



CCSM Issues Development Subcommittee Final Board Approved 3-12-2025

Bad Credit Affecting Ability to Thrive

The Issue:

Bad credit, among other things, results in a deposit being required for utilities to be connected. This can create problems for employment, security clearances, housing, mental health, and other issues.

Recommendations:

1. Allow assistance from State and General Assistance (GA) programs to be given prior to a disconnect notice for utilities and or rent.
2. Create and encourage the use of an alternative version of a reporting system (such as My Maine Connection), that allows utilities (electricity, heating suppliers, phone, internet, water, sewer, garbage), landlords, and prospective employers to utilize it. The reporting system would allow individuals to submit letters of recommendation, copies of letters from landlords showing upon leaving a residence that they have left it clean and in good repair, certificates earned, birth certificates, identification documents, and anything else that would allow those needed to gain a fuller perspective of an individual rather than a single view of them not paying on time.

Expected Outcomes:

It would allow a person's actions, such as self-improvement, care of the property, work ethic, and overall situation to speak louder than a financial deficit.

Brought forward by the Bangor Local Council.