meeting deadlines (since August reviews are conducted by deadline). However, as the work load grows (currently over 100 permits are applied for every week; major renovations are occurring at USM, the old Mercy Hospital and schools, and the largest building in Maine is under construction) staffing remains a concern. Jessica noted that her Department is implementing new methods to assist developers (such as an alternative means to meet code requirements), had hired another building inspector in December (now have five), reorganized plan review, and has employees that are crossed trained and can assist each other.

Councilor Phillips asked clarifying questions regarding compliance and enforcement of the long term rental ordinance and waiving of fees. Jessica provided an overview of the application, notification, and enforcement process of both the long-term and short-term rental process. Only the Director may waive a fee (which has happened once out of 75 requests).

Councilor Ali asked about the number of constables within the department (of 38 employees, 26 or 27 are constables (i.e. able to write summons)) and a clarifying question regarding long-term rentals that are leased as short-term rentals.

Councilor Phillips asked a clarifying question regarding fees that are deposited in the Jill C. Duson Housing Trust Fund (for short-term rentals only, fines and funds after costs are paid are deposited into the Housing Trust Fund. Long term rental fines are deposited into the City's General Fund).

Item #3: Communication- Memo from City staff regarding the Franklin Street Redesign Plan

Ms. Grimando noted that at the March 8, 2023, meeting of the City Council's Sustainability and Transportation Committee, Public Works staff presented a slate of transportation projects, including the Franklin Street redesign, which had been placed on hold in 2018 for funding needs for Marginal Way. Staff is now revisiting this with an eye towards safety, links to neighborhoods, and possibility for housing production. The Franklin Street corridor was originally created to move cars and not designed for multi-use. The initial staff analysis is that it could be used much more efficiently and net four acres not used for roads, but there is more design work to do and more analysis for housing production. Continued analysis is needed particularly as there are six zones in the area to consider, and rezoning some may allow for additional housing opportunity. She closed noting that there is funding available now to move forward with further design work and analysis. When it comes to construction work estimated now at $30 Million, funding sources will need to be identified/applied for.

Ms. Donaldson noted that are many potential funding sources when it comes to that point in time. The preliminary design work will need to finalized first in order to apply for those funding opportunities.

Councilor Phillips asked about the various zones and process if they would need amending. Ms. Grimando noted that there would be discussions and public input if there were to be any proposed zone changes, noting that she anticipated that if there were any recommended zone changes, it would most likely be only one or two parcels deep.

Councilor Dion asked about the cost for the design work to be done, and Ms. Donaldson estimated that to be $250,000, which would include design and scoping of an RFP, with input from MDOT regarding ramps and highway length.

Councilor Dion noted that the Franklin Street corridor has served its purpose and encouraged staff to move forward looking at redesign; the Committee concurred, with appropriate public outreach and engagement.

Mr. Grimando noted that in 2010 there was strong community engagement, and this will continue when there is more information to share with the public during this next phase.

Chair Councilor Ali thanked all and noted public comment received and in the backup from Markos Miller and welcomed more public input as this moves forward.

Item #4: Communication- Finding of January 2023 Housing Supply Boot Camp

Nell Donaldson presented an overview of the "housing supply boot camp" held to gain a broader understanding of challenges and opportunities around housing creation in Portland. During the January meeting, fourteen external stakeholders representing the development, architecture, construction, financial, affordable housing, real estate industries, and city staff met with members of the New York University Housing Solutions Lab. The discussion resulted in a list of ideas to encourage additional housing production, some of which staff are incorporating into ReCode. The goal was to try to understand how to create more housing supply. A summary of ideas from the Boot Camp are included in the packet of material. Councilor's Rodriguez and Ali attended the Boot Camp.

Councilor Ali asked what the next steps are from here. Christine noted the Planning Department is actively preparing proposals (based on similar outreach) that will be brought to the City Council this summer.

Councilor Rodriguez requested a list of recommendations under review, annotated as to the feasibility of each item.

Councilor Phillips asked a clarifying question regarding the requirement for set-backs.

Councilor Ali invited Christine to come back to present the annotated spreadsheet of recommendations.

Item #5: Communication- Memo from City staff regarding City-owned property – 0 Marginal Way Parking Lot

Ms. Davis introduced this item noting that in any possible sale of City property, there is process to move forward and this piece of land is at the very beginning of that process. Because of the need for housing, this piece of City property had been highlighted by Chair Councilor Ali and what is in the backup today is the result of preliminary analyses as to what could possibly be done. A next first step in the process would be a City Department-wide survey to obtain input from the Departments as to whether the subject property is excess to the City's needs or not. A staff Committee – the City-Owned and Tax-Acquired Property Committee – would then review the results of the survey and make a recommendation to the City Manager as to whether to sell or retain the property.

Ms. Davis also noted that there is a Memorandum in the backup from Troy Moon about placing EV charging stations on the property, and a memorandum from Ms. Grimando regarding her preliminary housing analysis based on current zoning. No decisions are being made today.

Ms. Grimando noted that the B-2 Zone has no maximum density, and, based on that and no design analysis, there could possibly be anywhere from 70 units to 300 units of housing and structured parking.

Councilor Dion noted that the Miss Portland Diner needs to be incorporated into any decisions going forward. It is a part of Portland's history and a cultural artifact. The City worked with Mr. Manning in his purchase and development of the Diner, with Mr. Manning investing a million dollars in infrastructure alone.

Committee members agreed, and Councilor Phillips also appreciated the historic preservation in the development and preserving the Diner.

Mr. Moon updated the Committee on the proposal to have four EV charging stations on the lot, closer to the Diner, which will also help restaurant patrons. The City has a contract with EVgo to install these charging stations, and they need to be at commercially viable locations. This location is ideal with its proximity to business and housing. If this were a go, the City would need an amendment to the contract and would move the Commercial Street location to this location on Marginal Way.

Ms. Davis noted that direction from the Committee on its thoughts regarding the EV stations would be helpful so that Mr. Moon would know if he should get to work with EVgo and amend the contract. Regarding any future housing, that would be a long process and, again, this is the very beginning of that process; it would also need vetting with MDOT.

Chair Councilor Ali noted the Committee's consensus was to have Mr. Moon move forward with the EV stations at this location. He also noted that this site could potentially be a combination of the Diner, EV stations, and some housing – whether that be a large development or one unit – and more due diligence could continue but all uses should be considered and working together; the Committee agreed.

Item #6: Communication – Work Plan and Schedule

Chair Councilor Ali noted to Committee members to provide feedback to either him or Ms. Davis regarding this item.

There being no further business, on motion made by Councilor Phillips, seconded by Councilor Rodriguez, the Committee voted 4-0 to adjourn the meeting at approximately 7:35 p.m.

Respectively submitted,

Lori Paulette and Victoria Volent

City of Portland | Housing and Economic Development Department
Mary P. Davis, Interim Director

MEMORANDUM

TO: Chair and Members of the Housing and Economic Development Committee

FROM: Mary P. Davis, Interim Director

DATE: April 21, 2023

SUBJECT: Review of Portland Adult Education's (PAE) Update of FY2023 TIF Funded Workforce Development Programs and PAE's Request for FY2024 TIF Funds for Continuation of the Programs

I. SUMMARY

PAE will provide an update on its FY2023 TIF-funded Workforce Development Programs at the April 25, 2023, HEDC meeting, as well as request continued funding for FY2024 at the current level of $200,000. As in the past, funding for this program is anticipated to come from the Downtown TIF District.

II. BACKGROUND

TIF funding to PAE to augment its workforce training programs first began in FY2020 as a pilot program and was funded in the amount of $100,000. Because of PAE's success, the City again provided $100,000 to continue the programs in FY2021 and FY2022. For FY2023, the City increased funding to $200,000.

Please see attached PAE's memo to the HEDC of April 14, 2023, detailing outcomes to date for FY2023 and its proposal for FY2024, requesting level funding of $200,000.

IV. INTENDED RESULT AND/OR COUNCIL GOAL ADDRESSED

The intended result is for PAE to continue and expand its workforce training program to provide skills to assist in addressing the region's labor shortage and local employer demand for qualified workers.

V. FINANCIAL IMPACT

The financial impact is level funding for PAE at $200,000 from the Downtown TIF District.

VI. STAFF ANALYSIS AND BACKGROUND

PAE is providing needed training for skills for the area's labor force shortage. In FY2023, PAE enrolled 136 unique students in TIF-supported workforce training programs through March 31, 2023. These students represented 19 distinct countries of origin and 96% identified as BIPOC. PAE's programs have been successful and provides its students with skills to be productive members of the region and independent.

VII. RECOMMENDATION

Staff recommends that the HEDC vote to send a recommendation to the City Council Finance Committee to approve level funding for FY2024 of $200,000 from the Downtown TIF District.

VII. LIST ATTACHMENTS

- PAE's Update for FY2023 and FY2024 Proposal

PORTLAND ADULT EDUCATION
academics | enrichment | workforce

To: Economic Development Committee
From: Miyabi Yamamoto, Executive Director
Elizabeth Love, Assistant Director
Date: 04/14/23
RE: TIF Funded Workforce Training Update and FY24 Proposal

This memo serves as an update regarding Portland Adult Education's FY23 TIF-supported workforce training programs, as well as a proposal for continued investment in FY 24.

FY23 Outcomes To Date

PAE enrolled 136 unique students (113% of FY23 goal) in TIF supported workforce training programs between July 1, 2022 - March 31, 2023. Students represented 19 distinct countries of origin and 96% identified as BIPOC; including 92% Black or African American, 3% Asian, 2% Hispanic/Latino, 1% American or Alaskan native, and 2% more than one race.

Additionally, FY23 funds enabled PAE to hire a full time BIPOC teacher from Rwanda (50% funded by TIF) which has helped diversify our staff and have an instructor that is more representative of the student population.

Table 1: FY 23 Outcomes to Date

Program	**Unique Students Enrolled**	**Outcomes to Date**	**Leveraged Employer and Agency Funding**
Education Academy	12	83% achieved Ed tech 3 Certification 42% Eligible for MDOE Conditional Teacher Certification	$3,600 anticipated from Portland Schools
New Mainer Teller Training Program	16	9 partner financial institutions Employment outcomes TBD (program ends 04.13.12)	$17,500 - Donations from 4 financial institutions + instructional support (30 speakers) $12,235 - Tuition assistance from Goodwill (WIOA)
Commercial Drivers License Prep Course	8	25% achieved CDL Class A or B License to date	$0

Hannaford Leadership Internship Program	4	TBD (in progress)	$15,000 - anticipated donation from Hannaford
Employment and English Preparation Class for New Arrivals (fall and winter)	19	83% job placement rate for those eligible to work 67% of students awaiting work authorization	$0
Renewable Energy Training Program	15	TBD (in progress)	In-kind equipment, supplies, instructional support from Revision Energy Other: MDOL Apprenticeship Grant
Low level ESOL class	62	TBD (in progress)	$0
Total	**136**		$48,335 + in-kind equipment, supplies and instructional support

<u>FY24 Proposal:</u>

PAE seeks a sustained $200,000 TIF-investment in FY 24 to support the following workforce training programs:

<u>Education Academy</u>: A signature program in partnership with Portland Schools and regional school districts designed to support internationally-trained educators to re-enter the profession as Ed Tech IIIs and by obtaining Maine State Teacher Certification. Of the 43 students who completed the program in 2019-2022, 72% (31) were hired into educator roles - 25% Teachers, 61% Ed Tech IIIs and 13% Long-Term Sub or other Educator roles. Ed Academy is seen as a national model and PAE's NMRC Coordinator has presented at national conferences on the topic. Next year the Ed Academy will include 3 new courses that will be approved by the MDOE for use toward Teacher Certification. Program includes credential evaluation support. Job Placement Rate: ~70%
Employers: Portland Public Schools, Other local schools districts
Partners: Goodwill Workforce Solutions

New Mainer Teller Training Program: A 3-month intensive program prepares internationally-trained finance and business professionals for positions as bank tellers. Co-taught by PAE instructors, ProsperityME and 9 bank and credit union partners; includes contextualized English, customer service, digital skills, personal finance, as well as networking/job search support, and includes the ABA Today's Teller Certification. Job Placement Rate: ~60%
Employers: Bank of America, Bangor Savings, Camden National, Androscoggin Bank, Gorham Savings, Norway Savings, CPort Credit Union, Infinity Credit Union, Bath Savings
Partners: Goodwill Workforce Solutions, Prosperity ME

Commercial Drivers License Program: A 10-week CDL Permit Course for non-native English speakers combined with driving training and potential employment through PPS, Metro or City of Portland as a Class B or Class A CDL Driver. PAE plans to partner more closely with Metro for the FY 24 training program. CDL Permit Pass Rate: 40%; Job Placement Rate: 40%
Employers: Portland Public Schools, City of Portland
Partners: Goodwill Workforce Solutions

Renewable Energy Careers Training Program with PATHS: A partnership with PAE, Revision Energy and PATHS, this 8-week Renewable Energy Pre-Hire Training Program prepares non-native English speakers to enter solar and heat pump career pathways.
Job Placement: ~70%
Employers: ReVision Energy, Maine Solar Solutions, Royal River Heat Pumps, Evergreen Home Performance
Partners: PATHS

Hannaford Retail Leadership Internship Program: An innovative 12-week paid internship program to prepare internationally trained professionals for management level positions at Hannaford. Program includes internship hours at Hannaford and classroom training at PAE.
Employers: Hannaford

Employment and English Preparation for New Arrivals: An 8-week blend of classroom instruction and advising to equip newly arrived immigrants with the skills and support to secure their first US job. Job Placement Rate: ~70% for work authorized students
Employers: Multiple

ESOL Instruction for Low-Level English Speakers with Certified ESOL instructor:
Description: Two year long ESOL classes for Low Level English speakers with a Certified ESOL instructor.

Table 2. FY 24 Workforce Training Program Projections

Program	Unique Students	Position	Starting Wage	TIF Request	% of Total Cost
TOTAL STUDENTS SERVED	**135**				
Education Academy	10	Ed Tech III Certified Teacher	$17.67/hr with benefits $38,000 min.	$45,000	98%
New Mainer Teller Training Program	15	Bank/Credit Union Teller	$20/hr with benefits	$20,000	40%
Commercial Driver's License Program	18	CDL or Bus Driver	$20-25/hr with benefits	$40,000	80%
Renewable Energy Careers Program with PATHS	15	Electrical Apprentice at Revision, or similar	$19/hr with benefits	$10,000	25%
Hannaford Retail Leadership Internship Program	5	Department Lead or Assistant Dept Manager	$20-30/hr with benefits	$10,000	40%
Employment and English Preparation for New Arrivals	20	Multiple	$15-18/hr	$35,000	100%
ESOL Instruction for Low Level English Speakers	52	N/A	N/A	$40,000	100%

City of Portland | Housing and Economic Development Department
Mary P. Davis, Interim Director

TO:	Councilor Ali, Chair Members of the Housing and Economic Development Committee
FROM:	Mary Davis, Interim Housing and Economic Development Director Heidi McCarthy, Compliance Officer, Housing and Community Development Division
DATE:	April 14, 2023
SUBJECT:	Proposed Revisions to the City of Portland's Tax Increment Financing Policy

I. SUMMARY

The Portland Tax Increment Financing (TIF) Policy requires projects that receiving a Credit Enhancement Agreement for individual site-specific TIF districts use the greater of state prevailing wage rates and Portland minimum wage for workers during construction. Many affordable housing development projects receiving a TIF also have other funding sources which require the use of the federal Davis-Bacon wages. The double requirement can be costlier for developers, both in reporting time and in practice.

II. AGENDA DESCRIPTION

Of the 17 active Affordable Housing Tax Increment Financing (AHTIF) district projects, 13 projects have been, are, or will be subject to the prevailing wage requirements in the City's TIF Policy. The policy requires the greater of state prevailing wages or Portland minimum wage to be used during construction. Several of these projects use other funding sources, such as project-based vouchers, which require federal Davis-Bacon wages to be used. The Davis-Bacon wage rates and state prevailing wage rates are different in terms of labor classifications and wages paid to each classification. These differences can make it challenging for contractors, who are already strapped for time, to identify the appropriate classification and wage determination for each worker. There are cases in which the wages differ by $5 or more. In 2021, Davis-Bacon wage rates for carpenters were $13.13 per hour higher than state prevailing wages, while electricians' wages were $7.78 higher in state prevailing wage than in Davis-Bacon. For projects required to use both determinations, developers are paying significantly more than a project required to use either Davis-Bacon or state prevailing wage. To decrease the burden on affordable housing projects, both administratively and financially, HCD Staff propose the following changes to Section B(3)(iii) of the TIF policy:

Current Language:
Any firms employed in the construction phase of a TIF-assisted project must compensate all employees the current wage rates and fringe benefits as required under applicable state prevailing wage law under 26 M.R.S.A. §1306, or Portland City Ordinance Ch. 33, §33-1 to 33-12, whichever is greater.

Proposed Language:
Any firms employed in the construction phase of a TIF-assisted project must compensate all employees the current wage rates and fringe benefits as required under applicable state prevailing wage law under 26 M.R.S.A. §1306, or Portland City Ordinance Ch. 33, §33-1 to 33-12, whichever is greater. **If a project is**

required to use Davis-Bacon wage rates as a result of another funding source, Davis-Bacon wage rates will suffice to meet this requirement, provided the minimum wage for each job is greater than the Portland City Ordinance Ch.33, §33-1 to 33-12.

The TIF Policy, with proposed changes, is attached.

III. BACKGROUND

On February 22, 2021 the Council passed a Tax Increment Financing (TIF) policy designed to support investment in municipal economic development programs, infrastructure investment, and individual project site specific TIF districts to support infrastructure or individual private project financing needs. This policy outlined the goals, principles, requirements, and approach for establishing TIF districts in Portland, including Affordable Housing TIF (AHTIF) Districts.

IV. INTENDED RESULT AND/OR COUNCIL GOAL ADDRESSED

These changes will help increase access to rental housing that is safe, affordable, and accessible.

V. FINANCIAL IMPACT

The revisions to the TIF policy will not have a financial impact to the City; however, the revisions will lower the costs and administrative burdens of developing housing in Portland, while still ensuring those working on housing construction projects in Portland will receive fair wages.

Currently HCD Staff are managing 65 affordable housing development projects. This number includes projects that have received some type of city financial assistance and are in various forms of completion from those that are currently occupied and being monitored for long term affordable housing compliance, to those in the pre-construction phase and does not include any projects that may be awarded funding in the 2023 allocation process. Currently HCD Staff are spending an average of 5-7 hours per week on wage rate requirements, including developer and contractor training, document production, interviews, and payroll reviews. This includes CDBG and multi-family rental wage requirements.

VI. STAFF ANALYSIS AND BACKGROUND

Three developers have provided data of how the requirement to use both Davis-Bacon and Prevailing Wage has affected their projects. In addition to the analysis provided by these developers, we have anecdotally heard from contractors and developers that it can greatly complicate projects to use two different wage requirements on one job. For one project, the overall cost to the project for state prevailing wage requirement in addition to Davis-Bacon is approximately $75,000 - $100,00. The labor classifications do not line up between the two, which can cause difficulty in identifying the appropriate worker classification. The developer also analyzed actual wages being paid, and noted that in 70% of cases, the actual wages paid to workers exceeded the Davis-Bacon and state prevailing wage rates.

VII. RECOMMENDATION

Staff recommends the Housing and Economic Development Department approve a recommendation to the City Council to adopt the proposed changes to the City of Portland's TIF Policy.

PORTLAND TIF POLICY

April~~February 22~~, 2023~~1~~

I. INTRODUCTION

Tax Increment Financing (TIF) is an economic development program authorized under state law to support municipal projects. The TIF program allows municipalities to provide financial assistance to local economic development projects and programs – from infrastructure, municipal economic development programs and staff, to business expansions - by using new property taxes that result from new commercial or residential investment associated with the corresponding increase in property value.

Portland TIF Policy supports investment in municipal economic development programs, infrastructure investment (which is generally through the establishment of area wide or neighborhood TIF districts), ~~and individual~~and individual project site~~-~~specific TIF districts to support either infrastructure or individual private project financing needs.

The City is committed to invest in infrastructure located within the public rights-of-way that encourage economic development. Use of TIF investment to invest in infrastructure recognizes the savings which occurs through the TIF Program tax sheltering benefits.

"Infrastructure" is defined, but not limited to: traffic upgrades, public parking facilities, roadway improvements, lighting, sidewalks, water and sewer utilities, storm water management improvements and placing above ground overhead electric and telecommunications lines underground.

II. STATE TIF LIMITATION

There are acreage and value cap~~s~~ limitations for municipalities to establish TIF districts along with term limits. Term limits include bonds which may be issued for a maximum of 20 years (anticipation notes for three years). TIF districts may be designated for a maximum of 30 years.

III. PURPOSE

The primary purposes of the TIF Policy include:

A. To support Portland Economic Development and Housing Plans and Policies;
B. To stimulate expansion of the City's commercial and industrial tax base;
C. To stimulate new affordable and market rate housing investment;
D. To retain and create quality employment;
E. To support Portland's Capital Improvement Plan; and,
F. To establish standards upon which the City Council will authorize TIF.

IV. GENERAL PRINICPLES

The three primary general principles for the City Council to establish TIF districts include:

A. Investment

Minimum Real Property Investment. A minimum of $1 million in new taxable investment property value for commercial and industrial development and $500,000 for affordable housing development is needed to qualify for a TIF. This is the minimum amount which makes practical sense to consider use of the TIF program due to the amount of new municipal property tax revenue generated from new private investment.

B. Jobs Associated with Commercial and Industrial Development

Applicants for TIF participation will be required to provide a plan outlining the number and quality of jobs retained or created associated with each TIF district. While there is not a specific formula for the numbers of jobs associated with the amount of TIF financial assistance, the number and quality of the jobs will be taken into consideration for each TIF district. It is recognized that housing projects do not create many permanent jobs.

C. Maximize Tax Sheltering Benefits

A municipality's total equalized assessed value is used to calculate General Purpose Aid to Education (subsidy), State Revenue Sharing (subsidy) and County taxes (expense). When a municipality's equalized assessed value increases, State Aid for Education decreases, municipal revenue sharing decreases, and the municipality pays a greater portion of County taxes. TIF allows municipalities to "shelter" new value resulting from private investment from the calculation of its State subsidies (education and revenue sharing) and County taxes. In other words, specific municipal shelter benefits, for the term of the TIF, include:

1) No reduction in State aid for education,
2) No reduction in municipal revenue sharing and
3) No increase in County taxes.

Annually, the Council Committee with jurisdiction over housing and community development and City Council will evaluate available TIF district capacity related to State acreage and value limitations to determine whether existing TIF districts need amending and/or new TIF district establishment. Scheduled public infrastructure investments included in the City's Capital Improvement Plan will inform decisions about adjustments to existing TIF districts or establishment of new TIF districts.

V. APPROACH, POLICY, and TERM REQUIREMENTS

Must meet or exceed the below requirements.

A. Approach

There are three approaches to consider establishing TIF districts. They include:

1) ***Municipal Economic Development Programs funded directly through a pay-as-you-go approach.***

   Examples of municipal economic development programs include paying for economic development staff, annual funding to Creative Portland for city marketing/branding, and other TIF law allowable activities.

2) Area wide TIF districts financed by City Bond/Debt Issuance

   Issuance of municipal general obligation bonds or limited obligation bonds is a mechanism that may be used to fund a TIF district program. Allowable uses are spelled out in state TIF law. Generally, municipalities will issue debt to cover the cost of infrastructure investment.

3) Individual Site Specific TIF districts utilizing Credit Enhancement Agreements (CEAs)

   A CEA is a contract between a municipality and developer to assist an individual development project by using a percentage or all of the tax revenue generated by the investment to pay certain authorized project costs which could include site specific infrastructure or private individual project financing needs. Allowable project costs are spelled out in state TIF law.

B. Policy for the Three Approaches

1. Policy for Municipal Economic Development Programs.

Requires annual review and City Council financial appropriations.

2. Policy for Area wide TIF District Locations (for City Bond/Debt Issuance)

a) Area wide TIF will be established for infrastructure investment which has applications beyond one individual project.

b) City TIF emphasis will be placed upon the following general “Priority Revitalization Areas” to support commercial development, housing development, redevelopment, or to support buildings in need to redevelopment, address blight or historic preservation:

- Affordable housing projects off peninsula;
- Riverside Street commercial and industrial zoned areas;
- Forest Avenue corridor from I-295 to Woodfords Corner;

- Washington Avenue corridor from Congress Street to I-295;
- Portland Technology Park ;
- Areas in which future significant wastewater and/or stormwater infrastructure investments are planned;
- West Commercial Street vacant property;
- Libbytown;
- St. Johns Street Valley;
- Other areas based upon scheduled public infrastructure investment included in the City's Capital Improvement Plan.

The above list of general priority revitalization areas serve as guides to establish specific boundaries for TIF districts at time of district establishment.

c) Market Rate Housing. Market rate rental housing projects must be located in priority revitalization areas to stimulate housing investment for the purpose of attracting 24/7 pedestrian activity. Pursuant to State Law, TIF for condominium projects are not allowed.

d) Affordable Housing**.** Affordable Housing TIF (AHTIF) may be designated on an area wide or site specific basis.

The relevant City Council Committee will complete an annual assessment of housing needs and priorities. This assessment will include a determination regarding designation of an area wide AHTIF. Site specific AHTIF requests submitted by developers will be considered on a case-by-case basis. Area wide or site specific AHTIF designations must address an identified community need.

State law requires that at least 25% of the district area must be suitable for residential use, development must be primarily residential, and at least 1/3 of the units must be for households at or below 120% of area median income which allows for individual mixed income projects or area wide affordable housing TIF districts.

Allowable uses of AHTIF revenues are defined by State law.

e) City preference is to invest in area wide public infrastructure TIF districts versus establishing individual private site specific TIF districts.

f) Area wide TIF districts also should seek to maximize the benefit of downtown and transit oriented development (TOD) districts which are exempt from State TIF law for acreage and value limitations.

g) Terms for area wide TIF districts will be considered for up to 100% of new tax revenue and upwards of thirty (30) years, the maximum allowed by State law, due to the long-term need to invest in neighborhood infrastructure.

NOTE 1: As of this Amended TIF Policy date, there are two existing area wide TIF Districts, i.e., Bayside and Waterfront TIF Districts.

NOTE 2: As of this Amended TIF Policy date, there also exists two Transit Oriented Development (TOD) District, namely the Thompson Point TOD TIF District and the Downtown TOD TIF District to support new or expanded transit services and improved transit connections between the Portland Transportation Center, Jetport and Downtown.

3. Policy for Individual Site Specific TIF Districts Utilizing Credit Enhancement Agreements (CEAs)

a) CEAs for individual site specific TIF districts will be considered for investment in infrastructure or project financing need and cannot be applied to any agreed upon public infrastructure improvements associated with a City Council approved conditional rezone agreement. Additional provisions related to CEAs include:

i) City Green Building Code

Compliance with the City's Green Building Code is required when TIF assistance is provided to individual private project CEAs.

ii) Affordable Housing

Affordable Housing TIF (AHTIF) may be designated on an area wide or site specific basis. Developments are encouraged to promote economic diversity.

The City Council Committee will complete an annual assessment of housing needs and priorities. This assessment will include a determination regarding designation of an area wide AHTIF. Site specific AHTIF requests submitted by developers will be considered on a case-by-case basis. Area wide or site specific AHTIF designations must address an identified community need.

State law requires that at least 25% of the district area must be suitable for residential use, development must be primarily residential, and at least 1/3 of the units must be for households at or below 120% of area median income which allows for individual mixed income projects or area wide AHTIF districts.

Affordable means that the percentage of income a household is charged in rent and other housing expenses including utilities, or must pay in monthly mortgage payments (including real estate taxes, mortgage insurance, condominium/HOA fees, insurance and utilities), does not exceed 30% of a household's gross income, or other amount established in city regulations that does not vary significantly from this amount. These restrictions must remain in place for the full term of the AHTIF district.

Allowable uses of AHTIF revenues are defined by State law.

(iii) State Prevailing Wage Requirement

Any firms employed in the construction phase of a TIF-assisted project must compensate all employees the current wage rates and fringe benefits as required under applicable state prevailing wage law under 26 M.R.S.A. §1306, or Portland City Ordinance Ch. 33, §33-1 to 33-12, whichever is greater. If a project is required to use Davis-Bacon wage rates as a result of another funding source, Davis-Bacon wage rates will suffice to meet this requirement, provided the minimum wage for each job is greater than the Portland City Ordinance Ch.33, §33-1 to 33-12.

City staff shall provide to the relevant City Council Committee an annual update on:

a) the impact of this prevailing wage requirements on CEAs;
b) feasibility of construction firms to pay prevailing wages and benefits; and
c) compliance with this section.

(iv) Equal Employment Opportunities and Nondiscrimination

The developer and its contractors employed in the construction phase of a TIF-assisted project shall -adhere to a policy of non-discrimination in all employment actions, practices, policies, procedures, phases, and conditions of employment. All employment-related decisions (including but not limited to hiring, discharge, transfers, promotions, discipline, training, job opportunities, and wage and salary levels) will be made without discrimination based on an individual's race or color, religion, age, sex (including pregnancy), sexual orientation, gender identity or expression, ancestry or national origin, physical or mental disability, veteran status, genetic information, previous assertion of a claim or right under Maine's

Workers' Compensation Act, previous actions taken protected under Maine's Whistleblowers' Protection Act, or any other protected group status as defined by applicable law. Provisions in applicable laws providing for bona fide occupational qualifications, business necessity, or age limitations will be adhered to by the developer and its contractors where appropriate. This policy shall not be construed to prohibit any employment action or policy which is required by federal law, rule or executive order.

b) Applicants for CEA participation must demonstrate and pay the following:

i) Financial Necessity.

The applicant must demonstrate the City's participation is financially necessary in order for the project to proceed.

ii) Financial Capacity**.**

The applicant must demonstrate financial capacity to support their project.

iii) Fees

A financial underwriting analysis will be conducted by a third party on all projects requesting CEA participation. Applicants for CEA assistance will be responsible for reimbursing the City for all project third party legal and financial underwriting costs***.***

C. Terms for CEA Projects

1) Maximum Percentages.

A maximum average percentage of 65% for the entire term associated with individual project CEA's. Notwithstanding the previous sentence, the maximum average percentage for the entire term associated with individual project CEAs for affordable housing shall be 75%. For the purposes of this policy, the term affordable housing shall be defined as in "V. Approach, Policy, and Term Requirements" Section B(3)(a)(ii) (Affordable Housing) of the Portland TIF Policy.

2) Maximum Number of Years.

Up to twenty (20) years to match individual private sector commercial financing terms; for Affordable Housing projects, up to thirty (30) years (affordability must be maintained for the full term of the TIF). The term of a TIF may start upon agreed trigger event, such as an increased assessed value. This would be included in a CEA on that negotiated triggering event.

3) Use of Maine Services for CEA Projects Encouraged.

VI. TIF APPLICATION AND ADMINISTRATION PROCESS

A. Application Information and Contact.

The Housing and Economic Development Department handle all TIF inquires and processes requests for TIF. An applicant must submit a letter or application to the Housing and Economic Development Department outlining the proposed project, including TIF project financial information, a plan outlining both the number of permanent and construction jobs associated with the proposed project, detailed information on housing affordability, ~~as well as~~and a demonstrated ability to meet the requirements under Section B(3)(a) of this policy.

B. Approval Process.

There is a ~~two step~~two-step approval process which includes obtaining a recommendation from the City Council Committee and City Council approval. Two meetings (or readings) by the City Council are needed. The City Council vote on the TIF occurs at the second meeting.

C. Post-Construction Report to City Council.

The Housing and Economic Development Department shall provide a post-construction report to the City Council Committee and City Council regarding each TIF-assisted project which shall include, but not be limited to, an analysis of the adherence to Section (V)(B)(3)(a) of this policy.

D. Annual Report to City Council.

The Housing and Economic Development Department shall provide annual reports to the City Council Committee and City Council regarding TIF district activity.

City of Portland prevailing wage requirements and affordable housing

1 message

Greg Payne <GPayne@avestahousing.org> Wed, Apr 1, 2020 at 9:40 AM
To: Mary Davis <mpd@portlandmaine.gov>
Cc: Dana Totman <DTotman@avestahousing.org>, Rebecca Hatfield <RHatfield@avestahousing.org>

Hi Mary:

I wanted to follow up with you on the effect that the City's prevailing wage ordinance is having on our efforts to create additional affordable housing units in Portland. As you know, the new policy requires that all projects which receive a TIF from the City must pay the "prevailing wage" rates established by the Maine Department of Labor. As we have implemented this policy at Wessex Woods, the 40-unit senior affordable housing property that Avesta is currently building on Brighton Avenue, we are finding that it is adding significant costs without achieving a compelling policy objective.

When we went out to competitive bid on the Wessex Woods project, we had not understood that it was subject to the prevailing wage ordinance, so the various subcontractors offered their pricing based on the current construction market and we reached a construction loan closing with those figures last November. Shortly thereafter, we realized that the prevailing wage ordinance should have been part of our bid package and thus had to go back to all of our subcontractors and ask them to revise their bids accordingly. Attached please find a spreadsheet detailing the $121,695 cost increase that the project absorbed specifically due to the City prevailing wage ordinance. This increases the financial vulnerability of the project by taking away more than a third of its contingency funds.

One of the first things that our project team struggled with as we adjusted to comply with the City ordinance was the significant difference between the wage rates secured through the normal, competitive bidding process and those required under the ordinance as a "prevailing wage". As you know, over the past 5 years the construction sector has already experienced very significant cost increases - largely as a result of the regional labor shortage - that has driven up the cost of affordable housing construction by more than 26%. So when we saw that the City requirements were driving wage rates another 10%, 20%, up to 100% higher for some occupations, we were confused and very concerned about how "prevailing" wages could be so disconnected with the wages that we had secured through the typical, competitive bid process in a sector that had already seen such significant wage increases.

I spoke with the Maine Department of Labor and learned that the wage rates required under the City ordinance are established through a survey that the Department undertakes each fall. DOL asks companies in each trade to provide payroll data, and the median wage rate is then published as an area's "prevailing wage". One of the reasons for the discrepancy between the wage rates we were able to secure through a competitive bid and those established by DOL is perhaps that the objective in a competitive bid is not to choose the median bidder but rather to allow companies to compete with each other to offer the lowest bid they can feasibly accept for a job. Given the cost constraints that MaineHousing requires us to comply with in building affordable housing, we simply don't have the luxury of foregoing price competition among individual trades.

In addition to the fact that the construction sector - having benefitted from highly significant price increases in recent years - does not seem to need a further, artificial pricing boost, our project team also noted that very few of the affected subcontractors live in Portland... and none of the surrounding communities offer the same kind of "prevailing wage" policies. The result is that Portland is on its own in essentially applying a highly significant tax on affordable housing development, predominantly benefitting people who live in other communities.

Obviously Wessex Woods is not the only affordable housing project being affected by this policy. I expect that you will hear from other local housing organizations that have been even more negatively impacted in their efforts to build affordable homes.

Given the widespread community desire to increase affordable housing production in Portland, we recommend that the City consider taking action to exempt such projects from the prevailing wage ordinance. It is putting Portland at a competitive disadvantage to solve a problem that does not appear to exist.

Please let me know if I can help with any additional information, and thank you for your attention to this issue.

-Greg

Greg Payne
Development Officer
Avesta Housing
307 Cumberland Ave. | Portland, ME 04101

WESSEX WOODS - COST CHANGES DUE TO CITY PREVAILING WAGE ORDINANCE

Subcontractor/Vendor	Type of Work	Rate carried in Bid	Rate required by City	Difference b/t Bid Rate & City Rate	# Hours on Project	Increased Cost to Project
Tri-Stone Industries	**Concrete Found/Slabs/Site Conc/Install of GeoFoam**					**$5,497.70**
	Laborer	$15.00	$17.04	$2.04	1160	$2,366.40
	Carpenter	$19.00	$19.92	$0.92	920	$846.40
	Ironworker	$20.00	$23.13	$3.13	730	$2,284.90
Corey Electric Inc.	**Electrical & Fire Alarm**					**$13,396.50**
	Electrician	$26.00	$32.87	$6.87	1950	$13,396.50
Granite Corporation	**HVAC & Plumbing**					**$21,920.00**
	Foreman	$35.00	$40.00	$5.00	800	$4,000.00
	Licensed Plumbers	$35.00	$40.00	$5.00	1800	$9,000.00
	HVAC Licensed	$35.00	$40.00	$5.00	1600	$8,000.00
	HVAC Apprentice	$32.00	$35.00	$3.00	1200	$3,600.00
	Plumber Apprentice	$32.00	$35.00	$3.00	1200	$3,600.00
	(discount offered by subcontractor to help support the project)					-$6,280.00
Hi Tech Insulation	**Insulation**					**$14,080.00**
	Plumbing Insulation	$20.00	$40.00	$20.00	408	$8,160.00
	HVAC Insulation	$20.00	$40.00	$20.00	296	$5,920.00
Dillon Sheetmetal	**Sheetmetal**					**$13,500.00**
	Foreman	$25.00	$35.00	$10.00	900	$9,000.00
	Sheetmetal Installer	$25.00	$30.00	$5.00	900	$4,500.00
Accendo Fire Protection, LLC	**Fire Protection**					**$7,517.50**
	Sprinkler Fitter	$21.50	$31.20	$9.70	775	$7,517.50
LOCBID Construction	**Rough Framing**					**$25,484.00**
	Carpenter	$20.00	$27.73	$7.73	2000	$15,460.00
	Crane Operator	$20.00	$39.68	$19.68	400	$7,872.00

	Laborer	$15.00	$17.69	$2.69	800	$2,152.00
Industrial Roofing & Siding Co.	**Membrane Roofing**					**$3,380.40**
	Foreman	$36.53	$37.76	$1.23	180	$221.40
	Roofer	$20.76	$22.71	$1.95	1620	$3,159.00
Harvey Libby Inc.	**Structural Metal Framing**					**$396.00**
	Ironworker - Structural	$20.00	$24.29	$4.29	64	$274.56
	additional fee for payroll prep					$121.44
Simplified Green Homes	**Insulation**					**$3,480.00**
	Insulation	$20.00	$28.70	$8.70	400	$3,480.00
Phoenix Firestop Contracting	**Firestopping**					**$332.80**
	Laborer	$16.00	$17.04	$1.04	320	$332.80
Standard Waterproofing	**Dampproofing/Waterproofing**					**$438.60**
	Insulation Installer	$18.38	$28.70	$10.32	42.5	$438.60
Zachau Construction	**Exterior Finish Carpentry / Insulation**					**$5,790.40**
	Finish Carpenter	$19.00	$23.00	$4.00	1330	$5,320.00
	Insulation	$19.00	$24.88	$5.88	80	$470.40
SUBTOTAL						**$115,213.90**
ADDITIONAL CHARGES	**Increase to insurance, bonds, etc.**					**$6,481.75**
GRAND TOTAL						**$121,695.65**

Thanks. Also, could you clarify another issue. You refer several times to state/local wage rates. Is that a general reference to the language in the TIF policy or have there been instances where the local wage rate was more than the state or Davis-Bacon wage?

Mary P. Davis, Division Director
Housing & Community Development Division
Planning & Urban Development Department
City of Portland
389 Congress Street Room 312
Portland ME 04101
(207)874-8711
(207) 874-8949 FAX
mpd@portlandmaine.gov
www.portlandmaine.gov

City Hall is currently closed to the public until May 18. I am working remotely during this time.

On Mon, May 11, 2020 at 8:57 AM Jay Waterman <jwaterman@porthouse.org> wrote:

> Hi Mary,
>
> What I can say for sure is that the change order amount during construction of $46,000 was all the State/Local wage rates.
>
> The remainder of $186,140 was likely mostly Davis-Bacon wage rates.
>
> **Jay Waterman, LEED AP BD+C/Homes**
>
> Director of Real Estate Development
>
> Portland Housing Development Corporation
>
> Direct: 207.221.8009
>
> Cell: 207.272.2562
>
> PORTLAND HOUSING DEVELOPMENT CORPORATION

From: Mary Davis <mpd@portlandmaine.gov>
Date: Thursday, May 7, 2020 at 9:13 AM
To: Jay Waterman <jwaterman@porthouse.org>
Subject: Re: Affordable Housing TIF - Wage Rates

It will be important to know if the increased costs were due to Davis Bacon or the city's TIF Policy requirements.

Mary P. Davis, Division Director
Housing & Community Development Division
Planning & Urban Development Department
City of Portland
389 Congress Street Room 312
Portland ME 04101
(207)874-8711
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mpd@portlandmaine.gov
www.portlandmaine.gov

City Hall is currently closed to the public until May 18. I am working remotely during this time.

On Wed, May 6, 2020 at 10:35 PM Jay Waterman <jwaterman@porthouse.org> wrote:

> Hi Mary,
>
> I am writing to give input on the impact of the Federal, State and Local wage rate requirements on affordable housing developments in Portland. As you know, the City's relatively new policy requires that all projects which receive a TIF from the City must pay a worker the "prevailing wage" rates established by the Maine Department of Labor as well as the City of Portland minimum wage rate, whichever is higher.
>
> Project Based Vouchers and City TIF financing both triggered our wage rate increases at 58 Boyd Street. We knew Davis Bacon was going to be a concern because our building was over four stories, moving the project into the higher "Building" (Commercial) rates. As many projects experienced from 2017-2019, construction labor and material costs have gone up significantly while MaineHousing cost caps have been flat for years and will remain flat until the 2021 tax credit allocations.
>
> **The additional wage costs to the project was $232,140**. This is approximately 2.5% of the overall construction budget for the project. The attached spreadsheet from Wright-Ryan Construction shows the total impact of Federal, State and local wage rates. At this time, I do not have a specific breakdown of the impacts of Davis-Bacon versus the City's required State/Local wages.
>
> With rising costs, our cost reduction process on 58 Boyd Street during the design process was painful, forcing us to forego Passive House energy efficiency goals that could have reduced our heating energy costs by over 75%. The additional costs when we had to update the wage rates in the first few months of construction only took away from our ability to buy back any upgrades from our contingency.

I concur with all of Greg Payne's comments to you in his email of April 1st. I have also heard that subcontractors with projects simultaneously in Portland and adjacent towns are hard-pressed to explain to their workers why those that go to Portland should get a pay raise when others with the same skills working nearby do not.

I encourage you to ask the Council to exempt affordable housing projects that receive TIF funding from the City's wage rate policy.

Thank you.

Jay

Jay Waterman, LEED AP BD+C/Homes

Director of Real Estate Development

Portland Housing Authority | Portland Housing Development Corporation

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PORTLAND HOUSING DEVELOPMENT CORPORATION

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58 BOYD STREET APARTMENTS
WAGE RATE COST IMPACT ANALYSIS

Prepared for Portland Housing Authority
4/27/20

Wage Premiums Captured in GMP*.		
Rough Carpentry Sub	$	46,000.00
Concrete Foundation Sub	$	16,000.00
Drywall Sub	$	65,000.00
Post GMP Premiums		
PCO # 20 (Updated Local, State &Davis-Bacon Rates)	$	46,000.00
Wage Rate Premium Subtotal	$	173,000.00
Fee, Insurance & Bond Add-ons at 6%	$	10,380.00
Total Premium	$	183,380.00

Analysis:

GMP Contract Value	$	9,655,751.00
GMP W/ PCO 20 (58 Boyd Costs w/ Wage Premium)	$	9,704,511.00
GMP less premiums w/ add ons (Potential Cost of Project at Market Rates.)	$	9,472,371.00
Delta between Market and Prescribed rates.	$	232,140.00
Labor Rate Delta / Potential market rate GMP as a %.		2.5%

*Guaranteed Maximum Price

1. Includes Davis Bacon "Residential - Commercial Tier" rates for Buildings over four stories high.
2. Includes State of Maine & City of Portland Prevailing Wage rates.

City of Portland Prevailing Wage Review

Prepared Summer 2022

Comparison of Davis-Bacon and Cumberland County Wages

The federal Davis-Bacon wage rates and the local Cumberland County wage rates both consider direct wages plus fringe benefits to compare minimum wages for each wage category. The laborer classifications do not line up exactly between the two determinations, nor do the wage rates themselves. As a whole, the Cumberland County determinations have more specific trade classifications for various types of workers. When comparing rates between the two sets of wage requirements, Davis-Bacon wages generally lower and the Cumberland County wages are generally higher.

Although there are only a few instances where the Davis-Bacon rates are higher than Cumberland County rates, when the Davis-Bacon rates are higher, they are *significantly* higher. There are more categories where Cumberland County rates are higher than Davis-Bacon. However, in those instances, the Cumberland County rates have a smaller differential to the Davis-Bacon rates (with the exception of a couple of trades, such as electricians and plumbers).

Wage Categories where Davis Bacon wages are higher than Cumberland County:

- Carpenter, by $13.13/hour
- Ironworker, by $17.16/hour
- Excavator, by $13.44/hour

Wage Categories where Cumberland County wages are higher than Davis-Bacon:

- Bricklayer, by $5.59/hour
- Cement worker, by $0.73/hour
- Electrician, by $7.78/hour
- Elevator Mechanic, by $4.27/hour
- Glazier, by $8.09/hour
- Laborer (general), by $2.07/hour
- Laborer (skilled), by $8.21/hour
- Crane Operator, by $12.35/hour
- Painter (brush), by $2.59/hour
- Painter (spray), by $0.33/hour (note that there is no "spray painter" classification for Cumberland County)
- Pipefitter, by $5.93/hour
- Plumber, by $8.26/hour
- Roofer, by $0.86/hour
- Insulation, by $1.62/hour

Impact of Cumberland County Wages

It is worth noting that the *minimum wages* required by either Davis-Bacon or Cumberland County do not necessarily equal the *actual rates paid* on this job; employers often pay rates that exceed one or both of these minimum rates. This is particularly true in the case of union shops where wages are typically higher to begin with.

To understand the cost impact of adherence to Cumberland County wages in addition to Davis-Bacon wages, we reviewed a case study of a development currently under way in Portland. In this instance, Davis-Bacon wages had been required in the contract, and the general contractor surveyed subcontractors to collect their anticipated hourly rate for all positions. Please note that subcontractors were asked to report the rates they are actually paying so we could determine if the rates met or exceeded the minimum set by Davis-Bacon.

See attached and below for a more detailed accounting of the reported wage rates. Subcontractor names were redacted from this analysis for worker and employer privacy. There are a couple of key items to note. First, when there are multiple rates reported for the same trade classification, that is because the subcontractor(s) reported a variety of wages they are paying their workers. These workers could be within the same company or could work for a variety of different companies but have the same job classification. Second, the number of different rates for a given classification may not equal the actual number of positions on the job. For example, subcontractors collectively reported eight different *carpenter rates*. However, there are likely more than eight different *individuals working as carpenters* on this job. What this means is there may be multiple individuals paid at each of the rates listed below. Second,

After receiving the anticipated rates each subcontractor is paying, we compared those rates to the Davis-Bacon required rates, as well as the Cumberland County rates. **By contract, subcontractor wages for the case study were required to meet the Davis-Bacon rates. In many cases, subcontractor wages for the case study *also* exceed the Cumberland Country rates.**

Positions where the case study pay rates exceed Cumberland County minimums:

- Carpenters – 8 of 8 rates
- Cement workers – 5 of 5 rates
- Glaziers – 1 of 1 rates
- Ironworkers – 2 of 2 rates
- Laborers – 22 of 30 rates
- Crane Operator – 1 of 1 rates
- Excavator – 1 of 1 rates
- Painters – 2 of 7 rates
- Pipefitters – 4 of 5 rates
- Plumbers – 1 of 3 rates

Classifications or positions where the anticipated pay rate is lower than the Cumberland County rate are listed below:

- **Bricklayer** – The single bricklayer rate reported for this job meets the Davis-Bacon rate but will earn $5.59/hour less than the Cumberland County rate.
- **Electricians** – Subcontractors reported four different electrician positions, three of which have rates equal to the Davis Bacon rate and one of which is paid a few cents more. Therefore, three

electricians will be paid $7.78/hour less than Cumberland County, and one will be paid $7.73/hour less.

- **Elevator Mechanic** – The elevator mechanic will exceed the Davis-Bacon rate by approx. $2/hour, but they will still make $1.19/hour less than the Cumberland County rate.
- **Laborers** – Subcontractors reported 30 different laborer rates, eight of which would be paid below the Cumberland County rate:
    - $2.07/hour (three laborers, all paid at Davis-Bacon rate)
    - $1.19/hour (one laborer, exceeding Davis-Bacon rate)
    - $0.18/hour (one laborer, exceeding Davis-Bacon rate)
    - $0.51/hour (one laborer, exceeding Davis-Bacon rate)
    - $0.67/hour (one laborer, exceeding Davis-Bacon rate)
    - $0.98/hour (one laborer, exceeding Davis-Bacon rate)
- **Painters**: Subcontractors reported six painters on this job, four of whom would be making less than the Cumberland County rates:
    - $2.59/hour (two painters, both paid at Davis-Bacon rate)
    - $0.02/hour (one painter, exceeding Davis-Bacon rate)
    - $0.33/hour (one painter, exceeding Davis-Bacon rate)
- **Pipefitter**: One of the five pipefitters will be paid the Davis-Bacon rate and will make $0.50/hour less than the Cumberland County rate (the other pipefitters exceed both Davis-Bacon and Cumberland County).
- **Plumbers**: Of the three plumbing rates, two are less than the Cumberland County rate:
    - $6.74/hour (one plumber, exceeding Davis-Bacon rate)
    - $8.26/hour (one plumber, paid at Davis-Bacon rate)
- **Roofer**: The one roofing rate is being paid at the Davis-Bacon minimum, which is $0.96/hour less than the Cumberland County rate.

Of the estimated 70 different wage rates reported in the case study, more than 70% are compliant with both Davis-Bacon and Cumberland County wage rates. (Reminder again, there may be more than 70 different workers represented by those 70 different rates, so it is not possible to determine the exact percentage of workers that are/are not compliant with the Cumberland County wage rates). Of those 22 rates that are not compliant with Cumberland County wage requirements, most have a differential of less than a dollar (8 positions) or two dollars (7 positions). Seven positions have differences between 6-8 dollars, which are due to the Cumberland County wage rates for Electricians, Carpenters, and Plumbers.

Even though the differential on those rates is typically small, sometimes less than a dollar per hour but never more than nine dollars, Cumberland County wage rate compliance poses a significant cost to the project. Based on workhours estimated by the general contractor and relevant subcontractors, the added cost to the project for Cumberland County wage rate compliance would be in the range of $75,000 - $100,000.

City of Portland Prevailing Wage Review

Summer 2022

Job Classification	Davis-Bacon Rate	Cumberland County Rate	Difference Between Davis-Bacon and Cumberland County Rates	Davis-Bacon Rate Compliant with Cumberland County?	Additional Hourly Cost to Any Project for Cumberland County Compliance	Case Study Rate	Case Study Rate Compliant with Cumberland County?	Additional Hourly Cost to Project for Cumberland County Compliance
Bricklayer	$ 27.86	$ 33.45	$ (5.59)	NO	$ 5.59	$ 27.86	NO	$ (5.59)
Carpenter 1	$ 43.35	$ 30.22	$ 13.13	YES		$ 43.35	YES	$ -
Carpenter 2	$ 43.35	$ 30.22	$ 13.13	YES		$ 46.22	YES	$ -
Carpenter 3	$ 43.35	$ 30.22	$ 13.13	YES		$ 43.35	YES	$ -
Carpenter 4	$ 43.35	$ 30.22	$ 13.13	YES		$ 43.35	YES	$ -
Carpenter 5	$ 43.35	$ 30.22	$ 13.13	YES		$ 43.35	YES	$ -
Carpenter 6	$ 43.35	$ 30.22	$ 13.13	YES		$ 43.35	YES	$ -
Carpenter 7	$ 43.35	$ 30.22	$ 13.13	YES		$ 43.35	YES	$ -
Carpenter 8	$ 43.35	$ 30.22	$ 13.13	YES		$ 43.35	YES	$ -
Cement 1	$ 22.66	$ 23.39	$ (0.73)	NO	$ 0.73	$ 25.00	YES	$ -
Cement 2	$ 22.66	$ 23.39	$ (0.73)	NO	$ 0.73	$ 28.00	YES	$ -
Cement 3	$ 22.66	$ 23.39	$ (0.73)	NO	$ 0.73	$ 36.50	YES	$ -
Cement 4	$ 22.66	$ 23.39	$ (0.73)	NO	$ 0.73	$ 70.00	YES	$ -
Cement 5	$ 22.66	$ 23.39	$ (0.73)	NO	$ 0.73	$ 73.37	YES	$ -
Electrician 1	$ 39.53	$ 47.31	$ (7.78)	NO	$ 7.78	$ 39.53	NO	$ (7.78)
Electrician 2	$ 39.53	$ 47.31	$ (7.78)	NO	$ 7.78	$ 39.58	NO	$ (7.73)
Electrician 3	$ 39.53	$ 47.31	$ (7.78)	NO	$ 7.78	$ 39.53	NO	$ (7.78)
Electrician 4	$ 39.53	$ 47.31	$ (7.78)	NO	$ 7.78	$ 39.53	NO	$ (7.78)
Elevator Mechanic	$ 96.19	$ 100.46	$ (4.27)	NO	$ 4.27	$ 98.54	NO	$ (1.92)
Glazier	$ 16.12	$ 24.21	$ (8.09)	NO	$ 8.09	$ 25.23	YES	$ -
Ironworker 1	$ 50.82	$ 33.66	$ 17.16	YES		$ 50.82	YES	$ -
Ironworker 2	$ 50.82	$ 33.66	$ 17.16	YES		$ 53.69	YES	$ -
Laborer - General 1	$ 16.12	$ 18.19	$ (2.07)	NO	$ 2.07	$ 72.01	YES	$ -
Laborer - General 2	$ 16.12	$ 18.19	$ (2.07)	NO	$ 2.07	$ 16.12	NO	$ (2.07)
Laborer - General 3	$ 16.12	$ 18.19	$ (2.07)	NO	$ 2.07	$ 16.12	NO	$ (2.07)
Laborer - General 4	$ 16.12	$ 18.19	$ (2.07)	NO	$ 2.07	$ 16.12	NO	$ (2.07)
Laborer - General 5	$ 16.12	$ 18.19	$ (2.07)	NO	$ 2.07	$ 38.50	YES	$ -
Laborer - General 6	$ 16.12	$ 18.19	$ (2.07)	NO	$ 2.07	$ 27.60	YES	$ -
Laborer - General 7	$ 16.12	$ 18.19	$ (2.07)	NO	$ 2.07	$ 36.48	YES	$ -
Laborer - General 8	$ 16.12	$ 18.19	$ (2.07)	NO	$ 2.07	$ 27.82	YES	$ -
Laborer - General 9	$ 16.12	$ 18.19	$ (2.07)	NO	$ 2.07	$ 32.39	YES	$ -
Laborer - General 10	$ 16.12	$ 18.19	$ (2.07)	NO	$ 2.07	$ 35.90	YES	$ -
Laborer - General 11	$ 16.12	$ 18.19	$ (2.07)	NO	$ 2.07	$ 18.54	YES	$ -
Laborer - General 12	$ 16.12	$ 18.19	$ (2.07)	NO	$ 2.07	$ 24.00	YES	$ -
Laborer - General 13	$ 16.12	$ 18.19	$ (2.07)	NO	$ 2.07	$ 17.00	NO	$ (1.19)
Laborer - General 14	$ 16.12	$ 18.19	$ (2.07)	NO	$ 2.07	$ 20.00	YES	$ -
Laborer - General 15	$ 16.12	$ 18.19	$ (2.07)	NO	$ 2.07	$ 27.00	YES	$ -
Laborer - General 16	$ 16.12	$ 18.19	$ (2.07)	NO	$ 2.07	$ 19.92	YES	$ -
Laborer - General 17	$ 16.12	$ 18.19	$ (2.07)	NO	$ 2.07	$ 20.46	YES	$ -
Laborer - General 18	$ 16.12	$ 18.19	$ (2.07)	NO	$ 2.07	$ 25.26	YES	$ -
Laborer - General 19	$ 16.12	$ 18.19	$ (2.07)	NO	$ 2.07	$ 18.01	NO	$ (0.18)
Laborer - General 20	$ 16.12	$ 18.19	$ (2.07)	NO	$ 2.07	$ 17.68	NO	$ (0.51)
Laborer - General 21	$ 16.12	$ 18.19	$ (2.07)	NO	$ 2.07	$ 17.52	NO	$ (0.67)
Laborer - General 22	$ 16.12	$ 18.19	$ (2.07)	NO	$ 2.07	$ 31.00	YES	$ -
Laborer - General 23	$ 16.12	$ 18.19	$ (2.07)	NO	$ 2.07	$ 25.00	YES	$ -
Laborer - General 24	$ 16.12	$ 18.19	$ (2.07)	NO	$ 2.07	$ 21.00	YES	$ -
Laborer - General 25	$ 16.12	$ 18.19	$ (2.07)	NO	$ 2.07	$ 22.50	YES	$ -
Laborer - General 26	$ 16.12	$ 18.19	$ (2.07)	NO	$ 2.07	$ 18.30	YES	$ -
Laborer - General 27	$ 16.12	$ 18.19	$ (2.07)	NO	$ 2.07	$ 19.35	YES	$ -
Laborer - General 28	$ 16.12	$ 18.19	$ (2.07)	NO	$ 2.07	$ 19.98	YES	$ -
Laborer - Skilled 1	$ 16.12	$ 24.33	$ (8.21)	NO	$ 8.21	$ 39.82	YES	$ -

Laborer - Skilled 2	$ 16.12	$ 24.33	$ (8.21)	NO	$ 8.21	$ 23.35	NO	$ (0.98)
Operator - Crane	$ 23.33	$ 35.68	$ (12.35)	NO	$ 12.35	$ 40.98	YES	$ -
Operator - Excavator	$ 37.29	$ 23.85	$ 13.44	YES		$ 39.87	YES	$ -
Painter - Brush 1	$ 17.43	$ 20.02	$ (2.59)	NO	$ 2.59	$ 24.00	YES	$ -
Painter - Brush 2	$ 17.43	$ 20.02	$ (2.59)	NO	$ 2.59	$ 26.00	YES	$ -
Painter - Brush 3	$ 17.43	$ 20.02	$ (2.59)	NO	$ 2.59	$ 17.43	NO	$ (2.59)
Painter - Brush 4	$ 17.43	$ 20.02	$ (2.59)	NO	$ 2.59	$ 20.00	NO	$ (0.02)
Painter - Brush 5	$ 17.43	$ 20.02	$ (2.59)	NO	$ 2.59	$ 17.43	NO	$ (2.59)
Painter - Spray	$ 19.69	$ 20.02	$ (0.33)	NO	$ 0.33	$ 19.69	NO	$ (0.33)
Pipefitter 1	$ 25.48	$ 31.41	$ (5.93)	NO	$ 5.93	$ 30.91	NO	$ (0.50)
Pipefitter 2	$ 25.48	$ 31.41	$ (5.93)	NO	$ 5.93	$ 32.89	YES	$ -
Pipefitter 3	$ 25.48	$ 31.41	$ (5.93)	NO	$ 5.93	$ 33.07	YES	$ -
Pipefitter 4	$ 25.48	$ 31.41	$ (5.93)	NO	$ 5.93	$ 35.81	YES	$ -
Pipefitter 5	$ 25.48	$ 31.41	$ (5.93)	NO	$ 5.93	$ 37.99	YES	$ -
Plumber 1	$ 25.48	$ 33.74	$ (8.26)	NO	$ 8.26	$ 25.48	NO	$ (8.26)
Plumber 2	$ 25.48	$ 33.74	$ (8.26)	NO	$ 8.26	$ 27.00	NO	$ (6.74)
Plumber 3	$ 25.48	$ 33.74	$ (8.26)	NO	$ 8.26	$ 37.00	YES	$ -
Roofer	$ 22.17	$ 23.13	$ (0.96)	NO	$ 0.96	$ 22.17	NO	$ (0.96)

City of Portland | Housing and Economic Development Department
Mary P. Davis, Interim Director

TO:	Councilor Ali, Chair Members of the Housing and Economic Development Committee
FROM:	Mary Davis, Interim Housing and Economic Development Director Housing and Economic Development Department
DATE:	April 20, 2023
SUBJECT:	Analysis of Impediments to Fair Housing

Background
Title VIII of the Civil Rights Act of 1968, known as the Fair Housing Act, requires HUD and recipients of federal funds from HUD to affirmatively further the policies and purposes of the Fair Housing Act, also known as "affirmatively further fair housing" or "AFFH." The obligation to affirmatively further fair housing requires recipients of HUD funds to take meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics, which are: Race, Color, National origin, Religion, Sex (including gender identity and sexual orientation), Familial status, and Disability.

In order to identify barriers to fair housing, many communities engage in a planning process called "Analysis of Impediments to Fair Housing" (AI) or "Assessment of Fair Housing" (AFH). These plans evaluate various aspects of the public sector, such as zoning and land use, and the private sector, such as loan practices, as well as demographics of the community to identify areas of opportunity to increase fair housing.

In 2021, the City of Portland and Cumberland County jointly engaged Root Policy, a consulting firm out of Colorado, to undertake an assessment of fair housing process to inform the 2022-2026 Consolidated Plan. Frankie Lewington and Heidi Aggeler conducted analysis of local zoning and land uses, a survey, and several focus groups to identify greatest barriers within Cumberland County and Portland. Through this process, they have created the Portland and Cumberland County Analysis of Impediments to Fair Housing.

At the April 19, 2022 Housing and Economic Development Committee meeting, Root Policy provided an initial report regarding feedback received during focus groups, interviews and a county-wide community survey.

Intended Result and/or Council Goal Addressed
This report addresses barriers to housing and actions that can be taken for more equitable housing opportunities in Portland and the region.

Staff Analysis
This report was created through data analysis from various sources, including extensive outreach to municipal staff, Portland and Cumberland County residents with lived experience, and organizations representing underserved communities. The report identifies actions the City and region can take to

alleviate barriers to fair housing, including increasing density, building knowledge of fair housing protections, and continuing the important work initiated by ReCode. Toward the end of the AI process, HUD released a new Affirmatively Fair Housing Rule for comment. Root Policy reviewed this rule and aligned our report with the proposed requirements. The report outlines the following action items, which are included in the Fair Housing Action Plan matrix attached to this memo.

Increase the Supply of Affordable Housing

City of Portland Action Items

- (1) Invest public funds in affordable housing through gap financing; (2) Require affordability contributions of market rate developers through inclusionary zoning; (3) Incentivize development of mixed-income housing through density bonuses and fee waivers.

Cumberland County Action Items

- (1) Share the results of this study with local jurisdiction leaders and planning commissions and GPCOG membership and facilitate a discussion of how to establish a regional commitment to housing production, building upon the new statewide housing production goals. Explore with GPCOG tying transportation funding to progress toward production goals. (2) Share the results of this study with industry representatives, including property managers and real estate agents, through presentations at conferences and annual meetings, to build commitment to collectively addressing issues.
- Provide guidance and technical assistance to Cumberland County communities on how to increase density for affordable housing developments. This should include developing best practices in dimensional standards that jurisdictions can enact or model to ensure that duplexes/triplexes/fourplexes (and similar types of low-density multi-unit housing) are feasible to develop
- Encourage local jurisdictions to remove bias against non-elderly affordable housing.

Address Gaps in Homeownership Attainment

City of Portland and Cumberland County Action Items

- Explore programs funded by foundations that offer greater downpayment assistance to residents who historically faced discrimination and restricted access to homeownership.
- Study the financial feasibility of creating ownership products to 120% AMI (and less), leveraging land use changes afforded by L.D. 2003. Share this information with participating jurisdictions to demonstrate how new affordable ownership products can be created.

Address Barriers to Equalizing Access to Opportunity

City of Portland and Cumberland County Action Items

- Advocate for improvements to the county's public transportation system to more effectively connect low income workers with jobs both within Portland and in the broader region. Focus on accommodating the needs of persons with disabilities and pairing transportation investments with housing affordability opportunities.
- Advocate for additional funding in schools that have disproportionate shares of economically disadvantaged students.
- Expand housing choice for families in rural and suburban communities.

Staff Recommendation

HCD Staff recommends the Committee forward the Analysis of Impediments to Fair Housing to City Council for their consideration and approval.

Attachments

City of Portland and Cumberland County Analysis of Impediments to Fair Housing Choice.
City of Portland and Cumberland County Regional Fair Housing Action Plan (FHAP) Matrix

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City of Portland and Cumberland County

Analysis of Impediments to Fair Housing Choice

PREPARED FOR:

City of Portland,
Housing & Community Development
Cumberland County,
Community Development

CREATED

03/20/2023

Table of Contents

Table of Contents

SECTION I.

EXECUTIVE SUMMARY

Executive Summary: Portland and Cumberland County Analysis of Impediments to Fair Housing Choice.

In fall 2021, the City of Portland and Cumberland County initiated a study of fair housing choice in the city and county called an Analysis of Impediments to Fair Housing Choice (AI). The fair housing study was completed to fulfill a requirement by the U.S. Department of Housing and Urban Development (HUD) to "affirmatively further fair housing" or AFFH.

The study was a collaborative effort between the City of Portland and Cumberland County and covered the 27 jurisdictions that represent the Consortia receiving federal HOME Partnership Investment Funds (HOME) from HUD. The HOME Consortia jurisdictions include: Baldwin, Bridgton, Brunswick, Cape Elizabeth, Casco, Chebeague Island, Cumberland, Falmouth, Freeport, Gorham, Gray, Harpswell, Harrison, Long Island, Naples, New Gloucester, North Yarmouth, Portland, Pownal, Scarborough, Sebago, South Portland, Standish, Raymond, Westbrook, Windham, and Yarmouth, within Cumberland County.

This study was informed by local knowledge and data, and robust community engagement through a resident survey, focus groups, and interviews with local leaders and stakeholders who work in the housing and planning industries or provide services to low and moderate income residents—advocates, community groups, service providers, educators, housing providers, and developers. Engagement occurred throughout the development of the study.

Altogether, more than 750 residents and stakeholders in the county took part in the development of the AI. The residents who participated in the survey were 52% owners, 40% renters, and 8% precariously housed. They were part of families with children (28%), single parent households (24%), older adults (24%), persons with disabilities (30%). They included income-diverse households and represented the racial and ethnic distribution of the county.

This Executive Summary:

- Providers background on the study;
- Presents the primary findings from the research that supported the AI;
- Identifies fair housing issues in the City of Portland and Cumberland County and participating jurisdictions; and
- Concludes with an action plan to address the issues residents face in accessing housing and economic opportunity.

Data and Methodology

The primary data sources and local knowledge and information that were used to develop the AI include:

- The Census' American Community Survey (ACS) from 2010 and 2020 (5-year data);
- Local housing development and permitting data from the City of Portland Housing and Community Development Department;
- Affordable housing development data from the National Preservation Database;
- Characteristics of residents of publicly supported housing from HUD's AFFH data and mapping tool;
- Home Mortgage Disclosure Act data from mortgage transactions;
- A resident survey developed and fielded for this study; and
- Interviews and focus groups with stakeholders who work in the housing and planning industries or provider services to low and moderate income residents.

Background

The Federal Fair Housing Act of 1968 requires HUD to administer its programs and activities in a manner which "affirmatively furthers" the policies of the Federal Fair Housing Act (FHA)—also known as affirmatively furthering fair housing or AFFH. This obligation extends to all federal agencies that administer housing and urban development programs, as well as subrecipients of those funds—including cities, counties, and states. As such, the City of Portland and Cumberland County, as recipients of housing and community development block grant funds, must demonstrate their commitment to AFFH.

One of the ways that communities can AFFH is to conduct an analysis of issues negatively affecting fair housing choice, and develop an action plan to meaningfully address the effects of the legacy of public and private policies and practices that intentionally or unintentionally created inequities. That process is often referred to as an Assessment of Fair Housing, or Analysis of Impediments to Fair Housing Choice (AI), or, in a new rule to update AFFH, an Equity Plan.

This study accomplishes the identification of fair housing issues led by a robust community process, and development of a meaningful action plan—all core aspects of the Equity Plan.

History of Housing Discrimination in the Region

Cumberland County's settlement history is closely linked with its economy and geographic location. Fishing, and the other types of agriculture that dominated the economy as the region was formed, as well as the area's distance from the center of the country's slave trade, discouraged the use of slavery. Yet Maine still played a role in the slave trade as early as the 17th and 18th centuries, where both slave labor and profits derived from enslaved people helped develop many Maine businesses and communities. The slave economy in Maine was built mainly through the trading of lumber, molasses, and rum by merchants and shipbuilders.

The population of Black Mainers has historically been small compared to the white population. From 1830 to 1950, the Black population increased from 1,000 to 2,000 and the white population soared from 398,000 to 910,000. During this time, the state had a strong Nativist movement and presence of the Ku Klux Klan that ensure Black Mainers did not feel welcome despite their multi-generational residency.[1] Although segregation was never formally codified into law, other forces led to segregation—namely, housing discrimination.[2] Discrimination was also routinely experienced by Native Americans, Irish Catholics, French Canadians, and Jews.

According to Eben Simmons-Miller, a scholar in the politics of fair housing in Maine, housing discrimination "was the most recognized form of oppression faced by Maine's African Americans" as late as the 1960s.[3] While some middle class African American households found housing options in the broader region, African American households in Portland "…remained in ethnically mixed neighborhoods on the Portland peninsula as they could not afford the expensive rents elsewhere due to limited employment options."[4] Homes were often in substandard condition in these areas, thus impacting the value of the home and the amount of economic resources the neighborhood could attract. Discrimination within the housing market severely limited choices for racial and ethnic minorities and thus resulted in segregation within the city.

Ethnic minorities were also confronted with prejudice. Early census records in the Northeast recorded Acadians (French descendants living in Nova Scotia who had been forcibly removed by the British during the 1754-1763 French and Indian War), Irish, Jewish, and French-Canadian populations separately from the white population—indicating a different classification of residency. Although the 1820 Maine Constitution allowed Black men and people with no property to vote, it disenfranchised paupers who resided in houses made for poor people and those who received public assistance. Census data from 1850 to 1904 shows this population was mostly immigrants and people of color.[5] In 1893,

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[1] Lumpkins, Charles L.. "Civil-Rights Activism in Maine, 1945-1971." Maine History 36, 3 (1996): 70-85. https://digitalcommons.library.umaine.edu/mainehistoryjournal/vol36/iss3/2

[2] Lumpkins, Charles L.. "Civil-Rights Activism in Maine, 1945-1971." Maine History 36, 3 (1996): 70-85. https://digitalcommons.library.umaine.edu/mainehistoryjournal/vol36/iss3/2

[3] Simmons-Miller, Eben. "Resistance In "Pioneer Territory": The Maine NAACP and the Pursuit of Fair Housing Legislation." Maine History 36, 3 (1996): 86-105. https://digitalcommons.library.umaine.edu/mainehistoryjournal/vol36/iss3/3

[4] Hillebrand, Justus. "Making it Work Before the Movement: African-American Community and Resistance in 1940s and 1950s Portland, Maine." Maine History 49, 1 (2015): 39-76. https://digitalcommons.library.umaine.edu/mainehistoryjournal/vol49/iss1/3

[5] Myall, James (2020). Race and Public Policy in Maine: Past, Present, and Future. Maine Policy Review, vol. 29, no. 2.

an amendment was added to the state constitution that required literacy tests to vote; this was a major barrier to poor white immigrants in the state. Mainers voted to enfranchise paupers in 1965 through a constitutional amendment and removed the literacy requirement in 1970 following an amendment to the Voting Rights Act.[6] The history of voter enfranchisement is important to recognize, as the laws that elected officials dictated often reflected the attitudes of the white, economically powerful actors within the housing market.

A map of Portland made in 1935 used by bankers and real estate agents to evaluate mortgage risks designates "foreign-born, negro, or lower grade populations" as "hazardous." It also labels where Irish, Italian, Jewish, and Polish neighborhoods were located.[7] The practice of rating neighborhoods based on perceived risk was largely based on prejudice and excluded people in "hazardous" neighborhoods from accessing homeownership and the generational financial benefits that come with it. According to David Freidenreich, Professor of Jewish Studies at Colby College, real estate agents also steered Jewish and immigrant families away from affluent areas of town, thus creating segregated neighborhoods and unequal housing opportunities.[8]

Today, historical segregation in Portland and Cumberland County is reinforced by:

- Limited housing production and slow growth regulations;
- Lack of affordable housing, particularly for families outside of Portland, South Portland, Scarborough, and Westbrook;
- Denial of rental housing, especially for Housing Choice Voucher holders;
- Limited opportunities to attain homeownership;
- Disparities in educational attainment, which have long term effects on economic equality; and
- Land use regulations in some jurisdictions that favor more expensive, ownership housing and limit multifamily housing for all but seniors.

Primary Findings

This section summarizes the salient findings from the AI research, which was used to determine the primary issues, or challenges, to fair housing choice.

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[6] Ibid.

[7] Maine Historical Society. Redline map of Portland and South Portland, 1935. https://www.mainememory.net/artifact/105920

[8] Freidenreich, David. Redlining and Jewish Communities in Maine. https://www.mainememory.net/sitebuilder/site/3086/page/4887

Housing Choice

Housing production in Cumberland County lagged population growth between 2010 and 2020, leading to increases in prices and very low vacancies—conditions that negatively impact housing choice. Population in Cumberland County rose by 7.6% between 2010 and 2020, while occupied and vacant housing units rose by 6%, according to the ACS data. Local permit data shows that Portland (District 5) produced the most housing units of any singular jurisdiction in the county between 2010 and 2022, with nearly 5,000 units approved and over 2,000 certificates of occupancy issued over that time period.[9] A quarter of all units approved since 2010 are designated to be affordable. District 1 (made up of six jurisdictions) and District 2 (made up of eight jurisdictions) added an estimated 3,600 and 3,400 housing units between 2010 and 2020. The suburban communities of Scarborough and Westbrook each added a little more than 1,100 units over the same time period.

Mainers who are more likely to be disparately impacted by policies that limit development of housing, especially affordable housing, include:

- African American/Black households, Asian households, Hispanic households, Other Race household, and single parents (resident survey). These households report housing challenges—living in overcrowded conditions, living in housing in poor condition, being unable to maintain rent or utility payments—at higher rates than other resident groups.
- African/American/Black households also have the highest levels of segregation and experienced a large increase in segregation since 2010 (Figure IV-17).

Portland provides more housing to low income households than its proportionate share of county households overall. Specifically, the City of Portland houses 35% of households with incomes less than $25,000, compared to 25% of all households in the county. Westbrook also houses a higher share of households with incomes below $25,000 than households overall. In contrast, Falmouth, Gray, and Scarborough have the largest differences in the share of households with incomes of less than $25,000 and households overall (Figure IV-23 series).

This difference is partially, although not entirely, related to the provision of affordable housing. A comparison of rental units priced at less than $650/month (affordable to households with incomes of $25,000 and less) showed modest differences in the share of affordable rentals compared to all rentals, with Bridgton, Brunswick, Portland, and mostly Westbrook providing a slightly higher share of affordable rentals than rental units overall. A

[9] ACS data estimates for the city of Portland reported low unit growth between 2010-2020, which did not take into account recent permitting and approval activity.

similar analysis of owned homes found only modest variances in shares with only resort-oriented counties providing a lower share of affordable homes for purchase. In sum, the region is not significantly unbalanced, and differences are due both to where low wage jobs are located and where older residents living on fixed incomes are located, in addition to the location of affordable housing.

Deeply affordable housing—especially that accommodating families—is concentrated in Portland. The neighborhoods with the highest concentrations of affordable housing are also those with relatively high rates of poverty and schools with average educational proficiency. This is countered with strong access to employment. Outside of the Portland-South Portland area, most affordable units are targeted for elderly residents (Figure VI-46). **Policies that favor affordable elderly housing over affordable family housing work to limit access to quality education for low income families.**

In Greater Portland (Figure VI-26), Multiple Race and Other households face very high rates of burden while earning moderate incomes. This could suggest that discrimination in the housing market is limiting their housing choices, forcing them into disproportionately over-priced units.

Denial of rental housing is common, especially for voucher holders. Nearly 30% of respondents who looked for housing experienced denial of housing and **90% of voucher holders said finding a landlord that accepts vouchers is difficult to very difficult** (resident survey).

- Mainers most likely to be denied housing include: Other Race, Asian, Hispanic, and African American households, households making less than $25,000, single parents, and households with a member experiencing a disability.
- Landlord refusal to accept vouchers disparately impacts African American/Black households who are disproportionately represented among voucher holders (Figure VI-42).

Nearly 20% of survey respondents have been displaced from their home in the past five years, mostly because they could not keep up with rent (resident survey).

- Single parents, precariously housed respondents, Other Race and African American/Black respondents, households that make less than $50,000, and households with a member experiencing a disability reported the highest rates of displacement.

About 16% of survey respondents reported they have experienced discrimination in the past five years (resident survey).

- Hispanic, Other Race, and Asian respondents, as well as households making less than $25,000, precariously housed respondents, and Brunswick respondents reported the highest rates of discrimination.

Of respondents reporting a disability, **about 25% report that their current housing situation does not meet their accessibility needs** (resident survey).

Homeownership

Homeownership opportunities for younger Mainers are increasingly limited by rapidly increasing housing prices. In Portland, Cumberland County, and the State of Maine, 85-year-olds are more likely to be homeowners than those under 35 years old.

African American/Black households have extremely low homeownership rates—11% in Portland and 19% in Cumberland County, compared to 25% in Maine (Figure VI-34). To close other racial gaps in ownership, an estimated 164 Asian renters, 51 Native American renters, and 141 Hispanic renters would need to become owners. A much larger number—1,169 African American/Black renters—would need to become owners to close the White/Black homeownership gap (Figure VI-32s).

Home loan denial rates were lowest among African American/Black and White Cumberland County applicants, at 10% and 11% respectively (Figure VI-38a). For African Americans, barriers to ownership are likely driven by several factors other than mortgage loan denials. Portland, which has the largest concentration of Cumberland County's African American/Black population, has a younger population and lower overall income relative to the county. Another factor is that the majority of Portland's African American/Black population are foreign-born. The foreign-born population faces distinct challenges to homeownership, including unfamiliarity with the banking system, language barriers, and credit history length. Moreover, for Portland residents who practice Islam, Islamic law does not allow taking on interest-bearing loans, which makes buying a home with a traditional mortgage infeasible. White applicants appear less likely to be denied in many of the neighborhoods where applicants of color are focusing their homebuying efforts—mostly in suburban Portland.

Access to Opportunity

On average, residents are fairly satisfied with their transportation situation. Stakeholders raised more barriers, noting that the lack of an effective regional public transportation system limits where residents can access jobs and pushes people to stay in Portland where costs are higher. Residents who report that they can't get to public transit or buses easily live in Scarborough and Windham, are Hispanic and Other, and households that make less than $25,000 (resident survey).

Economically disadvantaged students make up more than half of school enrollment in the Westbrook School District, Harpswell Coastal Academy, RSU 17 (serving Harrison), and RSU 61 (serving Bridgton and Naples). These school districts also experienced some of the lowest rates of student testing success among all county school districts (Figures V-15 and V-17)—suggesting that these districts need more support to address the needs of economically disadvantaged students.

Low educational attainment has long term effects on earnings and wealth building, and disparities in educational attainment can reinforce long term economic inequality. County residents with a bachelor's degree earn 56% more than those with a high school diploma, while Portland residents with a bachelor's degree earn 48% more than their counterparts with a high school diploma—higher than the state overall (Figure V-27). Educational attainment also affects the ability to attain homeownership: 52% of county residents with a high school diploma own their home, compared to 76% for those with a college degree (Figure V-29). **Compared to the state, it is more difficult for city and county households with lower levels of educational attainment to become homeowners.**

Zoning and Land Use

In recent years, common zoning ordinances and land use regulations are being reconsidered due to their historical effect of restricting housing production and choice. While laws in the State of Maine address many possible regulatory barriers to housing choice, local policies in some jurisdictions may impact housing choice and availability.[10] These include:

- Growth ordinances that exempt affordable senior but not affordable family housing;
- Limited land available for multifamily development and/or use regulations which restrict housing density and unit types;
- Residential growth caps and other dimensional standards, such as large lot sizes;
- Limited public infrastructure, particularly water and sewer systems, and/or capital funding to build the public infrastructure systems needed to support a wider variety of housing and a range of densities; and
- Very large and restrictive dimensional standards that discourage or disallow all but higher-cost single family homes.

[10] Refer to Section VIII of this report for more information and recommendations related to removing zoning and land use barriers to housing production.

Progress Addressing Fair Housing Issues Identified in Past AIs

The City of Portland last reviewed fair housing issues as part of the Greater Portland Council of Governments Sustainable Communities Initiative—*Sustain Southern Maine*—and in a 2013 AI. Both were adopted by the City Council.

The major housing issues in Portland that emerged from the 2013 AI included:

- Concentrations of poverty, African American/Black residents, foreign born residents, single parent households, and publicly assisted housing;
- Limits on the effectiveness of the Section 8 program due to lack of housing in the broader region;
- Housing choice issues for new immigrants cause by landlords' unfamiliarity of cultural customs and norms;
- Landlord skepticism around state funding of General Assistance and subsidy payments that are lower than market rents;
- Lack of awareness by landlords related to reasonable accommodations' laws and a belief that housing tenants with disabilities is costly;
- Bias against renting to single parent, female headed, households with children; and
- High and increasing rents.

Cumberland County conducted its AI in 2010. The issues identified in that study included:

- Fair housing violations occur in reasonable accommodations for persons with disabilities and discrimination based on familial status and sex;
- Refugee and immigrant housing needs are unaddressed;
- Discrimination based on source of income occurs; and
- There are limited options for affordable rental and ownership housing within entitlement and suburban communities. Zoning restrictions and limited water and sewer and utilities connections contribute to the lack of housing options.

The following fair housing issues were identified in the broader region in *Sustain Southern Maine*:

- Lack of knowledge about landlord/tenant and Fair Housing laws;
- Constraints on refugee choices of where to live;
- Shortage of barrier-free housing;
- Lack of awareness of reasonable accommodations;

- Setback requirements that prevent people with disabilities from getting ramps built;
- Need for homebuyer education and financial literacy for those under-represented in single family lending; and
- Vulnerability to lead hazards in housing for children.

To address these issues, the City of Portland:

- Actively pursued regional partnerships that work to widen the public transportation network and provide housing opportunities for a diversity of people throughout the region;
- Reformed land use regulations to increase allowable densities, reduce minimum lot sizes, incentivize affordable housing construction, and require affordable housing in certain contexts (more details on these efforts can be found in Section VIII);
- Works to encourage other communities in the region to develop affordable housing;
- Created a partnership with the Cumberland County Community Development Office and local landlord associations to provide landlord awareness workshops;
- Launched initial efforts to set up a housing liaison system to resolve landlord/tenant issues, resulting in the formation of the Rental Housing Advisory Committee; and
- Administers a Rent Control Board created by a citizen-approved initiative.

To address these issues, Cumberland County:

- Funded landlord education and training;
- Funded tenant education to increase awareness of fair housing laws and rights;
- Educated local policymakers and leaders on fair housing issues, including the Cumberland County Municipal Oversight Committee; and
- Worked with municipalities to encourage development of affordable housing in every community and ensure that local ordinances are consistent with state and federal law concerning group homes and special needs housing.

These efforts have been an important part of mitigating fair housing violations, raising awareness about affordable housing needs, and increasing fair housing knowledge and awareness.

As this AI update demonstrates, many of the county's and jurisdictions' housing challenges have increased since these studies were conducted, as a result of growing demand for housing, rising costs of housing, and intensifying economic inequality. These forces have made housing challenges worse due to a historical lack of investment in affordable housing to facilitate housing choice. In sum, **housing challenges have become more**

complex—requiring ambitious and collective efforts to expand housing choice.

Fair Housing Issues and Fair Housing Action Plan

This section outlines the fair housing issues identified in this AI with recommendations for how the participating jurisdictions should address the identified issues and further fair housing choice.

Primary Fair Housing Issues Negatively Affecting Housing Choice

Residents most affected by housing choice issues include African American/Black households, Asian households, Hispanic households, Other Race households, and single parents. Issues negatively affecting housing choice include:

- Limited housing, especially affordable housing production, contributing to rising rents and a loss of overall affordability;
- Lack of a local commitment of many jurisdictions to address regional housing needs;
- Concentrations of deeply subsidized rental housing in the city of Portland;
- Land use policies in many small jurisdictions that favor affordable elderly housing over affordable family housing, restricting access to high equality educational environments;
- Denial of rental housing to Housing Choice Voucher holders;
- Housing discrimination, especially for people of color, very low income households, and those who are precariously housed; and
- Zoning ordinances and land use regulations that restrict the type of housing needed, including affordable family housing and multifamily housing, from being developed.

Recommendations for addressing fair housing issues. To address production and affordability issues, Cumberland County should:

1. Activate the power of Maine's new legislation (L.D. 2003) to increase the supply of housing:
    a. Provide guidance and technical assistance to Cumberland County communities on how to rewrite land use codes to allow increased density for affordable housing developments. This should include developing model code language that jurisdictions can enact or model to ensure that duplexes/triplexes/ fourplexes (and similar types of low density, multi-unit housing) are feasible to develop. Stakeholders interviewed for this AI noted that some jurisdictions require unreasonably large lots for duplexes (e.g., four acres);

b. Explore the feasibility of a program that incentivizes increased density, including up to six-plexes, in growth areas along corridors and in and near commercial zones when the majority of units are affordable[11];

c. Explore a partnership with the City of Portland to develop pre-approved development prototypes for ADUs to lower pre-development costs of homeowners; and

d. Explore a partnership with the City of Portland to work with community development financial institutions and foundations to develop favorable financing for affordable housing including ADUs.

2. Share the results of this study with local jurisdiction leaders and planning commissions and GPCOG membership and facilitate a discussion of how to establish a regional commitment to housing production, building upon the new statewide housing production goals. Explore with GPCOG tying transportation funding to progress toward production goals.
3. Share the results of this study with industry representatives, including property managers and real estate agents, through presentations at conferences and annual meetings, to build commitment to collectively addressing issues.
4. Encourage local jurisdictions to use the data and findings from this study to inform housing and land use planning.
5. Encourage housing authorities to improve their websites and language access options in housing applications, as discussed in Section VI.
6. Encourage local jurisdictions to remove bias against non-elderly affordable housing. Many zoning ordinances exempt senior housing from growth ordinances but not affordable housing. Restricting exemptions to senior housing has an adverse and disparate impact on families.
7. Fund education and training and testing to build knowledge of fair housing protections, especially to clarify that the state requires vouchers to be accepted under the "public assistance" protected class. This should include testing with real estate agents about prequalification requirements for certain protected classes (disparities were found in the resident survey) and testing to uncover appraisal discrimination, as well as training for property owners to build commitment to providing comfortable and culturally sensitive housing environments for New Mainers.
8. Evaluate the success of the public housing authorities' "signing bonus," repair grant, security deposit assistance, and damage reimbursement programs and seek funding to support the programs that have been shown to be successful in

[11] Austin's Affordability Unlocked program would be a place to start.

increasing the number of landlords who offer units to Housing Choice Voucher holders.

To address production and affordability challenges: the City of Portland should:

1. Continue to invest in, require contributions of developers for, and incentivize development of affordable and mixed-income housing. Ensure that these efforts produce housing that is needed to address disproportionate housing needs by monitoring affordability, occupancy, and location of units developed.
2. Allow higher densities in multifamily development (six, eight- and greater) along corridors and priority growth areas, with proportionate dimensional (height, scale, etc.) bonuses for the inclusion of affordable units in new housing projects.[12]
3. Enact the recommendations to facilitate housing production of the Land Code Evaluation as part of Recode Portland Phase II. Make the recommended changes to the city's zoning code detailed in Section VIII, pages 18 through 19.
4. Fund education and training and testing to build knowledge of fair housing protections, especially to clarify that the state requires vouchers to be accepted under the "public assistance" protected class. Utilize the city's rental registration program to convey fair housing information.
5. Explore the use of City resources to assist low income tenants with deposit requirements for rental housing (first and last month's rent, security/damage deposits).
6. Explore the use of City resources to assist tenants with fair housing questions and requirements.
7. To support regional efforts of adding housing units at densities feasible in suburban and rural parts of Cumberland County, partner with Cumberland County to:
    a. Explore developing a regional program that offers pre-approved development prototypes for ADUs to lower pre-development costs of homeowners;
    b. Explore working with community development financial institutions and foundations to develop favorable financing for affordable housing including ADUs; and
    c. Consider allowing larger sized ADUs and waiving fees for ADUs that are accessible or have universal design.

[12] Austin's Affordability Unlocked program would be a place to start.

Issues Affecting Homeownership Attainment

Residents most affected by issues affecting their ability to attain homeownership include young adults, African American/Black households, and Hispanic households. Issues impacting their ability to attain homeownership include:

- Limited stock of starter homes for first time and lower income buyers;
- Lack of funds for a downpayment and difficulty qualifying for mortgage loans; and
- Zoning ordinances and land use regulations restrict supply of more affordable starter home products.

Recommendations for addressing issues affecting homeownership attainment. To address issues affecting homeownership attainment, Cumberland County and Portland should:

1. Explore programs funded by foundations that offer greater downpayment assistance to residents who historically faced discrimination and restricted access to homeownership.[13]
2. Study the financial feasibility of creating ownership products affordable to 120% AMI (and less), leveraging the land use changes afforded by L.D. 2003. Share this information with participating jurisdictions to demonstrate how new affordable ownership products can be created.
3. Complete the Action Plan items to address the fair housing issues detailed above.

Issues Affecting Access to High Opportunity Environments

Issues impacting access to high opportunity environments include:

- Difficulty accessing public transit or buses in suburban Portland jurisdictions and rural Cumberland County, pushing people into Portland where costs are higher and limiting where people with disabilities can live;
- Economically disadvantaged students are concentrated in a handful of school districts, which need more support to close learning gaps; and
- Low educational attainment exacerbates income inequality and limits wealth building through homeownership.

[13] https://www.cityofevanston.org/government/city-council/reparations and https://www.dearfieldfund.com/who-we-are/

Recommendations for addressing issues affecting homeownership attainment. To address issues affecting homeownership attainment, Cumberland County and Portland should:

1. Advocate for improvements to the county's public transportation system to more effectively connect low income workers with jobs both within Portland and in the broader region. Focus on accommodating the needs of persons with disabilities and pairing transportation investments with housing affordability opportunities.
2. Advocate for additional funding in schools that have disproportionate shares of economically disadvantaged students.
3. Accomplish the Action Items to expand housing choices for families in suburban and rural communities.

SECTION II.

COMMUNITY ENGAGEMENT—RESIDENT SURVEY ANALYSIS

SECTION II.
Community Engagement — Resident Survey Analysis

This section reports the findings from the resident survey conducted of Cumberland County residents, as well as stakeholder focus groups and interviews, to better understand residents' experiences with housing choice and access to opportunity throughout the county. The survey explores residents' housing, affordability, and neighborhood challenges including experiences with displacement and housing discrimination. It also asks about residents' access to economic opportunity, captured through reported challenges with transportation, employment, and K-12 education. The survey was offered in English, Arabic, French, Portuguese, Somali, and Spanish.

The resident survey was available online, in a format accessible to screen readers, and promoted through jurisdictional communications and social media and through partner networks. A total of 751 residents participated.

Explanation of terms. Throughout this section, several terms are used that require explanation.

- "Precariously housed" includes residents who are currently homeless or living in transitional or temporary/emergency housing, as well as residents who live with friends or family but are not themselves on the lease or property title. These residents may (or may not) make financial contributions to pay housing costs or contribute to the household in exchange for housing (e.g., childcare, healthcare services).
- "Disability" indicates that the respondent or a member of the respondent's household has a disability of some type—physical, mental, intellectual, developmental.
- "Single parent" are respondents living with their children only or with their children and other adults but not a spouse/partner.
- "Tenure" in the housing industry means rentership or ownership.
- "Large households" are considered those with five or more persons residing in a respective household.
- "Seriously Looked for Housing" includes touring or searching for homes or apartments, putting in applications, or pursuing mortgage financing.

Sampling note. The survey respondents do not represent a random sample of the county or jurisdictions' population. A true random sample is a sample in which each individual in the population has an equal chance of being selected for the survey. The self-selected nature of the survey prevents the collection of a true random sample. Important insights and themes can still be gained from the survey results, however, with an understanding of the differences among resident groups and between jurisdictions and the county overall. Overall, the data provide a rich source of information about the county's households and their experience with housing choice and access to opportunity in the communities where they live.

Jurisdiction-level data are reported for cities in Cumberland County with 25 responses or more. Response by jurisdiction and demographics are shown in the figures on the following page.

Compared to Cumberland County residents overall, the survey respondents are:

- Similar in racial and ethnic distribution. Eighty-six percent of residents in the county overall are non-Hispanic White compared to 90% of survey respondents.
- Less likely to be high income. Thirty-seven percent of Cumberland County households earn $100,000 and more compared to 28% of survey respondents.
- Less likely to be homeowners. Seventy percent of Cumberland County households are homeowners compared to 52% of survey respondents.
- More likely to have a disability. Eleven percent of Cumberland County residents have a disability compared to 30% of survey respondents.
- Similar in the presence of children under 18 in their household. Twenty six percent of Cumberland County households have children compared to 28% of survey respondents.
- More likely to be over the age of 65. Eighteen percent of the county overall are older than 65 compared to 24% of survey respondents.
- More likely to be single parent households. Five percent of Cumberland County households[1] are single parents compared to 24% of survey respondents.
- Slightly less likely to be living in a large household. Six percent of Cumberland County households live in a household with five or more people compared to 5% of survey respondents.

[1] This data is from 2019 5-year ACS estimates; 2020 ACS data for single parent households in Cumberland County was not available at the time of this report.

Figure II-1
Survey Respondents by Race/Ethnicity

Note:

n=620; 131 respondents did not indicate their race or ethnicity. Totals do not equal 100%; respondents were allowed to select all options that applied.

Source:

Root Policy Research from the 2022 Portland/Cumberland County Analysis of Impediments to Fair Housing Resident Survey

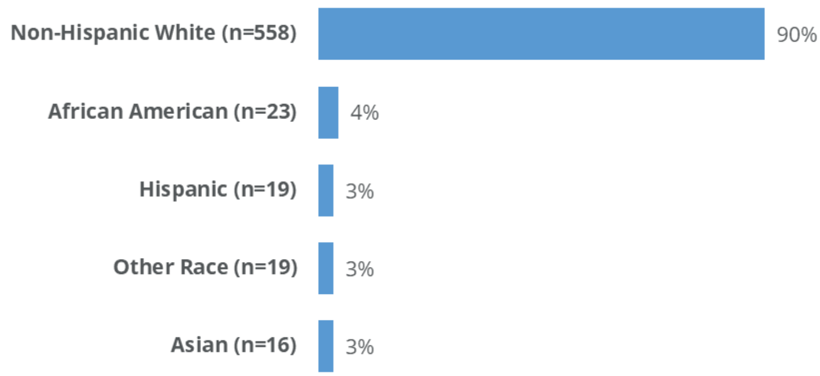

Figure II-2.
Survey Respondents by Tenure

Note:

n=741.

Source:

Root Policy Research from the 2022 Portland/Cumberland County Analysis of Impediments to Fair Housing Resident Survey

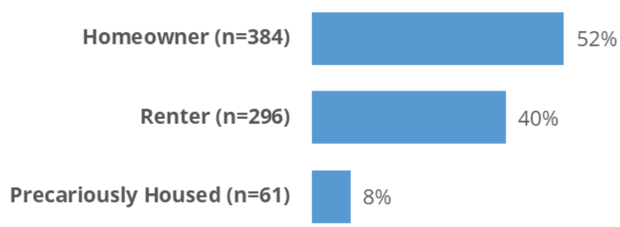

Figure II-3.
Survey Respondents by Income

Note:

n=595.

Source:

Root Policy Research from the 2022 Portland/Cumberland County Analysis of Impediments to Fair Housing Resident Survey

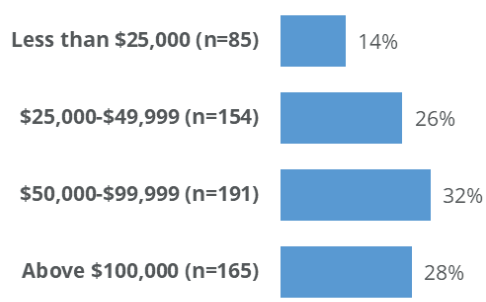

Figure II-4. Survey Respondents by Selected Household Characteristics

Note:

Denominator n ranges from 178 to 650.

Source:

Root Policy Research from the 2022 Portland/Cumberland County Analysis of Impediments to Fair Housing Resident Survey

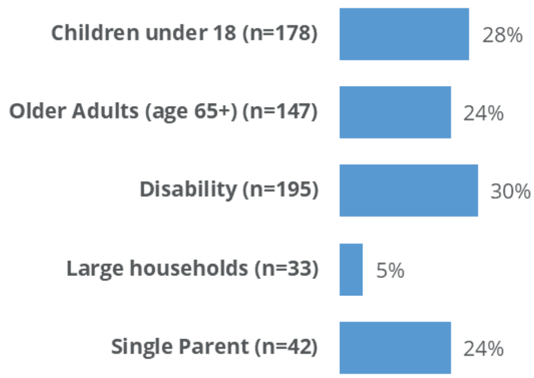

Figure II-5.
Resident Survey Sample Sizes by Jurisdictions and Selected Characteristics

	County	Brunswick	Cape Elizabeth	Portland	Scarborough	South Portland	Westbrook	Windham
Total Responses	**751**	**31**	**48**	**318**	**26**	**90**	**48**	**57**
Race/Ethnicity								
African American	23	0	4	9	0	0	4	1
Hispanic	19	0	0	10	1	1	1	1
Asian	16	1	0	5	2	1	1	1
Other Race	19	1	0	4	0	3	2	4
Non-Hispanic White	558	25	35	261	20	70	36	36
Tenure								
Homeowner	384	12	36	145	15	42	12	40
Renter	296	15	6	155	7	37	33	11
Precariously Housed	61	4	5	15	4	9	2	5
Income								
Less than $25,000	85	7	1	33	5	9	11	5
$25,000-$49,999	154	7	5	65	2	22	16	11
$50,000-$99,999	191	10	17	86	6	22	11	10
Above $100,000	165	3	13	77	10	19	5	12
Household Characteristics								
Children under 18	178	8	15	70	9	19	8	16
Large households	33	1	1	11	2	3	3	6
Single Parent	42	2	4	15	2	5	2	6
Disability	195	7	10	79	8	30	14	14
Older Adults (age 65+)	147	3	19	44	6	19	14	12

Note: Numbers do not aggregate either due to multiple responses or that respondents chose not to provide a response to all demographic and socioeconomic questions.

Source: Root Policy Research from the 2022 Portland/Cumberland County Analysis of Impediments to Fair Housing Resident Survey.

Primary Findings

The survey data present a unique picture of the housing choices, challenges, needs, and access to economic opportunity of Cumberland County residents.

Top level findings from residents' perspectives and experiences include:

- The **limited supply of housing** that accommodates voucher holders presents several challenges. Specifically,

    - Ninety-percent of voucher holders represented by the survey find a landlord that accepts a housing voucher to be "difficult" or "very difficult."

    - According to the survey data, landlords that have policies of not renting to voucher holders is a top impediment for residents who want to move in Cumberland County, as well as for precariously housed respondents, renters, non-Hispanic White respondents, households making less than $50,000, single parents, households with a member experiencing a disability, households with children under 18, and several jurisdictions.

- **Low income is a barrier** to accessing housing. The impacts are highest for Asian households, precariously housed respondents, households making less than $25,000, single parents, and Westbrook respondents.

- **Nearly 30% of respondents who looked for housing experienced denial of housing.** Other Race, Asian, Hispanic, and African American respondents, as well as households making less than $25,000, single parents, and households with a member experiencing a disability reported the highest denial rates.

- **Nearly 20% of residents have been displaced** from their home in the past five years. One of the main reasons cited for displacement was *the rent increased more than I could pay*. Single parents, precariously housed respondents, renters, Other Race and African American respondents, households that make less than $50,000, and households with a member experiencing a disability reported the highest rates of displacement.

- **About 16% of residents reported they have experienced discrimination** in the past five years. Hispanic, Other Race, and Asian respondents, as well as households making less than $25,000, precariously housed respondents, and Brunswick respondents reported the highest rates of discrimination.

- **Residents lack awareness or knowledge about what to do if they have experienced discrimination.** The most common actions in response to discrimination cited by survey respondents were *Nothing/I wasn't sure what to do* and *Moved/found another place to live*.

- Of respondents reporting a disability, **about 25% report that their current housing situation does not meet their accessibility needs**. The three top greatest housing needs identified by respondents included services onsite to help with mental health and counseling, installation of grab bars in bathroom or bench in shower, and service or emotional support allowed in their home.

- On average, respondents are **fairly satisfied with their transportation situation**. Groups with the highest proportion of respondents somewhat or not at all satisfied with their transportation options included Brunswick, Hispanic, Other Race, Asian, and African American respondents, as well as precariously housed respondents, households making less than $25,000, large households, and households with a member experiencing a disability.

There are some housing, affordability, and neighborhood challenges unique to specific resident groups. These include:

- **My home/apartment is in bad condition**—Most likely to be a challenge for Brunswick respondents, as well as Other Race, Hispanic, precariously housed, households making less than $25,000, and single parents.

- **My house or apartment isn't big enough for my family**—Most likely to be a challenge for Brunswick and Windham respondents, as well as African American, Asian, Hispanic, renters, precariously housed, large and single parent household respondents.

- **I can't keep up with my utilities**— Most likely to be a challenge for Westbrook respondents, as well as Other Race and Asian respondents, single parents and households that make less than $25,000.

- **I can't keep up with my property taxes**— Most likely to be a challenge for Cape Elizabeth and South Portland respondents, as well as African American and Other Race respondents, large households and households that make less than $25,000.

- **My neighborhood does not have good sidewalks, walking areas, and/or lighting**— Most likely to be a challenge for Scarborough and Windham respondents, Other Race and Asian respondents, large households, and households with a member experiencing a disability.

- **I can't get to public transit/bus easily or safely**—Most likely to be a challenge for Scarborough and Windham respondents, Hispanic and Other Race respondents, and households that make less than $25,000.

Housing, Neighborhood and Affordability Challenges

Survey respondents were asked to select the housing challenges they currently experience from a list of 27 different housing, neighborhood, and affordability challenges. The figures on the following pages present the 10 housing challenges and top 5 affordability and neighborhood challenges experienced by jurisdiction, race/ethnicity, tenure, income, and selected household characteristics.

These responses allow for a way to compare the jurisdictions to the county for housing challenges for which other types of data do not exist. In this analysis, "above the county"—**shaded in light red or pink**—is defined as the proportion of responses that is 25% higher than the overall county proportion. "Below the county"—**shown in light blue**—occurs when the proportion of responses is 25% lower than the overall county proportion.

As shown in Figure II-6a, residents in Brunswick and South Portland experience several housing challenges at a higher rate than the county overall. Conversely, Cape Elizabeth, Scarborough, and Windham residents experience most housing challenges at a lower rate than the county.

Notable trends in housing, neighborhood, and affordability challenges by geographic area include:

- Residents in Brunswick and Portland report being more reticent to request a repair to their unit in fear that their landlord will raise their rent or evict them. These residents, along with South Portland residents, also report that their landlord refuses to make repairs despite their requests at a higher rate than the county.
- Brunswick and Windham residents report living in housing that is too small for their families.
- Brunswick and South Portland residents are more likely to report experiencing bed bugs/insects or rodent infestation in their home.
- Over 1 in 5 Brunswick survey respondents report that their home or apartment is in bad condition.
- South Portland residents are more likely to report living too close to environmental hazards, such as polluting factories or waste treatment facilities.
- Residents in Portland and South Portland are more likely to report that they don't feel safe in their neighborhood or building.
- South Portland and Westbrook respondents expressed the greatest need for assistance in taking care of themselves or their home.
- Scarborough and South Portland residents are more likely to report being bullied or harassed by their landlord or other tenants.

Figure II-6a.
Top 10 Housing Challenges Experienced by Jurisdiction

25% Above County average

25% Below County average

Housing or Neighborhood Condition	County	Brunswick	Cape Elizabeth	Portland	Scarborough	South Portland	Westbrook	Windham
Valid cases	735	30	46	311	26	90	47	56
My home/apartment is in bad condition	13%	23%	11%	15%	12%	13%	13%	4%
My house or apartment isn't big enough for my family members	12%	17%	7%	15%	12%	11%	6%	16%
I worry that if I request a repair it will result in a rent increase or eviction	12%	20%	9%	16%	0%	12%	11%	5%
My landlord refuses to make repairs despite my requests	7%	13%	4%	9%	0%	11%	6%	2%
I need help taking care of myself/my home and can't find or afford to hire someone	7%	7%	7%	6%	4%	9%	9%	2%
I live too far from family/friends/my community	5%	17%	4%	3%	4%	4%	4%	11%
I don't feel safe in my building/ neighborhood	4%	3%	2%	6%	0%	6%	2%	0%
I have bed bugs/insects or rodent infestation	4%	10%	2%	4%	0%	8%	4%	2%
I am too close to environmental hazards (polluting factories, waste treatment)	4%	3%	2%	3%	0%	14%	0%	0%
I/my family is bullied or harassed by my landlord or other tenants	3%	3%	2%	3%	4%	4%	2%	2%
None of the above	63%	47%	72%	59%	81%	58%	68%	73%

Source: Root Policy Research from the 2022 Portland/Cumberland County Analysis of Impediments to Fair Housing Resident Survey.

The following sections and figures show more in-depth responses for housing and neighborhood challenges by:

- Housing affordability challenges only; and
- Neighborhood challenges only.

Housing affordability challenges. As shown in Figure II-6b, respondents in South Portland, Westbrook, Brunswick, and Windham experience affordability challenges at a higher rate than the county overall. Conversely, Cape Elizabeth and Scarborough respondents experience affordability challenges at a lower rate than the county.

The most significant geographic variations occur in:

- South Portland and Westbrook respondents experience most affordability challenges at a greater rate than the county overall. Respondents in both jurisdictions are more likely than the average county respondent to have bad credit or a history of eviction/foreclosure impact their ability to find a place to rent. Accordingly, these respondents are almost twice as likely to be late on their rent payments.
- Cape Elizabeth respondents are more than twice as likely than the average county respondent to be late paying their property taxes. South Portland respondents also report being more likely to be late paying their property taxes.
- Westbrook respondents are almost twice as likely to be delinquent paying utility bills.
- Westbrook, South Portland, and Portland respondents are most likely to be late on their rent payments.
- In addition to South Portland and Westbrook, Brunswick respondents are more than twice as likely to have bad credit or history of eviction/foreclosure impacting their ability to rent. Windham respondents also report this challenge at a higher rate than the county.
- Windham and Brunswick respondents are more likely to be late on their mortgage payments.

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Figure II-6b.
Top 5 Affordability Challenges Experienced by Jurisdiction

25% Above County average

25% Below County average

Affordability Challenges	County	Brunswick	Cape Elizabeth	Portland	Scarborough	South Portland	Westbrook	Windham
Valid cases	725	31	47	306	25	87	47	55
I can't keep up with my utilities	12%	6%	6%	12%	0%	13%	21%	15%
I can't keep up with my property taxes	6%	6%	13%	6%	0%	8%	2%	2%
I'm often late on my rent payments	5%	3%	0%	7%	0%	8%	9%	5%
I have bad credit/history of evictions/foreclosure and cannot find a place to rent	4%	10%	0%	4%	4%	6%	6%	7%
I'm often late on my mortgage payments	2%	3%	0%	1%	0%	2%	2%	5%
None of the above	77%	74%	83%	77%	92%	77%	72%	75%

Source: Root Policy Research from the 2022 Portland/Cumberland County Analysis of Impediments to Fair Housing Resident Survey.

Neighborhood challenges. As shown in Figure II-6c, respondents in Windham experience neighborhood challenges at a higher rate than the county. Westbrook, Portland, and South Portland experience neighborhood challenges at a lower rate than the county.

Cape Elizabeth and Scarborough respondents report divergent experiences related to neighborhood challenges: Respondents identified more challenges around neighborhood infrastructure and access to transit but fewer challenges around school quality, access to healthy food and job opportunities.

There are a handful of jurisdictions who experience specific neighborhood challenges at a disproportionate rate compared to the county.

- For instance, Scarborough and Windham respondents experience neighborhood infrastructure issues (e.g., bad sidewalks, no lighting) more acutely than county residents overall.
- Scarborough respondents are more than twice as likely to report that they can't access public transit easily or safely compared to the average county resident. Windham, Cape Elizabeth, and Brunswick respondents are also more likely to report transit access challenges in their neighborhoods.
- Brunswick and Windham respondents were more likely to report that they lived too far from work and there are not enough job opportunities in their areas.

Figure II-6c.
Top 5 Neighborhood Challenges Experienced by Jurisdiction

25% Above County average

25% Below County average

Neighborhood Challenges	County	Brunswick	Cape Elizabeth	Portland	Scarborough	South Portland	Westbrook	Windham
Valid cases	713	31	46	299	24	85	47	55
My neighborhood does not have good sidewalks, walking areas, and/or lighting	27%	32%	24%	25%	38%	20%	23%	35%
I can't get to public transit/bus easily or safely	16%	23%	24%	9%	33%	15%	6%	25%
I live too far from work/there are not enough job opportunities in the area	8%	13%	2%	4%	4%	7%	4%	11%
There are no or few grocery stores/healthy food stores in the area	8%	3%	2%	10%	0%	7%	2%	5%
Schools in my neighborhood are poor quality	5%	0%	0%	5%	0%	2%	6%	5%
None of the above	58%	55%	63%	64%	38%	64%	66%	49%

Source: Root Policy Research from the 2022 Portland/Cumberland County Analysis of Impediments to Fair Housing Resident Survey.

Transportation access. Nearly 90% of respondents indicated the type of transportation used most often is driving a personal vehicle (89%). This share was relatively similar across the majority of jurisdictions and was the number one type of transportation used across all jurisdictions and demographic characteristics.

The groups with the lowest proportion of those who primarily drive included African American (40%), households making less than $25,000 (53%), single parents (57%), and precariously housed (57%) respondents.

As shown in Figure II-7, on average respondents are fairly satisfied with their transportation situation. Those groups with the highest proportion of respondents somewhat or not at all satisfied with their transportation options include Brunswick (52%), Hispanic (42%), Other Race (38%), Precariously housed (34%), Asian, households making less than $25,000, large households, and households with a member experiencing a disability (33%), and African American respondents (31%),

Figure II-7. Are you satisfied with your current transportation options?

Source:

Root Policy Research from the 2022 Portland/Cumberland County Analysis of Impediments to Fair Housing Resident Survey.

	Entirely satisfied	Mostly satisfied	Somewhat unsatisfied	Not at all satisfied	n
Jurisdiction					
County	34%	40%	19%	7%	633
Brunswick	22%	26%	41%	11%	27
Cape Elizabeth	36%	48%	17%	0%	42
Portland	31%	42%	19%	7%	277
Scarborough	38%	54%	0%	8%	24
South Portland	38%	37%	14%	11%	76
Westbrook	50%	33%	14%	2%	42
Windham	41%	39%	15%	5%	41
Race/Ethnicity					
African American	43%	26%	9%	22%	23
Asian	13%	53%	13%	20%	15
Hispanic	11%	47%	26%	16%	19
Other Race	31%	31%	19%	19%	16
Non-Hispanic White	35%	41%	19%	5%	555
Tenure					
Homeowner	38%	39%	19%	3%	318
Renter	30%	43%	19%	8%	261
Precariously Housed	28%	38%	17%	17%	47
Income					
Less than $25,000	26%	40%	18%	15%	84
$25,000-$49,999	32%	41%	20%	7%	153
$50,000-$99,999	31%	42%	20%	6%	191
Above $100,000	39%	40%	18%	3%	163
Household Characteristics					
Children under 18	38%	37%	16%	9%	177
Large Households	42%	24%	12%	21%	33
Single Parent	36%	36%	14%	14%	42
Disability	25%	42%	24%	9%	188
Older Adults (age 65+)	38%	41%	15%	5%	146

Differences in needs by race and ethnicity and housing tenure. As shown in Figure II-8a, and compared to the county overall:

- Respondents of color, as well as renters and those who are precariously housed experience several housing challenges at a higher rate than the county overall.
- Conversely, non-Hispanic White residents and homeowners are less likely to experience housing challenges.

Specifically,

- African American/Black residents are more than twice as likely to live in a house or apartment that isn't big enough for their family compared to county residents overall. Hispanic, Asian, and renter respondents are also more likely to experience this challenge.
- Asian, Hispanic, Other Race, Renter, and Precariously Housed households are more likely to report that their home or apartment is in bad condition.
- African American, Hispanic, and Other Race, respondents are more likely to report that their landlord refuses to make repairs despite their requests.
- Other Race respondents are almost three times more likely to need help taking care of themselves and their homes; Asian and African American respondents also experience this challenge at a higher rate than the county overall. The proportion of Other Race respondents older than 65 (38%) is higher than the county overall (24%). Additionally, Other Race, Asian, and African American respondents are more likely to experience a disability compared to the average county respondent.
- Hispanic respondents are more than four times as likely to live far away from their family and friends; African American and Other race respondents also disproportionately experience this challenge.
- African Americans are more three times as likely than the average county respondent to report that they don't feel safe in their building or neighborhood; Hispanic respondents are almost more than three times as likely to report this challenge. Both Renter and Precariously Housed respondents also experience this challenge.
- Other Race, African American, and Precariously Housed respondents experience bed bugs, insects, or rodent infestation at greater rates than the county overall. Asian and Renter households are also disproportionately impacted by this challenge.
- When compared to the county proportion overall, Hispanic (five times as likely), Asian and Other Race (more than four times as likely), and African American (three times as likely) respondents are more likely to report that they or their family were bullied or harassed by their landlord or other tenants.
- Other Race respondents are more likely to report living too close to environmental hazards, such as polluting factories or waste treatment facilities, than the average county respondent.

Figure II-8a.
Top 10 Housing Challenges Experienced by Race/Ethnicity and Tenure

25% Above County average

25% Below County average

Housing or Neighborhood Condition	County	African American	Asian	Hispanic	Other Race	Non-Hispanic White	Homeowner	Renter	Precariously Housed
Valid cases	735	23	16	19	16	544	373	293	59
My home/apartment is in bad condition	13%	13%	25%	26%	31%	12%	6%	19%	20%
My house or apartment isn't big enough for my family members	12%	30%	19%	26%	13%	10%	7%	17%	12%
I worry that if I request a repair it will result in a rent increase or eviction	12%	9%	6%	5%	13%	13%	0%	28%	5%
My landlord refuses to make repairs despite my requests	7%	13%	6%	16%	13%	7%	1%	15%	3%
I need help taking care of myself/my home and can't find or afford to hire someone	7%	9%	13%	5%	19%	7%	6%	6%	8%
I live too far from family/friends/my community	5%	13%	6%	21%	13%	5%	5%	6%	7%
I don't feel safe in my building/ neighborhood	4%	13%	0%	11%	0%	4%	1%	7%	7%
I have bed bugs/insects or rodent infestation	4%	9%	6%	5%	13%	3%	1%	6%	8%
I am too close to environmental hazards (polluting factories, waste treatment)	4%	0%	0%	5%	6%	4%	3%	4%	2%
I/my family is bullied or harassed by my landlord or other tenants	3%	9%	13%	16%	13%	3%	1%	5%	3%
None of the above	63%	52%	56%	42%	56%	64%	78%	46%	64%

Source: Root Policy Research from the 2022 Portland/Cumberland County Analysis of Impediments to Fair Housing Resident Survey.

The above trends are similar for the **most acute housing affordability challenges**. As shown in Figure II-8b, Other Race, African American and Asian households, as well as renters, experience affordability challenges at a higher rate than the county overall. Non-Hispanic White residents and homeowners experience these same challenges at a lower rate than the county.

- Other Race residents experience all five affordability challenges at a greater rate than the county overall.
- Other Race respondents are more than three times as likely than the average county respondent to be late paying their utility bills. Asian respondents are almost three times as likely to experience this challenge.
- African American, Other Race, and Asian Households are more than twice as likely than the average county respondent to be unable to pay their property taxes on time. Hispanic and homeowner respondents are also disproportionately impacted by this challenge.
- Other Race, African American, and Renter households are more likely to be late on their rent payments.
- Every category by race/ethnicity and tenure, with the exception of Hispanic and Homeowner respondents, reported bad credit or history of eviction/foreclosure impacting their ability to rent at a higher rate than the county overall. Precariously Housed respondents were more than five times as likely to experience this challenge, while Asian respondents were more than four times as likely.
- Other Race respondents are more than six times as likely to be late paying their mortgage compared with the average county respondent. Hispanic and Homeowner respondents are also disproportionately impacted by this challenge.

Figure II-8b.
Top 5 Affordability Challenges Experienced by Race/Ethnicity and Tenure

25% Above County average

25% Below County average

Affordability Challenges	County	African American	Asian	Hispanic	Other Race	Non-Hispanic White	Homeowner	Renter	Precariously Housed
Valid cases	725	23	16	18	16	547	373	285	59
I can't keep up with my utilities	12%	13%	31%	11%	38%	12%	8%	17%	17%
I can't keep up with my property taxes	6%	17%	13%	11%	13%	6%	10%	1%	5%
I'm often late on my rent payments	5%	13%	6%	0%	19%	4%	0%	11%	5%
I have bad credit/history of evictions/foreclosure and cannot find a place to rent	4%	9%	19%	0%	13%	5%	0%	6%	22%
I'm often late on my mortgage payments	2%	0%	0%	6%	13%	2%	3%	1%	0%
None of the above	77%	70%	56%	67%	44%	79%	84%	72%	61%

Source: Root Policy Research from the 2022 Portland/Cumberland County Analysis of Impediments to Fair Housing Resident Survey.

As shown in Figure II-8c, respondents of color, as well as Precariously Housed respondents, face neighborhood challenges at a higher rate than the county. All of the aforementioned respondents are more likely to live in neighborhoods with fewer job opportunities and poorer quality schools than the average county respondent. Except for African American and Precariously Housed respondents, all respondents experience transit access challenges in their neighborhood more acutely than county residents overall.

Hispanic residents are more than three times as likely to not have access to grocery stores or healthy food in their neighborhoods when compared to the average county respondent. African American and Other Race respondents are also disproportionately impacted by this challenge.

Additionally, Other Race and Asian respondents are more likely to live in neighborhoods with poor infrastructure (e.g., bad sidewalks, no lighting).

Figure II-8c.
Top 5 Neighborhood Challenges Experienced by Race/Ethnicity and Tenure

25% Above County average

25% Below County average

Neighborhood Challenges	County	African American	Asian	Hispanic	Other Race	Non-Hispanic White	Homeowner	Renter	Precariously Housed
Valid cases	713	21	15	18	15	543	370	281	54
My neighborhood does not have good sidewalks, walking areas, and/or lighting	27%	29%	40%	33%	47%	28%	31%	24%	22%
I can't get to public transit/bus easily or safely	16%	10%	27%	39%	33%	16%	18%	13%	17%
I live too far from work/there are not enough job opportunities in the area	8%	14%	20%	28%	13%	7%	6%	7%	20%
There are no or few grocery stores/healthy food stores in the area	8%	14%	7%	22%	13%	8%	6%	9%	6%
Schools in my neighborhood are poor quality	5%	14%	13%	22%	7%	4%	5%	3%	9%
None of the above	58%	57%	33%	28%	40%	58%	58%	61%	50%

Source: Root Policy Research from the 2022 Portland/Cumberland County Analysis of Impediments to Fair Housing Resident Survey.

Differences in needs by household status. As shown in Figure II-9a, single parents, households making less than $25,000, households with a member experiencing a disability, and large households are more likely to experience housing challenges. Conversely, households making more than $100,000 and respondents older than 65 experience nearly all specified housing challenges at a lower rate than the county.

Single parents, households with a member experiencing a disability, and households making less than $25,000 disproportionately experience nearly every housing challenge at a greater rate than the county overall.

These households are more likely to experience the following challenges:

- My house or apartment is in bad condition;
- My landlord refuses to make repairs despite my request;
- I need help taking care of myself/my home and can't find or afford to hire someone;
- I live too far from family/friends/my community; and
- I/my family is bullied or harassed by my landlord or other tenants.

Single parents, large households, households with children under 18, and households with a member experiencing a disability are most likely to report that their house or apartment is too small for their family members. Additionally, single parent respondents and households that make less than $25,000 are more likely to report having bed bugs, insects or rodent infestation.

Households with a member experiencing a disability are more than three times as likely to experience landlords refusing their requests to make repairs and twice as likely to live further away from family/friends/community and not be able to find or afford someone to help take care of themselves or their homes.

Figure II-9a.
Top 10 Housing Challenges Experienced by Income and Household Characteristics

25% Above County average

25% Below County average

Housing or Neighborhood Condition	County	Less than $25,000	$25,000-$49,999	$50,000-$99,999	Above $100,000	Children under 18	Large Households	Single Parent	Disability	Adults (age 65+)
Valid cases	735	85	151	183	162	173	33	41	193	142
My home/apartment is in bad condition	13%	21%	15%	15%	6%	14%	12%	24%	17%	8%
My house or apartment isn't big enough for my family members	12%	14%	13%	15%	7%	21%	30%	34%	17%	5%
I worry that if I request a repair it will result in a rent increase or eviction	12%	13%	19%	17%	4%	10%	6%	24%	16%	4%
My landlord refuses to make repairs despite my requests	7%	12%	9%	10%	2%	9%	9%	22%	10%	1%
I need help taking care of myself/my home and can't find or afford to hire someone	7%	19%	7%	6%	4%	7%	9%	12%	15%	8%
I live too far from family/friends/my community	5%	12%	3%	5%	3%	6%	12%	10%	8%	2%
I don't feel safe in my building/ neighborhood	4%	9%	5%	3%	1%	2%	3%	5%	6%	4%
I have bed bugs/insects or rodent infestation	4%	13%	3%	3%	0%	6%	9%	15%	5%	1%
I am too close to environmental hazards (polluting factories, waste treatment)	4%	4%	5%	5%	1%	2%	0%	5%	5%	4%
I/my family is bullied or harassed by my landlord or other tenants	3%	7%	6%	2%	1%	3%	0%	5%	6%	2%
None of the above	63%	44%	53%	58%	81%	61%	48%	39%	49%	73%

Source: Root Policy Research from the 2022 Portland/Cumberland County Analysis of Impediments to Fair Housing Resident Survey.

As shown in Figure II-9b, households making less than $50,000, as well as households with a member experiencing a disability and single parents, disproportionately experience affordability challenges at a higher rate than the county overall. Households making more than $100,000 and adults over the age of 65 are less likely to experience affordability challenges.

Of households experiencing major affordability issues, **single parent households are most acutely impacted.** These households are nearly three times as likely to be late paying their utility bills and more than twice as likely to be late on their mortgage payments and have bad credit or a history of eviction/foreclosure impacting their ability to rent. Single parent households are also twice as likely to have trouble paying their rent.

Overall, the greatest affordability challenge experienced by county residents was paying their utility bills on time. Households making less than $50,000, households with a member experiencing a disability, large households, and households with children under 18 report having the greatest difficulty keeping up with their utility bills.

Figure II-9b.
Top 5 Affordability Challenges Experienced by Income and Household Characteristics

25% Above County average

25% Below County average

Affordability Challenges	County	Less than $25,000	$25,000-$49,999	$50,000-$99,999	Above $100,000	Children under 18	Large Households	Single Parent	Disability	Adults (age 65+)
Valid cases	725	84	152	184	164	175	31	42	193	146
I can't keep up with my utilities	12%	30%	19%	11%	1%	17%	23%	33%	20%	5%
I can't keep up with my property taxes	6%	11%	5%	8%	4%	6%	13%	10%	7%	10%
I'm often late on my rent payments	5%	10%	9%	4%	0%	6%	10%	10%	7%	1%
I have bad credit/history of evictions/foreclosure and cannot find a place to rent	4%	18%	8%	2%	0%	3%	3%	10%	10%	1%
I'm often late on my mortgage payments	2%	2%	3%	2%	1%	2%	0%	5%	3%	2%
None of the above	77%	48%	68%	80%	95%	75%	65%	48%	65%	84%

Source: Root Policy Research from the 2022 Portland/Cumberland County Analysis of Impediments to Fair Housing Resident Survey.

As shown in Figure II-9c, large households and households making less than $25,000 are more likely to experience neighborhood challenges. These households, along with single parents, are most likely to report that they live too far from work and there are not enough job opportunities in their area.

Additionally, large households, households with children under 18, single parents, and households making less than $25,000 are more likely to live in neighborhoods with poorer quality schools. Large households and households with a member experiencing a disability are more likely to report issues with neighborhood infrastructure (e.g., bad sidewalks, poor lighting), and households making less than $25,000 are also more likely to live in neighborhoods with poor access to transit.

Figure II-9c.
Top 5 Neighborhood Challenges Experienced by Income and Household Characteristics

25% Above County average

25% Below County average

Neighborhood Challenges	County	Less than $25,000	$25,000-$49,999	$50,000-$99,999	Above $100,000	Children under 18	Large Households	Single Parent	Disability	Adults (age 65+)
Valid cases	713	82	148	182	164	173	32	39	188	143
My neighborhood does not have good sidewalks, walking areas, and/or lighting	27%	33%	22%	31%	30%	32%	47%	18%	37%	28%
I can't get to public transit/bus easily or safely	16%	21%	15%	16%	18%	18%	16%	10%	19%	19%
I live too far from work/there are not enough job opportunities in the area	8%	15%	10%	9%	4%	9%	13%	18%	5%	6%
There are no or few grocery stores/healthy food stores in the area	8%	10%	10%	7%	6%	8%	13%	0%	9%	6%
Schools in my neighborhood are poor quality	5%	7%	4%	5%	5%	10%	13%	8%	6%	3%
None of the above	58%	54%	60%	53%	58%	53%	44%	59%	52%	58%

Source: Root Policy Research from the 2022 Portland/Cumberland County Analysis of Impediments to Fair Housing Resident Survey.

Experience Finding Housing

This section explores residents' experience seeking a place to rent or buy in the county and the extent to which displacement—having to move when they do not want to move—is prevalent. For those respondents who seriously looked for housing in the past five years, this section also examines the extent to which respondents were denied housing to rent or buy and the reasons why they were denied.

Recent experience seeking housing to rent. Figure II-10 presents the proportion of respondents who seriously looked to rent housing for the county, jurisdictions, and selected respondent characteristics, as well as the reasons they were unable to find housing.

Two thirds of county respondents (67%) have seriously looked for housing in the past five years. The **most commonly reported impediments to housing choice** included:

- Landlord not returning the respondent's call (66%),
- Other (42%). Common responses included:
    - Increase in rental prices;
    - Administrative barriers to accessing housing (e.g. credit check, income requirements);
    - Landlords aren't renting to tenants with housing vouchers and waitlists for subsidized housing are long; and
    - Landlords don't allow pets or charge significant fees.
- Landlord told me the unit was available over the phone but when I showed up in person, it was no longer available (33%).

Jurisdictions with the highest percentage of respondents who seriously looked for housing include Westbrook (77%), Brunswick (74%), and Portland (72%). All three jurisdictions reported that *landlord not returning the respondent's call* was one of their main reasons for not being able to access housing. Nearly half (44%) of Portland respondents that seriously looked for housing also cited that *landlord told me the unit was available over the phone but when I showed up in person, it was no longer available.* Other common reasons for denial articulated by respondents included:

- Rental prices have increased, and available rental listings have decreased, incentivizing landlords to ask more of the potential tenants. One stakeholder noted that "too much money [is] demanded upfront…and the required credit check is biased against immigrants."
- Landlords are no longer accepting housing vouchers. One stakeholder said "I can't apply [to rental listings] because landlords do not accept GA [General Assistance] vouchers." *[Note: The State of Maine includes receipt of public assistance as a protected class from housing*

discrimination. This comment indicates that landlords are out of compliance or are unaware of fair housing laws and rules.]

- Landlords do not allow pets in their units. One stakeholder said that "many landlords will not rent to non-service animal pets, forcing me to choose places to live that are in poor condition or are unfairly priced."

Among respondents by race/ethnicity, Other Race, Hispanic, and Asian respondents reported the highest proportions of those who had seriously looked for housing in the past five years while the lowest percentage of respondents who reported seriously looking for housing were African American (61%) and non-Hispanic White (66%). The main impediment to housing experienced by Hispanic residents was the *landlord told me the unit was available over the phone but when I showed up in person, it was no longer available* (57%). For Asian respondents, the *landlord did not return calls and/or emails asking about a unit* was the main impediment to accessing housing (86%). Sixty percent of Other Race respondents reported both reasons for being denied housing.

Among respondents by tenure, renters (85%) and those precariously housed (81%) reported the highest rates of seriously looking for housing.

Among respondents by income, households making less than $25,000 (79%) had the highest rate. The main reason for denial reported by these households was *landlord did not return calls and/or emails asking about a unit* (64%). Other reasons articulated by this population include:

- *"Landlords refuse to accept Section 8 vouchers or want more than what the Section 8 program can pay landlords."*
- *"Difficulty finding apartments with specific accommodations."*
- *"Racial bias."*
- *"Could not pass stringent background checks."*

Single parents (86%) and households with a member experiencing a disability (71%) also reported the highest percentage of those who seriously looked for housing in the past five years among resident groups by selected household characteristics. Of households with a member experiencing a disability, 65% of those households reported that the main impediment to housing was *landlord did not return calls and/or emails asking about a unit.* Forty seven percent of single mothers chose "Other" as a main reason for not accessing housing. Of those "other" responses, the most common response was the landlord not accepting Section 8 vouchers.

Figure II-10. If you looked seriously for housing to rent in Cumberland County in the past five years, were you ever denied housing?

		Reason for Denial						
	Overall Percent Seriously Looked for Housing	Landlord did not return calls and/or emails asking about a unit	Landlord said unit was available over phone, but when I showed up in person, it was no longer available	Landlord told me it would cost me more for my service or emotional animal	Landlord told me they don't rent to families with children	Landlord told me they couldn't accommodate my disability needs	Other	n
Jurisdiction								
County	**67%**	66%	33%				42%	166
Brunswick	**74%**	70%					60%	10
Cape Elizabeth	**49%**	25%	25%			25%	75%	4
Portland	**71%**	73%	44%				37%	48
Scarborough	**52%**	50%	25%				75%	4
South Portland	**69%**	73%	32%	23%			23%	22
Westbrook	**77%**	67%					56%	9
Windham	**63%**	50%					50%	10
Race/Ethnicity								
African American	**61%**	43%	43%				43%	7
Asian	**81%**	86%	57%				43%	7
Hispanic	**84%**	43%	57%		29%		29%	7
Other Race	**88%**	60%	60%					5
Non-Hispanic White	**66%**	66%	31%				44%	128
Tenure								
Homeowner	**51%**	43%					57%	14
Renter	**85%**	70%	32%				41%	122
Precariously Housed	**81%**	58%	38%				46%	26
Income								
Less than $25,000	**79%**	64%	38%				49%	45
$25,000-$49,999	**66%**	62%	31%				44%	52
$50,000-$99,999	**73%**	74%	32%				32%	38
Above $100,000	**60%**	80%	50%				30%	10
Household Characteristics								
Children under 18	**67%**	42%	48%				48%	33
Large Households	**64%**	43%	43%				71%	7
Single Parent	**86%**	37%	42%				47%	19
Disability	**71%**	65%	38%				41%	66
Older Adults (age 65+)	**44%**	19%	19%				81%	16

Note: The "Percent Seriously Looked for Housing" column includes all respondents, not just those who indicated they rent. Blank fields indicate there were not enough responses to report data.

Source: Root Policy Research from the 2022 Portland/Cumberland County Analysis of Impediments to Fair Housing Resident Survey.

Recent experience seeking housing to buy. Figure II-11 presents the proportion of respondents who seriously looked to buy housing in the county, by jurisdiction, and selected respondent characteristics, as well as the reasons for denial. As noted above, 67% of county respondents have seriously looked for housing in the past five years.

The most common reasons for denial included:

- Other (44%). Common responses included:
    - **Low housing inventory that doesn't meet a diversity of household needs.** One stakeholder succinctly captured many responses, noting that "nothing is available." Another stakeholder shared "I could not find housing that was suitable for my accessibility needs."
    - **Real estate market is too expensive.** One stakeholder commented that "homes are so expensive…I can't afford to live within a three hour commute to work." Another stakeholder said "I could not afford a home in Cumberland County."
    - **Poor physical condition of existing housing stock.** One stakeholder said that "[we were shown] neglected and cheaply built dwellings that I had never experienced before."
- Real estate agent told me I would need to show I was prequalified with a bank (34%); and
- A bank would not give me a loan to buy a home (18%).

For the jurisdictions with the highest percentage of respondents who seriously looked for housing, the main reasons for denial articulated by Brunswick residents included *Bank or other lender would not give me a loan to buy a home*, *Bank or other lender charged me a high interest rate on my home loan*, and *Other*. For those that chose *Other,* they reported that there were no affordable homes for sale. For Portland respondents, the most common reasons for denial were *Other* (44%) and *Real estate agent told me I would need to show that I was prequalified with a bank* (40%). For both Portland and Westbrook residents that chose *Other*, the most common reasons for denial included no affordable homes for sale and not enough housing inventory. Westbrook respondents also pointed to prequalification as a main reason for denial.

For Other Race and Asian respondents, the main reason for denial was *Bank or other lender would not give me a loan to buy a home* (57% and 50%, respectively). Fifty percent of Hispanic respondents articulated that *Real estate agent told me I would need to show that I was prequalified with a bank* was the main reason for denial when looking to buy a home—significantly higher than other races/ethnicities.

Among respondents by income, the main reasons for denial for households making less than $25,000 were *Other* (53%) *and Bank or other lender would not give me a loan to buy a home* (35%). The most common *Other* responses include price of available inventory is too high and limited amount of homes for sale.

Single parents selected *Other* (50%) and *Bank or other lender would not give me a loan to buy a home* (33%) as their top two reasons for denial. Households with a member experiencing a disability reported *Other* (36%) and *Real estate agent told me I would need to show that I was prequalified with a bank* (34%).

Figure II-11. If you looked seriously for housing to buy in Cumberland County in the past five years, were you ever denied housing?

	Percent Seriously Looked for Housing	Reason for Denial: The real estate agent told me I would need to show I was prequalified with a bank	A bank or other lender would not give me a loan to buy a home	The real estate agent would not make a disability accommodation when I asked	Only showed homes in neighborhoods where most people were same race/ethnicity	A bank or other lender charged me a high interest rate on my home loan	Other	n
Jurisdiction								
County	**67%**	34%	18%				44%	131
Brunswick	**74%**		29%			29%	29%	7
Cape Elizabeth	**49%**		14%	14%	14%		57%	7
Portland	**71%**	40%	10%		10%		44%	48
Scarborough	**52%**		50%		50%		50%	2
South Portland	**69%**	40%	13%			13%	53%	15
Westbrook	**77%**	31%	15%		15%		62%	13
Windham	**63%**	30%	30%				40%	10
Race/Ethnicity								
African American	**61%**	20%	20%				60%	5
Asian	**81%**	25%	50%				25%	4
Hispanic	**84%**	50%	25%			25%	25%	4
Other Race	**88%**	29%	57%				43%	7
Non-Hispanic White	**66%**	32%	16%				46%	102
Tenure								
Homeowner	**51%**	34%					47%	68
Renter	**85%**	34%	19%				40%	47
Precariously Housed	**81%**	36%	29%				43%	14
Income								
Less than $25,000	**79%**	18%	35%				53%	17
$25,000-$49,999	**66%**	32%	23%				45%	22
$50,000-$99,999	**73%**	36%	18%			18%	39%	44
Above $100,000	**60%**	40%					47%	30
Household Characteristics								
Children under 18	**67%**	36%	24%				36%	33
Large Households	**64%**	33%	50%		17%		17%	6
Single Parent	**86%**	17%	33%				50%	12
Disability	**71%**	34%	23%				36%	47
Older Adults (age 65+)	**44%**	13%	13%				65%	23

Note: The "Percent Seriously Looked for Housing" column includes all respondents, not just those who indicated they buy. Blank fields indicate there were not enough responses to report data.

Source: Root Policy Research from the 2022 Portland/Cumberland County Analysis of Impediments to Fair Housing Resident Survey.

Denied housing to rent or buy. Figure II-12 presents the proportion of those who looked and were denied housing to rent or buy for the county, jurisdictions, and selected respondent characteristics, as well as reason for denial. As shown, nearly 30% of county respondents who looked for housing experienced denial of housing. Respondents of color, households with income below $25,000, single parents and households with a member experiencing a disability have denial rates of 43% or higher. Households making less than $25,000 (54%) and single parent (53%) respondents report the highest rates of denial.

Among the reasons for denial:

- ***Income too low* was a major reason for denial for all groups** except Brunswick and Cape Elizabeth.
- Another top denial reason among the majority of groups is *bad credit*. Groups with denial rates of 40% or higher for this specific issue include Brunswick and Westbrook respondents, precariously housed respondents, households making less than $25,000, large households, and households with a member experiencing a disability.
- *Other renter/applicant willing to pay more for rent* was also a common reason of denial for most groups. The impacts are higher for Asian respondents, households making more than $100,000, and Brunswick and Cape Elizabeth respondents.
- Several groups also indicated *Other* as a reason for being denied housing to rent or buy. The most common responses included being outbid when attempting to buy a home and having a pet that was not an emotional support animal. Another stakeholder noted that a landlord had offered them the home and to confirm the next morning. When they called, they were told that the landlord chose someone else. This respondent noted that they were LGBTQ and "…could have been denied due to that without being told so. There is no way to prove that."

Figure II-12. If you looked seriously for housing to rent or buy in Cumberland County in the past five years, were you ever denied housing?

	Percent Denied Housing	Total n	Reason for Denial													
			Bad Credit	Eviction history	Income too low	Too many people in my household	Other renter/ applicant willing to pay more for rent	I have Section 8/Housing Choice Voucher	Needed a disability accommodation	Landlord didn't accept the type of income I earn (social security or disability)	Lack of stable housing record	Real or perceived sexual orientation or gender identity	My race/ ethnicity	I have a service animal/ emotional support animal	Other	n
Jurisdiction																
County	**28%**	475	30%		41%		34%								26%	129
Brunswick	**27%**	22	50%				50%									6
Cape Elizabeth	**14%**	22					67%			67%						3
Portland	**28%**	214	31%		42%		41%									59
Scarborough	**15%**	13			50%				50%				50%		100%	2
South Portland	**32%**	57	33%		28%		28%								39%	18
Westbrook	**31%**	36	55%		73%		45%									11
Windham	**16%**	32			60%		40%								20%	5
Race/Ethnicity																
African American	**43%**	14			33%					33%	33%				33%	6
Asian	**46%**	13			67%		50%						33%		33%	6
Hispanic	**44%**	16			29%	29%				29%	29%	29%				7
Other Race	**50%**	14			29%		43%							29%		7
Non-Hispanic White	**26%**	371	33%		41%		34%									96
Tenure																
Homeowner	**13%**	186	25%		33%		21%								29%	24
Renter	**36%**	238	29%		41%		36%								26%	85
Precariously Housed	**34%**	44	47%		53%		40%									15
Income																
Less than $25,000	**54%**	67	47%		56%			31%								36
$25,000-$49,999	**29%**	102	27%		40%		27%									30
$50,000-$99,999	**27%**	139	24%		34%		47%								26%	38
Above $100,000	**11%**	99			20%		50%								50%	10
Household Characteristics																
Children under 18	**34%**	119	33%		40%		20%								20	40
Large Households	**38%**	21	50%		38%											8
Single Parent	**53%**	36	37%		47%			26%								19
Disability	**44%**	139	42%		38%		32%									60
Older Adults (age 65+)	**17%**	65	18%		18%		27%								36%	11

Source: Root Policy Research from the 2022 Portland/Cumberland County Analysis of Impediments to Fair Housing Resident Survey. Blank fields indicate there were not enough responses to report data.

Experience using housing vouchers. Survey respondents said it is "difficult" or "very difficult" for 90% of voucher holders to find a landlord that accepts a housing voucher.

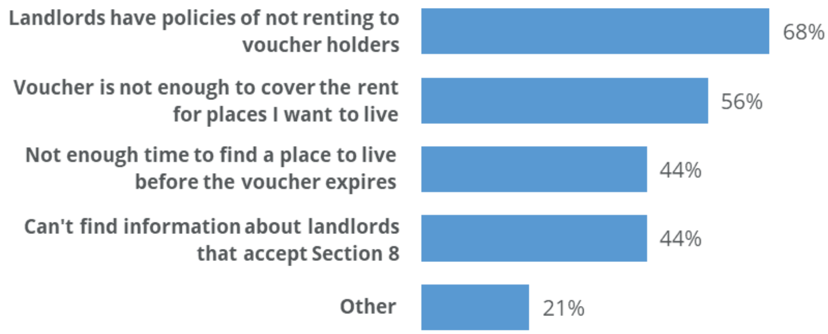
As shown in Figure II-13, this is related to the lack of supply (lack of landlords who are willing to rent to voucher holders) and the amount of the voucher and current rents. Over two thirds of voucher holders (68%) indicated that *landlords have policies of not renting to voucher holders* and over half of voucher holders (56%) who experienced difficulty indicated the *voucher is not enough to cover the rent for places I want to live.*

Almost half of voucher holders (44%) who experienced difficulty indicated there is *not enough time to find a place to live before the voucher expires* and *can't find information about landlords that accept Section 8.* Twenty one percent of voucher holders who experienced difficulty indicated *Other.* The most common responses reiterated some of the reasons already mentioned by respondents. For example, respondents noted the lack of affordable and adequate rentals available to voucher holders, as well as the voucher is not enough to cover rent, as well as other required costs. One stakeholder noted that "most landlords also want last month's rent and a security deposit."

Among respondents by race/ethnicity, Hispanic respondents had the greatest proportion of those with a housing choice voucher (32%). Of those respondents, 83% found it somewhat difficult to find a landlord that accepts a housing voucher. For Hispanic respondents who found it difficult to use the voucher, 60% attributed that difficulty to the *voucher is not enough to cover the rent for places I want to live.* Non-Hispanic White respondents had the lowest rate of voucher holders among groups by race/ethnicity (5%).

Other groups of respondents with higher proportions of voucher utilization include households making less than $25,000 (29%), single parent households (19%), and households with a member experiencing a disability (15%). For each of these groups, more than 85% of their respective respondents reported difficulty in utilizing the housing choice voucher. *Landlords have policies of not renting to voucher holders* was one of the main reasons cited for not using the voucher.

Figure II-13.
Why is it difficult to use a housing voucher?



Note: n=34.

Source: Root Policy Research from the 2022 Portland/Cumberland County Analysis of Impediments to Fair Housing Resident Survey.

Figure II-14. How difficult is it to find a landlord that accepts a housing voucher?

	Percent with a Housing Voucher	Not difficult	Somewhat difficult	Very difficult	n	Voucher is not enough to cover the rent for places I want to live	Not enough time to find a place to live before the voucher expires	Landlords have policies of not renting to voucher holders	Can't find information about landlords that accept Section 8	Other	n
Jurisdiction											
County	**6%**	10%	32%	59%	41	56%	44%	68%	44%	21%	34
Brunswick	**3%**	0%	0%	100%	1	100%		100%		100%	1
Cape Elizabeth	**4%**	50%	0%	50%	2	100%	100%	100%			1
Portland	**6%**	0%	28%	72%	18	53%	47%	76%	59%	24%	17
Scarborough	**4%**	0%	100%	0%	1	100%	100%	100%	100%		1
South Portland	**5%**	0%	25%	75%	4	50%	25%	100%	25%		4
Westbrook	**13%**	50%	0%	50%	6	33%	33%	33%	33%	33%	3
Windham	**0%**										
Race/Ethnicity											
African American	**17%**	50%	25%	25%	4	50%	50%	50%	50%		2
Asian	**13%**	0%	100%	0%	2	100%	50%	50%			2
Hispanic	**32%**	17%	83%	0%	6	60%	40%	40%			5
Other Race	**13%**	0%	100%	0%	2		50%	50%			2
Non-Hispanic White	**5%**	7%	21%	71%	28	58%	46%	75%	54%	29%	24
Tenure											
Homeowner	**2%**	0%	50%	50%	6	60%	20%	20%			5
Renter	**9%**	11%	25%	64%	28	57%	52%	74%	48%	30%	23
Precariously Housed	**7%**	0%	25%	75%	4	50%	50%	100%	75%		4
Income											
Less than $25,000	**29%**	12%	24%	64%	25	67%	38%	71%	48%	29%	21
$25,000-$49,999	**5%**	13%	38%	50%	8	17%	67%	83%	33%	17%	6
$50,000-$99,999	**2%**	0%	100%	0%	4	75%	25%		25%		4
Above $100,000	**0%**										
Household Characteristics											
Children under 18	**8%**	13%	40%	47%	15	69%	46%	62%	31%	15%	13
Large Households	**9%**	33%	33%	33%	3		50%	50%			2
Single Parent	**19%**	13%	25%	63%	8	71%	29%	71%	29%	29%	7
Disability	**15%**	3%	32%	65%	31	57%	39%	68%	50%	25%	28
Older Adults (age 65+)	**4%**	29%	57%	14%	7	25%	50%	25%	25%		4

Source: Root Policy Research from the 2022 Portland/Cumberland County Analysis of Impediments to Fair Housing Resident Survey. Blank fields indicate there were not enough responses to report data.

Experience with Displacement

Figure II-15 presents the proportion of residents who experienced displacement in the past five years, as well as the reason for displacement.

- Overall, 19% of survey respondents experienced displacement in the past five years. Among all survey respondents, the **main reason for displacement was "rent increased more than I could pay"** (29%).

- **Single parents reported the highest rate of displacement among all groups** (41%). The primary reason reported by these respondents were *rent increased more than I could pay* (39%) and *personal/relationship reasons* (28%).

- Among respondents by race/ethnicity, **Other Race and African American respondents reported the highest rates of displacement** (31% and 26%, respectively). The primary reason reported by Other Race respondents for their displacement was *rent increased more than I could pay* (60%). African American respondents also reported that the *landlord was selling the home/apartment* and *poor condition of the property* as reasons for their displacement.

- Respondents who are precariously housed have higher rates of recent displacement than homeowners or renters; this suggests that when displaced from a unit these housing-insecure tenants are more likely to couch surf or experience homelessness for some period of time before securing a new place to live.

- Asian households, as well as homeowners, households that make less than $25,000, and Brunswick and Cape Elizabeth residents are also more likely than other respondents to have been displaced due to the poor condition of the property in which they were living.

For respondents that had experienced displacement, they were asked to identify which city they moved from and which city they moved to. **The most common moves to and from cities included**:

- Moved within Portland (26 respondents)
- Moved within South Portland (5 respondents)
- Moved from Portland to South Portland (4 respondents)
- Moved within Westbrook (4 respondents)

Figure II-15. Displacement Experience and Reasons for Displacement

	Percent Displaced	Total n	Reason for Displacement												
			Rent increased more than I could pay	Personal/ relationship reasons	Landlord was selling the home/ apartment	Landlord wanted to move back in/move in family	Landlord wanted to rent to someone else	Landlord refused to renew my lease	Evicted because I was behind on rent	Health/ medical reasons	Evicted because of apartment rules	Poor condition of property	Property taxes/ other costs of homeownership became unaffordable	Lost job/ hours reduced	n
Jurisdiction															
County	**19%**	699	33%	19%	28%										129
Brunswick	**21%**	29	67%		33%							33%		33%	6
Cape Elizabeth	**9%**	46	50%			25%				25%		25%		25%	4
Portland	**17%**	299	36%	20%	34%										50
Scarborough	**8%**	24	50%					50%							2
South Portland	**23%**	84	32%		26%										19
Westbrook	**23%**	47	27%	27%	27%		36%								11
Windham	**18%**	50	56%		44%										9
Race/Ethnicity															
African American	**26%**	23	40%		40%							40%			5
Asian	**6%**	16	100%	100%	100%							100%			1
Hispanic	**16%**	19				67%					67%				3
Other Race	**31%**	16	60%		40%										5
Non-Hispanic White	**18%**	557	34%	16%	24%										103
Tenure															
Homeowner	**5%**	360	32%									26%	32%		19
Renter	**31%**	278	30%	23%	26%										87
Precariously Housed	**39%**	54	50%		40%										20
Income															
Less than $25,000	**34%**	85	36%		39%							25%			28
$25,000-$49,999	**29%**	154	37%	19%	28%										43
$50,000-$99,999	**17%**	190	32%	21%	24%	21%									34
Above $100,000	**5%**	165	25%			25%	25%						25%		8
Household Characteristics															
Children under 18	**19%**	177	35%	21%	29%		21%								34
Large Households	**24%**	33	29%		43%		29%		29%						7
Single Parent	**41%**	41	39%	28%	22%										18
Disability	**28%**	195	40%	23%	28%										53
Older Adults (age 65+)	**6%**	147											38%		8

Source: Root Policy Research from the 2022 Portland/Cumberland County Analysis of Impediments to Fair Housing Resident Survey. Blank fields indicate there were not enough responses to report data.

Children changing schools after displacement. Overall, for households with children that were displaced in the past five years, **15% of children in those households have changed schools.** The most common outcomes reported among these respondents included *they are in a worse school* (35%) and *things are about the same* (35%) (Figure II-16).

Among respondents by race/ethnicity, Other Race respondents (40%) were the only group to report that being displaced resulted in their children being in better schools. Conversely, non-Hispanic White respondents (11%) were the only group to report that being displaced resulted in their children being in worse schools and that their children have fewer activities. African American and Hispanic respondents reported things are about the same for their children.

Among respondents by tenure, homeowner (37%) and precariously housed (14%) households had the highest proportion of children who changed schools. The most common outcome for both homeowners and precariously housed households was that their children were now in a worse school (43% and 67%, respectively). For homeowner households, 29% reported that their children feel less safe at school and have fewer activities.

Among respondents by selected household characteristics, large households (50%), households with children under 18 (40%), single parents (39%), and households making less than $25,000 (28%) reported the highest proportions of children who changed schools. For large households, 50% of these respondents reported that school is more challenging for their children. Fifty seven percent of single parents and 38% of households making less than $25,000 felt that their children were now in a worse school. Thirty eight percent of households with children under 18 reported that things were about the same for their children.

Figure II-16. Children Changing Schools and Outcomes, Displaced Households

	Percent of Children that Changed Schools	Total n	School change outcomes									
			School is less challenging/ they are bored	School is more challenging	They are in a better school	They are in a worse school	They feel less safe at the new school	They feel safer at the new school	They have fewer activities	Things are about the same	Other	n
Jurisdiction												
County	**15%**	131	18%	18%		35%				35%	18%	17
Brunswick	**17%**	6				100%						1
Cape Elizabeth	**n/a**	0										0
Portland	**13%**	52				33%				33%	33%	6
Scarborough	**n/a**	0										0
South Portland	**16%**	19			50%					100%		2
Westbrook	**9%**	11		100%						100%		1
Windham	**22%**	9	50%			100%	50%		50%			2
Race/Ethnicity												
African American	**33%**	6		100%						50%	50%	2
Asian	**n/a**	0										0
Hispanic	**100%**	3								67%		3
Other Race	**40%**	5			50%					100%		2
Non-Hispanic White	**11%**	104		33%		44%			22%	22%	22%	9
Tenure												
Homeowner	**37%**	19				43%	29%		29%			7
Renter	**8%**	88		20%		20%				60%	20%	5
Precariously Housed	**14%**	21	33%	33%		67%					33%	3
Income												
Less than $25,000	**28%**	29				38%						8
$25,000-$49,999	**9%**	44								67%		3
$50,000-$99,999	**12%**	34	33%	33%			33%	33%		33%	33%	3
Above $100,000	**13%**	8								100%		1
Household Characteristics												
Children under 18	**40%**	35				31%				38%		13
Large Households	**50%**	8		50%							50%	4
Single Parent	**39%**	18	29%			57%	29%			29%		7
Disability	**17%**	54								44%		9
Older Adults (age 65+)	**22%**	9		50%	50%					50%	50%	2

Source: Root Policy Research from the 2022 Portland/Cumberland County Analysis of Impediments to Fair Housing Resident Survey. Blank fields indicate there were not enough responses to report data.

Experience with Housing Discrimination

Overall, **16% of survey respondents felt they were discriminated against when they looked for housing**.[2] As shown in Figure II-17, Hispanic (42%), Other Race (38%), households making less than $25,000 (35%), precariously housed (34%), Asian (31%), and Brunswick respondents (30%) are most likely to say they experienced housing discrimination. Respondents from Windham and older adults are least likely (5%).

Respondents who believed they experienced discrimination when looking for housing in the county reported when the discrimination occurred. Thirty nine percent of respondents reported that the discrimination they experienced occurred in the past year. Another 39% reported it occurred between 2 and 5 years ago.[3] These responses are evidence that housing discrimination continues to be a fair housing issue in the county, and that most potential violations go unreported.

How discrimination was addressed. Respondents who believed they experienced discrimination when looking for housing in the county were asked to describe the actions they took in response to the discrimination. Overall, the most common responses to discrimination experienced by survey respondents were *Nothing/I wasn't sure what to do* (51%), *Moved/found another place to live* (25%), and *Nothing/I was afraid of being evicted or harassed* (22%).

Among top responses for actions taken in response to experienced discrimination, every group reported *Nothing/I wasn't sure what to do* with the exception of large households. Only a handful of groups, including households of color, older adults, single parents, and households making between $50,000-$99,999, were more likely to contact either a housing authority, local fair housing organization, or the Maine Human Rights Commission to report their discrimination incident.

Respondents were also given the opportunity to select *Other* and provide more information about how their experience with discrimination was addressed. For those who selected *Other,* several respondents noted that they **did not have the bandwidth, energy or resources to take action against the discrimination they faced**. One respondent wrote that they were "too tired to fight it." Another respondent said that "many women experiencing homelessness [do] not have the time or resources to purse action." After pursuing a remedy, one respondent said they were "evicted anyway."

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[2] Note that this question applies to all respondents, not just those who seriously looked for housing in the past five years.

3 Eleven percent of respondents reported that the discrimination they experienced happened more than five years ago while 10% of respondents did not remember when it occurred.

Another stakeholder described that they didn't file a complaint because they couldn't prove that discrimination occurred.

Figure II-17. Percent of respondents who felt they were discriminated against and how it was addressed

	Percent who felt they were discriminated against	In the past year	2 to 5 years ago	More than 5 years ago	Don't remember	n	Nothing/ I wasn't sure what to do	Moved/ found another place to live	Nothing/ I was afraid of being evicted/ harassed	Called/ emailed housing authority	Called/ emailed local fair housing organization	Called/ emailed a lawyer/ Legal Aid/ ACLU	Called/ emailed Maine Human Rights Commission	Called/ emailed City office, County office, or human rights department/ agency	Filed a complaint	Other	n
Jurisdiction																	
County	**16%**	39%	39%	11%	10%	99	51%	25%	22%								96
Brunswick	**30%**	50%	25%	0%	25%	8	88%	25%								25%	8
Cape Elizabeth	**7%**	0%	67%	33%	0%	3	67%										3
Portland	**19%**	41%	33%	12%	14%	51	38%	30%	26%								50
Scarborough	**13%**	100%	0%	0%	0%	3	100%										2
South Portland	**14%**	20%	60%	20%	0%	10	50%	20%	40%								10
Westbrook	**25%**	45%	45%	0%	9%	11	55%	36%	18%								11
Windham	**5%**	0%	100%	0%	0%	1	100%										1
Race/Ethnicity																	
African American	**26%**	50%	17%	17%	17%	6	67%	17%	17%			17%			17%		6
Asian	**31%**	60%	40%	0%	0%	5	100%	20%									5
Hispanic	**42%**	25%	50%	13%	13%	8	38%	38%			25%			25%			8
Other Race	**38%**	33%	33%	17%	17%	6	50%		33%		33%						6
Non-Hispanic White	**13%**	36%	41%	12%	11%	75	49%	31%	24%								72
Tenure																	
Homeowner	**8%**	27%	50%	19%	4%	26	48%	24%								20%	25
Renter	**21%**	43%	38%	6%	13%	53	52%	27%	25%								52
Precariously Housed	**34%**	50%	25%	19%	6%	16	60%	27%	20%								15
Income																	
Less than $25,000	**35%**	42%	35%	6%	16%	31	53%	17%	33%								30
$25,000-$49,999	**16%**	38%	42%	21%	0%	24	50%	29%	17%							17%	24
$50,000-$99,999	**15%**	32%	50%	4%	14%	28	58%	35%		19%	19%						26
Above $100,000	**7%**	33%	33%	25%	8%	12	42%	25%								42%	12
Household Characteristics																	
Children under 18	**17%**	39%	32%	19%	10%	31	50%	23%	20%								30
Large Households	**12%**	50%	25%	25%	0%	4		50%									4
Single Parent	**29%**	33%	33%	17%	17%	12	58%		33%				17%				12
Disability	**28%**	42%	38%	10%	10%	52	48%		32%								50
Older Adults (age 65+)	**5%**	38%	38%	25%	0%	8	57%				29%	29%		29%			7

Source: Root Policy Research from the 2022 Portland/Cumberland County Analysis of Impediments to Fair Housing Resident Survey. Blank fields indicate there were not enough responses to report data.

Experience of Persons with Disabilities

Overall, 30% of respondents' households include a member experiencing a disability. Of these households, 25% said their housing does not meet their accessibility needs; 75% report that their current housing situation meets their needs.

The three top greatest housing needs expressed by respondents included services onsite to help with mental health/counseling (29%), grab bars in bathroom or bench in shower (26%), and service or emotional support animal allowed (19%). Forty five percent of respondents also selected Other. The most common responses included:

- More accessible housing developments, no stair entrances;
- Better transportation options (and access) for people experiencing disabilities; and
- Better access to behavioral health care and in-home assistance.

Of respondents by jurisdiction, Brunswick (29%) has the lowest proportion of respondents with disabilities whose current housing situation meets their needs. Of these respondents, 40% indicated they would like a reserved accessible parking spot by the entrance of their home. Respondents who selected Other added they would like:

- Allowance of family or chosen caretaker to get paid to care for you;
- More development of small, one-level apartments with accessible amenities (e.g. dishwater); and
- Address tenants who bully or harass other tenants.

The highest proportion of respondents by group reporting that they or a member of their household experiences a disability were households making less than $25,000 (66%), Other Race (56%), Asian (50%), African American (43%), precariously housed respondents (42%) and single parents (40%).

Figure II-18. Respondents experiencing a disability and their top three greatest housing needs

	Percent of respondents with a disability	Current housing situation meeting needs	Total n	Grab bars in bathroom or bench in shower	Services onsite to help with mental health/ counseling	Ramps	Wider doorways	Reserved accessible parking spot by entrance	Service or emotion al support animal allowed	Alarm to notify if a non-verbal child leaves the home	Fire alarm/doorbell made accessible for person with hearing disability/deaf	Other	n
Jurisdiction													
County	**30%**	75%	196	26%	29%				19%			45%	42
Brunswick	**26%**	29%	7	20%	20%	20%		40%	20%			60%	5
Cape Elizabeth	**23%**	70%	10	33%		33%		33%			33%	100%	3
Portland	**28%**	78%	79	15%	46%				23%			46%	13
Scarborough	**33%**	75%	8						100%				1
South Portland	**38%**	80%	30	80%		60%	40%	40%	40%				5
Westbrook	**32%**	80%	15	33%	33%				33%			33%	3
Windham	**32%**	64%	14		25%						25%	75%	4
Race/Ethnicity													
African American	**43%**	80%	10	50%								50%	2
Asian	**50%**	75%	8						50%	50%			2
Hispanic	**32%**	100%	6										0
Other Race	**56%**	56%	9		50%				50%			50%	4
Non-Hispanic White	**29%**	76%	161	30%	27%							48%	33
Tenure													
Homeowner	**22%**	83%	72	18%	27%							45%	11
Renter	**37%**	72%	99	26%	26%							48%	23
Precariously Housed	**42%**	62%	21	43%		29%						43%	7
Income													
Less than $25,000	**66%**	63%	56	35%	30%							50%	20
$25,000-$49,999	**33%**	73%	52	25%				25%				50%	12
$50,000-$99,999	**23%**	84%	44	33%					33%			33%	6
Above $100,000	**19%**	88%	32		67%							33%	3
Household Characteristics													
Children under 18	**28%**	80%	50		22%				22%			67%	9
Large Households	**39%**	69%	13	33%								67%	3
Single Parent	**40%**	82%	17			33%		33%	33%			67%	3
Older Adults (age 65+)	**28%**	83%	41	57%								29%	7

Source: Root Policy Research from the 2022 Portland/Cumberland County Analysis of Impediments to Fair Housing Resident Survey. Blank fields indicate there were not enough responses to report data.

Solutions offered by Residents

Respondents were asked a series of questions about how to improve their situations related to housing, employment, health, education and neighborhood.

Improve housing security. When asked what could improve a respondent's housing security, the top answers among respondents by jurisdiction, race/ethnicity, tenure, income, and other selected housing characteristics were *N/A; I am satisfied with my housing situation* and *help me with a downpayment.*

Respondents most likely to be satisfied with their housing situation:

- Households making more than $100,000, 56%
- Homeowners, 51%
- Residents of Scarborough, 50%
- Residents of Cape Elizabeth, 47%
- Households with children under 18, 41%

Respondents least likely to be satisfied with their housing situation:

- Single parents, 10%
- Precariously housed, 12%
- Renters, 15%
- Households making less than $50,000, 18%
- Other Race, 19%

Respondents most likely to need help with a downpayment:

- Renters, 37%
- Single parents, 36%
- Residents of Portland, 25%
- Households making less than $100,000, 25%
- Residents of Westbrook, 24%
- Large households, 22%

Other solutions to improve housing security identified by several different groups included *Help me with the housing search, help me get a loan to buy a house,* and *help me pay rent each month.*

Respondents most likely to say they need help with their housing search:

- Precariously housed, 35%
- Households making less than $25,000, 26%
- Hispanic, 26%

Respondents most likely to say they need help getting a loan to buy a home:

- Single parents, 45%
- African American, 39%
- Precariously housed, 31%
- Renters, 31%
- Large households, 28%
- Households making between $25,000-$49,999, 25%

Respondents mostly likely to need help paying rent each month:

- Precariously housed, 31%
- Households making less than $25,000, 29%
- Brunswick, 27%
- Households making between $25,000-$49,999, 26%
- Other Race, 25%
- Renters, 24%
- South Portland, 21%

Improve neighborhood situation. When asked what could improve a respondent's neighborhood situation, nearly every respondent group by jurisdiction, race/ethnicity, tenure, income, and other selected housing characteristics identified *Build more sidewalks or improve current sidewalks*. Other solutions flagged by multiple respondent groups to improve their neighborhood situations includes *Better street lighting* and *none of the above.*

Respondents most likely to say their neighborhood needs more sidewalks or needs to improve current sidewalks:

- Scarborough, 50%
- Households with a member experiencing a disability, 50%
- Asian, 47%
- Households making between $50,000-$99,999, 46%

Respondents most likely to say their neighborhood needs better street lighting: Households with a member experiencing a disability, 39%

- Windham, 34%
- South Portland, 32%

Respondents most likely to not have any suggestions for neighborhood improvements:

- Windham, 44%
- Other Race, 43%
- Cape Elizabeth, 43%
- Precariously housed, 42%
- Single parents, 41%

Additionally, 29% of African American respondents identified wanting more stores to meet their needs (grocery, pharmacy, etc.).

Improve health situation. When asked what could improve a respondent's health situation, the majority of respondent groups by jurisdiction, race/ethnicity, tenure, income, and other selected housing characteristics selected *Make it easier to exercise* and *None of the above.*

Respondents most likely to say they want easier ways to exercise:

- Hispanic, 53%
- African American, 45%
- Scarborough, 43%
- Households with a member experiencing a disability, 37%
- Single parents, 37%

Respondents most likely to not have any suggestions to improve their health situation:

- Older adults, 60%

- Cape Elizabeth, 56%
- Homeowners, 50%
- Westbrook, 50%
- South Portland, 49%

Additionally, 33% of large households identified *more playgrounds for children,* 29% of Asian respondents identified *make it easier to get health clinics,* and 29% of precariously housed respondents identified *access to healthier foods* as solutions to help improve their health situations.

Improve job situation. When asked what could improve a respondent's employment situation, the majority of respondent groups by jurisdiction, race/ethnicity, tenure, income, and other selected housing characteristics selected *Increase wages* and *None of the above.*

Respondents most likely to say they need a wage increase:

- Single parents, 60%
- Asian, 56%
- Brunswick, 56%
- Renters, 54%
- Households making between $25,000-$49,999, 51%
- Households making between $50,000-$99,999, 47%
- Hispanic, 47%

Respondents most likely to not have any suggestions to improve their job situation:

- Older adults, 70%
- Cape Elizabeth, 67%
- Homeowners, 57%
- Households making more than $100,000, 53%
- Windham, 52%

Additionally, Asian (50%) and Hispanic (37%) identified *improve public transportation* and 29% of single parents identified *help paying for job training or college* as solutions to help improve their job situations.

Improve education situation. When asked what could improve a respondent's education situation for their children, the majority of respondent groups by jurisdiction, race/ethnicity, tenure, income, and other selected housing characteristics selected *Stop bullying/crime/drug use at school, Have more activities after school, Better school facilities* and *None of the above.*

Respondents most likely to say stop bullying/crime/drug use at school:

- African American, 32%
- Single parents, 31%
- Windham, 24%
- Households with children under 18, 19%

Respondents most likely to say have more activities after school:

- Households with children under 18, 30%
- Large households, 27%
- Households making more than $100,000, 18%
- Homeowners, 14%

Respondents most likely to want better school facilities:

- Single parents, 29%
- Households with children under 18, 26%
- Large households, 20%
- Households making more than $100,000, 18%
- Westbrook, 17%

Additionally, single parents (26%) and households with children under 18 (21%) identified *Make it easier to choose a different school* as a solution to improve their children's education.

SECTION III.

COMMUNITY ENGAGEMENT—STAKEHOLDER CONSULTATION

SECTION III.
Community Engagement — Stakeholder Consultation

This section reports the results of focus groups and interviews with stakeholders working in the housing, planning, civil rights, and supportive services industries.

Primary Findings

Overall, stakeholders described the housing market in the City of Portland and Cumberland County as limited, expensive, lacking supply, and unaffordable. Stakeholders attributed these issues to several factors, including pressures of the market, the COVID-19 pandemic, and the influx of people moving into the county from other parts of the country. One stakeholder felt that the *"housing market is out of equilibrium in economic terms…supply is not keeping up with demand and even though there is a lot of effort being put into the creation of housing, it's still not keeping up with demand."*

Below are the major themes that were elevated by stakeholders when discussing the current challenges of the housing market.

- *"It's impossible now to look for homes. There is a lot of interest and [people on] waitlists."*
- *"Demand just far outweighs what we have available."*
- *"Priced out. Portland is one of the 10 cities in the country that will have price growth higher than national average in the next year."*
- *"Prices went up 20% last year."*
- *"Unsustainable" and "Insane"*
- *"If you're person trying to find affordable housing, it's really difficult to find."*
- *"The housing market has skyrocketed like the rest of the country. Two years ago, you could get a property for $200,000… now, it's a minimum of $300,000-$400,000. It's even further off the scale for waterfront properties."*

Housing Supply

Stakeholders ascribed the lack of supply to several different factors. One stakeholder felt that the "missing middle"—meaning middle-income households—were being left behind. Stakeholders pointed out that only low to moderate households are eligible for subsidies while market rate housing is too expensive.

One reason for the lack of supply cited was the "long-time trend of urbanization in Maine." This stakeholder attributed the "slow and steady migration" of people to the greater Portland area as those who grew up here, moved away, and are now coming back, as well as a "significant influx of empty nesters or those in pre-retirement moving back to Maine." Another stakeholder noted that the population has remained relatively constant in the greater Portland area since the late 19th century, adding that "this is a small area and we don't have the capacity or the housing stock to take in that number of people."

Stakeholders described that shifts in demographics are leading to a mismatch between available inventory and the housing needs of different household configurations. One stakeholder noted that the county will get significantly older in the coming decades, adding that "younger people are moving in [to Cumberland County] but this is not keeping pace with the aging of existing residents…there are few housing types on the market to meet the diversity of needs." This stakeholder felt that the chronic underproduction of diversified housing is affecting households and forcing them to make "significant concessions" about what they actually need. For example, the demand for single floor units is increasing for both older adults and those experiencing physical disabilities.

Another issue identified impacting housing supply was the uptick of people from out of state purchasing second homes. One stakeholder noted this was occurring frequently in more rural areas and that these buyers are "replacing traditional homeowners who live in the community year-round." Describing the prevalence of out-of-state home purchases, one stakeholder described the housing market as a "system that is biased towards the people who have the means."

Stakeholders also attributed the tight housing market to the impacts from the COVID-19 pandemic. Not only did this impact the employment prospects of many residents but it also resulted in people moving into Maine, particularly more rural areas, because of the flexibility allowed for working remotely. Stakeholders felt this put extra pressure on the housing market and sped up increasing housing prices.

Another stakeholder attributed the lack of supply in the Portland metropolitan area to corporate interests buying up housing stock, mainly to use as short-term rentals. Several stakeholders described this "unregulated industry" as a major impediment to low supply that is taking a significant number of units off the market. However, one stakeholder felt that the number of short-term rentals in Portland was relatively small and the city does a good of tracking and regulating them. Another stakeholder felt there was solid community interest to add additional taxes for out-of-state purchasers who aren't putting rental housing on the market.

Regulatory Barriers

Stakeholders identified several regulatory barriers inhibiting housing production in Cumberland County.

Zoning and land use. Several stakeholders articulated that current land use and zoning barriers are inhibiting housing development. In general, many stakeholders articulated that their current city or town zoning ordinances are impediments to getting affordable housing built in their communities. One stakeholder felt that "our ordinances have layers and layers of restrictions that turn developers off." They added that the developer they are currently working with is having so much trouble trying to get their development through that they most likely won't come back and work with the community.

Another stakeholder felt that their town's zoning ordinance and performance standards are impediments to new development. They felt that even though the comprehensive plan articulates the need for affordable housing, the zoning ordinance is being used to deny affordable housing developments. They added that "if you have super onerous regulations but have a new comprehensive plan that the community agreed on, we should follow the comprehensive plan." Other stakeholders described their zoning ordinances as antiquated, with one stakeholder stating that "our zoning ordinance has been written around 20th century ideas of what our community should be."

Minimum lot size was identified by several stakeholders as a barrier to building more housing. One stakeholder felt that their minimum lot size requirements were limiting their ability to develop multiunit housing. Another stakeholder articulated that if their community's minimum lot size was reduced, they could improve affordability outcomes. Currently, "to have a duplex, you would need a four-acre lot, for a quadplex, you would need an eight-acre lot…." This stakeholder articulated minimum lot size as a barrier, but said it is "likely to remain in place since the council is not interested in reducing it." Height restrictions were also mentioned by several stakeholders as limiting the types of housing that could be built in their communities.

Many stakeholders described that there are limited areas in their cities/towns that allow multifamily housing by right — the majority of land is zoned for single family homes and commercial uses. "It's difficult to find land to build these types of developments." One stakeholder noted that LD 2003, if passed, would allow structures with up to four dwelling units in any zone where housing is permitted *[Note: LD 2003 was passed by the Maine Legislature on April 27, 2022]*. Another stakeholder explained the difficulty trying to get multifamily housing built when not allowed by right, saying "contract zoning has not proven very useful and re-zones are difficult to obtain and take a long time."

One stakeholder advocated for limiting development in greenfields to concentrate development in existing built-up areas, adding we "need to build up instead of out and across." They acknowledged that this would be a major shift in current land use policy. Another stakeholder noted that in Westbrook, more housing is being built downtown but what's being promoted is first floor retail with housing units above. They argued that because developers don't want to trigger the elevator requirement, they are limiting the size of the developments. The stakeholder felt that "this was sending the wrong signal to developers."

Resident opposition. One of the major factors underscored by stakeholders when discussing barriers to increase the housing supply was opposition by existing residents, also known as NIMBYism (not in my backyard). Stakeholders described a lot of community resistance to new developments throughout the region. Reasons provided for the resistance included "placing a high value in preserving the historic and rural character of their communities" and "feeling among the community that they're growing too fast." One stakeholder noted that new infill development projects in their community have been rejected based on a concern about "style and culture."

As described above, even though a city or town's comprehensive plan might support infill development or affordable housing, stakeholders said community sentiment can overrule these developments. Several representatives of smaller towns noted that there are making genuine efforts to diversify housing types in their communities but that there is "increasing polarization around new development." A couple stakeholders attributed the pushback to some communities feeling resentful about other people getting things not available to themselves, as well as a general fear of adding "product" to the community.

One stakeholder noted that their town is attracting new economically and culturally diverse population and they are working to send more welcoming and inclusive messaging as a way to increase access to local government. They felt that this approach could help stymie some of the pushback on affordable housing projects. They added that "affordable housing is crucial to the town's future by helping to spread out the tax base, as well as attracting new businesses." They felt like embracing this approach and pushing to have this conversation could better communicate the benefits of affordable housing, like that density helps with pool of jobs and adding density doesn't mean that neighborhoods or subdivisions will be destroyed.

Housing types. Several stakeholders described a current lack of diverse housing types available throughout Cumberland County. Several stakeholders noted that the development of smaller units has been a trend for several years, with one stakeholder noting that "units are as small as possible so they can have more of them." One stakeholder described a new condominium project in Portland that is made up of all small, one-bedroom units. They added "how does that work for anyone with a kid? [Those units are] not an option for families." The stakeholder added that smaller units are not helpful and more developments with 3-4 bedrooms are needed. "There are a lot of multigenerational families."

One stakeholder felt that some developers do a good job of providing accessible units. However, several stakeholders noted that multi-story condominiums don't have to comply with ADA requirements, with one stakeholder saying these developments "do the disability community no good." One stakeholder recalled spending a couple of years touring affordable housing developments and said they had "all bathtubs in senior housing…no accessible showers." They added that the law does always fit with what people need and there was no requirement forcing them to provide roll-in showers. A couple stakeholders advocated for more resources to help older adults or those with disabilities modify their homes so they could remain in them.

One stakeholder felt that most of the housing coming online is for seniors and not enough housing is being built for families and people under 55. *[Note: The current 2021-22 QAP for LIHTC projects awards more points for housing targeted at both families and older adults].* Several stakeholders shared that developers are primarily building senior housing because they can get more density. These stakeholders felt there needed to be a more concerted effort to encourage/incentivize the development of family-sized housing, as well as the provision of workforce housing. One stakeholder felt that policies need to be set that do not exclude people. "There needs to be more advocacy or more incentives for builders to bring a diversity of units online."

High housing development costs. One stakeholder noted that there is a lot of demand from people who want to live in the City of Portland; however, the cost of development continually increases due to commodity pricing and regulations. They offered the examples of new regulations (e.g., rent control and green building standards) and more taxes as hindrances to getting housing built. This stakeholder noted "we can change a few of the NIMBYs and zoning but as long you don't reduce taxes, it will not solve the problem."

Stakeholders also pointed out that part of the reason housing costs are so high is because of construction costs. One stakeholder noted that "there was a period of time when not a lot of construction was happening, especially in rural areas." Now, high construction costs and housing costs are impacting localities statewide.

Resource Constraints

Lack of regional coordination to address housing needs. Stakeholders from smaller towns throughout Cumberland County described their current housing stock as limited, expensive, and unsustainable. Stakeholders said that some of the rural communities believe housing issues should be dealt with by the bigger cities. Others noted that some communities will intentionally impede the development of more housing, such as buying land to slow down development. It was noted that the justification of these actions is to protect the "historic and small-town character" of rural areas.

Several stakeholders emphasized that local control is an impediment to getting more affordable housing built. One stakeholder recalled a situation where a developer proposed building a 300-unit housing development that would make most of the units affordable, including 30 units for families. There was pushback from the community on the development and it ended up turning into 60 single family homes.

Policy and program challenges. Several stakeholders described that current prices for rental housing are out of reach for many households, even for those who utilize housing vouchers. A significant number of stakeholders attributed this to stagnant wages. Another reason cited by stakeholders was the increased prevalence of landlords selling their buildings. A service provider noted that historically, their organizations have had good relationships with landlords who help place their clients into units. However, an increasing number of landlords have sold their buildings, particularly to out-of-state investors, and the new owners routinely institute higher price points.

Housing choice vouchers. Stakeholders described both the general assistance voucher program and the Section 8 housing choice voucher program as integral to finding rental housing for lower income families and residents. One stakeholder noted that if an individual does not have a subsidy or housing choice voucher, "cost of rents are just so outrageous." However, in an increasing amount of instances, stakeholders said households with vouchers still can't use them because rents exceed what the voucher will cover.

Many stakeholders said that landlords are now less likely to rent to voucher holders because they can command a higher market rent than the voucher will cover. One stakeholder described this situation as "…a way of profiteering and marginalizing low income people from access [to housing]." They added that this has been happening consistently for years but has been intensified due to the pandemic with people losing their jobs and an increasing number of people moving into the county. One stakeholder noted that current fair market rents, as determined by HUD, are out of whack with the reality of the housing market and make it very challenging for voucher holders to find housing.

Stakeholders also noted that the lack of supply impacts households with vouchers because of the time constraints forced on households to find housing. They noted that in this current rental housing environment, "120 days [to find a place to live] is not long enough…it is really hard to find a home and when they lose their voucher, they rejoin the waitlist." Other stakeholders noted that there is a lot of people "couch surfing or doubling up", which puts their relatives or friends who have a voucher at risk of losing their voucher.

Supportive services. Stakeholders also spoke to the need for more supportive services for households living in transitional or permanent supportive housing settings. Stakeholders described that the current level of services available is not enough to meet demand. One stakeholder noted that "whereas before [the housing crisis] the emphasis on service providers was on avoiding duplication, now we are trying to act as a network to try and meet the increasing demand."

Another stakeholder noted that the availability of long-term supportive services is greatly lacking. Most of the funds available for supportive services are short-term in nature, with one stakeholder articulating that "service providers are really only doing a warm handoff, really only staying with people for six months — that's too short. We are lacking a longer time support system and intervention." One stakeholder felt that to really ensure people are stable in their housing situations, "you need someone to step across the threshold to see the condition of the unit." Stakeholders felt that while more resources are helpful, what's really needed is more case manager positions to help with continuity of care for residents utilizing support services. One stakeholder felt that having more case manager positions would provide residents who need intensive services more attention and specialized care.

Stakeholders were asked if the need for supportive housing has grown. One stakeholder responded, "I think it has grown, especially during COVID. A lot of people relapsed, and a previous administration dismantled the state's supportive services infrastructure when a wave of opioids hit at the same time." This stakeholder also felt that more people are experiencing homelessness on any given day.

Stakeholders described that with the changing of gubernatorial administrations, there's been more support and focus on treatment and recovery (a greater support structure in greater Portland compared to the county). One stakeholder noted there's been an increase in recovery residences (e.g., sober houses), where in some instances, they are paired with supportive housing services. This stakeholder noted "some of this work is happening but there's still not enough. Sometimes we can only get one or the other." Others added that there are still people who are actively using and have nowhere to go. A major challenge is that recovery or treatment options are not available to them or they don't want to utilize them.

One stakeholder noted that their organization use to acquire small multifamily buildings with state and federal resources and rehabilitate them into supportive housing. They noted that this option is "…disappearing for us because it is so cost prohibitive." They added that huge cash-only purchases go through just hours after the listing goes up. The stakeholder said that it takes six months on their end to get everything lined up to purchase a building, adding they're at a "competitive disadvantage."

One stakeholder estimated that the region needs to build about 1,000 new affordable housing units annually, as well as least 100 permanent supportive housing units per year. Currently, only twenty units are currently being built annually. This stakeholder noted that the biggest issue for building permanent supportive housing is siting it.

Several stakeholders also mentioned "service center" polarization, where Portland "bears most of the burden" by offering the majority of supportive services available throughout the region.

Consequences of limited supply. Several stakeholders a variety of consequences stemming from the lack of housing development throughout the county. Stakeholders described long waitlists for Section 8 housing, LIHTC developments, and public housing as a consequence of the lack of supply. Speaking about the demand for senior housing, one stakeholder described some waitlists as long as six months to two years and that it's common to get around 50 applications for one unit.

Another consequence of the lack of supply in greater Portland is that more people are forced to live in precarious situations. One stakeholder said, "We are seeing more seniors and children living in motels and living in their cars." Others noted people, particularly low income families and new Mainers, are forced into living in unsafe situations, such as units that have mold or those that are infested with pests, rodents, or bed bugs. Stakeholders noted tradeoffs families are forced to make, usually prioritizing the need for housing at the expense of other basic needs (e.g., food, healthcare).

One South Portland stakeholder noted a market analysis completed by the City that forecasted what the housing market will look like in 2030. The results found that households making less than 60% of area median income will struggle the most trying to find both rental units and homes for sale. The forecast projected cost stress on lower income families to continue to increase into 2030. They noted that anyone looking to transition from renting to ownership can't do it, adding "anyone looking to move to a new market for jobs, transitioning from rural to more urban setting, or looking to upsize or downsize can't find housing."

Another stakeholder felt that homeownership is "so out of reach" for lower income families that resources should be focused on ensuring access to affordable rental housing. They added that for someone making minimum wage, there are too many barriers to overcome to purchase a home in the current housing market.

Several stakeholders noted that increasing home prices are now ubiquitous around the county — no longer just impacting the urban areas of the county. One stakeholder noted that the poverty rate is dropping around the county, but they attributed this to low income families being pushed out due to the lack of rental and sales housing inventory *[Note: The current poverty rates for individuals (8%) and families (4%) have each decreased three percentage points since 2012].* Another stakeholder echoed this sentiment, noting that the poverty rate looks better but less people are being housed and there are less resources to help these households. Speaking about single mothers, a service provider noted that "they cannot find rental housing and end up spending $200/night in a hotel. Some families just end up leaving Maine.

A few stakeholders noted that because of the tight rental market, scamming prospective renters has become more prevalent. This has made them more timid and less likely to use common websites to search for housing (Zillow, Craigslist, Facebook, and Apartments.com). One stakeholder described that a common situation is where an ad requires the prospective tenant to send a non-refundable deposit before letting them submit an application. They noted that because the housing market is so tight, people are more likely to take these chances and end up losing their money.

Disproportionate Housing Needs

Immigrants and asylum seekers. Stakeholders described immigrants and asylum speakers, or new Mainers, as more likely to face barriers or challenges to accessing housing. One major logistical challenge facing asylum seekers is not having permanent status (e.g. social security number), rendering them ineligible for the Section 8 program. However, asylum seekers are eligible for general assistance vouchers. Stakeholders also spoke about other barriers, such as not having the traditional prerequisites (e.g. rental history or landlord references) or financial resources to rent a home in the United States. Additionally, one stakeholder emphasized that these families deal with a lot of stress having to juggle figuring out where they're going to live and also sorting out their immigration status.

Another stakeholder felt language was another barrier for new Mainers trying to access housing, particularly trying to communicate what type of housing best fit their needs. The stakeholder felt that because of language barriers, new Mainers rely both on "formal and informal pathways" to help find housing, adding that "I bet a lot [of finding housing for these families] is happening organically. This stakeholder wanted to know what gaps existed in helping these families find housing and whether policies need to change or more resources needed to be focused on assisting new Mainers.

It was noted that because immigrants want to live in urban places, they usually must settle for housing that is in substandard condition. One stakeholder described that Portland has a large undocumented workforce, is a resettlement location, and tier one city for asylum seekers, magnifying the lack of housing supply that is available and affordable. Another stakeholder expressed there is a perception among some immigrant groups that others receive more support than they do, adding that "this issue could be a challenge in the future."

Persons with disabilities. Another stakeholder noted accompanying the demand for more diverse housing types will be a demand for more services. They noted that over 30% of people in Maine experience a disability, adding that "when you consider 1 in 3 is disabled, as well as account for the urban/rural aspect, you have to consider that Cumberland County will have a greater demand for services (e.g., access to hospitals) compared to other rural areas."

Pertaining to people with disabilities, stakeholders spoke mainly about discrimination related to assistance animals, including buildings with no pet policies. Stakeholders identified that the main barrier is typically the property management/landlord not understanding their obligation under the Fair Housing Act. Stakeholders mentioned that when people with disabilities are looking to make reasonable accommodations to their unit, they are usually looking for resources. One stakeholder recalled encountering resistance from landlords and condominium associations when trying to install ramps. However, when residents tell them it's the law to provide reasonable accommodations, "it usually goes through."

One stakeholder recounted that a person with a disability was denied the opportunity to look at an apartment on the first floor due to "maintenance issues". Both the stakeholder and prospective tenant felt that this was an excuse for the landlord not to show the apartment. Another stakeholder mentioned that Disability Right Maine serves a lot of people with disabilities, particularly those with mental health challenges and intellectual and developmental disabilities. This stakeholder spoke to numerous barriers that these individuals face trying to find and stay in housing. They added that they've "definitely seen cases where people are sent to the emergency room because they don't want to be dealt with by providers at their care facility or group home."

Reasonable accommodations and accessible housing. One stakeholder felt that in terms of public or subsidized housing, they've observed good success in providing reasonable accommodations. However, several stakeholders shared that "our housing stock is the oldest in the country" and is difficult to modify. One stakeholder said that "going forward with new projects, we need to incorporate visitability and universal design into our housing developments." They attributed the lack of accessibility features in housing developments to current building codes, adding "building code could have a greater mandate and provide a variety of accessibility features."

One public housing authority representative described that when building out their units, they will add ADA-convertible units to their development on top of the required percentage of units that must be accessible. They noted that when someone who needs an accessible unit isn't currently living in one but needs an accommodation, they can more easily respond to that need at less cost.

One stakeholder noted that most people who need reasonable accommodations don't have money to make it happen. This stakeholder asked "where does the money come from to make modifications. If a homeowner has a huge mortgage, many don't want to take a secondary loan to make modifications they need." Another stakeholder suggested low-interest loan programs as a strategy to support modifications for lower income homeowners. Another stakeholder noted how much more expensive it is to make modifications to a unit once it's built.

Several stakeholders spoke to resources and programs available to help pay for home modifications, including ramps (City of Portland) and general home modifications via tax incentives (State of Maine). However, a few stakeholders spoke about the income qualifications for these programs and described "a gap of households who make too much money but can't afford the modification on their own." One stakeholder described the Comfortably Home Program through Maine Housing, where their facilities department adds accessibility features to the person's home so they can live in their home longer. Stakeholders felt like this was a successful model that should be replicated while also simultaneously taking pressure off public housing waitlists.

Stakeholders shared that while visitability construction practices are slowly becoming more prevalent in the greater Portland region, there's still a long way to go. While Avesta and Community Housing of Maine use visitability practices in their construction processes as well as most of the public housing authorities and a few private developers working on cooperative developments, stakeholders articulated that no jurisdiction in Cumberland County currently has an adopted visitability policy.

One stakeholder voiced that there is actually a considerable amount of accessible housing stock but people who don't have disabilities are placed in them. They felt that if accessible units were prioritized for the people who need them, there wouldn't be as much demand.

Unhoused populations. Stakeholders described several challenges facing unhoused populations, particularly impacting people experiencing mental illness and single parents. One stakeholder articulated that there has been a large influx of people seeking shelters, mainly driven by the COVID-19 pandemic and asylum seekers. This stakeholder noted that to meet the demand for shelter space, shelter providers had to look outside the city of Portland to adjacent municipalities. They added that two 24/7 shelters have been operating since the beginning of the pandemic, as well as overflow space (contract through Maine Housing using FEMA funds with a hotel). They noted that neighbor complaints about the overflow space of the hotel became prevalent and the owner will now only let people stay through May 2022.

Stakeholders spoke about the challenges faced by people experiencing mental health challenges trying to find housing, as well as programs and services in place to assist them. One stakeholder described it as a cyclical issue, saying "the lack of housing worsens mental health, which in turn decreases the chances of finding housing."

One stakeholder noted the housing retention program at the City of Portland has been relatively effective. For those who stay in the shelters for over 180 days, program staff support their transition out of the shelter and continuously follow-up with them. This stakeholder noted that "support doesn't always work but we have had this program for a number of years now and have pretty low turnover rate." It was noted that a factor in the success of the program is having willing landlords work with them. However, more recently, a number of landlords they've worked with have sold their buildings. A couple of stakeholders attributed this trend to raising property taxes.

One stakeholder spoke about the shift of social services moving away from downtown Portland and the potential challenges that might create in the future, mainly access for those who currently live in downtown. They also attributed the shift of social services moving out of downtown to increasing rent prices and gentrification. This stakeholder described the shelter's growing lack of capacity and described it as a "reconfigured three-story building and garage not intended to serve people." They said there was a lot of community pushback about the location of the new shelter (located in Riverton), adding "any time you move a large number of folks to a new space, you're going to face resistance."

When asked about disparities among unhoused individuals, one stakeholder did not feel like any group experienced more difficulty than another. They noted that "with COVID, it's been especially difficult for those who need supportive services…service reductions are really impacting them and it's difficult for them not having those same spaces to go to for help."

Administrative barriers to finding housing. Stakeholders described several administrative barriers disproportionately impacting residents, particularly low income families and New Mainers, in finding housing. One of the major barriers for immigrants, refugees, and asylum seekers is not having the traditional "prerequisites" available to them that landlords traditionally require. As one stakeholder described, "all of the requirements to get into a rental home pose barriers for the people we assist. Income requirements, criminal background checks, credit history, and rental history and past eviction records."

Because rental references and work history are required criteria to rent, asylum seekers are automatically excluded from applying for the unit. Additionally, because asylum seekers don't meet the income requirements, they are also forced to find someone with an income high enough to co-sign. One stakeholder noted that criteria and treatment for how asylum seekers can qualify for housing varies by type of asylum case.

Stakeholders also spoke to the financial barriers faced by these populations when applying to rent. One noted that it's a common practice in Maine where landlords require $25-50 per application fee, justifying the fee to administer a background check. However, there is no regulatory oversight of this practice. For example, you can collect fees on 100 applications but selectively pick the application fee you want to process. This is a major impediment for low income families trying to find housing. The stakeholder noted "if [a landlord] owns 10 properties and requires an application fee for each property, that limits the options of low income families."

One public housing authority stakeholder noted that historical impediments for accepting a potential tenant included bad landlord history, bad credit history, and criminal history.

However, they noted that they have refined their approach when considering criminal history and assess each applicant on a case-by-case basis.

Another barrier identified is landlords who require a deposit for first and last month's rent, "which is too much cash up front for many tenants." Additionally, stakeholders described those deposits are asked for even before tenants are approved for units. One stakeholder noted that "tenants have to wait between 2-4 weeks to get their deposits back, which makes it difficult to continue their [housing] search while they wait for their money back."

Other barriers identified by stakeholders included only having rental applications available online, which makes it difficult for seniors who often are not computer literate and/or do not have internet access. Language accessibility and the complexity of the application process were other issues identified by stakeholders.

Several stakeholders also reported that some landlords do not want to work with organizations that provide housing subsidies because of the stigma of renting to particular populations, as well as the "extra work to get a unit approved and perceived administrative burden of the programs."

One stakeholder mentioned Project Home, which supports tenants find housing who might otherwise be screened out of the tenant application process due to application fees, credit scores, tenant histories, or move-in costs. They felt this model should be replicated or scaled up to increase access to housing for new Mainers. Other stakeholders felt that local governments should create policies to allow more flexibility for new Mainers trying to find housing.

Housing Discrimination

Overall, stakeholders described that housing discrimination occurs, particularly for New Mainers, people with disabilities, and families with children, but it is hard to prove and difficult to document. Because of the difficult in collecting data on discrimination, stakeholders felt it obscured the true impact of how discrimination affects homeownership and renters. While not a protected class under the Fair Housing Act, several stakeholders felt that economic discrimination was also at play.

National origin. Stakeholders also noted that landlords routinely ignore maintenance and repair requests from immigrants. Stakeholders felt there is "a lot of discrimination [that occurs] …some landlords just do not want to rent to new Mainers."

Source of income. While not protected under the federal Fair Housing Act, receipt of public assistance is protected under the Maine Human Rights Act. Stakeholders felt that less and less landlords are willing to accept vouchers. One stakeholder noted that in 2016, "things were awful. Unhoused people, particularly minorities, got rejected all the time." Another stakeholder noted that people with general assistance were asked to provide security deposits by some landlords, which is not allowed. Stakeholders reiterated that more and more landlords are selling buildings, and renters end up getting evicted. One stakeholder felt landlords are hesitant to accept emergency rental assistance and housing choice vouchers because the "payments take a bit to process."

Other forms of discrimination. One stakeholder noted that they are not aware of any discrimination happening explicitly, "short of what is happening historically." This stakeholder felt that the most significant discrimination happening is economic, articulating that people who the market discriminates against (e.g., those with low incomes, criminal history) are the ones who have struggled economically and are viewed as high risk. This stakeholder noted that "these are the people who are being shut out [from the housing market]." Requests for first and last month's rent, as well as security deposits, are huge impediments for lower income families, particularly large families and new Mainers. They noted that landlords perceive larger families as riskier due to "increased chance of damaging the unit."

One stakeholder noted that the most prevalent discrimination they are aware of is policy discrimination. They pointed to issues with criminal history being part of a rental application, noting that people of color are disproportionately impacted by the criminal justice system. They added that having this as a requirement for a rental unit is "de facto racism and discrimination."

Access to Opportunity

Transportation challenges. Stakeholders were asked to share their perspectives on the transportation system in Cumberland County. Overall, stakeholders articulated the need for a more reliable, accessible, and efficient transportation system, both in Portland and throughout the county. Below is a sampling of comments from stakeholders on their experience with the transportation system:

- *"Transportation is a challenge; you can only go where the Metro goes and busses are not reliable. This restricts the market where people can search for housing and pushes people to stay in the metro area where costs are higher."*
- *"Transportation outside the metro area is basically lacking."*
- *"Opportunity to walk to store may not be there for everyone."*
- *"The further you get from urban areas, the less services are available. It's very hard to find transportation and childcare."*
- *"There is no public transit really. It is so minimal and antiquated. It's easy for policy makers to consider what we have quasi feasible to get to work, but it is impossible for someone to get to point a from b in a timely manner. [It feels like] transit is not designed to serve people."*

- *"The immigrant population comes from places with more reliable public transit…the public transit system here leaves them more isolated."*
- *"We need more bus shelters. The climate in Maine makes them necessary. Our transportation system is fractured, and the bus systems do not collaborate with each other. We need a Cumberland County Transit System. Maybe we could have less routes but make them for consistent and often."*
- *"Places like Windham, there is land to build housing but no public transportation to get there. Lots of people building housing for seniors, it's easier to get permits, but they're totally missing the boat on housing for low-income families."*
- *"We need working class housing with transportation. More people would move out further if they could get around in a better public transportation."*

Several stakeholders spoke to the limits on the transportation system, particularly accessibility. One stakeholder noted for people experiencing disabilities, "it is difficult to find a place to move that is within the range of paratransit." Because the paratransit system only serves households within three quarters of a mile of the system, it limits housing options for those who rely on paratransit services. Additionally, one stakeholder felt that the access to paratransit throughout Portland is fair, but "the service is still limited." They added that needing to schedule in advance is another barrier to utilizing it, noting that "accessing community on demand is difficult."

Additionally, several stakeholders spoke to the challenges for people experiencing disabilities when it came to using transportation during the winter season. The lack of snow removal on sidewalks is a major barrier for people experiencing disabilities to access transportation. As one stakeholder described, "…just because you have a bus that comes by your house does not mean you can get to it." Another stakeholder recalled seeing people walk in traffic on a bridge because the "street plow comes and covers the sidewalk with slush." Another stakeholder added that "in winter, it's extremely difficult as a wheelchair user to depend on the clearing of sidewalks. This puts a greater demand on paratransit if sidewalks are not shoveled on fixed routes." One stakeholder noted that Greater Portland Metro has an "Adopt-a-Stop" program for bus stops because GP Metro does not shovel bus stops. This stakeholder added that "now there are bus shelters, which are mostly shoveled, but this is not the case everywhere." Another stakeholder noted that it's extremely difficult for people with disabilities to move their car during a snowstorm and are at higher risk of getting it towed. They suggested having a location for people with disabilities to keep their car for an extended period of time without the threat of having it towed.

Some stakeholders noted the diversity of efforts communities are taking to address their transportations issues. One stakeholder noted that Freeport hosted a Design Week, where conversations were had about enhancing connections in neighborhoods that don't have sidewalks. A few stakeholders were complimentary about the efforts taken by GP Metro to enhance the system, with one stakeholder saying, "they've done a good job expanding routes for transit before COVID, hopefully it will come back strong."

Another stakeholder mentioned a pilot program in South Portland that has a network of drivers who volunteer to take seniors to their appointments and on errands. However, they noted that accessibility of vehicles is a hindrance to more people utilizing the programs. They added that if the cars were made accessible (e.g., ramp into the van for a wheelchair), the program would be much easier to participate in.

One stakeholder had a broader comment about the frustration experienced by people with disabilities in trying to use the transportation system in greater Portland. They noted that "any friction people experience [using the system] will result in frustration and the result will be that they're less likely to utilize [the system]." Another stakeholder advocated for adding visual and audible technology on buses to make them more accessible.

Another issue stakeholders flagged with the greater transportation system was the proximity to services and location of housing. One stakeholder added that "even if you can find housing, it may not be close to services or transportation." Another stakeholder added that if housing and transportation is not "co-mingled", it's difficult to access services, such as childcare or job training. One stakeholder noted that in South Portland, most, if not all, services are located in the eastern portion of the city. They felt that "pretty direct policy statements about established neighborhoods" have had an outsized influence on development patterns in the city, which has made it more difficult to co-locate housing and services.

Another stakeholder speaking about the bus system in South Portland articulated that "we don't have the resources to make the bus system work for all." This stakeholder added they do have high frequency bus service but it's not located in great proximity to employment, adding that the "[the system] is so dispersed that people spend too much time on buses to get to jobs. It gets really complicated [for people taking the bus] with two or more jobs."

One stakeholder who lives outside of the Portland area estimated that "99% of [their] community has cars." They noted that even the local food pantry and community center is not on the public transportation line, adding we "haven't developed walkable communities."

One stakeholder who lives in Yarmouth noted that the busses usually run on one-hour intervals. Participants agree that decreasing the interval time to half an hour would allow more residents to take advantage of the routes. The town is also currently working on increasing biking and pedestrian connectivity within the town and across the region. Another stakeholder noted that the largest employer in their town is located off the highway and therefore most workers drive to it. Demand for the bus route was deemed too low and the bus service was cancelled. The town is currently exploring other public transit options, including an on-demand system.

Another stakeholder described that for people with disabilities, the lack of transportation outside of Portland is an impediment to their ability to move around the county. This stakeholder added that if you "...go out 10 miles, away from Portland, there are no sidewalks, no transportation lines, and nothing is accessible to get to. It's extremely difficult for people with disabilities to get around and access to ancillary places is limited." One stakeholder said that more recently, because of the limited nature of the transportation system, the "cost of gas to search for home in more affordable areas [has become] an issue."

One stakeholder spoke to the inherent tension between where people want to live, where it's convenient, and where it's a "disadvantage" to live. This stakeholder noted that AFFH requirements aim to deconcentrate poverty but for a lot of households, these areas are their communities and where services are located. Another stakeholder felt that moving services out of downtown was a veiled way to "push poor people out." They added that "we have to fight it. It's where transit is. They want to put people out in Riverton, but it's more isolated and takes 45-60 minutes to get downtown. Apparently from analyzing census tracts, it looks like a better place to live."

Employment and childcare challenges. Several stakeholders spoke to the link between the lack of affordable housing and the impact on employment and access to childcare. One stakeholder commented that it was unfortunate that public, private, and nonprofit sectors haven't come together to address housing issues in the state because it's also impacting the workforce. This stakeholder emphasized that the "State [of Maine] needs workforce."

One stakeholder felt that because of the lack of services available in more rural areas of the county, there are few, if any, affordable childcare options. Another stakeholder said there were plenty of employment opportunities available in the greater Portland region but that "you need childcare in place to take advantage of them." Another stakeholder added that families, particularly single mothers, with children who have medical conditions that don't allow them to be in daycare cannot join the labor force.

One stakeholder noted that there is currently demand from businesses looking for workers to fill positions, particularly small businesses. They emphasized that "we do not have a challenge with unemployment, we have a shortage of labor." One stakeholder noted that the State is aiming to add 75,000 workers over the next 10 years and that without immigration, the State would not be growing. However, they noted that there is a skills mismatch between the asylum-seeking population and employment opportunities, adding that many of these people have many more skills (e.g., doctor, nurse) than the jobs that are available to them (e.g., lower-wage tourism jobs). Even though they have credentials in their native country, they're not able to practice their profession in the U.S.

With the increase in foreign in-migration, stakeholders spoke about how this has impacted the limited rental housing stock where most new Mainers want to live. One stakeholder said that “much of the rental stock in these communities is composed of smaller attached homes that are currently taken up by higher income renters waiting to buy larger single-family homes.”

Several stakeholders noted that employment patterns have changed significantly over the past two years. They’ve also seen an increased demand for workforce housing. In addition, expanded access to internet and the availability to work remotely has made some of the more rural areas in Cumberland County more appealing to out-of-state workers, which has led to an increase in domestic in-migration. Participants noted the expansion of the Roux Institute in Portland will further increase demand for housing in the area.

One stakeholder felt that while there are employment opportunities available, people are having trouble finding quality jobs. A lot of immigrant workers have skills suitable for better jobs but there are many barriers in utilizing those skills. This stakeholder also spoke to the poor conditions faced by undocumented workers. They noted that not only have they been working in Maine for a long time under bad conditions, but during COVID, were primarily in jobs (e.g., seafood processing) where they had to keep showing up in person.

One stakeholder articulated that 40% of school-aged Hispanic children were chronically absent from school due to worker shortages they were filling. They added that immigrant populations are trying to remain stable and cannot plan for careers. However, with the labor shortage, businesses are now starting to look at immigrants to fill higher-skilled positions. Participants noted increased technical assistance and career training would be beneficial for new Mainers to take advantage of the labor market. One stakeholder articulated that people experiencing disabilities are often working lower paying jobs and are on the lower end of the socioeconomic scale.

Solutions offered by Stakeholders

Stakeholders shared numerous suggestions about how to address the housing challenges in Cumberland County. One overarching theme expressed by a significant number of stakeholders was more regional cooperation and collaboration among public, private, and non-profit organizations, as well as urban and rural areas.

Build more housing near transportation and services

- One stakeholder felt that the City of Portland should focus housing development on commercial corridors to allow for more households to live in proximity to services and to increase transit use. They added that a lot more funding would be needed to build at a large scale.

- One stakeholder suggested linking the state point system for highway funding to local projects for housing development along those corridors. They added that to make it effective, "for federal pass-through funding, we'll give you extra points for the roads that have affordable housing along its frontage." They also noted that Maine Housing Authority currently directs affordable housing into urban centers, however, "if the point system for transportation and housing is linked holistically, a lot more communities would be seeking out housing projects."

Build more accessible housing

- One stakeholder felt incentives would be more a more effective approach to get housing built as opposed to mandates. They pointed to the State of Vermont's accessibility requirements — which exceed federal law — as a model to replicate. The stakeholder added that "[building accessible housing] does not have to cost more…we just have to change our mindset and know that when we design to the bare minimum, we are missing a huge opportunity.

- Stakeholders spoke about the lack of education and knowledge about the benefits of accessible housing and wanting there to be a more intentional push about spreading awareness. One stakeholder added that if more people thought about accessibility, not just in housing but in everyday life, it would make the lives of people experiencing disabilities much less challenging. Another stakeholder added that "we just need to [build accessible housing] so people can see it's not what they think it is and it benefits all of us. We are all temporarily able bodied."

- One stakeholder noted that Maine has a long history of getting bonds passed. They suggested creating a bond to incentivize developers to help fund more universal design units.

- Another stakeholder advocated for more funding for an adaptive equipment loan program, which can be used to purchase equipment or technology that improves independence, safety and quality of life for a person experiencing a disability.

Land use and zoning reforms

- Several stakeholders advocated for reducing minimum lot sizes, revising height restrictions, allowing multifamily housing by right, and adopting inclusionary zoning ordinances.

- One stakeholder noted that a lot of the county's housing issues are associated with "chronic underproduction." They noted that it's worth analyzing whether there are artificial limits on housing opportunity because of growth controls and land use. They suggested taking legislative action to ensure flexibility is preserved.

- Several stakeholders pointed to the State of Maine's Commission to Increase Housing Opportunities by Studying Zoning and Land Use Restrictions and advocated for the state to adopt those recommendations.

- Zoning that allows for infill and more density on transportation byways, allowing for "housing hubs" to identified on key transportation routes.

Innovative solutions to build housing

- One stakeholder suggested using tax increment financing (TIF) to help finance affordable housing development. They added that a lot of TIFs are about to expire or have expired, and towns should "re-up" them with additional restrictions for the money to go towards affordable housing.

- Several stakeholders wanted to see more energy and funding put towards the development of more co-operatives and land trusts. They felt this would be an alternative solution for low income families and people who work minimum wage jobs who cannot afford to buy a home under the current system.

- One stakeholder advocated for affirmatively inclusive policies in the QAP for LIHTC projects, wanting to see a set aside between 5-10% of units for supportive housing.

- One stakeholder advocated for closer coordination between local governments and public housing authorities. They stressed the need to carefully consider the appropriate balance of regulation and incentives to "create the right environment for developing housing that is needed." Because public housing authorities can create housing, they felt that working in tandem would be effective in getting housing built. They added that resources are limited and cannot meet all needs.

Landlord trainings

- Several stakeholders advocated for more education and training for landlords on housing choice voucher programs. They felt that this would reduce the stigma around renting to voucher holders and would help clear up misconceptions about the programs.

- One stakeholder advocated for more incentive programs for landlords to encourage them to rent to people with housing vouchers. Another stakeholder mentioned MaineHousing's efforts to encourage landlords to participate in their program by offering $750 for each new voucher, as well as deposit assistance and insurance against damages. There's an available source of money for damages, as well. They said that the program "was having a positive effect."

Other solutions

- Several stakeholders wanted to see more funding from the State of Maine to address the affordable housing shortage. One stakeholder did note that Maine Housing is tasked with administering and allocating $80 million of credits to affordable rental housing developers between 2021 and 2028. One stakeholder noted that "we have received no help [from the State] with the asylum seekers and just closed two hotels." Another stakeholder felt that there is an inequitable distribution of resources at the state level, noting that "towns that compose 75% of GDP get the least resources while more resources go to more rural places."

- One stakeholder felt there needed to be more fair housing education for community planners at the local level. They expressed that it was important that fair housing policy be widely understood so unconscious bias doesn't impact local policy and lead to unintended outcomes.

- One stakeholder also felt that real estate agents need more education and training on fair housing issues to increase their awareness about how to avoid violating the FHA in their practices. They suggested approaching the Maine Real Estate & Development Association (MEREDA) to see if they would provide programming on fair housing policy/issues at their annual conference.

- Another stakeholder advocated for implicit bias training for elected officials to bring more awareness about how it affects policymaking. They felt that these trainings would help increase awareness of why affordable housing is economically beneficial for their communities. This stakeholder added that "if they understood why diversity, equity, and inclusion works and affordable housing's connection to growing the economy and broadening the tax base, we'd be in a much better position."

SECTION IV.

DEMOGRAPHIC PATTERNS

SECTION IV.
Demographic Patterns

This section examines demographic patterns that are associated with residential settlement, housing availability and affordability, and access to opportunity in the city of Portland and Cumberland County. It also provides context for the analyses in Sections V (Access to Opportunity) and VI (Disproportionate Housing).

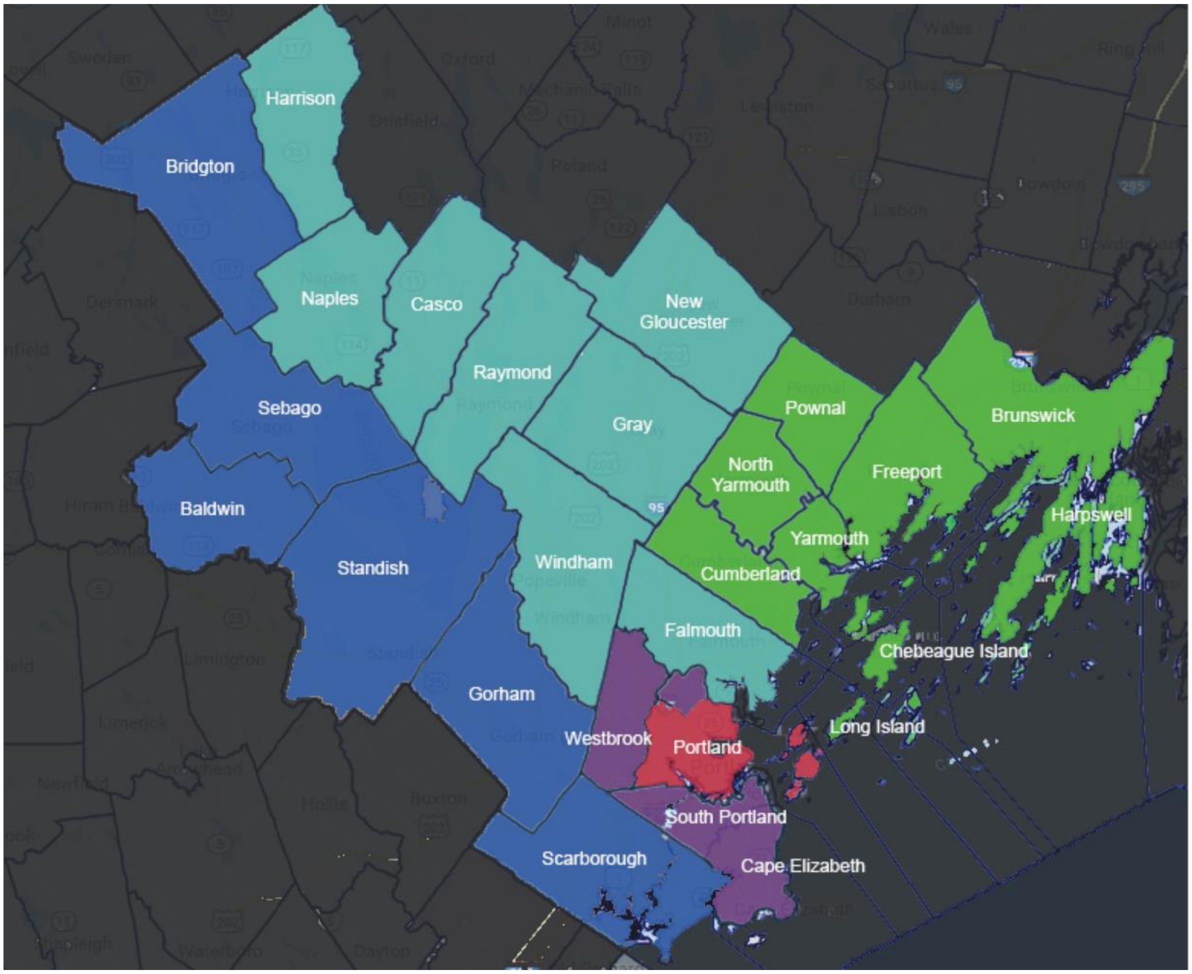
Consistent with recommended approaches in HUD fair housing guidance, this section:

- Describes demographic patterns in the county over time;
- Examines historical segregation and identifies the racial and ethnic groups that currently experience the highest levels of segregation; and
- Discusses exposure to concentrated poverty and identifies the characteristics of households living in high poverty areas.

Geographic area of analysis. This section includes data from Cumberland County HOME Consortium that are eligible to receive housing and community development funds from the U.S. Department of Housing and Urban Development.

To allow for a robust yet succinct analysis, each jurisdiction is included in their respective apportionment district as determined by the County. For the purposes of this analysis, District 4 includes Cape Elizabeth, South Portland, and Westbrook while District 5 includes the city of Portland in its entirety.

Cumberland County Apportionment Districts



Source: Cumberland County, Maine website.

- District 1 includes Baldwin, Bridgton, Gorham, Scarborough, Sebago, and Standish, located in the western and southern portions of the county. The largest jurisdiction, Scarborough, has a population of 22,135.
- District 2 includes Casco, Falmouth, Gray, Harrison, Naples, New Gloucester, Raymond, and Windham, located in the northern and central portions of the county. The largest jurisdiction, Windham, has a population of 18,434.
- District 3 includes Brunswick, Chebeague Island, Cumberland, Freeport, Harpswell, Long Island, North Yarmouth, Pownal, and Yarmouth, located in the eastern portion of the county. The largest jurisdiction, Brunswick, has a population of 21,756.
- District 4 includes Cape Elizabeth, South Portland, and Westbrook, located in the southern portion of the county. The largest jurisdiction, South Portland, has a population of 26,498.

- District 5 encompasses the city of Portland, which is located in the southern portion of the county. The city has a population of 68,408.

Primary Findings

- **Cumberland County has added close to 38,000 residents since 2000, representing an increase in population of 14%.** The fastest growing districts of in the county are District 1 (24%) and District 2 (18%). The slowest growing districts are Portland (6%) and District 3 (8%). The fastest growing jurisdictions were Sebago (33%), Gorham (30%) and Scarborough (30%). Harpswell is the only jurisdiction in the county that lost population over the same time period. (Figures IV-2 series).

- **The county is becoming more racially and ethnically diverse.** Increased racial and ethnic diversity in the county is driven by growth of Other Race, Latino/Hispanic, and African American/Black residents, primarily in Portland and District 4 jurisdictions. (Figure IV-3). Racial and ethnic segregation, as measured by a common measure called the Dissimilarity Index (DI), has increased since 2010, although it remains low except for **African American/Black residents who are living in more segregated conditions in 2020 compared to 2010**. (Figure IV-17).

- Overall, there are around 33,000 residents with a disability in the county. The share of the population with a disability decreased by one percentage point between 2012 and 2020. Districts with the highest rate of disability are Portland and District 1 (13% each, respectively) while District 2 has the lowest rate (9%). Among jurisdictions, Bridgton has the highest rate of disability (20%) while Falmouth, Raymond, Pownal, and Cape Elizabeth have the lowest share of the population with a disability (6% each respectively). (Figures IV-6 series).

- Currently, there are approximately 23,750 individuals and 3,200 families experiencing poverty in Cumberland County. However, **the county has seen a decrease in individual and family poverty since 2012.** Portland and District 4 have the highest individual and family poverty rates in the county, while District 1 has the lowest individual and family poverty rates. Yarmouth experienced the greatest increase in poverty—a 7 percentage point increase for both the town's family and individual poverty rates. Long Island and Harpswell experienced the greatest decreases for both rates. (Figures IV-18 series).

- In Cumberland County, **single mothers are five times as likely to live in poverty as the average family household.** Portland (25%), along with Districts 3 and 4 (24% each, respectively), have the greatest proportion of single mothers experiencing poverty in the county. District 2 has the lowest share (13%). Compared to 2012, there are now six times as many single mother households experiencing poverty in Standish, as well as nearly four times as many in Yarmouth, more than twice as many in Cape Elizabeth and more than 1.5 times in Harrison and Falmouth in 2020.

- **The poverty rate for African American/Black families is almost 12 times that of non-Hispanic White families** in Cumberland County. Asian families are four times as likely to experience poverty as non-Hispanic White families, while Hispanic families are twice as likely.

- By age, county residents between the ages of 18-34 experience the highest rate of poverty (11%), followed by residents under 18 (9%). Residents under the age of 18 experience the highest rates of poverty in Westbrook (28%), Portland (16%), and Yarmouth (16%).

- **Among districts, Portland is the only one with an over-representation of low income households compared to its share of households countywide**. District 4 has a proportional share of low income households compared to its share of total households, while Districts 1 through 3 have an under-representation. (Figure IV-23 series).

- Concentrations of poverty within the county are found in Portland, Westbrook, Brunswick, Yarmouth, Casco, Naples, and Standish.

- There were **five census tracts with individual poverty rates at least three times that of the county rate.** Overall, these census tracts are comprised of residents who are younger, more racially and ethnically diverse, and more likely to be unemployed than the county overall. All of the five census tracts have a higher proportion of African American/Black residents compared to the county. (Figure IV-28).

- There were **seven census tracts with family poverty rates at least three times that of the county rate**. Collectively, these census tracts are more diverse and younger than the county overall. A majority of the census tracts have a greater proportion of single mother households. (Figure IV-29).

History of Residential Settlement and Segregation

The history of residential settlement in Cumberland County—and intentional efforts to segregate residents by race, ethnicity, national origin, and class—has continued to impact the present-day housing outcomes for households of color. This introductory section provides a brief synopsis of the county's history to provide context for current demographic and housing conditions.

Cumberland County's settlement history is closely linked with its economy and geographic location. The first permanent European settlement in the present-day county was a fishing and trading village established on the peninsula in 1630. Eventually, the area developed into a commercial port and shipping center, with the waterfront in Portland becoming "…the primary engine of [the city's] growth and economy for three centuries afterword."[1] Shipbuilding and fishing emerged as the dominant economies for the county in the nineteenth century. Portland also emerged as a major seaport and rail hub in the area during the mid-19th and early 20th century. However, after the deterioration of its port facilities and the implementation of new Canadian tariffs, Canada diverted its exports from Portland to its Maritime provinces. While the marine industry, particularly fishing and commercial shipping, still play a major role in the economy, tourism and the service sector have emerged as major economic drivers.

The economy in Maine also has a direct link to the county's demographic makeup. The location in the northeastern part of the United States—far from the center of the country's slave trade—and the types of agriculture and businesses that were cultivated in Maine discouraged the use of slavery. The state's "…economy wasn't built on plantation farming. Maine relied instead on forestry, shipbuilding and textile and mill industries fueled by waterpower."[2] These industries, however, were collectively fueled by the work of enslaved people.

Maine played a role in the slave trade as early as the 17th and 18th centuries, where both slave labor and profits derived from enslaved people helped develop many Maine businesses and communities. The slave economy in Maine was built mainly through the trading of lumber, molasses, and rum by merchants and shipbuilders.[3] Before its admittance to the union as part of the Missouri Compromise, Maine was a part of Massachusetts. In the late eighteenth century, Massachusetts declared slavery illegal; however, this did not result in freedom for many that were enslaved. Although no enslaved people in Massachusetts were officially listed in the 1790 federal census, "other records

[1] https://www.portlandmaine.gov/1611/Portland-Waterfront-Old-Port-Historic-Di

[2] https://www.mainepublic.org/maine/2019-02-19/why-is-maine-so-white-and-what-it-means-to-ask-the-question

[3] https://www.mainememory.net/lessons/resource/a1b0c3g3/Black_History_and_the_History_of_Slavery_in_Maine_lesson_plan.pdf

such as wills and probate inventories…show that a small number of individuals continued to essentially be held in slavery in the late 18th and early 19th centuries."[4]

The population of Black Mainers has historically been much smaller compared to the white population. From 1830 to 1950, the Black population increased from 1,000 to 2,000 and the white population soared from 398,000 to 910,000. During this time, the state experienced a strong Nativist movement and the presence of the Ku Klux Klan that ensured Black Mainers did not feel welcome despite their multi-generational residency.[5] Although segregation was never formally codified into law, other forces led to segregation—namely, housing discrimination.[6] Discrimination was also routinely experienced by Native Americans, Irish Catholics, French Canadians, and Jews.

According to Eben Simmons-Miller, a scholar in the politics of fair housing in Maine, housing discrimination "was the most recognized form of oppression faced by Maine's African Americans" as late as the 1960s.[7] While some middle class African American households found housing options in the broader region, African American households in Portland "…remained in ethnically mixed neighborhoods on the Portland peninsula as they could not afford the expensive rents elsewhere due to limited employment options."[8] Homes were often in substandard condition in these areas, thus impacting the value of the home and the amount of economic resources the neighborhood could attract. Discrimination within the housing market severely limited choices for racial and ethnic minorities and thus resulted in segregation within the city.

Ethnic minorities were also confronted with prejudice. Early census records in the Northeast recorded Acadians (French descendants living in Nova Scotia who had been forcibly removed by the British during the 1754-1763 French and Indian War), Irish, Jewish and French-Canadian separately from the white population—indicating a different classification of residency. Although the 1820 Maine Constitution allowed Black men and people with no property to vote, it disenfranchised paupers who resided in houses made for poor people and those who received public assistance. Census data from 1850 to 1904 shows this population was mostly immigrants and people of color.[9] In 1893, an amendment was added to the state constitution that required literacy tests to vote; this was a major barrier to poor white immigrants in the state. Mainers voted to enfranchise paupers in 1965 through a constitutional amendment and removed the literacy

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[4] Lumpkins, Charles L.. "Civil-Rights Activism in Maine, 1945-1971." Maine History 36, 3 (1996): 70-85. https://digitalcommons.library.umaine.edu/mainehistoryjournal/vol36/iss3/2

[5] Ibid

[6] Ibid

[7] Simmons-Miller, Eben. "Resistance In "Pioneer Territory": The Maine NAACP and the Pursuit of Fair Housing Legislation." Maine History 36, 3 (1996): 86-105. https://digitalcommons.library.umaine.edu/mainehistoryjournal/vol36/iss3/3

[8] Hillebrand, Justus. "Making it Work Before the Movement: African-American Community and Resistance in 1940s and 1950s Portland, Maine." Maine History 49, 1 (2015): 39-76. https://digitalcommons.library.umaine.edu/mainehistoryjournal/vol49/iss1/3

[9] Myall, James (2020). Race and Public Policy in Maine: Past, Present, and Future. Maine Policy Review, vol. 29, no. 2.

requirement in 1970 following an amendment to the Voting Rights Act.[10] The history of voter enfranchisement is important to recognize, as the laws that elected officials dictated often reflected the attitudes of the white, economically powerful actors within the housing market.

Describing the segregatory patterns in Portland in the 1930s and 1940s, one resident articulated:

"The street I lived on [Lafayette Street on Munjoy Hill], there [were] probably eight or ten black families…and there [were] maybe a few on Merrill Street, which is the next one over…[W]e used to say that most of the blacks were either at the East end, which was Munjoy Hill, or the West End down by the railroad station or Union Station. Very few in between. Then on the outskirts and the suburbs — forget about it. None at all."[11]

A Black activist recalled in the 1950s and 1960s, there was "a definite geography to where blacks lived in Portland" and that they "could find housing only in neighborhoods specified by a tradition of segregation."[12] Black Mainers were routinely denied housing on the spot because of racial discrimination. This discrimination was perpetuated by real estate agents, who routinely complied with an unwritten code of "…prohibiting the selling of homes in suburban or affluent areas to blacks."[13] These actions continue to have lasting impacts as the legacy of where Black families could reside in Portland in the 20th century and before has remained and shaped the living patterns of present-day communities.

Redlining. Today, exclusion of people based on their race or ethnicity is broadly referred to as "redlining." The term refers to a practice of the Federal Home Owner's Loan Corporation (HOLC) established in 1933 to stabilize the housing market. Prior to the HOLC, homeownership was unusual for all but the very wealthy, as lenders required very large down payments (e.g., 50% of home value), interest only payments with a "balloon" payment at the end of the loan term (which required new financing), and very short loan terms (5-7 years). The HOLC offered more reasonable lending terms in an effort to expand homeownership.

To evaluate loan risk, the HOLC hired local real estate agents to develop maps depicting neighborhood quality, which were largely based on racial and ethnic prejudice. Predominantly White neighborhoods were assigned a low-risk rating and correspondingly low interest rate loans. High risk neighborhoods, largely non-White, carried high-interest loans or no lending at all.

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[10] Ibid

[11] Hillebrand, Justus. "Making it Work Before the Movement: African-American Community and Resistance in 1940s and 1950s Portland, Maine." Maine History 49, 1 (2015): 39-76.

[12] Ibid

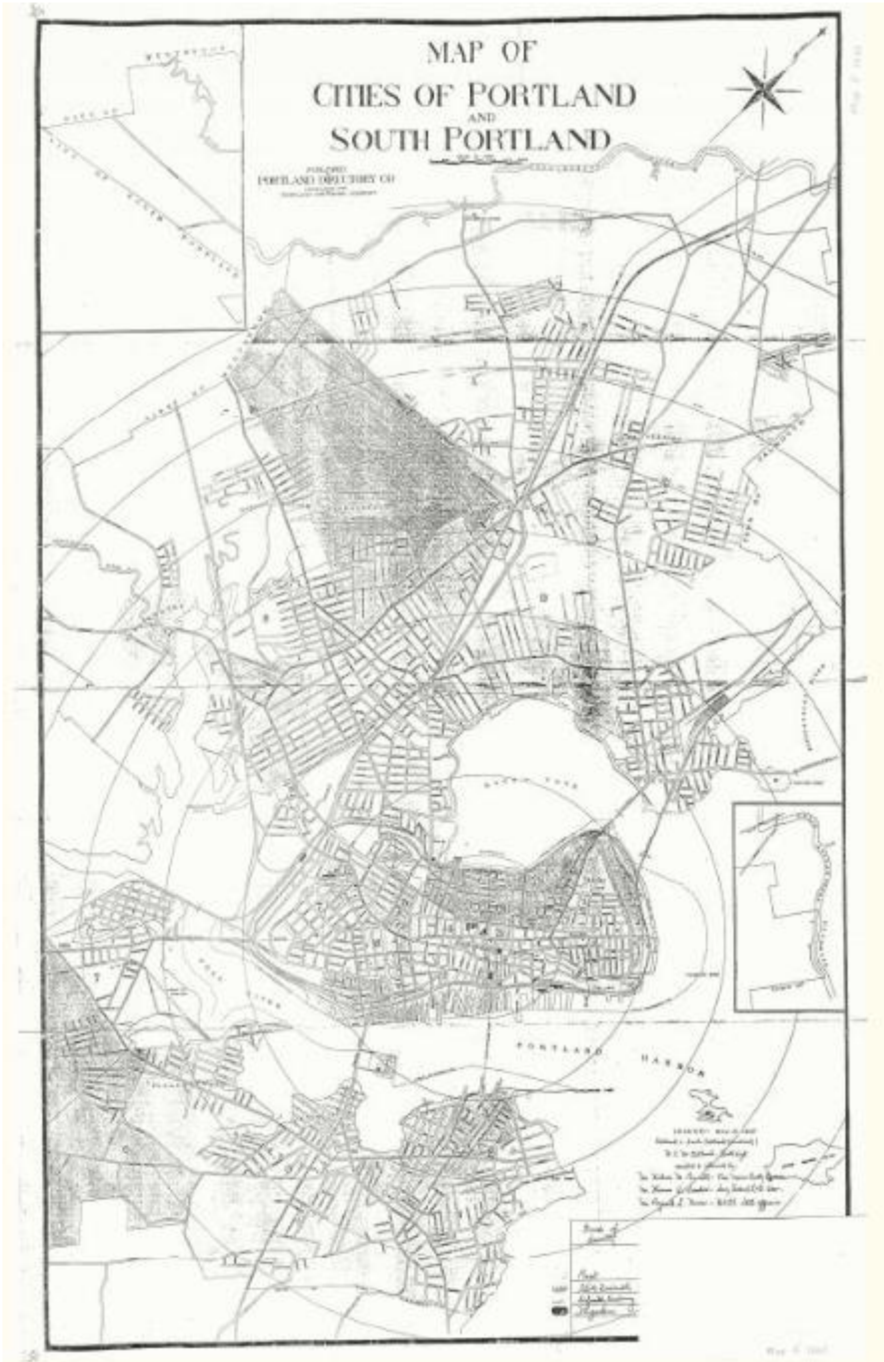
[13] Ibid

A map of Portland made in 1935 used by bankers and real estate agents to evaluate mortgage risks designates "foreign-born, negro, or lower grade populations" as "hazardous." It also labels where Irish, Italian, Jewish, and Polish neighborhoods were located.[14] The practice of rating neighborhoods based on perceived risk was largely based on prejudice and excluded people in "hazardous" neighborhoods from accessing homeownership and the generational financial benefits that come with it. According to David Freidenreich, Professor of Jewish Studies at Colby College, real estate agents also steered Jewish and immigrant families away from affluent areas of town, thus creating segregated neighborhoods and unequal housing opportunities.[15] As discussed later in this section, most of the racial, ethnic, and poverty concentrations still follow many of the lines drawn by the HOLC maps.

[14] Maine Historical Society. Redline map of Portland and South Portland, 1935. https://www.mainememory.net/artifact/105920

[15] Freidenreich, David. Redlining and Jewish Communities in Maine. https://www.mainememory.net/sitebuilder/site/3086/page/4887

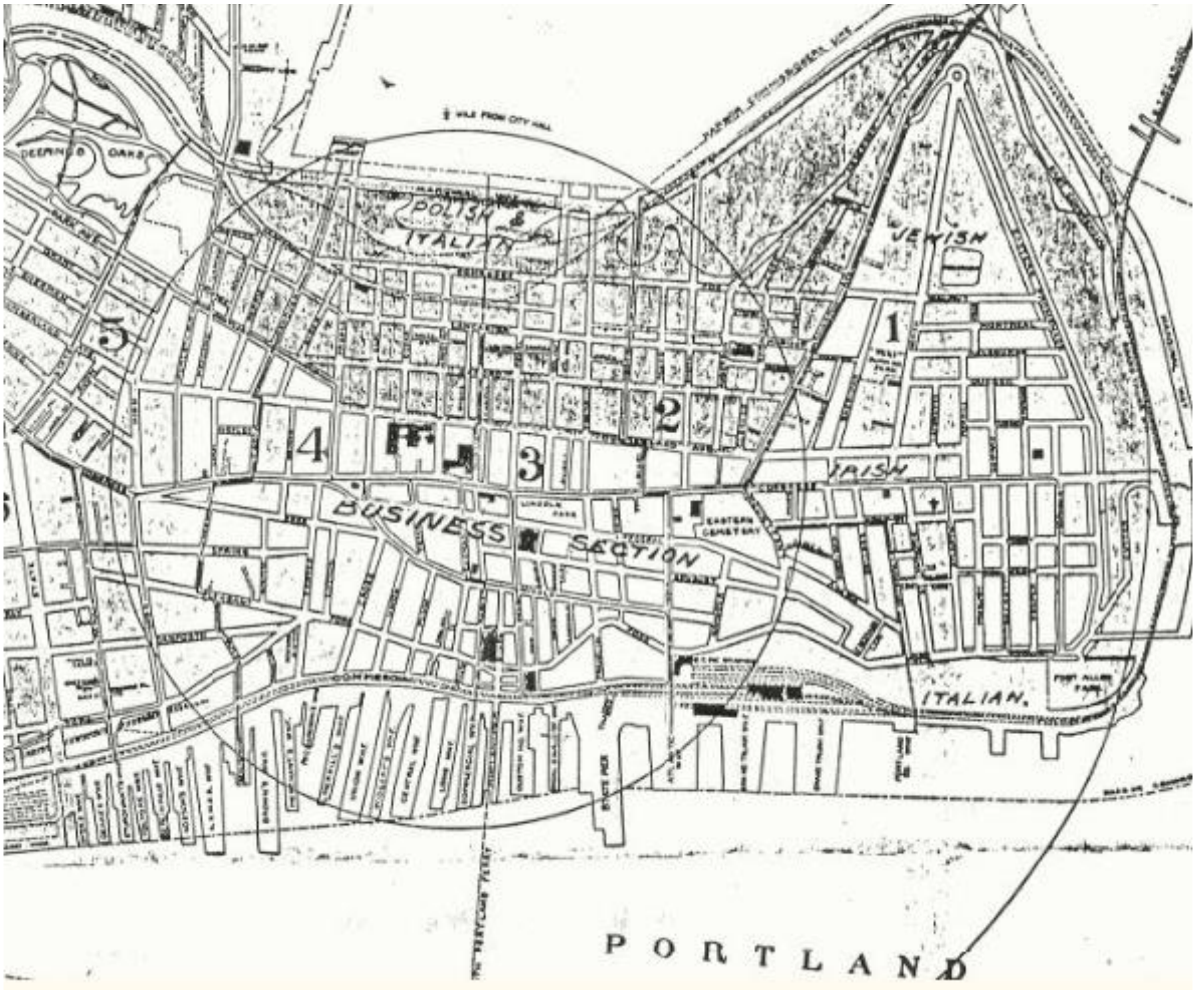
Figure IV-1a.
Portland and South Portland Redlining Map, 1935



Note: According to the Maine Memory Society, this photocopy is the only known surviving copy of this map. The lower right corner was obscured during the copying process in 1935.

Source: https://www.mainememory.net/artifact/105920

Figure IV-1b.
Portland and South Portland Redlining Map,



Source: https://www.mainememory.net/artifact/105920

After the HOLC was formed, the Federal Housing Administration (FHA) was created to insure residential mortgages. Insurance was effectively only available to White households, as the FHA underwriting manual instructed against insuring properties in "higher risk" neighborhoods. The FHA also favored "lower risk" lending in the expanding suburbs.

These federal policies were exacerbated by private actors—notably "blockbusting." Real estate companies convinced White owners to sell at below market prices based on threats that non-White buyers were moving into the neighborhood. They then offered buyers of color, who had very few options for buying a home, inflated prices with unfavorable lending terms.

Decades later, these practices became illegal. The Federal Fair Housing Act of 1968 addressed some aspects of discrimination in lending by prohibiting banks from denying or basing the terms of mortgage loans based on protected class. The Equal Credit

Opportunity Act strengthened these provisions in 1974 by prohibiting discrimination in consumer and commercial credit. The Home Mortgage Disclosure Act (HMDA) of 1975 required financial institutions to provide financial data on mortgage lending, which federal regulators use today to detect violations of fairness in lending.

Urban Renewal. The Slum Clearance and Redevelopment Authority was established in Portland in 1951. The goal of the Authority was to make way for "a better more spacious way of living."[16] The actions taken to redevelop have shaped what Portland looks like today, both in terms of demographics and aesthetics. One project demolished the central and historic Union Station (built in 1888), which was replaced by a shopping center in 1961. Black, Italian, Jewish, and Polish neighborhoods were uprooted to make parking lots, parks, and "modern" buildings. Previously, these neighborhoods allowed racial and ethnic minorities an affordable haven, where landlords did not have restrictions against large families and where people within their community could gather safely. Once displaced, housing options were limited further and communities became disjointed.[17] In 1958, for example, the Slum Clearance and Redevelopment Authority cleared the area of the Franklin Street corridor. Despite efforts of historic preservation groups, between 1961 and 1972, about 2,800 units were demolished and replaced by 525 units—not nearly enough to compensate the racial and ethnic minority families who were displaced in the process. The impact can be seen today, where Portland and the surrounding area remains a white-majority city with pockets of segregation that either survived the renewal process or were pushed to their present location.

Cumulative impact. In sum, for more than 100 years, the housing choices of non-White households in the county have been disrupted through forced segregation; restrictions on migration into higher opportunity areas; denial of homeownership; demolition of local businesses and homes; and barriers for wealth-building.

These practices that denied housing choice for many protected classes—and especially racial and ethnic minorities—were persistently and stubbornly applied for decades. People who identify as lesbian, gay, bisexual, transgender, and gender fluid (LGBTQ+) have also experienced discrimination and been denied access to housing choice, although that discrimination has not been widely documented because LGBTQ+ Fair Housing Act protections are recent, clarified through legal decisions, Executive Orders, and HUD guidance.

The cumulative impact of these actions, as discussed in the remainder of this report, have led to considerable differences in housing choice and access to economic opportunity.

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[16] Larry, Julie. Greater Portland Landmarks' Urban Renewal Roots. https://www.portlandlandmarks.org/blog/2020/4/28/historic-preservation-in-the-urban-renewal-era

[17] Ibid

Demographic Context

As shown in Figures IV-2a through IV-2e, Cumberland County has added close to 38,000 residents since 2000, representing an increase in population of 14%.

The fastest growing districts in the county are District 1 (24%) and District 2 (18%).

- In District 1, Sebago, Scarborough, and Gorham all experienced an increase in population over 30%, respectively.
- In District 2, Windham, Falmouth, Gray, and Naples all saw their populations increase by at least 20% over the last twenty years.
- In District 3, North Yarmouth (27%) and Cumberland (18%) experienced the greatest increases in population.
- In District 4, Westbrook (26%) saw a considerable increase in population, followed by South Portland (14%)

Portland experienced a modest increase in population, growing by 6% in the last twenty years. The city's overall share of the county's population decreased by one percentage point (24% in 2000, 23% in 2020).

The only jurisdiction to lose population over the last twenty years was Harpswell, which experienced a four percentage point decrease in its population between 2000 and 2010. As shown in the far right columns in the tables, these 20 year growth patterns shifted individual districts' share of the county's population only modestly.

Figure IV-2a.
Share of Population and Population Change by Jurisdiction, District 1 and County, 2000-2020

				Change		Share of County	
	2000	2010	2020	Number	Percent	2000	2020
District 1	48,002	53,628	59,564	11,562	24%	18%	20%
Baldwin	1,290	1,525	1,520	230	18%	0%	1%
Bridgton	4,883	5,210	5,418	535	11%	2%	2%
Gorham	14,141	16,381	18,336	4,195	30%	5%	6%
Scarborough	16,970	18,919	22,135	5,165	30%	6%	7%
Sebago	1,433	1,719	1,911	478	33%	1%	1%
Standish	9,285	9,874	10,244	959	10%	3%	3%
Cumberland County	265,612	281,674	303,069	37,457	14%	100%	100%

Source: U.S. Census Bureau 2000, 2010, and 2020 Decennial Census.

Figure IV-2b.
Share of Population and Population Change by Jurisdiction, District 2 and County, 2000-2020

				Change		Share of County	
	2000	2010	2020	Number	Percent	2000	2020
District 2	50,194	56,269	59,377	9,183	18%	19%	20%
Casco	3,469	3,742	3,646	177	5%	1%	1%
Falmouth	10,310	11,185	12,444	2,134	21%	4%	4%
Gray	6,820	7,761	8,269	1,449	21%	3%	3%
Harrison	2,315	2,730	2,447	132	6%	1%	1%
Naples	3,274	3,872	3,925	651	20%	1%	1%
New Gloucester	4,803	5,542	5,676	873	18%	2%	2%
Raymond	4,299	4,436	4,536	237	6%	2%	1%
Windham	14,904	17,001	18,434	3,530	24%	6%	6%
Cumberland County	265,612	281,674	303,069	37,457	14%	100%	100%

Source: U.S. Census Bureau 2000, 2010, and 2020 Decennial Census.

Figure IV-2c.
Share of Population and Population Change by Jurisdiction, District 3 and County, 2000-2020

				Change		Share of County	
	2000	2010	2020	Number	Percent	2000	2020
District 3	54,633	54,067	59,255	4,622	8%	21%	20%
Brunswick	21,172	20,278	21,756	584	3%	8%	7%
Chebeague Island	N/A	341	396	N/A	N/A	0%	0%
Cumberland	7,159	7,211	8,473	1,314	18%	3%	3%
Freeport	7,800	7,879	8,737	937	12%	3%	3%
Harpswell	5,239	4,740	5,031	-208	-4%	2%	2%
Long Island	202	230	234	32	16%	0%	0%
North Yarmouth	3,210	3,565	4,072	862	27%	1%	1%
Pownal	1,491	1,474	1,566	75	5%	1%	1%
Yarmouth	8,360	8,349	8,990	630	8%	3%	3%
Cumberland County	265,612	281,674	303,069	37,457	14%	100%	100%

Note: Chebeague Island was incorporated in 2007.

Source: U.S. Census Bureau 2000, 2010, and 2020 Decennial Census.

Figure IV-2d.
Share of Population and Population Change by Jurisdiction, District 4 and County, 2000-2020

				Change		Share of County	
	2000	2010	2020	Number	Percent	2000	2020
District 4	48,534	51,511	56,433	7,899	16%	18%	19%
Cape Elizabeth	9,068	9,015	9,535	467	5%	3%	3%
South Portland	23,324	25,002	26,498	3,174	14%	9%	9%
Westbrook	16,142	17,494	20,400	4,258	26%	6%	7%
Cumberland County	265,612	281,674	303,069	37,457	14%	100%	100%

Source: U.S. Census Bureau 2000, 2010, and 2020 Decennial Census.

Figure IV-2e.
Share of Population and Population Change by Jurisdiction, District 5 and County, 2000-2020

	2000	2010	2020	Change Number	Change Percent	Share of County 2000	Share of County 2020
District 5 - Portland	64,249	66,194	68,408	4,159	6%	24%	23%
Cumberland County	265,612	281,674	303,069	37,457	14%	100%	100%

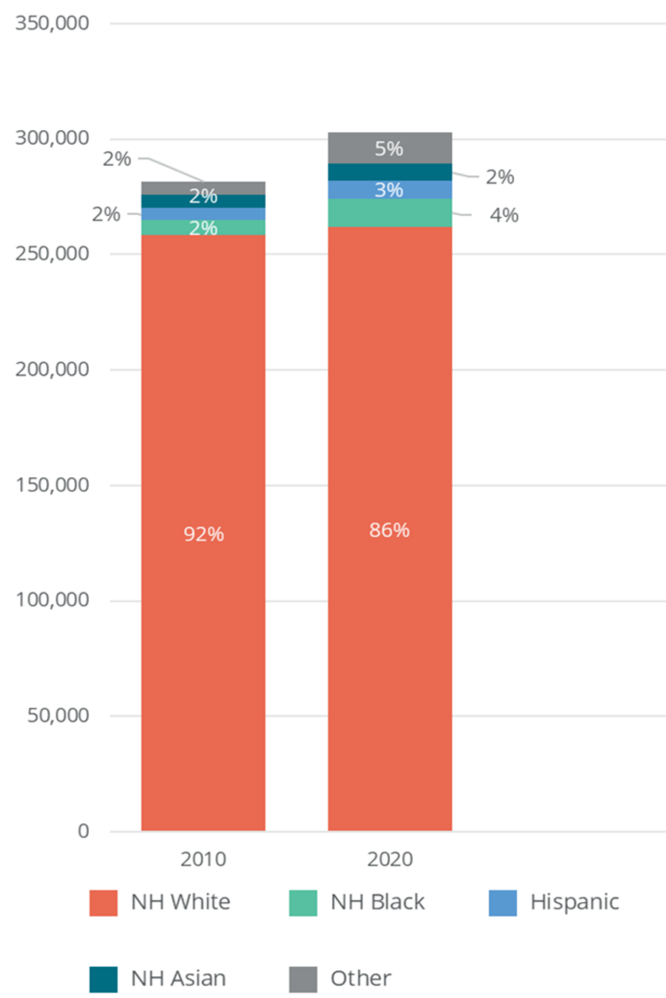
Source: U.S. Census Bureau 2000, 2010, and 2020 Decennial Census.

Figure IV-3 shows the race and ethnicity of residents in the county. As the county has grown, it has increased its racial and ethnic diversity, primarily through the growth of Other Race, African American/Black, and Hispanic residents.

- The county as a whole is 86% non-Hispanic White. The second largest racial group is residents who identify as Other Race, comprising 5% of the county's population.
- In 2010, the county was 92% non-Hispanic White, with African American/Black, Hispanic, Asian and Other Race residents each comprising 2% of the county's population.
- In Portland, 78% of residents are non-Hispanic White. African American/Black residents make up 10% of the city's population, followed by Hispanic (4%) and Asian (3%) residents. Residents who identify as American Indian and Alaska Native, Native Hawaiian and Other Pacific Islander, and Other Race each comprise less than 1% of the city's population, respectively.
- Portland was less racially and ethnically diverse in 2010, with 84% of its residents identifying as non-Hispanic White. African American/Black residents comprised 7% of the city's residents, followed by Hispanic and Asian residents (3% each, respectively). Residents identifying as American Indian and Alaska Native, Native Hawaiian and Other Pacific Islander, or Other Race each comprised less than 1% of the city's population, respectively.

Figure IV-3. Cumberland County Population by Race and Ethnicity, 2010 and 2020

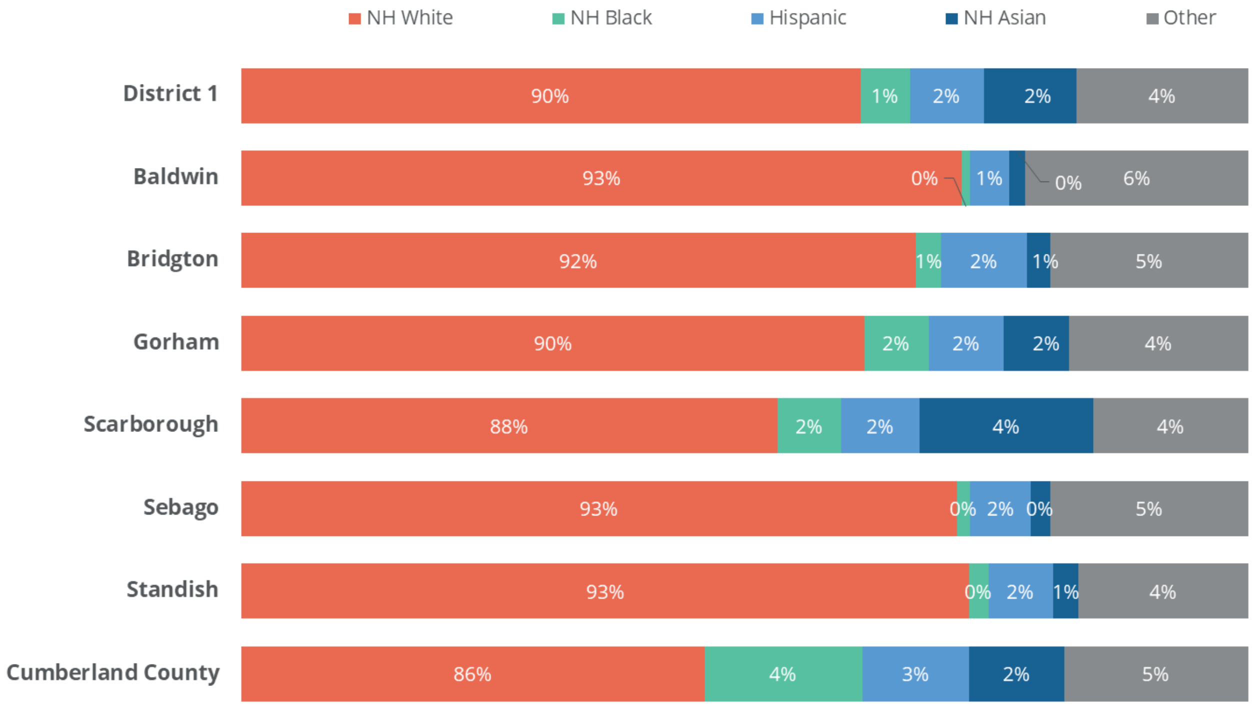
Source:
U.S. Census Bureau 2010 and 2020 Decennial Census.



Racial/ethnic distribution differs marginally by district, as shown in Figures IV-4a through IV-4e. Portland and District 4 have the smallest non-White populations, with 78% and 84% of their residents identifying as non-Hispanic White. Non-Hispanic White populations make up at least 90% of the population in Districts 1 through 3. These districts also have the smallest proportions of African American/Black residents, with no jurisdiction having more than 2% of African American/Black residents living in their town/city. By comparison, Portland, Westbrook, and South Portland's African American/Black population is 10%, 8%, and 6%, respectively.

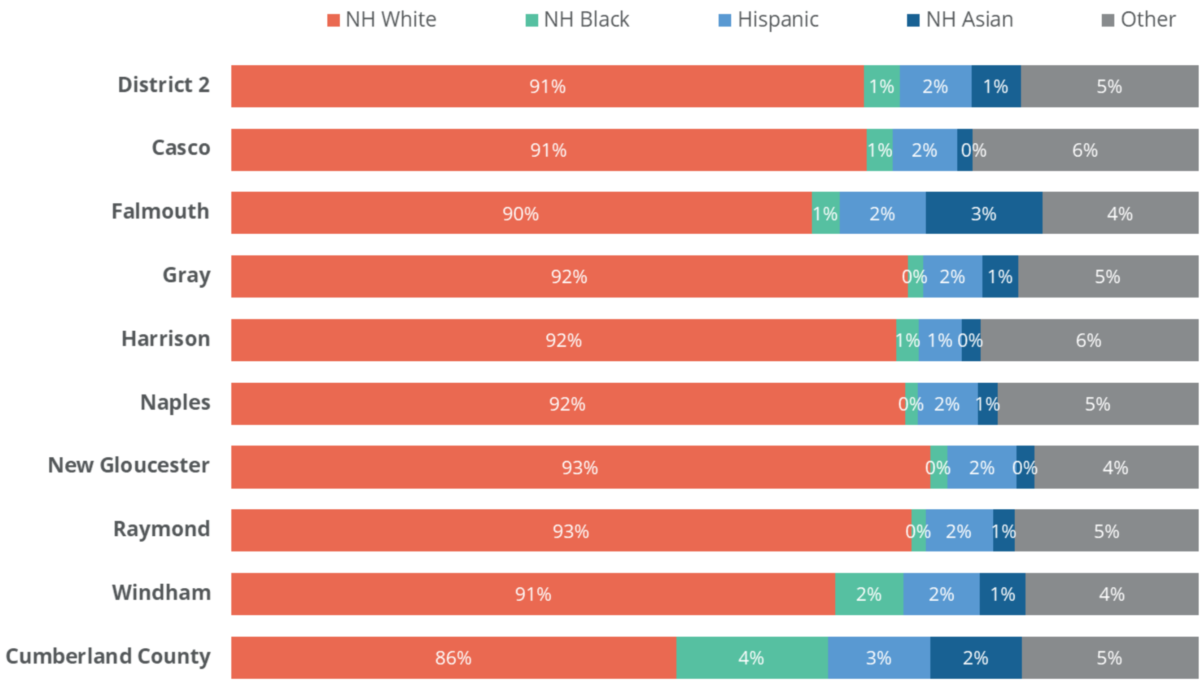
The largest proportion of Latino/Hispanic households live in Brunswick and Portland (4% each respectively), while the Asian population is largest in Scarborough and Westbrook (4% each respectively). The largest proportion of residents who identify as Other Race live in Baldwin, Casco, Harrison, and Brunswick at 6%.

Figure IV-4a.
Race and Ethnicity Distribution by Jurisdiction, District 1 and County, 2020



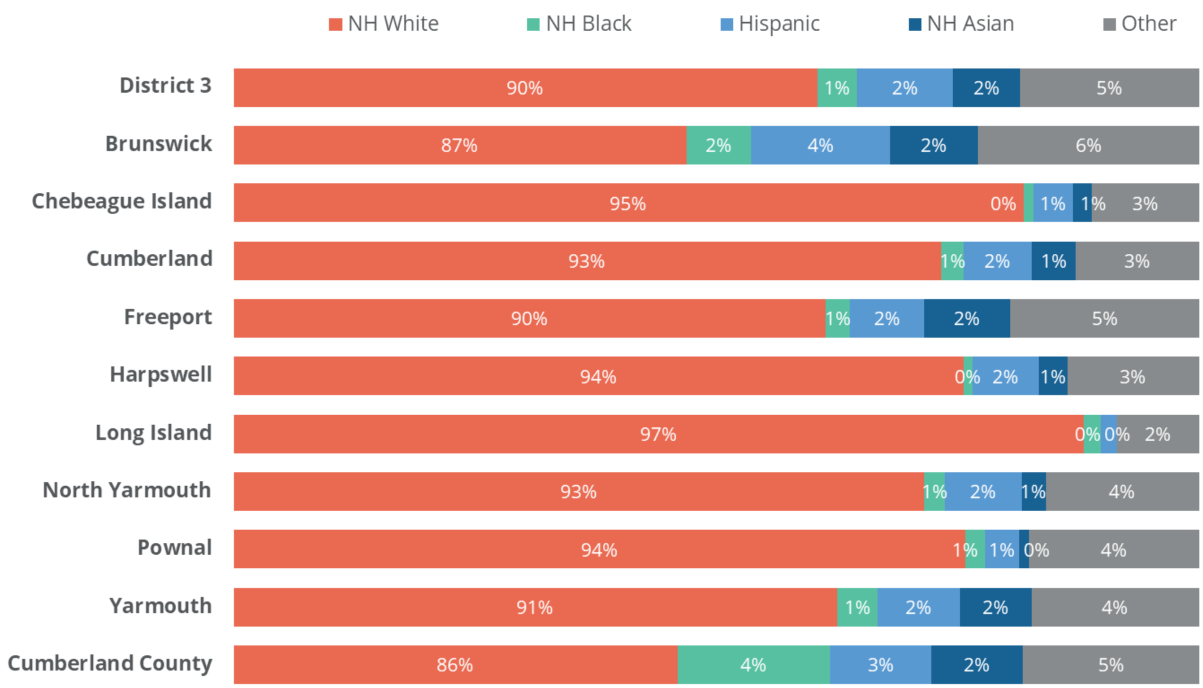
Source: U.S. Census Bureau 2020 Decennial Census.

Figure IV-4b.
Race and Ethnicity Distribution by Jurisdiction, District 2 and County, 2020



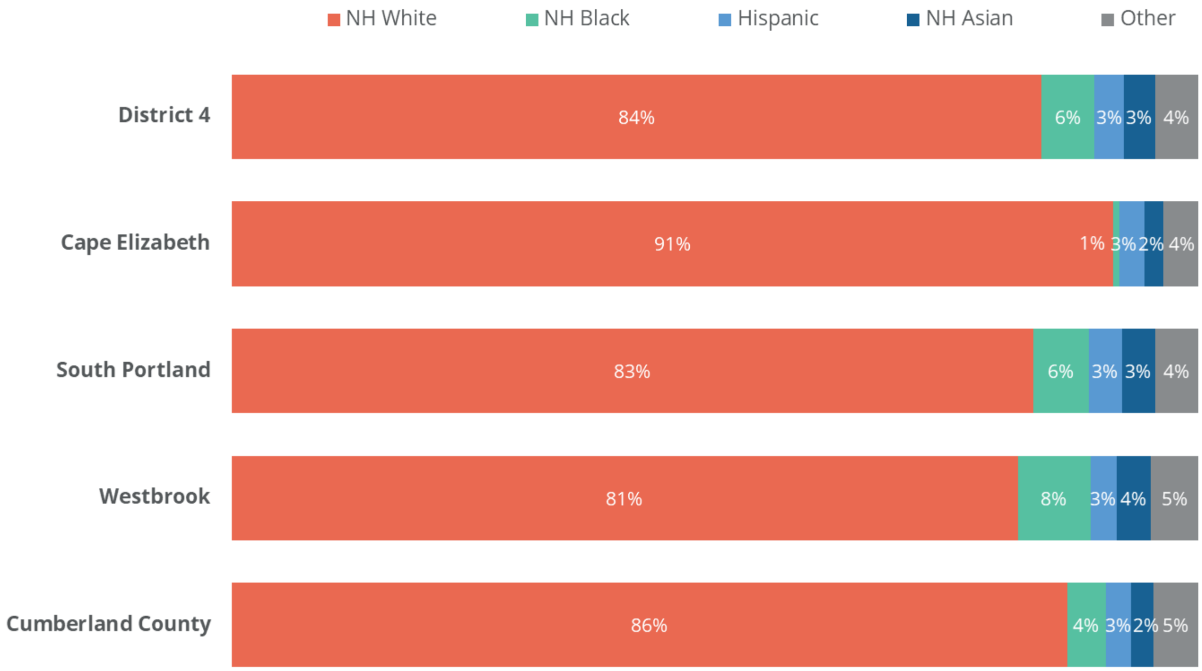
Source: U.S. Census Bureau 2020 Decennial Census.

Figure IV-4c.
Race and Ethnicity Distribution by Jurisdiction, District 3 and County, 2020



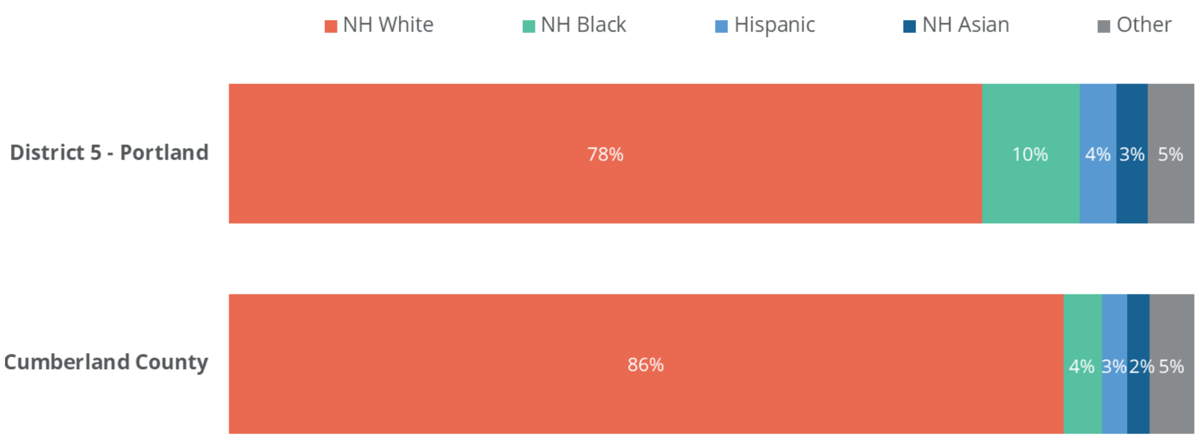
Source: U.S. Census Bureau 2020 Decennial Census.

Figure IV-4d.
Race and Ethnicity Distribution by Jurisdiction, District 4 and County, 2020



Source: U.S. Census Bureau 2020 Decennial Census.

Figure IV-4e.
Race and Ethnicity Distribution by Jurisdiction, District 5 and County, 2020



Source: U.S. Census Bureau 2020 Decennial Census.

Familial status. The proportion of family households in Cumberland County decreased slightly between 2010 and 2020 (62% in 2010, 60% in 2020). Over half of family[18] households in Cumberland County are married couples with no children, followed by married couples with children (17%), other families[19] (8%), and single parents (4%). These data include same-sex married couples.[20] Non-family households, which can be comprised of roommates, unrelated people living together, or single people living alone, account for 40% of all county households.

Portland experienced a similar decrease in family households over the same time period (45% in 2010, 43% in 2020). The majority of family households in Portland are married couples with no children (20%), followed by married couples with children (12%), other families (6%), and single parents (5%). Nearly six in ten households in Portland are non-family households. Portland's non-family households are predominantly people living alone (68%). Nearly a quarter of these households are seniors.

Household type varies significantly between jurisdictions. As shown in Figures IV-5a through IV-5e, District 1 has the highest share of family households (70%) among districts in Cumberland County. Standish, Gorham, and Scarborough have the highest proportions of family households in the district. Bridgton and Sebago have the lowest proportions of family households in District 1 (61% each, respectively). Bridgton also has the greatest share of single parent households (7%).

Family households make up nearly two thirds of all households in District 2. Family households account for three out of four households in both New Gloucester and Raymond. Casco and Harrison have the lowest share of family households (48% and 51%, respectively) in the district. Naples has the highest proportion of single parent households (6%).

Similar to District 2, family households make up two thirds of all households in District 3. Pownal, Freeport, and Cumberland have the greatest shares of family households (79%, 78%, and 77%, respectively) while Chebeague Island and Brunswick have the lowest shares (51% and 57%, respectively). Yarmouth has the greatest proportion of single parent households in the district (6%).

The proportion of family households in District 4 (58%) is lower than the county overall. However, family households make up seven out of every ten households in Cape Elizabeth. South Portland and Westbrook both have smaller proportions (55% each, respectively). South Portland has the greatest share of single parent households in the district (6%).

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[18] A family is a group of two people or more (one of whom is the householder) related by birth, marriage, or adoption and residing together.

[19] Other families could include households who live their parents or other relatives.

20 Same-sex marriage was legalized by Maine voters in 2012.

Figure IV-5a.
Household Type by Jurisdiction, District 1 and County, 2020

Jurisdiction	Family Households					Non-family households
	All family households	Married with children	Married, no children	Single parent	Other family households	
District 1	70%	20%	38%	5%	7%	30%
Baldwin	68%	11%	48%	1%	8%	32%
Bridgton	61%	6%	36%	7%	11%	39%
Gorham	71%	28%	33%	5%	5%	29%
Scarborough	71%	20%	41%	5%	5%	29%
Sebago	61%	18%	32%	1%	10%	39%
Standish	73%	20%	39%	3%	12%	27%
Cumberland County	60%	17%	31%	4%	8%	40%

Source: 2016-2020 American Community Survey 5-year estimates and Root Policy Research.

Figure IV-5b.
Household Type by Jurisdiction, District 2 and County, 2020

Jurisdiction	Family Households					Non-family households
	All family households	Married with children	Married, no children	Single parent	Other family households	
District 2	66%	19%	35%	3%	9%	34%
Casco	48%	10%	27%	1%	9%	52%
Gray	67%	16%	40%	4%	7%	33%
Harrison	51%	7%	36%	3%	5%	49%
Naples	54%	8%	29%	6%	12%	46%
New Gloucester	76%	35%	35%	2%	4%	24%
Raymond	75%	17%	52%	3%	4%	25%
Windham	70%	24%	32%	3%	11%	30%
Cumberland County	60%	17%	31%	4%	8%	40%

Source: 2016-2020 American Community Survey 5-year estimates and Root Policy Research.

Figure IV-5c.
Household Type by Jurisdiction, District 3 and County, 2020

Jurisdiction	Family Households					Non-family households
	All family households	Married with children	Married, no children	Single parent	Other family households	
District 3	67%	21%	34%	4%	9%	33%
Brunswick	57%	17%	29%	3%	7%	43%
Chebeague Island	51%	9%	33%	4%	4%	49%
Cumberland	77%	33%	35%	4%	6%	23%
Freeport	78%	22%	40%	5%	11%	22%
Harpswell	64%	9%	47%	4%	3%	36%
Long Island	61%	23%	30%	0%	8%	39%
North Yarmouth	71%	27%	29%	2%	13%	29%
Pownal	79%	22%	46%	3%	9%	21%
Yarmouth	68%	22%	28%	6%	12%	32%
Cumberland County	60%	17%	31%	4%	8%	40%

Source: 2016-2020 American Community Survey 5-year estimates and Root Policy Research.

Figure IV-5d.
Household Type by Jurisdiction, District 4 and County, 2020

Jurisdiction	Family Households					Non-family households
	All family households	Married with children	Married, no children	Single parent	Other family households	
District 4	58%	15%	29%	5%	9%	42%
Cape Elizabeth	71%	27%	38%	3%	3%	29%
South Portland	55%	13%	26%	6%	10%	45%
Westbrook	55%	14%	29%	4%	8%	45%
Cumberland County	60%	17%	31%	4%	8%	40%

Source: 2016-2020 American Community Survey 5-year estimates and Root Policy Research.

Figure IV-5e.
Household Type by Jurisdiction, District 5 and County, 2020

Jurisdiction	Family Households					Non-family households
	All family households	Married with children	Married, no children	Single parent	Other family households	
District 5 - Portland	43%	12%	20%	5%	6%	57%
Cumberland County	60%	17%	31%	4%	8%	40%

Source: 2016-2020 American Community Survey 5-year estimates and Root Policy Research.

Disability. Figures IV-6a through IV-6e show the number of residents with a disability and disability rates by district. Overall, the proportion of county residents experiencing a disability has slightly decreased since 2012 (12% in 2012, 11% in 2020). Currently, there are approximately 33,000 residents experiencing a disability in Cumberland County.

Compared to the county, the share of the population experiencing a disability is slightly higher in Portland (13%). There has been no change in the proportion of residents experiencing a disability in the city since 2012.

In District 1, Bridgton has the highest rate of any jurisdiction in the county, where one in five residents experiences a disability. Baldwin residents also experience high rates of disability at 19%. Scarborough has the lowest rate in the district. In District 2, Casco has the highest share of people experiencing a disability (16%). Residents in New Gloucester and Naples also experience disability at a higher rate than the county (13% each, respectively). Falmouth and Raymond have the lowest rates among the district's jurisdictions (6% each, respectively).

Brunswick (14%), Harpswell (12%), and Long Island (12%) residents experience disability at the highest rates among all District 3 jurisdictions. Pownal has the lowest rate of disability in District 3 (6%). Four other District 3 jurisdictions all have rates in the single digits. Westbrook and South Portland have the highest rates of disability in District 4 (14% and 13%, respectively). Cape Elizabeth has the lowest share of the population with a disability at 6%.

Figure IV-6a. Residents with Disabilities by Jurisdiction, District 1 and County, 2020

Note:

Population refers to total civilian noninstitutionalized population.

Source:

2016-2020 American Community Survey 5-year estimates.

	Total Population	With a Disability	% with a Disability
District 1	56,544	7,132	13%
Baldwin	1,390	262	19%
Bridgton	5,373	1,070	20%
Gorham	17,591	2,176	12%
Scarborough	20,265	2,124	10%
Sebago	1,827	281	15%
Standish	10,098	1,219	12%
Cumberland County	290,964	33,093	11%

Figure IV-6b. Residents with Disabilities by Jurisdiction, District 2 and County, 2020

Note:

Population refers to total civilian noninstitutionalized population.

Source:

2016-2020 American Community Survey 5-year estimates.

	Total Population	With a Disability	% with a Disability
District 2	59,044	5,530	9%
Casco	3,895	625	16%
Falmouth	12,179	715	6%
Gray	8,150	912	11%
Harrison	2,804	316	11%
Naples	3,976	516	13%
New Gloucester	5,778	729	13%
Raymond	4,514	282	6%
Windham	17,748	1,435	8%
Cumberland County	290,964	33,093	11%

Figure IV-6c. Residents with Disabilities by Jurisdiction, District 3 and County, 2020

Note:

Population refers to total civilian noninstitutionalized population.

Source:

2016-2020 American Community Survey 5-year estimates.

	Total Population	With a Disability	% with a Disability
District 3	56,244	5,620	10%
Brunswick	20,285	2,801	14%
Chebeague Island	515	59	11%
Cumberland	8,144	538	7%
Freeport	8,361	570	7%
Harpswell	4,867	598	12%
Long Island	282	33	12%
North Yarmouth	3,839	283	7%
Pownal	1,549	87	6%
Yarmouth	8,402	651	8%
Cumberland County	290,964	33,093	11%

Figure IV-6d. Residents with Disabilities by Jurisdiction, District 4 and County, 2020

Note:

Population refers to total civilian noninstitutionalized population.

Source:

2016-2020 American Community Survey 5-year estimates.

	Total Population	With a Disability	% with a Disability
District 4	53,475	6,421	12%
Cape Elizabeth	9,307	581	6%
South Portland	25,297	3,224	13%
Westbrook	18,871	2,616	14%
Cumberland County	290,964	33,093	11%

Figure IV-6e. Residents with Disabilities by Jurisdiction, District 5 and County, 2020

Note:

Population refers to total civilian noninstitutionalized population.

Source:

2016-2020 American Community Survey 5-year estimates.

	Total Population	With a Disability	% with a Disability
District 5 - Portland	65,624	8,386	13%
Cumberland County	290,964	33,093	11%

As shown in Figures IV-7a through IV-7e, the incidence of disability increases with age. For example, about 7% of county residents between the ages of 18 to 34 have a disability, compared to 45% of residents ages 75 and older.

In Portland, residents over the age of 35 experience disability at a higher rate compared with the county. Residents between the ages of 35-64 have a disability rate of 14% (compared to 10% countywide), while a quarter of residents aged 65-74 (18% countywide) and half of residents over 75 (45% countywide) experience a disability. Residents under the age of 35 in Portland experience disabilities at a lower rate compared to the county.

While the pattern of increased incidence of disability by age holds true across communities, there are variations. For example, older adults living in New Gloucester and Bridgton are most likely to have a disability, yet older adults in Gray and North Yarmouth are least likely to have a disability.

In District 1, residents between the age of 18-34 in Bridgton experience disabilities at twice the rate of the county. In Baldwin, the rate of residents between the age of 5-17 experiencing a disability is more than four times the county rate. In District 2, while older adults in Gray are less likely to have a disability, residents between the age of 5-17 experience disabilities at three times the rate of the county. Residents under the age of 5 in New Gloucester also experience disabilities at a significantly higher rate compared to the county (7% in New Gloucester, less than 1% countywide).

Unlike all other jurisdictions in District 3, residents between the age of 64-75 experience disabilities at a higher rate than residents over the age of 75 (38% and 17%, respectively). Pownal has the highest proportion of residents under the age of 5 experiencing a disability (3%) among District 3 jurisdictions. In District 4, over half of residents in South Portland over the age of 75 experience a disability compared with just a quarter of residents older than 75 in Cape Elizabeth.

Differences in the prevalence of disability by community is likely a function of numerous factors ranging from housing affordability to age to access to services available to support aging in place, as well as disparities in health outcomes including mortality rates.

Figure IV-7a.
Share of Residents with Disabilities by Age Cohort, District 1, 2020

	Total Population with Disability	Under Age 5	Age 5 to 17	Age 18 to 34	Age 35 to 64	Age 65 to 74	Age 75 and over
District 1	13%	0%	7%	10%	9%	20%	49%
Baldwin	19%	0%	22%	2%	19%	23%	48%
Bridgton	20%	0%	0%	14%	19%	11%	56%
Gorham	12%	0%	6%	13%	9%	24%	55%
Scarborough	11%	0%	9%	6%	6%	17%	43%
Sebago	15%	0%	15%	12%	11%	26%	51%
Standish	12%	0%	6%	8%	10%	26%	53%
Cumberland County	11%	0%	5%	7%	10%	18%	45%

Source: 2016-2020 American Community Survey 5-year estimates and Root Policy Research.

Figure IV-7b.
Share of Residents with Disabilities by Age Cohort, District 2, 2020

	Total Population with Disability	Under Age 5	Age 5 to 17	Age 18 to 34	Age 35 to 64	Age 65 to 74	Age 75 and over
District 2	9%	1%	6%	6%	7%	16%	36%
Casco	16%	0%	0%	16%	17%	12%	39%
Falmouth	6%	0%	3%	6%	3%	8%	29%
Gray	11%	0%	16%	7%	11%	17%	16%
Harrison	11%	0%	3%	9%	11%	9%	25%
Naples	13%	0%	5%	2%	9%	26%	53%
New Gloucester	13%	7%	3%	17%	11%	20%	60%
Raymond	6%	0%	1%	0%	5%	14%	29%
Windham	8%	0%	7%	3%	6%	21%	38%
Cumberland County	11%	0%	5%	7%	10%	18%	45%

Source: 2016-2020 American Community Survey 5-year estimates and Root Policy Research.

Figure IV-7c.
Share of Residents with Disabilities by Age Cohort, District 3, 2020

	Total Population with Disability	Under Age 5	Age 5 to 17	Age 18 to 34	Age 35 to 64	Age 65 to 74	Age 75 and over
District 3	10%	0%	4%	6%	7%	14%	43%
Brunswick	14%	0%	8%	9%	10%	21%	49%
Chebeague Island	12%	0%	0%	4%	5%	15%	36%
Cumberland	7%	0%	2%	6%	5%	13%	34%
Freeport	7%	0%	3%	5%	5%	7%	49%
Harpswell	12%	0%	7%	0%	11%	10%	35%
Long Island	12%	0%	0%	6%	8%	26%	39%
North Yarmouth	7%	0%	5%	4%	5%	38%	17%
Pownal	6%	3%	0%	1%	5%	14%	30%
Yarmouth	8%	0%	1%	4%	5%	10%	47%
Cumberland County	11%	0%	5%	7%	10%	18%	45%

Source: 2016-2020 American Community Survey 5-year estimates and Root Policy Research.

Figure IV-7d.
Share of Residents with Disabilities by Age Cohort, District 4, 2020

	Total Population with Disability	Under Age 5	Age 5 to 17	Age 18 to 34	Age 35 to 64	Age 65 to 74	Age 75 and over
District 4	12%	0%	4%	7%	11%	19%	45%
Cape Elizabeth	6%	0%	1%	6%	6%	8%	24%
South Portland	13%	0%	3%	6%	11%	23%	52%
Westbrook	14%	0%	6%	8%	14%	21%	46%
Cumberland County	11%	0%	5%	7%	10%	18%	45%

Source: 2016-2020 American Community Survey 5-year estimates and Root Policy Research.

Figure IV-7e.
Share of Residents with Disabilities by Age Cohort, District 5, 2020

	Total Population with Disability	Under Age 5	Age 5 to 17	Age 18 to 34	Age 35 to 64	Age 65 to 74	Age 75 and over
District 5 - Portland	13%	0%	3%	6%	14%	25%	50%
Cumberland County	11%	0%	5%	7%	10%	18%	45%

Source: 2016-2020 American Community Survey 5-year estimates and Root Policy Research.

Figures IV-8a through IV-8e present the number of residents with disabilities by jurisdiction and shows the prevalence of different types of difficulties[21], as defined by the Census. Note that an individual may have one or more types of difficulties. The most common types of disability in Cumberland County are ambulatory, cognitive, and independent living difficulty (5%). The most common type of disability varies slightly by district (noted below).

- District 1: Ambulatory and cognitive (5%);
- District 2: Cognitive and hearing (4%);
- District 3: Ambulatory, cognitive, and hearing (4%);
- District 4: Ambulatory (9%); and
- Portland: Cognitive and independent living (6%).

Aside from cognitive and independent living disabilities, Portland residents experience all other types of disability at the same rate as the county.

Of note, District 4 residents experience several disabilities at a higher rate compared to the county. These residents are 50% more likely to experience hearing and self-care disabilities (6% and 3%, respectively) and nearly twice as likely to experience an ambulatory difficulty (9%).

[21] Difficulty is the term used in the Census as a classification category for different types of disabilities.

Figure IV-8a.
Disability by Type and Share of Population, by Jurisdiction, District 1 and County, 2020

Jurisdiction	Residents with a Disability	Type of Difficulty					
		Hearing Difficulty	Vision Difficulty	Cognitive Difficulty	Ambulatory Difficulty	Self-Care Difficulty	Independent Living Difficulty
District 1	7,132	4%	2%	5%	5%	2%	4%
Baldwin	262	6%	2%	7%	9%	3%	7%
Bridgton	1,070	5%	1%	5%	11%	2%	9%
Gorham	2,176	4%	2%	6%	5%	3%	5%
Scarborough	2,124	3%	2%	4%	5%	2%	4%
Sebago	281	4%	2%	7%	5%	1%	7%
Standish	1,219	7%	1%	5%	4%	3%	6%
Cumberland County	33,093	4%	2%	5%	5%	2%	5%

Note: Percentages represent the share of the total population in each respective jurisdiction.

Source: 2016-2020 American Community Survey 5-year estimates.

Figure IV-8b.
Disability by Type and Share of Population, by Jurisdiction, District 2 and County, 2020

Jurisdiction	Residents with a Disability	Type of Difficulty					
		Hearing Difficulty	Vision Difficulty	Cognitive Difficulty	Ambulatory Difficulty	Self-Care Difficulty	Independent Living Difficulty
District 2	5,530	4%	1%	4%	3%	1%	3%
Casco	625	7%	2%	8%	6%	3%	8%
Falmouth	715	2%	1%	3%	2%	1%	2%
Gray	912	2%	2%	5%	3%	1%	4%
Harrison	316	5%	1%	4%	4%	0%	3%
Naples	516	6%	2%	4%	5%	1%	2%
New Gloucester	729	6%	1%	4%	5%	2%	4%
Raymond	282	3%	1%	2%	2%	0%	2%
Windham	1,435	3%	1%	4%	3%	1%	4%
Cumberland County	33,093	4%	2%	5%	5%	2%	5%

Note: Percentages represent the share of the total population in each respective jurisdiction.

Source: 2016-2020 American Community Survey 5-year estimates.

Figure IV-8c.
Disability by Type and Share of Population, by Jurisdiction, District 3 and County, 2020

Jurisdiction	Residents with a Disability	Type of Difficulty					
		Hearing Difficulty	Vision Difficulty	Cognitive Difficulty	Ambulatory Difficulty	Self-Care Difficulty	Independent Living Difficulty
District 3	5,620	4%	1%	4%	4%	1%	3%
Brunswick	2,801	5%	2%	6%	6%	2%	6%
Chebeague Island	59	5%	2%	3%	6%	2%	5%
Cumberland	538	3%	1%	1%	3%	1%	4%
Freeport	570	2%	1%	3%	3%	2%	3%
Harpswell	598	8%	1%	2%	4%	1%	2%
Long Island	33	6%	2%	2%	3%	1%	4%
North Yarmouth	283	3%	1%	3%	3%	1%	1%
Pownal	87	2%	1%	2%	3%	1%	2%
Yarmouth	651	3%	1%	3%	3%	1%	3%
Cumberland County	33,093	4%	2%	5%	5%	2%	5%

Note: Percentages represent the share of the total population in each respective jurisdiction.

Source: 2016-2020 American Community Survey 5-year estimates.

Figure IV-8d.
Disability by Type and Share of Population, by Jurisdiction, District 4 and County, 2020

Jurisdiction	Residents with a Disability	Type of Difficulty					
		Hearing Difficulty	Vision Difficulty	Cognitive Difficulty	Ambulatory Difficulty	Self-Care Difficulty	Independent Living Difficulty
District 4	6,421	6%	2%	7%	9%	3%	7%
Cape Elizabeth	990	2%	1%	2%	3%	2%	3%
South Portland	5,517	4%	2%	5%	7%	2%	4%
Westbrook	5,298	5%	2%	6%	7%	3%	8%
Cumberland County	33,093	4%	2%	5%	5%	2%	5%

Note: Percentages represent the share of the total population.

Source: 2016-2020 American Community Survey 5-year estimates.

Figure IV-8e.
Disability by Type and Share of Population, by Jurisdiction, District 5 and County, 2020

Jurisdiction	Residents with a Disability	Type of Difficulty					
		Hearing Difficulty	Vision Difficulty	Cognitive Difficulty	Ambulatory Difficulty	Self-Care Difficulty	Independent Living Difficulty
District 5 - Portland	8,386	4%	2%	6%	5%	2%	6%
Cumberland County	33,093	4%	2%	5%	5%	2%	5%

Note: Percentages represent the share of the total population.

Source: 2016-2020 American Community Survey 5-year estimates.

National origin and limited English proficiency (LEP). The share of the foreign born population in the county has slightly increased since 2010. Overall, 6% of the population in the county is foreign born (5.5% in 2010), although this share varies by district. The greatest proportion of foreign born residents in the county are from Asia (33%) and Africa (29%).

As shown in Figures IV-9a through IV-9e, Portland has the highest share of foreign born residents in Cumberland County (11%). Residents born in Africa make up nearly half of the city's foreign born population (44%). Nearly a third of foreign born residents in Portland are from Asia (31%), followed by Europe (11%) and Latin America (9%).

The foreign born population makes up 5% of the District 1 population. Nearly four in ten foreign born residents were born in Asia (39%). Residents born in Europe (30%) and Latin America (14%) also make up substantial proportions of the district's foreign born residents. District 2 and District 3 have the lowest shares of foreign born residents among all districts, at 3% and 4%, respectively. The greatest proportion of foreign born residents in District 2 were born in Europe (38%) while those born in Asia (38%) represent the greatest proportion of foreign born residents in District 3.

In District 4, residents born in Africa (36%) represent the greatest proportion of foreign born residents. Residents born in Asia (31%) comprise the next greatest share of foreign born residents, followed by those born in Europe (16%) and Latin America (11%).

Overall, residents born in Africa are most likely to reside in District 4 (36%) and Portland (12%), while Districts 1, 3, and 4 have the highest shares of foreign born residents from Latin America. All districts in Cumberland County have a relatively similar proportion of foreign born Asian residents (ranging from 31% to 39%).

Figure IV-9a.
Foreign Born Population by Jurisdiction, District 1 and County, 2020

	District 1	Baldwin	Bridgton	Gorham	Scarborough	Sebago	Standish	Cumberland County
Number	1,935	13	174	760	908	31	49	17,703
Share of Population	5%	1%	3%	4%	4%	2%	0%	6%
Place of Origin Distribution								
Europe	30%	31%	75%	27%	25%	61%	14%	20%
Asia	39%	0%	21%	34%	51%	0%	18%	33%
Africa	4%	0%	4%	9%	0%	0%	14%	29%
Oceania	1%	0%	0%	1%	2%	0%	0%	2%
Latin America	14%	0%	0%	18%	11%	0%	53%	10%
North America	11%	69%	0%	11%	12%	39%	0%	6%

Source: 2016-2020 American Community Survey 5-year estimates.

Figure IV-9b.
Foreign Born Population by Jurisdiction, District 2 and County, 2020

	District 2	Casco	Falmouth	Gray	Harrison	Naples	New Gloucester	Raymond	Windham	Cumberland County
Number	1,813	18	852	188	85	76	116	95	383	17,703
Share of Population	3%	0%	7%	2%	3%	2%	2%	2%	2%	6%
Place of Origin Distribution										
Europe	38%	100%	35%	6%	27%	99%	14%	63%	49%	20%
Asia	36%	0%	37%	75%	41%	0%	66%	0%	19%	33%
Africa	2%	0%	0%	0%	0%	0%	8%	0%	6%	29%
Oceania	9%	0%	17%	7%	0%	0%	0%	0%	0%	2%
Latin America	4%	0%	0%	0%	11%	0%	0%	36%	7%	10%
North America	12%	0%	10%	12%	21%	1%	12%	1%	19%	6%

Source: 2016-2020 American Community Survey 5-year estimates.

Figure IV-9c.
Foreign Born Population by Jurisdiction, District 3 and County, 2020

	District 3	Brunswick	Chebeague Island	Cumberland	Freeport	Harpswell	Long Island	North Yarmouth	Pownal	Yarmouth	Cumberland County
Number	2,357	965	25	450	275	182	20	76	20	344	17,703
Share of Population	4%	5%	5%	6%	3%	4%	7%	2%	1%	4%	6%
Place of Origin Distribution											
Europe	31%	33%	12%	26%	27%	72%	35%	29%	0%	20%	20%
Asia	38%	33%	16%	36%	44%	12%	65%	43%	15%	67%	33%
Africa	8%	17%	0%	0%	4%	0%	0%	0%	0%	6%	29%
Oceania	2%	4%	0%	2%	0%	2%	0%	0%	0%	0%	2%
Latin America	12%	7%	0%	36%	6%	0%	0%	28%	0%	5%	10%
North America	8%	6%	72%	0%	19%	14%	0%	0%	85%	2%	6%

Source: 2016-2020 American Community Survey 5-year estimates.

Figure IV-9d.
Foreign Born Population by Jurisdiction, District 4 and County, 2020

	District 4	Cape Elizabeth	South Portland	Westbrook	Cumberland County
Number	4,246	413	2,456	1,377	17,703
Share of Population	8%	4%	10%	7%	6%
Place of Origin Distribution					
Europe	16%	32%	15%	15%	20%
Asia	31%	48%	28%	32%	33%
Africa	36%	4%	42%	35%	29%
Oceania	1%	6%	0%	0%	2%
Latin America	11%	0%	11%	15%	10%
North America	4%	12%	4%	2%	6%

Source: 2016-2020 American Community Survey 5-year estimates.

Figure IV-9e.
Foreign Born Population by Jurisdiction, District 5 and County, 2020

	District 5 - Portland	Cumberland County
Number	7,352	17,703
Share of Population	11%	6%
Place of Origin Distribution		
Europe	11%	20%
Asia	31%	33%
Africa	44%	29%
Oceania	1%	2%
Latin America	9%	10%
North America	5%	6%

Source: 2016-2020 American Community Survey 5-year estimates.

Figures IV-10a through IV-10e show the number and share of population that has limited English proficiency[22] (LEP) as well as the language distribution by district. Overall, about nearly 20,000 residents speak English less than "very well" in the county. Since 2010, the LEP population has decreased by approximately 1,700 people in the county. Among the LEP population, the most common spoken languages are Other Indo-European languages (44%), followed by Asian and Pacific Islander languages (19%) and Spanish (17%).

Portland has the largest share of LEP residents among the districts, 7,521 residents, representing 12% of the total population in the city. Since 2010, the LEP population living in Portland has nearly doubled (7% in 2010). The most commonly spoken languages among LEP populations in Portland are Other Indo-European languages (40%) and Other languages (26%).

In District 1, the LEP population represents 4% of the district's total population—all jurisdictions have a lower share of LEP residents than the county overall. Scarborough (6%) has the greatest share of LEP residents among district jurisdictions, while Baldwin and Sebago have the lowest shares (1% each, respectively). The most commonly spoken language in District 1 among LEP residents is Other Indo-European languages (52%).

Similar to District 1, LEP populations account for 4% of the population among District 2 jurisdictions. Falmouth (7%) has the highest share of LEP residents in District 2 while Casco, Harrison, and Raymond all have the lowest share (1% each, respectively). Other Indo-European languages are the most common languages spoken in the district (56%).

In District 3, the LEP population accounts for 5% of the total district population. Cumberland (8%) and Brunswick (7%) have the highest shares of LEP residents, while Chebeague Island (<1%) and North Yarmouth (1%) have the lowest shares. Other Indo-European languages (51%) are also the most commonly spoken languages in District 3. In District 4, 9% of the district's total population has limited English proficiency, with South Portland (11%) boasting the highest share of LEP residents and Cape Elizabeth the lowest (5%). The most common languages spoken among this population are Other languages (35%) and Other Indo-European languages (34%).

[22] Limited English proficiency refers to anyone above the age of 5 who reported speaking English less than "very well" in the annual American Community Survey (ACS).

Figure IV-10a.
Limited English Proficiency by Language and Jurisdiction, District 1 and County, 2020

	District 1	Baldwin	Bridgton	Gorham	Scarborough	Sebago	Standish	Cumberland County
Number	2,298	8	208	707	1,138	16	221	19,767
Share of Population	4%	1%	4%	4%	6%	1%	2%	7%
Languages Other than English Spoken at Home								
Spanish	17%	0%	53%	16%	9%	19%	27%	17%
Other Indo-European languages	52%	100%	43%	43%	57%	81%	62%	44%
Asian and Pacific Islander languages	24%	0%	3%	33%	25%	0%	9%	19%
Other languages	7%	0%	1%	8%	9%	0%	2%	21%

Source: 2016-2020 American Community Survey 5-year estimates and Root Policy Research.

Figure IV-10b.
Limited English Proficiency by Language and Jurisdiction, District 2 and County, 2020

	District 2	Casco	Falmouth	Gray	Harrison	Naples	New Gloucester	Raymond	Windham	Cumberland County
Number	2,520	35	820	292	16	155	266	31	905	19,767
Share of Population	4%	1%	7%	4%	1%	4%	5%	1%	5%	7%
Languages Other than English Spoken at Home										
Spanish	18%	66%	16%	18%	0%	9%	7%	0%	24%	17%
Other Indo-European languages	56%	34%	35%	71%	50%	91%	58%	100%	64%	44%
Asian and Pacific Islander languages	17%	0%	26%	8%	50%	0%	34%	0%	10%	19%
Other languages	8%	0%	23%	3%	0%	0%	1%	0%	1%	21%

Source: 2016-2020 American Community Survey 5-year estimates.

Figure IV-10c.
Limited English Proficiency by Language and Jurisdiction, District 3 and County, 2020

	District 3	Brunswick	Chebeague Island	Cumberland	Freeport	Harpswell	Long Island	North Yarmouth	Pownal	Yarmouth	Cumberland County
Number	2,708	1,295	2	603	386	133	6	34	43	206	19,767
Share of Population	5%	7%	0%	8%	5%	3%	2%	1%	3%	2%	7%
Languages Other than English Spoken at Home											
Spanish	26%	24%	0%	46%	15%	26%	33%	29%	37%	3%	17%
Other Indo-European languages	51%	48%	100%	40%	47%	62%	67%	68%	63%	88%	44%
Asian and Pacific Islander languages	18%	21%	0%	10%	38%	12%	0%	3%	0%	0%	19%
Other languages	5%	7%	0%	3%	0%	0%	0%	0%	0%	8%	21%

Source: 2016-2020 American Community Survey 5-year estimates and Root Policy Research.

Figure IV-10d.
Limited English Proficiency by Language and Jurisdiction, District 4 and County, 2020

	District 4	Cape Elizabeth	South Portland	Westbrook	Cumberland County
Number	4,720	426	2,725	1,569	19,767
Share of Population	9%	5%	11%	9%	7%
Languages Other than English Spoken at Home					
Spanish	13%	10%	12%	15%	17%
Other Indo-European languages	34%	44%	30%	39%	44%
Asian and Pacific Islander languages	18%	40%	16%	14%	19%
Other languages	35%	5%	41%	32%	21%

Source: 2016-2020 American Community Survey 5-year estimates and Root Policy Research.

Figure IV-10e.
Limited English Proficiency by Language and Jurisdiction, District 5 and County, 2020

	District 5 - Portland	Cumberland County
Number	7,521	19,767
Share of Population	12%	7%
Languages Other than English Spoken at Home		
Spanish	15%	17%
Other Indo-European languages	40%	44%
Asian and Pacific Islander languages	19%	19%
Other languages	26%	21%

Source: 2016-2020 American Community Survey 5-year estimates and Root Policy Research.

Segregation and Integration

In housing markets with opportunity, residents have the ability to move freely to accommodate their changing employment situations, educational preferences, and lifestyle needs. Limited housing mobility can result in racial and ethnic segregation, as history demonstrates. Segregation can also occur because residents seek out communities where they feel comfortable, where family and friends reside, and where cultural enclaves exist. Most critical is how racial and ethnic segregation relates to economic opportunity.

To that end, this analysis of segregation and integration is followed by an analysis of patterns of poverty and how high-poverty areas relate to racial and ethnic segregation. The Access to Opportunity chapter in Section V builds upon this analysis by examining access to quality educational and employment centers—and the role of public transportation.

The following maps show the geographic distribution of non-White and Hispanic groups in Cumberland County.

The upper end of the ranges that determine the shading in the maps corresponds to:

- Half of the overall county proportion;
- The overall county proportion;
- 1.5 times the county proportion;
- Greater than 1.5 times the county proportion.

For example, African American/Black residents represent 3.9% of the county's population overall. In the Figure IV-11 map, the first range shows census tracts with less than half of the overall county proportion that is African American/Black. The second range shows census tracts whose proportion is between half of the county share, to the county share. The third range shows census tracts whose African American/Black population ranges between the county share and 1.5 times the county share. The fourth range shows census tracts whose African American/Black population exceeds 1.5 times the county share.

Key takeaways from the maps include:

- African American/Black residents are primarily concentrated in Portland, as well as the west and southeast areas of Westbrook and the west side of South Portland. There are also slight concentrations in parts of Scarborough and Brunswick (Figure IV-11).
- Latino/Hispanic residents are also primarily concentrated in Portland, the west side of South Portland, and the central area of Brunswick. Other slight concentrations of Latino/Hispanic residents are found in Falmouth, Westbrook, Windham, Scarborough and other parts of Brunswick (Figure IV-12).
- Comparing Figures IV-11 and II-12, Hispanic residents appear to be more dispersed throughout the county while African American/Black residents are more concentrated in and around Portland.
- Concentrations of Asian residents are found throughout Portland, eastern areas in Westbrook, the east side of Falmouth, the west side of South Portland, and the central areas of both Scarborough and Brunswick (Figure IV-13).
- Overall, residents of color in Cumberland County are primarily concentrated in Portland, South Portland, and Westbrook, as well as parts of Scarborough and Brunswick. The rest of Cumberland County is largely non-Hispanic White (Figure IV-14).

Figure IV-11. Percent African American/ Black by Census Tract, 2020

Note:

Breaks represent 50%, 100%, and 150% of the county proportion of African American/Black residents (3.9%).

Source:

U.S. Census Bureau 2016-2020 American Community Survey 5-year estimates.

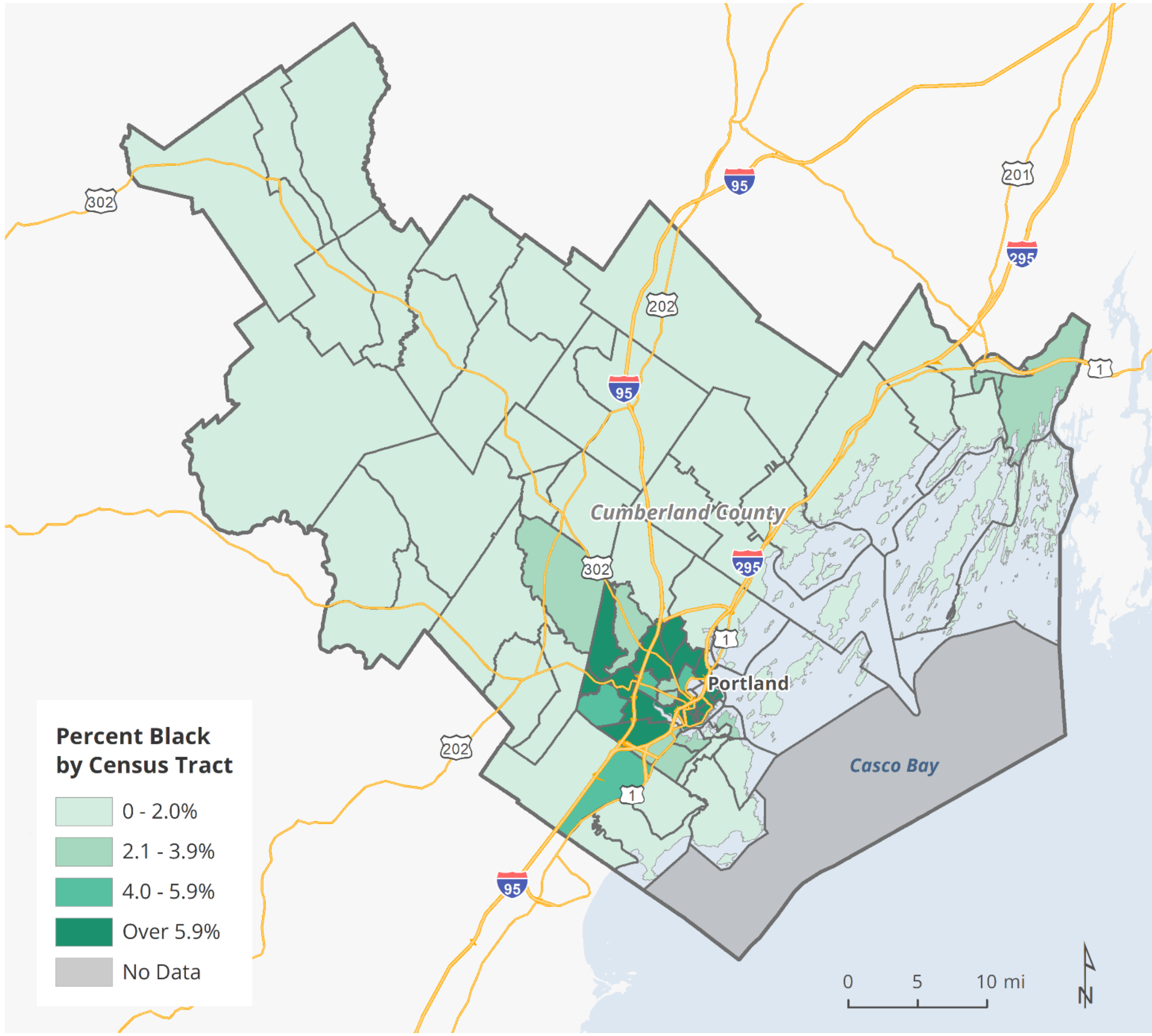


Figure IV-12. Percent Hispanic by Census Tract, 2020

Note:

Breaks represent 50%, 100%, and 150% of the county proportion of Latino/Hispanic residents (2.6%).

Source:

U.S. Census Bureau 2016-2020 American Community Survey 5-year estimates.

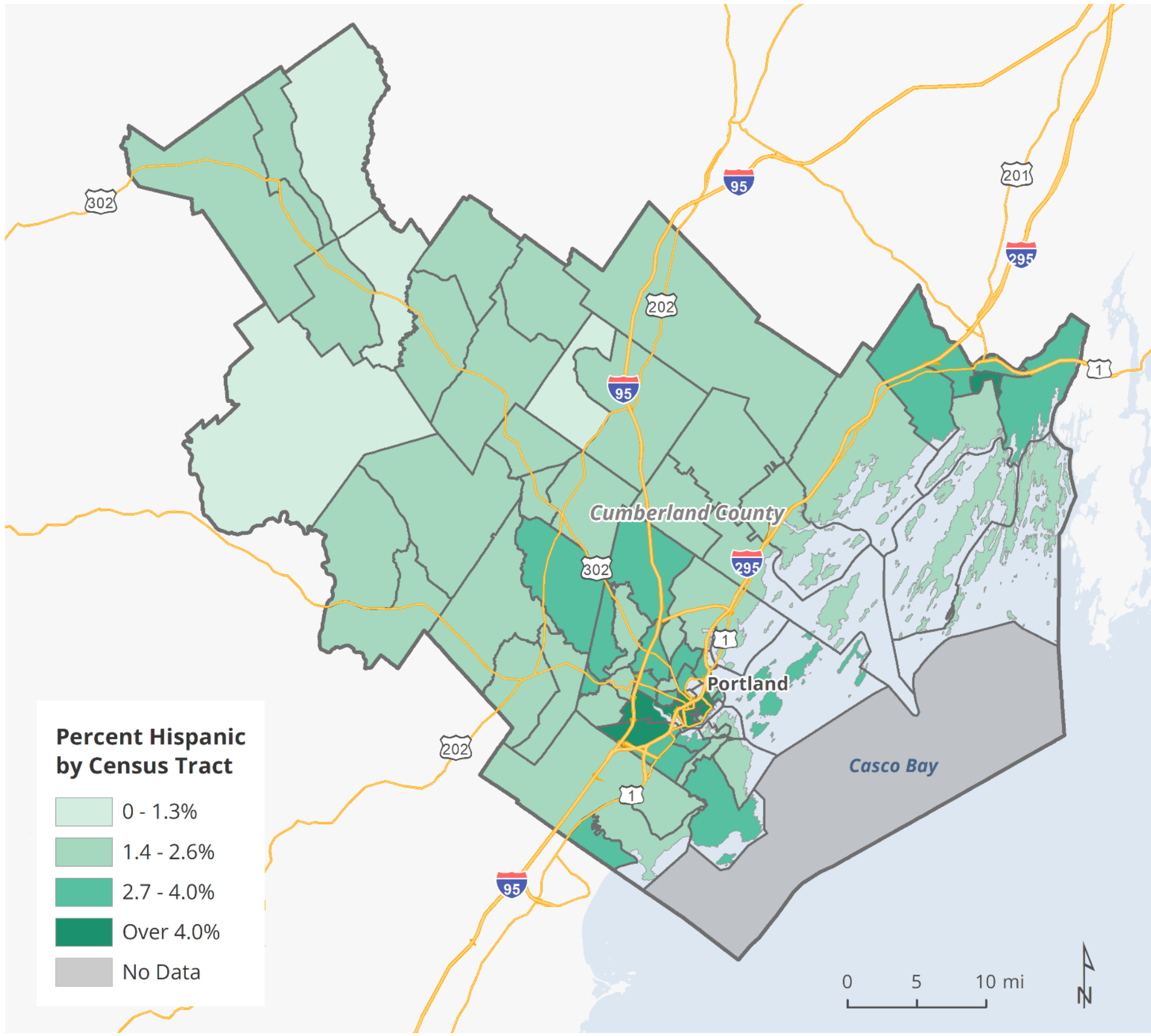


Figure IV-13.
Percent Asian by Census Tract, 2020

Note:

Breaks represent 50%, 100%, and 150% of the county proportion of Asian residents (2.4%).

Source:

U.S. Census Bureau 2016-2020 American Community Survey 5-year estimates.

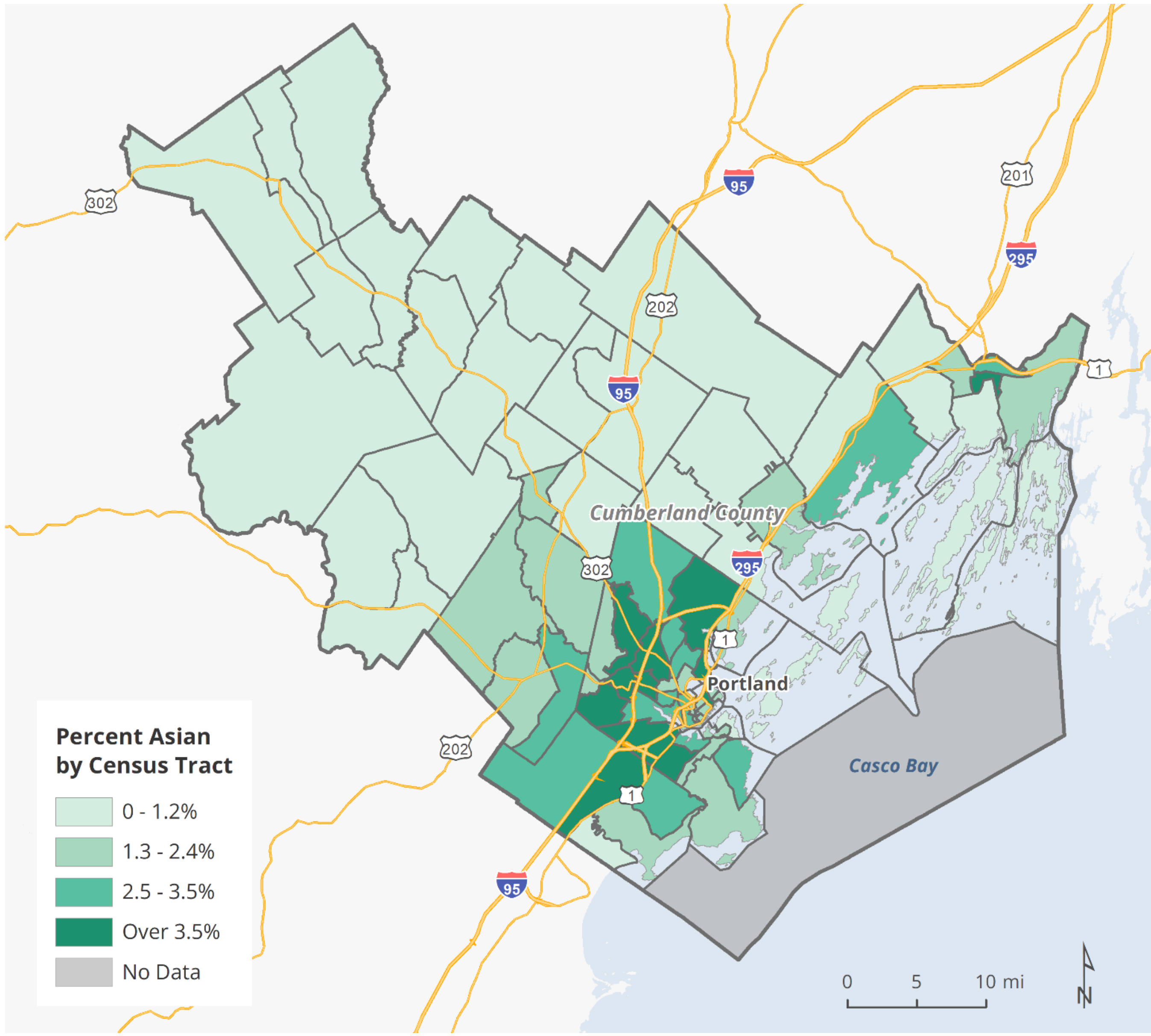


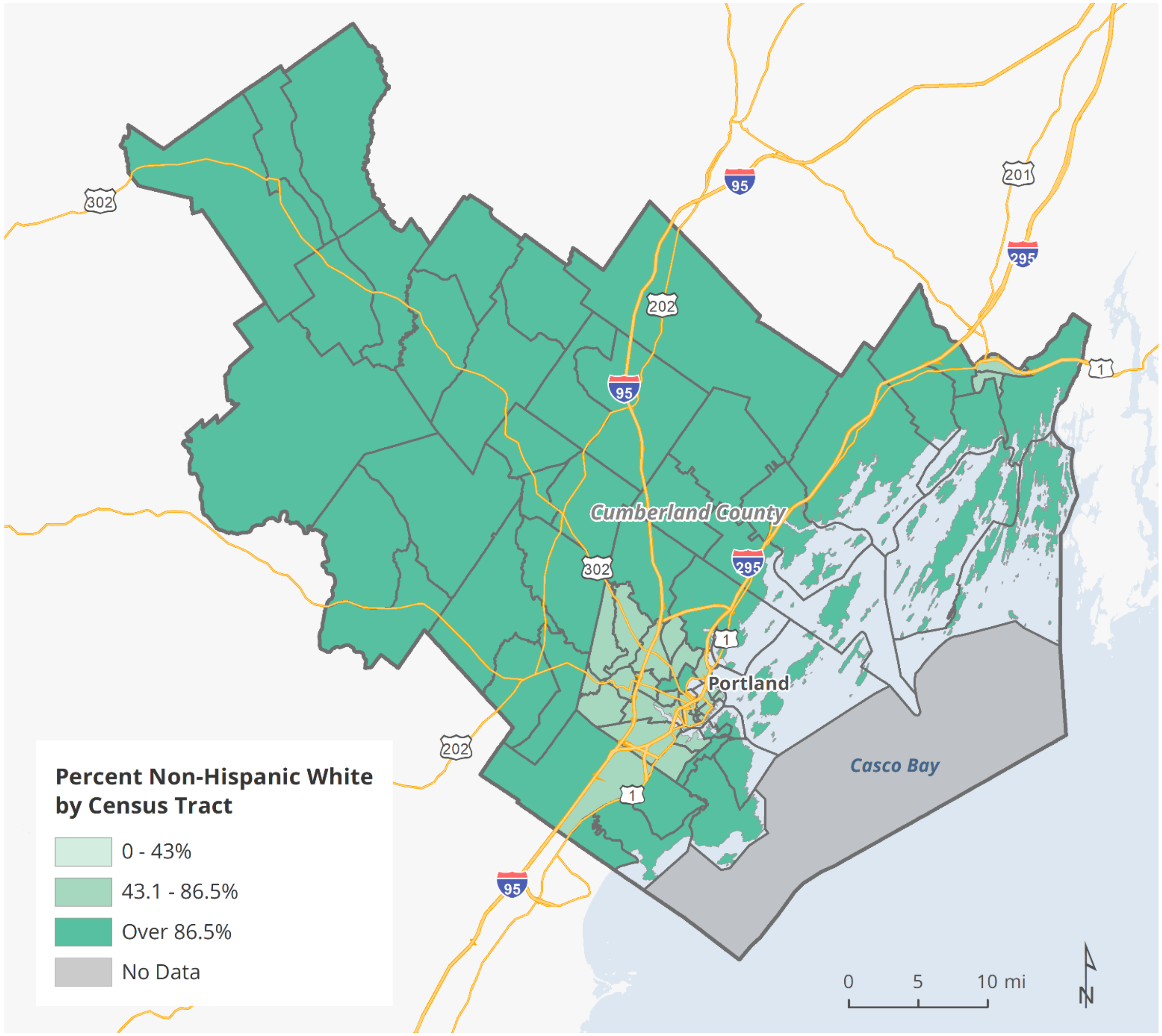
Figure IV-14. Percent Non-Hispanic White by Census Tract, 2020

Note:

Breaks represent 50%, 100%, and 150% of the county proportion of Non-Hispanic White residents (86.5%).

Source:

U.S. Census Bureau 2016-2020 American Community Survey 5-year estimates.



Figures IV-15 and IV-16 show the distribution of residents with Limited English Proficiency (LEP) and foreign-born residents. These serve as proxies for the protected class of national origin. The largest concentrations of LEP residents are located throughout Portland, the western areas of South Portland, Westbrook, and Naples, central area of Brunswick, and the northern area of Windham. Foreign-born residents are mainly concentrated in areas throughout Portland, the west sides of South Portland and Westbrook, and central Brunswick.

Figure IV-15. Percent Limited English Proficiency by Census Tract, 2020

Note:

Breaks represent 50%, 100%, and 150% of the county proportion of LEP residents (2.4%).

Source:

U.S. Census Bureau 2016-2020 American Community Survey 5-year estimates.

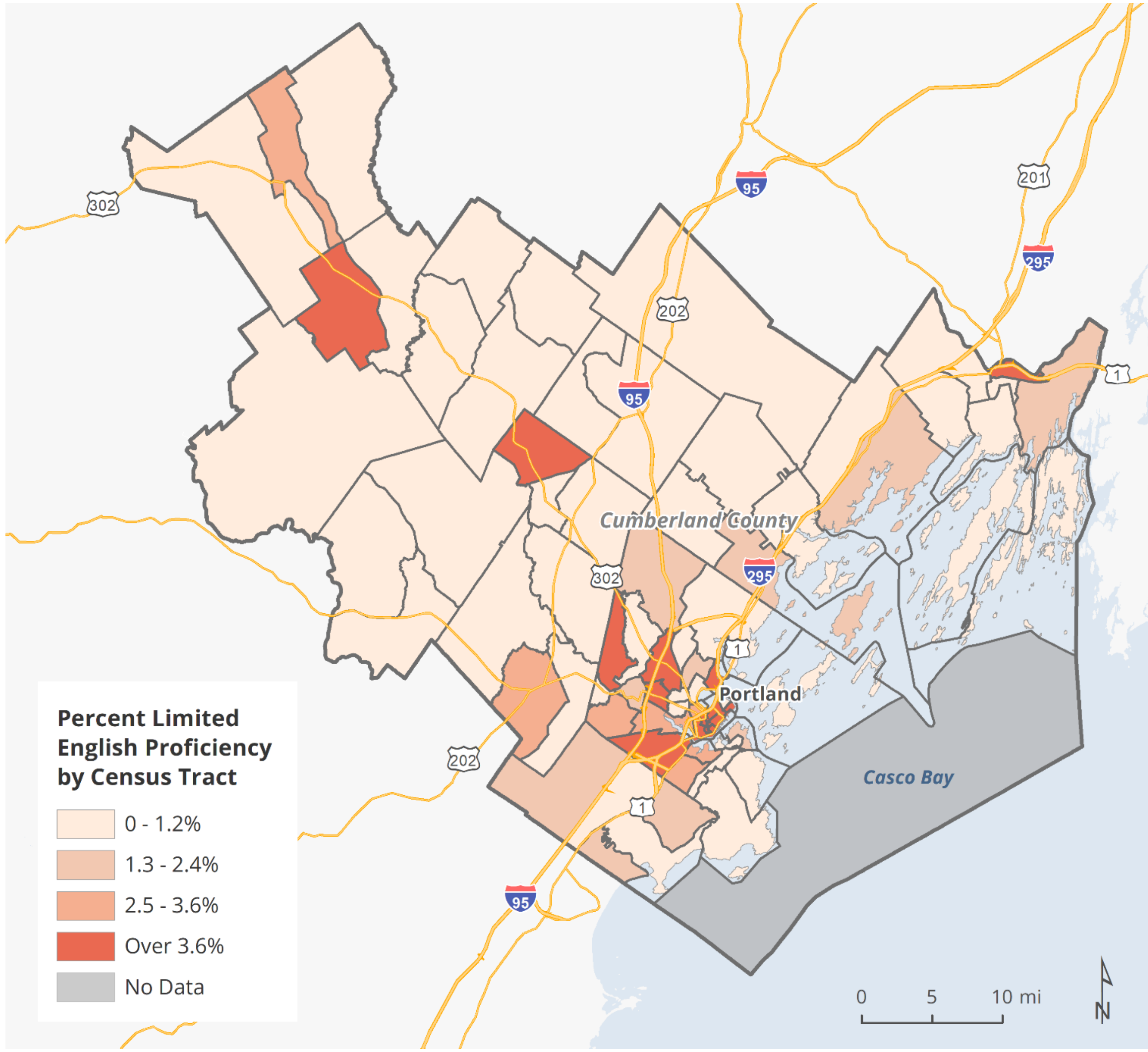


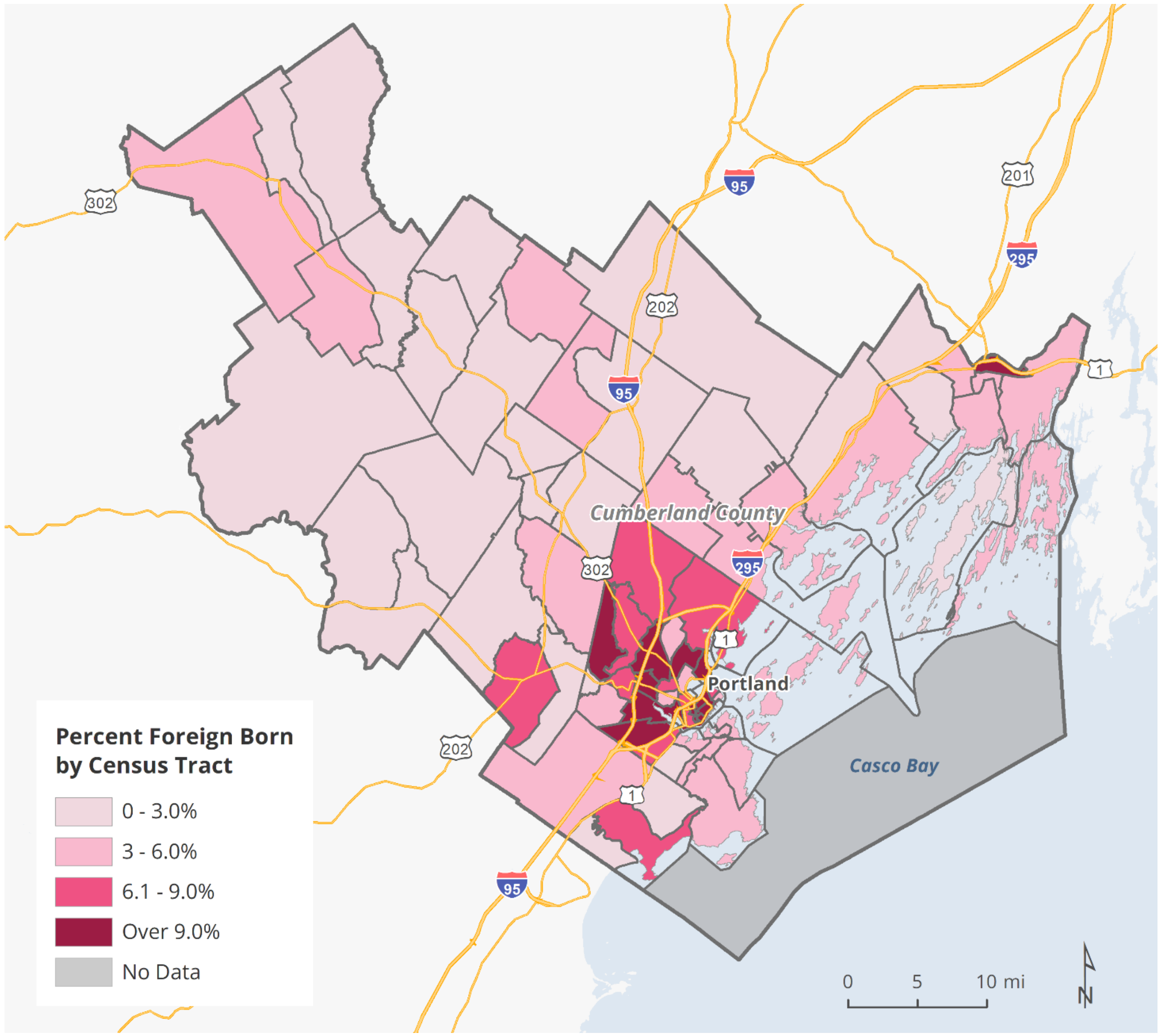
Figure IV-16. Percent Foreign Born by Census Tract, 2020

Note:

Breaks represent 50%, 100%, and 150% of the county proportion of foreign born residents (6.0%).

Source:

U.S. Census Bureau 2016-2020 American Community Survey 5-year estimates.



Severity of segregation. A common measure of segregation used in fair housing studies is the dissimilarity index (DI). The DI measures the degree to which two distinct groups are evenly distributed across a geographic area, usually a county, or a larger city. DI values range from 0 to 100—where 0 is perfect integration and 100 is complete segregation.

The DI represents a "score" where values between 0 and 39 indicate low segregation, values between 40 and 54 indicate moderate segregation, and values between 55 and 100 indicate high levels of segregation. The DI represents the percentage of a group's population that would have to move for each area in the county/city to have the same percentage of that group as the county/city overall.

It is important to note that the DI is a broad index that is a starting point for understanding the magnitude of segregation. Like all indices, the DI has some weaknesses: First, the DI typically uses non-Hispanic White residents as the primary comparison group. That is, all DI values compare racial and ethnic groups against the distribution of non-Hispanic White residents. While this is appropriate in a region like Cumberland County, with a majority population that is non-Hispanic White, it can mask nuances in segregation in other types of jurisdictions.

Another limitation of the DI is that it can conceal practices that lead to racial and ethnic exclusion. Communities without much diversity typically have very low DI ratings, while counties with the most diversity will show high levels of dissimilarity. Thus, a "low" dissimilarity index for a jurisdiction is not always a positive if it indicates that racial and ethnic minorities face barriers to entry in a community.

Figure III-17 shows trends in the DI for Cumberland County and Portland.

Trends in the DI for Cumberland County since 1990 show that:

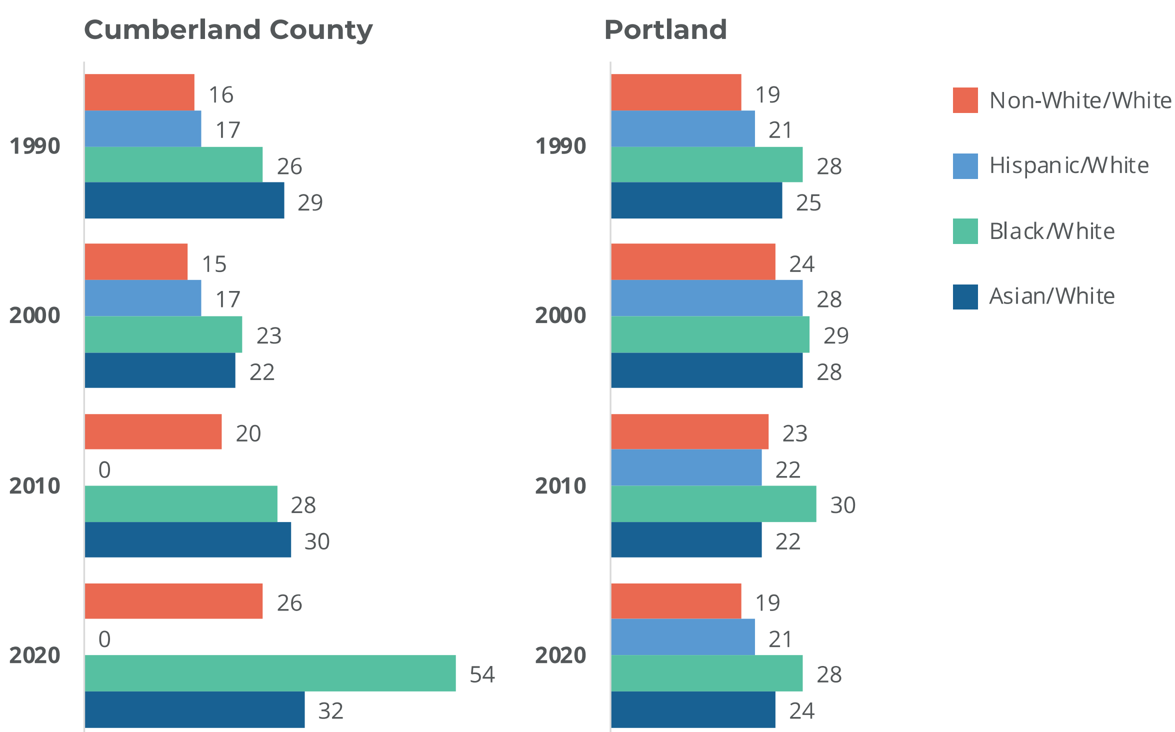
- Segregation among White residents and Non-White residents remains low, but is on a steady and increasing trend.
- Segregation between Asian and White residents is low (although on the high end of low) and is also on an upward trend.
- The lowest segregation is among Hispanic and White residents, which has remained in the low range since 1990 and increased only recently, between 2010 and 2020.
- Segregation among White and African American/Black residents increased significantly between 2010 and 2020, after staying in the low range between 1990 and 2010. The DI currently measures Black/White segregation on the high end of "moderate," with trends indicating it could be "high" soon. This increase in segregation appears to be driven by large increases in African American/Black residents in a handful of Census tracts in the county, notably Census tract 30.02 in South Portland.

For Portland, segregation remains low for all races and ethnicities and has been stable since 1990 for all.

Figure IV-17.
Dissimilarity Index, Cumberland County and Portland, 2010 and 2020

0-39 Low Segregation
40-54 Moderate Segregation
55-100 High Segregation

Jurisdiction	Non-White/White 2010	Non-White/White 2020	Hispanic/White 2010	Hispanic/White 2020	Black/White 2010	Black/White 2020	Asian/White 2010	Asian/White 2020
Cumberland County	20	26	17	21	28	54	30	32
Portland	23	19	22	21	30	28	22	24



Source: U.S. Census Bureau 2006-2010 and 2014-2018 American Community Survey 5-year estimates, and Root Policy Research.

Income and Poverty

The median household income in the county increased by 37% over the last 10 years, growing from around $55,700 to $76,000. In Portland, the median household income grew at a slightly faster rate than the county, increasing by 39% over the same time period. However, the city's median income is about $14,000 lower than the county overall.

As shown in Figure IV-18a, Bridgton and Scarborough experienced the greatest increases in household median income (37% each), while Baldwin experienced the smallest increase in District 1 (6%). As shown in Figure IV-18b, Windham and Falmouth, which have the highest incomes in District 2, experienced the greatest increases in median household income (43% and 39%, respectively). Conversely, Naples and Casco, which have the lowest median household incomes in the district, saw the smallest increases in median household income (4% and 1%, respectively).

In District 3, Long Island (72%) and Freeport (48%) experienced the greatest increases in household median income (Figure IV-18c). Several jurisdictions in District 3 saw their household median income increase by at least 33% over the last ten years. The only jurisdiction that saw an income contraction was Chebeague Island, which experienced an 11% decrease between 2010 and 2020. In District 4, household median income increased in Cape Elizabeth and Westbrook by 66% and 54%, respectively (Figure IV-18d). The household median income in South Portland, the lowest in the district, increased at a slower rate than the county (32%).

**Figure IV-18a.
Median Household Income by Jurisdiction, District 1 and County, 2010 and 2020**

Source:

2006-2010 and 2016-2020 American Community Survey 5-year estimates.

	2010	2020	Percent Change
District 1	n/a	n/a	n/a
Baldwin	$56,875	$60,500	6%
Bridgton	$42,420	$58,203	37%
Gorham	$70,786	$88,958	26%
Scarborough	$74,886	$102,742	37%
Sebago	$48,281	$59,706	24%
Standish	$64,797	$75,773	17%
Cumberland County	$55,658	$76,014	37%

Figure IV-18b. Median Household Income by Jurisdiction, District 2 and County, 2010 and 2020

Source:

2006-2010 and 2016-2020 American Community Survey 5-year estimates.

	2010	2020	Percent Change
District 2	n/a	n/a	n/a
Casco	$51,630	$52,188	1%
Falmouth	$87,455	$121,389	39%
Gray	$62,664	$82,074	31%
Harrison	$41,622	$47,548	14%
Naples	$52,824	$54,882	4%
New Gloucester	$64,564	$74,150	15%
Raymond	$64,444	$71,307	11%
Windham	$57,302	$82,188	43%
Cumberland County	$55,658	$76,014	37%

Figure IV-18c. Median Household Income by Jurisdiction, District 3 and County, 2010 and 2020

Source:

2006-2010 and 2016-2020 American Community Survey 5-year estimates.

	2010	2020	Percent Change
District 3	n/a	n/a	n/a
Brusnwick	$50,117	$66,699	33%
Chebeague Island	$57,381	$50,833	-11%
Cumberland	$85,838	$115,898	35%
Freeport	$60,500	$89,484	48%
Harpswell	$65,030	$81,702	26%
Long Island	$44,583	$76,875	72%
North Yarmouth	$70,881	$93,967	33%
Pownal	$66,838	$90,556	35%
Yarmouth	$73,950	$88,295	19%
Cumberland County	$55,658	$76,014	37%

Figure IV-18d. Median Household Income by Jurisdiction, District 4 and County, 2010 and 2020

Source:

2006-2010 and 2016-2020 American Community Survey 5-year estimates.

	2010	2020	Percent Change
District 4	n/a	n/a	n/a
Cape Elizabeth	$76,741	$127,363	66%
South Portland	$51,066	$67,198	32%
Westbrook	$46,112	$71,183	54%
Cumberland County	$55,658	$76,014	37%

Figure IV-18e.
Median Household Income by Jurisdiction, District 5 and County, 2010 and 2020

	2010	2020	Percent Change
District 5 - Portland	$44,422	$61,695	39%
Cumberland County	$55,658	$76,014	37%

Source:

2006-2010 and 2016-2020 American Community Survey 5-year estimates.

Figures IV-19a through IV-19e show the income distribution by jurisdiction and county. Jurisdictions with a higher percentage of high income households than the county overall include:

- District 1—Scarborough, Gorham, and Standish;
- District 2—Falmouth, Gray, New Gloucester, and Raymond;
- District 3—Cumberland, Freeport, North Yarmouth, Yarmouth, Long Island, Pownal, and Harpswell; and
- District 4—Cape Elizabeth.

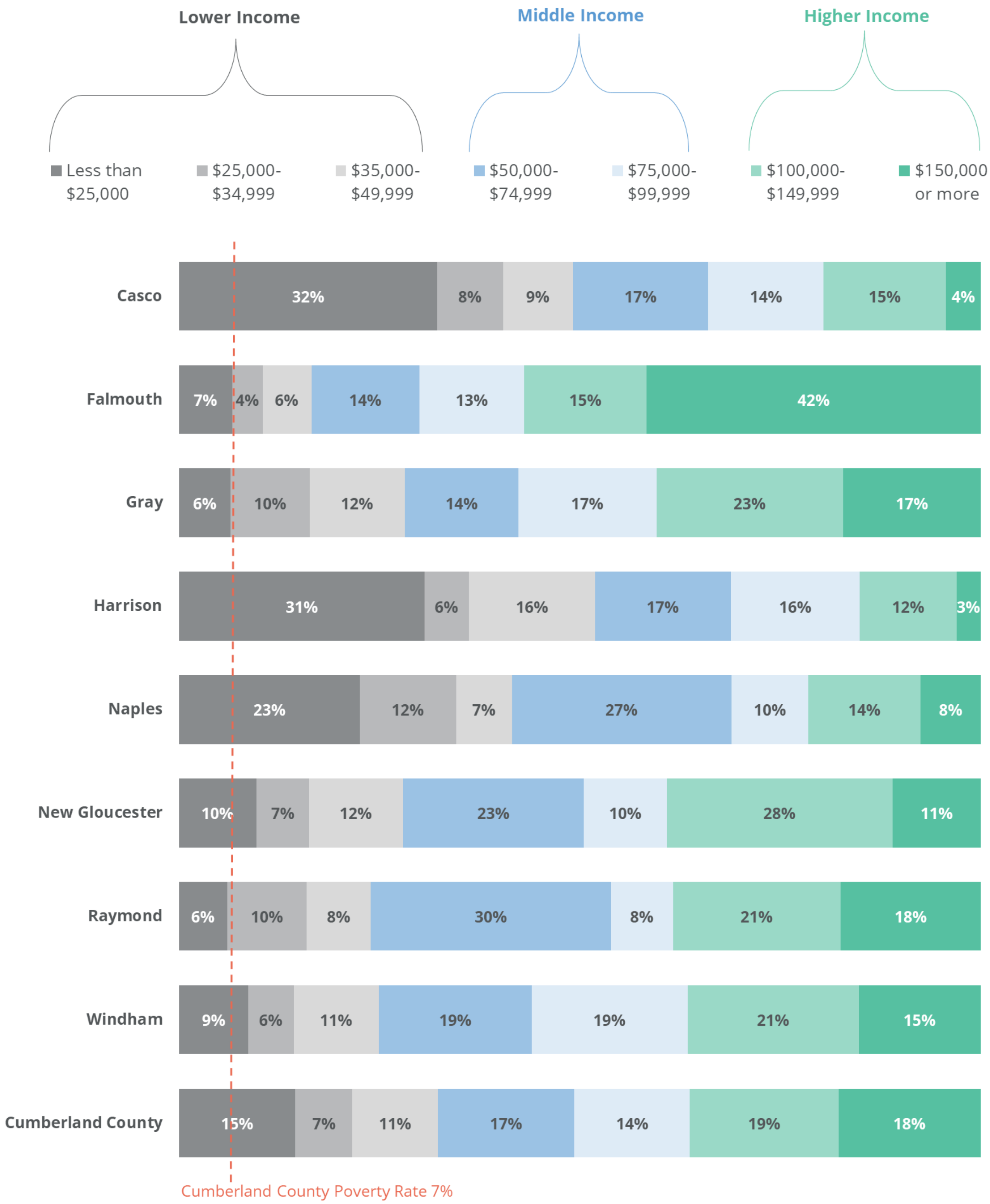
Jurisdictions with a higher percentage of low income households than the county overall include:

- District 1—Bridgton, Baldwin, and Sebago;
- District 2—Harrison, Casco, and Naples;
- District 3—Chebeague Island and Brunswick;
- District 4—Westbrook and South Portland; and
- District 5—Portland.

Figure IV-19a.
Income Distribution by Jurisdiction, District 1 and County, 2020

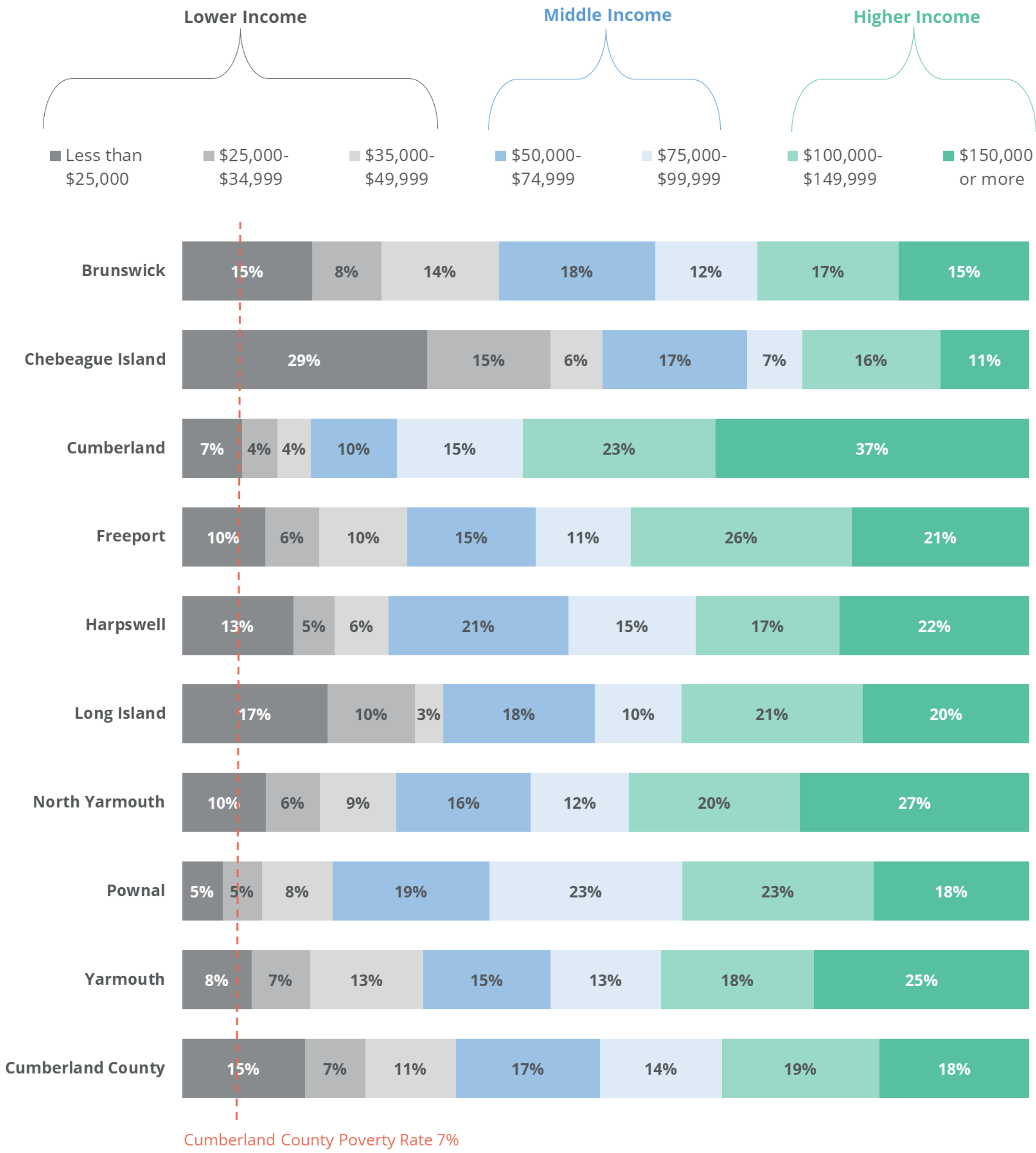
Source: 2016-2020 American Community Survey 5-year estimates.

Figure IV-19b.
Income Distribution by Jurisdiction, District 2 and County, 2020



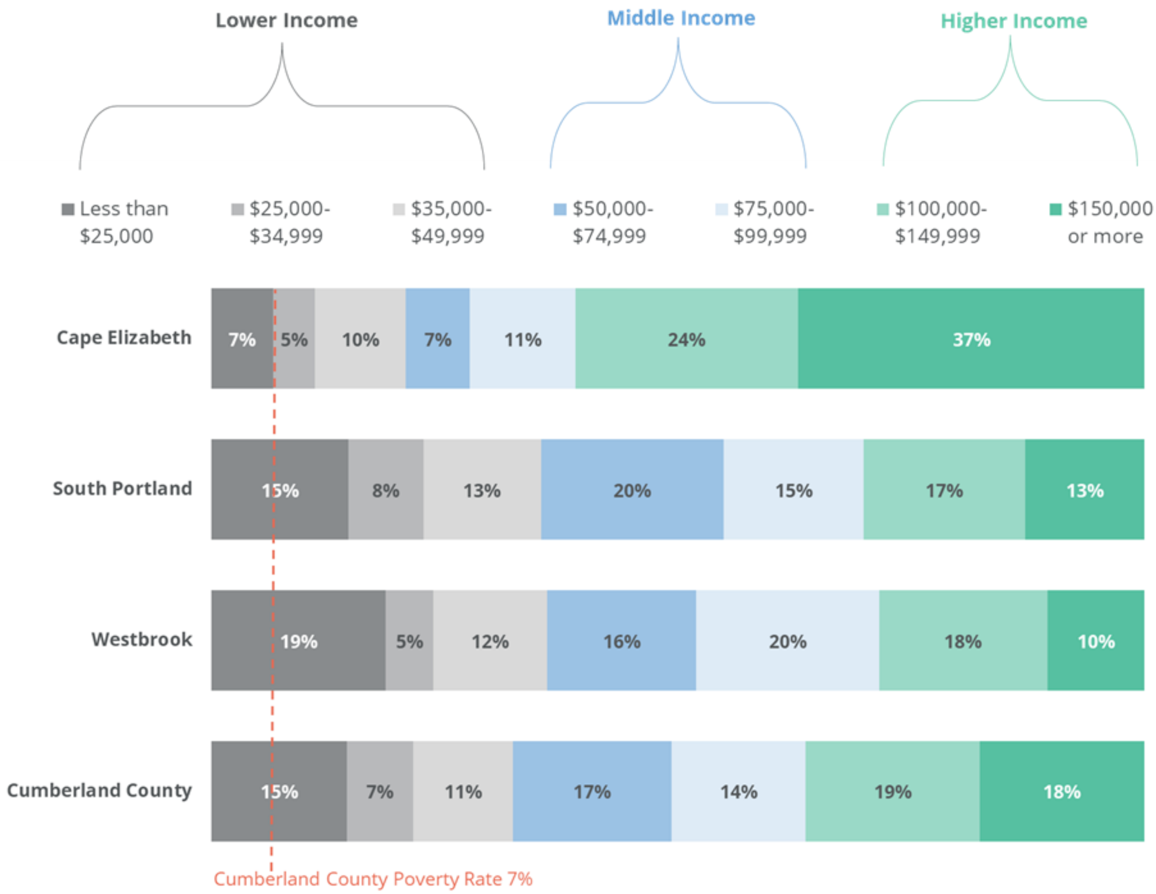
Source: 2016-2020 American Community Survey 5-year estimates.

Figure IV-19c.
Income Distribution by Jurisdiction, District 3 and County, 2020



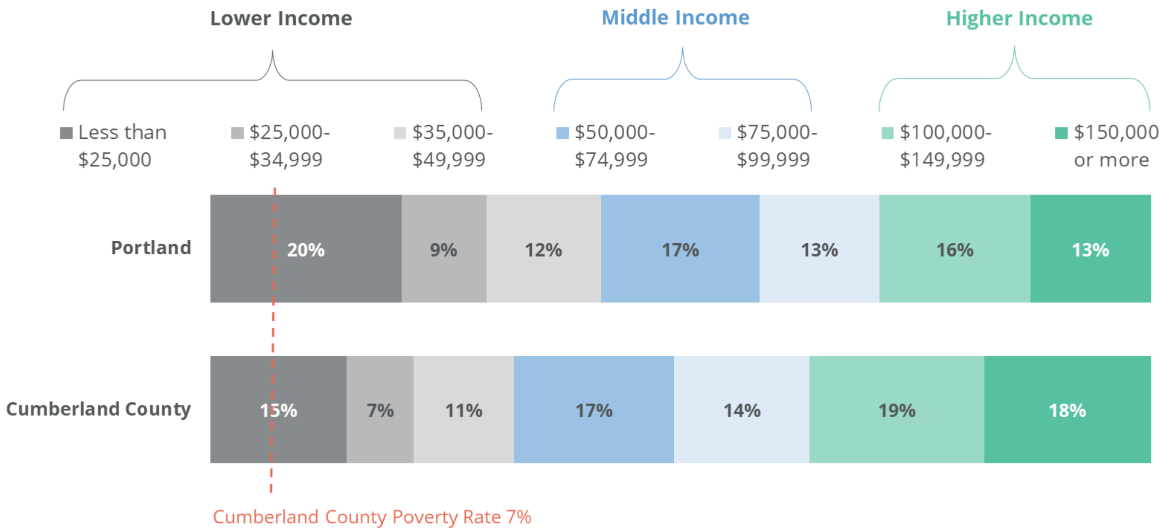
Source: 2016-2020 American Community Survey 5-year estimates.

Figure IV-19d.
Income Distribution by Jurisdiction, District 4 and County, 2020



Source: 2016-2020 American Community Survey 5-year estimates.

Figure IV-19e.
Income Distribution by Jurisdiction, District 5 and County, 2020



Source: 2016-2020 American Community Survey 5-year estimates.

Figures IV-20a through IV-20e show the number of *individuals* and *families* living in poverty. Between 2012 and 2020, the number of individuals and families experiencing poverty decreased in the county, with approximately 6,600 people and 1,800 families no longer living in poverty. Within the county, Portland has the largest number of residents and families living in poverty (9,084 and 996, respectively). However, they experienced the largest numerical decrease in persons and families living in poverty over the past eight years (3,444 and 837, respectively).

In addition to Portland, the largest decreases in persons living in poverty at the district level between 2012 and 2020 were seen in District 4 (1,344) and District 2 (1,299). Similarly, District 4 (485) and District 2 (346) also saw the greatest decrease in families experiencing poverty. All districts saw a decrease in the number of families experiencing poverty between 2012 and 2020.

Among all districts, District 1 has the fewest Individuals and families living in poverty (2,539 and 386). Jurisdictions that saw the greatest numerical increase in persons living in poverty among all districts include Yarmouth (555), Gorham (322), and Casco (157). Additionally, Yarmouth (154), Gorham (97), and Freeport (65) saw the greatest increase in families experiencing poverty.

Figure IV-20a.
Change in Persons Living in Poverty by Jurisdiction, District 1 and County, 2012 to 2020

Jurisdiction	2012		2020		Numerical Change	
	Individuals	Families	Individuals	Families	Individuals	Families
District 1	2,683	423	2,539	386	-144	-36
Baldwin	183	45	163	23	-20	-22
Bridgton	742	108	306	33	-436	-75
Gorham	425	41	747	138	322	97
Scarborough	710	93	569	72	-141	-20
Sebago	136	25	171	16	35	-9
Standish	487	110	583	104	96	-7
Cumberland County	30,315	4,995	23,726	3,162	-6,589	-1,832

Note: 2012 is the oldest 5-year estimate available.

Source: 2008-2012 and 2016-2020 American Community Survey 5-year estimates.

Figure IV-20b.
Change in Persons Living in Poverty by Jurisdiction, District 2 and County, 2012 and 2020

Jurisdiction	2012		2020		Numerical Change	
	Individuals	Families	Individuals	Families	Individuals	Families
District 2	5,344	941	4,045	596	-1,299	-346
Casco	503	114	660	64	157	-50
Falmouth	466	67	328	70	-138	3
Gray	947	160	364	25	-583	-135
Harrison	353	60	416	48	63	-12
Naples	583	75	465	85	-118	10
New Gloucester	389	72	506	117	117	45
Raymond	391	67	157	19	-234	-48
Windham	1,712	326	1,149	167	-563	-158
Cumberland County	30,315	4,995	23,726	3,162	-6,589	-1,832

Note: 2012 is the oldest 5-year estimate.

Source: 2008-2012 and 2016-2020 American Community Survey 5-year estimates.

Figure IV-20c.
Change in Persons Living in Poverty by Jurisdiction, District 3 and County, 2012 and 2020

Jurisdiction	2012		2020		Numerical Change	
	Individuals	Families	Individuals	Families	Individuals	Families
District 3	4,107	681	3,748	568	-359	-113
Brusnwick	2,002	321	1,649	118	-353	-203
Chebeague Island	27	10	65	7	38	-3
Cumberland	217	35	262	36	45	2
Freeport	479	55	288	120	-191	65
Harpswell	807	161	333	66	-474	-96
Long Island	41	10	7	0	-34	-10
North Yarmouth	95	30	225	22	130	-8
Pownal	126	17	51	3	-75	-14
Yarmouth	313	42	868	196	555	154
Cumberland County	30,315	4,995	23,726	3,162	-6,589	-1,832

Note: 2012 is the oldest 5-year estimate available.

Source: 2008-2012 and 2016-2020 American Community Survey 5-year estimates.

Figure IV-20d.
Change in Persons Living in Poverty by Jurisdiction, District 4 and County, 2012 and 2020

Jurisdiction	2012		2020		Numerical Change	
	Individuals	Families	Individuals	Families	Individuals	Families
District 4	5,650	1,124	4,306	638	-1,344	-485
Cape Elizabeth	293	59	317	67	24	8
South Portland	2,777	524	1,725	216	-1,052	-308
Westbrook	2,580	541	2,264	355	-316	-186
Cumberland County	30,315	4,995	23,726	3,162	-6,589	-1,832

Note: 2012 is the oldest 5-year estimate available.

Source: 2008-2012 and 2016-2020 American Community Survey 5-year estimates.

Figure IV-20e.
Change in Persons Living in Poverty by Jurisdiction, District 5 and County, 2012 and 2020

	2012		2020		Numerical Change	
Jurisdiction	Individuals	Families	Individuals	Families	Individuals	Families
District 5 - Portland	12,528	1,832	9,084	996	-3,444	-837
Cumberland County	30,315	4,995	23,726	3,162	-6,589	-1,832

Note: 2012 is the oldest 5-year estimate available.

Source: 2008-2012 and 2016-2020 American Community Survey 5-year estimates.

Figures IV-21a through IV-21e show poverty rates for individuals and families in 2012 and 2020, as well as the percentage point change across those years. Poverty decreased among individuals and families in Cumberland County by three percentage points each (11% to 8% for individuals, 7% to 4% for families). Differences in the proportion of persons living in poverty range from a low of 5% (District 1) to a high of 12% (Portland). Differences in the proportion of families living in poverty range from a low of 3% (District 1) to a high of 6% (Portland).

The largest increases in individual poverty rates were found in Yarmouth (7%), as well as Casco (4%), North Yarmouth and Chebeague Island (3% each, respectively). Portland saw no change in its individual poverty rate but the family poverty rate has decreased by nearly 50%. The largest decreases in individual poverty rates were found in Long Island (11%), Harpswell (10%), Bridgton (9%), and Gray (8%).

The largest percentage point change in family poverty was also in Yarmouth—family poverty increased by 7 percentage points—a very large increase. Other jurisdictions that saw percentage point increases in family poverty include New Gloucester (3%), Freeport (2%), Gorham (2%), and Naples (1%). Jurisdictions that experienced major decreases in poverty include Long Island (10%), Harpswell (8%) Gray (7%), and Chebeague Island (6%).

Figure IV-21a.
Poverty Rates by Jurisdiction, District 1 and County, 2012 and 2020

Jurisdiction	2012 Individuals	2012 Families	2020 Individuals	2020 Families	Percent Point Change Individuals	Percent Point Change Families
District 1	5%	3%	5%	3%	-1%	0%
Baldwin	12%	10%	12%	6%	0%	-4%
Bridgton	15%	8%	6%	2%	-9%	-5%
Gorham	3%	1%	5%	3%	2%	2%
Scarborough	4%	2%	3%	1%	-1%	-1%
Sebago	9%	6%	9%	3%	1%	-2%
Standish	5%	4%	6%	4%	1%	0%
Cumberland County	11%	7%	8%	4%	-3%	-3%

Note: 2012 is the oldest 5-year estimate available.

Source: 2008-2012 and 2016-2020 American Community Survey 5-year estimates.

Figure IV-21b.
Poverty Rates by Jurisdiction, District 2 and County, 2012 and 2020

Jurisdiction	2012 Individuals	2012 Families	2020 Individuals	2020 Families	Percent Point Change Individuals	Percent Point Change Families
District 2	10%	6%	7%	4%	-3%	-3%
Casco	14%	11%	17%	7%	4%	-4%
Falmouth	4%	2%	3%	2%	-2%	0%
Gray	12%	8%	5%	1%	-8%	-7%
Harrison	13%	7%	15%	7%	2%	-1%
Naples	15%	7%	12%	8%	-4%	1%
New Gloucester	7%	5%	9%	8%	2%	3%
Raymond	9%	5%	4%	1%	-5%	-4%
Windham	11%	7%	7%	3%	-4%	-4%
Cumberland County	11%	7%	8%	4%	-3%	-3%

Note: 2012 is the oldest 5-year estimate available.

Source: 2008-2012 and 2016-2020 American Community Survey 5-year estimates.

Figure IV-21c.
Poverty Rates by Jurisdiction, District 3 and County, 2012 and 2020

Jurisdiction	2012		2020		Percent Point Change	
	Individuals	Families	Individuals	Families	Individuals	Families
District 3	8%	5%	7%	4%	-1%	-1%
Brunswick	11%	7%	9%	3%	-2%	-4%
Chebeague Island	10%	11%	13%	5%	3%	-6%
Cumberland	3%	2%	3%	2%	0%	0%
Freeport	6%	3%	4%	5%	-3%	2%
Harpswell	17%	12%	7%	4%	-10%	-8%
Long Island	13%	10%	3%	0%	-11%	-10%
North Yarmouth	3%	3%	6%	2%	3%	-1%
Pownal	9%	4%	3%	1%	-6%	-4%
Yarmouth	4%	2%	10%	9%	7%	7%
Cumberland County	11%	7%	8%	4%	-3%	-3%

Note: 2012 is the oldest 5-year estimate available.

Source: 2008-2012 and 2016-2020 American Community Survey 5-year estimates.

Figure IV-21d.
Poverty Rates by Jurisdiction, District 4 and County, 2012 and 2020

Jurisdiction	2012		2020		Percent Point Change	
	Individuals	Families	Individuals	Families	Individuals	Families
District 4	11%	8%	8%	5%	-3%	-4%
Cape Elizabeth	3%	2%	3%	3%	0%	0%
South Portland	11%	8%	7%	4%	-4%	-5%
Westbrook	15%	12%	12%	8%	-3%	-5%
Cumberland County	11%	7%	8%	4%	-3%	-3%

Note: 2012 is the oldest 5-year estimate available.

Source: 2008-2012 and 2016-2020 American Community Survey 5-year estimates.

Figure IV-21e.
Poverty Rates by Jurisdiction, District 5 and County, 2012 and 2020

Jurisdiction	2012		2020		Percent Point Change	
	Individuals	Families	Individuals	Families	Individuals	Families
District 5 - Portland	12%	10%	12%	6%	0%	-4%
Cumberland County	11%	7%	8%	4%	-3%	-3%

Note: 2012 is the oldest 5-year estimate available.

Source: 2008-2012 and 2016-2020 American Community Survey 5-year estimates.

Poverty by family structure. There is wide variation in poverty rates by family structure. Married couples have the lowest poverty rates across districts, while single mothers with children living in the home have the highest poverty rates. In Cumberland County, single mothers are five times as likely to live in poverty as the average family household.

Portland (25%), along with Districts 3 and 4 (24% each, respectively), have the greatest proportion of single mothers experiencing poverty in the county. By jurisdiction, Chebeague Island (65%), Westbrook (54%), Yarmouth (49%), and Harrison (42%) have the highest proportion of single mothers experiencing poverty.

There are several jurisdictions in Cumberland County that have seen significant increases in the proportion of single mother households experiencing poverty. Compared to 2012, there are now six times as many single mother households experiencing poverty in Standish, as well as nearly four times as many in Yarmouth, more than twice as many in Cape Elizabeth and more than 1.5 times in Harrison and Falmouth in 2020.

The challenges faced by single mothers—poverty, housing burden, difficulty finding appropriately-sized housing—have been exacerbated during the COVID-19 pandemic, given that service sectors like restaurants and tourism that employ a large share of women have seen some of the biggest job losses during the pandemic. This combined with disruptions in schools and day care centers make the current economic downturn unique for single mothers compared to previous economic recessions.

The map in Figure IV-22 shows the geographic distribution of single mother households across the county. The neighborhoods with the highest proportions of single mothers are closely aligned with concentrated poverty, as shown in subsequent maps.

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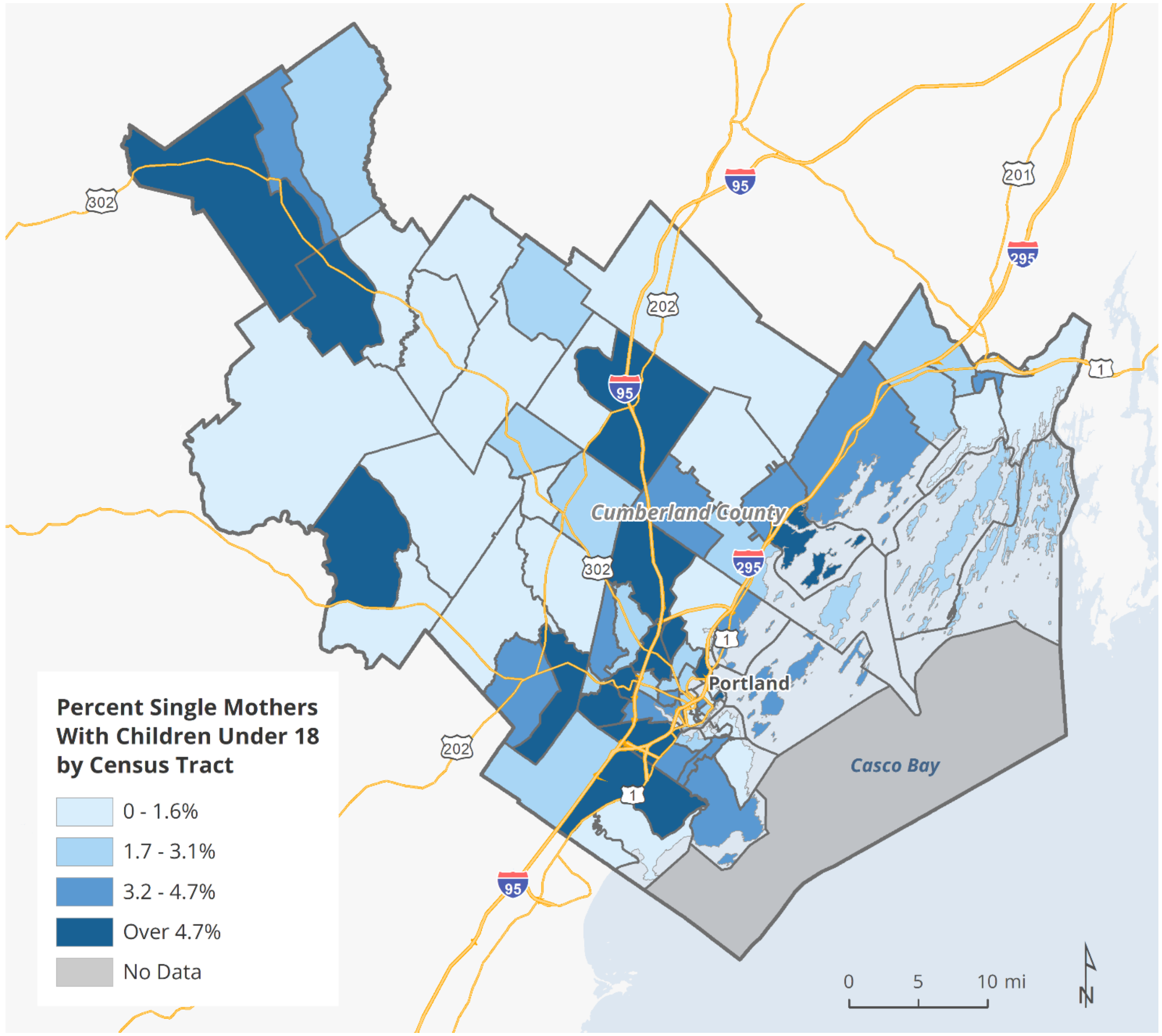
Figure IV-22. Percent of Single Mothers with Children in Home by Census Tract, 2018

Note:

Breaks represent 50%, 100%, and 150% of the county proportion single mothers with children in home residents (3.1%).

Source:

U.S. Census Bureau 2016-2020 American Community Survey 5-year estimates.



Poverty by race and ethnicity. As previously noted, poverty has decreased overall for families in Cumberland County. Hispanic families experienced the most dramatic decrease in poverty (24% in 2012, 6% in 2020) among all families by race/ethnicity. Non-Hispanic White families saw poverty decrease by half (6% in 2012, 3% in 2020) while both African American/Black (48% in 2012, 35% in 2020) and Asian (16% in 2012, 12% in 2020) households experienced poverty decreases by 25%.

However, poverty rates for families of color are much higher than poverty rates for non-Hispanic White families in Cumberland County. The poverty rate for African American/Black families is almost 12 times that of non-Hispanic White families in Cumberland County. Asian families are four times as likely to experience poverty as non-Hispanic White families, while Hispanic families are twice as likely.

The difference in poverty rates for African American/Black families is the most pronounced in Portland, where the poverty rate for African American/Black families is more than 11 times that of non-Hispanic White families. Additionally, African American/Black families are more than eight times as likely to experience poverty than non-Hispanic White families in Westbrook and more than three times as likely in South Portland.

For Latino/Hispanic families, the difference is most pronounced in Westbrook, where the poverty rate for Latino/Hispanic families is nearly four times that of non-Hispanic White families. In Falmouth, Asian families are five times as likely to experience poverty as non-Hispanic White family.

Poverty by age. County residents between the ages of 18-34 experience the highest rate of poverty (11%), followed by residents under 18 (9%). Residents between the ages of 35-64 and older than 65 have the lowest rate of poverty in the county (7%).

Similar to the county, residents under the age of 18 and between the ages of 18-34 have the highest rates of poverty in Portland (16% each, respectively), followed by residents over the age of 65 (13%) and those between the ages of 35-64 (12%).

Among jurisdictions in the county, residents between the ages of 18-34 experience the highest rates of poverty in Chebeague Island (76%), Baldwin (27%), Harrison (18%) and Brunswick (18%).

Residents under the age of 18 experience the highest rates of poverty in Westbrook (28%), Portland (16%), and Yarmouth (16%). Residents under the age of 35 still make up nearly half of all residents below the poverty line, which has implications for educational achievement and workforce growth.

Economic segregation. A critical aspect of expanding economic opportunity is addressing economic segregation. A growing body of research has consistently found that reducing economic segregation, especially for young children, has long-term, positive outcomes for families, and decreases the public sector costs of addressing the consequences of poverty.

Applying the concept of economic inequality to the county, this section examines how low income households are distributed across the county. This exercise compares the overall and low income distribution of households, families, and non-families (i.e., single persons living alone or with unrelated roommates). The far right column in Figures IV-23a through IV-23e shows the under- or over-representation of low income households by comparing the distribution of those households to the distribution of households in the county overall.

For low income households overall, Portland has a higher share than the city's overall proportion of the county's households would suggest (10 percentage points) — the only district with an over-representation of low income households in the county.

This difference is partially, although not entirely, related to the provision of affordable housing. A comparison of rental units priced at less than $650/month (affordable to households with incomes of $25,000 and less) showed modest differences in the share of affordable rentals compared to all rentals, with Bridgton, Brunswick, Portland, and mostly Westbrook providing a slightly higher share of affordable rentals than rental units overall. A similar analysis of owned homes found only modest variances in shares with only resort-oriented counties providing a lower share of affordable homes for purchase. In sum, the region is not significantly unbalanced, and differences are due both to where low wage jobs are located and where older residents living on fixed incomes are located, in addition to the location of affordable housing.

By District and jurisdiction:

- Districts 1 through 3 have a lower share of low income households than their respective proportion of households in the county would suggest. No jurisdiction in District 1 has an overrepresentation of low income households compared to their share of households in the county overall. Low income households are most underrepresented in Scarborough (7% of county households, 3% of county households making less than $25,000).
- Overall, District 2 has a smaller proportion of low income households compared with its proportion of county households overall (20% of county households, 16% of county households making less than $25,000). The only jurisdictions in District 2 with an overrepresentation of low income households are Casco, Harrison, and Naples.
- Similar to District 1, District 3 has no jurisdictions with an overrepresentation of low income households compared to their share of households in the county overall. Of

note, six of the nine jurisdictions in District 3 have a proportional share of low income households compared with their share of county households overall.

- Overall, District 4 has a proportional share of lower income households compared to its share of county households. Of the jurisdictions in District 4, Cape Elizabeth has an underrepresentation of low income households while Westbrook is overrepresented. South Portland has a proportional share of low income households.

Similar trends are exhibited for low income families and differences are the smallest for non-families.

Figure IV-23a.
Share of Very Low Incomes Households, Families, and Non-families by Jurisdiction, District 1 and County, 2020

	Households				
	All Households	% of (County) All Households	< $25,000 Households	% of < $25,000 Households	Difference in Share of County Households and <$25,000
District 1	21,890	18%	2,571	14%	-3%
Baldwin	540	0%	114	1%	0%
Bridgton	2,479	2%	605	3%	1%
Gorham	6,058	5%	618	3%	-1%
Scarborough	8,462	7%	575	3%	-4%
Sebago	800	1%	154	1%	0%
Standish	3,551	3%	504	3%	0%
Cumberland County	123,384	100%	17,891	15%	

	Families				
	All Families	% of (County) All Family Households	< $25,000 Families	% of < $25,000 Families	Difference in Share of County Households and <$25,000
District 1	15,298	21%	689	16%	-5%
Baldwin	366	0%	34	1%	0%
Bridgton	1,517	2%	130	3%	1%
Gorham	4,319	6%	173	4%	-2%
Scarborough	6,022	8%	102	2%	-6%
Sebago	484	1%	22	0%	0%
Standish	2,590	4%	228	5%	2%
Cumberland County	73,543	100%	4,413	6%	

	Non-families				
	All Non-families	% of (County) All Non-families	< $25,000 Non-families	% of < $25,000 Non-families	Difference in Share of County Households and <$25,000
District 1	6,592	13%	1,889	14%	0%
Baldwin	174	0%	80	1%	0%
Bridgton	962	2%	476	3%	1%
Gorham	1,739	3%	449	3%	0%
Scarborough	2,440	5%	473	3%	-2%
Sebago	316	1%	134	1%	0%
Standish	961	2%	277	2%	0%
Cumberland County	49,841	100%	13,955	28%	

Source: 2016-2020 American Community Survey 5-year estimates.

Figure IV-23b.
Share of Very Low Income Households, Families, and Non-families by Jurisdiction, District 2 and County, 2020

	Households				
	All Households	% of (County) All Households	< $25,000 Households	% of < $25,000 Households	Difference in Share of County Households and <$25,000
District 2	24,656	20%	2,947	16%	-4%
Casco	1,913	2%	616	3%	2%
Falmouth	4,786	4%	316	2%	-2%
Gray	3,657	3%	234	1%	-2%
Harrison	1,401	1%	429	2%	1%
Naples	1,961	2%	441	2%	1%
New Gloucester	2,041	2%	196	1%	-1%
Raymond	1,908	2%	114	1%	-1%
Windham	6,989	6%	601	3%	-2%
Cumberland County	123,384	100%	17,891	15%	
	Families				
	All Families	% of (County) All Family Households	< $25,000 Families	% of < $25,000 Families	Difference in Share of County Households and <$25,000
District 2	16,584	23%	779	18%	-5%
Casco	920	1%	64	1%	0%
Falmouth	3,522	5%	81	2%	-3%
Gray	2,456	3%	29	1%	-3%
Harrison	717	1%	70	2%	1%
Naples	1,061	1%	120	3%	1%
New Gloucester	1,545	2%	94	2%	0%
Raymond	1,437	2%	30	1%	-1%
Windham	4,926	7%	291	7%	0%
Cumberland County	73,543	100%	4,413	6%	
	Non-families				
	All Non-families	% of (County) All Non-families	< $25,000 Non-families	% of < $25,000 Non-families	Difference in Share of County Households and <$25,000
District 2	8,072	16%	2,275	16%	0%
Casco	993	2%	551	4%	2%
Falmouth	1,264	3%	264	2%	-1%
Gray	1,201	2%	203	1%	-1%
Harrison	684	1%	364	3%	1%
Naples	900	2%	321	2%	0%
New Gloucester	496	1%	102	1%	0%
Raymond	471	1%	94	1%	0%
Windham	2,063	4%	375	3%	-1%
Cumberland County	49,841	100%	13,955	28%	

Source: 2016-2020 American Community Survey 5-year estimates.

Figure IV-23c.
Share of Very Low Income Households, Families, and Non-families by Jurisdiction, District 3 and County, 2020

	Households				
	All Households	% of (County) All Households	< $25,000 Households	% of < $25,000 Households	Difference in Share of County Households and <$25,000
District 3	22,641	18%	2,658	15%	-3%
Brunswick	8,295	7%	1,269	7%	0%
Chebeague Island	276	0%	80	0%	0%
Cumberland	2,920	2%	207	1%	-1%
Freeport	3,415	3%	335	2%	-1%
Harpswell	2,382	2%	312	2%	0%
Long Island	117	0%	20	0%	0%
North Yarmouth	1,427	1%	141	1%	0%
Pownal	562	0%	27	0%	0%
Yarmouth	3,247	3%	266	1%	-1%
Cumberland County	123,384	100%	17,891	15%	
	Families				
	All Families	% of (County) All Family Households	< $25,000 Families	% of < $25,000 Families	Difference in Share of County Households and <$25,000
District 3	15,087	21%	703	16%	-5%
Brunswick	4,738	6%	190	4%	-2%
Chebeague Island	141	0%	13	0%	0%
Cumberland	2,262	3%	48	1%	-2%
Freeport	2,674	4%	144	3%	0%
Harpswell	1,526	2%	64	1%	-1%
Long Island	71	0%	0	0%	0%
North Yarmouth	1,009	1%	13	0%	-1%
Pownal	444	1%	7	0%	0%
Yarmouth	2,222	3%	224	5%	2%
Cumberland County	73,543	100%	4,413	6%	
	Non-families				
	All Non-families	% of (County) All Non-families	< $25,000 Non-families	% of < $25,000 Non-families	Difference in Share of County Households and <$25,000
District 3	7,554	15%	2,230	16%	1%
Brunswick	3,557	7%	1,145	8%	1%
Chebeague Island	135	0%	67	0%	0%
Cumberland	658	1%	160	1%	0%
Freeport	741	1%	207	1%	0%
Harpswell	856	2%	247	2%	0%
Long Island	46	0%	20	0%	0%
North Yarmouth	418	1%	128	1%	0%
Pownal	118	0%	23	0%	0%
Yarmouth	1,025	2%	232	2%	0%
Cumberland County	49,841	100%	13,955	28%	

Source: 2016-2020 American Community Survey 5-year estimates.

Figure IV-23d.
Share of Very Low Income Households, Families, and Non-families by Jurisdiction, District 4 and County, 2020

	Households				
	All Households	% of (County) All Households	< $25,000 Households	% of < $25,000 Households	Difference in Share of County Households and <$25,000
District 4	23,382	19%	3,469	19%	0%
Cape Elizabeth	3,754	3%	248	1%	-2%
South Portland	11,242	9%	1,653	9%	0%
Westbrook	8,386	7%	1,568	9%	2%
Cumberland County	123,384	100%	17,891	15%	
	Families				
	All Families	% of (County) All Family Households	< $25,000 Families	% of < $25,000 Families	Difference in Share of County Households and <$25,000
District 4	13,462	18%	989	22%	4%
Cape Elizabeth	2,679	4%	91	2%	-2%
South Portland	6,167	8%	358	8%	0%
Westbrook	4,616	6%	540	12%	6%
Cumberland County	73,543	100%	4,413	6%	
	Non-families				
	All Non-families	% of (County) All Non-families	< $25,000 Non-families	% of < $25,000 Non-families	Difference in Share of County Households and <$25,000
District 4	9,920	20%	2,486	18%	-2%
Cape Elizabeth	1,075	2%	156	1%	-1%
South Portland	5,075	10%	1,304	9%	-1%
Westbrook	3,770	8%	1,025	7%	0%
Cumberland County	49,841	100%	13,955	28%	

Source: 2016-2020 American Community Survey 5-year estimates.

Figure IV-23e.
Share of Very Low Income Households, Families, and Non-families by Jurisdiction, District 5 and County, 2020

	Households				
	All Households	% of (County) All Households	< $25,000 Households	% of < $25,000 Households	Difference in Share of County Households and <$25,000
District 5 - Portland	30,796	25%	6,252	35%	10%
Cumberland County	123,384	100%	17,891	15%	
	Families				
	All Families	**% of (County) All Family Households**	**< $25,000 Families**	**% of < $25,000 Families**	**Difference in Share of County Households and <$25,000**
District 5 - Portland	13,099	18%	1,258	28%	11%
Cumberland County	73,543	100%	4,413	6%	
	Non-families				
	All Non-families	**% of (County) All Non-families**	**< $25,000 Non-families**	**% of < $25,000 Non-families**	**Difference in Share of County Households and <$25,000**
District 5 - Portland	17,697	36%	5,132	37%	1%
Cumberland County	49,841	100%	13,955	28%	

Source: 2016-2020 American Community Survey 5-year estimates.

The maps in the following figures show how poverty—roughly equivalent to the "<$25,000" households captured in the table above—is distributed in the county. The maps are shown for individuals and families, with little variation between the two.

In line with data in the previous table, concentrations of poverty are located throughout Cumberland County, located in Portland, Westbrook, Brunswick, Yarmouth, Casco, Naples, and Standish.

In Cumberland County, there were five census tracts with individual poverty rates at least three times that of the county rate. Overall, these census tracts are much more diverse, younger, and more likely to be unemployed than the county overall. Each of the five census tracts have a higher proportion of African American/Black residents compared to the county. Two of the census tracts also have a greater proportion of single mother households.

There were seven census tracts with family poverty rates at least three times that of the county rate. Collectively, these census tracts are more diverse and younger than the county overall. A majority of the census tracts have a greater proportion of single mother households.

Figure IV-24. Individual Poverty Rate by Census Tract, 2020

Note:

Breaks represent 50%, 100%, and 150% of the county proportion of individuals below the poverty rate (8.3%).

Source:

2016-2020 American Community Survey 5-year estimates.

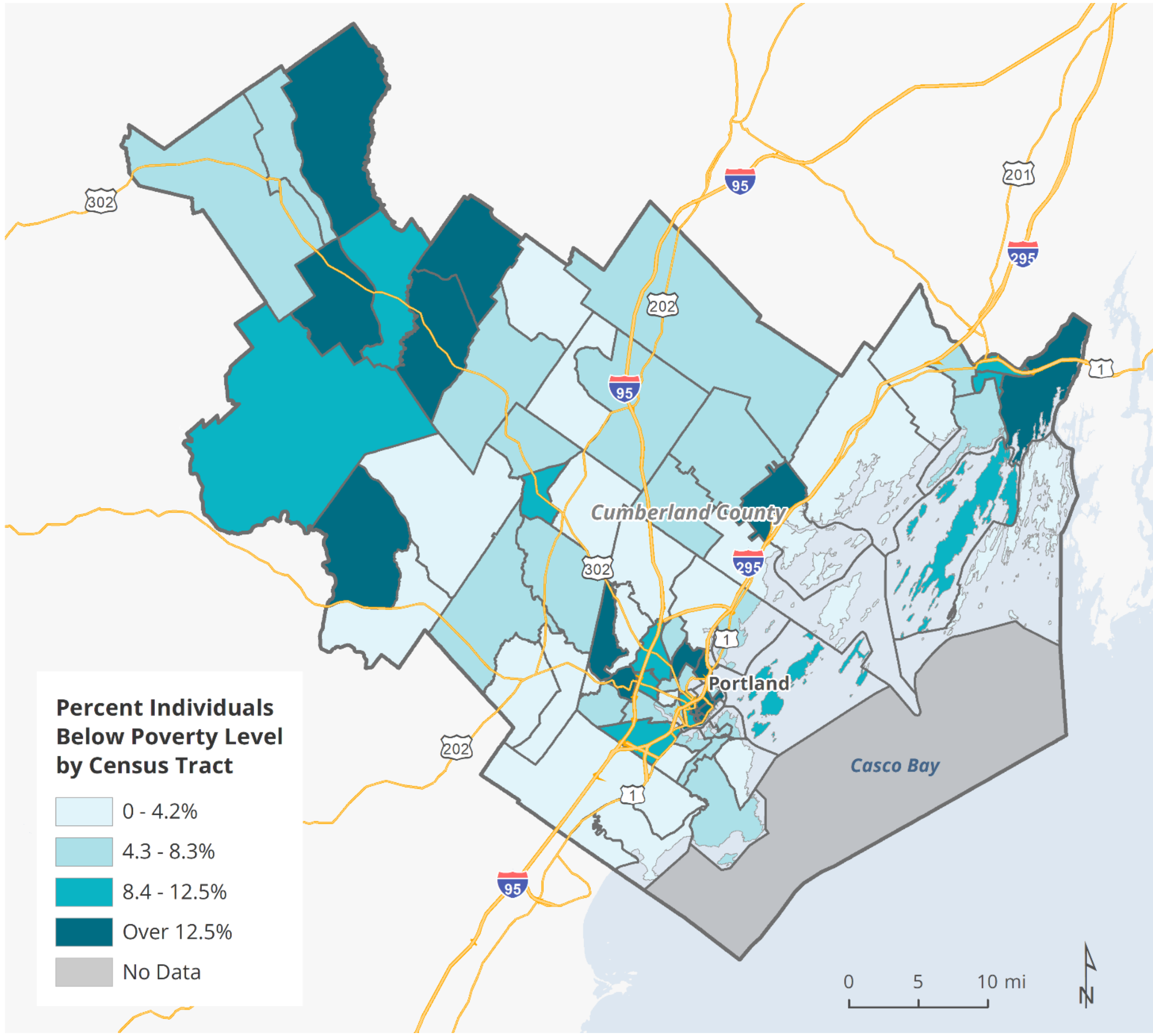


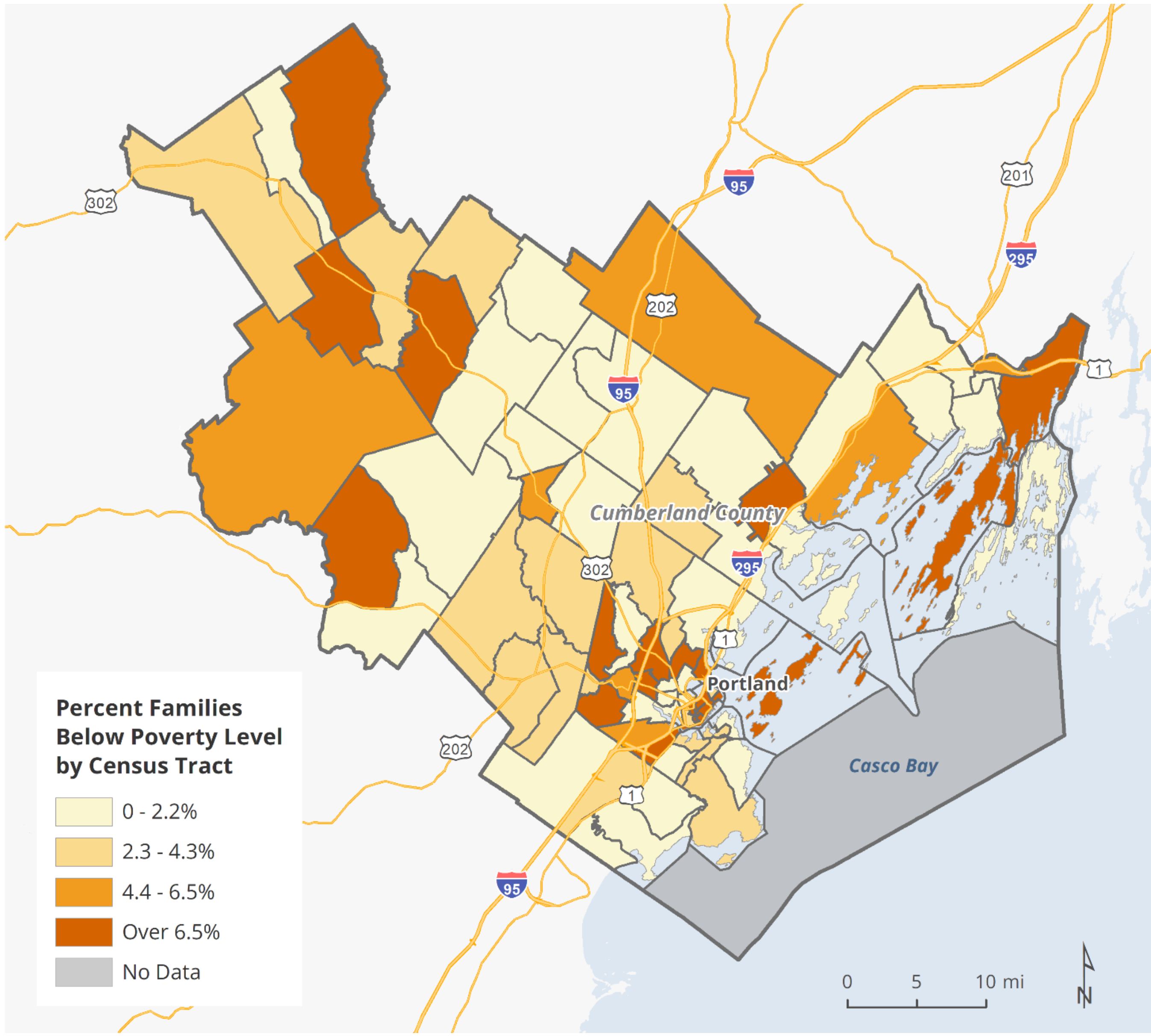
Figure IV-25. Family Poverty Rate by Census Tract, 2020

Note:

Breaks represent 50%, 100%, and 150% of the county proportion of families below the poverty rate (4.3%).

Source:

2016-2020 American Community Survey 5-year estimates.



SECTION V.

ACCESS TO OPPORTUNITY

SECTION V.
Access to Opportunity

The Access to Opportunity section examines the many factors that determine the economic health of Cumberland County's communities and neighborhoods. Access to economic opportunity is measured through **equitable access to community assets** including:

- Employment opportunities and outcomes;
- Access to quality educational environments, which promise economic growth for future workforce;
- Access to employment readiness programs and job training; and
- Access to work enabling services including broadband, childcare, and transportation.

In reading this analysis, it is important to note that access to opportunity is multi-faceted, complex, and requires a collective and concerted effort to facilitate change. This section provides base data and trends to inform future efforts to improve access to opportunity—and to support Cumberland County's economic growth in a way that benefits those who need it the most.

Geographic area of analysis. This section departs from the district-level analysis used in prior sections. It instead focuses on typical employment market boundaries, as defined by labor market data and commute patterns. Geographic areas referenced in this section include Cumberland County overall, the City of Portland, and "Greater Portland"—which includes the cities of Portland, South Portland, and Westbrook.

Primary Findings

- **Median wages were slightly higher in Cumberland County than in the state overall.** Median annual wages in the county in 2020 were $45,005—nearly $5,000 more than the state's median annual wages ($40,460) (Figure V-1).

- **Nearly 6 in 10 heads of household who work in lower wage jobs**—entertainment, recreation, accommodation, food service, agriculture, forestry, fishing, hunting, or mining—in Greater Portland **earn wages that are not high enough to cover housing costs**. Workers in these industries are housing cost burdened (Figure V-2).

- Cumberland County had one of the lowest unemployment rates (5.3%) in the state during 2020 (Figure V-4). **The unemployment rate among Native Americans (15.4%) was disproportionately high while African American/Black**

residents had the lowest rate (1.4%) (Figure V-5). Except for Native Americans, Cumberland County workers had higher labor force participation rates than the state across racial and ethnic groups. (Figure V-9).

- **Residents experiencing disabilities had higher rates of unemployment in both Portland and Cumberland County** (Figure V-6), and participated in the labor force at a much lower rate (43% and 49%, respectively) than the overall working-age population (71% and 69%, respectively) (Figure V-10). However, the gap between the unemployment rate of people experiencing disabilities and the overall workforce was smaller in both the city and county than the state (3.9 and 5.7 percentage point gap in the city and county, 6.6 percentage point gap in the state).

- **Cumberland County residents are more likely than peer counties and the state to have access to a computer and broadband internet** (Figures V-20 and V-21). However, there are inequities in access among households by income: 41% of Cumberland County households making less than $20,000 do not have a broadband internet subscription. Compared to Cumberland County, Portland residents have slightly less access to a computer and broadband internet — 7.8% of residents do not have access to a computer and 12.6% do not have broadband internet.

- **Economically disadvantaged students make up more than half of school enrollment** in the Westbrook School District, Harpswell Coastal Academy, RSU 17 (serving Harrison), and RSU 61 (serving Bridgton and Naples). These school districts also experienced some of the lowest rates of student testing success among all county school districts (Figures V-15 and V-17)—suggesting that these districts need more support to address the needs of economically disadvantaged students.

- Educational attainment matters for earnings potential: **County residents with a bachelor's degree earn 56% more than those with a high school diploma,** while Portland residents with a bachelor's degree earn 48% more than their counterparts with a high school diploma. The gap is wider in Cumberland County than in other parts of Maine (Figure V-27).

- **The ability to attain homeownership increases with educational attainment:** 52% of county residents with a high school diploma own their home, compared to 76% for those with a college degree (Figure V-29). The numbers are much lower in Portland — 36% of city residents with a high school diploma own their home while 54% with a college degree are homeowners. Compared to the state, it is more difficult for city and county households with lower levels of educational attainment to become homeowners.

- Cumberland County's childcare infrastructure is robust compared to the state. However, there are childcare deserts found in Portland, South Portland, Westbrook, Bridgton, and Brunswick (Figure V-23). Statewide, **Hispanic and low income**

families, as well as family living in rural areas, are more likely to live in areas with limited childcare options.

Cumberland County's Economy at a Glance

The Access to Economic Opportunity analysis begins with an overview of employment conditions in Cumberland County, which drive wages and ability to afford housing.

Primary industries and wages. A large share of Maine's jobs are located in Cumberland County: There were 175,110 total workers in Cumberland County, making up a third of Maine's total jobs of 575,220.

Cumberland County holds large shares of the state's higher paying jobs. For instance, 57% of the state's computer and mathematical occupations; legal occupations (49%); and business and financial operations occupations (43%) are located in the county. This is also true of arts and entertainment occupations (43%).

Disparities by industry. However, the industries with the most jobs in Cumberland County are mostly lower paying. Primary employment industries include office support (14%) and sales (10%), followed by an equal distribution of jobs in management (7%), business/finance (7%), healthcare practitioners (7%), food preparation and serving (7%), and transportation/moving (7%).

Median wages were slightly higher in Cumberland County than in the state overall. Median annual wages in Cumberland County in 2020 were $45,005—nearly $5,000 more than the state's median annual wages ($40,460).

There is a large difference in median wages by job type in the county, leading to a challenging job market for low wage earners—who hold the most common jobs in the county. Median wages were highest in Cumberland County for those working in management ($103,339), followed by those working as architects and engineers ($84,027), computer and mathematics workers ($80,062), and healthcare practitioners ($71,130). Median wages were lowest for those working in food preparation and serving ($28,635), personal care ($30,944), healthcare support ($31,808), cleaning and maintenance ($32,562), and sales ($34,460).

Figure V-1.
Employment and Annual Wages, Cumberland County, 2020

	Estimated Employment	Median Wages
All Occupations	175,110	$45,005
Office and Administrative Support	24,120	$39,824
Sales and Related	16,970	$34,460
Food Preparation and Serving	12,960	$28,635
Management	12,480	$103,339
Transportation and Moving	12,150	$35,770
Business and Financial Operations	11,900	$66,268
Healthcare Practitioners	11,750	$71,130
Educational and Library	10,450	$51,453
Healthcare Support	9,460	$31,808
Production	7,310	$37,892
Computer and Mathematical	6,860	$80,062
Construction and Extraction	6,190	$47,837
Maintenance and Repair	6,160	$48,754
Cleaning and Maintenance	5,930	$32,562
Personal Care and Service	3,970	$30,944
Protective Service	3,640	$43,816
Community and Social Service	3,430	$49,089
Arts, Design, and Entertainment	3,080	$48,348
Architecture and Engineering	2,870	$84,027
Legal	1,850	$62,967
Life, Physical, and Social Science	1,450	$66,258
Farming, Fishing, and Forestry	140	$38,544

Source: Maine Department of Labor Center for Workforce Research & Information and Root Policy Research.

Low wages in several sectors means that housing costs are difficult to cover. The housing market typically responds to the highest wage earners, burdening low wage workers who, in low vacancy markets, have few choices but to absorb increased costs.

Housing cost burden by industry. As shown in Figure V-2, many Greater Portland (namely, Portland, South Portland, and Westbrook) households working in low-wage industries experience cost burden at higher rates than those working in high-income industries. In fact, 58% of Greater Portland households in which the head works in entertainment, recreation, accommodation, or food service are cost burdened (meaning they spend more than 30% of their household income on housing costs). Similarly, 58% of households whose head works in agriculture, forestry, fishing, hunting, or mining are cost burdened.

Households in which the head works in utilities/transportation, information, or finance/insurance/real estate have the lowest rates of cost burden: less than 25% of such households pay more than 30% of their income in housing costs.

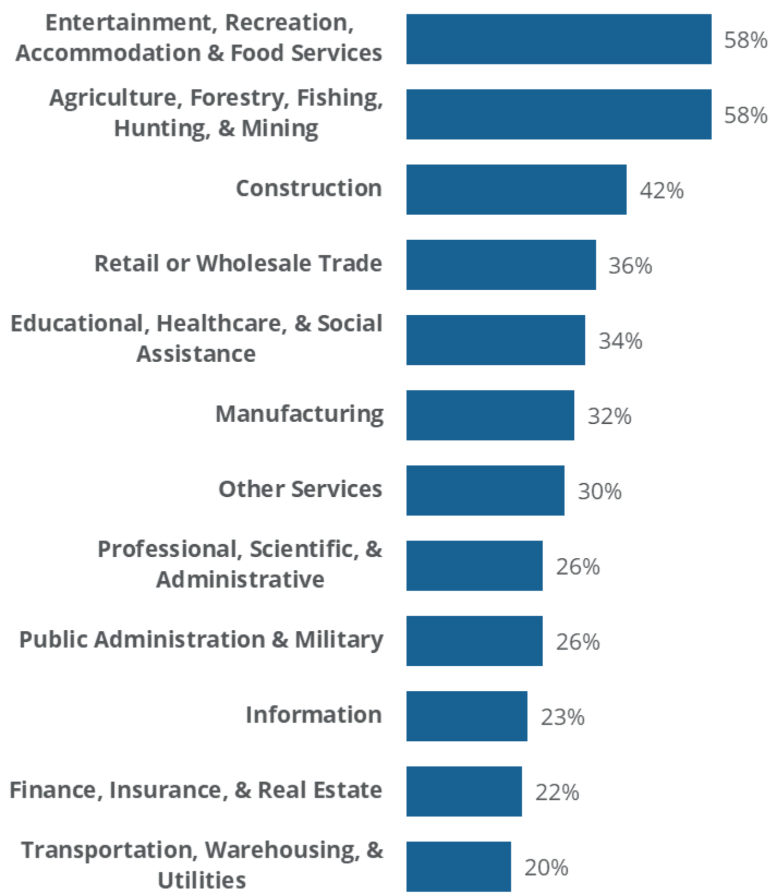
Figure V-2. Cost Burden by Employment Industry, Greater Portland, 2019

Note:

Households are considered cost burdened if their gross rent or total monthly ownership costs are greater than 30% of their household income. Households' industry is determined by the industry of the household head. Unemployed household heads or those out of the labor force are excluded from the data. "Other Services" include automotive repair and maintenance, personal and household goods repair and maintenance, barber shops, beauty salons, laundry services, religious organizations, etc.

Source:

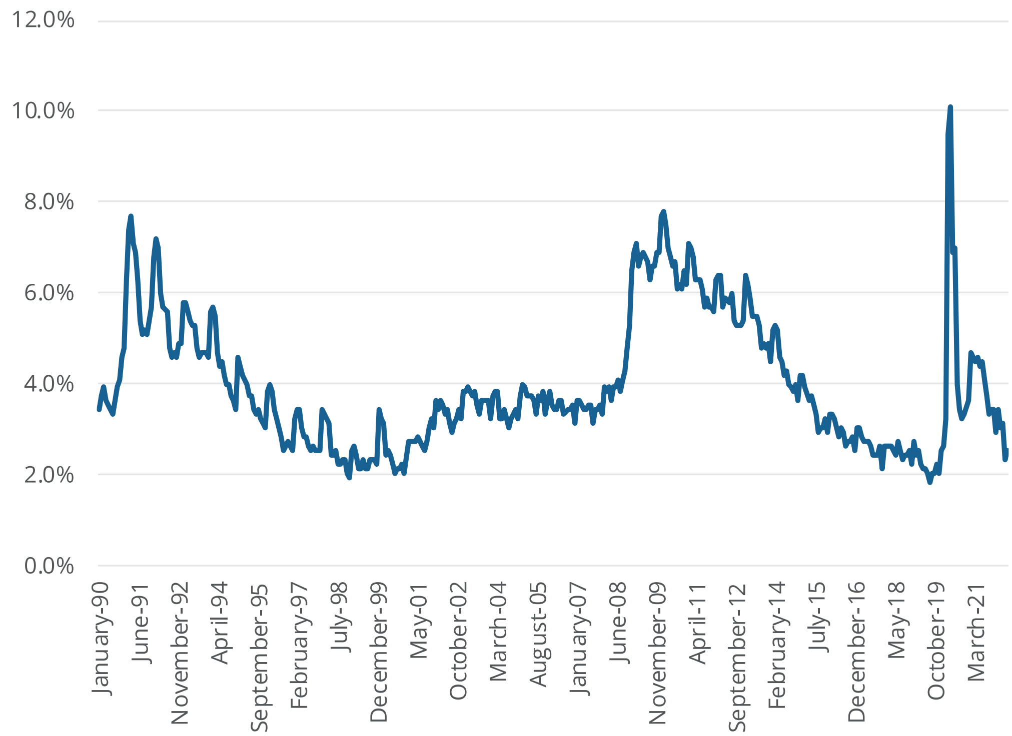
2019 5-year IPUMS data and Root Policy Research.



High rates of cost burden are costly not only for those experiencing them, but for the state's economy as a whole. Estimates using survey-weighted 2019 IPUMS data indicate that had cost burdened households in Greater Portland been able to spend just 30% of their incomes in housing costs, this would have freed up an aggregate of about $9,980,090 per month (or $119,761,080 per year). This money could have otherwise been saved, spent, and invested within Greater Portland communities.

Unemployment. Cumberland County's unemployment rate as of May 2022 was a very low 2.5%. This is lower than the state's unemployment rate of 3.2% and the national unemployment rate of 3.6%. As shown in Figure V-3, after spiking in May 2020 at the height of the pandemic, the rate returned to near pre-pandemic levels within a year. The employment recovery following the pandemic was much more swift than that following the Great Recession, where employment peaked at around 8% and was followed by a 5 year recovery period.

Figure V-3.
Unemployment Rate, Cumberland County, January 1990 to May 2022



Note: These data are not seasonally adjusted.

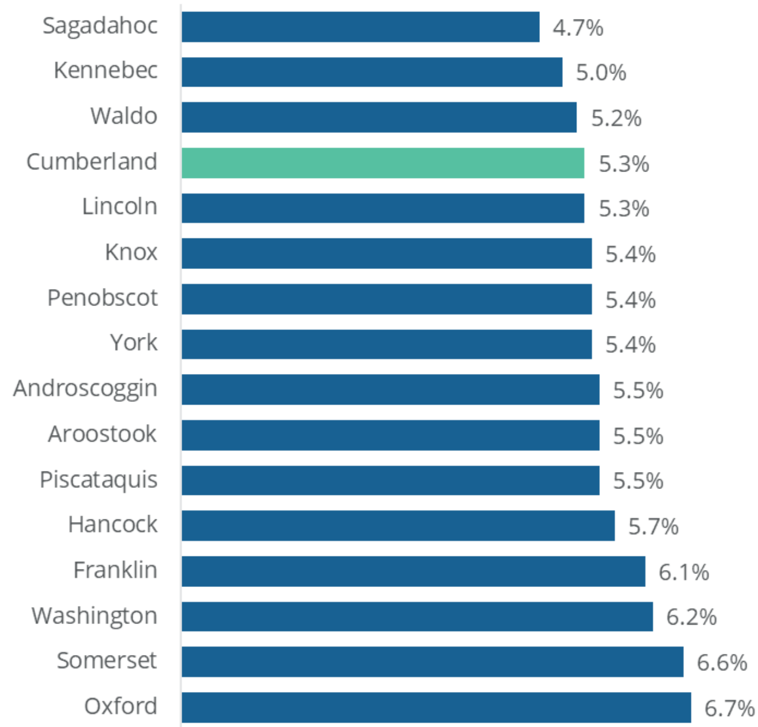
Source: Bureau of Labor Statistics and Root Policy Research.

According to the Maine Department of Labor, Cumberland County had one of the lowest unemployment rates in the state during 2020 (Figure V-4). Cumberland's 2020 annual average unemployment rate was 5.3%, while neighboring Oxford County had the highest unemployment rate in the state at 6.7%. Cumberland also had lower unemployment rates than neighboring York (5.4%) and Androscoggin counties (5.5%). Sagadahoc County had the lowest unemployment rate at 4.7%.

Figure V-4. Average Annual Unemployment Rate, Maine Counties, 2020

Source:

Maine Department of Labor Center for Workforce Research & Information and Root Policy Research.



Racial disparities. According to 2020 ACS data, the unemployment rate among Native Americans was higher than any other racial or ethnic group in Cumberland County. The unemployment rate among Native Americans in Cumberland County (15.4%) was substantially higher than the unemployment rate among Native Americans statewide (9.0%). Compared to 2019 ACS data, the unemployment rate for Native Americans increased by more than nine percentage points for this population in just over a year—highlighting the disproportionate impact of the pandemic on this population group.

For all other races and ethnicities, unemployment is very low and is lower in Cumberland County than in the state overall.

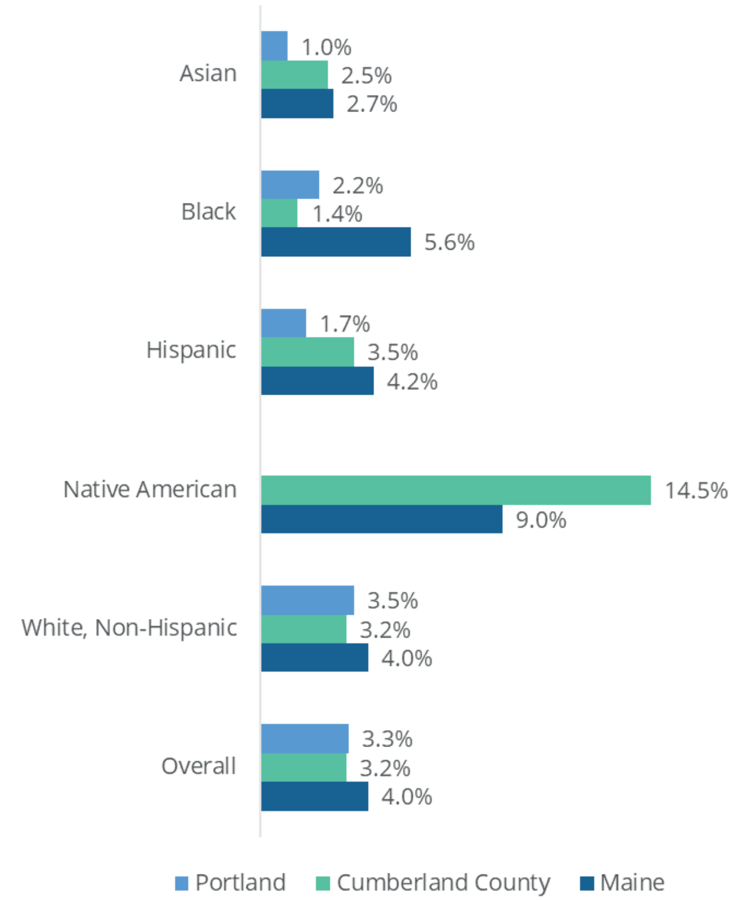
African American/Black residents in Cumberland County had the lowest unemployment rate in 2020, at just 1.4%. This is also substantially lower than the statewide average unemployment rate among African American/Black workers, which was 6%.

The unemployment rates among different racial and ethnic groups in Portland were also relatively low compared to the state. Non-Hispanic White residents had the highest unemployment rate in the city (3.5%), while Asian residents had the lowest (1%). The unemployment rate for Native Americans at the city level was not calculated due to the small sample size.

Figure V-5. Unemployment rate, by Race and Ethnicity, Portland, Cumberland County and Maine, 2020

Source:

5-year 2020 ACS estimates and Root Policy Research.

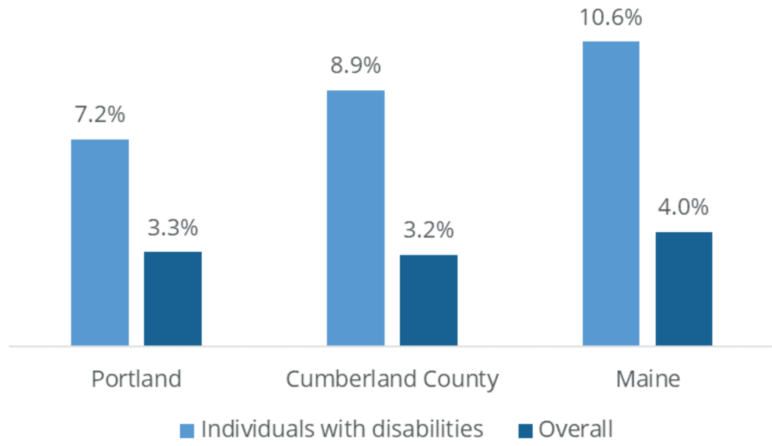


Disparities by disability. Residents experiencing disabilities in Portland, Cumberland County, and Maine had higher unemployment rates than the overall population. However, the gaps in both the city and county were narrower than the state. In Cumberland County in 2020, 8.9% of people with disabilities were unemployed compared to 3.2% of workers overall—a difference of 5.7 percentage points. Portland's gap was even smaller at 3.9 percentage points — with 7.2% of people experiencing disabilities unemployed compared to 3.3% overall. This is smaller than the statewide gap of 6.6 percentage points.

Figure V-6. Unemployment rate, by Disability Status, Portland, Cumberland County, and Maine, 2020

Source:

5-year 2020 ACS estimates and Root Policy Research.



Labor force participation. Another measure of workforce conditions is labor force participation. Labor force participation rates measure the percent of individuals over age 15 who are either employed *or are actively looking for employment*.

A high labor force participation rate coupled with a high unemployment rate—as seen for Native Americans in Cumberland County—is indicative of a lack of available jobs for the skill set of job seekers.

Labor force participation rates in Portland were higher than both the county and the state, seeing a strong increase between 2015 and 2018. Since peaking in 2018 at 72.2%, the labor force participation rate has slightly declined. Labor force participation rates have been declining steadily over time in Maine and nationwide, but Cumberland County's labor force participation rate has remained relatively steady since 2010.

Figure V-7. Labor Force Participation Rates, Portland, Cumberland County, and Maine, 2010 to 2020

Source:

5-year ACS estimates and Root Policy Research.

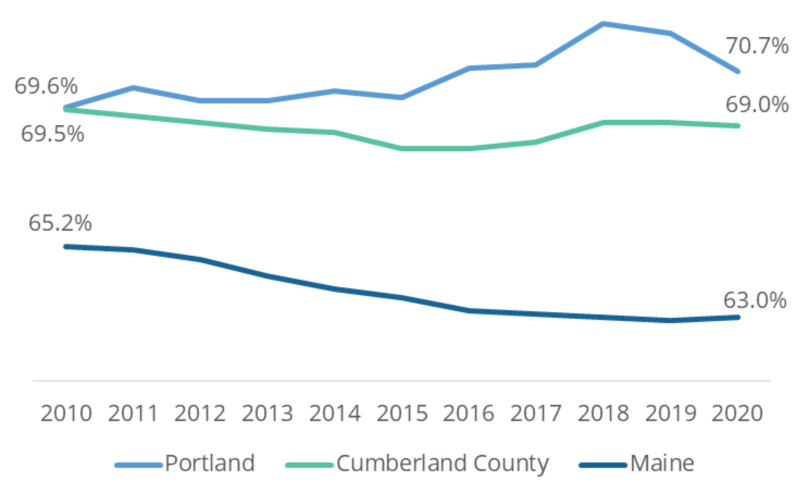
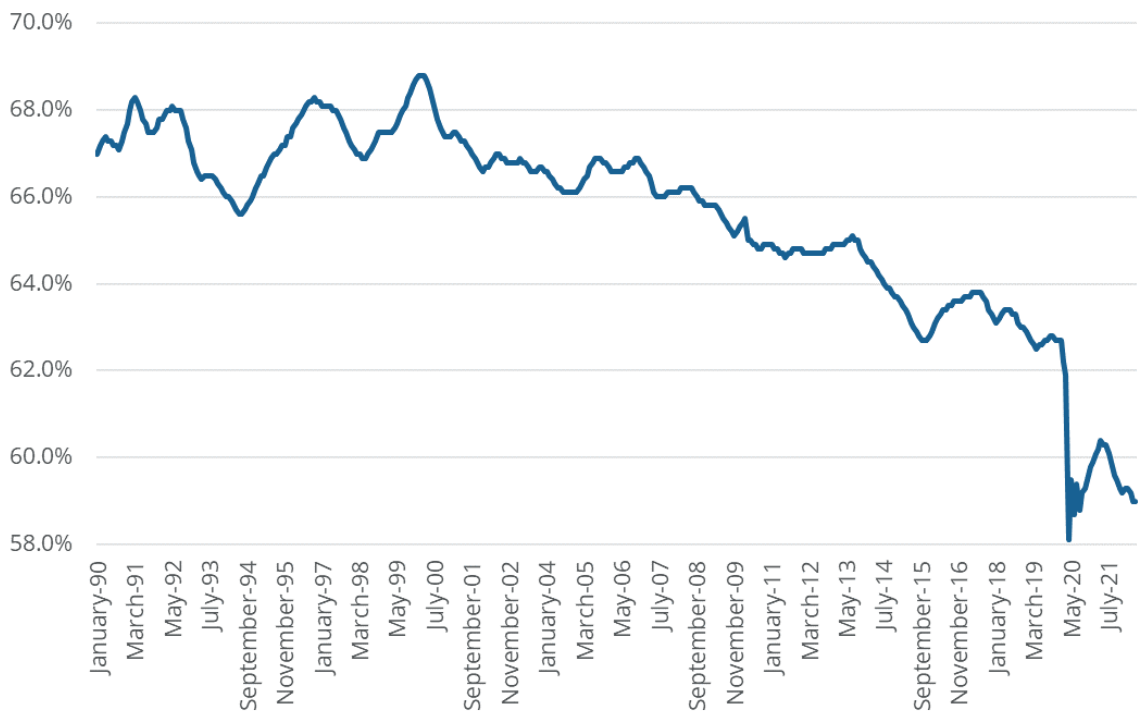


Figure V-8 shows labor force participation by month for the state overall, highlighting the effect on the pandemic. Statewide labor force participation rates hit their lowest level in April 2020 at 58.6%, only slightly recovering to 59.0% by May 2022.

Figure V-8.
Labor Force Participation Rate, Maine, January 1990 to May 2022



Note: These data are not seasonally adjusted.

Source: Bureau of Labor Statistics and Root Policy Research.

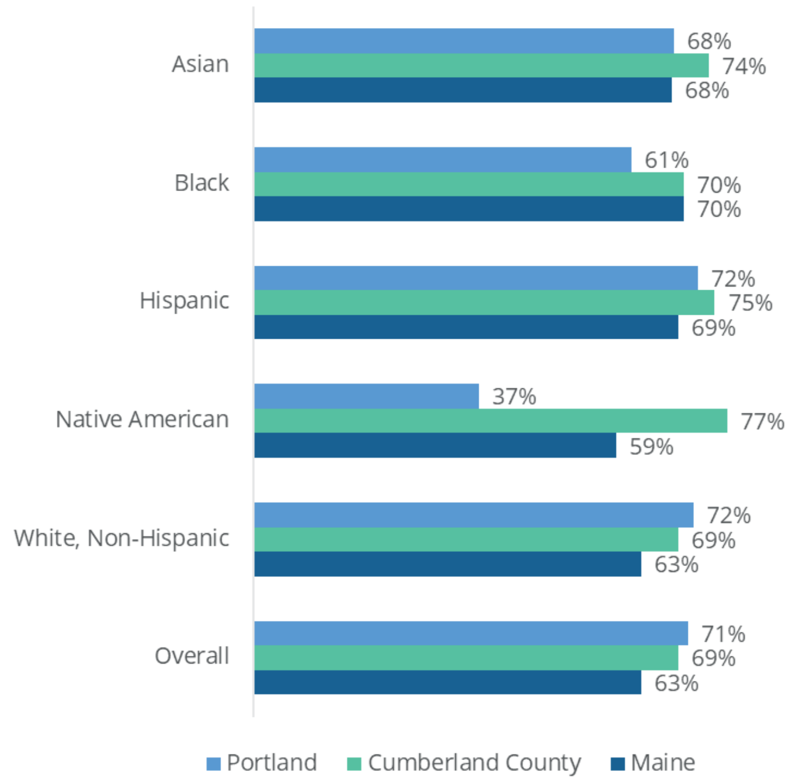
Racial and gender disparities. Labor force participation rates are higher among some racial and ethnic populations and differ by gender. In Cumberland County, Native Americans African American/Black, Hispanic, and Asian workers have the highest labor force participation rate, while non-Hispanic White residents have the lowest. The opposite holds true in Portland, where non-Hispanic White and Hispanic residents have the highest labor force participate rate. Native Americans in Portland have the lowest rate among different racial and ethnic populations.

Overall, Maine's labor force participation rate is 63%. African American/Black Mainers have the highest labor force participation rate (70%), while Native Americans have the lowest (59%).

Figure V-9. Labor force Participation Rate, by Race and Ethnicity, Portland, Cumberland County and Maine, 2020

Source:

5-year ACS estimates and Root Policy Research.

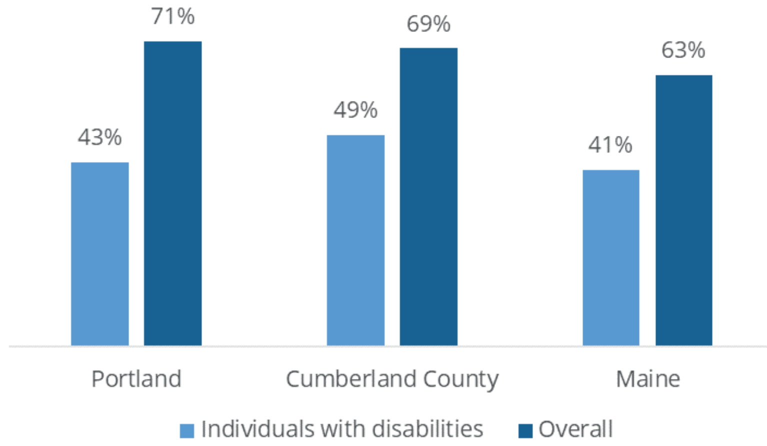


Disparities by disability. As shown in Figure V-10, 49% of working-age people with disabilities were employed or looking for a job compared to 69% of the working-age population overall in Cumberland County. The gap among residents in the workforce with and without disabilities is larger in Portland (43% with disabilities, 71% overall. Maine shows similar differences to the county.

These differences in labor force participation rates largely have to do with access to the labor market, including via housing and transportation. Some people with disabilities and low income workers who are out of the labor force might otherwise be in the labor force if accessible and reliable transportation and housing were easier to obtain.[1]

[1] Lubin, Andrea, and Devajyoti Deka. "Role of public transportation as job access mode: Lessons from survey of people with disabilities in New Jersey." *Transportation research record* 2277.1 (2012): 90-97.

Figure V-10. Labor force Participation Rate, by Disability Status, Cumberland County and Maine, 2020



Source:

5-year 2020 ACS estimates and Root Policy Research.

Employment challenges. During the focus groups conducted for this study, several stakeholders spoke to the link between the lack of affordable housing and the impact on employment. One stakeholder commented that it was unfortunate that public, private, and nonprofit sectors haven't come together to address housing issues in the state because it's also impacting the workforce. This stakeholder emphasized that the "State [of Maine] needs workforce." Another stakeholder offered: "we do not have a challenge with unemployment, we have a shortage of labor." One stakeholder noted that the State's economic development plan wants to add at least 75,000 workers over the next 10 years. They added that because the population is aging and the death rate is higher than the birth rate, the State won't be able to reach this mark without immigration.

Several stakeholders noted that employment patterns have changed significantly over the past two years, namely the ability to work from home. Expanded access to internet and the availability to work remotely has made some of the more rural areas in Cumberland County more appealing to out-of-state workers, which has led to an increase in domestic in-migration. A couple of stakeholders felt this has led to an increased demand for workforce housing in their towns. Participants noted the expansion of the Roux Institute in Portland will further increase demand for housing in the area.

Stakeholders from a couple of towns outside of Portland noted that their lack of rental housing stock is limiting housing options for the segment of workforce with lower incomes, particularly new Mainers. One stakeholder said that "much of the rental stock in these communities is comprised of smaller attached homes that are currently taken up by higher income renters waiting to buy larger single-family homes."

One stakeholder felt that while there are employment opportunities available, people are having trouble finding quality jobs. Several stakeholders spoke to the skills mismatch between the asylum-seeking, refugee population and employment opportunities, adding that many of these people have many more skills (e.g., doctor, nurse) than the jobs that are available to them (e.g., lower-wage tourism jobs). Even though they have credentials in their native country, they're not able to practice their profession in the United States. They added that immigrant populations are trying to remain stable and cannot plan for careers. Other stakeholders noted that businesses are now starting to look at immigrants to fill higher-skilled positions, noting that technical assistance and career training would be beneficial for new Mainers to take advantage of the labor market.

This stakeholder also spoke to the poor conditions faced by undocumented workers. They noted that not only have they been working in Maine for a long time under bad conditions, but during COVID, were primarily in jobs (e.g., seafood processing) where they had to keep showing up in person. One stakeholder estimated that around 40% of school-aged Hispanic children were chronically absent from school due to worker shortages they were filling. Another stakeholder articulated that people experiencing disabilities are often working lower paying jobs and are on the lower end of the socioeconomic scale.

The resident survey asked respondents to articulate what they would need most to improve their employment situation. The overwhelming response from respondents was **an increase in wages**. Respondents most likely to articulate this need include:

- Single parents, 60%
- Asian, 56%
- Brunswick, 56%
- Renters, 54%
- Households making between $25,000-$49,999, 51%
- Households making between $50,000-$99,999, 47%
- Hispanic, 47%

Education and Employment Readiness

This section examines disparities in two areas that are critical for successful employment in the majority of jobs: K-12 education quality and education beyond high school, including community college and job training programs. It focuses on the disparities in outcomes among protected classes in each.

Publicly supported education. Publicly supported education and training are key building blocks for a well-functioning economy. A population that is better educated has less unemployment, reduced dependence on public assistance programs, and generates greater tax revenue.[2]

Public schools have played an important part in closing the gap between wealthy and poor students on measures of intelligence, which helps reduce income inequality.[3] A highly educated populous is also typically better protected against economic recessions and depressions.[4]

As of the 2019-2020 school year, Cumberland County has 26 school districts, which include 97 total public schools. The majority of these (87) are typical public schools, but there are also five charter schools and four technical schools.

- The charter schools include Baxter Academy for Tech & Sciences in Portland, Harpswell Coastal Academy Division 1 in Harpswell, Harpswell Coastal Academy Divisions 2 and 3 in Brunswick, Maine Connections Academy in Scarborough, and Fiddlehead School of Arts & Science in Gray.
- The technical schools include Lake Region Vocational Center in Naples, Portland Arts & Technology High School in Portland, Westbrook Regional Technology Center in Westbrook, and Maine Region Ten Technical High School in Brunswick.
- The Arthur R. Gould School, Long Creek Youth Development Center's Educational Program (LCYDC), is a state-run college-preparatory program.

Portland Public School District is the largest in the county with 17 individual schools and an enrollment of 6,754. The island school districts are among the smallest: the Long Island Public School District had just 25 students enrolled in 2019-2020 and Chebeague Island Public Schools had 49 students.

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[2] Wolfe, B.L. and R.H. Haveman, Social and Nonmarket Benefits from Education in an Advanced Economy. 2002, Federal Reserve Bank of Boston: Boston, MA.

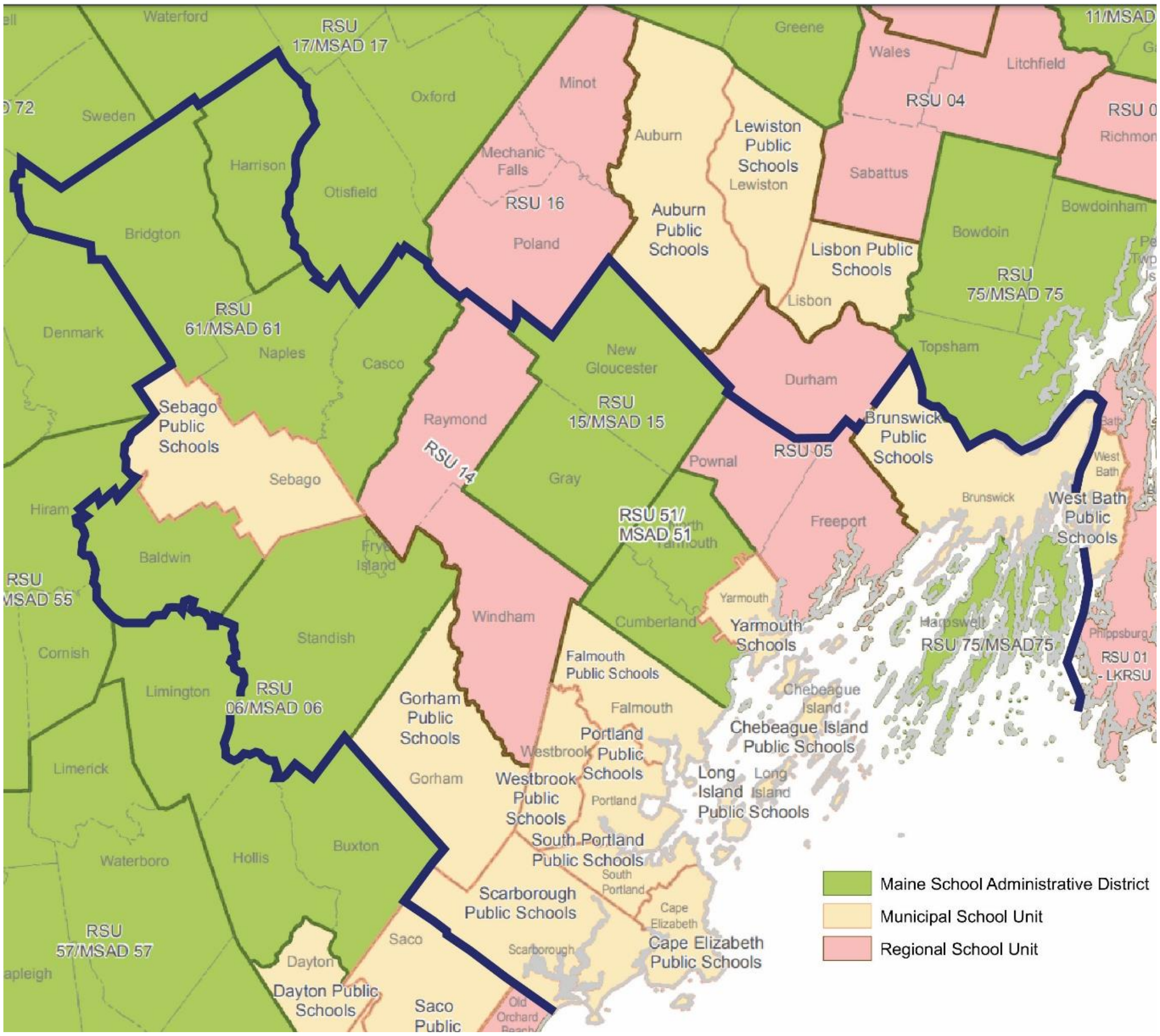
[3] Alexander, K., Public Education and the Public Good. 1997, Social Forces. 76(1): p. 1-30.

[4] Surn, Andrew, and Ishwar Khatiwada. "The Nation's Underemployed in the Great Recession of 2007-09." Monthly Lab. Rev. 133 (2010): 3.

RSU refers to Regional School Unit and MSAD refers to Maine School Administrative District within Cumberland County. Those schools serve the following communities:

- RSU 05—Freeport and Pownal
- RSU 06/MSAD 06—Standish and Steep Falls
- RSU 14—Raymond and Windham
- RSU 15/MSAD 15—Gray and New Gloucester
- RSU 17/MSAD 17—Harrison
- RSU 51/MSAD 51—Cumberland
- RSU 61/MSAD 61—Bridgton, Casco, and Naples
- RSU 75/MSAD 75—Harpswell

Figure V-11
School Districts Map, Cumberland County, 2019-2020



Source: Maine Department of Education and Root Policy Research.

Figure V-12
School Districts and Enrollment, Cumberland County, 2019-2020

School District	# of Schools	Towns/City	Enrollment 2019-2020
Arthur R. Gould School - LCYDC	1	South Portland	28
Baxter Academy for Technology & Science	1	Portland	395
Brunswick Public Schools	4	Brunswick	2,378
Cape Elizabeth Public Schools	3	Cape Elizabeth	1,569
Chebeague Island Public Schools	1	Chebeague Island	49
Falmouth Public Schools	3	Falmouth	2,088
Fiddlehead School of Arts and Sciences	1	Gray	149
Gorham Public Schools	5	Gorham	2,779
Harpswell Coastal Academy	2	Harpswell, Brunswick	181
Long Island Public Schools	1	Long Island	25
Maine Connections Academy	1	Scarborough	394
Portland Public Schools	17	Portland, Cliff Island, Peaks Island	6,754
RSU 05	5	Freeport, Pownal	2,006
RSU 06/MSAD 06	4	Standish, Steep Falls	3,514
RSU 14	6	Raymond, Windham	3,175
RSU 15/MSAD 15	5	Gray, New Gloucester	1,882
RSU 17/MSAD 17	1	Harrison	3,376
RSU 51/MSAD 51	4	Cumberland	2,105
RSU 61/MSAD 61	5	Bridgton, Casco, Naples	1,570
RSU 75/MSAD 75	1	Harpswell	2,443
Scarborough Public Schools	6	Scarborough	3,010
Sebago Public Schools	1	Sebago	205
South Portland Public Schools	8	South Portland	2,971
Westbrook Public Schools	6	Westbrook	2,474
Yarmouth Schools	4	Yarmouth	1,660

Note: Data are unavailable for Brunswick Region Ten Technical High School.

Source: Maine Department of Education and Root Policy Research.

Figure V-13 below shows K-12 enrollment by race and ethnicity. Portland Public Schools has the most diverse student body, with 28% of students identifying as African American/Black and 53% White; comparatively, the city's residents are 10% African American/Black and 78% White. The surrounding school districts of Westbrook and South Portland also have relatively high diversity, as does A.R. Gould.

Figure V-13
K-12 Enrollment by Race and Ethnicity, Cumberland County School Districts, 2019-2020

School District	White	Asian	Black	Native American	Hispanic	Two or more races
Arthur R. Gould School - LCYDC	79%	0%	11%	4%	4%	4%
Baxter Academy for Technology & Science	90%	2%	3%	0.5%	2%	2%
Brunswick Public Schools	85%	2%	2%	0.4%	5%	6%
Cape Elizabeth Public Schools	90%	3%	1%	0.1%	3%	3%
Chebeague Island Public Schools	96%	0%	0%	2%	0%	2%
Falmouth Public Schools	90%	6%	2%	0.4%	1%	0%
Fiddlehead School of Arts and Sciences	91%	0%	5%	0.7%	0%	3%
Gorham Public Schools	90%	2%	2%	0.1%	3%	3%
Harpswell Coastal Academy	94%	0%	1%	0%	1%	4%
Long Island Public Schools	92%	0%	0%	0%	0%	8%
Maine Connections Academy	88%	1%	3%	0.5%	3%	5%
Portland Public Schools	53%	5%	28%	0.3%	8%	6%
RSU 05	93%	2%	1%	0.5%	1%	2%
RSU 06/MSAD 06	92%	1%	1%	0.5%	2%	3%
RSU 14	92%	1%	2%	0.3%	2%	3%
RSU 15/MSAD 15	92%	1%	1%	0.1%	2%	4%
RSU 17/MSAD 17	93%	1%	1%	0.4%	2%	3%
RSU 51/MSAD 51	92%	1%	1%	0.1%	2%	3%
RSU 61/MSAD 61	91%	1%	1%	0.2%	3%	3%
RSU 75/MSAD 75	93%	1%	1%	0.2%	2%	3%
Scarborough Public Schools	89%	6%	3%	0.2%	1%	3%
Sebago Public Schools	87%	2%	2%	1.5%	3%	0%
South Portland Public Schools	72%	4%	12%	0.3%	6%	6%
Westbrook Public Schools	71%	5%	16%	0.2%	4%	3%
Yarmouth Schools	87%	2%	2%	0.1%	2%	6%

Note: Data are unavailable for Brunswick Region Ten Technical High School.

Source: Maine Department of Education and Root Policy Research.

Figure V-14 shows enrollment for students who are more likely to need educational supports to be successful, including students who are economically disadvantaged, students with disabilities, and English Language Learners.

Portland Public Schools are also most likely to be serving students who are learning English: nearly a quarter of the district's student body are English language learners.

Over half of students enrolled in Westbrook School District, Harpswell Coastal Academy, RSU 17 (serving Harrison), and RSU 61 (serving Bridgton and Naples) are economically disadvantaged. In contrast, fewer than 10% of students in Falmouth Public Schools, Cape Elizabeth Public Schools, RSU 51 (serving Cumberland), and Yarmouth Public Schools are economically disadvantaged.

A.R. Gould School is serving the largest share of students with disabilities (57%), followed by Harpswell Coastal Academy (33%).

Figure V-14
K-12 Enrollment by Extenuating Circumstances, Cumberland County, 2019-2020

School District	Economically Disadvantaged	Students with Disabilities	English Language Learners
Arthur R. Gould School - LCYDC	36%	57%	N/A
Baxter Academy for Technology & Science	16%	17%	N/A
Brunswick Public Schools	29%	17%	2%
Cape Elizabeth Public Schools	6%	10%	2%
Chebeague Island Public Schools	N/A	N/A	N/A
Falmouth Public Schools	5%	13%	1%
Fiddlehead School of Arts and Sciences	34%	20%	N/A
Gorham Public Schools	18%	13%	2%
Harpswell Coastal Academy	57%	33%	N/A
Long Island Public Schools	N/A	N/A	N/A
Maine Connections Academy	44%	18%	1%
Portland Public Schools	50%	16%	24%
RSU 05	25%	13%	1%
RSU 06/MSAD 06	32%	19%	0%
RSU 14	26%	16%	1%
RSU 15/MSAD 15	26%	18%	0%
RSU 17/MSAD 17	56%	19%	0%
RSU 51/MSAD 51	6%	13%	0%
RSU 61/MSAD 61	51%	20%	1%
RSU 75/MSAD 75	28%	22%	1%
Scarborough Public Schools	13%	14%	2%
Sebago Public Schools	41%	14%	N/A
South Portland Public Schools	37%	19%	11%
Westbrook Public Schools	59%	21%	17%
Yarmouth Schools	9%	11%	2%

Note: Data are unavailable for Brunswick Region Ten Technical High School.

Source: Maine Department of Education and Root Policy Research.

School districts that serve few students with extenuating circumstances and also higher-income populations tend to have higher standardized testing scores—a typical outcome in

K-12 education. For instance, Cape Elizabeth students met or exceeded state standards in math (67%), English (82%), and science (85%) testing at higher rates than any other district in the county; these students are also the least likely to be economically disadvantaged. Falmouth, Yarmouth, and RSU 51 (serving Cumberland) also had high shares of students meeting or exceeding testing standards and also have low proportions of students who are economically disadvantaged.

Conversely, districts with higher proportions of economically disadvantaged students and/or students with disabilities have lower test scores. For instance, at Harpswell Coastal Academy, where 57% of students are economically disadvantaged, 13% of students met mathematics testing standards. RSU 17 (serving Harrison) and RSU 61 (serving Bridgton and Naples) also had consistently lower test scores than other districts in the county. These data suggest that these districts are in need of more resources and supports to assist their students.

Figure V-15
Percent of Students who Met or Exceeded State Standards in Testing, Cumberland County, 2018-2019

School District	Math	English	Science
Baxter Academy for Technology & Science	42%	81%	72%
Brunswick Public Schools	44%	63%	74%
Cape Elizabeth Public Schools	67%	82%	85%
Chebeague Island Public Schools	32%	55%	N/A
Falmouth Public Schools	66%	81%	80%
Fiddlehead School of Arts and Sciences	33%	59%	N/A
Gorham Public Schools	46%	68%	69%
Harpswell Coastal Academy	13%	31%	40%
Long Island Public Schools	46%	N/A	N/A
Maine Connections Academy	29%	66%	61%
Portland Public Schools	35%	55%	52%
RSU 05	55%	70%	77%
RSU 06/MSAD 06	25%	49%	53%
RSU 14	33%	60%	59%
RSU 15/MSAD 15	41%	61%	59%
RSU 17/MSAD 17	23%	43%	49%
RSU 51/MSAD 51	65%	81%	81%
RSU 61/MSAD 61	27%	50%	49%
RSU 75/MSAD 75	40%	59%	58%
Scarborough Public Schools	54%	75%	75%
Sebago Public Schools	34%	59%	50%
South Portland Public Schools	38%	58%	62%
Westbrook Public Schools	28%	45%	46%
Yarmouth Schools	66%	79%	76%
Statewide	36%	56%	60%

Note: Data are unavailable for Brunswick Region Ten Technical High School and for A.R. Gould School,

Source: Maine Department of Education and Root Policy Research.

Figure V-16 shows how test scores vary by race and ethnicity. Mathematics proficiency varies considerably across races and ethnicities and among school districts. Compared to the state overall, Maine Connections Academy, RSU 06/MSAD 06, RSU 14, RSU 17/MSAD 17, RSU 61/MSAD 61, and Westbrook School Districts have lower proficiency (with Portland about the same).

Hispanic students in the majority of the county's school districts outperform their peers in the state (the exception is RSU 14). Similarly, the majority of districts' African American/Black students outperform their peers; proficiency is lower for Portland and South Portland Districts. Asian students do worse than their peers in Portland, RSU 06/MSAD 06, RSU 14, and Westbrook Public School Districts.

White students underperformed their state peers in Maine Connections Academy, RSU 06/MSD 06, RSU 14, RSU 17/MSAD 17, RSU 61/MSAD 61, and Westbrook Public Schools.

Schools where proficiency varied the most among students were:

- Falmouth, where 38% of African American/Black students are proficient, compared to 66% of all students (28 percentage point gap);
- Long Island, where 23% of African American/Black students are proficient, compared to 46% of all students (23 percentage point gap);
- Scarborough Public Schools where just 16% of Black students met or exceeded math testing standards, compared to 54% of students overall, for a 38 percentage point gap.

In contrast, in RSU 17/MSAD 17, African American/Black students far exceed White students' performance (24 percentage point gap).

Figure V-16
Mathematics State Testing Proficiency, by Race and Ethnicity, Cumberland County, 2018-2019

School District	White	Asian	Black	Hispanic	All Students
Brunswick Public Schools	44%	N/A	N/A	54%	44%
Cape Elizabeth Public Schools	68%	N/A	N/A	57%	67%
Falmouth Public Schools	66%	69%	38%	N/A	66%
Gorham Public Schools	47%	56%	41%	N/A	46%
Long Island Public Schools	N/A	N/A	23%	N/A	46%
Maine Connections Academy	29%	N/A	N/A	N/A	29%
Portland Public Schools	49%	33%	12%	N/A	35%
RSU 05	56%	75%	N/A	N/A	55%
RSU 06/MSAD 06	26%	41%	N/A	N/A	25%
RSU 14	35%	30%	N/A	19%	33%
RSU 15/MSAD 15	41%	N/A	N/A	64%	41%
RSU 17/MSAD 17	23%	55%	47%	N/A	23%
RSU 51/MSAD 51	66%	N/A	N/A	47%	65%
RSU 61/MSAD 61	27%	N/A	N/A	N/A	27%
RSU 75/MSAD 75	40%	N/A	N/A	29%	40%
Scarborough Public Schools	54%	65%	16%	N/A	54%
South Portland Public Schools	42%	N/A	11%	27%	38%
Westbrook Public Schools	32%	37%	N/A	N/A	28%
Yarmouth Schools	67%	65%	N/A	N/A	66%
Statewide	37%	49%	13%	27%	36%

Note: Data are unavailable for Brunswick Region Ten Technical High School and for A.R. Gould School. Samples disaggregated by race are unavailable in Chebeague Island Public Schools, Baxter Academy for Technology and Science, Fiddlehead School of Arts and Sciences, Harpswell Coastal Academy, and Sebago Public Schools.

Source: Maine Department of Education and Root Policy Research.

Figure V-17 shows math proficiency for economically disadvantaged, students with disabilities, and English Language Learners.

- Among economically disadvantaged students, Baxter Academy had the highest pass rate, where 53% of economically disadvantaged students met or exceeded mathematics standards. Falmouth Public Schools also had a high rate at 41%. Statewide, 22% of economically disadvantaged students are math proficient.

- Among students with disabilities, Cape Elizabeth (30%) and Falmouth Public Schools (29%) had the highest proficiency rates—3x the state proficiency rate. Students with disabilities have very low proficiency statewide at 10%, indicating a significant shortage of resources to address learning gaps.
- Similarly, English Language Learners also have very low proficiency statewide (8%). Most Cumberland County schools exceeded the statewide rate, with Falmouth and Gorham Public Schools posting the highest rates of proficiency at 38% and 44%. The lowest was for Portland, South Portland, and Westbrook Public Schools which were lower than the already very low state rate.
- Among school districts, the widest proficiency gaps were in Cape Elizabeth, where 25% of economically disadvantaged students met standards compared to 67% of students overall—a 42 percentage point gap. Cape Elizabeth schools have some of the lowest shares of economically disadvantaged, students with disabilities, and English Language Learners. Similarly, in Yarmouth, where just 29% of economically disadvantaged students met standards compared to 66% of students overall, there was a 38 percentage point gap. This suggests that in Cape Elizabeth and Yarmouth, low-income students may be falling through the cracks.

Figure V-17

Mathematics State Testing Proficiency for Economically Disadvantaged, Students with Disabilities, and English Language Learners, Cumberland County, 2018-2019

School District	Economically Disadvantaged	Students with Disabilities	English Language Learners	All Students
Baxter Academy for Technology & Science	53%	N/A	N/A	42%
Brunswick Public Schools	18%	10%	N/A	44%
Cape Elizabeth Public Schools	25%	30%	N/A	67%
Falmouth Public Schools	41%	29%	38%	66%
Gorham Public Schools	30%	16%	44%	46%
Harpswell Coastal Academy	11%	N/A	N/A	13%
Maine Connections Academy	22%	N/A	N/A	29%
Portland Public Schools	16%	10%	5%	35%
RSU 05	33%	18%	N/A	55%
RSU 06/MSAD 06	14%	7%	N/A	25%
RSU 14	20%	6%	N/A	33%
RSU 15/MSAD 15	25%	17%	N/A	41%
RSU 17/MSAD 17	16%	7%	N/A	23%
RSU 51/MSAD 51	36%	17%	N/A	65%
RSU 61/MSAD 61	20%	9%	N/A	27%
RSU 75/MSAD 75	29%	13%	N/A	40%
Scarborough Public Schools	33%	15%	23%	54%
Sebago Public Schools	28%	N/A	N/A	34%
South Portland Public Schools	23%	14%	7%	38%
Westbrook Public Schools	18%	9%	6%	28%
Yarmouth Schools	29%	16%	29%	66%
Statewide	22%	10%	8%	36%

Note: Data are unavailable for Brunswick Region Ten Technical High School and for A.R. Gould School. Samples disaggregated by race are unavailable in Chebeague Island Public Schools, Baxter Academy for Technology and Science, Fiddlehead School of Arts and Sciences, Harpswell Coastal Academy, and Sebago Public Schools.

Source: Maine Department of Education and Root Policy Research.

Another measure of school quality is high school graduation and college attendance rates, shown in Figure V-18.

Cape Elizabeth, RSU 51, and Scarborough Public Schools had the highest four-year graduation rates in the county in the 2019-2020 academic year. A.R. Gould, Maine Connections Academy, and Harpswell Coastal Academy had the lowest, at 45%, 61%, and 74%, respectively. Among the more typical public schools, RSU 6 and RSU 17 had four-year graduation rates below 85%.

Among graduating seniors, many pursued post-secondary education. The rate of pursuit was highest in Yarmouth (89%), RSU 51 (89%), Falmouth (88%), and Scarborough (85%). The college-going rate was lowest in RSU 61 (50%), RSU 6 (54%), Maine Connections Academy (55%) and RSU 17 (56%).

Figure V-18
Graduation and College Going Rates, Cumberland County, 2019-2020

School District	4-year Graduation Rate	5/6 year Graduation Rate	College-Going Rate
Arthur R. Gould School - LCYDC	45%	45%	N/A
Baxter Academy for Technology & Science	94%	100%	78%
Brunswick Public Schools	86%	94%	69%
Cape Elizabeth Public Schools	100%	98%	82%
Falmouth Public Schools	N/A	N/A	88%
Gorham Public Schools	94%	95%	77%
Harpswell Coastal Academy	74%	N/A	N/A
Maine Connections Academy	61%	67%	55%
Portland Public Schools	88%	90%	74%
RSU 05	N/A	96%	71%
RSU 06/MSAD 06	81%	87%	54%
RSU 14	87%	91%	67%
RSU 15/MSAD 15	91%	91%	57%
RSU 17/MSAD 17	82%	83%	56%
RSU 51/MSAD 51	96%	97%	89%
RSU 61/MSAD 61	91%	88%	50%
RSU 75/MSAD 75	88%	92%	60%
Scarborough Public Schools	95%	97%	85%
South Portland Public Schools	91%	90%	68%
Westbrook Public Schools	87%	87%	66%
Yarmouth Schools	N/A	100%	89%
Statewide	88%	90%	65%

Note: Data are unavailable for Brunswick Region Ten Technical High School.

Source: Maine Department of Education and Root Policy Research.

Chronic absenteeism. Chronic absenteeism can be an indicator of access to opportunity, with poor attendance in school linked to **lower** outcomes in standardized testing, graduation rates, and overall academic achievement.[5] A report on chronic absenteeism by the U.S. Department of Education found that students of color and

[5] https://www.ednc.org/eraceing-inequities-chronic-absenteeism/

students experiencing disabilities experience higher rates of chronic absenteeism compared to their non-Hispanic White counterparts and students without disabilities.[6]

In Maine, as in the U.S., chronic absenteeism disproportionately affects certain students of color. In 2021, 21% of the state's students were chronically absent, a 27% increase from 2018. Native American (42%) and African American/Black(35%) students experienced the highest rates of chronic absenteeism statewide, while Asian (15%) and White (20%) experienced the lowest rates.

Similar to the country and state students of color experience higher rates of chronic absenteeism than their White counterparts in Cumberland County (Figure V-19). School districts with the highest rates of chronic absenteeism among African American/Black students were Baxter Academy for Technology & Science (54%), RSU 61/MSAD 61 (37%), and RSU 06/MSAD 06 (24%). For Hispanic students, Baxter Academy for Technology & Science (75%), Portland Public Schools (27%), RSU 14 (27%), and Westbrook Public Schools (26%) had the highest rates. Students who identified as two or more races had the highest chronic absenteeism rates in Westbrook Public Schools (27%), RSU 06/MSAD 06 (26%), Portland Public Schools (22%), and RSU 17/MSAD 17 (22%). Long Island Public Schools (58%) and Harpswell Coastal Academy (47%) have the highest rates of chronic absenteeism among White students.

South Portland Public Schools (8%) and Portland Public Schools (13%) have the lowest chronic absenteeism rates for African American/Black students. The lowest rates for Hispanic students are found in Brunswick Public Schools (11%) and RSU 75/MSAD 75 (13%). Yarmouth Schools (7%) and RSU 51/MSAD 51 (9%) have the lowest rates for students who identify with two or more races. In addition to Cape Elizabeth Public Schools and Scarborough Public Schools, RSU 51/MSAD 51 also have the lowest chronic absenteeism rates for White students (9% each, respectively).

[6] https://www2.ed.gov/datastory/chronicabsenteeism.html

Figure V-19
Chronic Absenteeism Rates by Race and Ethnicity, Cumberland County, 2019-2020

School District	White	Asian	Black	Native American	Hispanic	Two or more races
Baxter Academy for Technology & Science	36%	*	54%	*	75%	*
Brunswick Public Schools	12%	*	23%	*	11%	15%
Cape Elizabeth Public Schools	9%	*	*	*	*	*
Falmouth Public Schools	10%	*	*	*	*	*
Gorham Public Schools	11%	*	*	*	18%	18%
Harpswell Coastal Academy	47%	*	*	*	*	*
Long Island Public Schools	58%	*	*	*	*	*
Portland Public Schools	17%	21%	13%	*	27%	22%
RSU 05	14%	*	*	*	*	14%
RSU 06/MSAD 06	20%	*	24%	31%	14%	26%
RSU 14	13%	*	*	*	27%	14%
RSU 15/MSAD 15	11%	*	*	*	*	15%
RSU 17/MSAD 17	19%	*	*	*	18%	22%
RSU 51/MSAD 51	9%	*	*	*	*	9%
RSU 61/MSAD 61	21%	*	37%	*	18%	18%
RSU 75/MSAD 75	12%	*	*	*	13%	11%
Scarborough Public Schools	9%	*	14%	*	22%	*
South Portland Public Schools	11%	*	8%	*	18%	14%
Westbrook Public Schools	23%	*	20%	*	26%	27%
Yarmouth Schools	10%	*	16%	*	*	7%

Note: Data are unavailable for Brunswick Region Ten Technical High School. Samples disaggregated by race are unavailable in Arthur R. Gould School, Chebeague Island Public Schools, Fiddlehead School of Arts and Sciences, Maine Connections Academy, and Sebago Public Schools.

Source: Maine Department of Education and Root Policy Research.

Restraints and seclusion. Beginning in 2012, the Maine Department of Education has been required by the state legislature to collect and provide data on the use of physical restraint and seclusion in Maine schools. A 2012 report by the U.S. Department of Education emphasized that physical restraints[7] and seclusion[8] are detrimental not only to the physical well-being of students but also to their academic achievement.

In 2020, Cumberland County school districts reported 519 restraint incidents. The school districts with the highest number of restraints were Scarborough Public Schools (91), followed by Portland Public Schools (89), and RSU 15/MSAD 15 (59). Several school districts, including Arthur R. Gould School, Baxter Academy, Cape Elizabeth Public Schools, Chebeague Island Public Schools, Long Island Public Schools, Maine Connections Academy, and Sebago Public Schools, reported no restraint incidents. Incidents of restraints in Cumberland County school districts have been falling since peaking in 2016 (1,523 restraint incidents reported).[9]

In 2020, Cumberland County school districts reported 714 incidents of seclusion. Scarborough Public Schools (199) reported the greatest number of seclusions, followed by South Portland Public Schools (98), Portland Public Schools (72), and RSU 06/MSAD 06 (72). Arthur R. Gould School, Baxter Academy, Chebeague Island Public Schools, Fiddlehead School of Arts and Sciences, Long Island Public Schools, Maine Connections Academy, RSU 15/MSAD 15 and Sebago Public Schools reported no incidents of seclusion in 2020. Since 2014, the number of reported seclusion incidents has remained relatively steady, peaking in 2019 (1,157).

Community colleges and job skills training. In the resident survey, nearly 30% of respondents who identified as single parents articulated a need for financial assistance for job training or college.

Southern Maine Community College (SMCC) is the only community college located in Cumberland County. It is the largest community college in the state and as of fall 2019, serves nearly 10,000 individuals annually at its South Portland and Brunswick campuses, as well as online and at satellite locations across southern Maine. Of students enrolled in the

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[7] The U.S. Department of Education defines *physical restraint* as a personal restriction that immobilizes or reduces the ability of a student to move [their] torso, arms, legs, or head freely. Maine DOE does not provide a definition for *physical restraint*.

[8] The U.S. Department of Education defines *seclusion* as the involuntary confinement of a student alone in a room or area from which the student is physically prevented from leaving. It does not include a timeout, which is a behavior management technique that is part of an approved program, involves the monitored separation of the student in a non-locked setting, and is implemented for the purpose of calming. Maine DOE does not provide a definition for *seclusion*.

[9] Maine Department of Education provides data on the number of restraints and seclusions by school district beginning in 2014.

Fall of 2019, over half lived in Cumberland County (54%). The next greatest proportion of students who attended SMCC lived in York County (23%) and Sagadahoc County (7%).

In fall 2019, 79% of the student population identified as White. The next greatest proportion of students were African American/Black (7%), Hispanic (3%), Asian (2%), and Native American (<1%). Four percent of students did not report their race or ethnicity. Additionally, 57% of student are considered first generation[10] while 60% are considered low income. The faculty at SMCC is considerably less diverse than the student population, with 99% of the faculty identifying as White.

The level of college preparedness differs among students of different racial and ethnic backgrounds. Of degree seeking students entering SMCC during the fall of 2019, over 60% of African American/Black students were required to take one or more college preparatory classes. Just over 40% of Asian students were also required to take these courses, as well as just under 40% of Hispanic students. Just under 30% of White students were required to take similar classes.

SMCC also provides workforce training opportunities for students, which are short-term courses that prepare individuals for employment. These classes are often grant funded and require no payment from qualified applicants. The number of students enrolled in the workforce development courses has increased by 56% over the last four years, with 853 students enrolled for the 2019-2020 school year.

In addition to workforce training opportunities available at SMCC, several other programs and organizations exist to provide employment readiness and job training services throughout the county.

- CareerCenter, which is part of the Maine Department of Labor, offers employment and training services free of charge for Maine workers and businesses. There are two of these centers located in the county: the Greater Portland CareerCenter is located in Portland and the Southern Midcoast CareerCenter is located in Brunswick.
- The Senior Community Service Employment Program (SCSEP) offers job training opportunities for low income Mainers over the age of 55. The program is funded through a grant administered by the U.S. Department of Labor. In Cumberland County, the grant is administered by the Office of Aging and Disability Services (OADS).
- Workforce Solutions Maine, operated by Goodwill Northern New England, serves six Maine counties (Cumberland, Knox, Lincoln, Sagadahoc, Waldo, and York) and provides adult and youth employment services, including on-the-job training, job coaching, one-on-one counseling, and additional support service. According to the

[10] First generation students are defined by SMCC as students whose parent(s) or legal guardian(s) have not completed a bachelor's degree.

website, auxiliary aids and services are available to individuals with disabilities upon request.

Resident perspectives on education. In the resident survey, respondents were asked to share their perspectives on several different issues related to schools and education. A summary of those perspectives is provided below.

One issue identified in the resident survey by several respondents was a desire to make choosing a different school for their child(ren) easier. Over a quarter of single parent households (26%) and more than one in five households with children under 18 (21%) expressed a need for more flexibility in choosing schools as a means to improving their children's education.

Respondents most likely to say stop bullying/crime/drug use at school:

- African American, 32%
- Single parents, 31%
- Windham, 24%
- Households with children under 18, 19%

Respondents most likely to articulate a need for more activities after school:

- Households with children under 18, 30%
- Large households, 27%
- Households making more than $100,000, 18%
- Homeowners, 14%

Respondents most likely to articulate the need for better school facilities:

- Single parents, 29%
- Households with children under 18, 26%
- Large households, 20%
- Households making more than $100,000, 18%
- Westbrook, 17%

Maintaining the Ability to Work

This section examines barriers to work and economic productivity. Access to high-speed internet and childcare are each important components to labor force participation and business formation. This section is followed by an examination of how transportation systems affect access to work.

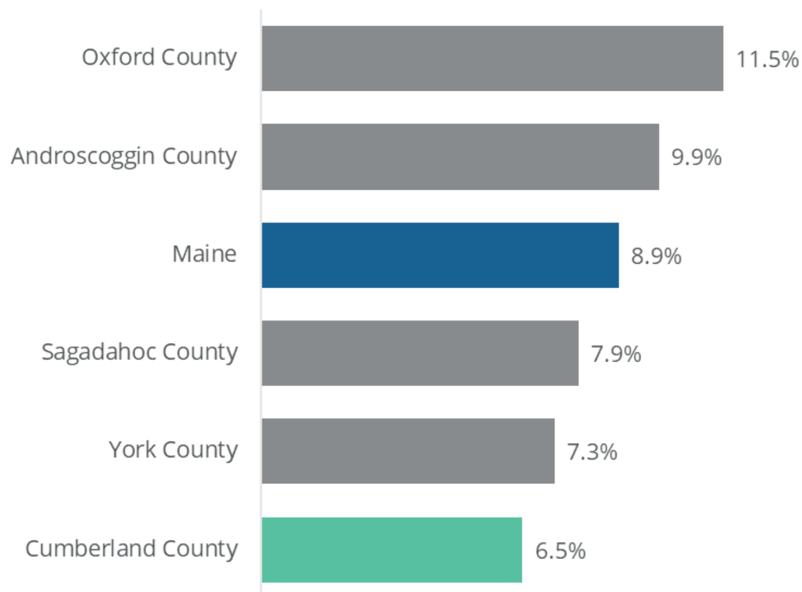
Internet, innovation, and productivity. Although not explicitly mentioned in the fair housing guidance[11], the pandemic revealed that access to high-speed Internet creates employment and education opportunities that otherwise would not be possible. Recent studies have found that broadband access increases rates of firm start-ups, particularly in rural areas and especially among women entrepreneurs in rural areas.[12]

According to 5-year 2020 ACS data, 6.5% of Cumberland County households do not own a computer, including a smartphone or tablet. The proportion of Portland residents without a computer is slightly higher at 7.8%. Cumberland County's proportion of residents without a computer is lower than the statewide average of 8.9% and is the lowest among peer counties.

Figure V-20. Percent of Households without a Computer, County, Peer Counties, and Maine, 2020

Source:

5-year 2020 ACS estimates and Root Policy Research.



Additionally, 11% of Cumberland County households do not have a broadband internet subscription, which is again the lowest rate among peer counties. The share of Portland residents without a broadband internet subscription is slightly higher at 12.6%. Both rates are lower than the statewide average (15.7%).

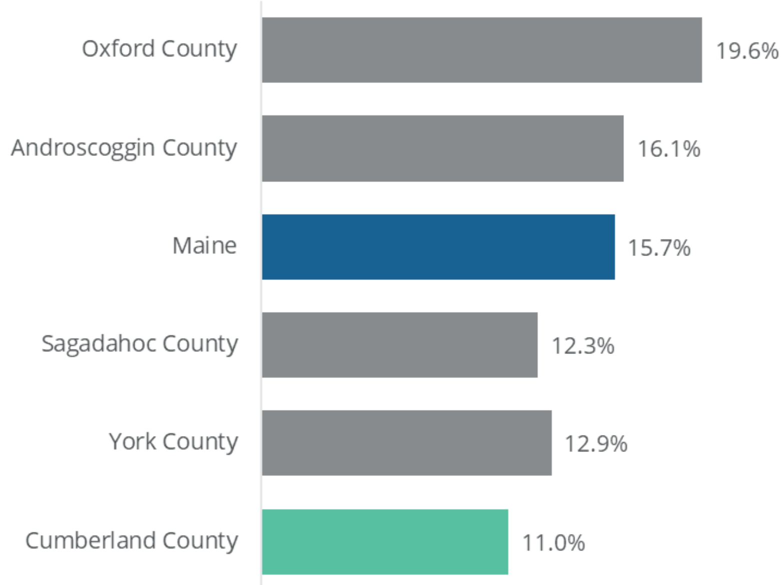
[11] Current guides were developed before the Internet was a normal component of work.

[12] Conroy, Tessa, and Sarah A. Low. "Entrepreneurship, Broadband, and Gender: Evidence from Establishment Births in Rural America." International Regional Science Review (2021): 01600176211018749.

Figure V-21. Percent of Households without Broadband Internet, Cumberland County, Peer Counties, and Maine 2020

Source:

5-year 2020 ACS estimates and Root Policy Research.



Limited access to the Internet is much more prevalent among lower income households in Cumberland County:

- 40.7% of Cumberland County households with an income less than $20,000 do not have a broadband internet subscription.
- This compares with 16.8% of households with incomes between $20,000 and $74,999, and just 4.8% of households with income, above $75,000.

These disparities exacerbate the economic inequalities among households by limiting low income households' ability to access and retain higher wage jobs, in addition to accessing education, financial, and health care services.

Childcare deserts. School and preschool enrollment, early childhood education, and childcare not only benefit children, but also allow parents to participate in the labor force. Adequate childcare can be a solution to the declining labor force participation rates discussed above.

According to research from the Minneapolis Federal Reserve, early childhood "programs that offer enriched experiences for children and involve parents and other caregivers provide benefits for all children but have the strongest impact on children from disadvantaged environments."[13] Other studies have shown that inadequate access to childcare constrains local economic activity. For example, many scholars have found that presence of young children in the household reduces women's likelihood of labor force

[13] Rob Grunewald, "Investments in Young Children Yield High Public Returns," Federal Reserve Bank of Minneapolis, 2016. Available at www.philadelphiafed.org/community-development/publications/cascade/93/04_investments-in-young-children

participation. A 2019 study found that this can be mitigated by childcare availability.[14] Other studies have found that parent absenteeism and productivity reductions due to childcare breakdowns cost U.S. businesses more than $3 billion annually.[15]

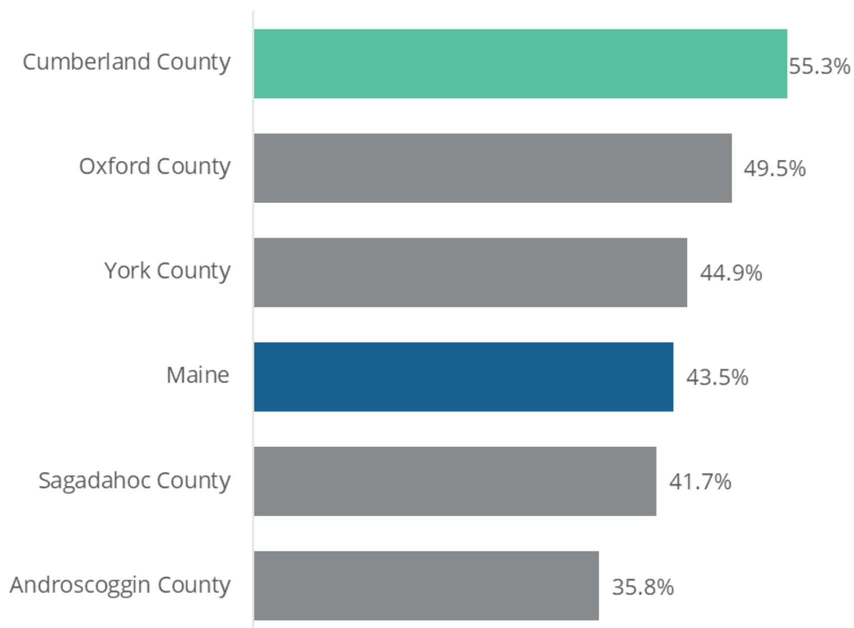
Overall, Cumberland County's childcare infrastructure is robust compared to the state as a whole.

School enrollment data from 2020 5-year ACS indicate that 55% of 3- to 4-year-olds in Cumberland County are enrolled in preschool, which is substantially higher than the statewide average and peer counties. The county rate is also higher compared to the proportion of 3-to-4-year-olds enrolled in preschool in Portland (48%). This frees up many families to participate in the labor force, in addition to providing a stronger foundation for young learners.

Figure V-22. Percent of 3- to 4-Year-Old Children Enrolled in School, Cumberland County, Peer Counties and Maine, 2020

Source:

5-year 2020 ACS estimates and Root Policy Research.



However, some households in Maine and Cumberland County do not have adequate access to childcare outside of school. A childcare desert is defined as an area where there are more than three times as many children as licensed childcare slots. According to research done by the Center for American Progress, 22% of people in Maine lived in a

[14] Conroy, Tessa. "The kids are alright: working women, schedule flexibility and childcare." *Regional Studies* 53.2 (2019): 261-271.

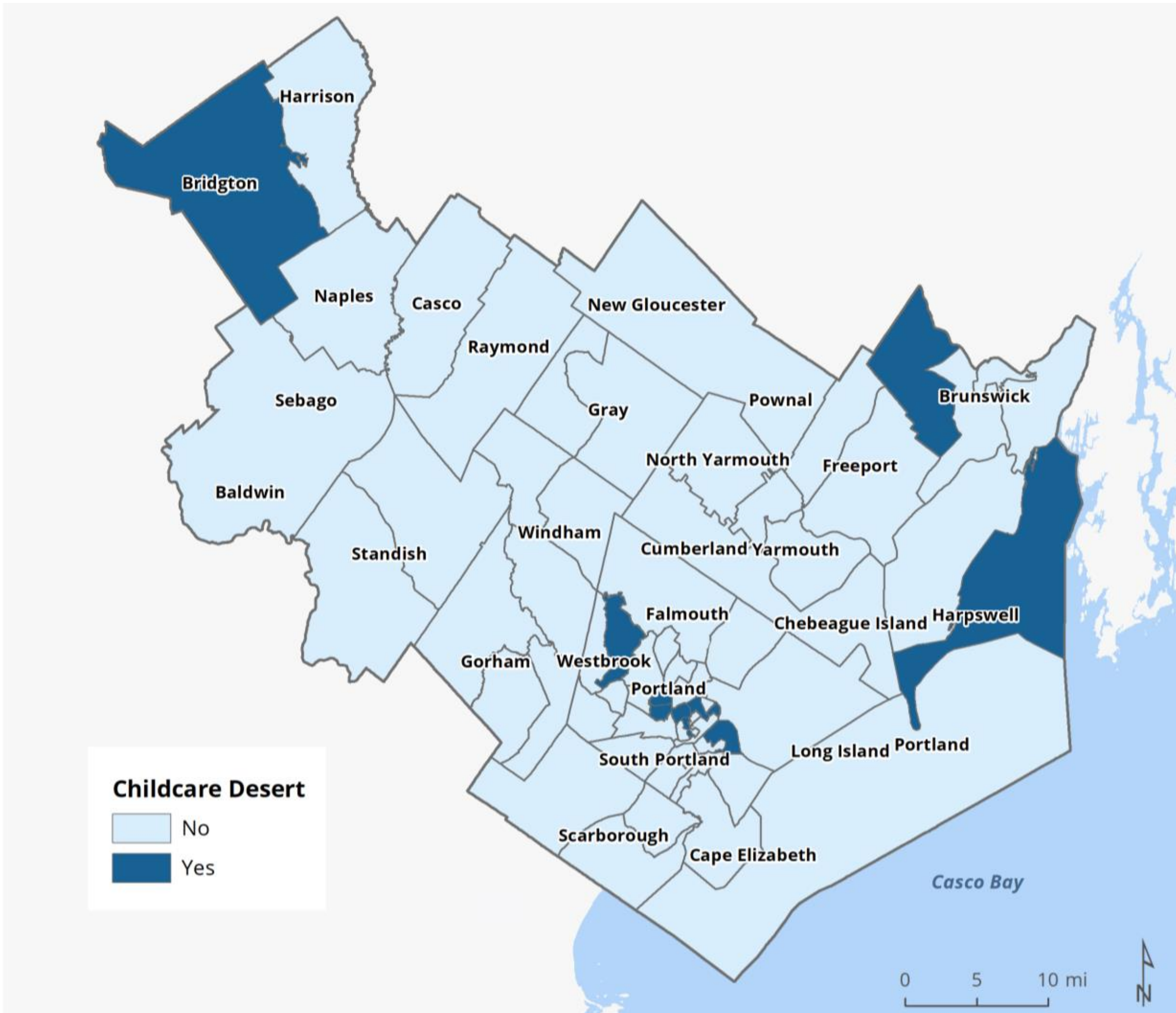
[15] Rob Grunewald, "Investments in Young Children Yield High Public Returns," Federal Reserve Bank of Minneapolis, 2016. Available at www.philadelphiafed.org/community-development/publications/cascade/93/04_investments-in-young-children

childcare desert in 2018.[16] Though this is among the lowest rates in the nation, there are disparities among some populations, with the largest being for low income families: 26% of Hispanic families, 26% of rural families, and 38% of low-income families in Maine live in childcare deserts.

Using the Center for American Progress data, census tracts with childcare deserts in Cumberland County were identified in Greater Portland (Portland, South Portland, and Westbrook), Bridgton, Brunswick and Harpswell (Figure V-23). These areas are small in numbers, indicating that the region does a relatively good job of providing childcare opportunities for working families.

[16] https://childcaredeserts.org/2018/?state=ME

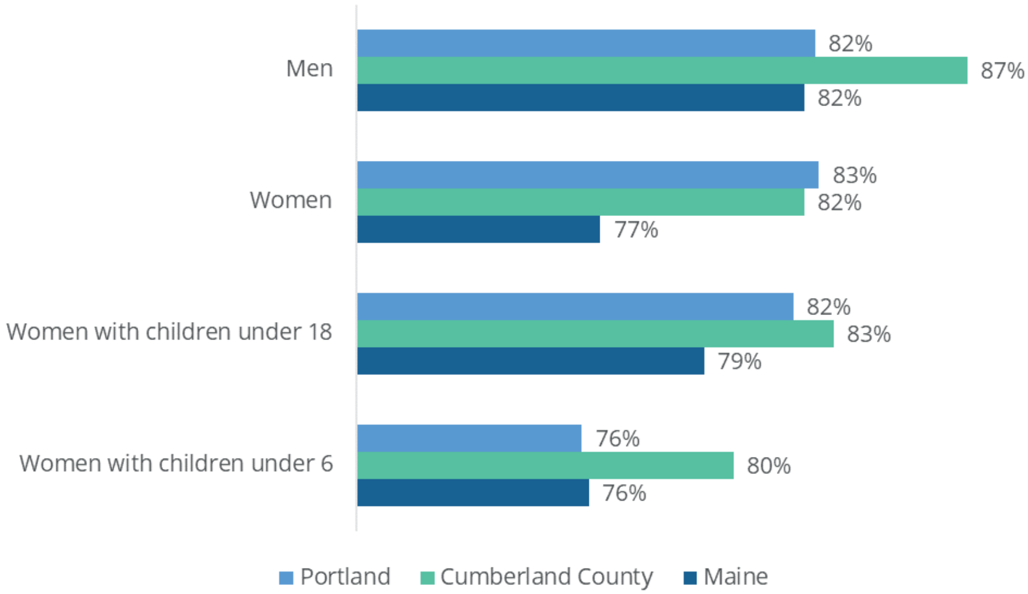
Figure V-23.
Childcare Deserts in Cumberland County by Census Tract, 2018



Source: 2018 Center for American Progress data and Root Policy Research.

The provision of childcare in the region appears to have boosted employment rates among women. Overall, Portland and Cumberland County women are more likely to participate in the labor force than women in the state overall. While Portland women with children are one percentage point *less likely* to participate in the labor force than Portland women overall, Cumberland County women with children are one percentage point *more likely* than county women overall to participate in the labor force. Additionally, 80% of women with young children in the county are participants in the labor force, which is higher than women with young children in Portland and statewide (76% each, respectively).

Figure V-24.
Labor Force Participation Rates by Gender and Parental Status, Portland, Cumberland County, and Maine, 2020



Note: Labor force participation rates for population within age 24 to 64 years. Data for men with children are not available.

Source: 2020 5-year ACS estimates and Root Policy Research.

Stakeholder perspectives. Stakeholders were also asked to give their perceptions on childcare availability in Cumberland County. One stakeholder felt that because of the lack of services available in more rural areas of the county, there are few, if any, affordable childcare options. Another stakeholder said there were plenty of employment opportunities available in the greater Portland region but that "you need childcare in place to take advantage of them." Another stakeholder added that families, particularly single mothers, with children who have medical conditions that don't allow them to be in daycare cannot join the labor force.

Access to Transportation

This section discusses current commuting patterns and transportation costs in Cumberland County. Affordable and reliable transportation options allow communities to access employment opportunities, school and other amenities, such as grocery stores, parks, and healthcare. For those who cannot afford or choose not to use a private vehicle, other transportation options allow for residents' full participation in society.

Commuting patterns. Countywide, 82% of residents got to work in a car, truck, or van according to 5-year 2020 American Community Survey data. Eight percent of commuters countywide carpooled, but the proportion of commuters carpooling was much higher in Naples (16%), Casco (15%), Harpswell (14%), Baldwin (12%), and Scarborough (12%). Carpooling efforts may be related to affordability, environmental consciousness, or lack of public transit options.

One percent of Cumberland County residents took public transportation to work, but rates were significantly higher in Long Island (22%). The high usage rate in Long Island can be attributed to the ferry service required to travel between Long Island and the mainland. Other relatively high rates of public transportation use are found in Chebeague Island (3.7%), South Portland (3.6%), and Portland (2.5%). Over 6% of county residents either walked or biked to work, with the highest rates of workers walking/biking found in Portland (15%), Brunswick (11%), Freeport (9%), and Long Island (8%).

Figure V-25a.
Commute Type, District 1 Jurisdictions and County, 2020

Jurisdiction	Drove alone	Carpooled	Public transit	Walked or biked	Taxi, motorcycle or other	Worked from home
Baldwin	82%	12%	0.4%	3%	1%	2%
Bridgton	87%	6%	0.0%	3%	0%	4%
Gorham	72%	10%	0.3%	7%	2%	9%
Scarborough	73%	12%	0.2%	2%	1%	12%
Sebago	82%	7%	0.0%	0%	1%	10%
Standish	78%	8%	0.1%	4%	2%	8%
Cumberland County	73%	8%	1%	6%	1%	10%

Source: 2020 5-year ACS estimates and Root Policy Research.

Figure V-25b.
Commute Type, District 2 Jurisdictions and County, 2020

Jurisdiction	Drove alone	Carpooled	Public transit	Walked or biked	Taxi, motorcycle or other	Worked from home
Casco	64%	15%	0.0%	3%	0%	18%
Falmouth	74%	7%	0.7%	3%	1%	14%
Gray	83%	9%	0.1%	1%	0%	7%
Harrison	86%	5%	0.0%	0%	0%	9%
Naples	71%	16%	0.0%	0%	0%	12%
New Gloucester	82%	5%	0.2%	0%	1%	11%
Raymond	76%	9%	0.2%	1%	0%	13%
Windham	84%	8%	0.3%	0%	0%	7%
Cumberland County	73%	8%	1%	6%	1%	10%

Source: 2020 5-year ACS estimates and Root Policy Research.

Figure V-25c.
Commute Type, District 3 Jurisdictions and County, 2020

Jurisdiction	Drove alone	Carpooled	Public transit	Walked or biked	Taxi, motorcycle or other	Worked from home
Brunswick	69%	7%	0.2%	11%	1%	11%
Chebeague Island	59%	5%	3.7%	7%	4%	22%
Cumberland	78%	4%	1.3%	1%	0%	16%
Freeport	72%	6%	0.4%	9%	0%	13%
Harpswell	67%	14%	0.0%	3%	2%	14%
Long Island	48%	7%	21.6%	8%	4%	13%
North Yarmouth	81%	8%	0.0%	1%	0%	9%
Pownal	82%	7%	0.5%	0%	1%	10%
Yarmouth	77%	7%	0.3%	2%	1%	12%
Cumberland County	73%	8%	1%	6%	1%	10%

Source: 2020 5-year ACS estimates and Root Policy Research.

Figure V-25d.
Commute Type, District 4 Jurisdictions and County, 2020

Jurisdiction	Drove alone	Carpooled	Public transit	Walked or biked	Taxi, motorcycle or other	Worked from home
Cape Elizabeth	78%	4%	0.4%	1%	0%	16%
South Portland	76%	8%	3.6%	3%	3%	6%
Westbrook	83%	6%	0.7%	1%	1%	8%
Cumberland County	73%	8%	1%	6%	1%	10%

Source: 2020 5-year ACS estimates and Root Policy Research.

Figure V-25e.
Commute Type, District 4 Jurisdictions and County, 2020

Jurisdiction	Drove alone	Carpooled	Public transit	Walked or biked	Taxi, motorcycle or other	Worked from home
District 5 - Portland	62%	9%	2.5%	15%	1%	11%
Cumberland County	73%	8%	1%	6%	1%	10%

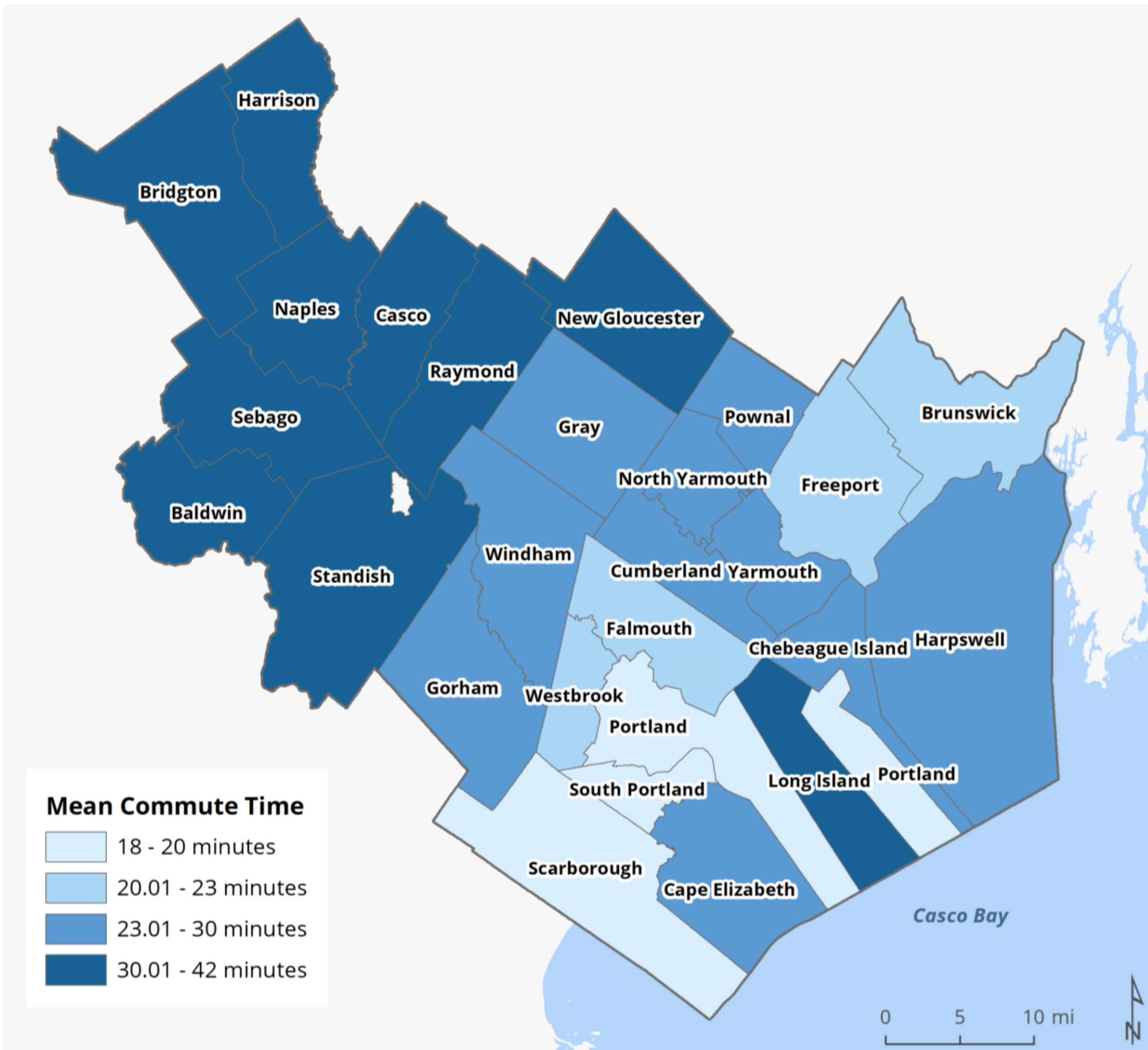
Source: 2020 5-year ACS estimates and Root Policy Research.

The data illustrate that county residents largely rely on cars to get to work, and, as long as these trends remain, funding alternative modes of transportation can be challenging. The lack of transportation options disproportionately affects those who cannot afford a car. Countywide, 2.5% of workers do not have access to a car, with the highest rates in Portland (6%) and Baldwin (3.4%).

Before the pandemic, in 2019, 7% of county residents worked from home. The percent of workers who worked from home was especially high in Cape Elizabeth (15%), Casco (13%), Harpswell (13%), Yarmouth (12%), and Freeport (11%). Jurisdictions where workers were least likely to work from home include Bridgton (3%), Baldwin (3%), and Westbrook (4%). During the pandemic, far more workers worked from home. Over one in ten workers in Cumberland County worked from home in 2020, a three percentage point increase since 2019. The highest proportion of workers who worked from home lived in Chebeague Island (22%), Casco (18%), Cape Elizabeth (16%), and Cumberland (16%).

Working from home cut down on long commute times for many in Cumberland County. Across the county, mean travel time to work was 23 minutes. As illustrated in Figure V-26, average commute times were highest in the communities in the western portion of the county, particularly Sebago (42 minutes), Naples (39 minutes), and Baldwin (36 minutes). In fact, 20% of workers in Sebago, 17% of workers in Naples, and 12% of workers in Baldwin had commutes over an hour long. Average commute times were lowest in South Portland (18 minutes), Scarborough (19 minutes), and Portland (20 minutes).

Figure V-26.
Mean Commute Time by Jurisdiction, 2020



Source: 2020 5-year ACS estimates and Root Policy Research.

Overall, 10% of Cumberland County workers commute to a county different from the one in which they live and 2% commute outside the state. Bridgton, which is in close proximity to the state border, had the highest proportion of workers among county jurisdictions who worked out of state (16%).

More than one in five workers residing in New Gloucester, Harpswell, Harrison, Sebago, Baldwin, and Brunswick commute to other counties in Maine for their jobs. Workers residing in South Portland, Windham, Falmouth, Portland, and Yarmouth are least likely to commute to another county for work.

Transportation costs. According to the Housing and Transportation Affordability Index, county residents spend 22% of their income on transportation. In general, transportation costs appear relatively lower for residents in close proximity to the Greater Portland area. Of transportation costs by municipality provided by the Index, Portland (18%), South Portland (20%), and Westbrook (21%) residents had the lowest transportation costs while Cumberland and Standish had the highest (25% each, respectively).

Residents' overall transportation situation. According to the Pew Research Center, Americans who are lower-income, African American/Black, Hispanic, immigrants, or under the age of 50 are most likely to use public transportation.[17] People experiencing disabilities are also more likely than those without disabilities to rely on public transportation.[18]

The resident survey found that county respondents were fairly satisfied with their transportation situation (74% of respondents indicated they were either entirely or mostly satisfied). However, households of color were more likely to express dissatisfaction with their current transportation situation. Groups with the highest proportion of respondents who were somewhat unsatisfied or not at all satisfied with their transportation choices included:

- Brunswick respondents (52%);
- Hispanic respondents (42%);
- Other Race respondents (38%);
- Precariously housed respondents (34%);
- Asian respondents (33%);
- Households making less than $25,000 (33%);
- Large households[19] (33%);
- Households with a member experiencing a disability (33%); and

[17] https://www.pewresearch.org/fact-tank/2016/04/07/who-relies-on-public-transit-in-the-u-s/

[18] https://www.bts.gov/sites/bts.dot.gov/files/2022-01/travel-patterns-american-adults-disabilities-updated-01-03-22.pdf

[19] "Large households" are considered those with five or more persons residing in a respective household.

- African American respondents (31%).

Stakeholders were also asked to share their perspectives on the transportation system in Cumberland County. Overall, they articulated the need for a more reliable, accessible, and efficient transportation system, both in Portland and throughout the county. Below is a sampling of comments from stakeholders on their experience with the transportation system:

- *"Transportation is a challenge; you can only go where the Metro goes and busses are not reliable. This restricts the market where people can search for housing and pushes people to stay in the metro area where costs are higher."*
- *"Transportation outside the metro area is basically lacking."*
- *"Opportunity to walk to store may not be there for everyone."*
- *"The further you get from urban areas, the less services are available. It's very hard to find transportation and childcare."*
- *"There is no public transit really. It is so minimal and antiquated. It's easy for policy makers to consider what we have quasi feasible to get to work, but it is impossible for someone to get to point a from b in a timely manner. [It feels like] transit is not designed to serve people."*
- *"The immigrant population comes from places with more reliable public transit…the public transit system here leaves them more isolated."*
- *"We need more bus shelters. The climate in Maine makes them necessary. Our transportation system is fractured, and the bus systems do not collaborate with each other. We need a Cumberland County Transit System. Maybe we could have less routes but make them for consistent and often."*
- *"Places like Windham, there is land to build housing but no public transportation to get there. Lots of people building housing for seniors, it's easier to get permits, but they're totally missing the boat on housing for low-income families."*
- *"We need working class housing with transportation. More people would move out further if they could get around in a better public transportation."*

Primary mode of transportation. The resident survey found that nearly 90% of county respondents use a personal vehicle as their primary mode of transportation. This proportion of respondents was relatively similar across the majority of jurisdictions and was the number one mode of transportation used across all jurisdictions and demographic characteristics. The groups with the lowest proportion of those who primarily drive using a personal vehicle included:

- African American respondents (40%);
- Households making less than $25,000 (53%);
- Single parent households (57%); and
- Precariously housed respondents[20] (57%).

The resident survey found that Hispanic and Other Race respondents, low income households (<$25,000), and respondents in Scarborough and Windham were most likely to report that getting to public transit or the bus easily or safely was a challenge.

Access to transportation for people experiencing disabilities. Several stakeholders spoke to the limits on the transportation system, particularly accessibility. One stakeholder noted for people experiencing disabilities, "it is difficult to find a place to move that is within the range of paratransit." Because the paratransit system only serves households within three quarters of a mile of the system, it limits housing options for those who rely on paratransit services. Additionally, one stakeholder felt that the access to paratransit throughout Portland is fair, but "the service is still limited." They added that needing to schedule in advance is another barrier to utilizing it, noting that "accessing community on demand is difficult."

Another stakeholder described that for people with disabilities, the lack of transportation outside of Portland is an impediment to their ability to move around the county. This stakeholder added that if you "…go out 10 miles, away from Portland, there are no sidewalks, no transportation lines, and nothing is accessible to get to. It's extremely difficult for people with disabilities to get around and access to ancillary places is limited." One stakeholder said that more recently, because of the limited nature of the transportation system, the "cost of gas to search for home in more affordable areas [has become] an issue."

Additionally, several stakeholders spoke to the challenges for people experiencing disabilities when it came to using transportation during the winter season. The lack of snow removal on sidewalks is a major barrier for people experiencing disabilities to access transportation. As one stakeholder described, "…just because you have a bus that comes by your house does not mean you can get to it." Another stakeholder recalled seeing people walk in traffic on a bridge because the "street plow comes and covers the sidewalk with slush." Another stakeholder added that "in winter, it's extremely difficult as a

[20] "Precariously housed" includes residents who are currently homeless or living in transitional or temporary/emergency housing, as well as residents who live with friends or family but are not themselves on the lease or property title. These residents may (or may not) make financial contributions to pay housing costs or contribute to the household in exchange for housing (e.g., childcare, healthcare services).

wheelchair user to depend on the clearing of sidewalks. This puts a greater demand on paratransit if sidewalks are not shoveled on fixed routes."

One stakeholder noted that Greater Portland Metro has an "Adopt-a-Stop" program for bus stops because GP Metro does not shovel bus stops. This stakeholder added that "now there are bus shelters, which are mostly shoveled, but this is not the case everywhere." Another stakeholder noted that it's extremely difficult for people with disabilities to move their car during a snowstorm and are at higher risk of getting it towed. They suggested having a location for people with disabilities to keep their car for an extended period of time without the threat of having it towed.

One stakeholder had a broader comment about the frustration experienced by people with disabilities in trying to use the transportation system in greater Portland. They noted that "any friction people experience [using the system] will result in frustration and the result will be that they're less likely to utilize [the system]." Another stakeholder advocated for adding visual and audible technology on buses to make them more accessible.

Transportation in proximity to housing, employment and other services. Another issue stakeholders flagged with the transportation system was the proximity to services and location of housing. One stakeholder added that "even if you can find housing, it may not be close to services or transportation." Another stakeholder added that if housing and transportation is not "co-mingled", it's difficult to access services, such as childcare or job training. One stakeholder noted that in South Portland, most, if not all, services are located in the eastern portion of the city. They felt that "pretty direct policy statements about established neighborhoods" have had an outsized influence on development patterns in the city, which has made it more difficult to co-locate housing and services.

Another stakeholder speaking about the bus system in South Portland articulated that "we don't have the resources to make the bus system work for all." This stakeholder added they do have high frequency bus service but it's not located in great proximity to employment, adding that the "[the system] is so dispersed that people spend too much time on buses to get to jobs. It gets really complicated [for people taking the bus] with two or more jobs."

One stakeholder who lives outside of the Portland area estimated that "99% of [their] community has cars." They noted that even the local food pantry and community center is not on the public transportation line, adding we "haven't developed walkable communities." Another stakeholder noted that the largest employer in their town is located off the highway and therefore most workers drive to it. Demand for the bus route was deemed too low and the bus service was cancelled. The town is currently exploring other public transit options, including an on-demand system.

One stakeholder spoke to the inherent tension between where people want to live, where it's convenient, and where it's a "disadvantage" to live. This stakeholder noted that AFFH requirements aim to deconcentrate poverty but for a lot of households, these areas are their communities and where services are located. Another stakeholder felt that moving services out of downtown was a veiled way to “push poor people out.” They added that “we have to fight it. It’s where transit is. They want to put people out in Riverton, but it’s more isolated and takes 45-60 minutes to get downtown. Apparently from analyzing census tracts, it looks like a better place to live.”

Other access to opportunity barriers. The resident survey also asked respondents to identify what would most improve their neighborhood and health situations. Below is a summary of the most common issues identified by different demographic groups.

Respondents most likely to say their neighborhood needs more sidewalks or needs to improve current sidewalks:

- Scarborough, 50%
- Households with a member experiencing a disability, 50%
- Asian, 47%
- Households making between $50,000-$99,999, 46%

Respondents most likely to say their neighborhood needs better street lighting:

- Households with a member experiencing a disability, 39%
- Windham, 34%
- South Portland, 32%

Respondents most likely to say they want easier ways to exercise:

- Hispanic, 53%
- African American, 45%
- Scarborough, 43%
- Households with a member experiencing a disability, 37%
- Single parents, 37%

Twenty nine percent of African American respondents articulated a need for more stores in their neighborhoods (grocery, pharmacy, etc.). Additionally, 33% of large households identified *more playgrounds for children,* 29% of Asian respondents identified *make it easier to get health clinics,* and 29% of precariously housed respondents identified *access to healthier foods* as solutions to help improve their health situations.

Access to Opportunity Outcomes

This final subsection summarizes how access to opportunity can affect lifetime outcomes—by sustaining employment, boosting earnings, and attaining homeownership.

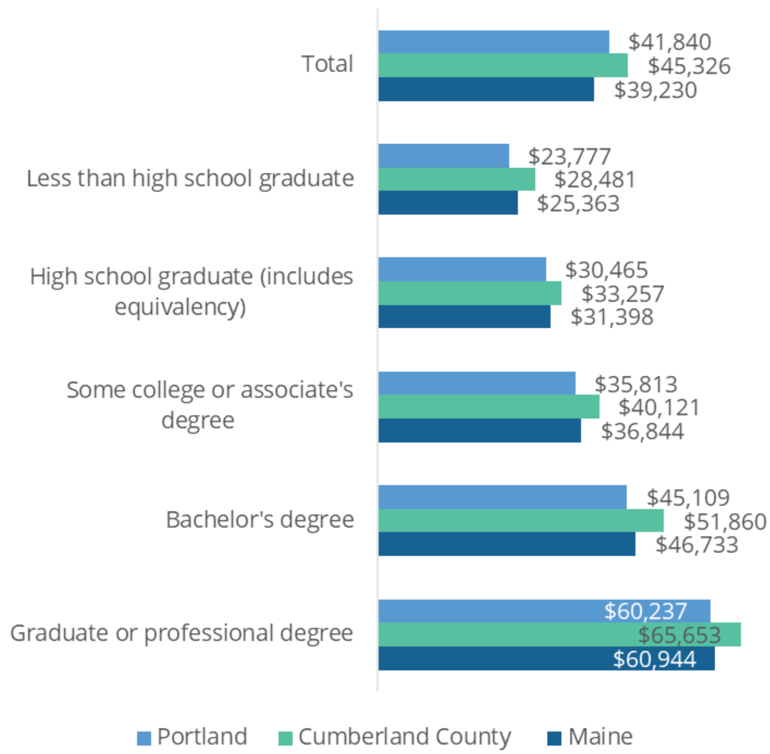
Household income and educational status. Gaps in college enrollment have stark financial consequences for students in the long-term. Figure V-27 illustrates median annual earnings by educational attainment. College degrees are especially important in Cumberland County: those with a bachelor's degree in the county earn nearly 56% more than those with a high school diploma. This gap is wider in Cumberland County than in other parts of Maine. The differences between high-school graduate earnings and bachelor's degree earnings are 48% in Portland and nearly 50% statewide.

Figure V-27. Median Annual Earnings by Education, Portland, Cumberland County, and Maine, 2020

Notes: For population aged 25 and older.

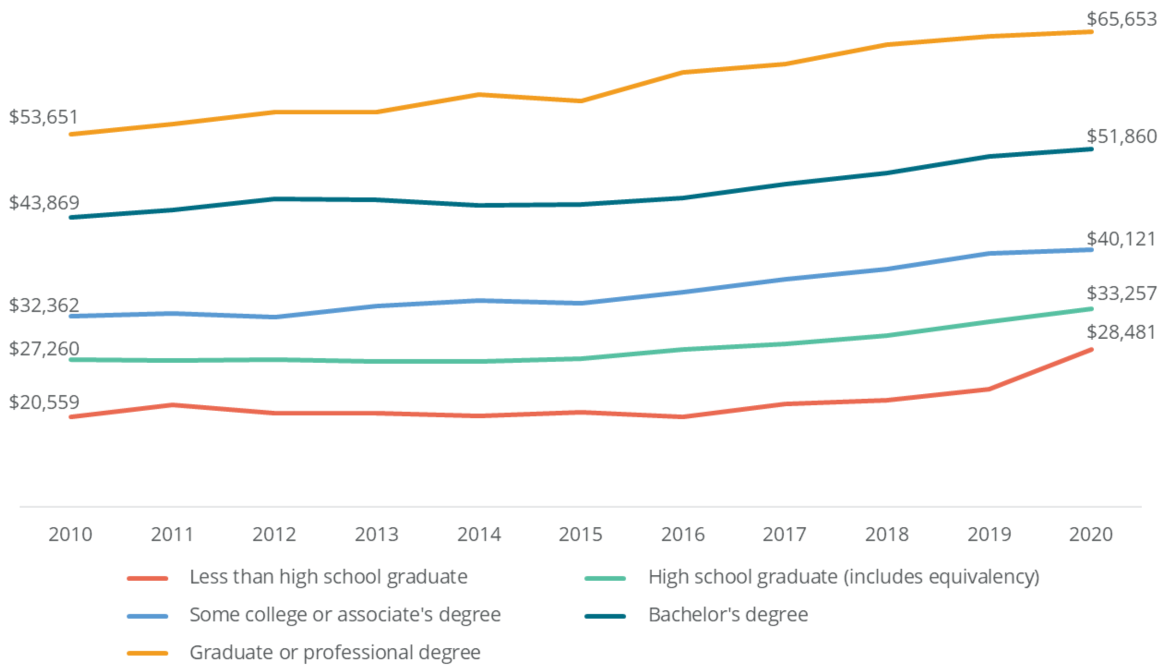
Source:

5-year 2020 ACS estimates and Root Policy Research.



As illustrated in Figure V-28, median earnings for high school graduates increased by 22% over the last decade (from $27,260 to $33,257). Earnings for college graduates also increased by 18% over the same period, but earnings for those with graduate degrees increased by 22%. Setting Cumberland County students up for success means ensuring they have a steady path to post-secondary education.

Figure V-28
Medan Annual Earnings by Education, Cumberland County, 2010-2020



Note: For population aged 25 and older.

Source: 5-year 2020 ACS estimates and Root Policy Research.

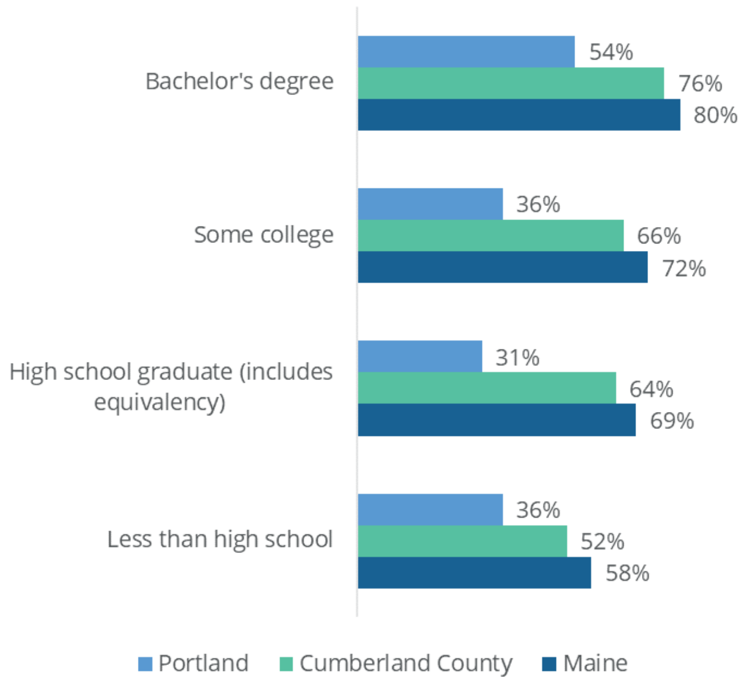
Homeownership rates increase with levels of educational attainment, as shown in Figure V-29 below.

- In Cumberland County, as of 2020, 52% of those without a high school diploma own their homes. For the state overall, that rate is 58%. This difference among the county and state is the largest of all educational attainment groups, suggesting that workers with lower levels of educational attainment would find it harder to purchase in the county (relative to other parts of the state).
- In Portland, the homeownership rate is significantly lower for all groups without a college degree in Portland. Additionally, compared to the county and state, Portland residents with a college degree are much less likely to own their homes, suggesting that Portland residents, regardless of educational attainment, have a more difficult time purchasing a home compared to other parts of the county and state.

Figure V-29. Homeownership Rates by Educational Attainment of Householder, Portland, Cumberland County, and Maine, 2020

Source:

5-year 2020 ACS estimates and Root Policy Research.



SECTION VI.

DISPROPORTIONATE HOUSING NEEDS

SECTION VI.
Disproportionate Housing Needs

The primary purpose of a disproportionate housing needs analysis is to identify how **affordable housing opportunities**, including the location of housing, differs for members of protected classes—and to determine if such differences are related to discriminatory actions or effects.

This section examines disproportionate housing needs. It includes data from Cumberland County and, when available, all 27 jurisdictions included in the Cumberland County HOME Consortium. To allow for a robust yet succinct analysis, each jurisdiction is included in their respective apportionment district as determined by the county.

The section covers:

- Housing unit growth, unit type diversity, vacancies, and second home use;
- Housing cost trends and the effects of rising costs on residents, including displacement and eviction and ability to utilize rental assistance;
- Where affordable housing is located and how this affects access to opportunity; and
- Who benefits from housing programs, including publicly supported housing, and how qualification criteria (credit history, criminal behavior, rental history/evictions) affect housing choice.

Geographic area of analysis. This section includes data from Cumberland County and all 27 jurisdictions included in the Cumberland County HOME Consortium that are eligible to receive housing and community development funds from the U.S. Department of Housing and Urban Development.

To allow for a robust yet succinct analysis, each jurisdiction is included in their respective apportionment district as determined by the County.

- District 1 includes Baldwin, Bridgton, Gorham, Scarborough, Sebago, and Standish, located in the western and southern portions of the county. The largest jurisdiction, Scarborough, has a population of 22,135.
- District 2 includes Casco, Falmouth, Gray, Harrison, Naples, New Gloucester, Raymond, and Windham, located in the northern and central portions of the county. The largest jurisdiction, Windham, has a population of 18,434.

- District 3 includes Brunswick, Chebeague Island, Cumberland, Freeport, Harpswell, Long Island, North Yarmouth, Pownal, and Yarmouth, located in the eastern portion of the county. The largest jurisdiction, Brunswick, has a population of 21,756.
- District 4 includes Cape Elizabeth, South Portland, and Westbrook, located in the southern portion of the county. The largest jurisdiction, South Portland, has a population of 26,498.
- District 5 encompasses the city of Portland, which is located in the southern portion of the county. The city has a population of 68,408.

Primary Findings

- Housing production in Cumberland County varied considerably among jurisdictions and districts. Local permit data shows that Portland (District 5) produced the most housing units of any singular jurisdiction in the county between 2010 and 2022, with nearly 5,000 units approved and over 2,000 certificates of occupancy issued over that time period.[1] According to ACS data, District 1 (made up of six jurisdictions) and District 2 (made up of eight jurisdictions) added an estimated 3,600 and 3,400 housing units between 2010 and 2020. The suburban communities of Scarborough and Westbrook each added a little more than 1,100 units over the same time period.

- Of the City of Portland's units approved since 2010, about one quarter are designated to be affordable. Outside of the City of Portland, this newly developed housing was largely market rate and most affordable units are targeted for elderly residents. **Policies that favor affordable elderly housing over affordable family housing work to limit access to quality education for low income families.**

- During 2019, the county experienced a net loss of nearly 1,150 residents, with most residents moving to neighboring counties. **The out-migration of Cumberland County residents may be driven by rising housing costs**. A correlation analysis of median rents and out-migration suggests that rising costs affected migration patterns between 2011 to 2019. Many of the households moving to neighboring counties still commute to Cumberland County for work: 40% of the county's workers in 2019 commuted from another county. Transportation times to and from work are also increasing: commuters' time driving increased by 5% between 2010 and 2019.

- The housing market continues to be very tight, and challenging for low income households. Between 2010 and 2020, **the median rent increased by 37% in**

[1] ACS data estimates for the city of Portland reported low unit growth between 2010-2020, which did not take into account recent permitting and approval activity.

Cumberland County and 43% for the City of Portland—both much higher than the statewide increase of 23%. The **increase in home values has been more tame**, rising 16% in the county and 22% in Portland, compared to 12% in the state.

- **African American/Black households have extremely low homeownership rates**—11% in Portland and 19% in Cumberland County (compared to 25% in Maine). **All other racial and ethnic groups have homeownership rates that are more similar to the White homeownership rate.** To close other racial gaps in ownership, an estimated 164 Asian renters, 51 Native American renters, and 141 Hispanic renters would need to become owners. A much larger number—1,169 African American/Black renters—would need to become owners to close the White/Black homeownership gap.

- **Home loan denial rates were lowest among African American/Black and White Cumberland County applicants**, at 10% and 11% respectively. The very low denial rate among African American/Black applicants is unusual for U.S. cities, and is particularly notable given the extremely low homeownership rate among African American/Black households in the county and city.

- Geographically (Figure VI-37 maps), denial rates outside of the Portland – South Portland area were mostly driven by White applicants. African American/Black applicants, in particular, have a preference for buying in and near Westbrook, while Asian and Hispanic applicants seek ownership in slightly broader geographic areas. **White applicants appear less likely to be denied in many of the neighborhoods where applicants of color are focusing their homebuying efforts.**

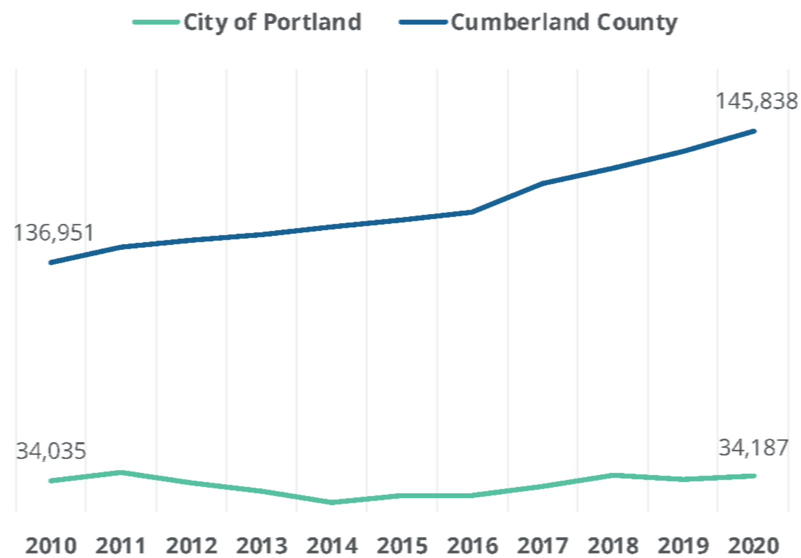
Housing Supply

According to the American Community Survey, between 2010 and 2020, Cumberland County added nearly 9,000 housing units, for an increase of 6%. Housing unit growth in Cumberland County slightly outpaced the state's growth of 5%. As shown in Figure VI-1a, the county's housing stock has grown steadily since 2010, with an uptick in production beginning in 2016. However, these data do not fully capture permit and construction activity in recent years, which has been strong in the city of Portland, due to a lag in the ACS tracking.

Figure VI-1a. Total Occupied and Vacant Housing Stock, Cumberland County and Portland, 2010 to 2020

Source:

2010 and 2020 5-year ACS data and Root Policy Research.



Housing supply in Portland. While 5-year American Community Survey data shows that housing production in Portland increased by less than 1% over the decade, local City data2 (Figure VI-1b) shows a marked increase in housing supply, particularly in the last few years. The difference is due to the lag in tracking from the Census: Five-year ACS data do not adequately capture the boost in units approved by the Planning Board and receiving Certificates of Occupancy.

Since 2010, the City of Portland's Planning Board has approved 4,535 housing units through site plan review, with nearly a quarter of those units designated as affordable (1,079 units). Of these, 2,285 have a Certificate of Occupancy.

With this activity, housing unit growth between 2010 and 2020 in Portland exceeds 7%.

[2] Local housing data tends to be timelier and more reflective of current conditions relative to national data, as well as have more recent and detailed data on housing production and the different mix of housing types being produced (or not produced). More information can be found at https://localhousingsolutions.org/analyze/using-local-housing-data/.

Figure VI-1b.
Housing Permit Data, City of Portland, 2010-2022

	2010-2014	2015-2019	2020-2022	Total
Units Approved by Planning Board	**566**	**2,386**	**1,583**	**4,535**
Market Rate Units	385	1,909	1,162	3,456
Affordable Units	181	477	421	1,079
Units With Certificate of Occupancy	**566**	**1,650**	**69**	**2,285**
Market Rate Units	385	1,300	52	1,737
Affordable Units	181	350	17	548

Note: Data in figure are current as of March 16, 2023.

Source: City of Portland Housing and Community Development Department.

Variance by jurisdiction. Housing unit growth varied considerably by jurisdiction, with a handful of cities and towns responsible for more than half of the county's total growth, according to the ACS. By jurisdiction and District,[3]

- The largest percentage increases in housing production occurred in Casco (with an increase in housing units of 29%), the tourist area of Chebeague Island (24%), Bridgton (22%), and Naples (22%).
- Four jurisdictions showed a decline in total housing units: Long Island (a 20% decline), Pownal (-8%), Brunswick (-5%), and New Gloucester (-1%). Brunswick lost the most units overall between 2010 and 2020 (455 units), followed by Long Island (100 units) and Pownal (54 units).
- The suburban communities of Scarborough and Westbrook each added a little more than 1,100 units. These two areas alone accounted for 26% of the ACS's measured housing production in the county between 2010 and 2020. By comparison, these two cities represent 13% of the county's housing stock.
- Between 2010 and 2020, Portland produced more housing than measured by the ACS in any other community in the county, with certificates of occupancy issued to nearly 2,300 units, the vast majority in a multi-family setting. Over the same time period, Portland issued certificates of occupancy for over 500 affordable units.

[3] Unit counts are based on 5-year American Community Survey (ACS) estimates, which was the most recent data source available for small jurisdictions. The 5-year ACS was used for all jurisdictions to maintain consistency.

Figures VI-2 through VI-6 show housing unit estimates for 2010 and 2020, the percent change in units, and the percent of the stock that is single family detached homes.

Unit type. Single family homes make up 66% of Cumberland County's housing stock overall. Attached homes—including du/tri/fourplexes and townhomes—make up another 17%. Small (5-19 unit) multifamily units make up 6.8%, about the same as larger multifamily units (6.4%) and mobile homes comprise 4% of the county's housing stock.

Variance by jurisdiction. Housing unit composition ranges widely among Districts and jurisdictions:

- In rural jurisdictions, single family detached homes dominate the housing stock, typically comprising 85% or more of housing units. The exceptions are in Casco, New Gloucester, Brunswick (home of Bowdoin college), Freeport, and Yarmouth where single family homes make up less than 80% of total housing units.
- The suburban communities of Scarborough and Westbrook—with the fastest growth in housing units—differ widely in their housing stock composition. Scarborough's housing stock is 75% single family detached while Westbrook's is 49%. South Portland's stock is 59% single family detached.
- Per the ACS, in Portland, single family homes make up the minority—37%—of all housing unit types.

Figure VI-2. Total Housing Stock, by Jurisdiction in District 1, 2010 and 2020

Source: 2020 ACS 5-year estimates.

	2010 Housing Stock	2020 Housing Stock	Percent Change	Percent Single-Family Home
District 1	24,148	27,539	14%	81%
Baldwin	660	712	8%	82%
Bridgton	3,917	4,781	22%	82%
Gorham	5,470	6,234	14%	79%
Scarborough	8,406	9,598	14%	75%
Sebago	1,340	1,511	13%	85%
Standish	4,355	4,703	8%	89%
Cumberland County	136,951	145,838	6%	66%

Figure VI-3. Total Housing Stock, by Jurisdiction in District 2, 2010 and 2020

Source:

2020 ACS 5-year estimates.

	2010 Housing Stock	2020 Housing Stock	Percent Change	Percent Single-Family Home
District 2	27,843	31,466	13%	84%
Casco	2,521	3,240	29%	71%
Falmouth	4,611	5,081	10%	82%
Gray	3,752	4,377	17%	81%
Harrison	1,910	2,128	11%	89%
Naples	2,896	3,521	22%	80%
New Gloucester	2,261	2,238	-1%	77%
Raymond	2,839	3,006	6%	97%
Windham	7,053	7,875	12%	88%
Cumberland County	136,951	145,838	6%	66%

Figure VI-4. Total Housing Stock, by Jurisdiction in District 3, 2010 and 2020

Source:

2020 ACS 5-year estimates.

	2010 Housing Stock	2020 Housing Stock	Percent Change	Percent Single-Family Home
District 3	24,619	25,154	2%	72%
Brunswick	9,451	8,996	-5%	54%
Chebeague Island	472	584	24%	98%
Cumberland	2,855	2,999	5%	82%
Freeport	3,773	4,165	10%	73%
Harpswell	4,213	4,383	4%	89%
Long Island	493	393	-20%	94%
North Yarmouth	1,367	1,522	11%	92%
Pownal	655	601	-8%	88%
Yarmouth	1,340	1,511	13%	68%
Cumberland County	136,951	145,838	6%	66%

Figure VI-5. Total Housing Stock, by Jurisdiction in District 4, 2010 and 2020

Source:

2020 ACS 5-year estimates.

	2010 Housing Stock	2020 Housing Stock	Percent Change	Percent Single-Family Home
District 4	23,449	24,960	6%	60%
Cape Elizabeth	4,027	4,063	1%	90%
South Portland	11,549	11,869	3%	59%
Westbrook	7,873	9,028	15%	49%
Cumberland County	136,951	145,838	6%	66%

Figure VI-6. Total Housing Stock, by Jurisdiction in District 5, 2010 and 2020

	2010 Housing Stock	2020 Housing Stock	Percent Change	Percent Single-Family Home
District 5 - Portland	34,035	36,320	7%	37%
Cumberland County	136,951	145,838	6%	66%

Source:

City of Portland Housing and Community Development Department and 2020 ACS 5-year estimates.

Second homes and in-migration. Cumberland County has an estimated 145,838 total housing units. Of those, 15,216, or 10% are being used for seasonal or recreational use, a slight increase from 2010. By comparison, units that are for rent or for sale make up 2% of total housing units—an incredibly low vacancy rate. A vacancy rate of at least 5% is needed to ensure a housing market that can adequately respond to household demand.

Units that are vacant because of seasonal, recreational, or vacation use account for 68% *of all vacant units*. The next most common purpose for vacancy was "other"—meaning that the reason for vacancy is unknown. Units for rent made up 9% of all vacant units. Units for sale made up 4% of all vacant units.

As shown by the figure below, the county's proportion of seasonal, recreational, or vacation use units had been on a consistently upward trend until 2020, when the number of units declined—perhaps due to a conversion of some units into permanent occupancy (by retirees, remote workers, etc.).

Figure VI-7. Housing Units Vacant for Seasonal or Recreational Use, Cumberland County, 2010 to 2020

Source:
5-year ACS data and Root Policy Research.

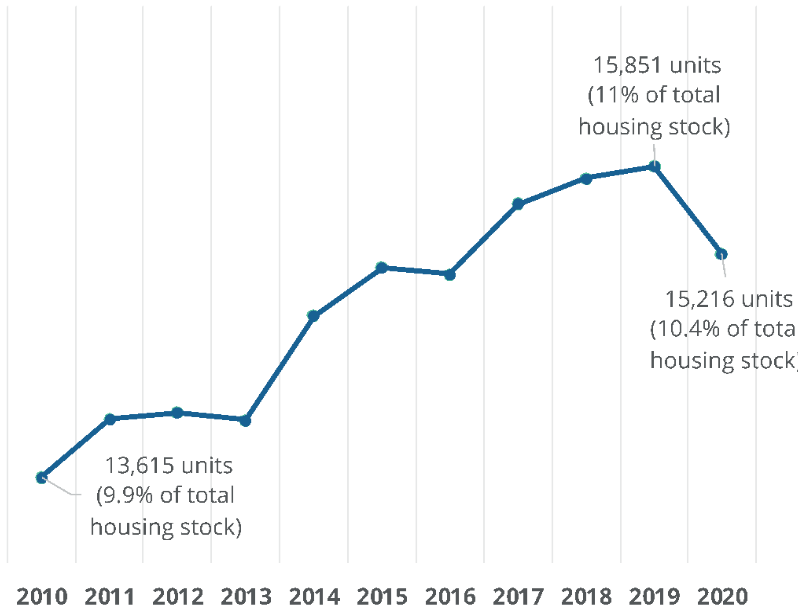
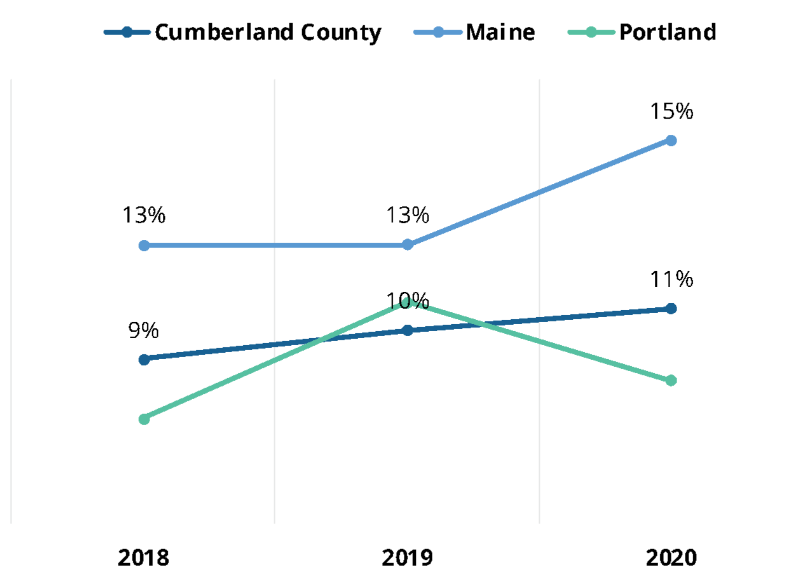


Figure VI-8 shows recent trends in home loans that were made for second homes as captured in the Home Mortgage Disclosure Act (HMDA) data. These data underestimate second home acquisition trends, as they exclude purchases made in cash. Still, the data are useful to track a subset of acquisition trends.

In both the state and Cumberland County, mortgage loans for second homeownership have increased since 2018, albeit slightly.

Figure VI-8. Mortgage Loans for Second Homes, Cumberland County and Maine, 2018 to 2020

Source:
HMDA and Root Policy Research.



A handful of jurisdictions—mostly those with resort areas—are responsible for the bulk of the county's units in seasonal and recreational use. Portland, by contrast, has relatively few seasonal and recreational use units: the city's seasonal and recreational use units comprise less than 10% of the county's seasonal and recreational use units—compared to 23% of all of the county's housing units.

Variance by jurisdiction. By jurisdiction and District,

- Five jurisdictions have 40% or higher of their entire housing stock dedicated to seasonal rentals: Bridgton (40%), Sebago (41%), Naples (41%), Chebeague Island (50%), and Long Island (65%).
- Jurisdictions with the lowest proportion of their housing units as seasonal or recreational include Gorham (0%), Falmouth (3%), Brunswick (3%), Cumberland (0%), North Yarmouth (0%), Pownal (1%), Yarmouth (2%), South Portland (1%), Westbrook (0%), and Portland (4%).

Figure VI-9.
Reason for Vacancies, by Jurisdiction in District 1, 2020

	Total Housing Units	Vacant Units		Seasonal/Recreational Vacancies	
		Number	% of Total	Number	% of Total
District 1	27,539	5,649	21%	4,365	16%
Baldwin	712	172	24%	115	16%
Bridgton	4,781	2,302	48%	1,911	40%
Gorham	6,234	176	3%	-	0%
Scarborough	9,598	1,136	12%	795	8%
Sebago	1,511	711	47%	619	41%
Standish	4,703	1,152	24%	925	20%
Cumberland County	145,838	22,454	15%	15,216	10%

Source: 2020 5-year ACS data and Root Policy Research.

Figure VI-10.
Reason for Vacancies, by Jurisdiction in District 2, 2020

	Total Housing Units	Vacant Units		Seasonal/Recreational Vacancies	
		Number	% of Total	Number	% of Total
District 2	31,466	6,810	22%	5,692	18%
Casco	3,240	1,327	41%	1,189	37%
Falmouth	5,081	295	6%	160	3%
Gray	4,377	720	16%	622	14%
Harrison	2,128	727	34%	655	31%
Naples	3,521	1,560	44%	1,428	41%
New Gloucester	2,238	197	9%	88	4%
Raymond	3,006	1,098	37%	993	33%
Windham	7,875	886	11%	557	7%
Cumberland County	145,838	22,454	15%	15,216	10%

Source: 2020 5-year ACS data and Root Policy Research.

Figure VI-11.
Reason for Vacancies, by Jurisdiction in District 3, 2020

	Total Housing Units	Vacant Units		Seasonal/Recreational Vacancies	
		Number	% of Total	Number	% of Total
District 3	27,113	4,472	16%	2,769	10%
Brunswick	8,996	701	8%	300	3%
Chebeague Island	584	308	53%	291	50%
Cumberland	2,999	79	3%	-	0%
Freeport	4,165	750	18%	364	9%
Harpswell	4,383	2,001	46%	1,469	34%
Long Island	393	276	70%	254	65%
North Yarmouth	1,522	95	6%	-	0%
Pownal	601	39	6%	9	1%
Yarmouth	3,470	223	6%	82	2%
Cumberland County	145,838	22,454	15%	15,216	10%

Source: 2020 5-year ACS data and Root Policy Research.

Figure VI-12.
Reason for Vacancies, by Jurisdiction in District 4, 2020

	Total Housing Units	Vacant Units		Seasonal/Recreational Vacancies	
		Number	% of Total	Number	% of Total
District 4	24,960	1,578	6%	346	1%
Cape Elizabeth	4,063	309	8%	166	4%
South Portland	11,869	627	5%	146	1%
Westbrook	9,028	642	7%	34	0%
Cumberland County	145,838	22,454	15%	15,216	10%

Source: 2020 5-year ACS data and Root Policy Research.

Figure VI-13.
Reason for Vacancies, by Jurisdiction in District 5, 2020

	Total Housing Units	Vacant Units		Seasonal/Recreational Vacancies	
		Number	% of Total	Number	% of Total
District 5 - Portland	34,187	3,391	10%	1,498	4%
Cumberland County	145,838	22,454	15%	15,216	10%

Source: 2020 5-year ACS data and Root Policy Research.

Housing Costs

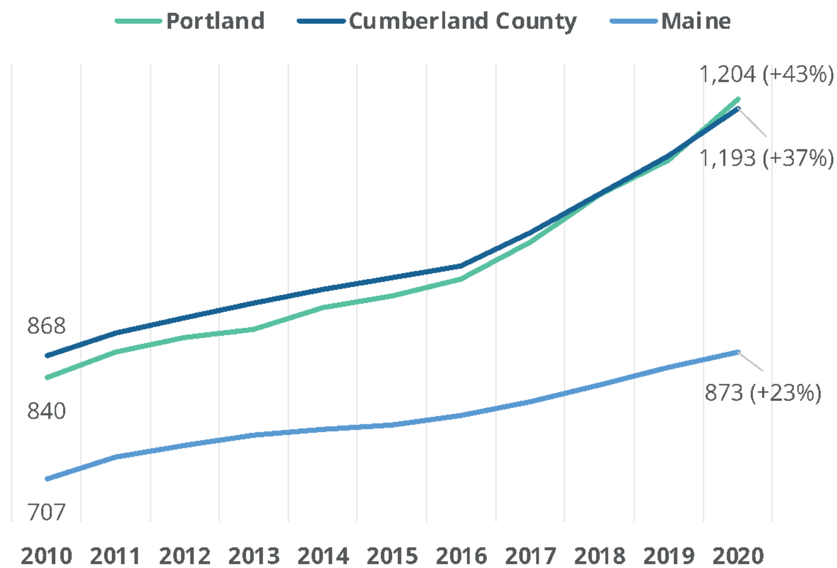
Rent costs. In 2010, the median rent in Cumberland County was $868 per month, and the statewide median was $707 per month. By 2020, Cumberland County's median rent had grown to $1,193—a 37% increase. Rents statewide increased to $873—a 23% increase.

The faster increase in the county's rent widened the price differential between the county and the state. As of 2020, the median rent in the county was 37% higher than the statewide rent.

The median rent in the City of Portland was $840 per month in 2010, slightly less than the county median. By 2020, the City's median surpassed that of the county, reaching $1,204 per month. This increase in median rents of 43% was higher than the county's and nearly twice that of the state.

Figure VI-14. Median Rent, Portland, Cumberland County, and Maine, 2010 to 2020

Source:
5-year ACS data and Root Policy Research.



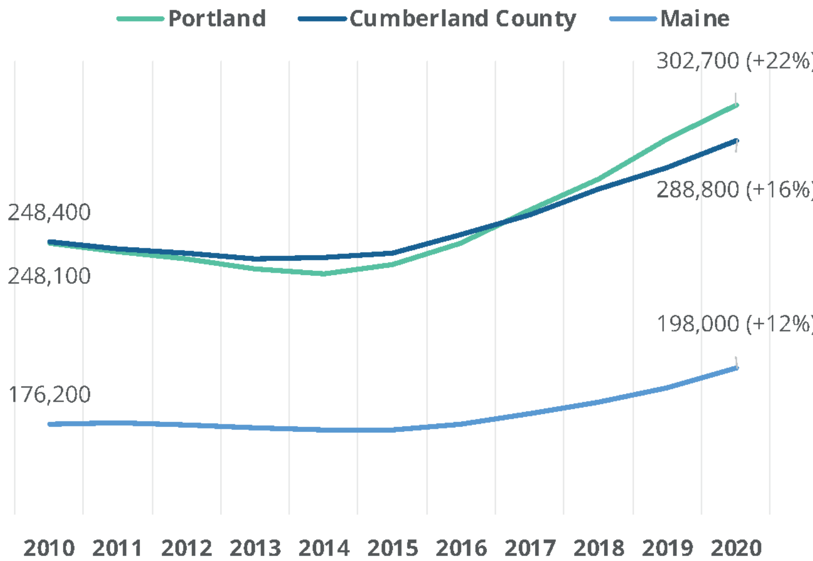
Home values. Growth in home values in Cumberland County outpaced the state overall, though less drastically than rent increases. The median home value rose 16% in the county between 2010 and 2020 (from $248,400 to $288,800), compared to 12% for the state overall.

The rise in the county's and state's home values was less than half of the increase in median rent between 2010 and 2020 (rents increased by 37% for the county and 23% for the state). Portland's home values increased from $248,100 in 2010 to $302,700 in 2020—a 22% increase. This was much higher than the county increase and, like the increase in rents, nearly twice that of the state increase.

Figure VI-15. Median Home Values, Portland, Cumberland County, and Maine, 2010 to 2020

Source:

5-year ACS data and Root Policy Research.



Variance by jurisdiction. The jurisdictions with the most relevant changes in gross rent between 2010 and 2020 were:

- Long Island's rent increased the most, by 126% (from $725 to $1,639).
- The next largest increase was in Naples and Freeport at 83% and 61%, respectively.
- Nine jurisdictions experienced increases above the 37% increase in Cumberland County.
- A number of jurisdictions experienced much smaller increases in median rent over the decade with Harrison (1%), Harpswell (2%), and Cumberland (4%) all seeing minor but positive growth.
- Three jurisdictions had gross rent values that declined during the period: Cape Elizabeth (-2%), Baldwin (-18%), and Casco (-18%). Notably, all three of the jurisdictions with declining rents had positive housing price increases, with Cape Elizabeth's median home value increasing 29% between 2010 and 2020.

The jurisdictions with the most relevant changes in self-reported median home values between 2010 and 2020 were:

- Chebeague Island's home values experienced a very strong increase of 151%, from $175,000 to $439,800;
- The next largest increases were in Pownal (30%) and Cape Elizabeth (29%);
- Ten jurisdictions experienced increases above the 16% increase in Cumberland County;
- Three jurisdictions had median home values that declined during the period: Sebago (-11%), Naples (-19%), and Raymond (-2%); and

- Uniquely, Naples experienced the second highest rental increases (+83%), while the home values declined the most (-19%), suggesting a shift from homeowners to renters.

Figure VI-16.
Median Rent and Home Values, by Jurisdictions in District 1, 2020

	Median Rent		Median Home Value	
	Median Rent in 2020	% Change from 2010	Median Home Value in 2020	% Change from 2010
District 1				
Baldwin	$ 913	-18%	$ 187,100	13%
Bridgton	$ 806	24%	$ 177,800	4%
Gorham	$ 1,184	46%	$ 287,100	18%
Scarborough	$ 1,399	28%	$ 376,100	18%
Sebago	$ 881	19%	$ 173,900	-11%
Standish	$ 975	10%	$ 235,000	10%
Cumberland County	$ 1,193	37%	$ 288,800	16%

Source: 2020 5-year ACS data and Root Policy Research.

Figure VI-17.
Median Rent and Home Values, by Jurisdictions in District 2, 2020

	Median Rent		Median Home Value	
	Median Rent in 2020	% Change from 2010	Median Home Value in 2020	% Change from 2010
District 2				
Casco	$ 780	-18%	$ 210,000	6%
Falmouth	$ 1,581	49%	$ 463,000	20%
Gray	$ 1,140	28%	$ 258,100	22%
Harrison	$ 889	1%	$ 177,200	8%
Naples	$ 1,506	83%	$ 201,400	-19%
New Gloucester	$ 999	36%	$ 253,500	8%
Raymond	$ 1,189	24%	$ 263,600	-2%
Windham	$ 1,144	23%	$ 255,100	11%
Cumberland County	$ 1,193	37%	$ 288,800	16%

Source: 2020 5-year ACS data and Root Policy Research.

Figure VI-18.
Median Rent and Home Values, by Jurisdictions in District 3, 2020

	Median Rent		Median Home Value	
	Median Rent in 2020	% Change from 2010	Median Home Value in 2020	% Change from 2010
District 3				
Brunswick	$ 1,082	39%	$ 255,000	19%
Chebeague Island	$ 1,625	n/a	$ 439,800	151%
Cumberland	$ 1,200	4%	$ 377,800	7%
Freeport	$ 1,358	61%	$ 330,500	9%
Harpswell	$ 1,089	2%	$ 388,100	8%
Long Island	$ 1,639	126%	$ 364,000	9%
North Yarmouth	$ 1,233	21%	$ 358,600	4%
Pownal	$ 1,146	16%	$ 312,500	30%
Yarmouth	$ 1,367	46%	$ 386,500	7%
Cumberland County	$ 1,193	37%	$ 288,800	16%

Source: 2020 5-year ACS data and Root Policy Research.

Figure VI-19.
Median Rent and Home Values, by Jurisdictions in District 4, 2020

	Median Rent		Median Home Value	
	Median Rent in 2020	% Change from 2010	Median Home Value in 2020	% Change from 2010
District 4				
Cape Elizabeth	$ 1,151	-2%	$ 469,600	29%
South Portland	$ 1,346	50%	$ 276,100	22%
Westbrook	$ 1,076	29%	$ 240,800	12%
Cumberland County	$ 1,193	37%	$ 288,800	16%

Source: 2020 5-year ACS data and Root Policy Research.

Figure VI-20.
Median Rent and Home Values, by Jurisdictions in District 5, 2020

	Median Rent		Median Home Value	
	Median Rent in 2020	% Change from 2010	Median Home Value in 2020	% Change from 2010
District 5 - Portland	$ 1,204	43%	$ 302,700	22%
Cumberland County	$ 1,193	37%	$ 288,800	16%

Source: 2020 5-year ACS data and Root Policy Research.

In-migration and the Effect on Housing Costs

Regional migration patterns. In 2019, Cumberland County had negative net migration of -1,145, meaning more people left the county than moved into the county. Most individuals who left Cumberland County in 2019 moved to another county in Maine, mostly neighboring counties, like York (-714) and Androscoggin (-537) Counties, followed by Penobscot County (-289). Among those *moving into Cumberland County* from other Maine counties, most moved from neighboring Oxford County (148), followed by Aroostook (128) and Hancock (108) Counties. Figure VI-21 shows the counties into which Cumberland County residents migrated (negative numbers), and the counties from which new Cumberland County residents came (positive numbers).

Figure VI-21. Cumberland County In- and Out-migration, 2019

Source: 2019 5-year ACS estimates and Root Policy Research.

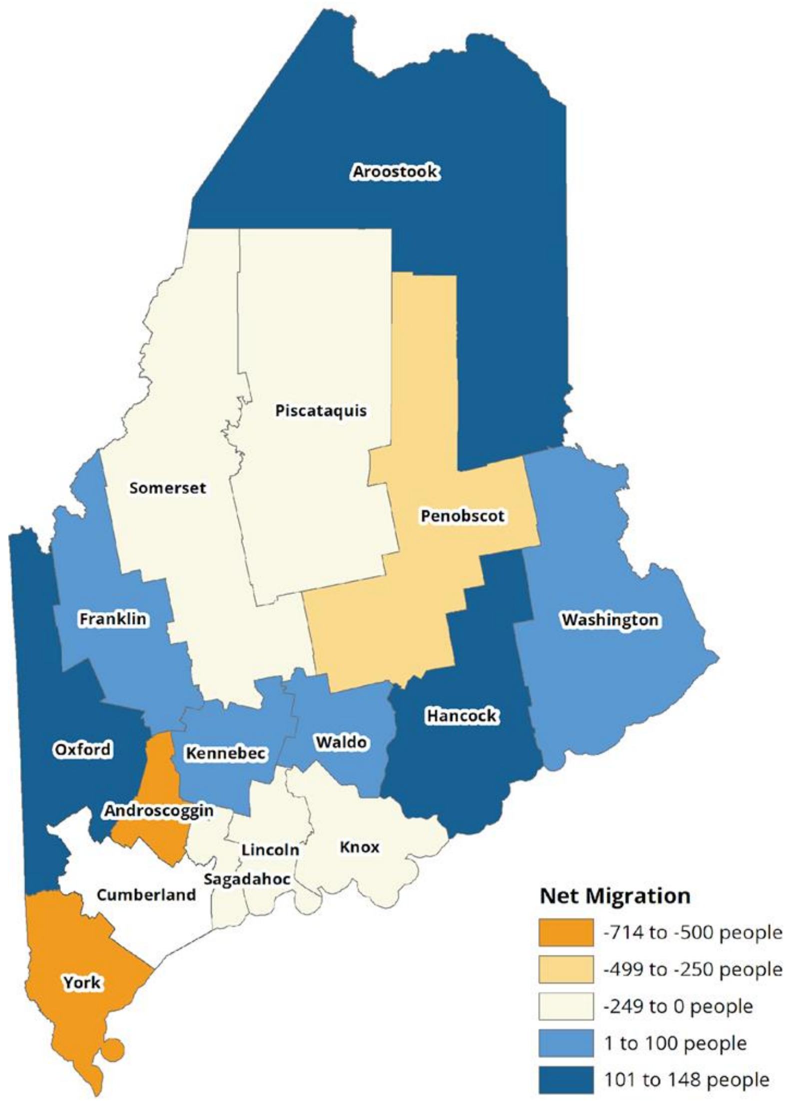
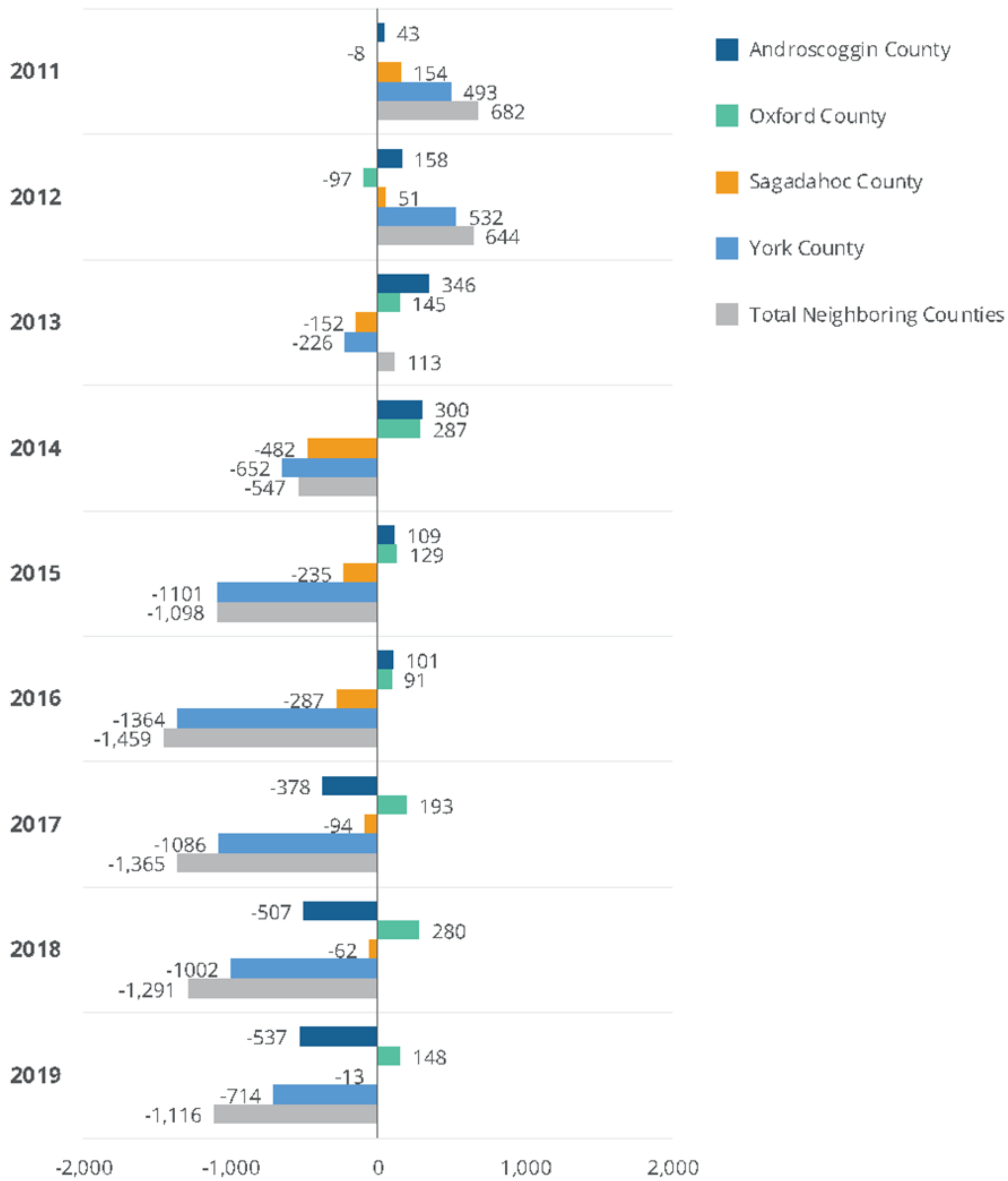


Figure VI-22 illustrates the trends in net migration into and out of Cumberland County from neighboring counties. There has been increasing overall net out-migration from Cumberland to neighboring counties, largely driven by individuals moving from Cumberland to York and Androscoggin counties. On net in 2019, Cumberland County lost 1,116 residents to neighboring counties. This is a 264% decrease from 2011, when Cumberland County gained 682 residents from these neighboring counties, on net.

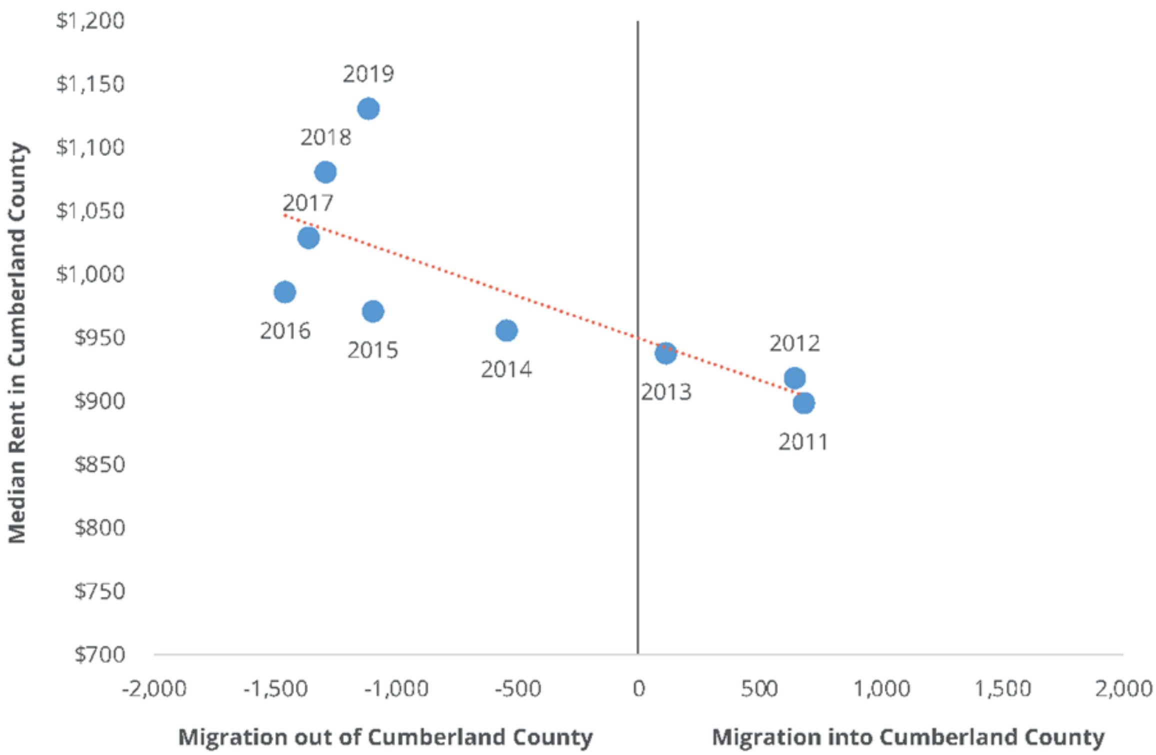
Figure VI-22.
Net Migration in Cumberland County to/from Neighboring Counties, 2011 to 2019



Source: 2019 5-year ACS estimates and Root Policy Research.

Effect of housing costs. The net out-migration of Cumberland County residents to neighboring counties may be driven by rising housing costs. Statistical correlation measures can help determine the relationship between migration and housing costs. Figure VI-23 plots the relationship between median gross rent and the number of net out-migrants to neighboring counties annually from 2011 to 2019. This relationship has a statistically significant correlation coefficient of -0.75, meaning that as rent increases, the county loses more residents to neighboring counties.[4] However, it is important to note that these are merely correlations and do not provide causal evidence. In other words, these data do not show that rent increases cause out-migration, simply that the two are associated.

Figure VI-23.
Correlation between Median Rent and Migration out of Cumberland County, 2011-2019



Source: 2019 5-year ACS estimates and Root Policy Research.

Many of the households moving to neighboring counties still commute to Cumberland County for work: 40% of the county's workers in 2019 commuted from another county.

[4] Statistically significant at the 0.01% level according to Pearson's correlation test.

This means transportation times are also increasing: time spent traveling to work has increased by 5% since 2010, from 21.9 minutes to 23.1 minutes on average.

Interstate migration. In 2019, there were -1,055 net migrants leaving Cumberland County for states other than Maine. Individuals leaving Cumberland County for another state in 2019 were most likely to go to Florida (-540), New Hampshire (-222), North Carolina (-150), and Washington (-158). Those moving into Cumberland County from another state in 2019 were most likely to be coming from Massachusetts (390), Connecticut (334), Michigan (175), and New York (148).

Disproportionate Housing Needs

In housing market studies, housing needs are typically measured by:

- Cost burden (defined below);
- The cost of housing (rents, purchase prices), typically relative to household income;
- Challenges managing rising housing costs, including displacement and eviction; and
- Homeownership attainment.

Disproportionate needs are evident when the above indicators differ by protected class. This section examines those differences.

Cost burden. Households vary considerably in their ability to manage rising housing costs and cost increases can be particularly difficult for households with stagnant incomes, job losses, and other large expenses such as childcare and health care. One way to examine how well households can manage rising costs is through trends in cost burden.

Cost burden exists when households pay more than 30% of their gross household income in housing costs. Housing costs include the rent or mortgage payment, utilities, renter or homeowner insurance, and property taxes. When households are severely cost burdened—paying 50% and more of their incomes in housing costs—they may have trouble keeping up with medications/health care, affording food, and may be at risk of eviction, foreclosure, and homelessness.

Households paying more than 30% for housing are "cost burdened"

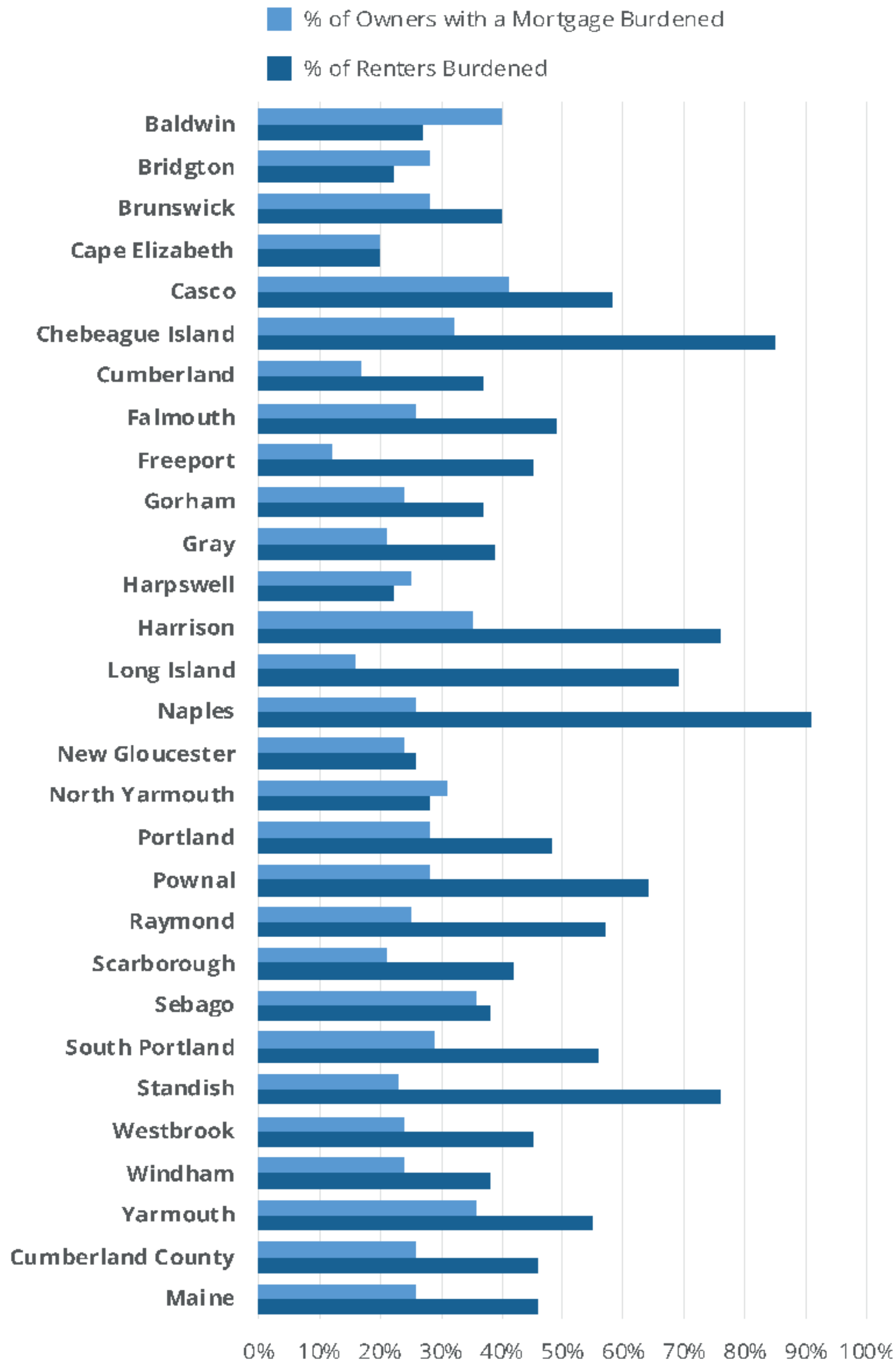
Households paying more than 50% for housing are "severely cost burdened"

Disparities in cost burden. As demonstrated in Figure VI-24, cost burden varies significantly by tenure and among jurisdictions. Renters experience cost burden at much higher levels than do owners. In some jurisdictions—namely Harrison, Long Island, Naples, and Standish—three quarters to nearly all renters are cost burdened. Both renter and owner burden are lowest in Cape Elizabeth.

Figure VI-24. Cost Burden by Jurisdiction and compared to Maine, 2020

Source:

5-year ACS data and Root Policy Research.

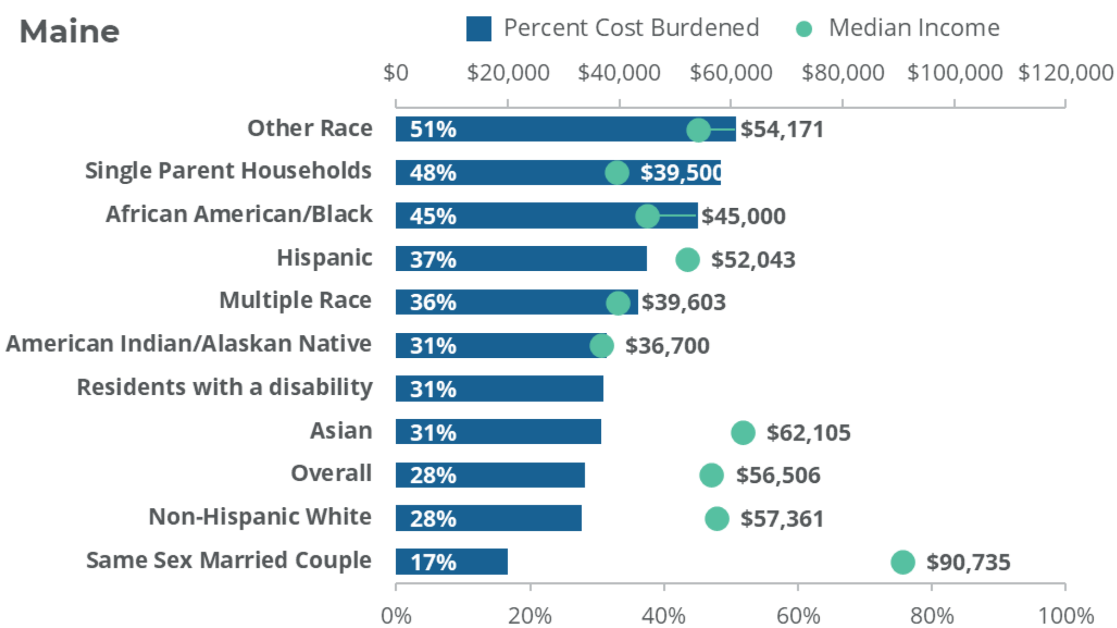


Higher levels of cost burden among renters has a disproportionate impact on resident groups who are more likely to rent, including African American/Black residents, single parents, and non-elderly residents with a disability.

Figure VI-25 shows difference in cost burden by household characteristics and median income. The relationship between cost burden and household income is not as linear as would be expected.

In Maine, some household types with the lowest median incomes are more likely than households overall to be burdened, namely single parent households and multiple race households. But Other Race, African American/Black, and Hispanic households have moderate income levels and some of the highest rates of burden. In Greater Portland (Figure VI-26), Multiple Race and Other households face very high rates of burden while earning moderate incomes. This could suggest that discrimination in the housing market is limiting their housing choices, forcing them into disproportionately higher priced units.

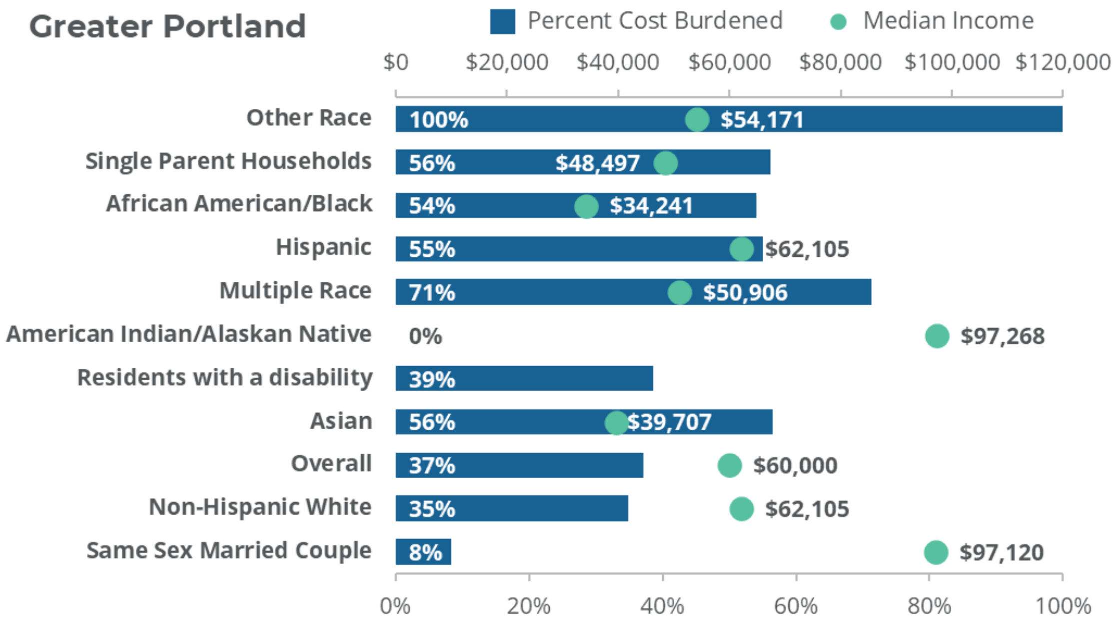
Figure VI-25.
Cost Burden and Median Household Income by Household Characteristic, Maine 2019



Note: Greater Portland uses data for PUMA 23 01000, for maps see: https://www2.census.gov/geo/maps/dc10map/PUMA_RefMap/st23_me/puma2301000/DC10PUMA2301000_001.pdf

Source: IPUMS, 2019 5-year ACS, and Root Policy Research.

Figure VI-26.
Cost Burden and Median Household Income by Household Characteristic, Greater Portland, 2019



Note: Greater Portland uses data for PUMA 23 01000, for maps see: https://www2.census.gov/geo/maps/dc10map/PUMA_RefMap/st23_me/puma2301000/DC10PUMA2301000_001.pdf

Source: IPUMS, 2019 5-year ACS, and Root Policy Research.

Managing the rising cost of housing. As housing affordability has become a growing concern in many communities, the gap between housing costs and wages has been more frequently studied. In most communities in the U.S., housing costs have risen at a faster rate than household incomes, requiring households to dedicate more of their monthly income to housing costs. This becomes a public policy concern for many reasons:

- Households become increasingly cost burdened and are at risk of eviction and homelessness;
- Households have less disposable income to spend on local goods and services, which has a negative impact on local sales tax revenue;
- Households have less disposable income to spend on larger goods (vehicles, electronics, household appliances), which negatively impacts the U.S. economy; and
- Most importantly, households are less likely to invest in education, which has long term consequences for furthering economic growth and development.

On the positive side, homeowners who have occupied their homes for a significant period of time can benefit economically from rising home prices, assuming they can afford to move. Longer term, however, if wages remain stagnant, they may have difficulty selling their homes at their desired price due to a smaller supply of eligible buyers.

Displacement. The impact of rising housing costs can affect households differently, and this is evident in the Portland region in displacement data gathered through the resident survey conducted for this study.

Overall, 19% of survey respondents experienced displacement in the past five years. By resident type:

- Single parent reported the highest rate of displacement among all groups (41%).
- Among respondents by race/ethnicity, Other Race and African American respondents reported the highest rates of displacement (31% and 26%, respectively).

Eviction. According to 2016 data from the Princeton University Eviction Lab, Cumberland County's eviction rate was 1.33%, which was lower than the statewide and national eviction rate (both at 2.3%). Cumberland County also had a lower eviction rate than neighboring counties, including York (2.3%), Oxford (2.4%), Androscoggin (4%), and Sagadahoc (4%) counties. However, according to April 2022 Census Pulse data,

- 43% of Maine renters reported a "very likely" chance of eviction or foreclosure;
- 73% said it was at least "somewhat likely" they would be forced to leave their home; and
- 81% of parenting households believe it is at least "somewhat likely" they will have to leave their current home.

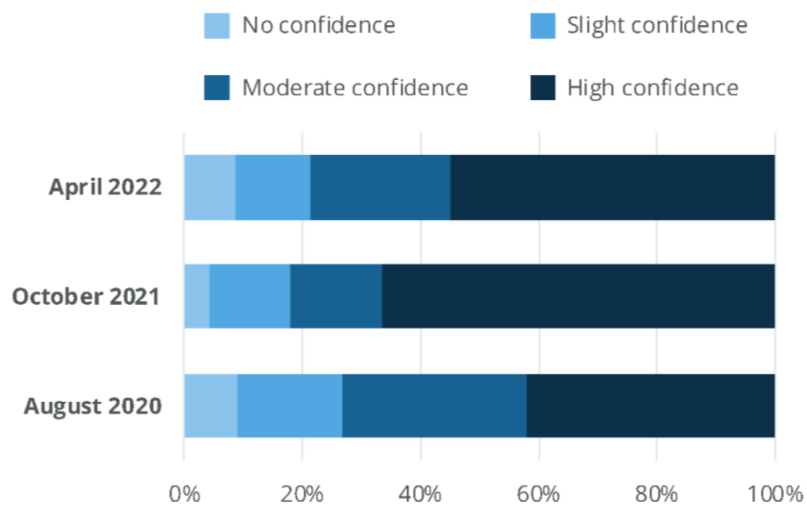
The resident survey conducted to support this study found similar concerns about being evicted regardless of race and ethnicity.

Pandemic effect. COVID has significantly affected the ability to pay rent for many Americans. The Census Bureau's "Pulse Survey," which was fielded during the pandemic, provides monthly confidence ratings for multiple cost of living standards. Data are available for Maine residents overall.

- In April 2022, the share of renter households in Maine who indicated that they had only slight confidence or no confidence in their ability to pay next month's rent was 20%, down from 25% earlier in the pandemic.
- The rate of no or slight confidence was worse among renter households with children (30%).

Figure VI-27. Confidence in Ability to Pay next month's Rent, Maine, 2020 - 2022

Source:
Census PULSE data and Root Policy Research.



Attaining homeownership. This section illustrates differences in homeownership rates by race and ethnicity for Cumberland County. It also investigates differences in homeownership opportunities, namely mortgage denial rates and high-cost loan rates. The section begins with an overview of ownership trends—and barriers to ownership and wealth-building—in the U.S. overall.

For the majority of households in the U.S., owning a home is the single most important factor in wealth-building. Homeownership is also thought to have broader public benefits, which has justified decades of public subsidization. For nearly 100 years, the federal government has subsidized ownership through the mortgage interest tax deduction and the secondary mortgage market.[5]

Yet these incentives for ownership have been in place far longer than the existence of fair lending and fair housing protections, meaning that the benefits of federal subsidies for ownership have not been equally realized by all protected classes. This explains some of the reason for ownership disparities today, in addition to the now-illegal practices of redlining, steering, blockbusting, unfair lending, and discriminatory pricing.[6] As shown in

[5] Despite the many public and private interventions to expand ownership, the overall U.S. rate has been stubbornly stagnant. In 2015, 63.7 percent of households were owners, compared to 63.9 in 1990. Contrary to what many U.S. residents believe, the U.S. does not lead developed countries in homeownership. Instead, the U.S.' rate of ownership is similar to that of the United Kingdom (63.5%) and lower than Canada's (67.0%).

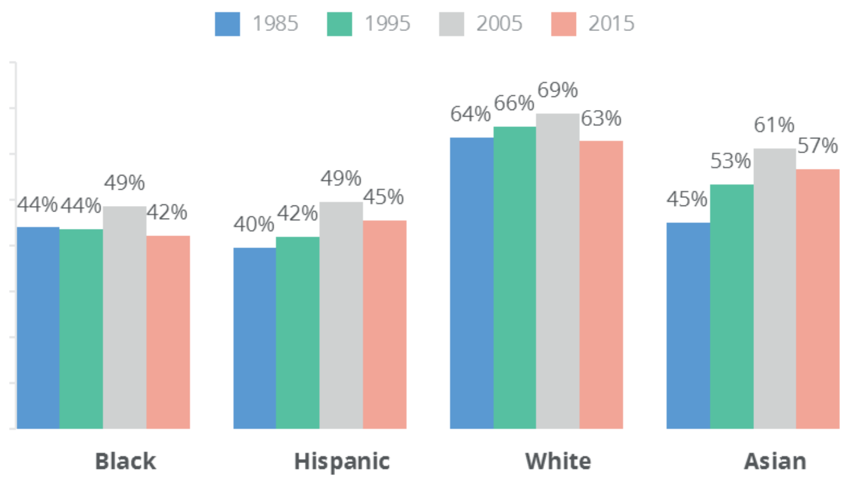
[6] "Steering" refers to the practice of showing home- and apartment-seekers homes only in neighborhoods with residents of similar races and ethnicities; it is now illegal for real estate agents to engage in steering. "Blockbusting," which is also illegal, refers to the practice of real estate agents and builders convincing homeowners to sell their homes below market because of the fear that minorities could be moving into the neighborhood, and then reselling those homes to minorities at inflated prices. "Discriminatory pricing" means intentionally charging certain protected classes more for housing than others and is often a product of steering, blockbusting, subprime lending, and other illegal practices.

the following figure, national homeownership rates of Black and Hispanic households are far lower than the rates of Asian and Non-Hispanic White households.

Nationwide, difference in homeownership rates contribute to the racial wealth gap.[7] According to a recent analysis of national ownership trends, African American homeownership has fallen during past 30 years, while Hispanic and, especially, Asian rates have increased.[8] As of 2015, African American households with a college degree were less likely to own a home than White households *without a high school degree.* [9]

Figure VI-28 shows trends in ownership by race and ethnicity in the U.S. Only Asian and Hispanic households have seen rates increase since 1985 and both increases have been significant, especially for Asian households.

Figure VI-28. U.S. Homeownership Trends by Race and Ethnicity, 1985 to 2015



Source:

Homeownership and the American Dream, Journal of Economic Perspectives, Winter 2018

The homeownership rate in Cumberland County (70%) is slightly lower than the state overall (73%). By jurisdiction, Portland has the lowest rate at 45%, followed by South Portland and Westbrook, both at 64%. All other jurisdictions, except for Brunswick (72%) and Chebeague Island (71%) have homeownership rates higher than the state's overall. Harrison and Standish have the highest rates at 92%, followed by Cape Elizabeth at 90%.

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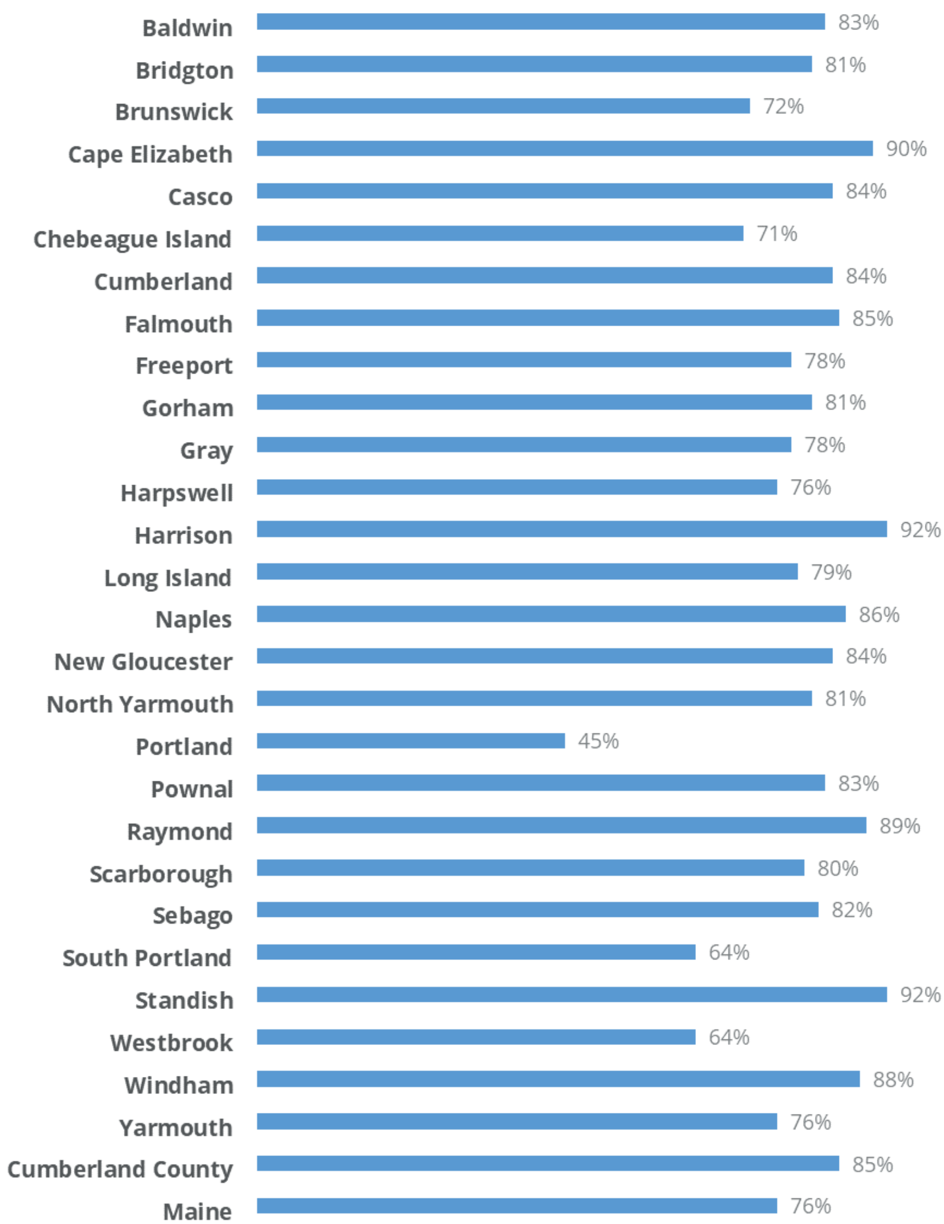
7 Hamilton, Darrick, and William A. Darity. "The political economy of education, financial literacy, and the racial wealth gap." (2017): 59-76.

8 White ownership has declined slightly, by .8 percent.

9 https://www.urban.org/sites/default/files/publication/96221/homeownership_and_the_american_dream_0.pdf

Figure VI-29.
Homeownership Rate by Jurisdiction and Compared to Maine, 2020



Source: 2020 5-year ACS estimates.

Figure VI-30 shows ownership by age for Portland and Cumberland County compared to Maine (this level of detail is not available for smaller jurisdictions). Householders under age 35 have the lowest homeownership rates, with a minority owning their homes; homeownership among this age cohort is particularly low for Portland. In Maine and Cumberland County, rates are relatively high for all other age groups except for the oldest households. Portland's homeownership rate is much lower across age groups. In all jurisdictions, 85-year-olds are more likely to be homeowners than those under 35 years old.

Figure VI-30. Homeownership Rates by Age of Householder, Portland, Cumberland County, and Maine, 2020

Source: 5-year ACS and Root Policy Research

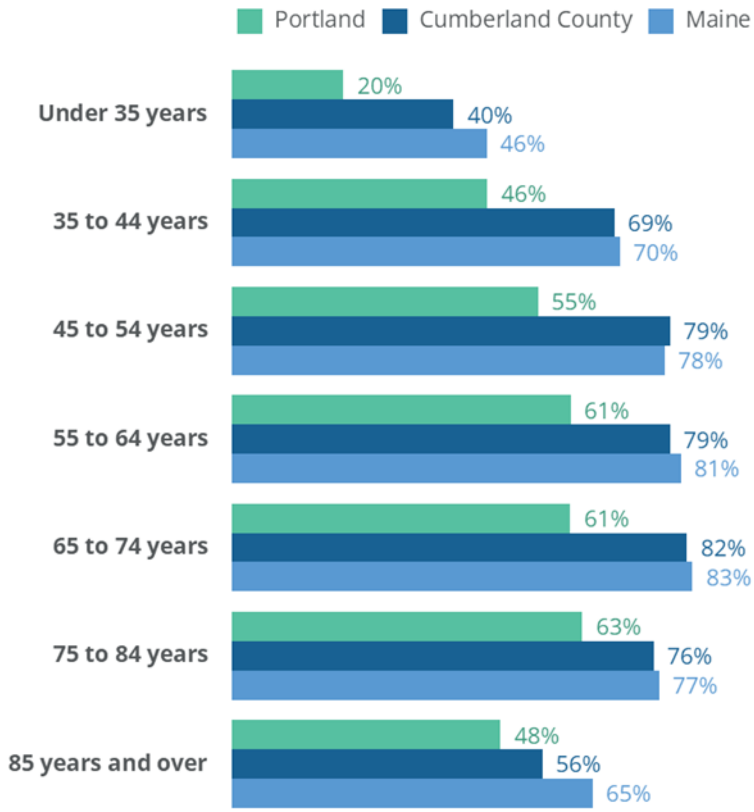


Figure VI-31 shows ownership by race and ethnicity for Portland and Cumberland County compared to Maine (again, this level of detail is not available for smaller jurisdictions).

- White households have the highest homeownership rate in the state (74%) and in Cumberland County (72%).
- African American/Black households have extremely low rates of ownership in Portland and Cumberland County: About one in 10 African American/Black households are owners in Portland. One in five are owners in Cumberland County, and one in four are owners in the state overall. Portland's African American/Black homeownership rate is nearly half of that in Cumberland County.
- Native American homeownership rates are much higher in Cumberland County than in the state overall (61% v. 51%).

Several factors are likely driving the low rate of ownership in Portland for African American/Black households. Portland's younger population in relation to the County and the State contributes to its lower homeownership rates overall (Figure VI-30), as does its lower overall income relative to the county (Figure IV-18e). Additionally, while the Black or African American population makes up 10% of the city's population, 45% of the African American or Black population in the city are foreign-born. In addition to being younger and having lower incomes compared to the non-immigrant population, the immigrant population faces distinct challenges to homeownership, including unfamiliarity with the banking system, language barriers, and credit history length. Moreover, for Portland residents who practice Islam, Islamic law does not allow taking on interest-bearing loans, which makes buying a home with a traditional mortgage infeasible.

Figure VI-31. Homeownership Rates by Race/Ethnicity, Portland, Cumberland County, and Maine, 2020

Source:
2020 5-year ACS and Root Policy Research.

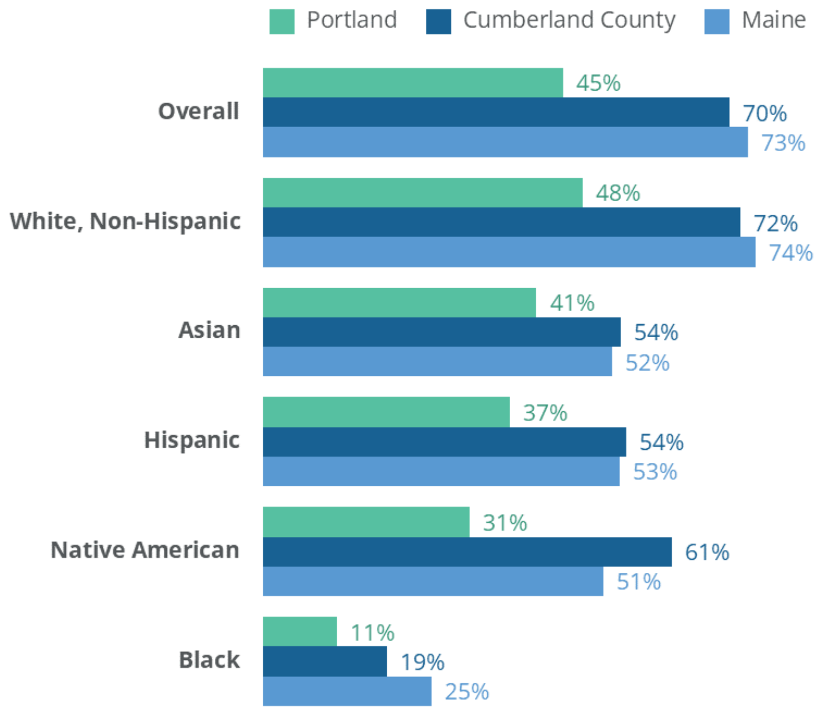


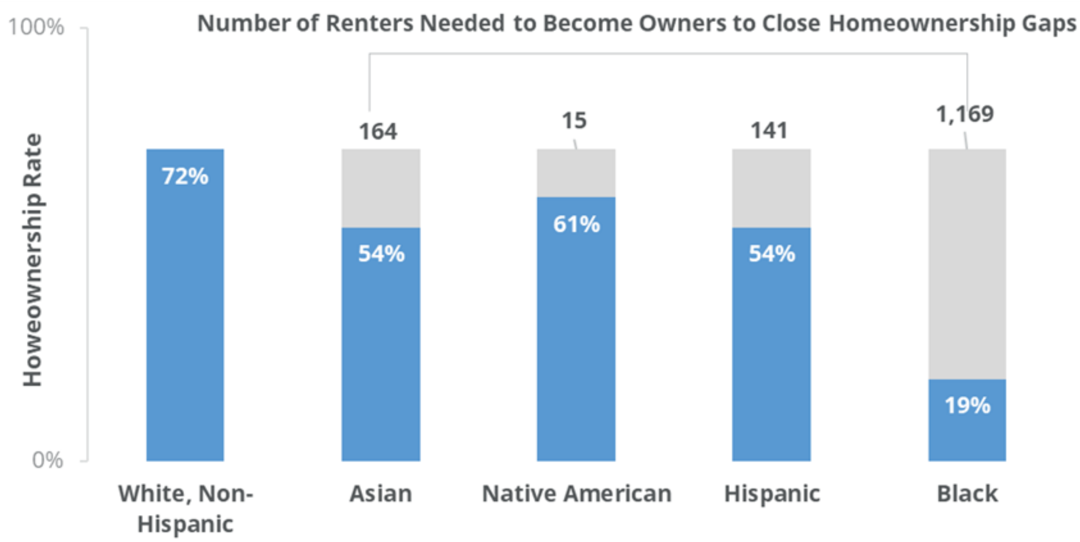
Figure VI-32 shows the number of non-White households who would need to shift from renting to owning a home to close the racial home ownership gap. For Cumberland County,

- Asian (164), Native American (51), and Hispanic (141) households would need moderate increases in ownership to close the gap in their ownership rates relative to White households.
- A much larger number—1,169 African American/Black renters—would need to become owners to close the White/Black homeownership gap.

For Portland,

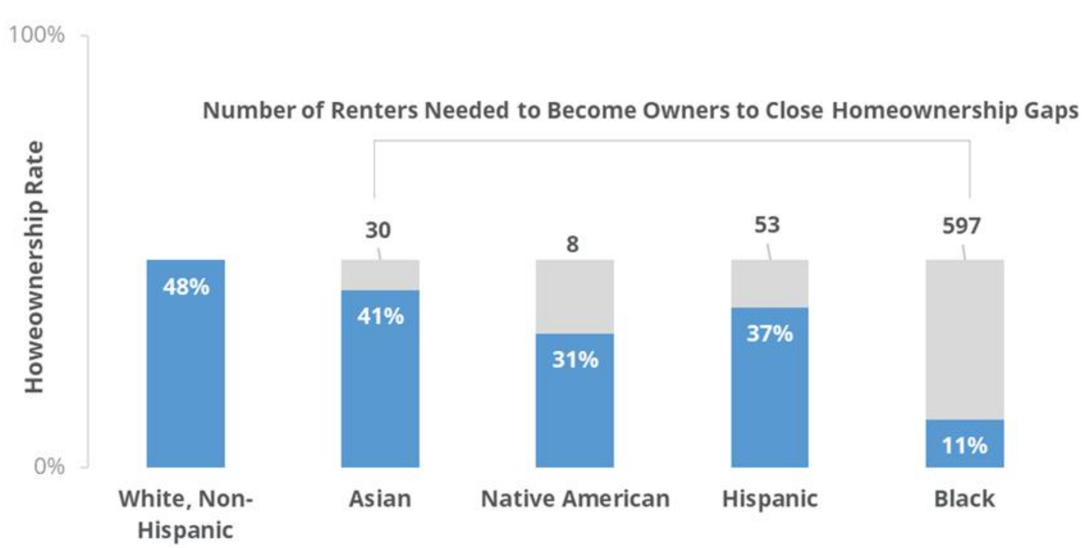
- Asian (30), Native American (8), and Hispanic (53) households would need minimal increases in ownership to close the gap in their ownership rates relative to White households—all fairly low numbers.
- A much larger number—597 African American/Black renters—would need to become owners to close the White/Black homeownership gap.

Figure VI-32a.
Closing the Gaps between White Homeownership Rates and Homeownership Rates of People of Color, Cumberland County, 2019



Source: 2019 5-year ACS data and Root Policy Research.

Figure VI-32b.
Closing the Gaps between White Homeownership Rates and Homeownership Rates of People of Color, Portland, 2019



Source: 2019 5-year ACS data and Root Policy Research.

Access to mortgage loans. Two federal laws regulate fairness in lending. The FFHA prevents discrimination in residential real estate transactions, including mortgage loans.[10] The Equal Credit Opportunity Act (ECOA), which was enacted in 1974, forbids discrimination in all credit transactions and covers the protected classes of race, color, religion, national origin, sex, marital status (not covered by the FFHA; the FFHA uses familial status), age, and income from public assistance (also not covered by the FFHA).

Most households seeking mortgages are included in Federal Home Mortgage Disclosure Act (HMDA) data. These data are used to examine differences in mortgage loan denial rates and high-priced loans—a critical factor in accessing homeownership for all but wealthy households.

During 2020, 21,135 individuals or households applied for some type of mortgage loan in Cumberland County; of these 3,688 were for properties in Portland.

- 12% of mortgage loan applications were denied in Cumberland County in 2020, down from 20% in 2018. In Portland, trends were similar with 11% of mortgage loan applications denied in 2020, down from 20% in 2018.
- Home improvement loans were much more likely to be denied, with a denial rate of 29% in Cumberland County and in Portland.
- Home purchase and refinances were most likely to be approved. In Cumberland County, the denial rate for home purchase loans was 9%, and 10% for refinances. Denial rates were similar in Portland, where the denial rate for home purchase loans was 8%, and 10% for refinances. These rates are also similar to the U.S. overall (9.3% for home purchases and 13.2% for refinances).[11]

[10] Mortgage lending is covered in the FFHA through the prohibition of discrimination in "residential real estate transactions," which includes making loans for home purchases.

[11] Table 4 cfpb_2020-mortgage-market-activity-trends_report_2021-08.pdf (consumerfinance.gov)

Figure VI-33. Home Loan Denial Rates by Loan Type, Cumberland County and Maine, 2020

Source:
HMDA and Root Policy Research.

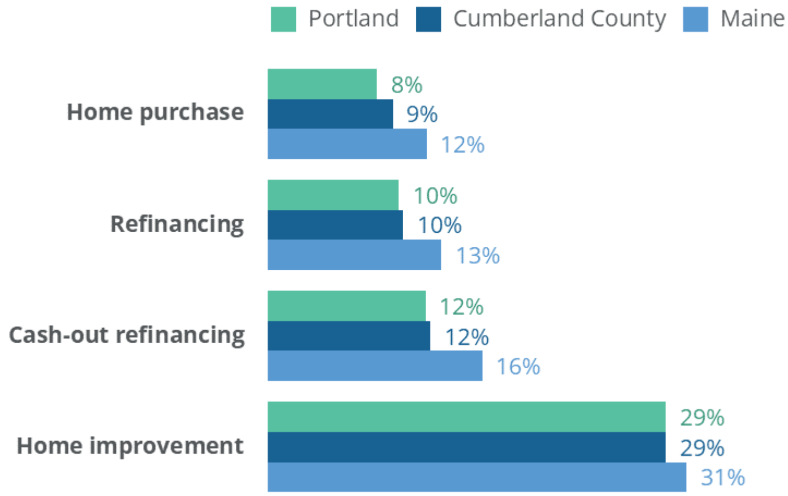


Figure VI-34 shows denial rates by race and ethnicity.

- Home loan denial rates were lowest among African American/Black and White Cumberland County applicants, at 10% and 11% respectively. The very low denial rate among African American/Black applicants is unusual for U.S. cities, and is particularly notable given the extremely low homeownership rate among African American/Black households in the county and city. This outcome is likely partially explained by the very low unemployment rates of African American/Black residents in Cumberland County (1.4% unemployment, compared to 5.3% in the county overall). [12]
- In Portland, African American/Black applicants have a higher denial rate (16%) compared to the County, although the number of loan applications is small. White applicants had the lowest denial rate of 11% followed by Hispanic applicants at 15%.[13]
- Denial rates were highest among Native Americans in Cumberland County: their loan applications were denied at a rate of 32%. This is also notable given the relatively high rates of ownership among Native Americans in the county. In Portland, denial rates were highest among Asian applicants (25%), although the number of Asian applicants is too small to discern meaningful trends.

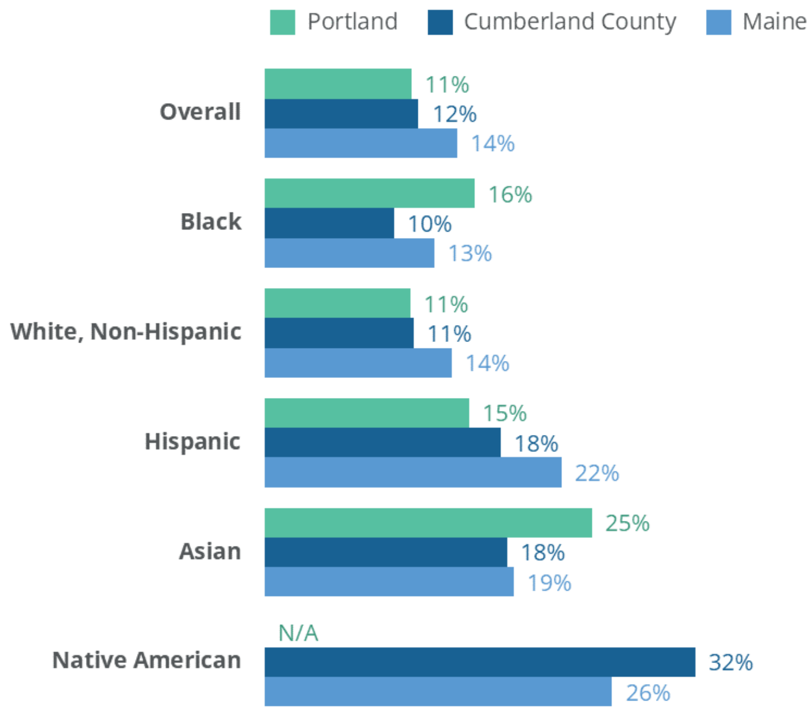
Denial rates were also calculated for applicants and co-applicants of the same gender/sex. That denial rate was 10%, lower than the overall rate and the same rate as Black borrowers.

[12] It is important to note that the number of African American/Black applicants for loans is very low, totaling 175 in 2020 and 96 in 2018 in all of Cumberland County.

[13] The number of Hispanic applicants for loans is also very low, totaling 197 in 2020 in all of Cumberland County.

Figure VI-34
Home Loan Denial Rates by Race/Ethnicity, Portland, Cumberland County and Maine, 2020

Source:
HMDA and Root Policy Research.



The figure below shows trends in mortgage loan denials by race and ethnicity for Portland and Cumberland County. The denial rate for home purchases in Cumberland County went from 39% in 2018 to 10% in 2020, in comparison the denial rate for home purchases in the U.S. increased slightly from 17% in 2018 to 18% in 2020.[14] Portland exhibits similar trends.

Denials declined significantly for all racial and ethnic groups in Cumberland County, with the largest drop for African American/Black households, whose denial rates were among the highest of any group in 2018. Portland showed similar trends except for Asian and Native American applicants, whose denial rates increased.

Although the number of African American/Black applicants is small in Cumberland County, it has been growing, going from 96 in 2018 to 175 in 2020. The growth was largely driven by applications for home purchases, which increased from 57 in 2018 to 113 in 2020, while the number of denied home purchase applications decreased from 22 to 11—meaning that the decline is denial rates has been driven by a decline in the denial rate of home purchases loans—a good step toward decreasing homeownership gaps. Furthermore, this was not driven by an influx of higher income applicants, as the income distribution of applicants has not changed meaningfully since 2018.[15]

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[14] https://files.consumerfinance.gov/f/documents/cfpb_2020-mortgage-market-activity-trends_report_2021-08.pdf

[15] In 2018 26% of applicants had income above 120% AMI compared to 28% in 2020.

Figure VI-35a. Home Loan Denial Trends by Race/ Ethnicity, Cumberland County, 2018 - 2020

Source:

HMDA and Root Policy Research.

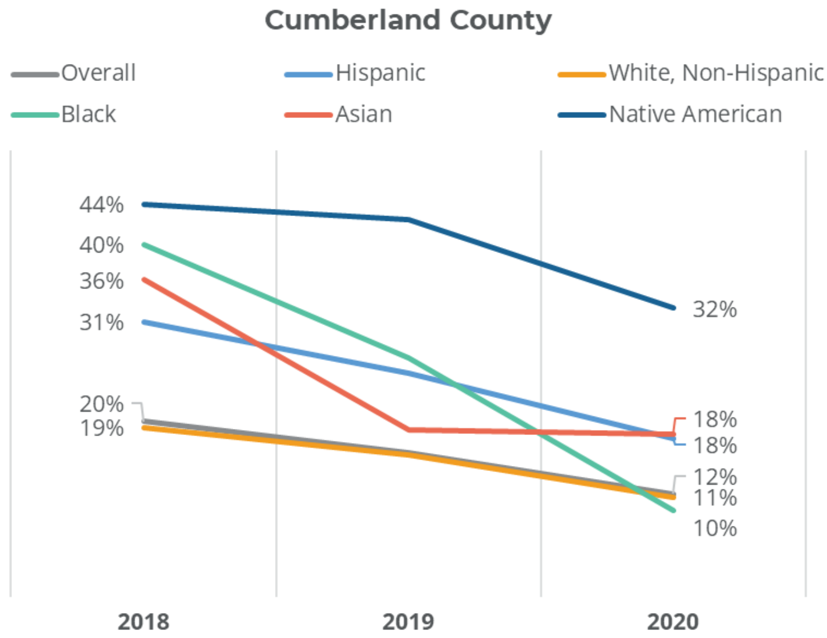
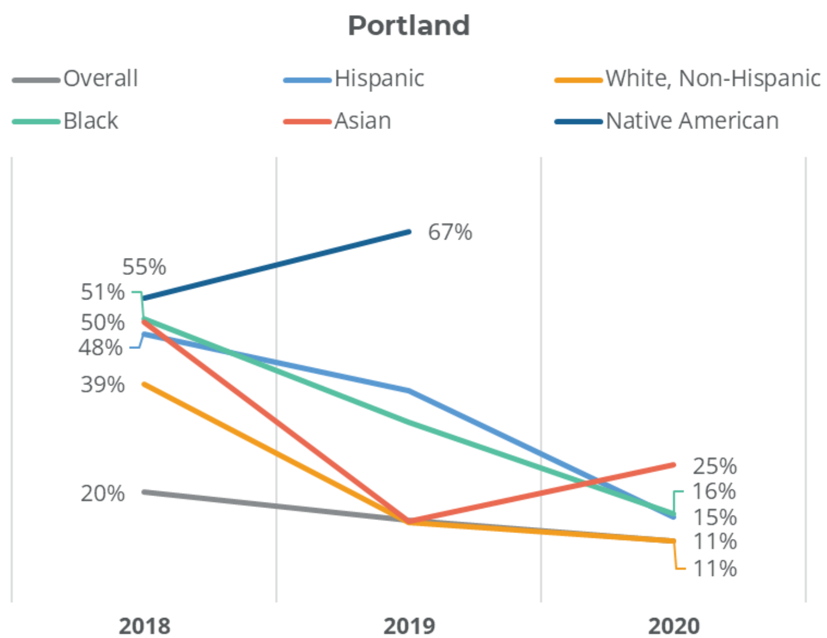


Figure VI-35b. Home Loan Denial Trends by Race/ Ethnicity, Portland, 2018 - 2020

Source:

HMDA and Root Policy Research.



Denial rates for the largest jurisdictions, focusing on Districts 4 and 5, are shown in Figure VI-36.

- South Portland had the lowest denial rate for African American/Black applicants, at 4%. All jurisdictions have very low denial rates for African American/Black applicants.
- South Portland had relatively high denial rates for Hispanic applicants (20%) and Native American applicants (all were denied loans).

- There is the most consistency in denial rates across jurisdictions for White applicants.
- Westbrook's denial rate for Hispanic applicants and especially Asian applicants is relatively high.

Figure VI-36. Denial Rates by Race/Ethnicity, Larger Jurisdictions and Cumberland County, 2020

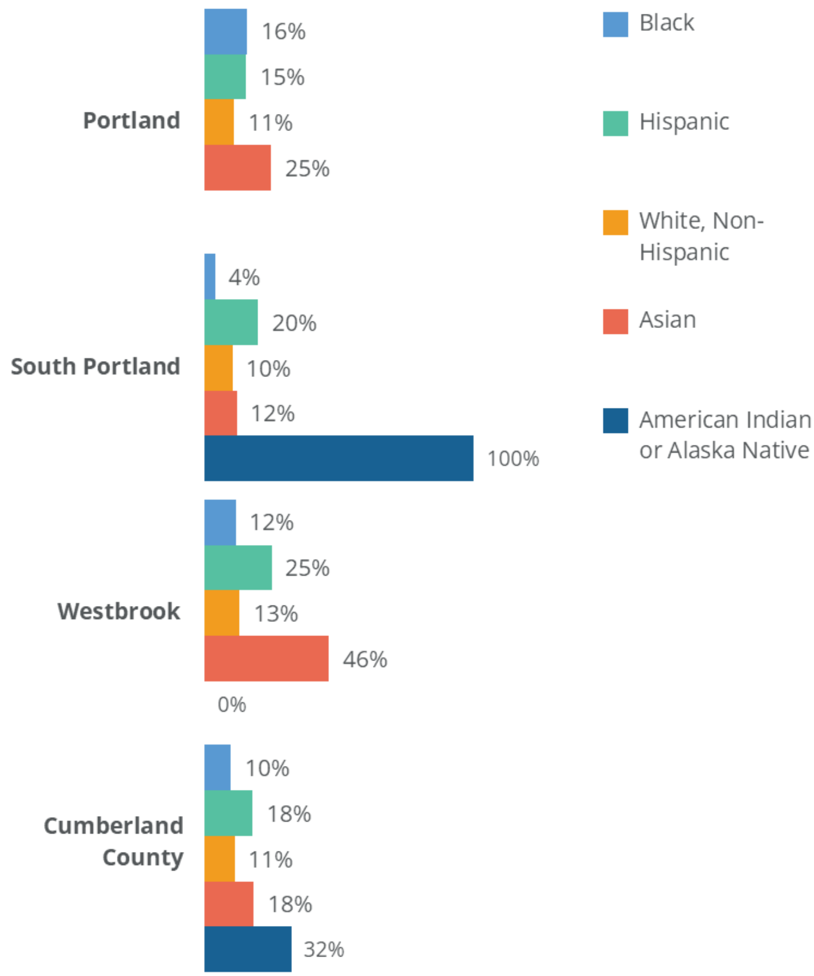
Notes:

Does not include loans for multifamily properties or non-owner occupants. Race categories are mutually exclusive.

Denial Rate is the number of denied loan applications divided by the total number of applications, excluding withdrawn applications and application files closed for incompleteness.

Source:

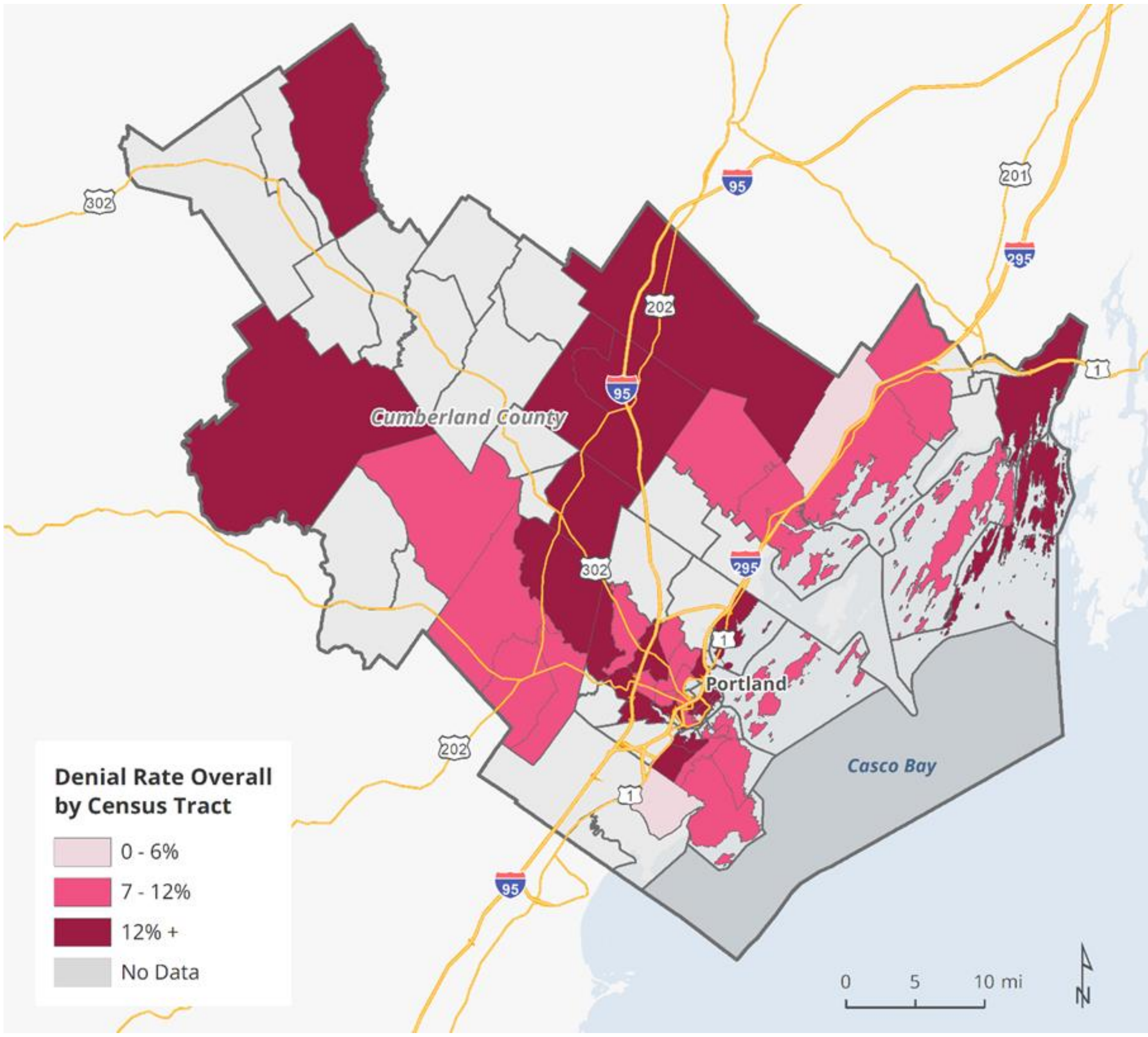
FFIEC HMDA Raw Data, 2020 and Root Policy Research.



The following maps show denial rates by Census tract—overall and by races and ethnicities for which there was enough lending activity by Census tract. For all but non-Hispanic, White applicants, the volume of applications was too small to draw strong conclusions, except for a handful of Census tracts in the metro Portland area.

The maps show that denial rates outside of the Portland – South Portland area were mostly driven by White applicants. African American/Black applicants, in particular, have a preference for buying in and near Westbrook, while Asian and Hispanic applicants seek ownership in slightly broader geographic areas. White applicants appear less likely to be denied in many of the neighborhoods where applicants of color are focusing their homebuying efforts.

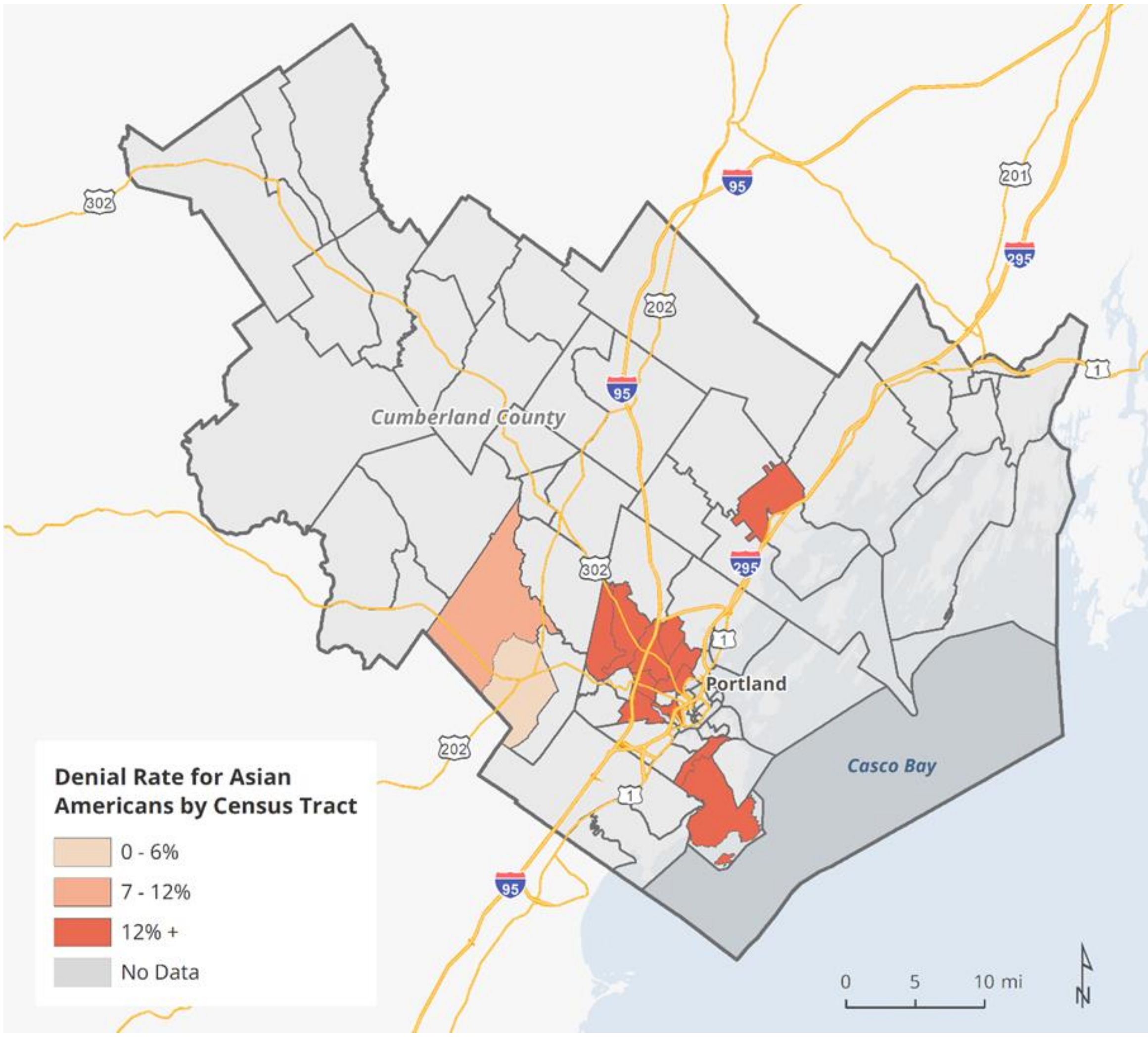
Figure VI-37a.
Denial Rate Overall for Cumberland County by Census Tract, 2020



Note: Does not include loans for multifamily properties or non-owner occupants. Denial Rate is the number of denied loan applications divided by the total number of applications, excluding withdrawn applications and application files closed for incompleteness.

Source: FFIEC HMDA Raw Data, 2017 and Root Policy Research.

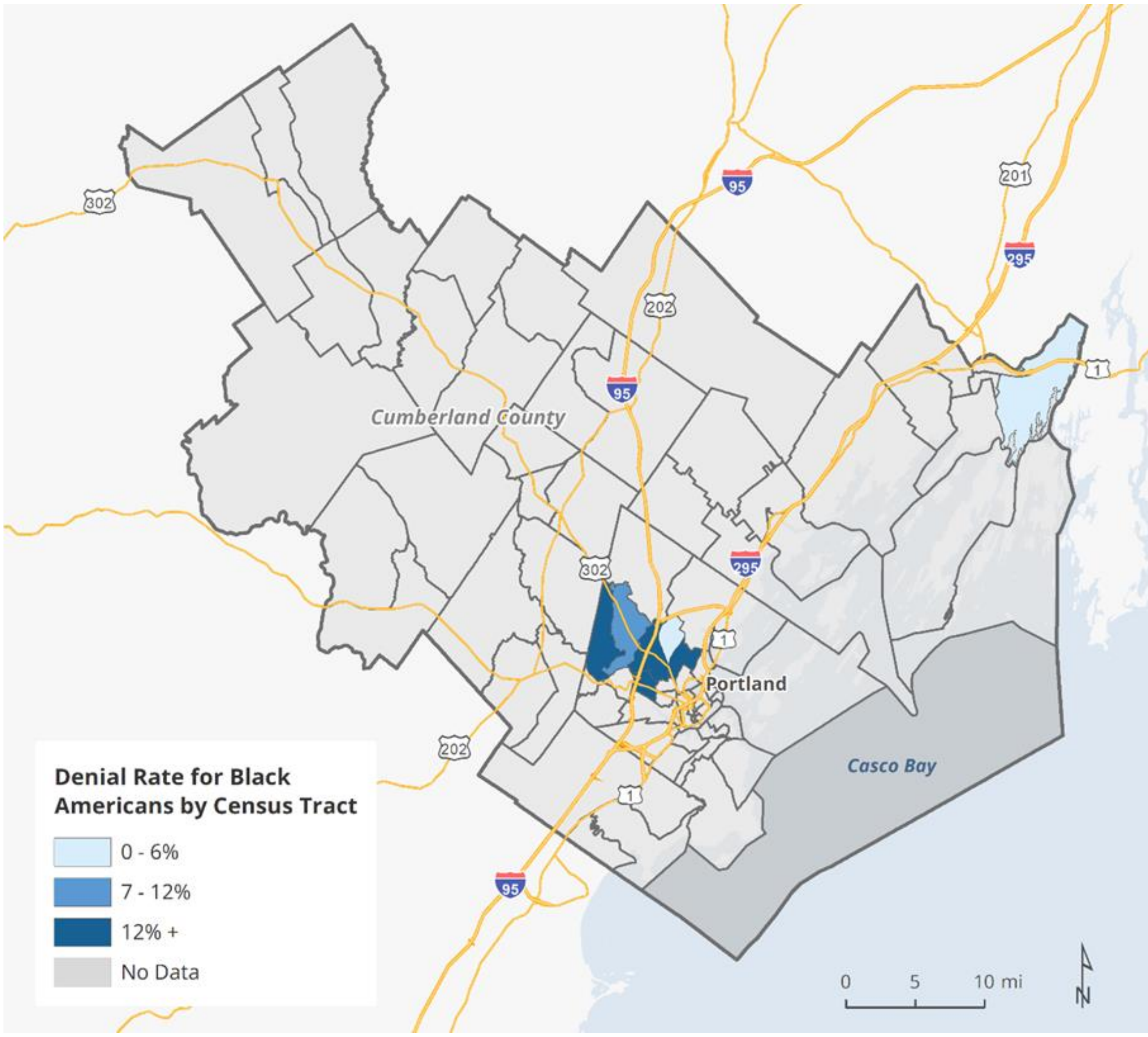
Figure VI-37b.
Denial Rate for Asian Americans by Census Tract, 2020



Note: Does not include loans for multifamily properties or non-owner occupants. Denial Rate is the number of denied loan applications divided by the total number of applications, excluding withdrawn applications and application files closed for incompleteness.

Source: FFIEC HMDA Raw Data, 2017 and Root Policy Research.

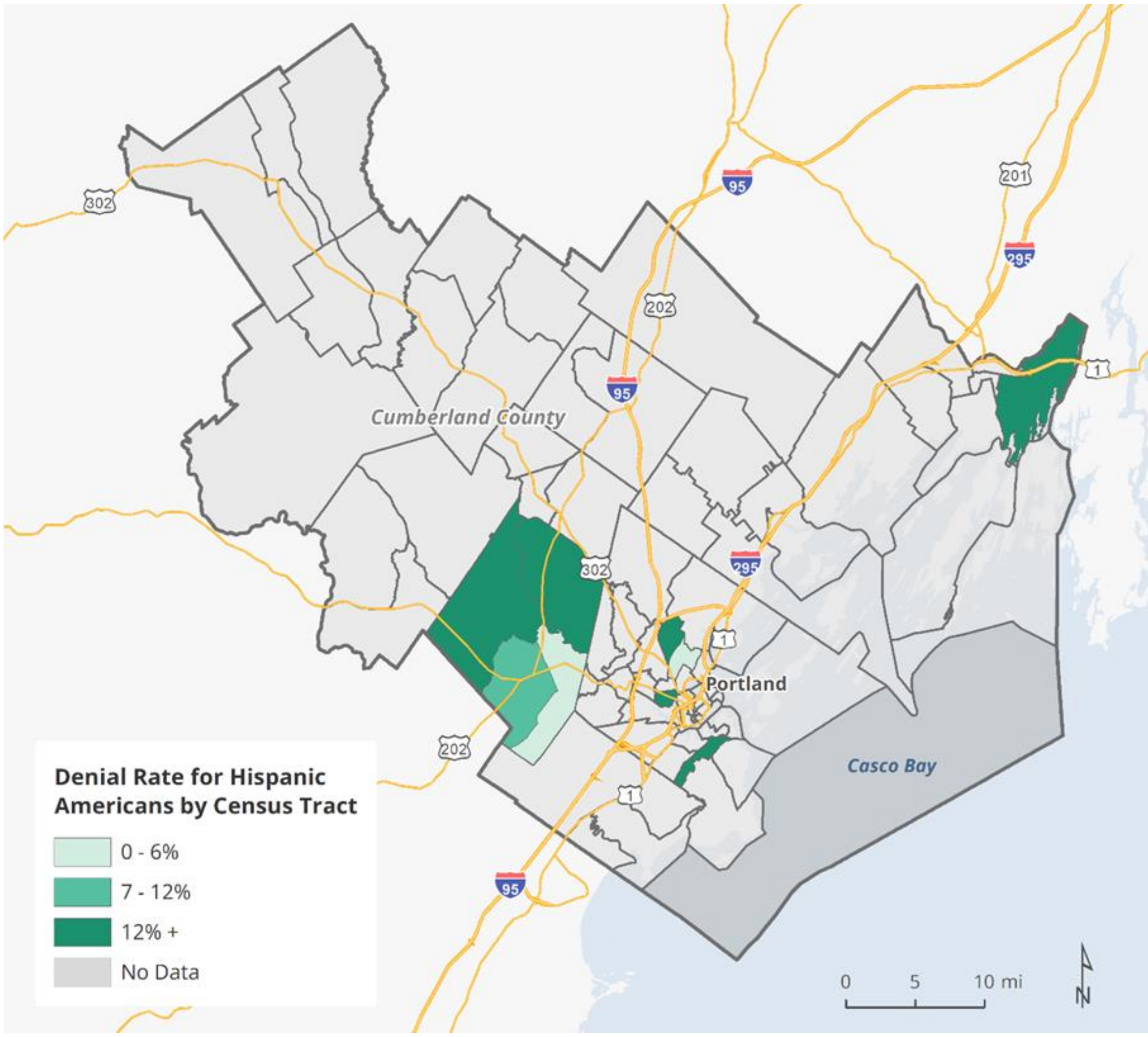
Figure VI-37c.
Denial Rate for Black Americans by Census Tract, 2020



Note: Does not include loans for multifamily properties or non-owner occupants. Denial Rate is the number of denied loan applications divided by the total number of applications, excluding withdrawn applications and application files closed for incompleteness.

Source: FFIEC HMDA Raw Data, 2017 and Root Policy Research.

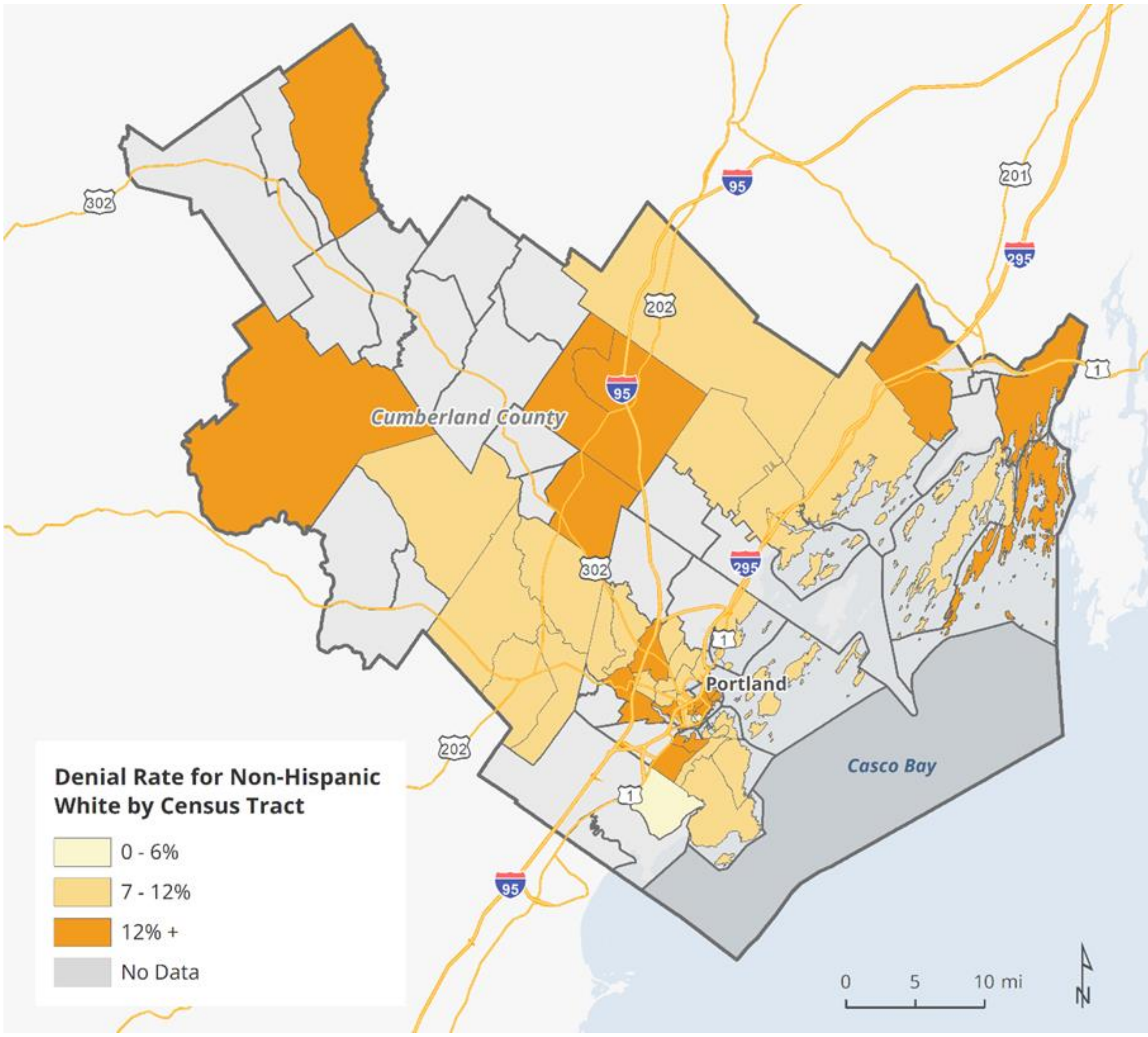
Figure VI-37d.
Denial Rate for Hispanic Americans by Census Tract, 2020



Note: Does not include loans for multifamily properties or non-owner occupants. Denial Rate is the number of denied loan applications divided by the total number of applications, excluding withdrawn applications and application files closed for incompleteness.

Source: FFIEC HMDA Raw Data, 2017 and Root Policy Research.

Figure VI-37e.
Denial Rate for Non-Hispanic Whites by Census Tract, 2020



Note: Does not include loans for multifamily properties or non-owner occupants. Denial Rate is the number of denied loan applications divided by the total number of applications, excluding withdrawn applications and application files closed for incompleteness.

Source: FFIEC HMDA Raw Data, 2017 and Root Policy Research.

There are many reasons why denial rates may be higher for certain racial and ethnic groups. First, some racial and ethnic groups are very small, so the pool of potential borrowers is limited and may skew towards lower income households, since households of color typically have lower incomes. An analysis of differences in denials by race, ethnicity, and income can provide additional insight into the factors behind the denials.

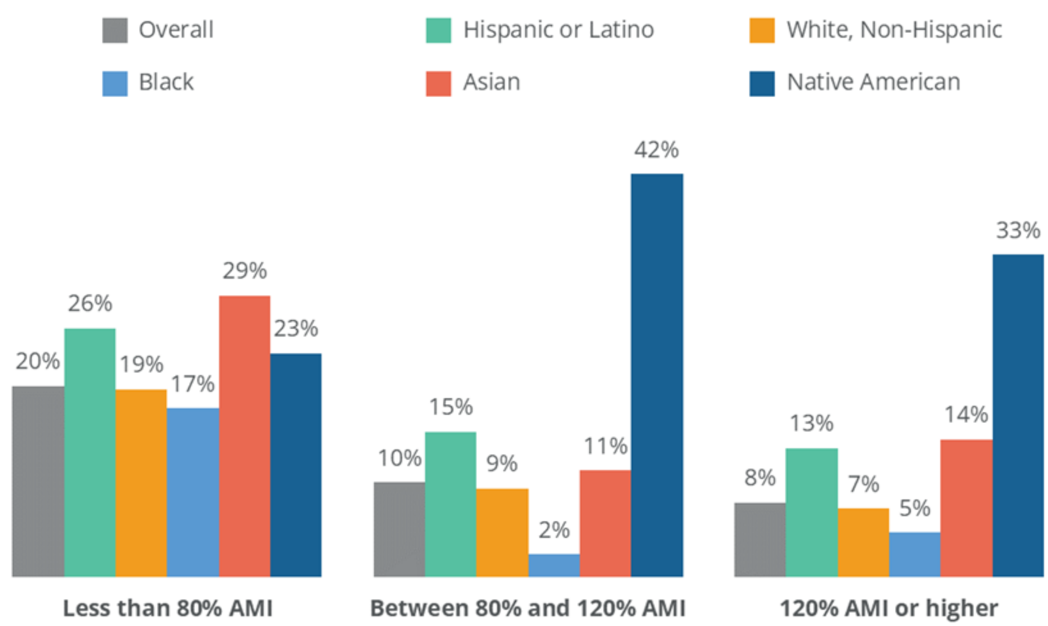
Figure VI-38 examines differences in loan denial rates by income range. Loan applicants were grouped into one of three income ranges:

- Applicants earning less than 80 percent of the HUD Median Family Income (MFI) at the time—or less than $68,800;
- Applicants earning between 80 and 120 percent MFI—$68,800 and $103,200; and
- Applicants earning greater than 120 percent MFI—$103,200 and more.

The figure demonstrates that in Cumberland County:

- All non-Native American applicant cohorts saw a decline in denials as their incomes met or exceeded 80% AMI;
- Native American application denial rates persist and even increase at higher income levels; and
- African American/Black applicants experienced the lowest rejection rates across all income groups—a very positive finding.

Figure VI-38a.
Home Loan Denial Rates by Race/Ethnicity and Income, Cumberland County, 2020



Note: All home loan types included (i.e., home purchase, refinance, etc.)

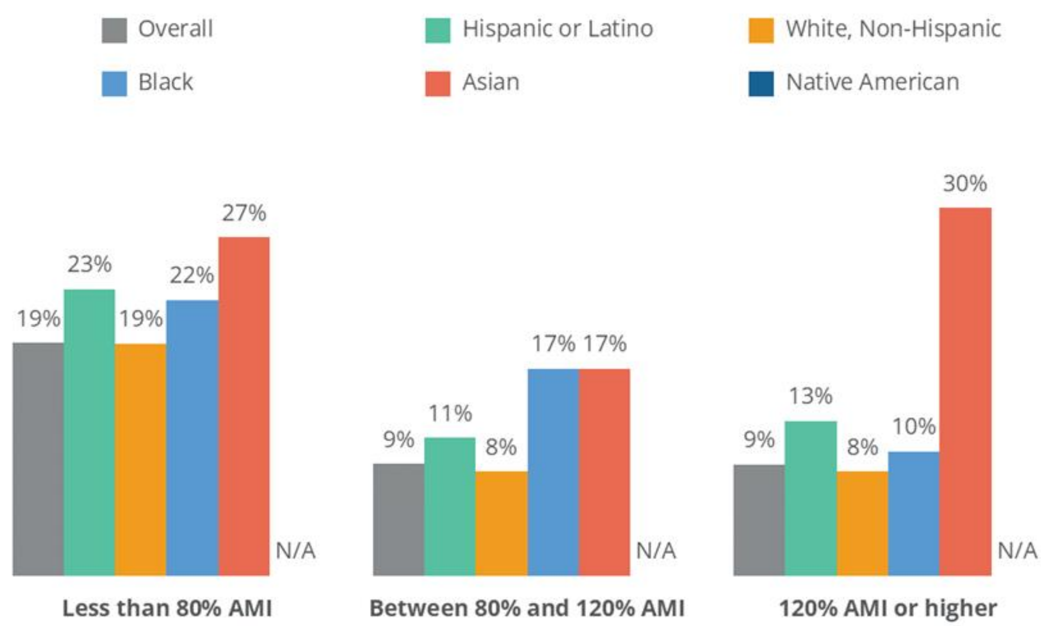
Source: HMDA and Root Policy Research.

The figure demonstrates that in Portland:

- All applicant cohorts, except Asian applicants, experience decline in denials as their incomes increase.

- Asian application denial rates are the highest among households with income above 120% AMI, although the number of Asian applicants is too small to discern meaningful trends.
- White applicants experienced the lowest denial rates across all income groups.

Figure VI-38b.
Home Loan Denial Rates by Race/Ethnicity and Income, Portland, 2020



Note: All home loan types included (i.e., home purchase, refinance, etc.)

Source: HMDA and Root Policy Research.

Figure VI-39 shows the reasons for loan denials by race and ethnicity. High debt-to-income ratio was the primary reason for denials across racial groups—especially for African American/Black and Asian applicants. Credit history was the second most common reason. Insufficient cash for downpayment and closing costs was a minimal factor for denial across racial and ethnic groups.

These data suggest that personal finance improvement programs are as important—if not more so—than downpayment assistance programs.

Figure VI-39.
Loan Denial Reasons by Race/Ethnicity, Cumberland County, 2020

	Percent of all Reasons by Race/Ethnicity				
Reason for Denial	White, Non-Hispanic	Hispanic	Black	Native American	Asian
Debt-to-income ratio	35%	36%	60%	33%	46%
Credit history	20%	20%	20%	22%	11%
Collateral	14%	8%	0%	22%	9%
Other	11%	12%	0%	0%	15%
Credit application incomplete	14%	16%	7%	11%	13%
Unverifiable information	3%	4%	0%	11%	2%
Employment history	2%	4%	7%	0%	2%
Insufficient cash (downpayment, closing costs, etc.)	1%	0%	7%	0%	2%
Mortgage insurance denied	0%	0%	0%	0%	0%
Total	100%	100%	100%	100%	100%

Source: HMDA and Root Policy Research.

High-priced loans. While subprime lending has decreased dramatically since 2006, before the Great Recession, analysis of differences in "high priced" loans can be used to identify where additional scrutiny is warranted, and how public education and outreach efforts should be targeted. For the purpose of this section, we define loans as "high priced" if the APR exceeded the average prime offer rate (APOR) for loans of a similar type by at least 1.5 percentage points for first-lien loans.

Figure VI-40 shows the high price loan by race and ethnicity and as a share of all Cumberland County loans originated; Figure VI-41 shows trends in high priced loans.

- Black applicants were most likely to receive a high priced loan in Cumberland County in 2020 at 6% of all loans.
- Native Americans were the least likely to receive high priced loans (none received high priced loans).
- Overall, 3% of the mortgage loans originated in Cumberland County in 2020 carried high interest rates.
- In Portland, 3% of the mortgage loans originated carried high interest rates. This share was also 3% for White borrowers, higher than for minority applicants (0%).
- The share of loans that were high priced in Portland, Cumberland County, and Maine was much lower in 2020 than in 2018 and 2019.

Figure VI-40. High-priced Loans by Race, Portland, Cumberland County, 2020

Source:
HMDA and Root Policy Research.

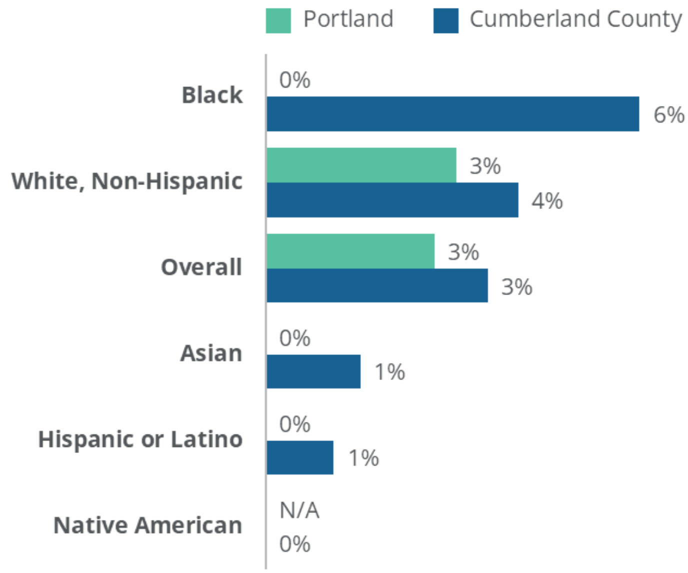
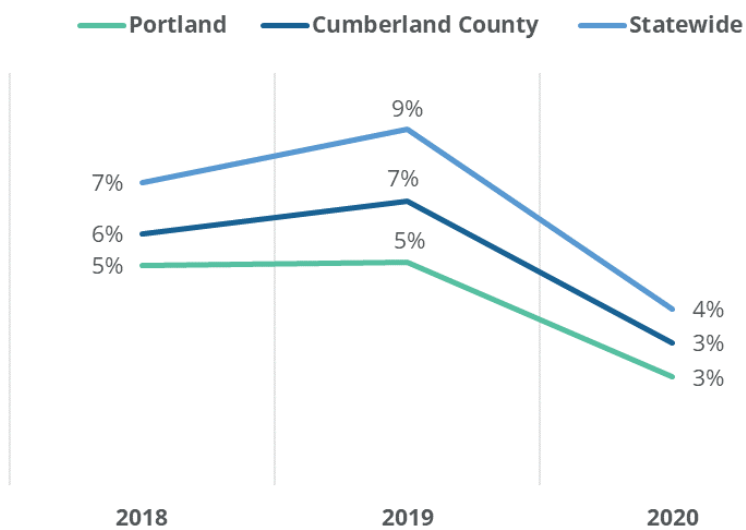


Figure VI-41. Share of High-priced Loans, Portland, Cumberland County and Maine, 2018 to 2020

Source:
HMDA and Root Policy Research.



Bias in credit decisions. Bias is thought to be a human condition that, in theory, could be eliminated by giving the responsibility for the credit decision to a truly objective party, such as a computer. However, a recent study, conducted by researchers at UC Berkeley, found discrimination inherent in the algorithms computers use to determine mortgage pricing.

The study found that, nationally, Latinx and African American borrowers paid between 5.6 and 8.6 basis points more for mortgage loans made between 2008 and 2015 regardless of the type (computer or human) of lender. This is equivalent to 11 to 17 percent of lender profit on the average loan, meaning that lenders earn significantly more from loans made to Latinx and African American homebuyers.[16]

There was little difference in the rate charged by computer or human, suggesting that the higher rate charged to minority borrowers is a factor of other variables. In refinances, the minority interest rate differential was much lower, between one and three basis points. This led the research team to speculate that timing (urgency of getting a loan to buy a home once found) and frequency of comparison shopping could explain the interest rate differences.

Of equal importance was the finding that face-to-face mortgage transactions led to higher rejection rates for Latinx and African American borrowers: humans rejected loans to these borrowers four percent more often than a computer did. In fact, computer rejections did not discriminate on the basis of race and ethnicity at all.

Alternative financial products. Households who are rejected from traditional lending products—or who are unaware of or distrust traditional lenders—use alternative financial products, many of which carry very high interest rates and inhibit financial stability and wealth-building.

A cornerstone of the Federal Deposit Insurance Corporation's (FDIC) economic inclusion (https://www.economicinclusion.gov/whatis/) project is a study of what the FDIC has identified as unbanked and underbanked households. "Unbanked" households are those in which no one in the household has a checking or savings account. "Underbanked" households are those who have an account in an insured institution but also use services that are likely to charge high or very high rates. These services include checking cashing institutions, payday loans, "tax refund anticipation" loans, rent-to-own services, pawn shop loans, and/or auto title loans.

Improving the rate of banked households is important for several reasons:

- Households who use financial institutions covered by the FDIC benefit from government insurance on their deposits;
- Households who use regulated banks are less likely to face discriminatory or predatory practices and pay lower rates than non-regulated lenders; and
- Financial institutions may offer cash management services (overdraft protection, financial planning) or classes that help stabilize household finances and lower the risk of loan default and missing or being late on rent or mortgage payments.

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[16] The time period covered in that study includes the period when subprime loans were common; subprime loans are a much smaller part of the market today. Several lawsuits and challenges have demonstrated that minority borrowers received subprime loans that were not risk-justified.

The FDIC studies the prevalence of unbanked and underbanked households every two years. The latest survey (2019) found that:

- 5.4% of U.S. households are "unbanked," which is the lowest rate since the study began in 2009. The unbanked rate fell by a full percentage point between 2017 and 2019.
- Nearly 20% of U.S. households—18.7%—are "underbanked." This rate also fell between 2015 and 2017, by a remarkable 1.2 percentage points. This variable was not included in 2019.
- The State of Maine has an unbanked rate of 2.3%, much lower than the U.S. overall. This rate declined from 2017, where it was 4%, and from 2009, when it was 2.6%.
- The Portland-South Portland region has a very low unbanked rate of 1.6%.

Publicly Supported Housing

This section examines the role that publicly supported housing plays in facilitating housing choice in Cumberland County and Portland. It begins with a summary of the benefits of publicly supported housing and the importance of location. It then examines the distribution and targeting of publicly assisted housing, and ends with a review of public housing authority policies and procedures.

A growing body of recent research has bolstered the evidence that where affordable and mixed-income housing is developed has a long-term impact on the households that occupy that housing. It also demonstrates the public benefits of housing stability. Most of these studies have examined the effects on children. For example:

- A study by researchers at Johns Hopkins University found that when assisted housing is located in higher quality neighborhoods, children have better economic outcomes. The study also concluded that because low income African American children are more likely than low income white children to live in assisted housing, the location of assisted housing in poor quality neighborhoods has a disproportionate impact on African American children's long-term economic growth.
- Dr. Raj Chetty's well known Equality of Opportunity research found positive economic returns for adults who had moved out of high poverty neighborhoods when they were children. The gains were larger the earlier children moved.
- A companion study by Dr. Chetty examining social mobility isolated the neighborhood factors that led to positive economic mobility for children. Children with the largest upward economic mobility were raised in neighborhoods with lower levels of segregation, lower levels of income inequality, higher quality schools, and greater community involvement ("social capital").

This research is counter to years of housing policies and programs that focused on building large multifamily complexes to house persons living in poverty, often placing these developments in the least desirable neighborhoods in urban areas.

Neighborhood opposition. Neighborhood resistance to publicly subsidized housing—especially housing that is viewed as raising public service costs (education, transportation)—often restricts where subsidized housing is located. Homeowners' concerns typically range from increased traffic, on-street parking, neighborhood crime, and effects on property values. While concerns about potential negative spillovers from higher density and multifamily housing nuisances are valid, there is not enough strong empirical evidence to validate such concerns.

In Cumberland County, affordable housing opposition is commonly framed as concerns about density or about the impacts on schools.

- In late 2021, a developer of 46 units of proposed affordable housing in Cape Elizabeth halted the process due to the risk of a public referendum reversing the zoning changes needed for it to move forward;
- To counter such opposition, some communities (Baldwin, Cumberland, and Windham) will only exempt elderly housing from their growth limits—not family housing. Policies like these have a clear and disparate impact on families.

Characteristics of occupants of publicly subsidized housing. Figure VI-42 shows the racial and ethnic distribution of publicly supported housing beneficiaries. The table, which is derived from HUD data, shows the racial and ethnic distribution for the HOME Consortia overall, which this document covers.

- Relative to the racial and ethnic distribution of the county overall, public housing is less likely to be occupied by non-Hispanic White residents and more likely to be occupied by African American/Black residents and Asian residents.
- Other multifamily housing—which is mostly comprised of senior housing—is nearly entirely occupied by non-Hispanic White residents.
- Project-based Section 8 developments, and Section 8 vouchers, align most closely with the overall racial and ethnic distribution of the county.

These occupancy characteristics are an important consideration in future affordable housing planning. Planning and policies that favor one type of housing or subsidy over another could have a disparate impact on one or more racial or ethnic groups. For example, favoring senior affordable complexes over family complexes may adversely impact persons of color, who are much less likely to reside in senior complexes (identified as “other multifamily” in the table below).

Figure VI-42. Racial and Ethnic Distribution of Beneficiaries of Publicly Supported Housing, HOME Consortia, 2017

	HOME Consortia			
	White	Black	Hispanic	Asian
Type of Assistance				
Public Housing	71%	18%	2%	9%
Project-based Section 8	88%	9%	1%	1%
Other multifamily	98%	0%	1%	0%
Section 8 vouchers	82%	13%	2%	2%

Source:

HUD AFFH data and mapping tool.

Location of publicly supported housing. The following figure shows the number of publicly supported units in Cumberland County, the types of households those units target (if known), and the distribution by bedrooms. The examination of units by targeted and population and bedroom size helps identify where inequities exist in community access, often due to bias against families with children or persons with disabilities. In general, affordable elderly developments have less community resistance.

Overall, the county has approximately 8,500 units that are affordable due to federal, state, and local subsidies. Of those units designated for specific household groups, 37% are family units, 37% are elderly-only units, 24% are for elderly or persons with disabilities, and 2% are persons with disabilities only,

By bedroom size, 65% of all units are one bedroom, 25% are two bedrooms, and 11% are three bedrooms. Family designated units appropriately have a larger share of units with multiple bedrooms.

Figure VI-43.
Publicly Supported Housing, by Targeting and Bedrooms, Cumberland County, 2022

d Targeting	No.	%	% 1 bed	% 2 bed	% 3 bed
Elderly or Disabled	1,395	24%	83%	15%	1%
Elderly only	2,194	37%	91%	9%	0%
Disabled only	128	2%	88%	12%	0%
Family	2,170	37%	31%	43%	26%
Unknown/Untargeted	2,620				
All Units	**8,507**		**65%**	**25%**	**11%**

Note: Includes LIHTC, Project-based Section 8, HUD insurance/loan guarantees, federal block grants.

Source: National Preservation Database.

Figure VI-44 shows the distribution of publicly supported units among jurisdictions. Jurisdictions with 0 units do not have any units listed in the publicly supported housing database. It's important to note that the database does not capture "naturally occurring affordable housing"—or NOAH—which are market rate units that are affordable without public subsidies. Many of these communities may have NOAH units that accommodate lower income families and households. NOAH, however, does not carry public subsidies that ensure longer term occupancy, making lower income families occupying NOAH typically more vulnerable to displacement.

Portland contains 58% of all of the county's publicly supported units; this compares to 23% of the county's overall population that lives in Portland. Westbrook also has a larger share of publicly supported units than its share of the county population (15% of units v. 7% population), while South Portland's is similar.

Family units are most prevalent in Bridgton, Freeport, Portland, South Portland, and Westbrook.

Figure VI-44.
Publicly Supported Housing, by Jurisdiction and Targeting, 2022

Jurisdiction	Publicly Supported Units		County Population	Unit Targeting	
	No.	% of All Units	Share of Population	% Elderly or Disabled	% Family
Baldwin	0	0%	1%	N/A	N/A
Bridgton	126	1%	2%	35%	65%
Brunswick	315	4%	7%	89%	11%
Cape Elizabeth	0	0%	3%	N/A	N/A
Casco	0	0%	1%	N/A	N/A
Chebeague Island	0	0%	0%	N/A	N/A
Cumberland	38	0%	3%	100%	0%
Falmouth	145	2%	4%	75%	25%
Freeport	178	2%	3%	54%	46%
Gorham	136	2%	6%	100%	0%
Gray	31	0%	3%	100%	0%
Harpswell	0	0%	2%	N/A	N/A
Harrison	0	0%	1%	N/A	N/A
Long Island	0	0%	0%	N/A	N/A
Naples	20	0%	1%	100%	0%
New Glouchester	0	0%	2%	N/A	N/A
North Yarmouth	0	0%	1%	N/A	N/A
Portland	4,893	58%	23%	61%	39%
Pownal	0	0%	1%	N/A	N/A
Raymond	24	0%	1%	100%	0%
Scarborough	92	1%	7%	100%	0%
Sebago	0	0%	1%	N/A	N/A
South Portland	879	10%	9%	55%	45%
Standish	62	1%	3%	100%	0%
Westbrook	1,311	15%	7%	41%	59%
Windham	200	2%	6%	100%	0%
Yarmouth	57	1%	3%	100%	0%
Total Units	8,507	100%	100%		

Note: Includes LIHTC, Project-based Section 8, HUD insurance/loan guarantees, federal block grants.

Source: National Preservation Database.

The analysis in Section IV that compares the shares of low incomes households with households overall (Figures IV-23a through IV-23e) showed that Portland and Westbrook have proportionately higher shares of low income families. The exercise above indicates that this is at least partially due to the presence of publicly supported housing for families.

Figure VI-45 takes this exercise a step further by comparing the distribution of family-designated publicly supported units to "quality seats" in the jurisdictions' school districts. For this exercise, "quality seats" are defined as the number of students who meet or exceed state proficiency standards on English language tests.

There is a significant mismatch between where quality seats are located and where publicly supported housing designated for families are located. This exercise reveals that many jurisdictions are limiting access to quality education for low income families through their lack of publicly subsidized housing for families.

Figure VI-45. Publicly Subsidized Family Units v. School Quality Seats

Note:

Quality seats are defined as the number of students that meet or exceed state proficiency in English language tests.

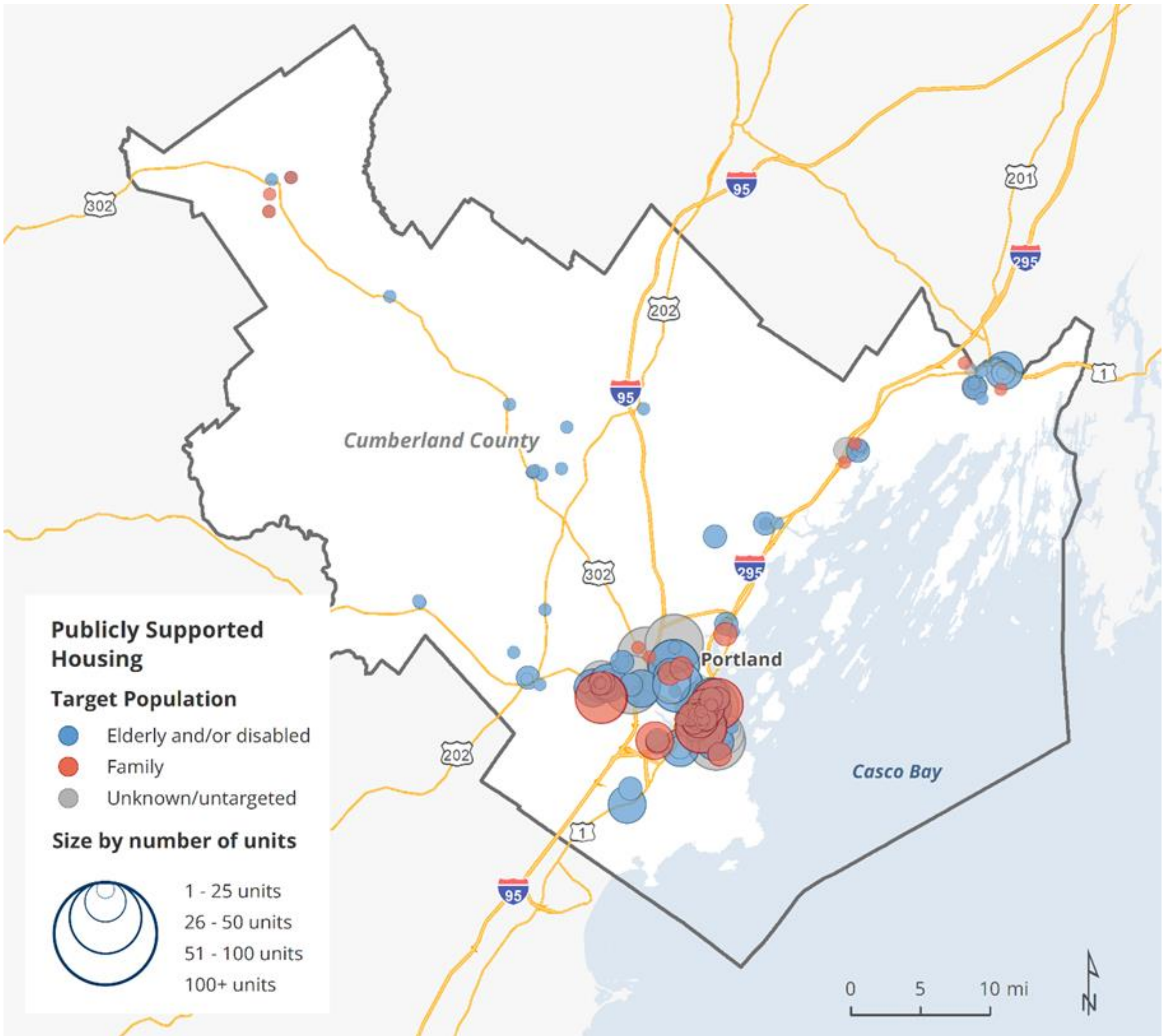
Source:

National Preservation Database and Root Policy Research.

Jurisdiction School District	Distribution of Quality Seats	Distribution of Publicly Supported Family Units
Bridgton, Casco, Naples	3%	3%
Brunswick	5%	1%
Cape Elizabeth	4%	0%
Cumberland	6%	0%
Falmouth	6%	2%
Freeport, Pownal	5%	3%
Gorham	7%	0%
Harpswell	5%	0%
Harrison	5%	0%
New Glouchester	4%	0%
Portland	14%	60%
Scarborough	9%	0%
South Portland	6%	9%
Standish	6%	0%
Westbrook	4%	22%
Windham	7%	0%
Yarmouth	5%	0%
Total	100%	100%

Figure VI-46 shows the location of publicly subsidized housing captured in the National Preservation Database geographically. This distribution is strikingly concentrated in the Portland-South Portland area—particularly family housing and developments with 100 units and more.

Figure VI-46.
Publicly Supported Housing



Source: National Preservation Database.

It is important to note that a significant barrier to an equitable distribution of affordable housing in high opportunity areas is lack of supportive services. The very limited amount of funding available for supportive services within housing—except for housing that serves persons who are homeless—incentivizes housing providers who serve the lowest income residents and residents experiencing or at-risk of homelessness to locate developments in urban areas where services are readily available—usually the city core.

Public Housing Policies and Procedures

The final section of this chapter reviews the policies of the public housing authorities (PHAs) that operate in the region.

Portland Housing Authority. The Portland Housing Authority owns and manages about 65% of the public housing in the HOME Consortia based on HUD data. According to the Housing Authority's most recent community impact analysis, the organization provides housing to more than 6,000 individuals and, through the Housing Choice Voucher program, provides rental assistance to approximately 1,800 households.

Public housing and other multifamily housing owned and operated by the Housing Authority serves families and elderly equally, with about 600 units each. The properties are a mix of "plexes," small multifamily structures, and moderately sized multifamily complexes—the largest with 200 units.

As shown in the map in Figure VI-46 above, the vast majority of the county's units are located within the city core, and the Portland Housing Authority serves many of the lowest income residents though its public and multifamily housing located in this area. The areas with the highest concentrations of public housing are also those with higher rates of poverty (Figures IV-24 and IV-25), including the East End and East Bayside areas and one Census tract in central Westbrook. In these neighborhoods, between one-quarter and one-third of residents live below the poverty line. That said, poverty, even in higher poverty neighborhoods, is generally low compared to other larger metro areas. The location of public housing and deeply affordable units in areas with relatively high poverty is related to the history of public housing development in the U.S., which led to significant concentrations of low income tenants, as well as the lack of deeply affordable housing for families in the broader county.

In its 2022 Draft Annual Plan, the Portland Housing Authority discusses how it will Affirmatively Further Fair Housing (AFFH). Those efforts include:

- **Advertising and outreach**—in addition to posting the availability of vouchers and public housing through newspapers of general circulation, the housing authority uses news media, public service announcements, human service agencies, and service and employment support organizations.
- **Informing and educating**—the Housing Authority commits to providing clients with Equal Housing Opportunity materials and information on resource if they feel they have faced discrimination at intake and briefings and meetings. This is done through providing HUD discrimination forms and referrals to Pine Tree Legal Assistance, the Maine Equal Justice Project, Main Disability Rights, and the Maine Human Rights Commission.

- **Partnerships**— the Housing Authority lists Pine Tree Legal Assistance and similar advocacy organizations as those with which the Housing Authority has working relations to respond to tenants concerns and needs.
- **Accessibility accommodations**—the Housing Authority commits to providing equal access to programs and services for persons with disabilities. The offices have physical accessibility accommodations, and the Housing Authority works with Pine Tree Society, a language line, and refugee services to provide other accommodations. The Housing Authority also affords program administrators the opportunity to meet offsite with tenants who require such accommodations.
- **Staff training**—Staff are trained on how to respond to reasonable accommodation requests, LEP and requests for interpretation services, domestic violence and the Violence Against Women's Act, and fair housing.

The Plan also details how the Housing Authority has updated its Admissions and Occupancy Policy to be current, including clarifying that the Fair Housing Act protects against discrimination on the basis of sexual orientation and gender identity (covered under the sex protected class); ensuring that persons with disabilities are provided with accessible units when they become available and are not occupying such a unit; ensuring that tenants have fair access to remote hearings (accessibility features, advance training if needed); and clarifying that for language access accommodations, if interpreters are chosen by families they are not minors.

A review of the current policies and procedures found no fair housing concerns. The Housing Authority's webpage could be strengthened by providing a resource for non-English readers and speakers who need assistance completing an application for housing; currently, those are only available in English in a downloadable format.

South Portland Housing Authority. The South Portland Housing Authority (SPHA) is the next largest in the region. It owns and/or manages more than 600 units of scattered site housing in the City of South Portland. Of those, 346 are public housing units available to elderly, persons with disabilities, and families. An additional development of 42 units also serves a broad set of household types. The remaining complexes are age-or disability-restricted. SPHA also administers around 400 Housing Choice Vouchers.

SPHA's website should better accommodate non-English readers or speakers; none of the pages contained a Translate feature. The links to access reasonable accommodations forms were broken when the website was visited.

Other Housing Authorities. Additional housing authorities operating in the county include:

- **Brunswick Housing Authority**—this housing authority manages five properties with a total of 215 units, three of which are senior housing, The Housing Authority also administers the Housing Choice Voucher program in Brunswick, Harpswell, West Bath, Bath, Bowdoin, Bowdoinham, Durham, Freeport, and Topsham. The Brunswick Housing Authority's website has a Helpful Links & Resources section, including fair housing resources, on the home page. It would be helpful if that page provided a "Translate" feature for non-English readers.

- **Westbrook Housing**—this housing authority manages 12 properties with a total of 688 units. Of these, 93% are senior housing developments. The Housing Authority also administers 1,011 vouchers, 29% of which are project based. Westbrook Housing has strong goals to improve the accessibility and quality of its aging public housing stock, primarily through conversion through the Rental Assistance Demonstration (RAD) program. The Housing Authority aims to make 20% of their new units accessible and the balance adaptable. The Housing Authority will relocate those with accommodation needs to accessible units when they become available. Westbrook Housing is also prioritizing housing for families with larger bedroom sizes to better meet market needs.

  Westbrook Housing's website is easy to navigate and very client-friendly. It could be strengthened with a "Translate" button on the home page and providing a resource for non-English readers and speakers who need assistance completing an application for housing; currently, those are only available in English in a downloadable format.

The resident survey and stakeholder focus groups provided additional information on the unique challenges faced by low income residents who seek or occupy publicly assisted housing.

Challenges faced by voucher holders.

- The most striking finding in the resident survey analysis was that nearly all voucher holders expressed difficulty finding a landlord that accepts a voucher: 90% of voucher holders represented by the survey find a landlord that accepts a housing voucher to be "difficult" or "very difficult."
- Voucher holders represented by the survey also reported that landlords continue to refuse to rent to voucher holders, despite the state's law that includes residents receiving public assistance as a protected class: 68% of respondents identified "landlords have a policy of not renting to voucher holders" as the main barrier to voucher utilization.
- 44% of voucher holders represented in the resident survey said they need more time to find a unit before the voucher expires.
- Another 44% of voucher holders said they have trouble finding information about which landlords will accept Section 8.
- These challenges were similar across races and ethnicities.

- Stakeholders working in publicly assisted housing reiterated these concerns, lamenting the squeeze on housing inventory caused by conversion of properties to short term rentals. There is no market incentive for landlords to serve low income renters. Some will entertain renting to 51-80% AMI renters; landlords are less apt to rent to <50% AMI renters.

Challenges faced by persons with disabilities.

- Residents with disabilities responding to the resident survey said that their greatest accessibility need is for onsite services to help with mental health challenges (29% expressed this need). This was followed by accessibility improvements to bathrooms (26%) and service or emotional support animal allowed (19%). As discussed above, the region's public housing authorities have policies in place to move persons with disabilities into accessible units and must accommodate service animals; as such, these are likely mostly private sector challenges.
- Onsite mental health care provision is an unmet area of need by both public and private sector housing providers. This need was also identified by stakeholders, particularly the need to expand, strengthen, and ensure the quality of recovery centers specializing in treatment from substance abuse challenges. The past dismantling of the supportive services structure, coupled with a growth in opioid drug use, exacerbated service gaps.

Challenges faced by low income renters in general.

- Lack of rental housing inventory for voucher holders is a major challenge. The very limited inventory marginalizes access to housing for low income households, particularly African American/Black households and refugees, who are more likely to rely on vouchers to meet rent.
- Community resistance to any type of new development—including by planning commissioners—is the largest barrier to addressing housing needs. Many residents do not appreciate the needs of people who are not like them, and they continue to push the model of preservation of single family detached homes. This occurs even if comprehensive plans have laid out a different, more efficient and cost effective, vision of growth.
- The lack of a limit on applications accepted by landlords creates a strain on low income people who often must apply for units many times before they find one that will accept a voucher. Landlords are financially incentivized to accept applications from applicants that aren't interested in without such a cap.

SECTION VII.

FAIR HOUSING ENVIRONMENT

SECTION VII.
Fair Housing Environment

This section examines the fair housing environment in Cumberland County. The contents of the section include:

- A review of state fair housing laws and enforcement;
- An analysis of fair housing complaints, as well as charges or letters of findings from HUD and legal cases, to assess trends in fair housing violations; and
- An overview of fair housing resources.

Federal and State Fair Housing Laws and Enforcement

The Federal Fair Housing Fact (FHA), passed in 1968 and amended in 1988, prohibits discrimination in housing on the basis of race, color, national origin, religion, sex, familial status, and disability.[1]

The protection based on sex was recently interpreted to include gender identification and sexual orientation, as a result of the June 2020 U.S. Supreme Court decision in the *Bostock v. Clayton County* case. In response to the Bostock case, and Executive Order 13988, HUD announced that it would administer and enforce the Fair Housing Act to prohibit discrimination on the basis of sexual orientation and gender identity.

The FHA covers most types of housing transactions including rental housing, home sales, mortgage and home improvement lending, as well as policies and practices that determine the placement of residential housing (e.g., land use and zoning regulations).

Excluded from the FHA are owner-occupied buildings with no more than four units, single family housing units sold or rented without the use of a real estate agent or broker, housing operated by organizations and private clubs that limit occupancy to members, and housing for older persons.[2]

State and local laws. States or local governments may enact fair housing laws that extend protection to other groups—or are more limited in nature. Similar to the State of

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[1] For the purposes of this report, the acronym FHA refers to both the Fair Housing Act of 1968 and the amendments from 1988.

[2] "How Much Do We Know? Public Awareness of the Nation's Fair Housing Laws", The U.S. Department of Housing and Urban Development, Office of Policy and Research, April 2002.

Maine's anti-discrimination law (discussed below), the City of South Portland passed a housing security ordinance that goes beyond the protections of the federal Fair Housing Act, prohibiting discrimination on the basis of race, color, religion, sex, sexual orientation, familial status, ancestry, national origin, age, physical or mental disability, and receipt of public assistance.[3]

States with laws that have the same or exceed the protections in the federal FHA are deemed "substantially equivalent." Thirty-seven states in the U.S. have substantially equivalent fair housing laws, which enables HUD to refer complaints of housing discrimination to state agencies for investigation. HUD reimburses state agencies for this work. An advantage of state-level investigation is that residents have a local resource for fair housing investigation; many state agencies maintain regional offices.

The Maine Human Rights Act is the state's anti-discrimination law. Per the Human Rights Commission, the Act "prohibits discrimination on the basis of protected class in employment, housing, places of public accommodation, education, and extension of credit."[4] For housing, the Act prohibits discrimination on the basis of race, color, ancestry, sex, sexual orientation (which includes gender identity and expression), physical or mental disability, religion, familial status, and receipt of public assistance.

The State of Maine is a substantially equivalent state. The state's fair housing law exceeds the protections in the federal FHA. Similar to the federal FHA, the Maine Human Rights Act covers most housing, with the exception of non-commercial rental housing owned and operated by a religious group, a two-unit dwelling where the owner occupies one of the units, and owner-occupied single-family homes with no more than four rooms rented.

Neighboring states, with the exception of New Hampshire, exceed FHA in their protections:

- Connecticut has broader protections than the FHA. In addition to the coverage provided under the FHA, Connecticut offers additional protections of ancestry, marital status, age (except minors), sexual orientation, gender identity or expression, legal source of income, and veteran status.

- Rhode Island also has broader protections than the FHA, which include age (18 years or older), marital status, status as victim of domestic abuse, housing status[5], military status, and lawful source of income.

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[3] https://www.southportland.org/files/5216/5470/6762/CH_12_Housing.pdf

[4] https://www.maine.gov/mhrc/about

[5] The Rhode Island Commission for Human Rights defines "housing status" as the status of having or not having a fixed or regular residence, including the status of living on the streets or in a homeless shelter or similar temporary residence.

- Vermont offers additional protections of marital status, age, sexual orientation, gender identity, receipt of public assistance, and victims of abuse.

- Massachusetts offers protections for ancestry, age, sexual harassment, sexual orientation, marital status, veteran status, and public assistance.

Fair housing inquiry and complaint process. Cumberland County residents who feel that they might have experienced a violation of the FHA can contact one or more of the following organizations:

- HUD's Office of Fair Housing and Opportunity (FHEO)—to file a complaint based on federal FHA protections;
- Maine State Housing Authority (MaineHousing)—to inquire about fair housing rights and receive assistance with filing complaints;
- Maine Human Rights Commission (MHRC)—to file a complaint based on state fair housing protections.
- Pine Tree Legal Assistance—to receive help with evictions, foreclosures, and fair housing discrimination.

Cumberland County does not enforce fair housing law and would refer complaints to the appropriate service provider. Tenants or those wishing to pursue a complaint would be referred to Pine Tree Legal Assistance or the Maine Human Rights Commission and/or to HUD's toll-free Fair Housing line, while providers would be referred to either a HUD/FHEO specialist or to the housing hotline to determine an appropriate referral.

Cumberland County also maintains a page on its website dedicated to fair housing, https://www.cumberlandcounty.org/182/Fair-Housing.

Complaints filed with HUD. Housing discrimination complaints may be filed online at HUD Form903 Complaint. Residents may also call HUD toll free at 1-800-669-9777 (FHEO in Washington D.C.), 1-800-877-8339 (TDD line for hearing impaired), or 1-800-827-5005 (TTY: 617-565-5453) (Boston Fair Housing Regional Office, which serves Cumberland County residents).

According to HUD, when a complaint is received, HUD will notify the person who filed the complaint along with the alleged violator and allow that person to submit a response. The complaint will then be investigated to determine whether there has been a violation of the FHA.

A complaint may be resolved in a number of ways. First, HUD is required to try to reach an agreement between the two parties involved. A conciliation agreement must protect the filer of the complaint and public interest. If an agreement is signed, HUD will take no further action unless the agreement has been breached.

If during the investigative, review, and legal process HUD finds that discrimination has occurred, the case will be heard in an administrative hearing within 120 days, unless either party prefers the case to be heard in federal district court.

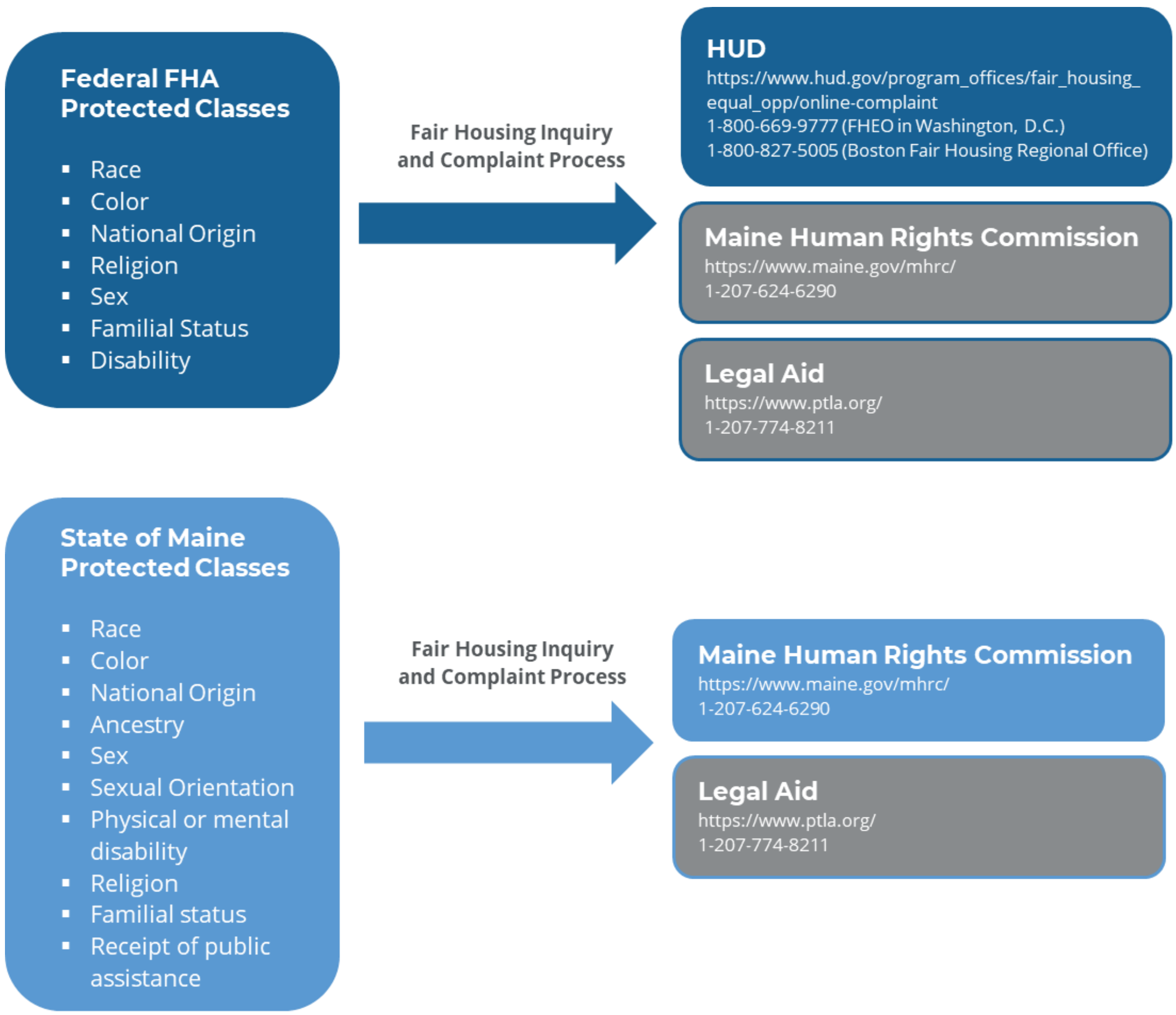
Complaints filed with the State of Maine. The Maine Human Rights Commission enforces the State of Maine's employment and housing anti-discrimination laws. Complaints can be filed online (https://www.maine.gov/mhrc/file), by phone, and through regular mail or email. MHRC is a Fair Housing Assistance Program Recipient, which means HUD has determined it administers fair housing laws that are substantially equivalent to the Fair Housing Act. MHRC receives funding from HUD to administer these laws. The Maine Housing Rights Commission is the only designated substantially equivalent agency in the state of Maine.

MHRC provides a comprehensive resource on its website for complainants once their complaint has been filed with the Commission. Additionally, for complainants who want to settle or avoid litigation costs, MHRC's Third Party Neutral Mediation Program provides effective mediation services at a below market rate fee. More information on the program can be found online (https://www.maine.gov/mhrc/programs-resources/mediation).

Complaints filed with local organizations. Pine Street Legal Assistance is a nonprofit legal firm assisting low income Mainers with a variety of legal matters. Housing services include assistance with evictions, homeowners rights, homelessness services, foreclosures, mobile home contracts, property taxes, tenant rights, and fair housing. The types of cases accepted are based on local capacity and program priorities, which are based on funding. More information is available online at https://www.ptla.org/.

Figure VII-1 summarizes fair housing protections and enforcement of fair housing laws.

Figure VII-1.
Fair Housing Protections and Fair Housing Inquiry and Complaint Taking Organizations, Federal FHA and State of Maine



Source: Root Policy Research

Fair Housing Complaint Trends

Between January 2017 and December 2021, 68 fair housing complaints[6] were filed by Cumberland County residents. The City of Portland accounted for over half of all fair housing complaints between 2017-2021, followed by South Portland, Brunswick, and Scarborough (Figure VII-2). These cities and towns account for 70 percent of all fair housing complaints.

Figure VII-2. Number and Percentage of Fair Housing Complaints by City/Town, Cumberland County, January 2017 to December 2021

Note:

No complaints were filed for Baldwin, Cape Elizabeth, Chebeague Island, Gorham, Gray, Harpswell, Harrison, Long Island, New Gloucester, North Yarmouth, Pownal, Raymond, Sebago, and Windham.

Source:

U.S. Department of HUD Complaint Responsive Records, 2017 – 2021.

City/Town	Number of Complaints	Percentage of Complaints
Portland	35	51%
South Portland	8	12%
Brunswick	7	10%
Scarborough	5	7%
Westbrook	3	4%
Freeport	2	3%
Yarmouth	2	3%
Bridgton	1	1%
Casco	1	1%
Cumberland	1	1%
Falmouth	1	1%
Naples	1	1%
Standish	1	1%
Cumberland County	**68**	**100%**

Basis of complaints. Figure VII-3 shows the percent of complaints by basis.[7] Over one third of all fair housing complaints were based on disability (34%). This is significantly lower than the national average (55%).[8] Retaliation and race represented the next greatest proportions (17% and 15%, respectively) in Cumberland County.

In the 2010 Analysis of Impediments for Cumberland County, no data on HUD-filed fair housing complaints is provided. However, the AI does include data on housing-related

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[6] While 68 fair housing complaints were filed between January 2017 and December 2021, multiple complaints included more than one reason (e.g. base) for their complaint. As a result, in several of the figures below, the number of responses is 123.

[7] Complaints may have more than one basis.

[8] National Fair Housing Alliance, 2021 Fair Housing Trends Report

discrimination cases filed with the Maine Human Rights Commission (MHRC) from July 2004 to June 2009. Forty eight cases were filed during that time period, with the greatest share filed on the basis of disability (50%). Source of income and race represented the next greatest proportions (19% and 8%, respectively).

Additionally, Cumberland County and York County completed a joint Analysis of Impediments to Fair Housing (AI) report in 2013 as part of the work for Sustain Southern Maine, a project aimed at stimulating more integrated regional planning to guide state, metropolitan, and local investments in land use, transportation and housing. Using MHRC data from 2010 and 2012, fair housing complaints made on the basis of disability made up a third or more of complaints. For those cases settled by MHRC between 2010-2012, "the most frequent complaints were about disability, race/religion/national origin, and family status."[9]

Figure VII-3. Basis of Filed HUD Complaints by Year, Cumberland County, January 2017 to December 2021

Note:
HUD uses "sex" to refer to gender discrimination. n=123.

Source:
U.S. Department of HUD Complaint Responsive Records, 2017 – 2021.

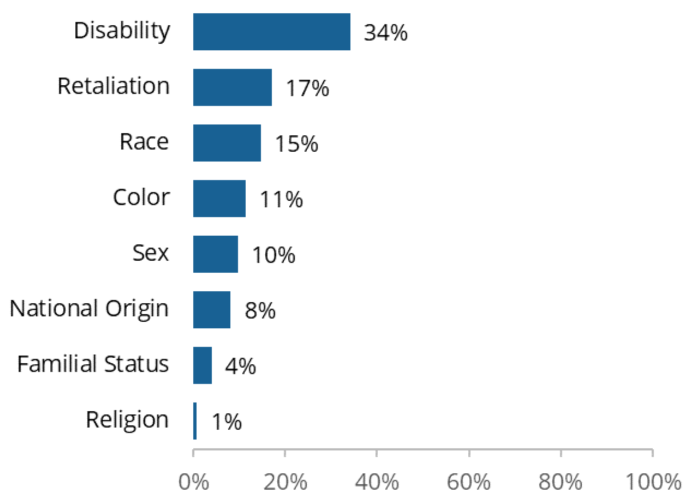

Figure VII-4a shows the basis of complaints by year. Complaints based on disability accounted for over 40% of all complaints in three out of the five years. The next greatest proportion of complaints, those based on retaliation, peaked in 2018 at 25% of total complaints. Complaints on the basis of race and color increased each year between 2017 and 2020 (peaking at 23% and 19% in 2020). In 2021, the proportion of complaints dropped to 10% and 6% of all complaints, respectively.

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[9] 2013 York and Cumberland County Regional Analysis of Impediments to Fair Housing, page 55.

Figure VII-4a.
Percent and Basis of Filed HUD Complaints by Year, Cumberland County, January 2017 to December 2021

	2017	2018	2019	2020	2021	All Years
Disability	45%	33%	40%	16%	42%	34%
Retaliation	18%	25%	7%	16%	16%	17%
Race	9%	13%	20%	23%	10%	15%
Color	5%	13%	13%	19%	6%	11%
Sex	5%	8%	7%	13%	13%	10%
National Origin	9%	4%	13%	10%	6%	8%
Familial Status	5%	4%	0%	3%	6%	4%
Religion	5%	0%	0%	0%	0%	1%

Note: n=123. HUD uses "sex" to refer to gender discrimination.

Source: U.S. Department of HUD Complaint Responsive Records, 2017 – 2021.

Figure VII-4b presents the number of complaints by type by year.

Figure VII-4b.
Number and Basis of Filed HUD Complaints by Year, Cumberland County, January 2017 to December 2021

	2017	2018	2019	2020	2021	All Years
Disability	10	8	6	5	13	42
Retaliation	4	6	1	5	5	21
Race	2	3	3	7	3	18
Color	1	3	2	6	2	14
Sex	1	2	1	4	4	12
National Origin	2	1	2	3	2	10
Familial Status	1	1	0	1	2	5
Religion	1	0	0	0	0	1

Note: n=123.

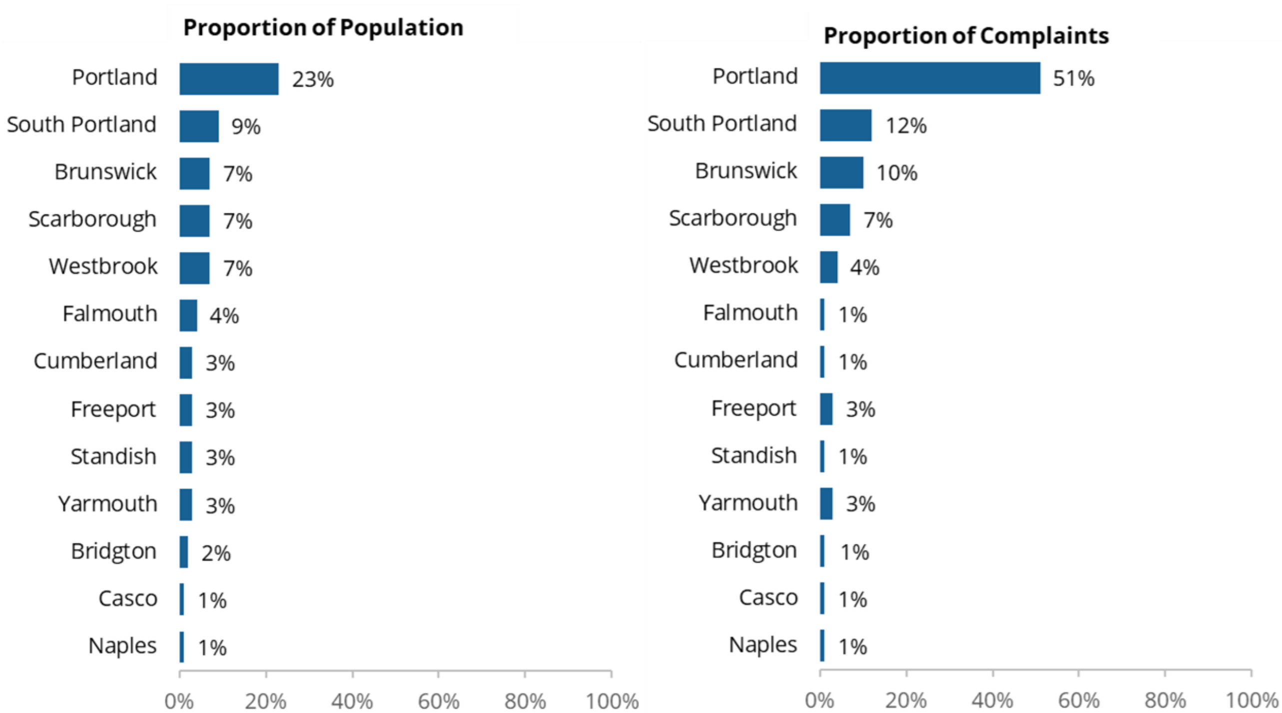
Source: U.S. Department of HUD Complaint Responsive Records, 2017 – 2021

Geographic distribution. Figure VII-5 compares the proportion of population and complaints by county. Portland is vastly overrepresented in the proportion of fair housing complaints relative to their share of the county population, accounting for more than half of all complaints while only accounting for 23% of the population.

South Portland and Brunswick are also overrepresented when comparing the proportion of complaints to population, although not as significantly as Portland (9% and 7% of the population, 12% and 10% of complaints, respectively).

Westbrook and Falmouth are most underrepresented when compared to their share of complaints (7% and 4% of the population, 4% and 1% of complaints, respectively).

Figure VII-5.
Proportion of Population and Complaints by Jurisdiction, Cumberland County, January 2017 to December 2021



Note: No complaints were filed for Baldwin, Cape Elizabeth, Chebeague Island, Fry Island, Gorham, Gray, Harpswell, Harrison, Long Island, New Gloucester, North Yarmouth, Pownal, Raymond, Sebago, and Windham.

Source: U.S. Department of HUD Complaint Responsive Records, 2016 – 2020; 2015-2019 ACS 5-Year Estimates.

Geographic variance in complaints by type. Complaints on the basis of disability account for the majority of complaints for most towns or cities in Cumberland County (Figure VII-6). Of the ten towns or cities with a fair housing complaint between 2017 and 2021, each one had at least one complaint filed on the basis of disability. For the towns/cities with the most complaints overall, including Portland, South Portland, and Scarborough, at least 60% of their complaints were on the basis of disability. Of the seven complaints filed in Brunswick, nearly half were on the basis of disability (43%).

Figure VII-6. Disability Based Complaint Proportion, Cumberland County, January 2017 to December 2021

Note:

Total Complaints include the numbers of multiple complaints per case.

Source:

U.S. Department of HUD Complaint Responsive Records, 2017 – 2021.

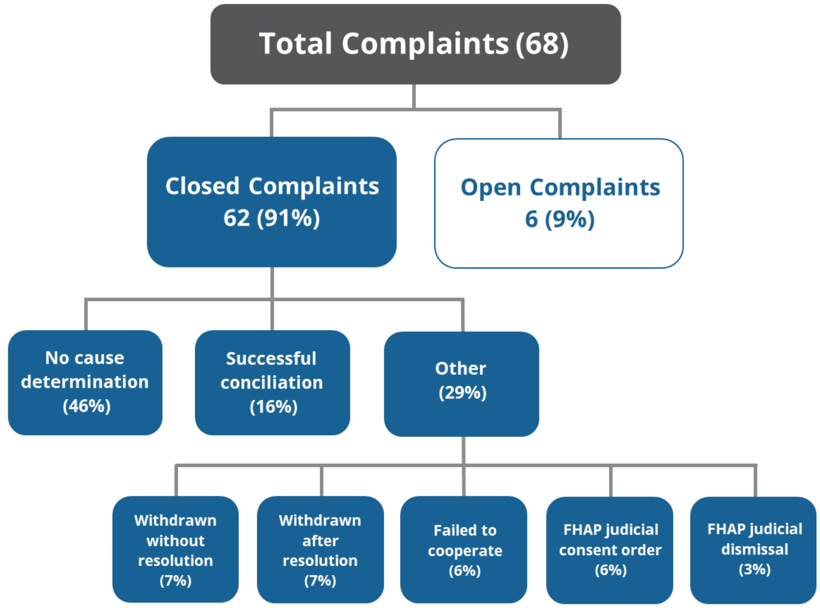
City/Town	Disability Based Complaints	Total Complaints	Percent
Portland	23	35	66%
South Portland	5	8	63%
Brunswick	3	7	43%
Scarborough	3	5	60%
Westbrook	2	3	67%
Freeport	2	2	100%
Yarmouth	1	2	50%
Casco	1	1	100%
Falmouth	1	1	100%
Standish	1	1	100%
Cumberland County	**42**	**123**	**34%**

Issues by complaints. For each complaint filed with HUD, the complainant is allowed to assign specific issues that describe the alleged fair housing violation. Of the 68 cases filed with HUD between 2017-2021, 232 specific issues were identified. The most common issues identified by complainants included discriminatory terms, conditions, privileges, or services and facilities (17% of all issues identified), other discriminatory acts (16%), failure to make a reasonable accommodation (13%), discrimination in terms, conditions, privileges relating to a rental (13%), and discriminatory acts under Section 818 (coercion, etc.) (11%).

Resolution of complaints. Figure VII-8 shows the resolution of closed complaints between 2017 and 2021. Of the 68 complaints during this time period, 91% have been closed and 9% remain open.

Pertaining to closed complaints, nearly half (46%) were closed due to no cause determination, which occurs when HUD investigators determine a lack of substantial evidence of a fair housing violation. Sixteen percent were successfully conciliated and closed, which occurs when the complainant and defendant agree on how to address the cause of the complaint. The remaining 29% of complaints were closed for a variety of reasons.

Figure VII-7. Resolution of Closed Complaints, Cumberland County, January 2017 to December 2021



Note:

Successful conciliation is a combination of: negotiated conciliation before determination of cause, successful conciliation agreement after cause finding, conciliation prior to cause finding, and successful mediation during or after investigation.

Source:

US Department of HUD Complaint Responsive Records, 2017 – 2021.

Hate crimes. The incidence of hate crimes and the prevalence of hate crime groups can be an indicator of discrimination concerns even though they do not directly link to housing discrimination. Designating a crime to be a hate crime is the responsibility of local agencies. If a local agency determines that a crime is based on race, religion, sexual orientation, ethnicity, national origin, or disability, the crime is included in the data. Note that the crimes included in the data represent only the crime, not convictions.

Hate crimes in Cumberland County. The Southern Poverty Law Center is a nonprofit organization dedicated to civil rights, fighting hate and seeking justice for the most vulnerable. As part of this mission, the law center monitors hate crime incidents and hate-based organizations. The county and characterization of hate crime groups by the Southern Poverty Law Center was compiled using hate group publications and websites, citizen and law enforcement reports, field sources, and news reports.

Nationally, the SPLC tracked 733 hate groups across the U.S. in 2021; four hate groups were located in Maine. In 2017, there were three hate groups located in Maine and 954 hate groups nationally.

Fair housing environment – stakeholder perspectives. As further detailed in Section II, a survey was disseminated to ask residents about their perspective on housing discrimination in Cumberland County.

Overall, 16% of survey respondents reported experiencing discrimination when looking for housing in Cumberland County. Residents of color, along with low income precariously housed respondents, were most likely to say they experienced housing discrimination.

Nearly 80% of respondents said that discrimination had taken place in the last five years. These responses are evidence that most potential fair housing violations that occur in the county go unreported.

Based on responses from residents, a lack of awareness about fair housing resources, education, and enforcement appears to be pervasive throughout the county. Just over half of survey respondents reported they did not address their incident of housing discrimination because they weren't sure what to do. Nearly a quarter of respondents also did nothing in fear of retribution (being evicted or harassed).

Stakeholders described that new Mainers, people experiencing disabilities, and families with children are more likely to experience housing discrimination; however, many articulated that the discrimination they face is hard to prove and difficult to document. Stakeholders identified instances of discrimination based on national origin, pointing out that landlords routinely ignore maintenance and repair requests from immigrants. One stakeholder felt there "is a lot of discrimination [that occurs]…some landlords do not want to rent to new Mainers."

Stakeholders also noted instances of discrimination based on source of income. While source of income is not protected under the federal Fair Housing Act, receipt of public assistance is protected under the Maine Human Rights Act. Overall, stakeholders felt that fewer landlords are willing to accept both Section 8 and GA vouchers. One stakeholder noted that "unhoused people [with vouchers], particularly minorities, got rejected all the time." One stakeholder also pointed to economic discrimination faced by low income Mainers, articulating that requests for first and last month's rent, security deposits, and other administrative fees are major barriers to accessing housing. They added that households who struggle the most financially are those that are left with the fewest choices because the housing market is more likely to shut them out.

Fair Housing Legal Review

As part of this fair housing analysis, fair housing legal cases were reviewed to assess trends in Maine legal challenges and outcomes.

The cases described below come from the United States Department of Justice (DOJ) Housing and Civil Enforcement Cases Database.[10] Since 2010, there have only been two fair housing legal cases in the state of Maine filed by the United States DOJ, one occurring in Cumberland County. No fair housing lawsuits have been filed by HUD regarding properties in Cumberland County since 2012.

Hand in Hand/Mano en Mano v. Town of Millbridge, Maine (National origin and familial status)

[10] https://www.justice.gov/crt/housing-cases-summary-page

In 2009, the Town of Millbridge adopted a moratorium that stopped the development of a housing project for farmworkers and their families due to resident opposition. The plaintiff, Hand in Hand/Mano en Mano, a nonprofit that provides services to Hispanic residents in Washington County, alleged discrimination on the basis of national origin and familial status. The U.S. Department of Justice submitted an amicus brief in late 2009 to assist the Court in assessing the plaintiff's motion for a preliminary injunction but the case was settled in 2010 prior to the Court's ruling.

United States v. Ferrante (Sexual harassment)
In January 2013, the United States filed a complaint and consent order in United States v. Ferrante. Referred by Pine Tree Legal Assistance, the complaint alleged that Rudy Ferrante sexually harassed female tenants in Portland, in violation of the Fair Housing Act. The court entered an amended consent order in April of 2013, which imposed a $15,000 civil penalty against Ferrante, required him to undertake fair housing training, instructed him to refrain from further discriminatory acts, and required him to provide a copy of the order to his employers.

Zammuto v. Brann, Maine Human Rights Commission (Disability, retaliation)
In 2015, the Maine Human Rights Commission (MHRC) ruled in favor of a tenant who alleged that her landlords had attempted to evict her for having a service dog and then retaliated against her for filing a fair housing complaint with MHRC.[11] Refusing to make a reasonable accommodation for a person experiencing a physical or mental disability is a violation of the Maine Human Rights Act, which includes refusing to allow a tenant the use of a service animal. The commission unanimously ruled in favor of both the discrimination and retaliation claims, which triggered a 90-day conciliation period where the parties could attempt to settle the case without going to court. The incidents took place in Norridgewock, Maine (Somerset County) and the complainant was represented by Pine Tree Legal Assistance.

[11] https://www.pressherald.com/2015/01/26/rights-panel-upholds-findings-of-discrimination-retaliation/

Fair Housing Resources

Several different organizations throughout Maine provide fair housing education and outreach and access to fair housing resources.

Fair housing education. The Maine State Housing Authority (MaineHousing) provides general information on fair housing, as well as resources related to disability rights, limited English proficiency, how to file a fair housing complaint, and advocacy groups and legal resources. MaineHousing also offers a free Fair Housing training program on its website (https://www.mainehousing.org/fair-housing-training). Recently, in 2019, MaineHousing also hosted a listening session for its partners to hear about housing discrimination issues occurring throughout the state and what could be done to address those issues.

The Maine Housing Rights Commission also routinely hosts fair housing workshops to help educate the public about fair housing law and to prevent discrimination in housing. Recently, MHRC hosted two fair housing trainings in April 2022 related to reasonable accommodations and assistance animals.

Pine Tree Legal Assistance provides comprehensive resources related to fair housing in a variety of different languages (http://www.ptla.org/fair-housing).

Cumberland County also maintains a page on its website dedicated to fair housing, https://www.cumberlandcounty.org/182/Fair-Housing. While the webpage does provide general information on fair housing and local resources, it could include a more robust overview of how to pursue a complaint, summaries of the Fair Housing Act and Maine's Human Rights Act, and a link to the county's most recent Analysis of Impediments to Fair Housing Report.

SECTION VIII.

ZONING AND LAND USE ANALYSIS

SECTION VIII.
Zoning and Land Use Analysis

This section builds upon the Disproportionate Housing Needs section by examining the link between housing choice and zoning and land use regulations. It begins with background on how zoning and land use decisions influence housing choice; summarizes the zoning and land use findings from previous AIs; examines how the participating jurisdictions' current zoning and land use regulations and decisions affect housing choice; and concludes with findings.

This section does not prescribe a "right way" to zone. Instead, it reviews the jurisdictions zoning regulations against best practices, and assesses if the jurisdictions' regulations could restrict housing choice. It also acknowledges that jurisdictions have varying contexts and different opportunities and constraints related to building a variety of housing types.

Why Zoning Matters

As housing affordability challenges have grown into what many are calling a national housing crisis, zoning and land use regulations have received more attention for their role in creating barriers to housing choice and failing to respond to housing market needs.

Discriminatory aspects of early zoning. Zoning, in its very early form, was inherently, and often blatantly, discriminatory—the most direct example being race-based zoning codes. In 1917, the U.S. Supreme Court made racial zoning illegal by overturning a racial zoning ordinance in Louisville, Kentucky *(Buchanan v. Warley)* on the grounds that it violated "freedom of contract" protections in the U.S. constitution. Many cities ignored the Supreme Court's decision and continued racial zoning practices or found other legally permissible ways to regulate neighborhood composition.

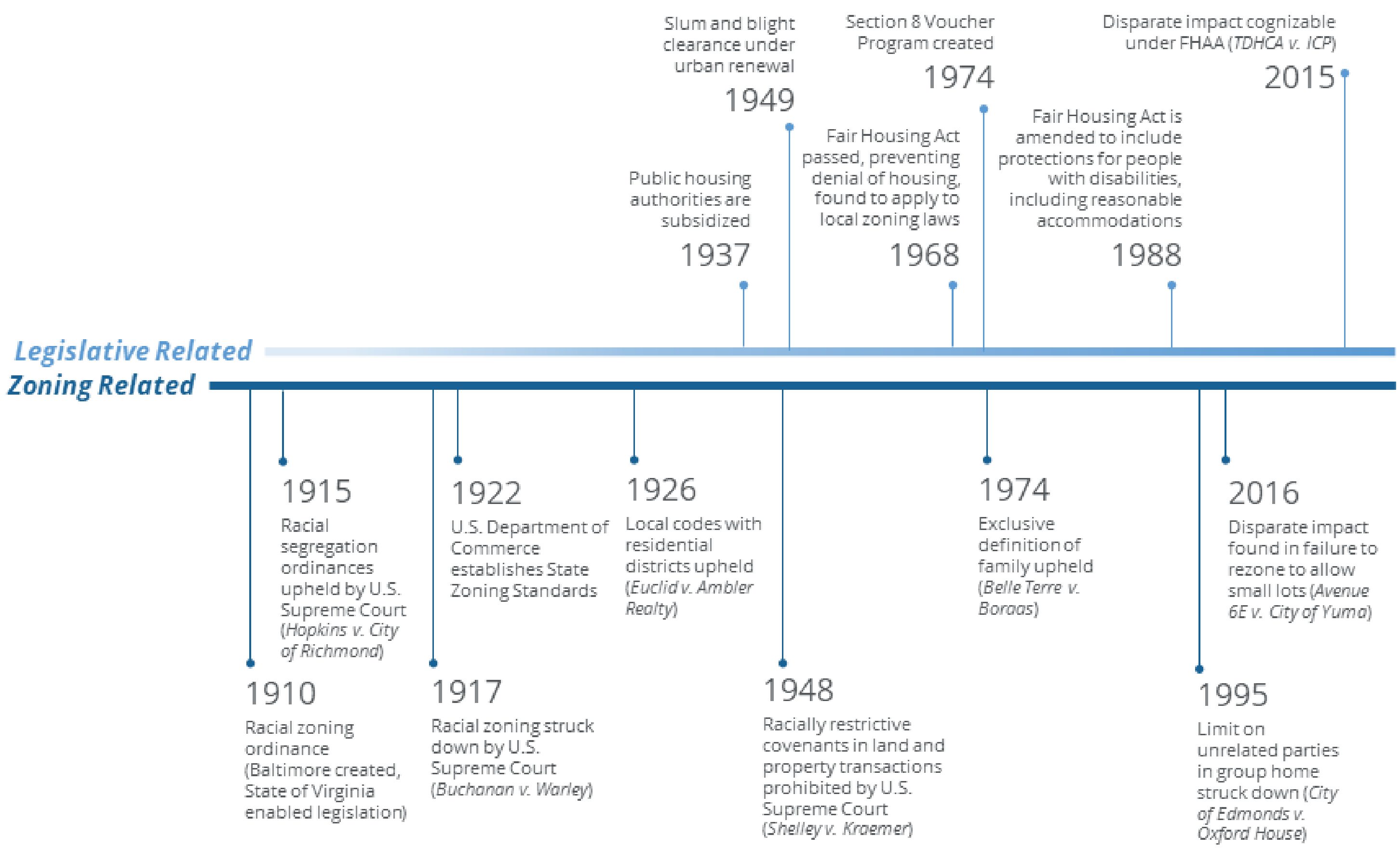
Another early practice that facilitated segregated communities was zoning based on use. This was called "Euclidean" zoning, named for Euclid, Ohio, the community that introduced this zoning. Euclidean zoning, which remains common today, divides land into 'zones' differentiated by use and form with, among other goals, the objective of protecting occupants of some zones, historically lower-density single-family zones, from uses believed to compromise health and safety. In 1926, the U.S. Supreme Court found that Euclid's zoning ordinance was allowed as part of the jurisdiction's police power—and, through the decision, promulgated the belief that segregating single family detached homes was necessary to "increase the safety and security of home life…prevent street accidents, especially to children…preserve a more favorable environment in which to rear children, etc."[1]

The above exclusionary zoning practices are just some examples of the many zoning codes and practices that facilitated segregation. They also drove excluded residents—largely people of color—into neighborhoods with higher levels of pollutants, poor quality housing, and limited ownership opportunities. As outlined in Section IV of the report, the State of Maine lacked a history of legalized segregation but still took other avenues to establish segregatory housing patterns and discriminate against non-White and other ethnic groups.

Figure VIII-1 below provides a timeline of significant zoning decisions related to housing choice. It also includes legislative responses to expand housing choice. The figure reveals the piecemeal, often discriminatory, and reactionary responses that have characterized the housing landscape over the past 100 years.

[1] *Modern Family: Zoning and the Non-Nuclear Living Arrangement*, https://planning-org-uploaded-media.s3.amazonaws.com/publication/download_pdf/Zoning-Practice-2020-05.pdf

Figure VIII-1.
Zoning Timeline



Source: Root Policy Research.

Exclusionary zoning today[2]. Zoning regulations no longer dictate where certain types of people may live other than in special circumstances like senior living communities, which are allowed under the Federal Fair Housing Act (FFHA). Zoning today regulates the structural environment, which typically means where residential development is allowed, the types of residential development allowed (single family, multifamily), the density of development, and the form or design of development.

Even if they do not contain direct discriminatory language, zoning codes and land use decisions can have a discriminatory effect on protected classes when they rely more heavily on certain types of housing than others. This most commonly occurs for multifamily rental housing: excluding multifamily housing from zoning districts can have a disparate impact on the protected classes who are mostly likely to be renters and have lower incomes. As such, residential zoning that limits the placement of housing can mimic past discriminatory zoning practices.

Exclusionary zoning generally employs land use regulations that restrict the types of housing that can be built in a particular area. This type of zoning is employed to constrain housing diversity and supply and ensure the area is inhabited by an idealized segment of the population—typically a married couple with children living in a suburban single family detached home. In many cases a version of this definition of the idealized family is still present in zoning ordinance definitions.

Public costs associated with exclusionary zoning include increased traffic congestion, persistent inter-generational poverty, and stunted economic growth. Exclusionary zoning increases the cost of entry into service-rich neighborhoods which often contain the highest-performing school districts, the best access to high-paying jobs, access to healthy food, and transportation alternatives. In this way, segregation is reinforced by limiting opportunities for low- and moderate-income residents to live in areas of opportunity.

Land use planning that embraces housing inclusivity is becoming more popular as communities recognize—and internalize—the public costs associated with exclusionary zoning. Inclusive planning is also being embraced to respond to market demand, recognizing that how people choose to live—e.g., renting longer, living in low maintenance homes—is changing.

Notable exclusionary zoning legal cases include:

Berenson v. Town of New Castle (1975) was an early case, stemming from a developer who wanted to build a condominium community and was denied due to lack of

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[2] There is no one, agreed-upon, definition of exclusionary zoning, just as there is no magic set of zoning regulations that produce perfect inclusivity of housing choice and access to opportunity. Yet some practices are better than others, and some practices are so exclusive they have been found to be illegal. The courts have effectively determined what constitutes exclusionary behavior in zoning and land use regulations and decisions.

zoning for multifamily housing. This case introduced the idea that housing choice should be considered in zoning decisions. The court's decision was based on the premise that the "primary goal of a zoning ordinance must be to provide for the development of a balanced, cohesive community which will make efficient use of the town's land…. [I]n enacting a zoning ordinance, consideration must be given to regional [housing] needs and requirements…. There must be a balancing of the local desire to maintain the status quo within the community and the greater public interest that regional needs be met."[3]

NAACP v. Town of Huntington (1988) resulted in a court-ordered rezoning of a parcel of land to accommodate multifamily development and a change in the town's zoning ordinance which only allowed multifamily development in an urban renewal area. The court concluded that the failure of the town to rezone a parcel to accommodate multifamily development has a "substantial adverse impact on minorities." This was based on an analysis of housing needs data that found a disproportionate proportion of African American/Black families had housing needs.

Under Huntington, a zoning code is presumptively exclusionary if it: (1) restricts multifamily or two-family housing to districts/neighborhoods with disproportionately large minority populations; or (2) disparately impacts minorities by restricting the development of housing types disproportionately used by minority residents.[4]

Avenue 6E Investments LLC v. the City of Yuma (2015). In this case, the court found that a denied rezoning request to allow smaller lots for construction of more affordable single family homes had a disparate impact on Hispanic families. This case was based on an analysis of Home Mortgage Disclosure Act and homes sales data, which showed that smaller lots produced single family homes at price points that were attainable to lower to moderate income Hispanic households.

In the end, it is in the best interest of communities to examine their zoning code and land use regulations frequently to ensure they do not create barriers to housing choice. This is appropriate not only to avoid legal challenges, but also to ensure economic and workforce diversity, and to keep current in a national market that is increasingly demanding creative solutions to housing pressures and expansion of housing choice.

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[3] N.J. Stat. Ann. Sections 52:27D-301 et seq. (2007).

[4] Huntington Branch, NAACP v. Town of Huntington, 844 F.2d 926 (2d Cir. 1988)

Common zoning-related barriers to housing choice. Some of the key factors in land development codes that most commonly result in barriers to fair housing choice and reasonable accommodation for persons with disabilities include:

- **Dimensional standards.** Large minimum lots, minimum unit sizes, or excessive setbacks between structures or from streets that can increase development costs;
- **Limits on density.** Restriction on or prohibition of multifamily housing; low floor area ratios (FAR) for multifamily or mixed-use development; or low density requirements;
- **Use-specific standards.** Special site or operational requirements for group homes for persons with disabilities that are not required for other residences or groups;
- **Differences in quality and access to public services.** Additional requirements for specific developments (e.g., group homes or multifamily) to provide infrastructure or essential municipal services not required for other residences or dwelling units;
- **Definition of family and occupancy restrictions.** Definitions of family or occupancy limits that prohibit or limit the number of unrelated or unmarried persons in a household;
- **Procedures for development or zone change reviews.** Excessive or disparate review procedures, public hearing requirements, or noticing requirements for different housing types, housing for protected classes, or low-income housing;
- **Housing types.** Limits or prohibitions on alternative affordable housing options such as accessory dwelling units (ADUs), modular or manufactured homes, and mixed-use developments;
- **Growth restrictions.** Limits on residential growth. Some communities have instituted annual growth caps that limit how much housing can be built, including market rate units. Other communities allow some types of uses but constrain others—for example, allowing an exemption from a residential growth restriction for affordable senior housing but not affordable family housing. The collective limit on how much housing can be built throughout the county restricts overall supply and negatively impacts housing choice.
- **Spacing.** Minimum distance between group homes that are not required for other residences or groups and make development of group homes difficult;
- **Reasonable accommodations.** Regulations inhibiting modifications to housing for persons with disabilities or their ability to locate in certain neighborhoods; and
- **Code language.** Local land development codes and standards that are not aligned with federal and state regulations governing fair housing and reasonable accommodation.

Zoning best practices. Recognizing the exclusionary nature of many zoning ordinances, and to respond to the housing crisis, cities and counties are increasingly modifying land use codes to allow "gentle infill"—duplexes/triplexes, rowhomes, and Accessory Dwelling Units (ADUs)—in single family zones. Some jurisdictions are adopting "lifestyle neutral" approaches to zoning and land use to better align with changes in household preferences, life cycles, and aging residents.

Lawyer and planner Don Elliott published *A Better Way to Zone,* which contains ten principles for zoning that can apply to both urban and rural communities. The book focuses less on how cities should look but how they should operate. Several relate to expanding housing choice and are relevant for Cumberland County:

1) **Zone for middle income households**— include a broad range of mixed-use zoning districts and allow multifamily development across a wide variety of zoning districts. This practice also more effectively produces communities that support neighborhood-serving retail and commercial operations and small businesses by allowing the market to supply services near households

2) **Revise zoning ordinances to better promote attainable housing**—step away or revisit minimum lot sizes, minimum dwelling unit sizes, and maximum residential densities. Allow more flexibility in zone districts to accommodate the wide range of housing products that accommodate the "missing middle" — housing types such as duplexes, triplexes, fourplexes, cottage courts, and multiplexes.

3) **Implement dynamic development standards**—recognize that communities change over time and development codes need to allow communities to adopt and experiment with market innovations and accommodate changing housing preferences. Parking standards, for example, can vary based on use rates and existence of public parking lots in the area. In more traditionally zoned communities, it is most appropriate to "experiment" with dynamic zoning—which allows for more flexible development while still ensuring that resulting projects are not significantly out of scale or character with those around them— in mixed-use districts. As discussed above, these standards should be generous in application and allow multifamily residential housing.

4) **Revise group home definitions and ensure placement.** A best practice in the definition of group homes is to set the unrelated persons limit to what has been legally defensible, generally 12 unrelated persons, including staff. Group home residency must be broad enough to include the homeless, those with social, behavioral, or disciplinary problems, the elderly, those in hospice care, those avoiding domestic abuse, and/or disabled (which includes the frail, physically disabled, developmentally disabled, mentally ill, persons with HIV/AIDS, and recovering from alcohol or drug addiction). Group homes should be allowed in at least one, and preferably more, residential zoning districts. The unrelated persons

limit could be increased if the group home is to be located in a multifamily, commercial, mixed use or other district.

5) **Include clarifying definitions.** The definition of disability must include what the courts have qualified as disability; those in recovery and with HIV/AIDS are often left out of the definition. A best practice is to have as broad a definition as possible to avoid multiplying the list of group facilities in ways that confuse the public and policymakers.

   Definitions of household and family, if included in the code, should be flexible enough to allow a range of household and family configurations, especially those needed to accommodate caregivers. Language should avoid prescribing the makeup of a family unit ("husband and wife"). A more progressive approach is to exclude definitions of household or family composition and focus on public health and safety factors.

Land Use Planning in Maine

The State Constitution of Maine, specifically Article VIII, Part Second, establishes municipal home rule and grants power to local municipalities "…to alter and amend their charters on all matters, not prohibited by Constitution or general law, which are local and municipal in character."[5] More plainly, land use regulations at the state level largely control local land use planning tools available to municipalities throughout the state.[6] As such, this section highlights several state-level land use policies that impact zoning ordinances, code enforcement practices, impact fees, regulation of manufactured and group homes, and protected classes.

Zoning ordinances. Maine Revised Statutes require that a local zoning ordinance be consistent with a comprehensive plan adopted by the municipal legislative body. Additionally, a zoning map articulating each zone must be adopted as part of the zoning ordinance. Public hearings are required before the adoption of any new zoning ordinance or map, as well as amending an existing zoning ordinance or map. The public must be notified of the public hearing at least 13 days prior to the scheduled date of the hearing.

The State also requires that any municipality that adopts a zoning ordinance must also establish a board of appeals. The board of appeals is allowed to grant variances to an applicant if the ordinance is found to cause an undue hardship to the applicant's property. The statutes also permit municipalities to grant disability variances, which allow an owner of a dwelling to install equipment or construct structures necessary for the access to or egress from the dwelling by a person with a disability. Additionally, the statutes also permit municipalities to grant a disability variance to construct a place of storage for a noncommercial vehicle for a person with a permanent disability. Variances for setbacks for single family dwellings and dimensional standards are also allowed for municipalities to include in their zoning ordinances.

Code enforcement practices. Code enforcement is vital to minimizing health issues related to outdated rental inventory including asthma and lead poisoning. While code enforcement is a valuable tool to maintain health and safety, code enforcement programs that become targeted or discriminatory can become an issue under FHAA.[7] For example, in the early 2000s, 16 current and former landlords who owned more than 100

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[5] https://www.maine.gov/legis/const/#a8

[6] Regulations specific to planning and land use can be found in the Maine Revised Statutes, Title 30-A, Chapter 187: Planning and Land Use Regulation.

[7] Magner v. Gallagher argued, "Whether owners of rental properties may claim St. Paul city officials violated the Fair Housing Act by aggressively enforcing the City's housing codes, which increased rental costs and reduced the supply of low-income housing whose renters are disproportionately African-American." (https://www.law.cornell.edu/supct/cert/10-1032)

rental units in St. Paul Minnesota filed against the city claiming code enforcement practices on problem properties had a disparate impact on minorities.[8]

Related to the general enforcement of land use laws and ordinances, the Maine Revised Statutes require code enforcement officers to be certified by one of the following entities: the former State Planning Office, the Department of Economic and Community Development, Office of Community Development, or the Department of Public Safety. Additionally, code enforcement officers are authorized to enforce all applicable laws and ordinances related to Shoreland zoning, comprehensive planning and land use, internal plumbing, subsurface wastewater disposal, and building standards as specified in the respective state statutes. The State also allows for municipalities to authorize code enforcement officers to issue disability structures permits.

Impact fees. Maine Revised Statutes permit local municipalities to enact ordinances that require developers to construct capital improvements off site or pay impact fees in lieu of the construction. The impact fee must be reasonably related to the development's share of the cost of infrastructure improvements.

Manufactured housing. Maine Revised Statutes require that municipalities permit manufactured housing to be erected "…on individual house lots in a number of locations on undeveloped lots where single-family dwellings are allowed."[9] The statutes also articulate that manufactured housing is subject to the same requirements as single-family dwellings. The code also specifies a number of requirements municipalities must address around dimensional standards, setbacks, road frontage, municipal road standards, buffering, and location of utilities related to mobile home parks.

Group homes. The Maine Revised Statutes require that municipal zoning ordinances consider all community living arrangements[10], which include group homes, foster home, or intermediate care facility, of eight or fewer residents a single- family use of property for zoning purposes. As such, these residential facilities are not subject to conditions more restrictive than those imposed on residences occupied by related persons.

Protected classes. Maine's Human Rights Act makes it illegal to discriminate in residential housing on the basis of race, color, religion, national origin, ancestry, sex, sexual orientation, physical or mental disability, familial status, and receipt of public assistance. Protected classes under the federal FHAA include race, color, religion, national origin, sex

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[8] Magner v. Gallagher

[9] https://legislature.maine.gov/statutes/30-A/title30-Asec4358.html

[10] As defined in M.R.S. § 4357-A, Community living arrangements are housing facilities for 8 or fewer persons with disabilities that is approved, authorized, certified or licensed by the State. A community living arrangement may include a group home, foster home or intermediate care facility. Disability has the same meaning as term "handicap" in the federal Fair Housing Act, 42 United States Code, Section 3602.

(which includes sexual orientation and gender identity), familial status, and disability. Maine's protected classes are more extensive than federal protected classes due to the addition of ancestry and public assistance income.

Current zoning and land use issues in Maine. Spurred by its increasing need for housing, the State of Maine recently underwent a significant effort to explore how current land use and zoning regulations affect housing development. In June 2021, Governor Janet Mills signed a bill establishing the Commission to Increase Housing Opportunities in Maine by Studying Zoning and Land Use Restrictions to better understand how current zoning and land use restrictions impact increasing housing opportunities throughout the state. The commission met throughout the rest of the year and delivered a report of its findings and recommendations in December 2021. These recommendations evolved into LD 2003, "An Act To Implement the Recommendations of the Commission To Increase Housing Opportunities in Maine by Studying Zoning and Land Use Restrictions." The bill was signed into law by Governor Mills in April 2022. Highlights[11] of the bill include:

- Allowing at least one accessory dwelling unit (ADU) — attached or detached — by right on all single-family home lots. Also specifies that ADUs do not count towards a municipality's rate of growth ordinance;
- Allows up to two dwelling units per lot in all residential zones across the State. Municipalities need to allow up to four dwelling units per lot if the lot is in a designated growth area;
- Requires jurisdictions to allow more affordable housing at deeper and longer affordability. Creates density bonuses in some zoning districts for affordable housing developments; and
- Caps parking mandates to two spaces for every three units.

The bill also requires municipalities to "…ensure that ordinances and regulations are designed to affirmatively further the purposes of the federal Fair Housing Act…and the Maine Human Rights Act to achieve the statewide or regional housing production goal."[12]

In essence, through this bill, the Maine Legislature puts into place the ability for local units of government to implement zoning best practices by allowing a diversity of housing types and densities, promoting flexible site standards, and limiting parking requirements.

[11] http://www.mainelegislature.org/legis/bills/getPDF.asp?paper=HP1489&item=9&snum=130

[12] https://legislature.maine.gov/bills/getPDF.asp?paper=HP1489&item=9&snum=130

Outside of the state's push to reform zoning and land use regulations to increase housing development, several Cumberland County jurisdictions are undertaking their own efforts to increase housing development and choice in their communities.

Current zoning and land use efforts in Cumberland County. Several communities in Cumberland County have undertaken recent efforts to update their current zoning and land use regulations to be better equipped to satisfy their community's growing and changing needs. For example, in late 2017, the City of Portland launched *ReCode Portland*, an effort to create a new and unified development code. With an emphasis on community input and feedback throughout the process, the primary objectives of the *Recode* project are to make the land use code more user-friendly align the code with the city's Comprehensive Plan to help advance its goals, and ensure that the city's diversity of needs, including housing, the working waterfront, climate resilience, and transportation, are being sufficiently met. The first phase of ReCode passed broad parking exemptions, and an expansive ADU ordinance that allows up to two ADUs per residential lot, with no parking requirements and a streamlined review process. Phase 2 is underway, evaluating Portland's zoning for ways to increase housing creation city-wide, increase climate resilience, and build complete, walkable, transit-proximate neighborhoods.

More recently, in 2021, the City of South Portland commissioned a Housing Assessment and Strategy Report to identify significant needs to catalyze housing production in the city. The report offers a series of recommendations related to local policy changes, zoning code updates, and more coordination at the regional level. Additionally, the Town of Cape Elizabeth commissioned a Housing Diversity Study in 2022. This study aimed to assess the current housing landscape in the town and provide recommendations to create more affordable housing in the community. The Town has recently formed an ad-hoc committee to review the study, gather public feedback, and offer its recommendations on implementing the study in the fall of 2023.

Council, Commission and Planning Board makeup. To ensure a diverse range of community needs are understood and addressed, it's important that plans, zoning codes, and planning decisions are informed by and reflect the communities they are intended to serve. One way to ensure that this occurs is to engage with and learn from a diversity of residents with different lived experiences and perspectives—both from the public and through elected and appointed leaders. As part of this report, an analysis of the gender, age, and racial/ethnic makeup of both the Portland City Council and Portland Planning Board, as well as the Cumberland County Commission was conducted. The length of service for these positions, which can limit the opportunity for new and diverse leaders to serve, were also examined. Additionally, meeting times and procedures were looked at to assess how accessible meetings are to participate in for working populations.

Among these three bodies, the Portland City Council boasts the greatest gender and racial/ethnic diversity. The mayor, who serves on the city council, serves a four-year term while the eight other councilors serve staggered three-year terms. The council meets the

1st and 3rd of every Monday at 5:00 p.m. While city council meetings have continued to be held virtually since the beginning of the pandemic, a 5:00 p.m. start time might limit a portion of the workforce-those who work night or swing shifts—from participating in city council meetings. However, the City does allow for written public comment on agenda items. The City requires that submissions be received by 12pm the day of the Council meeting to guarantee that it gets included in the agenda packet. Recordings of past meetings and meeting minutes are also made available to the public on the City's website.

Both the City of Portland's Planning Board and County Commission are less diverse than City Council when it comes to gender and racial/ethnic diversity. The City of Portland's Planning Board members serve staggered three-year terms and meet on the 2nd and 4th Tuesday of each month. The Planning Board's workshops begin at 4:30 p.m. and public hearings begin at 7:00 p.m. These later public hearings provide more opportunity for the workforce population to participate after they come home from work, but also might limit participation from households with young children, particularly if childcare is not provided, and swing and night shift workers.

The Cumberland County Commission meets every Monday at 5:30 p.m., which also might inhibit broad participation from the county workforce. County Commissioners serve four-year terms but cannot serve more than three consecutive terms.

Findings from Previous Analyses of Impediments

This is the first AI under the umbrella of the Cumberland County HOME Consortium. Individual jurisdictions and counties have conducted AIs separately in the past. This section highlights zoning and land use findings from the most recent AI for each participating jurisdiction that has previously conducted one.

Regional AI (York and Cumberland Counties). Similar to the 2010 Cumberland County AI, the 2013 Analysis of Impediments to Fair Housing completed by York and Cumberland Counties provides a cursory overview of cities' land use and zoning regulations. The primary zoning issue identified by the report is the large lot requirements that many municipalities have adopted, which has precluded construction of low- and moderate-income housing, namely multifamily properties, mobile homes, and small lot subdivisions. The report intimates these requirements have been driven by NIMBYism.

The report stated that "…larger land requirements add substantially to housing cost. While the presence of public water and sewer is certainly required for higher density development, historically towns have required large lot sizes throughout most of their districts in an effort to limit development and preserve rural character." This strategy has contributed to a sprawling development pattern that makes road construction and maintenance, as well as maintaining utility lines, more expensive. It also adds costs to transporting public school students as households are more diffuse throughout the county.

The report also identified passing LD 155, a bill aimed to streamline the approval of accessibility structures to provide greater accommodation for a person's disability in their home, as an action to complete in their fair housing action plan. The bill was signed by the Governor in May 2013.

Cumberland County. Cumberland County's 2010 AI identifies maximum allowable densities, dimensional standards, and parking requirements as regulatory barriers impeding the development of more housing throughout the county, particularly in suburban towns and more rural areas of the county. The AI states that more flexibility allowed related to density, dimensional standards, and parking requirements can help lower the per unit cost of housing projects.

The AI states that several urban areas allow at least eight units per acre in certain districts while a handful of suburban towns only allow a maximum of four units per acre. In response to pressure about increasing density, some towns have allowed for the development of accessory units. However, the AI implies that development of accessory dwelling units being built is unlikely. The AI states that "…few, if any [towns], have created a separate ordinance with standards for square footage, design, parking, and other considerations [for accessory dwelling units]."

To truly encourage increasing density in towns around the county, the AI suggests approaching the issue at a regional level by tying future transportation funding (e.g., road construction funds) to increased allowances in density.

The County also conducted an analysis of local zoning ordinances pertaining to group homes to determine consistency with State law and the FFHA. The analysis found that "[b]ased on this review, the only towns in Cumberland County with ordinances consistent with state and federal law are the Town of North Yarmouth and the City of Portland." While the AI did concede that group homes do exist in over half of the municipalities in the county, "[u]nless challenged in court, these inconsistencies are likely to stand, since amendments to specifically allow group homes would be likely to stir local controversy."

Portland. The City of Portland's most recent AI was conducted in 2013. No explicit fair housing impediments related to zoning and land use in Portland were articulated; however, the AI did articulate the escalating cost of rental housing is impacting all populations, particularly low-income populations. While the AI did note that Portland's ordinances are among the most progressive in the area, the City will continue to look at how to lower the cost of housing production, specifically calling out policies that allow for higher densities, provide more flexibility with parking requirements, and that require demolished homes be replaced with other housing.

Since the last AI in 2013, the City of Portland has passed several ordinances to help address the rising price of housing. The City's Rental Registration program was established to better regulate renting of short-term and long-term units within the city, limit the impacts of short-term rentals, create more accountability around property maintenance, and ensure the availability of rental units for people who live in the city or want to live in the city. Additionally, the City passed a rent control ordinance in 2020 to establish a base rent for most of the rental inventory in the city and limit the amount by which a landlord can increase rent annually. The Ordinance also provided a variety of tenant protections to renters, including notice of rent increases, source of income protections, and notice of tenants' rights to new tenants. The City created the Housing Safety Office to administer the Rental Registration program and conduct rental inspections.

As previously mentioned, the City of Portland is currently in the process of updating its land use code, which provides the opportunity to respond to recommendations in the past and current AI. The process, named *ReCode Portland,* is focusing on how the code can "…encourage more equitable housing creation, foster climate change resilience, and support transportation choice."[13] As of the writing of this report, the City released the Land Use Code Evaluation in December 2021 and plans to translate the findings of the evaluation into draft text and map amendments throughout the fall and winter of 2022/23.

[13] https://www.recodeportland.me/

Zoning and Land Use Review: Portland and South Portland

This final section summarizes a deep dive zoning and land use analysis of Portland and South Portland—the largest contiguous communities in the region. This section also provides the results of the supplemental zoning and land use review for all other county municipalities included in the AI geographic scope.

The analysis focuses on:

- Allowing a range of housing types, especially those that promote and produce affordable housing and housing for special populations;
- Mitigating requirements that raise housing costs; and
- Analyzing whether definitions of family and disability create barriers to housing choice.

Portland. While no specific zoning or land use issues were identified in the City's last AI, it did acknowledge that the city would continue to look at how to lower the cost of housing, specifically policies allowing for higher densities, greater flexibility with parking requirements, and requiring that demolished housing be replaced with other housing.

Rising housing costs remain a significant concern in the city. As articulated in Portland's Plan 2030 (the city's comprehensive plan), "…both the lack of sufficient housing supply and the affordability of that housing for a healthy socio-economic cross-section of the population remain urgent challenges."[14]

Adopted by the City Council in 2017, Portland's Plan envisions that a significant portion of the housing built over the next ten years is affordable to Portland's workforce. While many jurisdictions throughout the county lack land zoned for missing middle housing — including townhomes and low-density multifamily development — and have restrictive site standards, Portland has a variety of residential and mixed-use districts that allow varying density, unit sizes, and unit types throughout the city. The flexibility allowed in the City's land use ordinance encourages a mix of housing types that promote affordability and infill development.

However, as acknowledged by the City in its Land Use Code evaluation, the City could look for opportunities to modify base zoning requirements in targeted areas to encourage more housing development, such as near downtown or along major transit corridors. Additionally, the city also identified allowing for creativity and flexibility for new development forms to better provide for a variety of household needs and preferences.

Strong areas in the code. The City has implemented a host of affordable housing incentives that provide relaxed land use regulations in exchange for housing affordability—

[14] https://view.publitas.com/city-of-portland/portlands-plan-2030/page/53

including reduced setbacks, additional height, and reduced parking requirements. Density bonuses are available for affordable housing or workforce housing developments in mixed-use districts and one office district. The bonuses permitted are determined by the percentage of low-income or workforce units provided in the development, and the greater percentage of low income or workforce units, the greater the bonus. This holds true for additional height and setback reductions. The City specifies target incomes (AMIs) that must be met to qualify as an affordable housing development or workforce housing development. In the City's Land Use Code (LUC), a low income housing unit is defined as a dwelling where the rent is affordable to a household earning 80% AMI or less or where the sale price of a unit is affordable to a household earning 100% AMI or less. Workforce housing units for rent and sale are where the rent or the purchase price of the unit is affordable to a household earning 80%. The City defines *affordable housing* as housing that does not exceed 30% of a household's income.

Additionally, the land use code articulates that any residential development that includes low income or workforce housing and qualifies as an eligible project qualifies for reduced development fees. Similar to how bonuses are applied to projects, if a project designates 10% of their units as low income, they are eligible for a 10% reduction in development fees.

The City also has implemented a housing preservation and replacement ordinance to "promote and facilitate an adequate supply of housing, particularly affordable housing for all economic groups. The ordinance aims to preserve housing in zones where housing is permitted and limit the net loss of housing units throughout the city. Officially created in 2010, the City's Housing Trust Fund helps to carry out this ordinance, by prioritizing resources for developments that create housing affordable to households earning at or below 50% AMI, or projects that create housing affordable to households earning between 60% and 120% AMI.

In 2015, the City passed an inclusionary zoning ordinance, requiring all new housing development projects with 10 or more units to set aside 10% of their units as "workforce housing."[15] In 2020, following the passage of Portland's Green New Deal, the requirement was increased for all new housing development projects with 10 or more units up to 25%. Since the initial inclusionary zoning ordinance was passed, 179 affordable rental or ownership units have been produced, while nearly $1.7 million has been generated through fee in-lieu to support affordable housing development in the city. Nearly 300 additional affordable units are under construction or have been approved as a result of the City's IZ program.

[15] The City of Portland defines a workforce rental unit as housing that is affordable to a household earning up to 100% of HUD Area Median Income (AMI). A workforce homeownership unit is housing for which the purchase price is affordable to a household earning up to 120% of Area Median Income (AMI).

Other efforts undertaken by the City to boost its housing stock include its recent accessory dwelling unit (ADU) rule changes, which allows up to two ADUs on any residential property, including multi-family housing, by right. Withstanding limited exceptions, ADUs are exempt from lot coverage and lot area per dwelling unit requirements. The City's off-street parking requirements also respond to the context of the type of housing being developed. No off-street parking is required for historic structures, accessory dwelling units, or developments that are within ¼ mile of fixed route transit service. Additionally, the City also provides flexibility to the Planning Board to allow less parking than is required for major site plans, affordable housing, and multi-family housing if certain conditions are met.

Finally, the City's base density and lot size provisions allow for medium- and higher-density housing developments to be built in a variety of zones across the city, particularly in mixed-use zones. The City has revised use and dimensional standards in several of these zones over the past decade in an effort to increase opportunities for housing production.

Areas for improvement. Areas of improvement the City could explore include:

Identifying barriers and exploring options and implications related to allowing for a greater diversity of housing types within the City's residential zones. Currently, middle-density housing, which includes three-unit and four-unit dwellings, fall within the multifamily use category in the land use code. According to the City's analysis, while "multi-family" is widely permitted in mixed-use zones, it is permitted selectively among the city's residential zones. Identifying a new class of smaller "multi-family" housing types within the code could create opportunities to allow these types within a broader range of residential contexts.

Recommendations for Portland. We recommend the following modifications to the City of Portland's zoning and land use regulations to promote a more inclusive environment and mitigate potential barriers to housing development.

- Evaluate the effectiveness of dimensional bonuses and other regulatory incentives, and make changes as needed, to ensure that the incentives produce affordable housing that is needed to address disproportionate housing needs among protected classes. For example, it is common for density bonus programs to produce units that are tailored for a singular type of households, largely studios providing housing to single workers earning moderate wages. In Portland, the greatest needs (discussed in Section IV) include a significant gap in homeownership for African American/Black households, and very high levels of cost burden for single parent households, African American/Black households, and, to a lesser extent, Hispanic households, and mixed-race households.
- The City could prioritize monitoring to ensure that the dimensional bonuses and related measures produce units that respond to the needs of these groups

Additionally, the City could engage with key stakeholders annually to gather insight on potential refinements.

South Portland. The City of South Portland's most recent comprehensive plan (2012) set out a vision for providing a wide range of housing options throughout the city with a diversity of household composition in its neighborhoods. Single family homes accounted for 80% of the new housing development in South Portland between 1990 and 2010. Multi-family housing saw slight increases in small (less than 5 units) and large developments (more than 20 units) but lost nearly 200 units in middle-sized properties (developments with between 5-19 units) over the same time period.

While the city has created over 2,000 units of housing over the last twenty years, there is still a significant demand for housing. The City of South Portland recently conducted a housing needs assessment that found the city needs to provide over new 2,900 owner-occupied housing units and 58 renter-occupied units by 2030 to meet its housing demand.[16] Recommendations to reach this goal include the allowance of duplexes/triplexes in all single family zones, increasing residential density, reducing lot sizes to 5,000 sq. ft., deregulating Accessory Dwelling Units, eliminating residential parking requirements, adopting a density bonus program, and expediting the permit approval process. These recommendations are primarily oriented towards homeowners and renters making up to 120% of area median income, and particular concern was raised for the "missing middle."[17]

These suggested actions are similar to the recommendations made by the city's Affordable Housing Committee in 2016, which included allowing higher densities, reducing or eliminating parking requirements, and expediting permitting review for affordable housing projects. The report also recommended that the City consider offering density bonuses in exchange for keeping existing affordable or keeping new units affordable, as well as supporting the creation of new rental housing through zoning updates.

The City has created a Housing Trust Fund, which is capitalized with over $100,000 and the Affordable Housing Committee is developing a long-term funding strategy for the Fund. The City has also approved $300,000 in American Rescue Plan Act funding for affordable housing projects. The City is preparing an Impact Fee Ordinance that will enable the collection of impact fees, and subsequent studies will explore a potential long-term funding source for affordable housing production through an Impact Fee structure. Finally, the City has approved Affordable Housing Tax Increment Financing Districts to offset costs associated with qualifying affordable housing projects and works in close partnership with

[16] https://www.pressherald.com/2022/06/23/study-south-portland-needs-2905-new-homes-by-2030-to-meet-expected-demand/

[17] "Missing middle" is defined as households making between 60% to 120% of the area median income.

the South Portland Housing Development Corporation/South Portland Housing Authority, as well as other providers to support affordable housing development.

In general, South Portland allows for a range of density and diversity of housing types; however, the City could be more explicit about allowing middle density residential options. The City's definition of family does not limit the number of unrelated individuals that are allowed to live together—a best practice. This allows for a greater diversity of housing choice for renters with roommates and cooperative living arrangements. However, the definition currently states that, "An individual or two (2) or more persons occupying a premise…or **based upon other domestic bond having the generic character of a traditional family unit.**" As currently written, it is difficult to discern that unrelated individuals are included in the definition. The City could consider revising its definition to make this more explicit.

As articulated in their appeals process for a disability variance, the City defines disability as set forth in Title 5, Section 4553-A of the Maine Revised Statutes Annotated (M.R.S.A.), which is in alignment with the definition of disability outlined in FHAA.

Recommendations for South Portland. We recommend the following modifications to the City of South Portland's zoning and land use regulations to promote a more inclusive environment and mitigate potential barriers to housing development.

- Clarify the definition of "family" in the zoning code. The current definition could be rewritten to be more explicit that unrelated individuals living together are included in the definition.
- Implement all recommendations articulated in South Portland's recent Housing Needs Assessment and Strategy (May 2022). A link to the report can be found here. Recommendations include, but are not limited to, expanding allowances in single family zones, utilizing density bonuses to incentivize developers to build below market rate affordable units, capitalize the affordable housing trust fund, and allowing alternative housing types.

Zoning and Land Use Review: Balance of Cumberland County Jurisdictions

The following section provides a more cursory analysis of the zoning and land use ordinances for the additional 25 jurisdictions in Cumberland County, focusing on common regulations that have the potential to discriminate against protected classes under the Fair Housing Act. As acknowledged at the beginning of this section, each municipality in Cumberland County has their own set of zoning and land use regulations that respond to the specific context, opportunities, and constraints of their community related to housing development. While not every municipality in Cumberland County is ideally equipped to facilitate the development of high-density housing (e.g., lack of access to public water, sewer infrastructure, or other public utilities), each municipality can review, analyze and update its current code to help remove barriers to housing development and increase and diversify its housing stock in a way that best responds to their community's specific needs.

In addition to a brief analysis on growth ordinances throughout the county, this section summarizes six different elements of the land use and zoning ordinances of county jurisdictions, including definitions of family and disability, regulations related to group homes ("community living arrangements"), reasonable accommodation procedures, and allowance of a variety and density of housing types and related site standards. Existing accessory dwelling unit regulations were also analyzed; however, because the passage of LD 2003 mandates that accessory dwelling units be allowed where all single family dwellings are permitted, that analysis has been omitted from the section.

Growth ordinances. Home rule powers, as articulated in the Maine Constitution and 30-A M.R.S.A. § 3001, 30-A M.R.S.A. § 4323, and 30-A M.R.S.A. §4360, allow local municipalities to develop ordinances to manage growth in their communities. However, growth ordinances have the potential to create barriers to fair housing choice by excluding housing types that are most commonly occupied by some protected classes. Namely, the growth ordinances in Baldwin, Cumberland and Windham allow an exemption from a residential growth restriction for affordable senior housing but not affordable family housing. To ensure that these ordinances are not in violation of the FFHA, it is suggested that all affordable housing be exempt from growth restrictions. The Town of Scarborough has adopted this approach, articulating that "a dwelling unit that qualifies as affordable housing under the Town's Zoning Ordinance"[18] is not required to have a growth permit.

Disability. The zoning and land use review of Cumberland County jurisdictions included whether municipalities included a definition of disability. A best practice is to define disability in alignment with FHAA or to reference FHAA (note that the term "handicapped" is used in FHAA and is interpreted to have the same meaning as "disability"). This is helpful in

[18] https://resources.finalsite.net/images/v1634831471/scarboroughmaineorg/y7pahxmaxdpjxbf3nddh/413-Growth-Management-Ordinance.pdf

determining requests for reasonable accommodation and ensures that all disabilities encompassed by FHAA are acknowledged in the local zoning code — including persons with substance abuse challenges who are in recovery. This group has been found by the courts to meet the definition of "disability."

As written in 5 M.R.S. 4553-A, the definition of physical and mental disability[19] aligns with the definition of disability as outlined in the FHAA. As such, municipalities should not need to define disability in local ordinances, although it is a best practice to do so, particularly a definition in alignment to the FHAA.

The following jurisdictions define disability and include an explicit reference to the FHAA, refer to disability as defined in 5 M.R.S. § 4553-A as part of their disability variance appeals process, or include a written definition that aligns with the definition articulated in 5 M.R.S. § 4553-A. This is a best practice.

- Bridgton;
- Brunswick;
- Casco;
- Chebeague Island;
- Falmouth;
- Freeport;
- Gray;
- Harpswell;
- Harrison;
- Long Island;
- Naples;
- New Gloucester;
- North Yarmouth;
- Portland;
- Pownal;
- Raymond;
- Scarborough;
- South Portland;
- Standish;
- Westbrook;
- Windham; and
- Yarmouth.

Raymond and Windham include definitions of disability in their Shoreland Zoning ordinances (or chapters). Both towns could consider including their current definitions of disability in their main Land Use ordinances, too, to increase transparency and uniformity. New Gloucester and Westbrook include different definitions of disability in both their primary land use ordinance and shoreland zoning ordinance (or section). Similarly, they could consider revising both sections to contain the same definition. Additionally, Gray calls out (correctly) that the term does not cover current, illegal use of or addiction to a controlled substance. Because persons with substance abuse challenges who are in

[19] https://www.mainelegislature.org/legis/statutes/5/title5sec4553-A.html

recovery are considered to meet the definition of disability, the Town could consider language in its definition to further clarify the distinction.

These jurisdictions could consider including a definition of disability in alignment with the FHAA or refer to disability as defined by the state under 5 M.R.S. § 4553-A.

- Baldwin;
- Cape Elizabeth;
- Cumberland;
- Gorham; and
- Sebago.

Group home regulations. As articulated by the Department of Justice and HUD, the term "group home" has no specific legal meaning; however, land use and zoning officials, as well as the courts, have referred to some residences that house people experiencing disabilities as group homes. Discrimination on the basis of disability is prohibited by the Fair Housing Act, "…and persons with disabilities have the same Fair Housing Act protections whether or not their housing is considered a group home."[20] In the Maine Revised Statutes, Title 30-A, Chapter 187, §4357-A, community living arrangements are defined as "…a housing facility for 8 or fewer persons with disabilities that is approved, authorized, certified or licensed by the State. A community living arrangement may include a group home, foster home or intermediate care facility."[21] This section also articulates that disability in the context of community living arrangements has the same meaning as 'handicap' in the federal Fair Housing Act, 42 United States Code, Section 3602."[22]

Additionally, the statute also states that "[i]n order to implement the policy of this State that persons with disabilities are not excluded by municipal zoning ordinances from the benefits of normal residential surroundings, a community living arrangement is deemed a single-family use of property for the purposes of zoning." This is a best practice.

Definition of family. Although not unusual in residential codes, the definition of family that limits the number of unrelated persons but does not limit the number of "related" persons could come into conflict with FHAA. While all unrelated persons are treated the same, a definition of family that distinguishes between related and unrelated persons living together could create disparate treatment if, for example, a related family of

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20 https://www.justice.gov/opa/file/912366/download#:~:text=The%20Fair%20Housing%20Act%20prohibits%20discrimination%20on%20the%20basis%20of,who%20live%20in%20group%20homes.

21 https://www.mainelegislature.org/legis/statutes/30-a/title30-Asec4357-A.html

22 https://www.mainelegislature.org/legis/statutes/30-a/title30-Asec4357-A.html

eight persons is permitted to reside in a residence similar to one inhabited by unrelated persons with disabilities or other protected classes who may be more likely to live in unrelated group settings (e.g., refugees, agricultural workers), who are limited to five persons in the same residence. To this end, some municipalities have moved away from defining "family" to avoid potential FHAA conflicts and instead rely on occupancy standards to regulate overcrowding. The "Scarborough 11" case in Hartford, Connecticut provides a strong case for removing narrow definitions of family from local codes.

The following municipalities in Cumberland County have no definition of family in their zoning or land use ordinance. This is a best practice.

- Brunswick;
- Cape Elizabeth;
- Harpswell; and
- Westbrook.

The following municipalities in Cumberland County have a definition of family in their zoning or land use ordinance but do not limit the number of unrelated people living together. This is also a best practice.

- Bridgton;
- Harrison
- Long Island[23];
- Naples;
- North Yarmouth;
- Raymond;
- Scarborough;
- Sebago;
- South Portland; and
- Windham

Additionally, Portland and Casco allow up to eight unrelated individuals to live together. While allowing up to 12 unrelated individuals is ideal, up to eight is generally thought to be reasonable. The following municipalities in Cumberland County have a definition of family in their zoning or land use ordinance but limit the number of unrelated people living together. These jurisdictions' codes should be updated to remove the definition of family or allow up to between 8-12 unrelated individuals to live together.

- Baldwin (no unrelated individuals);
- Chebeague Island (up to five unrelated individuals);
- Cumberland (up to five unrelated individuals);

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[23] Long Island allow up to 16 unrelated individuals to live together, which exceeds the number of unrelated individuals (12) articulated as a best practice.

- Falmouth (up to 6 unrelated individuals);
- Freeport (no unrelated individuals);
- Gray (up to five unrelated individuals);
- New Gloucester (up to five unrelated individuals);
- Pownal (up to five unrelated individuals);
- Standish (up to five unrelated individuals);
- Yarmouth (up to five unrelated individuals); and
- Gorham.[24]

Reasonable accommodations. The Americans with Disabilities Act (ADA) prohibits discrimination based on disability, defined by ADA as a physical or mental impairment. The ADA requires accessibility in public places (i.e., open to and used by the public) and also requires that "reasonable accommodations" be allowed when necessary to permit persons with disabilities equal opportunity to enjoy such places. The accessibility provision in the FHAA governs residential accessibility, and requires that multifamily buildings built after March 13, 1991, have specific accessible design features and be adaptable. In addition, the FHAA ensures that persons with disabilities have the right to request and be granted modifications to residential units — as well as local regulations and standards —to make a residence or building accessible to them.

A best practice is to establish a standard process for reasonable accommodation requests. Some codes identify typical requests, such as a setback waiver for wheelchair ramps, as administrative in nature when it does not exceed a certain amount. Such requests are processed the same as any other building permit. Other reasonable accommodation requests are processed with a more detailed administrative review using criteria that comply with FHAA and ADA. This clarifies how a reasonable accommodation is reviewed and removes such requests from consideration under procedures and criteria that do not fit the circumstances of the request. When the reasonable accommodation request does not qualify for administrative review, a review before an appointed body can be used. However, the same criteria for deciding the request must be used:

- Whether the person to be accommodated has a disability;
- Whether the modification requested is reasonably necessary to accommodate that disability; and

[24] While Gorham does not have a definition of family, if three or more unrelated individuals are living together, then the household is considered a rooming house. Rooming homes are only allowed in a handful of zoning districts within the town. This could unintentionally limit housing options for unrelated individuals from living together who are not in a group home/community living arrangement set-up.

- Whether the modification would fundamentally and unreasonably alter the nature or purposes of the zoning ordinance. The burden is on the municipality to prove this would occur.

The International Building Code (IBC) allows appeal of decisions of the building official and decisions can be made based on "alternate equivalency" to meeting the IBC requirement. The building code does not tie the determination of an alternative to the physical characteristics of the property or building, making the standard appeal process available to process requests for reasonable accommodation. Examples may include lower sink heights to accommodate a person in a wheelchair, or special positioning of grab bars to accommodate different types of disabilities.

The Maine Revised Statutes (§4353 4-A) allow a municipality's board of appeals to grant a variance "…to an owner of a dwelling for the purpose of making that dwelling accessible to a person with a disability who resides in or regularly uses the dwelling. The board shall restrict any variance granted under this paragraph solely to the installation of equipment or the construction of structures necessary for access to or egress from the dwelling by the person with the disability."

The following municipalities in Cumberland County include a procedure for an owner of a dwelling to request a variance for the purpose of making it more accessible to a resident with a disability in their zoning or land use ordinance. This is a best practice.

- Bridgton;
- Brunswick;
- Cape Elizabeth;
- Chebeague Island;
- Falmouth;
- Freeport;
- Gray;
- Harpswell;
- Harrison;
- Long Island;
- Naples;
- New Gloucester;
- North Yarmouth;
- Portland;
- Pownal;
- Scarborough;
- Sebago;
- Standish;
- South Portland;
- Westbrook;
- Windham; and
- Yarmouth.

The following municipalities in Cumberland County do not include a procedure for an owner of a dwelling to request a variance for the purpose of making it more accessible to a resident with a disability in their zoning or land use ordinance. An improvement would be to establish this procedure.

- Baldwin;
- Casco;
- Cumberland;

- Gorham[25]; and
- Raymond.

Additionally, the City of Portland includes a broader statement in its land use code that refers to reasonable accommodations in the context of fair housing. In its Introductory Provisions section, under 1.6.3. Fair Housing accommodations, it says:

"The City of Portland may make reasonable modifications to the requirements of the Land Use Code to accommodate the needs of persons with disabilities as so defined in Title VII of the Civil Rights Act of 1968, as amended by the Fair Housing Amendments Act of 1988."

This is a best practice and other municipalities should consider including similar language in their own zoning and land use codes.

Multifamily housing. Allowing for a range of density and dwelling types can help support the placement of new or rehabilitated housing for lower income households in a wide spectrum of neighborhoods. To better understand how land use regulations affect multifamily housing development, the Greater Portland Council of Governments (GPCOG) commissioned a report in 2021 to assess potential impediments in the seven Metro Regional Coalition communities — Cape Elizabeth, Falmouth, Gorham, Portland, Scarborough, South Portland, and Westbrook.

Some key findings[26] from the study include:

- Multifamily housing is permitted with few limiting factors on just over 5% of the land area in Metro Regional Coalition communities;
- Multifamily housing is not permitted in just under 40% of the land area in the region;
- While many communities' land use codes allow for multifamily housing in theory, substantial barriers to multifamily development exists in reality, resulting in little or no production[27]; and
- Regional planning and coordination would increase multifamily housing production in the region and better coordinate it with other planning goals.

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[25] The Town of Gorham does not require that ADA accessible ramps meet minimum setback requirements.

[26] https://www.gpcog.org/DocumentCenter/View/1633/Multi-family-housing-and-land-use-regulation-report-by-Jeff-Levine

[27] One example highlighted by a smaller municipality in the county was their lack of access to public sewage disposal provisions or public water supply. As a result, they are forced to rely on a sole source aquifer with limited recharge potential, which they noted makes it critical to balance the density of development with the long-term management of the groundwater aquifer.

Additionally, the report used seven categories of impediments to multifamily housing to assess the limits on multifamily housing in each of the seven jurisdictions. In general, "few", "some" or "more" limits would not be characterized as impediments to housing choice in the fair housing context, unlike areas where multifamily housing is "not allowed." Overall, many zoning-related challenges exist in seeing multifamily housing built in the metro area. Half of the land in these seven jurisdictions has many limits on multifamily housing development while multifamily housing is not allowed on over a third (35%) of the land.

Figure VIII-2.
Percentage of Land by Limits to Multifamily Development, Metro Regional Coalition Jurisdictions

	Few Limits	Some Limits	More Limits	Many Limits	Not Allowed	N/A
Cape Elizabeth			1%	81%	18%	
Falmouth			4%	30%	66%	
Gorham		0.2%	2%	69%	29%	
Portland	12%	1%	12%	22%	52%	1%
Scarborough		2%	2%	63%	17%	17%
South Portland		20%	2%		74%	3%
Westbrook	3%	20%	22%	36%	17%	2%
Metro Regional Coalition	2%	4%	5%	50%	35%	5%

Source: GPCOG Multifamily Housing and Land Use Regulation Report and Root Policy Research.

As noted above, although multifamily housing might be allowed in the land use or zoning ordinance, other regulations might serve as barriers to actually seeing it built. The analysis conducted for this specific element of the zoning code only looked at whether municipalities allowed a variety of housing types to be built in their communities.

The following jurisdictions in Cumberland County allow for a variety of dwelling types in their zoning or land use ordinance. This is a best practice.

- Bridgton;
- Brunswick;
- Falmouth;
- Gorham;
- Naples;
- Portland;
- Scarborough;
- South Portland;
- Westbrook;
- Windham; and
- Yarmouth.

The following municipalities in Cumberland County allow for a limited range of density and dwelling types in their zoning or land use ordinance. An improvement would be to allow a greater range of density and dwelling types by right.

- Baldwin;
- Cape Elizabeth;
- Casco;
- Chebeague Island;
- Cumberland;
- Freeport;
- Gray;
- Harpswell;
- Harrison;
- Long Island;
- New Gloucester;
- North Yarmouth;
- Pownal;
- Raymond;
- Sebago; and
- Standish.

Dimensional standards. While a specific use might be allowed in a zoning or land use ordinance, specific dimensional standards, such as large lot sizes, setbacks or lot widths, might make the permitted use infeasible to develop. Additionally, burdensome site standards can contribute to increased development costs and discourage attached or multifamily housing. As previously acknowledged in this section, some municipalities are not able to accommodate higher density housing due to a variety of factors, such as lack of public utilities in many rural communities. However, for municipalities that want to encourage a range of housing types responsive to their community's context and needs, this analysis is a starting point to review and update relevant site standards that might be current impediments.

The analysis, focused specifically on multifamily housing, found that the majority of Cumberland County municipalities have minimum lot sizes that discourage the development of this housing type. The findings below are primarily oriented around minimum lot size and minimum lot size per dwelling unit.

The following municipalities in Cumberland County have relatively small minimum lot sizes that encourage the development of a range of density and dwelling types. This is a best practice.

- Brunswick (no minimum lot area in growth area zoning districts; in other areas, minimum lot area per dwelling unit is between 1.5 to 4 acres);
- Freeport (where multifamily is allowed, most zones have low minimum lot size per dwelling unit requirements and reasonable minimum lot area sizes);
- Portland (where multifamily is allowed, most zones have no or low minimum lot sizes and no or low minimum lot size per dwelling unit regulations);

- South Portland (where multifamily is allowed, minimum lot size ranges from no minimum to 10,000 sq. ft., no minimum lot size per dwelling unit); and
- Westbrook (where multifamily is allowed, minimum lot size ranges from no minimum to 20,000 sq. ft., minimum lot size per dwelling unit ranges from 2,500 to 5,000 sq. ft.).

The following municipalities in Cumberland County have a limited range of minimum lot sizes that encourage the development of a variety of dwelling types. An improvement would be to reduce the minimum lot size regulations in more zoning districts across their respective communities.

- Baldwin (min. lot size for residential uses ranges from 2 to 10 acres);
- Bridgton (where multifamily is allowed, minimum lot size ranges from 2,500 sq. ft. to 80,000 sq. ft.);
- Cape Elizabeth (where multifamily is allowed, minimum lot size ranges from 7,500 to 15,000 sq. ft., minimum lot area per dwelling ranges from 3,000 sq. ft. to 7,500 sq. ft.);
- Casco (minimum lot size of 60,000 sq. ft. per unit where duplexes and multiplexes allowed);
- Chebeague Island (minimum lot size of 1.5 acres, 0.94 acres per unit for duplex throughout town; large setback requirements);
- Cumberland (where multifamily is allowed, minimum lot area per dwelling ranges from 2,500 sq. ft. to 2.5 acres);
- Falmouth (where multifamily is allowed, minimum lot size ranges from 30,000 sq. ft. to 2 acres, minimum lot area per dwelling unit ranges from 15,000 to 25,000 sq. ft.);
- Gorham (where multifamily is allowed, minimum lot size ranges from 10,000 to 60,000 sq. ft, minimum lot area per dwelling unit also range from 10,000 to 60,000 sq. ft.; the Town allows developers to buy up density that can bring down minimum lot size to 5,000 sq. ft. per dwelling);
- Gray (site standards are determined by district, not use —minimum lot size per dwelling unit ranges from 10,000 sq. ft. to 4 acres);
- Harpswell (minimum lot size per dwelling unit outside subdivision is 40,000 sq. ft., within subdivision is 80,000 sq. ft.; the town has a provision for affordable workforce housing that reduce minimum lot size to about 27,500 sq. ft.);
- Harrison (minimum lot size per dwelling unit in town's districts range between 40,000-50,000 sq. ft.);
- Long Island (where multifamily is allowed, minimum lot area is between 30,000 to 60,000 sq. ft., minimum lot area per dwelling unit is 30,000 sq. ft.);
- Naples (minimum lot size for all districts is 40,000 sq. ft.; for multifamily, minimum lot size per dwelling unit is 20,000 sq. ft.);

- New Gloucester (minimum lot size per dwelling unit in town's districts range from 1 acre to 5 acres);
- North Yarmouth (where multifamily is allowed, minimum lot size is 1 acre; no minimum lot size per dwelling unit regulations);
- Pownal (no site or dimensional standards articulated for multiunit dwellings);
- Raymond (where multifamily is allowed, minimum lot size of 40,000 sq. ft, for the first two dwelling units, an additional 15,000 sq. ft. for each dwelling unit after that);
- Scarborough (where multifamily is allowed, minimum lot size ranges from 10,000 to 80,000 sq. ft., minimum lot area per dwelling unit ranges from approximately 8,700 sq. ft, to 2 acres);
- Sebago (where multifamily is allowed, minimum lot size ranges from 40,000 sq. ft. to 3 acres, minimum lot area per dwelling unit ranges from 60,000 to 80,000 sq. ft.);
- Standish (Some zoning districts in the town's form-based code have minimum lot size between 7,000 – 15,000 sq. ft. based on sewage flows while other districts have minimum lot sizes of 20,000 sq. ft. In the town's traditional districts, where multifamily dwellings are allowed, minimum lot size per dwelling unit ranges from 60,000-80,000 sq. ft. depending on access to public water; large setback requirements in some zoning districts);
- Windham (where multifamily is allowed, minimum lot size ranges from no minimum to 80,000 sq. ft., minimum lot size per dwelling unit ranges from no minimum to 60,000 sq. ft.); and
- Yarmouth (The Town's Character Based Development Code has no minimum lot size and no minimum lot area per unit; The Town's zoning ordinance has minimum lot size per dwelling unit range from an acre to 2.5 acres; minimum lot area for multiplex dwellings in LDR and MDR districts is 30 and 10 acres, respectively).

Figure VIII-3 presents the findings articulated above into a matrix for jurisdictions to understand how their current regulations compare to other county towns and cities. The matrix not only serves as a resource to holistically assess the impact of zoning and land use regulations on housing countywide but also aims to encourage jurisdictions to adopt best practice code language from surrounding communities.

- **Green shading** suggests a best practice or adequate aspect of the code.
- **Orange shading** suggests room for improvement.

Figure VIII-3.
Zoning Review Matrix

	Disability definition	Family definition	Reasonable accommodations	Range of density and dwelling types	Dimensional standards
Baldwin	Needs improvement	Needs improvement	Needs improvement	Needs improvement	Needs improvement
Bridgton	Adequate	Adequate	Adequate	Adequate	Needs improvement
Brunswick	Adequate	Adequate	Adequate	Adequate	Adequate
Cape Elizabeth	Needs improvement	Adequate	Adequate	Needs improvement	Needs improvement
Casco	Adequate	Adequate	Needs improvement	Needs improvement	Needs improvement
Chebeague Island	Adequate	Needs improvement	Adequate	Needs improvement	Needs improvement
Cumberland	Needs improvement	Needs improvement	Needs improvement	Needs improvement	Needs improvement
Falmouth	Adequate	Needs improvement	Adequate	Adequate	Needs improvement
Freeport	Adequate	Needs improvement	Adequate	Needs improvement	Adequate
Gorham	Needs improvement	Needs improvement	Needs improvement	Adequate	Needs improvement
Gray	Adequate	Needs improvement	Adequate	Needs improvement	Needs improvement
Harpswell	Adequate	Adequate	Adequate	Needs improvement	Needs improvement
Harrison	Adequate	Adequate	Adequate	Needs improvement	Needs improvement
Long Island	Adequate	Adequate	Adequate	Needs improvement	Needs improvement
Naples	Adequate	Adequate	Adequate	Adequate	Needs improvement
New Gloucester	Adequate	Needs improvement	Adequate	Needs improvement	Needs improvement
North Yarmouth	Adequate	Adequate	Adequate	Needs improvement	Needs improvement
Portland	Adequate	Adequate	Adequate	Adequate	Adequate
Pownal	Adequate	Needs improvement	Adequate	Needs improvement	Needs improvement
Raymond	Adequate	Adequate	Needs improvement	Needs improvement	Needs improvement
Scarborough	Adequate	Adequate	Adequate	Adequate	Needs improvement
Sebago	Needs improvement	Adequate	Adequate	Needs improvement	Needs improvement
South Portland	Adequate	Adequate	Adequate	Adequate	Adequate
Standish	Adequate	Needs improvement	Adequate	Needs improvement	Needs improvement
Westbrook	Adequate	Adequate	Adequate	Adequate	Adequate
Windham	Adequate	Adequate	Adequate	Adequate	Needs improvement
Yarmouth	Adequate	Needs improvement	Adequate	Adequate	Needs improvement

Adequate

Needs improvement

Source: Zoning and land use ordinances of Cumberland County municipalities and Root Policy Research.

Key findings of the analysis include:

- Nearly every Cumberland County jurisdiction provides a definition of disability in alignment with the FHAA or a reference to the state definition of disability, which is in alignment with the FHAA. This is a best practice.
- Nearly half of county jurisdictions do not provide a definition of family or don't limit the number of unrelated individuals that can live together in their land use or zoning ordinance — a best practice. If a jurisdiction does want to provide a definition of family in their ordinance, it's suggested that the definition be flexible enough to allow a range of household and family configurations, especially those needed to accommodate caregivers.
- Over 80% of jurisdictions include a procedure for a homeowner to request a disability variance. Additionally, the City of Portland includes a broader statement in its land use code that refers to reasonable accommodations in the context of fair housing — this is a best practice.
- Close to half of county jurisdictions allow for an adequate range of density and dwelling types. However, the majority of jurisdictions have site standards that make it difficult to build for a range of housing types. The biggest issue identified as an impediment to building a diversity of housing is minimum lot area per unit.
    - Due to a variety of factors (e.g., lack of access to public utilities), some communities in Cumberland County are better positioned to facilitate higher density development. However, each municipality is well positioned to review, analyze, and update its current code to help remove barriers to housing development and increase and diversify its housing stock in a way that best responds to their community's specific needs.

City of Portland and Cumberland County Regional Fair Housing Action Plan (FHAP)

ROW #	CITY OF PORTLAND ACTION ITEMS	FAIR HOUSING ISSUES/ IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY	GOAL CATEGORY	PRIORITY	METRICS AND MILESTONES
	Increase the supply of affordable housing					
1	1) Invest public funds in affordable housing through gap financing. 2) Require affordability contributions of market rate developers through inclusionary zoning. 3) Incentivize development of mixed-income housing through density bonuses and fee waivers.	Limited housing, especially affordable housing production. Denial of rental housing to Housing Choice Voucher holders.	City of Portland	Inequitable access to affordable housing	High	

ROW #	CUMBERLAND COUNTY ACTION ITEMS	FAIR HOUSING ISSUES/ IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY	GOAL CATEGORY	PRIORITY	METRICS AND MILESTONES
	Increase the supply of affordable housing					
2	1) Share the results of this study with local jurisdiction leaders and planning commissions and GPCOG membership and facilitate a discussion of how to establish a regional commitment to housing production, building upon the new statewide housing production goals. Explore with GPCOG tying transportation funding to progress toward production goals. 2) Share the results of this study with industry representatives, including property managers and real estate agents, through presentations at conferences and annual meetings, to build commitment to collectively addressing issues.	Lack of a local commitment of many jurisdictions to address regional housing needs.	Cumberland County	Inequitable access to affordable housing	High	Hold at least XXX meeting/roundtable with local elected leaders, planning commissions, and GPCOG membership before spring 2024 to discuss strategies about addressing housing issues at a regional level. Present the findings of this report at least xxx annual meeting(s) or industry conference(s) by 2024.
3	Provide guidance and technical assistance to Cumberland County communities on how to increase density for affordable housing developments. This should include developing best practices in dimensional standards that jurisdictions can enact or model to ensure that duplexes/triplexes/fourplexes (and similar types of low density multi-unit housing) are feasible to develop	Concentrations of deeply subsidized rental housing in the City of Portland. Zoning ordinances and land use regulations that restrict the type of housing needed from being developed including affordable family housing and multifamily housing.	Cumberland County	Inequitable access to affordable housing	High	Develop model code language that ensures low density multi-unit development is feasible to develop and context-sensitive for rural communities by fall 2024.
4	Encourage local jurisdictions to remove bias against non-elderly affordable housing.	Land use policies in many small jurisdictions that favor affordable elderly housing over affordable family housing, restricting access to high quality educational environments. Many zoning ordinances exempt senior housing from growth ordinances but not affordable housing. Restricting exemptions to senior housing has an adverse and disparate impact on families.	Cumberland County	Inequitable access to affordable housing	High	

ROW #	CITY OF PORTLAND and COUNTY ACTION ITEMS	FAIR HOUSING ISSUES/ IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY	GOAL CATEGORY	PRIORITY	METRICS AND MILESTONES
	Address gaps in homeownership attainment					
5	Explore programs funded by foundations that offer greater downpayment assistance to residents who historically faced discrimination and restricted access to homeownership.	Low homeownership rates for households of color, particularly African American/Black households.	City of Portland and Cumberland County	Inequitable access to affordable housing and homeownership	High	
6	Study the financial feasibility of creating ownership products to 120% AMI (and less), leveraging land use changes afforded by L.D. 2003. Share this information with participating jurisdictions to demonstrate how new affordable ownership products can be created.	Low homeownership rates for households of color, particularly African American/Black households.	City of Portland and Cumberland County	Inequitable access to affordable housing and homeownership	Medium	

ROW #	CITY OF PORTLAND and COUNTY ACTION ITEMS	FAIR HOUSING ISSUES/ IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY	GOAL CATEGORY	PRIORITY	METRICS AND MILESTONES
	Address barriers to equalizing access to opportunity					
8	Advocate for improvements to the county's public transportation system to more effectively connect low income workers with jobs both within Portland and in the broader region. Focus on accommodating the needs of persons with disabilities and pairing transportation investments with housing affordability opportunities.	Difficulty accessing public transit or buses in suburban Portland jurisdictions and rural Cumberland County, pushing people into Portland where costs are higher and limiting where people with disabilities can live.	City of Portland and Cumberland County	Disparities in access to opportunity	High	
9	Advocate for additional funding in schools that have disproportionate shares of economically disadvantaged students.	Economically disadvantaged students are concentrated in a handful of school districts, which need more support to close learning gaps.	City of Portland and Cumberland County	Inequitable resources relative to need	High	
10	Expand housing choice for families in rural and suburban communities.	Low educational attainment exacerbates income inequality and limits wealth building through homeownership.	Cumberland County	Disparities in access to opportunity	High	

City of Portland | Housing and Economic Development Department
Mary P. Davis, Interim Director

MEMORANDUM

TO: Chair and Members of the Housing and Economic Development Committee

FROM: Mary Davis, Interim Director

DATE: April 10, 2023

SUBJECT: Visit Portland's Request for City to Create a Portland Tourism Development District

ONE SENTENCE SUMMARY

Lynn Tillotson, Executive Director of the Greater Portland Convention and Visitors Bureau, d/b/a Visit Portland (VP), is requesting the City of Portland create a municipal development district for the tourism industry, i.e., a "Portland Tourism Development District (PTDD)", funded by assessments imposed on Portland area lodging properties with 40 or more rooms.

I. BACKGROUND

The Housing and Economic Development Committee (HEDC) heard presentations about the proposed PTDD from Ms. Tillotson, as well as VP Consultant Tiffany Gallagher of Civitas, at its July 20, 2021, and March 22, 2022, meetings. Additionally, staff provided the HEDC with an update on negotiations on September 20, 2022, and November 15, 2022.

At previous HEDC meetings on this topic, VP indicated a need for the PTDD as they are underfunded compared with other Destination Marketing Organizations (DMO), the majority of which are funded by lodging taxes and/or tourism improvement districts. Historically, VP has been largely funded by annual membership dues and advertising revenue. VP reported that their current annual budget is less than half-a-million dollars but pre-pandemic budgets have exceeded $1M. Other DMOs of similar size to VP, based on Portland's hotel room count of approximately 3,600, have operating budgets of anywhere from $2.3 Million to $14 Million.

HOW WE COMPARE

Below is a sample of destinations with a similar amount of hotel inventory as the City of Portland and Greater Portland.

(Chart organized by budget size, Budgets pre-covid)

DESTINATION	DMO BUDGET	HOTEL ROOM COUNT	$$ PER AVAIL. ROOM	TID
COMPARABLE TO CITY OF PORTLAND ROOM COUNT (3,574)				
Visit Portland	$996,000	3,574	N/A	
Bradenton, FL	$14.2 million	4,000	$3,550	
Napa Valley, CA	$13.9 million	4,900	$2,837	☑
Sioux Falls, SD	$4.4 million	4,000	$1,100	
Newport, RI	$4.1 million	4,100	$1,000	☑
Billings, MT	$3.1 million	4,500	$689	☑
Newark, NJ	$2.3 million	4,000	$575	☑
COMPARABLE TO GREATER PORTLAND REGION ROOM COUNT (6,978)				
Visit Portland	$996,000	6,978	$164	
Asheville, NC	$20 million	7,965	$2,511	
Charleston, SC	$17.4 million	6,408	$2,715	
Mammoth Lakes, CA	$13 million	5,000	$2,600	☑
Santa Barbara, CA	$9.1 million	5,340	$1,704	☑
Galveston, TX	$7 million	5,100	$1,373	
Spokane, WA	$6.5 million	6,607	$984	☑
Providence, RI	$4.2 million	5,500	$764	
Boise, ID	$2.2 million	6,000	$367	

In order to be sustainable, VP is requesting this PTDD. VP has provided a draft budget for FY2024 of approximately $2.3 Million.

In consultation with Corporation Counsel's office and outside counsel, a PTDD could be established using assessments similar to Portland Downtown District (PDD). An assessment would be placed on lodging houses with 40 or more rooms, making up the PTDD, at 1.5% per room sold. The larger lodging houses in the PTDD were identified due to the programming that would occur through the PTDD for leisure, meetings, and conferences. Using data from 2021, it is estimated that an assessment rate of 1.5% per rooms sold would bring in an estimated $2 Million in assessments. The City's administrative fee is 10% of assessments collected, which would net VP an estimated $1.8 Million for FY2024. See attached listing of the lodging houses and estimated assessments.

With the PTDD in place, VP has indicated it would have sustainable funding to keep Portland competitive as a tourist and convention destination and provide assurances for additional marketing efforts needed during seasonal or economic downturns. VP would target national audiences and capitalize on growth markets to drive high value, overnight, shoulder season travel to the area, and solidify Portland as a year-round destination. This, in turn, would bolster hotels, restaurants, and retail establishments, their employees, and the multitude of local business contracts needed to run these establishments.

VP indicated that it would be able to track results and show a return on investment as a result of the PTDD.

II. INTENDED RESULT- SUGGESTED OUTCOME

The intended result would be for the Portland City Council to approve the PTDD in a similar fashion as it does annually for the PDD, which would include approving the Annual Agreement, Assessment Fee, and Development Program.

III. FINANCIAL IMPACT

Because of the 10% administrative fee to be retained by the City, negotiated and agreed upon by both parties, there is no financial impact to the City. Administrative fees are intended to cover staff costs associated with the administration of the program, as well as provide funding for City infrastructure needs impacted by increased tourism, including but not limited to, new public restrooms and maintenance, new trash receptacles and maintenance, public benches, and transportation.

At the September 2022 HEDC meeting, staff discussed a potential impact to the City's future TIF capacity. If approved, this project would utilize 19% of the City's remaining TIF capacity (45.4 acres out of 240 remaining). There was a concern that this would limit the City's capacity for future affordable housing TIF's, transit oriented TIF's, area wide TIF's etc.

Since November 2017, the only TIF districts approved by the City Council have been AHTIF districts. There are 17 active AHTIF districts in Portland with a combined total acreage of 14.9936 (average of .882/district). Only four of the 17 districts are one acre or more. The two largest districts are Portland Housing Authority projects (Front Street 3.94 and Washington Gardens 3.6099). The two smallest districts are 0.220 and 0.230 acres.

The City has three area-wide TIF districts – Downtown Transit Oriented Development (TOD) TIF, Waterfront TIF, and the Bayside TIF. Transit Oriented Development (TOD) and Downtown TIF Districts are exempt from state limitations. The downtown area of the city is the city's economic engine. Most of the downtown is already located within an area-wide TIF district.

Based on this information, staff is no longer concerned with the potential impact to the acreage limitation if the PTDD was approved.

IV. STAFF ANALYSIS

Based upon meetings and discussions, terms for the proposed PTDD are recommended by staff as follows:

Agreement Period: Term of the agreement should be one year based on Fiscal Year, and approved annually by the City Council, similar as to how the PDD is approved annually.

Assessment Rate and City's Administrative Fee: The assessment rate will be one and one-half percent (1.5%). Assessments for each individual lodging house would be established based on the following formula:

(Number of Rooms x 365 = Number of Rooms/Year) x Occupancy % x Average Daily Room Rate (ADR) x 1.5% (Assessment Rate).

Example:
100 Rooms x 365 = 36,500
36,500 x 67.70% = 24,711
24,711 x $163.77 = $4,046,838.59
$4,046,838.59 x 1.5% = $60,702.58
$60,702.58 Assessment to Hotel
City 10% Admin = $6,070.26

Please see attached listing of lodging houses with 40 or more rooms, and, with an assessment fee of 1.5% per room sold, it is estimated that the FY2024 assessment would bring in just under $2 Million. With the City's 10% administrative fee of assessments collected, this would yield just under $200,000 to the City, and net VP just under $1.8 Million for FY2024.

The estimated assessment fees (just under $2 Million) are based on the estimated number of rooms sold. The occupancy percentage and Average Daily Room Rate in these estimates was determined using data from the Smith Travel Research (STR) 2021 Report. The STR 2021 Report indicated the Average Daily Rate for 2021 at $163.77 and an average occupancy rate of 67.7%. Should the PTDD be approved, the City will identify what percentage would be used for administrative costs and infrastructure projects, such as public restrooms, trash receptacles, public benches, etc. after the first full year of administration.

Annual Reporting:
Financial reporting will be completed after the first 6 months and at fiscal year-end; with annual reporting for each subsequent year.

The City will complete financial reporting on the 10% administrative fee at the same intervals.

V. RECOMMENDATION

Staff is recommending that the PTDD be established by the City Council based on the terms noted above. Should the HEDC vote to forward this to the City Council for approval, the item at the City Council meeting will include the negotiated Agreement with finalized budget and assessment amounts for FY2024.

VI. LIST ATTACHMENTS

- *Listing of Lodging Houses Proposed for District and Estimated Assessments for FY2024*
- *Estimated Proposed Budget from VP*
- *Outside Counsel's Memo Regarding PTDD Assessments*

LODGING PROPERTIES OF 40 ROOMS OR MORE TO BE ASSESSED FOR TOURISM DEVELOPMENT DISTRICT (4/10/2023)			Number of Rooms-See Note 1	Number of Rooms per year	Rooms Rented at 67.7% Annual Average Rate	Rooms Rented at 67.7% *End of Year 2021 ADR at $163.77-See Note 2	Estimated Assessment for FY2024, Based End of Year 2021 ADR * 1.5 Assessment-See Note 3 & 4	10% of Assement Fee to City Adm.
Hotel Name	**Address**	**Chart-Block-Lot**						
AC Hotel by Marriott Portland Downtown/Waterfront	158 Fore St	019 B020001	178	64,970	43,985	$7,203,372.68	$108,050.59	$10,805.06
Aloft Portland Maine	379 Commercial Street	042 A001001	157	57,305	38,795	$6,353,536.58	$95,303.05	$9,530.30
Cambria Hotel Portland Downtown / Old Port	25 Hancock Street	20 C009001	102	37,230	25,205	$4,127,775.36	$61,916.63	$6,191.66
Canopy by Hilton Portland Waterfront	9 Center Street	038 G005001	135	49,275	33,359	$5,463,232.09	$81,948.48	$8,194.85
Clarion Hotel Airport	1230 Congress St	189 A014001	149	54,385	36,819	$6,029,789.49	$90,446.84	$9,044.68
Courtyard by Marriott Portland Downtown/Waterfront	321 Commercial St	040 E00300H	132	48,180	32,618	$5,341,826.93	$80,127.40	$8,012.74
Embassy Suites by Hilton Portland Maine	1050 Westbrook St	210A A005001	120	43,800	29,653	$4,856,206.30	$72,843.09	$7,284.31
Fireside Inn & Suites Portland	81 Riverside St	266 A002001	200	73,000	49,421	$8,093,677.17	$121,405.16	$12,140.52
Hampton Inn Portland Downtown - Waterfront	209 Fore Street	029 L00100H	125	45,625	30,888	$5,058,548.23	$75,878.22	$7,587.82
Hampton Inn & Suites Portland West	1210 Brighton Ave	265 A001001	86	31,390	21,251	$3,480,281.18	$52,204.22	$5,220.42
Hilton Garden Inn Portland Downtown Waterfront	65 Commercial St	029 K003001	120	43,800	29,653	$4,856,206.30	$72,843.09	$7,284.31
Hilton Garden Inn Portland Airport	145 Jetport Blvd	209A A016002	76	27,740	18,780	$3,075,597.32	$46,133.96	$4,613.40
Holiday Inn By The Bay	88 Spring St	039 E010001	239	87,235	59,058	$9,671,944.22	$145,079.16	$14,507.92
Hyatt Place Portland-Old Port	433 Fore St	032 I042001	130	47,450	32,124	$5,260,890.16	$78,913.35	$7,891.34
Inn At Diamond Cove	22 McKinley Ct	083E E460001	22	8,030	5,436	$890,304.49	$13,354.57	$1,335.46
Inn At Portland	1029, 1150 Brighton Ave	264 A001001	106	38,690	26,193	$4,289,648.90	$64,344.73	$6,434.47
La Quinta Inn & Suites by Wyndham Portland	340 Park Ave, Portland	065 A003001	105	38,325	25,946	$4,249,180.51	$63,737.71	$6,373.77
Motel 6 Portland ME	1 Riverside St	266 0110110	129	47,085	31,877	$5,220,421.77	$78,306.33	$7,830.63
Portland Harbor Hotel	468 Fore St	038 F009001	101	36,865	24,958	$4,087,306.97	$61,309.60	$6,130.96
Portland Regency Hotel & Spa	20 Milk St	029 R001001	95	34,675	23,475	$3,844,496.66	$57,667.45	$5,766.74
Ramada Plaza By Wyndham Portland	155 Riverside St	267 B001001	119	43,435	29,405	$4,815,737.92	$72,236.07	$7,223.61
Residence Inn By Marriott Portland Downtown/Waterfront	145 Fore St	020 C010001	179	65,335	44,232	$7,243,841.07	$108,657.62	$10,865.76
The Press Hotel, Autograph Collection	119 Exchange St	032 C001001	110	40,150	27,182	$4,451,522.44	$66,772.84	$6,677.28
The Westin Portland Harborview	157 High St	037 E007001	289	105,485	71,413	$11,695,363.51	$175,430.45	$17,543.05
Total Acreage:						**$129,660,708.26**	**$1,944,910.62**	**$194,491.06**
							$1,750,419.56	

[1] Total Available Rooms reported by Owner of Property

[2] Hospitality Maine STR 2021 Report for November 2021 YTD ADR for 2021

[3] Actual assessment is one and a half percent (1.5%) of gross monthly lodging room rental revenue. The assessment assumes 67.70% occupancy based on STR reported ADR.

[4]The assessment assumes 100% occupancy based on STR reported ADR.

PORTLAND TOURISM DEVELOPMENT DISTRICT PROPOSED BUDGET FY24

INCOME

Anticipated Assessment Income	$2,300,000

EXPENSES

SUSTAINING, SUPPORTING, PROTECTING, AND BUILDING OUR COMMUNITY		
Research, Strategy, Brand Development		$125,000
Research, Data, ROI Tools		$120,000
Workforce Generation Programming		$100,000
Community Grant Program		$25,000
	Total	$370,000
STORYTELLING & SUPPORTING LOCAL COMMUNITY, CREATIVITY, AND UNIQUE EXPERIENCES/PEOPLE		
Media Outreach		$100,000
Content Development		$100,000
DEI Content Generation, Planning, and Implementation		$100,000
Community Marketing Partnerships (Airport & Community Events)		$50,000
	Total	$350,000
DELIVERING BALANCED RECOVERY & SUSTAINABLE GROWTH		
Meetings Marketing		$250,000
Motorcoach, Sports, International, Weddings Marketing		$150,000
Consumer Print & Digital Campaigns		$150,000
Marketing Support (SEO, SEM, Web, Guides, etc.)		$200,000
Incentive Fund for off-season meetings & sporting events		$50,000
	Total	$800,000
DISTRICT ADMINISTRATION		
Reserves/Contingency		$100,000
Administration & Staffing Expenses		$400,000
Annual Insurance, auditing, reporting, legal		$50,000
City 10% admin fee		$230,000
	Total	$780,000
	Total Expenses	$2,300,000
	Net Income/Loss	$0

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Memorandum

To: Michael Goldman, Acting Corporation Counsel, City of Portland

From: Philip Saucier

Date: April 20, 2023

Re: Proposed Portland Tourism Development District; Assessment Formula

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You have asked me to review the document prepared by Civitas on behalf of Visit Portland ("VP") and distributed to the City on March 30, 2023, entitled "Risk Assessment: Portland Tourism Development District," and provide a brief memorandum on VP's preferred assessment formula based on occupancy.

As described in the Civitas document, the occupancy assessment formula "uses occupancy as the measurement of benefit and assessment, providing hotels with a tangible benchmark that allows the assessment paid to fluctuate with actual benefit received." In practice, the annual assessment for each property within the District would be calculated by first determining the estimated revenue for the hotel based on STR reported Revenue Per Available Room and then multiplying that figure by an assessment percentage. The annual assessment percentage would be determined by the Council through approval of the budget for the district.

I am not aware of any other assessment districts that have used an assessment formula other than one based on assessed value (such as the Portland Downtown District formula), but the language in the assessment law suggests there is likely flexibility to use a different approach.

Maine law authorizes municipalities to adopt and implement various types of assessments related to a development district. 30-A MRSA §5228. Implementation assessments, the type of assessment that would be established related to the PTDD, require that the assessment must be assessed "equally and uniformly on all lots or property receiving benefits from the development program" and "may be used to fund activities that, in the opinion of the municipality…are reasonably necessary to achieve the purposes of the development program." 30-A M.R.S. § 5228(1)(C).

The law also authorizes municipalities to adopt an apportionment formula ordinance, the purpose of which is to apportion "the value of improvements within a development district according to a formula that reflects actual benefits that accrue to the various properties because of the development and maintenance." 30-A MRS § 5228(3). The assessment on all lots or property receiving benefits from the development program also must "not exceed a just and equitable proportionate share of the cost of the improvement."

It is reasonable to read the above language in the assessment law to mean that it may be necessary to develop a formula that apportion costs associated with a development program in a way that reflects each property's actual benefit from the development program instead of the typical assessed value approach – such as the occupancy/revenue formula proposed by VP. While there is some risk in adopting such a formula in that there is ambiguity in the law (i.e., collections must be made in the same manner as taxes) and is untested, the plain language of the statute appears to give flexibility to municipalities to craft a formula that meets the "just and equitable proportionate share" requirement.

PRS/sl

April 19, 2022

Honorable Members of the Housing and Economic Development Committee –

As we enter our thirtieth year, Portland Downtown is in a unique position to testify to the benefits of an Improvement District. While it's easy to forget, at our founding in 1992, downtown Portland wasn't the international destination we know now. We recognize that making a place a destination requires management. We also know that management requires resources. Tourism is the foremost driver of Maine's economy but without continued management and marketing, there is the real potential to lose visitors to the innumerable destination choices throughout both the US and the world. It is for these reasons among many others that we support Visit Portland's efforts to form a Tourism Improvement District (TID).

We take great comfort in the fact that our downtown (and community) hoteliers are supportive of this effort. They, more than anyone, know the positive impact a TID can bring to our community. Enhanced promotion of our community provides an opportunity for reputational benefits, encouraging both visitation and potentially aiding in the relocation of both workers and businesses. Tourists have a positive economic benefit, spending money on everything from our world-class restaurants to retail to our extraordinary arts scene and beyond.

We hope you will support this effort.

Sincerely,

Cary Tyson
Executive Director

E-mail sent Monday, September 19, 2022 at 6:35 pm

Dear Lynn,

I understand that you will be presenting to the City of Portland tomorrow regarding Visit Portland's proposal for a Tourism Improvement District. I am currently on business travel, otherwise I would attend the meeting.

We have worked together consistently over the past 6 years, since my program, the Maine North Atlantic Development Office (MENADO) hosted the Arctic Council Senior Arctic Officials Meeting in Portland in 2016. Through the work of MENADO, my program facilitates visits from international delegations, and attracts high-visibility international industry and diplomatic events. Two weeks ago, I hosted Seagriculture USA-Europe's largest seaweed innovation conference for its first North American event. It was a sold-out event with 300 registrants, and we've estimated a nearly $1M local economic impact from this 2-day international conference. This estimate doesn't include other ROI for the event such as business conducted with Maine companies attending the event, and business attracted. We have confirmed but have not yet quantified foreign investment coming out of this event from Australia. This is a company that will move its AI-empowered company to Portland in January of 2023. We also have a strong manufacturing prospect from Pennsylvania looking to move their food production business to Portland coming out of the Seagriculture event.

You and I have talked about the importance of having access to technology that will enable us to comprehensively assess the economic impacts of events and visiting delegations quickly and accurately and we both know how prohibitively expensive the apps are. And yet, having the ability to tell a data-driven story about the impacts of an event are important for attracting more funding for programs and economic development support for local businesses-and for attracting more events serving the very industries that we are trying to bring to the greater Portland region. My program provides a global audience and elevates Maine's work in education, aquaculture, life sciences, manufacturing, blue economy, and forest bioeconomy development among other sectors. For inbound groups and events, I rely on you and your team to support me and my international partners in our Greater Portland-based projects. I want to see Visit Portland consistently well-funded to provide the services we need, and to also grow your service resources for other members and partners. You have convinced me that restructuring as a Tourism Improvement District could get you there.

Visit Portland is a key partner supporting my program's work in the Greater Portland area. My role in the state supports trade, investment, and business development-and tourism clearly supports business development. With strong, consistent funding for your work, we can really make a difference!

I hope that my note adequately conveys my support for your proposal. I am grateful for your leadership.

Sincerely yours,
Dana

[cid:image001.jpg@01D8CC4F.44E39D80]
Dana Eidsness, Director
MENADO at Maine International Trade Center
Pronouns: She, Her, Hers
(207) 200-0895 Mobile
Follow me on Twitter: @deidsness1 @MEandtheArctic

UNIVERSITY OF SOUTHERN MAINE
Tourism & Hospitality

February 15, 2023

Greetings members of the Portland Housing & Economic Development Committee,

I am writing in strong support of the TID proposal by Visit Portland. As a professor that teaches about and researches sustainable tourism development here in the US and abroad, a TID is a smart sustainable way to fund an industry that is the backbone of Portland and the state of Maine's economy. Allowing the tourism and hospitality industry to have consistent funding through a TID will be an investment that pays dividends to the whole economy, its workforce, and the quality of life for all. We citizens enjoy great restaurants and cultural opportunities due to the money brought by tourists. This in turn makes Portland a great place to live and helps other businesses attract employees. The bottom line is those places that have implanted this kind of funding strategy throughout the US tend to do better in the long run than those without them and everyone benefits. The tourism economy can rise all boats.

One in seven people work in the tourism and hospitality industry in Maine and there is still a lot of room to bring on more workforce at all levels, everyone from first time job seekers to managers and small business owners, to professionals such as accounts and lawyers. This is an industry that truly serves everyone in the workforce. All communities benefit as well by an increased quality of place.This funding will also better allow the industry to engage in more workforce development iniatives and with Universities to develop more professional development classes and pay student interns for instance from the University of Southern Maine's Tourism and Hospitality program. A TID is a good answer to the imperative need of consistent funding for this industry that does so much for Portland communities and Maine business and people.

Sincerely,

Tracy Michaud

Tracy S. Michaud

Assistant Professor of Tourism and Hospitality

Chair- Tourism and Hospitality Program

University of Southern Maine

207-780-5410

tracy.michaud@maine.edu

Dear City of Portland Housing & Economic Development Committee Members;

On behalf of Portland Stage Company, I would like to add our voice to the chorus of Portlanders supporting Visit Portland's request to establish a Tourism Improvement District. Like you, we choose to live and work in Portland because it is vibrant, creative, and alive. Our ability to make Maine Made Theater and theater accessible to everyone rests in the support of local patrons, and because our mainstage season doesn't run in the summer, we are missing out on tourism income that sustains many of our neighbors. For us, this amounts to a missed opportunity, and for our friends and neighbors in Portland it amounts to having to decrease output, layoff staff, or close altogether during the off-season. While this model has been around for what seems like the dawn of time, we, like everyone else re-entering life post-2020, are realizing the ways in which we have always operated will not carry us into a thriving future.

The same can be said for Portland as a whole.

Visit Portland's proposal is a solid, rational, yet gentle and proven model for optimizing tourism revenue. It represents a reasonable action step to ensure growth in our interconnected economy. Please see the diagram on page five. It's clear that the opportunity for Portland and the businesses, organizations, and people living here is present in a very ground-floor level: increase tourism marketing- together.

The funding model is nothing short of fantastic as it would not cost the city a dime. How can you go wrong with a proven model already tested and perfected in other regions that doesn't require a penny from the city? Leveraging tourist money to create more tourism income is brilliant, a self-sustaining pathway to rebuild and surpass losses due to the pandemic and other factors.

With increased tourism in the off-season, Portland Stage could shift the weight of vital ticket sales to new markets while continuing to build community relationships and collaborations. We cannot do this alone. We alone cannot break into larger markets to reach off-season visitors. Together we can. We can lift our city's incredible businesses and organizations to a new level with your support. While it could be said that things are working just fine, and that may be true for now, we could be doing better. With a small pivot, we could create a whole new level of prosperity, vitality, and thriving.

Thank you for taking Visit Portland's proposal into consideration.

Sincerely,

Erin Elizabeth, M.Ed
Director of Marketing and Communications
Portland Stage Company

COMMUNITY SUPPORT FOR A TOURISM IMPROVEMENT DISTRICT

	Name	Company Name	Your thoughts on the importance of tourism to our community or your business.
1	Tracy Michaud	USM Tourism & Hospitality Program	Tourism is vital to the economy and communities of Maine. It adds to the quality of life and makes this a place that people want to live. Funding support from a TID to Visit Portland is vital to keep the good work they do going. Their work not only brings money into Maine but supports local community life as well. As a Professor of Tourism and hospitality I have studied sustainable tourism throughout the world and the funding models that support it. This TID is a good approach.
2	Matt Lewis	HospitalityMaine	As President of HospitalityMaine, I wholeheartedly support Tourism and the adoption of a Tourism Improvement District for Portland, Maine. Portland deserves to have these funds to promote and market this beautiful city. These funds will help continue to attract leisure and business travelers for years to come. Lynn Tillotson and the team at Visit Portland have a robust and thorough plan to utilize these funds to compete against other cities for Groups and Conventions and without them, Portland will lose visibility and marketing opportunities. I fully support the Tourism Improvement District for Portland.
3	Norman Patry	Summer Feet Cycling	
4	Tony Payne	MEMIC	Attracting visitors leads to Portland being considered for residency. We need to use every tool in the box to replenish Maine's workforce and the TID is a powerful tool.
5	Jason Briggs	VIP Tour & Charter Bus Co	Well over 70% of our business is Tourism related, Conventions, Cruise Ships, Destination Weddings, Reunions.
6	Donato Giovine	Gorgeous Gelato	Our business, without tourism, could not even think to be able to survive and thrive.
7	Tom Largay	Old Port Card Works | Old Port Candy Co.	Tourism is so important to Portland. Because of tourism we have all these great shops, restaurants, breweries, distilleries, art galleries, and so much more. With a TID, Portland businesses will only grow stronger and employ more Mainers. Now, more than ever, this will help rebuild out great city. The collateral damage from Covid includes the closing of so many businesses. Having a robust stream of tourists will help keep existing businesses thriving and encourage new business to come. It will help to ensure that we are here year-round for the local, friendly faces we see daily. We have something very special here in Maine, and the millions that continue to visit allow so many of us the opportunity to grow, flourish, and create.
8	Sue Pingree	Wellness Connection of Maine	Tourism is critical to drive revenue in the state of Maine. It impacts small businesses, start ups, job stability, and business development. Tourism is also very competitive. New investments in tourism marketing and sales resources are needed to attract leisure and business travelers year-round and strengthen our local economy.
9	Sheila Brennan Nee	Maine Sports Commission	Our nonprofit organization helps strengthen Maine's economy through sports tourism. Sports ranging from professional teams based on the peninsula to collegiate games, grassroots events and national tournaments choosing Greater Portland venues as a host is critical to increasing Maine's share in the sports market. Marketing our largest city is essential to growing the brand awareness of our state as a four season sports and recreation destination. Greater Portland's budget in comparison to other similar-sized markets is shocking. A more sustainable funding model is a must for the future of Greater Portland's tourism growth and workforce development.

10	Kristen Levesque	Kristen Levesque PR & Marketing	As the largest industry in the state, Maine's tourism industry benefits our community and local businesses by creating and supporting jobs at attractions, accommodations, and restaurants which boasts our local economy. The lives of both tourists and locals are enhanced with funds from the tourism industry creating a better place to live, work, and visit. A vibrant tourist community attracts national and regional media coverage (e.g. Portland's€™s nationally recognized restaurant scene) attracting more visitors to the area resulting in an increase in revenues for local businesses.
11	Scott Marn	Westin Portland Harborview	As business leaders within the community, this is a must to allow Portland to become relevant and competitive within the New England region. Summer leisure demand is not sufficient to maintain the quality and quantity of talented employees.
12	Michael Briggs	The Olympia Companies	Tourism, according to recent surveys, represents nearly 20% of all employment in the state. The trickle down is far greater when considering the vast number of vendors hotels, resorts, and restaurants alike use on a daily basis. Tourism in our community is a material economic driver and will continue to be.
13	John Schultzel	The Olympia Companies	Maine is vacationland. The travelers that fill our hotels, shop and eat, rent homes, fill their tanks, visit our sites are the cornerstone of the our region's economy.
14	Gerard Kiladjian	Principal Hospitality	Economic growth in the state of Maine is driven by the success of the tourism industry. The decision to move a business to Maine, or to relocate to Maine always starts with a vacation in Maine, that turns into a relocation. These marketing funds will ensure Maine tourism stays robust for years to come, regardless of what life throws our way.
15	Steve DiMillo	DiMillo's On the Water	Our local tourism economy allows us to employ over 100 people year-round. Without the seasonal influx of visitors to our state, our business would not be able to employ half the people we currently do. It's vital that we continue to promote Maine as a destination any way that we can.
16	Shawn Sullivan	LLBean	Tourism is a key contributor to the traffic flow in our Stores which we rely on heavily. We love seeing visitors from around the country and the world every year! Keep them coming!
17	Alen Saric	Hyatt Place Portland Old Port	Very important effort for our whole community not only for hotels, local shops and restaurants.
18	Bill Frappier III	Portland Discovery Land & Sea Tours	Portland Discovery Land & Sea Tours strongly support this initiative to create a Tourism Improvement District. The vibrant community that is Portland, with all of the amenities and attractions we enjoy, is in large part fueled by tourism and the dollars that visitors spend here. Locals alone cannot support all that Portland has become. It is time for Portland's government to fully recognize the impact that tourism as an economic engine, plays in Portland's success and vitality. Dedicated funding to organizations like Visit Portland, that attract both individual visitors and conferences is essential to a healthy local economy and should be a foundational element of local governance. Please support this effort.
19	Jeff Gambardella	Nonesuch River Brewing	Tourism is a major component to the success of our local economy. I am in full support of enacting a Tourism Improvement District.
20	Pamela Laskey	Maine Day Ventures	Tourism is so vital to Portland supporting our tax base and creating so many jobs. Visit Portland does so much for local tour operators and hoteliers and attractions, and the potential to do so much more remains unrealized without some funding. Like so many DMOs across the country, it's time for greater Portland to have a well- funded organization, to remain competitive and pay better salaries to attract key staff and compete for Maine reputation on a global scale.

21	Matthew McCagg	Olympia Hotel Management	As a brand new member of the Portland community but a long time member of the hospitality industry, it is immediately evident to me that tourism supports the Portland economy in a direct and material way
22	Paul Drinan	Friends of Fort Gorges	Our business relies heavily on tourism marketing and our membership with Visit Portland has been key to our success in meeting new supporters. Please consider the creation of a Tourism Improvement District here in Portland so that we can all benefit from a level playing field with our out-of-state competitors. Paul Drinan Executive Director Friends of Fort Gorges
23	Jill Perry	Allagash Brewing Company	Tourism is huge driver in the success of our business, and many other businesses in Portland. It fuels job creation, entrepreneurship, and provides economic impacts that benefit the entire community.
24	Casey Oakes	Portland Ovations	Portland, and Maine as a whole, thrives or fails on summer returns. Or at least that was the thinking for many years. Now we know Portland can be a destination year round - just as attractive for leaf peeping in the fall as skiing and eating in the winter. We have it all year, we just need the resources to be able to share that message. We must fully support this initiative to continue to grow our tourism industry and bring people to Maine from throughout the country and around the world. We've got the goods, now let's show them off.
25	David Turin	David's restaurants	Visit Portland is essential to the Portland economy. By supporting tourism and hospitality it improve the lives of many, many Portland residents. There are more people and industries who benefit from visitors that we could possibly count in this limited forum, but know that the average person living in Portland has a better life because of tourism. Visit Portland's ability to survive and thrive is directly connected to competitive funding. Please support it!
26	Lauren Wayne	State Theatre / Crobo LLC	As an operator of two of the largest and most active music venues in Portland, we not only rely on local patrons but on ticket buyers all throughout New England and down the East coast to support and enjoy our events throughout the entire year. We love to show off what we do and our amazing town to locals, tourists and the national artists and musicians we bring to our venues 365 days of the year.
27	David Coffin	Headlight Audio Visual, Inc.	Tourism is the most critical Industry today to drive revenue growth in the state of Maine. It impacts small businesses, Community growth, and business development. Tourism is also a very competitive Industry. Continuous investments in tourism marketing are needed in our region to attract leisure and business travelers in every season to strengthen our local economy.
28	Angie Helton	Northeast Media Associates	I have had my own PR firm for more than 15 years and over the years many of my clients have been in the tourism industry. This industry feeds so many small businesses with complimentary work that it is a crucial economic engine for businesses like mine.
29	Linda Varrell	Broadreach Public Relations	For a state that is as diverse and geographically dispersed, tourism is vital for our survival. For Maine's largest DMA, It serves as the training ground for our young people, provides careers and clients for our savvy professionals and most importantly, builds community through healthy place-making. This can't happen in just a few warm months in the summer, it must be nurtured over the course of the year, through consistent investment, focus and intention.
30	Matthew Nolan	Residence Inn by Marriott Portland Downtown	Any addition tourism marketing dollars will have such positive impacts to so many sectors of our local economy where profit margins are already slim. If we do not keep Portland on top of all the travel guides and RevPAR begin to shift downwards will drive down the confidence of restate developers/investors and local chefs and business owners with hopes and dreams of created a successful business here in Portland. It is crucial for Portland to have additional resources to keep us competitive with secondary markets. Cities such as Providence, Manchester and Portsmouth are equally as attractive with similar price points and economic growth.

31	Brian Tremblay	People's United, a division of M&T Bank	Tourism is an integral part of the community. Without tourism dollars, the potential is there to drive away local businesses. It impacts small businesses, start ups, job stability, and business development.
32	Paula Mahony	Words@Work	With a population of 65,000 residents, Portland can't sustain our vibrant food, brewery, and environmental businesses without the addition of customers from other regions. By attracting visitors we also attract new workers, new residents, and new revenues; both direct and indirect. Assisting our tourism association is critical. None of this happens without hard work and effective marketing. Visit Portland is essential to the success of our business community. Please support Visit Portland.
33	Kristin Bingham	Dean's Sweets	Tourism keeps our business going, not just during the summer months, but year-round. Families come through our stores, buying chocolates to eat on the spot or picking out gift boxes to bring home. Foodie Tours bring by vacationers, often many groups daily. We talk to people traveling in every season, from New York, Massachusetts, California, everywhere. We also work directly with several hotels in the Greater Portland area, which has become the bread and butter of our business, keeping us busy in the best possible ways. We can predict sales, maintain cash flow, and most importantly, keep our top-notch team employed! Tourism is the key to it all. Without it, our business would be a fraction of what it is.
34	Dugan Murphy	Portland by the Foot	As somebody who has managed many nonprofits, I know how much staff time can be spent on fundraising. As an entrepreneur, I highly value the work Visit Portland does to support small businesses like my walking tour company. As somebody with a background in urban planning, I understand the potential for a TID to stabilize Visit Portland's funding and free up their staff time to be more effective at bringing visitors to the region. I support this proposal.
35	Anne Weiss	SKORDO	Portland needs healthy, dependable tourism every year to maintain its unique group of businesses and to continue to attract innovation and new businesses. It has grown our business in immeasurable ways, not only locally but across the country. We acquire the majority of our online customers from tourists visiting our Portland shops and that online business has created manufacturing jobs throughout other parts of the state.
36	Peter Delgreco	Maine & Co.	Having a vibrant Portland contributes greatly to the economic opportunities for the city, its residents, and those of the entire region. At Maine & Co., we work with companies who expressly state that they want to locate in vibrant communities. Over the last few years, we have seen companies like WEX, Sun Life Financial, and others make significant investments in Portland because it is a vibrant community. Establishing a Tourism Improvement District can help continue this momentum without taxing the residents of Portland. I hope this Tourism Investment District is established. A Tourism Investment District can help even out Portland's economy by encouraging year round visitors, allowing employers to hire people for full-time positions, rather than seasonal only positions. It can also help buffer the economy in the face of an economic slow down that affects the summer season. Judging by the support of the hotel community (the group responsible for collecting this assessment), this is a policy that makes a lot of sense.
37	Adam Goldberg	Maine Mariners	I am in full support of a Portland area Tourism Improvement District. This initiative will not only help the essential tourism industry here in Greater Portland, but also will improve the lives of residents. Greater Portland prides itself on locally owned businesses and this TID will allow those owners and staff members to succeed year-round. We cannot just maintain. We must develop, innovate and grow the tourism of the area. I view the TID as a program that will raise the tide and lift all ships in Portland.
38	Gillian Britt	Eat Drink Lucky	Visit Portland needs a larger marketing budget to be able to successfully promote the City. The benefits are clearly outlined in ED Lynn Tillotson's TID proposal. I hope the proposal becomes reality; it is a logical solution to attracting year-round visitors.

39	Brewster Harding	Shipwreck & Cargo | Ports of Call	Over the past four decades The Visit Portland teams have created amazing results despite their shoestring budgets. With dedicated, TID funding so much more marketing of our special city can be accomplished. More than ever we have to compete against other destinations; and we need to show the citizens and city government that their support of infrastructure improvements that make this city "a place where people want to be", benefit us all. After 47 years in the Old Port our retail business has finally seen tourist dollars flowing in all of the off-season months. As a result we keep a large staff on year-round payroll and our local suppliers add to their revenue as well. Tourism is Maine's number one industry and greater Portland should lead the way. If you consider all the shops, hotels, restaurants and their local suppliers that have filled in what was a forlorn city in 1970 when the Prince of Fundy line attracted Portland's first substantial tourist trade, one can see the impact of the tourism industry. Jobs have been created, buildings erected and attractions developed as a result firstly, as the Rouse Company study concluded in 1981, because Portland is an attractive place where people want to be and explore. The business success and revenue follows.
40	Peter Twachtman	Lark Hotels	Tourism and Maine go hand-in-hand, one doesn't exist without the other. Competition for visitor dollars is fierce and the funding to attract those dollars is limited and getting smaller by the moment. The best way to fund the regions DMO is through a TID and not have the burden of funding be on members who are rebuilding their businesses. My life in Maine only exist because of Tourism, mine and so many others.
41	Rick Lowell	Casablanca Comics	Tourism sales are a big segment of our business. We still have a very dedicated local following, but the tourism sales on top of that allow us to thrive, not merely survive.
42	Mary Allen Lindemann	Coffee By Design	Covid impacted our community and businesses and continues to do so. This on top of the ever rising cost of doing business and living in Portland. Yes, we are busy now for which we are grateful but as the winter season is just around the corner, I worry how will we make ends meet. How when customer counts decline dramatically do I keep my loyal and hardworking staff gainfully employed? We all know Portland is a unique all season destination but the public at large does not. We are known for our award winning restaurants and other specialty food and beverage venues, but what about the world class arts which are in full swing! Something we locals can be proud of no matter what genre you prefer should not be our best kept secret! We need a budget to promote Portland's doors are open to everyone year round. In doing so, we add dollars to our bottom line and ensure we all thrive, not merely survive!
43	Lucas Laidlaw	Westin Harborview	There is an incredible need to market the traditional tourism season and expand that reach into the shoulder season-leveling out visitation throughout the year. This would allow us to maintain staff year-round rather than be forced to lay off and gear up again each Spring.
44	Mark Murrell	Get Maine Lobster	It is imperative to support tourism in the state of Maine. Not only does it fuel small businesses, it is the first impression of potential businesses moving their operations to Portland. If we want more businesses to move to Maine, we need to support the marketing efforts of the state. Portland has an amazing opportunity to grow into something amazing and sustainable. In addition, tourism supports our working waterfront! If we didn't have people here eating in the restaurants we would have to rely on nearly 100% exportation of our fish and lobster products.

45	Darcy Smith- O'Neil Christopher O'Neil	Boone's Fish House & Oyster Room	According to Smith Travel Research, Portland hotel summer occupancy rates are among the highest in the country. But we all know how slow it can get after leaf peeping season! Lots of vacant hotel rooms, uninhabited streetscapes, empty restaurant tables, and lower paid or laid off residents. Portland could - and should - be a four seasons destination, not just for tourists, but for business travelers too. If we better equip our visitation marketing professionals, we can fill more rooms year-round, which will smooth out this high peak/low valley economy which we all have endured for so long. A TID is a low impact & high benefit tool which will help Portland attain the revenues that we are now leaving on the table.
46	Brit Vitalius	Vitalius Real Estate Group	In a state with an aging population, we must continue marketing our community to drive future residents. People don't move to a place unless they have visited it and had a great experience that makes them consider the destination a viable option to live and work. A vibrant destination drives innovative mixed-use development and assists in retaining or boosting home values. In addition, destinations prone to seasonal tourism fluctuations are prone to employment fluctuations, difficulties in maintaining economic status, and revenue instabilities. However, driving visitation year-round allows for our residents who work in the hospitality industry and will help to mitigate these issues.
47	Krista Cole	Sur Lie	It's known that tourism causes significant economic activity within a community. In a state with small cities and rural communities, such as Maine, we depend heavily on the influx of people and revenue that the tourism industry brings.
48	Steve Bromage	Maine Historical Society	Tourism is an essential part of Maine's economy and identity. Drawn by Maine's powerful mystique, people come from around the globe to discover and experience Maine; ultimately, inevitably, they fall in love. Tourists bring enthusiasm and infectious joy that contributes to and nurtures Maine's special sense of place. Tourism will continue to play a key role in Maine's future--we need to plan for it, invest in it, grow it, and ensure that Maine has the infrastructure and capacity to manage and support it. As the Executive Director of the Maine Historical Society, it's imperative that visitors experience and share Maine's history. The preservation of our history is a key element of sharing where we've been and tells the story of our heritage, keeping our destination relevant for years to come.
49	Scott Reischmann	Portland Schooner Co	This looks great and looks like something that could really help our local economy. The funding comparison made showing how little marketing dollars Visit Portland has available comparatively to other regions is eye opening, to say the least. Thank you for your work on this.
50	Ian Bannon	Mayo Street Arts	Tourism has always been a major component of Maine's economy. It's wonderful to see the state embracing the promotion of cultural tourism on top of the natural beauty that we have to offer.
51	Dana Eidsness	Maine Northern Atlantic Development Office (MITC)	I have brought several international trade and diplomatic events to Portland, resulting in hundreds of visitors experiencing Portland for the first-time. With additional funding Visit Portland could afford an economic impact calculator tool that will provide all of us with helpful information on the important metrics that meetings and conferences generate for our economy. Understanding the ROI of these activities will help us to allocate resources and capacity to support activities with the highest impact.
52	Brian Corcoran	Shamrock Sports & Entertainment	Shamrock has enjoyed driving economic, community and charitable impact via bringing world class events such as Professional Bowler's Association, PGA Korn Ferry Tour and Carnaval Maine to Portland – in all an estimated $25+ Million in direct economic impact over the past decade. However, the growth and sustainability of these and new events, as proven successfully in other markets, is not possible without incentives make possible by the TID.

53	William Wenzel	Focus Photography	Maine has grown to be the third most popular state in the country for destination weddings. While it has huge impact statewide (weddings in Maine generate 1 billion in services, food and beverage, and rooms) it is particularly meaningful for my business. 75% of the wedding couples we work with in Maine come from out of state. Wedding tourism is real, and it's bringing in hundreds of millions of dollars into Maine Annually.
54	Kim Madore-Smith	Maine Limousine Service	As a transportation provider, tourism is vital to our business. From leisure and business travelers, to conferences, destination weddings, and other special events that bring visitors to Greater Portland. Tourists make up a large portion of our clientele. It is very important to successfully market our region as the incredible destination it is.
55	Liv Vega	Liv For Events, LLC	The high quality of cultural and recreational life here in Maine is largely due to Maine's natural beauty, our hard working community oriented people and the tourism industry. Having lived in the Greater Portland Area, from the West End, to East Bayside, Outer Congress and Peaks Island for over 10 years and also spent time in the mid-coast, I can attest to the high quality of life we live here and the direct impact the tourism industry has for us Mainers. It isn't just dollars and cents. A city of just under 70K people with a surrounding area of under 300K and a State under 1.5 million would not have the symphonies, museums, restaurants, mount, ocean and lakeside parks without it. Maine is a special place that draws people in for more than just lighthouses and lobster (although those things are worth the trip alone). We need to support the people and organizations that bridge the gap between seasonal and seasoned Mainers. It is imperative to keep this community thriving and working together. As the world gets faster and infrastructure larger we need a group that focuses on taking care of this exceptional State, Area, and people. That will make our every day better. Living in Maine when we are done with work we get to go on vacation. We can take the kids to the park, meet friends at a local brewery, go out to dinner with the one we love, take in a play or a show, go lay on the beach in the warmer months and downhill ski in the cooler ones. We have it all and it is largely thanks to the revenue that our beloved guests bring in each year. We get everyday what families save up for a year so they can spend one week with us and share how special this place is to be. Let's continue to take care, communicate with them, and take care of all of us too. I greatly support this initiative and what Visit Portland does and will do for all of us here in Maine and Portland.
56	Kevin Sandler	SP Plus	Our residents and businesses here in Portland rely on tourism to keep us afloat, but the season is too short. A proven collaboration that will allow us to maintain year-round tourism will do more than keep us afloat - it will sustain all businesses for the long run.
57	Shay Bellas	NaviTour	Maine has so much to offer and we are telling that story through all of our guides- guides that represent BIPOC, LGBTQ+, blind, deaf, old, young - but we need to market beyond the north east and we need to market to these populations to let them know Maine is a place that they are welcome. There is no better way to do that than to have locals who look like them and the smartest way to market a region is through regional groups like Visit Portland who can represent more than one company but all the businesses. With the current model, Visit Portland is hamstringed into marketing their members only, with TID funding it would be a more fair and equitable way to market our assets. If you want to market Portland in a more authentic way - by highlighting the local authentic guides, like those on NaviTour, then I strongly urge you to support this.
58	Tim Brosnihan	Victoria Mansion	Over the last 20 years, Victoria Mansion has grown in tandem with the region's tourist economy, nearly doubling our visitation, operating budget, and staffing levees since 2003. Visit Portland has helped set the stage for this growth through its efforts to promote the city as a tourist destination. Victoria Mansion feeds off the growing vibrancy of the city, "upping our game" as a museum and doing our part to improve the region's cultural offerings with the support of locals as well as visitors from out of state and abroad. We are particularly supportive of Visit Portland's efforts to even out the seasonality of the city's tourist traffic. Huge season swings in revenues make it difficult for our organization to support year-round jobs. The potential is there for Portland to build its visitation in the shoulder seasons, but this can't happen without carefully conceived and well-funded marketing initiatives. In order to lead the charge, Visit Portland will need new sources of revenue beyond the membership dues paid by organizations like ours.

59	Caroline Koelker	Opera Maine	Opera Maine knows that people visiting Portland who attend our performances come back again and again for the high quality arts experience that we offer.
60	Katie McHenry	Holy Donut	Small businesses in our community rely on tourism, including us- it provides opportunities, jobs, and most importantly a boost in economy all while spreading the word of these businesses through word of mouth and other marketing ventures. Without tourism, many of these small businesses would not be able to survive.
61	Ken Janson	Nimlok Maine	Portland is perfectly poised to host regional conventions and trade shows that would bolster our shoulder seasons, and fill out hotels, restaurants, attractions, and tours with more support business and, consequently, keep more full and part-time jobs available on a year-round basis. A Tourism Improvement District would help provide resources to seek out such destination marketing opportunities for the City of Portland.
62	Bill O'Malley	Cross Insurance Arena	This is a long overdue necessity for the City of Portland!
63	Zachary Poole	Maine Brews Cruise	Tourism is essential to the community of Portland, Maine as it is a major driver of the local economy, creates jobs, and promotes the city and its offerings to a wider audience. Visitors who come to Portland to experience its unique culture, history, and natural beauty bring in significant revenue for local businesses, hotels, and restaurants, which supports the growth and development of the community. For Maine Brews Cruise, tourism is crucial as it promotes and showcases the thriving craft beer scene in Portland, which has become a major attraction for beer enthusiasts from around the world. The tours not only support the local growth of the tourism industry but also promote local businesses and create jobs in the community.
64	Dylan Shur	Casco Bay Custom Charters	Tour operators require a steady stream of business to fulfill commitments made to our employees. Our employees are ready to share their love of this great state not just during the summer months, but year round. We need a forward thinking marketing and sales strategy to attract visitors 12 months of the year. Mainer's are here and ready to work and share all we have to offer no matter the month."
65	Natalie Bogart	Northern New England Passenger Rail Authority	The Amtrak Downeaster works diligently to attract a diverse ridership base and to bring visitors/ tourists to our station communities in Maine. A Tourism Improvement District (TID) would provide increased and dedicated investments in tourism marketing would be beneficial in helping to realize that goal.
66	Michael LoConte	Cross Insurance Arena	As General Manager of the Cross Insurance Arena, I fully support the need for a Tourism Improvement District to help support Tourism in Portland, Maine. The additional funds would allow Visit Portland to market and bring more national events to the area.
67	Graeme Kennedy	Portland Museum of Art	We must do more to ensure a sustainable and vibrant future for all Mainers and people who love our state. By supporting this imitative, the city sends a strong message that everyone in Portland has a role to play in the future success of our region.
68	Shultzie Fay Willows	Children's Museum of Maine	
69	Jim Gallea	Casco Bay Custom Charters	Tourism is becoming more and more essential to the economy of Maine and Greater Portland. While we are enjoying a vibrant tourism sector at present, we must invest now to assure we remain a premiere destination for domestic and international travelers. A tourism Improvement District is essential in this effort. It costs local taxpayers nothing yet delivers a lot of potential for everyone who serves the tourism industry in the Greater Portland area. Vote yes without delay!
70	Allison Page	Portland Symphony Orchestra	Tourism has a significant impact on the Portland economy. Implementing a TID would help expand the ability to market Portland tourism in the off-season, bringing more stability and sustainability to the hospitality industry and local businesses.
71	Sean MacCarthy	Porthole Restaurant | Three Dollar Dewey's | Casablanca Cruises	Maine's tourism economy provides thousands of people in this state with livelihoods. We welcome visitors from away with open arms and show them what makes Vacationland so special.
72	Emily Zollo	Porthole Restaurant | Three Dollar Dewey's | Casablanca Cruises	Tourism plays a HUGE part of the Greater Portland area in a way that is all intertwined and effects not only the tourism driven businesses (like restaurants & hotels) but practically every single local business. If we don't have visitors in our restaurant, we simply are not able to support the local farmers, fisherman, brewers, landscapers, and so much more, on top of our own staff.

73	Craig Williams	Churchill Events	Throughout the past 27 years, Tourism has continuously provided a vitally important source of revenue for our event planning and catering business. I believe that the more we can do to support the efforts of Visit Portland, the stronger will be their impact on the region's economy during the years ahead.
74	Meaghan Dillon	Luke's Lobster	Tourism is crucial to the City of Portland, and especially restaurants like ours, who depend on tourism to not only employ a large staff in the summer, and a core staff in the shoulder season, but who depend on these customers to continue buying/processing lobster and supporting the lobster industry.
75	Mike Alfiero	Harbor Fish Market	We at Harbor Fish Mkt. believe that our great tourism industry is vital to our future, and to the entire business and supportive communities in Greater Portland. We believe that Maine's tourism industry will continue to grow, and could be quite substantial. From York to Fort Kent, Gilead to Calais, visitors want to recreate here for good reason, our state is spectacular, and still pristine. These visitor's will most likely spend time in Greater Portland, and some will spend a significant amount of time here. We see this at Harbor Fish all the time, year-round. We would support a Tourism Improvement District, and we believe this initiative would help reach more visitors that are traveling the entire state. There is a lot of love about Maine, and the Greater Portland community. There is something for virtually everyone. We have a great opportunity to continue to grow our tourism industry, and a TID would be a great opportunity to help fund the needed marketing tools to capture these visitors.
76	Robin Lapoint	Geary Brewing Maine	Tourism is a huge importance to our community and business. As Maine's first craft brewery and part of our vacationland's food brand, we know well that people travel far and wide to experience our beautiful state and enjoy our delicious foods and beverages! Tourism as and important driver of some of our consumers! People from far away write to us all the time about their time in Maine enjoying a GEARY'S. Perfect Maine they say!
77	Zack Anchors	Portland Paddle	I believe that a Tourism Improvement District in Portland would be a terrific way to ensure funding for the important work that's needed to support sustainable tourism in our city.
78	Stefanie Manning	Miss Portland Diner | Harvest on the Harbor	We support Visit Portland with a membership because we believe in the role tourism plays in our success. But it's bigger than the membership. Portland has grown into one of the most dynamic destinations on the East Coast and our ability to sustain that is essential to our collective future. Visit Portland should have the resources (and budget) that allows them to properly market our City and everything it offers to leisure and business travelers alike. It's exciting to think about what will be possible as part of a Tourism Improvement District! We love our locals, but tourists enable restaurants and events like ours to reach their full potential.
79	Sheila Nappi	Bow Street Beverage	Bow Street Beverage recognizes the importance of a strong local economy and the value of tourism to the business community. The natural beauty of Maine, working waterfront, renowned restaurant scene, history, outdoor recreation, and wedding venues attract visitors. By making Portland a destination for tourists, it fuels the local economy. Family run businesses, employment opportunities, and municipalities all benefit.
80	Douglas Fuss	Bull Feeney's	Most people from outside of Maine consider us to be mainly a summer destination, bu the winter, spring, and fall are equally important to the viability of small businesses like mine that rely on year-round revenues. In Portland we have greatly increased the number of hotel rooms. Those guests help fill seats and tables of my business and those in our diverse and vast, restaurant, bar, and brewery scene. Communicating our year-round story to the world is vital to our success!
81	Steven Gorman	Vena's Fizz House	Tourism is vital to the health of our brick n' mortar
82	Gabe Hoffman-Johnson	USL to Portland	For myself and my current projects to bring professional soccer to Portland, the importance of tourism extends well beyond future revenue from Portland tourists. Promoting Portland as a 'brand' is a powerful attraction tool with direct impacts supporting workforce development and retention. As Portland continues to evolve, it's critical to continue creating unique platforms that support, and contribute to, the social and economic fabric of our community.

83	Stefa Normantas	Green Tree Events	As a 20+ year event planning business and partner in the community, Green Tree Events stands in full support of Visit Portland's call for increased investment in tourism marketing and sales efforts. We understand that creating a compelling story for a destination is crucial to controlling how people perceive our community, and that positive outreach brings in visitors, new residents, and new business development. We see firsthand how conferences, meetings and events have a tremendous economic impact from large hotels to the smallest gift shops. We agree that Visit Portland faces a significant financial disadvantage by relying solely on membership and advertising revenues from local businesses, especially when compared to other communities supported by public funding based on lodging tax dollars. Without adequate resources, we risk losing market share and hindering our economic recovery efforts. Other states understand the economic value of tourism and are looking to capture dollars that may have been intended for our state. The pandemic hit the tourism industry hard, and it's vital that we invest in recovery efforts to ensure the industry's future success and stability. The Portland region has a great story to tell. Investing in tourism marketing and sales efforts will allow us to tell the story that showcases our unique culture, people, and assets, and attracts visitors, residents, and businesses. This work has been proven time and time again to pay for itself. We urge you to consider the importance of a well-funded, sustainable and effective tourism model for the Greater Portland region's economic future.
84	Rachel Sagiroglu	Experience Maine	If you look at the grid comparing other DMO's of equal market size…this says it all. With these additional funds, Visit Portland could drive more tourism to our state in the off season and more meetings/events in the shoulder seasons. Th is plan is sound. It works. As a meeting planner who has planned meetings and events in many of the comparable markets, it's clear now owning a Maine-based DMC/Meeting Planning business that the discrepancy is exponential in this market. I urge you to support the establishment of the TID so Portland AND Maine can continue to grow, and grow effectively!
85	Rachel Sagiroglu	The Maker's Galley (Second Business)	As a small café and market in Portland's Old Port, it is clear that more has to be done to support the many restaurants and shops in Portland in the offseason and shoulder seasons. There are so many of us and we can not survive on local revenue alone. The TID is a way for Visit Portland to do more to drive revenue and exposure for small businesses like mine and supplement the high cost of membership.

City of Portland | Housing and Economic Development Department
Mary P. Davis, Interim Director

MEMORANDUM

To: Councilor Pious Ali, Chair
Members of the Housing and Economic Development Committee

From: Mary Davis, Interim Director, Housing and Economic Development Department

Date: April 20, 2023

RE: 2023 Housing and Economic Development Committee Proposed Work Plan

The work plan and draft schedule for the Housing and Economic Development Committee is attached.

As has been the practice of the committee, the work plan and schedule will be included on every HEDC meeting agenda to provide an opportunity for committee members to provide updates and direction on the agenda schedule.

389 Congress Street, Portland, ME 04101 – www.portlandmaine.gov – (207) 874-8683

DRAFT
Housing & Economic Development Committee
2023 Work Plan Schedule
as of April 20, 2023

April 25, 2023

1. (Public Hearing) Review and Recommendation to the City Council - Amendment to the City's Tax Increment Financing Policy
2. (Public Hearing) Review and Recommendation to the City Council - Report to HUD on Analysis of Impediments to Fair Housing
3. (Public Hearing) Review and Update regarding Portland Adult Ed FY23 Workforce Development Programs and FY24 Funding Request.
4. (Public Hearing) Review and Recommendation to the City Council - Regarding establishing a Tourism Improvement District.

May 16, 2023

1. Workshop - Portland's Eastern Waterfront/Off-Shore Wind Discussion
2. Review of 2022 Annual Housing Report

June 20, 2023

1. Consideration of year-round outdoor dining on public property (excluding streets)

July 18 2023

1.

August 15, 2023

1.

September 19, 2023

1.

October 17, 2023

1.

November 21, 2023

1.

December 19, 2023

1.

COMPLETED WORK

January 17, 2023

1. Facilitated Work Plan Discussion

February 21, 2023

1. Workshop - Responsibilities of the Housing and Economic Development Department
2. Review Letter from the Rental Housing Advisory Committee
3. (Public Hearing) Review and Recommendation to the City Council – FY24 Housing Program Budget
4. (Public Hearing) Review and Recommendation to the City Council - HOME-ARP Program Plan
5. (Public Hearing) Review and Recommendation to the City Council - Thames Street Purchase and Sale Agreement

March 21, 2023

1. (Public Hearing) Review and Recommendation to the City Council – 2023 Jill C. Duson Housing Trust Fund Annual Plan
2. (Public Hearing) Review and Vote to Approve the Issuance of 2023 Affordable Housing TIF and Affordable Housing Development Fund Application for the Jill C. Duson Housing Trust Fund, HOME Program
3. (Public Hearing) Review and Recommendation to the City Council to continue to Participate in the Cumberland County HOME Consortium
4. Executive Session Review and Direction to Staff on Negotiations with USL Soccer Proposal at Fitzpatrick Stadiums

April 4, 2023

1. Presentation of Annual Report from Permitting & Inspections Dept. Re: Short/Long Term Rental Registration Program and Housing Safety.
2. Communication - Memo from City Staff regarding the Franklin Street Redesign Plan
3. Communication - Findings of January 2023 Housing Supply Boot Camp
4. Communication - Memo from City Staff regarding City Owned Property - 0 Marginal Way Parking Lot

2023 Housing and Economic Development Committee Draft Work Plan April 20, 2023

	Annual Committee Work	Staff Recommendations	Committee Members' Priorities	Status
ECONOMIC DEVELOPMENT POLICY				
Review Tax Increment Financing (TIF) investment in workforce training for FY2024 funding.		X		
Vote on Tourism Improvement District proposal		X		
Research and present options for public-private partnerships to support parking garage and possible new affordable housing - City-owned Bayside Lot 6, (corner of Somerset & Chestnut St) acquired by the City Council through eminent domain		X		
Waterfront Activity Workshop including - Harbor Dredge Project, Portland Harbor Commons, Off-Shore Wind, and other items		X	X	
Accessibility of Public Buildings, ADA Compliance			X	
Consideration of year-round outdoor dining on public property (excluding streets)				

	Annual Committee Work	Staff Recommendations	Committee Members' Priorities	Status
AFFORDABLE HOUSING POLICY AND BUDGETS				
Policy Discussion re: (1) Guidelines and Priorities for the allocation of city resources for housing development (2) use of priority nodes and corridors for housing development (possible committee workshop with Planning Dept staff)	X	X	X	3.21.23
Review of FY 2024 Housing Program Budget	X			2.21.23
Review of 2023 Jill C. Duson Housing Trust Fund Annual Plan and the 2023 Affordable Housing Development Application	X			3.21.23
Review and Analysis of the Role of the Rental Housing Advisory Committee		X	X	

	Annual Committee Work	Staff Recommendations	Committee Members' Priorities	Status
AFFORDABLE HOUSING/ECONOMIC DEVELOPMENT - PUBLIC-PRIVATE PARTNERSHIPS, REAL ESTATE TRANSACTIONS				
Review and Vote to Approve Funding Requests Received from the Affordable Housing Development Applications for City Housing Trust, HOME funds & AHTIF CEA Requests.	X	X		
Review City Owned property to sell/lease to support affordable housing		X		
Portland United Soccer League Proposal				
Purchase & Sale Agreement - Sale of a portion of City-owned Thames St. Property		X		2.21.23
Kennebec Street Realignment (from Brattle to Forest)				
Review of Franklin Street Plan and Possible Use of Federal Reconnecting Communities Grant - Possible Joint Meeting with Sustainability & Transportation			X	4.4.23

	Annual Committe e Work	Staff Recommendations	Committee Members' Priorities	Status
ANNUAL REPORTS AND ACTIONS				
Presentation of 2022 Housing Report Part I and Part II	X			
FY24 Annual Allocation Plan (Jan-April) & Analysis of Impediments to Fair Housing	X	X		
Presentation, Annual Overview, Integrated Report -Permitting & Inspections, Fire Depart Short-term/Long-term Rental Housing Safety & Inspection Program - Implementation & Financial Report/ Discussion of Dept. Staff Needs	X		Process established under prior Housing Committee X	
City TIF District Annual Activity Report (November)	X			
Committee Annual Accomplishment Report (November)	X			