



Cumberland County, Maine

Consolidated Plan

For

HUD Programs

Annual Action Plan

July 1, 2008-June 30, 2009

**Community Development Office  
Cumberland County Executive Department  
142 Federal Street, Portland, Maine  
Tel. 207-871-8380**

# Federal Fiscal Year 2008 Annual Action Plan

## Introduction

The Community Development Block Grant (CDBG) program will enable Cumberland County to channel \$1.2 million into public facilities and improvements, housing, and social services to benefit low and moderate-income communities and residents.

In 2008 Cumberland County plans to expend 42% for Public Improvements/Infrastructure; 20% for Housing Activities; 13% for Social/Public Services; 7% for Downtown Improvements; 2% for Planning Activities; and 16% for Program Administration.

---

### Federal Funding Program

### 2008 Anticipated Allocation

Fiscal Year 2008 CDBG Funds

\$1,458,560

---

Funding for this program is provided through the U.S. Department of Housing and Urban Development (HUD). Cumberland County has completed a five-year Consolidated Plan governing the use of federal funds for 2007-2011. HUD also requires Cumberland County to prepare an "Annual Action Plan" to describe how federal funds will be expended each year to accomplish the goals stated in the Consolidated Plan.

The purpose of Cumberland County's 2008 Annual Action Plan is to clearly present projects, programs and initiatives intended to be funded during FFY'08 to accomplish goals identified in the Consolidated Plan. The County Commissioners welcome and encourage public comment on the 2008 Annual Action Plan

The Cumberland County Entitlement Jurisdiction (CCEJ) for the 2008 Annual Action Plan includes the Towns of Baldwin, Bridgton, Cape Elizabeth, Casco, Cumberland, Falmouth, Freeport, Gorham, Gray, Harpswell, Harrison, Long Island, Naples, New Gloucester, North Yarmouth, Pownal, Raymond, Scarborough, Sebago, Standish, Windham, Yarmouth and the City of South Portland.

### **Total Funds - \$1,458,560**

### **County Program Administration - \$134,032**

\$116,217 for 2nd year admin; \$17,801 for reimbursement of ¼, pre-award development costs

### **County Program Grants - \$621,000**

|                    |           |
|--------------------|-----------|
| Regional Projects  | \$350,000 |
| Community Projects | \$271,000 |

### Funding by project type:

|                         |           |
|-------------------------|-----------|
| Housing Rehabilitation  | \$260,000 |
| Public Improvements     | \$125,000 |
| Downtown Revitalization | \$106,000 |
| Social Service          | \$115,000 |
| Planning                | \$ 15,000 |

## Project & Funding Recommendations

### Freeport Housing Rehabilitation/Replacement Program \$40,000

This project would continue work begun in 2007 to rehabilitate and replace aged, sub-standard mobile homes, most at a mobile home park owned by the Freeport Housing Trust. It is anticipated that four projects will be completed.

### Regional Housing Rehabilitation – PROP \$180,000

This would continue the Regional Housing Rehabilitation program PROP currently operates. It is projected that between 12 and 15 homes would be improved. Level funded from 2007.

### Regional Homeless Services – PROP/Preble Street \$115,000

This grant would continue the case management services program for homeless persons and those on the brink of homelessness. The program serves residents within and from the 23 communities of the Cumberland County community development program. Increase of \$9,000 from 2007 funding level.

### Regional Housing Planning – GPCOG \$15,000

The proposed planning study would develop an affordable housing strategy for the region.

### Steep Falls Library Renovations – Standish \$31,000

Critical improvements to the historic Steep Falls Library will include repairing the slate roof, electrical upgrades, repair to the front granite stairs and reconstruction of two chimneys.

### Community Center – Naples \$50,000

Essential renovations and improvements to the historic Grange Hall in Naples Village, now owned by the Town will include: installation of sprinkler system, handicap access ramp, foundation repairs, new heating system, new fire-proof doors, water filtration system, and kitchen upgrades. Without these improvements the facility will continue to remain unusable.

### Food Pantry Building – Gorham \$44,000

This project will establish a permanent home for the Gorham Ecumenical Food Pantry. The Town is providing the building, a 24'X60" portable classroom type structure. Grant funds will pay for building renovations, slab foundation and electrical & plumbing hook-ups.

### Regional Handicap Access Ramp Program – Alpha I \$40,000

The program will provide ramps for handicap adults to facilitate access to their homes. A similar program is currently operated by Alpha I with funds provided by the State CDBG program, but that program is not available to residents participating in Cumberland County's community development program. The City of Portland will also be funding a similar activity.

### Downtown Revitalization – Gray \$106,000

This is a multi-faceted program to inaugurate a comprehensive downtown revitalization effort in Gray. The project includes building façade improvements, new sidewalks, streetlights and development of a small park. The MOC recommends the project receive between \$85,000 and \$135,000 depending on the availability of funds. The community applied for \$150,000.

### III. Bridgton & South Portland Programs

The programs and activities conducted in the two set-aside communities of Bridgton and South Portland are integral components of the Cumberland County Community Development program. While not participants in the application competition, their projects, activities, funds, planning, administration and regulatory compliance are all part of the County's program.

**Town of Bridgton**        \$218,336

Wayside Sewer Leach Field Reconstruction    \$192,468

The reconstruction and expansion of the Wayside Sewer Leach Field is a critical component of Bridgton's ongoing Downtown Revitalization initiative. The septic field has deteriorated extensively and must be reconstructed to retain sanitary sewer service in the downtown neighborhood. The Wayside Field serves the low/moderate income downtown community development target area. This is Phase I of a multi-year plan to improve sanitary sewer service in Bridgton's Downtown. No construction occurred during 2007. With two years of funds now saved for the project, construction will begin this summer.

Program Administration    \$25,868

Building and sustaining administrative capacity in Bridgton is an important component of their long-term Downtown Revitalization and Community Development program.

**City of South Portland**        \$485,192

The City of South Portland and its new Community Development Director Erik Carson continue to operate their CDBG program, much as they did prior to relinquishing HUD Entitlement status. Coordination between South Portland and the County, particularly on administrative matters occurs on a regular and on-going basis.

Housing Programs        \$36,597

The City operates a housing rehabilitation program projecting to complete 3 projects this year.

Public Facilities/Infrastructure    \$299,100

South Portland will complete 10 facilities/infrastructure projects including: Ferry Village sidewalks; Waterman Drive improvements; Mill Creek crosswalks, Mill Creek gazebo, Knightville bus shelter, City Hall accessibility improvements.

Public Services        \$72,719

Funds will be provided to five programs funded in 2007 – recreation scholarships; Boys & Girls Club; Center for Therapeutic Recreation; English as a second language (ESL) program and; fuel assistance. Three new programs are added this year – bus passes; home energy efficiency and PROP's Senior Companion program.

Program Administration        \$61,776

The funds pay salaries, benefits and basic office supplies, phone and technology required for the activities of South Portland's Community Development Office.

Planning        \$15,000

The City will conduct two planning studies, one for the Redbank neighborhood and one for Mill Creek Park.



# Second Program Year Action Plan

The CPMP Second Annual Action Plan includes the [SF 424](#) and Narrative Responses to Action Plan questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. The Executive Summary narratives are optional.

## Narrative Responses

### GENERAL

#### Executive Summary

The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.

Program Year 2 Action Plan Executive Summary:

The second year Cumberland County Community Development program has been allocated \$1,458,560 in HUD CDBG program funds.

All projects and programs funded in this second year of Cumberland County's HUD CDBG Community program will: 1) Provide decent affordable housing and; 2) Create suitable living environments. \$296,597 will be devoted to housing activities, primarily housing rehabilitation at owner-occupied single-family homes; \$722,568 will be expended for street, neighborhood and downtown improvements and water/sewer projects and; \$187,719 will allocated for public service initiatives.

All of these activities will improve the availability and accessibility of housing and services for low/moderate income persons, improve the affordability of housing and enhance the sustainability of our communities.

Being the second year of the Cumberland County Community Development program past performance is difficult to evaluate. Most 2007 programs are in progress.

#### General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed during the next year. Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.

2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) during the next year and the rationale for assigning the priorities.
3. Describe actions that will take place during the next year to address obstacles to meeting underserved needs.
4. Identify the federal, state, and local resources expected to be made available to address the needs identified in the plan. Federal resources should include Section 8 funds made available to the jurisdiction, Low-Income Housing Tax Credits, and competitive McKinney-Vento Homeless Assistance Act funds expected to be available to address priority needs and specific objectives identified in the strategic plan.

Program Year 2 Action Plan General Questions response:

1) Geographic Areas Where Assistance Will be Directed

In 2008 public infrastructure and facility projects are recommended for funding in the Towns of Bridgton, Gorham, Gray, Naples, Standish and the City of South Portland,

The Housing Rehabilitation program will offer services county-wide. Housing programs funded through the CDBG program are offered to qualifying homeowners with properties located within the Cumberland County Entitlement Jurisdiction. Two community-based housing rehabilitation projects will be conducted in South Portland and Freeport.

Homeless assistance services will be available to individuals and families throughout the jurisdiction. Eight public service programs will be offered in South Portland for handicap, recreation, youth, elderly and educational services. Supplemental funding for fuel assistance will be available in South Portland.

2) Basis for allocating investments geographically

Cumberland County utilizes a competitive application process to allocate funds for downtown revitalization, public infrastructure, public facilities and locally directed housing and public service activities. A sub-committee of the Municipal Oversight Committee (MOC) delivers funding recommendation to the full MOC with final recommendations presented to the Cumberland County Commissioners. The process takes into account how the applicant communities seek to address priorities and needs of their community and the region particularly in areas with the high concentrations of low/moderate income residents. Given limited funding projects are also reviewed based upon readiness to proceed and the significance of impact to be achieved.

The City of South Portland and the Town of Bridgton receive special “set-aside” allocations. South Portland received an allocation of \$485,192 to be used for an array of public facility, infrastructure, housing, and public service activities. Bridgton will receive an allocation of \$218,336 to be used for sewer system improvements in the

downtown. These communities conduct their own independent assessment and selection of projects and citizen participation processes.

Fourteen municipalities contain 33 census block groups meeting the low/moderate income exemption criteria for the Community Development Block Grant program. The County has many “pockets of poverty” and some public infrastructure projects many be qualified by income survey.

CDBG funds will be directed toward the following goals and objectives in 2008:

- 1) To provide decent affordable housing
- 2) To improve and expand public sewer service
- 3) To provide and upgrade public infrastructure
- 4) To provide, improve and expand community facilities
- 5) To coordinate and provide access to public services
- 6) To provide economic opportunities
- 7) To improve accessibility for persons with disabilities

### **Fiscal Year 2008 Annual Action Plan Financial Summary**

---

|  |                    |
|--|--------------------|
| <b>Public Improvements/Infrastructure Projects</b> |                    |
| Street/Neighborhood Improvements                   | 424,100            |
| Water/Sewer Projects                               | 192,468            |
| <b>Housing Activities</b>                          |                    |
| Housing Rehabilitation                             | 296,597            |
| Downtown Revitalization                            | 106,000            |
| <b>Public Services</b>                             |                    |
| Handicap Services                                  | 8,000              |
| Youth Services                                     | 15,000             |
| Homeless Services                                  | 115,000            |
| Elder Services                                     | 9,719              |
| Transportation Services                            | 2,500              |
| Educational Services                               | 10,000             |
| Fuel Assistance                                    | 18,000             |
| Home Energy Efficiency                             | 9,500              |
| <b>Planning Activities</b>                         |                    |
| Regional Housing Strategy                          | 15,000             |
| South Portland Neighborhood Planning               | 15,000             |
| <b>Program Administration</b>                      | <b>221,676</b>     |
| <b>Total Use of Funds</b>                          | <b>\$1,458,560</b> |

### 3) Obstacles to meeting underserved needs

The principle obstacle to meet underserved needs is financial. Given the territory and population to be served, the allocation of funds, while significant and very much appreciated, is well below levels required to meet the needs of the region's low/moderate income households.

The maximum permitted distribution of CDBG funds for social service activities, capped at 15% of grant funds, will equal \$218,784 (based upon year #2 allocation of \$1,458,560). Given the ever growing needs of over 50,000 low/moderate income persons and almost 10,000 persons in poverty in the CCEJ these resources are entirely inadequate. Needs range from health care, home health care, transportation, child care, elder services to homeless services and fuel assistance.

Housing needs ranging from lack of affordable housing, rehabilitation, weatherization and lead-based paint hazard control to homeownership assistance are extensive. The limitation of financial resources again is the paramount obstacle. The development of new affordable housing is limited by the escalating costs of land, and necessary infrastructure (roads, sewers, etc.) Staff and time resources represent a partial obstacle to meeting existing needs though if the funds were available, this challenge could be met.

All funded activities will address obstacles to meeting underserved needs. That's exactly why these activities are selected for funding.

### **Managing the Process**

1. Identify the lead agency, entity, and agencies responsible for administering programs covered by the consolidated plan.
2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.
3. Describe actions that will take place during the next year to enhance coordination between public and private housing, health, and social service agencies.

Program Year 2 Action Plan Managing the Process response:

#### 1) Identify Lead Agency

The Community Development Office of Cumberland County, led by its Director serves as the lead agent for the Consolidated Plan planning process and implementation. The CD Office is responsible for all required documentation, training and compliance requirements of the CDBG program with the U.S. Department of Housing & Urban Development (HUD) with the full support of the County Commissioners and the Municipal Oversight Committee (MOC). The CD Office is responsible for the administration of programs covered by the Annual Action Plan.

## 2) Significant Aspects of Plan Development

The selection of projects to receive funding during the period covered by the Annual Action Plan entailed a six-step process:

- 1) Initial screening of applications by CD Office staff
- 2) Rating and ranking of projects by the 8-member Application Review Team (MOC Chair, 5 municipal members, 1 County Commissioner, 1 CD Office staff)
- 3) Detailed report of project recommendations to the entire MOC
- 4) Endorsement of projects by MOC
- 5) Report of MOC projects recommendations to County Commissioners
- 6) Endorsement of projects by County Commissioners.

Housing programs funded through the CDBG program are offered to qualifying homeowners with properties located within the Cumberland County Entitlement Jurisdiction.

Cumberland County will utilize HUD's new Outcome Measurement System to report results and accomplishments for funded projects. All activities funded must address one of these three primary objectives:

- Suitable Living Environments
- Decent Housing
- Economic Opportunity

Similarly, all funded activities/projects must demonstrate benefits to low/moderate-income residents. All objectives must achieve the following outcomes:

- Improve Availability/Accessibility
- Improve Affordability
- Improve Sustainability

## 3) Coordination Enhancement

The inauguration of the Cumberland County Entitlement CDBG program is enhancing coordination in the region among housing providers, health services and social service agencies. This will include:

- 1) The establishment of a County-based Public Health program is under development.
- 2) Public housing agencies in the Cities of Westbrook, South Portland and Portland will be more closely integrated.
- 3) General Assistance providers throughout the County will receive training to better assist "pre-homeless" residents.

## **Citizen Participation**

1. Provide a summary of the citizen participation process.
2. Provide a summary of citizen comments or views on the plan.
3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.
4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

\*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

Program Year 2 Action Plan Citizen Participation response:

### 1) Citizen Participation Process

The formal public comment period for Federal Fiscal Year 2008 Annual Action Plan began April 4, 2008 with notification published in the Portland Press Herald. This notice also included an invitation to the Public Hearings held on April 14, and April 28, 2008. Copies of the Annual Action Plan were forwarded to each member municipality of the CCEJ. Copies of the Plan and Public Hearing notices were available for review at the Cumberland County Courthouse – Room #102; County web-site – [www.cumberlandcounty.org](http://www.cumberlandcounty.org); and municipal offices of participating member communities.

The comment period for the Fiscal Year 2008 Annual Action Plan ended on May 4, 2008. The County received 2 written comments during the period and 5 oral comments at the Public Hearings. The Municipal Oversight Committee endorsed the selection of programs and projects included in the Annual Action Plan on March 6, 2008. Formal adoption by the County Commissioners occurred on May 12, 2008.

### 2) Summary of comments

All comments are included as an attachment. All comments were favorable.

### 3) Efforts to Broaden Citizen Participation

During the period spanning October 2007 through April 2008 Community Development Office staff visited the Towns of Bridgton, Naples, Gray, Standish, Gorham and the new town of Chebeague Island. These visits familiarized Town Managers, Planners, Town Selectmen and Councilors and community residents with the CDBG program and the Consolidated Plan. Each community was asked to identify their housing and community development needs.

4) Comments not accepted and reasons why

All comments received were favorable to the program.

## **Institutional Structure**

1. Describe actions that will take place during the next year to develop institutional structure.

Program Year 2 Action Plan Institutional Structure response:

1) Development of Institutional Structure

The institutional structure of the Cumberland County Community Development program is largely established. The program's structure has three components: the formal, official governance of the County Commissioners; the representative membership of the municipalities – the Municipal Oversight Committee; and the leadership and management provided by the Community Development Office staff.

- County Commissioners – The Commissioners are the official governing body of the County. They will determine, in collaboration with the Municipal Oversight Committee, the allocation of CDBG resources and formally adopt and endorse the Consolidated Plan, Annual Action Plan and HUD grant agreement.
- The Municipal Oversight Committee (MOC) is composed of one voting delegate from each member community and one County Commissioner. The group has adopted organizational by-laws and establishes basic policy for the program and provides recommendations to the County Commissioners.
- Administration of the program is conducted through the County's newly formed Office of Community Development.

Through all three elements the County works to strengthen existing partnerships and build new relationships with public and private entities ensuring maximum benefit and outcomes from CDBG investments.

The Commissioners, MOC and CD staff are augmented in the effort by the Greater Portland Council of Governments (GPCOG), PROP and municipal governments.

Further refinements during the initial program years include: Solidifying working relations with the two set-aside communities of South Portland and Bridgton; bringing in three additional communities to the program – Casco, Baldwin, Chebeague Island (formerly part of Cumberland, but now a unique municipality); and refining the operations of the Municipal Oversight Committee.

## **Monitoring**

1. Describe actions that will take place during the next year to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

Program Year 2 Action Plan Monitoring response:

1) Monitoring

Every funded activity under the Cumberland County Community Development program will be monitored, audited and evaluated ensuring compliance with programmatic regulations and the achievement of identified outcomes. All grant sub-recipients, whether municipal entities, GPCOG, PROP or sub-recipient service providers under a municipal grant will receive CDBG administrative training. Ultimate responsibility for effective program management lies with the Community Development Office. Its staff will scrupulously adhere to HUD regulations, diligently follow all programmatic requirements and insist that sub-grantees do the same. Quarterly reports concerning the programs activities and progress will be made available to the County Manager, the County Commissioners and the MOC.

Performance measurements will be developed and incorporated into each program and project funded. These will be monitored and tracked over time.

Cumberland County will submit a Comprehensive Annual Performance and Evaluation Report (the CAPER) to HUD ninety days after the close of the program year. The MOC and County Commissioners will review the CAPER prior to legal advertisement in the Portland Press Herald of the required 15-day public review and comment period.

The City of South Portland will perform monitoring reviews of its own projects and sub-grantees as it had when it was an independent entitlement community.

Monitoring Procedures

- 1) All sub-recipients to submit quarterly activity reports
- 2) All public facility and infrastructure construction projects to be visited regularly, at least once per month by CD program staff.
- 3) Sub-entitlement communities of South Portland and Bridgton to be visited by CD program staff at least quarterly.
- 4) Housing rehabilitation projects to be regularly monitored. A random sample of projects are visited monthly.
- 5) All program files will contain a copy of site visit reports
- 6) All economic development and public service projects will be individually monitored and monitoring reports will be issued.

**Lead-based Paint**

1. Describe the actions that will take place during the next year to evaluate and reduce the number of housing units containing lead-based paint hazards in order to increase the inventory of lead-safe housing available to extremely low-income, low-income, and moderate-income families, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

Program Year 2 Action Plan Lead-based Paint response:

The Cumberland County Community Development program complies with the Lead-Based Paint Rule, effective September 15, 2000. All housing rehabilitation and homeownership activities are conducted consistent with the rule. The staff of PROP, contract provider of housing rehabilitation program services, conducts risk assessments and clearance inspections for rehabilitation projects, as required. The region now has a special Lead-Based Paint Hazard Control program grant for 2008-2010.

All properties purchased with financial assistance provided by the Community Development program must be inspected for lead-based paint hazards prior to final approval of application for assistance. Payment of subsidies are only issued after receipt of the inspection report revealing no lead-based paint hazard present at time of purchase.

## HOUSING

### Specific Housing Objectives

\*Please also refer to the Housing Needs Table in the Needs.xls workbook.

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve during the next year.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

Program Year 2 Action Plan Specific Objectives response:

#### 1) Priorities & Objectives to be Achieved

The specific housing objective to be achieved in 2008 is housing rehabilitation.

| <u>Program</u>                        | <u>Goal</u> | <u>Funds</u> | <u>IDIS</u> |
|---------------------------------------|-------------|--------------|-------------|
| Region-wide housing rehabilitation    | 8-10 units  | \$180,000    | 14A         |
| Region-wide access ramp program       | 8-10 units  | 40,000       | 14A         |
| Freeport housing rehabilitation       | 4 units     | 40,000       | 14A         |
| South Portland housing rehabilitation | 3 units     | 36,597       | 14A         |

#### 2) Federal, State & Local Resources Available

- The region-wide rehab program will leverage approximately \$312,000 from the Maine State Housing Authority
- The Freeport program will leverage \$5,000 from the Freeport Housing Trust

## Needs of Public Housing

1. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.
2. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation during the next year.

Program Year 2 Action Plan Public Housing Strategy response:

### 1) Addressing Needs of Public Housing

For year #2 of Cumberland County Community Development program South Portland is the only Public Housing Authority (SPHA) in the jurisdiction. The SPHA does not have any needs identified to be addressed with 2008 CDBG program funds.

Residents are currently represented through the Resident Advisory Board that regularly meets to discuss issues concerning operations, management and property improvements. Residents are regularly informed whenever changes in policies or procedures are proposed and invited to comment prior to implementation.

Homeownership has been a difficult challenge for most, if not all SPHA residents. The primary obstacle is the extremely high cost of homes on the market and the obstacle of obtaining funds for a down payment. The "income disregard" program is in place permitting residents the opportunity to save funds toward self-sufficiency and homeownership.

Currently the South Portland Housing Authority (SPHA) owns and/or manages 641 units of housing in South Portland. Of these units, 123 are for elderly with congregate services available, 412 are for elderly/disabled residents, with some handicapped accessible units, 96 are 2 to 4 bedroom family units, and one property has 10 units that are all completely handicapped accessible.

In addition to the units they own and manage, they also administer 389 Housing Choice Vouchers in the City and surrounding communities where residents live in the private market and have their rent subsidized by the Housing Authority. At this time, 350 of these vouchers are within South Portland City limits with the rest being used in surrounding communities that do not have a housing authority.

The demand that the Housing Authority is not able to fulfill at this time is for three bedroom family units and more units for disabled residents – both physically and mentally disabled. At this time, they have a waiting list for their own units of around 300. Approximately 2/3 of these applicants are elderly/disabled.

## 2) Improving Operations of Troubled Public Housing Authorities

SPHA is not identified as a “troubled” or a poorly performing housing authority.

### **Barriers to Affordable Housing**

1. Describe the actions that will take place during the next year to remove barriers to affordable housing.

Program Year 2 Action Plan Barriers to Affordable Housing response:

Consistent with the governmental structure of the State of Maine, Cumberland County does not have land use authority within the jurisdiction. The County does not influence or control land use activity, zoning ordinances, building codes, fees, or growth limitation ordinances. These activities occur within the jurisdiction of individual municipalities outside the control or influence of the County government.

The CCEJ Community Development program will strategically utilize its financial resources to promote the development of affordable housing opportunities throughout the County.

### **HOME/ American Dream Down payment Initiative (ADDI)**

1. Describe other forms of investment not described in § 92.205(b).
2. If the participating jurisdiction (PJ) will use HOME or ADDI funds for homebuyers, it must state the guidelines for resale or recapture, as required in § 92.254 of the HOME rule.
3. If the PJ will use HOME funds to refinance existing debt secured by multifamily housing that is being rehabilitated with HOME funds, it must state its refinancing guidelines required under § 92.206(b). The guidelines shall describe the conditions under which the PJ will refinance existing debt. At a minimum these guidelines must:
  - a. Demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing.
  - b. Require a review of management practices to demonstrate that disinvestments in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving the targeted population over an extended affordability period can be demonstrated.
  - c. State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.
  - d. Specify the required period of affordability, whether it is the minimum 15 years or longer.
  - e. Specify whether the investment of HOME funds may be jurisdiction-wide or limited to a specific geographic area, such as a neighborhood identified in a neighborhood revitalization strategy under 24 CFR 91.215(e)(2) or a Federally designated Empowerment Zone or Enterprise Community.

- f. State that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.
4. If the PJ is going to receive American Dream Down payment Initiative (ADDI) funds, please complete the following narratives:
  - a. Describe the planned use of the ADDI funds.
  - b. Describe the PJ's plan for conducting targeted outreach to residents and tenants of public housing and manufactured housing and to other families assisted by public housing agencies, for the purposes of ensuring that the ADDI funds are used to provide down payment assistance for such residents, tenants, and families.
  - c. Describe the actions to be taken to ensure the suitability of families receiving ADDI funds to undertake and maintain homeownership, such as provision of housing counseling to homebuyers.

Program Year 2 Action Plan HOME/ADDI response:

Not applicable to Cumberland County Community Development Program.

## HOMELESS

### Specific Homeless Prevention Elements

\*Please also refer to the Homeless Needs Table in the Needs.xls workbook.

1. Sources of Funds—Identify the private and public resources that the jurisdiction expects to receive during the next year to address homeless needs and to prevent homelessness. These include the McKinney-Vento Homeless Assistance Act programs, other special federal, state and local and private funds targeted to homeless individuals and families with children, especially the chronically homeless, the HUD formula programs, and any publicly-owned land or property. Please describe, briefly, the jurisdiction's plan for the investment and use of funds directed toward homelessness.
2. Homelessness—In a narrative, describe how the action plan will address the specific objectives of the Strategic Plan and, ultimately, the priority needs identified. Please also identify potential obstacles to completing these action steps.
3. Chronic homelessness—The jurisdiction must describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness by 2012. Again, please identify barriers to achieving this.
4. Homelessness Prevention—The jurisdiction must describe its planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.
5. Discharge Coordination Policy—Explain planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how, in the coming year, the community will move toward such a policy.

Program Year 2 Action Plan Special Needs response:

1) Sources of Funds

Cumberland County does not receive Emergency Shelter Grant (ESG), McKinney-Vento Homeless Assistance Act funds or other State or Federal resources to assist homeless persons or aid in homeless prevention.

2) Addressing Priority Needs of Homeless Persons

Cumberland County will fund one specific and targeted Public Service Homeless Prevention program. The program will receive \$115,000 CDBG funds and be hosted by PROP, the local Community Action Program agency.

The program will primarily consist of highly skilled and trained staff members working on a two-fold mission. The Homeless Prevention program will intercede and case-manage individuals and families in the County on the verge of homelessness. The program will bring services and resources to bear in a coordinated approach, preventing homelessness and the inevitable migration of the individual or family to the City of Portland in search of shelter and services. The second aspect of the program will engage homeless individuals and families who have sought shelter and services in Portland to move back to their home communities with appropriate and sufficient support services.

There are two primary barriers to achieving success in homeless prevention and elimination. The first is limited financial resources. The second is the extraordinary combination of challenges that many homeless individuals present – psychiatric disabilities, substance abuse and physical disabilities to identify three.

3) Addressing Chronic Homelessness

Same answer as #2.

4) Homelessness Prevention

Same answer as above #2.

5) Discharge Coordination Policy

Same answer as #2.

## **Emergency Shelter Grants (ESG)**

(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

Program Year 2 Action Plan ESG response:

Not applicable to Cumberland County Community Development Program.

COMMUNITY DEVELOPMENT

**Community Development**

\*Please also refer to the Community Development Table in the Needs.xls workbook.

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), public facilities, public improvements, public services and economic development.
2. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

\*Note: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

Program Year 2 Action Plan Community Development response:

The Cumberland County Entitlement program will fund and undertake the following community development activities and programs for 2008:

**Public Facilities**

| Project     | Goal                      | Funds    | IDIS | Time    |
|-------------|---------------------------|----------|------|---------|
| Gorham      | Food Pantry 1 facility    | \$44,000 | 03   | '08-'09 |
| S. Portland | Park Improv. 1 facility   | 10,000   | 03F  | '08-'09 |
| S. Portland | Compactor 1 facility      | 4,100    | 03F  | '08-'09 |
| S. Portland | Bus Shelter 1 facility    | 40,000   | 03   | '08-'09 |
| S. Portland | Handi Access 3 facilities | 17,000   | 10   | '08-'09 |
| S. Portland | Park Gazebo 1 facility    | 85,000   | 03F  | '08-'09 |
| Naples      | Com. Center 1 facility    | 50,000   | 03   | '08-'09 |
| Standish    | Library Repair 1 facility | 31,000   | 03E  | '08-'09 |

**Public Infrastructure**

| Project     | Goal                     | Funds      | IDIS    | Time    |
|-------------|--------------------------|------------|---------|---------|
| Bridgton    | Sewer Impr. 1 facility   | \$192,468  | 03J     | '08-'09 |
| Gray        | D.T. Improv              | 106,000    | 03, 14E | '08-'09 |
| S. Portland | Sidewalks 1400 lin ft    | 80,000     | 03L     | '08-'09 |
| S. Portland | Street Imprv 1300 lin ft | 38,500     | 03K     | '08-'09 |
| S. Portland | Crosswalks 2             | 12,000     | 03K     | '08-'09 |
| S. Portland | Neigh. Imprv             | 12,500     | 03      | '08-'09 |
| S. Portland | Neigh Imprv              | 39,750.87* | 03      | '08-'09 |

[\* '07 surplus funds]

**Public Services**

| Project     | Goal         | Funds       | IDIS    | Time |         |
|-------------|--------------|-------------|---------|------|---------|
| County-wide | Homeless     | 50 clients  | 115,000 | 05   | '08-'09 |
| S. Portland | Handicap     | 6 clients   | 8,000   | 05B  | '08-'09 |
| S. Portland | E.S.L        | 65 clients  | 10,000  | 05   | '08-'09 |
| S. Portland | Youth        | 640 clients | 5,000   | 05D  | '08-'09 |
| S. Portland | Youth        | 50 clients  | 10,000  | 05D  | '08-'09 |
| S. Portland | Senior Comp  | 24 clients  | 9,719   | 05A  | '08-'09 |
| S. Portland | Fuel Assist. | 60 clients  | 18,000  | 05   | '08-'09 |
| S. Portland | Energy Eff.  | 11 clients  | 9,500   | 05   | '08-'09 |
| S. Portland | Bus Passes   | 200 clients | 2,500   | 05E  | '08-'09 |

**Antipoverty Strategy**

1. Describe the actions that will take place during the next year to reduce the number of poverty level families.

Program Year 2 Action Plan Antipoverty Strategy response:

Cumberland County, consistent with the governmental structure of Maine, does not administer social service, economic development, job training or similar programs. These activities have historically been the purview of state and local governments. The CDBG program represents not just a new program offering, but an entirely new type of initiative for a County government in Maine. In this context, the CDBG program and its focus on benefiting low/moderate income residents represents an opportunity for the County to develop services and strategies to alleviate poverty for the first time.

- 1) The allocation of CDBG Public Service (Social Service) funds to sub-recipients will be coordinated with funding sources from the United Way of Greater Portland, city/town funds and state resources.
- 2) Public Service funds will target assistance to poverty level families in two programs: a) providing transportation services to enhance access to employment; b) case management services to diminish the likelihood of families becoming homeless.
- 3) Affordable housing represents a significant obstacle to family self-sufficiency. The program will target funds to housing rehabilitation and affordable housing development.

**Affirmative Action**

All housing and community development construction projects which will receive federal financial assistance exceeding \$100,000 must comply with the standards and procedures for Section 3 of the Housing and Community Development Act of 1968. Section 3 encourages employment and contract opportunities for low income, minority and female owned businesses or businesses that employ low income and/or minority and /or women.

## NON-HOMELESS SPECIAL NEEDS HOUSING

### **Non-homeless Special Needs (91.220 (c) and (e))**

\*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve for the period covered by the Action Plan.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

Program Year 2 Action Plan Specific Objectives response:

#### 1) Priorities & Objectives to be Achieved

Non-homeless special needs housing has not been identified as a high priority for the Cumberland County Community Development program. The City of Portland, City of Westbrook and communities throughout the County contain numerous facilities for individuals with special needs. While individual facilities may have rehabilitation needs, these can be addressed through the regional housing rehabilitation program.

#### 2) Federal, State & Local Resources Available

Non-homeless special needs housing facilities receive funding from numerous Federal, State and local sources. A detailed catalogue of these resources ranging from Medicaid, SSI and the Maine Dept. of Health & Human Services is not available and would do little to inform the Cumberland County Consolidated Plan.

### **Housing Opportunities for People with AIDS**

\*Please also refer to the HOPWA Table in the Needs.xls workbook.

1. Provide a Brief description of the organization, the area of service, the name of the program contacts, and a broad overview of the range/ type of housing activities to be done during the next year.
2. Report on the actions taken during the year that addressed the special needs of persons who are not homeless but require supportive housing, and assistance for persons who are homeless.
3. Evaluate the progress in meeting its specific objective of providing affordable housing, including a comparison of actual outputs and outcomes to proposed goals and progress made on the other planned actions indicated in the strategic and action plans. The evaluation can address any related program adjustments or future plans.
4. Report on annual HOPWA output goals for the number of households assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid

homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. Include any assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.

5. Report on the use of committed leveraging from other public and private resources that helped to address needs identified in the plan.
6. Provide an analysis of the extent to which HOPWA funds were distributed among different categories of housing needs consistent with the geographic distribution plans identified in its approved Consolidated Plan.
7. Describe any barriers (including non-regulatory) encountered, actions in response to barriers, and recommendations for program improvement.
8. Please describe the expected trends facing the community in meeting the needs of persons living with HIV/AIDS and provide additional information regarding the administration of services to people with HIV/AIDS.
9. Please note any evaluations, studies or other assessments that will be conducted on the local HOPWA program during the next year.

Program Year 2 Action Plan HOPWA response:

Not applicable to Cumberland County Community Development Program.

### **Specific HOPWA Objectives**

Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the Action Plan.

Program Year 2 Specific HOPWA Objectives response:

Not applicable to Cumberland County Community Development Program.

---

### **Other Narrative**

Include any Action Plan information that was not covered by a narrative in any other section.

## **Cumberland County – CDBG Program**

### Expenditure Limits – 2008

|                             |             |        |
|-----------------------------|-------------|--------|
| Grant Award                 | \$1,458,560 |        |
| Administration/Planning Cap | 251,676     | 17.25% |
| Public Service Cap          | 187,719     | 12.87% |

### Target Area Allocations -2008

|                                 |              |     |
|---------------------------------|--------------|-----|
| Funds allocated to target areas | \$583,318.87 | 40% |
|---------------------------------|--------------|-----|

### Program Benefit Calculation – 2008

|                |             |
|----------------|-------------|
| Grant Award    | \$1,458,560 |
| Admin/Planning | 251,676     |

Program Benefit Criteria Funds - \$1,206,884

|  |       |
|--|-------|
| % of funds meeting low/moderate income benefit | 91.2% |
| % of funds addressing slum/blight conditions   | 8.8%  |
| % of funds meeting urgent need criteria        | -0-   |

**COMMUNITY DEVELOPMENT BUDGET - FFY'2008 - PROGRAM YEAR #2**  
**July 1, 2008 - June 30, 2009**

**4/11/2008**

|                                      | FFY'07              | FFY'08              |
|--------------------------------------|---------------------|---------------------|
| Director Salary & Benefits           | 94,498.11           | 99,717.00           |
| Grants Manager Salary                | 11,938.91           | 10,000.00           |
| Printing                             | 2,000.00            | 500.00              |
| Advertising                          | 3,000.00            | 1,000.00            |
| Conference, Training, Travel & Meals | 2,000.00            | 1,000.00            |
| Local Auto Travel                    | 500.00              | 514.00              |
| Technology                           | 2,000.00            | 1,500.00            |
| Dues, Memberships (NCDA)             | 0.00                | 1,000.00            |
| Postage                              | 100.00              | 100.00              |
| Minor Office Supplies                | 400.00              | 400.00              |
| Telephone, Fax                       | 500.00              | 500.00              |
| Total Line Items                     | 10,500.00           | 6,514.00            |
| <b>Total</b>                         | <b>\$116,937.02</b> | <b>\$116,231.00</b> |
| Pre-Award Reimbursement              | 35,601.00           | 17,801.00           |
| Total                                | 152,538.02          | 134,032.00          |

**COMMUNITY DEVELOPMENT PROGRAM BUDGET - FFY'08 - PROGRAM YEAR #2**

|                             |                     |                        |                   |
|-----------------------------|---------------------|------------------------|-------------------|
| <b>Total Grant</b>          | <b>1,458,560.00</b> | Portland               | 2,109,529.00      |
| Set-Aside Communities       | 703,528             | S.Portland             | 485,192           |
|                             |                     | Bridgton               | 218,336           |
| Balance of County           | 755,032             |                        |                   |
| County Administration       | 134,032             |                        |                   |
| Available for County Grants | 621,000             |                        |                   |
| <hr/>                       |                     |                        |                   |
| Admin/Planning Cap = 20%    | 291,712.00          | S.Portland Admin Cap   | 97,038.33         |
|                             |                     | Bridgton Admin Cap     | 43,667.25         |
| Public Service Cap = 15%    | 218,784.00          | County Admin Cap       | 151,006.42        |
|                             |                     | <b>Total Admin Cap</b> | <b>291,712.00</b> |
| South Portland Plan/Admin   | 76,776.00           |                        |                   |
| Bridgton Plan/Admin         | 25,868.00           |                        |                   |
| County Plan/Admin           | 149,032.00          |                        |                   |
| <b>Total Plan/Admin</b>     | <b>251,676.00</b>   |                        |                   |
| <hr/>                       |                     |                        |                   |
| South Portland PS           | 72,719.00           | S. Portland PS Cap     | 72,778.75         |
| Bridgton PS                 | 0.00                | Bridgton PS Cap        | 32,750.44         |
| County PS                   | 115,000.00          | County PS CAP          | 113,254.81        |
| <b>Total PS</b>             | <b>187,719.00</b>   | <b>Total PS CAP</b>    | <b>218,784.00</b> |

## CUMBERLAND COUNTY ENTITLEMENT JURISDICTION

### TARGET AREA ACTIVITIES – 2008

#### Cumberland County

- 1) Singer Community Center, Town of Naples. Census tract 14, block group 1, 2 - \$50,000
- 2) Steep Falls Library, Town of Standish – Census tract 70, block group 1 - \$31,000
- 3) Downtown Improvements, Town of Gray – Census tract 47, block group 5, 7 \$106,000

#### City of South Portland

- 1) Equipment for Boys and Girls Club, 169 Broadway. Club serves census tracts 31 & 32 - \$5,000
- 2) Mill Creek Park Gazebo. Census tract 32, block group 3 - \$85,000
- 3) Ferry Village Sidewalk project. Census tract 31, block group 3 - \$80,000
- 4) Memorial Park improvements. Census tract 30, block groups 1, 2, 4 - \$10,000
- 5) Waterman Drive improvements. Census tract 32, block group 3 - \$38,500
- 6) Redbank Neighborhood improvements. Census tract 30, block group 4 - \$39,750.87
- 7) Compacting trash receptacle. Census tract 32, block group 3 - \$4,100
- 8) Various target area neighborhood improvements. Census tracts/block groups 30-1, 30-2, 30-4, 31-3, 31-4, 32-3, 35-3 - \$12,500
- 9) Crosswalk installations. Census tract 32, block group 3 - \$12,000
- 10) Bus shelter. Census tract 32, block group 3 - \$40,000
- 11) Redbank, Brick Hill neighborhood planning. Census tract 30, block group 4 – \$10,000
- 12) Mill Creek Park planning. Census tract 32, block group 3 - \$5,000

#### Town of Bridgton

- 1) Sewer leach field improvements, Wayside Field serving Downtown Bridgton. Census tract 160, block group 4 - \$192,468