



**Biddeford Housing Needs
Joint Planning Session: Maine Housing and the
City of Biddeford**

Final Report



*March 28, 2019
MacArthur Library*

Biddeford Housing Needs Summary

Introduction. On March 28th, representatives from the Main Housing Authority and the City of Biddeford met together to discuss the unique housing challenges facing the City. Participants became familiar with critical trends: a community growing younger, not older (and yet still a senior population aging in place), a heated real estate market, the transformation of the Downtown Mill District, decreasing housing supply with historically large housing eviction rates, a historic aging housing stock, and increasing patterns of homelessness among all groups.

These trends lead to two very clear conclusions: As housing market and quality has begun showing dramatic improvement, attracting new residents, a parallel need has emerged to preserve housing access across low to moderate income groups. In particular, our focus is on serving citizens that have grown up here and continue to choose Biddeford to be their home. There is also need to identify areas for higher income housing development, providing choice within Biddeford borders. The need to create supply at either end of the spectrum is necessary to assure community balance.

Summary of Needs. Over a two hour period, those gathered reviewed the demographics presented by City staff, focusing on specific needs and solutions. The housing needs, as they relate to low and moderate income housing, were as follows:

- A. Maintain and increase the supply of two and three bedroom family units, both rental and homeowner;
- B. Maintain and increase the supply of affordable multi-family units for both rental and ownership options.
- C. Identify land use strategies to ensure available land for affordable housing development and coordinate that location with transit options;
- D. Increase the focus on existing 2-4 units structures, working to preserve those units and where possible, create opportunities for homeownership;
- E. Work to break the generational cycle in homelessness.
- F. Create options for housing and coordinate that focus with the needs of the workforce; Biddeford area seniors; New Americans; and, Intergenerational housing.
- G. Create an environment in which social service resources are connected to low and moderate families.
 - a. Address health issues related to lead based paint and asbestos in the City's older housing stock;
 - b. Create a network of social service support systems for housing projects;
 - c. Build on *Biddeford Ready* by addressing school age preparedness.
- H. Housing development capacity is critical; Maine Housing Authority is our key state partner.

Biddeford Housing Needs

Policy and Action Steps

A. Maintain and increase the supply of two and three bedroom family units, both rental and homeowner. The supply of housing is essentially split between rental and homeownership. While rental housing is throughout the community, it dominates the city's core. Much of it consists of large units, older in nature, historically designed to serve the families and workers in the Downtown Mill District. Many of the rental housing structures consist of greater than 5 units; many have been identified by Biddeford Code Enforcement as in need of health and safety improvements. Today, the demand for two and three bedroom units continues, with many families financially challenged to either rent or own.

Two and three bedroom units remain in very high demand; however, they face the following issues:

- Poor quality living situations that include a variety of health and safety related problems;
- Decreasing affordability caused by:
 - further division of units into more lucrative one bedroom and smaller units;
 - pressure on the market to increase rents;
 - preponderance of rental over ownership units, creating turnover and neighborhood instability;
 - very high eviction rates;
- The growth in low income millennial families, many single parent households, are putting further pressure to increase supply; and,
- Irrespective of income, the lack of appropriate homeownership supply, creating a flight of families from Biddeford or for new residents, the difficulty in finding quality single family homes.

Policy and Actions Steps:

1. Overall, work to create a diversity of housing in terms of type, income groups, style, and cultural considerations.
2. Identify resources to assist in the rehab and preservation of existing structures to meet low and moderate income housing, as well as to create new structures wherever possible.
3. Establish land use and funding strategies that create incentives:
 - i. for new low and moderate income homeownership opportunity;
 - ii. that increase the health and safety of housing units;
 - iii. that make use of underutilized space in larger structures and create higher densities where to do so would increase housing opportunity; and ,
 - iv. assist existing landlords with improvements that prevent the eviction of existing tenants and create improved living environments.
4. Establish land use strategies that create incentives for mixed income homeownership opportunity. Link those strategies to financial incentive programs.

5. Establish strategies that bring necessary financial resources to the community to address health and safety issues across all housing types, focused particularly on existing rental units. Issues include lead paint initiatives, core health and safety improvements.

B. Maintain and increase the supply of affordable multi-family units for both rental and ownership options. New residents to Biddeford bring diversity, revenue, and retail demand to the city. While the existing housing stock is older and varied, a mixture of newer forms of apartment and condo living are called for. The success of “mill housing” speaks to the need for diversity in choice and cost.

Policy and Actions Steps:

1. Continue to provide incentives for the development of multi-family housing within the core of the community and along transit corridors. Those incentives should be to provide for long term, affordability.
2. Reach out to state and national resources to assist in the development of new units, while maintaining mixtures of income and age diversity.
3. Continue to work with the development community to identify and move forward on key opportunities.

C. Identify land use strategies to ensure available land for affordable housing development and coordinate that location with transit options. Biddeford is fortunate in its present high density development in the core of the community. The City will also focus on insuring that existing high density rehabilitation and new construction in low and moderate income neighborhoods consider transit options available to households to meet service and workforce needs.

Policy and Actions Steps:

1. Coordinate subdivision and site plan reviews for mixed income housing developments with the need to provide transit. Coordinate these opportunities with state and federal programs to provide the capital and operating funds to support those systems.
2. Use the city’s funding position to insure that there are continuous transit connections between low and moderate income neighborhoods and:
 - a. Workforce connections in the Saco-Biddeford area;
 - b. Services in the Saco-Biddeford area;
 - c. Day to day needs in the Saco-Biddeford area; and
 - d. Stronger transit connections to Portland and Boston.

D. Increase the focus on existing 2-4 unit structures, working to preserve those units and where possible, create opportunities for homeownership. In its' core area, the City has many 2-4 unit structures. They are a critical part of the housing supply, especially in terms of 2 and 3 unit bedrooms. Some are owned by seniors that live there, would like to age in place, but may need financial assistance to do so. Some are owned by older residents who would like to sell those units, possibly in neighborhoods where the sales are difficult to achieve, and retire to another, low cost/maintenance unit in the City. Finally, others are owned by local or absentee owners who may lack the funds to make health and safety improvements and/or are interested in selling their properties.

Policy and Actions Steps:

1. Identify resources to assist existing owners living in 2-4 unit structures to make health and safety improvements to their structures in exchange for preserving affordable units.
2. Identify resources to assist finding new owners for 2-4 unit structures, make health and safety improvements to their structures, and preserve affordable units.
3. Establish a finance mechanism and non-profit holding company (Southern Maine Housing Corporation; similar to the Genesis approach in Lewiston) that permits the purchase of 2-4 unit structures, either before or when they enter the market, thus permitting time to link to financial resources to address either 1 or 2 above

E. Work to break the generational cycle in homelessness. The most disturbing aspect of the growth in homelessness in Biddeford is that *it is our own*. Whether it is the older citizen that has lived at the edge of poverty and no longer can find an affordable unit, a young single or dual parent household whose rent is ever increasing, or it is the child of a dysfunctional household having nowhere safe to sleep at night, the challenge to address homelessness is growing. This report identifies a number of avenues to address the structural supply issue, but to break this generational cycle (which dates back to the closure of the mill factories), there must be a coordinated intervention of services through the school department and social service agencies to address household and personal needs.

Policy and Actions Steps:

1. Utilize the findings of the Biddeford Ready program to insure that attention is given first, to the needs of 0-5 age children to ensure that they are adequately prepared for entry into the school system; and, second, to ensure that the needs of the related parent(s) is addressed in terms of services and training so that they can provide for a safe living environment for their family.

2. Work to establish a position that is wholly responsible for coordinating the efforts of resource and training agencies within the City to ensure that those services are getting to those who most need it.
3. Insist that social service and training agencies within the city limits coordinate their efforts with the school system and housing providers. This will involve understanding general client lists and their needs.

F. Create options for housing and coordinate that focus with the needs of the workforce; Biddeford area seniors; New Americans; and, Intergenerational. In creating or maintaining housing, workforce, seniors, New Americans and intergenerational housing have been identified needs directly related to that housing supply. Each population is unique, requiring a special set of tools to meet varying needs. For example, some seniors want to age in place and need some physical improvements as well as case management support as they age; others (including their family) need help finding a new housing alternative. New Americans require different cultural related needs that must be considered in providing or designing housing types. The cost of housing should be directly related to the ability of the household to earn an income, that ability sometimes having difficulty in adjusting upwards.

Policy and Actions Steps:

1. With each of the groups above, identify key service partners that can provide update assessments of demand, by type, within the service areas.
2. Establish the My Neighborhood Network Program for the City as the lead connection with New Americans.
3. Working with the Chamber of Commerce, existing businesses, and various employment agencies, maintain an inventory of workforce needs by income category and household type to ensure that the supply meets demand.
4. With this same inventory, kept up to date, identify specific households in need of assistance by the type of housing they desire and work to connect that need to the supply, or create new housing units.
5. Where larger housing projects are considered, provide land use incentives that insure a generational mixture with attention to layout, need and connectivity. Whenever possible, use incentives to insure that the needs among the project population can be met cooperatively through intergenerational relationships.

G. Create an environment in which social service and recreational resources are connected to low and moderate families. The Biddeford Ready assessment, in its first phase, clearly identified the need to align the activities of social service agencies. More importantly, that alignment needs to happen at the local level; lack of communication and coordination at

the local level by outside agencies further separates needy populations from their community.

At the same time, there is a need to connect low and moderate income households to passive and active recreation opportunities close to where they live. This can include community gardens, parks, fields, or simply a good pedestrian system connecting to key points in the community: schools and the downtown mill district.

Whether there it is the connection to a local service or a recreation opportunity, it must be done so with a sense of community for the individual household, with a way to obtain a personal commitment to that “place”.

Policy and Actions Steps:

1. Use the Biddeford Ready model of interagency coordination to build a system of permanent collaboration that extends beyond 0-5 year olds to include all critical housing population in need of a specific service;
2. Consider the York County Community Action Corporation as a lead convener for Biddeford social service agencies. Coordinate that effort through the Neighborhood program and General Assistance.
3. With all housing developments, consider in the review process the relationship of that project to passive and active recreational opportunities nearby. This can more effectively be addressed through coordination with the My Neighborhood Program, with the goal of having residents “adopt” their parks and pathways.

H. Housing development capacity is critical; Maine Housing Authority is our key state partner. It is recognized that the Biddeford Housing Authority lacks staffing capacity to meet a growing set of housing need in the City. Operational capacity is one issue: the lack of financial resources to proactively address new and old housing issues in a period of dramatic change for Biddeford has never been more critical.

Policy and Actions Steps:

1. Continue to work with the Maine Housing Authority and other funding sources to identify resources to assist the community in the rehab of existing housing units and the creation of new ones. Resources are needed to:
 - i. Assist existing homeowners in the rehab of their 1-4 household units structures;
 - ii. Assist new homebuyers in the purchase of 1-4 household units structure in need of health, safety and quality improvements;

- iii. Assist developers in the purchase of existing residential structures, the continued rehabilitation of mill structures, the further preservation of housing units in Biddeford under the control of federal or state housing agencies, or in the increase of new affordable multiple family units.
 - iv. Address homelessness through various permanent housing options and assist us in coordinating state and regional service agency connections.
 2. Work with Maine Housing and its partners to identify ways to increase the capacity of the Biddeford Housing Authority.
 3. Continue capacity discussions with the York County Community Action Agency.

Appendix 1: Biddeford Affordable Housing Power Point

Appendix 2: Low Income Neighborhood Map

Appendix 3: AI Report-HUD

(Please see <https://www.biddefordmaine.org/2248/Planning-Development> for reports)