Cumberland County Community Development Program
2015 CDBG Planning Program Application
Community Cover Page

**Project Title**  
Aging in Place: A Model for Yarmouth and Beyond

**Lead Community**  
Yarmouth

**Additional Communities**  
Cumberland

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**Contact Information**  
Name  Leigh Kirchner

Address  
78 Tenney St, Yarmouth ME 04096

Email  leighmk@mainenr.com  Tel  207-712-7244

**Amount of CDBG Funds Requested**  
$7,300

**Total Estimated Project Cost**  
$10,700

**Name of Authorized Official**  
Nat Tuppar

**Signature of Authorized Official**  
[Signature]

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2015 Planning Grant Program Application  
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Appendix I: Multi-Community Application Endorsement

CUMBERLAND COUNTY COMMUNITY DEVELOPMENT PROGRAM

CDBG PLANNING PROGRAM APPLICATION – 2015

Lead Community Applicant: Yarmouth
Lead Community Authorized Official: Nat Tupper
Signature of Authorized Official: [Signature]

Additional Community Applicant: Cumberland
Additional Community Authorized Official: Bill Shane
Signature of Authorized Official: [Signature]

Additional Community Applicant: 
Additional Community Authorized Official: 
Signature of Authorized Official: 

Additional Community Applicant: 
Additional Community Authorized Official: 
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Additional Community Applicant: 
Additional Community Authorized Official: 
Signature of Authorized Official: 

2015 Appendices Page i
My neighbor, “Mabel” moved out of her home in Yarmouth into assisted living and died 5 months later. Her family’s story spans much of our town’s history. She had just begun telling me that story. I saw her only twice once she left town.

Aging in Place: a Model for Yarmouth and Beyond

1a) Community need/scope and magnitude

Yarmouth has decided that assisting seniors to Age in Place is a priority. The CDC defines AIP as “the ability to live in one’s home and community safely, independently, and comfortably regardless of age, income, or ability level.” This planning grant will be used to prioritize senior services and evaluate Aging in Place models that could be used in Yarmouth as well as other communities in Maine. While there are differences of opinion about the practicality of assisting our oldest residents to stay at home, there are compelling realities suggesting this is the best and perhaps our only option.

- Overwhelming majority of seniors prefer to AIP at home (73% according to AARP).
- By 2030, 1/3 of Mainers will be >64 (twice the number in 2000).
- Assisted Living and Nursing Homes already have a 92% occupancy rate and soon will not meet the anticipated need even though a typical homeowner can only afford 15 months of care.

Yarmouth, with a population of 8,349, already has 16% of town residents who are >64. Though affordable housing is just one aspect of support that helps seniors age in place, it does provide a snapshot of the challenges they face. The 28 units of affordable senior housing we have are not adequate to meet the needs of residents who struggle to pay for housing. Sandra Barron, Executive Director of Yarmouth Senior Housing notes that there are usually a dozen on the wait list and that she must turn away at least 10 people a year because they don’t meet the minimum income requirements. How the town of Yarmouth assists its senior residents to stay at home, regardless of income, will be both a test of our resourcefulness and our compassion.

We confirmed that affordable housing alone will not ensure that seniors can stay in their homes. A survey at the November polls (640 responses) asked Yarmouth residents of all ages to identify services needed to allow seniors to age in place.

- 79% asked for dependable transportation.
- 73% asked for help with house/yard work, repairs, and home modifications.
- 71% asked for help with errands.
- 50% asked for housing assistance, which includes tax relief.

1b) Past efforts to address problem

What these results reveal is an urgent desire to make Yarmouth more senior friendly. Citizen groups have already initiated efforts to support our seniors.

- Two years ago an ad hoc committee of Yarmouth Senior Housing undertook a gap analysis of current services in the area. They identified many of the same pressing needs as this survey but did not have actual numbers attached. Next steps would be vetting this analysis with community groups and individuals. YSH has also been working for 3 years to add a second phase of affordable housing.
-2- Aging in Place

- YCAN (Yarmouth Cares about Neighbors) has taken a leadership role for continued support of AIP programs. YCAN works to strengthen the Yarmouth community by connecting available resources with the people who need them. Fuel Assistance and the Food Pantry are important programs promoted by YCAN. A Senior Rides program developed by YCAN will likely be expanded as part of Aging in Place programming.

- Yarmouth Community Services has expanded activities for seniors at several locations in the community. Social, wellness, and volunteer activities are included.

1c) Impacts on low/moderate income

Seniors who spend more of their household income on housing have less disposable income to pay for services that help them stay at home. The Greater Portland Council of Governments gave us information about housing cost burden, defined as the percentage of household income required to pay for housing. A cost burden >30% is considered too high to comfortably meet other household expenses. The most vulnerable groups are very low/low income homeowners, who often have strong ties to the community and low/moderate income renters, who may have less access to subsidized housing.

![Bar chart illustrating Yarmouth Seniors spending over 30% of income on housing](chart.png)

Inability to pay for their increased needs at home forces seniors to make difficult choices. They may have to leave town or opt for other housing options such as nursing home care paid by MaineCare. A closer look at HUD data raises the question of economic diversity. Since the year 2000, the percentage of low/moderate income seniors in town has declined from 44% to 30%. The actual number of residents 65 years of age and older has increased with the total population. However when we lose long term residents, we lose their character, their oral histories, and other intangibles that make Yarmouth unique.

All towns have hidden pockets of need and Yarmouth is no exception. Low income residents are known to local organizations, such as the Food Pantry and Yarmouth Rescue, and many of their customers are elderly. Even seniors who may once have had adequate income, will find themselves challenged when the demands of aging arise. When considering programs to support AIP, creative solutions are needed to address these needs.

1d) Importance of CDBG funds

CDBG funds will allow for coordination of new and existing initiatives to support Aging in Place in Yarmouth. Previous efforts have been accomplished on a volunteer ad hoc basis. The grant funding designates an individual to act as project manager, preventing duplication of
3- Aging in Place

effort. We expect our plan to offer a type of blueprint that other municipalities may want to follow. Aging in Place is an urgent priority statewide and nationally that cannot be ignored. We are answering this call to action in support of all elders, regardless of their income, using local resources and solutions to lead the way.

2a) Strategy/planning tasks

Some planning tasks will be accomplished simultaneously while others will need to be completed in chronological order.

- Determine structure of planning committee and sub-committees. Who is needed “at the table?”
  - Establish a “working group,” as well as extended group that can provide expert input.
  - Convene focus groups for periodic input during the planning process.
  - Determine other community planning bodies at which we need representation.
  - Determine communication channels and plan.
- Study and evaluate AIP models. Determine which models may merit closer study.
- Evaluate community needs and priorities.
  - Vet the gap analysis and surveys already completed to determine additional gaps and set priorities.
  - Determine which services are already available but may require expansion.
  - Discover where and by whom other services are available.
  - Determine which services need to be created locally.
- Report out of AIP models to wider audience. Select several for priority consideration.
- Determine short term, intermediate and long term goals and steps to complete each.
  - Determine the who, what, and when.
  - Consider “low hanging fruit.” Which services are strongly desired and easiest to provide?
  - Develop short term programs that may ultimately lead to long term adoption of a more formal Aging in Place model.

2b) Schedule

Q3 2015: Determine structure of planning committee and subcommittees. Evaluate community priorities by vetting with focus groups and organizations. Establish communication channels.
Q4: Begin to evaluate AIP models. Continue to vet community priorities.
Q1 2016: Continue to study and evaluate AIP models. Set short term goals.
Q2: Report out on AIP models in town forum. Set intermediate and long term goals.
Q3: Present status report to town with next steps detailed.

2c) Community Partnerships

Well established partnerships include the Yarmouth Town Council and YCAN (Yarmouth Cares about Neighbors). Local organizations will provide leadership, meeting space, and in kind services. These include Yarmouth Rescue, Bartlett Circle (senior housing), Yarmouth Food Pantry, several churches, and Yarmouth Community Services. During our survey at the November polls, numerous individuals volunteered to contribute in a substantial way. Most are
Aging in Place professionals that work in senior health care or other social services. They are organized and able to communicate through an online group. Their future role is TBD.

3a) Readiness to proceed/communication to community

A notice was placed in the Shopping Notes (local weekly paper) ahead of the November polls to explain the purpose of the survey. Volunteers were on hand all day during the survey to answer questions and engage conversations. The Town Council discussed and approved a resolution to support the project on Dec 18, 2014. The meeting was televised for community broadcast. An additional article in the Notes this month further explains the project and requests additional input. We will continue to communicate through the town’s websites, newsletters, and Community Services publications as we await the granting process.

3b) Matching funds

The Town of Yarmouth approved $3400 in matching funds to support staffing and in kind contributions.

3c) Availability of staff/consultants

Leigh Kirchner, who is the proposed project manager, has prepared this proposal. We have the support and expertise of geriatric health/social work experts noted above (2c). Doug Greene, who is a Yarmouth resident and city planner from another municipality, has offered to assist in the planning process. Both he and our State Representative (Janice Cooper) will assist to move this project forward in tandem with state initiatives in support of the process.

4a) Multi-Jurisdictional Bonus

The town of Cumberland has convened an Aging in Place planning group of its own. We will collaborate with them for the purpose of vetting tradespeople who would perform work for seniors in their homes. The vetting process will be designed to reassure seniors that they are hiring competent and trustworthy individuals. Discussion will include whether they are able to provide a discount to seniors. The project manager from Yarmouth will coordinate this aspect of the grant work by communicating with their working group and by forming a sub-committee to accomplish the work. The goal is to produce a user friendly list of vendors interested in working with and supporting seniors. We will pursue a certification process, understanding the logistical and legal challenges of designating a specific list of tradespeople.

The Town of Yarmouth values the significant contributions of our senior population. Supporting their desire to remain at home is a challenge we gladly accept. We appreciate the availability of CDBG funding as we work with seniors to design a future for them here in Yarmouth and beyond. Collaborating with Cumberland will allow us to efficiently solve this component of Aging in Place. Other opportunities to collaborate will no doubt become apparent as we move forward with this important work.
### Appendix II: Budget

<table>
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<th>Cost Category</th>
<th>CDBG Funds</th>
<th>Municipal Funds</th>
<th>Other Funds</th>
<th>Total</th>
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<td>Consultant Services</td>
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<td>$3000</td>
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<td>Advertising</td>
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<td>Public Meetings</td>
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<td>Mailings</td>
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<td>Other</td>
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<td>1. Focus Groups</td>
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<td><strong>$3400</strong></td>
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Provide the basis for determination of budget amounts:

Consultant fees based on $25/hour.
Administrative costs based on previous planning grants and estimates of planning meetings/public focus group costs.