PLANNING DECISIONS
Research & Planning

Analysis of the Impediments to Fair Housing Choice

Lewiston and Auburn, Maine | 2013

Prepared for the Cities of Lewiston and Auburn

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Table of Contents

Executive Summary 1
Introduction 3
Review of Fair Housing Laws 4
Lewiston and Auburn Policies 6
Market Overview 14
Interview Summary 41
Data on Discrimination 45
Summary of Impediments 49
Recommendations 50
Appendix A: Interviews & Public Process 53

EXECUTIVE SUMMARY

This Analysis of Impediments combines the cities of Lewiston and Auburn, Maine. Auburn's last Analysis of Impediments was completed in 2005, and Lewiston's in 2006. The two cities are located next to each other in Androscoggin County, Maine, and receive direct federal funding from the Department of Housing and Urban Development (HUD). This analysis looks at protected groups in Lewiston and Auburn CDBG target areas, which are primarily in their adjoining downtowns.

Since 2006, studies in both cities have shown the need to replace unsafe downtown housing, improve landlord/tenant communications, encourage apartment rehabilitation and reconstruction, and increase access to public transportation. Below is a summary of issues and recommendations from this analysis.

Demographics
From 2001 to the present, approximately 4,000 immigrants (referred to as "New Mainers") have moved to Auburn and Lewiston. Most of these immigrants are secondary immigrants from Somalia, relocating from their initial placement elsewhere in the United States. This new population is not evenly distributed; of the Black/African American population in Lewiston and Auburn (combined), 61% live in the Lewiston target area. There are considerable cultural and language barriers between New Mainers and landlords in both cities, especially Lewiston. As tenants, many New Mainers lack information about their rights and responsibilities, and landlords can exploit language barriers.

Lewiston and Auburn face a number of demographic challenges. In Lewiston, 15.1% of the population between 5 and 17 has a disability, and of these, 85% have a cognitive difficulty. Maine Human Rights Commission data shows that disability-related housing complaints far outnumber other types of complaints for both cities. The Maine Human Rights Commission includes recipients of public assistance in its list of groups protected against discrimination. In April 2013, 35.6% of Lewiston's population received SNAP assistance; in Auburn, 26% of the population.

Housing
A sharp decline in housing prices in the mid-2000s increased the affordability of housing in both cities. The issuance of mortgages fell to all groups after 2006, but decline among blacks was greater than among other groups. Part of the reason for this may be that many black New Mainers are Muslim, and local mortgage originators may not have loan products to meet their needs.

Rental Housing
During the recent recession, rent levels continued to rise in Lewiston and Auburn (although modestly), while incomes stayed the same. The rental housing stock in both cities dates from

the days of high-density downtown mill jobs, and rental housing built before 1940 accounts for more than two-thirds of total rental housing in the target areas. Many landlords don't invest in maintaining rental properties, leading to deterioration.

Summary of Recommendations

After reviewing this analysis, the cities of Lewiston and Auburn will work together to create an ongoing series of landlord and tenant information and training workshops, targeted at specific groups (including New Mainers and tenants with disabilities). In addition, city staff and partners will visit elementary schools each year during Fair Housing Month, and distribute posters about tenant rights and responsibilities in local languages. To help increase the number of mortgages to New Mainer families, the cities will work with local and national lenders to identify culturally appropriate home financing products, and advertise them to the community.

INTRODUCTION

Purpose of Study

The purpose of this study is to identify impediments to fair housing choice in Auburn and Lewiston, Maine, and to identify strategies to overcome these impediments.

The United States Department of Housing and Urban Development (HUD) defines impediments to fair housing choice to be:

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin which restrict housing choices or the availability of housing choices
- Any actions, omissions, or decisions which have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status, or national origin.

The cities of Lewiston and Auburn, located next to each other in Androscoggin County, Maine, receive direct federal funding from the Department of Housing and Urban Development (HUD) to administer programs which include:

- Community Development Block Grant (CDBG)
- Home Investment Partnership (HOME)

In this role as so-called "Entitlement" communities, the cities are obligated under the federal Fair Housing Act and HUD regulation to affirmatively further fair housing. Although this obligation is not defined in statute, HUD defines it in regulation as *"requiring a grantee [State and Entitlement community] to:*

- *Conduct an analysis to identify impediments to fair housing choice within the jurisdiction*
- *Take appropriate actions to overcome the effects of any impediments identified through the analysis*
- *Maintain records reflecting the analysis and actions taken in this regard.*

Auburn's prior Analysis of Impediments to Fair Housing Choice was conducted in 2005, and Lewiston's in 2006. This report updates those reports and fulfills both Lewiston and Auburn's HUD requirements as Entitlement communities.

REVIEW OF FAIR HOUSING LAWS

Federal Fair Housing Laws

Congress passed the Fair Housing Act in 1968. That Act has been amended several times since. Basic facts about the Fair Housing Act are summarized on HUD's web site[1], excerpts of which are given below.

What Housing Is Covered?
The Fair Housing Act covers most housing. In some circumstances, the Act exempts owner-occupied buildings with no more than four units, single-family housing sold or rented without the use of a broker, and housing operated by organizations and private clubs that limit occupancy to members.

What Is Prohibited?
In the sale and rental of housing: No one may take any of the following actions based on race, color, national origin, religion, sex, familial status or handicap:

- Refuse to rent or sell housing
- Refuse to negotiate for housing
- Make housing unavailable
- Deny a dwelling
- Set different terms, conditions or privileges for sale or rental of a dwelling
- Provide different housing services or facilities
- Falsely deny that housing is available for inspection, sale, or rental
- For profit, persuade owners to sell or rent (blockbusting) or
- Deny anyone access to or membership in a facility or service (such as a multiple listing service) related to the sale or rental of housing.

In mortgage lending: No one may take any of the following actions based on race, color, national origin, religion, sex, familial status or handicap (disability):

- Refuse to make a mortgage loan
- Refuse to provide information regarding loans
- Impose different terms or conditions on a loan, such as different interest rates, points, or fees
- Discriminate in appraising property
- Refuse to purchase a loan or
- Set different terms or conditions for purchasing a loan.

In addition: It is illegal for anyone to:

[1] *http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/FHLaws/yourrights*

- Threaten, coerce, intimidate or interfere with anyone exercising a fair housing right or assisting others who exercise that right
- Advertise or make any statement that indicates a limitation or preference based on race, color, national origin, religion, sex, familial status, or handicap. This prohibition against discriminatory advertising applies to single-family and owner-occupied housing that is otherwise exempt from the Fair Housing Act.

Additional Protection: If you have a disability, your landlord may not:

- Refuse to let you make reasonable modifications to your dwelling or common use areas, at your expense, if necessary for the disabled person to use the housing. (Where reasonable, the landlord may permit changes only if you agree to restore the property to its original condition when you move.)
- Refuse to make reasonable accommodations in rules, policies, practices or services if necessary for the disabled person to use the housing.

State Fair Housing Laws

Maine's Human Rights Act protects all of the groups listed in the federal law, and adds two additional groups – those who discriminated against due to their sexual orientation, and those discriminated against because they receive public assistance. The Maine Human Rights Commission summarizes the housing protections as follows[2]:

- It is illegal to discriminate against any person because of race, color, religion, national origin, ancestry, sex, sexual orientation, disability, familial status, or receipt of public assistance.

- Covered fair housing activities include oral or written inquiries, sale or rental of housing/residential lots, advertisements, financing of housing, provision of real estate brokerage services, appraisal of housing, blockbusting and steering, harassment, and unequal terms and conditions of housing.

- As of September 1, 2012, the law's protection is being expanded to cover someone who is an "aggrieved person" (defined as "any person who claims to have been subject to unlawful discrimination").

[2] *http://www.maine.gov/mhrc/guidance/fair_housing.htm*

LEWISTON AND AUBURN POLICIES

City of Lewiston

In addition to its 2006 Analysis of Impediments to Fair Housing, Lewiston's downtown has been the subject of several studies – both municipal and community-based - over the last five years. Several common themes have emerged: replace unsafe downtown housing, improve landlord/tenant communications, encourage apartment rehabilitation and reconstruction, and increase access to public transportation. After downtown apartment fires in April/May 2013 left over 200 people homeless, Lewiston has aggressively moved forward with its plan to tear down vacant, abandoned buildings, many of which were low-quality apartments built to house mill workers in the late 19th and early 20th century. There is a perception that while there is plenty of low-cost housing in Lewiston, much of it is in older, poorly built structures that are safety hazards for tenants and neighborhoods.

Although most of the attention in Lewiston is focused on the safety hazards of downtown rental housing, there are several general affordable-housing policy changes since the 2006 Analysis of Impediments:

- **Changes in downtown density**: Previously, the Downtown Residential District had a general minimum of 1,500 square feet of net lot area per dwelling unit. However, there was a density bonus provision which allowed 1,000 square feet of net lot area per dwelling unit for projects in which 25% of the tenants were low and moderate income households. Because city staff lacked an effective way to track compliance with the density bonus provision, the bonus was eliminated. At the same time, the City reduced the general minimum from 1,500 square feet to 1,250 square feet within the district.
- **Lodging Houses:** The city create a new "Lodging House" definition that combines the previous categories of lodging house, shelter, and boarding house. At least two new developments have been created in this group.
- **Development Grid:** The city has created a comprehensive use grid for development: http://www.lewistonmaine.gov/DocumentCenter/Home/View/249
- **Disorderly Property Ordinance**: Lewiston's mayor is proposing a "disorderly house" ordinance, which would require landlords to address tenants who disturb their neighbors or commit crimes. Owners of disorderly properties would be required to meet with city officials and police to come up with solutions.[3]

Beyond specific zoning changes, the City of Lewiston has had a number of studies of housing policy in the last ten years. Starting with the most recent, those studies include:

[3] http://www.sunjournal.com/news/lewiston-auburn/array/array/array/array/1363768

Lewiston Comprehensive Plan (2013)
In Process

Riverfront Master Plan (2012)[4]

- Focused on developing new market rate residential units in Bates Mill, Continental Mill, and Oxford Street
- Sees a potential for 110-210 market-rate residential units in downtown Lewiston over the next five years

Strategic Plan for the City of Lewiston (2010)[5]
Selected Strategies

- Improve, create, and maintain mixed-income housing.
- Review data, look for potential CDBG-eligible areas
- Identify properties that negatively impact neighborhoods, work with residents to address concerns
- Facilitate replacement of unsafe housing with safe housing
- Complete tenement and sprinkler inspections
- Work to implement 10-year plan to end homelessness
- Consider additional incentives to encourage rehab and re-construction of substandard, unsafe properties

Lewiston Auburn Homelessness Needs Assessment Report (2009)[6] and The 10 Year Plan to Eliminate Homelessness in Lewiston and Auburn (2009)[7]
Challenges Identified

- There is a shortage of shelter beds
- There is confusion in the voucher program
- There is exploitation in the world of "couch-surfing"
- There is a job/incomes problem
- The housing stock is old and in poor condition
- Homeless people need help reintegrating into society

Selected Strategies

- Prevention – addressing the broad conditions that foster homelessness
- Early intervention – identifying and helping individuals at immediate risk of homelessness
- Crisis response – ensuring that emergency food, shelter, health care, are available
- Permanent affordable housing – achieving reintegration into the community

[4] http://www.lewistonmaine.gov/DocumentCenter/Home/View/2350
[5] http://www.lewistonmaine.gov/DocumentCenter/Home/View/804
[6] http://www.unitedwayandro.org/media/Needs_Assessment_for_Lewiston_Auburn.pdf
[7] http://www.unitedwayandro.org/media/Plan_to_End_Homelessness_in_Lewiston_Auburn.pdf

Downtown Neighborhood Action Plan (2009)[8]
Developed by the Downtown Neighborhood Task Force
Selected Recommendations

- Develop a Registration/Business Licensing program for rental property owners.
- Increase Landlord/voucher holder communications about conditions, behaviors and standards (for both landlords and tenants)
- Create a forum for downtown landlords to exchange ideas and information
- Create a new loan program using CDBG funds that encourages mixed-use developments in the downtown area.
- Use grants or loans to encourage affordable units in apartment rehabilitation or reconstructions
- Develop a formal policy on development of cooperative housing
- Promote condo conversion, which can minimize risk by being rented as apartments
- Facilitate the replacement of unsafe housing, and commission a scientific, detailed study of downtown housing conditions (too many housing condition reports are based on assumptions or haphazard inspections)

The People's Downtown Master Plan (2008) [9]
Project of Visible Communities (Lewiston downtown resident organization)
Priorities

- Expand affordable public transit
- Improve and create more safe, well maintained, truly affordable housing
- Establish accessible and free community center for persons of all ages
- Increase job opportunities and training for downtown residents.

2006 Analysis of Impediments to Fair Housing in the City of Lewiston
Issues

- Landlord lack of knowledge
- Landlord bias
- Bias among neighboring tenants
- Tenants don't know their rights
- How to deal with tenants who have difficulty living independently
- Language barriers for immigrants
- Problems with housing stock
- Problems with lack of resources
- Financial literacy for tenants and homeowners
- Transportation – need nighttime and weekend runs

Strategies

- Educate landlords about fair housing and lead paint laws.

[8] http://www.lewistonmaine.gov/DocumentCenter/Home/View/803
[9] http://www.lewistonmaine.gov/DocumentCenter/Home/View/802

- Promote financial education for tenants and recent in-migrants
- Provide lead paint services
- Create a broad-based forum and planning group for housing solutions in Lewiston

Table 1: Barriers and Strategies from 2006 Lewiston Analysis of Impediments

Issues	Strategies	2006-ongoing
-Landlord lack of knowledge -Landlord bias -Bias among neighboring tenants -Tenants don't know their rights -How to deal with tenants who have difficulty living independently -Language barriers for immigrants -Problems with housing stock -Problems with lack of resources -Financial literacy for tenants and homeowners -Transportation – need nighttime and weekend runs	Educate landlords about fair housing and lead paint laws.	232 landlords were trained, and 185 landlords received certification in RRP
	Educate tenants about fair housing and lead paint laws.	Trained 144 Somali-Somali Bantu in tenant rights, lead hazards and proper cleaning techniques
	Promote financial education for tenants and recent in-migrants	Trained 3 immigrant households in financial literacy and 1 family purchased a home and received a Sharia-style loan from the City for affordability
	Provide lead paint services	Created 114 lead safe units between May 1, 2009 and April 30, 2012
	Create a broad-based forum and planning group for housing solutions in Lewiston	The majority of the housing issues in Lewiston are in the city's downtown core, which is also the local CDBG target area (Census Tracts 201-2014) where 70% of the households are low-income. There are several broad-based collaboratives that operate within this area to information planning for housing solutions in Lewiston of which the city is an active participant, including the Lewiston-Auburn Alliance for services to the homeless (2006-2007), Healthy Homes Healthy Families (2008), Downtown Neighborhood Action Committee (2009), Neighborhood Housing League (2009), Collective Impact (2012) and Community Concepts, Inc., a NeighborWorks grantee, which moved corporate offices and developed housing downtown.

City of Auburn

Auburn has some of the same housing issues as Lewiston, albeit on a smaller scale. Its 2005 Analysis of Impediments to Fair Housing recommended landlord/tenant education and interpreter services, and Auburn's 2010 Comprehensive Plan recommends maintaining the

safety of older housing, establishing a housing advocacy committee, and creating more new affordable housing units. In response to the fires in Lewiston, Auburn has also created a list of older residential buildings to inspect for safety issues. The 2005 Auburn study noted a few regulatory issues in the city – a status report is provided below.

Table 2: Regulatory Issues Noted in Auburn's 2005 Analysis of Impediments to Fair Housing

2005	***Status (2013)***
"Has minimum building size requirements that do not exceed local housing or health code"	*Zoning does have a minimum size of 600 square feet for single-family homes. No minimum size for multi-family.*
"Has no impact fees, but has a recreation fee based on the number of units in a new subdivision, and can waive those fees"	*Still accurate – and recreation fees are almost always waived.*
"Does not have a housing rehab code, but uses the BOCA code"	*Now uses the Maine Uniform Building and Energy Code, which does allow for some rehab variation. The City of Auburn Home Improvement Program home rehab must comply with that program's rehab standards*[10]
"Allows manufactured housing in all residential zones if it meets all the standards as a stick built home. There are overlay districts where mobile homes are allowed "as a right"	*Not allowed in all zones, but overlay districts allow them throughout much of the city.*
"Has modified infrastructure standards to reduce the cost of housing"	*"Planned Unit Development" allows clustering and reduced frontages. Setbacks have been reduced in urban core, creating more buildable lot area. Has not affected density much.*
"Does not give "as a right" density bonuses to offset the cost of building, except in cluster housing projects"	*Still Accurate*
"Performs housing development reviews by all relevant departments concurrently"	*Still Accurate*
"Has established time limits for government review and approval or disapproval"	*Most Subdivisions (or multi-family development) can be approved In 30-60 days*
"Allows "Accessory Apartments"	*Two-family units allowed in all residential zones (accessory apartments are defined as two-family units in Auburn)*

[10] http://www.auburnmaine.gov/Pages/Residents/Home-Improvement-Programs

Auburn has also changed its policies to allow rooming or board houses in residential zones. This policy was created in response to multi-family rental owners creating illegal rooming houses without permits. One new rooming house has been created under this new system.[11]

Table 3: Barriers and Strategies from 2005 Auburn Analysis of Impediments

Issue	Strategy	Status (2013)
Lack of understanding by landlords about Federal, State and local fair housing laws.	Provide information to landlords using a variety of media and organizational contact.	Accomplished.
Lack of understanding of people with mental illness.	Offer landlord training	Accomplished.
There is a problem with limited English proficiency.	Provide language training and fund interpreter services.	Not accomplished.
Lack of knowledge of the laws regarding reasonable accommodations and modifications.	Provide written information to landlords using a variety of media, organizational contact, and training.	Accomplished.
Discrimination based on receipt of public assistance.	Post notices in a variety of locations for both tenants and landlords	Accomplished.

City of Auburn Comprehensive Plan (2010)[12]

Selected Goals

- Maintain and enhance the existing housing stock throughout Auburn's neighborhoods
- Support the continued development of subsidized and other affordable housing to meet the needs of low-income individuals and families.

New Auburn Master Plan (2009)[13]

New Auburn is one of Auburn's CDBG Target Areas

Selected Goals

- Maintain the quality of the existing owner-occupied housing stock by providing financial assistance to low and moderate-income property owners
- Establish flexible zoning and land use regulations designed to promote private development and rehabilitation
- Support owner-occupied small-scale rental housing as a positive part of these neighborhoods
- Support the establishment of an Auburn housing advocacy committee to develop and oversee housing related projects and programs

[11] Auburn City Clerk's Office, May 2013.
[12] http://www.auburnmaine.gov/CMSContent/Planning/Comprehensive_Plan_FINAL_Approved_4_19_11.pdf
[13] http://www.auburnmaine.gov/CMSContent/Planning/Comprehensive_Plan_FINAL_Approved_4_19_11.pdf

- Assure that the existing rental housing stock is well maintained and well managed

Lewiston Auburn Homelessness Needs Assessment Report (2009)[14] and The 10 Year Plan to Eliminate Homelessness in Lewiston and Auburn (2009)[15]

Challenges Identified

- There is a shortage of shelter beds
- There is confusion in the voucher program.
- There is exploitation in the world of "couch-surfing"
- There is a job/incomes problem
- The housing stock is old and in poor condition
- Homeless people need help in reintegrating into society

Selected Strategies

- Prevention – addressing the broad conditions that foster homelessness
- Early intervention – identifying and helping individuals at immediate risk of homelessness
- Crisis response – ensuring that emergency food, shelter, health care, are available
- Permanent affordable housing – achieving reintegration into the community

City of Auburn Analysis of Impediments to Fair Housing (2005)

Issues Identified

- Lack of understanding by landlords about federal, state and local fair housing laws.
- Lack of understanding of people with mental illness.
- There is a problem with limited English proficiency.
- Lack of knowledge of the laws regarding reasonable accommodations and modifications.
- Discrimination based on receipt of public assistance.

Strategies

- Provide information to landlords using a variety of media and organizational contact.
- Offer landlord training
- Provide language training and fund interpreter services.
- Provide written information to landlords using a variety of media, organizational contact, and training.
- Post notices in a variety of locations for both tenants and landlords

[14] http://www.unitedwayandro.org/media/Needs_Assessment_for_Lewiston_Auburn.pdf
[15] http://www.unitedwayandro.org/media/Plan_to_End_Homelessness_in_Lewiston_Auburn.pdf

Conclusion

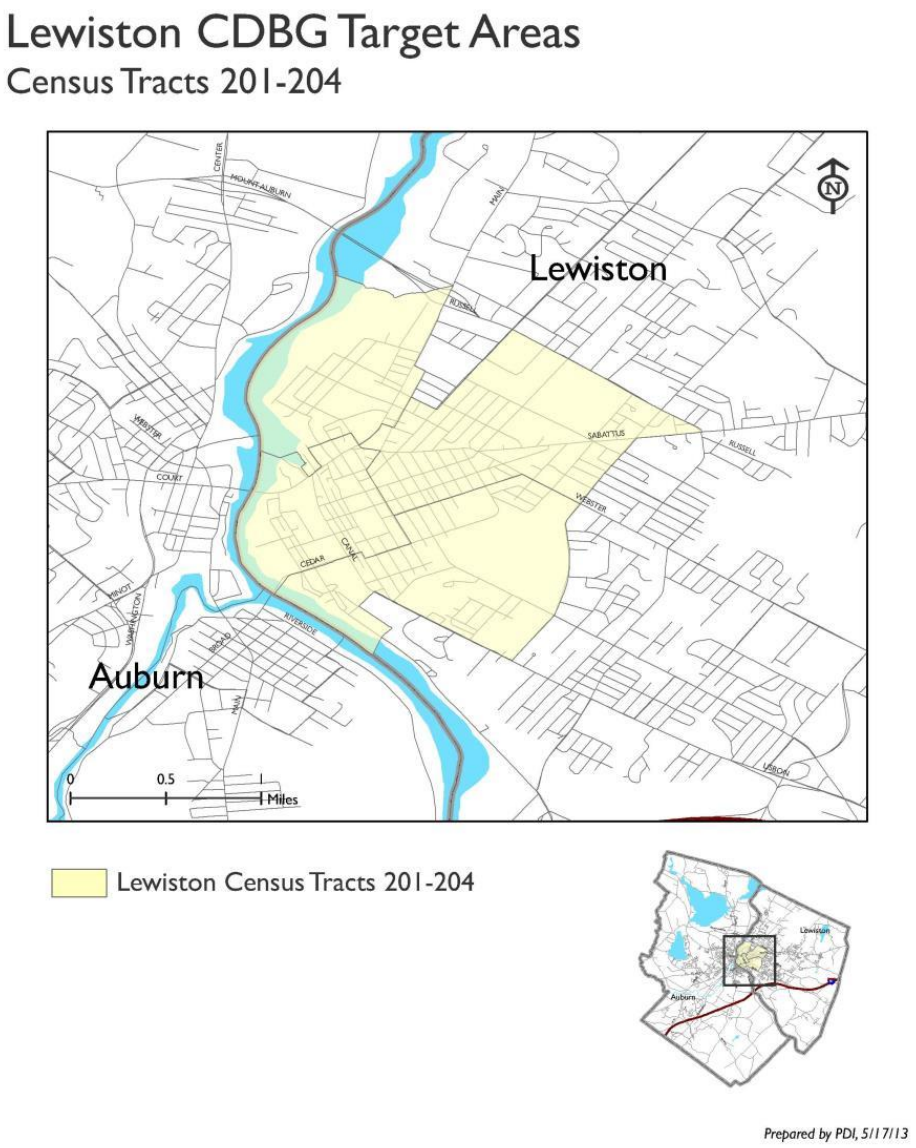
The preceding narrative shows that both Lewiston and Auburn have ongoing concerns about the availability of decent and affordable housing to its citizens, and both have created proactive policies and programs to address the issue. This report updates the information in these past reports, and provides the opportunity to revisit and revise policies to make them more effective. The following sections of this report provide an overview of market conditions in Lewiston and Auburn, provide evidence from testing and interviews about fair housing issues in both cities, summarize the findings about fair housing impediments, and provide recommendations.

MARKET OVERVIEW

CDBG Target Areas

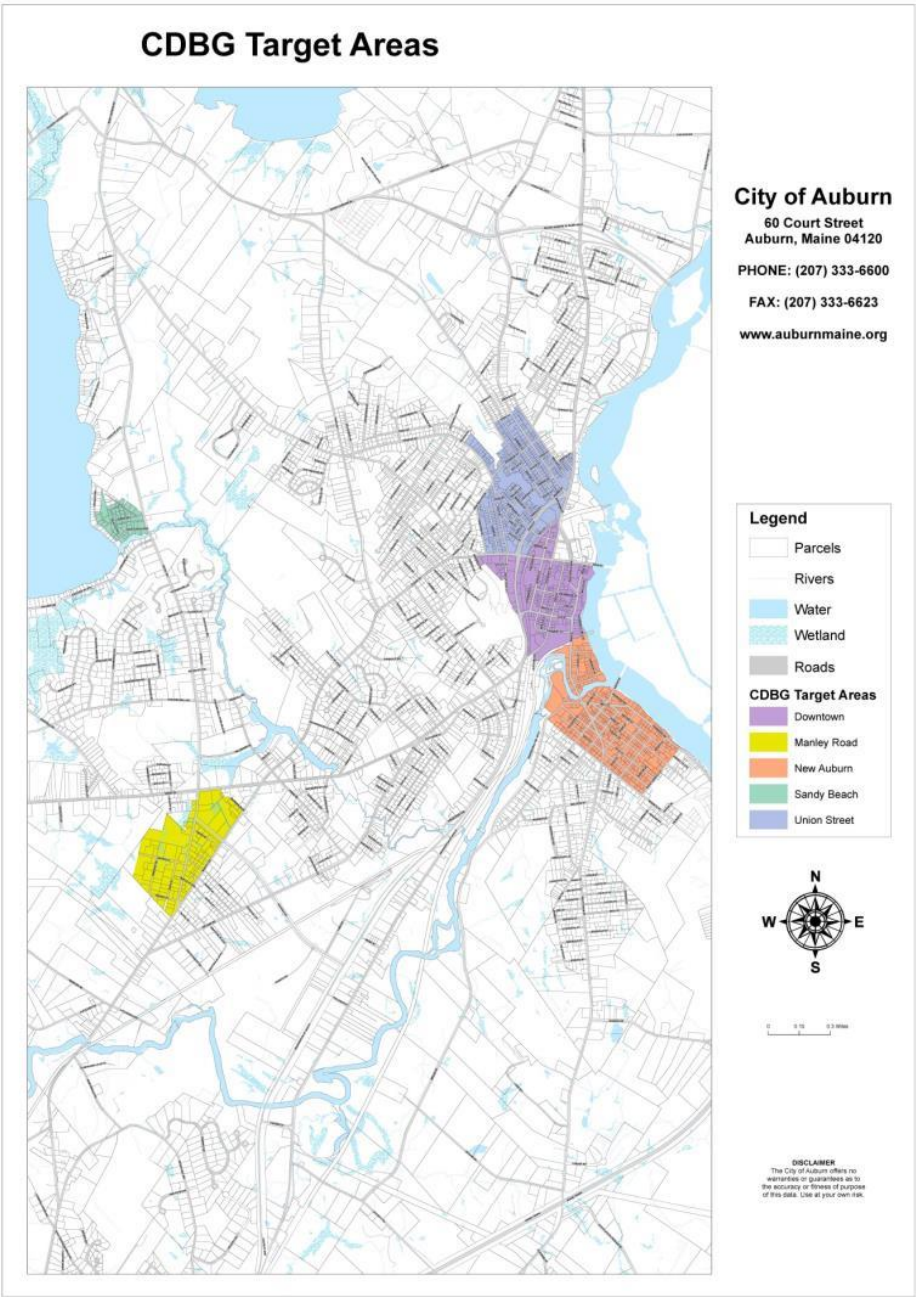
In 2010, Lewiston had a total population of 36,592. Lewiston's CDBG target area is made up of Census Tracts 201-204, located in the downtown area. The four census tracts make up 34.4% of Lewiston's total population, and 22.3% of the population of the two cities combined.

Figure 1: Lewiston CDBG Target Areas



In 2010, Auburn had a total population of 23,055. Auburn's CDBG Target Areas are New Auburn, Downtown, Union St, Sandy Beach and Manley Road. The areas are based on blighted conditions, and designated by a 2010 urban conditions study by the Community Development Department. Although they are not surrounded by a municipal or census boundary, these neighborhoods are located within the following census tracts: 101, 103, 104, 105 and 108. These census tracts make up 53.4% of Auburn's total population, and 14% of the two cities combined.

Figure 2: Auburn CDBG Target Areas



Housing

In both Auburn and Lewiston, housing prices are increasingly affordable when compared to each city's median income. This is due to a dramatic drop in housing prices over the past several years – in the mid-2000s, a person making the median income in each city could not have afforded to buy a house at the median sale price. The same cannot be said for rental prices; renter households were less likely to be able to afford an apartment in 2011 than 2006. This is because rent levels continued to rise in Lewiston and Auburn (although modestly), while incomes stayed the same through the recession. Across both cities (in and out of target areas), more than three-quarters of renters who make less than $20,000/year spend 30% or more of their income on housing. While target areas have higher concentrations of low-income households, low-income renters with high housing costs live throughout both cities.

The combination of relatively modest rents (a quarter less than nearby Portland, see Table 5); relatively old rental stock (Table 8); and a relatively high vacancy rate (see Table 11); leads to a situation where landlords do not invest in maintaining their properties, deterioration occurs, and fires happen.

Housing Cost

Table 4: Housing Prices

	2006	2011	% Change
Auburn			
Median Income	$40,525	$40,307	-0.5%
Income Needed for Median Price	$54,398	$37,347	-31.3%
Median Sale Price	$149,000	$113,150	-24.1%
Lewiston			
Median Income	$32,659	$33,124	1.4%
Income Needed for Median Price	$55,550	$37,918	-31.7%
Median Sale Price	$147,500	$115,000	-22.0%
Portland			
Median Income	$40,797	$42,558	4.3%
Income Needed for Median Price	$75,663	$68,158	-9.9%
Median Sale Price	$225,000	$217,500	-3.3%

Source: Maine State Housing Authority

Table 5: Average 2 Bedroom Rent with Utilities

	2006	2011
Auburn	$730	$769
Lewiston	$728	$756
Portland	$1,061	$1,089

Source: Maine State Housing Authority

Table 6: Percent of Renter Households Unable to Afford Average 2 BR Rent 2008-2011

	2008	**2011**
Auburn	55.2%	55.9%
Lewiston	60.9%	62.4%
Portland	63.1%	64.4%

Source: Maine State Housing Authority

Table 7: Rental Households Paying 30% or More of Income in Housing Costs, 2011

Household Income	**Lewiston Target Area**	*% of Total*	**Remainder of Lewiston**	*% of Total*	**Auburn Target Area**	*% of Total*	**Remainder of Auburn**	*% of Total*	**Androscoggin County** (minus Lewiston and Auburn)	*% of Total*
Less than $20,000	1,814	*81.6%*	658	*75.5%*	821	*77.8%*	305	*89.7%*	721	*77.9%*
$20,000 to $34,999	435	*47.6%*	563	*72.9%*	315	*56.1%*	159	*53.2%*	411	*62.7%*
$35,000 to $49,999	0	*0.0%*	57	*13.5%*	9	*2.5%*	68	*25.2%*	48	*13.5%*
$50,000 or more	0	*0.0%*	43	*11.5%*	0	*0.0%*	4	*1.4%*	39	*6.5%*

Source: ACS 2007-2011

Age and Safety of Housing Stock

The rental housing stock in both cities dates from the days of high-density downtown mill jobs. In both cities, rental housing built before 1940 accounts for more than two-thirds of total rental housing in the target areas. Outside of target areas, the percentage of rental housing built before 1940 is between 22% and 26%.

Over 80% of pre-1940 rental housing in target areas has between two and nineteen units – indicating that most units are in "triple-decker" rental housing, which are large house-style apartment buildings subdivided into multiple units.

Older housing is more likely to have lead paint, and the Lewiston target area has three times the state average of children with lead poisoning. Over 50% of lead poisoning in this area occurs among immigrant children, and 90% occurs in rental housing. Maine public health nurses have determined that the lead poisoning is related to housing.[16] In addition, the presence of bedbugs and cockroaches is increasing. Due to the poverty levels in this area, many residents are focused on basic needs, and not on pest control or lead paint testing - and New Americans in this area may not be aware U.S. pest-control methods, or the need to inspect donated

[16] from Maine CDC data portal, www.gateway.maine.gov

mattresses and furniture for bedbugs. They may also not be aware that the landlord is responsible for fixing housing problems, decreasing communication between the tenant and landlord.

"Healthy Androscoggin", a joint Lewiston/Auburn public health committee formed in 2008, is beginning a project that will help the reduce the incidence of lead poisoning and pest infestation in the Lewiston Target Area through prevention, education, and self-advocacy empowerment. Partners include the cities of Lewiston and Auburn, Maine CDC, Pine Tree Legal, Lewiston's Neighborhood Housing League, public health professionals, the United Somali Woman of Maine, and Maine Cooperative Extension.[17]

Fires

Over the course of a week from April-May 2013, nine buildings in downtown Lewiston burned down due to three separate arson fires. These fires destroyed 77 apartment units, and left over 200 people homeless. At least 29 of the units in one building had federal subsidies, and almost all of the fire victims were refugees from Africa.[18] As a result, Lewiston has designated four community resource officers to inspect the 86 properties on the city's abandoned building list,[19] and the Department of Corrections is supplying laborers to help Lewiston board up condemned properties.

After these inspections, Lewiston now has five buildings with 17 apartment units slated for demolition (in addition to the 77 units lost in the fire). Lewiston had already demolished 16 buildings (with 58 units) from 2010 to 2012. This loss of housing will affect vacancy rates and housing availability, and also the character of the neighborhoods in downtown Lewiston. HUD has waived subsidy application requirements for families impacted by the fire, and fast-tracked rental subsidies.[20] The United Way of Androscoggin County raised over $180,000 to help displaced residents,[21] and the U.S. Small Business Administration is offering a low-interest disaster loan program for residents and businesses affected by the fire.[22] As of June 2013, all displaced families had been rehoused in either Lewiston or Auburn.

Auburn has also created a list of at least 65 buildings to inspect and patrol.[23]

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[17] Healthy Androscoggin, 2013.
[18] "Faces of the Fires," Portland Press Herald, May 9 2013
[19] http://bangordailynews.com/2013/05/07/news/lewiston-auburn/lewiston-police-inspect-abandoned-tenements/
[20] http://www.sunjournal.com/news/lewiston-auburn/2013/05/08/housing-fair-seeks-help-fire-victims/1360777
[21] http://www.pressherald.com/news/a-place-for-lewistons-displaced_2013-05-18.html
[22] http://bangordailynews.com/2013/06/02/news/lewiston-auburn/mayor-says-disaster-loans-will-help-downtown-lewiston/
[23] http://www.wcsh6.com/news/article/243988/2/After-Lewiston-fires-Auburn-steps-up-building-patrols

Table 8: Age of Rental Stock, 2011

	Lewiston Target Area	% of Total	Remainder of Lewiston	% of Total	Auburn Target Area	% of Total	Remainder of Auburn	% of Total	**Androscoggin County** (minus Lewiston and Auburn)	% of Total
Built 2000 or later:	80	1.8%	142	4.7%	23	0.9%	46	3.3%	196	6.3%
Built 1980 to 1999:	83	1.9%	705	23.5%	196	7.9%	562	40.5%	1,105	35.6%
Built 1960 to 1979:	625	14.1%	786	26.1%	259	10.4%	364	26.2%	734	23.7%
Built 1940 to 1959:	621	14.0%	596	19.8%	295	11.9%	106	7.6%	229	7.4%
Built 1939 or earlier:	3,030	68.3%	777	25.8%	1,710	68.9%	309	22.3%	836	27.0%
TOTAL	4,439		3,006		2,483		1,387		3,100	

Source: ACS 2007-2011

Table 9: Age of Rental Housing Stock by Unit Type, 2011

	Lewiston Target Area	% of Total	Remainder of Lewiston	% of Total	Auburn Target Area	% of Total	Remainder of Auburn	% of Total	**Androscoggin County** (minus Lewiston and Auburn)	% of Total
Built 2000 or later:	80		142		23		46		196	
1, detached or attached	19	23.8%	142	100.0%	3	13.0%	26	56.5%	89	45.4%
2 to 4	0	0.0%	0	0.0%	20	87.0%	20	43.5%	90	45.9%
5 to 19	31	38.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
20 to 49	9	11.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
50 or more	21	26.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Mobile home, boat, RV, van, etc.	0	0.0%	0	0.0%	0	0.0%	0	0.0%	17	8.7%
Built 1980 to 1999:	83		705		196		562		1,105	
1, detached or attached	14	16.9%	89	12.6%	38	19.4%	34	6.0%	101	9.1%
2 to 4	34	41.0%	67	9.5%	60	30.6%	77	13.7%	295	26.7%
5 to 19	12	14.5%	425	60.3%	21	10.7%	216	38.4%	115	10.4%
20 to 49	11	13.3%	33	4.7%	0	0.0%	171	30.4%	109	9.9%
50 or more	0	0.0%	36	5.1%	53	27.0%	54	9.6%	0	0.0%
Mobile home, boat, RV, van, etc.	12	14.5%	55	7.8%	24	12.2%	10	1.8%	485	43.9%

	Lewiston Target Area	% of Total	Remainder of Lewiston	% of Total	Auburn Target Area	% of Total	Remainder of Auburn	% of Total	Androscoggin County (minus Lewiston & Auburn)	% of Total
Built 1960 to 1979:	625		786		259		364		734	
1, detached or attached	121	19.4%	93	11.8%	24	9.3%	16	4.4%	169	23.0%
2 to 4	141	22.6%	291	37.0%	88	34.0%	39	10.7%	159	21.7%
5 to 19	183	29.3%	321	40.8%	75	29.0%	71	19.5%	83	11.3%
20 to 49	25	4.0%	56	7.1%	8	3.1%	102	28.0%	41	5.6%
50 or more	117	18.7%	0	0.0%	64	24.7%	96	26.4%	8	1.1%
Mobile home, boat, RV, van, etc.	38	6.1%	25	3.2%	0	0.0%	40	11.0%	274	37.3%
Built 1940 to 1959:	621		596		295		106		229	
1, detached or attached	22	3.5%	185	31.0%	27	9.2%	70	66.0%	62	27.1%
2 to 4	310	49.9%	304	51.0%	170	57.6%	36	34.0%	89	38.9%
5 to 19	255	41.1%	100	16.8%	49	16.6%	0	0.0%	23	10.0%
20 to 49	9	1.4%	0	0.0%	22	7.5%	0	0.0%	19	8.3%
50 or more	25	4.0%	7	1.2%	27	9.2%	0	0.0%	0	0.0%
Mobile home, boat, RV, van, etc.	0	0.0%	0	0.0%	0	0.0%	0	0.0%	36	15.7%
Built 1939 or earlier:	3,030		777		1,710		309		836	
1, detached or attached	51	1.7%	155	19.9%	94	5.5%	29	9.4%	306	36.6%
2 to 4	1,234	40.7%	535	68.9%	886	51.8%	138	44.7%	383	45.8%
5 to 19	1,369	45.2%	87	11.2%	558	32.6%	88	28.5%	67	8.0%
20 to 49	228	7.5%	0	0.0%	67	3.9%	12	3.9%	53	6.3%
50 or more	148	4.9%	0	0.0%	105	6.1%	42	13.6%	0	0.0%
Mobile home, boat, RV, van, etc.	0	0.0%	0	0.0%	0	0.0%	0	0.0%	27	3.2%

Source: ACS 2007-2011

Housing Occupancy

In the Lewiston target area, about 85% of occupied housing is rental, which is a far higher percentage than the Auburn target area, or the remainder of either city. The rental vacancy rate in the Lewiston target area is 4.7%, and the owner vacancy rate is 11.6%. However, a relatively large percent (7.6%) of housing in Lewiston's target area falls into a different category, called "other vacant" by the US Census. Housing in this category doesn't overlap with any other category, and includes units might be held for caretaking by a janitor (but not occupied, or for rent), or units that are boarded-up.[24] The City of Lewiston has identified 14 buildings (with 38 total units) as vacant or abandoned.

Both the Lewiston and Auburn target areas have a larger percentage of studio or one-bedroom rental units than the remainder of the city, or the county. Outside of the target areas, however, two-to-four bedroom units make up a higher percentage of the total.

The relatively low number of 7+ person households reported by the Census is a warning sign that Census counters are not fully capturing the New American community. But there are not enough 5+ bedroom units to meet even this understated demand.

Table 10: Occupied Housing Unit Tenure, 2011

	Lewiston Target Area	**Remainder of Lewiston**	**Auburn Target Area**	**Remainder of Auburn**	**Androscoggin County** (minus Lewiston and Auburn)
Total	*5,194*	*9,852*	*5,461*	*4,614*	*18,847*
Owner occupied	755	1,396	2,978	3,227	15,747
Renter occupied	4,439	3,006	2,483	1,387	3,100

Source: ACS 2007-2011

[24] http://www.census.gov/geo/lv4help/apen_bhous.html

Table 11: Housing Unit Vacancy, 2011

	Lewiston Target Area	**Remainder of Lewiston**	**Auburn Target Area**	**Remainder of Auburn**	**Androscoggin County** (minus Lewiston and Auburn)
Total Housing Units	5,998	10,598	6,130	5,014	21,252
Seasonal	0	22	101	0	1,130
Other Vacant	457	338	207	215	670
% Other Vacant (of Total Housing Units)	*7.6%*	*3.2%*	*3.4%*	*4.3%*	*3.2%*
Total Year-Round Units	5,998	10,576	6,029	5,014	20,122
OWNER					
Total Owner Units	854	7,030	3,058	3,285	16,017
Owner Occupied	755	6,846	2,978	3,227	15,747
Vacant for Sale	99	99	80	58	270
Owner Vacancy Rate	11.6%	1.4%	2.6%	1.8%	1.7%
RENTAL					
Total Renter Units	4,687	3,208	2,764	1,514	3,435
Renter Occupied	4,439	3,006	2,483	1,387	3,100
For Rent	222	168	269	127	201
Rental Vacancy	4.7%	5.2%	9.7%	8.4%	5.9%

Source: ACS 2007-2011

Table 12: Owner and Renter Housing by Household Size, 2010

	Lewiston Target Area	**Remainder of Lewiston**	**Auburn Target Area**	**Remainder of Auburn**	**Androscoggin County** (minus Lewiston and Auburn)
Total	5,194	9,852	5,461	4,614	18,847
Owner-occupied housing units	*755*	*6,846*	*2,978*	*3,227*	*21,799*
1-person household	187	1,362	699	728	2,785
2-person household	294	3,115	1,374	1,272	6,755
3-person household	105	1,150	378	427	2,706
4-person household	82	858	428	592	2,322
5-person household	74	284	74	170	851
6-person household	13	46	13	26	269
7+ person household	0	31	12	0	59
Renter-occupied housing units	*4,439*	*3,006*	*2,483*	*1,387*	*3,100*
1-person household	2,144	1,254	1,261	720	969
2-person household	1,068	954	662	349	982
3-person household	677	370	231	127	611
4-person household	427	167	164	114	344
5-person household	74	214	139	9	119
6-person household	35	0	14	68	33
7+ person household	14	47	12	0	42

Source: 2010 US Census

Table 13: Rental Housing by Number of Bedrooms, 2011

	Lewiston Target Area	% of Total	Remainder of Lewiston	% of Total	Auburn Target Area	% of Total	Remainder of Auburn	% of Total	**Androscoggin County** (minus Lewiston and Auburn)	% of Total
Renter occupied:	4,439		3,006		2,483		1,387		3,100	
No bedroom	343	7.7%	20	0.7%	179	7.2%	84	6.1%	90	2.9%
1 bedroom	1,535	34.6%	595	19.8%	902	36.3%	370	26.7%	645	20.8%
2 bedrooms	1,485	33.5%	1,349	44.9%	870	35.0%	696	50.2%	1,446	46.6%
3 bedrooms	890	20.0%	1,728	57.5%	371	14.9%	189	13.6%	619	20.0%
4 bedrooms	173	3.9%	31	1.0%	132	5.3%	144	10.4%	211	6.8%
5 +BR	13	0.3%	0	0.0%	29	1.2%	7	0.5%	89	2.9%

Source: ACS 2007-2011

Home Mortgage Data

From 2004 to 2011, the number of mortgages issued in the Lewiston Auburn Metro area (the smallest geographic area for which data was available) fell by over 60% (Table 14). Mortgages issued to all income categories fell between 2007 and 2008, and only very low income and low-income mortgages have increased since (Figure 3), showing an increased affordability for those groups. During this period, the average loan amount has stayed below the 2005 average, while the number of government-insured mortgages has increased (Table 15). From 2004 to 2011, the percent of mortgages issued to white households has held steady between 98% and 99% - which is slightly higher than the percent of white households in the metro area (95%).

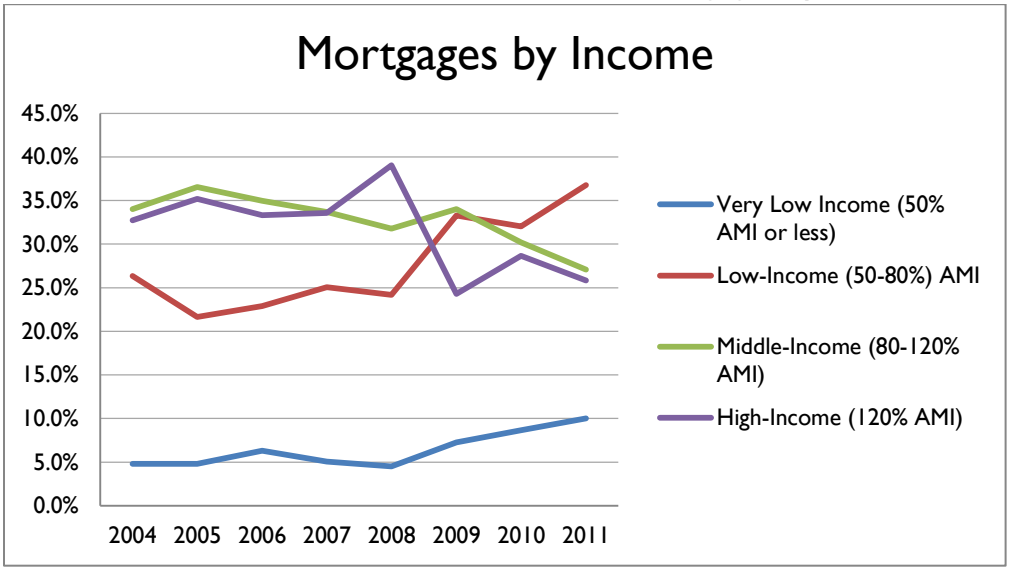
Most households in the Lewiston-Auburn Metro area are white (Table 16). The issuance of mortgages fell to all groups after 2006 (Table 17). However, the decline among blacks was greater than among other groups (Table 17), and the 2010 incidence rate of mortgages among blacks is lower than other groups (Table 18). Part of the reason for this may be that many black New Americans are from Somalia, and are Muslim, and local mortgage originators may not have loan products to meet their needs, especially Sharia-compliant home financing mechanisms.

Table 14: Lewiston-Auburn Metro First-Lien Home Mortgages by Income, 2004-2011

	2004	2005	2006	2007	2008	2009	2010	2011
Mortgages	*1,723*	*1,645*	*1,398*	*926*	*620*	*811*	*715*	*639*
Very Low Income (50% AMI or less)	4.8%	4.8%	6.3%	5.1%	4.5%	7.3%	8.7%	10.0%
Low-Income (50-80%) AMI	26.3%	21.6%	22.9%	25.1%	24.2%	33.3%	32.0%	36.8%
Middle-Income (80-120% AMI)	34.0%	36.5%	35.0%	33.7%	31.8%	34.0%	30.2%	27.1%
High-Income (120% AMI)	32.7%	35.2%	33.3%	33.6%	39.0%	24.3%	28.7%	25.8%
Income not specified	2.1%	1.8%	2.5%	2.6%	0.5%	1.1%	0.4%	0.3%

Source: Urban Institute Analysis of Home Mortgage Disclosure Act data

Figure 3: Lewiston-Auburn Metro First Lien Home Mortgages by Income, 2004-2011



Source: Urban Institute Analysis of Home Mortgage Disclosure Act data

Table 15: Lewiston-Auburn Metro Mortgage Amount and Type, 2004-2011

	Average Loan Amount	**Conventional Mortgages**	**Government Insured Mortgages**	**Government Insured Mortgages as a Percent of Total**
2004	$121,000	1,782	384	17.7%
2005	$134,000	2,089	224	9.7%
2006	$141,000	1,666	205	11.0%
2007	$147,000	953	169	15.1%
2008	$144,000	495	214	30.2%
2009	$130,000	407	477	54.0%
2010	$131,000	352	451	56.2%
2011	$124,000	286	423	59.7%

Source: Urban Institute Analysis of Home Mortgage Disclosure Act data

Table 16: Lewiston-Auburn Metro Households by Race, 2010

	Lewiston-Auburn, ME Metro Area	% of Total
Total:	44,315	
Householder who is White alone	42,287	95.4%
Householder who is Black or African American alone	949	2.1%
Householder who is American Indian and Alaska Native alone	172	0.4%
Householder who is Asian alone	219	0.5%
Householder who is Native Hawaiian and Other Pacific Islander alone	12	0.0%
Householder who is Some Other Race alone	132	0.3%
Householder who is Two or More Races	544	1.2%

Source: US Census 2010

Table 17: Lewiston-Auburn Metro Mortgage Origination by Race, 2004-2011

	2004	2005	2006	2007	2008	2009	2010	2011
White	1,576	1,526	1,282	853	562	753	671	613
Hispanic	15	15	7	5	6	5	4	6
Black	8	17	7	3	2	3	4	2
Asian/Pacific Islander	7	11	10	8	4	3	3	0

Source: Urban Institute Analysis of Home Mortgage Disclosure Act data

Table 18: Lewiston-Auburn Metro Mortgage Incidence by Race, 2010

	Households	Mortgages	Incidence
White	42,287	671	0.016
Black	949	4	0.004
Asian/Pacific Islander	231	3	0.013
Hispanic	457	4	0.009

Source: Urban Institute Analysis of Home Mortgage Disclosure Act data, US Census 2010

Population

One million refugees left Somalia after the civil war in the 1980s, many heading for refugee camps in Kenya. In 1999, the United States began to resettle Somalis in mid-to-large size cities across the U.S. However, the Somali population was often placed in poverty-stricken city centers, and many began looking to resettle elsewhere. Portland, Maine became a popular destination – but Portland's public housing and housing stock couldn't meet the new demand, so in 2001 Somali refugees started moving north into Lewiston.[25] While Somali refugees make up the vast majority of the New American community, there are also immigrants from several other African countries.

Lewiston experienced a total population increase of 902 between 2000 and 2010; the Black/African American population in the city, however, increased by 2,791 during this same time. Without the New American population, the city's total population would have declined by almost 2,000. Auburn experienced a similar, if smaller, population change; while the population of the city as a whole decreased by 148 between 2000 and 2010, the Black or African American population increased by 433 – indicating that the city would have lost a greater percentage of its population without New Americans. This new population is not evenly distributed. Of the Black/African American population in Lewiston and Auburn (combined), 61% live in the Lewiston target area.

Table 19: Population Change, 2000-2010

	2000	2010	% Change
Lewiston Target Area	12,861	13,313	3.5%
Remainder of Lewiston	22,829	23,279	2.0%
Auburn Target Area	12,508	12,317	-1.5%
Remainder of Auburn	10,695	10,738	0.4%
Androscoggin County (minus Lewiston and Auburn)	44,900	48,055	7.0%

Source: US Census 2000 and 2010

[25] http://abacus.bates.edu/pix/PerceivedBarriers09Jan20.pdf

Table 20: Race, 2000-2010

	Lewiston Target Area		**Remainder of Lewiston**		**Auburn Target Area**		**Remainder of Auburn**		**Androscoggin County** (minus Auburn and Lewiston)	
	2000	2010	2000	2010	2000	2010	2000	2010	2000	2010
Total population	*12,861*	*13,313*	*22,829*	*23,279*	*12,508*	*12,317*	*10,695*	*10,738*	*44,900*	*48,055*
White	12,044	10,384	22,128	21,310	12,060	11,576	12,124	10,028	43,969	46,641
Black or African American	243	2,066	140	1,108	93	209	44	361	163	187
American Indian and Alaska Native	61	83	39	73	55	70	14	28	113	155
Asian	110	117	191	267	73	105	64	113	134	176
Native Hawaiian and Other Pacific Islander	3	9	8	5	6	0	6	10	17	8
Some other race	86	128	44	91	16	50	8	27	140	161
Two or more races	314	517	279	434	205	359	102	119	364	727
Hispanic or Latino (of any race)	269	393	179	337	115	227	54	122	371	590

Source: US Census 2000 and 2010

Table 21: Race as Percent of Total Population, 2000-2010

	Lewiston Target Area		**Remainder of Lewiston**		**Auburn Target Area**		**Remainder of Auburn**		**Androscoggin County** (Minus Lewiston and Auburn)	
	2000	2010	2000	2010	2000	2010	2000	2010	2000	2010
Total population	12,861	13,313	22,829	23,279	12,508	12,317	10,695	10,738	44,900	48,055
White	93.6%	78.0%	96.9%	91.5%	96.4%	94.0%	113.4%	93.4%	97.9%	97.1%
Black or African American	1.9%	15.5%	0.6%	4.8%	0.7%	1.7%	0.4%	3.4%	0.4%	0.4%
American Indian and Alaska Native	0.5%	0.6%	0.2%	0.3%	0.4%	0.6%	0.1%	0.3%	0.3%	0.3%
Asian	0.9%	0.9%	0.8%	1.1%	0.6%	0.9%	0.6%	1.1%	0.3%	0.4%
Native Hawaiian and Other Pacific Islander	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%
Some other race	0.7%	1.0%	0.2%	0.4%	0.1%	0.4%	0.1%	0.3%	0.3%	0.3%
Two or more races	2.4%	3.9%	1.2%	1.9%	1.6%	2.9%	1.0%	1.1%	0.8%	1.5%
Hispanic or Latino (any race)	2.1%	3.0%	0.8%	1.4%	0.9%	1.8%	0.5%	1.1%	0.8%	1.2%

Source: US Census 2000 and 2010

Table 22: Ancestry, 2000-2011

	Lewiston Target Area		**Remainder of Lewiston**		**Auburn Target Area**		**Remainder of Auburn**		**Androscoggin County** (minus Lewiston and Auburn)	
	2000	2011	2000	2011	2000	2011	2000	2011	2000	2011
Arab	0	5	15	84	7	20	9	25	18	38
Subsaharan African	67	476	33	414	0	280	8	310	40	11

Source: US Census (2000), ACS 2007-2011 (2011)

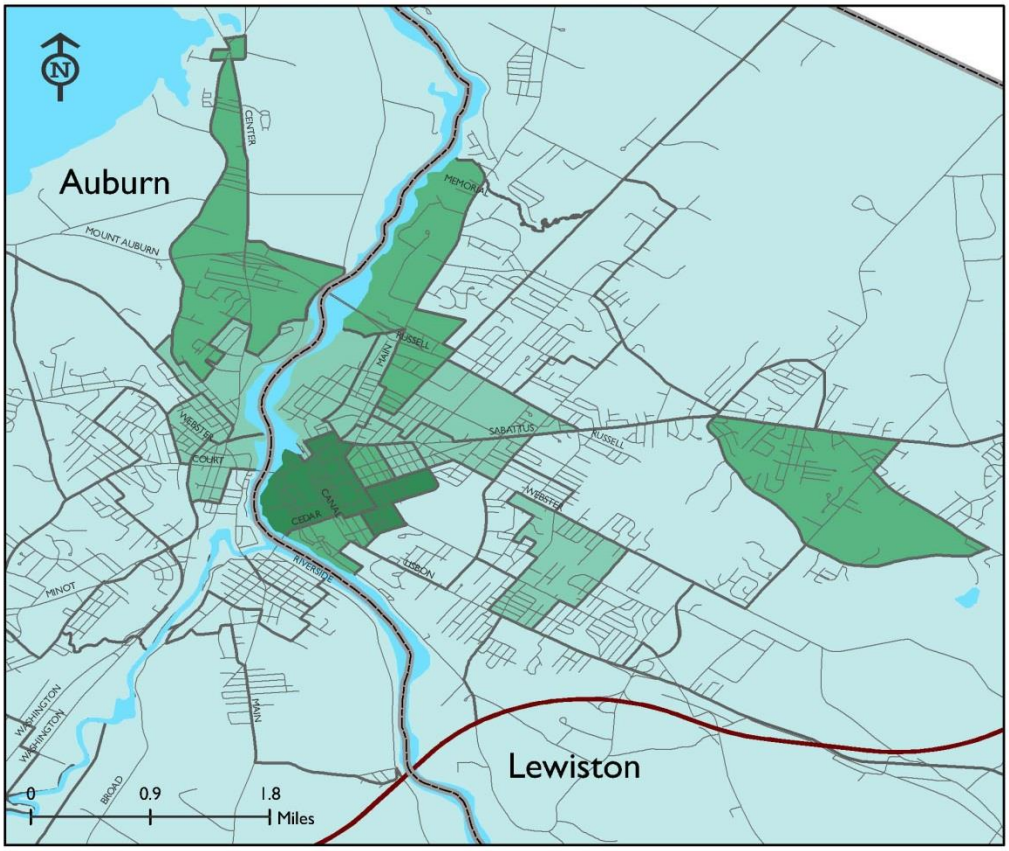
Table 23: Number of blacks who speak English "less than very well" in 2011

	Lewiston Target Area	**Remainder of Lewiston**	**Auburn Target Area**	**Remainder of Auburn**	**Androscoggin County** (minus Lewiston and Auburn)
Total	428	328	408	169	56
Native	22	34	0	0	0
Foreign Born	145	182	166	22	0

Source: ACS, 2007-2011

Black Population by Census Block Group

Auburn/Lewiston Demographics



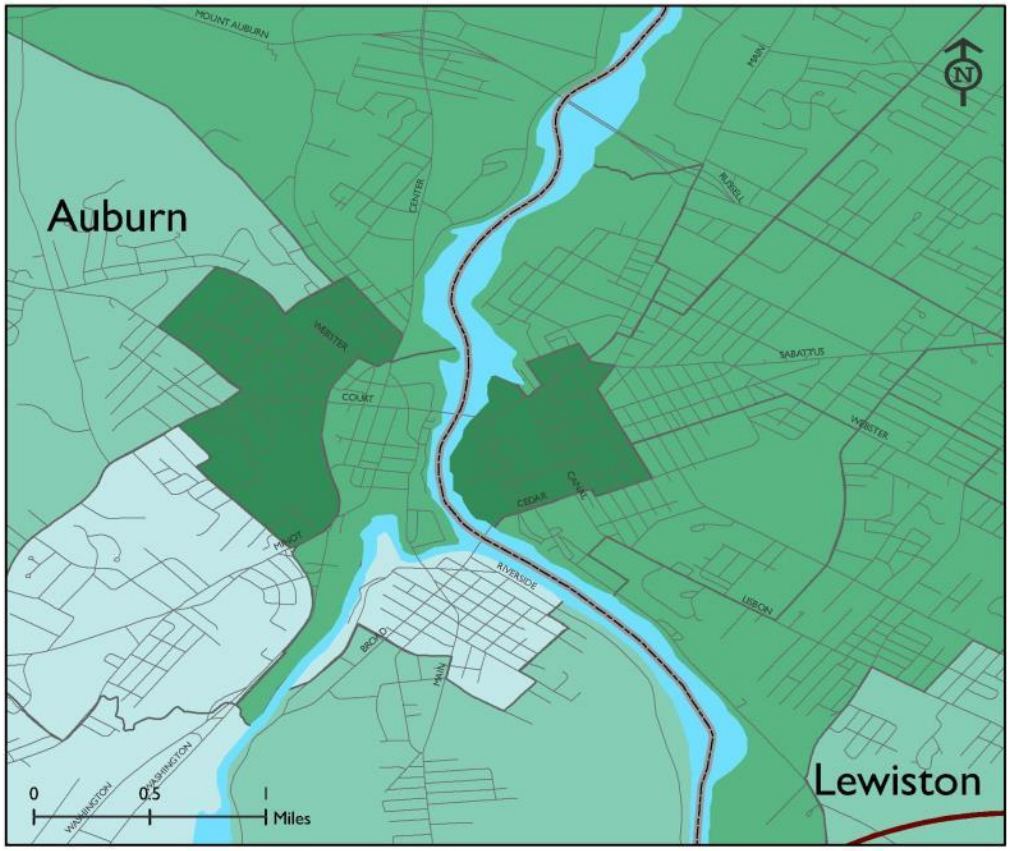
Black Population

- 0.1% - 2.5%
- 2.6% - 7.1%
- 7.2% - 20.4%
- 20.5% - 42.3%

Prepared by PDI, 6/3/2013
Source: ACS 2007-2011

Foreign Born by Census Tract

Auburn/Lewiston Demographics



Foreign Born

- 0.4% - 1.1%
- 1.2% - 4%
- 4.1% - 6.5%
- 6.6% - 9.7%

Prepared by PDI, 4/4/13
Source: ACS 2007-2011

Poverty

Almost 50% of families with children in the Lewiston target area live below the poverty line. Of families without children, over 34% live below the poverty line. These families are primarily white (90.4% White in the Lewiston target area, and 9.6% Black/African American) and living in rental housing (93.2% in the Lewiston target area).

Auburn fares slightly better – but the percentage of families with children below the poverty line in the target area is still 18.6%, and those without children, 11.2%.

Table 24: Families Below Poverty Level, 2011

	Lewiston Target Area	**Remainder of Lewiston**	**Auburn Target Area**	**Remainder of Auburn**	**Androscoggin County** (minus Lewiston and Auburn)
Families Below Poverty	34.4%	8.9%	11.2%	7.1%	6.9%
Families with related children under 18 Below Poverty	47.8%	18.8%	18.6%	12.2%	13.0%

Source: ACS, 2007-2011

Table 25: Families Below Poverty by Race, 2011

	Lewiston Target Area	**Remainder of Lewiston**	**Auburn Target Area**	**Remainder of Auburn**	**Androscoggin County** (minus Lewiston and Auburn)
White	629	522	294	192	823
Black or African American	67	56	33	15	0
American Indian and Alaska Native	0	0	0	0	3
Asian	0	0	0	0	0
Native Hawaiian and Other Pacific Islander	0	0	0	0	0
Some other race	0	0	0	0	58
Hispanic or Latino origin (of any race)	36	0	15	0	100

Source: ACS 2007-2011

Table 26: Families below Poverty by Housing Type, 2011

	Lewiston Target Area	**Remainder of Lewiston**	**Auburn Target Area**	**Remainder of Auburn**	**Androscoggin County** (minus Lewiston and Auburn)
Total Families	*2,204*	*6,354*	*3,041*	*2,875*	*13,732*
Income in last 12 months below poverty level	758	572	341	205	952
Owner Occupied	51	189	14	69	500
Renter Occupied	707	383	327	136	452

Source: ACS 2007-2011

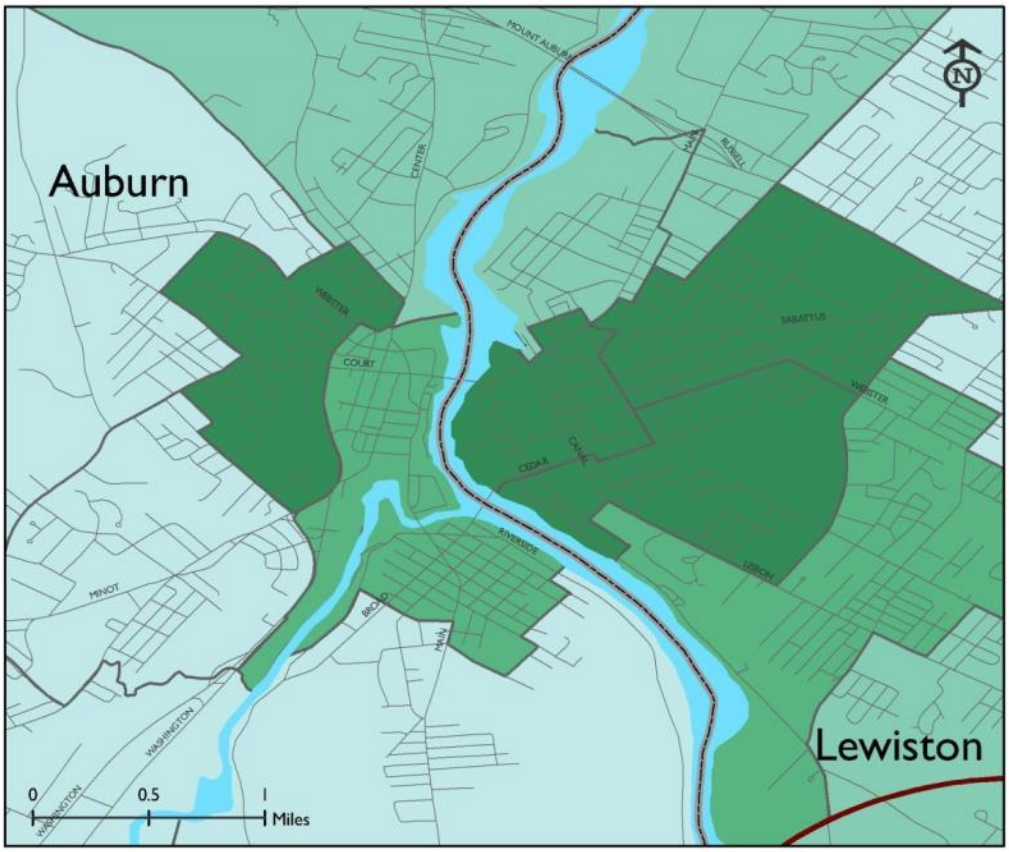
Table 27: Families below Poverty by Household Size, 2011

	Lewiston Target Area	**Remainder of Lewiston**	**Auburn Target Area**	**Remainder of Auburn**	**Androscoggin County** (minus Lewiston and Auburn)
Total Families	*2,204*	*6,354*	*3,041*	*2,875*	*13,732*
Income in the past 12 months below poverty level:	758	572	341	205	952
2 people	388	295	168	60	368
3 to 4 people	277	191	95	145	500
5 to 6 people	84	64	66	0	68
7+ people	9	22	12	0	16

Source: ACS 2007-2011

Below Poverty by Census Tract

Auburn/Lewiston Demographics



Below Poverty

- 2.2% - 8.3%
- 8.4% - 15.7%
- 15.8% - 25.6%
- 25.7% - 53.1%

Prepared by PDI, 4/4/13
Source: ACS 2007-2011

Disability

Disability data is only available from the Census at the city level (or higher). It is important to note that, since it is Census data, it is self-reported, and does not necessarily reflect formal medical evaluations.

Lewiston's disability rate is higher than Auburn's and the remainder of the county. The largest discrepancy between Lewiston and comparison areas is in youth disability; 15.1% of the population between 5 and 17 has a disability, and of these 85% have cognitive difficulty.

In Androscoggin County, 3.5% of the county's population collected Social Security Disability benefits in 2012 – slightly higher than Cumberland County (home to the state's largest city, Portland), and the state as a whole.

Table 28: Incidence of Disabilities (outside of institutions like nursing homes)

	Lewiston			**Auburn**			**Androscoggin County** (minus Lewiston and Auburn)		
	Total	With a disability	% with a disability	Total	With a disability	% with a disability	Total	With a disability	% with a disability
Total civilian noninstitutionalized population	**36,004**	**6,889**	**19.1%**	**22,634**	**3,305**	**14.6%**	**47,832**	**6,924**	**14.5%**
Population under 5 years	**2,470**	**38**	**1.5%**	**1,306**	**0**	**0.0%**	**2,969**	**41**	**1.4%**
With a hearing difficulty	(X)	24	1.0%	(X)	0	0.0%	(X)	21	0.7%
With a vision difficulty	(X)	14	0.6%	(X)	0	0.0%	(X)	20	0.7%
Population 5 to 17 years	**5,553**	**837**	**15.1%**	**4,105**	**324**	**7.9%**	**7,756**	**580**	**7.5%**
With a hearing difficulty	(X)	16	0.3%	(X)	0	0.0%	(X)	59	0.8%
With a vision difficulty	(X)	94	1.7%	(X)	20	0.5%	(X)	65	4.9%
With a cognitive difficulty	(X)	712	12.8%	(X)	304	7.4%	(X)	383	4.9%
With an ambulatory difficulty	(X)	0	0.0%	(X)	0	0.0%	(X)	0	0.0%
With a self-care difficulty	(X)	43	0.8%	(X)	0	0.0%	(X)	44	0.6%
Population 18 to 64 years	**22,694**	**3,611**	**15.9%**	**13,942**	**1,667**	**12.0%**	**31,015**	**3,868**	**12.5%**
With a hearing difficulty	(X)	520	2.3%	(X)	268	1.9%	(X)	932	3.0%
With a vision difficulty	(X)	431	1.9%	(X)	190	1.4%	(X)	531	1.7%
With a cognitive difficulty	(X)	1,928	8.5%	(X)	862	6.2%	(X)	1,564	5.0%
With an ambulatory difficulty	(X)	1,939	8.5%	(X)	855	6.1%	(X)	1,805	5.8%
With a self-care difficulty	(X)	477	2.1%	(X)	185	1.3%	(X)	378	1.2%
With independent living difficulty	(X)	1,387	6.1%	(X)	484	3.5%	(X)	1,135	3.7%
Population 65 years and over	**5,287**	**2,403**	**45.5%**	**3,281**	**1,314**	**40.0%**	**6,092**	**2,435**	**40.0%**
With a hearing difficulty	(X)	951	18.0%	(X)	611	18.6%	(X)	1,161	19.1%
With a vision difficulty	(X)	383	7.2%	(X)	114	3.5%	(X)	365	6.0%
With a cognitive difficulty	(X)	628	11.9%	(X)	445	13.6%	(X)	548	9.0%
With an ambulatory difficulty	(X)	1,608	30.4%	(X)	714	21.8%	(X)	1,369	22.5%
With a self-care difficulty	(X)	435	8.2%	(X)	248	7.6%	(X)	487	8.0%
With independent living difficulty	(X)	1,191	22.5%	(X)	522	15.9%	(X)	994	16.3%

Source: ACS 2009-2011

Table 29: Social Security-Disability Recipients, December 2012

	Androscoggin	Cumberland	Maine
Total	*3,810*	*5,412*	*36,259*
% of Total Population	3.5%	1.9%	2.7%

Source: US Social Security Administration, US Census

Housing Authorities

Not including housing choice vouchers, the Auburn and Lewiston Housing Authorities administer 1,195 units. A little over half of these are traditional public housing units, with the remainder moderate rehab or affiliated developments.

Auburn Housing Authority

- Over 70% of Auburn's units are one-bedroom, which reflects the fact that over 77% (405) of the units are for the elderly or disabled.
- Auburn had 590 Section 8 Housing Choice Vouchers, but the number was reduced to 560 after the federal sequestration. The Housing Authority is trying to decrease the number of vouchers by attrition. Vouchers are currently closed to new applicants.
- Families looking for two-bedroom units in Auburn spend the longest time on the waiting list.
- Most of the families looking for larger units (4-5 bedrooms) are New Americans.
- Fewer New American families are arriving than in the past years.
- The Auburn Housing Authority needs larger units for families, along with increased funds for maintenance – large families create a lot of wear and tear. Because of the limited number of large units, some families take housing choice vouchers and find rental housing outside of the city.[26]

Lewiston Housing Authority

- Just over 40% (275) of Lewiston's public housing units are designated for families.
- Until 2001 (when New American community begin arriving), LHA was having trouble renting 4-5 bedroom units.
- New American families like the location of LHA properties – especially those in more suburban areas, outside of downtown Lewiston.
- Lewiston Housing Choice Voucher territory includes Lisbon Falls, Green and Sabbatus – but the city bus doesn't go past Lisbon.
- In 2010, a white family filed a fair housing complaint, saying LHA discriminated against whites. The complaint was dismissed.
- New American families often start in a public housing apartment, and later get a housing choice voucher and move into a private apartment.[27]

[26] Personal Communication, Auburn Housing Authority. March 2013.
[27] Personal Communication, Lewiston Housing Authority. March 2013.

Table 30: Auburn and Lewiston Housing Authority Units and Vouchers, 2013

	Auburn Housing Authority	**Lewiston Housing Authority**	**Total**
Public Housing Units	222	437	659
Lewiston-Auburn Area Housing Development Corporation	0	22	22
LHA Affiliate	0	32	32
Section 8 Moderate Rehab Units	291	181	472
Section 8 Housing Choice Voucher	590*	1,050	1,640
Market Rent	10	0	10
TOTAL	1,113	1,722	2,835

*changing to 560 in 2013
Source: Lewiston Housing Authority, Auburn Housing Authority

Table 31: Auburn and Lewiston Housing Units* by Bedroom, 2013

	Auburn	**Auburn % of Total**	**Lewiston**	**Lewiston % of Total**
Efficiencies/0BR	35	6.7%	119	17.7%
1BR	368	70.4%	328	48.8%
2BR	41	7.8%	97	14.4%
3BR	45	8.6%	95	14.1%
4BR	29	5.5%	31	4.6%
5BR	5	1.0%	2	0.3%
Total	523		672	

*Public Housing Units, Section 8 Moderate Rehab, Housing Authority Affiliates and Market Rent
Source: Lewiston Housing Authority, Auburn Housing Authority

Table 32: Waiting Lists by Bedroom Size, 2013

	Auburn	Auburn % of Total	Lewiston	Lewiston % of Total
TOTAL	680		409	
0BR	0	0.0%	108	26.4%
1BR	251	36.9%	126	30.8%
2BR	292	42.9%	95	23.2%
3BR	91	13.4%	41	10.0%
4BR	38	5.6%	27	6.6%
5+BR	8	1.2%	12	2.9%

Source: Lewiston Housing Authority, Auburn Housing Authority

Table 33: Auburn and Lewiston Housing Units* by Type, 2013

	Auburn Housing Authority	Auburn % of Total	Lewiston Housing Authority	Lewiston % of Total
Family	118	22.6%	275	40.9%
Elderly/Disabled	405	77.4%	391	58.2%
SRO	0	0.0%	6	0.9%
Total	523		672	

*Public Housing Units, Section 8 Moderate Rehab, Housing Authority Affiliates and Market Rent
Source: Lewiston Housing Authority, Auburn Housing Authority

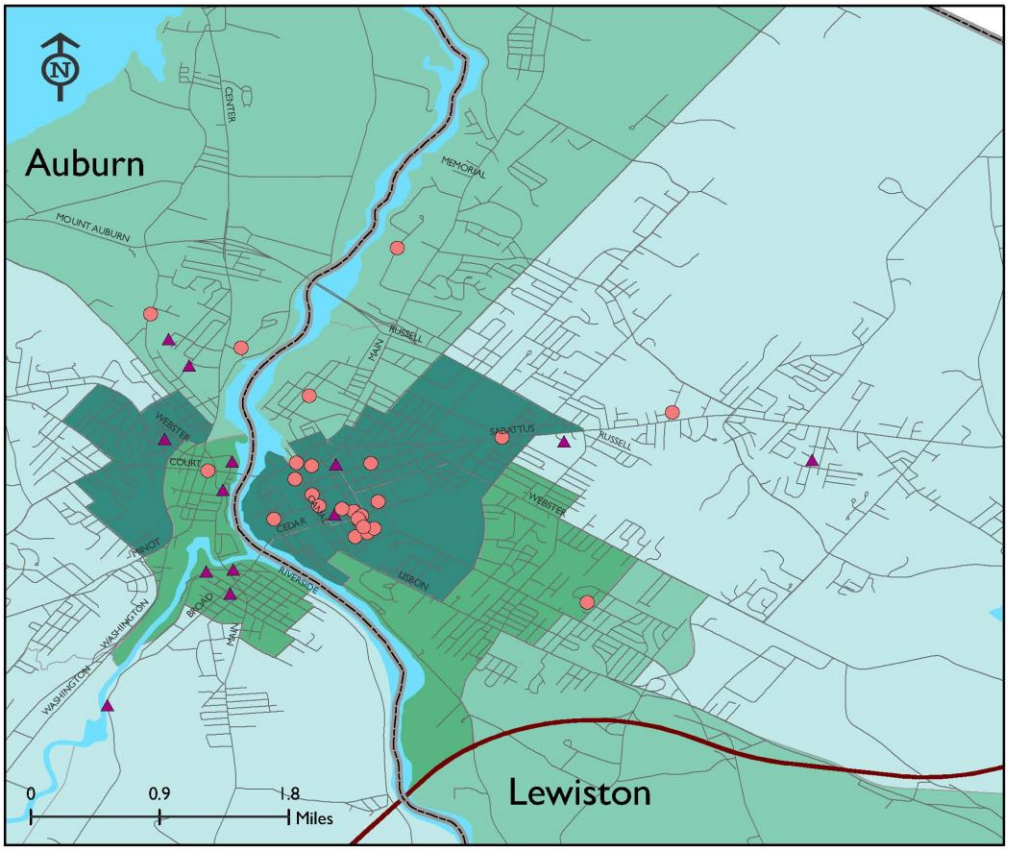
Table 34: Lewiston Housing Authority Head of Household by Race, 2013

	Lewiston Housing Authority*	Auburn Housing Authority**
White	367	481
Black	48	40
Asian	N/A	2
N/A	9	N/A

*Public Housing Units
** Public Housings Units, Moderate Rehab, Market Rate
Source: Lewiston Housing Authority, Auburn Housing Authority

Subsidized Housing & Percent Below Poverty

Auburn/Lewiston Demographics

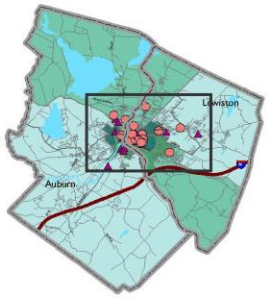


Below Poverty

- 2.2% - 8.3%
- 8.4% - 15.7%
- 15.8% - 25.6%
- 25.7% - 53.1%

Subsidized Housing

- Public Housing Authority
- Other



Prepared by PDI, 6/3/2013
Source: ACS 2007-2011

LGBTQ

The Maine Human Rights Commission includes lesbian, gay, bisexual or transsexual people its list of groups protected against discrimination. There is no information in the Census about the numbers of lesbian, gay, bisexual, or transsexual people in the area.

Public Assistance

The Maine Human Rights Commission includes recipients of public assistance in its list of groups protected against discrimination. In addition to federal programs such as Section 8 vouchers and TANF, the municipalities of Lewiston and Auburn provide emergency help known as General Assistance. This program helps lower-income residents with basic needs such as food, rent, and medication. In February 2013, Lewiston General Assistance served 224 households, and Auburn served 45.

SNAP (the Supplemental Nutrition Assistance Program, formerly known as "food stamps") assists many people in Lewiston and Auburn. In Lewiston, 35.6% of the population received SNAP assistance in April 2013; in Auburn, 26% of the population.

Table 35: General Assistance Expenditures, February 2013 (month)

	Lewiston	**Auburn**
Households Served	224	45
Housing Expenditures	$63,162	$11,902
Total Expenditures	$75,466	$16,094

Source: Lewiston City Administrator's Office, Auburn City Manager's Office

Table 36: TANF and SNAP Cases, April 2013

	Lewiston	**Auburn**	**Androscoggin County** (minus Lewiston and Auburn)
TANF Cases	735	274	301
Children on TANF	*1,489*	*475*	*483*
SNAP Cases	6,836	3,180	4,152
SNAP Individuals Served	*13,048*	*6,004*	*8,490*

Source: Office for Family Independence, Maine DHHS

Sex Offenders

Although they are not a protected group, those who are on the registered sex offender list face significant hurdles in finding house. HUD regulations prohibit sex offenders from being placed in public housing.

Table 37: Registered Sex Offenders in Lewiston and Auburn, May 2013

	Number
Lewiston	165
Auburn	83
Total	248

Source: Maine Sex Offender Registration

INTERVIEW SUMMARY

See Table 38 on the next page for a summary of the major points made by interviewees, organized by theme.

Table 38: Interview Summary

Group affected or topic	Housing Problems	Discrimination	Recommendations
Race, Color, National Origin, New Americans	• Landlords slow to respond to maintenance (heat), generally unresponsive • Two year wait for Section 8 vouchers • Lack of information on how Section 8 vouchers work (portability, etc.) • Lack of information on how leases work (leading to evictions), and cultures that are taught to "never close their" doors on someone in need • Poor quality housing • Lead paint • A non-profit inspects apartments before families move in – most apartments fail. The non-profit negotiates with the owner, who is unwilling to fix. Family moves in, then moves out (breaking the lease) when the apartment hasn't been fixed – leading to a bad reference • Landlords blame new tenants for pre-existing bedbugs • Lead paint poisoning of children under 5 • Residents evicted when they try to address apartment problems with landlord	• Landlords unwilling to rent to large families • Landlords charge excessive amounts for repairs – or wait until tenant moves out, then keep the deposit. Families afraid of losing housing if they don't pay. • Tenants flee apartments with roaches and bedbugs, forfeiting their security deposit • Larger landlords like renting to new immigrants, most of the issues happen with smaller landlords • Difficulty communicating, even with clear cases of discrimination • Landlords exploit language barriers	• Tenant education (especially around utilities) • Increased code enforcement • Cultural sensitivity training for landlords, judges, code officers • Keep tearing down old buildings
Disability	• Lack of security deposit/first month rent funds • Poor credit/rental history • Housing needs to be on bus line • Not enough money in moderate rehab to help with handicapped housing • Hard to bring old mill buildings up to code – and very little rental housing built in the last 20 years	• Generally looked down upon by landlords • A non-profit sends about five calls a year to MHRC – mostly when landlords won't allow accessible equipment to be installed	• Case management • Supportive housing • Tenant and landlord forums • More subsidized units • More vouchers

	• Housing, but no services – so many don't succeed in housing • Tenant blacklists among landlords – if evicted once, likely to not get housing again for several years • Seniors in subsidized housing share buildings with youth with disabilities – groups don't mix well, seniors feel overwhelmed/frightened		
Public Assistance	• Lack of funds for security deposit/first & last month rent (which landlords often require when renting to this population) *(Auburn and Lewiston have security deposit programs for renters with vouchers, but not the rest of the community)* • Landlords abandon buildings, don't return security deposits, let oil run out • Don't know how to be a good tenant • Hard to find safe rental properties that fit within General Assistance maximums • Poor housing stock • Families afraid to complain because they're afraid of losing housing • Younger tenants (18-24) – Live in substandard units where landlords have lost their Section 8 status • Younger tenants (18-24) – Tenants live in "Pooling" situations, where they live in motels and pool resources like food stamps and TANF benefits (this has gotten worse in the past several years)	• Subtle discrimination based on color and income • DHHS has heard of landlords asking for sexual favors in exchange for rent	• Better communication with VA homeless program • Landlord and tenant awareness and education • Support programs like YouthBuild (teaches young adults how to get construction jobs) • Security deposit/first month rent programs

Landlords	• Housing expenses are increasing, but unable to raise rents to a level that helps them meet expenses (local jobs don't pay high enough wages) • Big Expenses: water/sewer fees, trash collection, and pest control (bed bugs)	• Some landlords don't like Somalis – not because of their race, but because they "get many government benefits, taking it away from our own citizens"	• City should increase inspections • Watch out for people cheating the public assistance system • Problems have been the same for 30 years – Lewiston struggles more than Auburn, but it's 10% of the tenants that are the problem – most are good, hard-working families
Sex Offenders	• Nobody wants to rent to a sex offender • People getting out of jail/prison – can only afford to live downtown, can't get away from the lifestyle they're trying to change		• More vouchers • Apartment inspections
Homeless	• Homeless vets and disabled can't find housing – lack references, assistance • Homeless need a location when applying for assistance • No homeless shelters in Auburn		
City Policies	• Transient populations seem to be encouraged • Transportation problem – plenty of affordable units on outer Lisbon or Sabbatus, but bus doesn't go out here • Seems like service providers want to keep tenants downtown • Cities looking for people with higher incomes to live in downtown areas		• Neighborhood Housing League is working on a citywide Rental Registry (Lewiston) that will require all landlords to register their property with the city, and will through ordinance require units to meet minimum housing standards. Will encourage GA, the housing authority, and other agencies to only pay for registered units that have met standards

DATA ON DISCRIMINATION

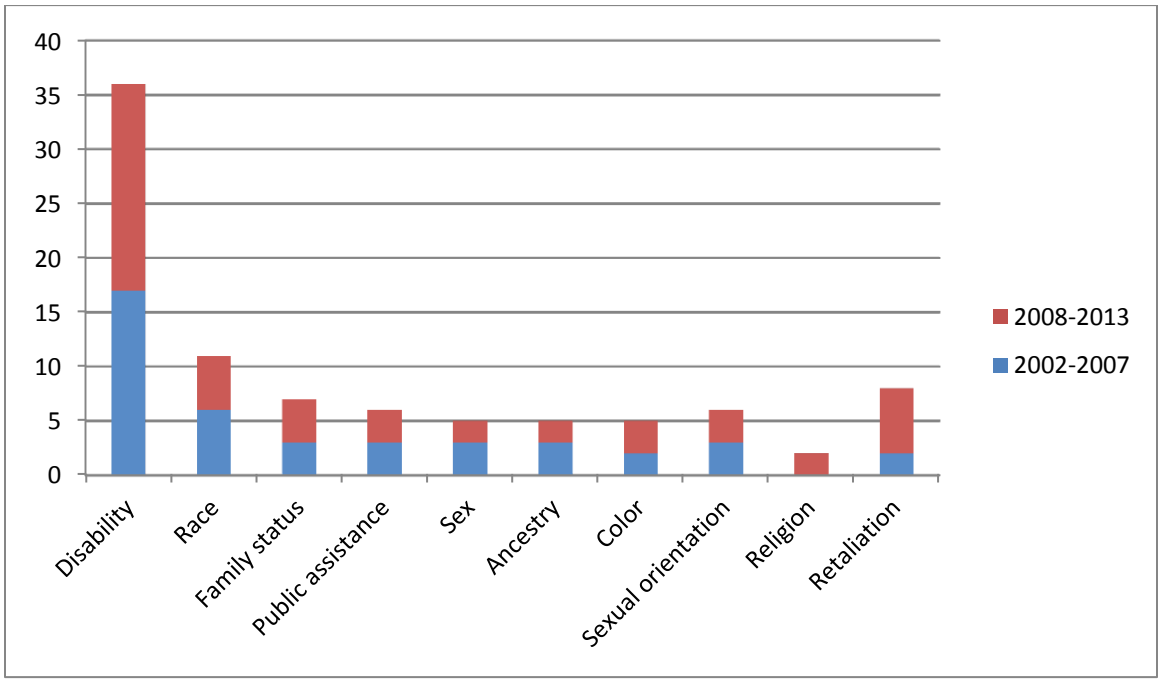
There are two sources of data on housing discrimination in Lewiston and Auburn. The first is from complaints that are filed with the Maine Human Rights Commission or HUD. The second is from "testing" that takes place under the auspices of Pine Tree Legal Assistance.

Maine Human Rights Commission

The most common basis for fair housing complaints from tenants in Lewiston and Auburn is disability. Some of the reason for this is administrative: the Disability Rights Center and other legal services provide representation to this group not always available to other groups.

Some of these cases have to do with misunderstandings about the role of service animals. In one case, a landlord charged the tenant a fee for a service animal as if it were a pet. The landlord was not aware that under Maine law, it is illegal to charge extra fees for service animals.

Figure 3: Housing Discrimination Complaints, Lewiston-Auburn, 2002-2013



Source: Maine Human Rights Commission

Others may have to do with making access improvements to the units, or dealing with mental illnesses. In general, landlords are not well informed about their responsibilities (and rights) under the law.

Table 39: Maine Human Rights Commission Lewiston-Auburn Disability Housing Complaints, 2002-2013 (based on residence of complainant)

Nature of disability	# of complaints
Alzheimers	2
Cancer	1
Depression	3
Diabetes	1
Guide Dog, Support Animal	7
Handicap, Not ADA	3
Hearing Impairment	2
Heart, Cardiovascular	3
Manic Depression, Bi-polar	1
Nonparalytic Orthopedic Impairment	2
Orthopedic Structural Back Impairment	7
Other Anxiety Disorder	5
Other Disability	12
Other Psychiatric Disorders	4
Other Pulmonary, Respiratory	3
Post-Traumatic Stress Disorder	1
Relationship, Association	1
Vision Impairment	1

Source: Maine Human Rights Commission

It is not always easy to tell from the data in what city the complaint arose. The Maine Human Rights Commission has records of the landlord's address (which may be out of town) and the complainant's address (who may have moved to another city since the incident). In about half of the cases, both addresses were in Lewiston or Auburn.

Table 40: Geography of Complaints and Responses, 2002-2013

	2002-2007	2008-2013
Only complainant's address in L-A	6	8
Only respondent's address in L-A	8	11
Both complainant's and respondent's address in LA	13	21
Total Cases	29	38

Source: Maine Human Rights Commission

Complaints are resolved in a variety of ways in front of the Maine Human Rights Commission. Sometimes the complainant doesn't follow up; sometimes the Commission finds no merit in the complaint; sometimes the differences are mediated. Cases are categorized as a "merit closure" when either the Commission finds for the complainant, or the complainant settles with the landlord and receives some benefits. In both situations, the original complaint is assumed to have "merit." In Lewiston-Auburn fair housing cases, about half of the complaints result in

merit closures. Statewide, in all cases (many of which are employment-related), only a third result in merit closures.

Table 41: Merit Closures among Lewiston and Auburn Housing Cases, 2002-2013 (by city of origin of complainant)

	Merit closures	Total cases	% merit closures
Color	1	8	13%
Disab: Alzheimers	2	2	100%
Disab: Cancer	1	1	100%
Disab: Depression	2	2	100%
Disab: Diabetes	1	3	33%
Disab: Guide Dog, Support Animal	2	5	40%
Disab: Handicap, Not ADA	2	3	67%
Disab: Hearing Impairment	1	1	100%
Disab: Heart, Cardiovascular	3	3	100%
Disab: Manic Depression, Bi-polar	0	1	0%
Disab: Nonparalytic Orthopedic Impairment	0	1	0%
Disab: Orthopedic Structural Back Impairment	4	7	57%
Disab: Other Anxiety Disorder	4	5	80%
Disab: Other Disability	5	11	45%
Disab: Other Psychiatric Disorders	1	3	33%
Disab: Other Pulmonary, Respiratory	1	2	50%
Disab: Post-Traumatic Stress Disorder	1	1	100%
Disab: Relationship, Association	0	1	0%
Disab: Vision Impairment	1	2	50%
Familial Status	6	10	60%
Natl Origin Arab, Afghani, Mid-Eastern	0	3	0%
Natl Origin Other	0	5	0%
Other	0	1	0%
Race Black	0	7	0%
Race Other (old code)	0	1	0%
Race White	1	5	20%
Religion: Other	1	1	100%
Retaliation	4	9	44%
Sex Female	0	5	0%
Sex Male	0	1	0%
Sexual Orientation	3	3	100%
Source of Income	4	6	67%
Total Allegations	**51**	**119**	**43%**

Source: Maine Human Rights Commission

The highest number of merit closures was for familial status cases. A typical family status case is described by a Maine Human Rights Commission staff as follows:

> One of the familial status discrimination cases involved a couple who were told, soon after the Respondent found out that the woman was pregnant, that "It would be best for you to find another place to live," because "We don't feel comfortable with children in our apartments." The couple did not move out and, a few months later after the baby was born, Respondent raised the rent by $10 per week and sent a note saying, "It would be best for you to find another place. Shared living is not a good situation with children involved…" Here again, a voluntary, confidential agreement was reached to resolve the complaint.

Pine Tree Legal Assistance

Pine Tree Legal Assistance conducts fair housing "tests" of the Lewiston and Auburn markets under a grant from HUD. A "test" consists of a white individual or household member following up on an ad for an apartment, as well as an individual or household member from a protected class of citizens. If the two inquirers are treated differently, there could be discrimination involved.

This year Pine Tree has performed fourteen tests in Lewiston. Ten tests were testing for racial discrimination. Two tested for disability discrimination. The remainder were tests for discrimination against families. In two of the tests, the results have not returned.

As a result of the Lewiston tests, Pine Tree lawyers have four complaints with the Maine Human Rights Commission. In one test there appeared to be racial discrimination. In the other test an individual with a service animal was treated poorly and in this same test there appeared to be evidence of race-based steering (directing whites and minorities to different geographic areas). The other two complaints were filed because the applications given to testers indirectly asked questions about family status and sexual orientation in violation of the Maine Human Rights Act, but not the Federal Fair Housing Act.

None of Pine Tree's testers of color in the Lewiston area are "New Mainers/Americans." The difficulty of recruiting testers from this community limits the ability to find discrimination.

Based on testing results in Portland, the Pine Tree lawyer believes that there is probably discrimination against people with foreign accents. For that matter, there is also discrimination against people with speech-related disabilities. Training for landlords (and all people) to learn how to speak with people with speech disabilities is an area of need. Training for how to deal with service animals, and other disability-related issues, is also desirable for the landlord community.

SUMMARY OF IMPEDIMENTS

Lack of Investment: The combination of relatively modest rents, relatively old rental stock, and a relatively high vacancy rate, leads to a situation where landlords do not invest in maintaining their properties, deterioration occurs, and fires happen. In addition, it is expensive for landlords to bring older buildings up to code, especially for tenants with disabilities.

Lead Paint & Pest Control: Older housing is more likely to have lead paint, and the Lewiston target area has three times the state average of children with lead poisoning. Over 50% of lead poisoning in this area occurs among immigrant children, and 90% occurs in rental housing. New Americans might not know about U.S. pest-control methods, or the need to inspect donated mattresses and furniture for bedbugs.

Landlord/Tenant Communications: New Americans in this area may not be aware of tenant rights, or that a landlord is responsible for fixing housing problems - which decreases communication between the tenant and landlord.

Bedroom Size: The relatively low number of 7+ person households reported by the Census is a warning sign that Census counters are not fully capturing the New American community. But there are not enough 5+ bedroom units to meet even this understated demand.

Abandoned Buildings/Fire Hazards: A relatively large percent (7.6%) of housing in Lewiston's target area falls into the "other vacant" US Census category, which means that many units might be boarded-up.

Lack of Sharia-Compliant Home Financing: The 2010 incidence rate of mortgages among blacks is lower than other groups. Part of the reason for this may be that many black New Americans are from Somalia, and are Muslim, and local mortgage originators may not have loan products to meet their needs.

High Rates of Disability: Lewiston's disability rate is higher than Auburn's and the remainder of the county. The largest discrepancy between Lewiston and comparison areas is in youth disability; 15.1% of the population between 5 and 17 has a disability, and of these 85% have a cognitive disability. The most common basis for fair housing complaints from tenants in Lewiston and Auburn is disability. In general, landlords are not well informed about their responsibilities (and rights) under the law.

RECOMMENDATIONS

Lewiston and Auburn face different types of obstacles to fair housing:

1. **Informational:** Many landlords and renters don't understand their rights and responsibilities. This is especially true for New Mainers (who might be unaware of lease terms, or maintenance and overcrowding concerns) and tenants with disabilities (many landlords and renters don't understand what is considered a reasonable accommodation or modification).
2. **Language & Culture:** Landlords and New Mainer tenants may not be able to understand each other due to language and cultural differences.
3. **Physical:** Much of the apartment stock in in-town Lewiston and Auburn is old, and lacks accessibility for people with disabilities, enough bedrooms for new Americans, and essential safety and fire code compliance.
4. **Financial:** Local banks don't have mortgage products that meet Sharia standards for the local Muslim community, which discourages New Mainer families from buying homes in the two cities (which would also decrease the need for high-occupancy apartments). Several New Mainer families have approached the cities about home financing, but have not found a suitable solution.

Therefore, the cities of Lewiston and Auburn need to pursue a variety of strategies to overcome these barriers:

Issues & Impediments	Strategies	Year 1	Year 2	Year 3	Year 4	Year 5	Partners
Information ***Language and Culture (New Mainers)*:** Conflicts arise between tenant and landlord due to language & cultural barriers, tenant lack of knowledge of rights and responsibilities. ***Reasonable Accommodation (Tenants with disabilities)*:** Small landlords unaware, confused by reasonable accommodations or modifications. Tenants also don't understand. ***Rights and Responsibilities (Young Tenants, 18-24)*:** Increase in young renters living in substandard housing, pooling resources, not knowing rights or responsibilities. ***Other Issues:*** Tenants not caring for apartment unit, landlords neglecting unit, not collecting rent.	**1. Landlord workshops**: Educate landlords about rights and responsibilities. Focus on established organizations. Include public safety officers, who respond to landlord or tenant complaints. Do event evaluations. **2. Tenant Workshops:** Educate tenants about rights and responsibilities. Focus outreach to tenants of recently trained landlords. Target specific groups: New Mainers, young tenants, tenants with disabilities. Include public safety officers. Do event evaluations. **3. School Outreach:** Mayors of both cities declare April "Fair Housing Month." City staff or partners visit one elementary schools in each city (each year) to provide activities that promote fair housing. Do event evaluations. **4. Posters:** Create poster with basic information on tenant housing rights & a complaint hotline (use local languages). Distribute to appropriate locations.	1. **Landlord workshop** on disability rights and policies. 2. **Tenant workshop** targeted toward tenants with disabilities on disability rights and policies. 3. Mayors of both cities declare April "**Fair Housing Month.**" Fair Housing Month **event at a local elementary school** in each city. 4. Create **Fair Housing posters** for distribution.	1. **Landlord workshop** on cultural and language issues relating to New Mainers. 2. **Tenant workshop** targeted toward New Mainers on cultural and language issues, rights and responsibilities. 3. Fair Housing Month **event at a local elementary school** in each city.	1. **Landlord workshop** on general issues. 2. **Tenant workshop** on general issues. 3. Fair Housing Month **event at a local elementary school** in each city.	1. **Landlord workshop** on issues relating to younger tenants. 2. **Tenant workshop** targeted toward younger tenants. 3. Fair Housing Month **event at a local elementary school** in each city.	**Evaluate progress**, prepare for next AI.	**Cities of Auburn and Lewiston:** Community Development Departments, Housing Authorities, public safety officers, elementary schools, public transit. **Community Groups:** Community Concepts, Ethnic-Based Community Organizations, Neighborhood Housing League, and other social agencies. **Workshops:** Collaborative partnerships could include Maine Housing, Healthy Androscoggin. **Landlord Workshops:** Landlord associations, County realtor conventions

Issues & Impediments	Strategies	Year 1	Year 2	Year 3	Year 4	Year 5	Partners
Home Financing ***Sharia Lending:*** Lack of Sharia-lending financing products in Lewiston and Auburn have prevented New Mainers from purchasing homes, which could also help ease the burden on the need for large rental units. Families may qualify for homeownership opportunities, but lending laws require interest on home loans.	1. Identify obstacles to Sharia-lending financing products by convening a group of local private and non-profit lenders, representatives from the New Mainer community, and other experts. 2. Inform New Mainers about homeownership opportunities.	Convene homeownership lending group, identify obstacles and solutions.	Outreach to New Mainer community with information about Sharia-friendly homeownership loans.			**Evaluate progress**, prepare for next AI	**Cities of Auburn and Lewiston:** Community Development Departments, Local Housing Authorities State Legislators **Lenders/Experts:** Coastal Enterprises, HUD, National Sharia-lending organizations, Community Concepts **Community:** Ethnic-Based Community Organizations, potential homeowners **Education:** Bates College

APPENDIX A: INTERVIEWS & PUBLIC PROCESS

Interviewed

Somali Bantu Youth Organization of Maine
Downtown Neighborhood Action Committee
Seniors Plus
Neighborhood Housing League
Auburn Police Department
Department of Corrections
United Somali Women of Maine
City of Lewiston – Social Services
Catholic Charities – Refugees and Immigration Services
Tedford Housing
Maine Veterans Services – Lewiston
New Beginnings
Safe Voices
Lewiston/Auburn Landlord Association
Alpha One
DHHS – Lewiston Office
Pathways, Inc.
Goodwill Industries
City of Auburn – General Assistance
Landlord
United Way of Androscoggin
Trinity Episcopal Church
City of Auburn General Assistance
Common Ties Mental Health Coalition
City of Lewiston – Planning
City of Auburn – Planning
Auburn Housing Authority
Lewiston Housing Authority
Pine Tree Legal Assistance
Maine Human Rights Commission

Responded to Survey Questions

Maine People's Alliance
Neighborhood Housing League

Report Analysis & Feedback

Reine Mynahan, Auburn Community Development
Yvette Bouttenot, Auburn Community Development
Jayne Jochem, Lewiston Economic & Community Development
Lincoln Jeffers, Lewiston Economic & Community Development
Jeanine Dubay, Lewiston Housing Authority
Rick Porter, Auburn Housing Authority

Public Meetings

Interviews with Stakeholders
Lewiston City Council
Auburn City Council