



Executive Summary

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The Community Development Block Grant (CDBG) program enables Cumberland County to channel **\$1,456,936** million of new 2014 funding resources into public facilities and improvements, housing, and social services to benefit low/moderate income communities and residents.

With its 2014 CDBG allocation and reprogrammed funds, Cumberland County plans to expend 58.3% for Public Improvements/Infrastructure; 12.1% for Housing Activities; 1.3% for Downtown Façade Improvements; 12.5% for Social/Public Services; 1.6% for Planning Activities; and 14.15% for Program Administration.

Funding for this program is provided through the U.S. Department of Housing and Urban Development (HUD). Cumberland County completed the five-year Consolidated Plan guiding the use of funds for 2012-2016 in May 2012. HUD requires Cumberland County to prepare an "Annual Action Plan" to describe how funds will be expended each year to accomplish the goals identified in the Consolidated Plan.

The purpose of Cumberland County's 2014 Annual Action Plan is to clearly present projects, programs and initiatives to be funded utilizing Federal Fiscal Year 2014 Community Development Block Grant (CDBG) funds. The County Commissioners welcome and encourage public comment on the Action Plan.

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

The eighth year Cumberland County Community Development program has been allocated \$1,456,936 in new HUD CDBG program funds. These funds are coupled with \$116,267 in South Portland re-programmed funds, \$38,084 Cumberland County re-programmed prior year funds and \$117,500 Town of Bridgton re-programmed prior year funds for a total 2014 budget of **\$1,728,787.00**.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

All projects and programs funded in this eighth year of Cumberland County's HUD CDBG Community program will be directed towards the following goals and objectives originally established in the 2012-2016 Consolidated Plan:

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

To meet these goals, \$209,621 will be devoted to housing rehabilitation activities with a special focus on heating system replacement, weatherization, and emergency repairs; \$677,213 will be expended for street, sidewalk, storm drainage and neighborhood improvement projects; \$331,430 for public

facilities, \$215,653 will be allocated for public service initiatives; and \$22,000 will be used for downtown façade improvements.

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

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

Now in its eighth year, the Cumberland County Community Development program has completed many projects and activities including housing rehabilitation at homes throughout the County, improvements to community facilities and infrastructure, and homelessness prevention. All but a very few 2011 funded programs remain open, 2012 projects and programs are substantially completed, and 2013 activities are now well underway.

In 2014, Cumberland County is again placing an emphasis on housing rehabilitation, public facility/infrastructure improvements and public services to address ongoing, demonstrated need. Public service activities will focus on chronic issues including domestic violence prevention, homelessness, elder services, emergency home heating and access to food.

Cumberland County strives to meet these needs for services, housing, facilities and infrastructure, but must make difficult choices given limited funds.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

In addition to the formal public comment period described below, the entire Cumberland County CDBG application review process is open to the public. All applicants and representatives of the public were welcome to attend the applicant presentation session held February 27, 2014 at the Windham Town Office. The two review meetings of the Municipal Oversight Committee (MOC) held March 13th and March 27th at the Greater Portland Council of Governments were open public meetings. An opportunity for applicants or members of the public to speak was provided.

The formal public comment period for Federal Fiscal Year 2014 Annual Action Plan began April 7, 2014 with notification published in the Portland Press Herald. This notice also included an invitation to public hearings held on April 7 and May 12, 2014. Final vote on the Annual Action Plan occurred on May 12, 2014. 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 and the County web-site – www.cumberlandcounty.org. Copies of these public notices can be found in the Appendix of this Action Plan.

The comment period for the Fiscal Year 2014 Annual Action Plan ended on May 12, 2014. The County received 4 written comments during the period and no oral comments from the general public at the Public Hearings. The Municipal Oversight Committee endorsed the selection of programs and projects included in the Annual Action Plan on March 27, 2014. Formal adoption by the County Commissioners occurred initially on May 12, 2014.

The set-aside communities of South Portland and Bridgton conduct their own citizen participation process. South Portland has an independent Community Development Advisory Committee that reviews program applications and recommends projects to the City Council. All South Portland meetings are open to the public, and advertised two weeks in advance online and at City Hall.

South Portland: City Council Public Hearing--April 7, 2014;

Bridgton: Board of Selectmen Public Hearing--March 26, 2014.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

All comments received reflected positively on the direction and work of the Cumberland County Community Development program.

Written comments received can be found as an Appendix of this Action Plan.

6. Summary of comments or views not accepted and the reasons for not accepting them

Comments did not require responses as all reflected favorably upon the program.

7. Summary

Since 2010, Cumberland County CDBG funds have been cut by over 17%. These reductions have resulted in \$315,000 less in CDBG expenditures benefiting Cumberland County's municipalities and residents. This has diminished the number of worthwhile activities funded and facilities/infrastructure projects completed.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	CUMBERLAND COUNTY	
CDBG Administrator	CUMBERLAND COUNTY	Cumberland County, Maine
HOPWA Administrator		
HOME Administrator		
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative (optional)

The Community Development (CD) 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 and the U.S. Department of Housing & Urban Development (HUD), and receives the full support of the Cumberland County Commissioners and the Municipal Oversight Committee (MOC). The CD Office is responsible for the administration of programs covered by the Annual Action Plan.

Consolidated Plan Public Contact Information

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AP-10 Consultation – 91.100, 91.200(b), 91.215(l)

1. Introduction

The CCEJ consults regularly with all 25 municipal participants in the Community Development Program. This consultation occurs within the context of the program's Municipal Oversight Committee (MOC) and in site visits and contacts with individual municipal officials and community residents. The CCEJ consults with six leading social service providers in the region: Southern Maine Agency on Aging, Bridgton Community Center, South Portland General Assistance Office, Family Crisis Services, Alpha One and Opportunity Alliance.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l))

In 2014 the CCEJ is funding three activities that link affordable housing and services:

- 1) Family Crisis Services will receive funds and provide case management services to victims of domestic violence. Frequently victims require a combination of health, mental health and housing services.
- 2) The Opportunity Alliance will be granted funds to intervene either prior to or shortly after an individual or family becomes homeless. This work directly links vulnerable households to housing providers and/or housing vouchers.
- 3) The City of Westbrook will receive a grant to establish and staff a health and wellness program for immigrant women. These women are members of refugee and recent immigrant families, predominantly from Central and West Africa, living in public or non-profit affordable housing.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

The City of Portland, a recipient of ESG and Continuum of Care funds is the primary homeless services center in the region. Family, adult and teen shelters and services are located in Portland, none are located in the Cumberland County Entitlement Jurisdiction (CCEJ). Balance of State Continuum of Care resources are provided to individuals located in CCEJ communities at properties operated by Shalom House and through the Stability Through Engagement Program (STEP). STEP provides short-term rental assistance in a rapid re-housing type program accessed at family, individual and domestic violence shelters.

In Program Years 2007 and 2008, the CCEJ provided CDBG funds to PROP (now The Opportunity Alliance - TOA) to provide case management and rapid re-housing services to persons at risk of homelessness. This activity was superseded by the Homeless Prevention Rapid Re-Housing Program (HPRP) operating from 2009-2011. In 2012, a small CDBG grant was provided to TOA to maintain the program. In 2013, TOA received a planning grant to study past efforts, assess effectiveness and guide future activities. In the coming year TOA will again receive a modest CDBG grant to provide case management services for families and individuals at risk of homelessness in the CCEJ. The HOME Consortium is currently providing HOME Tenant-Based Rental Assistance (TBRA) funds in the City of Portland and is contemplating a similar activity with HOME TBRA funds in the CCEJ.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

Not applicable. Cumberland County does not receive ESG funds.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction's consultations with housing, social service agencies and other entities

1	Agency/Group/Organization	Opportunity Alliance
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-homeless Services-Health Services-Education Regional organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	1) Meetings held with key agency staff. 2) Better services to homeless, imminently homeless, and housing rehabilitation needs.
2	Agency/Group/Organization	SOUTHERN MAINE AGENCY ON AGING
	Agency/Group/Organization Type	Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Elder needs--food, housing, & medical.
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	1) Discussion with key staff. 2) Meals-On-Wheels program to continue in South Portland.

3	Agency/Group/Organization	Family Crisis Services
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services-homeless Services - Victims
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Anti-poverty Strategy Needs of victims of domestic violence.
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	1) Discussion with key staff. 2) Expanded services in Cumberland County.
4	Agency/Group/Organization	Alpha One
	Agency/Group/Organization Type	Housing Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Housing needs of disabled adults.
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	1) Discussion with key staff. 2) Ongoing consultation on the access needs of mobility disabled homeowners and renters.
5	Agency/Group/Organization	Town of Bridgton
	Agency/Group/Organization Type	Services-Elderly Persons Services-Education Other government - Local Fuel Assistance
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Rural food and heating assistance needs.

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	1) Discussion with key municipal staff and the Director of the the Bridgton Community Center. 2) Development of broader spectrum of services to meet the needs of Bridgton's low-income residents.
6	Agency/Group/Organization	City of South Portland
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Other government - Local
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	1) Consultation with key staff. 2) Development of better coordination between landlords and general assistance program.
7	Agency/Group/Organization	CITY OF PORTLAND
	Agency/Group/Organization Type	Housing Services-homeless Other government - Local
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Lead-based Paint Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	1) Ongoing discussion with key staff at the Division of Housing & Neighborhood Services. 2) Enhanced coordination of housing and homeless services.
8	Agency/Group/Organization	SOUTH PORTLAND HOUSING AUTHORITY/ADAPTIVE ENVIRONMENTS
	Agency/Group/Organization Type	Housing PHA Services - Housing
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	1) Discussion with Executive Director and key housing authority staff. 2) Review of housing authority property needs.
9	Agency/Group/Organization	MAINE STATE HOUSING AUTHORITY
	Agency/Group/Organization Type	Housing PHA Services - Housing Other government - State
	What section of the Plan was addressed by Consultation?	Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	1) Discussion with key staff. 2) Improved identification of housing rehabilitation and homeless needs through coordination.

Table 2 – Agencies, groups, organizations who participated

Identify any Agency Types not consulted and provide rationale for not consulting

Additional agencies were consulted: Greater Portland Council of Governments and Westbrook Housing, but were not recognized by the HUD IDIS system.

In 2014, all relevant agencies and service providers in Cumberland County were consulted. Most area social service agencies are, or have been, active participants in the Cumberland County CDBG program, and frequently correspond with CD Staff to discuss their agencies' needs and operations, and issues their low/moderate income client populations are facing.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	State of Maine	Provision of services to homeless and near homeless households or individuals is a common goal.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

AP-12 Participation – 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

During the period spanning August 2013 through April 2014, Community Development Office staff visited the Towns of Bridgton, Falmouth, Freeport, Gorham, Gray, Harpswell, Pownal, Standish, Windham and the Cities of South Portland & Westbrook. 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. A regional workshop was also held on November 13, 2013 to familiarize officials and community members with the HUD CDBG program and the Cumberland County Community Development initiative.

Eight of the twenty-three communities eligible to submit applications for CDBG funding did so. It is noteworthy that these 8 community-based applicants include multi-jurisdictional services that cover 25 communities. The applications were reviewed at public meetings held by the local communities.

Cumberland County's two set-aside municipalities, Bridgton and South Portland, complete their own process of citizen and official review of their CDBG activities. The City of South Portland convenes its Community Development Advisory Committee, which is entirely citizen-staffed, to identify new and ongoing community needs and priorities annually. These citizen-identified priorities were used to determine funding recommendations for 2014 South Portland CDBG activities. Similarly, the Town of Bridgton Selectboard and citizen-staffed Review Team identified funding municipal projects and non-profit public services that address basic needs (such as food and fuel) as 2014 goals.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Regional CDBG Workshop	Non-targeted/broad community Municipal leaders	On November 13, 2013, representatives from the various Cumberland County communities and local social service agencies attended this public meeting which featured a presentation on the application process for the 2014 CDBG Program at Windham Town Hall.	No formal comments received.	Not applicable.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
2	Public Meeting: Cumberland County CDBG Presentation Meeting	Non-targeted/broad community Social service agencies & municipalities	On February 27, 2014, representatives from 16 social service agencies and municipalities attended this public meeting, and were given the opportunity to present on behalf of their 2014 applications.	No formal comments received.	Not applicable.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
3	Municipal Oversight Committee Public Meeting	Non-targeted/broad community Social Services Agencies & Housing Agencies.	On March 13th, 2014, the Municipal Oversight Committee held a public meeting to discuss funding recommendations for the 2014 CDBG Program. Twelve representatives from local municipalities attended.	No formal comments received.	Not applicable.	http://www.cumberlandcounty.org/CD/cdbgoversight.htm

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
4	Municipal Oversight Committee Public Meeting	Non-targeted/broad community Social Service Agencies & Housing Agencies.	On March 27th, 2014, the Municipal Oversight Committee held a final public meeting on funding recommendations for the 2014 CDBG Program. 14 municipal representatives attended, and 1 representative from the City of Portland's HOME program.	No formal comments received.	Not applicable.	http://www.cumberlandcounty.org/CD/cdbgoversight.htm

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
5	Bridgton Board of Selectmen Public Hearing	Non-targeted/broad community Social Service Agencies.	On March 26, 2014, the Bridgton Board of Selectmen held a public hearing to vote on CDBG funding recommendations for the Town of Bridgton 2014 CDBG Program.	No formal comments received.	Not applicable.	http://www.bridgtonmaine.org/bridgton-board-of-selectmen.html

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
6	South Portland City Council Public Hearing	Non-targeted/broad community Social Service Agencies.	On April 7th, 2014, the South Portland City Council voted to approve the funding recommendations developed by the Community Development Advisory Committee (CDAC) at public meetings held on February 27th, March 13th, and March 20th.	No formal comments received.	Not applicable.	http://www.southportland.org/our-city/city-council/

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
7	Cumberland County Commissioners Public Hearing	Non-targeted/broad community Municipalities ; Social Service Agencies; Housing Agencies	On April 7th, 2014, the Cumberland County Commissioners discussed the proposed funding recommendations for the 2014 Cumberland County CDBG Program.	No oral comments were received. 4 written comments received prior to the meeting, and 1 post-meeting. Comments received can be found in the Appendix of this Action Plan.	All comments reflected favorably on the CDBG Program and were accepted.	http://www.cumberlandcounty.org/Executive/cmm.htm

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
8	Cumberland County Commissioners Public Hearing	Non-targeted/broad community Municipalities ; Social Service Agencies; Housing Agencies	On May 12, 2014, the Cumberland County Commissioners held a public hearing to vote to approve the Annual Action Plan for submission to HUD.	No formal comments received.	Not applicable.	http://www.cumberlandcounty.org/Executive/cmm.htm

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources – 91.220(c) (1, 2)

Introduction

The activities and accomplishment goals outlined in this Annual Action Plan are based on the Federal Fiscal Year 2014 available funding, outlined in the table below.

Cumberland County received \$1,456,936 in CDBG as an annual entitlement grant allocation from HUD in 2014. Awards to local programs and municipalities for capped categories (public service and planning) were based on this amount. Reallocated funds were applied to the budgets of public infrastructure projects.

Priority Table

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,456,936	0	271,851	1,728,787	0	Funds will be used to support a variety of social service, housing, public facility and infrastructure improvements.

Table 5 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

CDBG funds do not enjoy a HUD-required match. The Cumberland County program has a locally required 20% match requirement for municipally-sponsored activities. Communities can meet their match requirement from local resources, in-kind contributions or private donations.

The regional housing rehabilitation program leverages resources from Maine DEP's Oil Tank Replacement Program - \$45,000; and MaineHousing's Central Heating Improvement Program - \$140,000.

The Energy Conservation Project in the Town of Freeport will leverage \$30,000 from the Efficiency Maine Program.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The Cumberland County Community Development Program does not hold jurisdiction over public property in its participating municipalities. The renovation and expansion of the food pantry in the Town of Falmouth will occur within the existing structure of the Falmouth Town Office. Sidewalks and storm drainage improvements will occur within publically owed right-of-ways in the Towns of Bridgton, Gorham and Standish and the City of South Portland. The Town of Cape Elizabeth donates office space to Family Crisis Services, the organization that operates the Domestic Violence Services program. Public service activities in Bridgton are housed at the Bridgton Community Center, a building owned by the Town of Bridgton and leased to the Community Center.

Discussion

A detailed list of the activities funded ("Activities List--Financial Summary") is available in the Appendix of this Annual Action Plan.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Social service provision to address basic needs.	2012	2016	Homeless Non-Homeless Special Needs Non-Housing Community Development	Bridgton Downtown South Portland Red Bank Cumberland County City of Westbrook (City-Wide)	Public Services	CDBG: \$215,653	Public service activities other than Low/Moderate Income Housing Benefit: 3053 Persons Assisted Homelessness Prevention: 300 Persons Assisted
2	Foster local housing affordability.	2012	2016	Affordable Housing	Cumberland County	Housing	CDBG: \$209,621	Homeowner Housing Rehabilitated: 99 Household Housing Unit
3	Improve and develop public infrastructure.	2012	2016	Non-Housing Community Development	Bridgton Downtown South Windham/Gorham (Little Falls) South Portland Red Bank South Portland Knightville/Mill Creek City of Westbrook (City-Wide)	Public Facilities & Infrastructure	CDBG: \$677,213	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1723 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Improve mobility/accessibility of facilities.	2012	2016	Non-Homeless Special Needs Non-Housing Community Development	Bridgton Downtown South Portland Knightville/Mill Creek City of Westbrook (City-Wide)	Public Facilities & Infrastructure	CDBG: \$331,430	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 22779 Persons Assisted
5	Study future local needs of municipalities.	2012	2016	Planning	Cumberland County	Planning	CDBG: \$28,288	Other: 2 Other
6	Revitalize downtowns and eliminate slum & blight.	2012	2016	Non-Housing Community Development	Bridgton Downtown	Public Facilities & Infrastructure	CDBG: \$22,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 822 Persons Assisted

Table 6 – Goals Summary<TYPE=[text] REPORT_GUID=[9B4786E64DDAC839A8E119B13CB7DB46]>

Goal Descriptions

1	Goal Name	Social service provision to address basic needs.
	Goal Description	In 2014, Cumberland County endeavors to provide social services that address basic, unmet needs for people in poverty. These services will include fuel assistance, food pantries, community dinners, health services, domestic violence counseling services, homelessness prevention case management, and transportation services.
2	Goal Name	Foster local housing affordability.
	Goal Description	Cumberland County endeavors to foster local housing affordability by providing housing rehabilitation and energy efficiency improvement programs for low to moderate income households to help residents stay safely and affordably housed despite rising energy costs and aging housing stock.

3	Goal Name	Improve and develop public infrastructure.
	Goal Description	Development and improvement of public infrastructure in Cumberland County towns to create pedestrian-suitable village/downtown environments.
4	Goal Name	Improve mobility/accessibility of facilities.
	Goal Description	Improvements to recreation and community facilities to ensure mobility and accessibility for the public.
5	Goal Name	Study future local needs of municipalities.
	Goal Description	Utilize planning studies to identify and study future local needs of Cumberland County municipalities.
6	Goal Name	Revitalize downtowns and eliminate slum & blight.
	Goal Description	Invest CDBG funds to revitalize downtowns and eliminate slum and blight to make Cumberland County communities safe places to live, work, and shop.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b):

Cumberland County receives its HOME allocation through its participation in the Cumberland County HOME Consortium, of which the City of Portland is the responsible entity. The Annual Action Plan for the 2014 Cumberland County HOME Consortium is available through the City of Portland Housing and Community Development Division of the Planning and Urban Development Department and at www.portlandmaine.gov.

AP-35 Projects – 91.220(d)

Introduction

The Community Development Block Grant (CDBG) program will enable Cumberland County to channel \$1.2 million of new 2014 funding resources into public facilities and improvements, housing, and social services to benefit low/moderate income communities and residents.

With its 2014 CDBG program allocation and reprogrammed funds, Cumberland County plans to expend \$677,213 for Public Improvements/Infrastructure; \$331,430 for public facilities, \$209,621 for Housing Activities; \$215,653 for Social/Public Services; \$28,288 for Planning Activities; and \$244,582 for Program Administration. **The greatest detail of expenditures and annual goals are listed at the activity level; which can be found in the "2014 Funded Activities" section located in the Appendix of this Action Plan.**

In total, 98.52% of the new and reprogrammed CDBG project funds will serve low and moderate income persons, either directly through services or indirectly by improvements to low and moderate income neighborhoods.

#	Project Name
1	Program Administration
2	Public Facilities and Infrastructure
3	Downtown Revitalization
4	Public Services
5	Housing Rehabilitation
6	Planning

Table 7 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The principal obstacle to meeting underserved needs is financial. Given the large 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 \$218,540 (based upon an allocation of \$1,456,936). 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, and etcetera). Staff and time resources represent a partial obstacle to meeting existing needs; however, if funds were available, this challenge could be met.

All 2014 funded activities will address obstacles to meeting underserved needs, which is why they were selected for funding.

Projects

AP-38 Projects Summary

Project Summary Information

1	Project Name	Program Administration
	Target Area	Cumberland County
	Goals Supported	Social service provision to address basic needs. Foster local housing affordability. Improve and develop public infrastructure. Improve mobility/accessibility of facilities. Study future local needs of municipalities. Revitalize downtowns and eliminate slum & blight.
	Needs Addressed	Housing Public Facilities & Infrastructure Public Services Economic Development Planning
	Funding	CDBG: \$244,582
	Description	Administration of Cumberland County, South Portland, and Bridgton CDBG programs.
	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	Program oversight and management will ensure public benefit from all funded activities.

	Location Description	Activities monitored and managed will take place County-wide.
	Planned Activities	Set-up, management, accounting, and oversight of all funded CDBG activities in Cumberland County.
2	Project Name	Public Facilities and Infrastructure
	Target Area	Bridgton Downtown South Windham/Gorham (Little Falls) South Portland Knightville/Mill Creek City of Westbrook (City-Wide) Standish Steep Falls Survey Area
	Goals Supported	Improve and develop public infrastructure. Improve mobility/accessibility of facilities.
	Needs Addressed	Public Facilities & Infrastructure
	Funding	CDBG: \$1,008,643
	Description	Development and improvements to public facilities and infrastructure in Cumberland County, South Portland, and Bridgton communities.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Public infrastructure and facilities will be rehabilitated and reconstructed in low/moderate income neighborhoods, and in targeted villages determined to be eligible by income survey. An estimated total of 24,502 individuals will benefit from these improvements. In 2014, specific attention will be paid to increasing accessibility of public facilities in South Portland for disabled residents (a park and community center will have architectural barriers removed), and a food pantry will be upgraded in Falmouth for improved access for Falmouth and Westbrook families in poverty.
	Location Description	Public infrastructure will be upgraded in: Bridgton, Gorham, South Portland, and Standish. Public facilities will be constructed and/or upgraded in Bridgton, Falmouth, South Portland, and Westbrook.

	Planned Activities	<p>Town of Bridgton: Depot Street Streetscape Improvements--\$117,500.00</p> <p>Town of Gorham: Upper Little Falls Sidewalk Improvements--\$117,500.00</p> <p>City of South Portland: Target Area Streetscape Improvements--\$236,213.00</p> <p>Town of Standish: Main Street Sidewalks and Storm Drainage Improvements--\$206,000.00</p> <p>Town of Bridgton: "Old Town Hall" Recreation Center--\$103,030.00</p> <p>Town of Falmouth (Lead): Food Pantry Renovations--\$39,200.00</p> <p>City of South Portland: Mill Creek Park Phase IV Improvements--\$125,000</p> <p>City of South Portland: Recreation Center ADA Pool Lift--\$10,000.00</p> <p>City of South Portland: Thomas Knight Park ADA Access--\$15,000.00</p> <p>City of Westbrook: River Recreation Facility Development--\$39,200.00</p>
3	Project Name	Downtown Revitalization
	Target Area	Bridgton Downtown
	Goals Supported	Revitalize downtowns and eliminate slum & blight.
	Needs Addressed	Public Facilities & Infrastructure Economic Development
	Funding	CDBG: \$22,000
	Description	Facade improvements and historic preservation activities will occur in 2014. The goal of this project is to eliminate slum and blight.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	A blighted historic building will be improved in Bridgton, Maine. This low/moderate income downtown area has 822 residents, who will benefit from the improved structure. The historic home, listed on the National Register of Historic Places, will serve as a public art museum.
	Location Description	Webb House, Main Street, Bridgton, ME.

	Planned Activities	Town of Bridgton: Rufus Porter Phase III Improvements--\$22,000.
4	Project Name	Public Services
	Target Area	Bridgton Downtown South Portland Red Bank Cumberland County City of Westbrook (City-Wide)
	Goals Supported	Social service provision to address basic needs.
	Needs Addressed	Public Services
	Funding	CDBG: \$215,653
	Description	The Cumberland County CDBG program will fund 17 public services in 2014. These services operate County-wide, and in Westbrook, South Portland, the Town of Bridgton, and 18 other County towns.
	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	Funded public services will benefit a total of approximately 3,353 clients in Cumberland County in 2014. These services will aid victims of domestic violence, the food insecure, the homeless or imminently homeless, the homebound elderly, and immigrant women. In 2014, the program placed particular emphasis on funding basic, vital services to address unmet needs, such as food, fuel, and transportation.
	Location Description	Town of Bridgton, City of South Portland, City of Westbrook, Cumberland County-wide, Cape Elizabeth, Gorham, Scarborough, Gray, Naples, Raymond, Casco, Standish, Yarmouth, Falmouth, Cumberland, Freeport, Baldwin, Harpswell, Chebeague Island, North Yarmouth, Pownal, and Sebago.

	Planned Activities	<p>Bridgton: Food Delivery, Food Pantry--\$1,800.00</p> <p>Bridgton: Emergency Heating Fuel Assistance--\$12,000.00</p> <p>Bridgton: Community Center Community Dinners--\$3,000.00</p> <p>Bridgton: Community HELP Program--\$2,000.00</p> <p>Bridgton: St. Peter's Community Dinners--\$1,500.00</p> <p>Bridgton: Community Center Navigator Program--\$5,000.00</p> <p>Cape Elizabeth (Lead Community + 17 Others): Domestic Violence Services--\$42,123.00</p> <p>Opportunity Alliance (County-wide): Homelessness Prevention Services--\$47,460.00</p> <p>Westbrook: Health Program for Immigrant Women--\$38,133.00</p> <p>South Portland: Food Pantry Operations--\$10,000.00</p> <p>South Portland: Recreation Scholarships--\$6,000.00</p> <p>South Portland: Domestic Violence Services--\$5,000.00</p> <p>South Portland: Emergency Heating Fuel Assistance--\$10,500.00</p> <p>South Portland: Elder Services, Meals-on-Wheels--\$7,500.00</p> <p>South Portland: Redbank Resource Hub Staffing--\$15,000.00</p> <p>South Portland: Bus Passes--\$3,600.00</p> <p>South Portland: Skillin School Food Program--\$5,037.00</p>
5	Project Name	Housing Rehabilitation
	Target Area	Cumberland County
	Goals Supported	Foster local housing affordability.
	Needs Addressed	Housing

	Funding	CDBG: \$209,621
	Description	Cumberland County will foster local housing affordability by providing housing rehabilitation and energy efficiency and weatherization programs for low to moderate income households in Cumberland County, South Portland, and Freeport.
	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 99 households will receive weatherization and rehabilitation services through three funded activities. Two of these programs (Regional Housing Rehabilitation and South Portland Housing Rehabilitation) are continuations of past CDBG activities. In the past, many of the households served have been large, multi-generational families seeking septic and heating system repairs, or elderly widows unable to continue to manage the upkeep or cost of their homes as they age in place. It is expected that these trends in the type of families served will continue in 2014.
	Location Description	<p>The Regional Housing Rehabilitation Program, managed by The Opportunity Alliance (TOA), will offer housing rehabilitation services to residents of all of the participating Cumberland County towns in the CCEJ. The program expects to perform emergency housing repairs at 25 income-qualified households in 2014.</p> <p>The South Portland Housing Rehabilitation Program, also managed by TOA, will offer \$20,000 of housing rehabilitation for 3-4 households in the City of South Portland seeking emergency assistance.</p> <p>The Town of Freeport weatherization program will offer energy audits and weatherization work for an expected 70 income-qualified homeowners in the Town of Freeport.</p>
	Planned Activities	<p>Cumberland County: Opportunity Alliance Regional Housing Rehabilitation--\$171,921.00</p> <p>City of South Portland: South Portland Housing Rehabilitation--\$20,000.00</p> <p>Town of Freeport: Energy Audit/Weatherization Program--\$17,700.00</p>
6	Project Name	Planning
	Target Area	Cumberland County
	Goals Supported	Study future local needs of municipalities.

Needs Addressed	Planning
Funding	CDBG: \$28,288
Description	Two planning studies will be funded in 2014. In Harpswell, an evaluation of existing and needed emergency services will be performed. In Raymond, the feasibility of a manufacturing incubator will be studied.
Target Date	12/31/2015
Estimate the number and type of families that will benefit from the proposed activities	Not applicable. Planning studies do not create a tangible benefit. However, it is expected that these planning studies will be used to guide future municipal actions to benefit local populations.
Location Description	Town of Harpswell, Town of Raymond.
Planned Activities	Harpswell: Emergency Services Planning--\$3,100.00 Raymond: Manufacturing Incubator Study--\$25,188.00

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

According to the 2010 US Census, Cumberland County is a 835.5 square mile jurisdiction, home to 281,674 residents, with a growing population. The Cumberland County CDBG program serves 25 municipalities, 15 of which contain 37 low-income Census Block Groups. The City of Westbrook and the Town of Bridgton qualify for CDBG program funds City/Town-wide.

Cumberland County funds programs which serve either: 1) the County as a whole; 2) HUD presumed groups or income eligible individuals/households; 3) eligible Census Block Groups in participating County towns or; 4) specific target neighborhoods/"pockets of poverty."

In 2014, two sidewalk reconstruction projects will be funded: 1) Town of Gorham - Little Falls neighborhood and 2) Town of Standish - Steep Falls Neighborhood. A riverfront recreation project will also be funded in the City of Westbrook.

The "set-aside" communities of South Portland and Bridgton will complete infrastructure and facility projects in eligible low/moderate income target neighborhoods.

The Housing Rehabilitation program offers services County-wide, and in the City of South Portland. Housing programs funded through the CDBG program are offered to qualifying homeowners with properties located throughout the Cumberland County Entitlement Jurisdiction. A long-running, 2011 community-based housing weatherization and energy efficiency project will also be completed in the City of South Portland in 2014. An additional weatherization and energy conservation project will also occur in Freeport in 2014.

Eight public service programs will be offered in South Portland for recreation, youth, elderly and educational services.

A county-wide public service activity will provide support services to County residents at risk of imminent homelessness. An "almost" county-wide public service program will provide case management services to victims of domestic violence. The Town of Cape Elizabeth services as the "lead" community with services available as or if needed in the Towns of Baldwin, Casco, Chebeague Island, Cumberland, Falmouth, Freeport, Gorham, Gray, Harpswell, Naples, North Yarmouth, Pownal, Raymond, Scarborough, Sebago, Standish and Yarmouth. A health & wellness program for immigrant women will be initiated in the City of Westbrook largely serving "new Mainers" from Central and West Africa.

Bridgton will assist with the funding of six public service activities addressing the basic needs of people

in poverty, including food deliveries to its local food pantry; emergency heating fuel assistance; and community dinners.

Geographic Distribution

Target Area	Percentage of Funds
Bridgton Downtown	14
South Windham/Gorham (Little Falls)	7
South Portland Red Bank	1
Cumberland County	13
South Portland Knightville/Mill Creek	22
City of Westbrook (City-Wide)	4
Standish Steep Falls Survey Area	12

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Cumberland County utilizes a competitive application process to allocate funds for economic development, planning, public infrastructure, public facilities, housing, and public service activities. A sub-committee of the Municipal Oversight Committee (MOC) delivers funding recommendations to the full MOC with final recommendations presented to the Cumberland County Commissioners. The process takes into account how the applicant communities and regional service providers 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’s 2014 allocation of \$417,583 will be used for an array of public facility, infrastructure, housing, and public service activities. Bridgton will receive an allocation of \$187,912 to be used for public infrastructure, public services and downtown revitalization activities. These communities conduct their own independent assessment and selection of projects, and citizen participation processes.

Fifteen municipalities contain 37 Census Block groups meeting the low/moderate income exemption criteria for the Cumberland County Community Development Block Grant program. The County has many “pockets of poverty” and some public infrastructure projects may also qualify by income survey. In 2014, the Town of Standish will be completing infrastructure improvements in Steep Falls Village, which qualifies by income survey. The Town of Gorham will complete similar improvements in a portion of the Little Falls neighborhood qualifying by income survey.

In terms of geographic distribution of resources, Program Year 2014 will see the vast majority of Cumberland County’s CDBG resources being utilized by three municipalities. These are our two set-aside communities, Bridgton and South Portland, and the City of Westbrook. Bridgton and Westbrook

represent the communities with the highest percentage of low-income households. South Portland contains by far the largest numbers of low-income households. The Cities of Westbrook and South Portland are the only communities in the Cumberland County Entitlement Jurisdiction with significant numbers of new “Mainers”, primarily refugees and immigrants from East and West Africa. Over \$1 million of our entire FFY ‘14 CDBG program allocation will be expended directly by these three communities.

South Portland expends funds for public infrastructure and facilities in local target areas. In 2014, a large-scale sidewalk and pedestrian improvement project will improve accessibility in low and moderate income neighborhoods, such as Knightville/Mill Creek and Redbank. Likewise, Bridgton will be focusing the majority of their program budget on improvements to the downtown area through major infrastructure rehabilitation and remediation of spot blight.

Discussion

In recent years, Cumberland County has allocated significant resources towards the City of Westbrook, which qualifies for the Block Grant program on a city-wide basis. In 2013, Westbrook received \$330,000 in CDBG to improve its downtown.

In 2014, other, smaller Cumberland County towns will receive grants to make targeted and significant improvements to their villages. These municipal improvements could not occur without CDBG funding. A high-value Manufacturing Incubator Planning study will also be funded in the Town of Raymond, which has never before participated in the County's CDBG program.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The CCEJ Community Development program will strategically utilize its financial resources to promote the development of affordable housing opportunities throughout the County. Each year a significant portion of our CDBG program funds has been devoted directly to meeting the housing and housing affordability challenges of low & moderate income households. In Program Year 2014, \$209,621 in new County and South Portland CDBG funds will be utilized for heating system replacement, weatherization, and emergency repairs. An additional \$365,000 in HOME funds from the Portland/ Cumberland County HOME Consortium will be used for housing rehabilitation, the development of new rental or ownership housing and potentially for tenant based rental assistance. These funds will be expended in the CCEJ and the Town of Brunswick.

Planning activities were completed in 2013 under the auspices of HUD's Sustainable Communities Initiative, to develop a regional fair housing plan, including regional activities to affirmatively further fair housing. A final Regional Analysis to Impediments to Fair Housing Choice (AI) report has been submitted to HUD's Office of Fair Housing & Equal Opportunity (FHEO) for review.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	99
Special-Needs	0
Total	99

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	99
Acquisition of Existing Units	0
Total	99

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

The specific housing objectives to be achieved in with 2014 CDBG are: heating system replacement, energy efficiency, and weatherization.

The focus of the continuing South Portland weatherization program (2011) and new 2014 Freeport program is energy efficiency and weatherization. The focus of the Opportunity Alliance program (Cumberland County and South Portland) is heating system replacement and emergency repairs. Heating system replacement of old and inefficient equipment, most well beyond their useful life, is a critical step in energy efficient housing rehabilitation. The agency takes a “whole house” approach and provides an array of weatherization services with resources provided by the Maine State Housing Authority. All appropriate heating system replacement clients are referred for weatherization and energy efficient rehabilitation services. This region-wide housing rehabilitation program will also leverage funds from the Maine State Housing Authority and the Maine Department of Environmental Protection.

AP-60 Public Housing – 91.220(h)

Introduction

South Portland (SPHA) and Westbrook (WHA) are the only Public Housing Authorities in the Cumberland County Entitlement Jurisdiction (CCEJ). While the authorities are eligible to apply for CDBG funds through their host communities they currently receive ample capital improvement and operating expense funds directly from HUD.

Actions planned during the next year to address the needs to public housing

The SPHA and WHA do not have any needs identified to be addressed with 2014 CDBG program funds. These housing authorities report that they are currently effectively managing their capital improvement needs.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

South Portland Housing Authority

Residents are currently represented through the Resident Advisory Board, which 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 over 600 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.

Westbrook Housing Authority

Westbrook Housing Authority's Public Housing and Tax Credit supported housing residents are represented via Resident Councils for the project in which they reside. The Resident Councils meet monthly addressing issues of operations, management and maintenance. Residents are made aware of any changes via the monthly meetings and newsletters. Two residents serve on the Westbrook Housing Authority's Board of Commissioners.

Of the nine housing projects that Westbrook Housing Authority owns /manages, two are non-elderly. One is a family housing complex containing 26 units developed under the tax credit program. The other is a two-unit complex for adults with developmental disabilities. WHA encourages these residents toward homeownership to the extent feasible. Westbrook Housing Authority collaborates with Maine Home Works Housing Education program by providing free space for homeownership classes.

WHA participates in the Section 8 Voucher Homeownership Program. We currently have 13 recipients under this program. Homeownership continues to be a problem in the County jurisdiction for low and moderate-income households. Home prices have fallen but new mortgage finance restrictions provide significant challenges. Westbrook Housing Authority works in conjunction with Westbrook Development Corporation to enhance homeownership opportunities.

The Westbrook Housing Authority manages 448 units of housing: 150 elderly with congregate services available, 86 elderly/disabled residents, with some handicapped accessible units, 34 are 2 & 3 bedroom family units, 29 are tax credit units for residents 55+, 100 are combination Tax Credit and market rate units for residents 55+, 13 are affordable market rate units and one 36 unit development is market rate for residents 62+.

At the top of the list of request that Westbrook Housing Authority cannot accommodate are two- and three-bedroom family apartments, followed closely by apartments for disabled adults. A typical wait for non-subsidized apartments is six months to a year, and applicants for subsidized apartments may have to wait as long as six years. Similarly, the wait for public housing for disabled adults or elderly is up to two years.

Westbrook Housing Authority also administers 805 Section 8 Housing Choice Vouchers. Of these, 237 are elderly voucher recipients and 568 are family voucher recipients. Twenty-six households participate in the Section 8 Family Self-Sufficiency Program.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

Neither the South Portland nor Westbrook Housing Authorities are identified as troubled or poorly performing housing authorities.

Discussion

The Cumberland County Community Development Program routinely consults with both local housing authorities on regional housing needs and issues, and will continue to do so. The Community Development Program addresses the need for affordable housing through its regional housing rehabilitation program, and through its participation in the Cumberland County HOME Consortium.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The City of Portland, a recipient of ESG and Continuum of Care funds is the primary homeless services center in the region. Family, adult and teen shelters and services are located in Portland – none are located in the Cumberland County Entitlement Jurisdiction (CCEJ). Balance of State Continuum of Care resources are provided to individuals located in CCEJ communities at properties operated by Shalom House and through the Stability Through Engagement Program (STEP). STEP provides short-term rental assistance in a rapid re-housing type program accessed at family, individual and domestic violence shelters.

From 2007 and 2008, the CCEJ provided CDBG funds to PROP (now The Opportunity Alliance - TOA) to provide case management and rapid re-housing services to persons at risk of homelessness. This activity was superseded by the Homeless Prevention Rapid Re-Housing Program (HPRP) operating from 2009-2011. In 2012 a small CDBG grant was provided to TOA to maintain the program. In 2013 TOA received a planning grant to study past efforts, assess effectiveness and guide future activities. In the coming year TOA will again receive a modest CDBG grant to provide case management services for families and individuals at risk of homelessness in the CCEJ. The HOME Consortium now provides HOME Tenant Based Rental Assistance (TBRA) funds in the City of Portland and is contemplating a similar activity with HOME TBRA funds in the CCEJ.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The Opportunity Alliance (TOA) will provide case management services to homeless or imminently homeless individuals using 2014 CDBG funds. TOA has completed 2013-funded CDBG study of homeless case management services operated from 2007-2012. The study identified the agency's most successful case management practices and should enable TOA to tailor services for homeless individuals and families to achieve the best chance for success and stability.

Addressing the emergency shelter and transitional housing needs of homeless persons

Cumberland County is providing a 2014 grant to Family Crisis Services, a domestic violence service agency, to provide case management services to victims of domestic violence. Frequently victims require a combination of health, mental health and emergency/transitional housing services. Family Crisis Services also receives Continuum of Care funds from the "Balance of State" grant to provide

emergency housing to victims homeless as a result of domestic violence.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The Opportunity Alliance will be granted funds to intervene either prior to or shortly after an individual or family becomes homeless. This work directly links vulnerable households to housing providers and/or housing vouchers.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

The Opportunity Alliance will provide case management services to homeless or imminently homeless individuals and families through a 2014 CDBG grant. The case management services they provide include housing counseling, referrals to mental health and public health service providers, the Maine Department of Health and Human Services, referrals for job training programs, and referrals to local General Assistance/Welfare offices in Cumberland County to get connected to food, fuel, and other safety net programs.

The Cumberland County CDBG program also funds transportation programs (free bus passes), emergency heating assistance, scholarships for youth recreation programs, health programs for immigrant women, and food pantries to assist struggling households to meet their basic needs and still have enough resources left over to retain their housing.

Discussion

As discussed previously, Cumberland County will address the needs of the area's homeless through a grant for case management services to The Opportunity Alliance.

Homelessness rates continue to rise in the metro-Portland areas due to a number of factors, and declining federal resources to target homelessness are only exacerbating the issue. Cumberland County will provide \$47,460.00 of its limited public service funds (the largest public service grant of 2014) towards assisting the homeless or imminently homeless in Cumberland County.

One year goals for the number of households to be provided housing through the use of HOPWA for:
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family
Tenant-based rental assistance
Units provided in housing facilities (transitional or permanent) that are being developed, leased, or operated
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds
Total

AP-75 Barriers to affordable housing – 91.220(j)

Introduction

The CCEJ CD program will strategically utilize its financial resources to promote the development of affordable housing opportunities throughout the County. Each year a significant portion of our CDBG program funds has been devoted directly to meeting the housing and housing affordability challenges of low & moderate income households. In 2014, County CDBG funds will be utilized for heating system replacement, weatherization, critical access ramps and emergency repairs. An additional \$365,000 in HOME funds from the Portland/ Cumberland County HOME Consortium will be used for housing rehabilitation, tenant-based rental assistance, and the development of new rental or ownership housing. These funds will be expended in the CCEJ and the Town of Brunswick.

Cumberland County, with the support of the HUD Sustainable Communities Program, recently concluded the development of a regional fair housing plan, including regional activities to affirmatively further fair housing. A final Regional Analysis to Impediments to Fair Housing Choice (AI) has been submitted to HUD's Office of Fair Housing & Equal Opportunity (FHEO) for review.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

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.

Discussion

Cumberland County is joining the City of Portland to create a Housing Liaison System to gather information and provide resources about housing issues, rights, and responsibilities for tenants and landlords. This liaison system was first recommended by the City of Portland's 2012 Homelessness Task Force, identifying working in partnership with landlords and creating and expanding resources as a means to increase access to rental opportunities for people who are homeless. The task force suggested creating a working group to develop a housing liaison system for working with local landlords. Both the Regional Analysis of Impediments and the City of Portland's 2013 Analysis of Impediments to Fair Housing identified this liaison program as a means of overcoming barriers to fair housing. To initiate this system, the Housing & Community Development division of the City of Portland is holding information-gathering sessions to explore issues and barriers to housing in the Greater Portland area, from both the tenant and landlord perspective. Cumberland County CD staff are active participants in these meetings.

AP-85 Other Actions – 91.220(k)

Introduction

Cumberland County Community Development will continue to support non-profit organizations, homeless service providers, housing organizations, and special needs groups in their goals to meet the needs of the underserved persons in Cumberland County. The County will continue to actively communicate with these groups to continually assess needs and demand for services in the communities of Cumberland County.

Actions planned to address obstacles to meeting underserved needs

The principal obstacle to meet underserved needs is financial. Given the large 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 \$215,653 (based upon an allocation of \$1,456,936). 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, and etcetera). Staff and time resources represent a partial obstacle to meeting existing needs; however, if funds were available, this challenge could be met.

All 2014 funded activities will address obstacles to meet underserved needs, which is why they were selected for funding.

Actions planned to foster and maintain affordable housing

In addition to the specific goals and priorities outlined in the "Affordable Housing" discussion appearing earlier in this Action Plan, Cumberland County continues to work with its partnering organizations in the community to develop and maintain programs aimed at improving the quality and affordability of Cumberland County, Maine's housing stock.

Rising energy costs and aging housing stock are two of the largest burdens on local homeowners in Cumberland County. The efforts previously discussed, such as the housing rehabilitation and weatherization programs in Cumberland County and South Portland, are aimed at helping low and

moderate-income Mainers remain in their homes. Cumberland County also provides funding for emergency fuel assistance in order to help residents stay warmly, safely, and affordably housed.

Actions planned to reduce lead-based paint hazards

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 in accordance with said rule. The staff of Opportunity Alliance, contract provider of housing rehabilitation program services, conducts risk assessments and clearance inspections for rehabilitation projects, as required. The region (City of Portland as lead entity, Cumberland County as participant) had a special Lead-Based Paint Hazard Control program grant from 2008-2010. Unfortunately, both the 2010 and 2011 applications submitted by the City of Portland for the City and the County were not successful. An application for 2013 program funding was recently denied by HUD.

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. Payments are issued after receipt of an inspection report stating that no lead-based paint hazard was present at the time of purchase.

Actions planned to reduce the number of poverty-level families

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 municipal governments and non-profit service providers. The County's CDBG program and its focus on benefiting low/moderate income residents represent an opportunity for the County to develop services and strategies to alleviate poverty to the extent funds allow. The County's CDBG program will work to alleviate poverty in the following ways:

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, Cumberland County Human Services grant program, and city/town funds and state resources.

2) Public Service funds will target assistance to low/moderate income households and families through 17 programs:

a) one program targeted at responses to domestic violence serves 16 specific communities within the region; b) eight programs operated in the City of South Portland; c) a wellness program to provide healthcare information to low-income refugee and immigrant women; d) homelessness prevention case management services to Cumberland County residents at imminent risk of losing their housing; and e) six programs supporting extremely poor individuals and families in the Town of Bridgton (food delivery to the local food pantry, community dinners and emergency fuel assistance).

3) Affordable housing represents a significant obstacle to family self-sufficiency. The 2014 CDBG program will target funds for heating system replacement, weatherization and emergency home repair.

Actions planned to develop institutional structure

The institutional structure of the Cumberland County Community Development program is largely established. The program's structure has three components: 1) the formal, official governance of the County Commissioners; 2) the representative membership of the municipalities who comprise the Municipal Oversight Committee; and 3) 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, establishes basic policy for the program, and provides recommendations to the County Commissioners.
- Administration of the program is conducted through the County's Community Development Office.

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), the Opportunity Alliance (our Community Action Program agency) and municipal governments.

Further refinements during the initial program years included: solidifying working relations with the two set-aside communities, South Portland and Bridgton, and bringing in four additional communities to the program – Casco, Baldwin, Chebeague Island (formerly part of Cumberland, but now a unique municipality), and the City of Westbrook. Refinement to the operations of the program's governance structure centered in the Municipal Oversight Committee (MOC) is continual.

Actions planned to enhance coordination between public and private housing and social service agencies

In 2014 the CCEJ is funding three activities that link housing and services:

- 1) Family Crisis Services will receive funds and provide case management services to victims of domestic violence. Frequently victims require a combination of health, mental health and housing services.
- 2) The Opportunity Alliance will be granted funds to intervene either prior to or shortly after an individual or family becomes homeless. This work directly links vulnerable households to housing providers and/or housing vouchers.
- 3) The City of Westbrook will receive a grant to establish and staff a health and wellness program for immigrant women. These women are members of refugee, and recent immigrant families predominantly from Central and West Africa living in public or non-profit affordable housing.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction

Cumberland County has calculated the overall benefit of programs to persons of low and moderate income for 2014. Annually, Cumberland County strives to structure its program in order to meet or exceed the HUD requirement that 70% of CDBG funds be expended on activities that benefit low/moderate income persons. To date, the program has always exceeded this requirement.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	98.52%

Discussion

All available CDBG funds for 2014 have been allocated to projects and activities. The 2014 CDBG allocation, plus a total of \$271,851.99 in reprogrammed funds, creates a total 2014 CDBG budget of \$1,728,787.69. Only \$244,582 has been allocated to program administration and activity delivery costs, meaning 98.52% of all project funds are being used for activities that benefit persons of low and moderate income (either directly or indirectly). The remaining 1.5% of funds (\$22,000) will be expended to address slum and blight in the Town of Bridgton.