

# Affordable Housing Forum

Community Compass - Connected Community Forum 3/26/19

Presented by: Cullen Ryan  
Executive Director  
Community Housing of Maine



## Community Housing of Maine

Community Housing of Maine (CHOM) develops, owns, and maintains high-quality affordable housing for working families and older Mainers. CHOM believes that housing, together with support services, provides stability, fosters dignity and respect, and transforms lives. CHOM is the largest housing provider for homeless populations in Maine.

# Lack of Affordable Housing — A National Issue

- › The last time the United States had an adequate supply of affordable housing was in 1978.
- › The shortage stretches across the country; incomes have not kept up with the increases in rents.
- › Across the entire country, there isn't a single state, county, or metropolitan area where someone earning minimum wage can afford a two-bedroom apartment working full-time.
- › Vacancy rates across the country continue to remain very low, putting upward pressure on rents.
- › According to the National Low-Income Housing Coalition's recently published annual report *The Gap: A Shortage of Affordable Homes*:\*

*“The U.S. has a shortage of seven million rental homes affordable and available to extremely low-income renters, whose household incomes are at or below the poverty guideline or 30% of their area median income.”*

# Lack of Affordable Housing – Maine at a Glance

- › There is a distinct shortage of rental housing in Maine, specifically for affordable housing.
- › Vacancy rates for rental units across Maine, though improved from the functional 0% vacancy rate experienced a few years ago, continue to be very low.
- › The average household cannot afford the fair market rent anywhere in Maine.
- › All across Maine, in both rural and more urban service-center areas, rents are increasing at a faster pace than income levels.
- › This leads to renters being cost burdened – paying more than a certain percentage of their income towards rent.
- › This also leads to people not moving into higher-rent units as their income increases because there is a discrepancy between rent and income.
- › This lack of movement creates a bottleneck scenario, compounding the affordable housing shortage.

# Lack of Affordable Housing – Maine at a Glance

- › The National Low-Income Housing Coalition's *The Gap: A Shortage of Affordable Homes* analyzes data on rental housing affordability in each state. For Maine:
  - *41,839 renter households (29% of all renter households) are defined as Extremely Low-Income (ELI, 30% area median income).*
    - *53% of this group spend more than 50% of their income on rent.*
    - *75% of this group spend more than 30% of their income on rent.*
  - *In Maine, there is a shortage of 20,086 rental units affordable to people with extremely low-incomes.*
    - *For every 100 ELI renters there are only 52 affordable and available rental units.*

\*Source: <https://reports.nlihc.org/gap/2017/me>

# Lack of Affordable Housing – Maine at a Glance

- › The forecast is not much better for people with very low-incomes:\*
  - *41,839 renter households (29% of all renter households) are defined as very low-income (between 30% and 50% AMI).*
    - *16% of this group spend more than 50% of their income on rent.*
    - *64% of this group spend more than 30% of their income on rent.*
  - *In Maine, there is a shortage of 13,578 rental units affordable to people with very low-incomes.*
    - *For every 100 very low-income renters there are only 79 affordable and available rental units.*

# Lack of Affordable Housing – Maine at a Glance

- › The NLIHC Report further reveals that people with ELI are among the most vulnerable in the state:
  - *32% are seniors*
  - *30% are people with disabilities*
  - *26% are in the labor force*
  - *2% are school-aged children*
  - *1% are single adult caregivers*
    - It's important to note that for its reporting, the NLIHC decided to report these demographics as being mutually exclusive with the following preference of categorization: Senior, disabled, in the labor force, enrolled in school, single adult caregiver of a child under 7 or of a household member with a disability, and other.
    - People are dynamic and likely fall into more than one category, meaning the percentages for some of the aforementioned demographics are likely under reported, with the exception of seniors.

\*Source: [https://nlihc.org/sites/default/files/SHP\\_ME.pdf](https://nlihc.org/sites/default/files/SHP_ME.pdf)

## A Little About CHOM

- › CHOM develops, owns, and maintains high-quality affordable housing for working families and older Mainers.
- › CHOM believes that housing, together with support services, provides stability, fosters dignity and respect, and transforms lives.
- › CHOM focuses on affordable, supportive housing and advocacy as it works to create community inclusion and stability for homeless and special needs populations across the state.
- › Recovery, in all forms, happens in the community - that's why CHOM focuses creating safe, stable, and vibrant inclusive communities in which people can thrive.

*"When people receive the right amount of support and have stable housing, it is amazing what happens. We are watching people transform their lives. It makes great sense to invest in people."*

# CHOM's Affordable Housing Portfolio

- › CHOM created, owns, and manages: 78 housing sites in 31 communities spanning 10 counties for a total of 747 units of affordable housing – currently housing more than 1,000 of Maine's most vulnerable people.
- › CHOM also has created 11 additional projects consisting of 53 units for other organizations.
- › CHOM's portfolio of 78 housing sites is comprised of:
  - 3 single family properties
  - 12 duplexes/triplexes
  - 23 four-unit properties
  - 13 mid-sized properties (ranging from 5 to 10 units)
  - 9 large properties (ranging from 23 to 201 units)
  - 16 group homes (ranging from 2-7 beds)
  - 2 recovery residences (ranging from 6 to 12 beds)

# A Snapshot of Homelessness in Maine

State Fiscal Year 2018 - 7/1/2017 – 6/30/18

*In Maine, approximately 98% of people who experience homelessness show up in emergency shelters. Two percent or less stay outside or in places unfit for human habitation. Both are counted by HMIS Emergency Shelter Data.*

## Highlights:

- **6,454 people were homeless in 2017** vs. 6,373 in 2017, a slight increase of 1%, but 8% less than 2016.
- There was a **slight increase in the average length of stay** in 2018, but a 17% decrease since 2016.
- There was a **5% decrease in Veterans experiencing homelessness** in 2018 vs 2017.
- There has been a **76% decrease in single adult Long Term Stayers since 2013: 63 people** in 2018 vs 262 in 2013.

**FY 2018 statewide totals:** In FY 18 there were: **6,454 unique individuals who experienced homelessness** at some point during the year (vs. 6,373 in FY 17, and 7,020 in FY 16). The composition of households experiencing homelessness in FY 18:

- **88% of households did not have children**
- **10% of households had at least one child**
- **2% of households were children only (unaccompanied youth)**

**Changes over time:** In FY 18 there was:

- A slight (1%) increase in people experiencing homelessness (81 people) compared to FY 17. FY 18 is 8% below FY 16 (566 less people).
- A 3-day increase in the average length of time people remain in homelessness compared to FY 17, likely related to a very tight housing market. This represents a 17% decrease vs. FY 16 (a 13-day reduction over two years).
- A 5% reduction in Veterans experiencing homelessness on Maine's By-Name List. As of 7/30/18, only 73 people remained on the By-Name List, 18 of whom (25%) were chronically homeless.

# A Snapshot of Homelessness in Maine

**Maine's Long Term Stayers:** Long Term Stayers (LTS) were originally defined as people staying more than 180 cumulative days in shelters or outdoors within a 365-day period. Because of the success in housing this population, the definition was amended in March 2016 to the longest stayer in homelessness in shelters or outside as determined by local shelters and homeless outreach providers for all parts of Maine except Portland. Portland has retained the original definition.

**Overall, LTS represent 1.3% of the overall population, down from 5% of the population in 2013.**

- 63 LTS were single individuals, down from 70 in July of 2017, a 10% decrease.
- 21 LTS were people within homeless families, down from 29 in July 2017, a 28% decrease.

**Urban LTS Statistics:** In 2018 there were 74 LTS (including people in families) in urban locations (88% of the total LTS). 85 percent of these were in Portland and Bangor (76% Portland, 9% Bangor). By city:

Augusta – 3 (down from 5 in 2017)

Bangor – 7 (down from 9 in 2017)

Brunswick – 6 (down from 18 in 2017)

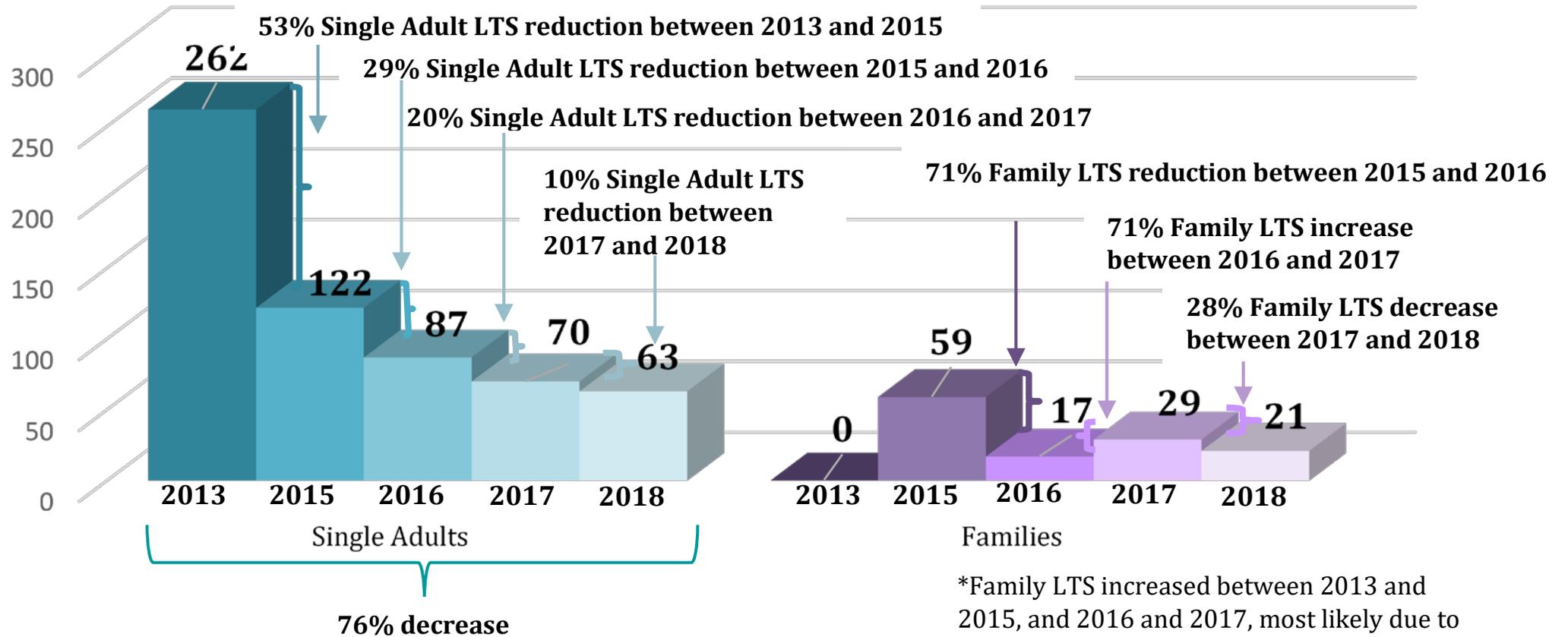
Lewiston – 2 (up from 0 in 2017)

Portland – 56 (up from 50 in 2017)

Waterville – 0 (down from 2 in 2017)

**Rural LTS Statistics:** As of June 30th, 10 LTS (including people in families) were in rural locations (12% of the total LTS). Rural shelters are defined as any program based in a community which is not listed as urban (Augusta, Bangor, Brunswick, Lewiston, Portland, and Waterville). Unlike urban shelters, all rural shelters serve families, and none serve single adults exclusively.

# A Snapshot of Homelessness in Maine



\*Family LTS increased between 2013 and 2015, and 2016 and 2017, most likely due to interruptions in the supply of Section 8 caused by sequestration. A Section 8 freeze continued in 2018.



**Cullen Ryan**  
**Executive Director**

[cullen@chomhousing.org](mailto:cullen@chomhousing.org)

**One City Center, 4<sup>th</sup> Floor**  
**Portland, ME 04101**  
[www.chomhousing.org](http://www.chomhousing.org)

(office) **207-879-0347**  
(fax) **207-879-0348**