

**City of Lewiston
Analysis of
Impediments to Fair
Housing
2020-2024**

Introduction and Executive Summary of the Analysis

Introduction

Impediments to fair housing choice are defined as:

- ✓ Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin that restrict housing choices or the availability of housing choice
- ✓ Any actions, omissions, or decisions that have this effect.

The Lewiston Analysis of Impediments to Fair Housing was conducted by the City of Lewiston Economic and Community Development Department (ECDD) through a series of interviews, group discussions, and analysis of community engagement efforts. The City of Lewiston recently partnered with Community Concepts to create the Choice Neighborhood Transformation Plan, funded by a Choice Neighborhood Planning and Action Grant through the Department of Housing and Urban Development. This intensive, year-long process engaged a diverse group of residents within the Choice Neighborhood (census tracts 201, 203, and 204) to identify housing needs and gaps within the community. The qualitative and quantitative information gained through this process was used to inform the issues and strategies listed in the 2020-2024 Analysis of Impediments to Fair Housing. ECDD also consulted several other plans and data sources including Census, American Community Survey, Home Mortgage Disclosure Act database, sex offender registry, Point in Time surveys, police incident data, and Maine Housing Analysis of Impediments to Fair Housing, and Legacy Lewiston.

Other participants who contributed to the Analysis of Impediments include, but are not limited to:

- Lewiston Housing Authority
- Lewiston City Departments including: Code and Planning Department, General Assistance, Lewiston Police Department, Economic and Community Development
- Healthy Androscoggin
- Lewiston-Auburn Alliance for the Homeless (LAASH)
- Tedford Housing
- Healthy Neighborhoods
- Rental Registry Committee
- Housing Committee
- Residents
- Landlords

Summary of Recommendations

Lack of available housing choice remains an issue in Lewiston, particularly for seniors, large families, New Mainers, and individuals with disabilities. The City of Lewiston should conduct an evaluation of current zoning to identify ways in which more flexibility could be provided to fill these housing gaps. Additionally, identifying resources for landlords and tenants to make units lead-safe, healthy, and accessible would be helpful toward increasing the availability of quality units. Home ownership and owner-occupied rental units are elusive for low-income individuals and New Mainers. Exploring alternative mortgage opportunities, educating potential homebuyers about current opportunities, and providing resources for potential owner-occupants would help to increase the ownership within the downtown and help create greater stability for families. The City should also support infill housing on vacant lots, in partnership with developers, and recruit Community Based Development Organizations (CBDO) and Community Housing Development Organizations (CHDO) to have additional opportunities to support new housing development with the goal of filling gaps in the current housing stock.

Assessment of Strategies from 2013 Analysis of Impediments to Fair Housing

Impediment: Language and Culture (New Mainers): Conflicts arise between tenant and landlord due to language and cultural barriers, tenant lack of knowledge of rights and responsibilities.

Progress:

2017: On May 17, 2018, the Cities of Lewiston, Auburn and the Housing Authorities of Lewiston and Auburn sponsored two fair housing forums for landlords and renters in two separate venues at the same time. The landlord forum was held at the Auburn Housing Authority to discuss a variety of issues relating to tenant and landlord rights. In attendance as guest speakers were the Maine Commission of Civil Rights and a local attorney from the Legal Aid Office in Lewiston. Fifty-three (53) owners attended. The renter forum was held at Trinity Jubilee Church Day Shelter and Resource Center. Twenty (20) renters were in attendance and learned about their rights on issues such as bedbugs, lead and code violations in their units and how to discuss these issues with the property owner.

2018: Central Maine Health Corporation (Healthy Androscoggin) received a \$120,000 grant 2018 EPA Environmental Justice Collaborative Problem-Solving Grant to address environmental justice issues in the community. In May of 2019, Healthy Androscoggin engaged 23 stakeholders from the public/private sector to identify ways to improve access to all persons regardless of race or ethnicity. They identified four sectors, two of which align with the Cities AI. Increasing owner occupancy in multi-family buildings by supporting owner occupancy through incentives and education programs for owners on healthy and financially sustainable housing and identify existing education programs for renters and owners.

Impediment: Reasonable Accommodation (Tenants with Disabilities): Small landlords and tenants are unaware of or confused by reasonable accommodations or modifications.

Progress:

2016: Cities of Lewiston, Auburn and the Housing Authorities of Lewiston and Auburn sponsored a fair housing forum on the topic of “Understanding the legalities under the Civil Rights laws Regarding Disability Pets”. An attorney from Shankman and Associates and a spokesperson from the Maine Commission of Human Rights spoke at the event. Eighty-three (83) people attended. Property owners and renters were represented at the event.

Impediment: Rights and Responsibilities (Young Tenants 18-24): Increase in young renters living in substandard housing and pooling resources, not knowing rights and responsibilities.

Progress:

2014 and 2015: the Cities of Lewiston, Auburn and the Housing Authorities of Lewiston and Auburn hosted poster contests in the Middle schools. Each year there was a Fair housing theme that students researched to determine how it related to fair housing choice and depict it in poster art work. The theme in April of 2015 was “Nations and Neighbors Together” it was chosen because of the large immigrant and refugee families that live in L-A. Forty-eight (48) students participated. The theme in April of 2016 was “Will you be my Neighbor?”. Twenty-seven (27) students participated. The top 13 posters were chosen and displayed throughout the year in a calendar given to the students and parents, teachers, and displayed in the City Buildings. The middle schoolers celebrated both years during April, Fair Housing Month, and their accomplishments and art work prominently displayed with information about Fair Housing.

Impediment: Tenants not caring for apartment unit, landlords neglecting unit or not collecting rent.

Progress:

2015: A Landlord Forum was sponsored by the cities of Lewiston and auburn and the Housing Authorities of Lewiston and Auburn. The topic of the event was “How to avoid costly fines by addressing lead issues in your properties.” The guest speaker was Eric Frohmburg, State of Maine Lead Poison Prevention Manager from the Maine CDC. There were 53 landlords in attendance that day. 49 later became RFP certified to identify and properly address lead hazards to make their properties safe for children and families.

Impediment: Lending for Muslim community members: Lack of appropriate financing products have prevented New Mainers from purchasing homes, which could also help ease the burden on the need for large rental units. Families may qualify for homeownership, but lending laws require interest on home loans.

Progress:

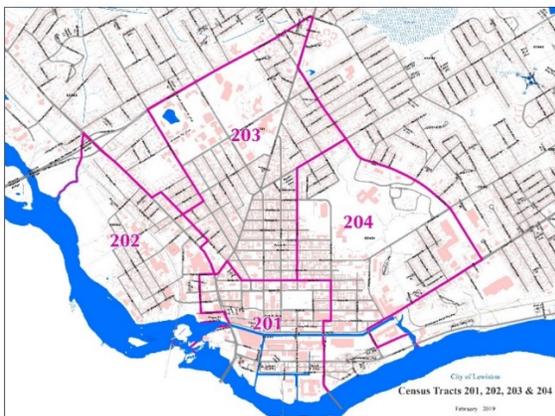
In 2015, City staff met with Community Concepts Finance Corporation which is a CDFI, to discuss options for fee based lending for mortgages to immigrant/refugee families that could potentially qualify for a mortgage. After discussion with their attorney and legislators, they were not able to provide this type of product. There was not an interest with other community lenders at the time and the Cities decided not to pursue this further. No accomplishments.

Jurisdictional Background

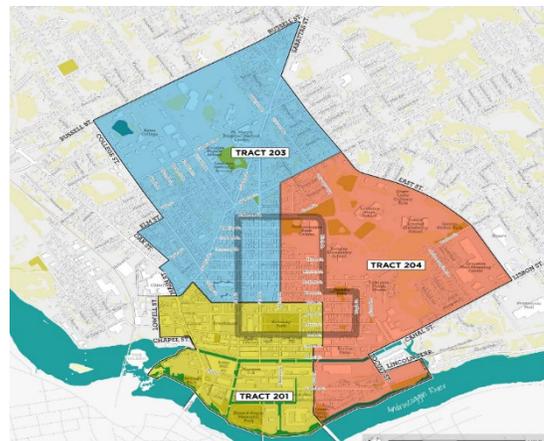
The City of Lewiston is Maine’s second largest City with a population of 36,211¹. The City is a major service center with two hospitals, six colleges, and major state and local government services.

Target Area

The City of Lewiston’s Community Development Block Grant (CDBG) Target Area consists of Census Tracts 201, 202, 203, and 204. Lewiston also has a HUD-approved Neighborhood Revitalization Strategy Area (NRSA) which consists of Census Tracts 201, 203, and 204. Almost one-third of Lewiston’s total population resides in the target area. The NRSA houses 10,198 individuals, or 28% of the total population.



Map 1, CDBG Target Area: Population 11,527



Map 2, NRSA: Population 10,198

¹ 2013-2017 American Community Survey 5-Year Estimates, Table S0101 Age and Sex

Demographic Data

Race

While not a very diverse area when compared nationally, Lewiston has a significantly more diverse population than Maine as a whole. Within Maine, white residents comprise 94.6% of the population. According to the Choice Neighborhood Transformation Plan, 84.9% of Lewiston residents identified as white in 2018. Although there has not been a significant change in the total population in Lewiston, the racial makeup of the total population has changed dramatically.

Race	% of Lewiston Population by Year		
	2000	2010	2018
Black/African-American	1.1%	8.7%	9.2%
American Indian/Alaskan Native	0.3%	0.4%	0.5%
Asian	0.8%	1%	1.3%
Some Other Race	0.4%	0.6%	0.7%
Two or More Races	1.7%	2.6%	3.4%
White	95.7%	86.6%	84.9%

Choice Neighborhood Transformation Plan

	Total #	% of total
Total	16063	NA
Householder who is White alone	14956	93%
Householder who is Black or African-American alone	374	2.3%
Householder who is American Indian and Alaska native alone	35	0.2%
Householder who is Asian alone	115	0.7%
Householder who is Native Hawaiian and other Pacific Islander alone	0	0%
Householder who is two or more races	583	3.6%

2017 American Community Survey 5 year estimates Table B2506 Race of Householder

The numbers in these tables may not accurately reflect the increase in non-white populations in Lewiston. The Legacy Lewiston plan states that immigrant populations have been significantly undercounted in the Census; this affects the City data around language, race, and national origin. The percentages here would indicate that there are 4,800 individuals currently living in Lewiston who identify as Black/African-American, some other race, or two or more races; however, based on school data, these numbers are likely significantly higher.

National Origin

According to 2012-2016 ACS Estimates, there are 1,790 foreign-born residents of Lewiston. Anecdotal evidence suggests this number may be inaccurate due to undercounting and arrival of foreign-born individuals who were already living in the United States and moved to Lewiston.

Place of Origin	Europe	Asia	Eastern Africa	Middle Africa	Northern, Southern, Western Africa	Latin, Central, South America	North America	Total
Individuals	155	289	462	193	234	197	327	1790

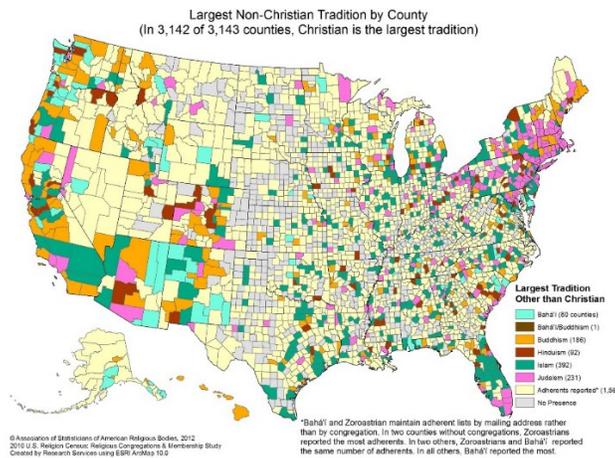
Choice Neighborhood Transformation Plan

Gender, Sex, and Sexual Orientation

Estimates indicate that in Lewiston, females comprise 52.2% of the population while males comprise 47.8%. These numbers do not reflect those who identify as non-binary persons. It is also unclear whether the data reflects sex at birth or the gender with which a person identifies. The Maine Human Rights Commission reports that 12.5% of housing discrimination complaints in 2018 were due to gender, sex, or sexual orientation.

Religion

According to the 2010 US Religion Census, Catholics are the largest reporting religious group in Androscoggin County. The Census also identifies 0.1% to 0.49% Muslim residents of Androscoggin County residents. The City of Lewiston has become home to over 6000 immigrants, many of whom are Somali refugees identifying as Muslim. Because immigrant and minority populations are often underrepresented in population surveys, the actual percentage of Muslim residents may be much larger. While Judaism is, as a whole, the 2nd largest non-Christian tradition in Maine, Islam is the 2nd largest non-Christian tradition in Androscoggin County.

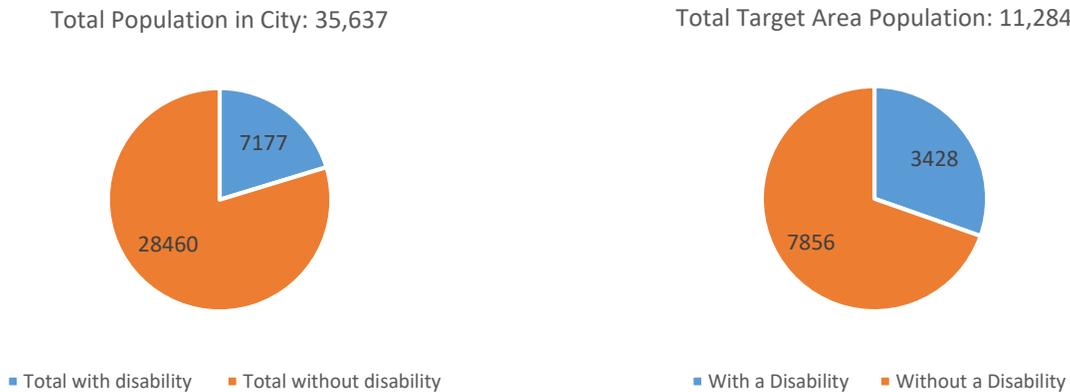


Family Status

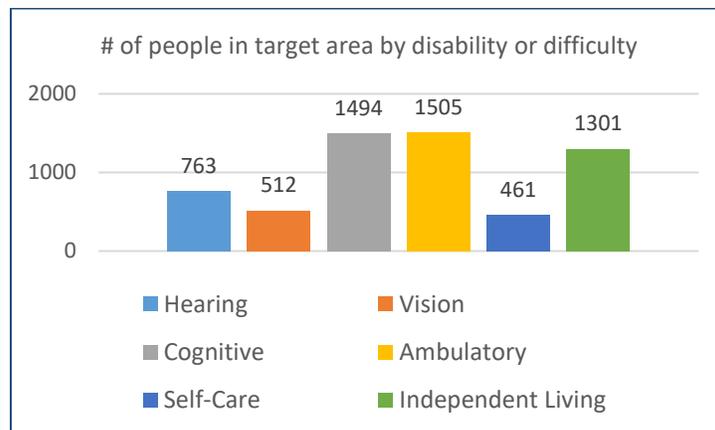
According to the American Community Survey 2017 estimates on table S1101, there are 16,063 households within Lewiston, with 25.1% of households containing one or more people under the age of 18. Within the CDBG Target Area, the percentage of households containing one or more people under the age of 18 ranges from 16% to 32%. During presentations about prospective workforce housing developments within the City of Lewiston, the burden on schools from adults with children moving into the units is often used as an argument against the development.

Disability

Twenty percent of Lewiston residents have a disability; in the CDBG Target Area (CT 201, 202, 203, 204) 30% report having a disability, with the largest percentage of those experiencing a cognitive or ambulatory difficulty. The greatest number of housing discrimination complaints (48%) in Maine are based on disability, most frequently relating to guide dogs or support animals.



Source: American Community Survey 2013-2017 5-year estimates, S1810: Disability Characteristics (ACS table uses non-institutionalized civilian population rather than gross population)



Source: American Community Survey 2013-2017 5-year estimates, S1810: Disability Characteristics

People Experiencing Homelessness

Homelessness is a pervasive issue in Lewiston. Lewiston General Assistance has identified 169 persons experiencing homelessness, of whom 26% identify as chronically homeless. Lewiston Police Department has identified an additional, unduplicated 62 persons who had contact with law enforcement between January and October of 2019. These numbers only include adults experiencing homelessness. Lewiston Public Schools identified 221 students experiencing homelessness, while New Beginnings Drop-in Center served 538 youth (unduplicated) who were homeless or at risk of becoming homeless. Disparate services, as well as the invisible nature of the majority of the homeless population, make it difficult to provide consistent assistance and services to individuals experiencing homelessness or at risk of homelessness. There are no family shelters in Lewiston, and all available shelters are religiously affiliated with limited capacity.

Housing Profile

Age of Housing Stock and Prevalence of Lead

Lewiston has 16,063 total housing units. Of these, 6,352 were built pre-1939 and 13,472 were built pre-1979. Within the target area, 93% of units were built pre-1980. The age of the housing stock, along with poor maintenance, significantly increases the likelihood that units contain lead hazards. Lewiston's percentage of children diagnosed with elevated blood levels is 6.3%, more than twice the state percentage.

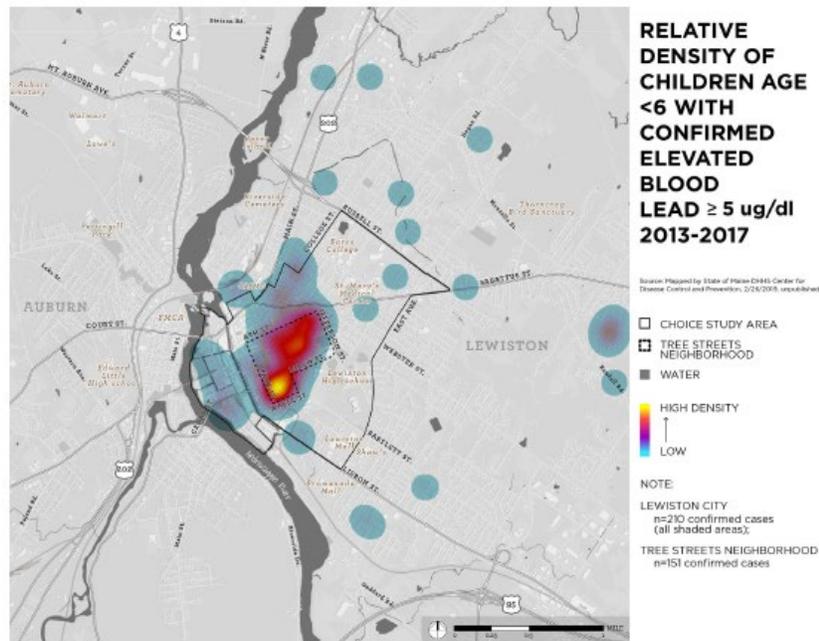


Figure 20. Context map of the relative density of confirmed childhood lead poisoning cases

Building Condition

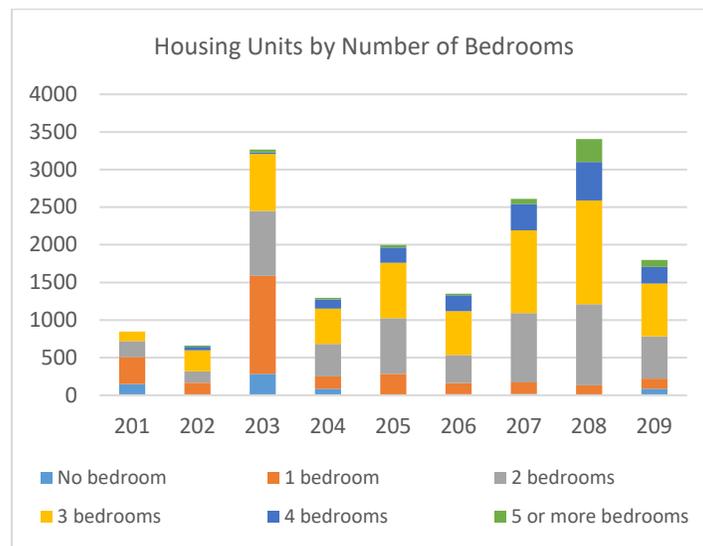
Only 35% of downtown buildings received a good or excellent rating in the Choice Neighborhood Transformation Plan’s Internal and External Building Condition assessment. The assessment was based on observational data as well as code violation and lead abatement data. Over one quarter of the buildings received a distressed or failing rating.

Owner/Renter

Citywide, housing units in Lewiston are split almost evenly between owner-occupied and renter-occupied. Within the CDBG target area, however, 85% of units are renter occupied. The Choice Neighborhood Transformation Plan (CNTP) identified that residents would like paths to ownership. Approximately half of land use in the target area contains 1 to 3 unit structures, creating viable opportunity for residents, with support, to invest within the community.

Housing Units by Number of Bedrooms

Within the target area, most of the units contain zero to three bedrooms, with most of the units at one or two. A significant portion of three, four, and five bedroom units are single-family homes outside of the target area.



Affordability and Home Ownership

Lewiston’s Homeownership Affordability Index is 0.8; an index less than 1 indicates that the area is generally unaffordable, and that a household earning area median income could not cover the payment on a median income home with a 30-year mortgage using no more than 28% of gross income. The median home price in Lewiston in 2018 was \$149,900; to afford a house at this price, one would need an income of \$50,413. The 2018 overall median income in Lewiston was \$40,669, almost \$10,000 less than the median income required to purchase a house at the median price. With median incomes around half or less of the \$50,413 income

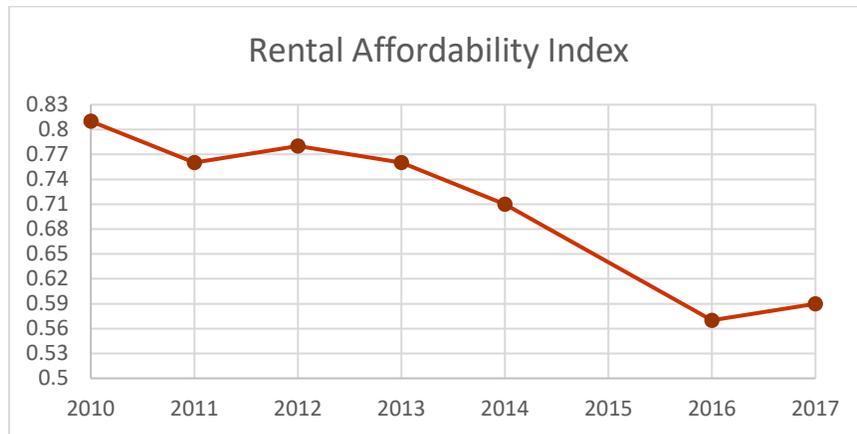
required to afford a median home price, Black/African-American households, American Indian/Alaskan Native households, and households who identify with two or more races face significant barriers to affordable homeownership.

Race	Median Income
White	\$40,659
Black/African-American	\$25,246
American Indian/Alaska Native	\$20,114
Asian	\$105,927
Two or More Races	\$22,438

American Community Survey 2017 5 year estimates Table S1903 Median Income in the Past 12 Months

Affordability and Rental Housing

According to MaineHousing’s 2017 Rental Housing Affordability Index Analysis, 69.1% of Lewiston renter households were unable to afford a two-bedroom apartment rental at the median rent (\$959). Rental units have become significantly less affordable since 2010, with rents increasing by 23% while median income declined slightly.



MaineHousing Rental Affordability Index *Data not provided for 2015

The Choice Neighborhood Transformation Plan Market Study found that most affordable and mixed-income properties had no vacancies, and several had closed their waiting lists. For seniors ages 62+, Androscoggin County has only enough affordable apartments for 50% of the income-eligible seniors in the area. Additionally, many of the affordable units are available to individuals over the age of 55 or non-elderly disabled people, further shrinking the availability of affordable apartments. For households ages 15 to 61, the current affordable supply is adequate only for one-third of the income eligible households in Androscoggin County.

Cost Burden

Cost burden is a significant challenge faced in Lewiston. City-wide, over one quarter (27%) of property owners pay more than 30% of household income(HHI) to housing expenses, while 45% of renters pay more than 30% of income to housing expenses. Of renter occupied units in the

target area, 63% are cost burdened, paying over 30% of HHI to housing expenses. Of the cost-burdened renters, forty-three percent (43%) are severely cost burdened, paying over 50% of their expenses to housing costs.

Overcrowding

There are 156 rental units in the city which house between 1.01 and 1.5 occupants per room, which fits the definition of overcrowded, but not severely. Of the 156 overcrowded units 114 of them (73%) are renters within the Target Area. There are 96 severely overcrowded renter-occupied units city-wide; 63% of them are within the target area. Only 7 owner-occupied households are considered overcrowded (greater than 1 occupant per room) in the city of Lewiston, although it should be noted that all 7 are severely overcrowded (greater than 1.5 occupants per room). None of the overcrowded owner-occupied units are within the CDBG Target Area.

Demolitions and Replacement Units

In recent years, the City of Lewiston has been addressing hazardous structures through its demolition program. Since 2010, the City has demolished 78 buildings, eliminating 228 housing units. Most of these demolitions were in the CDBG Target Area, Census Tracts 201-204. This does not include private demolitions, which are estimated to have addressed another 200 buildings. Assuming the same average count per building as those demolished by the City, this could represent as many as an additional 584 housing units. During this same period, only 71 new units have been added. Although these efforts have improved the quality of the housing stock, it has greatly impacted the availability of housing units.

Other Relevant Data

Concentrations of People Living in Poverty

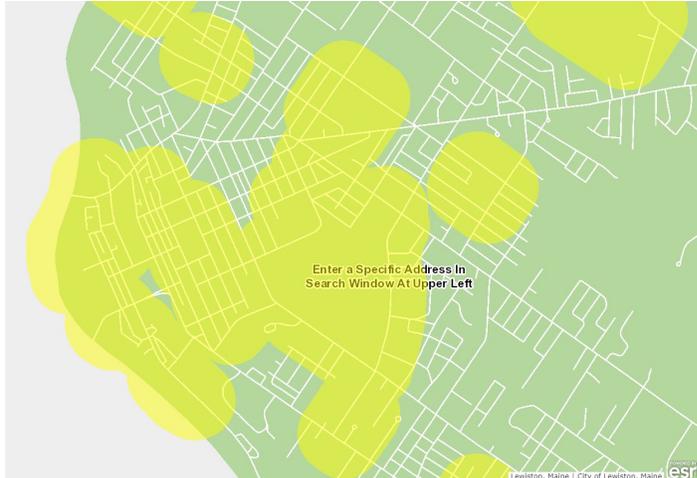
In Lewiston, 15% of families live under the poverty limit. In the CDBG target area, this percentage ranges from 28% to 47%. For children under age 18, the percentages increase significantly: 33% city-wide, 53%-76% in the CDBG Target Area. Within the CDBG Target area, between 21% and 37% of seniors (age 65+) live in poverty compared to 12% city-wide. Census Tracts 201 and 204 are recognized as having some of the highest concentrations in Maine of minority populations living in poverty. Within the CDBG Target area, 100% of American Indian families live in poverty. Census Tracts 201, 203, and 204 each have over 85% of people who identify as two or more races living in poverty. In Census Tract 201 and 203, 100% and 90%, respectively, of Hispanic/Latino families live in poverty. Census Tract 202 does not have a significant number of non-white individuals except those which identify as two or more races, 62.8% of whom live in poverty.

Undercounting

Lewiston is home to more than 6000 immigrants and asylum seekers. The Legacy Lewiston plan states that immigrant populations have been significantly undercounted in the Census; this affects the City data around language, poverty, and race. The Choice Neighborhood Transformation Plan found that Census estimates of non-white populations were significantly lower than the actual neighborhood school non-white populations.

Sex Offenders

There are approximately 200 registered sex offenders in Lewiston. Sec. 50-283 of the City's Offender Residency Ordinance states that "any person, who is a registered sex offender... shall not reside within a 750 foot radius of the property line of a school, "safe zone', or premise" (Ord. No. 17-19, 12-21-17). There are exceptions for those who owned property prior to their conviction or the creation of the ordinance. The city's residency restrictions applies to registered sex offenders who have been convicted of a crime against a person under the age of 14 years and, as a result, is required to register pursuant to Title 34-A MRSA Chapter 15. Service providers have reported difficulty in locating housing available to sex offenders outside of the restricted zone which will still allow for walkable access to services. The map below shows in yellow the areas within the CDBG Target Area which are considered ineligible for sex offenders.



Source: City of Lewiston Sex Offender Restricted Residency Zone Map

In addition to the housing restrictions, there is only one homeless shelter in Lewiston which will provide services to registered sex offenders. Staff at this shelter reports that it takes a registered sex offender an additional several months to find adequate housing. Often the individual will lose their newly found housing for a variety of reasons and return to the shelter.

Education

Only 21% of individuals over 25 within the CDBG Target Area have a degree beyond high school. Ten percent of individuals have less than a 9th grade education. The City of Lewiston's target area also houses several immigrants with advanced degrees, experience, and credentials which are not considered valid in the United States, as well as asylum seekers currently awaiting approval to work.

Unemployment

While the Maine Department of Labor reports a 3.5% unemployment rate in Lewiston, American Community Survey 2017 data reports Lewiston's city-wide unemployment rate as 5.6%. Within the CDBG Target Area, these numbers are much larger; the highest is 17.4% unemployment in Census Tract 201. Paradoxically, AFFH maps indicate that Census Tract 201 has the highest Job Proximity Index of the entire Target Area. This may indicate that while there are a large number of jobs within Census Tract 201, they are not accessible to those who live near them. A large number of low-barrier jobs are available outside of the downtown. The bus routes are not sufficient to meet this need, particularly for those who work weekends or 2nd and 3rd shifts.

Public Housing

The supply of public housing developments in Lewiston has been stagnant since the early 1980's. Lewiston Housing currently owns and manages 438 units of public housing and is a perennial High Performer per HUD's operational performance standards. Lewiston Housing has 51 dwelling buildings with 438 units in 13 different locations. The buildings are grouped into AMP 1, 2, and 3 with each AMP receiving an inspection score of 84, 93, and 80 respectively. All properties were developed between 1964 through 1983 and are in need of redevelopment with the highest priority being Blake Street Towers (AMP 1). In addition to public housing, Lewiston Housing owns and manages an additional 28 units of housing.

Lewiston Housing's public housing ranges in age from 37 to 56 years. While the buildings are well maintained and HUD's physical inspection scores range from average to above average, many of the buildings need rehabilitation due to aging systems, elevators, inefficient energy/utility use, and lack of accessible features that meet current standards.

	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project-based	Tenant Based	Veterans Affairs SH	Family Unification
# homeless at admission	0	0	0	0	0	32	0	32
# Elderly Program Participants(>62)	0	97	187	1067	37	231	0	0
# disabled families	0	36	186	569	26	543	0	0
# families requesting accessibility features	0	137	428	1067	64	1003	0	0

HAB Tenant Statistics

Lewiston Housing has identified a significant gap between availability of units with 3, 4, and 5 bedrooms and families requesting them. Lewiston Housing has very few units available with three bedrooms or greater, and those they do have only become available once every few years. The waitlist for all public housing can be from one to three years long depending on the particular program and characteristics of the applicant. Elderly, disabled, veteran, and family applicants get priority on the waitlist.

City Policies and Ordinances

Accessory Units

City zoning allows for in-law apartments, attached structures that must be less than 900 square feet with no more than two bedrooms. The current ordinance states that this unit must be inhabited by a relative of the property owner and does not allow these units to be rented outside of those restrictions. Otherwise, accessory dwelling units to a single-family property are not allowed.

Zoning and Building Codes

Several of the buildings demolished by the City were on lots that do not meet current requirements for building with the same density. The Legacy Lewiston plan recognized that many neighborhoods do not have a mix of single and multi-family units, and that affordable housing units tend to be segregated, either as smaller buildings in the downtown area or as large, stand-alone complexes on the outskirts. The plan also called for creation of a simple set of design standards to allow for a wide variety of building types and housing options. Current zoning also does not allow for density to be easily changed, for example, converting a single-family to a duplex.

Housing for Individuals in Recovery

The City has seen an increase in demand for sober housing, transitional housing for people in recovery. While the City has regulations for several other types of living arrangements including housing for individuals with disabilities, single room occupancy, apartment sharing, and efficiency apartments, it has not developed a set of life-safety and zoning standards for sober housing.

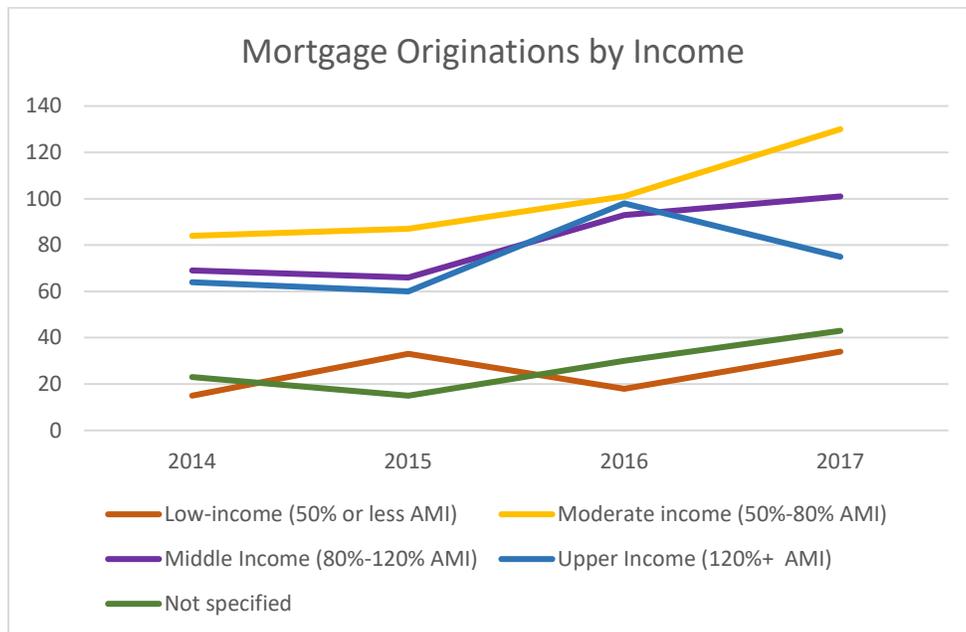
Mortgage and Lending

The total mortgages originated in Lewiston increased by 33% from 2014 to 2017. The largest net increases were primarily among Moderate and Middle Income households, with 60% of originated loans from these two income categories. Upper Income households comprised nearly 20% of loans, while Low Income households represented 8% of originated loans.

First-Lien Home Mortgage Originations by Income as defined by Community Reinvestment Act, 12 CFR §228.12(m)

	2014	2015	2016	2017
<i>Total mortgages</i>	255	261	340	383
Low-income (50% or less AMI)	15	33	18	34
Moderate income (50%-80% AMI)	84	87	101	130
Middle Income (80%-120% AMI)	69	66	93	101
Upper Income (120%+ AMI)	64	60	98	75
Not specified	23	15	30	43

Home Mortgage Disclosure Act Data



Home Mortgage Disclosure Act Data

The average loan amount for a house in Lewiston increased by 20% from 2014 to 2017, while the percentage of government insured mortgages has decreased. This indicates that a greater number of households were able to purchase a home within affordability guidelines for their income.

First-Lien Mortgage Originations by Mortgage Amount and Type

	Avg Loan Amt	Conventional Mortgage (#)	Govt Insured Mortgage (#)	Govt insured as % of total
2014	\$117,435	115	140	54.9%
2015	\$138,023	118	143	54.8%
2016	\$133,000	175	165	48.5%
2017	\$148,055	205	178	46.5%

Home Mortgage Disclosure Act Data

Fifty-nine loans did not list an applicant race, which may indicate that either the data was not collected or the applicant was a corporation. Of the loans for which race was reported, the bulk were issued to White householders. The percentage of Black householders issued loans increased from 0.8% in 2014 to 3.4% in 2017.

First-Lien Home Mortgage Origination by Race

	2014	2015	2016	2017
White	215	234	282	304
American Indian/Alaska Native	1	0	3	2
Black	2	2	6	11
Asian, Native Hawaiian, or Pacific Islander	5	2	4	7
Hispanic	0	0	3	6

Home Mortgage Disclosure Act Data

Only 23% of all mortgages were given for properties available in the downtown census tracts. Although 85% of mortgages were obtained for owner-occupied properties, within the CDBG target area (census tracts 201-204), less than half of mortgages were for owner-occupied properties. Within the NRSA (201, 203, and 204), only one-third of mortgages were for owner-occupied units. This indicates both a lack of properties available for sale and that the majority of available properties are purchased by investors or corporations rather than current or potential residents of the area.

First-Lien Home Mortgage Origination by Census Tract and Ownership in 2017

	201	202	203	204	205	206	207	208	209
Owner-Occupied	0	10	17	9	60	46	66	73	43
Non-Owner-occupied	4	3	22	14	3	0	3	7	3

Home Mortgage Disclosure Act Data

Conclusions and Recommendations

Restrictive Zoning:

The City of Lewiston allows accessory dwelling units as “in-law apartments”, requiring the homeowner to only have a relative as a tenant. Once the relative is no longer living in the unit, the unit may sit vacant, despite the demand for smaller, transitional type housing units within the City. This ordinance also makes it difficult for a homeowner to sell a house with an in-law apartment, as the buyer may only rent to a relative rather than use it as a source of income. The City could conduct an evaluation of current zoning ordinances to identify areas which may be amended to provide flexibility for development, including accessory dwelling units, while also providing much-needed housing options within the City.

Age of Housing Stock:

Much of the City of Lewiston’s rental stock was built before 1979, increasing the likelihood that a rental unit will have lead hazards. For families with children, this may have dangerous and long-lasting consequences. As demonstrated in the Choice Neighborhood Transformation Plan, the number one goal of current residents and stakeholders is for Lewiston to be “Lead-Free by ’43”.

The aging rental stock comes with an additional challenge of accessibility. Within the target area, most of the structures are 1-3 units and lack elevators, ramps, or other accommodations. With more individuals living with disabilities residing in the target area, it is imperative to address the challenges of finding accessible rental units.

The City can encourage new accessible, lead-free development on infill lots, and provide rehabilitation resources through its CDBG and Lead Grant funds. Providing educational information to landlords and tenants about the dangers of lead may also help mitigate lead risk and keep families healthy.

Rental Unit Affordability:

Rental housing within Lewiston has become increasingly unaffordable for residents. This is partially due to an increased demand of units within the last decade with few units added to the available supply over the same period. The lack of available rentals also makes it difficult for individuals who are in recovery, recently incarcerated, on the sex offender registry, and homeless due to severe mental health challenges to find units even with the support of community organizations. Additionally, some of the units which are available are poorly maintained and may be unsafe or unsuitable.

By focusing on new infill development and supporting transitional housing choice development, the City can help ensure affordable housing for all current and potential residents.

Home Ownership Opportunities:

Of the loans for which race was reported, most were issued to White householders. The percentage of Black householders issued loans increased from 0.8% in 2014 to 3.4% in 2017; however, the percentage of Black householders and householders who identify as two or more races in Lewiston is 5.9%. (Although the HMDA data does not report those who identify as two or more races, anecdotal evidence suggests that many New Mainers identify as more than one race.) One reason for this discrepancy may be mortgage products which remain inaccessible to members of Lewiston’s New Mainer population who identify as both Black and Muslim, as identified in the 2013 Analysis of Impediments to Fair Housing. Additionally, the data for mortgages within the target area indicates both a lack of properties available for sale and that the majority of available properties are purchased by investors or corporations rather than current or potential residents of the area. Increasing owner occupancy can increase stability, security, and housing rehabilitation investment in residential areas. To facilitate both owner occupancy and increased homeownership opportunities, the City should partner with local lenders to explore resources available for purchase and rehabilitation of one to four unit properties and support new and ongoing conversations to increase availability of interest-free mortgage options.

Impediment	Strategies	Partners
Zoning Codes that restrict development by area	Conduct an evaluation of current zoning to identify areas of flexibility	City of Lewiston Planning and Code Department, Local Developers, Residents
Lack of smaller options for singles, seniors	Modify zoning to allow for accessory dwelling units	City of Lewiston Planning and Code Department
Barrier to safe housing choice for renters with prior records of substance abuse, sex offender, prison time, chronic homelessness, and mental health concerns.	Create regulations to increase safety and housing choice for people in recovery Educate landlords about fair housing as it relates to populations with specific needs. Identify housing advocates to help hard-to-house tenants navigate the rental system and provide support to landlords for up to 12 months of tenancy to ensure that housing is retained.	City of Lewiston Planning and Code Department, LAASH, Community Concepts, landlords, Veteran’s Inc., Reentry Maine, St. Francis Recovery Center, State of Maine, Continuum of Care Navigator Program, and PATH Program.
Unhealthy and unsafe units in current housing stock	Create materials and outreach to educate tenants about lead hazards.	City of Lewiston Community Development, Landlords, Tenants,

	<p>Inform landlords of available programs to help them mitigate lead and healthy home risks within their properties.</p> <p>Create materials to educate tenants about green and healthy homes.</p> <p>Support new infill housing on vacant lots.</p> <p>Recruit CBDO and CHDO in order to provide additional new housing opportunities.</p>	<p>Healthy Androscoggin, Lewiston Lead Program, Lewiston Housing Authority, Community Concepts, affordable housing developers, Raise-Op</p>
Lack of accessible financing for home ownership for Muslim community members	<p>Identify obstacles to home ownership financing.</p> <p>Support New Mainers and lending institutions to brainstorm solutions to mortgage barriers.</p>	<p>City of Lewiston Economic and Community Development, New Mainers, Community Credit Union, other lending institutions</p>
Lack of accessible units for people with disabilities.	<p>Educate landlords about resources available to help them make units ADA compliant.</p>	<p>City of Lewiston Community Development, Landlords</p>
Lack of larger units for families	<p>Explore rehabilitation options to provide larger units by combining smaller units.</p>	<p>Lewiston Housing Authority, local developers, City of Lewiston</p>
Few opportunities for owner-occupancy within multi-family neighborhoods	<p>Identify forms of assistance for low- to moderate-income potential homeowners.</p> <p>Educate potential owner-occupants about products available for first-time homebuyers of 1-4 unit structures.</p> <p>Inform potential owner-occupants about resources available for landlord education.</p>	<p>City of Lewiston Community Development, Community Concepts, Maine Housing Authority, local lenders, local landlord organizations</p>