

U.S Department of Housing & Urban Development
Pathways to Removing Obstacles to Housing
(PRO Housing)

Opportunity Number: FR-6700-N-98
Listing Number:



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A. EXECUTIVE SUMMARY EXHIBIT

City of Auburn, Maine

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Exhibit A: Executive Summary

The city of Auburn is partnering with Homes For All, LLC., The Androscoggin Land Trust, Androscoggin Savings Bank, Androscoggin County Emergency Management Agency, and the Auburn-Lewiston YMCA to develop a 62-acre city-owned parcel into a mixed-use, mixed-income neighborhood which incorporates environmental conservation, outdoor education, affordable housing, child-care, and community enrichment programs.



i. Project Description

The proposed project entails the development of 100 new residential units, consisting of 48 single-family residences, 8 owner-occupied duplexes, and three 12-unit apartment buildings, situated on a 37-acre parcel within a forthcoming city-planned residential community. This development project will seamlessly integrate existing city sidewalks and bike lanes through the proposed development to an additional 25 acres of conserved natural land and hiking trails. Furthermore, the development will provide essential infrastructure to support an outdoor environmental education center, on-site childcare facilities, and an indoor community space designed to function as an emergency warming and cooling center for regional residents.

Funding provided by the PRO Housing grant program will be utilized to install necessary public roads, utilities, and pedestrian infrastructure. Current market-driven construction costs and developer capacity have made developing this existing city-owned property challenging, with multiple attempts stalling due to a lack of available funds.

Developer Background: Homes For All, LLC, a woman, and minority-owned business, founded by Fatuma Hussein, an Auburn resident with a strong history in addressing housing disparities by providing translation and social services. Fatuma has played a pivotal role at the Immigrant Resource Center of Maine, offering culturally and linguistically sensitive support to refugee and immigrant communities in Maine. Fatuma founded Homes For All, LLC and employs an advisory council of experienced housing developers with backgrounds in non-profit as well as for-profit housing development.

Home Ownership: Seventy percent of the newly constructed single-family residences and duplexes will be allocated to households that meet income qualification criteria established within the PRO Housing Program. These homes will include deed restrictions ensuring a 20-year, HUD-approved resale and recapture provision to maintain the program's long-term objectives. Additionally, we have established a strategic partnership with a financial institution specializing in Sharia-compliant and culturally sensitive home loans to help us advance our goals of promoting racial equity.

Affordable Housing: Seventy percent of the apartments within this development will be made available for rent to applicants who meet income qualification criteria, with a 20-year commitment to maintaining affordability. These rental units will be subject to oversight by the City of Auburn in strict compliance with the established monitoring protocols and guidelines governing HOME program units.

Childcare Services: Childcare services will be conveniently offered by the Auburn-Lewiston YMCA, located within one of the mixed-use, multi-unit buildings. Operational expenses for childcare subsidies will be extended to residents of the project who meet income qualification criteria and will be funded as part of a Tax Increment Financing (TIF) district-authorized project cost, in accordance with Maine state statute Title 30-A, Section 5225 (1)(C)(5).

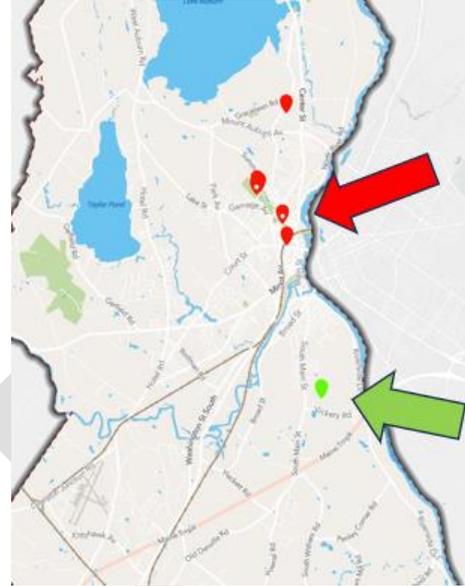
Public Green Spaces and Conservation: A substantial portion of this development will be dedicated to publicly accessible conservation land and green spaces. Already, 25 acres have been transferred to the Androscoggin Land Trust. In addition, space within the development will be set aside for the inclusion of public parks that will showcase art installations and provide bicycle lanes, walking trails, public parking, and facilities for an outdoor educational center and trailhead. These amenities are designed to promote broader community engagement and use.

Emergency Preparedness and Resiliency Planning:

Earlier this year, the City of Auburn hosted the Androscoggin County Natural Hazard Mitigation project planning workshop in collaboration with the Androscoggin Emergency Management Agency. This meeting emphasized the growing need to expand emergency shelter facilities across the city. Currently, three of the five existing facilities managed by the city for emergency shelters are situated on the same property, and an additional one has

yet to be constructed. However, all the existing and proposed shelter facilities are located within a 2-mile radius of each other, making them centrally consolidated in a city that stretches over 15 miles from North to South.

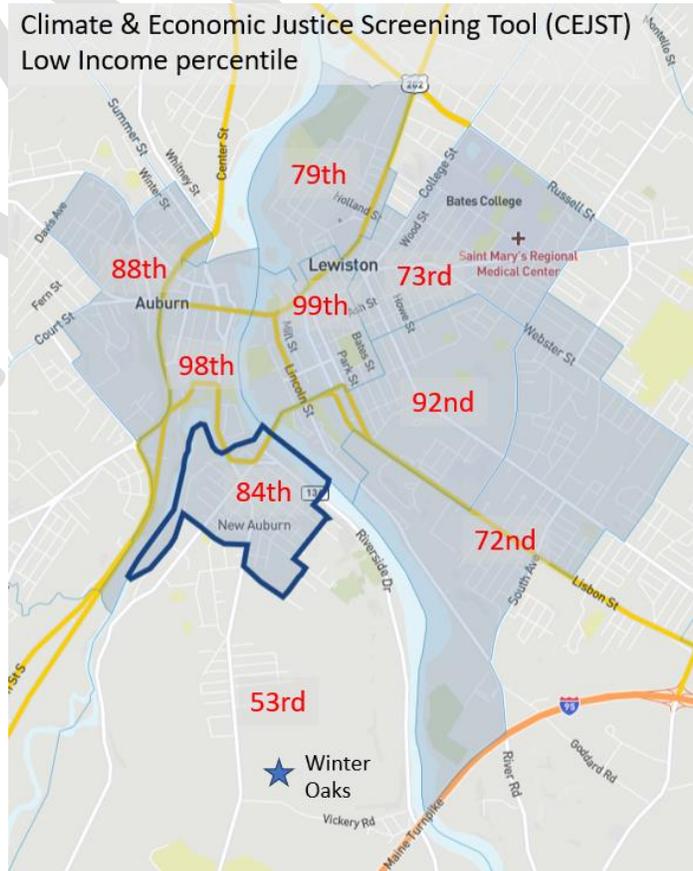
The proposed emergency shelter to be integrated into the Winter Oaks development will be the sole municipal facility positioned south of the Little Androscoggin River, a winding marshy waterway that bisects the entire city. A key partner in this project, which prioritizes sustainable community development in the context of natural hazard mitigation planning, is the Androscoggin County Emergency Management Agency. Together, we are submitting additional applications for state Building Resilient Infrastructure and Communities (BRICS) grants to secure the necessary resources for building and supporting the establishment of a new emergency shelter to serve the broader South Auburn community.



ii. National Objective

The national objectives met within this project pursuant to section 101(c) of the Housing and Community Development Act of 1974 include, but are not limited to, the following:

Benefitting low- and moderate-persons. The Climate and Economic Justice Screening Tool (CEJST) has identified three downtown census tracts in Auburn and five downtown census tracts in Lewiston as disadvantaged. The image to the right visually illustrates the concentration of low-income residents within these two urban cores. The average of the eight separate census tracts ranks at the 85th percentile when compared to the established threshold of concern, which is set at 65.



This project aims to establish 100 new residential units outside the urban cores, where affordable housing has historically and unfairly been concentrated. By dedicating 70 percent of these newly created homes and apartments to households qualifying at or below 100% of the Area Median Income (AMI) for a minimum of 20 years, with a particular focus on underserved communities, we seek to address equity issues and promote economic justice.

Preventing or eliminating slums or blight by de-centralizing the development of affordable housing. The proposed location does not currently fall within a low- to moderate-income qualified census block. It will feature planned green spaces with public art installations. This site, situated in a semi-rural environment and adjacent to 25 acres of conservation land, aligns with the city's commitment to deconcentrating affordable housing while improving access to outdoor spaces for affordable housing residents.

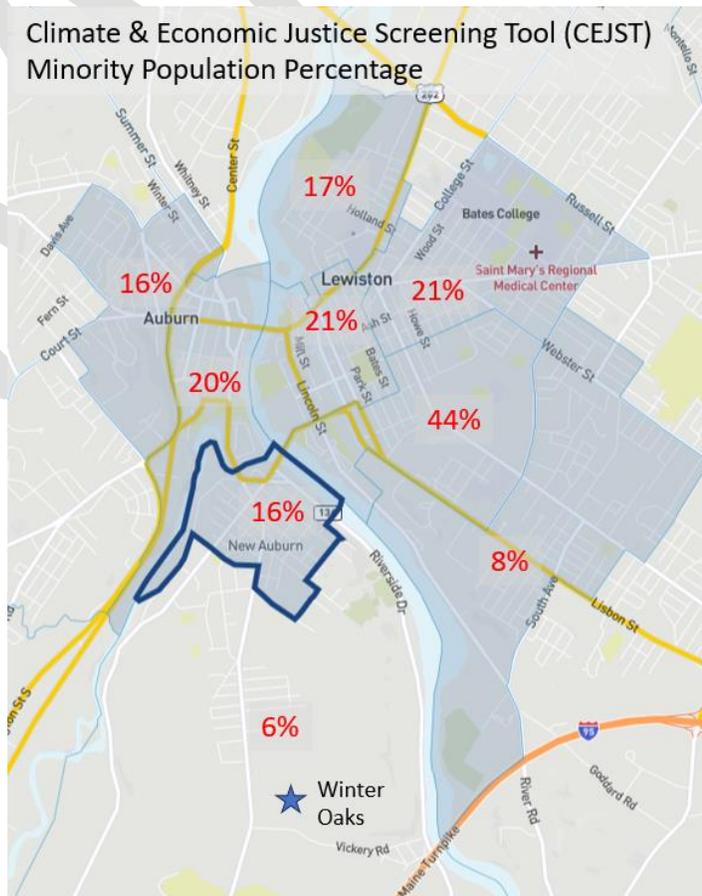
Meet other urgent community needs because of immediate threats to the health or welfare of the community. This project addresses a pressing need by establishing an emergency shelter in a neighborhood where such a resource is currently unavailable. The rising frequency of natural hazard events necessitating backup power or the activation of warming/cooling centers for Auburn residents has strained existing response systems. The inclusion of a new community space that can also serve as an emergency center enhances neighborhood resilience and promotes equitable allocation of these critical resources.

iii. Advancing Racial Equity

In accordance with Executive Order 13985, Executive Order on Advancing Racial Equity and Support for Underserved Communities Through the Federal Government, this project will utilize the below assessment and planning and monitoring process consistent with federal nondiscrimination requirements.

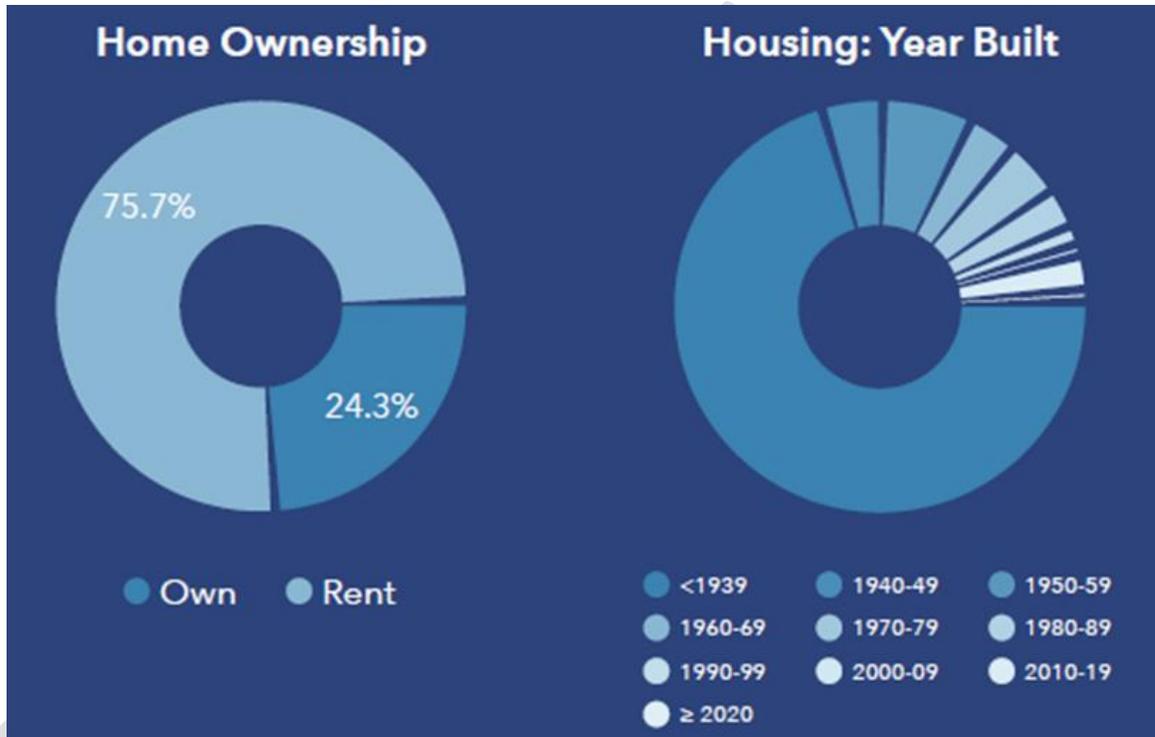
Racial composition of households who are expected to benefit from this project:

The Climate and Economic Justice Screening Tool (CEJST) has identified four downtown census tracts (one in Auburn and three in Lewiston) with a minority population comprising at least 20%. The graphic above



visually illustrates the concentration of the census tracts with the highest minority populations. When compared to the map of low-income populations, a clear and significant correlation emerges, indicating a high presence of low-income residents alongside above-average minority populations within the urban cores of these two cities.

Additionally, the three CDBG qualified census tracts in Auburn are comprised of a housing stock of 75% renters occupying units in which over 75% were constructed before 1968, increasing the prevalence of low to moderate-income, minority residents occupying inefficient, lead-contaminated properties.



Identified potential barriers to persons or communities of color equitably benefiting from this project:

One of the most significant challenges facing individuals and communities of color when it comes to benefiting from new affordable housing developments, such as the proposed project, is the resistance within local communities to placing these projects outside of the established urban core. While expanding affordable housing options to suburban or less densely populated areas is crucial for fostering inclusive community development, it often encounters opposition from local stakeholders. This resistance may arise from concerns related to property values, neighborhood character, or misconceptions about the impact of affordable housing.

The existence of 'Not In My Backyard' (NIMBYism) attitudes and discrimination by communities and neighbors, as highlighted in the Maine State Housing Authority's Analysis of Impediments to Fair Housing Choice published in 2019, is not a new

phenomenon. However, the Auburn administration and City Council have consistently demonstrated their unwavering support for the development of new housing units within the city.

Some of these pioneering approaches have gained national recognition, as exemplified in an article titled "The YIMBYest City in America," where Auburn's Mayor actively confronts the 'Not-In-My-Backyard' (NIMBY) exclusionism the city has encountered. The analysis published by Maine State Housing acknowledges similar barriers at the state level as those observed locally, including the lack of affordable housing unit development, racial and ethnic disparities, and zoning challenges stemming from NIMBYism efforts (discrimination by communities and neighbors).

To address this barrier, our project takes a multifaceted approach:

1. Community Engagement and Education: We prioritize community engagement and public education efforts to dispel misconceptions and raise awareness about the positive impacts of affordable housing. By engaging in open and constructive dialogues with residents, we aim to build support for the project within the local community.

2. Collaboration with Local Leaders: We work closely with local leaders, including city and state officials, neighborhood associations, and influential community members, to gain their support for the project. Their endorsement can help alleviate opposition and foster a sense of shared responsibility for addressing the affordable housing crisis.

3. Inclusivity in Design: Our project incorporates inclusive design principles that ensure the development integrates seamlessly into the existing community. This includes architectural design that complements the surrounding neighborhood, green spaces, amenities that benefit all residents, and traffic management solutions to address concerns about congestion.

4. Affordable Housing Initiatives: We partner with local organizations and housing agencies to provide incentives for affordable housing, such as rent subsidies or homeowner assistance programs. This demonstrates our commitment to addressing the housing needs of marginalized communities.

5. Data-Driven Decision-Making: We rely on comprehensive data analysis to support the project's location selection. This data includes an assessment of demographics, transit accessibility, water and sewer utility capacity, and socioeconomic factors to ensure that the project is strategically placed to benefit those in need.

By implementing these strategies, we aim to mitigate local opposition and ensure that persons and communities of color have equitable access to the benefits of this proposed affordable housing project, thereby fostering an inclusive and diverse community that reflects our commitment to social equity and housing justice.

Detailed steps to prevent, reduce or eliminate barriers:

To address these barriers, the City of Auburn and the project developer have meticulously designed a comprehensive and thoughtful strategy to prevent, reduce, or eliminate obstacles to affordable housing access. This strategy includes allocating budgets for security deposits and down-payment assistance to qualified applicants based on their income. Our unwavering commitment to addressing financial barriers is poised to significantly enhance the effectiveness of our programs.

City administration and elected leaders have departed from conventional governmental approaches to problem-solving. Instead of pursuing large-scale, multi-unit construction projects subsidized by multiple layers of tax incentives and state and federal funds, they have championed more equitable and innovative small-scale methods. One prominent approach is the emphasis on creating new homeowners and multiple owner-occupied duplexes. This not only encourages community engagement by fostering homeowners with a vested interest in their community but also provides sustainable rental income opportunities for many middle- and low-income individuals and families.

Both homeownership and owner-occupied rentals play a pivotal role in enabling families to start building generational wealth, making them essential components of our strategy.

Step 1: Establish Assistance Funding

The City of Auburn, in collaboration with the Auburn Housing Authority and the Maine State Housing Authority, will work closely to create a dedicated fund to ensure that allocated resources are exclusively used for security deposit and down-payment assistance for eligible residents.

Step 2: Define Eligibility Criteria

The developer and the city will collaborate to assess the income qualifications of prospective tenants, ensuring that at least 70% of the units remain affordable. This commitment will be upheld through deeded covenants and regular monitoring conducted by the City's Community Development Office.

Step 3: Outreach and Promotion

Leveraging the developer's extensive history as a housing resource and case management provider, focusing on serving low to moderate-income and diverse communities, we will conduct outreach to establish this project as a representative and inclusive community.

Step 4: Application Process

The city will streamline the application process by aligning it with HUD-approved procedures for income qualifications. This user-friendly, multi-lingual application process removes barriers for eligible applicants seeking security deposit and down-payment assistance.

Step 5: Review and Approval

City approval processes for HUD programs will be enhanced through consultation and procedural refinement, guided by the City's Diversity, Equity, & Inclusion Analyst and the developer's racial equity advisory team.

Step 6: Monitoring and Reporting

Utilizing the city's existing HOME monitoring and reporting system, we will track the impact of the security deposit and down-payment assistance program. This includes regular evaluations of the number of applicants served, the demographics of recipients, and the success rate in securing and maintaining housing.

Step 7: Public Accountability

To promote transparency and garner support, the city will include the results of project monitoring annually in its Consolidated Annual Performance and Evaluation Report (CAPER). This ensures that updates and progress reports on the project's use and assistance provided are regularly shared with the public and relevant stakeholders, building trust and support for the initiative.

Step 8: Sustainability Planning

The success of this project relies on the city's entitlement funds to maintain long-term reporting and accountability beyond the initial three years, ensuring its sustainability.

Measurements used to track progress and evaluate the effectiveness of efforts to advance racial equity within the project:

Tracking progress and evaluating the effectiveness of efforts to advance racial equity within the project is essential to ensure accountability and success. The following are measurements and evaluation steps to be implemented using the existing systems and annual monitoring procedures of the City of Auburn:

Demographic Data Collection:

HUD-approved methods for collecting and reporting demographic data from tenants and homebuyers during the application process will create a composition baseline. This data regularly includes information on race, ethnicity, and income level. This data is collected in a non-intrusive and privacy-conscious manner, following relevant regulations and guidelines.

Analysis of Tenant Demographics:

As part of the City's annual HUD reporting requirement, this data will be regularly analyzed to assess the income, racial, and ethnic composition of residents within the project. Any measurable disparities or inequities identified in the report will provide additional analysis of the reasons behind them.

Outreach and Engagement Metrics:

Tracking the effectiveness of outreach efforts aimed at attracting a diverse applicant pool will be used to evaluate the success of engagement initiatives that promote the project within underserved communities.

Resident Satisfaction Surveys:

The city will conduct regular resident satisfaction surveys to gather feedback from residents about their experiences within and around the project. This includes questions about the sense of belonging, inclusion, and satisfaction with the living environment to gauge the project's impact on racial equity.

Accessible Communication Channels:

The city and developer will ensure that communication channels are accessible and inclusive to residents of all backgrounds. This will be done by monitoring engagement and participation rates in community meetings, workshops, and feedback sessions to assess inclusivity.

Complaints and Grievance Tracking:

The city will establish a system for tracking and addressing complaints or grievances related to racial equity issues within and around the project. These complaints will be used to analyze trends and patterns in complaints and resolutions to identify areas for improvement.

Partnerships and Collaborations:

The multiple partners within this project will measure the impact of these community service providers and collaborations, focusing on racial equity, social justice, and affordable housing. The engagement of residents will be used to track outcomes, joint initiatives, and community-driven projects resulting from these partnerships.

By implementing these measurement and evaluation steps within the existing systems and annual monitoring procedures, the City of Auburn can ensure ongoing accountability and demonstrate a commitment to advancing racial equity within the affordable housing project.

iv. Affirmative Marketing

To assure compliance with Title VIII of the Civil Rights Act of 1968 (Fair Housing Act) and affirmatively market the housing, services, and benefits provided within this project, it's important to outline specific methodologies and strategies for achieving this goal. The following processes will be utilized to encourage and equitably attract tenants:

Rental Unit Marketing and Lease-Up Process:

The rental unit marketing and lease-up process will be designed to ensure equitable access to housing for all demographic groups, particularly those who may be unlikely to apply without specific outreach efforts. Our approach will include:

- **Comprehensive Outreach:** We will conduct outreach through various channels, including local newspapers, online platforms, community organizations, and social media. These advertisements will highlight the availability of rental units and emphasize our commitment to fair and equal housing opportunities.
- **Multilingual Materials:** All marketing materials, including brochures and online listings, will be available in multiple languages commonly spoken in the community to accommodate diverse linguistic backgrounds.
- **Inclusive Language:** Advertisements will use inclusive and non-discriminatory language to welcome individuals of all backgrounds. We will explicitly state our commitment to complying with fair housing laws.
- **Accessibility:** Marketing materials will be designed to be accessible to individuals with disabilities, including providing information in alternative formats upon request.

Single-Family Units Advertised for Sale Process:

The process for advertising single-family units for sale will incorporate similar principles to the rental unit process, focusing on ensuring equitable access to homeownership opportunities.

- **Broad Outreach:** We will advertise the availability of single-family units through various platforms, including real estate listings, open houses, and community events. These advertisements will stress our dedication to fair and equal access to homeownership.
- **Cultural Sensitivity:** Our marketing materials will reflect cultural diversity and sensitivity to the needs of different communities within the area.
- **Financial Counseling:** We will offer resources and referrals for financial counseling to potential homebuyers to help them navigate the mortgage application process and understand their rights under fair housing laws.

Duplex Units Advertised for Sale Process:

The marketing and sale process for duplex units will mirror the approach used for single-family units, focusing on inclusivity and equity in homeownership opportunities.

- **Equitable Access:** We will actively promote the availability of duplex units to a diverse range of potential buyers, emphasizing equal access and opportunity for all.
- **Educational Workshops:** We will organize educational workshops and seminars to inform potential buyers about the advantages of duplex ownership, including rental income opportunities.

Culturally Appropriate Mortgage Lending Advertising Process:

To ensure culturally appropriate advertising for mortgage lending, we will collaborate with local lending institutions to implement the following strategies:

- **Translation Services:** Partner with translators to provide mortgage information in languages spoken by diverse communities in the area.
- **Cultural Competency Training:** Ensure mortgage lending professionals are trained in cultural competency to effectively serve a diverse clientele.
- **Community Engagement:** Connect with local community organizations and leaders to build trust and provide culturally appropriate mortgage lending information.

By implementing these methodologies, we aim to affirmatively market our housing and services while upholding the principles of the Fair Housing Act, promoting equal access to housing, and embracing the diversity of our community.

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B. THRESHOLD AND OTHER SUBMISSION REQUIREMENTS EXHIBIT

City of Auburn, Maine

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Exhibit B: Threshold Requirements and Other Submission Requirements

The City of Auburn is the applicant and has a valid and active registration on Sam.gov with a Unique Entity Identifier (UEI) # T33MAJLE1MJ3. Additionally, the city has no ongoing civil rights matters and will provide for a timely application.

i. Eligibility of Applicant

The City of Auburn, as the applicant, is a qualified unit of local government with experience administering Community Development Block Grant entitlement funds as well as HOME Investment Partnership Funds from the U.S. Department of Housing & Urban Development.

ii. Eligible Activities funded with grant funds

The City of Auburn will use grant funds only for the eligible activities below pursuant to section 105 (a) of the Housing and Community Development Act of 1974 and applicable program regulations at 24 CFR part 570 as applied and modified by the PRO Housing NOFO:

NOFO Section F-2 © i - Planning and policy activities supporting affordable housing:

- D: Developing new incentive programs for affordable housing development
- E: Expanding existing affordable housing incentive programs to broader geographies, including high-opportunity neighborhoods
- G: Establishing incentive programs or flexibilities to enable and promote the adaptive reuse of vacant or underutilized properties for housing or mixed-use development
- S: Developing regional planning models that enhance location efficiency by focusing on connecting housing, transportation, and economic growth
- T: Providing affordable housing developers a first look at tax sale properties and other government properties
- V: Developing proposals for policies that incentivize mixed-income development, such as the inclusion of affordable units in market-rate properties

NOFO Section F-2 © ii - Development activities:

- A: Financing the construction or rehabilitation of affordable housing
- B: Acquisition or disposition of land or real property for the development of affordable housing
- C: Facilitating the conversion of commercial or other properties to new housing
- D: Establishing or assisting a Community Development Financial Institution (CDFI) to carry out financing strategies
- E: Providing large-scale technical assistance to affordable or non-profit developers, community land trusts, or other entities, which leads to the development of affordable housing

NOFO Section F-2 © iii - Infrastructure activities:

- A: Installing new utilities and/or infrastructure improvements necessary for the development or preservation of affordable housing
- B: Upgrading existing utilities or improvements to increase an area's overall capacity for new housing
- C: Establishing tax-increment financing districts to fund infrastructure improvements or affordable housing development, especially those that incentivize affordable housing development
- D: Increasing community resiliency by investing in infrastructure improvements and nature-based solutions to mitigate the impacts of disasters, natural hazards, and extreme weather to make areas suitable for new affordable housing investment
- E: Investing in neighborhood amenities that benefit low-and-moderate income residents, such as parks, community centers, bike lanes, and improvements to the physical environment that increase public safety, such as streetlights or sidewalks

C. DEMONSTRATION OF NEED EXHIBIT

City of Auburn, Maine

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Exhibit C: Demonstration of Need

The State of Maine Housing Production Needs Study published in October 2023 quantified the historic underproduction of housing for the Central Western Maine region. The cities of Lewiston & Auburn represent the second largest urban population in the region. This study indicates a housing shortfall of 22,700 to 24,700 units to meet future demand. This annualized number represents a needed increase of 150-170% new units created over current production rates.

Table 1: Historic Underproduction and Future Need by Region

Region	Historic Underproduction	Future Need (2021 - 2030)	Total
Coastal	21,200	24,200 - 28,000	45,400 - 49,200
Central Western	13,000	9,700 - 11,700	22,700 - 24,700
Northeastern	4,300	4,000 - 6,100	8,300 - 10,400
Maine	38,500	37,900 - 45,800	76,400 - 84,300

The need for greater availability of affordable housing in our region is evident as Auburn's population grows at a rate of 0.42% per year, with a 1.26% increase (303 people) between 2020-2022 and a poverty rate of 12.1% in 2020 (a 6.6% 1-year increase). Inflation and population growth from 2019-2022 have created a severe housing shortage.

ESRI data for 2023 to the right demonstrates that 70% of the housing (2,251 units) located within the three downtown Auburn census tracts was constructed before 1940. This means over two-thirds of the urban core housing lacks modern accessibility and efficiency.

75% of these units are rentals, and over 50% of them are to households making less than \$35K per year. A disproportionate number of low-income renters within Auburn live in antiquated, inefficient, and lead-contaminated housing.

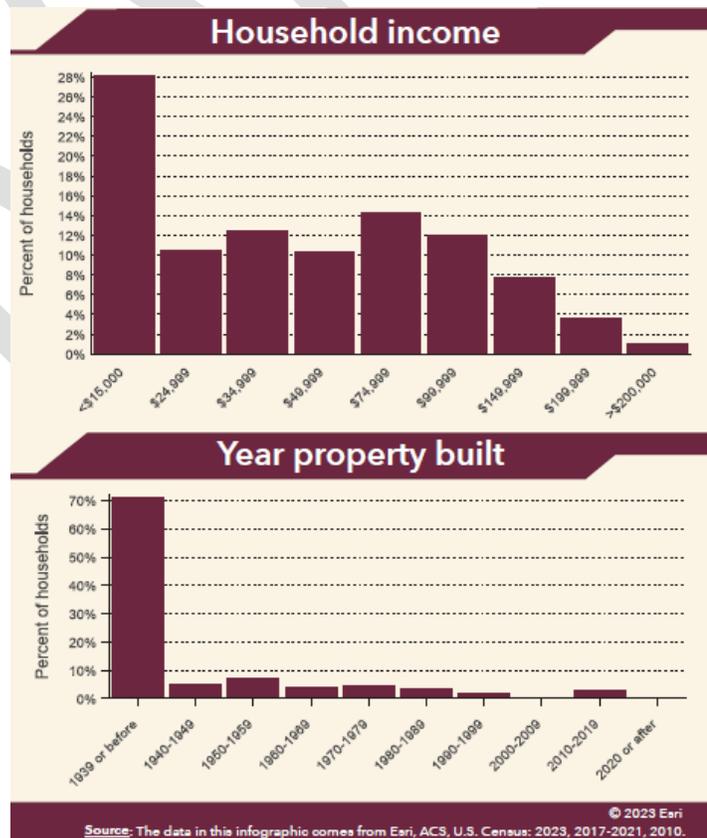


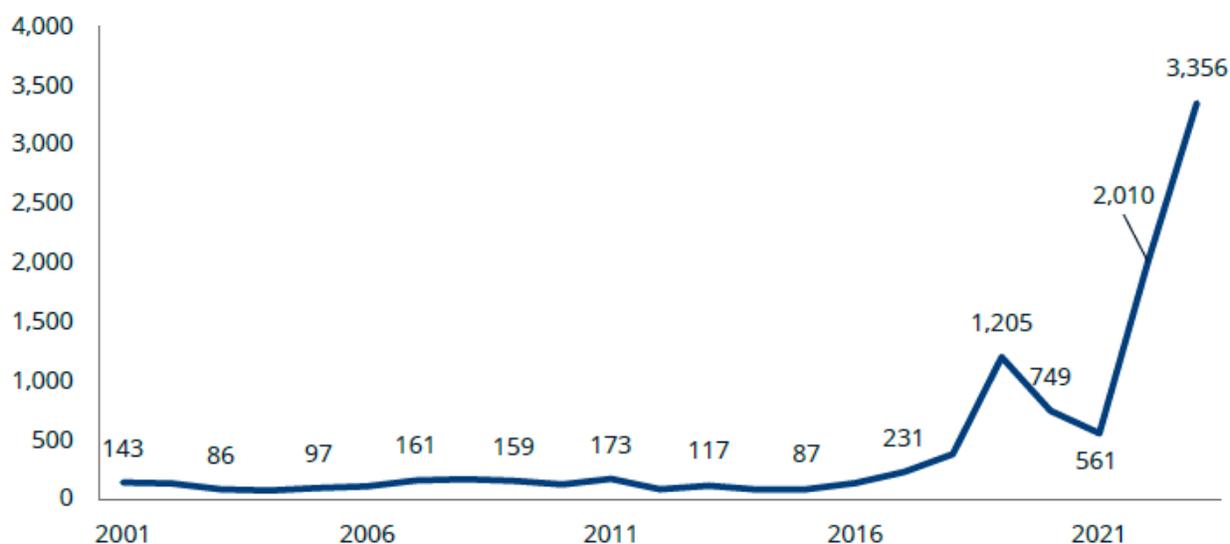
Table 2: Annualized Production Needs Compared to Annual Building Permits by Region

	<i>Total Annual Production Need</i>	<i>5-year average (2016 - 2021)</i>	<i>% Change in Permits</i>	<i>Net Change in permits</i>
<i>Coastal</i>	5,100 – 5,500	3,400	50% - 62%	1,700 – 2,100
Central Western	2,500 – 2,700	1,000	150% - 170%	1,500 – 1,700
<i>Northeastern</i>	900 – 1,100	400	128% - 175%	510 – 700
<i>Maine</i>	8,500 – 9,300	4,800	77% - 94%	3,700 – 4,500

Also included within the State of Maine’s housing needs report is the most accurate measurement of asylum seekers settling in Maine. The notice-to-appear filings (a proxy for the total number of asylum seekers in Maine) indicate an increase of over 3,000 cases per year from 2018 to 2023.

This rising trend of locating asylum seekers and new Mainer minority populations within the existing urban core is the result of an economic system that reinforces existing housing disparities. As established above, these urban core neighborhoods where rents are more affordable are already contributing to the systematic concentration of low-income residents and minority populations within older, inefficient, lead-contaminated housing stock.

Figure 9: Total Individual Notice-To-Appear Cases Filed, 2001 - 2023

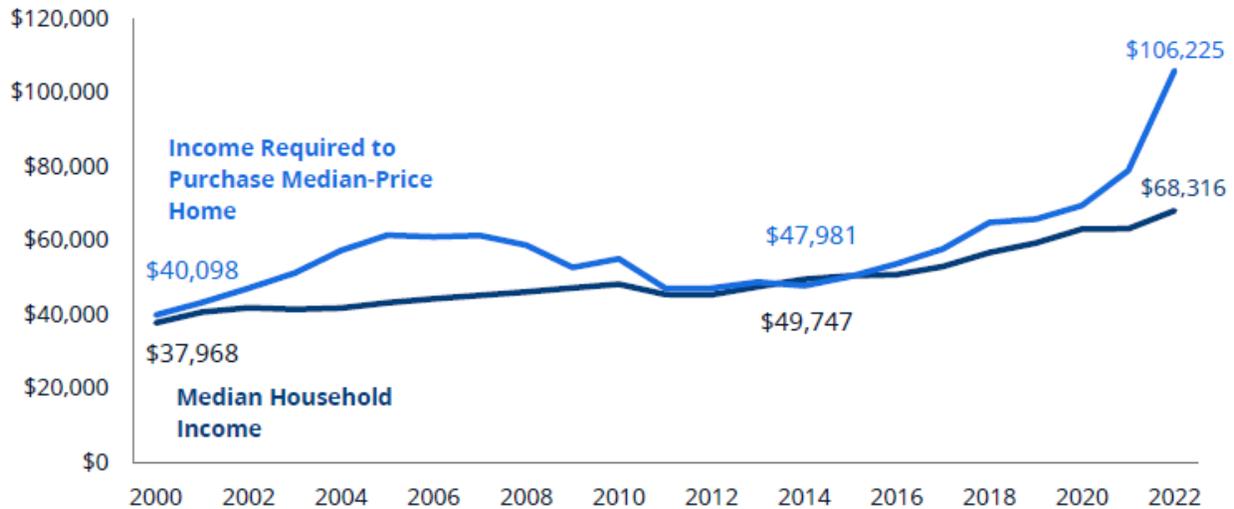


Source: TRAC New Proceedings Filed in Immigration Court; Notice to Appear Deportation Cases 2001 – 2023

Lastly, the pressure on housing affordability caused by the historic underproduction of units and the recent influx of new residents has created a spike in housing prices that has yet to subside. The 2022 Homeownership Housing Facts and Affordability Index published by Maine State Housing Authority demonstrates a 13% increase in the median single-family home price from 2021 to 2022.

This means the previous home price of \$295,000 rose to \$334,000 in just one year. This number is still dramatically higher than the HUD-established Housing Trust Fund sale price maximum of \$206,000. The graphic provided below by Maine State Housing Authority demonstrates the purchasing capacity of Maine residents compared to the median household income. This disparity is another data point indicating the need for new, affordable housing production for Maine homebuyers, not just renters.

Figure 29: Purchasing Capacity Over Time, 2000 - 2022²³



Source: *MaineHousing 2022*

Several key factors underscore the urgency of addressing this issue:

1. **Rising Housing Costs:** The escalating costs of homeownership and rental properties have placed a significant burden on low- and moderate-income households. Many families struggle to secure safe and stable housing that aligns with their financial means.
2. **Income Disparities:** Income disparities persist in our community, resulting in a widening gap between housing affordability and the financial capacity of a substantial portion of our population. This inequality threatens the social fabric of our region and hampers opportunities for economic mobility.
3. **Limited Housing Availability:** The supply of affordable housing units has not kept pace with the growing demand. This shortage has created a highly competitive housing market, leaving vulnerable populations at risk of homelessness or housing instability.
4. **Community Stability:** Access to affordable housing is integral to maintaining community stability. Affordable housing options enable individuals and families to establish roots, fostering a sense of belonging and contributing to the overall health and resilience of our neighborhoods.

5. **Employment Opportunities:** Affordable housing supports local economies by ensuring a diverse workforce can remain in the area. By addressing the housing affordability crisis, we can better attract and retain skilled workers, benefitting both employers and employees.
6. **Social Well-being:** The lack of affordable housing options adversely affects our residents' physical and mental well-being. Stable and affordable housing is a fundamental pillar of individual and family health.
7. **Reducing Homelessness:** By investing in affordable housing initiatives, we can take proactive steps to reduce homelessness and alleviate the strain on emergency shelter systems, healthcare resources, and public safety services.
8. **Community Resilience:** Access to affordable housing is vital in times of crisis, such as natural disasters or economic downturns. It ensures that our community remains resilient in the face of unexpected challenges.

In light of these pressing concerns, our commitment to creating affordable housing opportunities is not only a moral imperative but also a strategic investment in our region's long-term prosperity and well-being. Addressing the need for affordable housing is a critical step toward building a more inclusive, equitable, and sustainable community.

- i. **Efforts to identify, address, mitigate, or remove barriers to affordable housing production**

The City of Auburn has taken significant steps to address the affordable housing crisis through innovative approaches. These efforts include approving Accessory Dwelling Units in city zoning, creating new housing options and rental income opportunities for middle- and low-income residents. These initiatives have gained recognition in "The YIMBYest City in America" article published by Discourse Magazine on May 18, 2022. The city has also faced challenges related to NIMBYism, as highlighted in the Maine State Housing Authority's 2019 Analysis of Impediments to Fair Housing Choice report. These zoning changes have sparked extensive community discussions, with residents expressing both support and concerns about their impact on traditionally single-family neighborhoods. This "Zone Defense" reaction reflects the ongoing challenges identified by MSHA in their analysis of Fair Housing Choice impediments.

Specific actions the City has already taken are summarized below:

Policy Review and Reform: Auburn's 2021 Comprehensive Plan Update exemplifies a visionary approach to sustainable growth. Our goal is to expand thoughtfully from our historic city cores, fostering vibrant neighborhoods that define our identity. We are dedicated to efficiently maximizing land usage and services, preserving neighborhood character, and ensuring resources for current and future residents. Auburn is committed to strengthening community bonds, seizing opportunities, and pursuing growth with environmental conservation as an integral part of our identity.

Streamlined Permitting Processes: Red tape has historically hindered housing production and steered investments away from our community, potentially exacerbating vehicle miles traveled and promoting housing segregation. The City of Auburn is actively addressing these challenges by streamlining our regulatory processes, making them faster, more cost-effective, and more predictable than other jurisdictions. Here are some key initiatives:

1. **Coordinated One-Stop Experience:** The city offers a seamless, one-stop experience for project development, including initial discussions, site location assistance, and incentives to overcome obstacles. Our local and State delegated permit reviews come at a fraction of the usual State fees, with an average turnaround time that is only 25% of what developers would encounter elsewhere.
2. **Form-Based Code Districts:** In designated areas and preapproved industrial or commercial subdivision lots, the city provides swift staff-level approvals for most uses, ensuring efficient site development. If a project encounters challenges, staff are committed to working alongside you to find solutions.
3. **Veteran Homeowners and Businesses:** The city has eliminated permit fees for veteran homeowners and slashed them in half for veteran-owned businesses, honoring and supporting those who have served our country.
4. **Competitive Permitting Fees:** Auburn boasts the lowest permitting fees among major cities in the State. For instance, the permit fee for a new single-family home is as low as \$25.00, making our community highly cost-competitive.
5. **Private Investor Partnerships:** Our city collaborates with private investors eager to build tailored solutions for solid tenants and industry clusters, offering more opportunities for growth.

Investors are taking notice of these efforts. External factors, such as the rise in remote work opportunities and the appeal of living in Auburn with its abundant recreational options, have driven increased demand for housing within the city and the State as a whole. Additionally, pricing and regulatory changes in other parts of the State have made these streamlined processes even more attractive and competitive in the housing market.

Inclusionary Zoning: Our 2021 Comprehensive Plan Update recognized that traditional residential zoning presented a significant challenge to fostering diverse housing options within desirable neighborhoods. Conventional zoning practices had historically segregated single-family homes from rental and condominium-style housing, often relegating rentals to commercial zones. The city sought to dismantle this practice and promote a more inclusive approach, allowing people to reside together in various housing types.

To achieve this, we drew inspiration from form-based codes and initiated substantial changes to our residential zoning regulations. These revisions now permit a broad spectrum of residential and community uses, with a density allowance of up to 16 units per acre in areas equipped with utility infrastructure and pedestrian accessibility.

Our next endeavor is to extend the reach of infrastructure to the outskirts of urban areas, creating opportunities for housing development at an efficient density. Simultaneously, we remain committed to preserving connectivity to essential amenities, high-quality recreational spaces, open areas, and community gathering points. This holistic approach ensures that our community thrives with diverse housing options while maintaining access to the essentials that enrich our residents' lives.

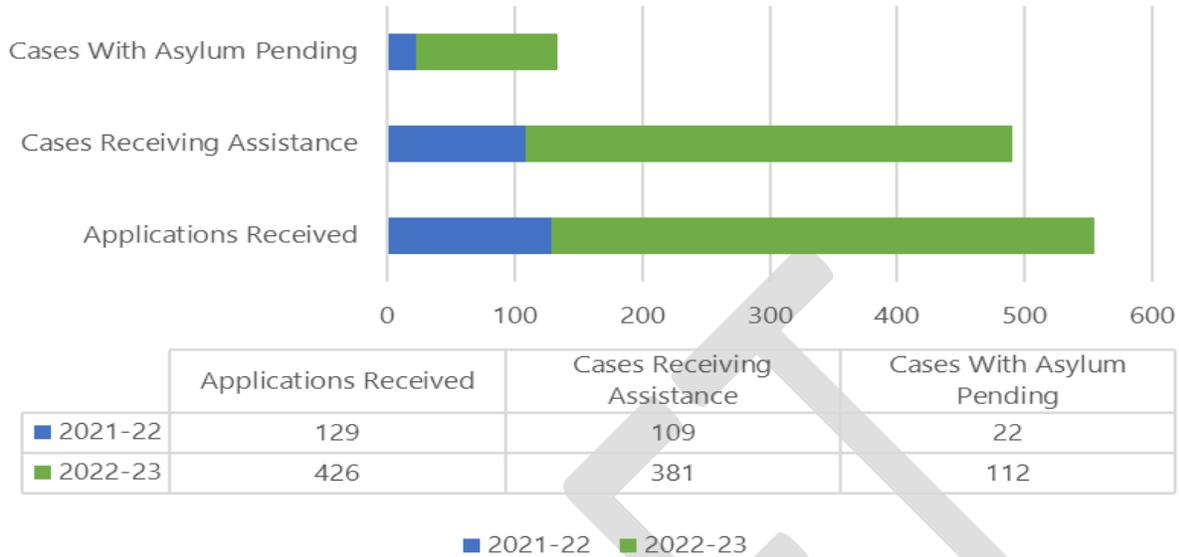
1. **Financial Incentives:** Providing financial incentives, such as tax credits, grants, or subsidies, to developers and builders who commit to constructing affordable housing units can stimulate production.
2. **Partnerships:** Collaborations between government agencies, nonprofits, and private developers can effectively pool resources and expertise to address affordability challenges.
3. **Mixed-Income Development:** Promote mixed-income housing developments that integrate affordable units within market-rate projects to avoid creating concentrated areas of poverty.
4. **Tenant Protections:** Enforce tenant protections to prevent unjust evictions and ensure renters have stable housing options.
5. **Housing Vouchers:** Expand housing voucher programs to help low-income individuals and families afford rental housing in the private market.

By implementing these strategies and considering the local context, communities can work towards removing barriers and increasing the production of affordable housing, ultimately improving housing affordability for their residents.

ii. Demand for affordable housing

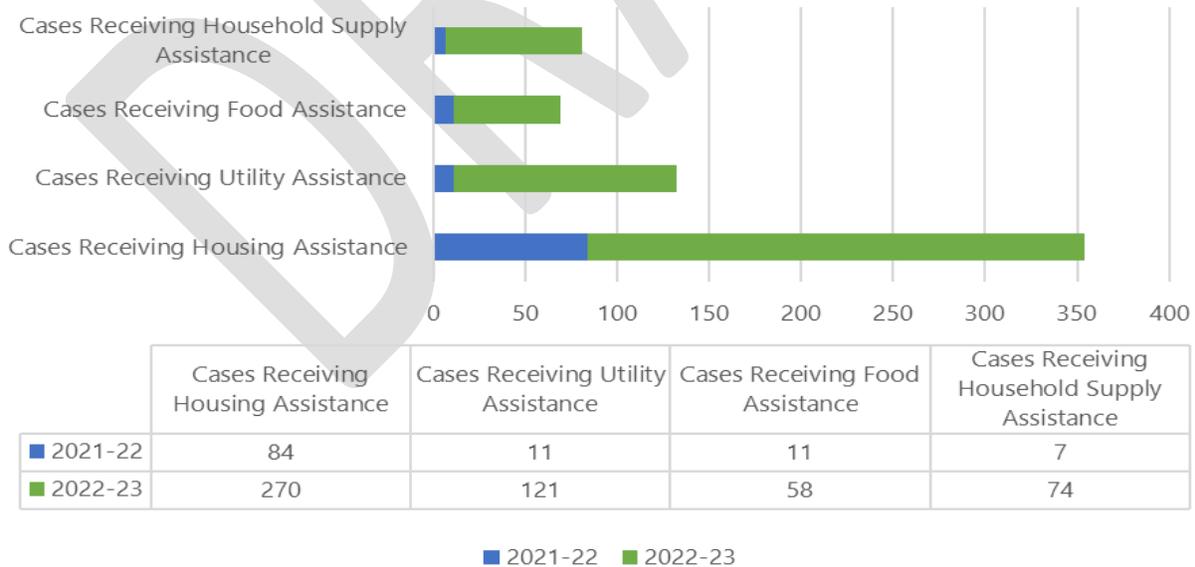
Efforts to house previously uncounted homeless populations and an influx of asylum seekers have further depleted affordable housing options. The Auburn General Assistance Office has seen a 509% increase in asylum-seeking cases, accommodating 112 cases recently. Local data from two pandemic-operated emergency shelters, the Lewiston Ramada Inn and the Lewiston Armory, reveal the catch-basin effect of homeless services in the Lewiston-Auburn MSA. These shelters housed 213 individuals, with 60% from Lewiston, 20% from Auburn, and 20% from outside the jurisdiction.

Auburn General Assistance Applications



The report also highlights the city's use of American Rescue Plan Act (ARPA) funds for the Project Support You (PSY) program. These funds provided a dedicated staff position with mental health and substance abuse expertise to co-respond directly with Auburn police and fire departments to triage care during rescue calls. In the first seven months, staff, in collaboration with Tri-County Mental Health, served 263 homeless Auburn residents.

Auburn GA Top 4 Expenses



HUD defines cost-burdened families as those paying over 30% of income for housing, while severe rent burden refers to those paying over 50%. Before COVID, 29% of Auburn residents were cost-

burdened. Current numbers are likely higher due to rising rents, although updated data is challenging to obtain.

Auburn Income Distribution by Tenancy*						
	Owners	Owners %	Renters	Renters %	Total	% of Pop
Household Income Less than 30% HAMFI	260	4.5%	1140	24.8%	1400	13.4%
Household Income 30-50% HAMFI	525	9.0%	1070	23.2%	1595	15.3%
Household Income 50-80% HAMFI	795	13.6%	1265	27.5%	2060	19.7%
Sub total under 80% HAMFI	1580	27.1%	3475	75.5%	5055	48.4%
Household Income Over 80% HAMFI	4255	72.9%	1130	24.5%	5385	51.6%
Total	5835		4605		10440	
Housing Cost Burden (as a percentage of income)*						
Cost Burden greater than 50%	540	9.3%	905	19.7%	1445	13.8%
Cost Burden 30-50%	665	11.4%	955	20.7%	1620	15.5%
Sub total Cost-Burden	1205	20.7%	1860	40.4%	3065	29.4%
Cost Burden less than 30%	4630	79.3%	2745	59.6%	7375	70.6%
Total	5835		4605		10440	
*Comprehensive Housing Affordability Strategy (CHAS) data date :2015-2019 ACS						

Fair Market Rents (FMR) for Existing Housing						
	SRO	OBR	1BR	2BR	3BR	4BR
Lewiston-Auburn MSA*	\$560	\$747	\$834	\$1,060	\$1,393	\$1,567
Auburn Housing Authority 2022 Rent Rate Survey		\$860	\$1,000	\$1,496	\$1,643	\$2,182
Delta		-\$113	-\$166	-\$436	-\$250	-\$615
*Maine State Housing Authority (MSHA) effective: 10/2/2022						

Auburn Affordable Housing Options			
	Units	% of Units	
MSHA Income-based & Rent restricted	813	17.7%	Total Renters under 80% HAMFI
AHA Housing Choice Vouchers (HCV)	400	8.7%	Total Affordable Rental Units
Sub Total of Affordable	1213	26.3%	Unmet Needs=
			2262

Based on the most recent American Community Survey, over 48% of Auburn's population falls under 80% AMI, making them eligible for rental assistance through the HOME Investment Partnership Program, as calculated by HUD's HAMFI. Of the available affordable housing options that Maine State Housing Authority & Auburn Housing Authority provided, the table above demonstrates a shortfall of 2,262 additional units.

Additionally, the average cost of Housing Choice Vouchers in Auburn has increased during the past 5 years the most (75%) among all PHAs in Maine. This rate is among the highest increases in the country, further demonstrating the gap between what households in Auburn can afford to pay and what the prevailing market rental rates are.

In a WMTW Channel 8 news special feature aired on September 18, 2023 (<https://www.wmtw.com/article/maines-housing-crisis/45087545>), reporters identified a larger state-level affordable housing crisis. This report used census data to qualify over 75% of the current renters nationwide as being cost-burdened as defined by U.S. Department of HUD thresholds. In Maine, this is reflected in the State of Maine's housing needs report. This report, published in October of 2023, finds both demand-side drivers comprised of sudden in-migration caused by COVID-19 and a declining labor force caused by aging households as key contributors to rising housing costs and reduced absorption rates.

iii. Key barriers to producing affordable, accessible housing

The WMTW report referenced above quantified that, with rising construction costs and related interest rates, the new median home price in Maine is \$334,000 (a 7.43% increase). This means a household needs an income of over \$106,000 to buy a home. With a median income of only \$66,000 per year, 72% of Mainers are now priced out of the homeownership market. These data points have again been supported by the new State of Maine Housing needs report. This report identifies multiple supply-side drivers, namely historic low housing production rates caused by increased material costs and higher costs related to the necessary capital to facilitate these developments.

Rising interest rates and labor costs have contributed to the widespread grinding halt of housing production. As interest rates rise, the cost of capital gets more expensive, and investors' economic incentives are decreased. Multiple housing projects within Maine have recently seen investors pull out as the private savings and bond market returns have increased and effectively surpassed the value of real estate development yields. This has caused many developers and projects to seek new and more creative capital stack compositions in order to proceed.

Additional resource restrictions on the municipal side have also contributed. As municipal budget requirements related to General Assistance, police, and first responders have increased sharply in response to the COVID-19 & homelessness crisis, there are fewer available funds and staffing capacity to invest in long-term housing solutions. This is a widespread governmental stressor in which responding to today's crisis severely limits the development of tomorrow's solutions.

D. SOUNDNESS OF APPROACH EXHIBIT

City of Auburn, Maine

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Exhibit D: Soundness of Approach

i. Project Vision

Our project envisions the creation of a harmonious and vibrant mixed-use residential development that seamlessly integrates into the natural beauty of its surroundings. Nestled within this thriving community, residents will experience a unique blend of modern living, outdoor exploration, and environmental stewardship.

Residential Excellence: At the heart of our vision lies a diverse array of thoughtfully designed residential units, including single-family homes and apartments, catering to a variety of lifestyles and needs. These residences will provide shelter and foster a sense of belonging and community, encouraging residents to forge lasting connections with their neighbors.

Unspoiled Natural Beauty: We are committed to preserving the pristine natural environment that characterizes this locale. Our project will set aside extensive conservation land and green spaces, ensuring that the region's ecological richness remains untouched for generations to come. Residents will have the privilege of living in harmony with nature, fostering an appreciation for the environment.

Recreational Oasis: The development will feature an extensive network of walking trails carefully woven into the landscape, inviting residents to explore and connect with the great outdoors. These trails will offer serene pathways for leisurely strolls, invigorating hikes, and moments of quiet reflection. We envision a community where every resident can relish the rejuvenating power of nature right at their doorstep.

Environmental Education Hub: A pivotal aspect of our project is the establishment of an outdoor environmental learning facility where residents and the wider community can deepen their understanding of the natural world. This center will serve as a beacon of environmental education, fostering a culture of sustainability and responsible living.

Conservation in Action: We view our project not only as a residential haven but as a testament to responsible development. Through our conservation efforts and sustainable practices, we aspire to set a standard for environmentally conscious living, inspiring similar initiatives across the region.

Our project's vision is a harmonious synthesis of modern living, environmental preservation, and community enrichment. It is our aspiration that this development will not only provide homes but also nurture a thriving, sustainable, and interconnected community where residents live in harmony with nature while enjoying the conveniences of modern life.

ii. Geographic scope

This project has a scope of impact well beyond the city of Auburn. As detailed in the WMTW data referenced above, the lack of affordable housing, especially homeownership opportunities, is a statewide issue. Additionally, the report documented over 1,000 new

asylum seekers who have been housed by the city of Portland this year. Portland regularly houses General Assistance cases in Auburn, as a lack of available units in Portland. The City of Auburn General Assistance program saw a 330% increase in local need for housing assistance for those earning less than \$746 per month. Of the 426 applications received in the last 12 months, 112 were asylum-related cases, demonstrating a 509% increase in asylum seekers moving to the city.

Therefore, it is essential to consider the catch-basin effect of new housing creation. Any new housing may indeed attract residents from outside of Auburn who are seeking greater accessibility to the resources of Auburn's economic centers or employment opportunities. These new residents represent not only the wider geographic scope of this project but also a wider applicability of time. Without considering future growth capacity and the interests of the soon-to-be residents, any fixation on current or "traditional" Auburn identities, traits, or neighborhood characteristics would be a continuation of a system that historically excludes large portions of the population from the equal and equitable access to housing that the present need dictates.

iii. Key stakeholders and Engagement

In addition to the listed project partners, which already constitute a broad cross-section of government, private, and nonprofit service providers, engaging key community stakeholders is crucial for the success of your affordable housing project. Here's a list of key stakeholders and strategies for engaging them:

Local Government Officials:

Engage with city council members, mayors, and other local government officials to gain their support and keep them informed about the project's progress. Attend city council meetings and participate in public hearings on affordable housing initiatives.

Collaborate with relevant city departments, such as the planning and housing departments, to ensure alignment with city goals and regulations.

Community Residents and Neighborhood Associations:

Establish open lines of communication with residents in the project area and nearby neighborhoods.

Organize community meetings and town halls to share project updates, address concerns, and gather input from community members.

Collaborate with neighborhood associations and residents to create a sense of ownership and inclusion in the project.

3. Nonprofit Organizations and Advocacy Groups:

Partner with local nonprofits, housing advocacy groups, and civil rights organizations to leverage their expertise and resources.

Seek input and guidance from these organizations on equitable housing practices and fair housing policies.

Explore potential funding opportunities and support from these groups.

Education and Workforce Development Programs:

Collaborate with local educational institutions and workforce development programs to provide training and employment opportunities for residents.

Support initiatives that enhance residents' skills and employment prospects, ultimately promoting economic stability.

Community-Based Service Providers:

Connect with organizations providing social services, childcare, healthcare, and other essential services.

Explore partnerships to offer on-site or nearby services for project residents.

Enhance the overall quality of life for residents through these partnerships.

Public Engagement and Media:

Develop a comprehensive public engagement strategy that includes media outreach, press releases, and social media campaigns to raise awareness about the project.

Ensure accurate and positive coverage of the project's goals and progress.

Engaging these key stakeholders will help build a strong foundation of support, expertise, and collaboration, making it more likely for your affordable housing project to succeed in advancing racial equity and fair housing goals. Regular communication, transparency, and active involvement of stakeholders throughout the project's lifecycle are essential for its success.

iv. Affirmatively furthering fair housing

Affirmatively furthering fair housing and promoting racial equity in a mixed-use residential development with walking trails and conservation land can be achieved through a deliberate and thoughtful approach. Here's how this project can contribute to these important goals:

Diverse Housing Options: By offering a range of housing types, including single-family homes, duplexes for larger families, and apartments for smaller families and individuals, the project can attract a diverse population. This inclusivity is essential for affirmatively furthering fair housing, as it ensures that people from various racial and economic backgrounds have equal access to housing options that suit their varying needs.

Accessible Amenities: The project's commitment to pedestrian infrastructure and recreational spaces, such as biking and walking trails, along with community gathering

areas, creates accessible amenities for all residents. These spaces can be designed to accommodate people with different mobility needs, promoting inclusivity.

Equitable Pricing and Affordability: Implementing affordability measures, such as income-restricted units or partnerships with affordable housing organizations, can make housing within the development accessible to a broader range of income levels. This approach helps address historical disparities in housing access and affordability.

Inclusive Community Engagement: Engaging residents from diverse backgrounds in the decision-making process for the project, including design, amenities, and services, ensures that the development aligns with the needs and preferences of all community members. This participatory approach fosters a sense of ownership and equity.

Education and Awareness: Establishing an outdoor environmental learning facility within the development can serve as a platform for educational programs on environmental stewardship, sustainability, and equity. This facility can be used to raise awareness about the importance of fair housing and racial equity in the context of community development.

Anti-Discrimination Policies: Enforcing anti-discrimination policies and fair housing laws within the development, along with offering resources for reporting violations, ensures that all residents are treated equitably and without prejudice.

Cultivating a Diverse Community: By promoting diversity and inclusion in marketing and outreach efforts, the project can attract a broad spectrum of residents, contributing to a racially diverse and integrated community.

The project's commitment to providing equitable access to housing, amenities, and educational opportunities, combined with proactive measures to address historical disparities, can affirmatively further fair housing and promote racial equity within the development and the broader community. This approach sets a positive example for future developments and contributes to a more just and inclusive society.

v. **Budget and Timeline**

The expected budget expenses and sources are detailed within the attached HUD 424-CBW. As stated previously, the primary use of PRO Housing grant funds would be to install the essential roads and utilities for the construction of an entirely new neighborhood. These funds are critical to the timely completion of these vital housing units. Traditional city funding or Tax Increment financing models rely heavily on the ability of developers to fund these public utilities upfront. This is not only more challenging in an expensive construction market but is prohibitive to new developers, specifically women and minority-owned businesses that do not possess the capital or credit required to fund the entirety of a project this size.

Financial contributions include but are not limited to the property value of the city-owned real estate, the future Tax Increment Financing project costs to cover ongoing childcare and other community services, as well as private capital contributions from the developer

and Androscoggin bank for the development and the permanent financing options for the homeowners.

Detailed Description of Budget				
Analysis of Total Estimated Costs			Estimated Cost	Percent of Total
1	Personnel (Direct Labor)		\$439,400	1.0%
2	Fringe Benefits		\$290,004	0.6%
3	Travel		\$0	0.0%
4	Equipment		\$0	0.0%
5	Supplies and Materials		\$0	0.0%
6	Consultants		\$0	0.0%
7	Contracts and Sub-Grantees		\$3,400,000	7.4%
8	Construction		\$42,008,000	91.0%
9	Other Direct Costs		\$0	0.0%
10	Indirect Costs		\$0	0.0%
	Total:		\$46,137,404	100.0%
		Federal Share:	\$9,500,000	
Match (Expressed as a percentage of the Federal Share):			79.4%	

Detailed Sources of Funds				
			Estimated Contribution	Percent of Total
1	HUD Share		\$9,500,000	20.6%
2	Applicant Match		\$4,129,404	9.0%
3	Other HUD Funds		\$0	0.0%
4	Other Federal Share		\$0	0.0%
5	State Share		\$3,300,000	7.2%
6	Local/Tribal Share		\$0	0.0%
7	Other Private Financing		\$13,940,800	30.2%
8	Program Income		\$15,267,200	33.1%
	Total:		\$46,137,404	100.0%

Timeline:

1. Pre-Development Phase (6-12 months):

- Land surveying and due diligence
- Architectural and engineering planning
- Permitting and approvals
- Securing financing

2. Infrastructure Construction Phase (12-24 months):

- Site preparation and infrastructure development
- Site clearing and layout
- Installation of public right of ways and installation of utilities

3. Residential Construction and Lease-Up Phase (12-36 months):

- Construction of phased multi-unit and residential construction
- Marketing and advertising efforts
- Application intake and processing
- Lease-up and occupancy

4. Ongoing Operations and Resident Services (36+ months):

- Property management and maintenance
- Resident services and community programs
- Regular monitoring and evaluation

5. Compliance and Reporting (20 years):

- Ongoing fair housing compliance monitoring
- Regular reporting to funders and stakeholders

E. CAPACITY EXHIBIT

City of Auburn, Maine

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Exhibit E: Capacity

i. City and Partner Capacity & Staffing Plan

City Staff:

The project will be overseen by the City of Auburn's Business & Community development Director and their designated staff. This grant will be managed directly by the Deputy Director of Business & Community Development and well as the Financial Compliance Manager, both of which have experience managing HUD entitlement funds. Additional support will be provided by the Directors of Transportation Systems, Capital Investment, Planning & Permitting as well as their required staff to complete extra technical assistance to the developer during the design, approval, and construction process. City staff capacity and a staffing plan are essential components of successfully managing and overseeing this housing project. As demonstrated within the included 424-CBW, key city staff are included in this project and will be covered by existing city and entitlement funding for the duration of the construction and monitoring period.

Homes For All, LLC:

Fatuma Hussein, an Auburn resident with a strong history in addressing housing disparities by providing translation and social services. Fatuma has played a pivotal role at the Immigrant Resource Center of Maine, offering culturally and linguistically sensitive support to refugee and immigrant communities in Maine. Fatuma founded Homes For All, LLC and employs an advisory council of experienced housing developers with backgrounds in non-profit as well as for-profit housing development.

Advisory Team:

- **Dana Totman** – Affordable Housing & non-profit leader with 40+ years' experience addressing community challenges around housing. Previous roles include:
 - President & CEO of Avesta Housing 2000-2022
 - Deputy Director of Maine State Housing Authority 1994-2000
- **Kevin Bunker** – Specialization in housing development financing, permitting & project Management. Previous roles include:
 - Principal of Developers Collaborative 2007-2023
 - Assistant Planer at City of Rockland 2003-2006
- **Genesis Community Loan Fund** - Agency providing Technical Assistance to Maine communities including municipalities, community groups, private developers, and cultural organizations that have an interest in creating affordable housing.

YMCA of Auburn-Lewiston

The YMCA of Auburn-Lewiston will open, staff, furnish, and operate at its own cost a full-service Early Childhood Education Center at the proposed housing community center. Priority will be given to residents in the proposed Winter Oaks Housing Development. Licensing, staff training, and initial start-up costs are expected to be between \$40,000 and \$60,000. The YMCA of Auburn-Lewiston will provide these funds as an in-kind donation to the project.

Androscoggin Land Trust (ALT)

ALT will establish and maintain a stewardship endowment fund, akin to those set up for other parcels. This fund will allow them to allocate a yearly percentage towards essential stewardship costs. They will also mobilize a dedicated network of volunteers to assist with maintenance, programming, and stewardship efforts for the Winter Oaks Parcel.

Androscoggin County Emergency Management Agency (EMA)

The Androscoggin EMA staff will provide technical assistance and training relating to the establishment and operational procedures of an emergency shelter at Winter Oaks. The Androscoggin County Emergency Management Agency supports the Winter Oaks Housing Development project recognizing its inclusion of an emergency disaster shelter with backup power generation will serve the White Oaks community and benefit the vulnerable population south of the Little Androscoggin River, enhancing community resiliency and build response and recovery capabilities for the City of Auburn.

Community Concepts Inc. (CCI)

Community Concepts Inc., and their subsidiary Community Concepts Finance Corporation, provides homebuyer educational services and home loans through our dedicated homeownership center. These programs, as well as the broader social services program which CCI provides as the predominant Community Action Program within the region, are available to residents of the proposed Winter Oaks community.

F. LEVERAGE EXHIBIT

City of Auburn, Maine

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Exhibit F: Leverage

i. Leveraged funding & Non-Financial Contributions

City Funding Sources:

The City of Auburn has committed both City funded staff time as well as HUD CDBG & HOME entitlement funds as leveraged funding as evidenced within the HUD 424-CBW to advance this project. Additional city funds for the continuation of operational subsidies come in the form of Tax Increment Finance (TIF) project costs.

Developer Funding Sources:

The developer has secured private financing lines to facilitate the initial construction expenses. Developer contribution comes in the form of program income from the sale of single-family residents & duplexes to income qualifying buyers. This funding is possible due to funding pledges by Androscoggin Savings Bank to provide culturally appropriate mortgage products to qualified buyers.

Additional developer funding resources, as evidenced by the support letter from Maine State Housing Authority, include state funded Low Income Tax Credit & Affordable Homeownership Development programs.

Child-Care Funding Sources:

The YMCA of Auburn-Lewiston has pledged up to \$60,000 in licensing, staff training and initial start-up costs to provide subsidized childcare on-site to income qualifying residents.

G. LONG-TERM EFFECT EXHIBIT

City of Auburn, Maine

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Exhibit G: Long-Term Effect

i. Permanent, Long-Term & Outcomes

The long-term effects and outcomes of such a project are multifaceted, encompassing social, economic, environmental, and equity-related dimensions. By prioritizing diversity, inclusion, and sustainability, this development can create a thriving, equitable, and interconnected community that benefits residents and sets a positive example for future endeavors in the region. These positive impacts include, but are not limited to:

Diverse and Inclusive Community: Over time, the project can foster a diverse and inclusive community where residents from various racial, ethnic, and economic backgrounds live together harmoniously. This diversity enriches the social fabric of the community, promotes cross-cultural understanding, and reduces the risk of segregation.

Reduced Housing Disparities: The project can reduce housing disparities based on income and race by providing a range of housing options and affordability measures. Over the long term, this can help address historical inequalities in housing access and affordability.

Enhanced Quality of Life: Access to public art, walking trails, conservation land, and recreational spaces within the development can improve residents' quality of life. Over time, access to these amenities can lead to healthier, more active, and happier residents.

Education and Awareness: The outdoor environmental learning facility can serve as a hub for environmental education and equity awareness. Over time, this can lead to a more environmentally conscious and socially responsible community.

Positive Economic Impact: A thriving mixed-use development can have a positive economic impact on the surrounding area. As the development attracts residents and businesses, it can stimulate economic growth, create job opportunities, and increase property values.

Strong Community Connections: Over time, the project can facilitate strong community connections and social cohesion. Residents may become actively engaged in local initiatives, leading to a more resilient and empowered community.

Equitable Access to Opportunities: The project's commitment to fair housing and racial equity ensures that all residents have equitable access to opportunities, including education, employment, and recreation, ultimately contributing to improved social mobility and community well-being.

Model for Future Projects: The success of this project in affirmatively furthering fair housing and racial equity can serve as a model for future developments in the region. Other developers and communities may seek to replicate the project's inclusive approach.