

# LAKES REGION HOMELESS SERVICE CENTER STUDY

## Interim Report

PREPARED FOR  
CUMBERLAND COUNTY & TEDFORD HOUSING  
BY LEVINE PLANNING STRATEGIES, LLC  
WITH NORTH STAR PLANNING &  
HUMAN SERVICES RESEARCH INSTITUTE  
MAY 2024

SEBAGO LAKE  
MAINE

### LEGEND

Fee [arrow] INDICATES BOAT LAUNCHING FEE  
Public [arrow] PUBLIC, NO FEE  
[arrow] OUTBOARD MOTOR SERVICE  
[arrow] BAIT FOR SALE



**Tedford Housing**  
INITIATIVES TO END HOMELESSNESS



Cumberland County

Approximate Scale 1"=3960'



# LAKES REGION HOMELESS SERVICE CENTER STUDY

## Task 2 (Housing Profile)

Cover Image Source: Osher Map Library, University of Southern Maine

OML-1974-135 Image Number: 54349.0001



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DECEMBER 2023



# Regional Trends & Comparisons

## Study Area

The project study area comprises the nine Lakes Region towns of Baldwin, Bridgton, Casco, Gray, Naples, Raymond, Sebago, Standish, and Windham. The Lakes Region, an area northwest of Portland centered around Sebago Lake, is characterized by the large number of lakes and ponds and a multitude of recreational activities that make it an attractive place to live and to visit. The Lakes Region has a significant tourist economy and a large number of seasonal homes. Windham is the region’s closest service center, with a large retail economy. The Region is also located within commuting distance of the jobs and services provided in the greater Portland area.

## Population

The Maine Office of the State Economist projects population decline in the Lakes Region. Most towns in the study area are predicted to experience population decreases over the next 10 years; the towns of Gray, Sebago, and Windham are predicted to experience population growth of 5.5% or less. The average population decline predicted by the Office of the State Economist Average for these 9 towns would result in an overall -8.47% decrease in regional population by 2030.

However, actual observed population data shows moderate regional growth (Bridgton, Gray, Naples, Raymond, Sebago, Standish, and Windham) or slight declines (-1 person in Baldwin and -93 people in Casco.) An alternative population projection based on this observed data would see an overall increase of 3.91% in regional population by 2030<sup>1</sup>. Based on this observed data, as well as anecdotal information from each town regarding an increase in residents since the start of the COVID-19 pandemic, it is likely that the region will continue to see moderate population growth over the next 10 years.

## Income and Poverty

Most towns in the study area have a median income lower than the Cumberland County average, and all 9 towns have a higher poverty rate than Cumberland County.

Comparing median income to poverty rates across the region shows that towns with a lower median income have slightly higher rates of poverty. The trend is most notable in the towns of Casco, Naples, and Sebago.

<sup>1</sup> This population projection was prepared for each town based on the actual percent change in population from 2010-2020 using U.S. Decennial Census data.

	Baldwin	Bridgton	Casco	Gray	Naples	Raymond	Sebago	Standish	Windham	Cumberland County
Median Household Income	\$67,708	\$73,250	\$56,731	\$90,284	\$61,442	\$77,019	\$57,073	\$81,700	\$69,021	\$80,982
Individuals below poverty level in the Past 12 Months	11.2%	8%	14%	4.6%	9.0%	4.2%	10.9%	8.30%	5.50%	4.1%

Figure 1. Income & Poverty. Source: American Community Survey 5-Year Estimates, 2021

### % Households Unable to Afford Median Home

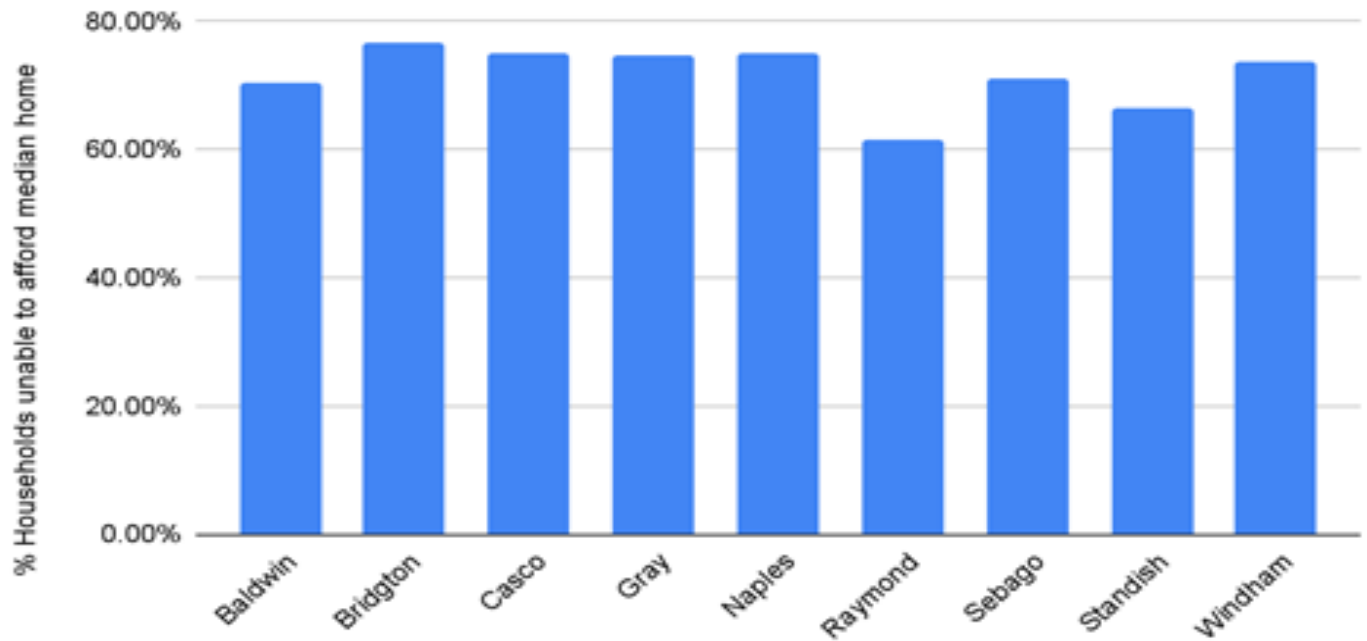


Figure 3. Percent of households unable to afford the median home price. Source: Maine State Housing Authority, 2023.

### Median home price (\$)

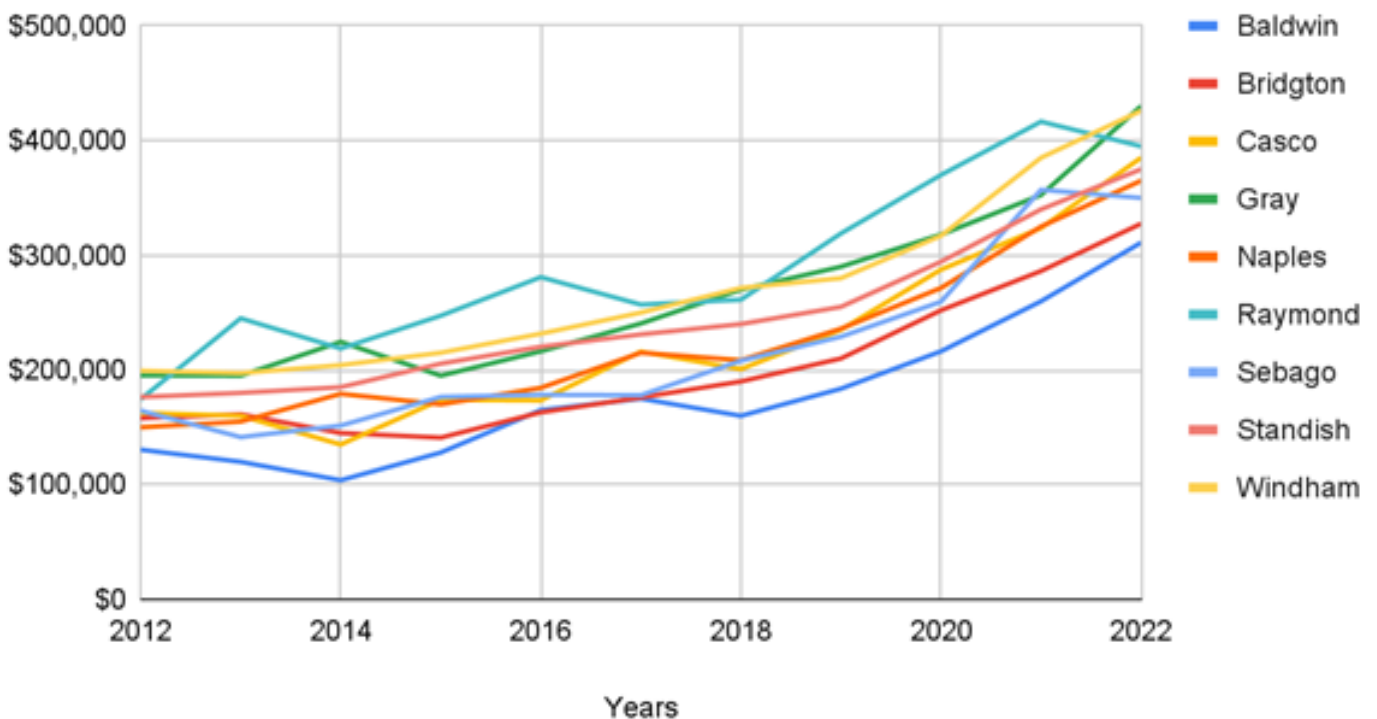


Figure 4. Median home price. Source: Maine State Housing Authority, 2023.



## Income and Poverty

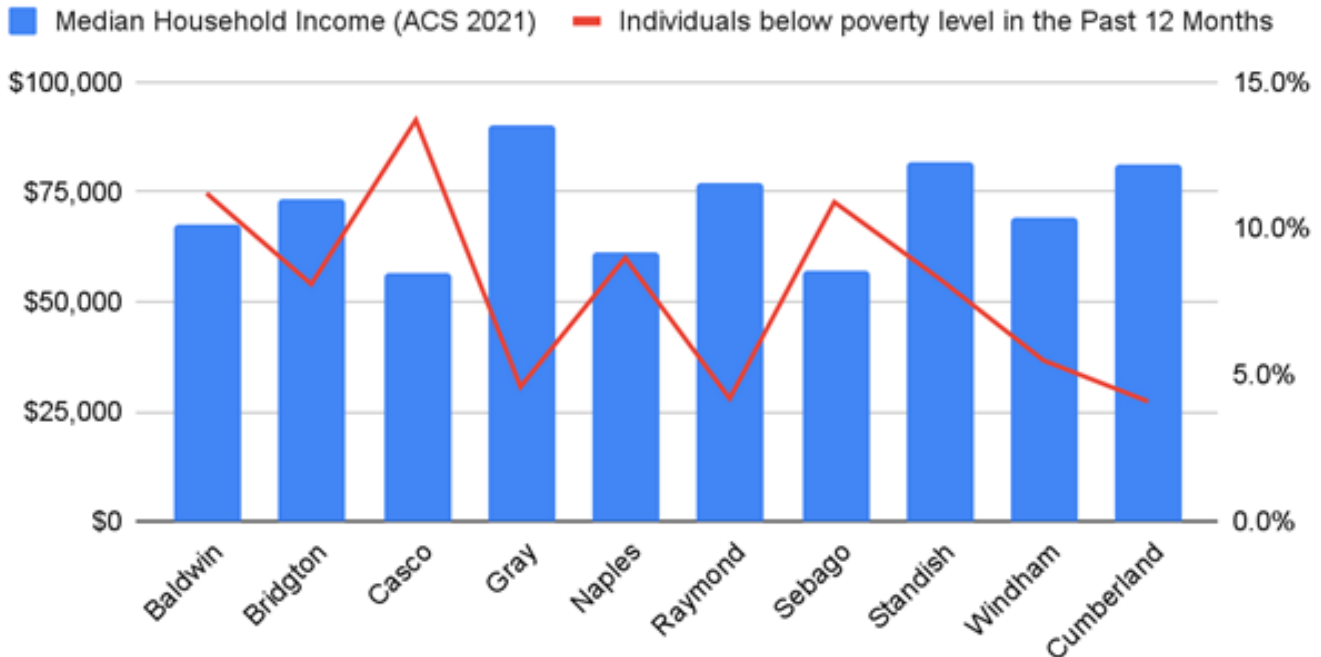


Figure 2. Income & Poverty. Source: American Community Survey 5-Year Estimates, 2021

### Homeownership Affordability

Housing affordability is a problem across all the towns in the study. In each town, around 70% of households cannot afford the median home price.

Home prices have risen dramatically in each town in the study area. The graph below tracks median home price over the last ten years for each town, according to data from Maine State Housing Authority (MSHA). Median home prices in Naples, Baldwin, Casco, and Raymond have increased the most over the last 10 years.

Comparing median home prices in 2017 to those in 2022, the median home price has risen an average of 74.7% in the region. Sebago saw the most extreme percent increase, at 96.6%, followed by Bridgton at 86% and Casco and Gray at 78% (see Fig. 5.) During the same period, median household income has risen on average only 15% (see Fig. 6.)

Two of the towns with the highest increase in housing prices also had the highest percent increase in medi-

an income - Bridgton median home price increased by 86% and median income increased by 24%, while Gray median home price increased by 78% and median income increased by 22.5%. The Town of Sebago had the lowest percent increase in income (10%) despite having the highest percent increase in median home price (96%.)

2017-2022 % Change in Median Home Price	
Baldwin	77.71%
Bridgton	86.08%
Casco	78.24%
Gray	78.79%
Naples	69.77%
Raymond	53.7%
Sebago	96.63%
Standish	62.34%
Windham	70.40%

Figure 5. Percent change in median home price, 2017-2022. Data source: Maine State Housing Authority.

2017-2022 % Change in Median Income	
Baldwin	7.13%
Bridgton	24.34%
Casco	15.98%
Gray	22.56%
Naples	15.52%
Raymond	21.8%
Sebago	10.19%
Standish	11.86%
Windham	12.63%

Figure 6. Percent change in median income, 2017-2022. Data source: Maine State Housing Authority.

## Median gross rent

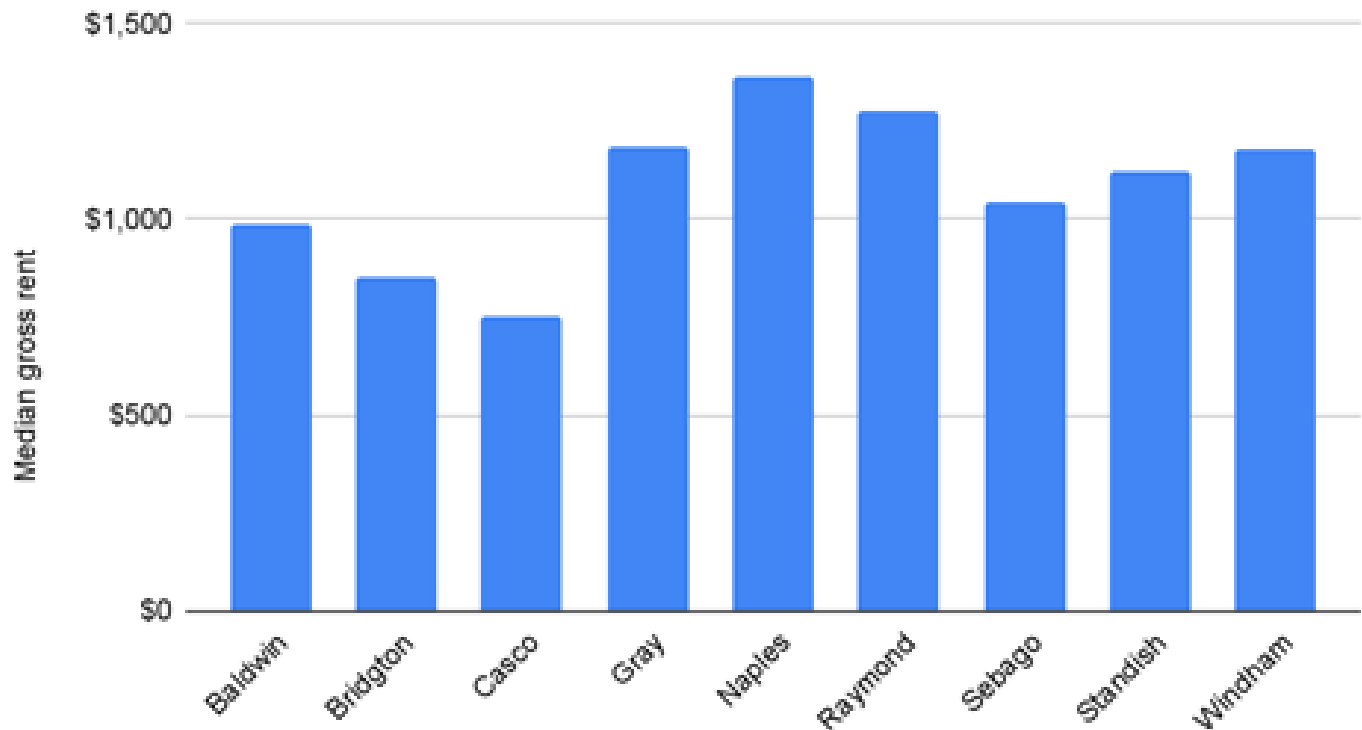


Figure 7. Median gross rent, 2021. Source: American Community Survey 5-Year Estimates, 2021

## Rental Affordability

Due to the small size of these communities and the low percentage of renter-occupied units, there is limited data available regarding rental costs, and the margin of error for rental data is high.

According to the U.S.Census ACS 5-year estimates for 2021, Gray (\$1,184), Naples (\$1,362), Raymond (\$1,275), and Windham (\$1,181) had the highest median gross rents. Anecdotal information from local town officials and other sources indicates rent is typically higher than the ACS estimates.

Figure 8 uses the median gross rent for 2021 multiplied by 12 for an estimated median annual rent, compared to median income for 2021, to analyze rent as a percentage of annual income.

Estimated median annual rent was a larger percent of median income in Naples (26.6%), Sebago (21.9%), and Windham (20.5%.) Spending 30% of income on housing costs indicates a household is cost-burdened. In Naples, median annual rent is close to creating housing cost burden for a median income earner.

However, when you look at the subset of households that rent, the rent burden profile changes significantly. Over half the households in Naples and Standish pay more than half of their income on rent. All in all, of the 3,063 estimated renting households in these communities, over 1,200 households (41 percent) pay more than 30 percent of their income on rent, and almost 800 (26 percent) pay more than 50 percent of their income on rent.

## Seasonal Housing

The region in this study is defined by popularity for recreation and vacationing. Many of the towns in this study, especially those with a significant amount of shore frontage, have a large percentage of seasonal housing. The towns with a larger percentage of seasonal housing also have more short-term rentals. The chart below shows the percentage of total housing units that are seasonal and the percentage of total housing units that are listed as short-term rentals.

	Median gross rent (ACS)	Median annual rent (estimate)	Median Income (ACS)	Annual rent as a percentage of annual income
Baldwin	\$990	\$11,880	\$67,708	17.55%
Bridgton	\$850	\$10,200	\$73,250	13.92%
Casco	\$754	\$9,048	\$56,731	15.95%
Gray	\$1,184	\$14,208	\$90,284	15.74%
Naples	\$1,362	\$16,344	\$61,442	26.60%
Raymond	\$1,275	\$15,300	\$77,019	19.8%
Sebago	\$1,046	\$12,552	\$57,073	21.99%
Standish	\$1,125	\$13,500	\$81,700	16.52%
Windham	\$1,181	\$14,172	\$69,021	20.53%

Figure 8. Estimated median rent as a percentage of median income. Data source: American Community Survey 5-Year Estimates, 2021



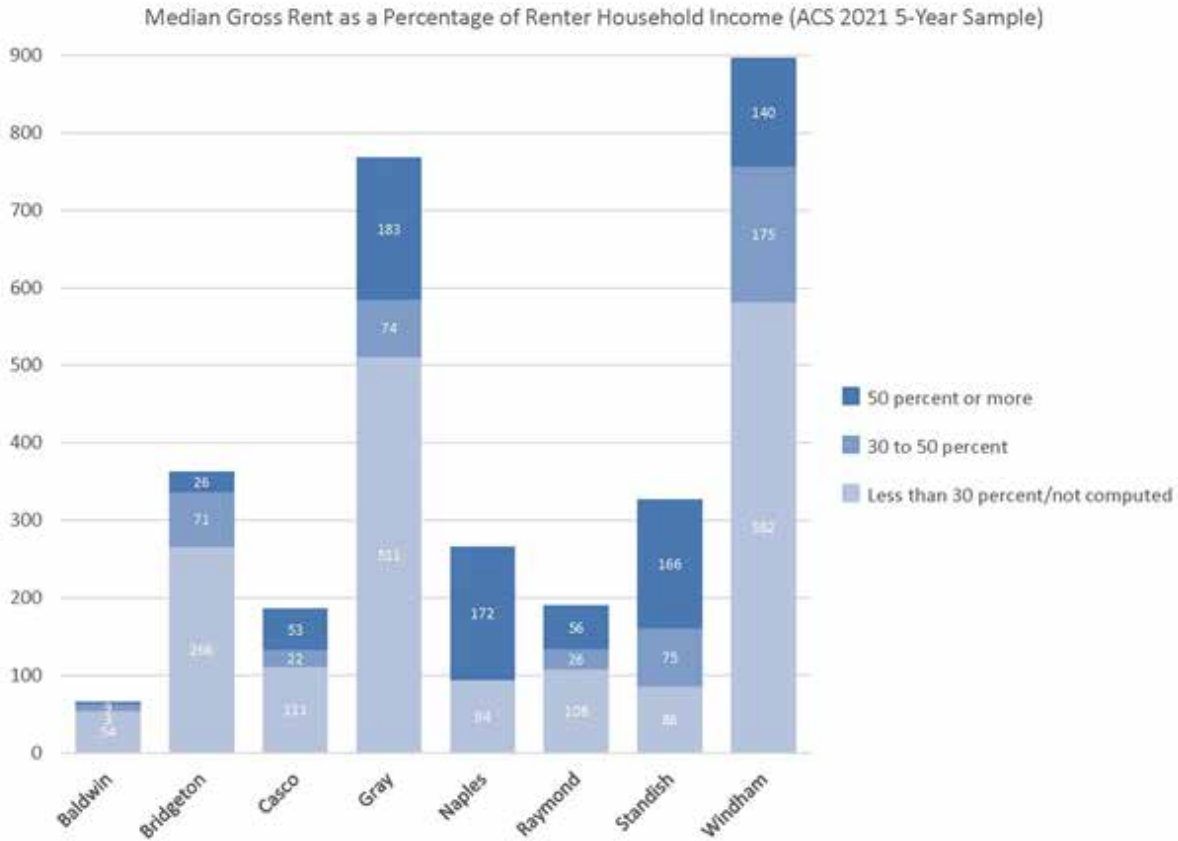


Figure 9

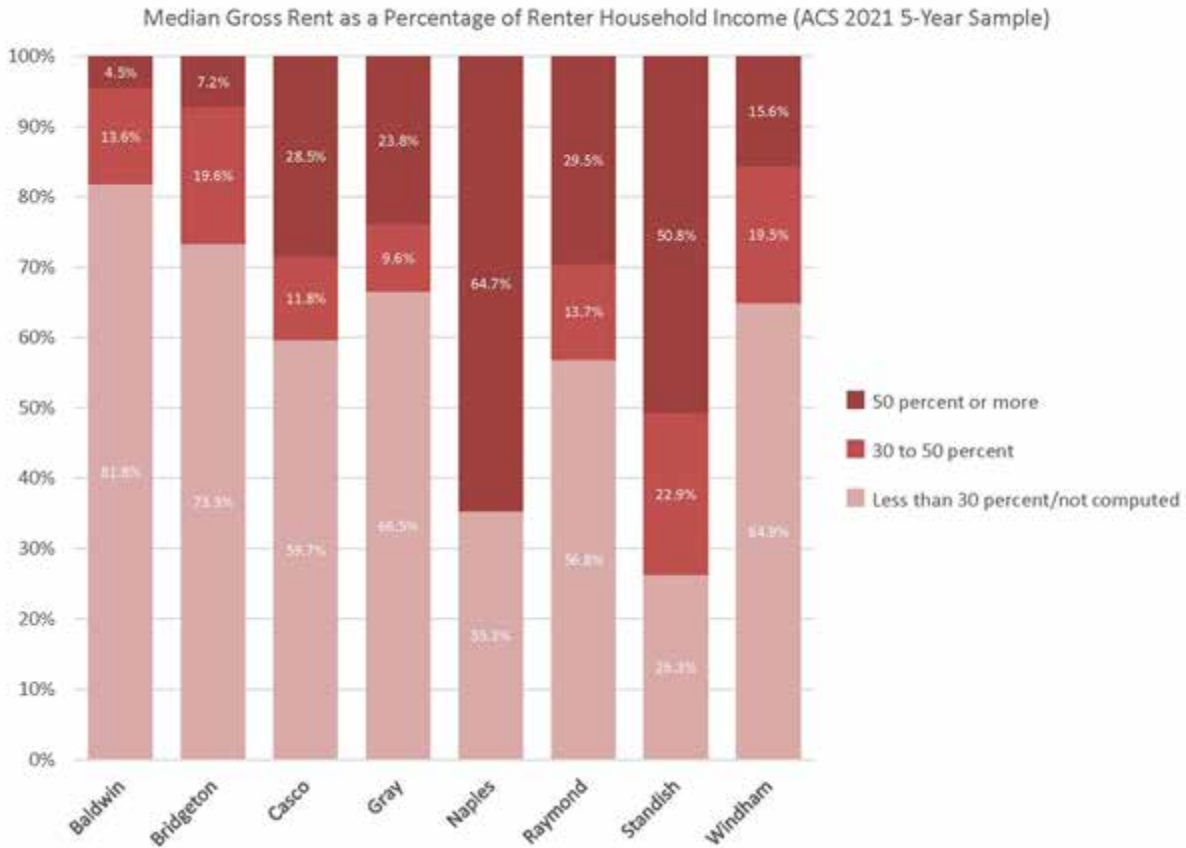


Figure 10

## Cost Burden

Households spending 30% or more of their income on housing costs are considered cost-burdened.

Households spending 50% or more of their income on housing are extremely cost-burdened. This study uses the 50% benchmark of extreme cost burden, as those households are more likely to be at risk of homelessness.

The graph below shows the percentage of renter-occupied households and owner-occupied households who own homes spending 50% or more of their income on housing costs in each community. The U.S. Census determines cost burdened households based on selected monthly owner costs as a percentage of household income. There is a higher percentage of extremely cost-burdened households who own homes than cost-burdened renters in most of these communities, due in part to the fact that there are

relatively few renters in this region. It's important to note that the populations of these towns are small so the margin of error for much of this data is high (see town housing profiles for more information.)

Figure 13 shows the percentage of households across the study area who are extremely cost burdened.

Regionally, about 7-9% of households are extremely cost-burdened by housing. The towns with the highest rate of extreme cost burden are Casco (18%), Naples (28.8%), and Sebago (13.6%).

	% Seasonal Housing	% Short-Term Rentals
Baldwin	14.3%	1.2%
Bridgton	42.8%	7.2%
Casco	40.1%	5.8%
Gray	13.8%	1.3%
Naples	41.2%	4.7%
Raymond	34.7%	6.2%
Sebago	39.6%	5.7%
Standish	17.5%	2.4%
Windham	8.5%	1.9%

Figure 11. Percentage of seasonal housing and percentage of short-term rentals.

Source: American Community Survey 5-Year Estimates, 2021; AirDNA, 2023.

### Households spending > 50% on housing costs

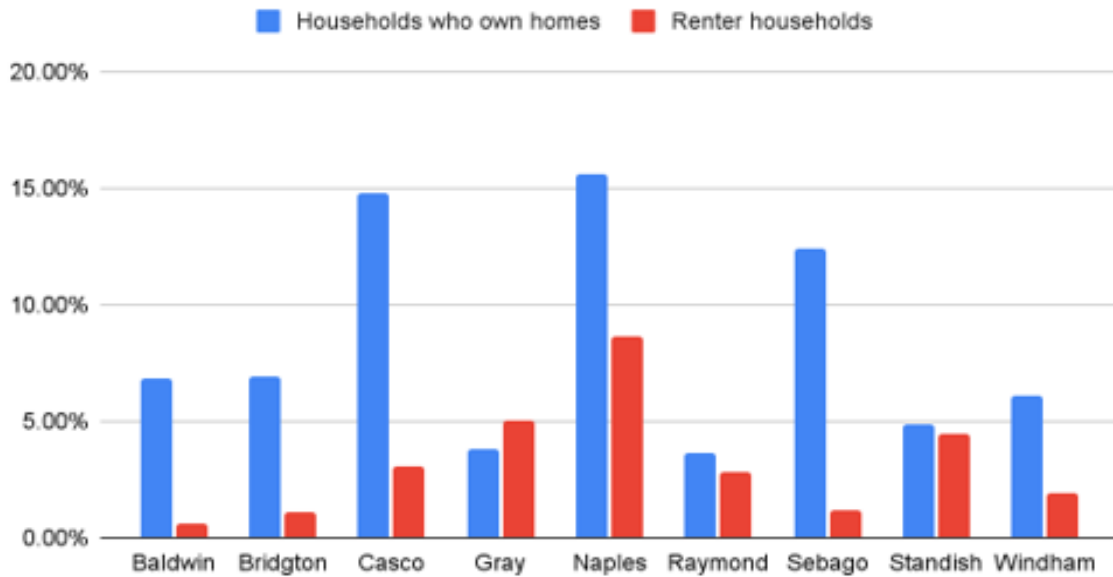


Figure 12. Extremely cost-burdened renters and homeowners.  
Source: American Community Survey 5-Year Estimates, 2021

### Percentage of households who are extremely cost-burdened

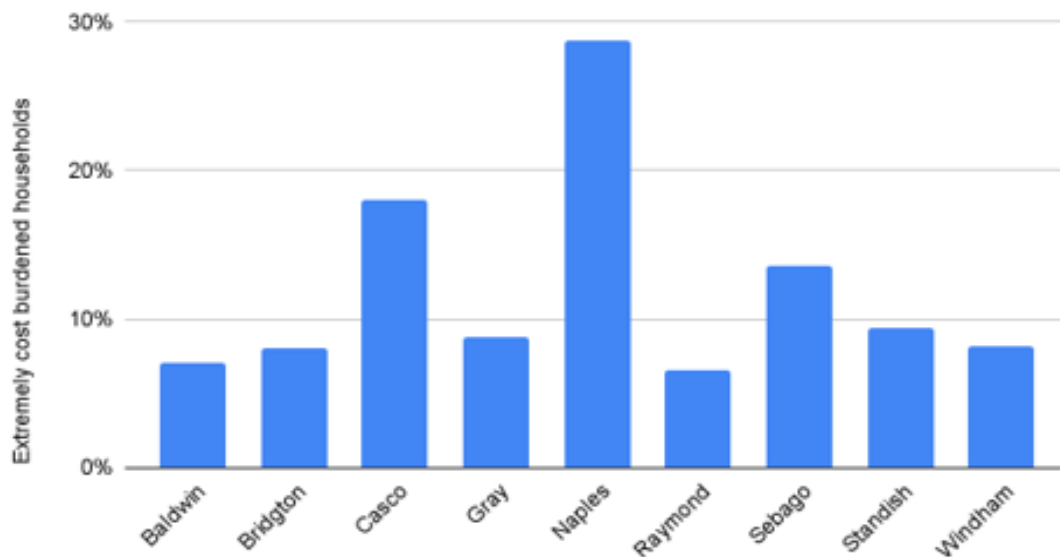


Figure 13. Extremely cost-burdened households.  
Source: American Community Survey 5-Year Estimates, 2021

## Demographic Indicators

A 2019 report by the Maine State Housing Authority identified economic conditions and poverty as the primary contributors to homelessness. These factors - including income, poverty, housing costs, and availability of affordable housing - are covered in the sections above. In addition to economic conditions, other contributing factors to homelessness include health, mental health and substance abuse issues, and domestic violence.<sup>2</sup>

Maine Department of Health and Human Services uses demographic indicators as a way to evaluate public health risks including a population’s risk of health, mental health, and substance abuse issues.

2 HSRI. (2019). Maine State Housing Authority Homeless Initiative: Gaps and Needs Analysis. Maine State Housing Authority. [https://www.mainehousing.org/docs/default-source/policy-research/research-reports/homeless\\_initiatives\\_gaps-and-needs-analysis\\_final.pdf?sfvrsn=cf888d15\\_0](https://www.mainehousing.org/docs/default-source/policy-research/research-reports/homeless_initiatives_gaps-and-needs-analysis_final.pdf?sfvrsn=cf888d15_0)

Socioeconomic indicators such as income and educational attainment are linked to health status, including access to healthcare and prevention, environmental and behavioral factors, and stress levels.<sup>3</sup>

These indicators for each town in the study area, compared with Cumberland County, are displayed in the chart below. Generally, the region’s demographic risk factors are at higher rates than the County overall for median income, poverty rate, educational attainment, disability prevalence, and households receiving nutritional assistance.

Baldwin, Casco, and Sebago have the highest number of factors (6) in which they perform worse than the Cumberland County average. Baldwin, Casco,

3 Maine CDC. (2007). Maine DHHS Health Profile: Cumberland District. Maine Department of Health and Human Services. <https://www.maine.gov/dhhs/mecdc/phdata/district-profile-pdf-doc/Cumberland%20DHP%20-%20Demographics%20-%20Socio%20Economic%20Status.pdf>

	Baldwin	Bridgton	Casco	Gray	Naples	Raymond	Sebago	Standish	Windham	Cumberland County
Median Household Income	\$67,708	\$73,250	\$56,731	\$90,284	\$61,442	\$77,019	\$57,073	\$81,700	\$69,021	\$80,982
Individuals below poverty level in the Past 12 Months	11.2%	8%	14%	4.6%	9.0%	4.2%	10.9%	8.30%	5.50%	4.1%
Adults with lifetime educational attainment less than high school	13%	9%	6%	5%	3%	1.2%	13%	3%	3%	3.5%
Single parent households with children < 18	1.80%	8.30%	1.50%	1.60%	3.80%	3.5%	2.70%	4.20%	3.50%	4.0%
Householders > 65 living alone	10.30%	12.30%	17.80%	5.90%	18.30%	7.9%	8.50%	9.50%	9.20%	12.60%
People who speak a language other than English	0.40%	4.60%	0.90%	1.80%	3.30%	0.9%	1.40%	3%	5.50%	8.40%
Adults with a disability	16.90%	21.40%	15.10%	11.30%	10.60%	8.4%	15.70%	11.40%	7.70%	11.30%
Households received Food Stamps/SNAP in the past 12 months	11.80%	5%	8.30%	9.10%	4.50%	3.03%	7.50%	11.90%	5.40%	6.60%

Figure 14. Comparative demographic indicators.  
Source: American Community Survey 5-Year Estimates, 2021

Naples, and Sebago have a poverty rate more than double that of the county average. Baldwin, Casco, and Naples all have significantly higher rates of senior citizens living alone. Standish and Baldwin have the highest rates of people receiving food stamps/SNAP benefits.

### Low Income and Subsidized Housing

There are 13 low-income and subsidized housing properties for the towns in the study, all run by Avesta Housing. All but one property (Wayside Pines in Bridgton) are age-restricted.

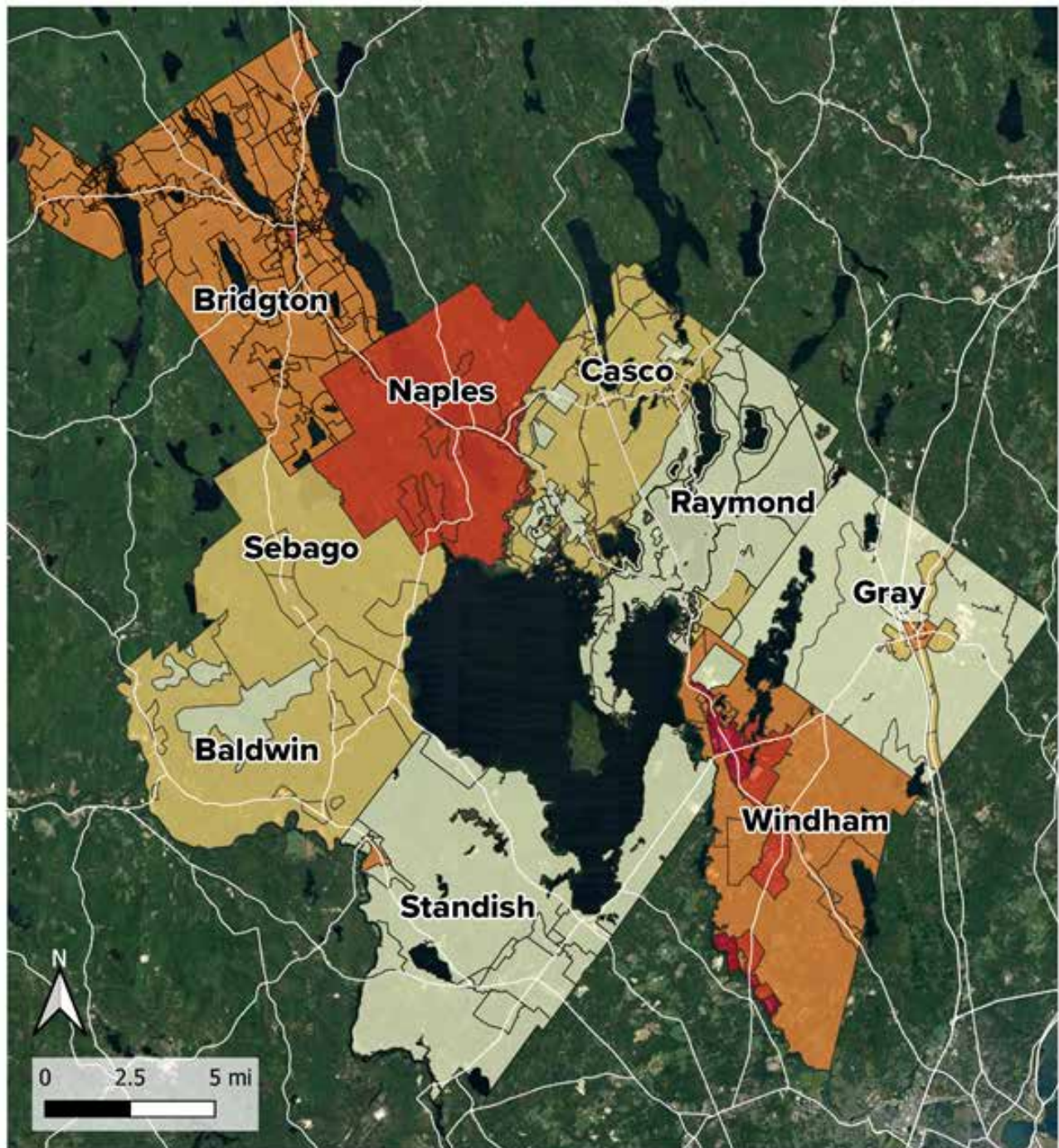
### Zoning

An important component of addressing housing issues is understanding land use and zoning policies. Many communities in Maine lack housing diversity, with few housing options besides owning single-family homes, due in part to restrictions that require larger lot sizes and do not allow for multifamily housing. The resulting lack of housing diversity limits availability of affordable housing options and housing stock in general, putting more households at risk of housing insecurity.

Property	Town	Units	Demographic	Program Type
Brook Hollow	Naples	20	62+/disabled	HUD-Subsidized
Jordan Bay Place	Raymond	24	62+	HUD-Subsidized
Little Falls Landing	Windham	24	62+	HUD-Subsidized
Meadowview	Gray	20	62+/disabled	RD-Subsidized
New Marblehead 1	Windham	20	62+/disabled	RD/LIHTC-Subsidized
New Marblehead N	Windham	20	62+/disabled	HUD-Subsidized
New Marblehead S	Windham	20	62+/disabled	HUD-Subsidized
Sandy Creek	Bridgton	20	Non-age restricted	RD/LIHTC-Subsidized
Stonecrest II	Standish	25	62+/disabled	RD/LIHTC-Subsidized
Stonecrest	Standish	12	62+/disabled	HUD-Subsidized
Unity Gardens HUD	Windham	24	62+	HUD-Subsidized
Unity Gardens RD	Windham	24	62+/disabled	RD/LIHTC-Subsidized
Wayside Pines	Bridgton	12	62+/disabled	HUD-Subsidized

Figure 15. Low-income and subsidized housing. Source: [Avesta Housing](#)





**Limits to Multifamily Housing**

- Few Limits
- Some Limits
- More Limits
- Many Limits
- Not Permitted

Figure 16

Most towns in the study have many limits on multi-family housing, continuing to restrict regional housing diversity. Windham and Naples have the fewest limits on creating new multifamily housing. Based on local housing production data from town staff, only Windham has built several multifamily properties in the past 5 years, and has additional multifamily projects in the pipeline.

The following map depicts regional limits to multifamily housing. For more detail on individual towns' zon-

ing and the methodology for this map, see the Limits to Multifamily Housing section beginning on page 49.

### Comprehensive Plan Housing Goals

Each town's most recent Comprehensive Plan was reviewed for local goals related to housing issues. Goals, policies, and strategies related to housing in each town's Plan are summarized in the table below. Naples is the only town with a goal to increase low-income housing. Note that Bridgton and Naples are currently updating their comprehensive plans.

Town	Elderly/ senior housing	Low income housing	First time homebuyers	Ordinance updates	Mixed use	Energy efficient, home upgrades	Cluster development, density bonuses	Regional housing
Bridgton (2014)	x		x	x	x	x		
Casco (2023)				x	x		x	
Naples (2006)	x	x		x		x	x	
Raymond (2004)				x				
Sebago (2006)	x					x	x	
Standish (2006)	x			x			x	x
Windham (2019)				x				x

*Note: Gray (2020) and Baldwin (1991) did not have local housing goals and strategies in their most recent Comprehensive Plans.*

Figure 17

## Regional Conditions: Conclusions

The following table compiles study data on income, housing conditions, demographic indicators, and distance from Portland for each town to provide an overview of potential factors that may influence housing insecurity in these communities.

These three towns with the highest cost burden share two commonalities: all have significant seasonal communities, and all are approximately 30 miles from Portland. The combined conditions of being in a popular seasonal housing market and being on the outer edge of the commuting range to Portland may be exacerbating housing pressures. Though Raymond is also a seasonal community, the town has a higher median income and lower percentage of cost burdened households compared to the other seasonal towns in this study.

Sebago and Naples both have below-average median household incomes for the region as well as below-average rates of multifamily housing stock. Notably, Naples, the town with the highest rate of extreme cost burden, has no multifamily housing.

Baldwin appears to be an outlier in the study. It is the furthest town from Portland, as well as the smallest (population around 1,500.) The median household income is below average, and there is little multifamily housing; however, the rate of extremely cost burdened households is the lowest of the study. This may be due in part to Baldwin being outside of the pressures of the Portland-centric housing market as well as having only a small seasonal housing market. The data may also underestimate Baldwin's cost burdened households due to the small population size.

	Baldwin	Bridgton	Casco	Gray	Naples	Raymond	Sebago	Standish	Windham
Median income	\$67,708	\$73,250	\$56,731	\$90,284	\$61,442	\$77,019	\$57,073	\$81,700	\$69,021
% households extremely cost burdened	7%	8%	18%	8.80%	28.80%	6.50%	13.60%	9.40%	8.12%
Median home price	\$311,000	\$327,500	\$385,000	\$430,000	\$365,000	\$395,000	\$350,000	\$375,000	\$426,000
% single family housing	82.6%	81.7%	78.1%	79.8%	77.6%	94.50%	76.1%	89.3%	9000.0%
% mobile homes	15.6%	7.1%	15.4%	3.4%	22.4%	1.40%	19.4%	7.8%	2.2%
% multifamily housing	1.8%	11.2%	6.4%	15.5%	0.0%	2.7%	4.5%	1.4%	5.3%
% seasonal housing	14.3%	42.8%	40.1%	13.8%	41.2%	34.7%	39.6%	17.5%	8.5%
% short-term rentals	1.2%	7.2%	5.8%	1.3%	4.7%	6.2%	5.7%	2.4%	1.9%
average zoning limits to multifamily housing	many limits	more limits	many limits	not permitted	few limits	not permitted	many limits	not permitted	some limits
# of demographic indicators at higher risk than County average	5	5	6	4	3	2	5	4	2
distance from Portland	35.8 miles	38.6 miles	26.9 miles	18 miles	31.5 miles	21.3 miles	29.6 miles	20.8 miles	11.6 miles

Figure 18





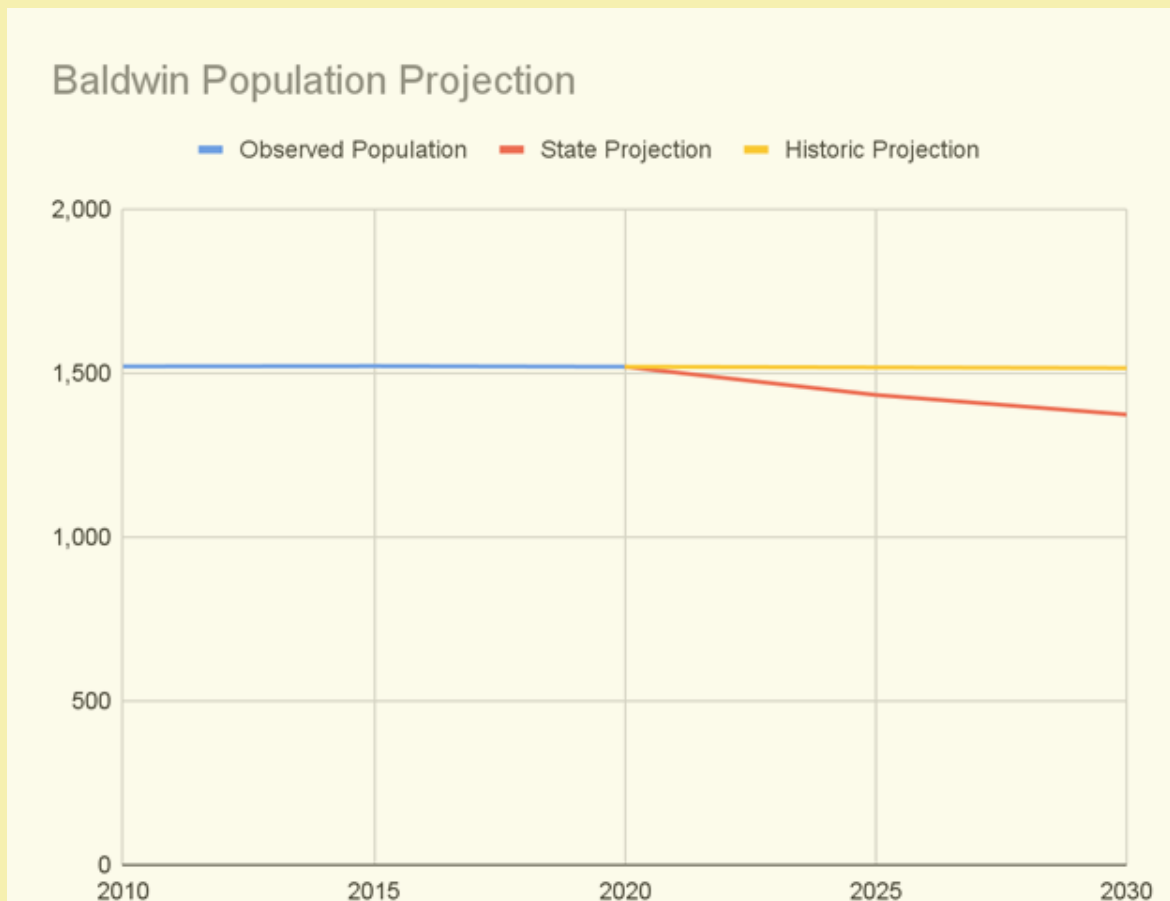




# Baldwin

## Population

In 2020, Baldwin's population was 1,520.<sup>1</sup> The population decreased from 1,521 in 2010. The Maine State Economist projects that Baldwin's population will decrease by roughly 5.6% by 2025 and 9.6% by 2030.<sup>2</sup> An alternate projection based on the 2010-2020 population change shows a slower decrease of 0.13% by 2025 and 0.26% by 2030.



<sup>1</sup> U.S. Census Bureau (2020)

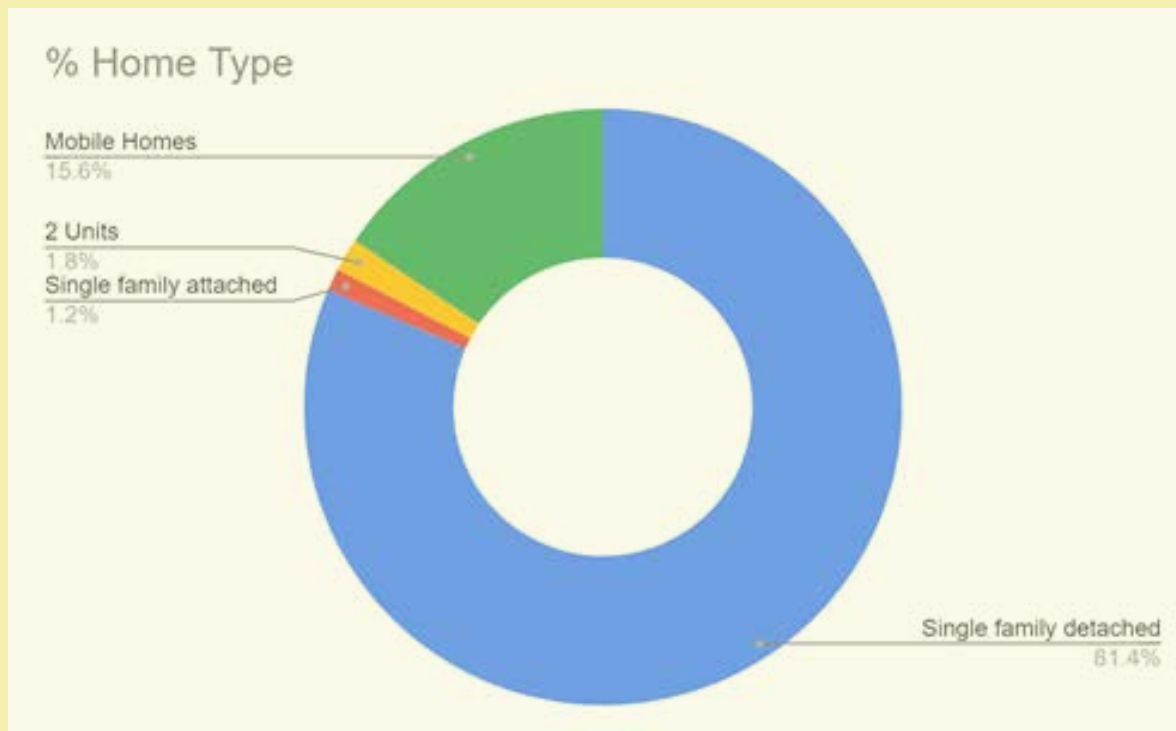
<sup>2</sup> State of Maine. Office of the State Economist. Demographic Projections. (June 2023). <https://www.maine.gov/dafs/economist/dashboard>

## Cost Burden

According to 2021 ACS 5-year estimates, approximately 7% of Baldwin households are extremely cost burdened. There are 35 (+/- 48) households who own homes and 3 (+/- 4) households who rent homes who spend 50% or more of their household income on housing.

Of these households, 35 (+/- 48) households with a household income of less than \$50,000 are extremely cost burdened, and 27 (+/- 26) households with a household income of less than \$20,000 are extremely cost burdened.

Baldwin's median home price in 2022 was \$311,000.<sup>3</sup> According to the Maine State Housing Authority Affordability Index, 70.4% of Baldwin households could not afford the median home.

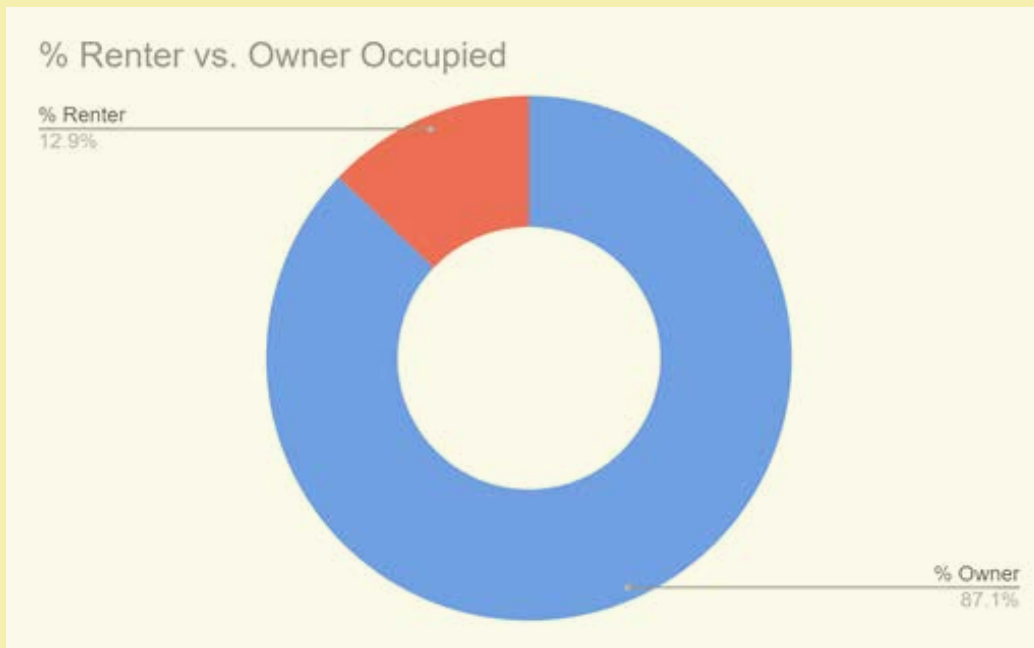


## Housing Stock

According to 2021 ACS 5-year estimates, there are 662 (+/-87) total housing units in Baldwin, of which 513 (+/-76) are occupied and 149 (+/-52). According to decennial data from 2020, there are 719 total housing units in Baldwin. The majority of these homes (81.4%) are single-family detached houses. The second most common housing type in Baldwin is mobile homes, which comprise 15.6% of housing units.

Source: 2021 ACS 5-year estimates

The majority of Baldwin households own their homes.



Baldwin has a vacancy rate of 22.5%. Of the 149 vacant units in Baldwin, the majority (95 units) are vacant seasonal housing, with an estimated 8 units for sale, 7 units sold but unoccupied, and 0 units for rent.<sup>4</sup>

Baldwin lacks the lake frontage that many other towns in the region offer, and is thus not as seasonal of a community. Approximately 14.3% of Baldwin’s housing is seasonal.

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<sup>4</sup> According to the U.S. Census a vacant housing unit is defined as one that no one is living in at the time of the interview. A vacant unit may be one which is entirely occupied by persons who have a usual residence elsewhere. Year-round vacant units are defined as those intended for occupancy at any time of the year, even though they may not be in use year-round. Year-round vacant units are classified in the following categories:

Vacant units for rent, which consists of vacant units for rent and those offered both for rent and sale

Vacant units for sale, which is limited to units for sale only

Vacant units rented or sold, which consists of year-round vacant units which have been rented or sold but the new renters or owners have not moved in as of the day of interview

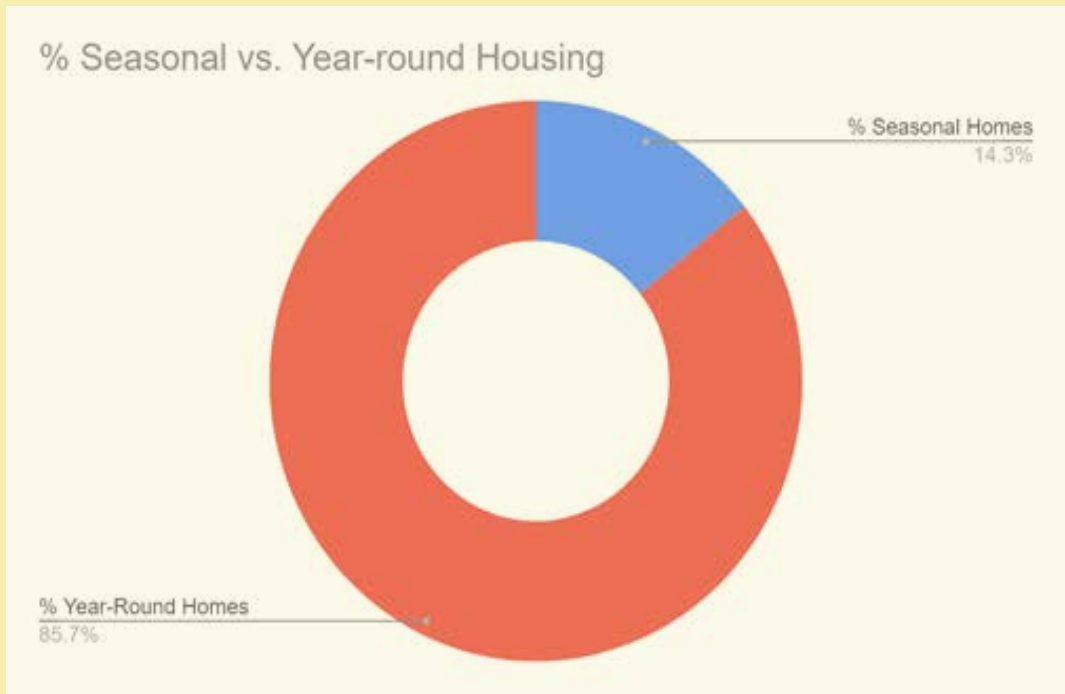
Vacant units held off the market, which are units held for occasional use, temporarily occupied by persons with usual residence elsewhere

For occasional use, which is if the vacant units is not for rent or for sale only but is held for weekends or occasional use throughout the year

Units occupied by persons with usual residence elsewhere

Other vacant, which are year-round units which were vacant for other reasons including foreclosure, personal reasons, legal proceedings, needing repairs, etc.

Seasonal vacant units, which are those intended for occupancy only during certain seasons of the year



There are very few short-term rentals in Baldwin. According to AirDNA data accessed in September 2023, there are 8 listings on AirBnB or VRBO, which represents about 1.2% of total housing units in Baldwin.

### **Housing Production**

Baldwin has not had any new low-income, senior, or deed-restricted housing built in town over the last five years. There are currently no infrastructure issues with housing development. The town has many limitations to affordable housing and large multifamily development as there is no public sewer and water. Over the last few years there have been a few duplexes built, but no large multifamily developments. There are no multifamily, senior, or deed-restricted housing in the pipeline.<sup>5</sup>

### **General Assistance**

General Assistance requests in Baldwin have declined from 2017 to 2021. In 2021, there were a total of 5 General Assistance requests.<sup>6</sup>

<sup>5</sup> Call with Baldwin Code Enforcement Officer Donald Kent September 19, 2023.

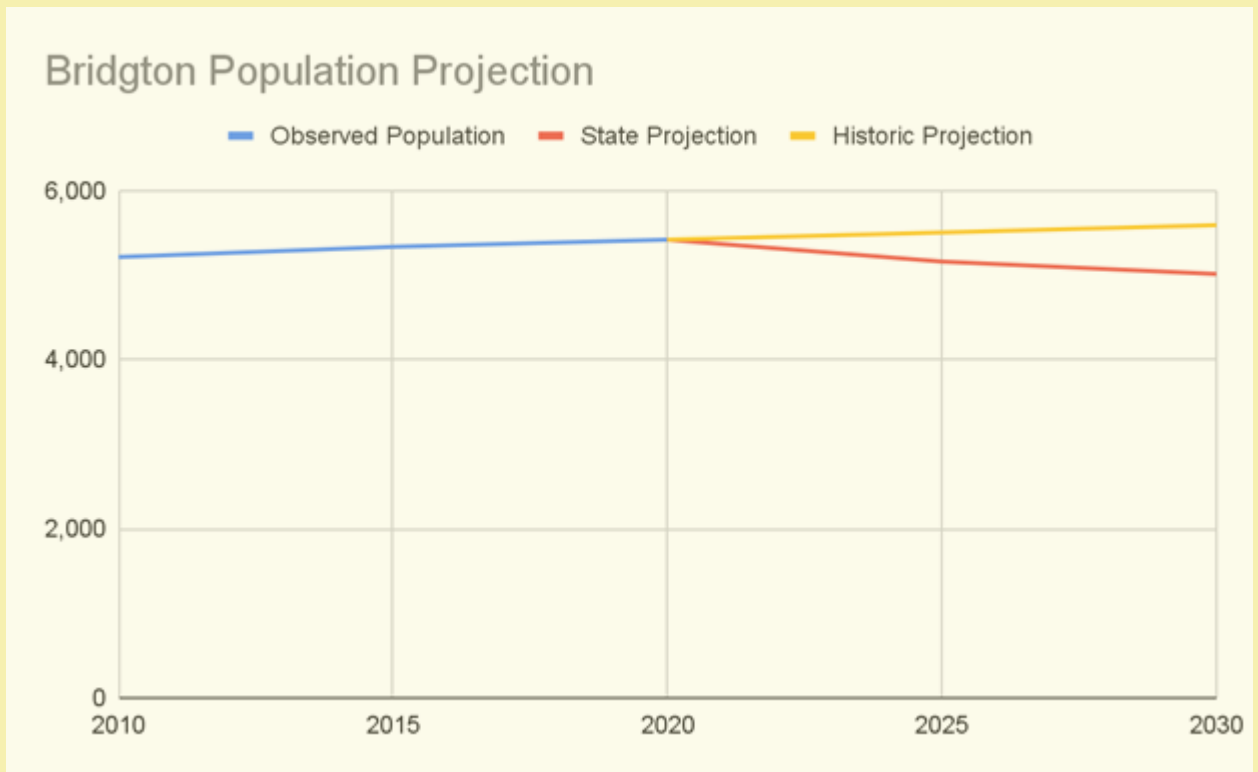
<sup>6</sup> Email correspondence with Paige Kombakis Social Services Cumberland County September 20, 2023



# Bridgton

## Population

In 2020, Bridgton's population was 5,418.<sup>1</sup> The population increased from 5,213 people in 2010. The Maine State Economist projects that Bridgton's population will decrease by roughly 5% by 2025 and 7.5% by 2030.<sup>2</sup> An alternate projection based on the 2010-2020 population change shows a slight increase of 1.5% by 2025 and 3% by 2030.



## Cost Burden

Approximately 8% of Bridgton households are extremely cost burdened. There are 163 (+/- 218) households who own homes and 26 (+/- 41) households who rent homes who spend 50% or more of their household income on housing.

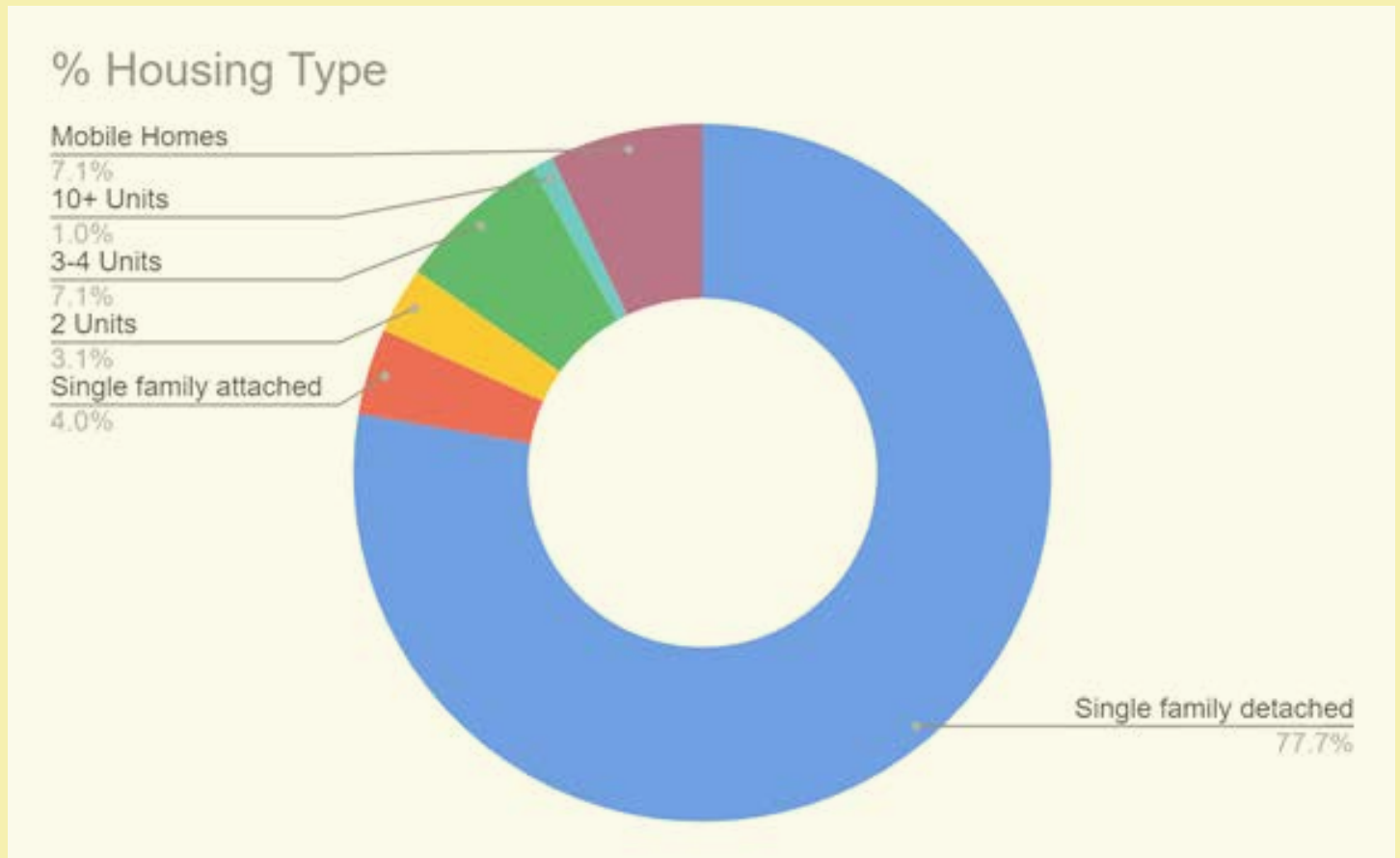
1 U.S. Census Bureau (2020)

2 State of Maine. Office of the State Economist. Demographic Projections. (June 2023). <https://www.maine.gov/dafs/economist/dashboard>



Of these households, 122 (+/- 151) households with a household income of less than \$50,000 are extremely cost burdened, and 83 (+/- 115) households with a household income of less than \$20,000 are extremely cost burdened.

Bridgton's median home price in 2022 was \$327,500 (MSHA). According to the Maine State Housing Authority Affordability Index, 76.8% of Bridgton households could not afford the median home.



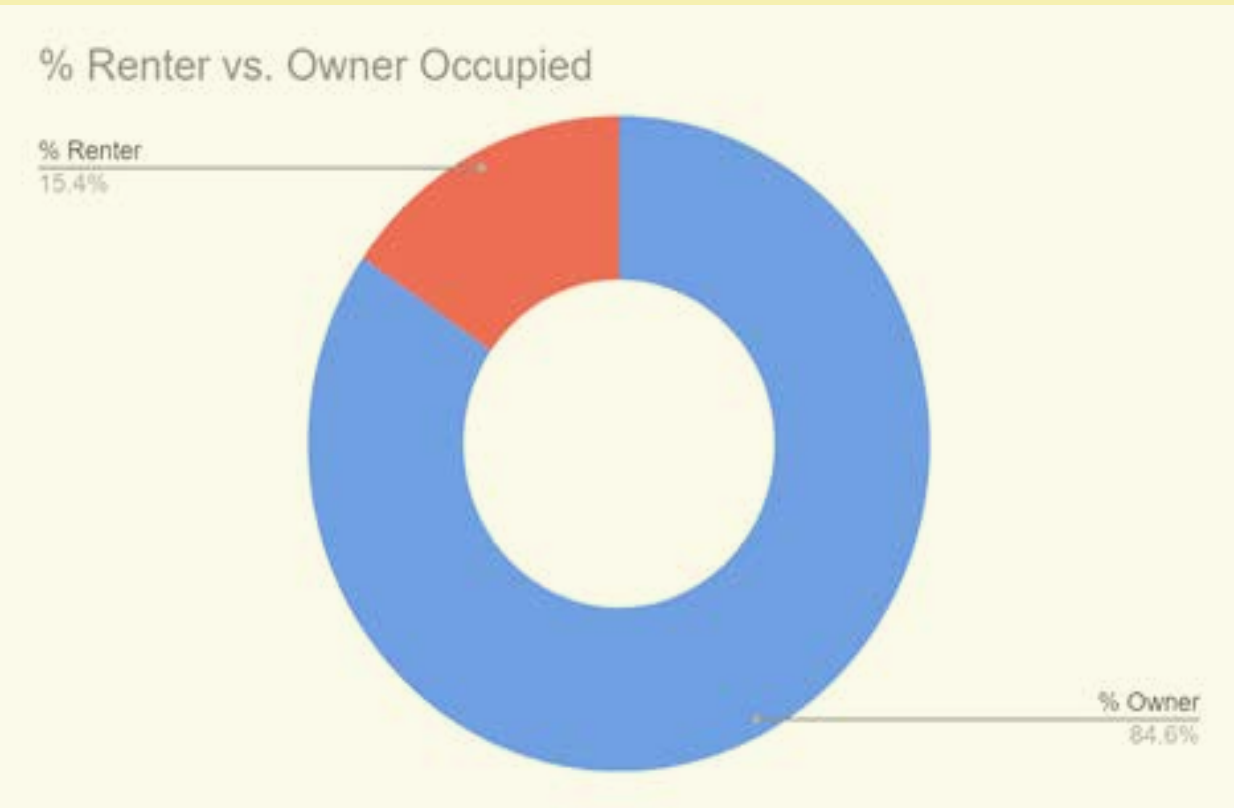
## Housing Stock

According to 2021 ACS 5-year estimates, there are 4,593 (+/-87) total housing units in Bridgton, of which 2,361 (+/-221) are occupied and 2,232 (+/-236) are vacant. According to decennial data from 2020, there are 4,282 total housing units in Bridgton. The majority of these homes (77.7%) are single-family detached houses. The second most common housing type in Bridgton is mobile homes, which comprise 7.16% of housing units.

The majority of Bridgton households own their homes.

Bridgton is a popular seasonal destination and has a vacancy rate of 48.5% due to the high number of seasonal homes. Of the 2,232 vacant units in Bridgton, the majority (1,970 units) are vacant seasonal housing, with an estimated 121 units for sale, 36 units sold but unoccupied, and 48 units for rent.

Approximately 42.8% of Bridgton's housing is seasonal.



According to AirDNA data accessed in September 2023, there are 329 short-term rentals in Bridgton listed on AirBnB or VRBO. This indicates about 7.1% of housing units in Bridgton are being used for short-term rentals.

### **Housing Production**

The Harrison Ridge apartments in Bridgton is almost complete and will include affordable housing for those 55 and over. Bridgton is nearly finished with a brand new wastewater treatment facility. This will quadruple the town's capacity for public sewer and will allow the town to better serve and support new affordable housing developments. The facility is anticipated to be complete in December 2023. Maine Eco Homes has built 96 apartment units in the past three years and is constructing 112 more now. None of these units are affordable. Harrison Ridge is currently the only affordable development in Bridgton. Bridgton is working with GPCOG on a study funded by the DECD Housing Opportunity to examine possible sites for affordable housing developments on Town owned property.

### **General Assistance**

Bridgton has received and processed approximately 45 General Assistance applications in the past year. These requests vary from client to client and the town has not seen a significant increase over the last five years.

## % Seasonal vs. Year-round Housing

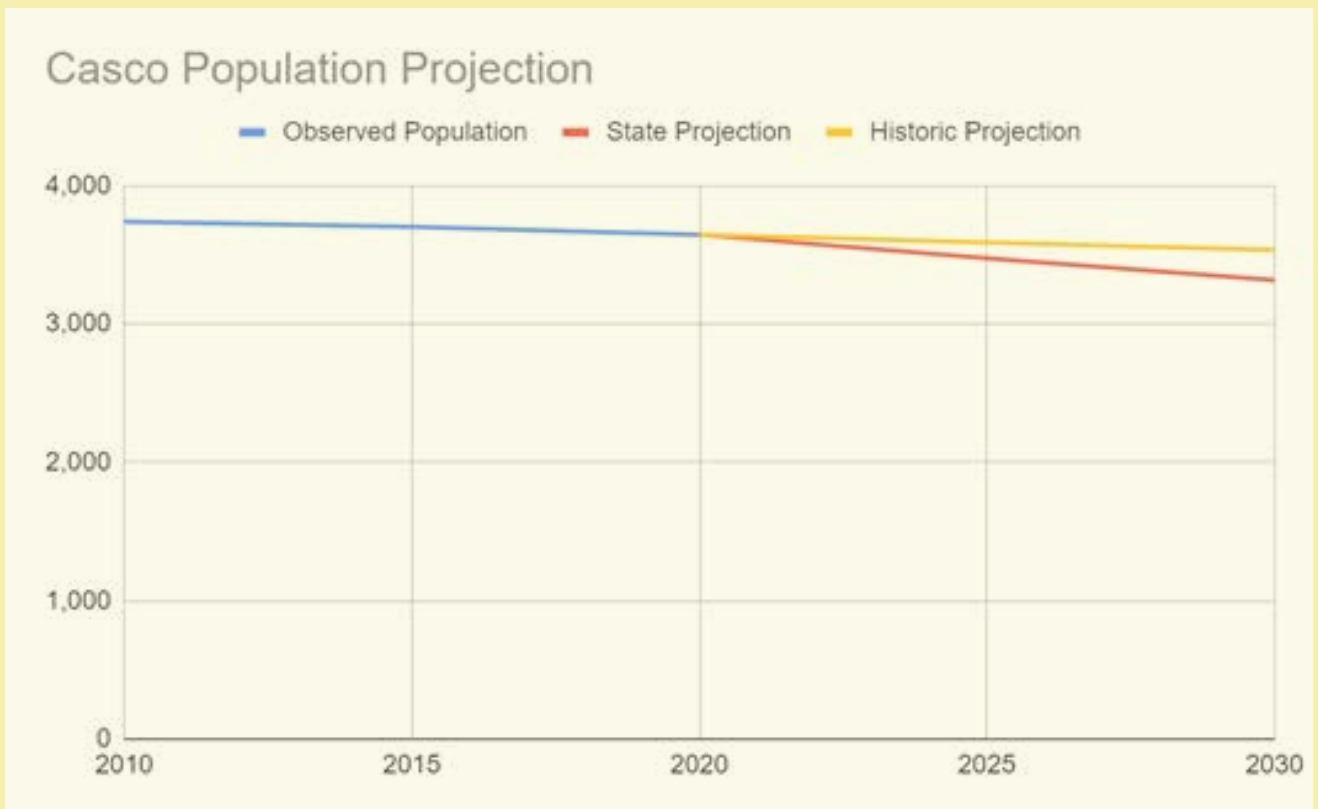




# Casco

## Population

In 2020, Casco's population was 3,646.<sup>1</sup> The population decreased from 3,739 people in 2010. The Maine State Economist projects that Casco's population will decrease by roughly 4.6% by 2025 and 8.9% by 2030.<sup>2</sup> An alternate projection based on the 2010-2020 population change shows a slight decrease of 1.5% by 2025 and 3% by 2030.



## Cost Burden

Approximately 18% of Casco households are extremely cost burdened. There are 253 (+/- 302) households who own homes and 53 (+/- 66) households who rent homes who spend 50% or more of their household income on housing.

Of these households, 245 (+/- 287) households with a household income of less than \$50,000 are

1 U.S. Census Bureau (2020)

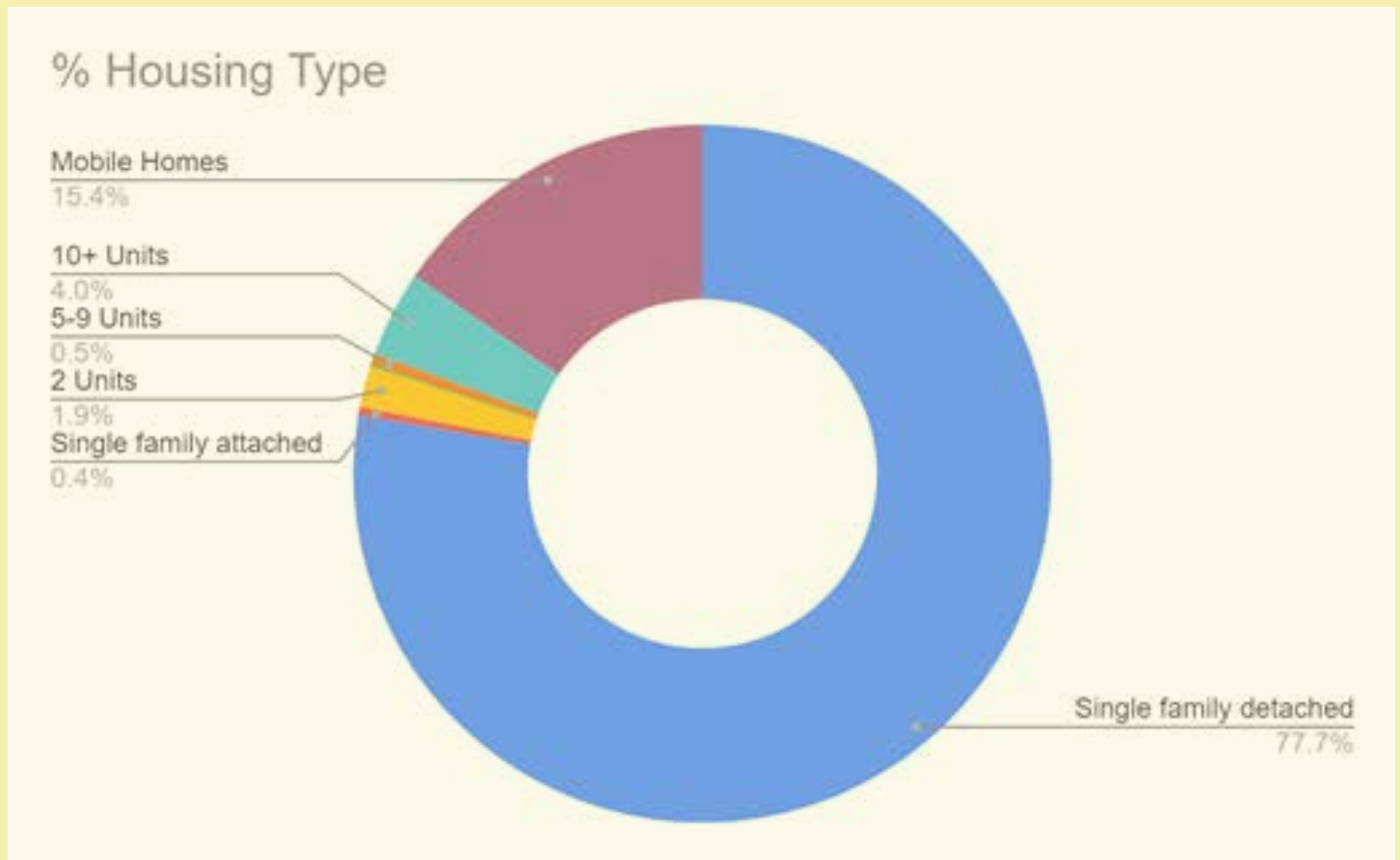
2 State of Maine. Office of the State Economist. Demographic Projections. (June 2023). <https://www.maine.gov/dafs/economist/dashboard>

extremely cost burdened, and 181 (+/- 224) households with a household income of less than \$20,000 are extremely cost burdened.

Casco's median home price in 2022 was \$385,000 (MSHA). According to the Maine State Housing Authority Affordability Index, 74.9% of Casco households could not afford the median home.

## Housing Stock

According to 2021 ACS 5-year estimates, there are 3,027 (+/-192) total housing units in Casco, of which 1,700 (+/-209) are occupied and 1,327 (+/-233) are vacant. According to decennial data from 2020, there are 2,989 total housing units in Casco. The majority of these homes (77.7%) are single-family detached houses. The second most common housing type in Casco is mobile homes, which comprise 15.4% of housing units.



The majority of Casco households own their homes.

Casco has a vacancy rate of 43.8% due to the high number of seasonal homes. Of the 1,327 vacant units in Casco, the majority (1,215 units) are vacant seasonal housing, with an estimated 0 units for sale, and 20 units for rent.

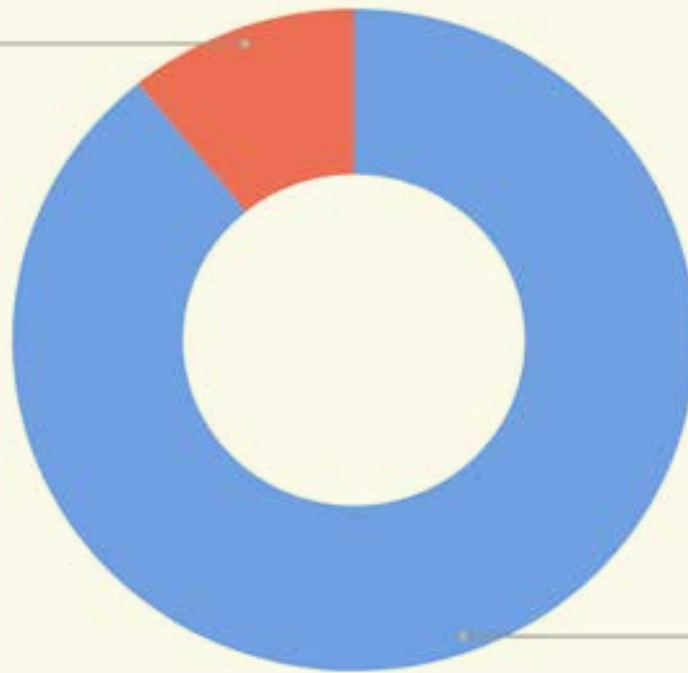
Approximately 40.1% of Casco's housing is seasonal.

According to AirDNA data accessed in September 2023, there are 175 listings for short-term rentals in Casco on AirBnB or VRBO. This indicates about 5.7% of housing units in Casco are being used for short-term rentals.



## % Renter vs. Owner Occupied

% Renter  
10.9%



% Owner  
89.1%

### **Housing Production**

Casco has not had any new low-income, senior, or deed-restricted housing built in town over the last five years. There are currently no infrastructure issues with housing development. According to the CEO, there has not been any multifamily developments built over the last three years and there are no multifamily housing developments in the pipeline. As seen in the zoning map, Casco also has many limits to multifamily housing and only allows multifamily housing in the Village and Residential zoning districts.<sup>3</sup>

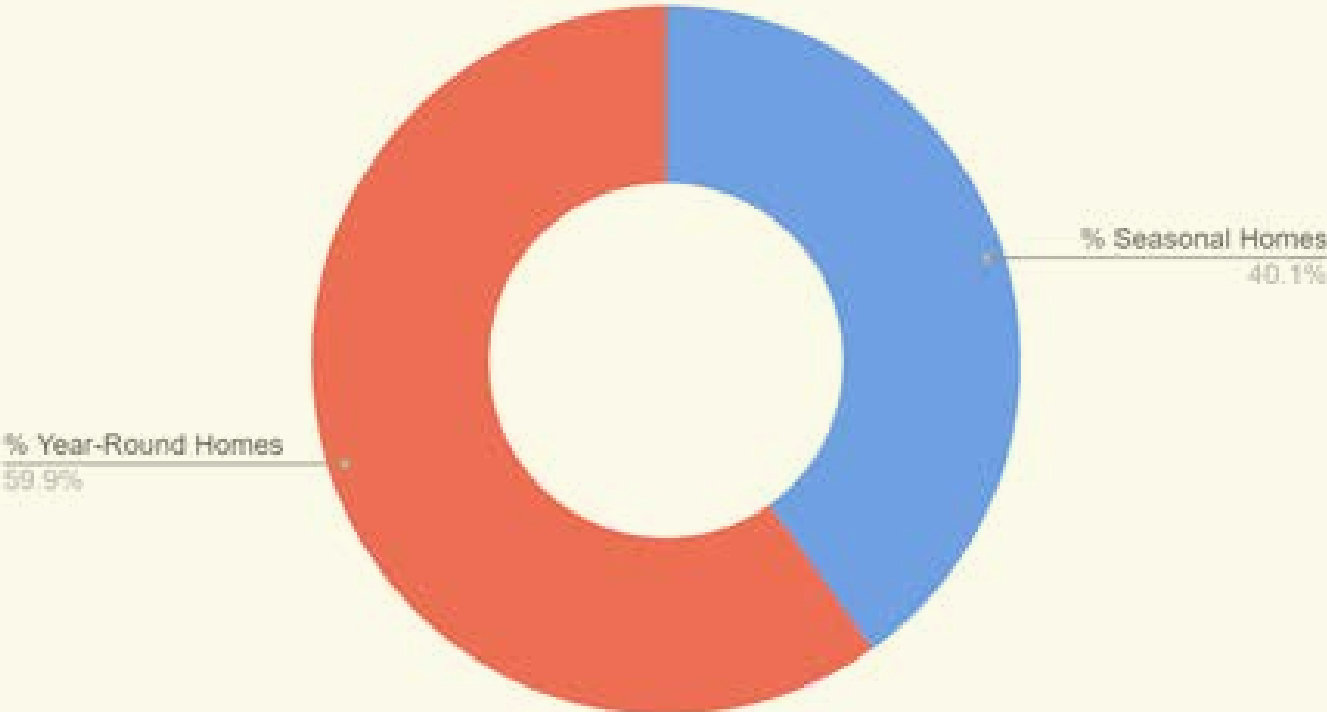
### **General Assistance**

Casco received between 40 and 50 General Assistance requests over the past year. A majority, roughly 75% were for housing assistance for help with rent and mortgage and the others were for help with electricity, heating, and food assistance. General Assistance requests have increased over the last five years.<sup>4</sup>

<sup>3</sup> Call with Casco Code Enforcement Officer John Wiesemann September 21, 2023.

<sup>4</sup> Call with Casco Town Clerk Penny Bean September 27, 2023.

# % Seasonal vs. Year-round Housing

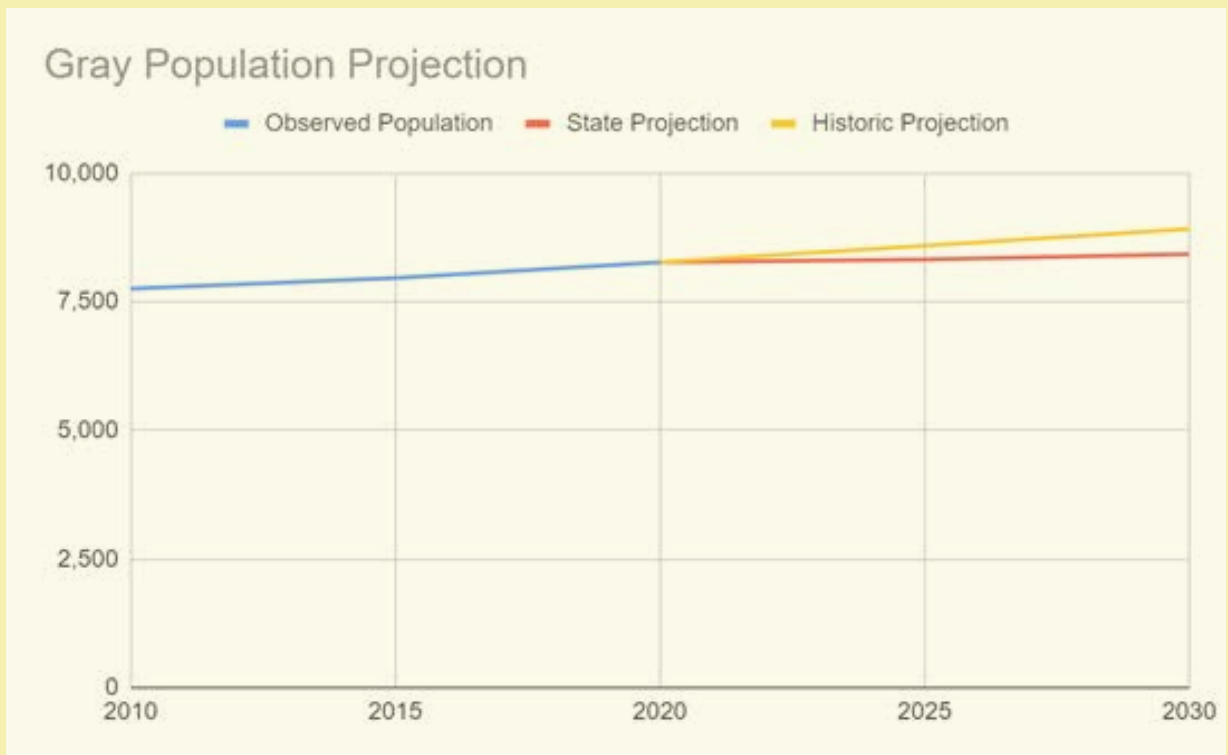




# Gray

## Population

In 2020, Gray's population was 8,269.<sup>1</sup> The population increased from 7,754 people in 2010. The Maine State Economist projects that Gray's population will increase by roughly 0.6% by 2025 and 2.4% by 2030.<sup>2</sup> An alternate projection based on the 2010-2020 population change shows an increase of 3.8% by 2025 and 7.8% by 2030.



## Cost Burden

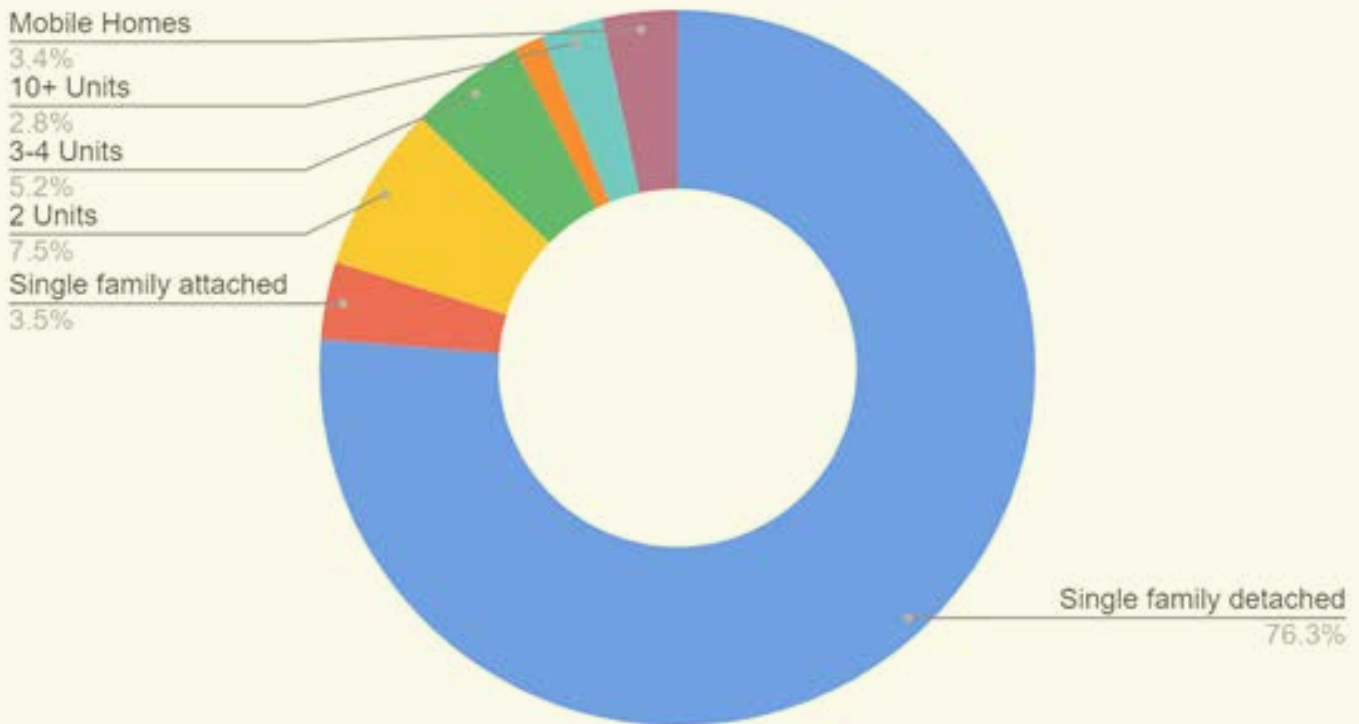
Approximately 8.8% of Gray households are extremely cost burdened. There are 141 (+/- 196) households who own homes and 183 (+/- 242) households who rent homes who spend 50% or more of their household income on housing.

Of these households, 310 (+/- 325) households with a household income of less than \$50,000 are extremely cost burdened, and 62 (+/- 78) households with a household income of less than

1 U.S. Census Bureau (2020)

2 State of Maine. Office of the State Economist. Demographic Projections. (June 2023). <https://www.maine.gov/dafs/economist/dashboard>

## % Housing Types



\$20,000 are extremely cost burdened.

Gray's median home price in 2022 was \$430,000 (MSHA). According to the Maine State Housing Authority Affordability Index, 74.6% of Gray households could not afford the median home.

### Housing Stock

According to 2021 ACS 5-year estimates, there are 4,424 (+/-285) total housing units in Gray, of which 3,648 (+/-249) are occupied and 776 (+/-209) are vacant. According to decennial data from 2020, there are 4,135 total housing units in Gray. The majority of these homes (76.3%) are single-family detached houses. The second most common housing type in Gray is 2-unit homes, which comprise 7.5% of the total.

The majority of Gray households own their homes.

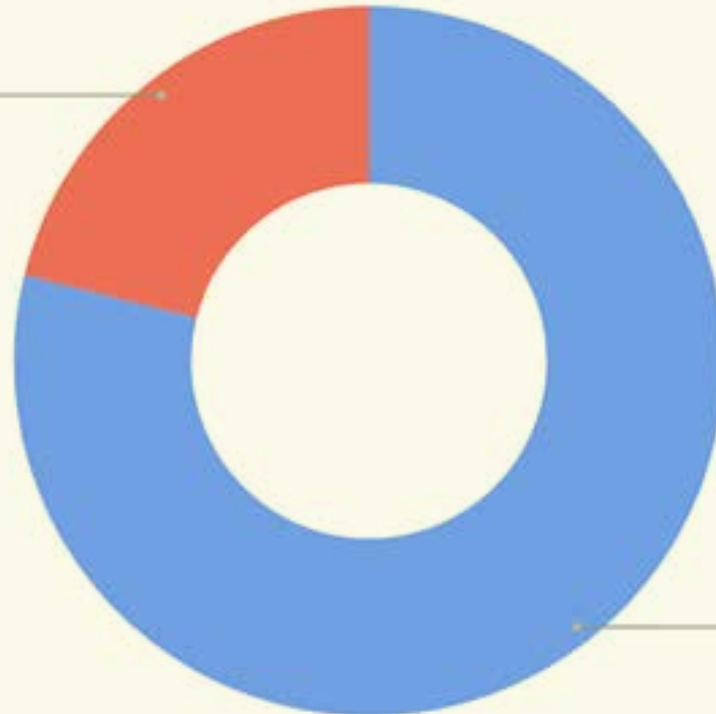
Gray has a vacancy rate of 17.5%. Of the 776 vacant units in Gray, 610 are vacant seasonal housing, with an estimated 0 units for sale and 0 units for rent.

Gray has some lake frontage, but is primarily a suburban community. Approximately 13.8% of Gray's housing is seasonal.

According to AirDNA data accessed in September 2023, there are 57 listings for short-term rentals in Gray on AirBnB or VRBO, representing 1.2% of Gray's housing units.

## % Renter vs. Owner Occupied

% Renter  
21.1%



% Owner  
78.9%

### **Housing Production**

Within the past five years, two 4 unit buildings have been constructed in Gray; one built in 2020 the other built in 2018. Another recent development, Spring Meadows, is a group of condos with 9 single family homes and 2 duplexes. There has not been any new low-income or senior housing built in town in the last five years. The town has one low-income senior housing development in the pipeline; Avesta Meadowview II, with 26 proposed units.<sup>3</sup>

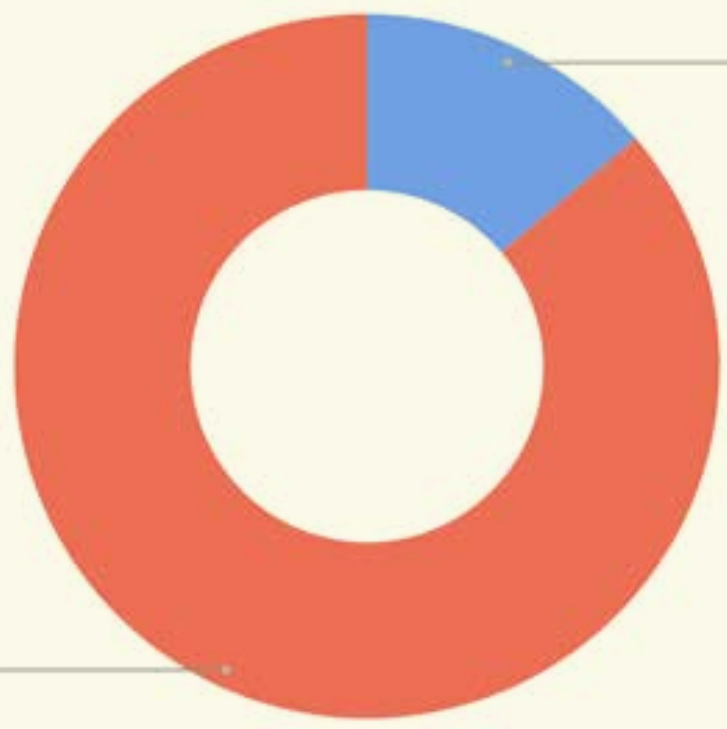
### **General Assistance**

In the last year a total of 16 General Assistance applications were processed in Gray. The town has handled many appointments and phone calls, but not all people end up being eligible for General Assistance. Most people need assistance paying for housing. The number of General Assistance calls has increased recently.<sup>4</sup>

3 Email from Claire Zimmerman, Gray Planning Assistant, October 23, 2023.

4 Email from Claire Zimmerman, Gray Planning Assistant, October 23, 2023.

# % Seasonal vs. Year-round Housing



% Seasonal Homes  
13.8%

% Year-Round Homes  
86.2%





# Naples

## Population

In 2020, Naples' population was 3,925.<sup>1</sup> The population increased from 3,870 people in 2010. The Maine State Economist projects that Naples' population will decrease by roughly 4.1% by 2025 and 7.3% by 2030.<sup>2</sup> An alternate projection based on the 2010-2020 population change shows a slight increase of 0.05% by 2025 and 0.1% by 2030.



## Cost Burden

Approximately 28.8% of Naples households are extremely cost burdened. There are 313 (+/- 403) households who own homes and 266 (+/- 313) households who rent homes who spend 50% or more of their household income on housing.

Of these households, 536 (+/- 716) households with a household income of less than \$50,000 are extremely cost burdened, and 287 (+/- 342) households with a household income of less than \$20,000 are extremely cost burdened.

1 U.S. Census Bureau (2020)

2 State of Maine. Office of the State Economist. Demographic Projections. (June 2023). <https://www.maine.gov/dafs/economist/dashboard>

Naples' median home price in 2022 was \$365,000 (MSHA). According to the Maine State Housing Authority Affordability Index, 75% of Naples households could not afford the median home.

## **Housing Stock**

According to 2021 ACS 5-year estimates, there are 3,511 (+/-211) total housing units in Naples, of which 2,006 (+/-235) are occupied and 1,505 (+/-194) are vacant. According to decennial data from 2020, there are 3,063 total housing units in Naples. The majority of these homes (73.2%) are single-family detached houses. The second most common housing type in Naples is mobile homes, which comprise 22.4% of the total.

The majority of Naples households own their homes.

Naples is a popular lakes region vacation destination and has a vacancy rate of 42.8% due to the large number of seasonal homes. Of the 1,505 vacant units in Naples, 1,448 are vacant seasonal housing, with an estimated 18 units for sale and 19 units for rent.

Approximately 41.2% of Naples housing is seasonal.

According to AirDNA data accessed in September 2023, there are 165 listings for short-term rentals in Naples on AirBnB or VRBO. This indicates about 4.7% of housing units in Naples are being used for short-term rentals.

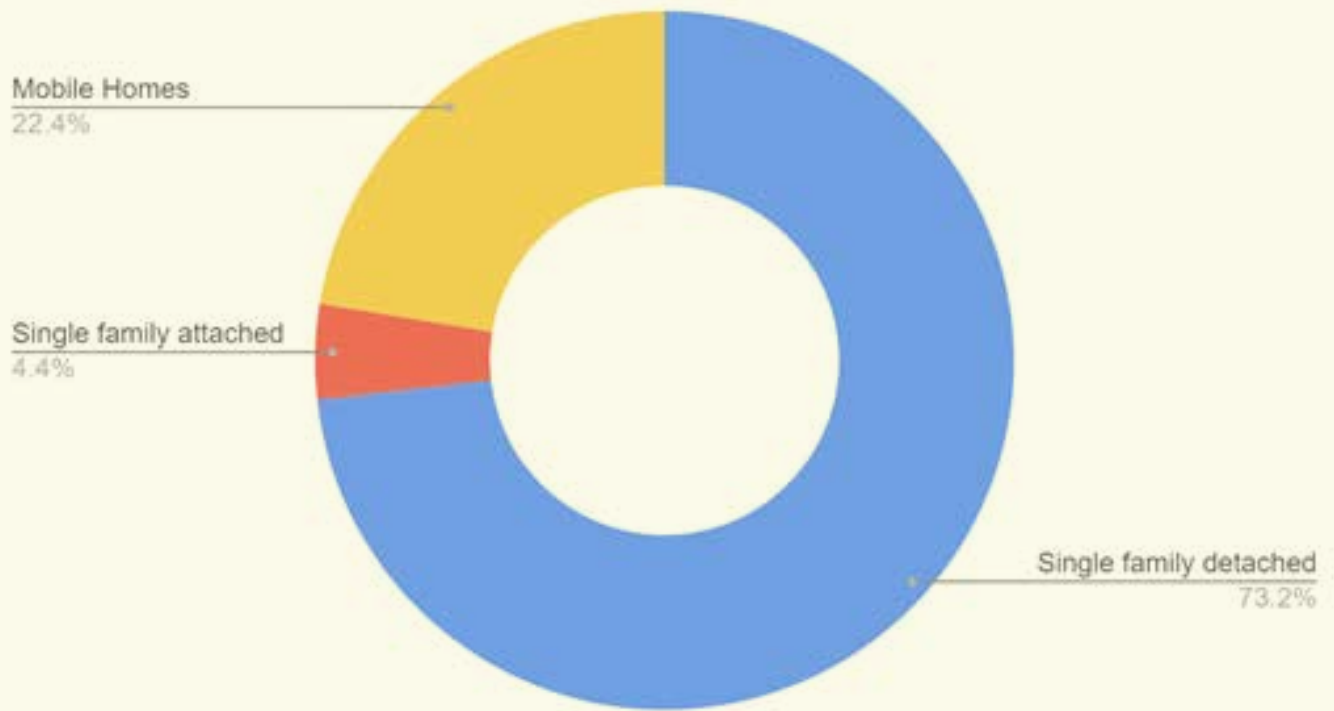
## **Housing Production**

Naples is predominantly a tourist town with a lot of seasonal housing and airbnb's. According to Avesta Housing, there is only one senior housing apartment in Naples. The town does not have any affordable housing, low-income, deed-restricted, or multifamily developments within the pipeline. There are no infrastructure issues with housing.<sup>3</sup>

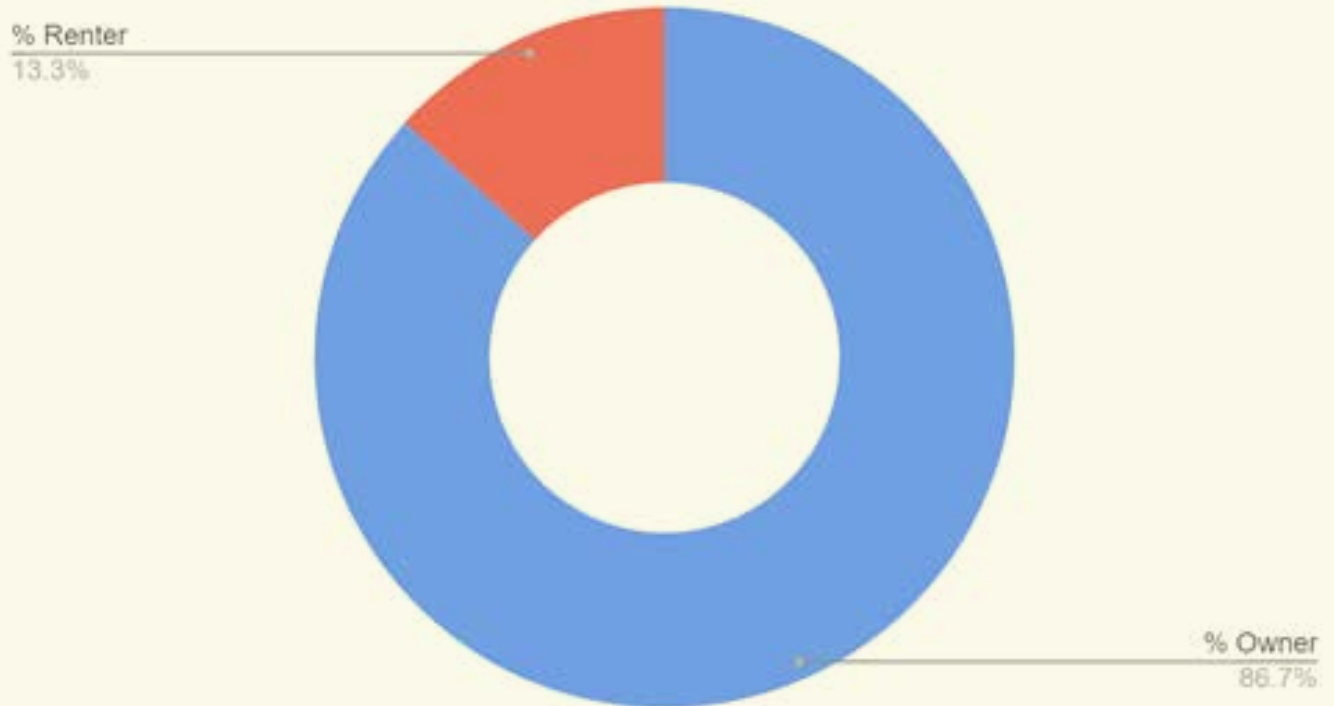
## **General Assistance**

Naples currently has roughly 30 General Assistance requests. Of that 30, 5 were for housing requests, but the vast majority were for electric, CMP connections, and fuel assistance.

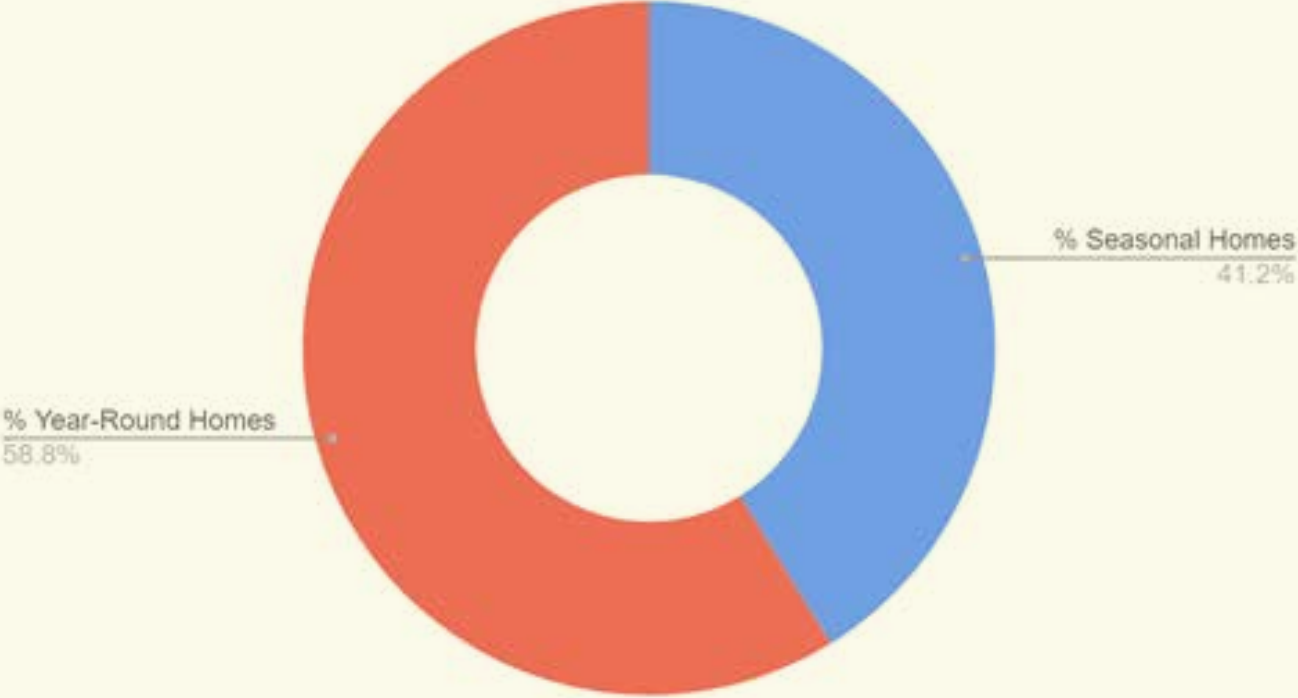
## % Housing Types



## % Renter vs. Owner Occupied



# % Seasonal vs. Year-round Housing

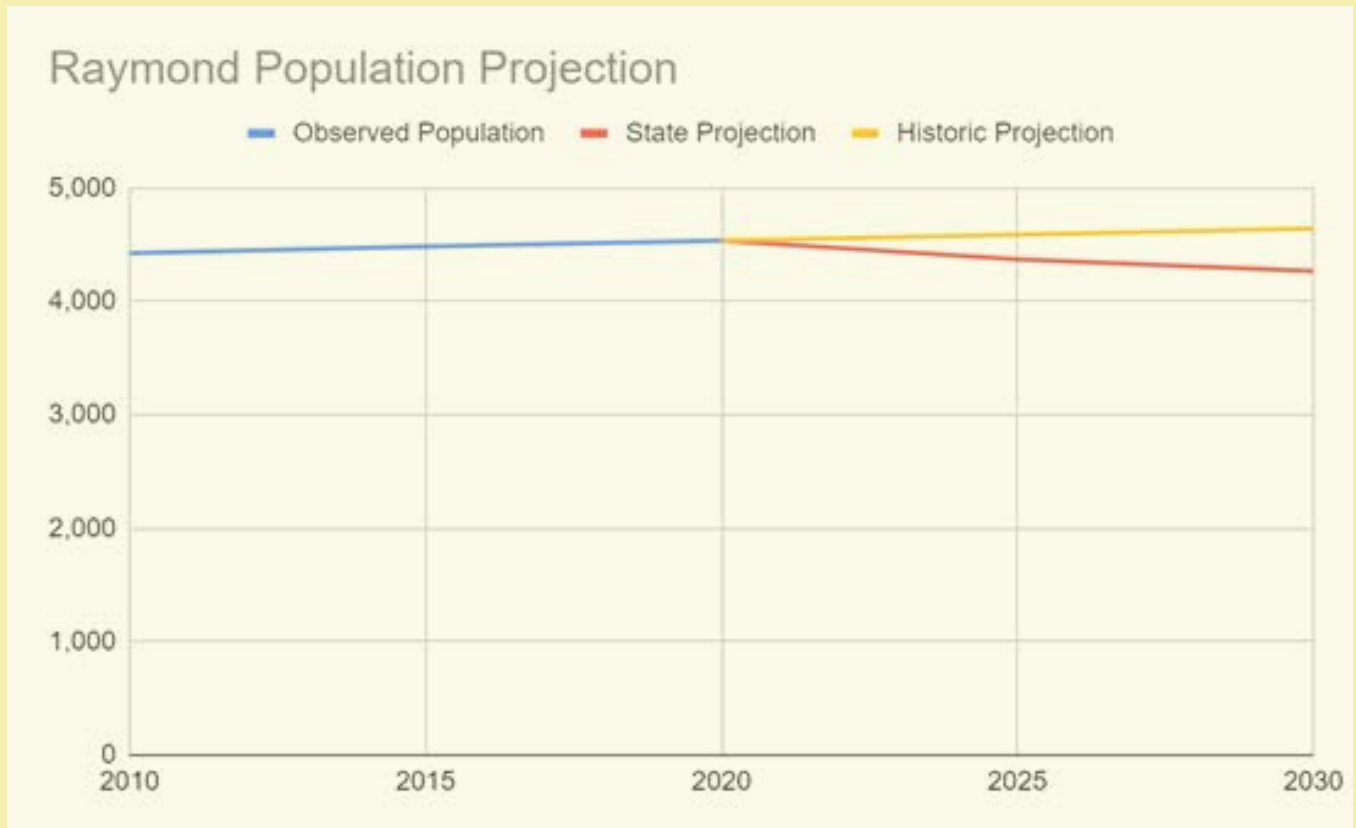




# Raymond

## Population

In 2020, Raymond's population was 4,536.<sup>1</sup> The population increased from 4,425 people in 2010. The Maine State Economist projects that Raymond's population will decrease by roughly 3.6% by 2025 and 5.9% by 2030.<sup>2</sup> An alternate projection based on the 2010-2020 population change shows a slight increase of 1.1% by 2025 and 2.3% by 2030.



## Cost Burden

Approximately 6.4% of Raymond households are extremely cost burdened. There are 71 (+/- 134) households who own homes and 56 (+/- 49) households who rent homes who spend 50% or more of their household income on housing.

<sup>1</sup> U.S. Census Bureau (2020)

<sup>2</sup> State of Maine. Office of the State Economist. Demographic Projections. (June 2023). <https://www.maine.gov/dafs/economist/dashboard>

Of these households, 46 (+/- 71) owner occupied households with a household income of less than \$50,000 are extremely cost burdened, and 10 (+/- 28) households with a household income of less than \$20,000 are extremely cost burdened.

Raymond's median home price in 2022 was \$395,000 (MSHA). According to the Maine State Housing Authority Affordability Index, 61.5% of Raymond households could not afford the median home.

## **Housing Stock**

According to 2021 ACS 5-year estimates, there are 3,134 (+/-247) total housing units in Raymond, of which 1,949 (+/-177) are occupied and 1,185 (+/-175) are vacant. According to decennial data from 2020, there are 2,918 total housing units in Raymond. The majority of these homes (94.5%) are single-family detached houses. The second most common housing type in Raymond is 2-unit, which comprise 2.2% of the total.

The majority of households in Raymond own their homes.

Raymond has a vacancy rate of 37.8%, due to the large number of seasonal homes. Of the 1,185 vacant units in Raymond, 1,089 are vacant seasonal housing, with an estimated 7 units for sale and 39 units for rent.

Approximately 34.7% of Raymond's housing is seasonal.

According to AirDNA data accessed in September 2023, there are 194 listings for short-term rentals in Raymond on AirBnB or VRBO. This indicates about 6.2% of housing units in Raymond are being used for short-term rentals.

## **Housing Production**

Jordan Bay Place Apartments is the only deed-restricted senior housing in town. There are no infrastructure issues with affordable housing developments. There have been no multifamily housing developments in Raymond in the past five years. The only non-single-family home developments have been duplexes. There are no multi-family, low-income, senior or deed restricted housing projects in the pipeline. According to the Raymond Code Enforcement Officer, the Raymond Planning Board has expressed that they would like it to be easier for multi-family and/or deed-restricted developments to be built in town.<sup>3</sup>

## **General Assistance**

The demand for General Assistance programs and services has increased tremendously in Raymond over the last few years. Funding for General Assistance programs has increased from \$10,000 to \$15,000 for FY 2022-2023. In 2022-2023, General Assistance helped 11 cases a total of 19 times. In 2021-2022 General Assistance helped 7 cases a total of 12 times. In 2020-2021 General Assistance helped 5 times. All General Assistance was for rent help.<sup>4</sup>

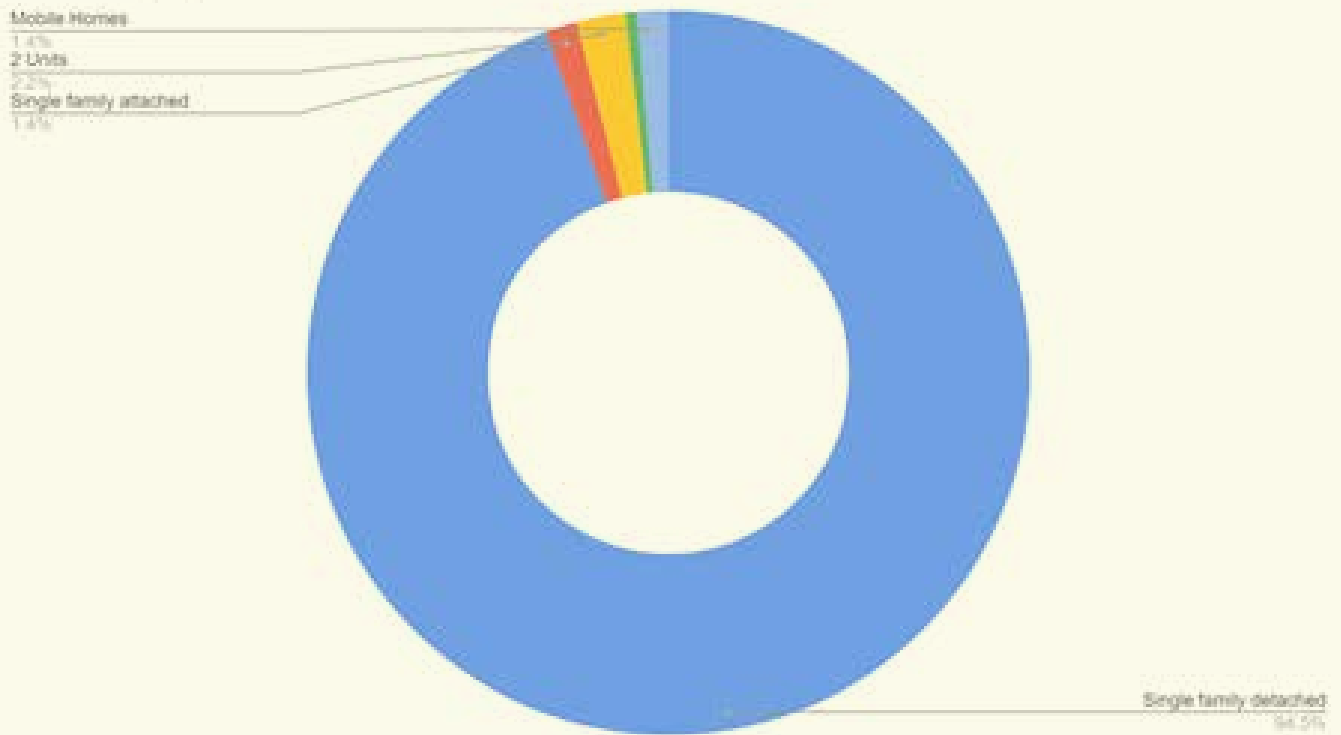
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3 Phone call with Alex Sirois, Raymond Code Enforcement Officer, October 5, 2023.

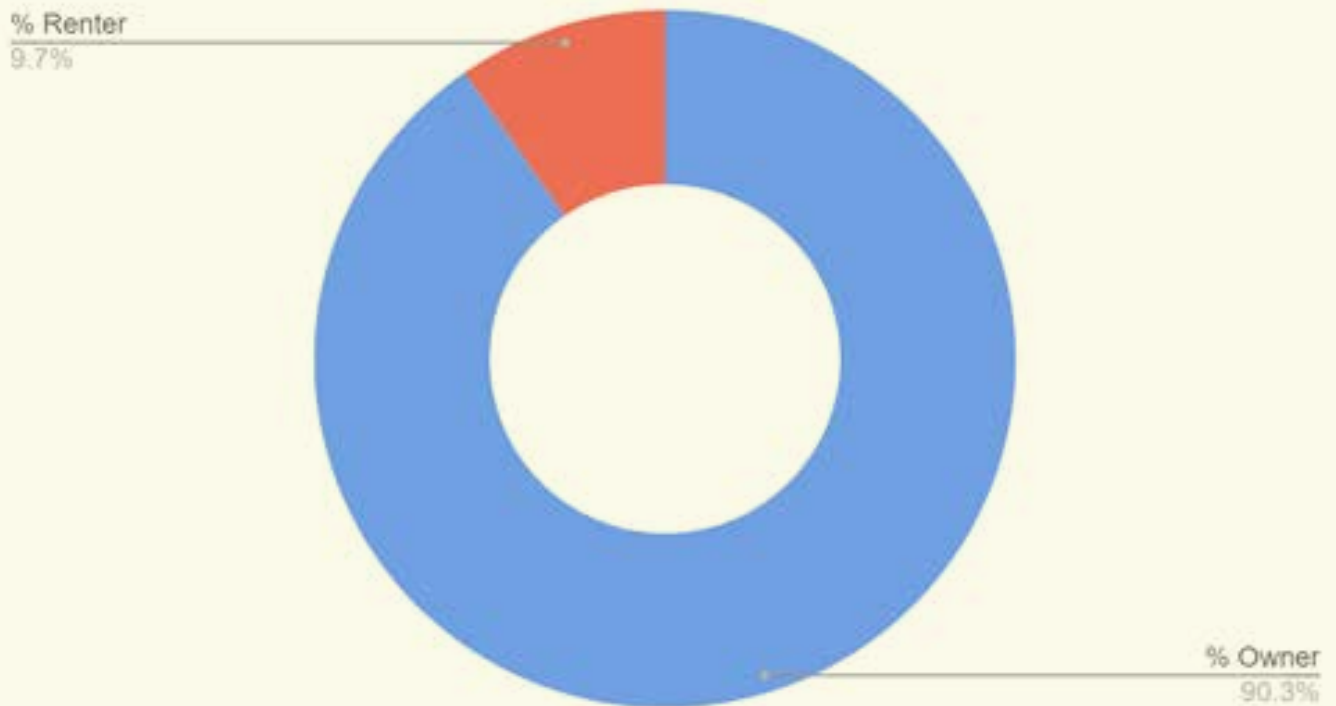
4 Email correspondence with Jennie Silverblade Raymond General Assistance Manager September 21, 2023.



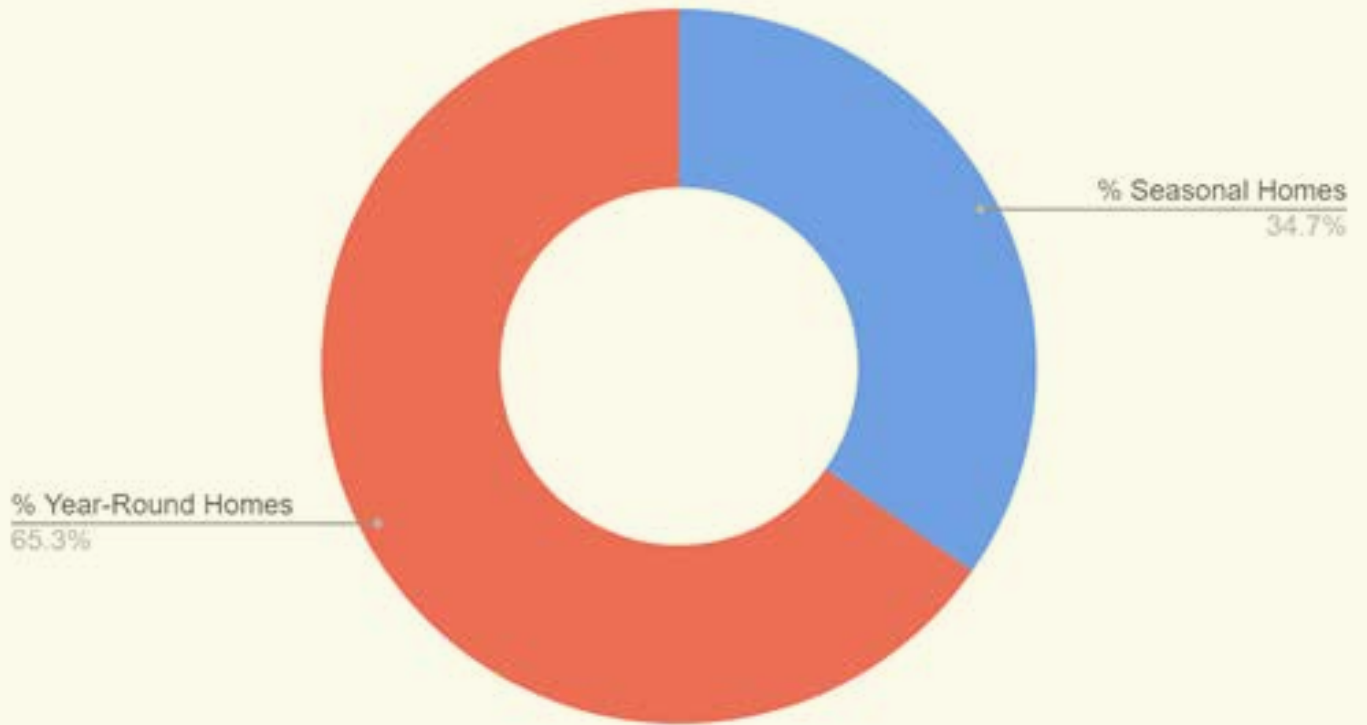
### % Housing Types



### % Renter vs. Owner Occupied



## % Seasonal vs. Year-round Housing

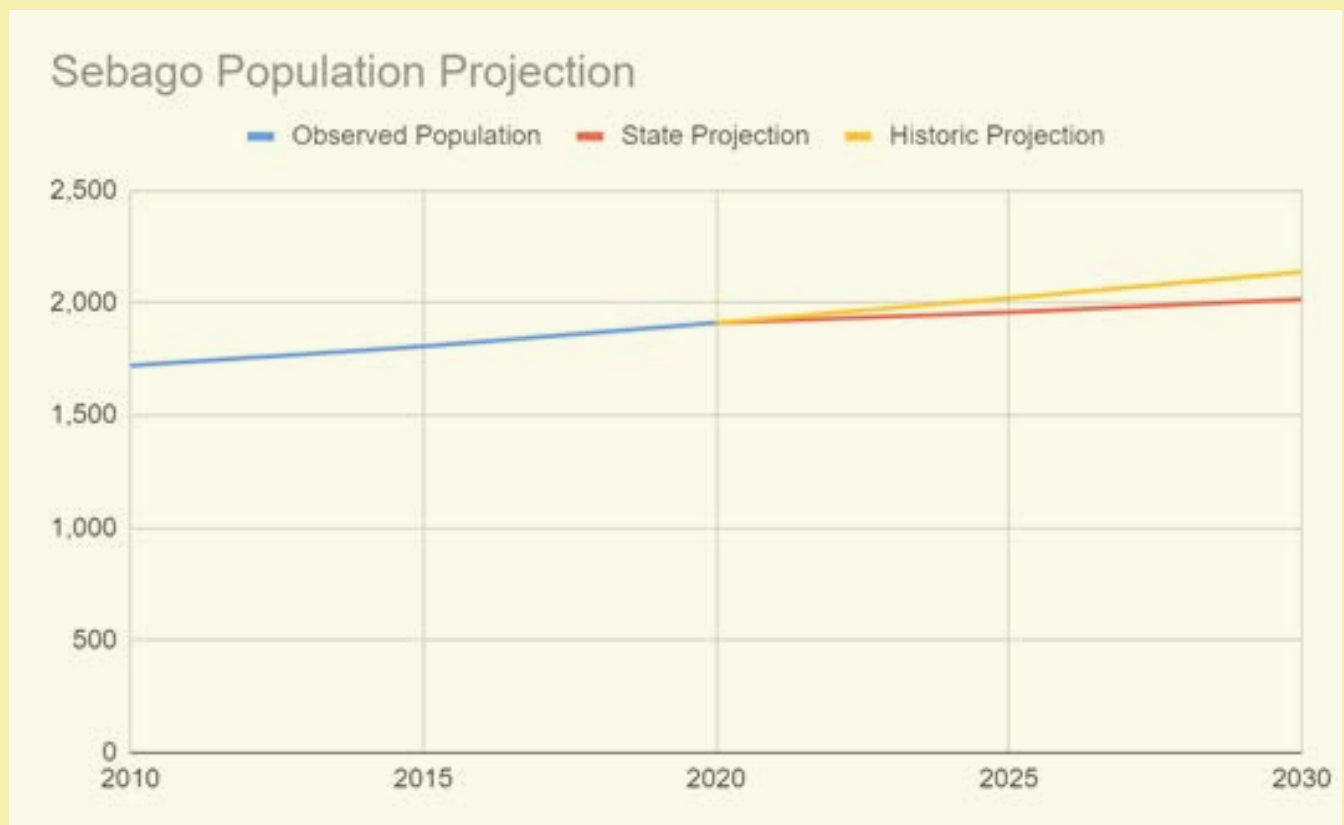




# Sebago

## Population

In 2020, Sebago's population was 1,911.<sup>1</sup> The population increased from 1,722 people in 2010. The Maine State Economist projects that Sebago's population will increase by roughly 2.5% by 2025 and 5.5% by 2030.<sup>2</sup> An alternate projection based on the 2010-2020 population change shows an increase of 5.7% by 2025 and 11.8% by 2030.



## Cost Burden

Approximately 13.6% of Sebago households are extremely cost burdened. There are 104 (+/- 174) households who own homes and 10 (+/- 68) households who rent homes who spend 50% or more

1 U.S. Census Bureau (2020)

2 State of Maine. Office of the State Economist. Demographic Projections. (June 2023). <https://www.maine.gov/dafs/economist/dashboard>

of their household income on housing.

Of these households, 114 (+/- 165) households with a household income of less than \$50,000 are extremely cost burdened, and 89 (+/- 109) households with a household income of less than \$20,000 are extremely cost burdened.

Sebago's median home price in 2022 was \$350,000 (MSHA). According to the Maine State Housing Authority Affordability Index, 71% of Sebago households could not afford the median home.

## **Housing Stock**

According to 2021 ACS 5-year estimates, there are 1,500 (+/-139) total housing units in Sebago, of which 836 (+/-107) are occupied and 664 (+/-90) are vacant. According to decennial data from 2020, there are 1,538 total housing units in Sebago. The majority of these homes (75.7%) are single-family detached houses. The second most common housing type in Sebago is mobile homes, which comprise 19.4% of the total.

The majority of Sebago households own their homes.

Sebago has a vacancy rate of 44.2%, due to the large number of seasonal homes. Of the 664 vacant units in Sebago, 594 are vacant seasonal housing, with an estimated 14 units for sale and 16 units for rent.

Approximately 39.6% of Sebago's housing is seasonal.

According to AirDNA data accessed in September 2023, there are 86 listings for short-term rentals in Sebago on Airbnb or VRBO. This indicates about 5.7% of housing units in Sebago are being used for short-term rentals.

## **Housing Production**

Sebago has not had any new low-income, senior, or deed-restricted housing built in town over the last five years. There are currently no infrastructure issues with housing development. There have been no multifamily developments built in the last five years. There are no multifamily, senior, or deed-restricted housing in the pipeline. The Sebago Code Enforcement officer noted that there is a lot of need for housing, but there is a lack of available land.<sup>3</sup>

## **General Assistance**

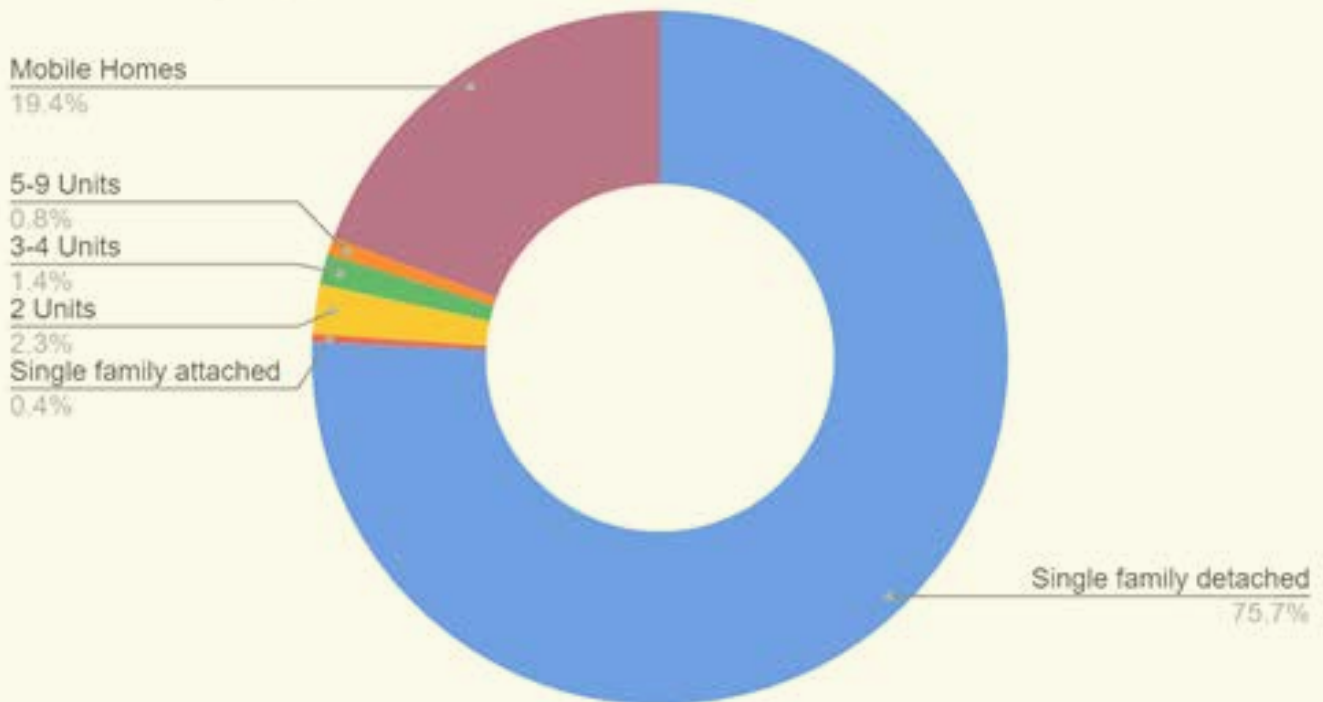
Over the past year there have been less than 10 General Assistance applications processed in Sebago. Most of these were for CMP and electricity/heating needs and several for food assistance. Sebago also has a heating assistance program that goes beyond the General Assistance Program. General Assistance related to power needs has increased over the last five years.<sup>4</sup>

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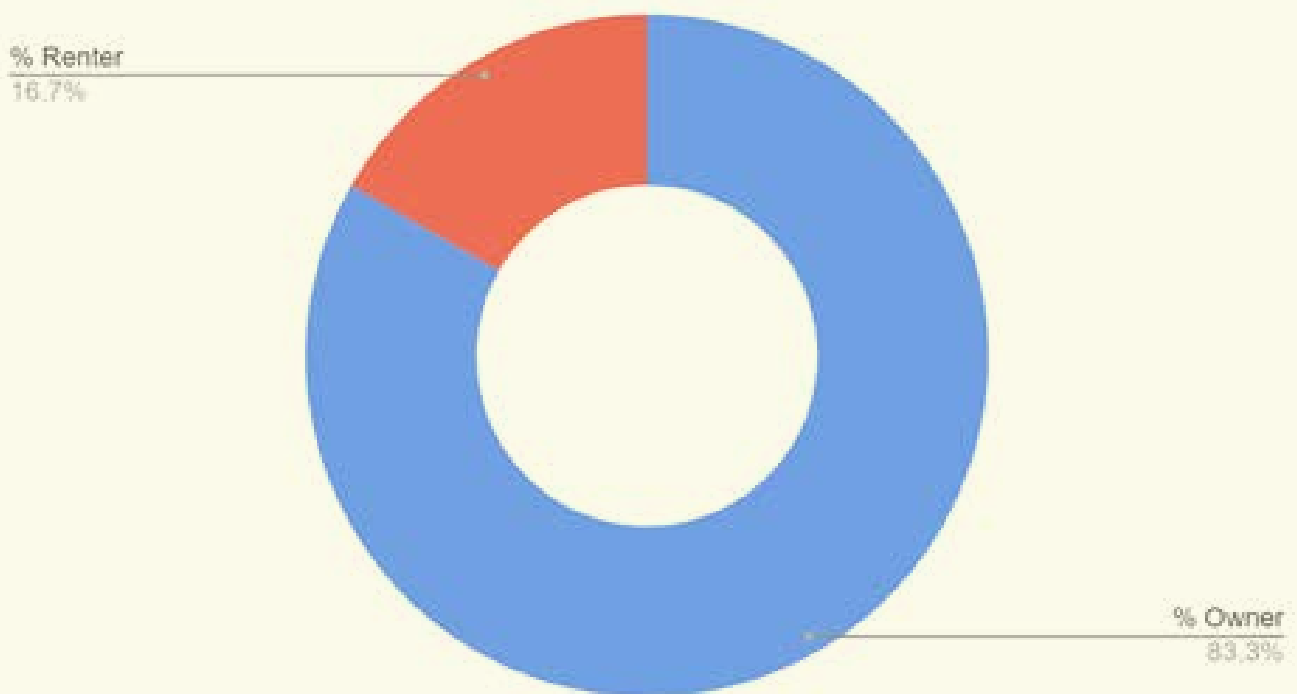
3 Phone conversation with Sebago Code Enforcement Officer Brandon Woolley, 9/20/2023.

4 Phone conversation with Barry Jordan General Assistance Program Manager, 10/11/2023.

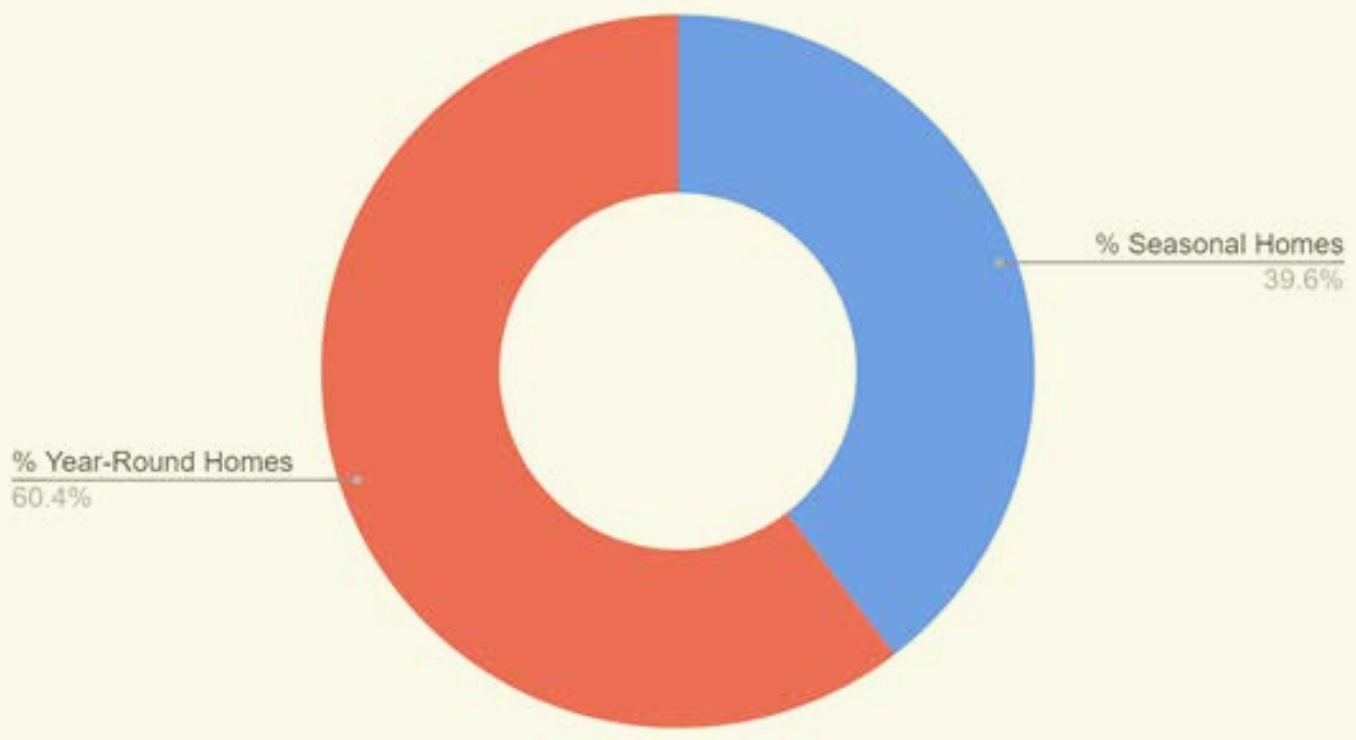
## % Housing Type



## % Renter vs. Owner Occupied



# % Seasonal vs. Year-round Housing



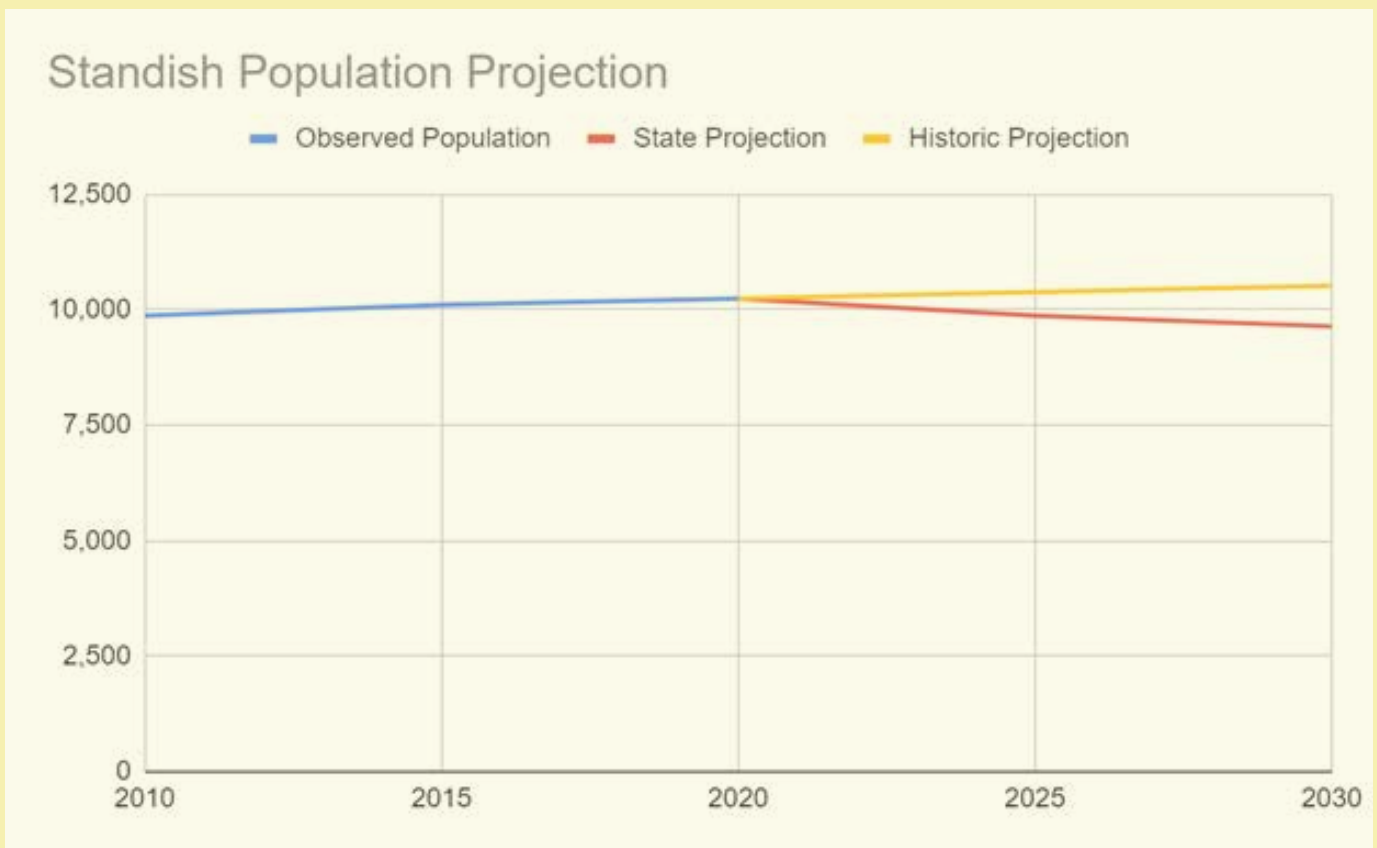




# Standish

## Population

In 2020, Standish's population was 10,244.<sup>1</sup> The population increased from 9,874 people in 2010. The Maine State Economist projects that Standish's population will decrease by roughly 3.6% by 2025 and 5.8% by 2030.<sup>2</sup> An alternate projection based on the 2010-2020 population change shows a slight increase of 1.3% by 2025 and 11.8% by 2030.



## Cost Burden

Approximately 9.4% of Standish households are extremely cost burdened. There are 179 (+/- 187) households who own homes and 166 (+/- 265) households who rent homes who spend 50% or more of their household income on housing.

Of these households, 283 (+/- 355) households with a household income of less than \$50,000 are extremely cost burdened, and 160 (+/- 211) households with a household income of less than \$20,000 are extremely cost burdened.

1 U.S. Census Bureau (2020)

2 State of Maine. Office of the State Economist. Demographic Projections. (June 2023). <https://www.maine.gov/dafs/economist/dashboard>

Standish's median home price in 2022 was \$375,000 (MSHA). According to the Maine State Housing Authority Affordability Index, 66.5% of Sebago households could not afford the median home.

## **Housing Stock**

According to 2021 ACS 5-year estimates, there are 4,723 (+/-277) total housing units in Standish, of which 3,648 (+/-215) are occupied and 1,075 (+/-233) are vacant. According to decennial data from 2020, there are 1,538 total housing units in Standish. The majority of these homes (88%) are single-family detached houses. The second most common housing type in Standish is mobile homes, which comprise 7.8% of the total.

The majority of Standish households own their homes.

Standish has a vacancy rate of 22.7%, with a significant number of seasonal housing units. Of the 1,075 vacant units in Standish, 828 are vacant seasonal housing, with an estimated 36 units for sale and 94 units for rent.

Standish attracts a sizable seasonal community due to its lake frontage, but is largely a suburban community. Approximately 17.5% of Standish's housing is seasonal.

According to AirDNA data accessed in September 2023, there are 115 listings for short-term rentals in Standish on AirBnB or VRBO. This indicates about 2.4% of housing units in Standish are being used for short-term rentals.

## **Housing Production**

In 2020, the Gardenside Estates 55+ townhouse and condominium development was completed. It was approved in 2009 for 38 units. 10 units were built prior to 2018, and the remaining 28 units were built from 2018 through 2020. A number of duplexes have also been recently constructed in Standish. No other multifamily, low-income, senior, or deed-restricted housing has been built in Standish in the last 5 years.<sup>3</sup>

There are no infrastructure issues related to housing. The town has public water in its growth area, but a lack of public sewer has limited the density of development.

The largest mobile home park in Standish, Pine Tree Estates, was sold in 2019. Residents have complained of rising rent following the sale.

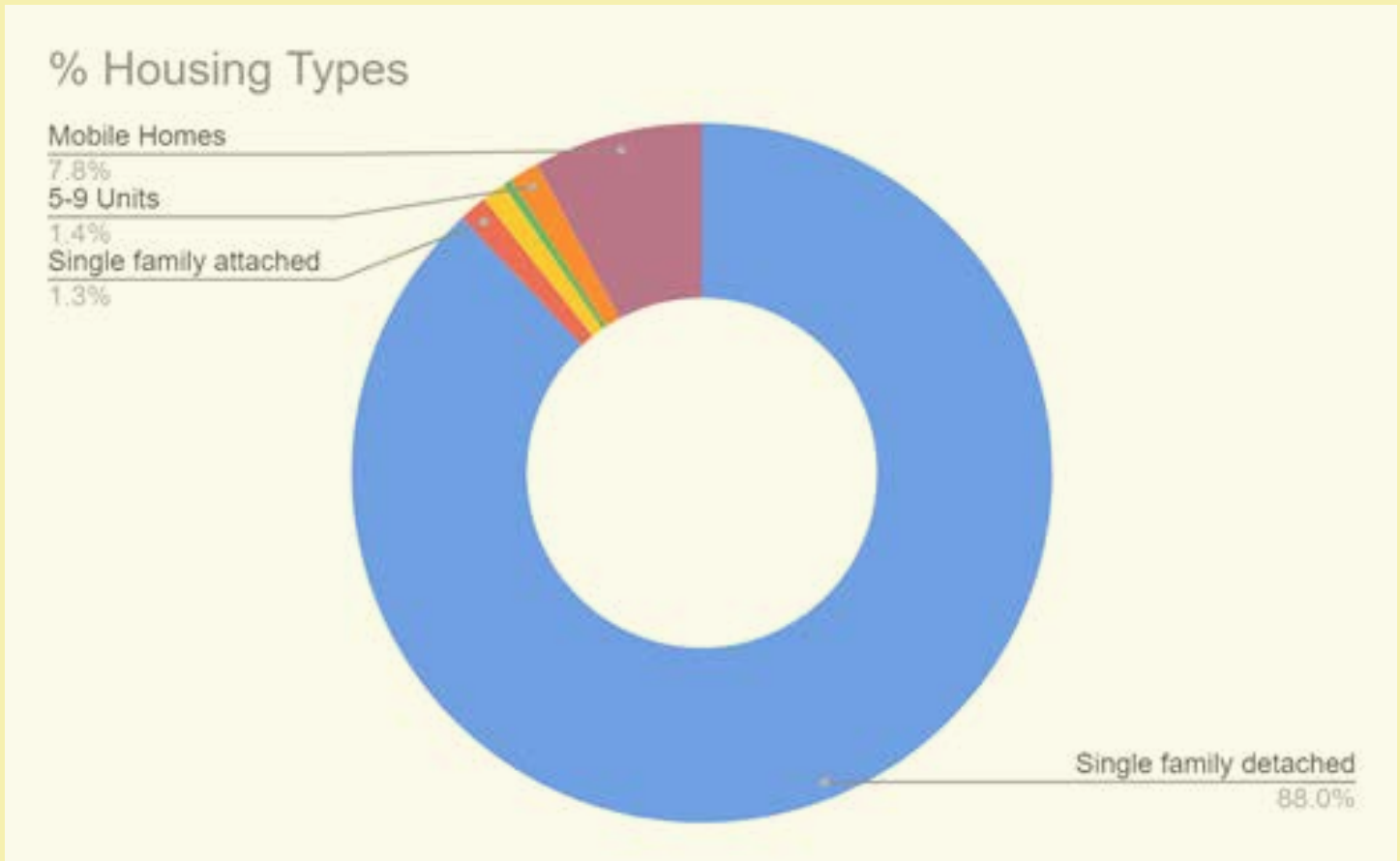
3 Email correspondence with Scott Hastings, Town Planner, September 21, 2023.

Standish has several multifamily and deed-restricted projects in the pipeline:

- The Highlands subdivision was approved in 2021 and includes 84 townhouses in 21, 4 unit buildings. These units are not deed restricted in any way. Road construction is underway, but construction on the units has not yet started.
- The Pine Tree Estates mobile home park has an active application before the Planning Board for a 133 unit expansion. They intend for 50% of the new lots to be age restricted to 55+.
- A 10 unit condo development was submitted to the planning board for the upcoming Oct 2nd meeting. These are detached single unit buildings in a dense development (10 units on 4.5 acres) with a shared septic system. The units are not proposed to be deed restricted.

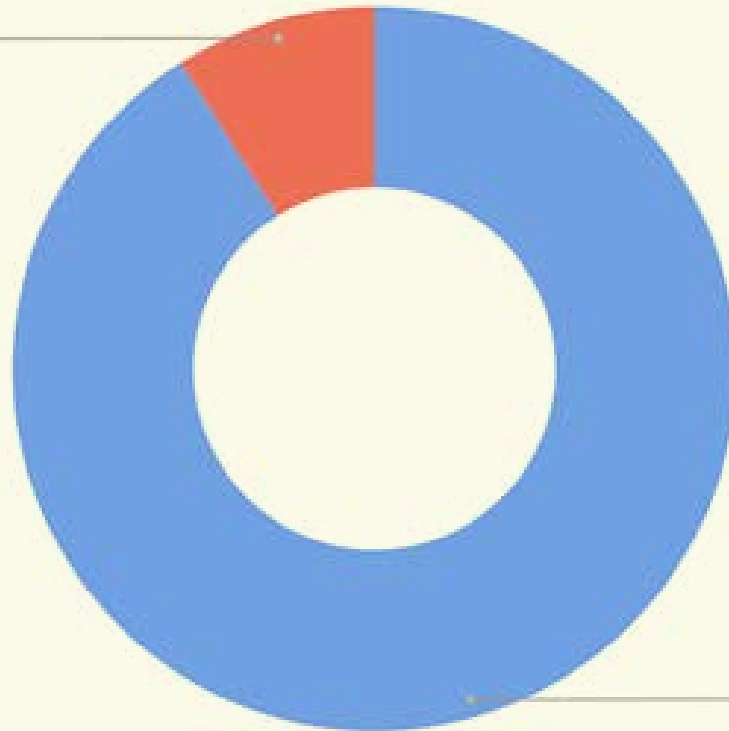
### General Assistance

Over the last year Standish had roughly 130 General Assistance cases. Most were attributed to rent, heating, and electricity. General Assistance has increased for rent assistance over the last few years. Other General Assistance cases have varied.<sup>4</sup>



## % Renter vs. Owner Occupied

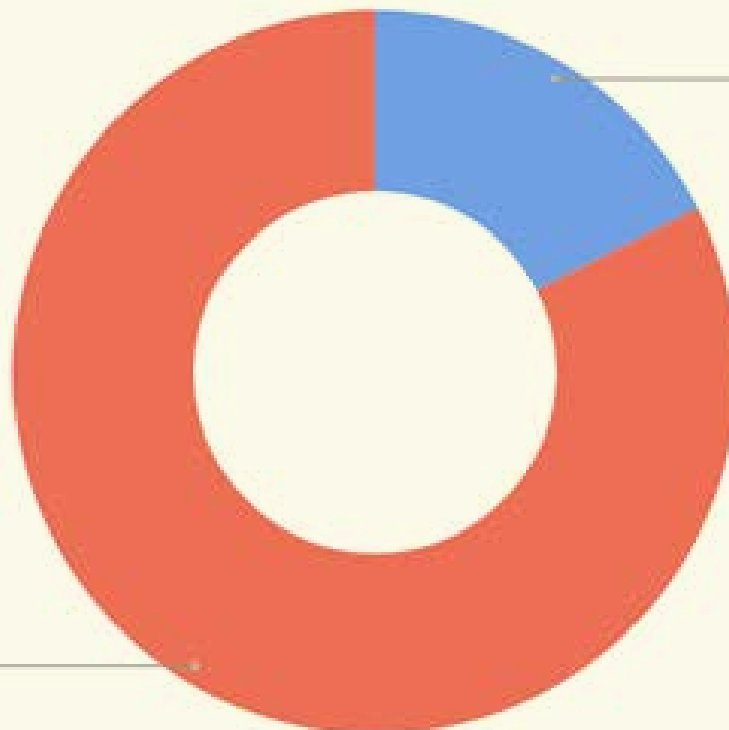
% Renter  
9.0%



% Owner  
91.0%

## % Seasonal vs. Year-round Housing

% Seasonal Homes  
17.5%



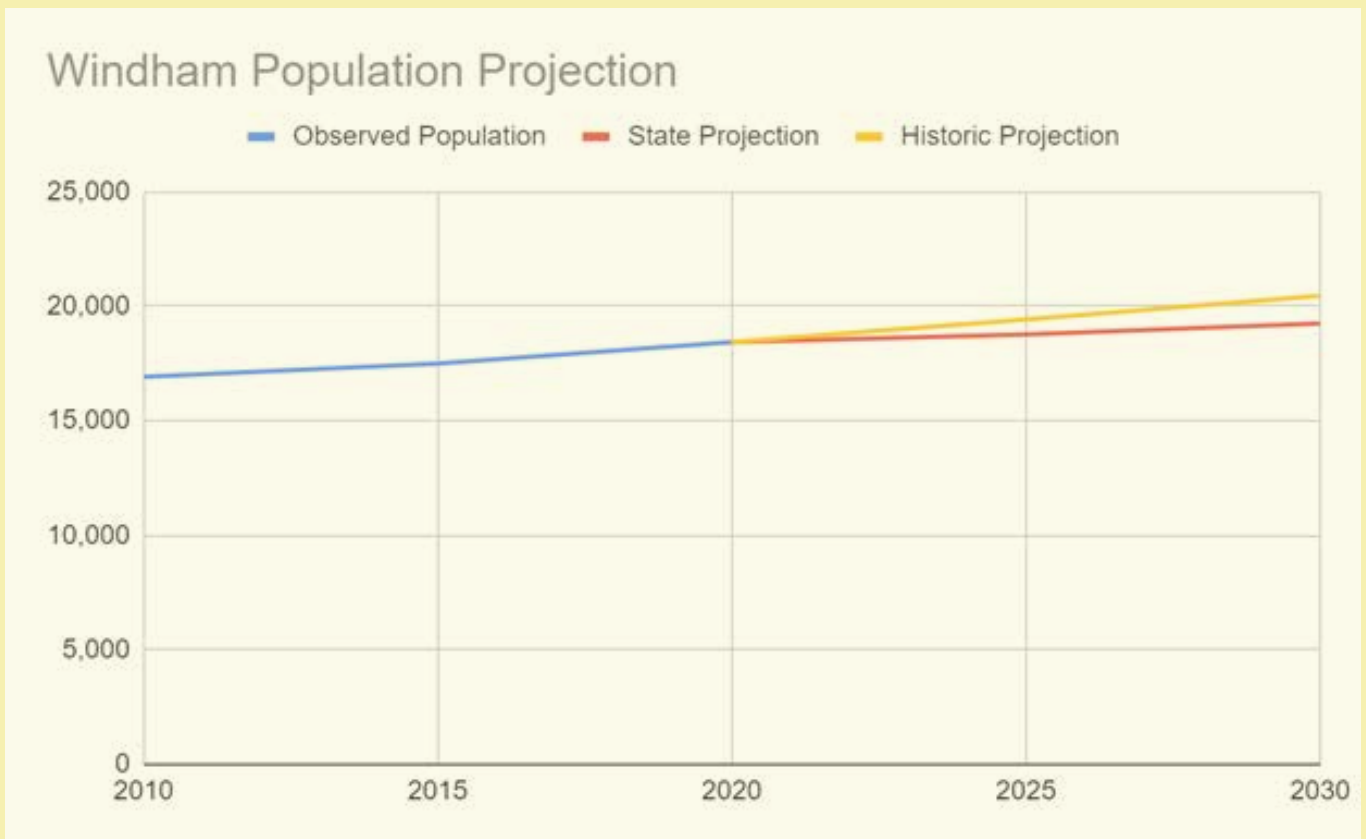
% Year-Round Homes  
82.5%



# Windham

## Population

In 2020, Windham's population was 18,434.<sup>1</sup> The population increased from 16,922 people in 2010. The Maine State Economist projects that Windham's population will increase by roughly 1.8% by 2025 and 4.4% by 2030.<sup>2</sup> An alternate projection based on the 2010-2020 population change shows an increase of 5.3% by 2025 and 10.9% by 2030.



## Cost Burden

Approximately 8.1% of Windham households are extremely cost burdened. There are 430 (+/- 394) households who own homes and 140 (+/- 236) households who rent homes who spend 50% or more of their household income on housing.

Of these households, 508 (+/- 480) households with a household income of less than \$50,000 are

1 U.S. Census Bureau (2020)

2 State of Maine. Office of the State Economist. Demographic Projections. (June 2023). <https://www.maine.gov/dafs/economist/dashboard>

extremely cost burdened, and 209 (+/- 209) households with a household income of less than \$20,000 are extremely cost burdened.

Windham's median home price in 2022 was \$426,000 (MSHA). According to the Maine State Housing Authority Affordability Index, 73.7% of Sebago households could not afford the median home.

## **Housing Stock**

According to 2021 ACS 5-year estimates, there are 7,996 (+/-277) total housing units in Windham, of which 7,014 (+/-338) are occupied and 982 (+/-255) are vacant. According to decennial data from 2020, there are 7,973 total housing units in Windham. The majority of these homes (86.3%) are single-family detached houses. The second most common housing type in Windham is 3-4 unit buildings, which comprise 3.8% of the total.

The majority of Windham households own their homes.

Windham has a vacancy rate of 12.3%, with a significant number of seasonal homes. Of the 9,82 vacant units in Windham, 683 are vacant seasonal housing, with an estimated 39 units for sale, 62 units sold but not occupied, and 0 units for rent.

Windham has a small seasonal community along its lake frontage, but is primarily a suburban bedroom community. Approximately 8.5% of Windham's housing is seasonal.

According to AirDNA data accessed in September 2023, there are 148 listings for short-term rentals in Windham on AirBnB or VRBO, representing 1.8% of housing units in Windham.

## **Housing Production**

Windham currently has five multifamily developments that received Planning Board approval within the last three years. Those include:

- Sunrise Cove Retirement; 60 unit condors with 14 duplexes, 7 4 unit, and 1 3 unit
- Roosevelt Trail Apartments; 1 50 unit building
- Fielding Condos; 1 multifamily building (2 connected 12 units)
- Badger Run Apartments; 1 multifamily building
- Depot Street Apartments; 2 12 unit buildings, 1 7 unit building

Windham has four multifamily developments in the pipeline. Those include:

- Vintage Drive Subdivision; 3 4 unit buildings
- Windham Village Apartments; 14 building, 172 unit residential development
- Turning Leaf Heights; proposed 80 unit (18 4 unit buildings, 4 duplex residential development)
- Anglers Road Residential Development (24-unit residential development)

The town has not approved a low income development in over ten years.

The lack of public sewer in the majority of Windham has long been a barrier for higher-density multifamily development (for a high enough density for most affordable housing developers.) The town is currently constructing the North Windham Wastewater Treatment Plant, with an operational start date of 2025. This new sewer development in Windham will allow for higher density and could lead to a greater diversity of housing options.<sup>3</sup>

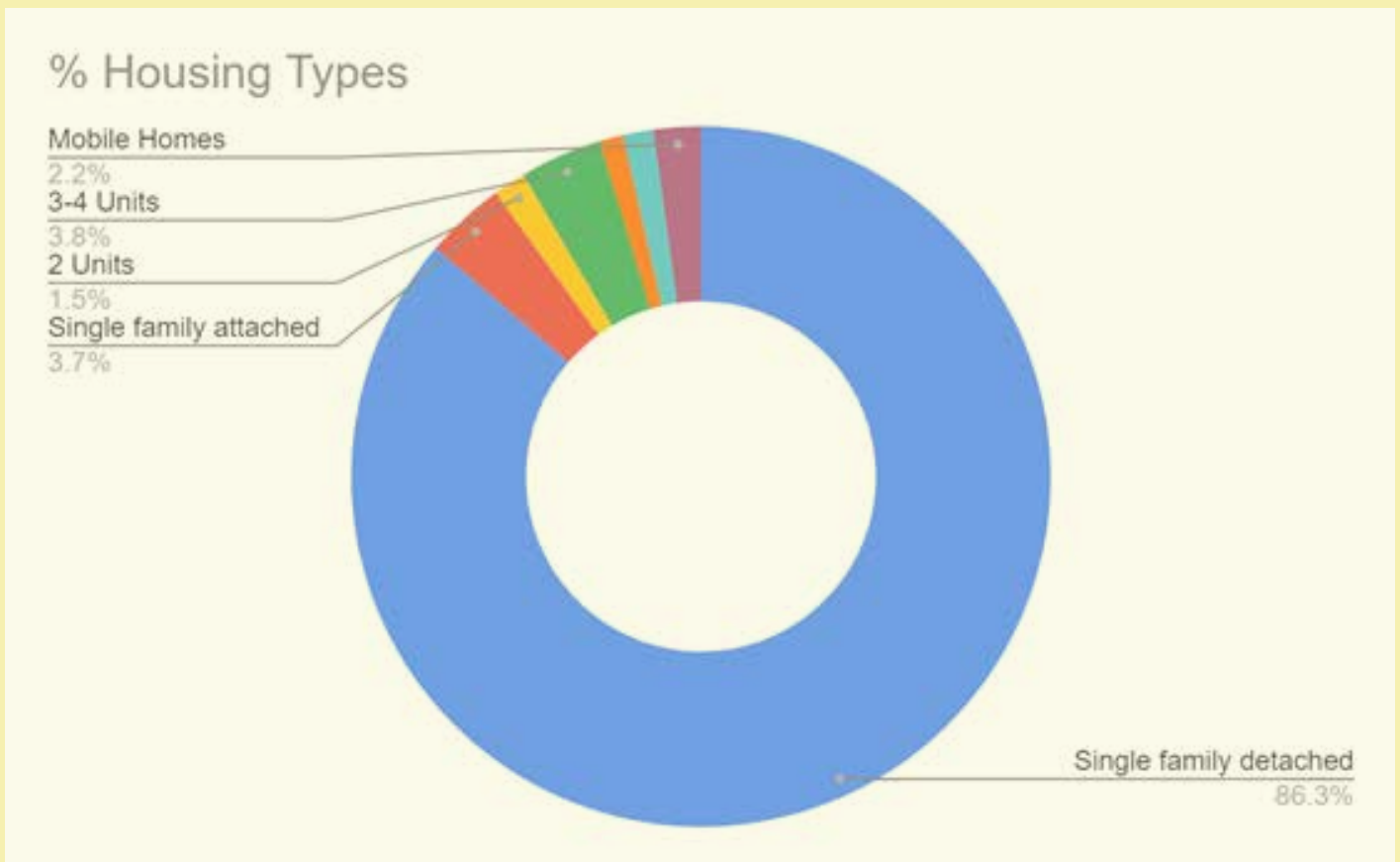
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3 Email correspondence with Windham Planning Director Amanda Lessard September 26, 2023.



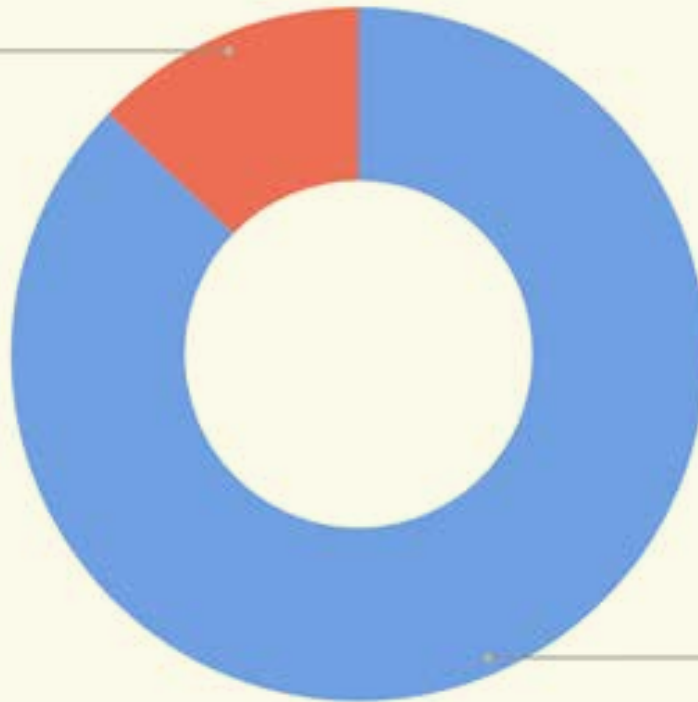
## General Assistance

Windham has received 50 General Assistance applications the last year. A majority of these are for housing issues dealing with rent and mortgage. GA has increased the last few years especially with COVID.<sup>4</sup>



## % Renter vs. Owner Occupied

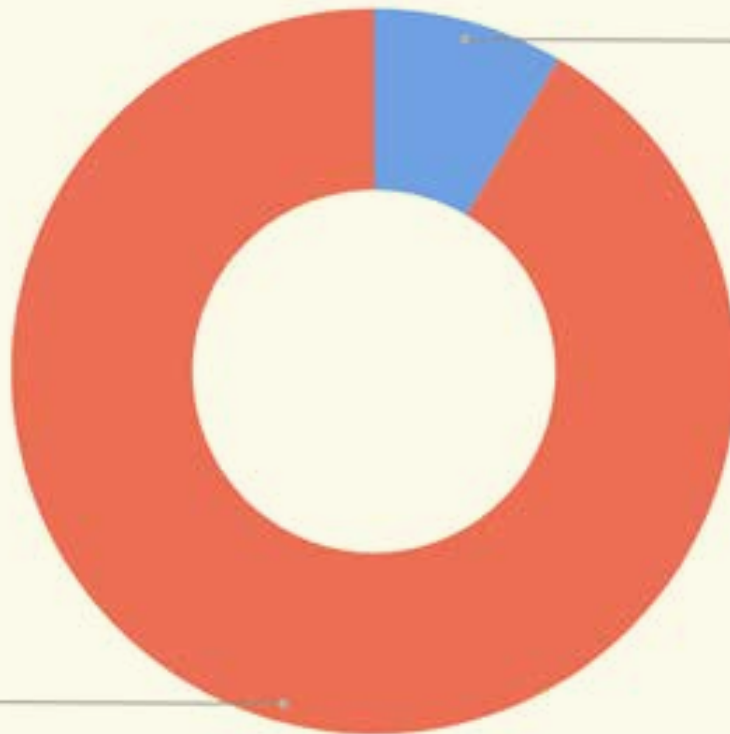
% Renter  
12.8%



% Owner  
87.2%

## % Seasonal vs. Year-round Housing

% Seasonal Homes  
8.5%



% Year-Round Homes  
91.5%

## Limits to Multifamily Housing: Methodology

The land use ordinance of each town in the study area was reviewed to analyze restrictions to multifamily housing based on the following limiting criteria:

- Multifamily not permitted in certain zones.
- Minimum lot size greater than 20,000 square feet
- Minimum lot area/dwelling unit or net residential density greater than 5,000 square feet
- Minimum off-street parking greater than 1.5 spaces/dwelling unit
- Multifamily development requiring site plan review or as a conditional use

Each town's zoning was then categorized based on the limits to multifamily housing:

- Not allowed=0/5
- Many limits=1/5
- More limits=2/5
- Some limits=3/5
- Few limits=4/5

### Baldwin

Zoning Districts	Multifamily Permitted	Minimum Lot Size	Minimum Lot Area/Dwelling	Off-street Parking	Site Plan Review/Conditional Use	Level
Highland District	NP					Not allowed
Rural District		>20,000 square feet	>5,000 square feet	>1.5 spaces	C	Many limits
Village Commercial District		>20,000 square feet	>5,000 square feet	>1.5 spaces	C	Many limits

### Bridgton

Zoning Districts	Multifamily Permitted	Minimum Lot Size	Minimum Lot Area/Dwelling	Off-street Parking	Site Plan Review/Conditional Use	Level
Downtown Village Business			>5,000 square feet		SPR	Some Limits

District I						
Downtown Village Business District II			>5,000 square feet		SPR	Some limits
Downtown Village Neighborhood District		>20,000 square feet	>5,000 square feet		SPR	More limits
Inner Corridor District		>20,000 square feet	>5,000 square feet		SPR	More limits
Outer Corridor District		>20,000 square feet	>5,000 square feet		SPR	More limits
Mixed Use Corridor District		>20,000 square feet	>5,000 square feet		SPR	More limits
Lakeside Neighborhood District		>20,000 square feet	>5,000 square feet		SPR	More limits
Outer Village District			>5,000 square feet		SPR	Some limits
Rural Neighborhood District		>20,000 square feet	>5,000 square feet		SPR	More limits

**Casco**

Zoning Districts	Multifamily Permitted	Minimum Lot Size	Minimum Lot Area/Dwelling	Off-street Parking	Site Plan Review/Conditional Use	Level
Village District		>20,000 square feet	>5,000 square feet	>1.5 spaces	SPR	Many limits
Residential District		>20,000 square feet	>5,000 square feet	>1.5 spaces	SPR	Many limits

Gray

Zoning Districts	Multifamily Permitted	Minimum Lot Size	Minimum Lot Area/Dwelling	Off-street Parking	Site Plan Review/ Conditional Use	Level
Rural Residential / Agriculture District	NP					Not allowed
Lake District	NP					Not allowed
Medium Density District		>20,000 square feet	>5,000 square feet	>1.5 spaces	C	Many limits
Business Development District 1		>20,000 square feet	>5,000 square feet	>1.5 spaces	C	Many limits
Business Development District 2		>20,000 square feet	>5,000 square feet	>1.5 spaces	C	Many limits
Commercial District		>20,000 square feet	>5,000 square feet	>1.5 spaces	C	Many limits
Village Center District			>5,000 square feet	>1.5 spaces	C	More limits
Village Center Proper District			>5,000 square feet	>1.5 spaces	C	More limits
Business Transition 1 District		>20,000 square feet	>5,000 square feet	>1.5 spaces	C	Many limits
Business Transitional 2 District	NP					Not permitted
Industrial				>1.5 spaces		Few Limits

District		square feet	specify	spaces		
Rural Residential District		>20,000 square feet	Did not specify	>1.5 spaces	SPR	Many limits
Rural District		>20,000 square feet	Did not specify	>1.5 spaces	SPR	Many limits

**Standish**

Zoning Districts	Multifamily Permitted	Minimum Lot Size	Minimum Lot Area / Dwelling	Off-street Parking	Site Plan Review / Conditional Use	Level
Rural Residential District	NP					Not allowed
Rural District	NP					Not allowed
Residential District	NP					Not allowed
Village Center District		>20,000 square feet	>5,000 square feet		SPR	More limits
Business and Commercial District	NP					Not allowed

**Windham**

Zoning District	Multifamily Permitted	Minimum Lot Size	Minimum Lot Area / Dwelling	Off-street Parking	Site Plan Review / Conditional Use	Level
Farm District		>20,000 square feet	>5,000 square feet	Did not specify		More limits
Farm		>20,000	>5,000	Did not		More limits



District		square feet	specify	spaces		
Rural Residential District		>20,000 square feet	Did not specify	>1.5 spaces	SPR	Many limits
Rural District		>20,000 square feet	Did not specify	>1.5 spaces	SPR	Many limits

**Standish**

Zoning Districts	Multifamily Permitted	Minimum Lot Size	Minimum Lot Area / Dwelling	Off-street Parking	Site Plan Review / Conditional Use	Level
Rural Residential District	NP					Not allowed
Rural District	NP					Not allowed
Residential District	NP					Not allowed
Village Center District		>20,000 square feet	>5,000 square feet		SPR	More limits
Business and Commercial District	NP					Not allowed

**Windham**

Zoning District	Multifamily Permitted	Minimum Lot Size	Minimum Lot Area / Dwelling	Off-street Parking	Site Plan Review / Conditional Use	Level
Farm District		>20,000 square feet	>5,000 square feet	Did not specify		More limits
Farm		>20,000	>5,000	Did not		More limits

Residential District		square feet	square feet	specify		
Light Density Residential District		>20,000 square feet	>5,000 square feet	Did not specify		More limits
Medium Density Residential District			>5,000 square feet	Did not specify		Some limits
Commercial District I				Did not specify		Few limits
Commercial District II				Did not specify		Few limits
Commercial District III		>20,000 square feet	>5,000 square feet	Did not specify		More limits
Industrial District				Did not specify		Few limits
Village Commercial District				Did not specify		Few limits
Windham Center District			>5,000 square feet	Did not specify		Some limits
Village Residential District		>20,000 square feet	>5,000 square feet	Did not specify		More limits





# LEVINE PLANNING STRATEGIES

Tools for Building Communities

# NORTHSTAR PLANNING



## Human Services Research Institute

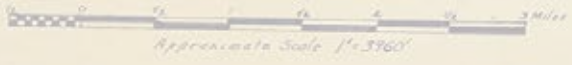


## SEBAGO LAKE MAINE

### LEGEND

- FREE PUBLIC INDICATES BOAT LAUNCHING - FCC
- PUBLIC, NO FEE
- OUTBOARD MOTOR SERVICE
- BAIT FOR SALE

Depth Data used by permission of the Dept. of Inland Fisheries and Game  
The features of this map were copied from a Topo Map of the area



Approximate Map  
Destination 1963

A Handy Map of MAINE  
1963





# Maine Lakes Region Homeless Services Study

Draft Report, MAY 2024

Prepared by: Human Services Research Institute

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# Acknowledgements

The study team at HSRI owes deep gratitude to the many community members in the Lakes Region and Cumberland County who contributed their expertise, experience, and guidance throughout this homeless services study. In particular we want to thank:

- **Cumberland County staff** for providing guidance throughout the project, responding to questions, providing feedback, and helping us make connections for interviews and Community Listening Sessions.
- All **key informant interview participants** for their time and candor.
- Staff at **American Legion in Naples**, **Bridgton Community Center**, and the **Windham Public Library** for helping us organize community listening sessions.
- Staff at **Crosswalk Community Outreach** and the **Lakes Region Recovery Center** for helping us organize focus groups for people to share their experiences with being unhoused in the Lakes Region.
- **Focus group participants**, who generously shared their personal experiences with being unhoused, services received and needed, and ideas for ways to improve the system.
- **Maine State Housing Authority (MaineHousing)**, whose staff provided data on use of MaineHousing-funded shelter by people with a last permanent address in the Lakes Region.
- **Avesta Housing**, whose staff provided data on properties in the Lakes Region.

# Executive Summary

## Introduction and Background

In June 2023, Cumberland County contracted with Levine Planning Strategies and its partners Human Services Research Institute (HSRI) and North Star Planning to examine the need for homeless services in the Lakes Region communities of Bridgton, Baldwin, Casco, Gray, Naples, Raymond, Sebago plus Standish, and Windham. The purpose of the study is to evaluate the needs and options for the provision of programs and services for people experiencing or at imminent risk of homelessness. HSRI led the work in three tasks: 1) stakeholder interviews, 2) needs assessment, and 3) complementary services. Described in this report are the findings from the work they carried out for the three tasks and recommendations for programs and services for people who are unhoused or at imminent risk of homelessness in the Lakes Region.

## Methods

The work of HSRI entailed:

Semi-structured interviews conducted virtually with key informants throughout the Lakes Region and Portland conducted between August and December 2023.

Community listening sessions in the towns of Bridgton, Naples, and Windham conducted in January and February 2024.

Two in-person focus groups with people who are unhoused or experiencing homelessness or had been in the past year while living in the greater Lakes Region. The focus groups were held in Bridgton in partnership with the Lakes Region Recovery Center and at the Naples Town Hall in partnership with Crosswalk Community Outreach in January 2024.

## Organization of this Report

The first section provides a discussion of the background and approach for this project. The second section provides the project's findings. The third section provides a summary of the key findings. The final section consists of recommendations with suggested action steps.

## Key Findings

### Homelessness in the Lakes Region

#### *Extent of Homelessness*

The extent of homelessness in the Lakes Region is unknown. We were unable to obtain data for the annual point-in-time (PIT) count conducted in Maine every year during the month of January for the towns within the Lakes Region or the Lakes Region as a whole. While the number is unknown, most key informants noted that the number of people who are unhoused or experiencing homelessness is rising in the area, though homelessness in the Lakes Region was frequently identified as being hidden. Estimates by key informants of how many people were unhoused in the towns or areas ranged from a low of three to a high of 30. The higher numbers of people who are unhoused were provided by the McKinney-Vento Liaisons that work with children and youth enrolled in public school districts in the Lakes Region and their families. Some of the key informants noted that they were keeping track of the number of people with whom they connect who are unhoused or experiencing homelessness. Key informants noted that unlike some urban areas like Portland, generally one cannot drive around the Lakes Region and see tents or large encampments—though there *are* people in the Lakes Region who are living in tents and encampments.

Key informants, including focus group participants, noted that people in the Lakes Region who are unhoused or experiencing homelessness are living in tents in the woods or sometimes town parks, in campers or RVs or trailers generally with no heat or running water, or in cars. Some are staying with friends and family (i.e., couch surfing) or living in condemned or abandoned buildings or other places not meant for habitation (e.g., pits or chicken coops). Some of the focus group participants also reported living in group homes, residential substance use disorders (SUD) treatment programs or sober homes (e.g., Crossroads in Windham, Tucker's House in Bridgton, etc.). Of the 17 focus group participants, six (35%) were residing or staying in Naples, four (24%) in Bridgton and one (6%) in Casco. Six (35%) focus group participants reported residing or staying in other towns, including three people in Norway, two in Harrison, and one person in Denmark. One person that selected Bridgton noted that they were staying in multiple locations (e.g., going back and forth between Bridgton and Waterford).

Only a few key informants noted that they did not think that homelessness was a huge problem in the Lakes Region or that only a few people were unhoused or experiencing homelessness in the area. Several key informants noted that there were many people in

the Lakes Region who were at imminent risk of homelessness (e.g., within 30 days), with people being one check or one emergency away from being unhoused.

### ***Populations Facing Homelessness***

Key informants of the study identified populations experiencing homelessness in the Lakes Region including:

- single adults or individuals
- single parent and two-parent families
- young adults
- older adults
- children and youth enrolled in public schools and their families
- unaccompanied youth (i.e., children and youth who are homeless and not in the physical custody of a parent or guardian) enrolled in public schools
- people with or in recovery from a substance use disorder (SUD)
- people with a mental health disorder or illness
- people with co-occurring disorders (mental health and substance use) (COD) or comorbid disorders
- people with health issues
- people with intellectual and developmental disabilities
- migrant workers
- veterans
- people who have experienced domestic abuse or intimate partner violence

Key informants reported that, typically, single adults or individuals live in the woods or in tents, while families tend to live in cars, campers, or trailers, or are staying with families or friends (i.e., couch surfing). The McKinney Vento-Liaisons reported working with children and youth who were part of families as well as unaccompanied youth enrolled in public schools. The McKinley-Vento Liaisons reported working with families that are doubled-up/living with a friend or family member and youth who are couch surfing.

While there was an influx of people moving to Maine during the COVID-19 pandemic, many key informants noted that the majority of people who are unhoused or in unstable housing situations in the Lakes Region are mostly Mainers who are originally from the Lakes Region or have lived in the Lakes Region for a long time. Focus group participants and other key informants of the study noted that people do not want to leave the Lakes Region where they are from and have family and friends, especially if they have children

living in the area. Some key informants said that some people who are not from the area or state end up in the Lakes Region because of access to Route 302, a major route in and out of the region, and because Maine is seen as having rich resources for those who are unhoused.

## Factors Contributing to Homelessness

Key informants, including focus group participants, identified economic conditions and poverty as major contributors to homelessness. They noted issues of low wages, inconsistent work or unemployment, living on fixed incomes, the high cost of living, increased food costs, the availability and high cost of childcare, lack of transportation, COVID-19-related factors (e.g., the influx of refugees and other people to the area, which impacted housing stock and the cost of food and other necessities), and the end of pandemic aid, which supported housing stability. Other factors identified included health, mental health, and substance use issues; living with a disability; and domestic violence or violence by intimate partners.

The key informants identified several housing factors and barriers that were major contributors to homeless in the Lakes Region: the lack of affordable housing and limited housing stock (e.g., rents in area ranged from \$900 to \$2,600); increases in property values, which were impacted by the influx of people moving to Maine and the Lakes Region during the COVID-19 pandemic; increases in investment properties that are turned into Airbnb or summer/seasonal/short-term rentals; the lack of multifamily housing; the lack of credits and funds needed to obtain housing (i.e., application fees, deposits, and security funds); housing vouchers not accepted by landlords; animals not accepted in housing; limited availability of hotel or motels; houses being in probate, foreclosed, or condemned; and people being evicted from housing or asked to vacate their housing with short notice.

## Housing and Homeless Resources and Other Services Available

The key informants of the study, including focus group participants who were unhoused at the time of the focus group or had been recently unhoused, identified the following housing and homeless resources and services that were available in the Lakes Region (these resources and services are discussed in the body of this report):

- [211 Maine](#)
- [Avesta Housing](#)
- [Bridgton Hospital](#)
- Members of the faith community such as the [First Congregational Church](#) in Bridgton

- Food Banks/Pantries such as [Crosswalk Community Outreach](#), the [Harrison Food Bank](#), the [Bridgton Food Pantry](#) and the [Standish Food Pantry](#)
- [General assistance](#)
- Homeless Service Hub 2
- [Lakes Region Recovery Center](#)
- Law enforcement, including local police departments such as the [Bridgton Police Department](#), which currently has a full-time mental health liaison from the [Opportunity Alliance](#), and the [Cumberland County Sheriff's Department](#)
- Local landlords identified in Bridgton, Casco, and Naples
- The [Opportunity Alliance](#)
- The [Quality Housing Coalition and its Project HOME](#)
- Several sober or recovery houses in the Lakes Region area, including [Tucker's House](#), which has a [women's home in Bridgton](#)
- School resources, such as free breakfasts and lunches; backpack programs, in which students are sent home every week with a backpack with food; staff at the school (e.g., nurses, teachers, and social workers) who help identify students eligible for the [McKinney-Vento program](#); and the [McKinney-Vento Liaisons](#), which connect children and families to community resources (e.g., food pantries and community centers)
- Mental health and SUD treatment services, including those provided through the DHHS [Maine Office of Behavioral Health](#) and through individual practitioners and counseling facilities throughout the area
- The Harrison Resource Navigator, which connects individuals to resources and services outside the Lakes Region, including: [Preble Street](#) in Portland; the City of Portland [Homeless Services Center \(HSC\)](#); [Milestone Recovery](#) in Portland; Tri-County Mental Health Services (which has now joined with [Spurwink](#)); and [Breaking the Cycle](#), a women's recovery home in Millinocket.

## Resources and Services Barriers, Gaps, and Needs

The key informants of the study, including focus group participants that were unhoused at the time of the focus group or had been recently unhoused , identified the following barriers, gaps, and needs in housing and homeless resources and services , as will be discussed in the body of the report:

- The tendency of lumping together the Lakes Region with the more urban Portland when reporting on Cumberland County (Homeless Service Hub 2)
- Barriers in counting people who are unsheltered during the annual PIT count
- Barriers in identifying people who are unhoused or at imminent risk of being unhoused

- Lack of emergency shelter and transitional housing
- Insufficient Rapid Rehousing services to get people into permanent supportive housing
- Lack of supports (e.g., navigation services) to keep people from becoming unhoused and to support them once unhoused
- Limited resources to refer people for services and supports
- Long waiting lists for services
- Insufficient availability of the following services: case management, resource navigation, child care, parenting classes, domestic violence supports, vocational or educational counseling, financial literacy, fuel or heat assistance, legal assistance, mental health (including crisis services), SUD, dental, and medical services
- Lack of mailing addresses to obtain MaineCare
- Lack of phone or inconsistent cell reception in attempting to connect to services and resources
- Barriers related to General Assistance, including limited awareness of the program, barriers to accessing the program, variability in supports vary by town, caps on payments to be received, lack of availability for supports like case management or housing navigation, verification requirements for housing before payment is made, and that emergency funds can be used for one-time rent payment or to help pay for heat, but such funds won't help someone that is already homeless
- Barriers related to participation in school resources of the McKinney-Vento program, including lack of awareness of the program, lack of education for school staff and others (including teachers and social workers) in identifying children and families who are eligible; and the fact that most of the program's resources go towards transporting students to the respective districts since many must move out to other towns.

## Recommendations

The table on the following page summarizes HSRI's recommendations based upon the key findings. Please refer to the full report for details.



Table ES1. Summary of Recommendations

<b>1. Develop a One -Stop Service Center</b>
<ul style="list-style-type: none"> <li>• Develop a one-stop service center with shelter beds.</li> </ul>
<ul style="list-style-type: none"> <li>• Locate the center in either Bridgton or Windham.</li> </ul>
<ul style="list-style-type: none"> <li>• The one-stop service center should follow the service hub model</li> </ul>
<ul style="list-style-type: none"> <li>• Partnerships should be explored with providers of the following services to ensure access at or through the one -stop hub. <ul style="list-style-type: none"> <li>○ Shelter beds</li> <li>○ Case management, Resource Navigation, and Housing Navigation</li> <li>○ Mental Health and Substance Use Disorder Services</li> <li>○ Transportation</li> <li>○ Medical, dental, and eye health</li> <li>○ Transitional housing</li> </ul> </li> </ul>
<ul style="list-style-type: none"> <li>• The one stop center needs to have space available where pets could be accommodated .</li> </ul>
<ul style="list-style-type: none"> <li>• Convene a community advisory board for the center</li> </ul>
<ul style="list-style-type: none"> <li>• Have a formal political liaison position to increase host community buy -in and support</li> </ul>
<ul style="list-style-type: none"> <li>• The center must provide dedicated mobile outreach services to all the towns within the Lakes Region.</li> </ul>
<b>2. Identify the number of homeless individuals and families</b>
<b>3. Increase the availability of affordable and safe housing</b>
<b>4. Enhance support services pre - and post -housing placement</b>
<b>5. Increase outreach and education to landlords regarding vouchers and subsidies</b>

# Background and Approach

## Introduction to Project

Cumberland County partnered with Tedford Housing to examine the need for homeless services in the Lakes Region communities of Bridgton, Baldwin, Casco, Gray, Naples, Raymond, Sebago plus Standish, and Windham. The goal of the study is to:

---

*“[E]valuate the need and options for provision of programs and services for people experiencing or at imminent risk of homelessness in the greater Lakes Region, including the towns of Baldwin, Casco, Naples, Raymond, and Sebago. Currently, there are no defined programs or services located within the Lakes Region to aid and support people experiencing homelessness with securing emergency or permanent housing, or to assist those at risk of housing insecurity with successfully maintaining permanent housing.”*

---

Levine Planning Strategies in partnership with Human Services Research Institute (HSRI), and North Star Planning was awarded the project. HSRI led the work in three tasks: 1) stakeholder interviews, 2) needs assessment, and 3) complementary services. Described in this report are the findings from the work HSRI carried out for the three tasks and recommendations for programs and services for people who are unhoused or at imminent risk of homelessness in the Lakes Region.

## Approach and Methods

HSRI used a qualitative approach to examine the need and options for the provision of programs and services for people who are unhoused or at imminent risk of homelessness in the greater Lakes Region the towns of Baldwin, Bridgton, Casco, Naples, Raymond, Sebago plus Standish, and Windham. The project consisted of three main elements:

1. Semi-structured interviews conducted virtually with key informants throughout the Lakes Region and Portland conducted between August and December 2023.
2. Community listening sessions in the towns of Bridgton, Naples, and Windham conducted in January and February 2024.



3. Two in-person focus groups with people living in the greater Lakes Region who were unhoused or experiencing homelessness or had been in the past year. The focus groups were held at the Naples Town Hall in partnership with Crosswalk Community Outreach and in Bridgton in partnership with the Lakes Region Recovery Center during January 2024. Focus group participants were compensated \$30.

Refer to [Appendix A](#) for a description of the data sources and methods. A list of organizations that participated in key informant interviews and informants’ roles is provided in [Appendix B](#). We collected basic demographic information from community listening sessions and focus group participants; these demographic characteristics are included in [Appendix C](#). Table 1 shows the number of interviews and focus group participants.

**Table 1. Number of interviews , community listening sessions , and focus group participants**

<b>Data Source</b>	<b>#</b>
Key informant interviews	26
Community listening session participants *	29
Focus group participants with lived experience of being unhoused/homeless *	17

\*Does not include Cumberland County staff and other staff/interested parties who attended the meeting

# Findings

In this section, we provide a description of homelessness in the Lakes Region and the factors that contribute to homelessness. We also describe homeless and housing resources and available services, and the gaps and needs identified through this project.

## Homelessness in the Lakes Region

### Extent of Homelessness

The U.S. Department of Housing and Urban Development (HUD ) requires that each Continuum of Care (CoC) conducts a sheltered Point in Time count (PIT) annually, and an unsheltered PIT at least every other year. The Maine CoC conducts the counts every year, and as required by HUD within the last ten days of January.<sup>1</sup> The data is primarily collected through Maine’s Homeless Management Information System (HMIS). In 2023 the Hub Coordinators organized the unsheltered count in each of the nine Homeless Service Hubs throughout Maine.<sup>2</sup>

According to the 2023 PIT count, conducted on Jan. 24, 2023, there were 4,258 people experiencing homelessness in Maine.<sup>3</sup> Of the 4,258 people experiencing homeless on that night, 74% (n= 3,168) were in shelters, 19% (n=791) were in transitional housing, and 7% (n=299) were unsheltered.<sup>4</sup> Included in the 2023 sheltered count were people staying in motels funded by General Assistance and the Emergency Rental Assistance Program (ERA) (n=2,124).<sup>5</sup> On the night of the 2023 PIT count, 2,009 (47%) of the people in the count were in Cumberland County.<sup>6</sup> The Lakes Region is part of Cumberland County, which is part of Homeless Service Hub 2. We were unable to obtain PIT numbers for the towns within the Lakes Region or the Lakes Region as a whole.

Throughout our discussions with key informants of the study (see Appendices A and B) a term that was frequently heard when discussing homelessness in the Lakes Region was “hidden.” Informants of the study emphasized that, unlike some urban areas like Portland, generally one cannot drive around the Lakes Region and see tents or large encampments—though there are people in the Lakes Region who are living in tents and encampments. One key informant noted that people who are unhoused can be creative

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<sup>1</sup> [2023-point-in-time.pdf \(mainehousing.org\)](#)

<sup>2</sup> Ibid.

<sup>3</sup> Ibid.

<sup>4</sup> Ibid.

<sup>5</sup> Ibid.

<sup>6</sup> Ibid.

in their houselessness and in hiding that they are unhoused, and, that while some people might be unhoused, from the outside they may look like they are housed.

Key informants, including focus group participants who were unhoused or recently unhoused, noted that people in the Lakes Region who are unhoused or experiencing homelessness are living in tents in the woods or sometimes town parks, in campers or RVs or trailers generally with no heat or running water, in cars, staying with friends and family (i.e., couch surfing), living in condemned or abandoned buildings or other places not meant for habitation (e.g., gravel pits or chicken coops), or living in group homes, residential SUD treatment programs, or sober homes (e.g., Crossroads in Windham, Tucker's House in Bridgton, etc.). It was noted that while large encampments are not generally seen in the Lakes Region, in some towns the police have been clearing out smaller encampments when tents are on town property. Areas identified with having encampments include Bridgton, Naples, and Windham. Key informants noted that locations where people sometime stay are behind the Bridgton Hospital, Bridgton Community Center, schools, Walmart, Home Depot, etc. As shown in Appendix C, of the 17 focus group participants, six (35%) were residing or staying in Naples, four (24%) in Bridgton, and one (6%) in Casco, while six (35%) reported residing or staying in other towns including three in Norway, two in Harrison, and one in Denmark. One person that selected Bridgton noted that they were staying in multiple locations (e.g., going back and forth between Bridgton and Waterford).

Since homelessness in the Lakes Region is not as visible, many key informants from the interviews and community listening sessions noted that it is more difficult to count the number of people who are unhoused or experiencing homelessness in the Lakes Region. A key informant noted that while the PIT counts have continued to rise in Maine, people who are unsheltered on the night of the count are undercounted. That informant noted that it is important to get more accurate counts since it impacts policy decisions. Moreover, since homelessness is more hidden in the Lakes Region, some key informants felt that people in the community or towns don't realize how prevalent homelessness is in the area.

While many key informants noted that there were a lack of reliable counts, they felt that homelessness was increasing in the area. Some informants noted seeing more people who are unhoused around town in the warmer months (i.e., spring, summer, and fall) and less during the winter months. It was noted that some people will stay in the Lakes Region during the warmer months and may then move to other areas in Maine (e.g., Portland, Lewiston, or northern Maine) that have shelters or more housing availability during the winter months. Estimates by key informants of how many people were unhoused in the

towns or areas in which they were familiar ranged from a low of 3 to a high of 30. Some of the key informants noted that they were keeping track of the number of people that they connect with who are unhoused or experiencing homelessness.

The higher numbers of people who are unhoused were provided by the McKinney-Vento Liaisons that work with children and youth enrolled in public school districts in the Lakes Region and their families. It is important to note that staying with family and friends or couch surfing is considered to be unhoused in the McKinney-Vento program but not in other programs. One McKinney-Vento Liaison noted that the number of students who are unhoused or experiencing homelessness has increased roughly 50% in the past year. Another liaison interviewed noted that at the time of the interview, they did not have any students who were considered homeless and that the previous year saw only one student who was living with a family member. There seems to be significant variability from town to town.

Few key informants noted that they did not think that homelessness was a huge problem in the Lakes Region and that only a few people were unhoused or experiencing homelessness in the area—this was definitely the minority view. Several key informants also noted that there were many people in the Lakes Region who were at imminent risk of homelessness (e.g., within 30 days), with people being one missed paycheck or one emergency away from being unhoused.

It was noted by several key informants that people staying with family and friends or couch surfing are not considered homeless by programs such as the federally funded Projects for Assistance in Transition from Homelessness (PATH) program, though they may still be eligible for Cumberland County programs. Participants of focus groups who were unhoused or recently unhoused, reported that if they are couch surfing or living in their cars, they are not considered unhoused or homeless for some of the programs and are placed at the bottom of lists for housing and services.

As noted above, due to the lack of shelters in the Lakes Region, some people who are unhoused or experiencing homelessness in the Lakes Region leave the area and access shelters in other parts of the state. Maine State Housing Authority (MaineHousing) provided data from HMIS to the HSRI team that shows that between the period of July 1, 2022, to June 30, 2023, 71 unique people who reported that their last permanent address was one of the Lakes Region's ZIP codes stayed at MaineHousing-funded shelters. Shown in Table 2 is the breakout of the shelters utilized by these 71 people (with six clients visiting multiple providers/shelters during this period). Of the 77 unduplicated people staying at a MaineHousing-funded shelter for the period of July 1, 2022, to June 30, 2023, whose last

permanent address was a Lakes Region town, 79% (n=61) stayed in a shelter in Portland (see Table 2).

**Table 2. Number of people staying at MaineHousing -Funded Shelters, by shelter , July 1, 2022- June 30, 2023**

Shelter	Shelter Location	Number of People whose Last Permanent Address was a Lakes Region Town (not unduplicated count)	% of Clients
<b>City of Portland – Homeless Services Center</b>	Portland	44	57%
<b>Preble Street – Florence House</b>	Portland	9	12%
<b>York County Shelter Programs, Inc. – Family Emergency Shelter</b>	Alfred	5	6%
<b>Milestone – Substance Use Shelter</b>	Portland	4	5%
<b>Rumford Group Homes – Norway Family Center</b>	Norway	4	5%
<b>Preble Street – Joe Kreisler Teen Shelter</b>	Portland	3	4%
<b>Mid-Maine Homeless Shelter – Emergency Shelter</b>	Waterville	2	3%
<b>Tedford – Adult Shelter</b>	Brunswick	2	3%
<b>Bread of Life – Emergency Shelter</b>	Augusta	1	1%
<b>New Beginning Inc. – Emergency Shelter</b>	Lewiston	1	1%
<b>Preble Street – Elena’s Way Emergency Shelter</b>	Portland	1	1%
<b>York County Shelter Programs, Inc.</b>	Alfred	1	1%

*Data Source: MaineHousing, HMIS Data is for 7/1/2022 through 6/30/2023, N=77, six people visited multiple providers/shelters during this period*





Of the 77 unduplicated people staying at a MaineHousing-funded shelter for the period of July 1, 2022, to June 30, 2023, 44% (n=34) had their last permanent address in Windham and 21% (n=16) had theirs in Bridgton (see Table 3). It is important to note there are some known data quality issues, given that clients self-report their last ZIP code and it may not be accurate, and that providers have challenges collecting this data. ZIP codes for clients' last known permanent address are not verified by the providers.

**Table 3. Number of people staying at a MaineHousing -funded shelters, by town of last permanent address**

Town	Number of People	% of People
Windham	34	44%
Bridgton	16	21%
Casco	7	9%
Sebago plus Standish	5	6%
Gray	5	6%
Naples	4	5%
Baldwin	3	4%
Raymond	3	4%

Data Source: MaineHousing, HMIS; Data is for 7/1/2022 through 6/30/2023, N=77, six people visited multiple providers/shelters during this period

## Populations Facing Homelessness

Key informants of the study identified populations experiencing homelessness in the Lakes Region including:

- single adults or individuals
- single parent and two-parent families
- young adults
- older adults
- children and youth enrolled in public schools and their families
- unaccompanied youth (i.e., children and youth who are homeless and not in the physical custody of a parent or guardian) enrolled in public schools
- people with or in recovery from a substance use disorder (SUD)
- people with a mental health disorder or illness
- people with co-occurring disorders (mental health and substance use) (COD) or comorbid disorders
- people with health issues
- people with intellectual and developmental disabilities

- migrant workers
- veterans
- people who have experienced domestic abuse or intimate partner violence

Key informants reported that typically single adults or individuals live in the woods or in tents, while families tend to typically live in cars, campers, or trailers or are staying with families or friends (i.e., couch surfing). The McKinney Vento-Liaisons reported working with children and youth who were part of families as well as unaccompanied youth enrolled in public schools. The McKinley-Vento Liaisons reported working with families who are doubled-up/living with a friend or family member and youth who are couch surfing. One McKinney-Vento Liaison noted that about half of the McKinney-Vento students at the high school were unaccompanied youth; while the McKinney-Vento students in the elementary and middle school were family-based and doubled-up/living with a friend or family member. None of the key informants identified new Americans, refugees, or people from racial and ethnic groups as populations who are experiencing homelessness, though one key informant noted seeing new Americans and Hispanic or Latino persons panhandling in town, but were unsure if they were unhoused.

Focus group participants that were unhoused at the time of the focus groups or were recently unhoused varied in age from between 25-34 to over 75. Please refer to [Appendix C](#) for demographic data for the participants of the focus group. Some of the focus group participants reported having or being in recovery from an SUD, having a mental illness, a COD, or health issues. The focus group participants were a mix of individuals and people who were part of currently unhoused families. One focus group participant noted that families with children who were unhoused tended to be in the “city,” or in hotels, until they are placed in permanent housing. They also noted that mothers and pregnant women understandably tend to be placed in the front of the line for housing, while it is more difficult for single adults to find housing. Focus group participants were a combination of people who were experiencing homelessness for the first time and those who had experienced homelessness several times in their lives.

While there was an influx of people moving to Maine during the COVID-19 pandemic, many key informants noted that the majority of people who are unhoused or in unstable housing situations in the Lakes Region are mostly long-time Mainers who are originally from the Lakes Region or who have lived in the Lakes Region for a long time. Focus group participants and other key informants of the study noted that people do not want to leave the Lakes Region where they are from and have family and friends, especially if they have children living in the area, though, as noted above, people sometimes must move to other areas of the state such as Portland, Lewiston, and Auburn in order to access overnight

shelters. A few key informants felt that some people experiencing homelessness in the Lakes Region were not originally from the area or state. Factors identified for people going to the Lakes Regions included access to Route 302, a major route in and out of the region and into Portland, and the state of Maine being seen as having rich resources for people who are unhoused. One key informant noted that people go to Bridgton because it is seen as a service center—that services are available in the town.

## Factors Contributing to Homelessness

During our key informant interviews, community listening sessions, and focus groups with people currently or recently unhoused or experiencing homelessness, we discussed factors seen as contributing to homelessness. There were a number of factors identified by key informants as contributing to people in the Lakes Region being unhoused or at imminent risk of homelessness. Key informants identified these factors contributing to people being unhoused or homeless in the Lakes Region:

**Low wages/pay rates, inconsistent work, and unemployment:** Many people in the area earn the minimum wage, which is \$14.15 an hour in Maine. These low wages are not enough to meet the high cost of living (discussed below). Adding to the issue of low wages is the lack of consistent work, since people face child care issues and lack of transportation (also discussed below). Unemployment and loss of employment are also factors contributing to being unhoused. It was noted by key informants that some of the people who are unhoused have experienced generational poverty.

**Living on fixed incomes:** Many individuals in the area have fixed incomes, including those on Social Security and Social Security Disability Insurance (SSDI) (i.e., older adults and people with disabilities). It was noted that these fixed incomes do not keep up with inflation and increasing housing costs, especially in the winter when heating costs go up. One focus group participant noted that their monthly social security check of \$1,000 was insufficient to cover monthly rents (discussed below). That person also noted that while there was elderly housing available, those rents were even more unaffordable, at around \$2,000 a month. A key informant involved with general assistance noted that in their area people who are retired composed a big portion of the general assistance clients.

**High cost of living:** The cost of living has increased, with the unaffordability of bills (e.g., for food, oil, electricity, propane, etc.), especially during the winter months.

**Increased food costs :** The high costs of food contribute to food insecurity, with less income available to meet other needs including housing.



**Availability and cost of childcare:** Not enough good child care is available, and the cost of child care is high.

**Lack of transportation:** Living in the Lakes Region requires having a car. Some people do not drive or have a car. Without transportation, people cannot get back and forth to work and to medical and other appointments or meetings (e.g., AA meetings). A participant in the focus group noted not having a license because of a past DUI, and that they need transportation to get to work and attend AA meetings. Several key informants noted that the Lakes Region Explorer was available as a mode of transportation. However, the Explorer travels only from the Bridgton Community Center to Portland and only during certain times and days of the week and with limited stops along Route 302 (e.g. Naples, South Casco, North Windham, etc.). There is also limited rideshare transportation (i.e., Uber and Lyft) available in the Lakes Region, and when it is available the cost is prohibitive for most people who are unhoused or at imminent risk of homelessness.

**People living with SUD, Mental Illness, Disabilities and Health Issues:** Many key informants, including participants of the focus groups who were unhoused at the time of the focus group or had been recently unhoused, reported these other factors contributing to being unhoused or experiencing homelessness: having an SUD, e.g., with alcohol, opioids, benzodiazepines (“benzos”), methamphetamine (“meth”), polydrug (heroin, fentanyl mixed with other drugs); living with a mental illness (e.g., depression, anxiety) or co-occurring disorder; other health issues (e.g., Crohn’s) or other disabilities. It was noted by key informants that some of the people who are unhoused have experienced generational trauma. Deinstitutionalization was identified as leading to some people being unhoused, because alternatives were not provided when institutions were closed. Key informants also noted that housing for people with disabilities is little to non-existent. One participant noted that experiencing medical conditions can exacerbate the challenges of finding housing.

**Experience of domestic violence or intimate partner violence:** Participants of the focus group as well as other key informants noted that leaving an abusive relationship was a factor contributing to being unhoused or experiencing homelessness.

**COVID-19 related factors:** Key informants reported that during the COVID-19 pandemic many people moved to Maine and the Lakes Region in order to leave large cities during the pandemic. This influx of people to the area was seen as impacting the housing stock (discussed below) as well as the cost of food and other necessities. Moreover, some people lost their employment during the COVID-19 pandemic, with currently not enough resources to help people obtain employment. Also greatly impacting people with lower

incomes in the Lakes Region and throughout Maine and the rest of the country has been the end of COVID-19 pandemic aid programs, such as direct stimulus payments, expanded unemployment benefits, enhanced child tax credits, boosts to Supplemental Nutrition Assistance Program (SNAP) benefits, and the Emergency Rental Assistance (ERA) funding which supported housing stability for people during the COVID-19 pandemic and helped pay for hotel stays for eligible individuals.

Key informants, including participants in the focus groups, identified many housing factors or barriers that contributed to people being unhoused or at imminent risk of homelessness in the Lakes Regions. These **housing factors and barriers** included:

- **Lack of affordable housing and limited housing stock** : Many key informants reported that monthly rents in the area ranged from \$900 to \$2,600 a month, and that it is challenging to find anything under \$1,000 a month. Rooms in rooming houses and multi-unit homes are rented for between \$140 and \$175 a week. The cost of housing is difficult for people on fixed incomes such as social security or SSDI. Moreover, key informants noted that the number of people looking for housing far exceeds the number of housing units available and that the availability and affordability of housing impacts people/households with lower incomes as well as those with moderate incomes the most. Themes related to the lack of affordable housing and limited housing stock in the Lakes Region that arose from the key informants were that: new housing being built is not affordable, there has been more focus on creating units and buildings for 55 and over communities, some housing in Bridgton was turned into housing for staff at the hospital, there are more barriers to developing housing in rural areas than in urban or metro areas, and that there are long waiting lists for housing and limited or low turnover of affordable housing units (such as in Pikes Farm and Sandy Creek, both in Bridgton) in the area. While focus group participants noted that more affordable housing is available in other areas of the state, they wanted to stay in the Lakes Region to be closer to family and they felt safer in a rural area.
- **Increase in property values:** The influx of people moving to Maine and the Lakes Region during the COVID-19 pandemic was seen as resulting in higher property values. It was noted that the towns are attracting people with higher incomes, who are building larger homes. It was also noted that older adults are taxed out of their homes, since they cannot afford rising property taxes on fixed incomes. While taxes on people 65 and older were frozen in the State of Maine, that initiative was repealed, having lasted only one year.
- **Increase in investment properties:** There has also been an influx of people buying up housing as investment properties. Some of the housing was renovated, which contributed to the higher cost of buying and renting housing, while other housing was turned into Airbnbs or summer/seasonal/short-term rentals. Therefore some of the housing is available only in the winter, and people must move out during the summer

months. When housing is sold, many of the new owners are not interesting in renting their property to year-round tenants.

- **Lack of multifamily housing:** Some of the towns in the Lakes Region do not have the infrastructure (e.g., public water and sewer) to support multifamily housing, thus limiting the availability of housing in the area.
- **Lack of credit and funds needed to obtain housing:** One barrier noted to obtaining housing was the lack of credit to rent apartments without a cosigner. Several participants in the focus group also noted that a barrier was the funds necessary to pay for application fees, security deposits, and first and last month's rents. A focus group participant noted that they were looking for three-bedroom availability (because they have a partner and three children), and they needed to have \$7,000 for security and deposits—an amount difficult to come up with in a few months. This person has a Bridging Rental Assistance Program (BRAP) housing voucher that had already been extended. He noted that he used to live in a mobile home before, but that the cost of living in mobile homes has increased exponentially because out-of-state people are buying them. It was also noted by a focus group participant that landlords want your income to be three times the amount of the rent.
- **Housing vouchers not accepted by landlords:** Another major theme was landlords not accepting vouchers, since there is such a high housing demand. It was noted that landlords can get two to three times the rent if they rent to someone without a voucher. Moreover, if landlords do not rent to someone with a voucher, they do not need to complete all the paperwork and inspections that go along with taking a voucher. It was also noted that landlords need more education about vouchers. The focus group participant who has the BRAP voucher noted that many landlords are not familiar with the voucher system. When told they can learn more about it from the State of Maine Department of Health and Human Services (DHHS) website, the first thing they will see is that it is for people with serious mental illness and SUD. That right away creates a stigma and a refusal from landlords. Thus, people who are unhoused may have vouchers, but they cannot find housing that will accept them.
- **Animals not accepted in housing:** Key informants including participants of the focus groups identified that many unhoused individuals with pets tend to sleep in tents, cars, or in the woods, because pets are not allowed in shelters for the unhoused. Several of the focus group participants who were unhoused or recently unhoused reported having animals with them. They noted that many places in the area were not pet friendly, even when the pets are service animals, and that housing that accepts animals tends to charge an additional \$100-\$200 per month to have a pet in the apartment. Focus group participants noted that their animals alert them when they have health issues (e.g., blood pressure dropping), provide emotional support, used as coping strategies, and make them feel safer.
- **Limited hotel or motels available:** Some people who are unhoused have stayed in motels and hotels. However, it was noted by several key informants that some of the



motels and hotels in the area are no longer open, and some do not take people who are unhoused during the high season when there are more out-of-town owners visiting the area.

- **Barriers to *staying* housed:** Focus group participants noted several reasons for being unhoused, including probate of housing they resided in, housing being sold by family, houses being foreclosed, being evicted from housing because of not following through on lease terms or not being able to afford rent and bills, houses being condemned, and that some of the existing housing is often of poor quality. Sometimes they have received short notices from landlords/owners to vacate the housing they were in (in one instance within 24 hours).

Other factors identified by key informants that contribute to people being unhoused included people burning bridges and that it may be harder to ask for help from your neighbors in rural areas.

## Housing and Homeless Resources and Other Services: Availability and Gaps

Key informants were asked about what housing and homeless resources and services were available as well as what gaps existed.

### Resources and Services Available

Key informants of the study, including focus group participants who were unhoused at the time of the focus group or had been recently unhoused, identified housing and homeless resources and services that were available in the Lakes Region as discussed below. The description of services provided is not complete; more information, if it is available, can be found on the respective organizations' websites.

It was clear from discussions with key informants that there was collaboration and partnerships among community resources and that many in the community want to assist people in the area who are unhoused or at risk of being unhoused, including the faith community, business community, rotary, chamber of commerce, etc.

211 Maine, a statewide service, is part of a national 211 movement, which provides information and resources in the areas of health and human services via phone, text, email and a searchable online resources directory. Services can be searched by specific need (e.g., housing), situation (e.g., I need help with affordable housing), and by town or ZIP code. 211 Maine is a collaborative effort of the United Ways of Maine, the State of Maine Department of Health and Human Services (DHHS) and The Opportunity Alliance. It was





noted by a key informant from one of the food banks/pantries that they receive many referrals from 211.

Avesta Housing manages affordable properties throughout Maine and New Hampshire and helps connect people to local services. In October 2023, Avesta Housing had 265 units in the Lakes Region (Bridgton, Naples, Raymond, Standish, and Windham) of which 173 units were for people aged 62 and over or who are disabled, 72 units were for people aged 62 and over, and 20 were not age restricted. The properties are funded through HUD's Section 811 Supportive Housing for Persons with Disabilities, Low-Income Housing Tax Credits (LIHTC), and the U.S. Department of Agriculture (USDA), Rural Development. The majority of the properties have waiting lists. People can find an apartment and apply to get on the waiting list through the Avesta Housing website.

The Bridgton Community Center provides many services and resources to individuals, including access to resource/community navigators, bus passes, assistance for fuel or fuel bank, connections to veterans' services, connections to vocational schools, etc.

The Bridgton Hospital connects people who are unhoused and receiving hospital services to various resources, including assistance with placement after hospital discharge with families, assisted living, boarding homes, etc.

The faith community was identified as a resource for those who are unhoused or at imminent risk of homelessness. For example, the First Congregational Church in Bridgton has a weekly free clothing room called Jeannette's Closet and makes available items such as toiletries, diapers, formula, hygiene products, etc. They also utilize funds from the Pastor's Good Works Fund to assist people as needed. The congregation works with the Community Navigator at the Bridgton Community Center to connect people to resources.

Food banks/pantries in the area were also identified as great resources for those that are unhoused, at imminent risk of homelessness, and others in the Lakes Region. The focus group participants noted that they frequently utilized food banks/pantries. These are open certain days of the week or month; some don't limit what town a person must reside in to get food and other resources. The Crosswalk Community Outreach provides food through Kyrie's Kitchen and the Food Basket to people living in the Lakes Region towns of Naples, Sebago, Casco, Bridgton, and Harrison. They also provide assistance with clothing and resource referrals. The Harrison Food Bank offers food assistance at no cost to residents in Western Maine. They have strong partnerships with local companies that contribute food and other goods (e.g., tents, supplies, household items, clothing, etc.) to distribute. The Harrison Food Bank is reliant upon volunteers and is opened once a week, though it also delivers food to people in the community who are residing mostly in apartments,



motels, or hotel conversions and who cannot go to the food bank because of health reasons or are elderly. The Harrison Food Pantry serves as a shelter for emergencies (e.g., as a warming center during winter). Other food banks/pantries in the Lakes Region include the [Bridgton Food Pantry](#) and the [Standish Food Pantry](#).

[General Assistance \(GA\)](#), which is administered through local municipal offices, provides financial assistance for housing (e.g., mortgage, rent, room rent, temporary housing); food, fuel, and utilities; household or personal supplies (e.g., toiletries, cleaning supplies); and medical and dental prescriptions, supplies, and equipment.

As previously noted, the State of Maine utilizes a statewide hub model which is comprised of nine Homeless Response Service Hubs, each staffed by a Hub Coordinator. Homeless Service Hub 2, which covers all of Cumberland County, serves as the coordinated point of entry for the housing prioritization and referral process.

[Lakes Region Recovery Center](#) is a resource in Bridgton for individuals who are in recovery, or recovery curious, and their families. The center, which is peer-run/peer-supported, makes available recovery coaches and peer-to-peer support and training. The center connects people to needed resources such as housing, food, and finding doctors, including Medication Assisted Treatment (MAT) providers, assists with completing applications, makes space available for groups in the evenings and weekends, has computers available for people to do housing and job searches, allows people to use their address to receive mail, and collects and distributes army blankets, jackets, warmers, etc. to members who are unhoused. The center has around 100 members, about 20% of whom are unhoused. There are daily check-ins via text and phone; about 60 of the members participate in the check-in.

Law enforcement, which includes local police departments and the [Cumberland County Sheriff's Department](#), carries out crisis response and helps connect people to local resources. The [Bridgton Police Department](#) currently has a full-time mental health liaison in the department that is from the [Opportunity Alliance](#).

Local landlords were identified in Bridgton, Casco, and Naples who have weekly rentals of single or double occupancy rooms starting as low as \$140 and up to \$170 per week for a single room or \$220 to \$230 per week for a couple. The weekly rentals include utilities and require low deposits. The set-up is similar to a rooming house, with shared kitchens and bathrooms and a common area. One of the buildings, called Pomegranate by the tenants, is dry housing, since the majority of the building's tenants do not want to use alcohol or other substances. The landlords have an application process and take employment and personal references, though they are willing to work with people on a

case-by-case basis. The landlords do not conduct credit checks. Advertisement is done within Facebook Marketplace, the faith community, and in town halls, though they tend to have low turnover of tenants and waiting lists for the rooms. When there are vacancies, the rooms are rented within a short time frame. A participant of the focus group identified as residing at Pomegranate House.

The Opportunity Alliance is the Community Action Agency (CCA) for Cumberland County. They provide information and referral and have over 50 programs, including the PATH program. They have paid campground fees for people to stay in tents. The Opportunity Alliance is the DHHS Crisis Service Provider for District 2 – Cumberland County. They manage general assistance for some of the towns.

The Quality Housing Coalition Project HOME is a supportive housing tenant management service that partners to rent to tenants who have experienced homelessness and housing insecurity. They provide navigation services to their tenants, which includes navigating units, paying rents and back rents, maintenance of units, repairs and damages, etc. They have a guaranteed cash assistance income program of \$1,000 per month for mothers until they are housed. They will be starting a home sharing program. At the time of our interviews with key informants, they had one landlord in the Lakes Region, located in Windham.

Several sober or recovery houses were identified in the Lakes Region area, including Tucker's House, which has a women's home in Bridgton for those in recovery from SUD. At the time of our interviews, it was noted that a men's home was opening for men transitioning out of detox, from incarceration, or homelessness. Participants of the focus group identified residing at Tucker's House.

School resources identified by key informants included free breakfast and lunches; backpack programs, where students are sent home every week with a backpack with food; staff at the school (e.g., nurses, teachers, social workers) who help to identify students that are eligible for the McKinney-Vento program; and the McKinney-Vento Liaisons, who connect children and families to community resources (e.g., food pantry, community center). The McKinney-Vento program is funded by the U.S. Department of Education (DOE). In the fall of 2023 a new State Pilot to Help Maine Students Avoid Homelessness was funded by the Maine DOE to provide emergency financial assistance to help students avoid homelessness by providing up to \$750 per student identified as being at risk of experiencing homelessness to help with housing assistance, utilities, or home repairs. The funds were allotted to school administrative units based on the number of McKinney-Vento students.



Key informants, including focus group participants that were unhoused or had been unhoused, identified several resources for mental health and SUD treatment services in the Lakes Region, including Crossroads, which provides services in Windham. It was noted that the Office of Behavioral Health of Maine DHHS was the pathway to crisis and other beds throughout the state. Other resources identified were individual practitioners and counseling facilities within some of the towns, such as in Bridgton.

Other resources identified were the Harrison Resource Navigator, which connects individual to resources and services; Preble Street in Portland which provides housing services (shelter and permanent housing) as well as other services; the City of Portland Homeless Services Center (HSC) which is an emergency adult shelter with access to onsite services such as meals, showers, medical, dental, mental health and substance use treatment services, and housing assistance. Within HSC there is access to case managers and housing navigators; Milestone Recovery in Portland, which provides services to people experiencing SUD, mental illnesses, and homelessness; Tri-County Mental Health Services (which has now joined with Spurwink), identified as a resource for behavioral health services; and Breaking the Cycle, a women's residential recovery treatment facility in Millinocket.

While as noted above, there are resources and services available to people who are unhoused or at imminent risk of homelessness, one key informant noted that because there are a large number of people who are unhoused or at risk of being unhoused or homeless, there is “fighting for” for limited resources available, especially those related to housing, food, and heating.

## **Resources and Services Barriers, Gaps , and Needs**

Key informants of the study, including participants of the focus groups who were unhoused at the time of the focus group or had been recently unhoused , identified gaps and barriers to housing and homelessness resources and services, as described below.

Key informants noted that the barrier that the Lakes Region, as part of Cumberland County (Homeless Service Hub 2 ), is lumped in with Portland . It is important , they note, to distinguish between homelessness in the Lakes Region and in the more urban City of Portland.

Barriers were identified in accurately counting people who are unsheltered during the PIT count and identifying children, youth , and their families , who are eligible to receive services from the McKinney-Vento program.

Gaps and barriers related to shelter and transitional housing in the Lakes Region reported by key informants include the lack of emergency shelters, domestic violence shelters, and transitional housing. As previously noted, people who are unhoused must go to Portland or other areas in Maine to access emergency shelters. Many people who are unhoused do not want to leave the Lakes Region area, which is their home and where families and friends are located. People who are unhoused also don't feel safe in many of the emergency shelters that are available in other areas. It was noted that there are many barriers to opening and funding shelters in the area.

The gaps and barriers related to housing reported by key informants include insufficient availability of Rapid Rehousing services to get people into permanent supportive housing, that it is harder to find housing for single adults than for families, that there are long waiting lists for housing, and that landlords do not accept housing vouchers. Gaps and barriers could be reduced, key informants said, by providing more supports to keep people from becoming unhoused and supporting them once housed, including having more navigation services and resource navigators in the Lakes Region. It was noted that the numbers currently being served by existing resource navigators (e.g., at Bridgton Community Center) are limited.

Key informants also noted that in general more services and resources are necessary for people in the Lakes Region. The services and resources that are available typically have long waiting lists. Gaps were identified in the availability of these services: case management; resource navigation; child care; parenting classes; addressing domestic violence; vocational or educational counseling; financial literacy; fuel or heat assistance, legal assistance; mental health services (including for crisis intervention); services addressing SUD; and dental, vision, and medical services. It was noted by a key informant that some individuals utilize the Emergency Department (ED) for non-emergency care. Barriers identified to getting or connecting to services and resources include the lack of transportation, not having a mailing address to obtain MaineCare (which provides health-care coverage for children and adults who are elderly, disabled, or have low incomes in Maine), and the lack of a phone or inconsistent cell reception.

Key informants reported gaps and barriers related to general assistance, including limited awareness of general assistance; barriers to accessing general assistance, especially in life-threatening emergencies; the income criteria to get General Assistance (people/families making \$1 more than the limit will not receive assistance); the supports or maximums provided by the towns vary; caps on general assistance payments; General Assistance provide only financial assistance, with no additional supports like case management or housing navigation to assist with finding/obtaining housing; verification



requirements for housing before payment is made by general assistance (if a person does not currently have a place, they cannot get funding for housing); that while funds can be used to pay for hotels/motels, those facilities tend to be full and not available; and that emergency funds tend to be one-time rent payments or help with heat and don't help someone who is already unhoused. One key informant noted that pandemic funding streams might have masked the true need for assistance, and that now those funds are drying up.

Key informants reported gaps and barriers related to school resources, including a lack of awareness of the McKinney-Vento program; difficulties identifying students and families who are eligible to be served by the program, including people who are couch surfing and staying with family and friends; and the need for school staff (including teachers and social workers) of education in identifying children and families who are eligible to be served by the McKinney-Vento program. Informants also noted that most of the McKinney-Vento program resources go towards transportation, since many families must move to other towns, while students are kept in their school district. One school district noted that they had the resources to get the students to the schools but that providing return transportation after school was sometimes difficult. The district also noted that McKinney-Vento liaisons cannot perform active case management, assist with finding housing, or provide support and resources during the summer months. One McKinney-Vento liaison noted that while they felt they had a better idea about the students who are unhoused, they still believed there were others about whom they were unaware. Therefore, that school district this year for the first time sent a questionnaire "home" to find out where the students and families were living.

# Recommendations

## Develop a One -Stop Service Center

Most of the key informants interviewed indicated that a one -stop service center in the Lakes Region was desirable. Ideally, the one-stop center would serve as both a hub for connection to other needed services, as well as provide short -term shelter beds. As previously noted, key informants often noted the lack of shelter options available in the Lakes Region, with people having to travel to Portland or the Lewiston/Auburn area. Some people commented that even that was not a surefire solution for finding shelter, as often the demand there is so high that people get turned away. The consensus was that there needs to be some sort of option available locally for people, with multiple individuals remarking on how it was preferable to be closer to family and other natural supports and safer staying locally, than going to Portland. *Consequently, we are recommending that a One-Stop Service Center with shelter beds be developed.*

### Location Desired

The town that was most frequently mentioned as being a good location for a potential one-stop service center was Bridgton, followed by Naples, Windham, and “somewhere on the 302 corridor .” Bridgton was mentioned twice as frequently as Naples and Windham. Casco, Gray, and Standish were also suggested by multiple key informants, but less than half as frequently as Naples or Windham. *Consequently, our recommendation is for the one -stop center to be located in either Bridgton or Windham .* Bridgton or Windham were suggested for priority exploration over Naples due to more developed service infrastructure.

Of note, one challenge mentioned by roughly half of the individuals interviewed in relation to a possible one stop center and shelter would be the openness and receptiveness of the host community. It was noted that sometimes people can be very opinionated, judgmental, and unwilling to let go of stigma, but that there are also others in the communities that very much recognize the problem within their communities and want to find solutions. Even in some of the more receptive communities, there is a fear that “if you build it, they will come” —that any sort of shelter would serve as a “magnet” because of access to Route 302, and existing public safety and service infrastructure would quickly be overwhelmed . It will be critical to work closely with the local government and community itself in the location eventually selected.



## Factors Informing Location

People indicated that proximity to Route 302 and the Lake Regional Explorer bus route, as well as proximity to existing services, were the most important factors influencing their choice of location. Other factors commonly cited included a central location within the Lakes Region and the size of the town.

Bridgton appears to be a popular choice due to all of these factors. It is one of the larger towns in the region, with more stores and jobs, is somewhat walkable, and is on Route 302, with access to existing (though still limited) public transportation. The presence of Bridgton Hospital, the Lakes Region Recovery Center, Bridgton Community Center, sober homes, and other services was frequently noted. Some felt that such existing services and infrastructure would make the community more receptive to the idea of a one-stop service center/shelter than some of the other communities in the region. Individuals who are unhoused indicated that it is a friendly and welcoming community, and, because it is one of the larger towns in the area, it also has one of the larger homeless populations. As shown in Table 3, 21% of the people from the Lakes Region staying at a MaineHousing-funded shelters between the period of July 1, 2022, and June 30, 2023, had a last permanent address in Bridgton. We also know that many people who are unhoused in Bridgton and other towns in the Lakes Region do not want to leave the area and thus may not frequently utilize shelters in Portland and other areas of the state.

Windham was frequently mentioned due to the same factors. It is one of the larger and more developed towns in the region with more businesses, is on the Route 302 corridor and bus route, and has more of an existing service infrastructure than some other areas. It is also somewhat centrally located—not too far a drive from anywhere else in the region (while Bridgton is farther north), and it is closer to Portland. It was suggested that Windham also had a larger existing unhoused population than some of the other towns in the region, including Bridgton. As shown in Table 3, 44% of the people from the Lakes Region staying at a MaineHousing-funded shelters between the period of July 1, 2022, and June 30, 2023, had a last permanent address in Windham—of course, this larger proportion might be explained by proximity to Portland and its shelters.

Naples was also fairly frequently suggested for the same reasons. It is somewhat central in location—on the Route 302 corridor and bus route—and is also more developed in terms of businesses. Key informants noted that many people in Baldwin, Casco, and other area towns go to Naples for shopping for gas, food, etc. afterward tending to hang around town. Naples was also thought to be one of the towns with more people currently experiencing homelessness in relation to some of the other towns in the region. Shown

in Table 3 is that 5% of the people from the Lakes Region staying at a MaineHousing-funded shelter between July 1, 2022, and June 30, 2023, had a last permanent address in Naples.

## Services Desired

*Our recommendation is that the one-stop service center follow the service hub model.* In the hub model, a variety of needed services and supports are provided or able to be connected with at the center, instead of an individual needing to set up an appointment and travel elsewhere in order to access the service. There are two examples of the service hub model locally—the Homeless Services Center (HSC)<sup>7</sup> in Portland and the Sanford warming center<sup>8</sup>.

The following services represent those most frequently cited by key informants as being desired as part of a one-stop service for the Lakes Region. *We are recommending that partnerships be explored with providers of the following services to ensure access to these services at or through the one-stop hub.*

- Shelter beds were the most frequently mentioned service needed at a hypothetical one-stop service hub. Key informants emphasized that the beds should be overnight, but time-limited in nature, meant to give people immediate shelter and help them transition to longer term options—transitional housing or more permanent housing.
- Case management, resource navigation, and housing navigation services were mentioned nearly as often as shelter beds. Individuals need assistance to learn about available resources in the area and connect with them. Case managers and resource navigators can serve to educate people about, connect them to, and help coordinate needed services and supports to help individuals exit homelessness. Housing navigators can fill the critical role of serving as a conduit between people looking for housing and landlords with units to offer. Landlord engagement is also a critical role.
- Mental health and substance use disorder services were often cited as a critical part of any services array available through the one-stop service center. Ideally, private spaces would be available within the center for on-site provision of 1:1 and group services by existing providers in the area (e.g., Tri-County Mental Health—which has now joined with Spurwink, the Opportunity Alliance, and the Lakes Region Recovery Center).
- Transportation was another needed service often identified by interviewees. While locating the one-stop center on the Route 302 corridor would be helpful by taking advantage of the existing Lakes Region Explorer from Bridgton to Portland, that bus runs

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<sup>7</sup> [Homeless Services Center | Portland, ME - Official Website \(portlandmaine.gov\)](https://portlandmaine.gov/homeless-services-center)

<sup>8</sup> [Warming Center Opens at Lafayette School - Sanford Springvale NEWS](#)

only certain times of the day. It runs only six days a week and is not as helpful if one's destination is not directly on the line. Though the details would have to be explored in further detail, it would be ideal if the one-stop center had some sort of transportation service available that could help people get to needed resources and appointments when existing transportation services are not an option. The HSC in Portland provides transportation from the center (located in Westbrook) to Portland and vice versa.

- Medical, dental, and eye health services were often identified as a desirable service to have at the one-stop center. Connections to or provision of these services at the center, along with mental and SUD services, would help ensure that individuals' whole health needs are being addressed under one roof. Partnerships with local medical providers, such as Bridgton Hospital, should be explored. To the degree possible, such services should be offered onsite to reduce barriers to accessing care.
- Transitional housing that would allow for longer term stays than the shelter beds but still be time-limited was also identified as desirable to have at the one-stop center, if possible. Such an option would allow individuals to enter through the shelter beds, connect with needed supports and services, and then transition to longer-term temporary beds while working with the case managers and resource and housing navigators to obtain more permanent housing.

While the above represent the most widely endorsed and suggested core services to be included in a one-stop service center that should be prioritized for inclusion, there were other useful suggestions for services that could be offered that should also be considered, given their potential ability to help meet people's needs. Food pantry services were suggested; perhaps existing pantries could provide some services out of the center, or center transportation services could connect people at the center with these resources. Two other suggested services would seek to address some of the economic instability often at the root of homelessness: financial literacy education and connection to supported employment and vocational services. A few key informants noted that local banks will often conduct financial literacy sessions; perhaps partnerships could be formed where bank staff would volunteer to hold these sessions at the one-stop center on a regular schedule. Likewise, connections could be made with the state regional Vocational Rehabilitation office to perform regular educational sessions about their services or perhaps even offer on-site intake appointments on a regular schedule.

## Building Design Considerations

There were a number of building design recommendations identified during our discussions that should be taken into consideration when planning the one-stop center. *The most frequently identified design consideration is that at the one-stop center needs to have space available where pets could be accommodated.* This is not to

suggest that pets be allowed in the shelter's living space, but that there be kennel/boarding spaces available on the campus where pets could be safely cared for yet remain close to and accessible to their owners. People not wanting to part with their animals or leave their pets unattended was cited as a common barrier for many seeking shelter; having the ability to accommodate pets could be the difference in helping many people currently falling through the cracks get shelter and be connected with needed services and supports.

There were also a number of other design suggestions for the center, many rooted in what has been found to work well at the HSC in Portland. One suggestion was to have separate spaces for single adults and families be available at the same facility. Others were to have locked storage spaces available where people can securely store their belongings while there and access them around the clock, showers, and spots where people could hang out throughout the day and stay warm and dry (not kick everyone out every morning, have space to accommodate people) and watch television or access computers for searches (e.g., employment, housing, etc.). Beds set up in quads, a charging station for every bed, separation of laundry spaces (dirty going out and clean coming back), and a kitchen or food prep space are also design considerations. Finally, it was also suggested that the building design be like that of the HSC—something that doesn't resemble a shelter and is open, light, airy, clean, and calming. The crow's nest feature of the HSC was also mentioned as being very helpful, as it allows a perch for a limited number of staff to keep an eye over the facility.

## Implementation Considerations

There are a few strategies identified that should be considered wherever the one-stop center is built, which would address some of the concerns heard during our discussions with key informants, individuals using services, and the communities.

***One strategy is to convene a community advisory board for the center.*** The board would be comprised of a variety of stakeholders—business community, residents, shelter staff, police, fire, EMS (emergency medical services), and local service providers. The board would meet on an at least monthly basis. HSC has put this strategy in place in Portland. Their board meets monthly and goes over neighborhood complaints, and it is felt that having a seat at the table for the residents and residents knowing there is a place to turn to with any concerns that arise has been very helpful. For a Lakes Region one-stop center, consider getting the advisory board in place in the early design stages to help directly address community concerns and develop community ownership and support of

the project. Getting community buy-in and overcoming “not in my backyard” attitudes will be critical to the project’s success.

Another strategy that should be employed, also with the goal of increasing host community buy-in and support, is to have a formal political liaison position with the project. This would be a dedicated individual and contact person for the town government, local business community, and residents, who could also address concerns and provide education and help the community develop a common understanding of the goals of the center and its services and supports. For example, this person might organize and be an initial lead of the community advisory board. This liaison position would be needed during the development phase of the center; once operational, the community advisory board and center management could help fill those roles going forward.

Of absolute critical importance for the success of the center and to effectively serve individuals experiencing lack of housing or housing stability throughout the Lakes Region, the center must be sure to provide dedicated mobile outreach services to all of the towns within the Lakes Region. There is no perfect location that would be equally reachable by all of the towns served by the center, and it is much more financially resource intensive as well as challenging to develop and staff satellite offices in multiple towns. In order to reach people in all towns and overcome transportation barriers, a dedicated mobile outreach team should operate out of the center, doing active street outreach in all of the towns. The outreach workers can begin the process of developing trusting relationships with individuals who are hesitant about going to a shelter or accessing services. They can also directly transport individuals to and from the one-stop center when they are ready to seek services. Mobile outreach services will ensure that anyone experiencing lack of housing in any of the towns has a direct pipeline to the one-stop center, regardless of how far they may actually be from the center or whether they have access to transportation to get them there.

One example of a mobile outreach team operating in a largely rural county is the Humboldt County (CA) Department of Health and Human Services’ Housing, Outreach and Mobile Engagement (HOME) program<sup>9</sup>. HOME outreach staff travel throughout the county to sites where individuals experiencing lack of housing are located, get to know the individuals, and begin forming trusting relationships. When individuals are ready,

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<sup>9</sup> [Housing, Outreach and Mobile Engagement \(HOME\) | Humboldt County, CA - Official Website \(humboldtgov.org\)](https://www.humboldt.gov/health-humanservices/housing-outreach-and-mobile-engagement)

outreach staff help connect them with housing support services staff and other services and supports.

Another example of a mobile outreach team operating in a rural environment is the Shepherd's House Aid and Relief Effort (SHARE)<sup>10</sup> in Bend, OR. The SHARE van travels throughout central Oregon to where people are staying, offering food, water, clothing, and basic shelter, with a focus on developing trusting relationships. A navigator/case manager will also ride along, helping connect individuals with needed services and supports.

## Identify the Number of Homeless Individuals and Families

One of the challenges concerning homelessness in the Lakes Region is getting an accurate count of the number of people who are unhoused. While a Point in Time (PIT) count is done every January, the fact that it is done in the middle of winter in Maine along with the rural nature of the Lakes Region (lots of spaces for people to be hidden) means that any PIT count is likely a significant underestimate. The Homeless Management Information System (HMIS) tracks data on a person's town of last residence before visiting a shelter, but this field is often not completed, individuals will sometimes answer with the town they last stayed in instead of last permanent residence, and it's known that many people are staying local in the area and not traveling to a shelter in Portland or Lewiston, where they might be captured by HMIS. McKinney-Vento liaisons in the school district can identify the number of unhoused families served during a year. But to further cloud matters, different systems use slightly different definitions of homelessness—for example, the different definitions of the Department of Housing and Urban Development (HUD) and the Department of Education (DOE) make it difficult to combine or directly compare numbers from different systems.

The development of a one-stop service center will itself help lead to better estimates of unhoused people in the Lakes Region. While not every individual who is unhoused in the Lakes Region will connect with the center, counting the individuals served by the center from towns in the area is more likely to accurately reflect the number of those in need than numbers from shelters elsewhere in the state. Mobile Outreach teams connected to the center can also help generate better estimates, by tracking unique contacts served each month in each town. While not every individual who is unhoused would have contact

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<sup>10</sup> [Project SHARE – Shepherd's House Ministries \(shepherdshouseministries.org\)](http://ProjectSHARE-Shepherd'sHouseMinistries.org)

with the Mobile Outreach team, the outreach team would identify people not showing up in any shelter counts, which, combined with numbers served at the center, would lead to better estimates than currently available.

## Increase the Availability of Affordable and Safe Housing

Creative solutions to developing affordable housing need to be explored. Many key informants made remarks about unused properties in their towns, the implication being that such properties presented potential development opportunities for low -cost and affordable housing. We talked with landlords in the Lakes Region providing boarding style accommodations; they are actively redeveloping properties to provide low -cost accommodations available by the week, trying to meet some of the community needs for transitional (12-24 month) housing. More such efforts are needed.

Areas around the country are tackling the challenge of providing affordable and safe housing in a variety of creative ways, one prominent way being tiny home/small footprint affordable home developments.

The Firefly Field<sup>11</sup> development in Rockland, ME is one example of a small-footprint home development intended to increase the supply of affordable housing. The project is a collaboration between Habitat for Humanity, the Knox County Homeless Coalition, and MaineHousing. Firefly Field received final approval in May 2022, with construction beginning in mid-2023 and continuing into this year.<sup>12</sup> The development will consist of 13 residences in total (some rental, some owned) on a 10.5-acre lot. They are building eight rental efficiency/one-bedroom residences, each 500 square feet, and three rental duplexes, each with two-bedroom (1,000 square-foot) and three-bedroom (1,200-square foot) residences.<sup>13</sup> The rental properties will be managed by the Knox County Homeless Coalition. There will also be four single-family homes (1000-1500 square feet), which will be sold to homeowners meeting Habitat for Humanity guidelines.

Another example of a similar small-home development in rural Maine is the “Cabin in the Woods” development on the Togus Veterans Administration (VA) campus.<sup>14</sup> The \$5.1 million development consists of 21 cabins (16 one-bedroom at 550 square feet; five two-

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<sup>11</sup> [Innovations in Affordable Housing — Knox County Homeless Coalition \(homehelphope.org\)](https://www.homehelphope.org)

<sup>12</sup> [Firefly Field housing project to begin in earnest | News | knox.villagesoup.com](https://www.knox.villagesoup.com)

<sup>13</sup> [Rockland Planning Board tours proposed Habitat neighborhood | News | knox.villagesoup.com](https://www.knox.villagesoup.com)

<sup>14</sup> [After years of work, cabins for homeless veterans open on Togus campus \(centralmaine.com\)](https://www.centralmaine.com)



bedroom at 700 square feet),<sup>15</sup> an office, and a community space on 11 acres of land leased from the VA. Sixteen of the units are HUD VA Supportive Housing (VASH)-funded and five are private pay.<sup>16</sup> Unhoused veterans began moving into the cabins in 2018. The development was a public-private partnership between MaineHousing, HUD, Home Depot, and the T.D. Bank Charitable foundation.

The idea of micro-housing has become quite popular, with kits for prefabricated modular homes now available on sites such as Amazon<sup>17</sup> for \$15,000-\$30,000. While shells (and in some cases bathrooms and wiring) are included, there are additional costs which quickly add up for finishing the living spaces and other miscellaneous expenses, such as preparing the site, transporting and actually placing the module in situ, permitting, running water and sewer lines, and connecting to town systems, etc. Some municipalities in the U.S. experiencing high rates of people who are unhoused have turned to micro-shelters as a possible solution for providing even more affordable transitional housing, getting people off the streets and out of the woods and in shelter while waiting to secure more permanent housing. For example, Community Supported Shelters (CSS), an organization supporting people who are unhoused in Lane County, OR (Eugene area), reports that there are 252 Conestoga Huts throughout the county built at an average cost of \$3,500 per unit,<sup>18</sup> and that there have been huts built in over 46 states and six countries. A Conestoga Hut is an insulated, weatherproof arched structure made of wood, wire, canvas, and other materials that can be quickly constructed, resembling the Conestoga Wagons famously used for transporting people and goods westward in the 1800s. The huts provide 60 square feet of interior space and 20 square feet of covered porch, along with a lockable door, window, and storage bin. Clusters of huts have been set up by CSS as Safe Spot communities where people can be sheltered, with heat, water, porta-potties, kitchens, charging stations, and connection with peer support and other services. While Maine's harsh winters mean that such micro-shelters might not be a year-round option in the Lakes Region, they could still be a way of quickly scaling up one-stop center bed capacity in other seasons if needed, or potentially serve as transitional housing for people leaving the service center's shelter beds. While not ideal, the huts do provide more secure and weatherproof shelter than a tent in the woods.

Our recommendation is that the towns focused on in this study all further explore new and creative ideas for the provision of housing of all types that might be a fit for their

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<sup>15</sup> [Cabin in the Woods - VOA Northern New England \(voanne.org\)](https://voanorthernnewengland.com/2018/01/15/cabin-in-the-woods/)

<sup>16</sup> <https://www.maine.gov/veterans/docs/Resourceguide2024.pdf>

<sup>17</sup> [Yes, You Can Buy a Tiny House with Electric Wiring at Amazon \(bhg.com\)](https://www.amazon.com/dp/B08L5L5L5L)

<sup>18</sup> [Conestoga Huts - Community Supported Shelters](https://www.communitysupportedshelters.org/)

towns, nurture positive relationships with local landlords, and explore public-private partnerships to further the development of affordable housing in their towns.

## Enhance Support Services Pre - and Post-Housing Placement

One of the major themes we identified was the general lack of needed services and service links in place for people who are unhoused in the Lakes Region. We consistently heard from key informants was that there was little to nothing in the way to aid individuals in avoiding becoming unhoused in the first place, finding housing when unhoused, or support in maintaining housing once housed. The only resource identified as being consistently available throughout the area was General Assistance (GA), but GA has caps on the amount and frequency that it can be accessed and certain criteria (such as income) that need to be met to be eligible, not to mention how hard it can sometimes be mentally or emotionally for individuals to apply. To most effectively combat homelessness in the region, there need to be more services developed to support individuals at risk of becoming unhoused, help better navigate finding housing once they are unhoused, and then better support them once housed to help prevent loss of housing again.

In the area of homelessness prevention, there needs to be widespread education about some of the resources available within the towns that can potentially help avert loss of shelter, such as GA, and the McKinney-Vento liaisons within the school districts to assist families. Barriers to accessing GA and McKinney-Vento should be examined at the state and local levels, respectively. From our interviews, common barriers to accessing General Assistance included the need to schedule and then make an appointment to access with limited GA hours for securing appointments in many towns (e.g., they may be open only two days a week), having one's paperwork (ID, Social Security card) with them, needing to have an address or some proof of residency in the town, meeting income caps and cutoffs, the "one-time" nature of the assistance, and limited ability to use funds such as for a hotel room because of the lack of vacant hotel rooms in the area. Some interviewees indicated that people have not always been met with the respect and courtesy they deserve when reaching out to some GA offices in the past, affecting their willingness to seek the resource now. Focus group participants also stressed that people just didn't understand how hard it was mentally and emotionally to admit the need for help and go in and apply for GA in a town where you may have spent your entire life. With McKinney-Vento, the most frequently mentioned barrier was simply a lack of knowledge that the program existed or how the liaisons could help. While efforts are being actively made to

educate the communities about this resource, they should be continued and expanded to make families, teachers, and other providers aware of them.

Housing navigators should be an essential part of the staff at the one-stop service center. They can serve as the bridge between unhoused individuals and landlords with available apartments. They can also develop relationships with local landlords, educating them about the benefits of renting to individuals with rental assistance<sup>19</sup> and the supports in place for the tenants through the one-stop center. Such relationships could help ensure a pipeline to units when they become available and before they might officially be on the market. The housing navigators can also support tenants with connecting to other needed supports and services. If there are problems that arise for a tenant, the housing navigator can potentially act as a mediator or help the tenant figure out how to handle the situation. One challenge noted by focus group participants was that even when housing navigators are available, their ability to provide ongoing support after an individual is housed is often limited. It would be interesting to explore whether the housing navigator(s) and case managers at the one-stop center would be able to continue longer-term like in the HUD-VASH program.

A risk mitigation fund should also be established. This fund would cover landlord expenses related to eviction costs, lost rent due to evictions, and damages caused by tenants beyond those covered by security deposits. For example, Washington State passed a Landlord Mitigation Law in 2018, which offers up to \$1,000 and up to 14 days' rent loss to the landlord in reimbursement for some potentially required move-in upgrades, and up to \$5,000 in qualifying damages caused by a tenant during tenancy.<sup>20</sup>

Increasing awareness of some of the existing resources available within the towns to help potentially prevent homelessness and further examining some of the barriers to accessing those resources, better supporting individuals in their search for housing, and ensuring supports are in place once housed are all needed to help effectively address homelessness in the Lakes Region.

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<sup>19</sup> [COVID-19 Landlord Engagement: Reset your Community's Critical Partnerships During COVID Response \(hudexchange.info\)](https://www.hudexchange.info/resources/articles/covid-19-landlord-engagement)

<sup>20</sup> [Landlord Mitigation Program \(wa.gov\)](https://www.wa.gov/landlord-mitigation-program)

## Increase Outreach and Education to Landlords Regarding Vouchers and Subsidies

A major challenge we heard post-COVID, was that even once someone is able to secure a voucher, it is extremely difficult to get any landlords in the area to accept it. It was suggested that this was because the increased demand in the region means that landlords can get more money renting at market rate (some informants said it could be 2-3 times more) or renting on Airbnb, vacancies get filled quickly (so accepting someone with a voucher isn't a quick way to get guaranteed money on a unit that might sit vacant otherwise), and landlords don't want to deal with the inspections and administrative requirements of vouchers (or understand them). We even heard of people housed with vouchers being evicted so that units could be rented at market rates.

Another major factor identified as impacting a landlord's willingness to rent to individuals with vouchers or subsidies is stigma. Key informants, focus group participants experiencing homelessness, and community listening sessions all emphasized that there is a stigma attached to being a voucher holder of any kind (e.g., Housing Choice Voucher (Section 8), BRAP, VASH)—that landlords assume the individuals will not be a good tenant, that they won't be able to evict the tenant, that the tenant will damage their property, that they'll have to fight with the tenant to get the rent money, etc. One focus group participant had noted that he had a BRAP voucher but had been unable to find a landlord willing to rent to him. He said many landlords didn't understand what BRAP was, but that if you send a link to the website with more information, the first thing the landlords see is that the program is for people with mental health or substance use challenges, and that scares them away.

In order to counter some of these barriers, outreach should be done to all known landlords in each town to educate them about the voucher programs, dispel myths<sup>21</sup>, and address stigma related to mental health and substance use. The outreach should emphasize the benefits of the programs (e.g., guaranteed payments each month, payments made directly to the landlord, helping your fellow Mainers in need, etc.), and directly counter common misperceptions (e.g., that someone with a voucher can't be evicted). Materials should emphasize first-person accounts of people from Maine of how a voucher and a

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<sup>21</sup> E.g., [Fact Sheet - HCV Landlord Guidebook: HCV Myth-Busting and Benefits \(hudexchange.info\)](https://www.hudexchange.info)

landlord willing to take a risk were pivotal in helping them transition from being unhoused to achieving life goals.

Another recommendation is to enhance the sharing of information by voucher-friendly landlords. We heard that some service providers keep lists of landlords that they know to be voucher friendly, though a challenge is keeping the lists up to date, and their use is largely internal to that organization. We suggest exploring the creation of a centralized list/database, covering all towns with providers and community members able to submit names and contact information. As a region-wide resource, perhaps the list could be administered/maintained by the one-stop center so it would be available to all using the center services, or perhaps putting the database online in a simple searchable format could make it accessible to anyone with an internet connection. For example, Miami-Dade County, FL, as part of a landlord retention and recruitment program called RentConnect<sup>22</sup>, set up a landlord registration/listing tool<sup>23</sup> where landlords could post their units so that housing navigators would have access to and could use them. They also set up a RentDirect line to give landlords a point of contact for questions and support available after hours. Instead of a hotline, perhaps one-stop center housing navigators could serve as points of contact for landlord questions and concerns.

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<sup>22</sup> [COVID-19 Homeless System Response: Landlord Engagement Spotlight: RentConnect in Miami-Dade County \(hudexchange.info\)](#)

<sup>23</sup> [RentConnect: Register your properties today! — Miami Homes For All](#)

# Limitations

There are limitations with this study to examine the need and options for the provision of programs and services for people who are unhoused or at imminent risk of homelessness in the greater Lakes Region towns of Baldwin, Bridgton, Casco, Naples, Raymond, Sebago plus Standish, and Windham.

First, this study was conducted over a short time period that began in June 2023. While a significant amount of qualitative data was gathered and analyzed, timeframe and resource constraints prohibited us from identifying, obtaining, and examining existing quantitative data.

Second, we acknowledge that there are many organizations and community members in the Lakes Region that did not have the opportunity to give input to this study. With more time and resources we would have conducted additional interviews and community listening sessions.

Finally, we would have liked to conduct more focus groups with people who are unhoused or had recently been unhoused and with people at imminent risk of being unhoused.

# Appendix A: Data Sources & Analytic Method

As noted earlier, HSRI used a qualitative approach to examine the need and options for the provision of programs and services for people who are unhoused or experiencing or at imminent risk of homelessness in the greater Lakes Region, including the towns of Baldwin, Bridgton, Casco, Naples, Raymond, Sebago plus Standish, and Windham. Our approach consisted of three main elements: 1) semi-structured interviews with key informants throughout the Lakes Region and Portland; 2) community listening sessions in the towns of Bridgton, Naples, and Windham; and 3) focus groups with people in the greater Lakes Region who are unhoused or experiencing homelessness or had been unhoused in the past year.

## Key Informant Interviews

The first major source of data for this report consisted of interviews with key informants. Some of the key informants were identified by Cumberland County; others were identified by key informants. The scheduling and conducting of the key informant interviews began in August 2023 and ended in December that year. The team created a key informant interview guide, which was reviewed by Cumberland County prior to data collection starting. The stakeholder interviews were semi-structured, meaning the questions asked were adapted based on informants' roles and their responses to earlier questions. The interviews were completed within 60 minutes and were audio recorded if approved by the participants.

To recruit telephone interviewees, we sent an introductory email to describe the purpose of the interview and to request information on potential dates for conducting it. Individuals who did not respond to the email received three or four follow-up emails and in some cases phone calls. The research team attempted to contact and schedule interviews with a total of 47 individuals identified as possible key informants. Of those, 37 were successfully reached (a rate of 79%) and 26 were interviewed—representing a response rate of 70%. Of the 23 people not interviewed: eight did not respond, eleven declined to participate (some recommended other individuals), two were no longer employed at the organization or identified someone else to interview, and two were unable to schedule a time during the project time frame. [Appendix B](#) identifies the



organizations/types of stakeholders and titles or roles of those who completed a key informant interview.

## Community Listening Sessions

The second major source of data for this report consisted of three separate community listening sessions in the towns of Bridgton, Naples, and Windham. The team created a community listening session guide, which was reviewed by Cumberland County prior to data collection starting. The team identified potential locations for the sessions and consulted with Cumberland County on locations and dates for the sessions. The HSRI team created flyers for each of the sessions, which were posted in the locations ahead of the meeting and also by the Cumberland County in their website and in the *Portland Forecaster*, *Portland Press Herald*, *American Journal*, and Lakes Region free papers. The sessions were conducted in January and February 2024 and were held in the evenings in the Bridgton Community Center, the American Legion in Naples, and the Windham Public Library. The community listening sessions were audio recorded if recording was approved by all session participants. The sessions were attended by Cumberland County staff, staff from community organizations, individuals who were or had previously been unhoused or experiencing homelessness, family members of such individuals, and community members. A small survey was distributed to collect demographic data regarding the participants in the sessions. The surveys were completed by 29 individuals (Bridgton n=9, Naples n=5, and Windham n=15). Please refer to [Appendix C](#) for the results of the demographic survey used for the community listening sessions.

## Focus Groups

The third major source of data for this report consisted of focus groups with people in the greater Lakes Region who were currently unhoused or experiencing homelessness or had had previously experienced homelessness—so that we could understand the homeless and housing system from a service user or client perspective.

The sample for the focus groups was purposive. The approach for selecting the locations for the focus groups included willingness for the location to host the focus groups and access to individuals who were currently or recently unhoused. For the recruitment process, an introductory email was sent to the executive director describing the purpose of the focus groups, inquiring about potential dates, and determining their willingness to recruit participants for the focus groups. Two focus groups were conducted, one in Bridgton in partnership with the Lakes Region Recovery Center and

another one in Naples in partnership with the Crosswalk Community Outreach. A total of 17 people participated in the focus groups (Naples n=7; Bridgton n=10). The focus groups were conducted in February 2024. Participants were identified by program staff. The focus groups were conducted by a team of two staff. One staff member conducted the interview, while another took notes. The focus groups were audio recorded if recording was approved by all focus group participants. All participants were provided a \$30 incentive for participating, and in all the focus groups, participants were served a light snack. A small survey was distributed to collect demographic data regarding the participants. Please refer to [Appendix C](#) for the results of the survey.

## Qualitative Data Analysis

Findings from the interviews, community listening sessions, and focus groups were informed by a deductive and inductive qualitative analysis of the interviews, listening sessions, and focus group summaries. HSRI staff who conducted the interviews, community listening sessions, and focus groups developed an organizational coding structure based on the key informant interview guide. Staff then performed a line-by-line coding of the themes arising from the interviews, community listening sessions, and focus groups with the findings from key informants within this report, inductively representing the topics and ideas as they came up in each source. This analysis allowed the team to identify key themes that consistently came up across interviews and perspectives, regardless of organization represented or role within the system. Those key themes are what are summarized in the body of this report.

# Appendix B: List of Organizations Represented and Participant Roles of those Involved in Key Informant Interviews

Organization/Stakeholders Represented	Participant Roles of Key Informants
Avesta Housing	Community Resilience Builder
Bridgton Community Center	Deputy
Bridgton Police Department	Director of Social Work
Central Maine Healthcare – Bridgton Hospital	Executive Director
City of Portland	Hub 2 Coordinator
Crosswalk Community Outreach	Landlord
Cumberland County Sheriff Department	Manager of Access and Intake
First Congregational Church	McKinney-Vento Liaison
General Assistance	Mobile Crisis Responder
General Assistance Program of Cumberland County	Police Chief
Harrison Food Bank	Principal
Homeless Service Hub 2	Regional Property Manager
Lakes Region Recovery Center	Resource Navigator
Lakes Region Schools MSAD 61	Reverend
Milestone Recovery	
Mobile Crisis Response Team	
Opportunity Alliance	
Preble Street	
RSU 14/MSAD 14	
RSU 6/MSAD 6	
Quality Housing Coalition	
Tucker’s House	
United Way of Southern Maine	
Windham Police Department	

# Appendix C: Community Listening Sessions and Focus Group Characteristics

Table C1. Location and Demographic Characteristics of Community Listening Session Participants

Location & Characteristic	Responses (n=29)	
	N	%
Location of Community Listening Session		
Windham	15	52%
Bridgton	9	31%
Naples	5	17%
Gender Identity (check all that apply)		
Woman	21	72%
Man	8	28%
Transgender	0	0%
Non-binary	0	0%
Genderqueer	0	0%
Prefer not to say	0	0%
Age		
18-24 years old	0	0%
25-34 years old	2	7%
35-44 years old	8	28%
45-54 years old	2	7%
55-64 years old	6	21%
65-74 years old	9	31%
75 years or older	2	7%
Prefer not to say	0	0%
Hispanic or Latino		
No, not Hispanic or Latino	26	90%
Yes, Hispanic or Latino	0	0%
Skipped or prefer not to say	3	10%

Location & Characteristic	Responses	(n=29)
<b>Race (check all that apply)</b>		
American Indian or Alaska Native	0	0%
Asian	1	3%
Black or African American	1	3%
Native Hawaiian or other Pacific Islander	0	0%
White	25	86%
Prefer not to say	2	7%
Other (please specify)	0	0%
<b>Town Residing In</b>		
Baldwin	0	0%
Bridgton	7	24%
Casco	4	14%
Gray	2	7%
Naples	4	14%
Raymond	0	0%
Sebago	1	3%
Standish	1	3%
Windham	4	14%
Other (please specify) *	6	21%

\*Other locations included Harrison, Portland, Denmark, and New Gloucester

Table C2. Location and Demographic Characteristics of Focus Group Participants

Location & Characteristic	Responses	(n=17)
	N	%
<b>Location of Focus Group</b>		
Bridgton	10	59%
Naples	7	41%
<b>Gender Identity (check all that apply)</b>		
Woman	10	59%
Man	7	41%
Transgender	0	0%
Non-binary	0	0%
Genderqueer	0	0%
Prefer not to say	0	0%
<b>Age</b>		
18-24 years old	0	0%
25-34 years old	2	12%
35-44 years old	3	18%
45-54 years old	5	29%
55-64 years old	5	29%
65-74 years old	1	6%
75 years or older	1	6%
Prefer not to say	0	0%
<b>Hispanic or Latino</b>		
No, not Hispanic or Latino	15	88%
Yes, Hispanic or Latino	1	6%
Skipped or prefer not to say	1	6%
<b>Race (check all that apply)</b>		
American Indian or Alaska Native	2	12%
Asian	0	0%
Black or African American	0	0%
Native Hawaiian or other Pacific Islander	0	0%
White	15	88%
Prefer not to say	0	0%
Other (please specify)	0	0%

Location & Characteristic	Responses	(n=17)
Town Residing In		
Baldwin	0	0%
Bridgton *	4	24%
Casco	1	6%
Gray	0	0%
Naples	6	35%
Raymond	0	0%
Sebago	0	0%
Standish	0	0%
Windham	0	0%
Other (please specify) **	6	35%

\* One person selected Bridgton but noted that they were going back and forth between Bridgton and Waterford.

\*\*Other locations included Norway (n=3), Harrison (n=2), and Denmark (n=1).



# Appendix D: Acronyms

Acronym/Abbreviation	Definition
<b>BRAP</b>	Bridging Rental Assistance Program
<b>CoC</b>	Continuum of Care
<b>COD</b>	Co-occurring Disorders (mental health and substance use)
<b>DHHS</b>	Department of Health and Human Services
<b>DOE</b>	Department of Education
<b>ERA</b>	Emergency Rental Assistance Program
<b>GA</b>	General Assistance
<b>HMIS</b>	Homeless Management Information System
<b>HSRI</b>	Human Services Research Institute
<b>HUD</b>	U.S. Department of Housing and Urban Development
<b>MaineHousing</b>	Maine State Housing Authority
<b>Maine CoC</b>	Maine Continuum of Care
<b>PATH</b>	Projects for Assistance in Transition from Homelessness
<b>PIT</b>	Point-in-Time
<b>SNAP</b>	Supplemental Nutrition Assistance Program
<b>SUD</b>	Substance Use Disorder