

# SOCIAL HOUSING TASK FORCE



Tuesday, September 30, 2025 at 6:00 PM  
Via Zoom

## MEMBERS

City Councilor Kate Sykes  
City Councilor Sarah Michniewicz  
Paul Styslinger  
Bill Stauffer  
Jason Spector  
Cat Buxton  
Wendy Cherubini  
Cullen Ryan  
Matthew Peters  
Kristin Leffler  
Jon Fetherston  
Jonathan Culley  
Tim Wells

## REMOTE ACCESS INFORMATION:

The Social Housing Task Force will conduct this meeting remotely via Zoom pursuant to the Remote Meeting Policy adopted by the Social Housing Task Force. 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.

<https://us02web.zoom.us/j/86569643089?pwd=RhZ8QAN0vON2uLyxS0arKsSkg87hqt.1>

## PUBLIC COMMENT INFORMATION:

To submit written public comment on an agenda item, email [socialhousingtaskforce@portlandmaine.gov](mailto:socialhousingtaskforce@portlandmaine.gov). Submissions must be received by 12:00 pm the day before the Social Housing Task Force 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).

## AGENDA:

1. **Greater Portland Council of Governments Presentation: Regional Housing Development Context**
  - i. GPCOG Regional Housing Trends Slides
2. **City of Portland Staff Presentation: Portland Housing Development Context**
  - i. Housing Approvals and Completions
  - ii. Housing Resources and Subsidized Housing Development
  - iii. 2024 Portland Housing Report
3. **Task Force Members Questions and Discussions**



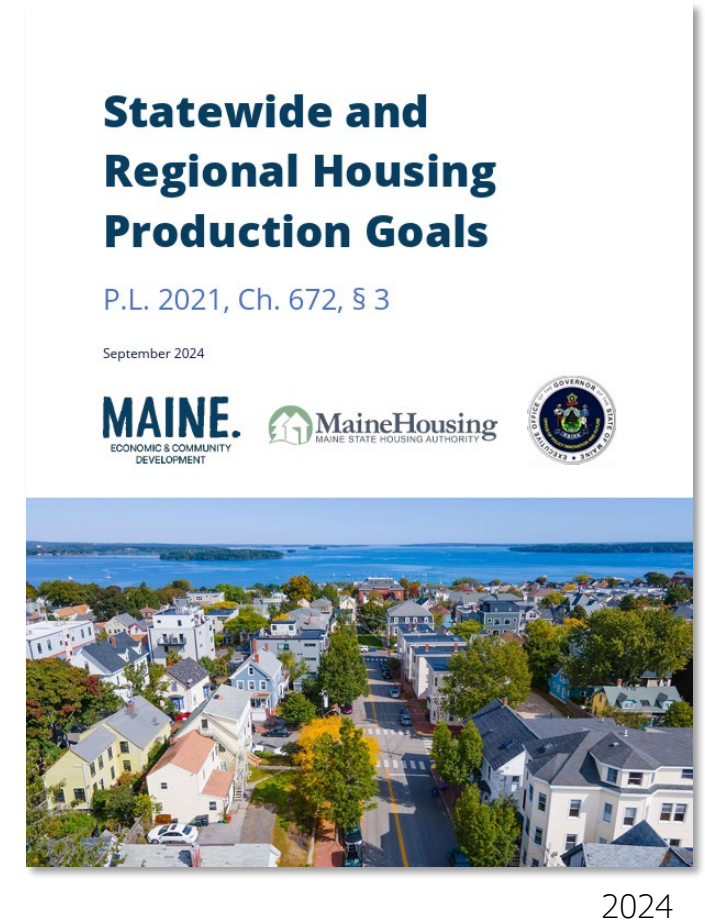
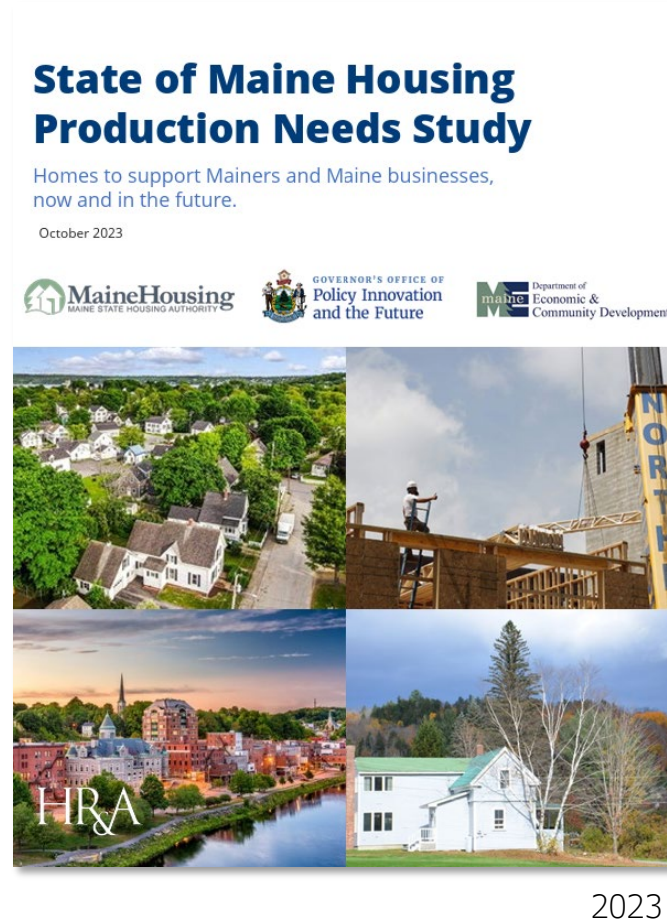
# Regional Housing Trends

Portland Social Housing  
Task Force  
9/30/25

**GPCOG**  
GREATER PORTLAND  
COUNCIL OF GOVERNMENTS

# How Much Housing Do We Need?

- **Maine:**  
Needs 84,300 new homes by 2030
- **Cumberland County:**  
Needs 18,830 new homes by 2030



# How Do We Measure Progress?

## Decennial Census

- + Most official and comprehensive count of housing units
- Only happens every 10 years

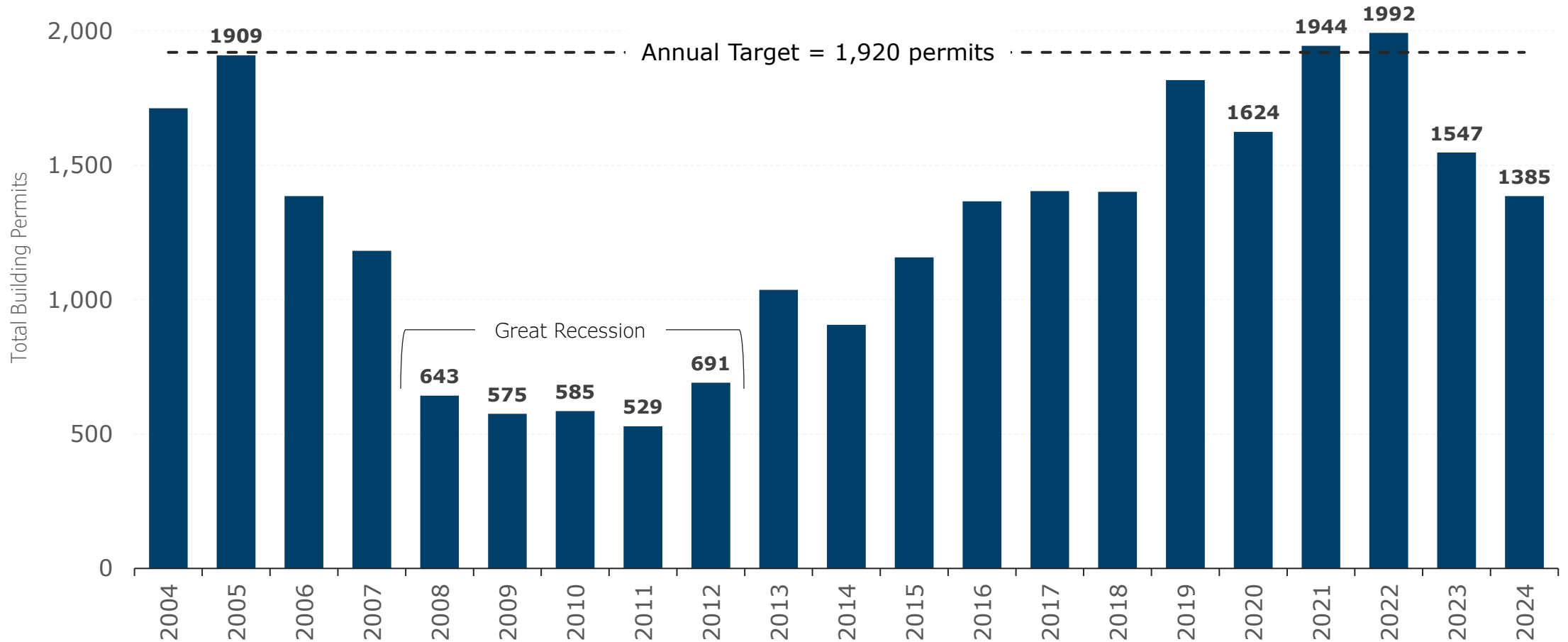
## Census Building Permit Survey

- + Collected every year
- Not all communities self-report (data estimated for those that don't)
- Doesn't include all housing types (ex., publicly owned housing, some ADU's, mobile homes)
- Not all permits result in completed housing units

## GPCOG Collected Data

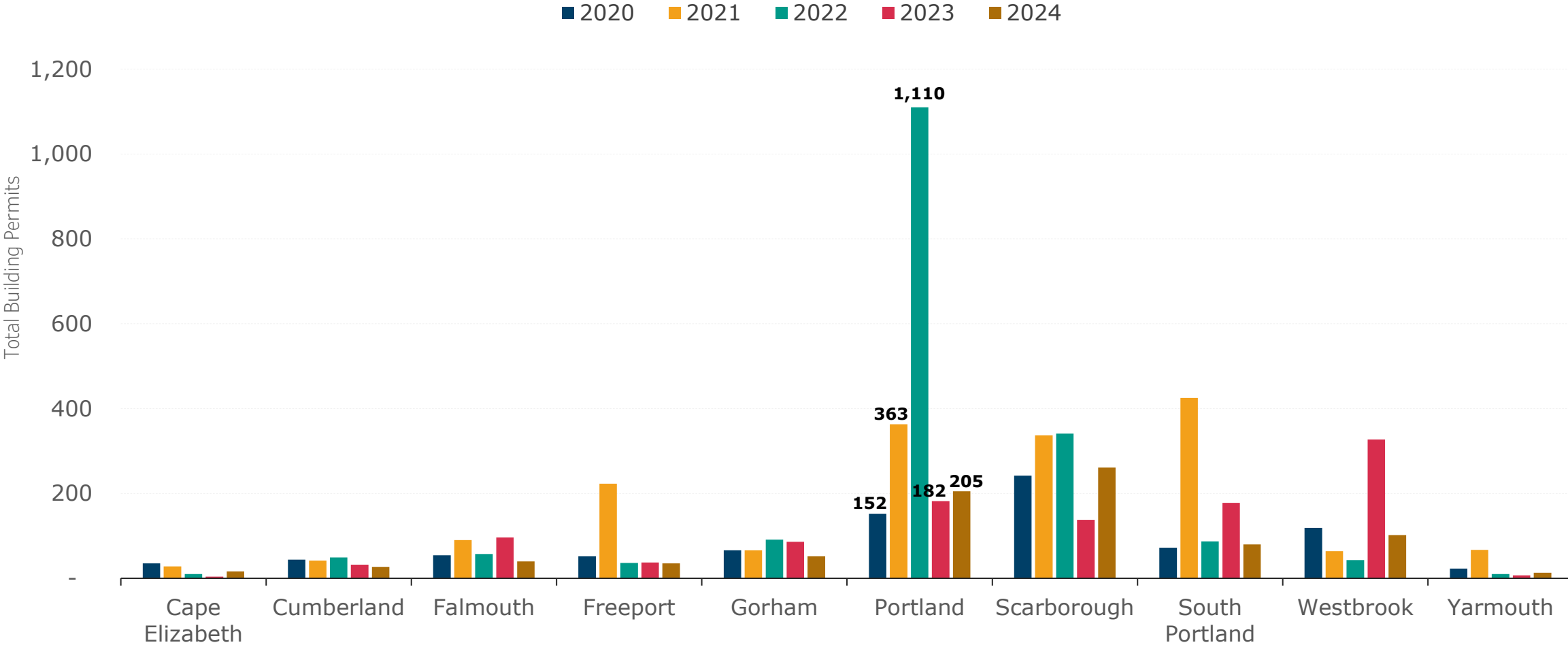
- + More accurate and complete
- + Asked about affordable vs. market rate
- Time intensive
- Not all communities report
- Not all permits result in completed housing units

# Cumberland County Building Permits



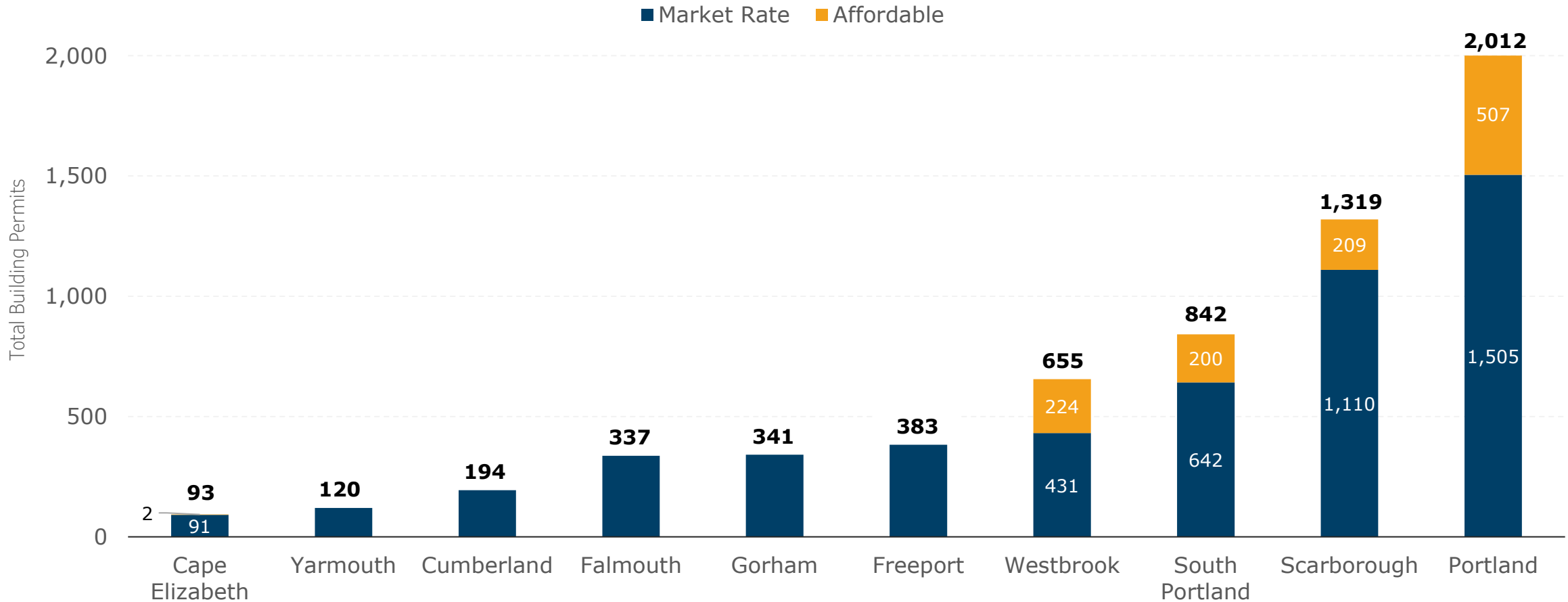
Source: Census SOCDS Building Permit Database

# Annual Building Permits by Community



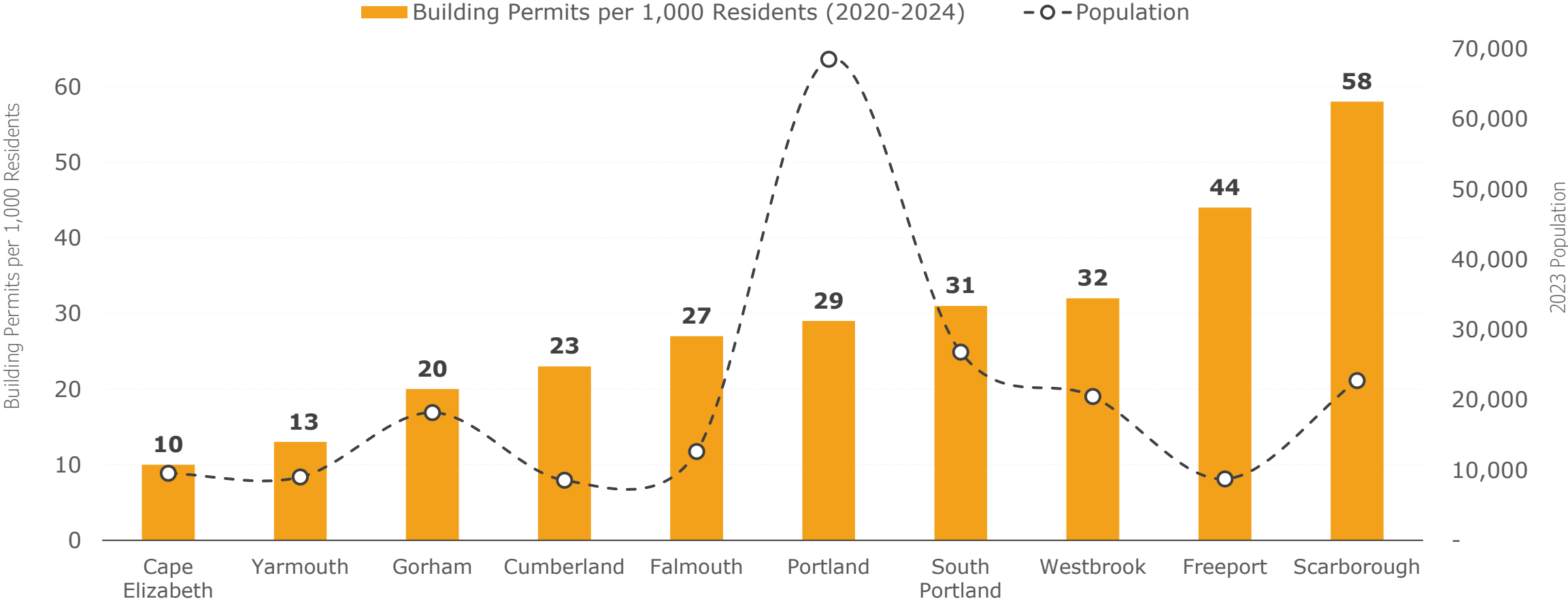
Source: Locally reported to GPCOG

# Net Building Permits [2020-2024 TOTAL]



Source: Locally reported to GPCOG

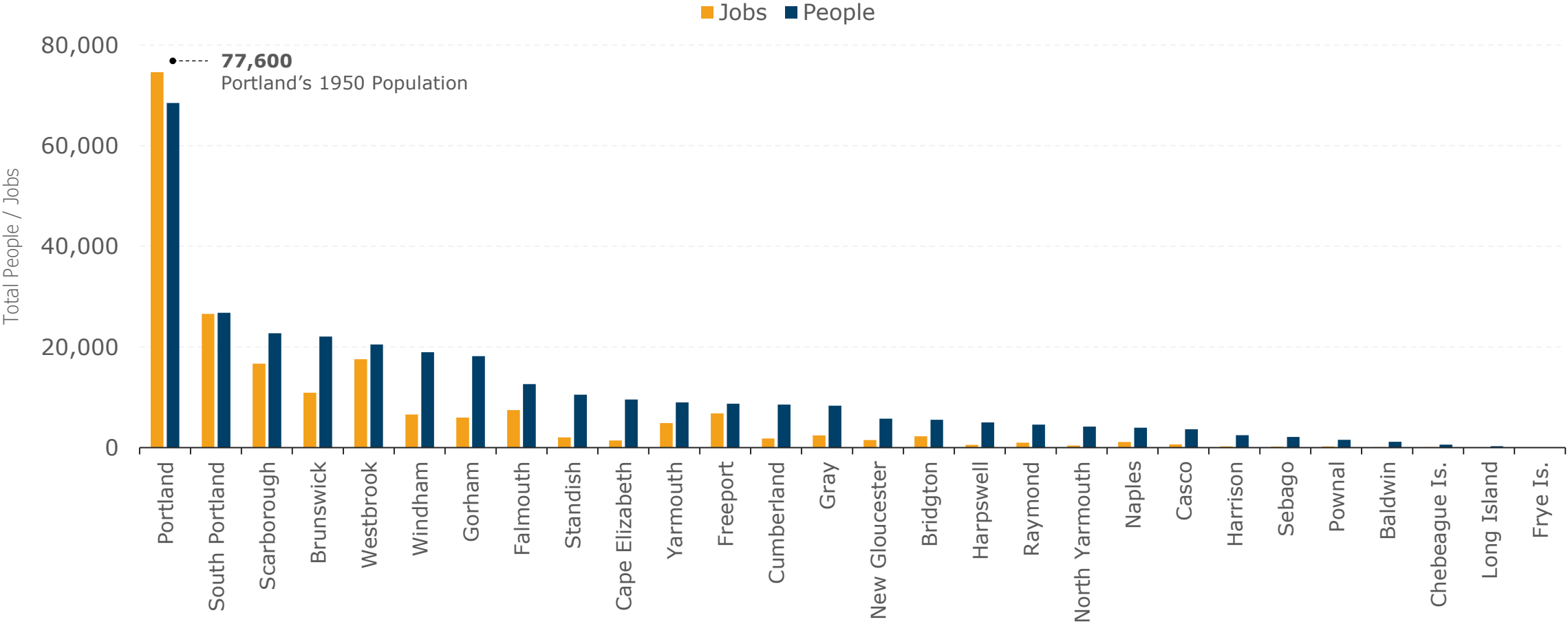
# Net Building Permits Per Capita [2020-2024 TOTAL]



Source: Locally reported to GPCOG

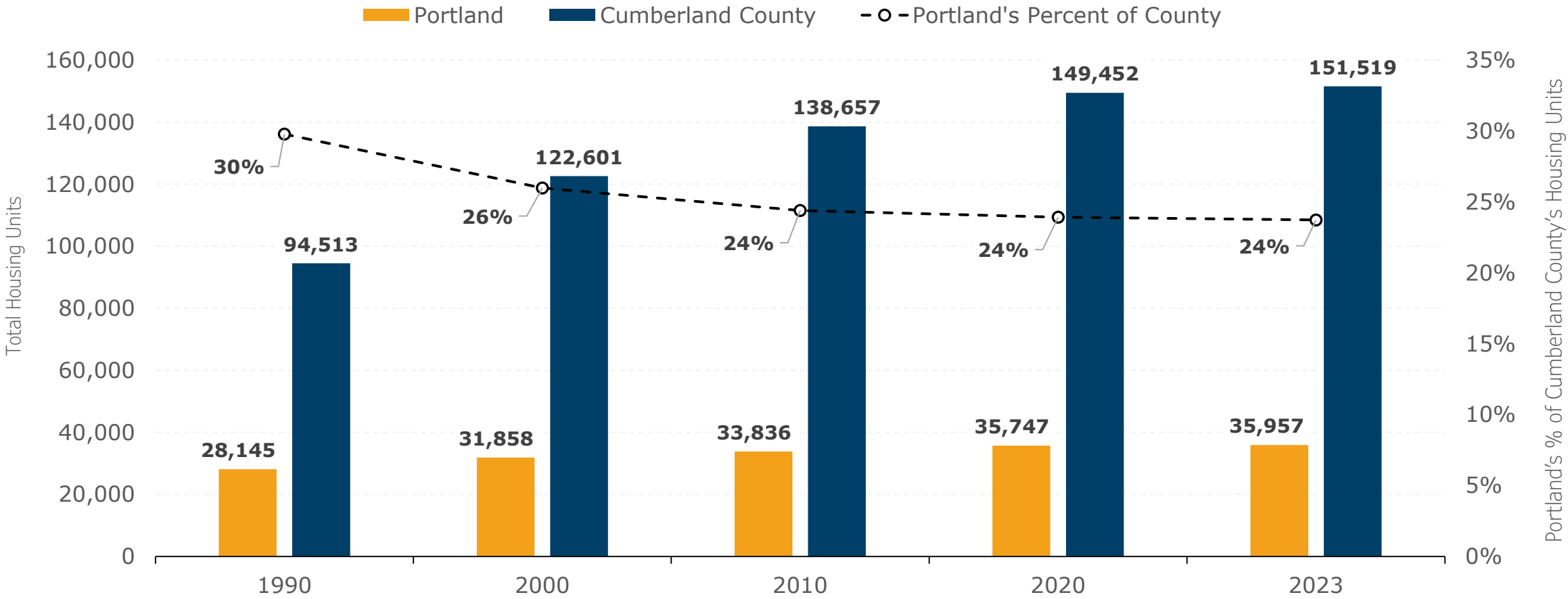
Building permits per capita shows the number of permits issued per 1,000 residents by dividing total permits from 2020-2024 by the 2023 population estimate and multiplying by 1,000.

# Portland's Role in the Region [PEOPLE + JOBS]



Source: 2023 ACS 5-year estimate (people) / 2022 Census LODS Version 8.0 (Jobs)

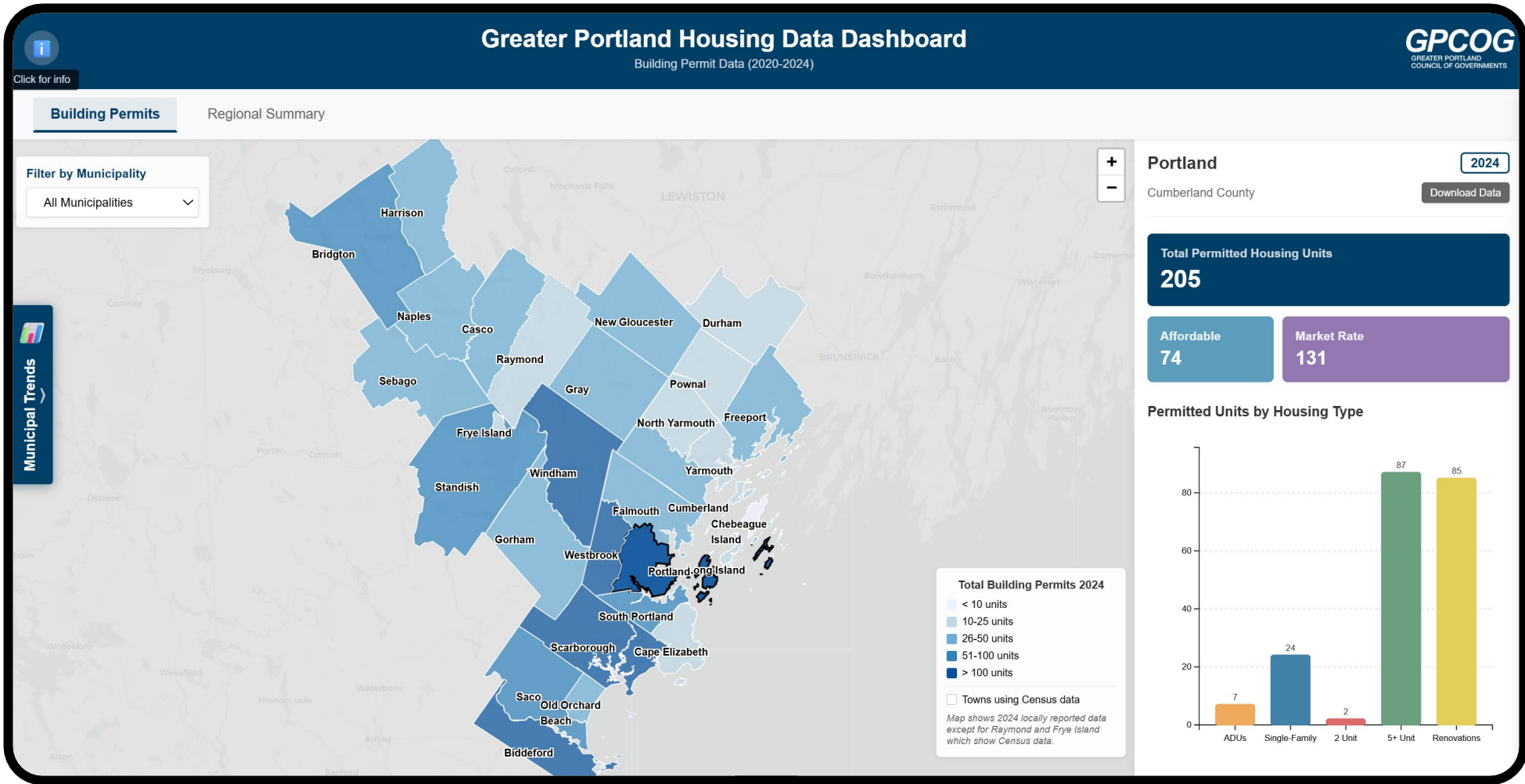
# Portland's Role in the Region [HOUSING UNITS]



Source: Decennial Census / 2023 ACS 5-year estimate

# Key Takeaways

- As a region, we're currently **not on track** to meet statewide housing goals.
- Building permits **peaked in 2021-2022**, then **dropped in 2023 and 2024**.
- **Portland is growing again** and is a key driver of housing and affordable housing.
- But Portland's **share of regional housing is shrinking**, so there's room to play an even bigger role.



<https://www.greatmainneighborhoods.org/housing-dashboard>

# Thank You!

Rick Harbison  
Senior Planner, GPCOG  
[rharbison@gpcog.org](mailto:rharbison@gpcog.org)





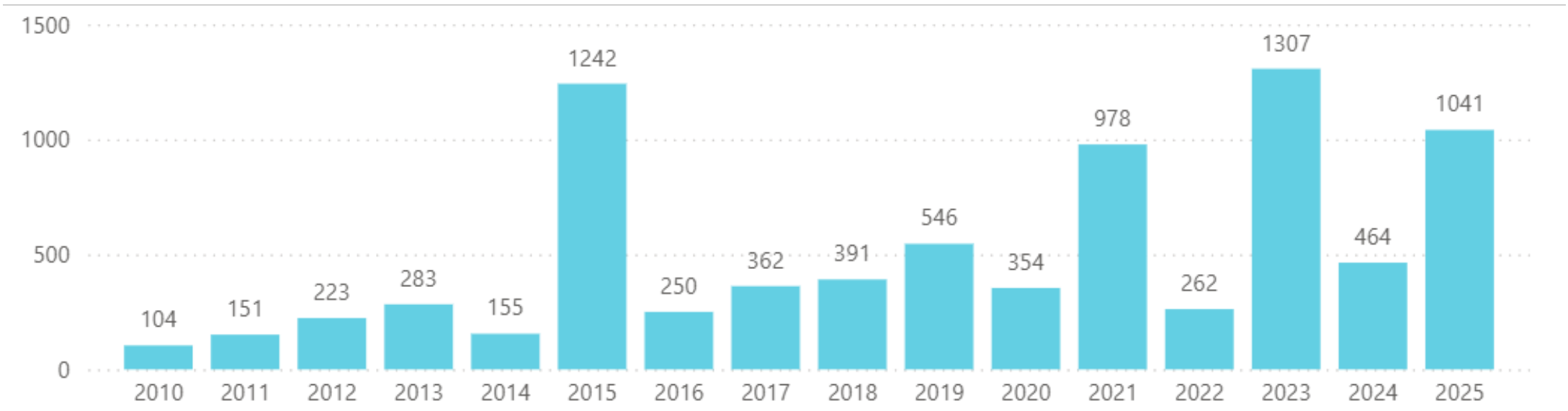
# Social Housing Task Force

Housing Approvals & Completions

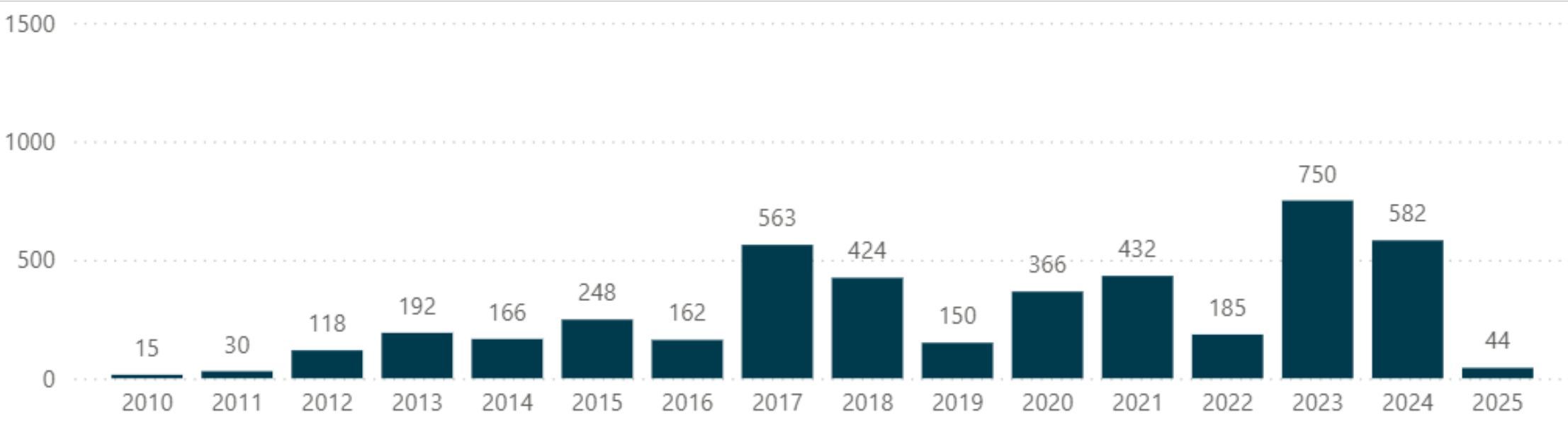
09.30.2025



# Units Approved by Year (2010-2025)

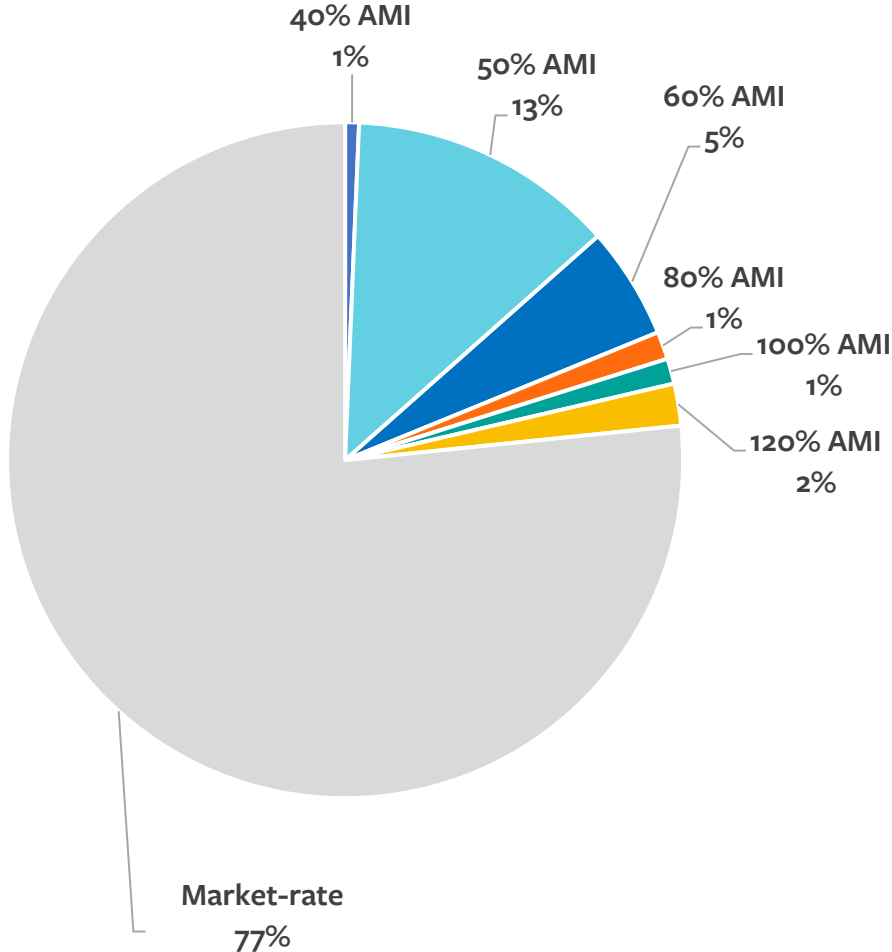


# Units Completed by Year (2010-2025)

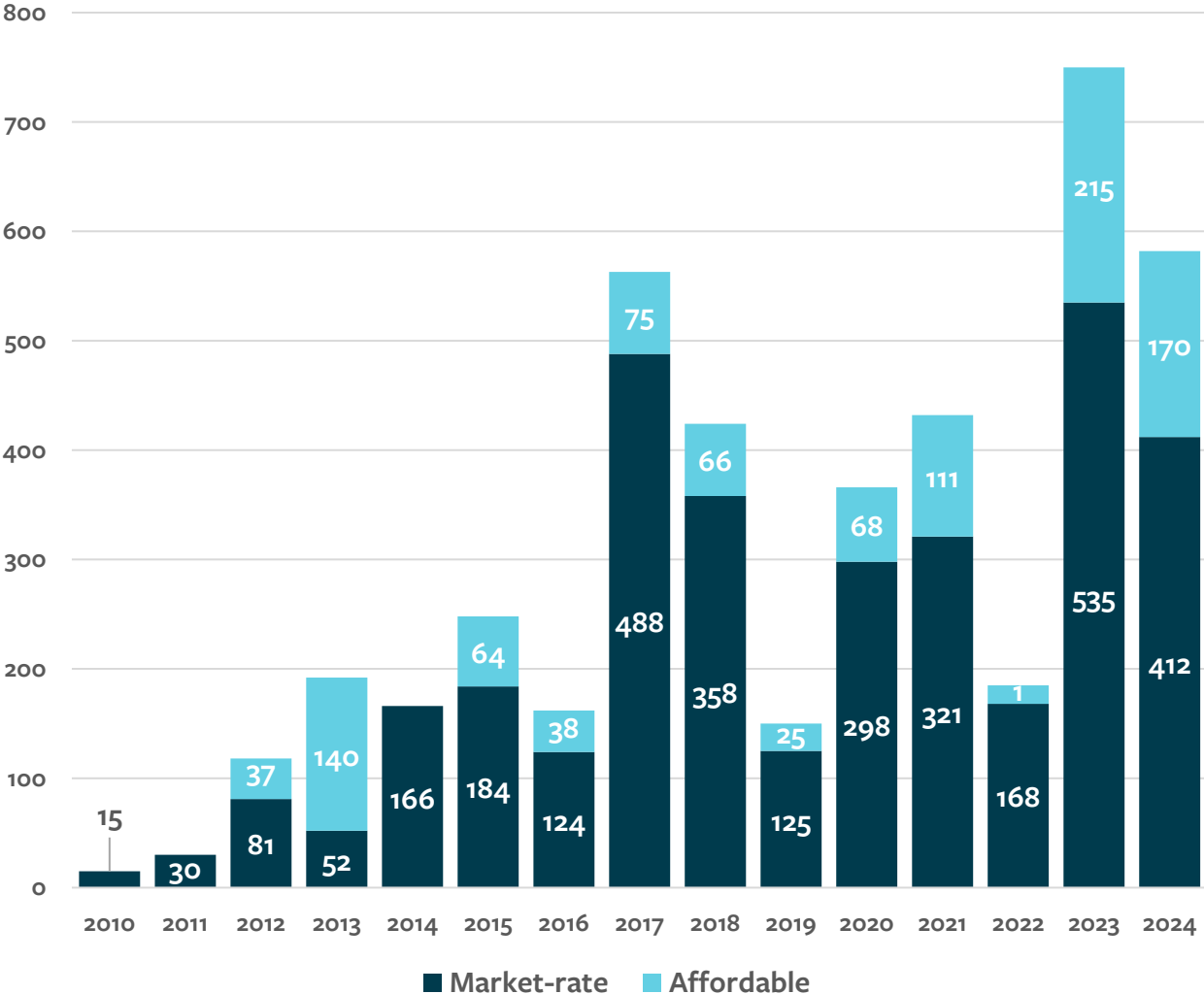


# AFFORDABILITY OF UNITS COMPLETED (2010-2024)

Completed Units by Affordability Level (2010-2024)



Completed Units by Affordability (2010-2024)



# 2024 in Housing

## Approved

464 units

Rental

85%

Affordable

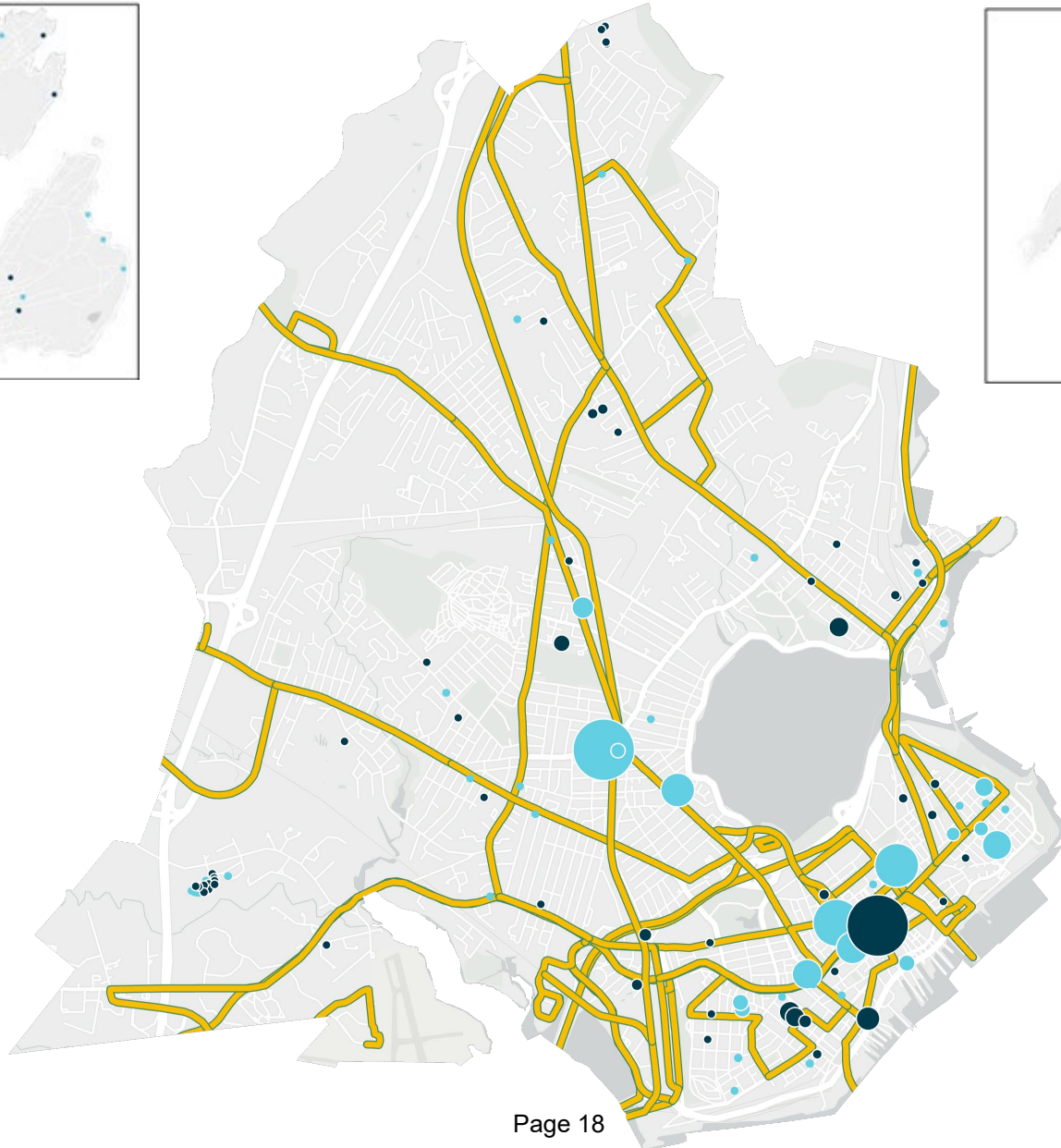
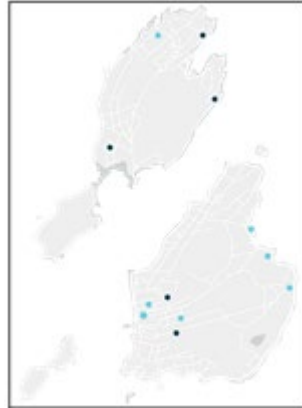
58%

Multi-Family

88%

New Construction

58%



## Completed

582 units

Rental

74%

Market-Rate

74%

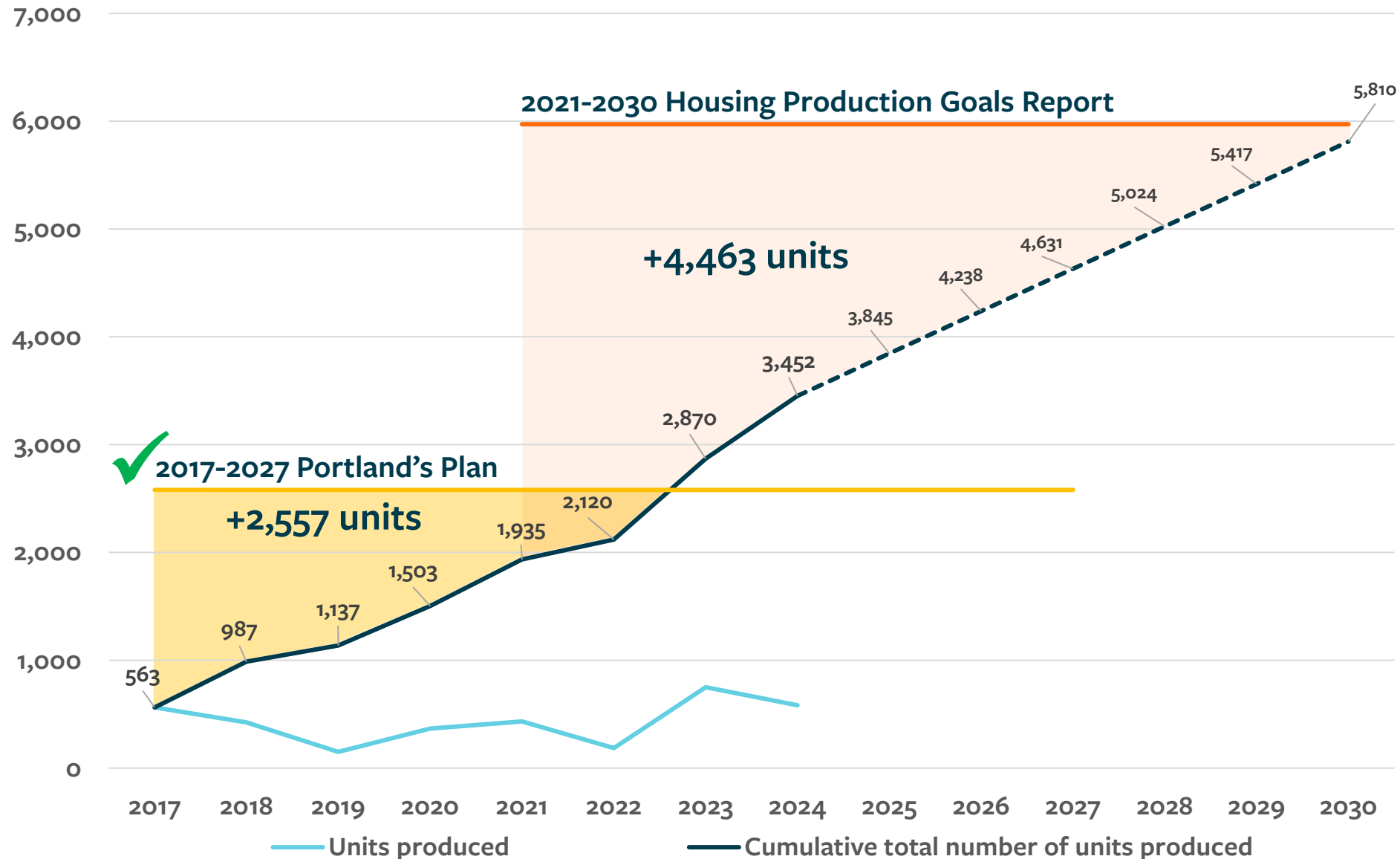
Multi-Family

85%

New Construction

96%

# HOUSING PRODUCTION (2017-projected)



# UNITS COMPLETED (2010-2024)



## **Rental and Ownership Units**

- Most units are rentals
- Rental units are more likely to be located on the peninsula



## **Affordability**

- About a quarter of all units are affordable



## **Bedroom Mix & Project Size**

- A significant majority of units are smaller
- Larger, multi-family projects comprise the significant majority of completed units



## **Historic Districts**

- Historic districts overperform in housing creation, including affordable housing creation
- In 2024, the highest number of units completed were in historic districts
- In 2024, the majority of units completed were in historic districts

## **Accessory Dwelling Units (ADUs)**

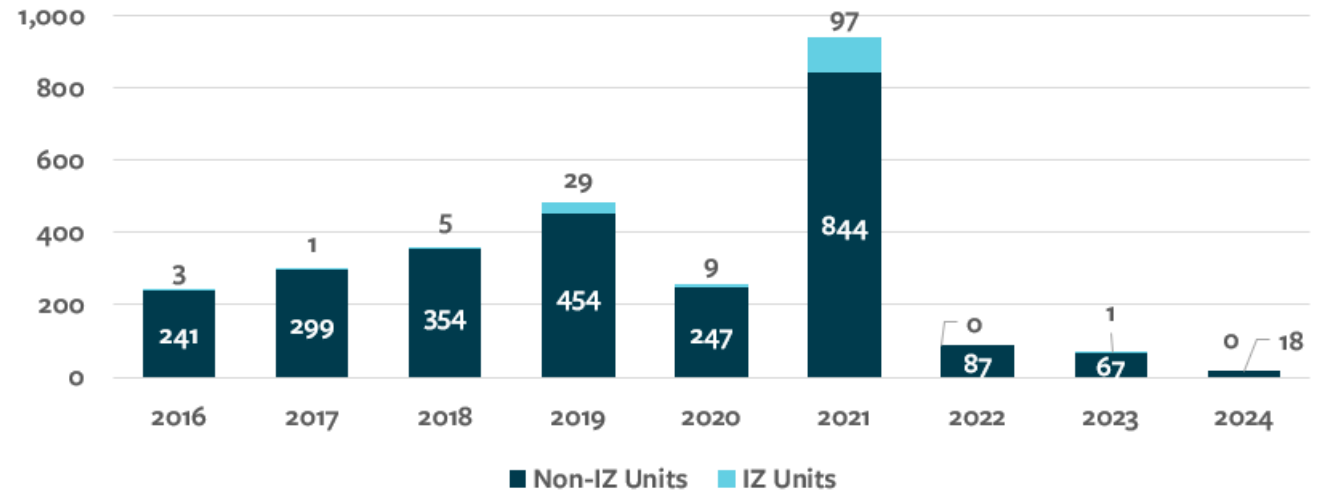
- Almost all ADUs are off-peninsula and involve the reuse of an existing structure



# INCLUSIONARY ZONING APPROVALS (2024)

IZ Before and After Citizen Referendum				
Year	% of Affordable Units Required	Fee-in-Lieu (Adjusted Annually)	Affordability Level (% of AMI)	
			Rental	Ownership
2015	10%	\$100,000	100%	120%
2020	25%	\$150,000	80%	80%

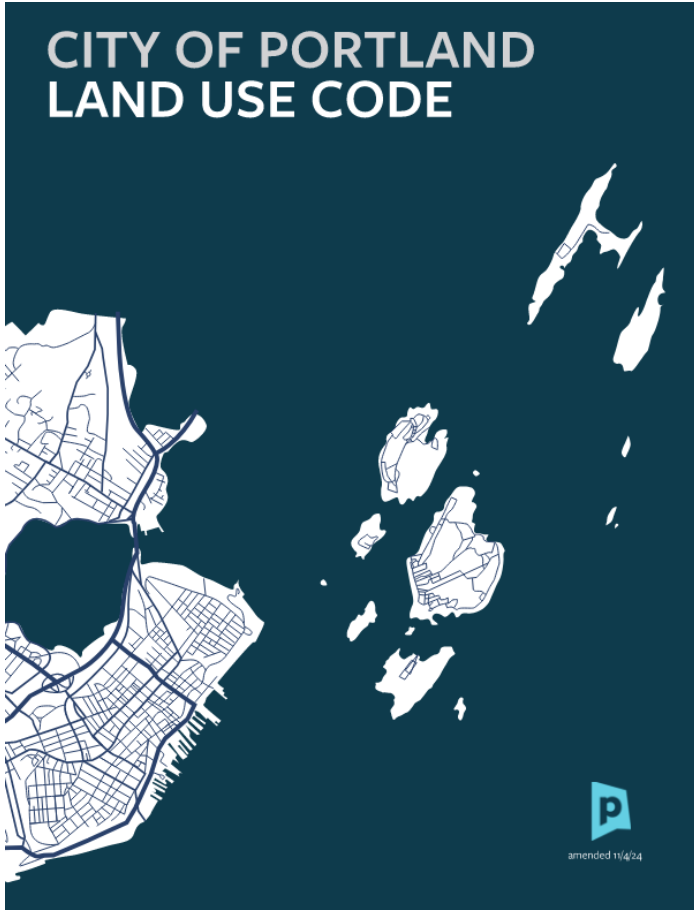
Figure 19: IZ and Non-IZ Units Completed by Year of Approval (2016-2024)



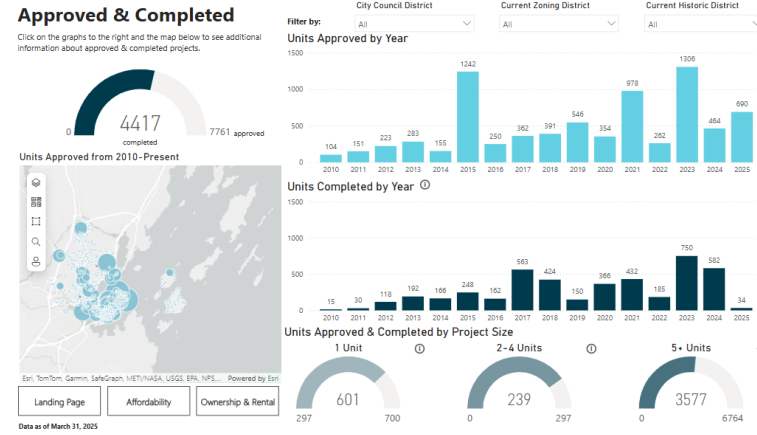
## 25 IZ completed projects breakdown

- 14 created units
- 8 paid fee-in-lieu
- 3 created units/paid fee-in-lieu

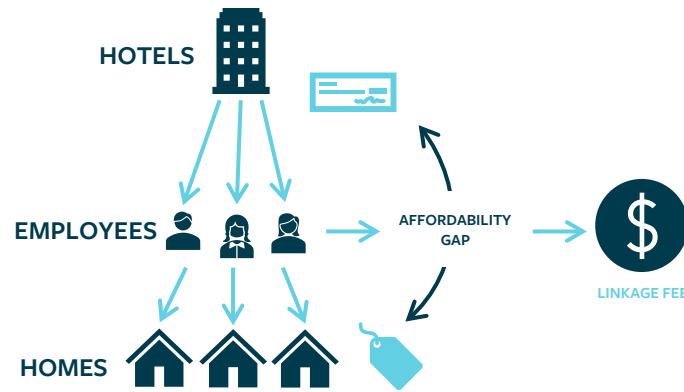
# CURRENT + ONGOING INITIATIVES



Revised Land Use Code



Housing data dashboard



Hotel inclusionary zoning policy

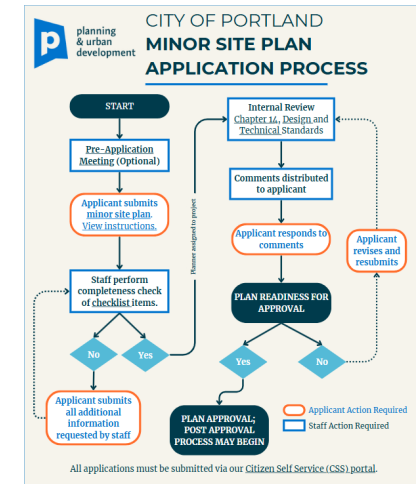
## Maine Housing Opportunity Program (HOP) Grants



ADU promotion



Inclusionary zoning study

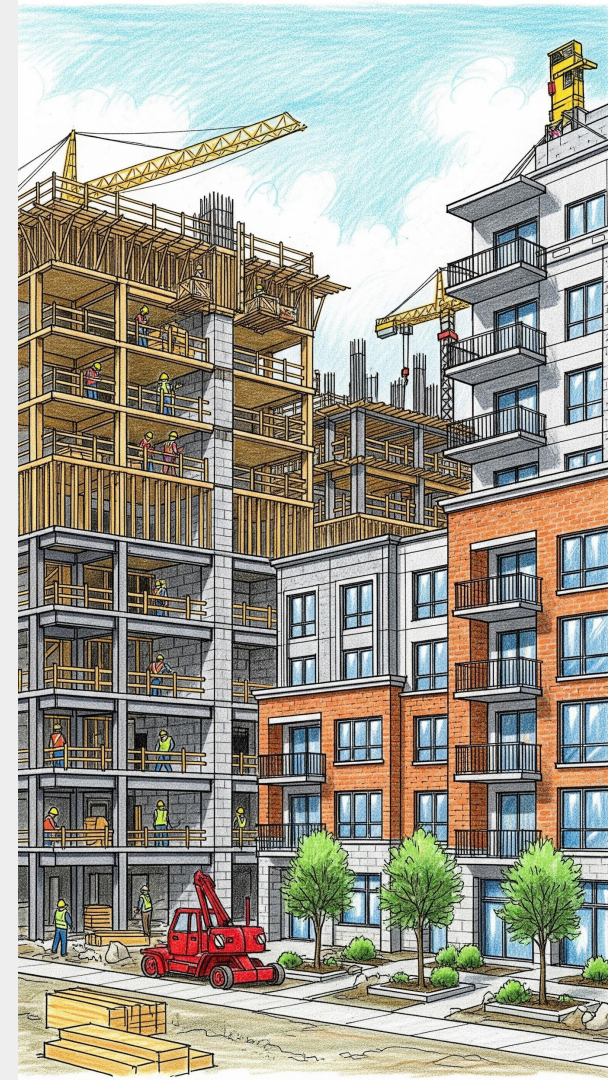


Developers 101

# Questions

# Revenue Sources

- HOME Program- Federal funding
- Jill C. Duson Housing Trust Fund - Local funding
- Tax Increment Financing (TIF)- Local program



# Revenue

## HOME Funding: FY 2024-2025

- Portland- \$514,873
- Cumberland County- \$325,050
- Decrease in funding

## Jill C. Duson Housing Trust Fund: 2024

- \$993,573 in fees
- \$4,880,126 in General Fund Allocation





# Inclusionary Zoning- Revenue

Allocated during Planning Board review

- \$577,066 approved fee-in-lieu payment for workforce housing units
- \$1,304,376 approved fee-in-lieu payments for hotels

Collected at the time the certificate of occupancy is issued

- \$728,887 Fee-in-lieu payments received in for workforce housing
- \$334,852 Fee-in-lieu payments received for hotels

# Affordable Housing Tax Increment Financing (TIF)

- Flexible financing tool to assist affordable housing development.
- Uses taxes on future gains in real estate value to assist affordable housing development projects.

## 2024 Approved Affordable Housing TIFs

- 70 East Oxford
- 186 Woodford Street
- 202 Woodford Street
- 42 Atlantic Street



# Subsidized Housing Development

202 Woodford Street



Community Housing of Maine (CHOM) will partially demolish and rebuild/renovate the existing Woodfords Congregational Church Parish House into 46 units of studio and one-bedroom apartments for seniors earning up to 60% of the area median income. 10% of the units would be set aside for individuals residing in a Portland shelter. This project was made possible by \$492,000 in Housing Trust funding and an AHTIF.

# Subsidized Housing Development

186 Woodford Street



Community Housing of Maine (CHOM) will build a new four-story, 51 unit building with studio and one-bedroom apartments affordable for households earning up to 60% of the area median income. 10% of the units would be set aside for individual residing in a Portland shelter.

This project was made possible by \$294,489 in HOME funding, \$155,511 in Housing Trust funds, and an AHTIF.

# Subsidized Housing Development

70 East Oxford Street



Portland Housing Authority will develop a new six-story building with 50 affordable and 5 market rate apartments. 33 units would be affordable at up to 50% AMI and 17 units would be affordable at up to 60% AMI. 10% of the units would be set aside for individual residing in a Portland shelter. There will be a combination of studio, one, two and three-bedroom apartments.

This project was made possible with a \$650,000 Housing Trust fund subsidy, and an AHTIF.

# Subsidized Housing Development

337 Cumberland Avenue



Youth and Family Outreach will construct a six story, 60 unit building with affordable and market rate apartments. 29 apartments would be affordable at up to 50% AMI, 19 apartments would be affordable up to 60% AMI, and 12 apartments would be market rate. There would be a mix of studio, one, two and three-bedroom units. 10% of the units would be set aside for individual residing in a Portland shelter. The first floor would be dedicated to child care services.

This project was made possible with \$1,080,000 in Housing Trust funds, and an AHTIF subsidy.

# Workforce Housing Development

Market Rate Development that includes workforce housing units

- **509 Forest Avenue (Rumery Lofts)**- 10 of the 38 apartments will be affordable at 80% of the area median income (AMI). Lease up is expected in June of this year
- **482 Congress Street**- 10 of 39 apartments will be affordable at 80% of the area median income.
- **985 Forest Avenue**- 5 out of 21 apartments will be affordable at 80 AMI.

All three properties represent renovation projects

# Income and Rental Data

- The U.S Department of Housing and Urban Development (HUD) computes income limits for Portland based on local Area Median Income (AMI).
- Portland applies HUD's income limits to determine and monitor household eligibility with the City's inclusionary zoning and affordable housing programs.

Income Limits

AMI	Household Size				
	Studio	1	2	3	4
30%	\$23,400	\$27,300	\$31,200	\$35,100	\$38,950
50%	\$38,950	\$45,450	\$51,950	\$58,450	\$64,900
60%	\$46,750	\$54,500	\$62,350	\$70,150	\$77,900
80%	\$62,350	\$72,700	\$83,100	\$93,500	\$103,850
100%	\$77,900	\$90,900	\$103,850	\$116,850	\$129,800

Rent Limits

AMI	Bedroom Count				
	Studio	1	2	3	4
30%	\$585	\$682	\$780	\$877	\$973
50%	\$973	\$1,136	\$1,298	\$1,461	\$1,622
60%	\$1,168	\$1,362	\$1,558	\$1,753	\$1,947
80%	\$1,558	\$1,817	\$2,077	\$2,337	\$2,596
100%	\$1,947	\$2,272	\$2,596	\$2,921	\$3,245

# Monitoring

Annual requirement conducted by the Housing and Community Development Department.

- Workforce Housing- 145 units
- HOME- 146 units
- Housing Trust Fund- 779 units
- Tax Increment Financing-1,437 units



# 2024 HOUSING REPORT



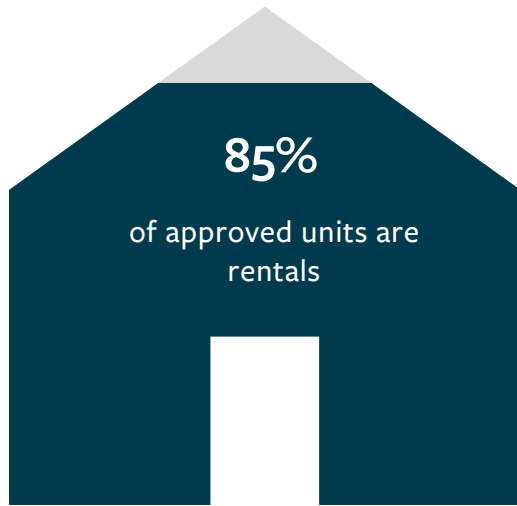
May 2025

The 2024 Housing Report has been prepared by the Departments of Housing & Economic Development and Planning & Urban Development for the City Council's Housing & Economic Development Committee. This report is designed to give an overview of housing development activity, funding sources, and projects benefitting from funding subsidies in the 2024 calendar year.

# 1. 2024 HOUSING DEVELOPMENT

## A. RESIDENTIAL APPROVALS

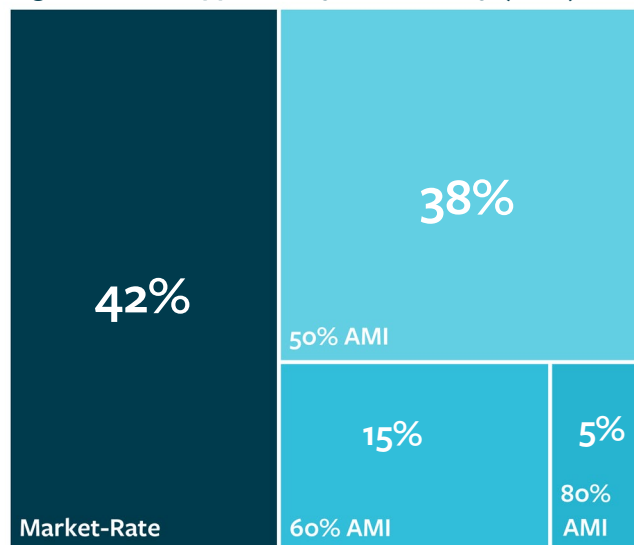
In 2024, a total of 64 residential projects were approved in the City of Portland, representing 464 dwelling units. 13 of these projects, with 393 units, were reviewed by the Planning Board, and the remaining 51 projects were approved administratively.



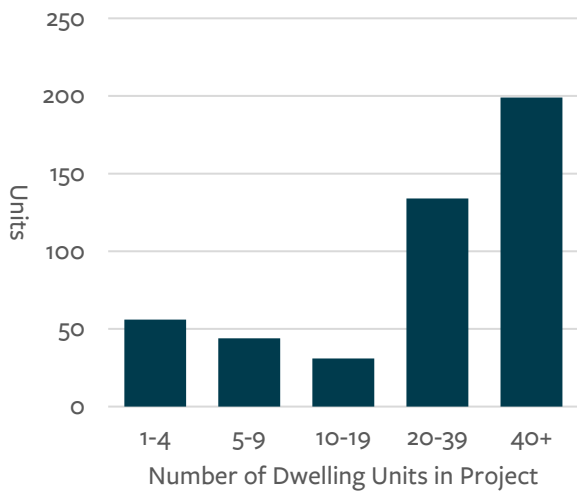
**Rental/Ownership.** Of the 464 total units approved in 2024, the majority (396, or 85%) are anticipated to be rental units, while the remaining units (68, or 15%) are anticipated as owner-occupied. A significant number of rental units were approved at 186 Woodford Street near Woodford’s Corner, as well as in two projects on the peninsula at 331 Cumberland Avenue and 70 East Oxford Street (AKA 9 Boyd Street). The largest shares of anticipated ownership units were approved at 246 Eastern Promenade, within the Stroudwater Preserve subdivision, and in two separate 9-unit condominium projects at 64 Pine Street and 19 West Street.

**Affordability.** The majority (268, or 58%) of the approved units for 2024 are proposed to be deed-restricted affordable housing for households earning at or below 80% Area Median Income (AMI) (Figure 1). All of these units are proposed as rental units and are located in buildings of 10 or more units. 25 of these units are proposed remain affordable to households earning at or below 80% of AMI, 69 are proposed to remain affordable at 60% AMI, and 174 are proposed to be affordable at 50% AMI.

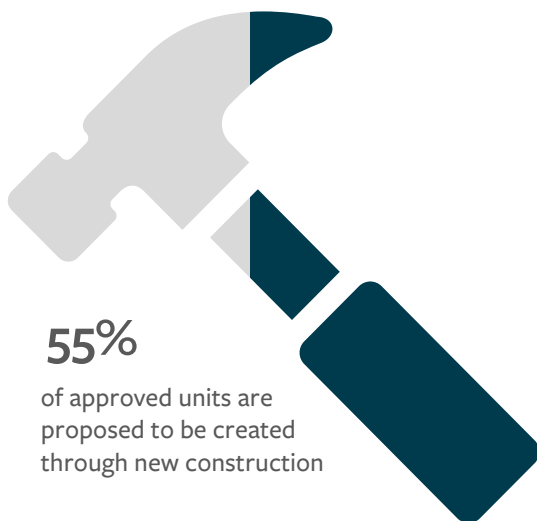
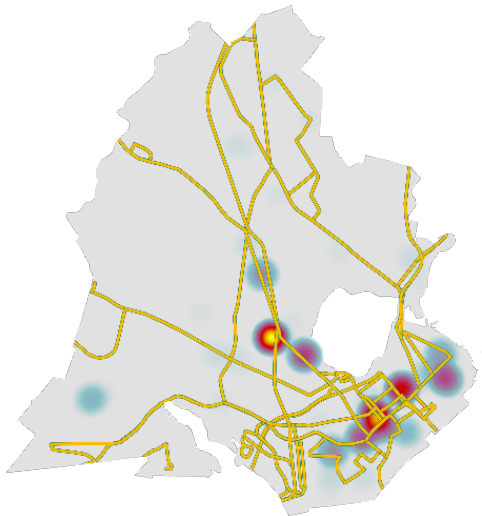
Figure 1: Units Approved by Affordability (2024)



**Figure 2: Units Approved by Project Size (2024)**



**Figure 3: Units Approved (2024)**



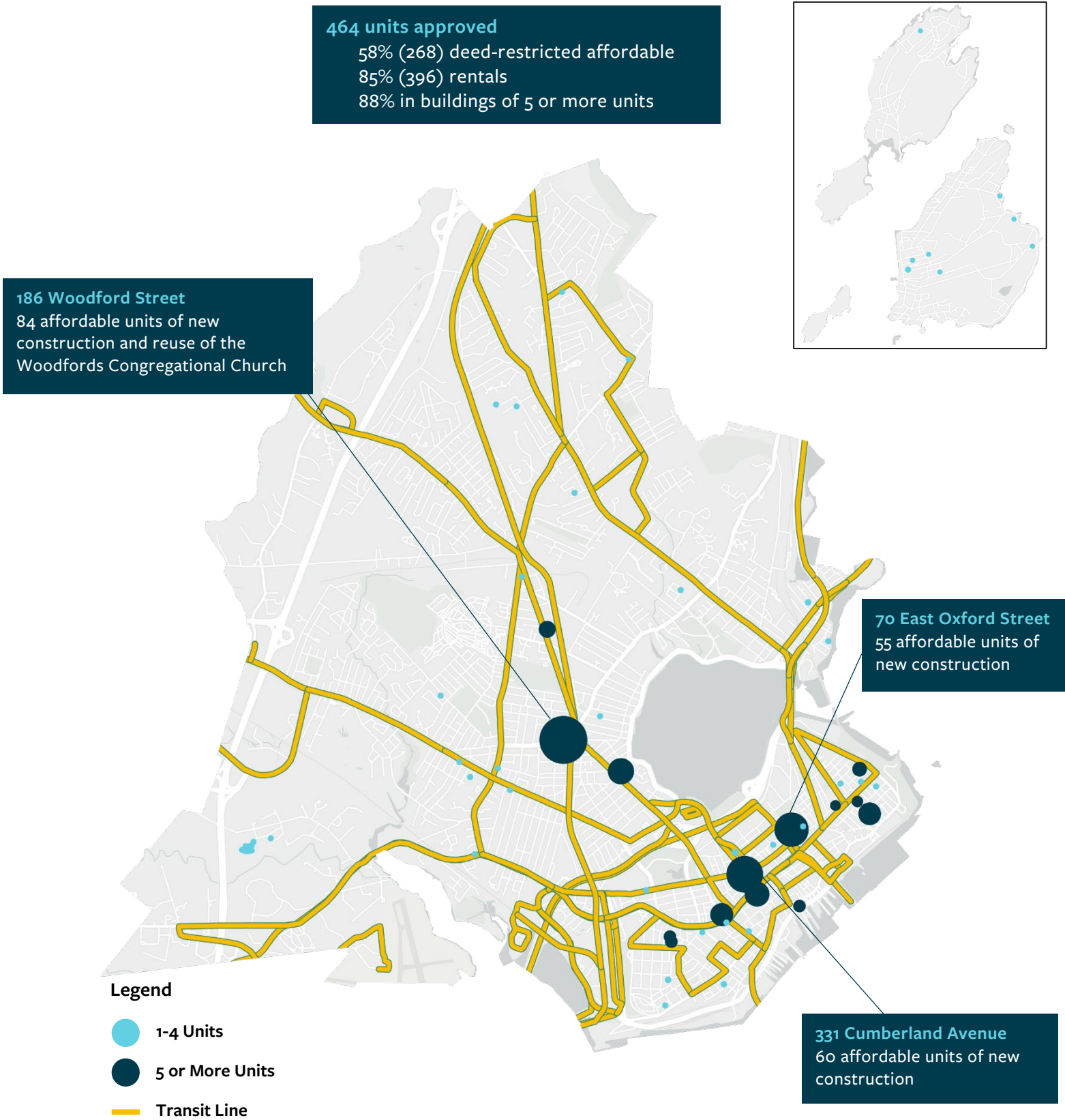
**Project & Unit Size.** Most of units approved in 2024 (408, or 88%) are proposed within buildings containing five or more units, with many of these buildings significantly larger than five units. In fact, projects proposing 30 or more units account for 72% of all approved units in 2024 (Figure 2). All ownership-unit projects were smaller in scale, each proposing fewer than 15 units. In contrast, the vast majority (351, or 89%) of rental units are proposed in buildings with 15 or more units. In terms of unit size, one-bedroom units made up the largest share of approvals in 2024 (38%), followed by two-bedroom units at (34%).

In smaller approved projects within buildings of 1-4 units in size, units tended to be larger, primarily comprised of two, three, or four bedrooms (47, or 84%). In larger approved projects of five or more total units in size, smaller one- and two-bedroom units predominated.

**Location.** A significant number of approved units in 2024 (280, or 60%), were located on the peninsula, concentrated near Congress Street. This includes the majority of both ownership and rental units. One notable exception to this pattern is the City’s largest approval in 2024 at 186 Woodford Street, located near Woodford’s Corner (Figure 3). Additionally, 130, or 28% of all approved units in 2024 were located in historic districts. Nearly all approved units (453, or 98%) are located within ¼ mile of a fixed-transit route, including all projects proposing the creation of 5 or more units.

**Type of Construction.** More than half of the approved units in 2024 (253, or 55%) are proposed as new construction, while the remaining 45% of approved units involve the adaptive reuse of an existing structure through renovation or addition. New construction rates are fairly consistent across project sizes, with 57% of smaller projects (1-4 units) and 54% of larger projects (5 or more units) involving new construction. A significant majority (74%) of affordable units are proposed as new construction, while 57% of market-rate units involve the reuse of existing structures. Additionally, 88% of ownership units are new construction, whereas 55% of rental units are expected to be created through reuse.

Figure 4: Units Approved (2024)



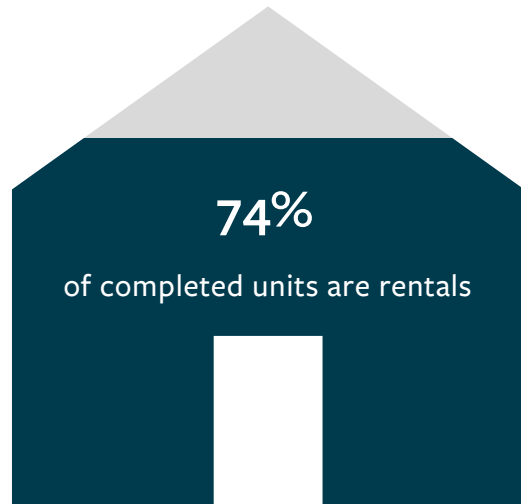
**Table 1: Units Approved (2024)**

Address	Total Units	Total Affordable Units	Affordability Level	Ownership	Project Type
186 Woodford Street	84	84	50 & 60% AMI	Rental	New Construction; Renovation; Addition
331 Cumberland Avenue	60	48	Market rate & 50% & 60% AMI	Rental	New Construction
70 East Oxford Street	55	50	Market rate & 50% & 60% AMI	Rental	New Construction
509 Forest Avenue	38	10	Market rate & 80% AMI	Rental	Renovation
482 Congress Street	35	10	Market rate & 80% AMI	Rental	Renovation
156 High Street	31	31	50% AMI	Rental	Renovation; Addition
42 Atlantic Street	30	30	50% AMI	Rental	New Construction
985 Forest Avenue	18	5	Market rate & 80% AMI	Rental	Renovation
246 Eastern Promenade	13	0	Market-rate	Ownership	New Construction
19 West Street	9	0	Market rate	Ownership	New Construction; Renovation
64 Pine Street	9	0	Market rate	Ownership	New Construction
215 Commercial Street	9	0	Market rate	Rental	Renovation
90 Atlantic Street	6	0	Market rate	Ownership	New Construction
156 Woodford Street	6	0	Market rate	Rental	Renovation
56 Cumberland Avenue	5	0	Market rate	Ownership	New Construction
117 Preble Street	3	0	Market rate	Rental	Renovation
18 Central Avenue	3	0	Market rate	Ownership & Rental	New Construction
815 Stevens Avenue	2	0	Market rate	Rental	Renovation
26 Hawthorne Street	2	0	Market rate	Ownership	New Construction
26 Thomas Street	2	0	Market rate	Rental	Renovation
56 Clark Street	2	0	Market rate	Ownership	New Construction
736 Seashore Avenue	1	0	Market rate	Ownership	New Construction
195 West Shore Drive	1	0	Market rate	Ownership	New Construction
14 Kendall Street	1	0	Market rate	Ownership	New Construction
67 Owl's Nest Road	1	0	Market rate	Ownership	New Construction
61 Owl's Nest Road	1	0	Market rate	Ownership	New Construction
53 Lafayette Street	1	0	Market rate	Rental	Renovation
86 Morning Street	1	0	Market rate	Rental	Renovation
66 Owl's Nest Road	1	0	Market rate	Ownership	New Construction
222 Ludlow Street	1	0	Market rate	Ownership	New Construction
165 Pearl Street	1	0	Market rate	Rental	Addition
180 State Street	1	0	Market rate	Rental	Renovation
4 Oramel Avenue	1	0	Market rate	Rental	New Construction
100 Pleasant Street	1	0	Market rate	Ownership	Renovation
851 Seashore Avenue	1	0	Market rate	Ownership	New Construction
25 (AKA 29) Motley Street	1	0	Market rate	Rental	New Construction
538 Brighton Avenue	1	0	Market rate	Rental	Renovation
75 Owl's Nest Road	1	0	Market rate	Ownership	New Construction
87 Owl's Nest Road	1	0	Market rate	Ownership	New Construction
183 Park Avenue	1	0	Market rate	Rental	Renovation
610 Congress Street	1	0	Market rate	Rental	Renovation
92 Luther Street	1	0	Market rate	Ownership	New Construction
84 Owl's Nest Road	1	0	Market rate	Ownership	New Construction
78 Owl's Nest Road	1	0	Market rate	Ownership	New Construction
38 Smith Street	1	0	Market rate	Rental	Renovation
92 Owl's Nest Road	1	0	Market rate	Ownership	New Construction
70 (AKA 68) Skylark Road	1	0	Market rate	Rental	New Construction
72 Owl's Nest Road	1	0	Market rate	Ownership	New Construction
6 Samuel Road	1	0	Market rate	Rental	Renovation
1399 Congress Street	1	0	Market rate	Rental	Renovation
265 Stevens Avenue	1	0	Market rate	Rental	New Construction
14 Emerson Street	1	0	Market rate	Rental	Renovation
163 Owl's Nest Road	1	0	Market rate	Ownership	New Construction
32 Jackson Street	1	0	Market rate	Ownership	New Construction
62 Upper A Street	1	0	Market rate	Ownership	New Construction
42 Codman Street	1	0	Market rate	Rental	New Construction
36 Vera Street	1	0	Market rate	Rental	Addition
14 Orchard Street	1	0	Market rate	Rental	Addition
600 Seashore Avenue	1	0	Market rate	Ownership	New Construction
6 Summit Street	1	0	Market rate	Rental	Renovation
36 Luther Street	1	0	Market rate	Rental	Addition
372 Brighton Avenue	1	0	Market rate	Ownership	New Construction
79 Black Sparrow Drive	1	0	Market rate	Rental	Renovation
<b>Total</b>	<b>464</b>	<b>268</b>			

## B. RESIDENTIAL CERTIFICATES OF OCCUPANCY

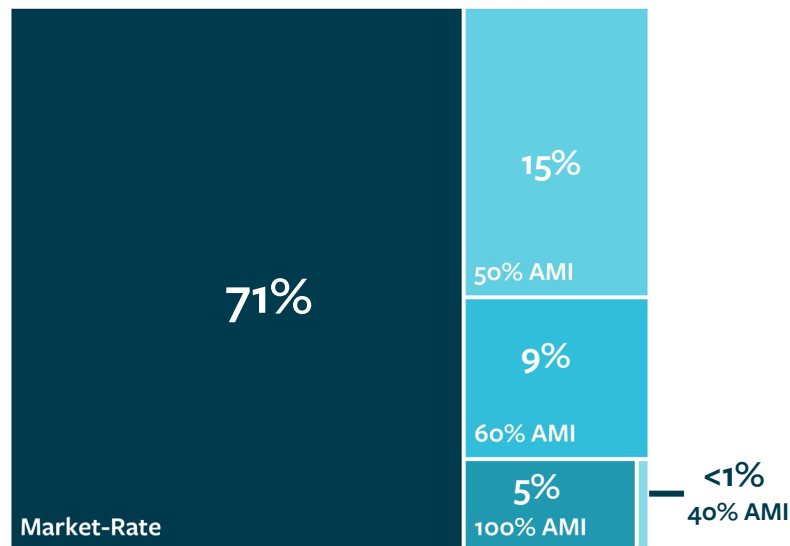
In 2024, 71 residential projects were completed, resulting in the creation of 582 units. 11 of these projects, representing 90% of units (522) were reviewed by the Planning Board. The remaining 10% of projects (56) created 60 units and were reviewed administratively.

**Rental/Ownership.** Of the 582 total units completed in 2024, the majority (431, or 74%) are anticipated as rental units. Notable larger projects completed in 2024 with rental units include 200 Federal Street, 91 Winter Street, 63 Front Street, and 73 Winter Street. Larger projects with ownership units include 387 Commercial Street, 65 McAuley Way (Building 2), the Stroudwater Preserve Subdivision, and 39 Winter Street.



**Affordability.** The majority of units completed in 2024 (413, or 71%) are market-rate (Figure 5). The 169 affordable units completed in 2024 are all rental units and are located in developments of 20 or more units. Of the 169 affordable units, 27 are restricted to households earning at or below 100% of AMI, 50 are affordable at 60% AMI, 90 at 50% AMI, and 2 units at 40% AMI.

Figure 5: Units Completed by Affordability (2024)

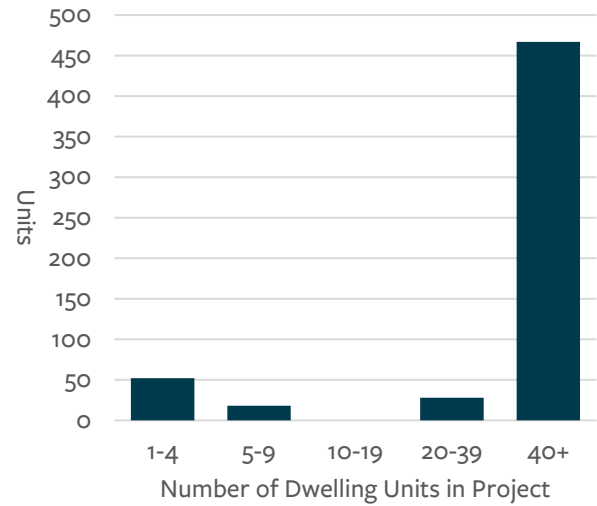


**Project & Unit Size.** A significant number of completed units (495, or 85%) are located within projects containing five or more units, with projects of 30 or more units accounting for 80% of all completed units. The majority of completed ownership units (92, or 61%) are in larger multi-unit developments such as (387 Commercial Street and 65 McAuley Way). A much larger share (403, or 91%) of completed rental units are in projects of 30 or more units. In terms of unit size, the highest proportion of completed units were one-bedroom units (47%), followed by studios at (22%). Units in smaller projects are generally larger, with 79% consisting of one, two, or three bedrooms. Units in projects with 5 or more units typically follow different size trends, with a greater proportion of smaller are smaller units, with 92% comprised of studio, one, or two-bedroom units.

**Location.** The majority of completed units (462, or 80%), both rental and ownership, were located on the peninsula in the Downtown and West End neighborhoods. There were also larger projects completed off-peninsula in the East Deering (45 Front Street) & Deering Center (65 McAuley Way) neighborhoods (*Figure 7*). 372, or 64% of all completed units in 2024, were located in historic districts, representing the highest number of total units created in historic districts in the last fourteen years. Nearly all completed units (561, or 96%) are located within ¼ mile of a fixed-transit route, including all projects proposing the creation of 5 or more units.

**Type of Construction.** Almost all units completed in 2024 (561, or 96%) were created through new construction, while the remaining 4% involved the reuse of an existing structure through renovation or addition. All projects that created 5 or more units, as well as all affordable housing projects, were completed through new construction.

**Figure 6: Units Completed by Project Size (2024)**



**Figure 7: Units Completed (2024)**

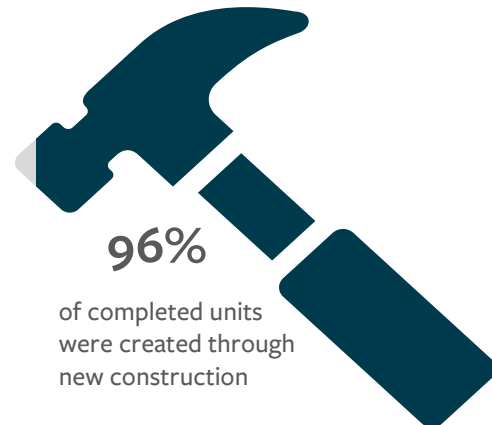
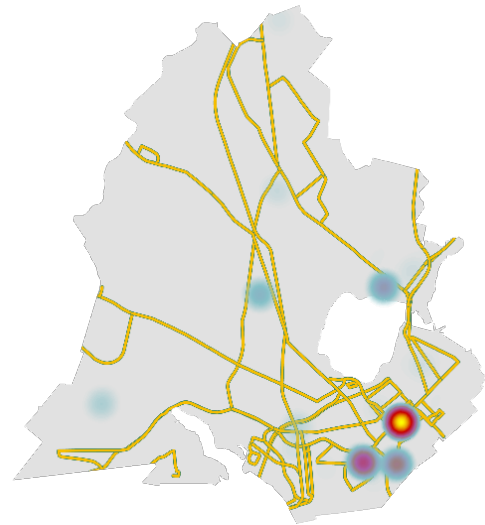


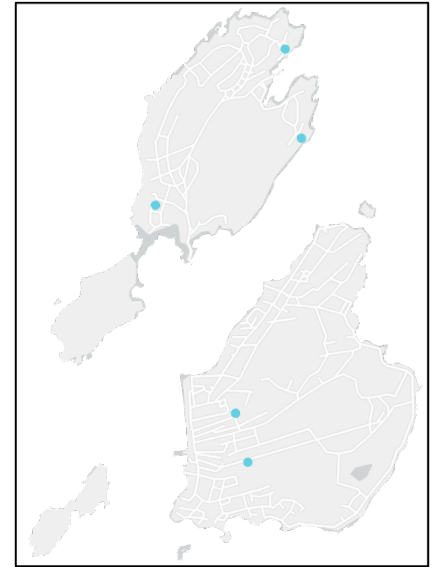
Figure 8: Units Completed (2024)

**582 units completed**

29% (169) deed-restricted affordable

74% (431) rentals

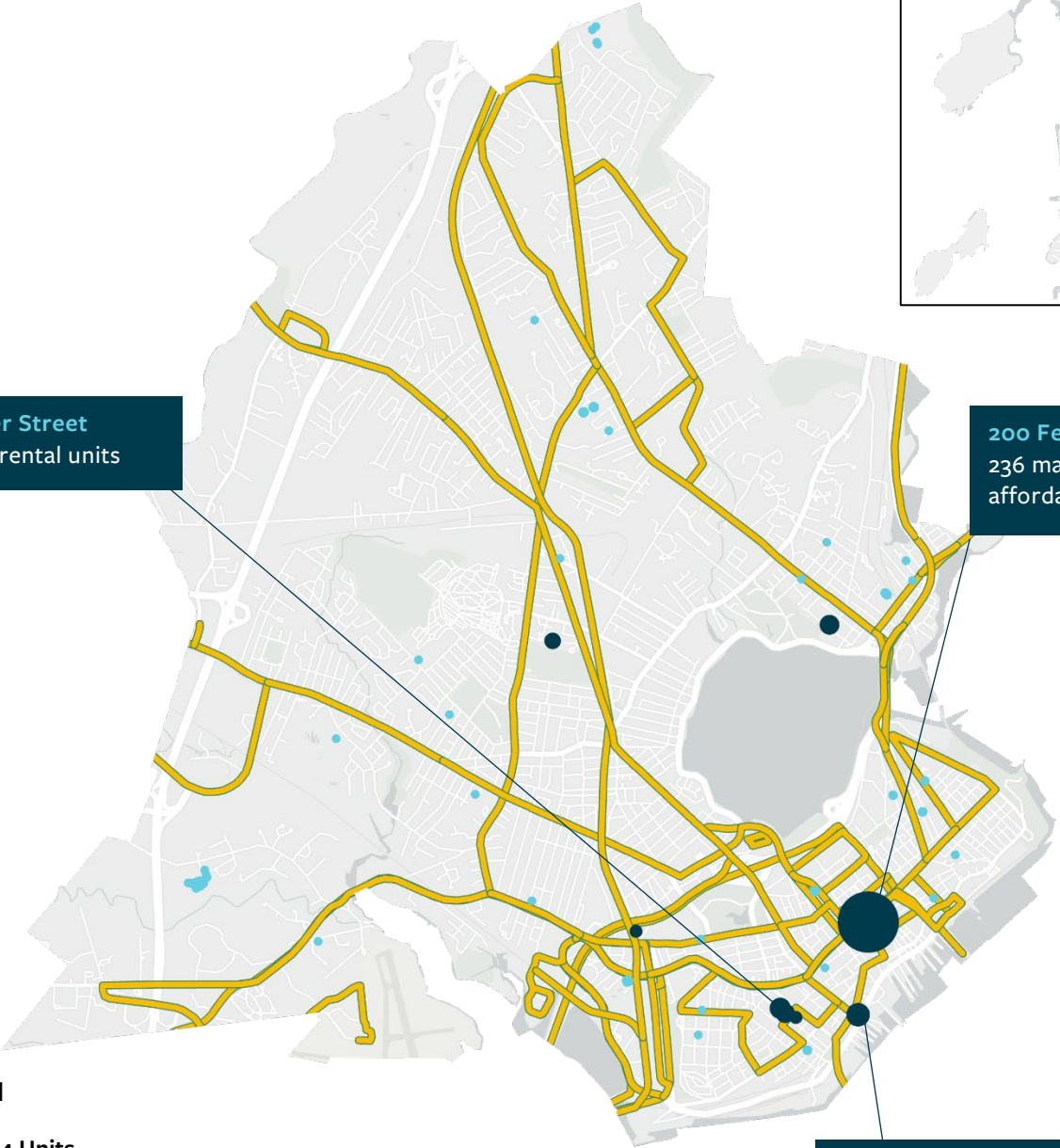
85% in buildings of 5 or more units



**73 & 91 Winter Street**  
95 affordable rental units

**200 Federal Street**  
236 market-rate and 27 affordable units

**387 Commercial Street**  
64 market-rate ownership units



**Legend**

- 1-4 Units
- 5 or More Units
- Transit Line

**Table 2: Residential Units Issued Certificates of Occupancy in 2024**

Address	Total Units	Total Affordable Units	Affordability Level	Ownership	Project Type
200 Federal Street	263	27	Market rate and 100% AMI	Rental	New Construction
387 Commercial Street	64	0	Market rate	Ownership	New Construction
91 Winter Street	52	52	50% & 60% AMI	Rental	New Construction
63 Front Street	45	45	50% & 60% AMI	Rental	New Construction
73 Winter Street	43	43	50% & 60% AMI	Rental	New Construction
65 McAuley Way - Building 2	28	0	Market rate	Ownership	New Construction
39 Winter Street	9	0	Market rate	Ownership	New Construction
392 St. John Street	9	0	Market rate	Rental	New Construction
1000 Congress Street	4	0	Market-rate	Rental	Renovation
117 Preble Street	3	0	Market rate	Rental	Renovation
12 White Birch Lane	3	0	Market rate	Rental	New Construction
7 Marion Street	3	0	Market rate	Rental	New Construction
6 White Birch Lane	3	0	Market rate	Ownership	New Construction
151 North Street	2	2	40% AMI	Rental	New Construction
29 Dalton Street	2	0	Market rate	Rental	New Construction
5 Salem Street	2	0	Market rate	Ownership	New Construction
34 Hammond Street	2	0	Market rate	Ownership	New Construction
37 Dalton Street	2	0	Market rate	Rental	New Construction
95 West Street	1	0	Market rate	Rental	Renovation
44 Oak Street	1	0	Market rate	Ownership	Renovation
63 Chadwick Street	1	0	Market rate	Ownership	New Construction
50 India Street	1	0	Market rate	Ownership	Renovation
75 Owl's Nest Road	1	0	Market rate	Ownership	New Construction
5 Pleasant Cove Drive	1	0	Market rate	Ownership	New Construction
28 Brandy Lane	1	0	Market rate	Ownership	New Construction
303 Ludlow Street	1	0	Market rate	Rental	Renovation
25 (AKA 29) Motley Street	1	0	Market rate	Rental	New Construction
70 (AKA 68) Skylark Road	1	0	Market rate	Rental	New Construction
183 Park Avenue	1	0	Market rate	Rental	Renovation
716 Washington Avenue	1	0	Market rate	Rental	Renovation
144 Veranda Street	1	0	Market rate	Rental	Renovation
49 Hawthorne Street	1	0	Market rate	Rental	Renovation
92 East Kidder Street	1	0	Market rate	Rental	Renovation
7 Adelaide Street	1	0	Market rate	Rental	Renovation
6 Samuel Road	1	0	Market rate	Rental	Renovation
15 Edwards Street	1	0	Market rate	Rental	Renovation
107 (AKA 105) Brackett Avenue	1	0	Market rate	Rental	Renovation
60 Garrison Street	1	0	Market rate	Rental	Renovation
32 Brandy Lane	1	0	Market rate	Ownership	New Construction
1 Meadow Avenue	1	0	Market rate	Ownership	New Construction
63 Brandy Lane	1	0	Market rate	Ownership	New Construction
90 East Side Drive	1	0	Market rate	Ownership	New Construction
95 Edgeworth Avenue	1	0	Market rate	Ownership	New Construction
66 Brandy Lane	1	0	Market rate	Ownership	New Construction
40 Sunset Road	1	0	Market rate	Ownership	New Construction
34 Owl's Nest Road	1	0	Market rate	Ownership	New Construction
38 Owl's Nest Road	1	0	Market rate	Ownership	New Construction
42 Owl's Nest Road	1	0	Market rate	Ownership	New Construction
75 Trailhead Way	1	0	Market rate	Ownership	New Construction
55 Owl's Nest Road	1	0	Market rate	Ownership	New Construction
454 Capisic Street	1	0	Market rate	Ownership	New Construction
60 Owl's Nest Road	1	0	Market rate	Ownership	New Construction
48 Owl's Nest Road	1	0	Market rate	Ownership	New Construction
51 Owl's Nest Road	1	0	Market rate	Ownership	New Construction
54 Owl's Nest Road	1	0	Market rate	Ownership	New Construction
26 Sheridan Street	1	0	Market rate	Ownership	New Construction
67 Owl's Nest Road	1	0	Market rate	Ownership	New Construction
61 Owl's Nest Road	1	0	Market rate	Ownership	New Construction
66 Owl's Nest Road	1	0	Market rate	Ownership	New Construction
87 Owl's Nest Road	1	0	Market rate	Ownership	New Construction
92 Luther Street	1	0	Market rate	Ownership	New Construction
<b>Total</b>	<b>582</b>	<b>169</b>			

## 2. HOUSING DEVELOPMENT TRENDS

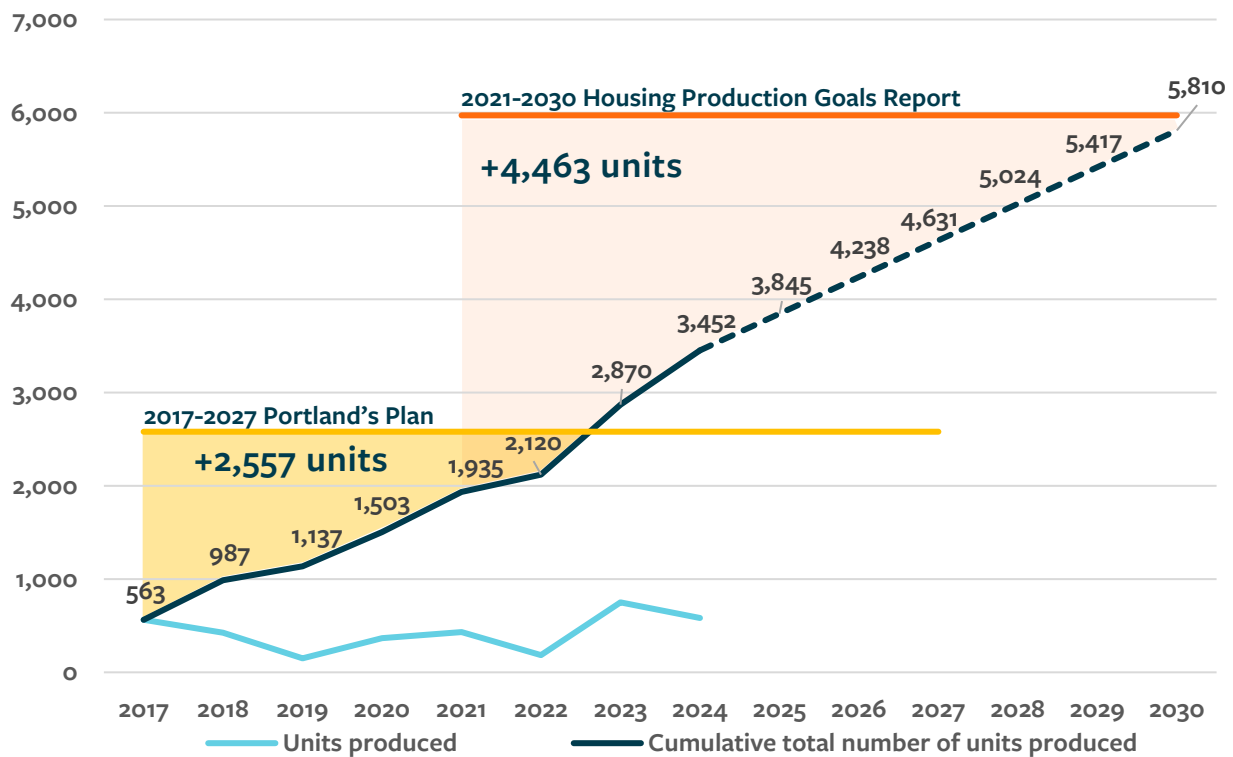
### A. TOTAL PRODUCTION

4,383 approved housing units have been created in the City of Portland between 2010-2024. Over the past 14 years, housing production has shown an upward trend. In keeping with this trajectory, 2024 recorded the second-highest level of housing production since 2010, with 582 dwelling units completed (*Figure 10*).

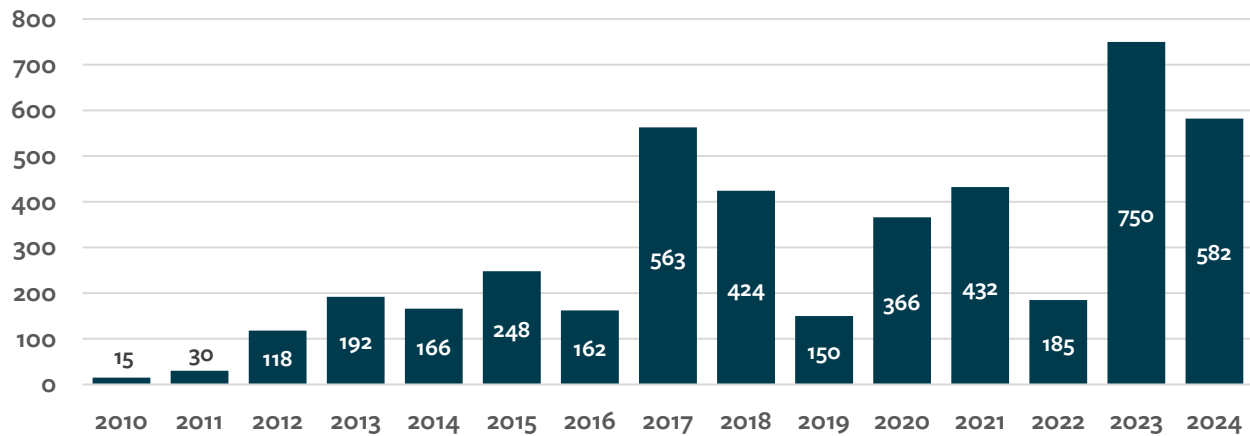
Guided by the premise that “all who work in Portland should have the option of living in Portland,” the City’s 2017 comprehensive plan, *Portland’s Plan 2030*, established a goal of 2,557 new housing units over the ten-year period from 2017-2027, or an average of 256 new units per year. As of the end of 2023, housing production has exceeded that target (*Figure 9*) and if the current pace continues, Portland is projected to surpass its comprehensive plan goal by more than 2,000 units by 2027.

In September of 2024, the State of Maine published [Statewide and Regional Housing Production Goals](#) for the period 2021-2030, including specific goals for each of the state’s sixteen counties. Cumberland County has the highest goal in the state at 18,830 new housing units, reflecting both historic underproduction and projected future demand. The state has not set municipal goals. However, if, at a minimum, Portland maintains its current share of the county’s total housing stock (23.7%), the city could be expected to account for 23.7% of the county-wide goal, or 4,463 units. Since 2021, 1,948 new housing units have been created in Portland, representing just under 44% of this target. If current trends continue, the city is projected to deliver approximately 4,307 units by 2030, or 96.5% of its proportional share of the county-wide goal. The City will continue to monitor total production in light of the statewide goals.

**Figure 9: Housing Production by Certificates of Occupancy Issued (2017-projected)**



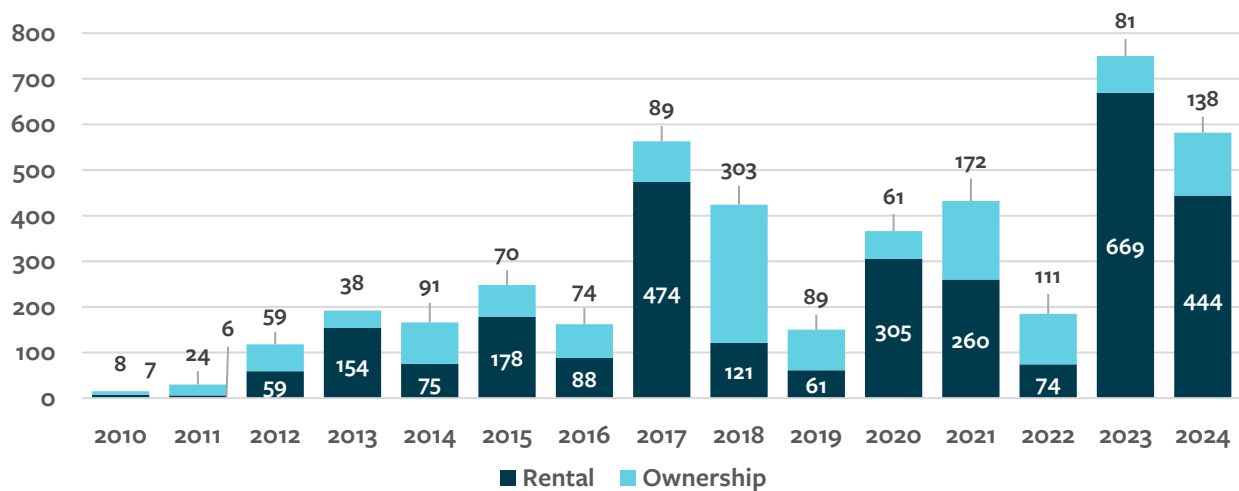
**Figure 10: Units Completed by Year (2024)**



## B. RENTAL/HOMEOWNERSHIP

The majority of units completed in the last fourteen years (68%) have been rental units. In 2024, the proportion of rental units was higher than the 14-year average, at 76%. Four of the past five years have seen the number of completed rental units exceed ownership units, aligning with regional and national increases in larger rental housing production during the COVID-19 pandemic<sup>1</sup> (Figure 11). Years with higher ownership totals can be attributed to larger multifamily condominium projects (Table 3).

**Figure 11: Completed Units by Ownership (2010-2024)**



The significant majority (95%) of ownership units completed from 2010-2024 are market rate, with only 63 ownership units created for households earning less than 120% AMI. This lack of affordable homeownership production can largely be attributed to a heavy reliance on Low-Income Housing Tax Credits (LIHTC), which are designed for affordable rental projects.

<sup>1</sup> Joint Center for Housing Studies of Harvard University. [America's Rental Housing 2024](#). 25 Jan. 2024.

**Table 3: Larger Multi-family Ownership Projects by Year of Completion**

Year of Completion	Address	Total Ownership Units	Affordability	Portion of All Ownership Units Completed in Year
2014	40 Hancock Street	40	Market Rate	44%
2018	802 Ocean Avenue	150	Market Rate	88%
	101 York & 25 High Streets	63	Market Rate	
	62 India Street	27	Market Rate	
	169 Newbury Street	26	Market Rate	
2019	20 Thames Street	27	Market Rate	56%
	60 Parris Street	23	20 @ 120% AMI 3 Market Rate	
2022	75 Chestnut Street	54	Market Rate	69%
	104 Grant Street	23	12 @ 120% AMI 11 Market Rate	

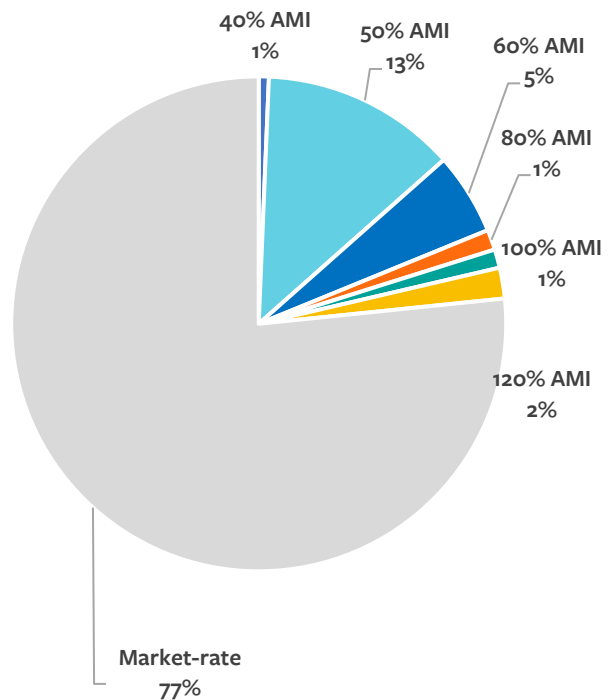
### C. AFFORDABILITY

Since 2010, 23% of the completed units within the city qualify as affordable, with rents or purchase prices limited to households earning below 120% of the area median income (AMI) (Figure 12). The proportion of deed-restricted affordable housing units completed in 2024 was slightly higher, at 29%. And in 2024, the percentage of affordable units approved was significantly higher, at 58%.

Of the affordable units created since 2010, the majority (81%) have been designated for households earning less than 80% of AMI. In 2024, again, the proportion was slightly higher, with 84% of completed affordable units in 2024 designated for households earning less than 80% of AMI.

A significant majority (76%) of completed affordable units between 2010-2024 are located on the peninsula. 2024 saw a decrease from this trend, however, with only 67% of completed affordable units located on-peninsula. Recent approval data suggests this shift is continuing, with several significant affordable housing projects approved off-peninsula between 2022-2024.

**Figure 12: Completed Units by Affordability Level (2010-2024)**



#### D. BEDROOM MIX & PROJECT SIZE

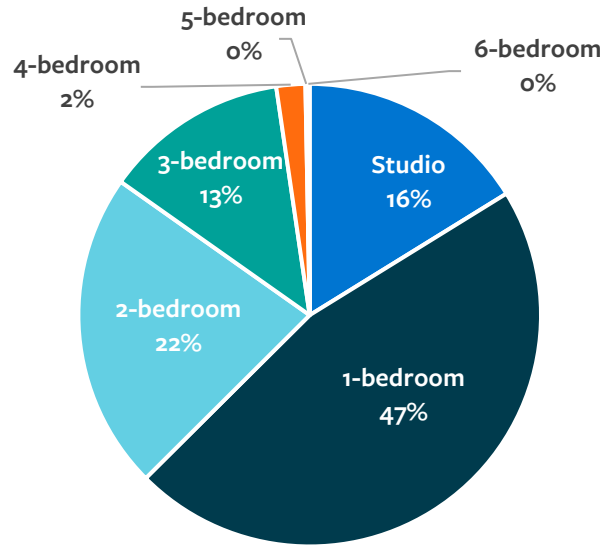
When looking at bedroom mix (Figure 13), data from the last 14 years shows that a large percentage of completed units (85%) are small in size (studios to two-bedroom units). While the size distribution of units completed in 2024 held with this trend, there were slightly more studios and less two-bedroom units than in previous years.

In terms of project size, 86% of units completed in 2024 are from a relatively small number of large projects (Figure 14). From 2010-2024, average project size has increased significantly from 2,034 square feet to 11,448 square feet, reflecting the overall increase in larger, multi-family development projects. This trend is accompanied by a decrease in average square footage per unit (1,988 to 1,799 square feet), which aligns with the pattern of smaller unit sizes with multi-family developments.

#### E. LOCATION

Over the past 14 years, the neighborhoods of Bayside, Downtown, Munjoy Hill, and the West End have seen the highest levels of new housing construction (Figure 15). From 2010 to 2024, the majority of completed ownership units (59%) and rental units (79%) have been located on the peninsula, where larger multi-family developments are far more prevalent and zoning has historically been more permissive. A substantial majority—92%—of all completed units during this period were built within ¼ mile of a fixed-transit route. This pattern continued in 2024, with large-scale multi-family developments primarily completed in Downtown and the West End.

**Figure 13: Completed Units by Bedroom Mix (2010-2024)**



**Figure 14: Units Completed by Project Size (2010-2024)**

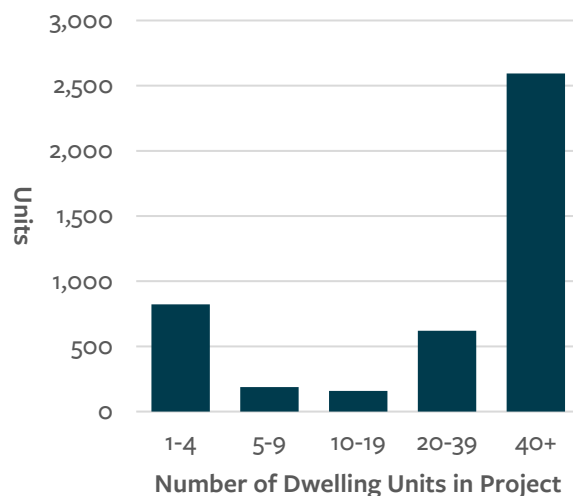
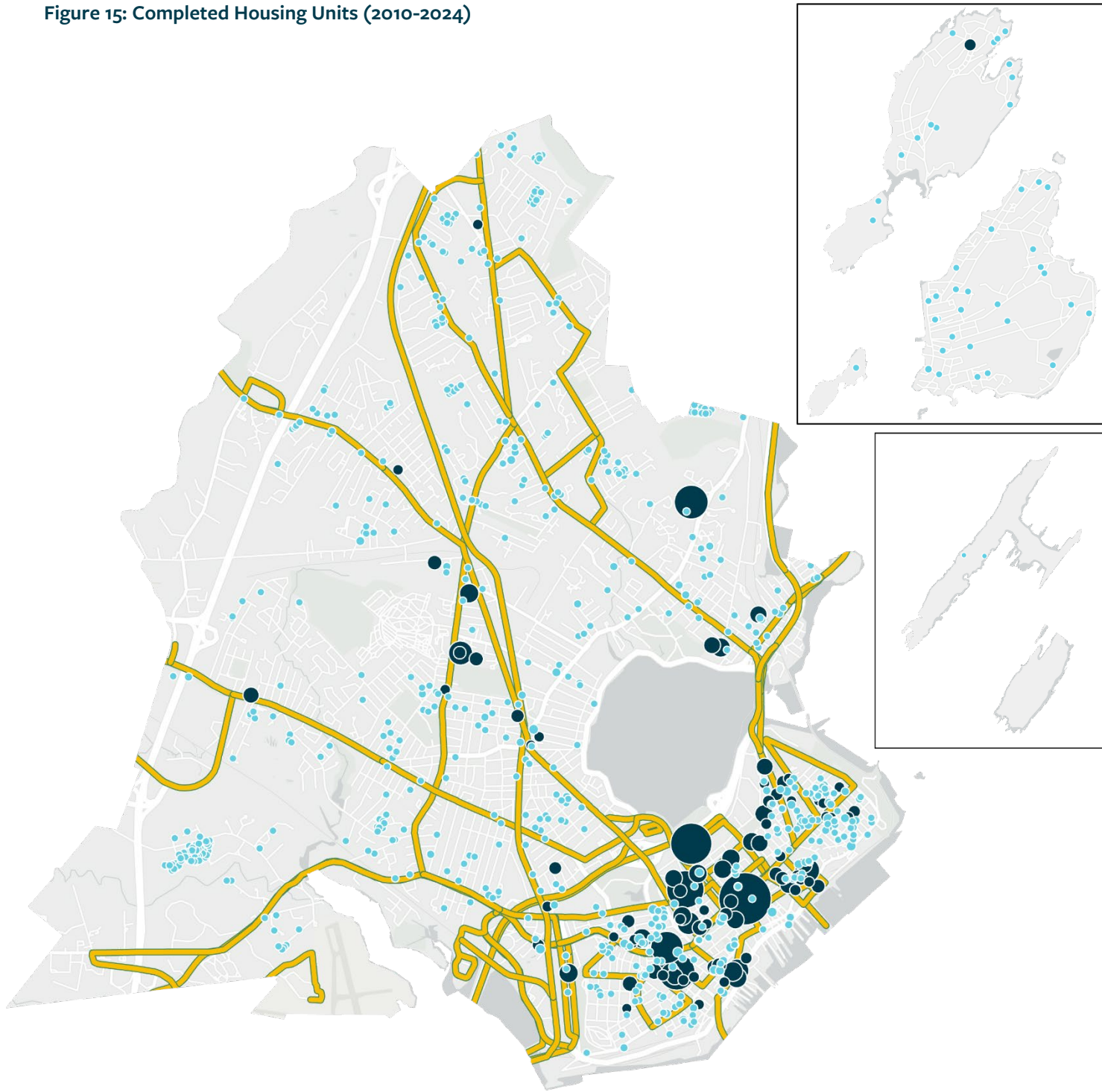


Figure 15: Completed Housing Units (2010-2024)



**Legend**

- 1-4 Units (19% of all Completed Units)
- 5 or More Units (81% of all Completed Units)
- Transit Line



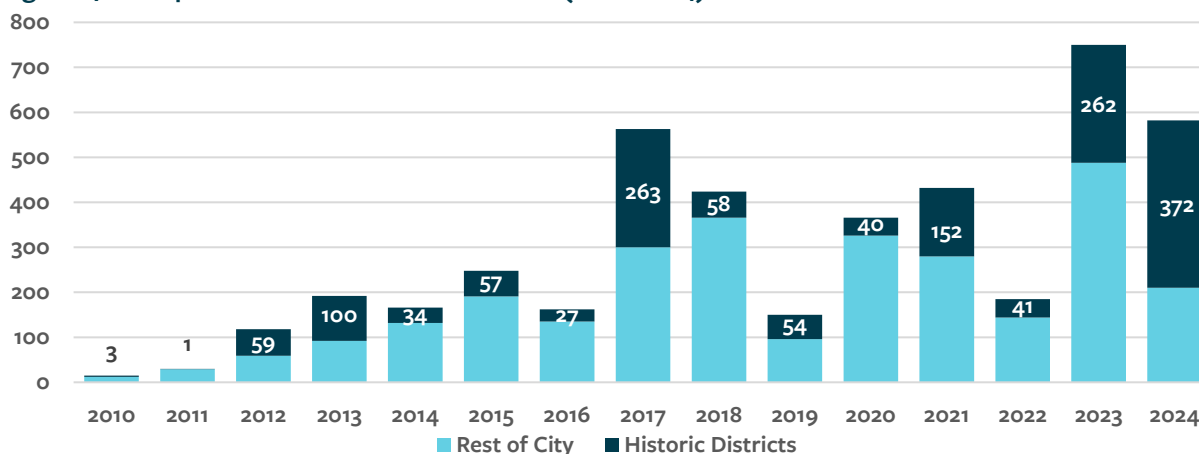
**Figure 16: 73 & 91 Winter Street**

## F. HISTORIC DISTRICTS

In 2023, the City published [Trends in Portland's Historic Districts](#), an assessment of demographic and development trends in and outside of historic districts from 1990-2021. The study generally found that, despite lower levels of new construction, historic districts have experienced similar increases in density as areas outside of historic districts through a mix of additions and repurposing of structures for higher residential density. Although only 4% of the city's land area lies within historic districts, historic districts contain

25% of the city's total housing units<sup>2</sup>, and since 2010, the ratio of housing units completed within districts (35%) suggests that these areas generally outperform other parts of the city in terms of housing production. This holds for affordable housing as well, with 36% of completed affordable units located within historic districts from 2010-2024. In 2024, development in historic districts was especially strong, with more units completed than in any year since 2010. These projects accounted for 71% of all housing units completed citywide, marking a high point both in absolute numbers and as a share of total development.

**Figure 17: Completed Units in Historic Districts (2010-2024)**



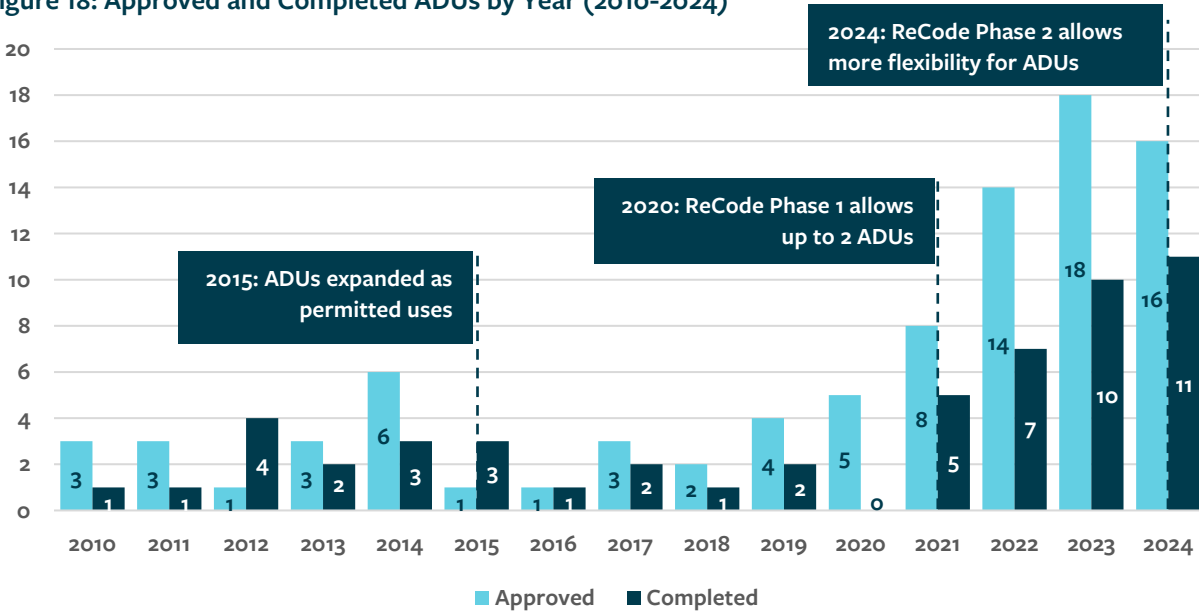
## G. ACCESSORY DWELLING UNITS (ADUs)

Since 2010, 88 ADUs have been approved and 53 ADUs have received certificates of occupancy in the city. The vast majority of completed ADUs (96%) are located on the mainland off-peninsula. Most ADUs completed between 2010-2024 (89%) involve the reuse of an existing structure (e.g., an internal conversion or an addition to an existing structure).

<sup>2</sup> City of Portland Assessment Records (as of February 28, 2025)

The City’s ADU policy has evolved significantly over the past decade, with major changes introduced in 2020 to allow up to two ADUs on any legal residential property. Although the total number of ADUs approved annually remains relatively modest, ADU approvals have roughly tripled since this new ADU framework was implemented, from an average of less than three per year before 2020 to 18 in 2023 and 16 in 2024. In 2024, there was a noticeable shift away from ADUs created through the reuse of existing structures, with only 64% involving reuse, reflecting a growing preference for new, freestanding ADUs. This trend is also evident in 2024 approvals, which included a higher number of new detached units than in previous years.

**Figure 18: Approved and Completed ADUs by Year (2010-2024)**



## H. INCLUSIONARY ZONING

The City’s inclusionary zoning (IZ) policy requires that all residential projects of 10 or more dwelling units either create affordable units or pay an in-lieu fee to the Jill C. Duson Housing Trust Fund. This policy represents an attempt to leverage the private market to create affordable housing. After the Green New Deal citizen referendum passed in 2020, changes were made to the inclusionary zoning policy (Table 4). The percentage of affordable units required increased from 10% to 25%. The referendum also resulted in deeper levels of affordability for IZ units, changing affordability levels for rentals from 100% AMI to 80% AMI and ownership units from 120% to 80%.

**Table 4: Inclusionary Zoning Over Time**

**IZ Before and After Citizen Referendum**

Year	% of Affordable Units Required	Fee-in-Lieu (Adjusted Annually)	Affordability Level (% of AMI)	
			Rental	Ownership
2015	10%	\$100,000	100%	120%
2020	25%	\$150,000	80%	80%

Of the 13 residential projects approved by the Planning Board in 2024, the majority of projects either fell below the 10-unit threshold or were exempt due to the use of subsidies for affordable housing. Four projects triggered compliance with IZ requirements. Two of these projects, 509 Forest Avenue and 482 Congress Street, involved the adaptive reuse of existing buildings. Another, 246 Eastern Promenade, was proposed as

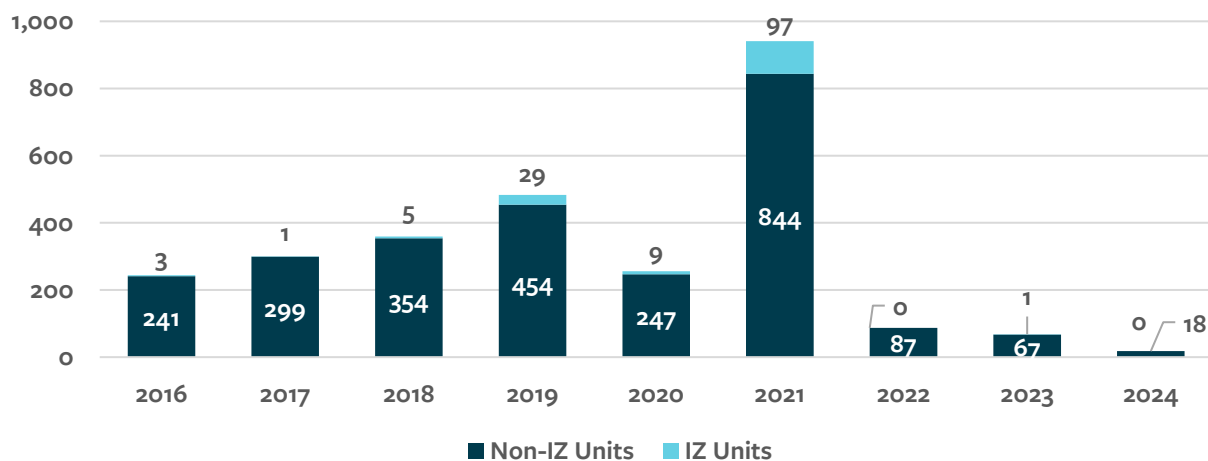
new construction. The fourth project, 985 Forest Avenue, was subject to IZ requirements due to an enforcement action related to unpermitted dwelling units. The property owner was issued a notice of violation and, in order to legalize the 18 existing units, was required to comply with the IZ ordinance. Of these four inclusionary zoning projects, three proposed to provide some or all required IZ units on-site, while one, 246 Eastern Promenade, opted to pay an in-lieu fee totaling \$577,067 (Table 5).

**Table 5: Planning Board Approvals and IZ Applicability (2024)**

Address	Units Approved	Affordable Units Approved	Number of required IZ units	IZ Applicability	IZ On-site/fee
186 Woodford Street	84	84	0	Exempt	
331 Cumberland Ave.	60	48	0	Exempt	
70 East Oxford Street	55	50	0	Exempt	
156 High Street	31	31	0	Exempt	
42 Atlantic Street	30	30	0	Exempt	
19 West Street	9	0	0	N/A	
64 Pine Street	9	0	0	N/A	
90 Atlantic Street	6	0	0	N/A	
56 Cumberland Avenue	5	0	0	N/A	
<b>509 Forest Avenue</b>	<b>38</b>	<b>10</b>	<b>10</b>	<b>25%</b>	<b>On-site</b>
<b>482 Congress Street</b>	<b>35</b>	<b>10</b>	<b>10</b>	<b>25%</b>	<b>On-site</b>
<b>985 Forest Avenue</b>	<b>18</b>	<b>5</b>	<b>5</b>	<b>25%</b>	<b>On-site</b>
<b>246 Eastern Promenade</b>	<b>13</b>	<b>0</b>	<b>0</b>	<b>25%</b>	<b>\$577,067 fee-in-lieu</b>
<b>Total</b>	<b>393</b>	<b>268</b>			

Since the creation of the City’s IZ policy in 2015, 47 projects have been subject to the City’s IZ ordinance. As of the end of 2024, 25 of these projects have been issued certificates of occupancy (Figure 19). 145 IZ units have been created and a total of \$3,467,237 has been paid into the City’s Housing Trust Fund. Of the 25 completed projects required to provide IZ units, 14 have created units and 8 have met the requirement through a fee in-lieu, and three have met the requirement through providing units & paying a fee-in-lieu.

**Figure 19: IZ and Non-IZ Units Completed by Year of Approval (2016-2024)**



### 3. HOUSING-SUPPORTIVE LAND USE POLICY

The City's guiding policy documents place a strong value on housing creation, diversity, and affordability. These concepts are a centerpiece of *Portland's Plan 2030*, and have been Council priorities for many years. The housing component of *Portland's Plan* states that the city must "recognize that [its] vitality rests on the availability of diverse, secure housing options for existing residents, new arrivals, and all stages of life" (p. 47).

In keeping with *Portland's Plan*, the City of Portland has worked for decades to revise land use policy with the goal of both retaining existing housing supply and encouraging the production of housing of a wide range of types and sizes. The City's land use code has long included a housing replacement ordinance, for instance, which requires any development proposals that remove housing to replace those units or contribute to the City's Housing Trust Fund. In the past decade the City has modified base zoning (changing permitted uses, increasing density, height, and minimizing setbacks), simplified provisions for ADUs, and removed commonly perceived barriers to housing production, like parking requirements.

Simultaneously, the City's land use code has been used to implement affordable housing goals. Since the mid-2000s, the code has included dimensional bonuses for affordable and workforce housing. Affordable housing applications have been eligible for a reduction in fees and priority review since the mid-2000s. In 2015 the City adopted inclusionary zoning, which requires that projects of 10 or more dwelling units provide a share of workforce housing or contribute financially to the City's Housing Trust Fund. A second inclusionary zoning policy was adopted in 2019 for hotel projects.

#### A. RECODE PHASE II

In late 2024, the City Council adopted the second phase of ReCode Portland, a two-phase initiative to rewrite the City's entire land use code with the aim of aligning it directly with the goals of *Portland's Plan*. Housing was a major focus of ReCode, and ultimately, the revised code adopted by the City Council expands opportunities for residential growth across the city. In historically low-density residential zones, particularly off-peninsula, the code creates opportunities for new, mid-density housing in the form of three- and four-family buildings, with more flexibility in terms of dimensional standards. The revised code also creates targeted opportunities for much more housing in mixed-use zones and along public transit routes, with increases in permitted heights and eliminating density requirements.

The new code introduces parking maximums, simplifies affordable housing and inclusionary zoning requirements, eliminates barriers to ADU production, and streamlines the site plan review process for small and mid-density housing projects, as well as changes to residential use. While land use policy is far from the only factor affecting housing construction in the City of Portland, the revised land use code creates significant opportunities, and moving forward, the City's housing data collection and reporting efforts put it in a strong position for monitoring the ways in which the market begins to respond.

#### B. CURRENT AND ONGOING INITIATIVES

In addition to the transformative changes adopted through ReCode Phase II, work continues with several current and ongoing initiatives focused on housing-supportive policy, including:

***Housing Dashboard.*** In 2023 the City developed an interactive online [housing dashboard](#) that visualizes housing trends from 2010 onward. The dashboard is updated quarterly using information from City building permit and site plan records. The dashboard shows approved and completed units, including data on affordability, ownership, and location. Continuing forward, the dashboard will supplement the annual housing report, providing current information on key metrics to members of the public, elected officials, and City staff throughout the year.

***State of Maine’s Housing Opportunity Program (HOP) Grant - Housing Policy Study.*** In 2025, the Planning & Urban Development Department was awarded a \$50,000 grant through the State of Maine’s Housing Opportunity Program. The funding will support a comprehensive evaluation of existing housing policies, with a particular focus on Portland’s inclusionary zoning ordinance. The study will analyze housing production trends, regulatory factors that may be influencing those trends, and identify opportunities to strengthen the effectiveness of the City’s housing policies within the context of the local market.

***State of Maine’s Housing Opportunity Program (HOP) Grant - ADU Educational Materials.*** In 2025, GPCOG, in partnership with the Planning & Urban Development Department, was awarded a grant to develop educational materials—including a website and video—on how to build accessory dwelling units (ADUs) in the City of Portland. These educational efforts aim to explain the regulatory process, dispel common misconceptions about regulatory barriers, and provide a central resource where people can learn more about creating ADUs on their properties.

***Hotel Inclusionary Zoning Ordinance.*** In 2019, the City adopted a hotel inclusionary zoning ordinance, requiring hotel projects and hotel expansions with 10 or more rooms to either provide low-income housing units or contribute a fee-in-lieu to the City’s Housing Trust Fund. City staff are currently analyzing and preparing recommendations for the Planning Board and City Council—based on feedback from the Housing & Economic Development Committee—to consider potential modifications and increases to the fee-in-lieu paid by hotel developments in support of affordable housing creation.

***Developers 101 Document & Forum.*** To promote transparency and help both current and prospective applicants better understand the development review process—including site plan and subdivision applications, as well as Planning Board reviews—the City is developing new materials that will clearly outline application requirements, review timelines, legal obligations, neighborhood engagement expectations, and case studies of best practices. These resources aim to support a review process that is clear, consistent, and predictable and aim to dispel common misconceptions about process and regulatory barriers.

## 4. HOUSING PROGRAMS

### A. FEDERAL REVENUE SOURCES

**HOME.** HOME is one of the primary federal tools that states and local governments have for the production and preservation of affordable rental and owner-occupied housing for low-income to extremely low-income families, including mixed-income housing and housing for the homeless. It is an anchor of the nation’s affordable housing finance system and can be an important factor for community revitalization. For many states and local governments, HOME is the only reliable stream of affordable housing development funds available. HOME funds are awarded annually from the U.S. Department of Housing and Urban Development (HUD) as grants to participating jurisdictions such as the City of Portland.

**HOME FUNDS AT A GLANCE**

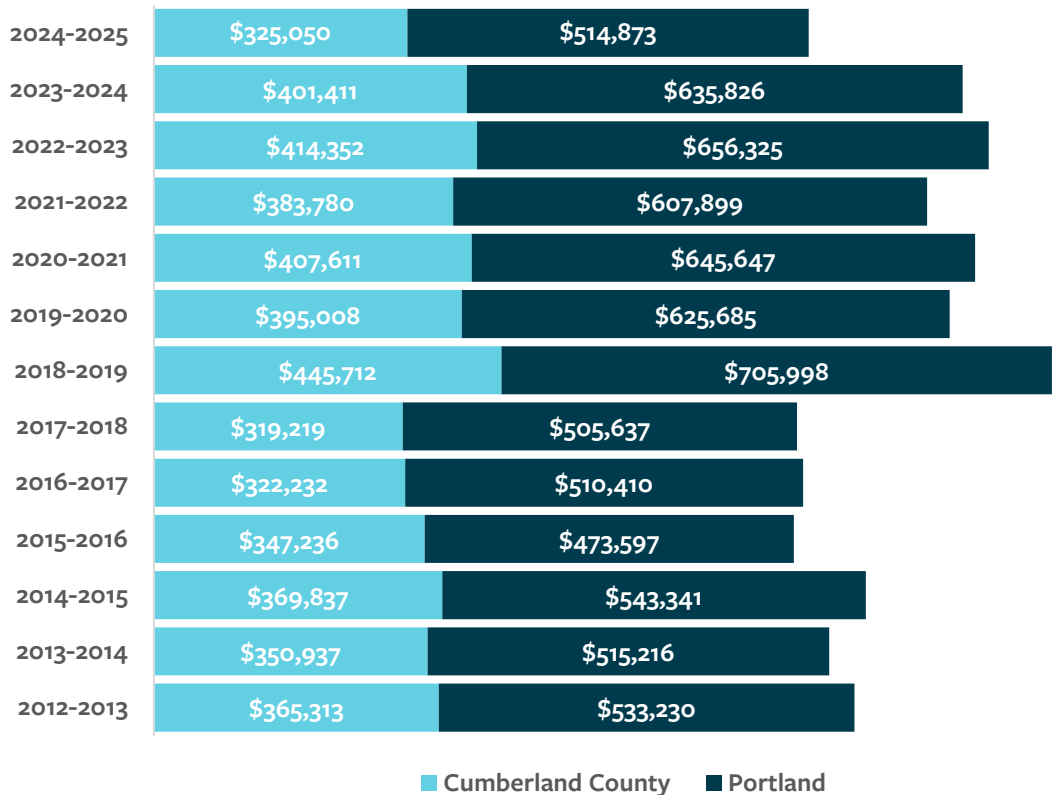
**1,558** HOME housing units created and subsidized since 2000

**\$11.5 million** HOME funding allocation since 2000

**85%** Percentage of HOME units that are affordable to households earning up to 60% AMI

Portland has been a participating jurisdiction in the HUD HOME Program since its inception in 1992. Prior to 2009, Portland received an annual allocation of HUD HOME funds but other communities of Cumberland County did not. The creation of the Portland/Cumberland County HUD HOME Consortium in 2009 brought additional funding for affordable housing activities into the region.

**Figure 20: HOME Funding by Fiscal Year (2012-2025)**



**Table 6: Portland HOME Funding by Project by Appropriation Year (2014-2024)**

Project Address/Name	Project Type	Year	Total Units	Low-/ Moderate-Income Units	HOME Funding
Thomas Heights	New Construction	2014	18	18	\$522,448
Bayside Anchor	New Construction	2015	45	45	\$500,000
Rosa True Apartments	Rehabilitation	2015	10	10	\$149,500
548 St. John Street	Rehabilitation	2016	4	4	\$75,000
Motherhouse	Rehabilitation	2017	88	66	\$627,223
178 Kennebec Street	New Construction	2018	51	40	\$370,000
63 Front Street	New Construction	2018	45	45	\$204,070
37 Front Street	New Construction	2018	60	60	\$306,104
Deering Place	Rehab/New Construction	2018	75	45	\$500,000
58 Boyd Street	New Construction	2018	55	44	\$200,000
155 Danforth	New Construction	2019	30	30	\$299,999
83 Middle Street	New Construction	2019	45	45	\$449,066
577 Washington Avenue	Rehabilitation	2020	100	100	\$400,000
91 Winter Street	New Construction	2021	52	52	\$200,000
73 Winter Street	New Construction	2021	43	43	\$400,000
Riverton Park	Rehab/New Construction	2023	182	182	\$589,897
<b>186 Woodford Street</b>	<b>New Construction</b>	<b>2024</b>	<b>51</b>	<b>51</b>	<b>\$294,489</b>
<b>Total</b>			<b>954</b>	<b>871</b>	<b>\$6,087,796</b>

**Cumberland County HOME Consortium.** Portland and Cumberland County have formed a HOME Consortium to receive an annual allocation of HOME Investment Partnership funds through HUD. The HOME funds are used for the creation of affordable housing development throughout Cumberland County, but outside of Portland.

**CUMBERLAND COUNTY HOME CONSORTIUM AT A GLANCE**

**\$3.5 million** Total investment (2009-2024)  
**640** Housing units under construction, rehabilitated, and/or created from 2009-2024

**614** Low and moderate-income units  
**\$5,540** Average contribution per unit

**Table 7: Cumberland County HOME Consortium Funding by Project (Inception-2023)**

Owner/Project Name	Community	Project Type	Year	Total Units	Low-/ Moderate-Income Units	HOME Funding
Oak Leaf 2	Freeport	New Construction	2011	25	25	\$ 118,994
Sandy Creek	Bridgton	Rehabilitation	2013	20	20	\$ 125,000
Steeple Square	Westbrook	Rehabilitation	2014	73	73	\$ 173,650
Bartlett Woods	Yarmouth	New Construction	2015	28	28	\$ 162,236
Blackstone Apartments	Falmouth	Rehabilitation	2016	39	39	\$ 123,125
Larrabee Commons/Dr. Berry Apartments	Westbrook	New Construction	2017	38	38	\$ 220,000
Riverview Terrace & Larrabee Woods	Westbrook	Rehabilitation	2017	83	83	\$ 240,000
Larrabee Heights/Harnois Apartments	Westbrook	New Construction	2018	61	61	\$ 100,000
West End Phase I	South Portland	New Construction	2018	64	50	\$ 246,046
West End Phase II	South Portland	New Construction	2019	52	40	\$ 423,225
16 Hancock Street	Gray	New Construction	2020	26	26	\$ 199,000
15 Harrison Road	Bridgton	New Construction	2020	48	48	\$ 150,000
Village Crossing	Scarborough	New Construction	2021	31	31	\$ 400,000
Betsy Ross Crossing	South Portland	New Construction	2023	52	52	\$ 864,906
<b>County Totals</b>				<b>640</b>	<b>614</b>	<b>\$3,546,182</b>

**B. LOCAL REVENUE SOURCES**

**Jill C. Duson Housing Trust Fund.** The Jill C. Duson Housing Trust Fund was established to promote, retain, and create an adequate supply of housing, particularly affordable housing, for very low, low, and median-income households. The Housing Trust Fund is an important source of funding towards the creation of housing that is not eligible for funding from other funding sources such as HOME or the Low Income Housing Tax Credit program (LIHTC), the creation of housing for “missing middle” households, and creating other types of housing such as cooperative housing.

**2024 JILL C. DUSON HOUSING TRUST FUND**

<b>\$6,056,387</b>	<b>Total deposited in 2024</b>
<b>\$2,377,511</b>	<b>Total allocated for spending in 2024</b>

**Table 8: Jill C. Duson Housing Trust Fund Contributions (Inception-2024)**

Year	Source	Type	Amount
2002/03	Maine Medical Center	Housing Replacement	\$315,580
2002	Sportsman's Grill	Housing Replacement	\$40,000
2009	Berlin City Auto	Housing Replacement	\$116,000
2010	Stop 'n' Shop	Housing Replacement	\$289,250
2012	Rockbridge/Eastland Park	Housing Replacement	\$42,500
2012	Riverwalk/Ocean Gateway	Housing Replacement	\$250,000
2012	118 Congress LLC	Easement Fee	\$3,500
2017	91 & 97 Belfort Street	Sale of Tax-Acquired Property	\$86,424
2017	116 Upper A Street	Sale of Tax-Acquired Property	\$78,527
2017	443 Congress Street	Inclusionary Zoning	\$280,000
2018	62 India Street	Inclusionary Zoning	\$276,500
2018	Short Term Rental fees	Short-Term Rental Fees	\$33,139
2018	0 Thames Street sale	Sale of City-Owned Property	\$1,000,000
2019	20 Thames Street	Inclusionary Zoning	\$270,000
2019	20 Thames Street	Easement Fee	\$7,500
2019	17 Sumac Street)	Sale of Tax-Acquired Property	\$79,618
2019	Short Term Rental fees	Short-Term Rental Fees	\$176,118
2019	Short Term Rental penalty fee	Penalty Fee	\$15,200
2020	Short Term Rental penalty fee	Penalty Fee	\$7,700
2019	56 Hampshire Street	Easement Fee	\$12,123
2019	121 Middle Street	Hotel Inclusionary Zoning	\$41,866
2020	99 Capisic Street	Sale of Tax-Acquired Property	\$163,169
2020	Short Term Rental fees	Short-Term Rental Fees	\$122,965
2020	22 Bramhall Street	Easement Fee	\$3,799
2020	50 Monument Square	Inclusionary Zoning	\$222,789
2020	121 Middle Street	Hotel Inclusionary Zoning	\$30,448
2020	Council Order 89 20/21	Appropriation	\$500,000
2021	56 Hampshire	Inclusionary Zoning	\$198,928
2021	40 Free Street	Inclusionary Zoning	\$10,609
2021	1 Center Street	Hotel Inclusionary Zoning	\$513,810
2021	Short Term Rental Fees	Short Term Rental Fees	\$109,681
2021	Newell Street	Sale of Tax-Acquired Property	\$900
2021	10 Hammond Street	Inclusionary Zoning	\$169,744
2021	22 Hope Avenue	Inclusionary Zoning	\$150,000
2022	5 India Street	Inclusionary Zoning	\$261,086
2022	18 Luther Street	Loan Repayment	\$36,000
2022	Short Term Rental fees	Short-Term Rental Fees	\$79,460
2022	City Manager Appropriation	Appropriation	\$250,000
2022	Newell Street	Sale of Tax-Acquired Property	\$8,100
2022	Stroudwater Development	Inclusionary Zoning	\$16,234
2022	75 Chestnut Street	Inclusionary Zoning	\$587,444

**Table 8: Jill C. Duson Housing Trust Fund Contributions (Inception-2024) (continued)**

Year	Source	Type	Amount
2022	754 Congress Street	Hotel Inclusionary Zoning	\$182,688
2023	Short Term Rental fees	Short-Term Rental Fees	\$129,378
2023	218 Washington Avenue	Inclusionary Zoning	\$461,250
<b>2024</b>	<b>178 Middle Street</b>	<b>Hotel Inclusionary Zoning</b>	<b>\$86,602</b>
<b>2024</b>	<b>387 Commercial Street</b>	<b>Inclusionary Zoning</b>	<b>\$707,130</b>
<b>2024</b>	<b>Short Term Rental fees</b>	<b>Short-Term Rental Fees</b>	<b>\$112,522</b>
<b>2024</b>	<b>54 York Street</b>	<b>Hotel Inclusionary Zoning</b>	<b>\$65,562</b>
<b>2024</b>	<b>126 North Street</b>	<b>Inclusionary Zoning</b>	<b>\$21,757</b>
<b>2024</b>	<b>General Fund Allocation</b>	<b>General Fund Allocation</b>	<b>\$4,880,126</b>
	Previous Interest Earned	Interest	\$51,556
<b>Total Deposits</b>			<b>\$13,555,281</b>

**Table 9: Use of the Jill C. Duson Housing Trust Fund (Inception-2024)**

Year	Expenditure	Amount
2011	Avesta Oak Street Lofts	-\$380,585
2014	Housing First Pre-Development Request for Proposal	-\$75,000
2015	65 Hanover & 52 Alder Streets Feasibility Study	-\$9,250
2017	65 Munjoy Street	-\$175,000
2019	60 Parris Down Payment Assistance	-\$24,000
2019	977 Brighton Avenue	-\$300,000
2020	Affordable Rental Housing Incentive	-\$1,000
2021	18 Luther Street	-\$36,000
2022	200 Valley Street	-\$442,386
2022	37 Front Street	-\$499,500
2023	155 Danforth Street	-\$135,000
2023	37 Front Street	-\$55,500
2023	83 Middle Street	-\$136,734
2023	63 Front Street	-\$333,000
2023	200 Valley Street	-\$49,154
2023	Riverton Park (Allocated- Not Yet Spent)	-\$910,103
2023	Dougherty Condos (Allocated- Not Yet Spent)	-\$1,500,000
<b>2024</b>	<b>155 Danforth Street</b>	<b>-\$15,000</b>
<b>2024</b>	<b>45 Dougherty Court</b>	<b>-\$1,175,885</b>
<b>2024</b>	<b>45 Dougherty Court</b>	<b>-\$24,115</b>
<b>2024</b>	<b>63 Front Street</b>	<b>-\$37,000</b>
<b>2024</b>	<b>202 Woodford Street (Allocated- Not Yet Spent)</b>	<b>-\$492,000</b>
<b>2024</b>	<b>186 Woodford Street (Allocated- Not Yet Spent)</b>	<b>-\$155,511</b>
<b>2024</b>	<b>70 East Oxford Street (COMB Block) (Allocated- Not Yet Spent)</b>	<b>-\$650,000</b>
<b>2024</b>	<b>337 Cumberland Avenue (Allocated- Not Yet Spent)</b>	<b>-\$1,080,000</b>
<b>Total Spent or Allocated</b>		<b>-\$8,691,723</b>

**Inclusionary Zoning Fee-In-Lieu.** In October 2015, the City Council approved amendments to the City’s zoning ordinance to mandate inclusionary zoning of ten percent of the units as workforce units within all residential development projects of ten or more units. With the adoption of the Green New Deal, twenty-five percent of the units in a qualifying project are now set-aside as workforce units. The Green New Deal applied to all residential development projects that had not received workshop review by the Planning Board as of December 6, 2020.

2024 INCLUSIONARY ZONING FEES IN-LIEU	
\$577,066	Approved fee-in-lieu payment for workforce housing units
\$1,304,376	Approved fee-in-lieu payments for hotel
\$728,887	Fee-in-lieu payments received in for workforce housing
\$334,852	Fee-in-lieu payments received for hotels

As an alternative to providing workforce housing units, developers of residential housing that triggers inclusionary zoning may pay fee-in lieu for some or all of the workforce units not created on-site. The 2024 fee was \$177,559 per unit.

In 2019, the City proposed and established a hotel inclusionary zoning ordinance. The requirement applies to hotel projects with 10 or more rooms and any hotel expansions of 10 or more rooms within any five-year period. To meet the requirement, hotel projects can provide one unit of low-income housing for rent within the city for every 28 hotel rooms. The other alternative is for a hotel project to pay a linkage fee (fee-in-lieu). The 2024 hotel fee-in-lieu was \$4,692 per guest room.

The workforce housing fee-in-lieu payments are paid and deposited into the Jill C. Duson Housing Trust Fund when the certificate of occupancy is issued, which typically occurs at the time tenants or homeowners move into a building. Hotel fee-in-lieu payments are also paid and deposited when the certificate of occupancy is issued.

The Planning Board approves the fee-in-lieu payments, which may occur months or years prior to the actual payment deposit. The time from approval to deposit is an expected delay. For that reason, approved fees are not included in the Housing Trust balance until the fee is actually received.

**Table 10: Inclusionary Zoning Fee-in-lieu Approved by the Planning Board (2024)**

Address	Status	Units	Type	IZ Units	Fee-in-lieu
246 Eastern Promenade	Approved	13	Ownership	-	\$577,066

**Table 11: Hotel Inclusionary Zoning Fee-in-lieu Approved by the Planning Board (2024)**

Address	Status	Rooms	Type	IZ Units	Fee-in-lieu
1060 Westbrook Street	Approved	119	Hotel	-	\$558,348
245 Commercial Street	Approved	52	Hotel	-	\$243,984
465 Congress Street	Approved	92	Hotel	-	\$431,664
215 Commercial Street	Approved	15	Hotel	-	\$70,380
				<b>Total</b>	<b>\$1,304,376</b>

**Table 12: Inclusionary Zoning Fee-in-Lieu Payments Received (Inception-2024)**

Address	Year Paid	Units	Type	IZ Units	Fee-in-lieu
443 Congress Street	2017	28	Rental	-	\$280,000
62 India Street	2018	29	Ownership	-	\$276,500
20 Thames Street	2019	27	Ownership	-	\$270,000
50 Monument Square	2020	21	Rental	-	\$222,789
40 Free Street	2021	51	Rental	5	\$10,609
56 Hampshire Street	2021	29	Rental	1	\$198,928
10 Hammond Street	2021	16	Ownership	-	\$169,744
22 Hope Avenue Subdivision	2021	16	Ownership	-	\$150,000
5 India Street	2022	24	Rental	-	\$261,086
1700 Westbrook Street (Phase 2)	2022	41	Ownership	4	\$16,234
75 Chestnut Street	2022	54	Ownership	-	\$587,444
218-220 Washington Avenue	2023	45	Ownership	-	\$461,250
387 Commercial Street	2024	64	Ownership	-	\$707,130
126 North Street	2024	6	Rental	1	\$21,757
<b>Total</b>					<b>\$3,633,471</b>

**Table 13: Hotel Inclusionary Zoning Fee-in-Lieu Payments Received (Inception-2024)**

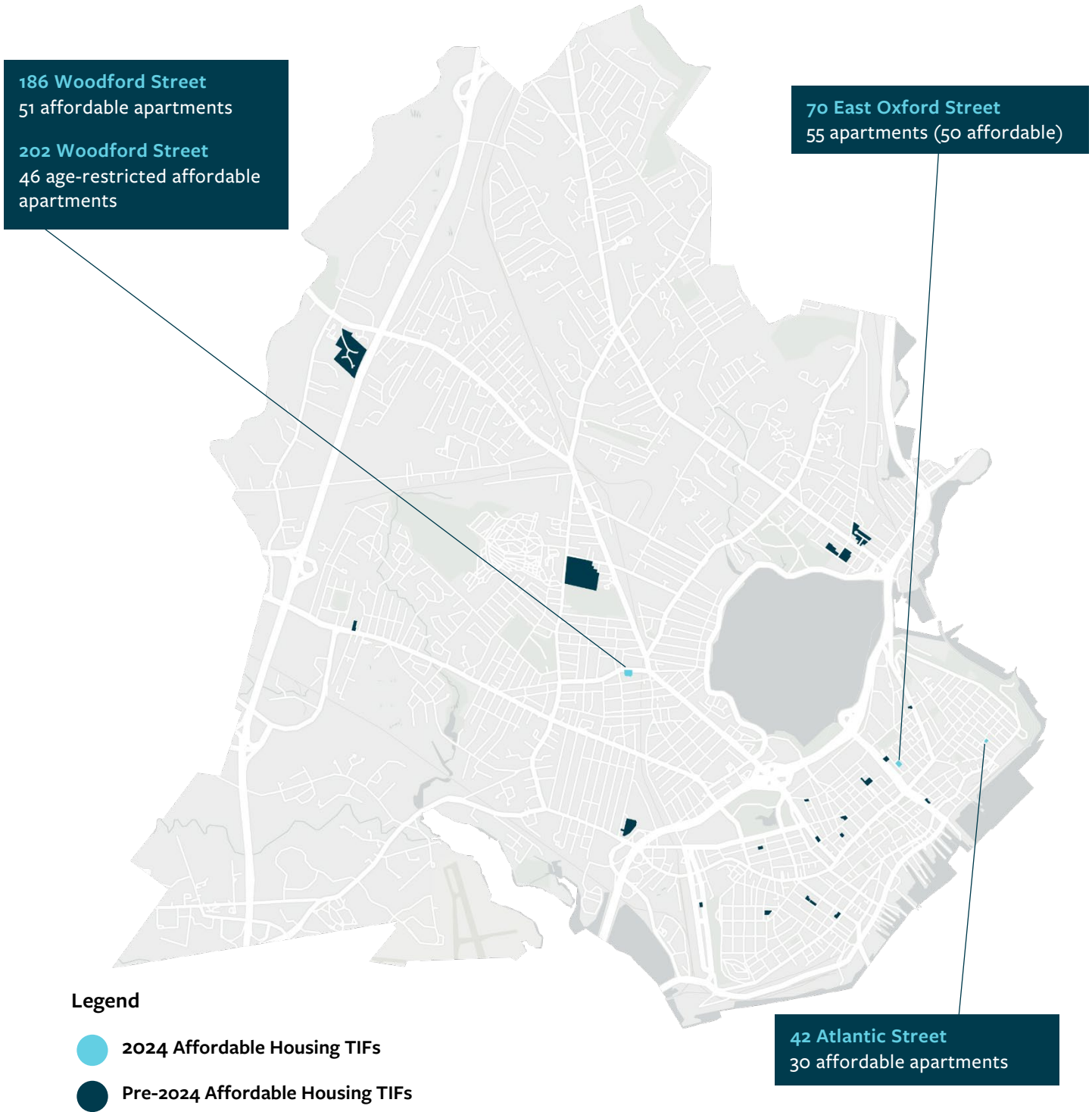
Address	Year Paid	Rooms	Fee-in-lieu
121 Middle Street (2 <sup>nd</sup> and 3 <sup>rd</sup> floors)	2019 & 2020	19	\$72,314
1 Center Street (Canopy by Hilton)	2021	135	\$513,810
<b>178-184 Middle Street (Docent's Collection)</b>	<b>2024</b>	<b>19</b>	<b>\$86,602</b>
<b>754 Congress Street (Longfellow Hotel)</b>	<b>2024</b>	<b>48</b>	<b>\$182,688</b>
<b>54 York Street (The Weldon Hotel)</b>	<b>2024</b>	<b>14</b>	<b>\$65,562</b>
<b>Total</b>			<b>\$920,976</b>

**C. AFFORDABLE HOUSING TAX INCREMENT FINANCING (TIF)**

The Affordable Housing Tax Increment Financing (AHTIF) Program offers municipalities a flexible financing tool to assist affordable housing projects and support related infrastructure and facilities by designating a specific area as an affordable housing development district and adopting an affordable housing development program for the district. AHTIF enables communities to use a percentage of the new property taxes generated from the affordable housing district to help make the housing affordable and to pay for related costs.

Communities using AHTIF also avoid the decreases in state revenue-sharing and state education subsidy and increases in county taxes that otherwise would occur with increased property values from the AHTIF district. Maine law requires municipalities to apply to MaineHousing for review of the district and development program approved by the municipality to ensure compliance with the conditions set out in the AHTIF statute. Municipalities may designate up to two percent of their land in an AHTIF district. Per State statute, rental units must be maintained as affordable for a minimum of 30 years and homeownership units must remain affordable for a minimum of 10 years. The City's local TIF Policy requires that the affordability requirements remain in place for the full term of the Affordable Housing Tax Increment Financing district.

Figure 21: Affordable Housing Tax Increment Finance Districts in Portland



## 5. 2024 SUBSIDIZED HOUSING DEVELOPMENT

**Table 14: Subsidized Housing Development in Portland (2000-2024 by year of subsidy approval)**

Owner/Project	Year	Units	HOME	HDF	CDBG	HTF	TIF	NSP
Unity Village/Bayside	2000	33	\$86,500	\$0	\$363,863	\$0	\$0	\$0
Island View Apartments	2001	70	\$71,015	\$192,639	\$136,346	\$0	\$0	\$0
St. Dominic's	2002	12	\$0	\$436,500	\$0	\$0	\$0	\$0
Brannigan House	2002	10	\$93,000	\$0	\$0	\$0	\$0	\$0
Wellesley Estates	2002	45	\$0	\$256,000	\$0	\$0	\$0	\$0
Logan Place	2003	30	\$435,000	\$0	\$0	\$0	\$0	\$0
Yale Court	2002	30	\$150,000	\$200,000	\$0	\$0	\$0	\$0
Peninsula Community I	2003	12	\$300,000	\$0	\$0	\$0	\$0	\$0
Peninsula Community II	2004	16	\$307,700	\$0	\$0	\$0	\$0	\$0
IRIS Park Apartments	2004	30	\$0	\$250,000	\$0	\$0	\$0	\$0
Fay Garman House	2004	12	\$150,000	\$0	\$0	\$0	\$0	\$0
Peninsula Community III	2005	10	\$200,000	\$0	\$0	\$0	\$0	\$0
Walker Terrace	2004	40	\$382,000	\$220,000	\$0	\$0	\$0	\$0
Fore River	2006	20	\$388,474	\$0	\$0	\$0	\$0	\$0
Valley Apartments	2006	24	\$320,000	\$0	\$0	\$0	\$0	\$0
Pearl Place I Apartments	2007	60	\$427,000	\$0	\$0	\$0	\$615,502	\$0
Bayside East	2007	20	\$250,000	\$0	\$0	\$0	\$0	\$0
53 Danforth Street	2008	43	\$325,000	\$0	\$0	\$0	\$0	\$0
Florence House	2008	25	\$240,000	\$0	\$0	\$0	\$0	\$0
Oak Street Lofts	2011	37	\$0	\$0	\$0	\$380,585	\$0	\$0
Pearl Place II Apartments	2011	54	\$400,000	\$0	\$0	\$0	\$0	\$0
Elm Terrace	2011	38	\$403,795	\$0	\$0	\$0	\$0	\$0
409 Cumberland Avenue	2013	57	\$500,000	\$0	\$0	\$0	\$759,392	\$0
Adams School	2013	16	\$0	\$0	\$0	\$0	\$0	\$1,710,000
Thomas Heights	2014	18	\$522,448	\$0	\$0	\$0	\$207,116	\$0
Bayside Anchor	2015	45	\$500,000	\$0	\$0	\$0	\$0	\$0
17 Carleton Street	2015	37	\$0	\$0	\$0	\$0	\$726,000	\$0
Rosa True School	2015	10	\$149,500	\$0	\$0	\$0	\$0	\$0
548 St. John Street	2016	4	\$75,000	\$0	\$0	\$0	\$0	\$0
Motherhouse	2017	88	\$627,223	\$0	\$0	\$0	\$0	\$0
65 Munjoy Street	2017	8	\$0	\$0	\$0	\$175,000	\$0	\$0
58 Boyd Street	2018	55	\$200,000	\$0	\$30,000	\$0	\$2,144,566	\$0
977 Brighton Avenue	2018	40	\$0	\$0	\$0	\$300,000	\$1,954,486	\$0
Deering Place	2018	75	\$500,000	\$0	\$0	\$0	\$4,185,757	\$0
37 Front Street	2018	60	\$306,104	\$0	\$250,000	\$555,000	\$6,056,916	\$0
63 Front Street	2018	45	\$204,070	\$0	\$0	\$370,000	\$0	\$0
178 Kennebec Street	2018	51	\$370,000	\$0	\$0	\$0	\$2,889,164	\$0
83 Middle Street	2019	45	\$499,066	\$0	\$200,000	\$136,734	\$1,559,287	\$0
66 State Street	2019	38	\$0	\$0	\$0	\$0	\$2,672,169	\$0
155 Danforth Street	2019	30	\$299,999	\$0	\$0	\$150,000	\$0	\$0
18 Luther Street	2019	2	\$0	\$0	\$0	\$36,000	\$0	\$0
200 Valley Avenue	2020	60	\$0	\$0	\$0	\$491,540	\$4,092,269	\$0
577 Washington Avenue	2020	100	\$400,000	\$0	\$184,150	\$0	\$3,809,991	\$0
104 Grant Street	2020	23	\$0	\$0	\$0	\$0	\$2,749,457	\$0
73 Winter Street	2021	43	\$400,000	\$0	\$0	\$0	\$1,337,426	\$0
91 Winter Street	2021	52	\$200,000	\$0	\$0	\$0	\$1,473,978	\$0
45 Dougherty Court	2022	63	\$0	\$0	\$0	\$1,200,000	\$2,329,683	\$0
25 Casco Street	2023	54	\$0	\$0	\$0	\$0	\$2,836,087	\$0
Riverton Park	2023	182	\$589,897	\$0	\$0	\$910,103	\$3,459,750	\$0
Lambert Woods North	2023	72	\$0	\$0	\$0	\$0	\$3,705,106	\$0
Dougherty Commons	2023	20	\$0	\$0	\$0	\$1,500,000	\$0	\$0
<b>70 East Oxford Street</b>	<b>2024</b>	<b>55</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$650,000</b>	<b>\$3,149,733</b>	<b>\$0</b>
<b>202 Woodford Street</b>	<b>2024</b>	<b>46</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$492,000</b>	<b>\$2,214,620</b>	<b>\$0</b>
<b>186 Woodford Street</b>	<b>2024</b>	<b>51</b>	<b>\$294,489</b>	<b>\$0</b>	<b>\$0</b>	<b>\$155,511</b>	<b>\$2,307,595</b>	<b>\$0</b>
<b>337 Cumberland Avenue</b>	<b>2024</b>	<b>60</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$1,080,000</b>	<b>\$2,868,063</b>	<b>\$0</b>
<b>42 Atlantic Street</b>	<b>2024</b>	<b>30</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$1,372,473</b>	<b>\$0</b>
<b>Total</b>		<b>2,306</b>	<b>\$11,567,280</b>	<b>\$1,555,139</b>	<b>\$1,164,359</b>	<b>\$8,582,473</b>	<b>\$61,476,585</b>	<b>\$1,710,000</b>



### 202 Woodford Street

Community Housing of Maine (CHOM) will partially demolish and rebuild/renovate the existing Woodfords Congregational Church Parish House into 46 units of studio and one-bedroom apartments for seniors. 18 of the units will be affordable for households earning up to 60% AMI while the remaining 28 units are affordable for households earning up to 50% AMI. 10% of the units will be set aside for individuals residing in a Portland shelter. The new apartments will be fully electric, and utilize no fossil fuels. Amenities include a laundry room. See *Table 16* for affordability rates at 50% and 60% of the area median income (AMI).

Image Source: CWS Architecture



### 186 Woodford Street

Community Housing of Maine (CHOM) will build a new four-story, elevator-assisted building with 51 affordable studio and one-bedroom apartments for households earning up to 60% of the area median income (AMI) in the current Woodfords Congregational Church parking lot. 10% of the units will be set aside for individuals residing in a Portland shelter. The new apartments would be fully electric, and utilize no fossil fuels. Amenities include three laundry rooms and a lounge. See *Table 16* for affordability rates at 60% of the area median income (AMI).

Image Source: Community Housing of Maine



**70 East Oxford Street** will be a new six-story building with 50 affordable and 5 market rate apartments. 33 of the units will be affordable to households earning up to 50% AMI, and 17 of the units will be affordable to households earning up to 60% AMI. 20% of units will be available for persons residing in a Portland shelter. The building will offer five (5) studio, fifteen (15) one-bedroom, sixteen (16) two-bedroom, and nineteen (19) three-bedroom apartments. See *Table 16* for affordability rates at 60% and 50% of the area median income (AMI).

Image Source: Ryan Senatore Architecture



**337 Cumberland Avenue** will be a six story, 60-unit building with affordable and market rate apartments. 29 apartments will be affordable for households earning up to 50% AMI, 19 apartments will be affordable for households earning up to 60% AMI, and 12 apartments will be at market rate. The four upper floors will be comprised of 4 studio apartments, 24 one-bedroom apartments, 22 two-bedroom apartments, and 10 three-bedroom apartments. The first floor will be dedicated to childcare services. Amenities include laundry facilities, storage related to biking and other human powered uses, a community room, fitness area, lobby, trash room, a community meeting area, and a site office. See *Table 16* for affordability rates at 60% and 50% of the area median income (AMI).

Image Source: Youth and Family Outreach

## 6. 2024 WORKFORCE HOUSING DEVELOPMENT



**509 Forest Avenue (Rumery Lofts)** is currently under construction with an anticipated lease-up date of June 2025. This three story renovation project will provide 38 new apartments including 10 workforce housing units on the second and third floors with first floor commercial space. 3 studio, 1 one-bedroom, and 6 two-bedroom units will be available for households and individuals earning up to 80% of the area median income (AMI). See *Table 16* for affordability rates at 80% of the area median income (AMI).

Image Source: Invid Architecture



**482 Congress Street** will renovate office space on the second through fifth floors into 39 apartments including 10 workforce housing units. Of the 14 one-bedroom and 25 two-bedroom units, 10 one-bedroom units would be available for households earning up to 80% of the area median income. See *Table 16* for affordability rates at 80% of the area median income (AMI).

Image Source: Zillow

**977 Forest: 8 Units**



**997 Forest: 13 units**



**985 Forest Avenue** received Planning Board approval to legalize 18 existing residential units, located within five condominiums, into compliance with current building and life safety code requirements, and land use regulations. After renovation, 997 Forest Avenue will contain 13 apartments, and 977 Forest will contain 8 apartments totaling 17 one-bedroom, 3 two-bedroom, and 1 three-bedroom units. Five of the units will be deed restricted to remain affordable for households earning up to 80% of the area median income (AMI). See *Table 16* for affordability rates at 80% of the area median income (AMI).

Image Source: Google Street View

## 7. INCOME AND RENTAL DATA

### A. 2025 INCOME & RENT LIMITS

The U.S. Department of Housing and Urban Development (HUD) computes income limits for Portland based on local Area Median Income (AMI) (Table 16). Portland applies HUD’s income limits to determine and monitor household eligibility with the City’s inclusionary zoning and affordable housing programs.

Table 17 presents the maximum rent limits (which includes rent plus utilities) broken down by household size and area median income levels.

### HUD AFFORDABILITY AT A GLANCE

HUD describes households in the 30% AMI bracket as **extremely low-income households**

80% AMI households are described as **low-income households**

HUD measure of housing affordability is spending **30% or less of gross monthly income towards housing expense**

**Table 15: 2025 Income Limits - Portland HUD Metro Fair Market Rent Area**

AMI	Household Size					
	Studio	1	2	3	4	5
30%	\$23,400	\$27,300	\$31,200	\$35,100	\$38,950	\$42,100
50%	\$38,950	\$45,450	\$51,950	\$58,450	\$64,900	\$70,100
60%	\$46,750	\$54,500	\$62,350	\$70,150	\$77,900	\$84,150
80%	\$62,350	\$72,700	\$83,100	\$93,500	\$103,850	\$112,200
100%	\$77,900	\$90,900	\$103,850	\$116,850	\$129,800	\$140,200
120%	\$93,450	\$109,050	\$124,600	\$140,200	\$155,750	\$168,250

**Table 16: 2025 Maximum Rent Limits – Portland HUD Metro Fair Market Rent Area**

AMI	Bedroom Count					
	Studio	1	2	3	4	5
30%	\$585	\$682	\$780	\$877	\$973	\$1,052
50%	\$973	\$1,136	\$1,298	\$1,461	\$1,622	\$1,752
60%	\$1,168	\$1,362	\$1,558	\$1,753	\$1,947	\$2,103
80%	\$1,558	\$1,817	\$2,077	\$2,337	\$2,596	\$2,805
100%	\$1,947	\$2,272	\$2,596	\$2,921	\$3,245	\$3,505

## 8. MONITORING

Monitoring is an ongoing responsibility of the City to ensure compliance with program regulations, applicable federal and local statutes, grant requirements, and terms and conditions of grant awards. Monitoring requirements vary based on the type of housing (workforce housing versus affordable housing), and the type of funding in the project.

### A. WORKFORCE HOUSING

Since adoption in October 2015, inclusionary zoning has required the creation of workforce units (rental or ownership) or a fee-in-lieu payment for projects with ten or more dwelling units. Monitoring of inclusionary zoning commences during the review of certificates of occupancy. Projects that provide workforce units establish a workforce housing agreement with the City requiring workforce units and unit features be comparable to market-rate units. The agreement is then filed as part of the property deed. Projects that choose to provide a fee-in-lieu pay the annually adjusted inclusionary zoning fee (per unit or partial unit) into the Jill C. Duson Housing Trust Fund at time of issuance of a certificate of occupancy. As of 2024, a total of 145 workforce units have been created and are being monitored by the City.

For rental housing, staff works with property managers to set maximum rent and income limits (provided annually by the US Department of Housing and Urban Development (HUD) guidelines based on bedroom size). Before a tenant may lease a workforce unit, or renew their lease, they must be income-qualified by the City of Portland. Income qualification requires the completion of the Income Verification Form, forwarding two recent pay stubs (or similar documents), and a copy of the lease agreement. After receipt of these documents, staff reviews and confirms if the tenant(s) income qualifies and confirm the amount of the monthly rent within the lease.

For workforce homeownership projects, staff works with the developer to determine the maximum sale price of each workforce unit. The maximum sale price calculation consists of the mortgage payment, less real estate taxes, less mortgage insurance, less condo fees, less homeowner's insurance, less utilities. During the resale of a unit, staff recalculates the maximum sale price for the seller. As with rental units, each household is income-qualified to ensure compliance with income guidelines.

### B. HOME

Affordable housing projects that receive HOME funding are required to be monitored by the City to ensure compliance with regulations established by the U.S. Department of Housing and Urban Development (HUD). Monitoring includes confirming the number and type of HOME-assisted units, confirming units are leased to households at or below the HOME income limits for their household size, ensuring the rents plus tenant-paid utilities do not exceed rent limits, ensuring utility costs are accurate, and ensuring exceptions are only allowed when households also receive project-based vouchers. Additionally, the City has a memorandum of agreement with MaineHousing, to provide annual on-site property inspections, which is another HOME program requirement. The total number of households requiring annual HOME monitoring has grown from two households in 2000 to 146 households in 2024.

### **C. HOUSING TRUST FUND AND AFFORDABLE HOUSING TAX INCREMENT FINANCING UNITS**

Though not as extensive as the monitoring required for HOME units, affordable housing projects that receive Housing Trust Funds and/or Affordable Housing Tax Increment Financing (TIF) are also required to be monitored by the City to ensure compliance with income and rent limits. Compliance for rental units includes ensuring units are leased to households at or below set income limits for their household size, and ensuring the rents plus tenant-paid utilities do not exceed rent limits. For homeownership units, potential homebuyers are also required to establish income eligibility.

From 2011 to 2024, 16 residential housing projects were approved for a subsidy from the Housing Trust Fund equaling a total of 779 households requiring annual monitoring to ensure units are occupied by households that earn at or below the agreed-upon area median income, and the maximum sale price or rent is restricted in a similar manner. From 2007 to 2024, 25 residential housing projects with 1,437 households received Affordable Housing Tax Increment Financing (AHTIF). At least 33% of the units in these projects are required to be monitored annually to ensure units are occupied by households that earn at or below the agreed-upon area median income and the rent is similarly restricted. To compete for limited 9% federal Low Income Housing Tax Credit (LIHTC) subsidy funding, developers are more frequently requesting AHTIFs to ensure success in the scoring process within their subsidy funding requests.