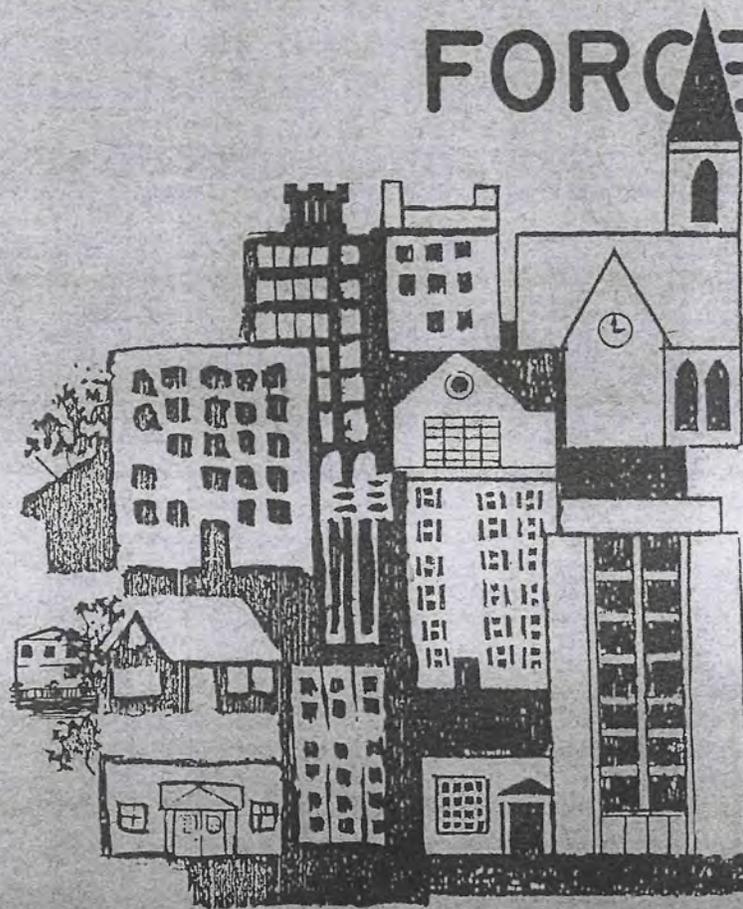


HOUSING TASK FORCE



FINAL REPORT
CITY OF LEWISTON
SEPTEMBER 1991

**HOUSING TASK FORCE
FINAL REPORT**

September 1991

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City of LEWISTON *Maine*

September 17, 1991

Mayor James Howaniec
City of Lewiston
Pine Street
Lewiston, ME 04240

Dear Mayor Howaniec:

I am pleased to forward the final report of the City of Lewiston's Housing Task Force.

This Task Force, consisting of individuals with diverse backgrounds and perspectives, has worked diligently since its formation in August of 1989 in an effort to determine the extent and isolate the causes of various housing issues confronting the City of Lewiston, and to propose both immediate and long range solutions. Among the many significant issues were affordability, accessibility, code enforcement, property maintenance, and homelessness. In this process, the Task Force and its three working committees conducted over forty separate meetings and solicited input from representatives of all affected interests including landlords, developers, social service providers, realtors, bankers and staff.

The Task Force is committed to the concept that one of the most elemental functions of municipal government is to provide safe, decent and affordable housing to all its citizens. We also understand that access to affordable housing by all sectors of our society is integral to the City's goals of economic advancement through revitalization and diversification of its commercial and industrial base.

The Task Force has advanced several specific and concrete suggestions and has laid a substantial foundation for the resolution of those problems which require additional study and attention. The worth of this group's report, however, can only be realized through diligent continuation of this effort and a commitment to the implementation of its recommendations. Since your election to office, you have supported and encouraged our work and have pledged yourself to address the City's housing needs. We now challenge you and the City Council to exercise the essential leadership and initiative to assure that our shared goals are met in a timely fashion.

Although the City may perhaps be subject to criticism for tolerating the dilapidation of our older housing stock, recent improvements in code enforcement, municipal acquisition and rehabilitation, and other areas are certainly encouraging. Recognizing that permanent solutions will indeed require the commitment of substantial funds,

the Task Force strongly endorses the City's participation in the State Housing Opportunity Zone (HOZ) program and the pursuit of other innovative funding mechanisms. The Task Force has also learned first hand that continuing dialogue and attention to these questions can produce positive results without significant expenditures, with several measures suggested by the Task Force, such as the citation system of code enforcement, having already been implemented.

The Task Force is convinced that we can no longer rely solely on local, state and federal government to respond to these concerns, and that permanent and effective solutions to our housing problems require the involvement of our citizenry. We must all commit ourselves to the delivery of affordable housing for young and old, whether through participation in the Lewiston Housing Authority or the Housing Alliance, the organization of neighborhood associations, or the overall support of municipal initiatives.

I would like to personally thank all of those who participated in the work of the Task Force and assisted in our endeavor. This report results from the significant contributions of numerous city officials and interested citizens, all of whom gave generously of their time and interest. Special recognition should be given to the committee chairs, Debrah Richard, Gregory Hanscom and John Jenkins and their staff coordinators, Jim Lysen, Gil Arsenault, and Dennis Lajoie, as well as Robert Thompson, the City's Development Director, whose staff was responsible for the editing, graphics and production of this report. We particularly recognize the efforts of Sylvia Hudson, the City's Housing/Community Development Planner, who coordinated the activities of the Task Force and who continues to devote her energy to the resolution of these concerns.

The City of Lewiston enjoys the reputation of taking bold steps to deal with difficult issues and opportunities. I hope that we extend that resolve to meet our housing obligations. We must subscribe to the reality that the City of Lewiston will, with our efforts, become a better place to live.

Sincerely,



Paul R. Gosselin, Chair
Housing Task Force

PRG/dc

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I. THE CHARGE

In August of 1989, then Mayor Maurice Labbe appointed fifteen people to a newly-created Affordable Housing Task Force to be chaired by local real estate attorney and former Planning Board Chair and Board of Appeals member, Paul R. Gosselin. The initial charge of the Task Force was to assist the City in developing ordinances, policies and procedures to address the crucial need to provide accessible, safe, decent, and sanitary housing for all of its citizens.

The City of Lewiston realized that for practical resolutions to complex and controversial issues surrounding housing, a consensus-building process that involved broad-based participation in the Task Force and much public input was needed.

II. THE HISTORY

At a kick-off meeting held August 10, 1989, in the City Council Chambers, Mayor Labbe presented the Task Force to the community and challenged them to take a leadership role in determining future directions for the City to take in providing affordable housing to meet the needs of its diverse population.

The Task Force was created in recognition of the fact that no single issue affects the quality of life for its citizens more than the need for a safe, decent place to live. Especially for low-income families, the elderly and

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families with special needs, the task of finding acceptable, affordable housing was becoming increasingly difficult. Furthermore, it was clear that housing is an integral part of the economy, affecting the location of industrial and commercial development which in turn affects the job market and local economy.

The complexity of the problem is underscored by the lack of a clear definition as to what constitutes affordable housing; one generally accepted rule being housing which consumes no more than 30% of a household's income. Using these guidelines, the estimated median household income of approximately \$23,500 in Lewiston equates into an affordable monthly payment of less than \$600. Since the average-priced, single-family home requires a monthly payment of nearly \$800, it was obvious that it was difficult for the majority of Lewiston's residents to avail themselves to traditional home ownership opportunities.

The State of Maine reacted to this perceived state-wide affordable housing crisis with two pieces of legislation. First, the Growth Management Act of 1988 requires all municipalities to deal with affordable housing in their comprehensive planning process. Second, the legislature enacted the Affordable Housing Partnership Act of 1989, developed by the Joint Standing Committee on Housing and Economic Development. These pieces of legislation were reactions in part to the effect on Maine of a two-thirds budget reduction since 1980 in the funding of federally sponsored housing programs (from 32 billion per year to 11 billion per year nationwide). The Affordable Housing Partnership Act of 1989 was eventually funded by a 20 million dollar bond issue that the voters of Maine passed in the November 1989 election. Original Task Force member Gregory Nadeau, who served as House Chairman of the Joint Standing Committee on Housing and Economic Development, was instrumental in the drafting and lobbying effort that led to the passage of both the bill and the bond issue referendum.

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Both of these pieces of legislation mandated that municipalities research and analyze housing issues at the local level. The Growth Management Act of 1988 requires that the City of Lewiston, by January, 1996, have an approved Comprehensive Plan and Zoning and Land Use Code that satisfactorily deals with housing issues. The Affordable Housing Partnership Act of 1989 requires that a local housing alliance be formed to help direct the City through the programs offered under the Act. It was hoped that the Task Force or a similar board would eventually assume this role in the City.

III. INITIAL FOCUS AND RECOMMENDATIONS

The first six months of the Task Force's efforts focused on issues related to the inner-city's multi-family housing stock, where much of the City's existing affordable housing is located. The Task Force heard from City Councilors, landlords, and tenant groups who expressed a sense of urgency for the City to deal with areas such as "Little Canada", where the housing stock is in desperate need of repair and improvements and the neighborhoods themselves are beset with vandalism, other crime, and unsafe buildings. The Task Force, during a series of meetings, also entertained written and oral comments from various City officials such as the Police Chief, Fire Chief, General Assistance Director, Code Enforcement Director and the Director of LHA on the many issues related to Code enforcement, crime and drug abuse, staffing problems, increases in general assistance requests and buildings unsafe for habitation.

The Task Force soon recognized that the City lacked the necessary data for the assessment of local housing needs and recommended that the City undertake a "Housing Inventory and Analysis", with special focus on "Little Canada" and the "Millhouse District," which is bounded roughly by Lisbon and Bartlett Streets between Walnut and Willow Streets.

Responding to this recommendation, the City funded a *Housing Inventory and Analysis*, completed by Market Decisions, Inc., in August of 1991, which provided the City with much of the needed data pertaining to housing and which has been used to corroborate findings of the Task Force. The analysis is expected to

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help guide the City's ongoing process in dealing with housing issues. In addition, combined with the 1990 census data, it completes a necessary component to the City's updated growth management program. The survey that was used to collect statistical data in this process was reviewed by the Special Needs Committee prior to implementation and is attached to this report as Exhibit C.

The Task Force also learned that the City had cumbersome, time-consuming, and ineffective procedures to require landlords to properly maintain their buildings and meet existing codes and ordinances. To address this situation, the Task Force helped develop a "Citation System of Code Enforcement" to allow Code Enforcement officials to issue citations similar to traffic tickets to violators of City Codes.

The *Citation System of Code Enforcement* has been adopted by the City and implemented and has made Code Enforcement activities more prompt and effective. The Ordinance is attached to this report as Exhibit D.

The issue of absentee landlordship and the difficulties in sometimes even contacting responsible parties in Code violation situations, led the Task Force to endorse the institution of a "Rental Housing Registration Program." It is designed to provide up-to-date data and information with respect to ownership, possessor occupancy and status of the rental housing stock in the City, and to provide user-fee funding to facilitate the prompt and effective enforcement of provisions of the Code of Ordinances.

The *Rental Housing Registration Program* has been drafted, is awaiting further refinement, and will require approval by the City Council. The draft program is attached to this report as Exhibit E.

IV. MEETING WITH THE STATE'S AFFORDABLE HOUSING ALLIANCE ADVISORY COMMITTEE

On May 4, 1990, the Housing Task Force conducted a joint meeting with the State's Affordable Housing Alliance Advisory Committee, which included a guided tour of Lewiston's inner-city areas. The Committee was formed under the auspices of the Affordable Housing Partnership Act of 1989. Following that meeting and subsequent discussions, the City decided to participate in the Maine Affordable Housing Alliance, a program within the state's Department of Economic and Community Development (DECD), formed to support local affordable housing initiatives. The Task Force's participation in the Alliance will be discussed later in this report.

V. COMMITTEE FINDINGS AND RECOMMENDATIONS

In May of 1990, the Housing Task Force began focusing on other housing issues. Three committees were created to deal with specific issues raised during the first six months. Mayor James Howaniec made additional appointments to the Housing Task Force to assure sufficient expertise and participation on each of the committees, which were the Governmental, Regulatory, and Special Needs Committees.



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A. GOVERNMENTAL COMMITTEE.

The charge of the Governmental Committee was to:

- Examine the methods in which the City and its public safety departments may become more effective in the enforcement of building and public safety codes, including improved coordination between police, fire, Code enforcement and housing departments;
- Comment on the adequacy of staffing levels;
- Encourage aggressive tax lien enforcement;
- Develop new enforcement methods (e.g. citation program);
- Consider the effect of drugs/crime on the quality of housing in the inner-city area; and
- Examine the role of the City and the Lewiston Housing Authority (LHA) in providing and maintaining affordable housing opportunities.

The Committee met on eleven occasions from May 1990 to January 1991. Input was received from City agencies such as Police, Fire, General Assistance and Code Enforcement, as well as from developers, landlords and tenant groups.

1. FINDINGS:

- a. The Committee feels strongly that Code Enforcement activities within the City must have an effective citation program. This program must permit all Code enforcement officials to issue a citation and complaint for municipal Code violations. This ability should be uniform throughout the City agencies, i.e., Police, Fire, and Code Enforcement, and should be based upon citation activities established within the Lewiston Police

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Department, where citations may be issued when the violation is observed with no undue notice requirements.

The Citation Ordinance recently adopted by the Lewiston City Council is an improvement over past practice, but is still cumbersome and does not achieve a common consistent tool and procedure to be used for all municipal ordinance/Code enforcement activities within the City.

- b. The Committee recognizes that several City departments have ordinance and Code enforcement requirements. These enforcement activities require citation and case preparation in anticipation of enforcement activity which may well entail court presentation and litigation. These activities require experience, skill and significant staff time in development and execution. When staff is not familiar with, or is intimidated by, the complexities of the full scope of the enforcement process (citation development, issuance and litigation), ordinance and Code enforcement is diminished. When staff is familiar with the process and engages in it, the in-the-field compliance components of ordinance and Code enforcement are diminished. The Committee felt that perhaps a paralegal to assist the process would be a cost effective, consistent resource for all various Code/ordinance enforcement officials.
- c. Priorities for Code enforcement activities must be established, recognizing the current limited resources available within the Code Enforcement Division and the additional Code enforcement activities which will happen only when additional resources are provided.
- d. In the most distressed areas of the inner City there are many buildings that should be considered as candidates for

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demolition based upon factors such as condition, density, appropriateness for re-use as open space and/or parking, etc.

- e. A "Rental Housing Registration Ordinance" that requires owners/operators of rental housing to register their dwelling units with the City would help facilitate the prompt and effective enforcement of the Code of Ordinances. A fee could be assessed each year on a per unit basis and revenues used to cover the costs of this program, as well as systematic inspection of dwelling units in the City.
- f. The current City Code does not address the maintenance of all non-residential structures, except for building Code safety violations.
- g. Any study as to the current efficient use of City Code enforcement/Ordinance enforcements resources must focus on the Lewiston Fire Department. The Committee applauds the recent improvements in the better coordination of effort between Code Enforcement and Fire Prevention. However, the Committee views the Department's company structure as a seriously under-utilized resource in stabilizing neighborhoods through life safety Code education and enforcement activities.
- h. Regular meetings between the Code Enforcement Division, Fire Department and Police Department could help resolve common issues with respect to identifying and resolving ongoing public safety issues.
- i. Currently a bank may foreclose on a property that has a condemnation lien and the first mortgage holder has priority over condemnation lien.

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- j. The City needs to become a role model for physical maintenance of neighborhood amenities. Currently, several City playgrounds are not adequately maintained, signaling a negative message leading to neighborhood deterioration.
- k. The Police Department must also be one of the key players in neighborhood stabilization. The Police Department should be encouraged to adopt creative policing concepts such as "Community Oriented Policing Programs." The opening of an office on Knox Street to facilitate the Police and Community Enforcement (PACE) program, focusing on a police bicycle program, is an exciting first step in this process.
- l. The City needs to make a commitment to improve the level of trash and debris removal from public property, especially in the downtown area. This service should include street and sidewalk clearing and the maintenance of amenities such as walkways and plantings. In this effort, the City would provide leadership by demonstration and set a standard for private property owners to follow.

In the furtherance of this effort, the City should re-evaluate its management of the "Workfare" program. The Committee feels that although this labor force may not be the equal of municipal employees, more attention to task assignments, stronger supervision and task performance follow-up could provide a labor resource that could contribute successfully to City needs.

- m. The City needs to promote neighborhood associations so as to encourage a forum where residents and property owners can work together to help stabilize their neighborhoods.

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- n. General Assistance programs sometimes inadvertently create long-term dependency on subsidized social services, which in turn creates long-term subsidized housing needs.
- o. In order to encourage the first-time home buyers market, the creation at the state level of secondary mortgage market-lending programs could be developed.
- p. Cooperative (co-op) and condominium (condo) housing programs where tenants have an ownership interest in buildings, or other programs that allow owner occupancy, would help stabilize neighborhoods. These types of programs could also include a component where LHA and Central Maine Technical College (CMTC) could provide education and training to individuals who choose to participate in such programs.
- q. The City has not adequately encouraged the use of the Community Reinvestment Act (federal regulations requiring that banks participate in meeting community needs and objectives.) Its utilization could help to provide risk pool fund establishment.
- r. The City does not have adequate statistics and information to analyze the state of the City's housing situation.
- s. City Government has a fundamental interest in securing the provision of adequate and affordable housing to its citizens. Several mechanisms currently exist within City Government toward this end, i.e. Community Development, Code Enforcement and Fire Protection services. The Committee feels strongly that in furtherance of its obligation, the City should establish a Housing Alliance. Alliance members would be drawn from the public and private sectors and would include representation of all facets of the community concerned with

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and involved in the provision of adequate, affordable housing. Appropriate elected and appointed officials from City government, financial interests, housing developers and owners, landlords, tenants, and interested citizens should all be participants.

- t. Special consideration should be given to the significant role the LHA can and should assume in providing affordable housing opportunities. As one of the largest developers/housing providers within the City, LHA has significant resources and Staff expertise that can make a substantial contribution, well beyond its current level, to the improvement of the Lewiston housing situation. For example, LHA does not use its 501-C3 status to its best advantage to leverage funds to initiate innovative housing programs.

LHA has not reached its potential nor has it been the guiding force it can be due partly to a lack of visibility and presence in the public arena. Both the LHA Board and Staff and the Lewiston City Council and City Staff need to improve communications, work together cooperatively, and seize the opportunities that will flow from an improved relationship.

- u. Insurance companies could inspect properties they insure and provide financial incentives for maintaining safe buildings (or disincentives for buildings lacking in maintenance).

2. RECOMMENDATIONS:

The City should:

- a. *Work cooperatively with LHA, so that it may make use of LHA's significant resources, funding capabilities and Staff expertise, heretofore vastly under-utilized, toward improving housing opportunities in Lewiston.*
- b. *Initiate a Comprehensive Uniform Citation Program for consistent, effective enforcement of all City Codes and Ordinances.*
- c. *Prioritize Code and Ordinance enforcement activities to maximize acknowledged limited resources.*
- d. *Establish regular meetings and communications between all City agencies responsible for Code and Ordinance enforcement to identify and resolve ongoing public safety issues.*
- e. *Commit to properly maintain City-owned neighborhood amenities such as parks and playgrounds, sidewalks, walkways, and landscape plantings; as well as to improve the level of trash and debris removal from public property, especially in the downtown area, utilizing, where available, a well-supervised "Workfare" labor force.*
- f. *Coordinate the efforts of Fire Department substations to undertake routine inspections of housing units and assume responsibility for the initial enforcement of any violations found. They could also conduct regular block sweeps of inner-city neighborhoods to resolve trash accumulation, abandoned cars, etc. An analysis should be conducted of the Fire Department to determine if it is maximizing its*

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resources relative to the inspection of properties within the City of Lewiston and, if necessary, recommendations should be made to ensure this.

- g. Further develop Community-Oriented Policing Programs to allow the Police Department to play a more vital role in neighborhood stabilization.*
- h. Promote and assist in the development of the neighborhood associations to encourage a forum for residents, property owners and the City to work together to stabilize neighborhoods.*
- i. Conduct an inventory and analysis of inner-City buildings to determine candidates for demolition and potential reuse of lots.*
- j. Enact a Rental Housing Registration Ordinance to facilitate prompt and effective enforcement of all pertinent City Codes and Ordinances.*
- k. Adopt a Comprehensive Property Maintenance Code to ensure proper maintenance of all existing structures, and to work with insurance companies to provide financial incentives for maintaining safe buildings.*
- l. Undertake a Housing Inventory and Analysis study to provide data necessary for the assessment of local housing needs.*

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- m. *Establish a Standing Housing Alliance Board to assist in the implementation of the recommendations of the Housing Task Force, continuing to assess the affordability of housing in the City, and to participate in the programs established by the Affordable Housing Partnership Act of 1989.*

- n. *State laws regulating general assistance should be studied and changes should be instituted to ensure that only the truly needy receive assistance. Furthermore, proper guidance and programs should be made available to assist individuals and families in becoming self-reliant.*



B. REGULATORY COMMITTEE.

The charge of the Regulatory Committee was to analyze the extent to which:

- The City's ordinances, policies, and procedures affect the maintenance, location, and development of affordable housing, and to which they comply with the housing goals established in the City's Comprehensive Plan and the "Growth Management Act of 1988".
- The City encourages cluster housing, mobile home parks and other forms of affordable housing;
- State and federal regulations impact local development; and
- The City could encourage creation of innovative lending programs involving public/private partnerships which complement Maine State Housing Authority (MSHA) programs to accommodate first-time home buyers.

The members met ten times over an eight-month period to examine these issues. Experts in various aspects of housing were invited to specific meetings to assist the Committee in its efforts to examine the City's ordinances, policies and procedures. Included were bankers and financial experts, real estate brokers, developers and builders, landlords, and representatives of people who have low income and/or special housing needs. Through its research and deliberations, the Committee made a number of findings relative to the problems in the development and maintenance of affordable and accessible housing for Lewiston residents:

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1. FINDINGS:

- a. With respect to mobile homes:
 - i. Land for mobile home park development and expansion is in limited supply;
 - ii. The placement of mobile homes on individual residential lots is limited to the Rural Agricultural (RA) District where the minimum lot size is 60,000 square feet. The cost of the land in this district itself makes affordability difficult if not impossible; and
 - iii. Mobile home park management and ownership practices discourage the opportunity to use mobile home purchases as an equity investment. For example, park rules prohibiting the free movement and/or sale of units, high park fees, difficulty in securing low-interest, long-term mortgages, and the requirement to purchase units and other amenities or needs from the owner of the park, limit the equity-building potential of mobile homes in parks.
- b. The Federal Fair Housing Act of 1988 prohibits municipalities from placing restrictions on certain types of group homes which cannot be placed on single-family homes. Currently the Lewiston Zoning and Land Use Code violates federal law by requiring conditional use permits to be obtained in four out of six residential zones, even for Type "A" group care facilities (for elderly and physically or mentally handicapped), with eight or fewer persons, and requires these facilities to meet greater space and bulk standards than

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single-family homes (i.e., rear and side setbacks are sometimes doubled or even tripled for these types of facilities.)

- c. The regulations for development in the Revised Code of Ordinances do not provide sufficient flexibility with respect to street width, sidewalk placement, caliper and placement of street trees, underground utilities, and drainage systems. For example, street widths and sidewalk requirements are standardized for all types of residential uses, with little regard to their size, scale, nature or location in the City. Underground utilities are required for all new development, and it has been the practice of the City to require underground drainage systems as well. The Committee found that allowances for above-ground utilities and drainage systems and a modest street width reduction could reduce the cost of development by as much as \$7,000 per lot.
- d. Social attitudes of first-time home buyers are different than those of a generation ago. Owners still want a single-family home on a large lot; do not see condos, co-ops, two or multi-family housing as investment opportunities to initially get into the housing market; want wide streets so as to not be inconvenienced with snow piled up on lawns in the winter; and they carry more debt (school loans, two car loans, luxury items, etc.) than did persons of a generation ago.
- e. The average income of Lewiston residents cannot support the average selling price of a single-family unit, even at depressed 1991 prices. For example, for the \$84,000 home (maximum allowable price under MSHA guidelines) with 5% down (\$4,200), the average monthly payment for principal, interest, tax and insurance is close to \$800. Based on an average annual income of approximately \$23,500, and the 30% rule for

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affordable housing, the average citizen can bear no more than \$600 per month. The supply of housing in this range is limited with many of the homes in the \$70,000 to \$80,000 bracket needing much repair before occupancy is possible.

- f. Required downpayments and/or closing costs at purchase are prohibitive to first-time buyers. For that same \$84,000 home, closing costs can range from \$2,500 for a Maine State Housing/Veteran's Administration program where the downpayment of 1.875% is financed (\$1,575), to \$9,200 for conventional financing with a minimum 5% (\$4,200) downpayment. Sample estimated closing costs for various options are attached to this report as Exhibit F.
- g. The revision to the cluster provisions (which allow residential subdivisions a reduction in lot area and other space and bulk standards, provided there is no increase in the number of lots permitted under a conventional subdivision and the resultant land area is devoted to open space) in the Code encourage this form of development for both conventional housing and mobile home parks, but other land conservation techniques that can assist in affordable housing projects such as "density bonuses" and "transfer of development rights" are nonexistent in the Code.

2. RECOMMENDATIONS:

- a. *Development standards for streets, sidewalks, underground utilities, drainage systems, and landscaping for affordable housing development should be modified. Specifically, street widths should be based on traffic use and therefore be reduced in residential developments; sidewalks should not be required as a matter of rule on either side of streets, with other forms of pedestrian linkages encouraged including less costly,*

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alternative surfaces for sidewalks; underground utilities should not be required in areas where aboveground utilities already exist and where they are otherwise not appropriate; and smaller caliper of street trees may be permitted. In all cases, the modification of standards should be accomplished without compromise to public health and safety.

- b. *In existing neighborhoods, neighborhood characteristics such as density, housing type and infrastructure should be maintained as much as possible.*
- c. *The Zoning and Land Use Code must be amended with respect to group care facilities to bring the Code into compliance with the Federal Fair Housing Act of 1988.*
- d. *Land conservation practices rather than land consumption practices should be encouraged in residential development. Such techniques as "density bonuses", "inclusionary zoning", or "transfer of development rights" should be explored.*
- e. *The City should explore the creation of financial programs to:*
 - i. *Provide low interest loans, downpayment assistance or the opportunity to defer closing costs by means of loan pooling and risk sharing.*
 - ii. *Provide incentive programs for builders of affordable housing, sustaining the programs through adjustments upon resale.*

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- f. *With respect to mobile homes:*
 - i. *The opportunity for development of individual lot ownership within mobile home parks should be explored.*
 - ii. *Permitting mobile homes on individual lots of less than the one and one-half acre minimum of the Rural Agricultural Zone should be explored in that and other residential zones.*
 - iii. *Additional areas should be zoned to permit the creation of new mobile home parks or the expansion of existing parks.*
- g. *The City should assist state and local agencies and the real estate community in providing educational information to potential first-time home buyers concerning loan requirements, closing costs, and downpayment requirements and the advantage of co-ops, condos, two-family and multi-family forms of ownership.*
- h. *The City should establish a Standing Housing Alliance Board to assist in the implementation of the recommendations of the Housing Task Force, continuing to assess the affordability of housing in the City, and to participate in the programs established by the Affordable Housing Partnership Act of 1989.*
- i. *Options for the development of affordable housing on City-owned property should be investigated.*

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C. SPECIAL NEEDS COMMITTEE.

The charge of the Special Needs Committee was:

- To consider the extent to which the City's ordinances, policies and procedures adequately address special housing needs of the mentally and physically handicapped and of the elderly;
- To determine the extent of homelessness and how to alleviate the problem;
- To consider accessibility of families with children to affordable housing;
- To determine the manner in which day care, for both adults as well as children, may be made available and affordable; and
- To consider the impact of reduction of federal subsidies and manner of retaining rents at affordable levels.

The committee met nine times over an eight-month period. Concurrently the Committee chose to participate in the public forums held in Lewiston by Maine's Interagency Task Force on Homelessness and Housing. The following findings resulted from all of these meetings:

1. FINDINGS:

- a. Overall, the City's ordinances, policies and procedures for the most part do not hinder the physical development of housing for the mentally and physically handicapped and of the elderly, but do hinder the location of such facilities.
- b. The City is in violation of the Federal Fair Housing Act of 1988 with respect to group homes for the mentally and physically handicapped, as it pertains to the placement of

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- living care facilities wherever single-family homes are permitted.
- c. Within the next two to five years, the City faces the possibility of losing up to 1,700 federally subsidized housing units. On average, a renter pays \$160 per month towards the rent in one of these dwelling units and does not have the capacity to remain without the subsidy.
 - d. During the next four years, the City will be facing an influx of people with special needs who will be released from Augusta Mental Health Institute (AMHI) (due to a court consent decree), as well as from similar institutions.
 - e. Lewiston citizens with special needs must have continuing representation on any permanent Housing Alliance Board to help facilitate adequate funding for the support services that are so critical to this segment of our population, yet which are often left unfunded.
 - f. The City does not have adequate housing data with regard to special needs housing, and it is becoming clear that the 1990 census count does not adequately reflect the number of homeless people.
 - g. There is definitely a homelessness problem in the City, and emergency beds available do not meet the needs that exist, particularly for families, women, and people with special needs. During the 1990-91 winter, MSHA tracked over one hundred families that had to be turned away from shelters in Lewiston due to inadequate shelter facilities. A report from Maine's Interagency Task Force on Homelessness and Housing ("...by Sundown") indicates this problem is state-wide and needs further study.

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- h. Day care for certain segments of the population is difficult to locate, especially for low and low/moderate income families, children with special needs, and adults needing day care.

2. RECOMMENDATIONS:

- a. *Amend the Zoning and Land Use Code to bring it into compliance with the Federal Fair Housing Act of 1988 with respect to group homes for the physically and mentally handicapped. This would entail permitting the location of living care facilities wherever single-family homes are permitted.*
- b. *Work with Maine's Congressional Delegation to minimize the impact of losing the 1,700 federally subsidized housing units within the next two to five years. Many of these dwelling units house elderly citizens, and a plan should be developed to either resubsidize their rent or to provide other housing resources.*
- c. *Coordinate efforts with housing and social service providers to ease the burden of the City on providing for the anticipated increase of people with special needs relocating to the City as a result of a court consent decree regarding AMHI.*
- d. *Commence a study to gather information on the needs of the homeless and those at risk of homelessness, as well as existing and potential local shelter providers for homeless people.*
- e. *Advocate to the state and federal government for increased subsidized child care slots for very low and low/moderate*

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income families, families with infants, and families with special needs children.

- f. *Establish a Standing Housing Alliance Board to assist in the implementation of the recommendations of the Housing Task Force, continuing to assess the affordability of housing in the City, and to participate in the programs established by the Affordable Housing Partnership Act of 1989.*

VI. HOUSING OPPORTUNITY ZONE (HOZ) PROGRAM

The Housing Task Force received official recognition as a Local Housing Alliance at a ceremony at the State House on October 11, 1990. The DECD had approved the Task Force's application which was required in order for the City to participate in the HOZ Program.

On April 11, 1991, the entire Housing Task Force was reconvened in order to endorse an application for funding from the HOZ Program. After Staff explained the program and elements of the application, stating that the City would concentrate on the "Millhouse District", ensuing discussions focused on the issue that infrastructure costs, specifically water and sewer, should not be funded with HOZ funds.

That being agreed upon, the Housing Task Force *enthusiastically* supported the submission of the HOZ application and the City submitted it to DECD on May 3, 1991.

In June of 1991, the City received preliminary acceptance of the HOZ Program and was authorized to begin negotiations with the State with respect to HOZ funds. Reorganization occurred within state government and MSHA was then given responsibility for the HOZ Program. The City met with MSHA representatives on August 15, 1991, to begin the financial negotiation process to secure \$750,000 in housing funds.

All three Committees recommended that a Standing Housing Alliance Board be created, in part, to assume the responsibilities dictated by the HOZ Program.

VII. CONCLUSION

The Housing Task Force has come to recognize the complexity and ongoing nature of housing problems influenced by socioeconomic factors for which there may be no permanent, static solutions. This report cannot serve as a comprehensive analysis of all housing-related issues facing the City of Lewiston. Our efforts should nevertheless serve to focus the City's attention on a variety of areas where substantial improvement is both necessary and possible.

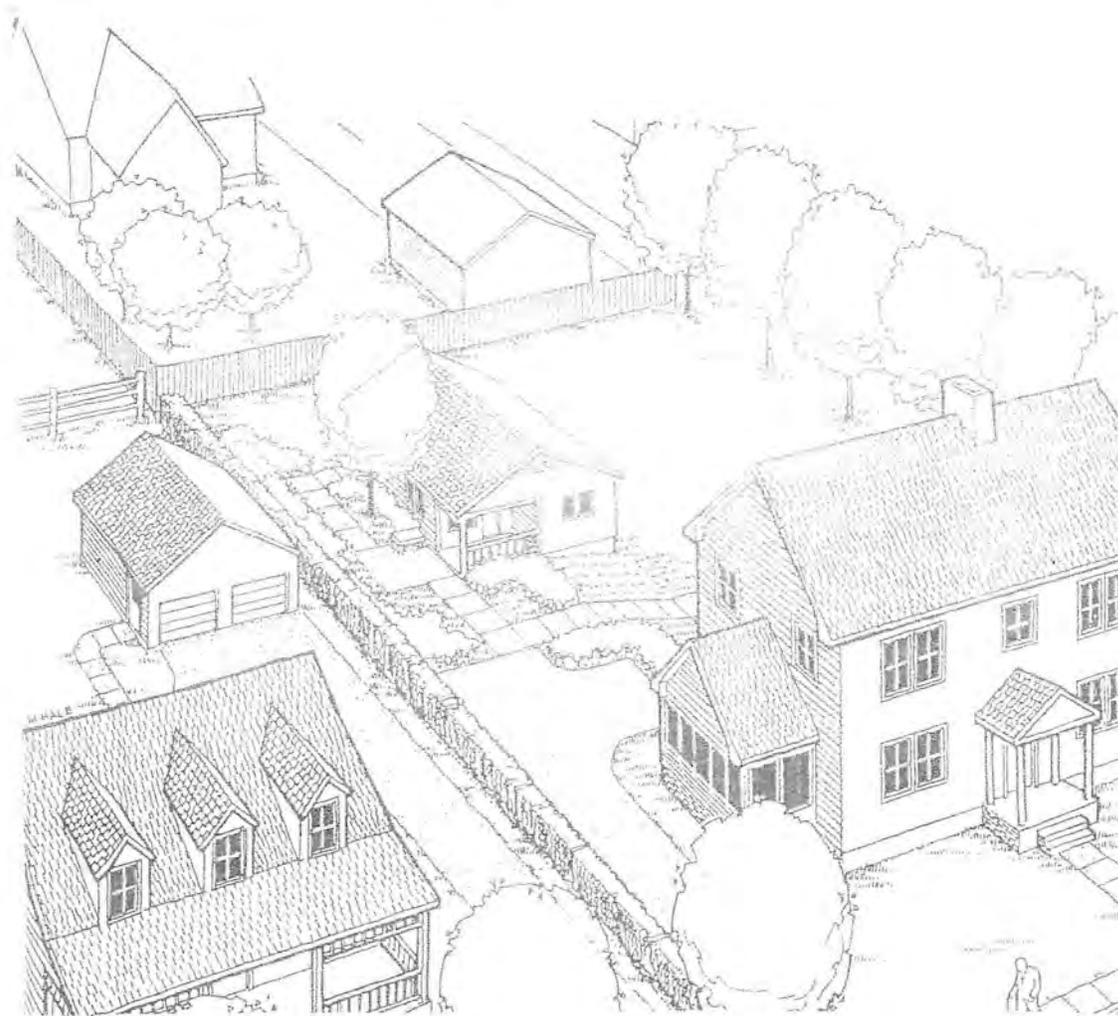
The work of the Housing Task Force has already influenced a number of significant initiatives, many of which have been referred to in this document, including the *Housing Inventory and Analysis, Citation System of Code Enforcement*, the *Community-Oriented Policing Programs*, such as the PACE program, and participation in the HOZ Program process. In addition, the City has been successful in getting the Maine Municipal Association to commit their time and resources to assist municipalities and the state to come into compliance with the Federal Fair Housing Act of 1988. More importantly, however, the Housing Task Force has helped raise the consciousness of the community on a number of thought-provoking and often controversial issues concerning handicapped accessibility, homelessness, the City's General Assistance Program, mobile home parks and other non-traditional home ownership opportunities, and the lending practices of financial institutions.

A top priority of the City should be the continued encouragement of housing opportunities to meet the needs of all of the City's diverse population. It is the consensus of the Task Force that this can best be accomplished by the following:

HOUSING TASK FORCE FINAL REPORT

- A. Implementation of the remaining Housing Task Force recommendations;
- B. The creation of a permanent housing board to continue the study and analysis of other housing-related issues;
- C. A significant, visible ongoing commitment of the City to the resolution of housing problems.

The Housing Task Force challenges the readers of this report to support and assist the City to bring about the necessary changes--some fundamental in nature--to realize its critical housing goals.



EXHIBITS

ORIGINAL HOUSING TASK FORCE MEMBERS & STAFF

Paul R. Gosselin, Chair

MEMBERS:

- James Begert, Councilor, Ward 3
- Jane Cyr, Real Estate Agent
- Melinda Davis, Mortgage Banker
- Gregory Hanscom, Deputy Secretary of State, Division of Motor Vehicles, and former Police Chief
- John Jenkins, Planning Board Member, and Businessman/ Landlord
- Peter Kowalski, Special Needs Housing and Service Provider (John F. Murphy Homes)
- Maurice Madore, Hospital Administrator
- Gregory Nadeau, Local Businessman and former State Representative
- Marc Pellerin, Financial Advisor and Chair of Board of Directors of Lewiston Housing Authority (LHA)
- Lionel Potvin, Councilor, Ward 6
- Debrah Richard, Department of Environmental Protection (DEP) Deputy Commissioner, and former Planning Director
- Richard Sylvain, Planning Board Member
- Michael Theberge, Developer
- Carol Tracy, Planning Board Chair, Local Business Person, and member of Board of Environmental Protection

STAFF:

- Robert Thompson, Director of Development
- James Lysen, Planning Director
- Sylvia Hudson, Housing/Community Development Planner
- Sandra Slemmer, Director, Lewiston Housing Authority
- Matthew Smith, Director, Community Concepts, Inc., (CAP agency for Androscoggin County)

LEWISTON HOUSING TASK FORCE COMMITTEE MEMBERS

Paul R. Gosselin, Chair; Attorney
Sylvia Hudson, Staff Coordinator; Housing/CD Planner

A. GOVERNMENTAL COMMITTEE:

1. Gregory Hanscom, Chair; Deputy Secretary of State, Division of Motor Vehicles, and former Police Chief
2. Gildace Arsenault, Staff Coordinator; Code Enforcement Director
3. Laurent Gilbert, Police Chief
4. Richard Mailhot, Fire Chief
5. Lionel Potvin, Councilor, Ward 6
6. Philip Lebel, Businessman
7. Ronald Comeau, Businessman/Landlord
8. Richard Lecompte, Developer

B. REGULATORY COMMITTEE:

1. Debrah Richard, Chair, Department of Environmental Protection (DEP) Deputy Commissioner and former Planning Director
2. James Lysen, Staff Coordinator; Planning Director
3. Carol Tracy, Local Business Person, member of Board of Environmental Protection and former Planning Board Chair
4. Jane Cyr, Real Estate Agent
5. Michael Theberge, Developer
6. Gerard Morin, Developer
7. Ronald Bissonnette, Attorney
8. Gerard Raymond, Planner
9. Edward Leveque, Planning Board member
10. Melinda Davis, Mortgage Banker
11. Gerard Jutras, Developer
12. Marc Pellerin, Financial Advisor, Lewiston Housing Authority (LHA) Board member and former City Councilor
13. James Beger, Developer, LHA Board member and former City Councilor

C. SPECIAL NEEDS COMMITTEE

1. John Jenkins, Chair; Businessman/Landlord
2. Dennis Lajoie, Staff Coordinator; Housing Developer and Special Needs Housing and Service Provider (Community Concepts, Inc., the CAP Agency for Androscoggin County)
3. Peter Kowalski, Special Needs Housing and Service Provider (John P. Murphy Homes)
4. Mary Desrochers, Social Service Provider (United Way)
5. Catherine Vaillancourt, Attorney (Pine Tree Legal Assistance)
6. Joan Collins, Special Needs Advocate
7. Craig Phillips, Special Needs Housing and Service Provider (Area 4 Mental Health Coalition)
8. Jirard DerBoghossian, Special Needs Advocate

OTHER STAFF

- Robert Thompson, Director of Development
- Elaine Sederlund, Community Development Director
- Christopher Branch, Director of Public Works
- Sandra Slemmer, Director, Lewiston Housing Authority
- Beverley Heath, General Assistance Director

HOUSING INVENTORY & ANALYSIS SURVEY

CITY OF LEWISTON

DECEMBER-JANUARY 1991

ID# _____

INTRO: Hello this is (YOUR NAME) from the Lewiston Development Dept. We are updating our current resident housing counts to assist in the development of a City housing policy. Your answers will help us plan housing to meet the needs of the City's diverse population.

First of all, do you live within the City of Lewiston?

YES ----- CONTINUE WITH SURVEY

NO ----- THANK THEM FOR THEIR TIME AND EXIT

Am I speaking to the (male/female) head of household?

YES ----- CONTINUE

NO ----- ASK TO SPEAK TO THAT PERSON. REREAD INTRODUCTION PRIOR TO CONTINUING.

INTERVIEWER: NOTE GENDER Female...1
 Male.....2

INTERVIEWER: IF RESPONDENT ASKS HOW LONG THE SURVEY WILL TAKE, SAY:

This will take about 10 minutes.

IF RESPONDENT INDICATES THEY DO NOT HAVE THE TIME OR IT IS A BAD TIME:

Your response is important to us. The information you give us will help us plan programs to benefit you and your community. When would be a better time to call you back? (NOTE CB TIME/NAME IN GRID)

Thank you for participating. Your number was picked at random. We do not know your name or address, so all the information will be received anonymously. Your responses will be combined with those of other Lewiston residents to provide an overall view of the housing situation in Lewiston. First, I'd like to ask you a few questions about your current housing, and any housing needs you may have.

1. Do you currently: *(READ OPTIONS)*
 - A. RENT..... 1 -- GO TO Q.1a & 1b
 - 1a. Would you prefer to own rather than rent?
 - YES.....1 -- GO TO Q.1a1
 - NO.....2 -- GO TO Q.1b
 - 1a1. Have you owned a home in the past five years?
 - 1b. Is your rent subsidized?
 - YES.....1 -- GO TO Q.1b1+2
 - 1b1. What type of assistance?
 - GENERAL ASSISTANCE.....1 -- GO TO Q.1b2
 - SECTION 8 / L.H.A.....2 -- GO TO Q.1b1a
 - OTHER: _____ -- GO TO Q.1b2
 - NO.....2
 - B. Own your home.....2
 - C. Live with relatives or friends in a home they own or rent....3
-- GO TO Q.4
 - D. Other: _____ -----
2. Which of the following best describes the type of housing which you currently have?
 - A single family home1 -- ASK IF STICK-BUILT OR MANUFACTURED HOME? IF MANUFACTURED OR PRE-FAB, CIRCLE 3)
 - A mobile home2
 - A manufactured or pre-fab home..3
 - An apartment4 -- GO TO Q.2a
 - A duplex or two family home5
 - A condominium6
 - A rooming or boarding house7
 - A public housing project8
 - Other: _____ 9
 - 2a. How many units are there in your building? _____ (est.)

3. How many bedrooms do you have in your housing? _____

4. Would you say the overall condition of your housing is...

- Excellent4
- Good3
- Fair2
- Poor1

5. Which of the following improvements or repairs are currently needed for your housing? (CIRCLE "I" FOR ALL THAT APPLY)

- Electrical repairs or improvements I
- Plumbing installation including septic system and/or bathroom fixtures I
- Roofing repairs I
- Improved heating system I
- Insulation/energy conservation measure I
- Additional space I
- Exterior work I
- Landscaping I
- Foundation repairs I
- Sewer hook-up or repair to hook-up I
- Appliances: refrigerator, stove, etc. I

OTHER:

IF NO IMPROVEMENTS OR REPAIRS NEEDED IN Q.5, SKIP TO Q.7

6. Do you expect to have any repairs or improvements completed on your home in the next two years?

YES..... 1 -- GO TO Q.6a

- 6a. Who will most likely do the work...
 - You or someone in your household, or1
 - Someone else.....2

NO.....2 -- GO TO Q.6b

- 6b. Why not? (DO NOT READ - CIRCLE ANSWER ANSWER CLOSEST TO RESPONSE)
 - CAN'T AFFORD IT/NOT ENOUGH MONEY.....1
 - DON'T PLAN ON STAYING/PLAN TO MOVE....2
 - LANDLORD CLAIMS TOO COSTLY.....3
 - LANDLORD REFUSES/IGNORES REQUESTS.....4
 - OTHER: _____ 5

7. In what year did you move into your current housing? YEAR: 19__

8. Which of the following best describes how you feel about the amount you spend on housing costs?

You feel comfortable with the amount you spend per month, and feel that it is just right for your current income and needs 1

You are financially able and willing to spend more than you do now on better housing 2

You need better housing but are unable to afford more than you have at this time 3

Your current housing costs are not affordable 4

9. Does your current housing provide enough living and sleeping space for your household? By adequate sleeping space I mean no more than two persons sleeping in one bedroom.

YES1

NO2

10. In general, would you say your neighborhood is ...

Improving 1

Remaining about the same, or 2

Deteriorating 3

(DON'T READ) Don't Know 4

11. Would you say your overall feeling about the quality of your neighborhood is generally ...

Very Good1 -- GO TO Q.14

Good2

Fair3

Not so good4

Really bad5

12. Which of the following are things that keep your own neighborhood from being a better one? (CIRCLE "I" FOR ALL THAT APPLY)

- a. Many homes are in disrepair I
- b. Prices of homes are falling I
- c. You don't like the people moving in I
- d. There is too much crime I
- e. You don't feel safe I
- f. There are many vacant structures I
- g. Recently built homes are of inferior quality I
- h. The schools aren't very good I
- i. There isn't enough parking space I
- j. Not enough safe places for kids to play I
- k. There is too much litter and junk I
- l. Loud or disrespectful neighbors I
- m. Too many fire hazards I
- n. There is a general lack of neighborhood pride I
- o. Insufficient police protection I
- p. Insufficient fire protection I
- q. Lack of enforcement of land use regulations I
- r. Not enough recreational services and facilities I

- s. Insufficient protection of environmentally sensitive areas I
- t. Inadequate public transportation I
- u. Insufficient parking I
- v. Lack of sidewalks/or sidewalks in disrepair I
- w. Inadequate street lighting I
- x. Not enough public open space I
- y. Insufficient emergency management (floods, other disasters) I

13. Are there any other changes or improvements you would like to see in your own neighborhood? (ACCEPT NO MORE THAN THREE)

14. Which of the following housing types would you find acceptable in your neighborhood? (READ LIST. CIRCLE "I" FOR ALL THAT APPLY)

- A. Houses on larger lots than currently provided I
- B. Houses on smaller lots I
- C. Bigger houses (than are there now) I
- D. Smaller houses I
- E. Duplex/ 2 Family homes I
- F. Multifamily/ Apartment buildings I
- G. Attached Townhouses I
- H. Housing for the elderly I
- I. Congregate housing (includes services) I
- J. Mobile homes I

15. How much do you currently pay per month for

A. If renting ask:

Your rent: \$____. -- ASK Q.15A.

15a. Does this include (READ LIST. CIRCLE "I" FOR ALL YES ANSWERS)

Your Electricity I -- IF YES, GO TO Q.16

Your heat I -- IF YES, GO TO Q.17

IF NO, GO TO Q.16

B. If owns home ask:

Your mortgage, including property taxes and insurance on a monthly basis (HELP THEM DETERMINE MONTHLY AMOUNT OF TAXES AND INSURANCE IF THEY KNOW ONLY THE ANNUAL AMOUNT)

\$_____.

C. If staying with others/other housing ask:

Any housing costs you incur? \$_____. -- GO TO Q.18

16. Approximately, how much did it cost to heat your housing last year? \$_____.

17. Which of the following do you use for heating your housing?
(READ LIST. CIRCLE "I" FOR ALL YES ANSWERS.)

- a. Oil I
- b. Gas I
- c. Electricity I
- d. Wood I
- e. Coal I
- f. Other _____

17a. How many people live in your household including yourself?

18. Does everyone in your household consider this location to be their permanent housing?

- YES.....1
- NO.....2
- Don't Know.....3

19. Would you or any members of your current household prefer to live somewhere other than in your current home?

- YES.....1
- NO.....2 -- GO TO Q.22

20. Would this be a situation where....

---Everyone in the household would move, ...1 -- GO TO Q.20A

- 20a. Is this primarily because.... (ACCEPT ONLY ONE ANSWER)
- You would like to have more room.....1
 - You would like a home in better condition.....2
 - You would like to live in better neighborhood.....3
 - You would like to pay less for housing.....4

20b. Would you prefer to own or rent at a new location?

- Own.....1
- Rent.....2
- Other _____

20c. Are there current plans to move?

- YES.....1 -- ASK 20c1
- 20c1. Where to? _____ -- GO TO Q.22
(IF LEWISTON, PROBE FOR NEIGHBORHOOD)
- NO.....2 -- ASK 20d.

20d. What is biggest reason why you have not made plans to move?
 (DO NOT READ. CIRCLE ONE WHICH BEST FITS. IF THEY SAY "TOO EXPENSIVE" PROBE TO DETERMINE IF THEY MEAN THE MOVING ITSELF IS TOO EXPENSIVE OR IF THEY CAN'T AFFORD ANYTHING BETTER.)

- AFRAID WE COULDN'T SELL HOME.....1
- CAN'T GET OUT OF LEASE.....2
- COMMITTED TO NEIGHBORHOOD.....3
- CAN'T AFFORD ANYTHING BETTER.....4
- MOVING COSTS TOO MUCH.....5
- OTHER: _____

----Individual members are looking to move
 out on their own.....2

INTERVIEWER: CHECK Q. 1, 1a, and 1a1. IF THEY RENT, BUT WOULD PREFER TO OWN, AND HAVE NOT OWNED IN PAST FIVE YEARS, ASK 21-23. OTHERWISE SKIP TO Q.24.

21. I noticed that you currently rent, but would prefer to own. Have you tried to purchase a home in the past five years?

- YES.....1----GO TO Q.21a
- NO.....2----GO TO Q.22

21a. When did you try to purchase a house? (Most recent): 19__

21b. Which of the following prevented you from purchasing a home at that time? (READ LIST. CIRCLE "I" FOR ALL YES ANSWERS.)

- 1. Selling price too high I
- 2. Insufficient down payment I
- 3. Credit history I
- OTHER: _____

22. Would you consider purchasing a condominium, co-op, or townhouse if one were available, and you had the funds?

- YES 1
- NO 2
- DON'T KNOW/CAN'T SAY..... 3

23. Would you consider purchasing and managing an owner-occupied apartment building if one were available, and you had the funds?

- YES 1
- NO 2
- DON'T KNOW/CAN'T SAY 3

24. How many persons in total live in your household? Remember to include yourself. _____ (ALSO WRITE ANSWER IN SPACE PROVIDED ON PG.13/Q.47)

Their ages are (include yourself): _____ / _____ / _____ / _____ / _____ / _____ / _____ / _____ / _____ / _____ (SKIP - TO BE FILLED IN LATER FOR COMPUTER)

25. How many persons living in your household are under 18?

-- IF 0, GO TO Q.28

- 25a. How many are under 5? _____
- 25b. How many are 5-9? _____
- 25c. How many are 10-14? _____
- 25d. How many are 15-17? _____

Total ----- _____

How many persons 18 or older currently are living in your household? Be sure to include yourself.

----- ---- IF 0 SKIP TO Q.30

- 25e. How many are 18-24? _____
- 25f. How many are 25-34? _____
- 25g. How many are 35-44? _____
- 25h. How many are 45-54? _____
- 25i. How many are 55-64? _____
- 25j. How many are 65-74? _____
- 25k. How many are 75 or older? _____

Total ----- MAKE SURE TOTAL IS EQUAL TO Q. 24 ABOVE

26. Of those persons 18 and older living in your household, how many:

- 26a. Work outside the home part or full time and do not attend school full time _____
- 26b. Attend school full time _____
- 26c. Are homemakers _____
- 26d. Are retired (NOT HOMEMAKERS) _____
- 26e. Are currently unemployed and looking for a job outside the home _____
- 26f. OTHER (VOLUNTEERED) _____

Total ----- _____

INTERVIEWER: MAKE SURE TOTAL MATCHES THE TOTAL OF ADULTS GIVEN IN Q.24

27. Do you receive AFDC (Aid for dependent children) to help support the children in your household? (IF ONE IN HOUSEHOLD, DO NOT ASK -- GO TO Q.28)

- YES.....1
- NO.....2
- REFUSED.....3

28. Which of the following best describes the composition of your household?

- You live alone.....1
- You are unmarried and live with one or more persons who are not related to you.....2
- You are a single parent living with one or more children.....3
- You live with your spouse, but have no children living with you.....4
- You live with your spouse and one or more children.....5
- You live with your spouse and have one or more unrelated persons living with you.....6
- Other.....7

29. Are one or more elderly relatives living with you? (IF ONE IN HOUSEHOLD, DO NOT ASK -- GO TO Q.30)

- YES.....1
- NO.....2

30. In addition to those persons who may be unemployed and looking for work in your household, are any members of your household hindered from working because of day care problems, health problems, or lack of training?

- YES.....1
- NO.....2----SKIP TO 32

31. What are the reasons that prevent persons in your household from looking for and/or obtaining work? (DO NOT READ LIST: CIRCLE ALL THOSE THAT FIT RESPONSES. PROBE WITH: Any other reasons?)

- CAN'T FIND SUITABLE OR AFFORDABLE DAY CARE FOR CHILDREN I
- CAN'T FIND SUITABLE OR AFFORDABLE DAY CARE FOR ADULTS I
- HEALTH PROBLEMS I
- PHYSICALLY HANDICAPPED I
- MENTALLY/EMOTIONALLY HANDICAPPED I
- DRUG/ALCOHOL DEPENDENT I
- LEARNING DISABLED I
- LACK OF TRANSPORTATION I
- NEED TRAINING I
- NEED JOB SEARCH SERVICES I
- REQUIRE FLEXIBLE SCHEDULE I
- OTHER: _____

32. IF SINGLE PERSON ASK: Do you receive...

IF MORE THAN ONE IN HOUSEHOLD ASK: Are there any persons in your household who receive...

FOR EACH THEY RECEIVE, ASK # RECEIVING IN THEIR HOUSEHOLD. FOR EACH THEY DON'T RECEIVE WRITE IN 0 IN SPACE PROVIDED.

- 32a. Welfare assistance (PROVIDED BY CITY): #: _____
- 32b. Unemployment compensation #: _____
- 32c. Social Security Disability Payments #: _____
- 32d. Social Security Income #: _____
- 32e. Aid for women, infants and children (WIC) #: _____
- 32f. Food Stamps #: _____
- 32g. AFDC (Aid for Dependent children) #: _____
- 32h. OTHER: (DO NOT ACCEPT PENSION) _____ #: _____

33. IF SINGLE: Do you have special housing needs because of ...
IF MULTIPLE PERSON HH: Do any members of our household have special housing needs because of ... (READ LIST. CIRCLE "I" FOR ALL THEY HAVE)

- a. Age I
- b. Physical handicaps I
- c. Mental/Emotional handicaps I
- d. Drug/Alcohol dependency I
- e. Learning Disabilities I
- f. Other: _____ I

IF NONE, GO TO Q.35

34. Are your/their needs currently being met?

- YES.....1 -- GO TO Q.35
- NO.....2 -- GO TO Q.34a

34a. Why aren't your/their needs currently being met?

(DO NOT READ POSSIBLE ANSWERS. PROBE FOR ANY OTHER REASONS, ALLOW MULTIPLE RESPONSES)

- DON'T KNOW OF ANY PROGRAMS IN AREA I
- CAN'T GET INTO PROGRAMS - THEY'RE FILLED I
- PROGRAMS TOO EXPENSIVE I
- PROGRAMS TOO FAR AWAY I
- CANT'T GET TO PROGRAMS (MOBILITY) I
- NOT SATISFIED WITH PROGRAMS AVAILABLE I
- NOT INTERESTED - DON'T WANT I
- OTHER: _____

35. Have you, or any members of your household ever been homeless, or at risk of being homeless, while living in Lewiston?

YES.....1 -- COMPLETE Q.35a & b
NO.....2 -- GO TO Q.38

35a. If homelessness did occur, how many members of your household actually were homeless?

_____ -- IF 0 ACTUALLY HOMELESS, go to 36

35b. For how long were you, or other members in your household homeless?

(NOTE: IF HOMELESS MORE THAN ONCE, ASK FOR TOTAL TIMES)

_____ years, _____ months, _____ weeks, _____ days

36. And, what were the situations that led up to this? (DON'T READ LIST. FIT RESPONSES, AS MUCH AS POSSIBLE, INTO ANSWERS PROVIDED. ALLOW MULTIPLE RESPONSES.)

COULD NOT KEEP UP WITH HOUSING COSTS	I
LOST JOB/COULDN'T HOLD ON TO JOB	I
DIVORCED/SEPARATED	I
EMOTIONAL DIFFICULTIES	I
DRUG/ALCOHOL DEPENDENCY	I
EVICTED	I
KICKED OUT BY PARENT/FAMILY DISPUTE	I
WAS OTHERWISE REQUIRED TO LEAVE PREVIOUS HOME	I
OTHER _____	

37. How was the problem resolved? (DON'T READ LIST. ALLOW MULTIPLE ANSWERS)

GOT A JOB	I
GOT A LOAN FROM FRIENDS OR FAMILY	I
GOT A LOAN FROM ANOTHER SOURCE	I
MOVED IN WITH FRIENDS OR FAMILY	I
LANDLORD LET THEM STAY	I
OTHERWISE PROVIDED WITH LIVING ARRANGEMENTS	I
GOT ASSISTANCE WITH DRUG/ALCOHOL	I
OTHER: _____	

38. Do you know of someone personally in Lewiston who is currently homeless?

YES.....1 -- ASK Q.38a
NO.....2 -- SKIP TO Q.39

38a. What were the situations that led up to that person being homeless? (*DON'T READ LIST. FIT RESPONSES, AS MUCH AS POSSIBLE, INTO ANSWERS PROVIDED. ALLOW MULTIPLE RESPONSES.*)

- COULD NOT KEEP UP WITH HOUSING COSTS I
- LOST JOB/COULDN'T HOLD ON TO JOB I
- DIVORCED/SEPARATED I
- EMOTIONAL DIFFICULTIES I
- EVICTED I
- DRUG/ALCOHOL DEPENDENCY I
- KICKED OUT BY PARENT/FAMILY DISPUTE I
- WAS OTHERWISE REQUIRED TO LEAVE PREVIOUS HOME I
- OTHER: _____ I

Lastly, just a few more questions...

39. How long have you lived in Lewiston?
- 2 years or less.....1
 - 3 - 5 years.....2
 - 6 - 10 years.....3
 - 11 - 20 years.....4
 - More than 20 years.....5

ASK: Have you always lived in Lewiston? YES -- 1 NO -- 2

IF NO FEMALE HEAD OF HOUSEHOLD, SKIP TO 43. IF NOT SURE, ASK.

IF ONE PERSON IN HH, GO TO 41

40. In what year was the female head of your household born? 19__

41. And, what is (your)/her occupation? (*CONSULT LIST TO DETERMINE CATEGORY*)

- EXECUTIVE/MANAGERIAL/ADMINISTRATIVE.....01
 - PROFESSIONAL/TECHNICAL.....02
 - SALES.....03
 - ADMINISTRATIVE SUPPORT.....04
 - SERVICE OCCUPATIONS.....05
 - CRAFTS/TRADES.....06
 - OPERATORS/LABORERS.....07
 - FARMING/FISHING.....08
 - HOMEMAKER.....09
 - STUDENT.....10
 - RETIRED.....11
- IF YOU CANT DETERMINE CATEGORY, EXPLAIN OCCUPATION HERE:*
-

42. What was the highest grade or year in school that (you)/she completed? _____

IF NO MALE HEAD OF HOUSEHOLD, GO TO Q.46. IF NOT SURE, ASK.

IF ONE PERSON IN HOUSEHOLD, GO TO Q.44.

43. In what year was the male head of your household born? 19__

44. And, what is your/his occupation? (CONSULT LIST TO DETERMINE CATEGORY)

- EXECUTIVE/MANAGERIAL/ADMINISTRATIVE.....01
- PROFESSIONAL/TECHNICAL.....02
- SALES.....03
- ADMINISTRATIVE SUPPORT.....04
- SERVICE OCCUPATIONS.....05
- CRAFTS/TRADES.....06
- OPERATORS/LABORERS.....07
- FARMING/FISHING.....08
- HOMEMAKER.....09
- STUDENT.....10
- RETIRED.....11

IF YOU CAN'T DETERMINE CATEGORY, EXPLAIN OCCUPATION HERE:

45. What was the highest grade or year in school that you/he completed?

ASK ALL:

46. In what area of Lewiston do you live? (READ LIST ONLY IF THEY NEED HELP)

- LITTLE CANADA.....1
- ROBINSON GARDENS.....2
- MICHAUD HEIGHTS.....3
- BREAU PARK.....4
- PINARD FARMS.....5
- MAPLE RIDGE.....6
- THORNE'S CORNER HEIGHTS.....7
- FARWELL PARK.....8

OTHER _____

47. ENTER ANSWER FROM Q.24 HERE: _____

Lastly, I'd like to get some idea of your household's total income, before taxes. Do not include any monies you might be receiving in assistance. Again, this information is being received anonymously. It is important that we ask this question, because it addresses housing affordability.

INTERVIEWER: FOR INCOMES 1, 2, and 3, GIVE FIGURES CORRESPONDING TO NUMBER ENTERED FROM Q.24 ABOVE FROM APPROPRIATE ROW IN GRID. ALWAYS BE SURE TO CIRCLE ANSWER(S) ON THIS PAGE.

a. Is your total household annual income, before taxes, less than or greater than (GIVE INCOME #1)?

LESS THAN (OR EQUAL TO).....1 -- GO TO END
 GREATER THAN -- CONTINUE WITH b
 DON'T KNOW.....8 -- GO TO END
 REFUSED.....9 -- GO TO END

b. Is your total household annual income, before taxes, less than or greater than (GIVE INCOME #2)?

LESS THAN (OR EQUAL TO).....2 -- GO TO END
 GREATER THAN..... -- CONTINUE WITH c
 DON'T KNOW.....8 -- GO TO END
 REFUSED.....9 -- GO TO END

c. Is your total household annual income, before taxes, less than or greater than (GIVE INCOME #3)?

LESS THAN (OR EQUAL TO).....3
 GREATER THAN.....4
 DON'T KNOW.....8
 REFUSED.....9

(Q.24) # PERSONS IN HH	INCOME #1	INCOME #2	INCOME #3

\$ _____

END: Thank you for participating in this survey.

EXHIBIT D

AN ORDINANCE PERTAINING TO A
CITATION SYSTEM OF CODE ENFORCEMENT

THE CITY OF LEWISTON HEREBY ORDAINS:

Chapter 2 of the Revised Code of Ordinances of the City of Lewiston, Maine, is hereby amended as follows:

CHAPTER 2
ADMINISTRATION

ARTICLE VIII. CITATION SYSTEM OF CODE ENFORCEMENT

Section 2-700. Purpose

The purpose of this ordinance is to provide additional and alternative methods and processes to enforce the provisions of the Revised Code of Ordinances in a just, speedy and inexpensive manner, to improve compliance with the provisions of the Revised Code of Ordinances and thereby to protect, preserve and enhance the public health, safety and general welfare.

Section 2-701. Applicability

This article shall provide a method for enforcing and securing compliance with the various provisions of the Revised Code of Ordinances (hereinafter Code) which is in addition to those otherwise contained in the Code. Any and all inspectors and enforcement officials under the various provisions of this Code are hereinafter referred to collectively as enforcement officials.

Section 2-702. Investigation

Upon receipt of information indicating the likelihood of a violation of any provision of this Code, the enforcement official shall investigate the facts and may make an inspection of the premises when legally authorized to do so.

Section 2-703. Notice of Violation

If the investigation reveals that a code violation has occurred, the enforcement official shall give written notice of such violation to the person, firm or corporation (hereinafter Violator) having control of any land, building, structure, sign, licensed or permitted business or operation which is in violation and order that the violation be corrected. Notice of the violation may be served in hand to the violator or left with a person of suitable age and discretion at the residence or place of business of the violator or mailed by certified mail, return receipt requested, to his last known address. If the return receipt is not returned, the notice shall be conclusively presumed to have been served if it is also sent by regular mail, postage prepaid, which is not returned as undeliverable by the postal service. In the event the enforcement official finds that the violation is one which requires immediate correction to protect the public health or safety, he may provide notice hereunder by means of telephone or facsimile transmission to the violator or to a person of suitable age and discretion at the residence or place of business of the violator. Any notice hereunder shall describe the violation, including a reference to the ordinance section violated, specify that reasonable period within which the violation must be corrected and state the potential consequences if the violation is not corrected. The notice shall also advise the violator of any right to appeal to the Board of Appeals with respect to the enforcement official's determination that a violation exists for which the violator is responsible.

Section 2-704. Civil Proceedings

If the violation has not been corrected within the period established in the notice, the enforcement official or city attorney may initiate appropriate legal proceedings to compel the violator to correct the violation and seek whatever other relief to which the City may be entitled. Such legal proceedings may include the initiation of a land use complaint pursuant to Rule 80K of the Maine Rules of Civil Procedure and 30-A M.R.S.A., ss 4452 et seq, as amended.

Section 2-705. Citation Issued

If the violation has not been corrected within the period established in the notice, the enforcement official

may issue, as an alternative to initiating a civil proceeding pursuant to Section 2-704, a citation to the violator.

Section 2-706. Content of Citation

The citation shall be in writing, describe the nature of the violation, including the ordinance section violated, state the date by which the violation must be corrected, that a civil penalty of \$100.00 is imposed for the violation, the date by which the penalty must be paid and to whom and the consequences of failing to pay the penalty within the period stated. The time period allowed by the enforcement official within which the violation must be corrected shall be reasonable and shall take into consideration any notice period previously given to the violator, the nature of the violation to be corrected and the time which the enforcement official estimates will be reasonably required to correct the violation. The citation shall state the penalties which may be imposed if the violation is not corrected within the time period set forth in the first citation and shall also state the penalties which may be imposed if any additional citation must be issued for the same violation. The citation shall also state that all additional penalties are cumulative.

Section 2-707. Time Limits for Corrective Action

The time period specified in a citation within which a violation must be corrected shall be reasonable in consideration of:

- a. The threat posed by said violation to the health, safety and welfare of the public; and
- b. The nature of the work required to correct the violation; and
- c. Any notice period given to the violator in a previous citation for the same violation or pursuant to Sec. 2-703.

Section 2-708. Service of Citation

A citation may be served upon the violator by giving the citation to the violator in hand, by leaving it with a person of suitable age and discretion at the residence or place of business of the violator or mailed by certified mail, return receipt requested to his last known address. If the return receipt is not returned, the citation shall be conclusively

presumed to have been served if it is also sent by regular mail postage prepaid, which has not been returned as undeliverable by the postal service.

Section 2-709. Penalty

The following civil penalty shall be imposed for the issuance of citations:

<u>First citation:</u>	<u>\$100.00</u>
<u>Second citation:</u>	<u>200.00</u>
<u>Third citation:</u>	<u>400.00</u>
<u>Fourth and subsequent citation</u>	<u>800.00</u>

The civil penalties imposed are cumulative.

Section 2-710. Further Violations

If the violation has not been corrected within the time specified in the first citation, the enforcement official may issue a second citation. The second citation shall contain the same information set forth in the first citation regarding the nature of the violation but may do so by reference to the first citation. It shall also state that, in addition to the \$100.00 civil penalty imposed for the first citation, a civil penalty of \$200.00 has been imposed for the second citation. The second citation shall also state the continued failure to correct the violation may result in the issuance of further citations and shall indicate the penalties provided for the issuance of subsequent citations. The time limits specified for correcting the violation may be the same as that allowed in the first citation or may be altered if there has been a change in circumstances. The same procedure shall be followed with regard to the issuance of subsequent citations.

Section 2-711. Interest and Enforcement

All civil penalties imposed by citation shall be due within five days after the date by which the violation was ordered to be corrected. All civil penalties not paid when due shall bear interest at the rate of 18% per annum. The failure to pay when due any civil penalty imposed for violation of any of the laws, ordinances or rules set forth in 30-A M.R.S.A., ss 4452 (5) as amended shall itself constitute a violation of said law, ordinance or rule for which the violator shall be liable for the penalties provided for in 30-A M.R.S.A., ss 4452 (3). The enforcement official

or city attorney may initiate appropriate proceedings to collect any civil penalty which is not timely paid together with all interest thereon. Such legal action may include proceedings pursuant to 30-A M.R.S.A. ss 4452.

Section 2-712. Repeat Violations

If a violator has been previously served with a notice of violation with regard to a specific violation, he shall not be entitled to receive any further notice of the same violation if it is repeated. If the enforcement official determines that a violator has repeated the same violation, he may proceed in accordance with Section 2-708 without further notice.

Section 2-713. Appeals

Appeals from a determination by the enforcement official that a violation of the Code has been committed may be taken to the Board of Appeals in accordance with the specific provisions of the particular ordinance alleged to have been violated.

Section 2-714. Effect on Other Ordinances

This ordinance does not supersede or repeal any other provision of the Code nor preclude the initiation of any other legal proceeding which may be provided by applicable State or Federal law.

Section 2-715. Severability

If any provision of this article is declared invalid by a court of competent jurisdiction, such judgment shall be confined in its operation to that provision of this article directly involved in the controversy which gave rise to the judgment and shall not affect or impair the validity of any other provision of this article.

NOTE: (Additions are underlined; deletions are ~~struck-out~~).

CITY OF LEWISTON

The City of Lewiston hereby ordains as follows:

ARTICLE XIII

Rental Housing Registration Code

Sec. 17-170. Purpose

The purpose of this ordinance is to provide accurate and up-to-date data and information with respect to the ownership, possession, occupancy and status of the rental housing stock of the City of Lewiston to facilitate the prompt and effective enforcement of provisions of the Code of Ordinances which relate to such property in order to better protect and preserve the public health, safety and general welfare of the residents of the City of Lewiston. This Article is intended to be a local land use ordinance adopted pursuant to 30-A MRSA 3001.

Sec. 17-171. Applicability

This Article shall apply to all structures which are within the City of Lewiston which contain two or more dwelling units.

Sec. 17-172. Definitions

Unless otherwise expressly stated, the following words shall, for the purpose of this Article, have the meaning herein indicated:

1. Dwelling Unit: A room or group of rooms, containing at least 300 square feet of living area, designed and equipped exclusively for use as living quarters for one family, including provisions for living, sleeping, cooking, and eating. The term shall not include hotel or motel rooms or suites, roominghouse rooms, condominiums or similar accommodations.
2. Structure: Anything constructed or erected with a fixed location on or in the ground, or attached to something having a fixed location on or in the ground, excluding light poles, transformer pads, drive-ways, walkways, patios, other paved surfaces, fences, and underground utilities and their related appurtenances (not including buildings) whether or not underground.

Sec. 17-173. Registration Required

1. No person shall establish, operate, maintain or cause to be occupied and the owner of property shall not permit the establishment, operation, maintenance or occupancy of any dwelling unit which is within the City of Lewiston and in a structure to which this Code is applicable pursuant to 17-171 without first registering said unit in accordance with the provisions of this Chapter.
2. All registrations required hereunder shall be filed with the office of City Clerk.
3. All registrations hereunder shall be for a term of one year which expires on the first day of the year next following.

Sec. 17-174. Administration

1. Contents of Registration:

All registrations under this Chapter shall be filed with, and be in a form satisfactory to, the City Clerk. Said registration shall include, but is not limited to the following:

- a. Name, address, telephone number and date of birth of all persons holding legal title to the land and structure in which the dwelling unit is located.
- b. A description of whether the legal title holder is a natural person, corporation, partnership or other legal entity and, if other than a natural person, the name address, telephone number and date of birth of all principals of said entity. If said entity is a partnership, the name, address and telephone number of all general partners. If said entity is a corporation, the date and state of incorporation, the address of the registered office, the name and address of the clerk, the name and address of all officers and the name and address of all shareholders owning twenty percent (20%) or more stock interest therein.
- c. The name, address and telephone number of all persons holding mortgages, bonds for deed or extended purchase and sale agreements to the property.

- d. The name, address and telephone number of all persons having possession or control over the property if other than the title holder.
- e. The name, address and telephone number of any management or maintenance person or firm who has any responsibility for management or maintenance of the property.
- f. A description of the property being registered which shall include the number of stories, the number of dwelling units contained therein, a description and location of all existing uses other than dwelling units, the number of dwelling units presently occupied, the number of dwelling units presently vacant and the number of dwelling units presently available for occupancy.
- g. The street address and city tax map number of the property being registered.
- h. A power of attorney authorizing one person to accept all notices and service of process in connection with said property on behalf of all owners and others in lawful possession thereof.
- i. A non-refundable registration fee in the amount of \$6.00 for each dwelling unit contained in the property being registered.

2. Action of Registration

Upon receipt of a registration properly completed as required herein and payment of the registration fee therefor, the City Clerk shall accept same and provide to the registrant a dated receipt for the registration fee.

3. Amendments

Should any information contained on the current registration for any property cease to be accurate, the person holding legal title to said property shall file with the office of the City Clerk within thirty (30) days of said change an amended registration correcting all information on the original registration which is no longer accurate.

Sec. 17-175. Enforcement

Any person who violates any provision of this Chapter may be required to pay the penalties imposed by Sec. 1-8 of this Code or 30-A MRSA 4452, whichever is greater, as well as reasonable attorney's fees, expert witness fees and costs pursuant to 30-A MRSA 4452.

Sec. 17-176. Severability

If any provision of this Article is declared invalid by a court of competent jurisdiction, such judgment shall be confined in its operation to that provision of this Article directly involved in the controversy which gave rise to the judgment and shall not affect or impair the validity of any other provision of this Article.

Sec. 17-177. Transition

The initial registration required hereunder shall be due sixty (60) days from the effective date of this ordinance. All subsequent registrations shall be due on or before December 31 of each year.

SAMPLE ESTIMATED CLOSING COSTS

<u>MSHA with PMI (Private mortgage insurance)</u>		<u>(8.75%)</u>
Appraisal	\$225.00	\$84,000.00
Credit Report	39.00	<u>4,200.00</u> down payment
PMI	878.00	79,800.00
Prepaid Interest	555.00	
Attorney's Fees	500.00	4,200.00 down payment
Title Insurance	145.00	<u>3,368.00</u> closing costs
Recording Fees	28.00	7,568.00 total funds
Transfer Tax	185.00	needed to close
Plot Plan	185.00	
Prepaid Items	628.00	627.79
(Homeowners Insurance,		100.00
Taxes, PMI-2 months)		19.00
		<u>33.00</u>
	<u>3,368.00</u>	779.79 Approx. PITI

<u>MSHA with Federal Housing Authority Insurance (FHA)</u>		
Appraisal	\$200.00	\$84,000.00
Credit Report	39.00	<u>1,282.00</u>
FHA Insurance (usually		85,282.00
financed) (3.8%)	(3,097.00)	<u>-3,764.10</u>
Prepaid Interest	588.00	81,517.90
Attorney's Fees	500.00	81,500.00 Loan amount
Title Insurance	152.00	
Recording Fees	28.00	84,000.00
Transfer Tax	185.00	<u>81,500.00</u>
Plot Plan	185.00	2,500.00
Prepaid Items	563.00	81,500.00
		<u>3,097.00</u>
	<u>2,440.00</u>	84,597.00 Loan Amount
(excluding \$3,097.00 FHA		with insurance
insurance being financed)		financed.
	665.52	2,500.00 down payment
	100.00	<u>2,440.00</u> closing costs
	<u>19.00</u>	4,940.00 total funds
Approx. PITI	784.52	needed to close

MSHA with Veterans Administration Insurance (VA)

Appraisal	200.00	84,000.00	
Credit Report	39.00	<u>1,575.00</u>	VA funding fee
VA funding (usually (financed) (1.875%)	1,575.00)	85,575.00	Loan amount
Prepaid Interest	595.00		
Attorney's Fees	500.00	0.00	down payment
Title Insurance	154.00	<u>2,449.00</u>	closing costs
Recording Fees	28.00	2,449.00	Total funds
Transfer Tax	185.00		needed to close
Plot Plan	185.00		
Prepaid Items	563.00	673.22	
		100.00	
		<u>19.00</u>	
	<u>2,449.00</u>	792.22	Approx. PITI

(excluding \$1,575 VA funding fee being financed)

Straight Conventional Financing (without MSHA)

Origination Pts.	\$1,596.00	84,000.00	
Appraisal	225.00	4,200.00	down payment
Credit Report	39.00	79,800.00	Loan Amount
PMI	798.00		
Prepaid Interest (10.25%)	650.00	4,200.00	down payment
Attorney's Fees	500.00	<u>4,979.00</u>	closing costs
Title Insurance	145.00	* 9,179.00	Total funds
Recording Fees	28.00		needed to close
Transfer Tax	185.00	715.09	
Plot Plan	185.00	100.00	
Prepaid Items	628.00	19.00	
	<u>4,979.00</u>	<u>33.00</u>	
		867.09	Approx. PITI

* Plus need to show 2 months PITI in reserves after closing (\$1,734.00)

Mobile Homes - 10% down payment required.

MSHA LIMITS for Androscoggin County.

<u>INCOME:</u>	<u>8.75%</u>	<u>7.00%</u>	<u>5.00%</u>
1 - 2 person family	\$31,000.00	\$24,000.00	\$16,000.00
3 or more person family	35,500.00	24,000.00	16,000.00

SALES PRICE LIMITS - Androscoggin MSA only

\$84,000.00	\$68,000.00	\$68,000.00*
95,000.00	76,500.00	
115,000.00	86,200.00	
130,000.00	97,000.00	

* (Mortgage limit of 55,000.00 N/A)

MSHA WITH PMI

33/38

combined income = 31,000.00 8.75%
= 2,583.00 monthly

$779.79 / 2,583.00 = 30.2\%$ Housing Payment Ratio
 $779.79 + 200.00 / 2,583.00 = 37.9\%$ Housing and all other debt ratio

\$200.00 would be the maximum for auto loan(s) and all other installment and charge card debts.

MSHA WITH FHA

29/41

$784.52 / 2,583.00 = 30.3\%$ (This is somewhat high)
 $784.52 + 274.00 / 2,583.00 = 40.9\%$

\$274.00 would be the maximum for auto loan(s) and all other installment and charge card debts

MSHA WITH VA

41% ratio only

$792.22 + 266.00 / 2,583.00 = 40.9\%$

\$266.00 would be the maximum for auto loan(s) and all other installment and charge card debts.

This informational sheet was prepared by Housing Task Force member Melinda Davis of Peoples Heritage Bank for the Regulatory Committee meeting of November 14, 1990.

APPENDIX LIST

- I. Task Force Members and Staff Information
- II. Housing Task Force Reports, Agendas, Public Meetings, Memos, Minutes and Background Information
- III. Task Force Interim Report
- IV. Housing Analysis, Registration Program, Citation System of Code Enforcement Background Information
- V. Regulatory Committee Minutes, Etc.
- VI. Governmental Committee Minutes, Etc.
- VII. Special Needs Committee Minutes, Etc.

**GRAPHIC
CREDITS:**

COVER:

Adapted from the cover of "Housing Rehabilitation for Small Cities," a publication of the United States Department of Housing and Urban Development (HUD) and National League of Cities (April 1981).

PAGE 5:

Adapted from a drawing done by J. Luoma in "A Livable Future - Report of the York County 2000 Housing Committee" (August 1988).

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