

Cumberland County, Maine

Consolidated Plan  
For  
HUD Programs

Five Year Period  
July 1, 2007-June 30, 2011

*Draft*

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

5-YEAR STRATEGIC PLAN

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## **Cumberland County – HUD Five-Year Consolidated Plan, 2007-2011**

### Introduction

The lengthy document that follows is Cumberland County's first ever U.S. Dept. of Housing & Urban Development (HUD) Five-Year Consolidated Plan. For the first year of the Plan the County will receive and distribute funds from one HUD program, Community Development Block Grant (CDBG). In future years it is anticipated the County will receive funds from the HUD HOME program as well. When the County qualifies for HOME program funds the Plan will be amended.

The Consolidated Plan adheres to a specific format prescribed by HUD for all cities, counties and states participating in its programs. With the adoption and submission of the Plan and subsequent approval by HUD, Cumberland County will inaugurate its Community Development program.

The Cumberland County Community Development program's qualification as a HUD Entitlement Jurisdiction fulfills of a long-time dream. The communities of Cumberland County participating in the program will now manage and distribute CDBG resources themselves, no longer applying for funds from the State's Office of Community Development. The program fosters local control while substantially enhancing regional cooperation. Funds will be utilized for a variety of extremely important housing, public infrastructure, public facilities, planning, and economic development activities.

This exciting new initiative, following years of hard work and planning is now a reality. The program will bring new Federal resources previously unavailable to our communities and providing lasting benefits to our residents, particularly those of low and moderate incomes.

Esther Clenott, County Commissioner  
Richard Feeney, County Commissioner  
Malory Shaughnessy, County Commissioner

Peter Crichton, Cumberland County Manager  
Tony Plante, Town Manager Windham, Municipal Oversight Committee, Chair  
Aaron Shapiro, Community Development Director  
Elizabeth Trice, Grants & Special Projects Coordinator



# 3-5 Year Strategic Plan

This document includes Narrative Responses to specific questions that grantees of the Community Development Block Grant, HOME Investment Partnership, Housing Opportunities for People with AIDS and Emergency Shelter Grants Programs must respond to in order to be compliant with the Consolidated Planning Regulations.

## GENERAL

### Executive Summary

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

3-5 Year Strategic Plan Executive Summary:

#### Introduction

The U.S. Department of Housing and Urban Development (HUD) requires jurisdictions to combine the planning and applications for the Community Development Block Grant (CDBG), the HOME Investment Partnership Program and the Emergency Shelter Grant (ESG) into a single submission known as the **Consolidated Plan**. Even though Cumberland County is currently only a recipient of CDBG program funds the application and plan is referred to as the Consolidated Plan.

The Cumberland County Commissioners established and charged the Community Development Office to develop the Consolidated Plan and administer programs covered by the Plan. The Consolidated Plan establishes how Cumberland County and its municipalities will use the resources available through HUD programs to address housing and community development needs for the period 2007-2011.

The area described by the Consolidated Plan is the Cumberland County Entitlement Jurisdiction (CCEJ). The CCEJ does not include the City of Portland or the Town of Brunswick. Portland prepares its own Plan and receives funds directly from HUD as its own entitlement jurisdiction. The Town of Brunswick has elected to remain with the State of Maine's CDBG and HOME program. For year #1 of the CCEJ plan the Towns of Baldwin and Casco and the City of Westbrook will not be participating, but remain eligible for State CDBG and HOME funds. Baldwin, Casco will be joining the program beginning year #2. It is anticipated that Westbrook will participate in the CCEJ beginning in year #2.

The Cumberland County Community Development Office is located at the Cumberland County Courthouse, 142 Federal Street, Suite 102, Portland, Maine 04101-4196. Aaron Shapiro, Community Development Director and Elizabeth Trice, Grants and Special Projects Coordinator can be reached at 207-871-8380.

## Copies of the Plan

A summary of the Plan and a draft of the full Consolidated Plan are available for review and comment by citizens, municipalities, public agencies and other interested organizations. The Consolidated Plan is available at municipal offices throughout the County, at the Community Development Office, 142 Federal Street, Suite 102, Portland, Maine, and the Greater Portland Council of Governments. The Consolidated Plan is also available on the Cumberland County website at [www.cumberlandcounty.org/cd](http://www.cumberlandcounty.org/cd). Notice of the availability of the Plan was e-mailed to all entities consulted during the development of the Plan. A notice announcing the availability of the Plan, a summary of the Plan and the date, time and location of Public Hearings was posted on the County's web site.

A comment period beginning March 31, 2007 and ending on April 30, 2007 has been established to provide an opportunity for the public to submit comments on the Consolidated Plan to the County Commissioners. Comments will be accepted at two Public Hearings to be held on Wednesday April 9, and Wednesday April 23, 2007 at the Cumberland County Courthouse. The Cumberland County Commissioners will consider adoption of the Five-Year Consolidated Plan and Annual Action Plan on May 14, 2007. The Consolidated Plan will be submitted to HUD on May 15, 2007. Comments can be submitted in writing to Aaron Shapiro, Community Development Director, Cumberland County, 142 Federal Street, Suite 102, Portland, Maine 04101, by fax (207) 871-8292 or email [shapiro@cumberlandcounty.org](mailto:shapiro@cumberlandcounty.org).

## Executive Summary

Community Development Block Grant (CDBG) funds to address the needs outlined in the Consolidated Plan are anticipated to be approximately \$2.25 million for each of the next five years. An Annual Action Plan is submitted yearly to HUD outlining program activities and goals. The three overarching objectives guiding the proposed activities are:

- Providing Decent Affordable Housing
- Creating Suitable Living Environments
- Creating Economic Opportunities

Outcomes show how programs and activities benefit a community or the people served. The three outcomes that will illustrate the benefits of each activity funded by the CDBG program are:

- Improve Availability/Accessibility
- Improve Affordability
- Improve Sustainability

All future activities funded in the next five years will support at least one objective and one outcome.

## Citizen Participation Plan

Cumberland County is working diligently to build long term relationships with Housing Authorities, non-profit social service providers, housing organizations, our local Community Action Program agency – PROP, and all the member communities and their citizens. The critical focus is to develop programs and projects providing lasting benefit to our low/moderate income residents and neighborhoods where they reside. The County will seek consultation of these groups and encourages their participation at meetings and Public Hearings concerning the Consolidated Plan.

The Plan was developed through a host of meetings both informal and formal as outlined in the sections concerning consultation. Following is an account of the formal Citizen Participation Process:

Summary of the Proposed Consolidated Plan published in the Portland Press Herald – March XX, 2007

Proposed Consolidated Plan available for review:

- 1) Cumberland County Courthouse – Room #102
- 2) County website – [www.cumberlandcounty.org/cd](http://www.cumberlandcounty.org/cd)
- 3) Municipal offices of participating member communities

30-day public comment period advertised in legal notice, Portland Press Herald - March 31, 2007

County Commissioners conduct Public Hearings on 5-year Consolidated Plan and Annual Action Plan – April 9, April 23, 2007

Formal adoption by the County Commissioners – May 14, 2007

## Facts about Cumberland County and Low/Moderate Income Households

According to Census 2000, 265,612 people live in Cumberland County within 107,989 households. The 1<sup>st</sup> year Cumberland County Entitlement Jurisdiction (CCEJ) will contain a population of 159,290 with approximately 67,000 households. The anticipated 2<sup>nd</sup> year CCEJ will have a population of 180,191 in approximately 75,700 households.

The 2006 HUD Area Median Income (AMI) for a family of four in the towns of Baldwin, Bridgton, Casco, Harpswell, Harrison, Naples, New Gloucester, Pownal, and Sebago is \$57,800 (group A). The 2006 HUD AMI for the cities/towns of Cape Elizabeth, Casco, Cumberland, Falmouth, Freeport, Gorham, Gray, Long Island, North Yarmouth, Raymond, Scarborough, South Portland, Standish, Windham, Yarmouth is \$68,200 (group B).

HUD annually establishes the AMI criteria for each jurisdiction to evaluate and base program eligibility for low/moderate income households. To qualify as a low/moderate income household (80% AMI) a household of four's gross income may not exceed \$46,240 for group A and \$54,560 for group B. 52,290 persons (33.6%) qualify under HUD's definition as low/moderate income at less 80% AMI.

In addition to the numbers of low-income people, over 28% of Cumberland County's housing units (19,900) were built before 1949. Many of these are homes owned or rented by lower-income households. The age of the housing stock is a significant factor for lower income households as the units require significant maintenance, given our harsh climate.

### Housing Priorities

The priority housing needs to be addressed with Community Development Block Grant funds are housing rehabilitation and homeownership assistance.

### Homelessness Priorities

While there are few homeless persons residing within the CCEJ communities there are many from these communities that travel to the City of Portland for shelter and services. Assistance these individuals and families need is twofold: assistance in their home communities to prevent homelessness from occurring and assistance once they've sought shelter in Portland to move back, with appropriate support services, to their home communities.

### Community Development Priorities

Low/moderate income communities in Cumberland County have many different needs ranging from water/sewer systems, decaying infrastructure, inadequate community facilities to much needed public and social services. It is extremely difficult to identify these needs as highest, next highest, and high. This ranking truly depends upon the community.

#### 1) Public Facilities and Infrastructure

- Downtown revitalization

- Sewer, septic, solid waste

- Neighborhood and community facilities, including accessibility for persons with disabilities

- South Portland* – Sidewalks and streetscapes, playgrounds, acquisition of water access transportation enhancements

#### 2) Economic Development

- Business assistance to promote "living wage jobs"

- Micro loan program

- South Portland* – Youth training programs, business incubators

#### 3) Public Services

- Childcare and after school care

Health services  
 Homeless services  
 Access to transit  
*South Portland* – Children and senior services, inoculation/dental/eyewear, handicap services, recreational programs.

Housing Goals for 2007-2011 Consolidated Plan

The Cumberland County Community Development program will direct resources to the creation, rehabilitation and financing of affordable housing. The current goals are established for CDBG program resources. If the CCEJ receives a grant of HOME program funds, these goals will be increased significantly. During the period 2007-2011 the program has established the following housing goals:

- Rehabilitation – 75 units
- Homeownership assistance, 1<sup>st</sup> time homebuyers – 25 units
- Homeless prevention support services – 300 clients assisted

Evaluation of Past Performance

As this is the first Consolidated Plan for the new Cumberland County Community Development program and evaluation of past performance is not possible. The County and all the municipal partners very much look forward to achieving our goals and improving the lives of all the citizens of the region.

**PROPOSED HUD OBJECTIVES AND OUTCOMES**

<b>Provide Decent Housing</b>		
<b>Outcome</b>	<b>Method</b>	<b>Indicator (5- year goal)</b>
Rehabilitate existing owner units to sustain affordable housing	CDBG Rehab Programs	75 owner units will be rehabilitated
Assist 1 <sup>st</sup> -time homebuyers to increase accessibility to affordable housing	CDBG Housing Funds	25 low/moderate income households will purchase homes
Assist homeless persons to access appropriate housing	CDBG Public Service Funds	300 people will either be housed or receive support services to prevent homelessness
Develop infrastructure to support affordable housing development	CDBG Physical Improvement Funds	2 affordable housing developments
<b>Provide a Suitable Living Environment</b>		
Increase access to community facilities and services	CDBG Physical Improvement Funds	10 facilities constructed or improved
Neighborhood improvements	CDBG Physical Improvement Funds	10 community & neighborhood improvements completed
<b>Expand Economic Opportunity</b>		
Develop incubator space for small businesses	CDBG Economic Development	Develop 2 incubator spaces
Micro-business development	CDBG Economic Development	Assist 50 micro-enterprise businesses

## Strategic Plan

Due every three, four, or five years (length of period is at the grantee's discretion) no less than 45 days prior to the start of the grantee's program year start date. HUD does not accept plans between August 15 and November 15.

This HUD Consolidated Plan for the new Cumberland County Entitlement Jurisdiction will cover the period from July 1, 2007 to June 30, 2011, a five year period. The Plan will be amended when additional communities join the jurisdiction and upon receipt of HUD HOME Program entitlement status.

### Mission:

The mission of the Cumberland County Community Development program is to provide decent housing, suitable living environments and economic opportunity to the residents of the region, particularly those of low and moderate incomes. The program will improve the well-being of our region's citizens and enhance the physical, social and economic vitality of our communities.

## General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed.
2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs (91.215(a)(2)). Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.
3. Identify any obstacles to meeting underserved needs (91.215(a)(3)).

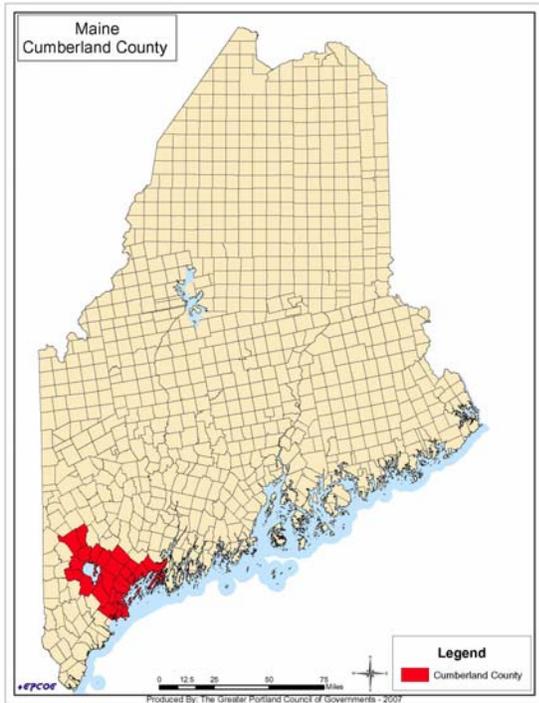
3-5 Year Strategic Plan General Questions response:

### Introduction

#### *Geography*

Cumberland County is located in south coastal Maine stretching from the shores of Casco Bay to the lakes and foothills of the White Mountains. Cumberland has just been classified as an "Urban County" by the U.S. Department of Housing and Urban Development (HUD) though it retains significant rural areas. The land area for the County is 836 square miles or 535,040 acres.

The diversity of the landscape of Cumberland County is striking, creating communities with a wide array of community development and housing needs. Two of our communities are off-shore islands with a third a long narrow peninsula and three islands connected by bridges. Several suburban communities close to the City of Portland are quite prosperous. Many inland towns retain elements of their rural agricultural and forestry roots. Communities in the Lakes Region have a substantial tourism based economy with wide seasonal fluctuations in population and employment.



***Map #1 - Location of Cumberland County***

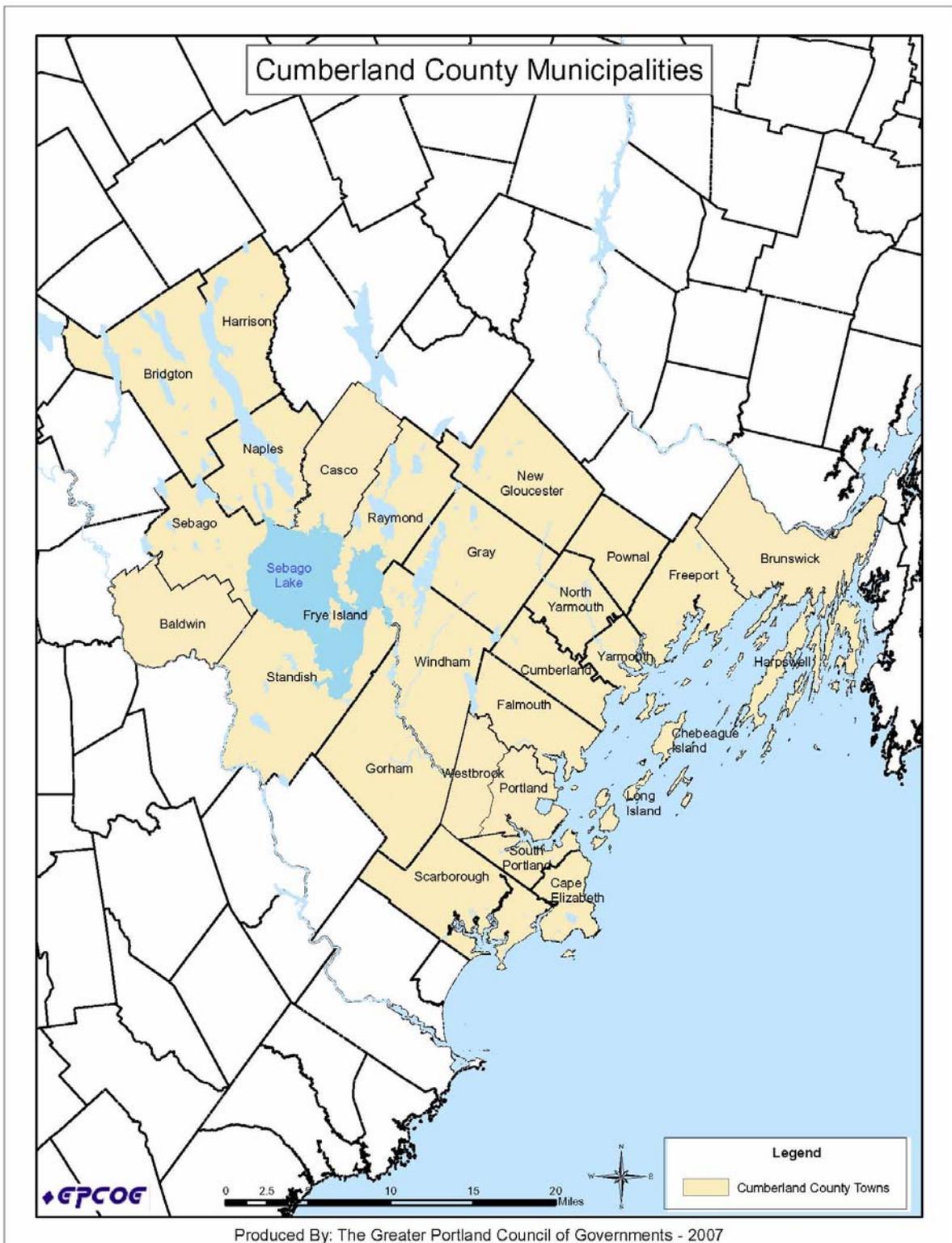
### *System of Government*

Cumberland County is comprised of 27 municipalities including Portland, Maine’s largest city which is a HUD Entitlement Jurisdiction. Each municipality in Maine is entirely self-governing with a long and strong tradition of “home rule”. The County provides services to citizens including the Sheriff’s Office, District Attorney Office, Registry of Deeds, Probate Office, Emergency Management Agency, Emergency Communications Center and the Cumberland County Civic Center. The County does not serve as a unit of governance for its member municipalities.

### *Economy*

Cumberland County is Maine’s most populous and prosperous County with a generally vibrant economy. Its unemployment rate (3.6%) is lower than the State of Maine, New England or the Nation in 2005. The job growth rate (0.6%) is significantly higher than for the State (-.03%) and equal to New England in 2005. The County hosts 170,591 payroll jobs representing 29% of all payroll jobs in the State of Maine. Following national trends, the manufacturing sector lost 7% of its employment base from 1990-2000 while the service sector gained 42% (15,542 jobs) and retail trade gained 16% (5,068).

These County-wide statistics mask significant economic and social challenges faced by many communities, particularly those inland from the coast. There are more people living in poverty in Cumberland County than in Maine’s two poorest counties, Aroostook and Washington, combined.



**Map #2 – Municipalities of Cumberland County**

### *Economy, cont.*

While Portland and its nearby suburbs have thrived, the Lakes Region in Central and Western Cumberland County generally lags behind the region and the state in terms of jobs, income and wages. With an historic dependence on manufacturing, seasonal tourism and the forest products industry, the region has suffered from plant closures and waning downtown commercial activity

The largest employers in the County in 2004 were Maine Medical Center, L.L. Bean, Unum Provident Insurance, Hannaford Grocers and the combination of Fairchild and National Semiconductor. The four largest employers in the Cumberland County Entitlement Jurisdiction (CCEJ) are Hannaford Grocer (Scarborough), Anthem Blue Cross/Blue Shield (South Portland), Idexx, Inc. (Westbrook) and L. L. Bean (Freeport).

### *Population*

The Census 2000 indicated that Cumberland County had a population of 265,612, an increase of 9.24% from 1990. Subtracting the City of Portland the County's population is 201,363. The 1<sup>st</sup> year Cumberland County Entitlement Jurisdiction (CCEJ) population will be 159,290. With the anticipated participation of the City of Westbrook and the Towns of Baldwin and Casco by the Entitlement Jurisdiction population will grow to 180,191 by year #2. In general, population information presented below concerns the projected year #2 CCEJ which is made up of the 21 year #1 member communities plus Baldwin, Casco and Westbrook.

### *Population Growth*

During the 1990's population in Cumberland County increased from 243,145 to 265,612 almost all occurring in the areas of the new CCEJ. Growth in the City of Portland and the Town of Brunswick (non-CCEJ members) remained essentially flat. Population growth for the decade exceeded 20% in the Towns of Cumberland, Falmouth, Gorham, New Gloucester, North Yarmouth, Raymond, Scarborough and Standish. The outlying communities of Bridgton, Casco, Harrison, Naples, Pownal, Sebago and Windham all experienced population growth in excess of 10%. The cities of South Portland and Westbrook experienced little population growth.

From 2000 to 2010 based upon population projections from the Maine State Planning Office, Cumberland County as a whole is expected to grow by 7.45% to 285,500. This growth is projected to occur despite population declines in the City of Portland and minimal growth in the Cities of South Portland and Westbrook and the Town of Brunswick. The population of the communities of Casco, Gray, Naples, North Yarmouth, Raymond, Standish and Windham are all projected to grow by over 20%.

**Chart #1 – Population Projections in Cumberland County Towns**

	2000 Actual	2010 Projected	% Change 2000 – 2010
Baldwin	1290	1378	6.82%
Bridgton	4883	5520	13.05%
Brunswick	21172	22501	6.28%
Cape Elizabeth	9068	9627	6.16%
Casco	3469	4221	21.68%
Cumberland	7159	8235	15.03%
Falmouth	10310	11722	13.70%
Freeport	7800	8776	12.51%
Frye Island	0	0	0
Gorham	14141	16367	15.74%
Gray	6820	8234	20.73%
Harpswell	5239	6124	16.89%
Harrison	2315	2682	15.85%
Long Island	202	202	0
Naples	3274	4120	25.84%
New Gloucester	4803	5454	13.55%
North Yarmouth	3210	3879	20.84%
Portland	64249	60384	-6.02%
Pownal	1491	1661	11.40%
Raymond	4299	5466	27.15%
Scarborough	16970	19990	17.80%
Sebago	1433	1691	18.00%
South Portland	23324	22373	-4.08%
Standish	9285	11380	22.56%
Westbrook	16142	16161	0.12%
Windham	13904	17441	25.44%
Yarmouth	8360	9490	13.52%

*Age*

Like the State of Maine as a whole, the population of Cumberland County is getting older. 13.3% of the total County population is over 65 years with 12.8% of the CCEJ population, 23,145, over the age of 65. Both the percentage and numbers of elders are expected to increase significantly in the coming decade. As the “baby boom” generation, those born from 1946-1964, ages, it is anticipated that by 2025 the population within the 55-74 age cohort will double. All population cohorts below age 44 are expected to decline in relation to total population through the coming 10 years. The 45-64 age group will grow significantly during this period rising to 29% of the total County population.

*Racial Composition*

The residents of Cumberland County, outside the City of Portland, are predominantly White with approximately 2.5% of the population represented by minorities. There are no areas of racial or minority concentration outside particular neighborhoods of the City of Portland. The largest numbers of minorities are located in the South Portland, Westbrook, Windham and Gorham.

*Poverty Level*

Poverty level is an income limit established by the U.S. Dept. of Health and Human Services (HHS). This income limit is revised annually and is adjusted for household size. While similar to Median Family Income it generally has lower income limits.

According to Census 2000 data, a total of 9,959 people or 5.5% of CCEJ residents live below the poverty level. The municipalities with the highest percentage of persons living below the poverty level are: Bridgton 15.4%; Baldwin 11.2%; Long Island 9.9%; Harrison 9.1% & Westbrook 8.2%. The municipalities with the highest number of residents living below the poverty level are: South Portland 1,523; Westbrook 1,329; Gorham 957; Bridgton 750; Windham 714 & Scarborough 677.

*Median Family Income*

The U.S. Dept. of Housing and Urban Development has segmented Cumberland County into two statistical areas in relation to Median Family Income (MFI).

Group A - Median Family Income (HUD 2006): Towns of Baldwin, Bridgton, Casco, Harpswell, Harrison, Naples, New Gloucester, Pownal, Sebago = \$57,800

Group B - Median Family Income (HUD 2006): Cities/Towns of Cape Elizabeth, Casco Cumberland, Falmouth, Freeport, Gorham, Gray, Long Island, North Yarmouth, Raymond, Scarborough, South Portland, Standish, Westbrook, Windham, Yarmouth = \$68,200

Group A

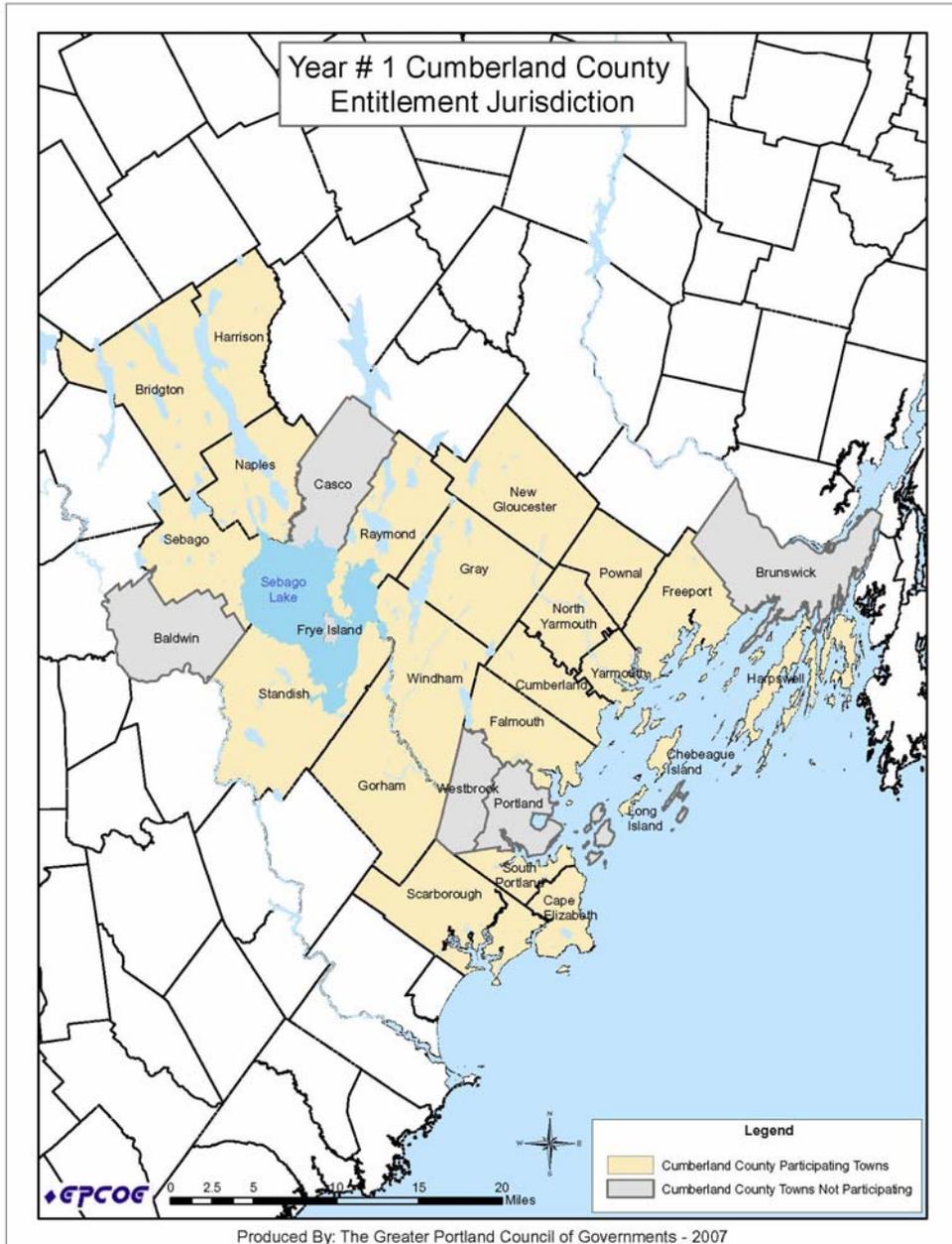
<u>Number of Persons in Household</u>	<u>Low/Moderate Income (80% MFI)</u>
1	\$32,400
2	37,000
3	41,650
4	46,250
5	49,950
6	53,650

Group B

<u>Number of Persons in Household</u>	<u>Low/Moderate Income (80% MFI)</u>
1	\$38,200
2	43,650
3	49,100
4	54,550
5	58,900
6	63,300

According to the Census 2000 the income distribution of Cumberland County follows the pattern of population. The highest median incomes are in the suburban communities, the lowest in the inland rural communities with the Cities of South Portland and Westbrook in the middle.

Cumberland County does not have many concentrated areas and census block groups of low/moderate income residents. Frequently low/moderate income persons and households are distributed throughout the County in small “pockets” or small neighborhoods. To assist these low/moderate income households the County or municipality may undertake a survey to measure incomes and identify these neighborhoods for CDBG funded activities.



**Map #3 – Map of Cumberland County Entitlement Jurisdiction – 51% LMI Census Tracts & Exception Rule Census Tracts**

1) Describe the Geographic Areas of the Jurisdiction In Which Assistance Will Be Directed.

The initial year of Cumberland County’s 5-year Consolidated Plan and the inaugural year of the County’s receipt of HUD program funds will serve 21 municipalities. The City of Portland will retain its long-term status as an independent Entitlement Jurisdiction receiving allocations of CDBG, HOME and Emergency Shelter Grant (ESG) program funds.

The new County Entitlement Jurisdiction includes the municipalities of:

Bridgton	Harpswell	Raymond
Cape Elizabeth	Harrison	Scarborough
Cumberland	Long Island	Sebago
Falmouth	Naples	South Portland
Freeport	New Gloucester	Standish
Gorham	North Yarmouth	Windham
Gray	Pownal	Yarmouth

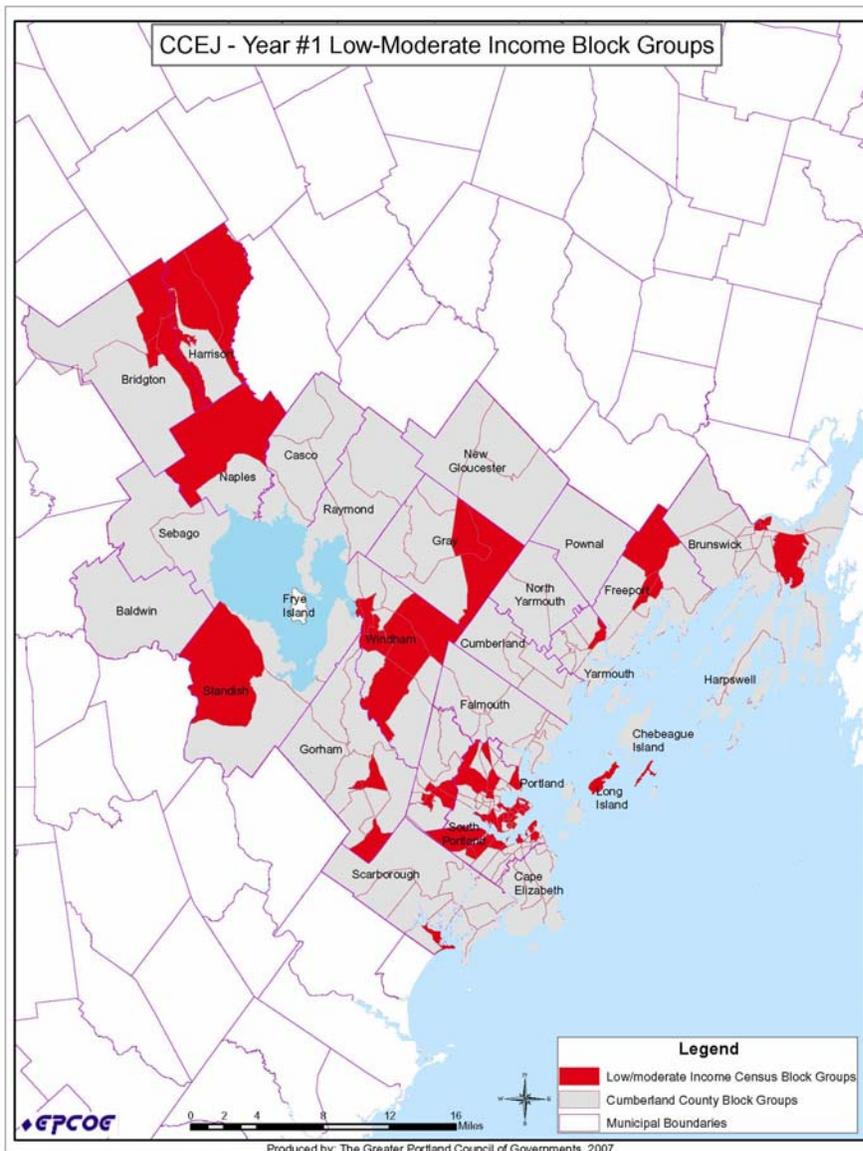
It is anticipated that within one year the Towns of Baldwin and Casco and the City of Westbrook will be joining the Cumberland County Entitlement Jurisdiction (CCEJ). It is further expected that Chebeague Island, slated to become the newest Town in the State of Maine on July 1, 2007 will join the County program as the Town of Chebeague Island within one year as well. Chebeague Island is currently part of the Town of Cumberland and as such its entrance will not alter the size or population of the CCEJ. At this time the Town of Brunswick has chosen to remain part of the State of Maine Entitlement Jurisdiction. The Town of Frye Island does not have a year-round population.

Cumberland County comprises an area of over 836 square miles with a population of 265,612 people. The year #1 program will encompass an area of 731.4 square miles with a population of 159,290 people. Looking forward to year #2 with the addition of four municipalities the program’s territory will expand to 814.5 square miles and 180,191 people. This is a vast region with wide ranging community development needs for infrastructure, public facilities, social services, economic development and planning.

Within the CCEJ there are 16 census block groups with concentrations of households exceeding 51% low/moderate income. 16,946 people reside in these neighborhoods. Utilizing the “exception rule” (sec. 570.208(a)(1)(ii)) reduces the low/moderate income requirement from 51% to 40.8%, expanding the number of eligible low/moderate income census block groups from 16 to 32. It is anticipated that an additional 22,000 persons will qualify for area-wide benefit activities. These neighborhoods represent the locations where area-wide activities and investments will be directed.

The 16 census block groups are located in the Towns of Bridgton, Gorham, Harrison, Scarborough, Windham and Yarmouth and the Cities of South Portland and Westbrook. The largest concentrations of qualifying low/moderate income areas are within the cities of South Portland and Westbrook. Additional locations with concentrations near 51% low/moderate income include portions of the towns of Casco, Freeport, Gray, Long Island and Naples. While

separate census data is not available it is believed the future Town of Chebeague Island will qualify at 51% low/moderate income or at quite near the mark.



**Map #4 - Year #1 Low-Moderate Income Block Groups**

In year #2 with Baldwin, Casco and Westbrook participating, the qualifying requirement will rise slightly to 43% with 37 census block groups eligible. Five census block groups will only be eligible during year #1. These census block groups are in the towns of Gray, Scarborough, South Portland, Standish and Windham. After year #1 Standish will have no eligible census block groups.

In sum the geographic or target area assistance will be directed toward the CCEJ's primary service centers of Bridgton, South Portland, Westbrook (year #2) and neighborhoods within communities with high concentrations of low/moderate income households. During year #1 the CCEJ will direct program funds to the following low/moderate income target areas:

South Portland (Knightville, Ferry Village, Redbank), Bridgton Downtown, -----

2) Describe the Basis for Allocating Investments Geographically Within the Jurisdiction and the Basis for Assigning Priority. Estimate the % of Funds the CCEJ Plans to Dedicate to Target Areas.

The new Cumberland County Entitlement Jurisdiction will allocate investments in a manner unique to the program and jurisdiction. Based upon decisions adopted by the program’s Municipal Oversight Committee and the Cumberland County Commissioners, the program will have three distinct components. What follows is the distribution system for the 1<sup>st</sup> program year. The program will follow this course for the term of the 5-year Consolidated Plan with the exception that the City of Westbrook will likely become a “sub-entitlement” community beginning year #2.

A) Sub-entitlement Communities – South Portland and Bridgton

Two service center communities will receive specified allocations of program funds – South Portland and Bridgton.

South Portland – 2007 Allocation = \$500,857; 34%: The City of South Portland has held HUD Entitlement Jurisdiction status for the past three years. The City generously relinquished this position enabling the County to assume Urban County entitlement status. The City has an ongoing, effective Consolidated Plan and a Community Development Director. Essentially the City of South Portland will “own” and operate its CDBG program, as an independent entity. Intense coordination will occur for administrative, reporting and performance aspects of the program. Programmatic issues will be well coordinated to avoid duplication of effort and maximum utilization of resources.

Bridgton: - 2007 Allocation = \$225,385; 15%: The Town of Bridgton serves as both a regional service center for Northern Cumberland County and is among the poorest communities in the region. The Town has selected to target its first three years of CDBG program funds toward a desperately needed sewage treatment capacity expansion in its downtown area. This district is a low-income target area with a mix of commercial, service and residential uses.

The recognition that sewage treatment capacity must be expanded to meet existing and future needs was identified in Bridgton’s Comprehensive Plan, enacted November 2004, amended November 2005 and Downtown Economic Plan (Kent Associates Report), Public Hearing October 2003, adopted 2004. The issue has been reviewed extensively by the Town’s Economic Development Committee, Sewer Committee and Downtown Advisory Committee.

B) Municipal Grants – 2007 Allocation = \$XXX,XXX; XX%: The largest single aspect of the County Community Development program will be grants allocated to individual communities or collaborations of multiple communities.

C) Regional Programs – 2007 Allocation = \$XXX,XXX; XX%: Some programs most effectively provided on a region-wide basis. These programs are direct benefit activities wherein the beneficiary is a unique individual or household. Housing Rehabilitation, Economic Development, and potentially some Public Service programs are of this type. A small number of regional planning activities may also occur.

While there are many homes in need of repair throughout the County there are few instances where this occurs on a concentrated basis. Thus, a region-wide program is most appropriate. To operate an Economic Development initiative the resources must be available when needed. This is difficult to predict in advance but must be a ready-resource to support a job creation activity when the opportunity becomes available.

### 3) Identify Obstacles to Meeting Underserved Needs.

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

The maximum permitted distribution of CDBG funds for social service activities, capped at 15% of grant funds, will equal \$219,318 (based upon year #1 allocation of \$1,462,123 million). Given the ever growing needs of over 50,000 low/moderate income persons and almost 10,000 persons in poverty in the CCEJ these resources are entirely inadequate. Needs range from health care, home health care, transportation, child care, elder services to homeless services and fuel assistance.

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

## **Managing the Process (91.200 (b))**

1. Lead Agency. Identify the lead agency or entity for overseeing the development of the plan and the major public and private agencies responsible for administering programs covered by the consolidated plan.
2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.
3. Describe the jurisdiction's consultations with housing, social service agencies, and other entities, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons.

\*Note: HOPWA grantees must consult broadly to develop a metropolitan-wide strategy and other jurisdictions must assist in the preparation of the HOPWA submission.

### 3-5 Year Strategic Plan Managing the Process response:

#### 1) Lead Agency

The Community Development Office of Cumberland County, led by its Director, serves as the lead agent for the Consolidated Plan planning process and implementation. The CD Office collaborated with communities throughout the County, the Greater Portland Council of Governments, our regional planning commission, and a host of housing, social service and economic development providers and residents in the development of the Plan. This collaborative process will continue throughout the implementation of the Plan.

The CD Office will be responsible for all required documentation, training and compliance requirements of the CDBG program with the U.S. Department of Housing & Urban Development (HUD) with the full support of the County Commissioners and the Municipal Oversight Committee (MOC).

The City of South Portland will manage its program independent from MOC review. As a former Entitlement Jurisdiction, South Portland will administer their Community Development program in a similar manner as they have over the past three years. One difference is that they will report to the Cumberland County Community Development Office, which will authorize and endorse their program. South Portland will not have direct access to HUD and IDIS funneling requests through the Cumberland County program.

#### 2) Significant Aspects of Plan Development

On May 8, 2006 the Cumberland County Commissioners voted unanimously to seek CDBG Entitlement Grant status from the U.S. Department of Housing & Urban Development. This vote represented the culmination of a 5-year initiative to establish the County as an Entitlement Jurisdiction. The Community Development program including the Consolidated Plan process is managed by the 22-member Municipal Oversight Committee. Each community has a voting delegate on the MOC along with one County Commissioner.

The Consolidated Planning Process began in the fall of 2006 when existing County staff in conjunction with the Greater Portland Council of Governments (GPCOG) launched a series of meetings with communities, social service providers, housing organizations, developers and economic development practitioners. Cumberland County can be divided into four geographic regions represented by three transportation corridor coalitions and Casco Bay Islands. These are identified as Lakes Region, Central, Coastal and Islands. Staff met with these groups of municipalities to identify their significant community, economic and infrastructure needs. These meetings were held on November 6, 2006 (Lakes Region); October 23, 2006 (Islands); November 17, 2006 (Central); & November 13, (Coastal).

Consultations continued throughout the fall and winter:

- Region #1 Homeless Council - November 8, 2006
- PROP's Childcare Policy Council - November 29, 2006.
- Housing organizations and local Housing Authorities - December 7, 2006

- Preble Street Resource Center Consumer Advocacy Project – Dec. 21, 2006
- Economic Development practitioners – February 7, 2007

GPCOG was contracted by the County to research and develop the Housing and Homeless Needs Assessment and the Housing Market Analysis.

In early December 2006 the Community Development Director was hired. The Director conducted visits with municipalities throughout the County meeting with City/Town Managers, Public Works Directors, Welfare Directors and elected officials. These visits were designed to capture the social, economic, infrastructure and development needs of the County's cities and towns, with particular attention to the needs of low/moderate income residents and neighborhoods.

Blank applications for 1<sup>st</sup> year program projects were distributed to communities on December 18, 2006. The application submissions provide a snapshot into the most pressing but achievable needs in each community. The MOC Application Review Team met to review submitted applications on February 21 & March 8th. The entire MOC reviewed the 1<sup>st</sup> year applications and recommended endorsement by the County Commissioners on March 14, 2007.

The draft Consolidated Plan was shared with municipalities, Public Housing Authorities, public agencies and interested residents in March 2007.

County Commissioners – February 12, 2007

Municipal Oversight Committee – March 14, 2007

Delivered to neighboring communities – Cities of Auburn, Biddeford, Portland  
South Portland, Westbrook, Portland Housing Authorities

The 30-day comment period concerning both the 5-year Plan and the Annual Action Plan spanned the period March 31 – April 30, 2007. The County Commissioners held two Public Hearings, April 9 & April 23, 2007. Formal adoption of the Plan was concluded at the May 14, 2007 County Commissioners' meeting.

Throughout the entire Plan development many residents, public agencies, and representatives of the member municipalities participated in the CDBG process for the first time. While many had heard of the CDBG program, few had previously benefited. The new Cumberland County initiative is now dramatically altering their experience.

Independent from the County application process South Portland's open application period spanned December 1, 2006 to January 12, 2007. South Portland's Community Development Advisory Committee at their February 15, 2007 Public Hearing reviewed applications and recommended activities for funding. The City of South Portland conducted one City-wide Public Hearing and three Community Development Committee hearings in conjunction with the development of the County's Consolidated Plan. South Portland incorporated findings from these meetings into its local report governing their program. Where applicable these findings have been woven into the County's Consolidated Plan.

### 3) Description of Consultations

As a new initiative covering a wide geographic territory, consultation with existing engaged service providers is critical. Premier among these is the County’s Community Action Program (CAP) agency, PROP – the People’s Regional Opportunity Program. PROP operates housing programs, senior programs, child care and Head Start centers, family support programs and manages General Assistance programs for the Towns of Baldwin, Gray, New Gloucester, Sebago, Standish and Windham.

Consultations followed formats depending on the group. The Corridor Coalition meeting used a questionnaire form listing all possible project types to generate discussion. Municipal officials were asked to brainstorm and prioritize needs in each category for their town. Questionnaires were collected and notes were taken from the discussions. At single issue focus groups practitioners from various agencies were asked “what would make the most significant impact in your field in this region?” Notes were taken and summaries constructed.

The following agencies, organizations and municipal departments played significant roles in providing data, insight and input into the development of the Consolidated Plan

Avesta Housing, Inc.  
Childhood Lead Poisoning Prevention Program  
Coastal Economic Development  
Freeport Housing Trust  
Greater Portland Council of Governments  
Municipal Public Works and Parks & Recreation Departments  
Municipal and Regional Economic Development Programs  
PROP’s Childcare Policy Council  
Preble Street Resource Center  
Region #1 Homeless Council  
Southern Maine Economic Development District  
Southern Maine Area Agency on Aging  
Westbrook Housing Authority

The Maine State Housing Authority (MaineHousing) provided housing and demographic data and assisted with the interpretation of this information. The State of Maine Department of Health and Human Services provided data concerning Childhood Lead Poisoning and lead hazard control.

### **Citizen Participation (91.200 (b))**

1. Provide a summary of the citizen participation process.
2. Provide a summary of citizen comments or views on the plan.
3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.

4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

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

3-5 Year Strategic Plan Citizen Participation response:

### Introduction

The first step taken by Cumberland County in the development of its 5-year Consolidated Plan was the creation of an action-oriented Citizen Participation Plan. The regional nature of the program requires an aggressive program to ensure that residents throughout the County are aware and engaged in this new Community Development initiative.

#### 1) Summary of Citizen Participation Process

Cumberland County is working diligently to build long-term relationships with Housing Authorities, non-profit social service providers, housing organizations, our local Community Action Program agency – PROP, and all the member communities and their citizens. The critical focus is to develop programs and projects providing lasting benefit to our low/moderate income residents and neighborhoods where they reside. The County will seek consultation of these groups and encourages their participation at meetings and Public Hearings concerning the Consolidated Plan.

The Plan was developed through a host of meetings both informal and formal as outlined in the sections concerning consultation above. Following is a detailed account of the formal Citizen Participation Process:

Summary of the Proposed Consolidated Plan published in the Portland Press Herald – March XX, 2007

Proposed Consolidated Plan available for review:

- 1) Cumberland County Courthouse – Room #102
- 2) County web-site – [www.cumberlandcounty.org/cd](http://www.cumberlandcounty.org/cd)
- 3) Municipal offices of participating member communities

30-day public comment period advertised in legal notice, Portland Press Herald - March 31, 2007

County Commissioners conduct Public Hearings on 5-year Consolidated Plan and Annual Action Plan – April 9, April 23, 2007

Formal adoption by the County Commissioners – May 14, 2007

#### 2) Summary of Citizen Comments

See appendix B.

### 3) Efforts to Broaden Public Participation

A brochure was developed to inform citizens of opportunities to participate in the governance of the program. Time was set aside during Municipal Oversight Committee meetings for citizen comments. These meetings are advertised and open to the public.

All meetings are held in handicap accessible locations. The number of non-English speaking persons is sufficiently low so as not to require translation to non-English languages.

This being the initial Consolidated Plan of a new Entitlement Jurisdiction there is no “base-line” from which to broaden public participation. As the program becomes established and activities are undertaken in communities throughout the County, awareness of the program and its possibilities will grow dramatically. While the initial Plan and outreach efforts must focus on municipal managers, elected officials and service providers, future efforts will focus on general community outreach meetings, public questionnaires, and media.

### 4) Written Explanation of Comments Not Accepted & Reasons Not Accepted

See appendix B.

## **Institutional Structure (91.215 (i))**

1. Explain the institutional structure through which the jurisdiction will carry out its consolidated plan, including private industry, non-profit organizations, and public institutions.
2. Assess the strengths and gaps in the delivery system.
3. Assess the strengths and gaps in the delivery system for public housing, including a description of the organizational relationship between the jurisdiction and the public housing agency, including the appointing authority for the commissioners or board of housing agency, relationship regarding hiring, contracting and procurement; provision of services funded by the jurisdiction; review by the jurisdiction of proposed capital improvements as well as proposed development, demolition or disposition of public housing developments.

3-5 Year Strategic Plan Institutional Structure response:

#### 1) Explain the Institutional Structure

As the first HUD designated Urban County entitlement jurisdiction in New England, Cumberland County doesn't have a model to follow – it must invent the model. The program's institutional structure has three components: the formal, official governance of the County Commissioners; the representative membership of the municipalities through the Municipal Oversight Committee; and the leadership and management provided by the Community Development Office staff.

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

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

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

GPCOG, our regional planning commission provides research, planning, mapping, meeting space and joint purchasing for many communities. We have engaged GPCOG to develop the housing component of the Consolidated Plan and expect to work closely with them in the future. PROP, the People’s Regional Opportunity Program, is our local Community Action Program (CAP) agency providing General Assistance, childcare and housing rehabilitation services to many communities in the region. The County CD office will draw on PROP’s experience and expertise and may contract for services as needed.

It is expected that larger communities will likely manage their own development projects. The County CD office will administer projects/programs in the smaller, more rural communities.

South Portland will develop its own Annual Action Plan and the South Portland City Council will endorse recommendations from their Community Development Advisory Committee. Once this process is completed South Portland’s Annual Plan will be included as part of the Cumberland County Annual Plan endorsed by the County Commissioners.

## 2) Strengths & Gaps in the Delivery System

The unique strength of the institutional structure is the Municipal Oversight Committee. This “United Nations” of participating communities represents an open, democratic and inclusive forum for programmatic policy issues to be introduced, debated and decided. The MOC strives to achieve consensus among participants and understanding among all parties. It brings together representatives from the County’s communities, large and small, those with many persons of means and those with many in poverty. The goal for all is the same – to develop and implement a regional community development program improving the economic and social well being of low/moderate income residents.

At this juncture, no gaps have been identified in the institutional structure.

### 3) Strengths & Gaps in the Delivery System – Public Housing

The only Public Housing Authority operating within the 21 municipalities participating in the 1<sup>st</sup> year Cumberland County programs is the South Portland Housing Authority. It is anticipated that the City of Westbrook will join during the second year of program operations. The Westbrook Housing Authority, serving the communities of Westbrook, Falmouth and Gorham will become an integral element of the County Consolidated Plan. This section of the Plan will be amended at that time.

#### **Monitoring (91.230)**

1. Describe the standards and procedures the jurisdiction will use to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

3-5 Year Strategic Plan Monitoring response:

#### 1) Standards and Procedures

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

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

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

South Portland will assume responsibility for monitoring, auditing and evaluating sub-recipients under their Community Development program to ensure compliance. As a former Entitlement Jurisdiction, South Portland will operate under an existing monitoring plan guiding its program and ensuring program regulations are adhered to. Ultimately the CCEJ is responsible for the performance of the South Portland program. The Cumberland County Community Development Director will also monitor the South Portland program for compliance.

## Priority Needs Analysis and Strategies (91.215 (a))

1. Describe the basis for assigning the priority given to each category of priority needs.
2. Identify any obstacles to meeting underserved needs.

3-5 Year Strategic Plan Priority Needs Analysis and Strategies response:

### 1) Basis for Assigning Priority

The assignment of priority needs was based upon planning forums, consultations and focus group meetings convened during the development of the Consolidated Plan. The identification of public service/social service needs was further informed by the Great Portland United Way Needs Assessment completed in 2003. The identification of housing needs relates directly to the Housing Analysis and Homelessness Study completed by GPCOG. Ultimately the assignment and selection of priorities was completed by the Municipal Oversight Committee. The priorities selected were continually and repeatedly those that “rose to the top” by all parties in all forums. Additional priorities specific to South Portland are listed separately.

Priority activities fall into five broad categories:

#### Affordable Housing

- Homeownership
- Housing for elders
- Rehabilitation/weatherization
- South Portland* – Removal of architectural barriers.

#### Public Facilities and Infrastructure

- Downtown revitalization
- Sewer, septic, solid waste
- Neighborhood and community facilities
- South Portland* – Sidewalks and streetscapes, playgrounds, acquisition of water  
Access, transportation enhancements

#### Economic Development

- Business assistance to promote “living wage jobs”
- Micro loan program
- South Portland* – Youth training programs, business incubators

#### Public Services

- Childcare and after school care
- Health services
- Homeless services
- Access to transit
- South Portland* – Children and senior services, inoculation/dental/eyewear,  
handicap services, recreational programs

## Planning

- Affordable housing plan
- Preventing homelessness
- Access to higher education opportunities
- South Portland* – Neighborhood master plans, Fair Housing plan

While priorities can be generally established for the overall program, individual communities or sub-regions may have specific projects and programs identified as critical only to them. The priority list serves as a general guide to decision-making, not a rule. A multitude of factors determine the funding of individual projects including readiness and number/concentration of low/moderate-income persons served. Priority identification plays an important but not absolute role in project selection.

## 2) Obstacles to Meeting Underserved Needs

### *Housing*

- Lack of affordable rental and ownership housing
- Rents increasing at a much faster rate than incomes
- High cost of land
- Limited Federal and State funds for housing
- Limited rental assistance program funds, i.e. Section 8
- Lengthy, complex and costly local planning process
- Zoning restrictions
- High cost of construction
- High cost of lead based paint hazard control
- Local opposition to affordable housing
- High level of subsidy required to serve low-income households

### *Community Development*

- High cost of construction for facilities and infrastructure
- Difficulty of local governments and non-profit providers raising funds in addition to available CDBG resources
- Complexity and cost of instituting new social service initiatives

Annual Action Plans in the next five years will propose activities in communities with a high percentage of low/moderate income residents. Activities will also be conducted to meet the needs of low/moderate income residents regardless of the income of the balance of residents within their community.

Cumberland County must develop more affordable housing, provide quality social services and upgrade its infrastructure for its growing population. Efforts to link public infrastructure and facilities, social services and housing activities to achieve greater community impact will be the focus of efforts during the 2007-2011 plan period.

## **Lead-based Paint (91.215 (g))**

1. Estimate the number of housing units that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low-income, low-income, and moderate-income families.
2. Outline actions proposed or being taken to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

3-5 Year Strategic Plan Lead-based Paint response:

### Introduction

Lead poisoning remains a serious environmental health hazard, particularly for children under the age of 6 years. Strong correlations exist between exposure to lead paint dust, elevated blood levels and cognitive and behavior problems in young children. Although children can be exposed to lead from many sources including soil and drinking water, lead-based paint remains the single most common source of exposure.

Chipping, peeling and flaking lead paint creates the most obvious and immediate danger though it is lead dust that is the most prevalent cause of poisoning. The dust caused by friction between painted surfaces, i.e. wood casement windows and doors and most significantly homes undergoing renovation are of great concern. Lead paint disturbed during home renovations is an extremely hazardous situation and a major contributor to the overall childhood lead poisoning problem.

The State of Maine's Childhood Lead Poisoning Prevention Program performs blood lead screening tests on children six and under, focusing on children with the highest risk of being poisoned. From July 2005 through June 2006 there were 50 children identified with elevated blood lead levels >10ug/dl in Cumberland County out of 2,475 children screened. This was the highest of any county in the state. Data is not available at the city/town level so this result includes the entire county, not just the CCEJ.

### 1) Estimation of Housing Units Containing Lead-based Paint Hazards

Sixty-four (64%) or 44,895 housing units in Cumberland County (excluding Portland & Brunswick) were constructed prior to 1979. Seventy (70%) or 11,025 of rental units were constructed prior to 1979. The older the home, the more likely the property contains lead paint and the higher the concentration of lead in the paint. 21% of all homes in the CCEJ were built before 1940 and fully 34% of rental housing was built prior to 1940. This older rental housing is of particular concern as it tends toward the poorest condition and is often home to the poorest households.

## 2) Actions Proposed

The Cumberland County Community Development program complies with the Lead-Based Paint Rule, effective September 15, 2000. All housing rehabilitation and homeownership activities are conducted consistent with the rule. The staff of PROP, contract provider of housing rehabilitation program services will conduct risk assessments and clearance inspections for rehabilitation projects, as required.

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

The federal government banned the sale and use of lead-based paint in housing in 1978. Housing census data divides at 1979, but provides a very close approximation of units in the County constructed prior to the date lead-based paint was removed from the market.

### **Number of Households in Cumberland County with *Potential* Lead Hazards by Income Level**

Income Level	# Households with Potential Lead Hazards – Pre-1979 Housing	
	Renters	Owners
Very Low Income <30% AMI	1,884	1,661
Low Income 31-50% AMI	1,890	2,582
Moderate Income 51-80% AMI	2,791	5,413
Total	6,565	9,656

## HOUSING

### **Housing Needs (91.205)**

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

1. Describe the estimated housing needs projected for the next five year period for the following categories of persons: extremely low-income, low-income, moderate-income, and middle-income families, renters and owners, elderly persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, victims of domestic violence, families on the public housing and section 8 tenant-based waiting list, and discuss specific housing problems, including: cost-burden, severe cost-burden, substandard housing, and overcrowding (especially large families).
2. To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must complete an assessment of that specific need. For this purpose,

disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.

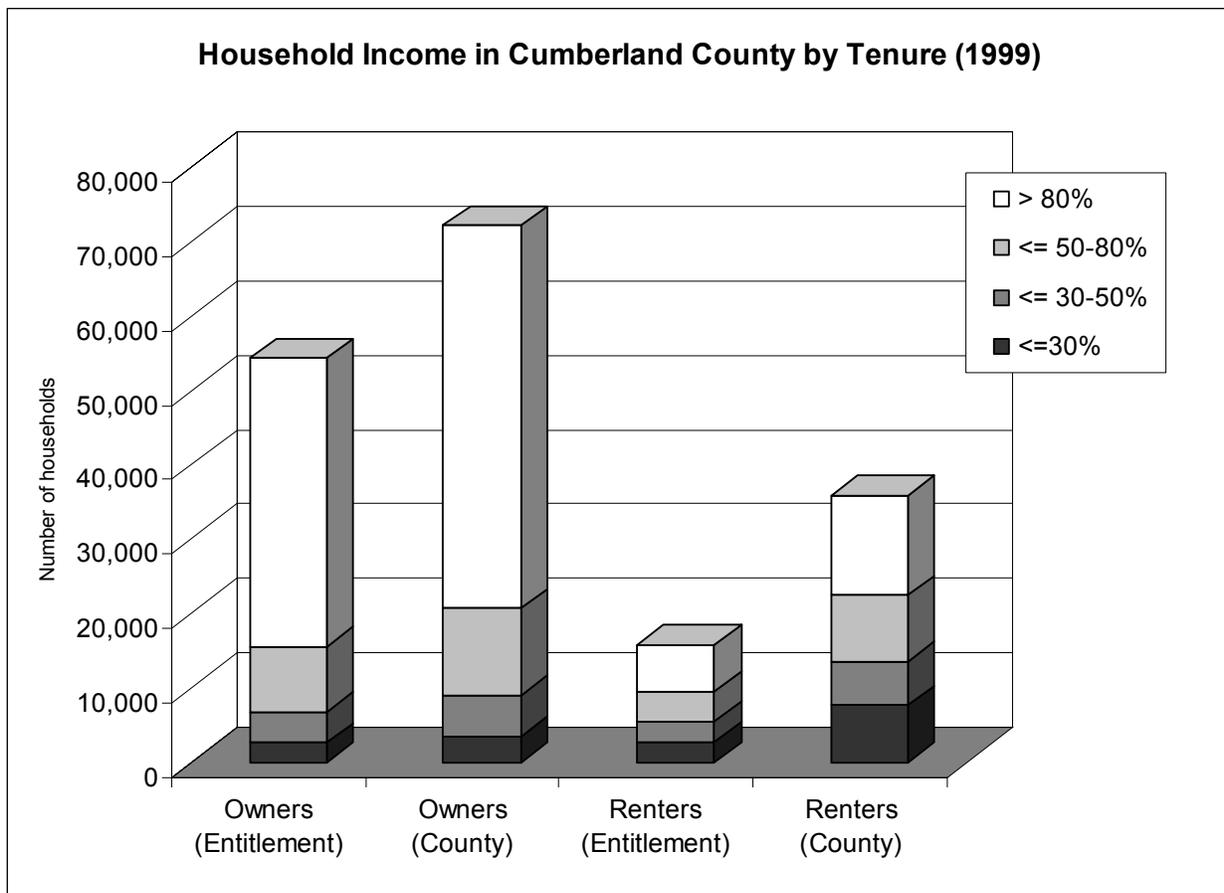
3-5 Year Strategic Plan Housing Needs response:

1) Estimated Housing Needs

*Housing Needs By Income*

Of the region’s 107,990 households, 29% of homeowners and 62% of renters in Cumberland County are considered to be low income, earning less than 80% of the region’s median income. This proportion is exactly the same in the Entitlement Jurisdiction as it is in the county. The U.S. Department of Housing and Urban Development classifies those households earning less than 80% into the following categories:

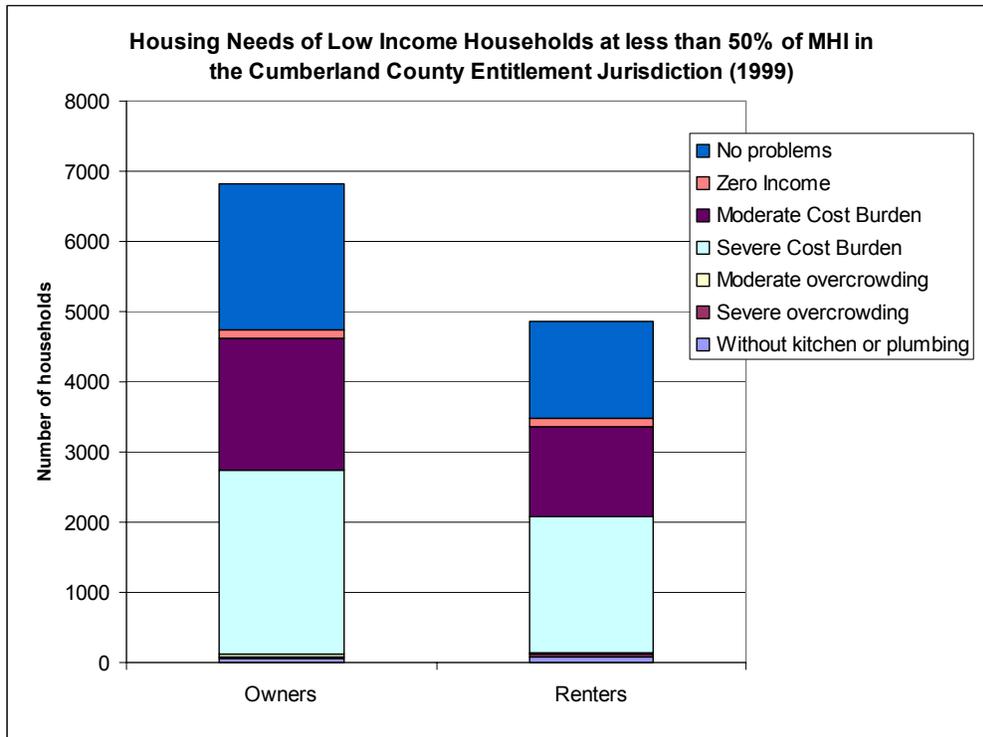
- Less than 30%: *Very low income*
- 30%-50%: *Low income*
- 50%-80%: *Moderate income*



Source: U.S. Census Bureau

Not everyone who is low income has a housing problem. Some residents live in homes where the rent or mortgage is affordable to them because they have lived in the unit for a lengthy period of time, gradually earning more in wages without a corresponding increase in cost. Overall, one third of renters and one quarter of homeowners in the Entitlement Jurisdiction do have a housing problem. A housing problem is defined by the Census as one or more of the following conditions, listed below in order of severity.

- *Inadequate facilities:* Households living in housing units without complete kitchen or plumbing facilities.
- *Severe overcrowding:* Households living in housing units with over 1.50 persons per room.
- *Moderate overcrowding:* Households living in housing units with over 1.01 persons per room.
- *Severe cost burden:* Households paying more than 50% of their income for housing.
- *Moderate cost burden:* Households paying between 30% to 50% of their income for housing.



Source: U.S. Census Bureau

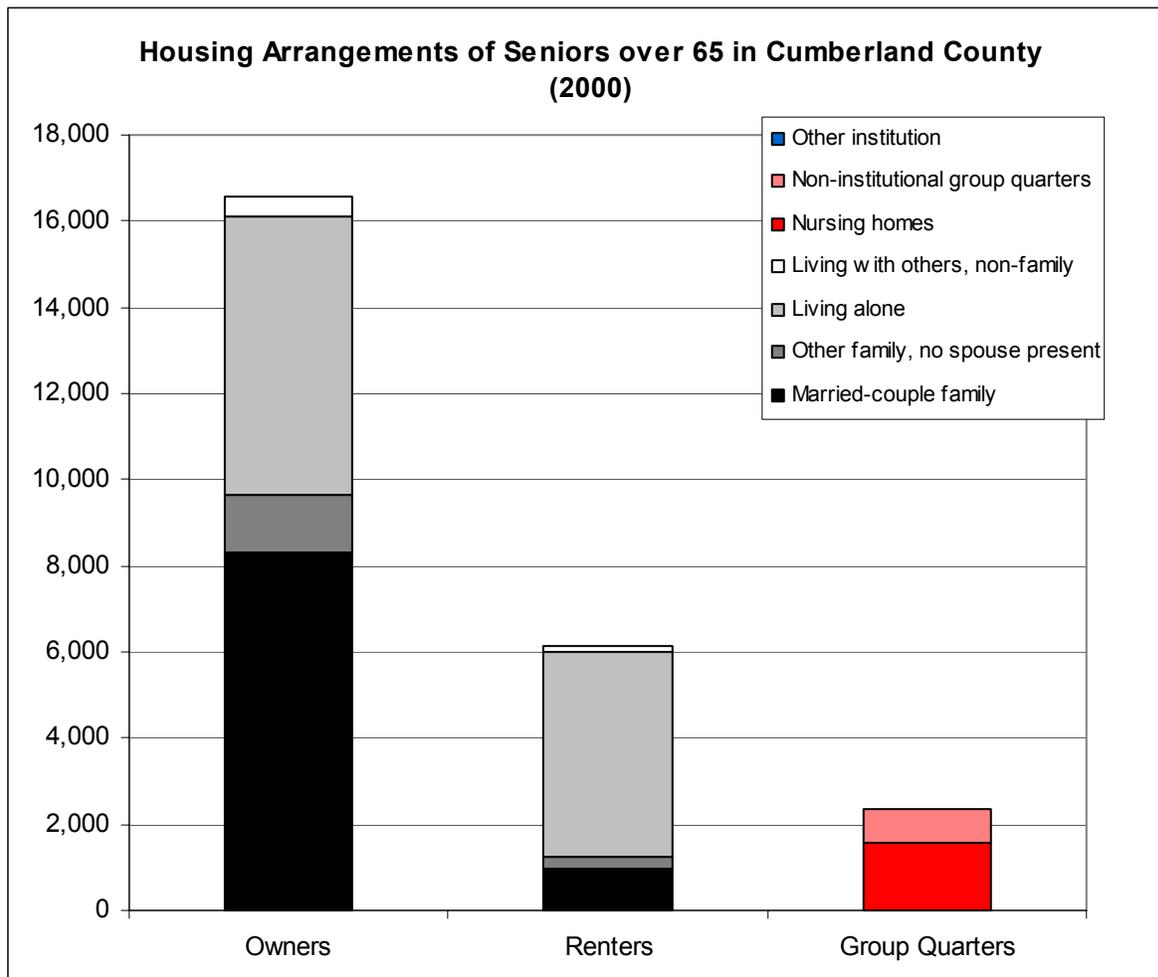
The incidence of housing problems increases with declining income. About two thirds of owners and three quarters of renters who earn less than 50% of the region’s median income have a housing problem. **The most prevalent problem is a severe cost burden.**

Even when units are available at affordable rents, low income residents do not always qualify due to credit problems, including too much debt and too many late payments. According to the Westbrook Housing Authority, it took 276 applicants to qualify for 26 spots at Golder Commons

in downtown Westbrook. Although many applicants made the cut in terms of income adjusted for family size, they could not afford the rent due to overwhelming credit card debt. On average, it takes two incomes to support the average rent or mortgage in Greater Portland. When one person loses their job, the disruption sets the household back into a cycle of debt from which it may take years to recover. Service providers admit that although the need for affordable housing is tremendous, they are often competing for the same clients, the “cream of the crop,” who earn low incomes but still have good credit.

*Seniors*

Since aging Baby Boomers will comprise the most significant demographic force of the future, a closer look at the housing problems of older citizens is worth examination. Three quarters of seniors over 65 who head their own household own their own home. Of these, roughly 60% live with others, including their spouse. Forty percent of seniors who own their own home live alone. The reverse is true of seniors who rent. Almost 80% of seniors who rent live alone.



Source: U.S. Census Bureau

The elderly face unique challenges in maintaining their own homes: not only do seniors earn the lowest incomes in Cumberland County, but they are more likely to bear a limitation that inhibits

their ability to care for their home as well as a limited capacity to earn extra income to hire assistance.

Of the region's 10,438 households with seniors, 43% of renters and 34% of homeowners have a housing problem as well as a mobility or self-care limitation. This includes all households where one or more persons has 1) a long-lasting condition that substantially limits one or more basic physical activity, such as walking, climbing stairs, reaching, lifting, or carrying and/or 2) a physical, mental, or emotional condition lasting more than 6 months that creates difficulty with dressing, bathing, or getting around inside the home.

Over 50% of elderly renters in the towns of Bridgton, Cape Elizabeth, Cumberland, and Scarborough are experiencing a housing problem, including a moderate-to-severe cost burden. Thirty percent of elderly homeowners in the towns of Falmouth, Freeport, Gorham, Pownal are experiencing a housing problem, including a moderate-to-severe cost burden.

### *Singles*

The average number of persons per household has declined consistently over the past three decades. The average remains slightly above two but the number of persons living alone has grown dramatically. Single person households now constitute 30% of all households in the county, with higher concentrations in the urban areas, resulting in declining population in the urban areas even as new home construction continues. Ironically, even with fewer residents per home, the size of the typical new house grows ever larger. Thus we see few overcrowded housing conditions but many cost burden problems. Singles face a daunting challenge competing in a housing market geared toward two-income households.

Smaller homes appropriately sized and priced for singles may get labeled “affordable housing” and raise objections from neighbors though these same singles would qualify as moderate income households if paired in two-person households. Local zoning ordinances containing minimum unit sizes, density limitations and parking requirements intended to prevent overcrowding in practice exacerbate cost burdens. Many town centers and neighborhoods are already far less dense than in previous decades, but zoning ordinances continue to restrict density based on the number of housing units rather than the number of total persons present.

The largest single household growth cohorts are men and women under 65 and women over 65. It is estimated that 20,000 ownership units and 15,000 rental units will be needed in Cumberland County over the next twenty years for singles.

### *Large Family*

No evidence was uncovered during the development of the plan concerning housing problems associated with large families. No significant overcrowding conditions were reported during meetings with housing providers or revealed by an examination of available data.

### *Disability*

The housing needs of persons with disabilities are extremely difficult to determine and quantify. There is without doubt a need for additional housing for persons with mental, developmental and physical disabilities. How this need will be met, particularly with the extremely limited resources of available to the CCEJ through the HUD CDBG or HOME program is a difficult challenge. In most cases the CDBG or HOME resource will fill a modest financial gap in a development project, or provide funds for rehabilitation needed at an existing facility.

### *Domestic Violence*

There are few housing facilities serving victims of domestic violence in Cumberland County. The units that are available in South Portland and Portland are reported to be “always filled”. It is believed that the need for housing for victims of domestic violence is currently high and growing in the region. The challenge in operating such housing is the need for housing subsidizes, often at 100%, and funding for staff and support services.

### *Public Housing & Housing Voucher Choice Program*

This is addressed in the “Needs of Public Housing” section of the Plan.

Cumberland County Entitlement Jurisdiction, Maine					CHAS Data Book	Data Current as of: 2000				
Household by Type, Income, & Housing Problem	Renters				Owners				Total Households	
	Extra Elderly 1 & 2 Member Households	Elderly 1 & 2 Member Households	All Other Households	Total Renters	Extra Elderly 1 & 2 Member Households	Elderly 1 & 2 Member Households	All Other Households	Total Owners		
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)		
1. Income ≤50% MFI	500	320	750	1,570	675	514	746	1,935	3,505	
2. Income ≤30% MFI	215	220	520	955	335	199	371	905	1,860	
% with any housing problems	51%	36%	80%	63%	76%	75%	0%	79%	71%	
3. Income >30 to ≤50% MFI	285	100	230	615	340	315	375	1,030	1,645	
% with any housing problems	37%	45%	85%	56%	43%	51%	65%	53%	54%	
4. Income >50 to ≤80% MFI	185	65	310	560	495	476	896	1,867	2,427	
% with any housing problems	27%	0%	28%	28%	15%	25%	46%	33%	31%	
5. Income >80% MFI	156	40	406	602	616	598	2,690	3,904	4,506	
% with any housing problems	33%	0%	3%	10%	5%	18%	14%	13%	13%	
6. Total Households	841	425	1,466	2,732	1,786	1,588	4,332	7,706	10,438	
% with any housing problems	38%	34%	48%	43%	28%	34%	31%	31%	34%	

2) Disproportionate housing need for any racial or ethnic group

Given the extremely small percentage of the population of the CCEJ in racial or ethnic minority groups no disproportionate need has been identified. An assessment of special need has not been conducted.

**Priority Housing Needs (91.215 (b))**

1. Identify the priority housing needs and activities in accordance with the categories specified in the Housing Needs Table (formerly Table 2A). These categories correspond with special tabulations of U.S. census data provided by HUD for the preparation of the Consolidated Plan.
2. Provide an analysis of how the characteristics of the housing market and the severity of housing problems and needs of each category of residents provided the basis for determining the relative priority of each priority housing need category.

Note: Family and income types may be grouped in the case of closely related categories of residents where the analysis would apply to more than one family or income type.

3. Describe the basis for assigning the priority given to each category of priority needs.
- 

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4. Identify any obstacles to meeting underserved needs.

3-5 Year Strategic Plan Priority Housing Needs response:

1) Identify the Priority Housing Needs

The Housing Needs Table utilizing the CHAS data provided by HUD clearly identifies what most observers would consider rather obvious – those with low incomes have significant housing cost burdens. As incomes rise from less than 30% Median Family Income (MFI) to 30-50% MFI to 50-80% MFI housing cost burdens diminish for renter, owners, elderly, small-related, large related and all other households.

While those with the lowest incomes are those with the greatest needs they may not be those most readily assisted with CDBG funding assistance. Input from housing providers, citizens and community officials must also be considered. Balancing all these perspectives has led the program to identify housing rehabilitation, homeownership assistance and infrastructure to support affordable housing as the most important housing needs to be addressed.

2) Basis for Determining Relative Priority

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Housing rehabilitation was assigned the highest priority based upon an estimated 4,800 homes within the boundaries of the 1<sup>st</sup> year CCEJ with significant home repair and rehabilitation needs. In providing housing rehabilitation assistance priority will be given to elderly and persons with disabilities. Homeownership assistance was assigned a high priority based upon housing market conditions within the CCEJ and the extreme challenges facing 1<sup>st</sup> time home buyers.

### 3) Basis for Assigning Priority

The essential reason for identifying housing rehabilitation, homeownership assistance and infrastructure to support affordable housing as priorities is that they are eligible activities with CDBG funds. Further, these activities are those that can be implemented and will achieve real results.

Priority will be assigned to:

- 1) Elderly and persons with disabilities with housing rehabilitation needs
  - 2) Owners with incomes less than 50% MFI with housing rehabilitation needs.
  - 3) Owners with incomes less than 80% but greater than 50% MFI with housing rehabilitation needs.
  - 4) Renters wishing to become and capable of becoming 1<sup>st</sup> time homebuyers
- 

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Priorities for housing rehabilitation address those with the greatest financial need first – those with less than 50% MFI. Priority for renters becoming 1<sup>st</sup> time homebuyers will be based upon ability to qualify.

#### 4) Obstacles to Meeting Underserved Needs

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

The significant percentage of the CDBG program allocation will be devoted to housing activities. 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. Housing needs ranging from lack of affordable housing, rehabilitation, weatherization, homeless services and lead-based paint hazard control to homeownership assistance are extensive. The limitation of financial resources again is the paramount obstacle. The development of new affordable housing is limited by the escalating costs of land, and necessary infrastructure (roads, sewers, etc.) Staff and time resources

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represent a partial obstacle to meeting existing needs, though if the funds were available this challenge could be met.

## **Housing Market Analysis (91.210)**

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

1. Based on information available to the jurisdiction, describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families. Data on the housing market should include, to the extent information is available, an estimate of the number of vacant or abandoned buildings and whether units in these buildings are suitable for rehabilitation.
  2. Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).
  3. Indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units. Please note, the goal of affordable housing is not met by beds in nursing homes.
- 

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3-5 Year Strategic Plan Housing Market Analysis responses:

1) Significant Characteristics of the Housing Market

*Housing Demand*

By 2025, the population in Cumberland County is expected to grow by 50,298 people to 315,910. The Greater Portland Council of Governments projects that an additional 26,625 units will be needed to accommodate this future population growth. The following assumptions were used to project future housing units:

**Population.** The 2025 population projections performed by the University of Southern Maine's Center for Business and Economic Research serve as the basis of the Housing Forecast. One of the assumptions in the CBER forecast is that the economy will be the primary driver of future population. Projections are subject to change based upon economic conditions, major employment changes, and other unforeseen changes in the region. For example, the impact of the closure of the Brunswick Naval Air Station in 2011 is not reflected in the forecast.

**Seasonal units.** Neither a rate of seasonal housing conversion nor future seasonal units needed have been projected.

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**Average Household Size.** A modest decline in average household size of 3%, slower than what occurred during the 1990's, has been used. This rate of decline is consistent with long term national projections from the U.S. Census Bureau.

**Housing Type.** The composition of the housing stock by structure type will follow the current pattern. As such, the forecast does not reflect housing preference type by age of head of householder. For example, households headed by young singles often prefer, and in many cases, can only afford, rental units. A desire by the region to attract more young people through the increased construction of multi-family units is not reflected in the forecast. Variables in the forecast, however, can be changed to reflect such a policy.

**Group Quarters.** Persons living in group quarters, such as nursing homes, have been accounted for in terms of population but are not represented as households requiring home ownership or rental opportunities. Their current percentage of the population has been held constant but can be changed to reflect increased capacity for institutional housing.

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***Vacancy Rate.*** A healthy vacancy rate of 1% for owner-occupied units and 5% for rental units has been factored into the forecast, which is only slightly higher than current figures.

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**Housing Forecast for Cumberland County for 2025**

	2000		2025		Forecast
	Total	Percent	Total	Percent	
<b>Population of Cumberland Co.</b>	<b>265,612</b>	<b>99.9%</b>	<b>315,910</b>	<b>99.9%</b>	<b>50,298</b>
Population in ownership units	186,000	70.0%	221,222	70.0%	
Population in rental units	70,715	26.6%	84,106	26.6%	
Population in group quarters	8,627	3.2%	10,261	3.2%	
<b>Households</b>	<b>107,989</b>		<b>133,340</b>		<b>25,351</b>
Population in households	256,985	96.8%	305,649	96.8%	
Average household size	2.38		2.29		
Ownership	2.58		2.49		
Rental	1.97		1.90		
<b>Housing Units</b>	<b>109,822</b>		<b>136,446</b>		<b>26,625</b>
<b>Ownership</b>	72,598	66%	89,907	66%	<b>17,310</b>
Occupied	72,093	99%	89,017	99%	16,924
Vacant	505	0.7%	890	1%	386
<b>Rental</b>	37,224	34%	46,539	34%	<b>9,315</b>
Occupied	35,896	96%	44,323	95%	8,427
Vacant	1,328	3.7%	2,216	5%	888

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### *Housing Supply*

During the 1990's, home construction lagged behind a sluggish economy. From 1990 to 1999, an average of 1,204 housing units were permitted per year. Towns issuing in excess of 1,000 permits for the decade were Scarborough and Windham plus the City of Portland. By comparison, South Portland and Westbrook issued less than 500 permits each. By 2025, an additional 26,625 units will be needed to accommodate future population growth, including 17,310 ownership units and 9,315 rental units. On an annual basis, this breaks down into 1,025 units per year: 666 ownership units and 358 rental units.

Since 2000, housing construction has picked up considerably. From 2000 to 2005, towns in Cumberland County issued an average of 1,750 permits per year, 1,523 permits for single family and 227 for multi-family. This is 500 more units per year than during the 1990's. If this rate of construction were projected forward to 2025, supply would quickly overwhelm the demand for single family homes. On an annual basis, 666 ownership units are needed to accommodate future population growth, yet more than twice that, over 1,500 units per year, are being built. It is unlikely, however that the current pace of construction could continue unmitigated. At some point, if population growth does not

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exceed projections, prices will stall, forcing construction to slow down. The future, however, looks bleaker for multi-family units. On an annual basis, 358 rental units are needed to accommodate future population, yet only 227 multi-family units per year are being built. Since an unknown percentage of these multi-family units are condominiums, the total number of rental units being built is much smaller.

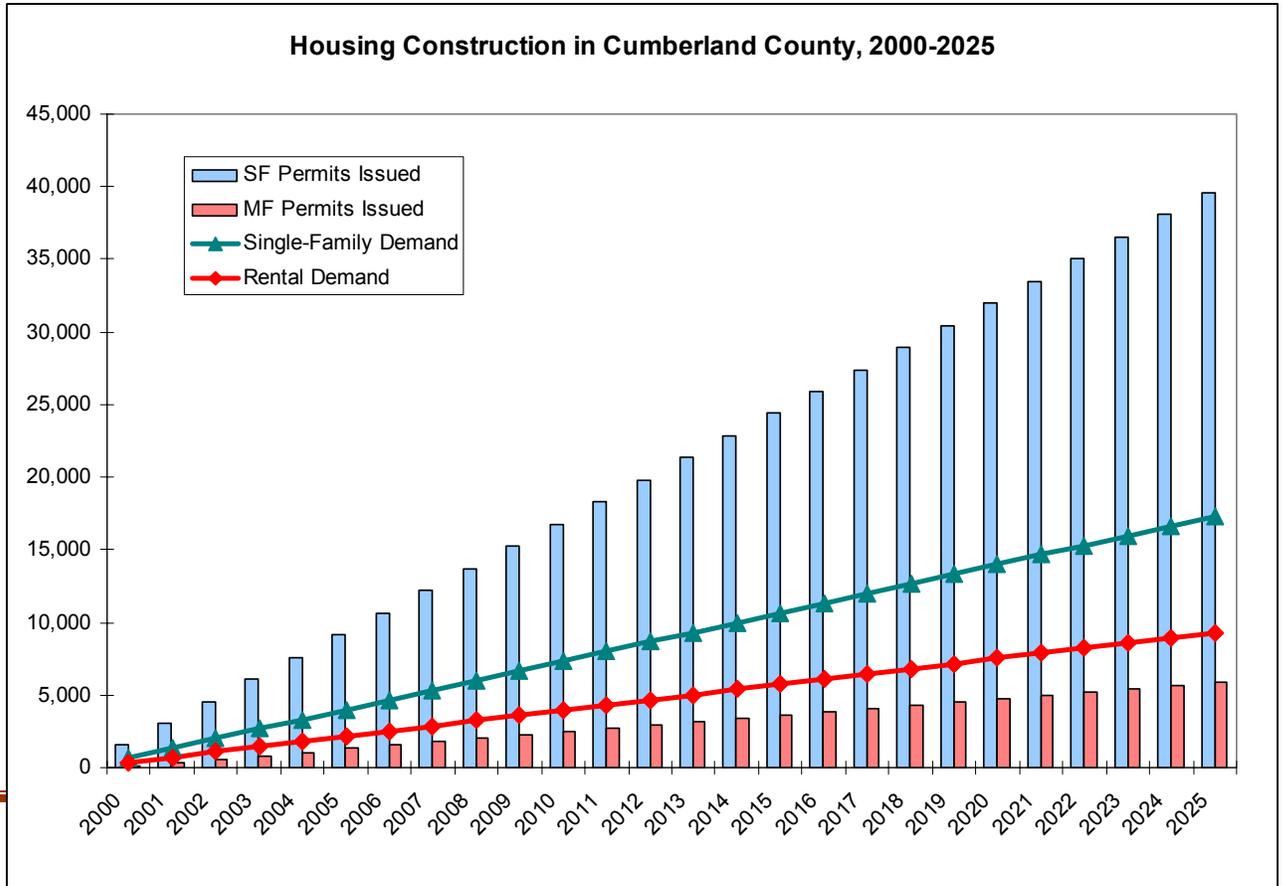
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## *Housing Costs*

The economic recession of 1991 ushered in an era of slow growth throughout the region. In just twelve months, the unemployment rate in Cumberland County soared from 3.7% in May of 1990 to a decade high of 7.4% in May of 1991. The rest of New England was even less fortunate, with the unemployment rate topping double digits. In some markets, home prices dropped below their assessed values. The sluggish economy led to a lag in home construction throughout the decade as the number of new households outpaced the number of new housing units. From 1990 to 2000, only 11,343 housing units were built in Cumberland County to accommodate the region's 13,477 new households.

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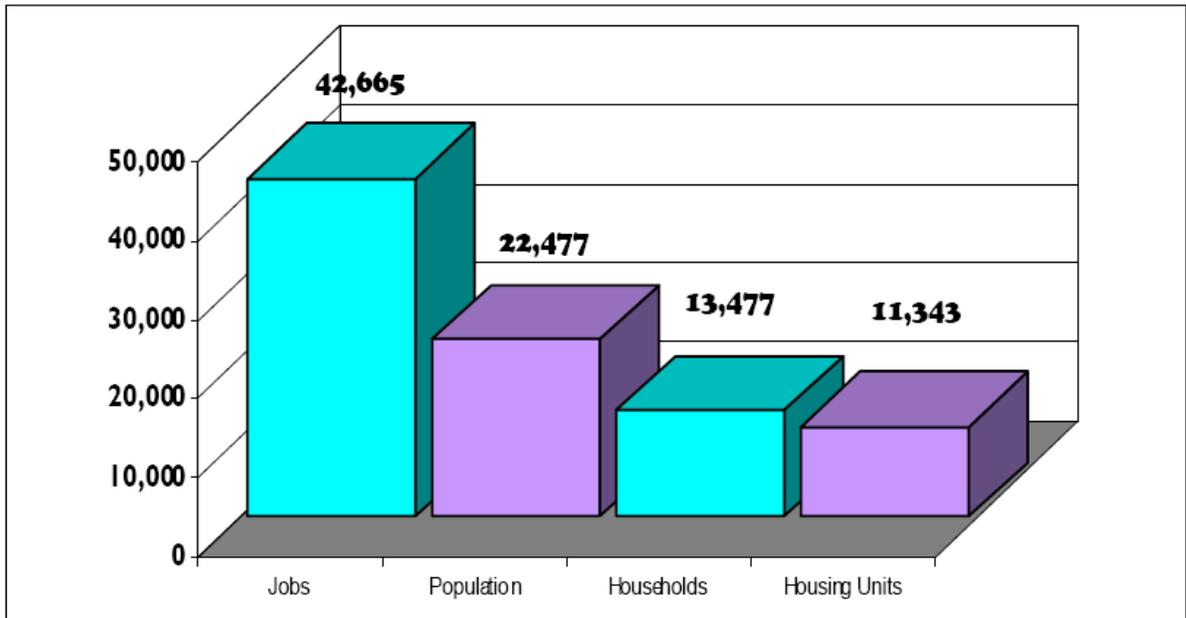
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### Cumberland County Growth , 1990-2000



*Source: U.S. Census, Maine State Housing Authority, Maine Department of Labor*

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By the late 1990's, housing prices rebounded to their assessed values, and in 1998, the region's housing market was in balance. A household earning the median income of just under \$40,000 could still afford the median home sale price of \$113,000, even at the higher interest rates. In 2000, the "dot com" bubble burst, triggering another economic downturn nationwide. Cumberland County, with its relatively small technology sector, weathered the recession better than Maine, New England, or the rest of the nation. Unlike the bust of the early 1990's, real estate, fueled by the lowest interest rates in 40 years, proved to be a lucrative investment. In 2000, home prices began to increase faster than wages. While wages increased 1% to 5% per year, home prices posted double digit gains throughout the current decade, peaking at 15% in 2003. Increased demand and lagging supply created a favorable market for sellers and landlords. The crunch drove down the vacancy rate, as reported by the 2000 Census, to 0.7% for homeownership units and 3.7% for rental units. A healthy vacancy rate is considered to be 1% for homeownership units and 5% for rental units.

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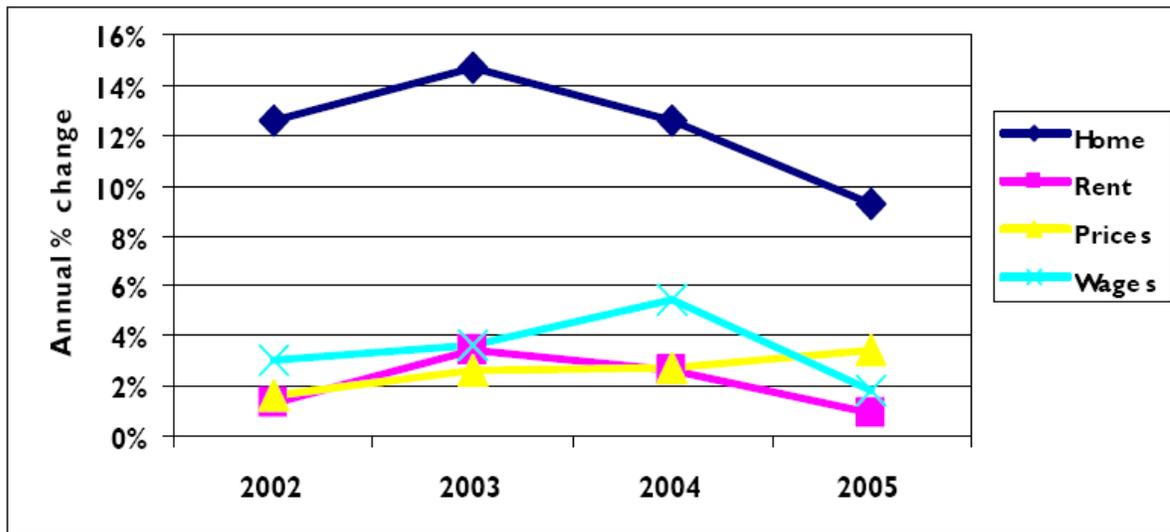
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### Cost Increases, 2002-2005



Source: Maine State Housing Authority, Maine Department of Labor, U.S. Department of Labor

**Home Prices.** The affordable selling price represents the maximum purchase price that a household earning the median income can afford, assuming the household puts down 5%, qualifies for a 30-year mortgage at the prevailing interest rate, and does not spend more

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than 30% of their gross income for housing costs. Each year since 2000, the gap between the “affordable home” - roughly three times the average household salary - and the median home sales price, has widened. While in 1998, the average home cost 2.8 times the average income, the same home in 2005 cost 4.5 times the average income. In 2005, the average household earning \$51,419 could afford a home costing no more than \$155,288.

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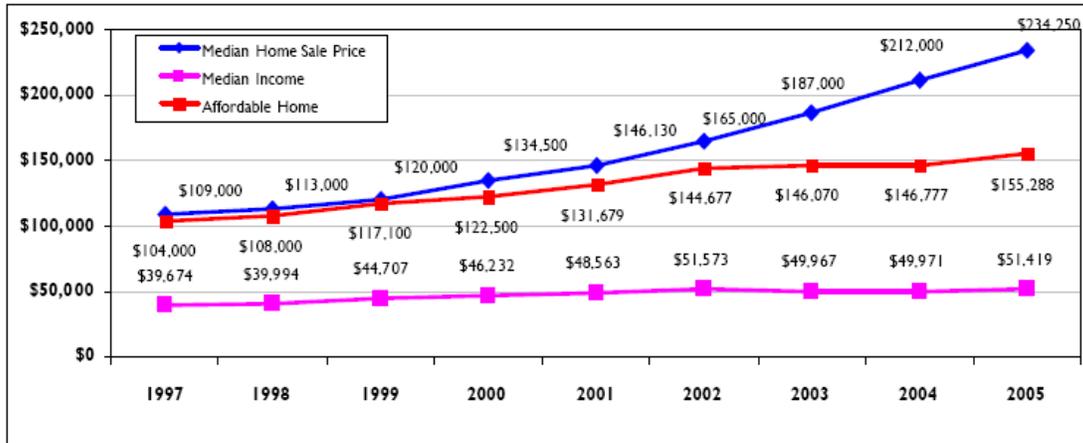
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**Greater Portland  
Median Home Sale Prices v. Income**



Source: Maine State Housing Authority

In virtually every town in Cumberland County, the median home sales price tops the affordable selling price of \$155,288. In 2005, less than 10% of all the 3,695 homes purchased in the region sold for less than \$155,288. The towns with the highest median

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home prices are the coastal communities surrounding Portland, including Falmouth, Harpswell, Cape Elizabeth and Cumberland.

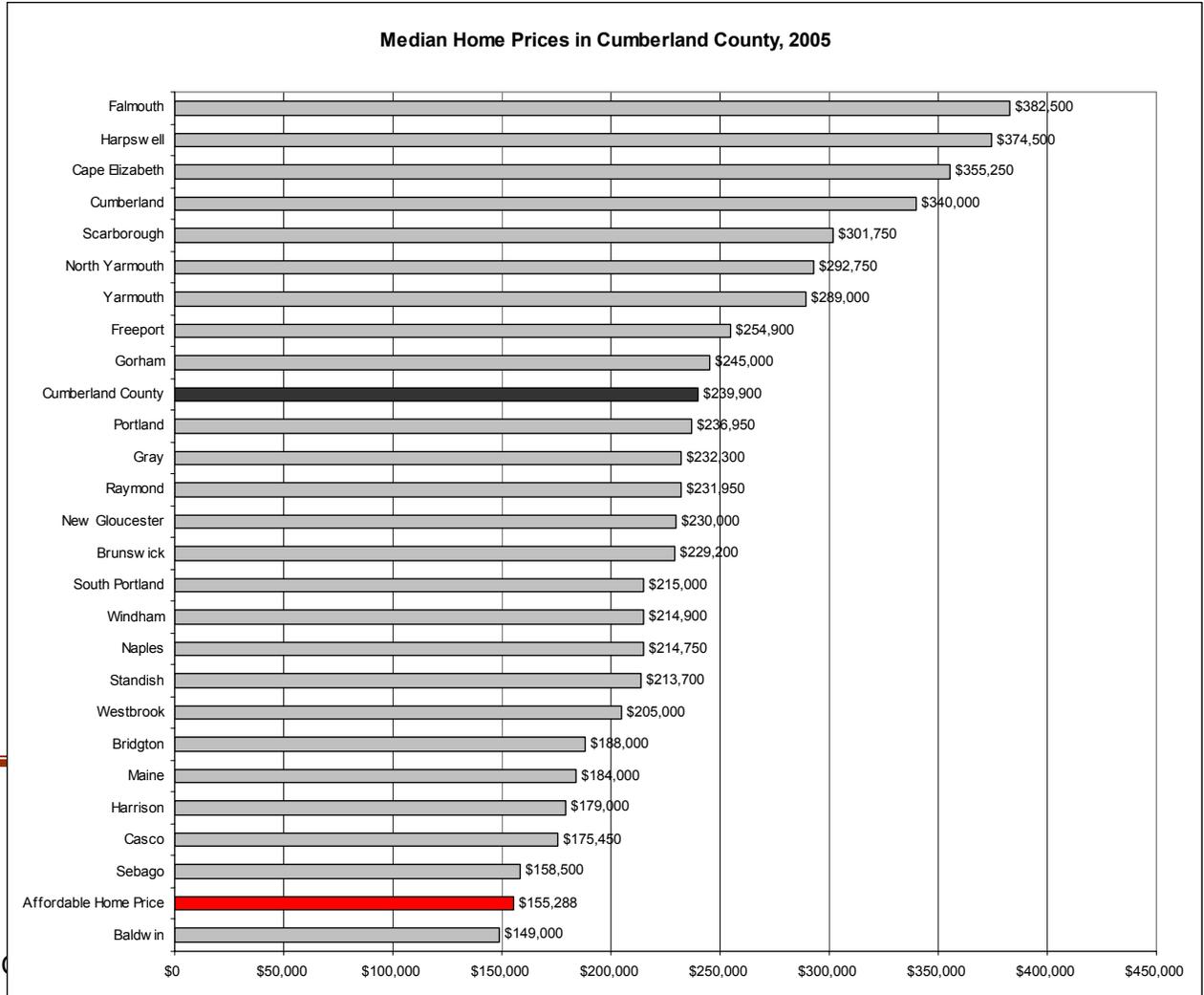
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Source: *Maine State Housing Authority*

Dividing the affordable home price by the median home sales price yields an affordability index. An index of 1.0 means that the average household can afford the average home. An index greater than 1.0 means that the average home will cost the average household less than 30% of its annual income. An index of less than 1.0 means that the average home will cost the average household more than 30% of its annual income, if it can be afforded at all. In 2005, the affordability index in Cumberland County was 0.65 or \$155,288 divided by \$239,900. With the median home sales price approaching \$240,000, the average home now costs 50% more than what the average household can afford. So who is buying homes in Cumberland County? How are households making up the difference? One way is by bringing equity to the table. Many households “traded up” in the recent boom, selling smaller homes for more expensive homes. This is particularly true for those who moved here from other states. According to the U.S. Census Bureau, many newcomers to Maine are from other Northeast states like Massachusetts and New York, where housing prices are even higher. Some potential homebuyers are also borrowing money from parents or relatives so they can contribute a larger down payment of 10% or even 20%, which will reduce their monthly mortgage payment. Other homebuyers are simply paying more, as much as 50% of their income for their mortgage if allowed by their lending institution. The Census Bureau considers these owners to bear a “severe cost burden.” Still, other homebuyers are “driving ‘til they qualify.” This refers to the number of miles a first time homebuyer is willing to

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commute to work in order to find a house with a monthly mortgage payment they can afford. The map below illustrates the towns where a household earning the median income of \$51,419 can afford the median priced home without paying more than 30% of their income in mortgage costs. These “affordable” towns are at least a 45-minute commute outside of the city of Portland, the region’s major employment center. While housing may cost less, the cost to society, in terms of road reconstruction and parking garages, is still great.

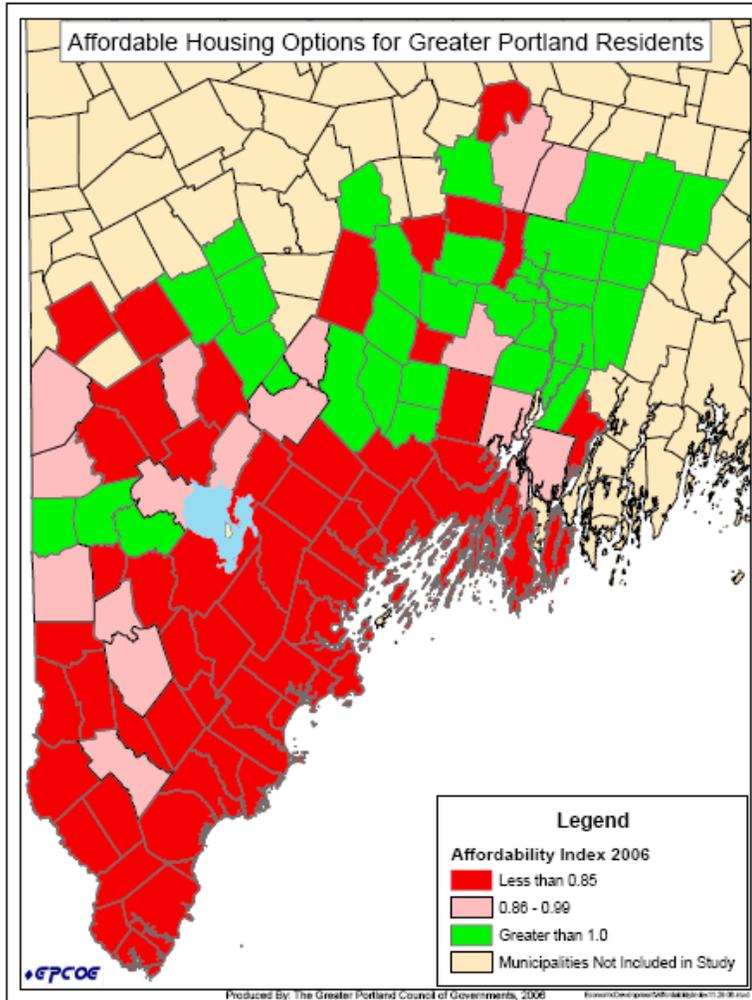
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**Market Rents.** Since 2000, market rents throughout Greater Portland have followed a more balanced rise than home sales. From 2002 to 2005, the average rent for a two bedroom apartment in Cumberland County increased 7% from \$929 to \$995. During this same period, both wages and consumer prices increased faster than rents.

Although increases have been moderate, rents are still relatively high. The average worker must earn \$19.14 per hour or \$39,806 per year to afford the average rent on a two bedroom apartment. The average salary in Greater Portland, meanwhile, is \$36,296 per year. In many industry sectors, average salaries are even less. Jobs in the leisure and hospitality sector, which includes restaurants and hotels, pay the least.

**Average Annual Wages in Greater Portland, 2005**

<b>Industry</b>	<b>Portland MSA</b>
Leisure and Hospitality	\$15,704
Other Services	\$24,648
Natural Resources and Mining	\$26,416
Trade, Transportation and Utilities	\$31,096
Education and Health Services	\$35,984

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<b>Total, all industries</b>	<b>\$36,296</b>
Construction	\$39,416
Public Administration	\$39,468
<b>Livable Wage</b>	<b>\$39,806</b>
Professional and Business Services	\$45,864
Manufacturing	\$47,060
Information	\$47,112
Financial Activities	\$52,728

Source: Maine Department of Labor

“Livable wage” is the annual salary a person must earn to afford the average two-bedroom rental with utilities, calculated by the Maine State Housing Authority (MaineHousing).

Each year, the U.S. Department of Housing and Urban Development (HUD) estimates Fair Market Rents (FMRs) for over 2,500 metropolitan areas and counties. FMRs are gross rent estimates that include the cost of shelter, adjusted for the number of bedrooms, plus all utilities except telephone. In 2005, the FMR for a two bedroom apartment in Greater Portland was \$933. The FMR is set at the 40<sup>th</sup> percentile rent, meaning that 40%

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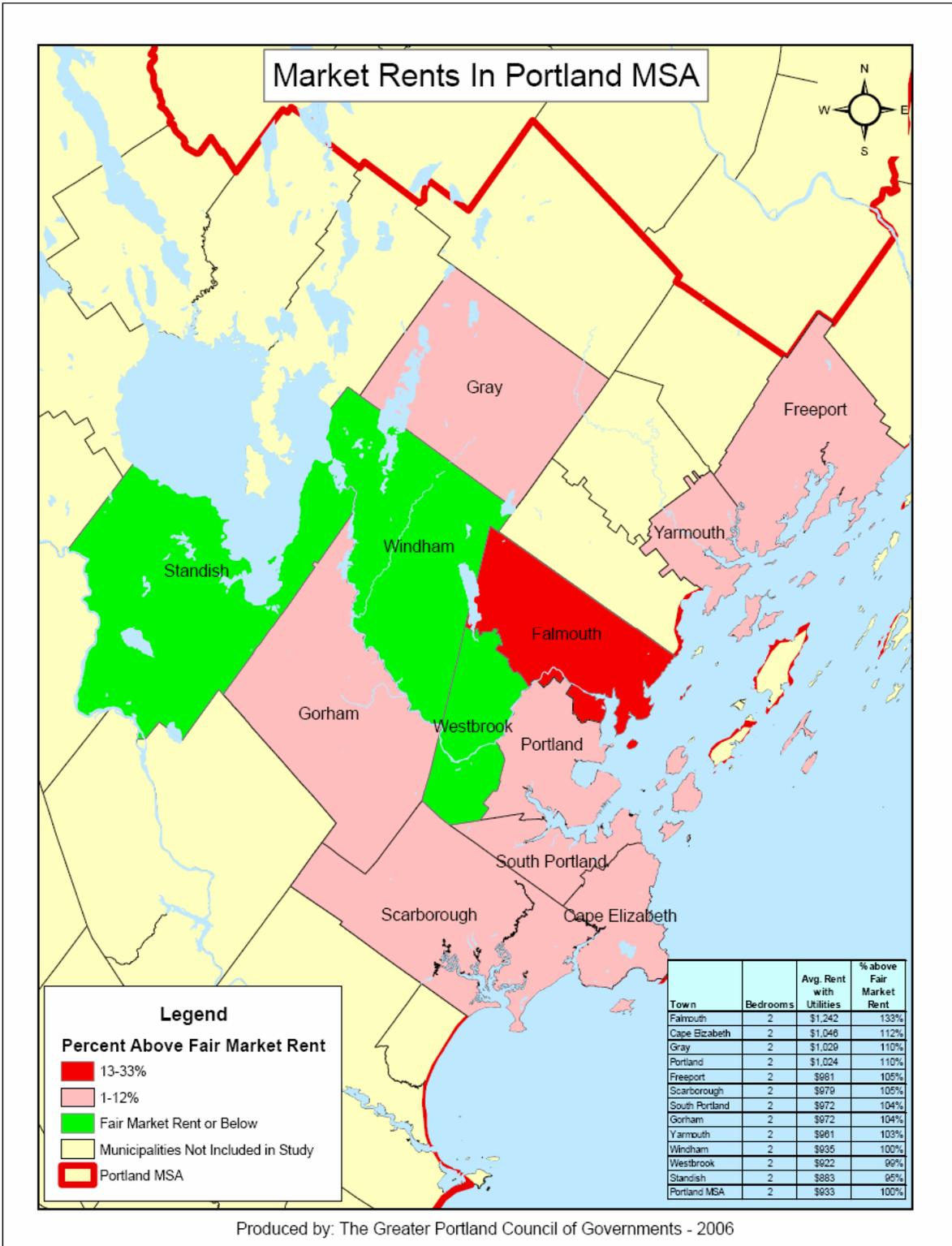
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of the rents in Greater Portland are below \$933. The FMR does not consider all rents but rather those paid by recent movers within the past 15 months. Fair Market Rents determine the eligibility of rental housing units for the Section 8 program.

Throughout Greater Portland, average rents in many towns exceed the Fair Market Rent in the region. The most expensive town is Falmouth, with an average rent of \$1,242, 33% more than the region's Fair Market Rent. Only in Standish, Windham and Westbrook are average rents below the fair market rent.



### *Vacant and Abandoned Buildings Suitable for Rehabilitation*

There are very few vacant and abandoned buildings in the CCEJ. The region's housing market has been robust for the past 5 years with many structures undergoing redevelopment, rehabilitation, adaptive reuse. While isolated instances may exist, significant opportunities to develop units in vacant and abandon structures are unlikely. There are few large mill buildings ripe for conversion and no groupings or pockets of derelict homes. There may be a few older school buildings suitable for conversion, though most of these have already been successfully redeveloped.

### *Condition of Current Housing*

The overall condition of housing throughout the State of Maine and Cumberland County has steadily improved over the past four decades. The days of dilapidated shacks and dangerous and decrepit trailers are largely behind us. There remain significant needs, particularly for the very low income and elderly. It is estimated that 10% of the County's 48,785 single-family homes require substantial repair work. CDBG and HOME funded repair programs that have been operated by PROP over the past six years have outstripped resources without any substantial marketing of the program.

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*Housing Stock Available to Serve Persons with Disabilities and HIV/AIDS*

The Non-Homeless Special Needs Table identifies housing available for persons with disabilities and HIV/AIDS and gaps. The determination of available units and gaps is a difficult challenge with the table representing a best estimate, within the limitations of available data. There is housing stock in the region for persons with disabilities and HIV/AIDS though there is an identified need to add to this resource. It appears there is a significant shortage of housing for persons with alcohol and drug addiction and physical disabilities.

2) Description of Assisted Units, Assessment of Potential Units To Be Lost

It is not anticipated that any existing assisted affordable units will be lost during the plan period.

3) How Will Housing Market Influence Use of Available HUD Funds?

In the first year of the CCEJ Community Development program only CDBG funds will be available. It is anticipated that these funds will be directed primarily toward community-based projects and secondarily to region-wide activities. Several

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communities have identified potential projects which will be given consideration for funding over the 5-year Plan period.

Two communities with high housing costs, Scarborough and Falmouth, are interested in developing affordable homeownership opportunities either through mortgage subsidies to new owners or infrastructure to support an affordable housing development.

One community, Freeport has identified rehabilitation and potential replacement of aging homes in a manufactured housing development as its most critical housing need. The need to preserve the existing stock of moderately priced housing is clearly a need that emerges from any review of housing market data.

The Town of Harpswell identified failing septic systems as a critical and specific housing rehabilitation need. This will preserve housing affordability for its most vulnerable low/moderate income homeowners. Several communities including the Town of Sebago are interested in undertaking detailed planning studies to assess the housing needs of their residents.

Region-wide the need for housing rehabilitation is quite prevalent. Completing housing rehabilitation for 15 units per year in a region-wide program is an identified

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programmatic goal. Many of the projects at the community level and the region-wide program will serve elderly homeowners.

Once the Cumberland County becomes a HOME program entitlement the options for the use of funds both broaden in scope - support for new construction, and in size – much increased financial resources. The additional HOME resources will be used to address housing market issues including support for affordable homeownership opportunities and new construction of rental housing.

### **Specific Housing Objectives (91.215 (b))**

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

3-5 Year Strategic Plan Specific Housing Objectives response:

- 1) Priorities and Objectives to be Achieved Over the 5-year Planning Period
- 

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Priority #1 – Housing Rehabilitation

Priority #2 – Homeownership Assistance

2) Utilization of Resources

Quantification of “Federal, State and local public and private sector resources” is an impossible task. The CCEJ is challenged to know its own annual HUD CDBG allocation one year to the next and has yet to qualify for HOME funds. To identify resources expected to be allocated to others is an even more impossible and implausible task. In recent history, PROP has received an allocation of funds from MaineHousing (Maine State Housing Authority) for home repair and weatherization activities. MaineHousing has also had a history of providing below market rate mortgages to first time home buyers. The American Dream Down payment Initiative has been a modest resource to assist 1<sup>st</sup> time homebuyers but this program is subject to cutbacks or elimination. It is highly unlikely local public resources will be available. Private sector resources are entirely unknown.

**Needs of Public Housing (91.210 (b))**

In cooperation with the public housing agency or agencies located within its boundaries, describe the needs of public housing, including the number of public

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housing units in the jurisdiction, the physical condition of such units, the restoration and revitalization needs of public housing projects within the jurisdiction, and other factors, including the number of families on public housing and tenant-based waiting lists and results from the Section 504 needs assessment of public housing projects located within its boundaries (i.e. assessment of needs of tenants and applicants on waiting list for accessible units as required by 24 CFR 8.25). The public housing agency and jurisdiction can use the optional Priority Public Housing Needs Table (formerly Table 4) of the Consolidated Plan to identify priority public housing needs to assist in this process.

3-5 Year Strategic Plan Needs of Public Housing response:

Needs of Public Housing Units in the Jurisdiction

Year #1

South Portland – 641 rental units. 545 restricted to elderly, 96 family units.

Anticipated Year #2 (with inclusion of City of Westbrook)

Westbrook – 449 rental units. 186 restricted to elderly, 86 restricted to elderly and/or declared disabled, 129 units age 55+, 48 family units.

*Waiting Lists*

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Year #1

South Portland – 250 Housing Choice Voucher program

South Portland – 150 Public Housing units

Anticipated Year #2 (with inclusion of City of Westbrook)

Westbrook – 1,367 Housing Choice Voucher program

Westbrook – Public Housing units – elderly 149, disabled 13, age 55+ 149, family 4

The only Public Housing Authority operating within the 21 municipalities participating in the 1<sup>st</sup> year Cumberland County program is the South Portland Housing Authority. It is anticipated that the City of Westbrook will join during the second year of program operations. The Westbrook Housing Authority will become an integral element of the County Consolidated Plan. This section of the Plan will be amended at that time.

The South Portland Housing Authority waiting list for Section 8 (Housing Choice) vouchers contains 250 names. It will take approximately 10 months for the current last name on the list to be served. The waiting list for public housing units (HA owned units) is approximately 150 households. The length of this list never goes below 150. When a household is placed, another is added to the list. The South Portland Housing Authority has never had a vacancy.

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The Westbrook Housing Authority has a current Section 8 (Housing Voucher Choice) waiting list of 1,367. For rental housing units the waiting list is: Elderly 149; Disabled 13; 55+ 149; Family 4.

*Physical Condition of Units*

In general the physical condition of the South Portland Housing Authority units is excellent. The Housing Authority recently completed a five year capital improvement plan. \$2 million in completed and planned expenditures are underway for projects including new siding, paint, kitchen cabinets, washer/dryers, windows and flooring. \$10,000 is set aside each year for contingency repair expenses.

The Westbrook Housing Authority properties are generally in good condition. The oldest properties, Riverview Terrace and Larrabee Woods have higher than average maintenance costs that require modest but regular rehabilitation. Two planned projects are the replacement of electric heat at Larrabee Woods and the repair of corroded galvanized drainage pipes at Riverview Terrace.

*Section 8, Housing Voucher Choice – South Portland*

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The Housing Authority reports 389 vouchers being tracked through their accounting system. Voucher holders may transport the voucher to another municipality and as such not all 389 are utilized in South Portland. The SPHA Director reports on average 350 of the 389 vouchers (90%) are used for housing within South Portland.

*Section 8, Housing Voucher Choice – Westbrook*

The Westbrook Housing has 838 Housing Choice Vouchers. Of this total 436 are used in Westbrook (52%), 104 in other communities of the CCEJ, including 36 in Gorham and 51 in Windham, 238 in Portland and 60 in other nearby cities and towns.

**Public Housing Strategy (91.210)**

1. Describe the public housing agency's strategy to serve the needs of extremely low-income, low-income, and moderate-income families residing in the jurisdiction served by the public housing agency (including families on the public housing and section 8 tenant-based waiting list), the public housing agency's strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of such public housing, and the public housing agency's strategy for improving the living environment of extremely low-income, low-income, and moderate families residing in public housing.
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2. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership. (NAHA Sec. 105 (b)(11) and (91.215 (k))
3. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation. (NAHA Sec. 105 (g))

3-5 Year Strategic Plan Public Housing Strategy response:

### Introduction

South Portland is the only community within the year #1 CCEJ with public housing units. It is anticipated that the City of Westbrook will join during the second year of program operations. The Westbrook Housing Authority will become an integral element of the County Consolidated Plan. This section of the Plan will be amended at that time.

There is no region-wide public housing authority and no plan to establish one.

#### 1) Strategy to Serve Needs of Families

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Within the confines of available financial resources the South Portland Housing Authority is meeting the needs of families through rental units and the Housing Choice Voucher program. The Housing Authority's rental properties are well maintained with a Capital Improvement Plan in place to address maintenance, renovation and rehabilitation needs. SPHA's management, personnel and operating systems are serving the people and properties well.

## 2) Strategy Concerning Resident Management and Homeownership

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

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

## 3) Agency Designation

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The South Portland Housing Authority has not been identified as “troubled” by HUD or otherwise performing poorly. The Westbrook Housing Authority is considered a “high” performer.

### **Barriers to Affordable Housing (91.210 (e) and 91.215 (f))**

1. Explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.
2. Describe the strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing, except that, if a State requires a unit of general local government to submit a regulatory barrier assessment that is substantially equivalent to the information required under this part, as determined by HUD, the unit of general local government may submit that assessment to HUD and it shall be considered to have complied with this requirement.

3-5 Year Strategic Plan Barriers to Affordable Housing response:

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## 1) Public Policies Affecting Development and Cost of Housing

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

The land use control most affecting the cost of housing is density – permitted units per land area. Many municipalities in Cumberland County, particularly rural and suburban communities without sewer systems require lot sizes greater than required by the State plumbing code. Only the Cities of South Portland and Westbrook within the CCEJ employ an arsenal of strategies to allow the minimum density necessary for efficient residential development to encourage high density development. Other potential barriers to the development of affordable housing, i.e. building codes, fees and charges, and growth limitations have not been identified as significant barriers.

The requirement for large lots, and subsequently the high cost of land is the single biggest driver inhibiting the development of affordable housing. The CCEJ when making growth related investments in communities will ensure these investments encourage efficient

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development at lower cost for both designated affordable housing units and non-affordable units alike.

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## 2) Strategies to Remove or Ameliorate the Negative Effects of Public Policies

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

### HOMELESS

#### **Homeless Needs (91.205 (b) and 91.215 (c))**

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

Homeless Needs— The jurisdiction must provide a concise summary of the nature and extent of homelessness in the jurisdiction, (including rural homelessness and chronic homelessness where applicable), addressing separately the need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with Table 1A. The summary must include the characteristics and needs of low-income individuals and children, (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered. In addition, to the extent information is available, the plan must include a description of the nature and extent of homelessness by racial and ethnic group. A quantitative

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analysis is not required. If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates.

3-5 Year Strategic Plan Homeless Needs response:

### Homeless Needs

While the question, “provide a concise summary of the nature and extent of homelessness in the jurisdiction” is straightforward, the answer is not. The challenge lies in the simple reality that many of the homeless of the Cumberland County Entitlement Jurisdiction (CCEJ) migrate out of the jurisdiction to access services in Portland, Brunswick, Lewiston or beyond. A true count of our homeless population is almost impossible to derive from available information. In the State of Maine’s Combined Total January 17, 2006 Point-In-Time Homeless Population survey (PIT), 86 people reported their last residence as a town in Cumberland County aside from Portland but including Brunswick. The Tetford Shelter in Brunswick has 18 beds. A reasonable estimate could be made from this data that between 60 to 90 persons is the best expression of the number of homeless persons in Maine *from* the towns of the CCEJ at the time of the PIT survey.

The complication of the answer lies in the mobile nature of the population and its tendency to migrate to obtain shelter and services. The 60 to 90 is not the number of

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homeless persons *within* the jurisdiction on the night of the PIT survey. There are no shelters or facilities to house homeless persons within the CCEJ, with nearby shelter facilities located in Portland, Brunswick and Alfred. The 60-90 is the number of people identifying their last residence as within the CCEJ. It would be a fair assessment that very few people were homeless within the CCEJ on the evening of the PIT survey. It is recognized that some and possibly many reporting Portland as their last residence prior to homelessness actually migrated to Portland from other Cumberland County towns. While they report Portland as their last residence they may actually be “natives” or have deep roots in other Cumberland County towns. The number of people fitting this profile is impossible to determine.

For the year 2006 the census at the Oxford Street Single-Adult Shelter in Portland averaged 14 persons from communities of the CCEJ. The Chestnut Street Family Shelter in Portland averaged 3 families per month from communities of the CCEJ.

Whether examining homeless data from the City of Portland, Cumberland County or the State of Maine the nature of the homeless population is similar. While the following summary is for Cumberland County as a whole it reflects those within or from the CCEJ.

58% are male with the highest numbers within the 40-49 age grouping  
17% are veterans of the armed forces

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78% are white  
68% have a high school diploma  
19% meet the definition of chronically homeless.  
72% of have a disabling condition with mental health the most frequently cited  
disabling condition  
33% report they have a substance abuse problem.

There are no particular ethnic groups which are thought to be at high risk for homelessness.

*Need for facilities and service.*

Through consultation with agencies and service providers working with homeless adults and families the following needs were identified.

A. Permanent housing

A “housing first” model facility for women similar to the recently developed Logan Place in Portland  
Expansion of the Rental Assistance Coupon (RAC) program  
More affordable rental housing units

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## B. Services

Case management services in rural areas  
Training of General Assistance workers in rural areas  
Resource clearinghouse for access to food, shelter and other needs  
Public transit  
Supportive services for persons with mental illness

### **Priority Homeless Needs**

1. Using the results of the Continuum of Care planning process, identify the jurisdiction's homeless and homeless prevention priorities specified in Table 1A, the Homeless and Special Needs Populations Chart. The description of the jurisdiction's choice of priority needs and allocation priorities must be based on reliable data meeting HUD standards and should reflect the required consultation with homeless assistance providers, homeless persons, and other concerned citizens regarding the needs of homeless families with children and individuals. The jurisdiction must provide an analysis of how the needs of each category of residents provided the basis for determining the relative priority of each priority homeless need category. A separate brief narrative should be directed to addressing gaps in services and housing for the sheltered and unsheltered chronic homeless.
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2. A community should give a high priority to chronically homeless persons, where the jurisdiction identifies sheltered and unsheltered chronic homeless persons in its Homeless Needs Table - Homeless Populations and Subpopulations.

3-5 Year Strategic Plan Priority Homeless Needs response:

The establishment of a facility to serve homeless persons is not feasible within the CCEJ communities. Facilities are well established in Portland and Brunswick to serve the region's needs. What has been identified is a need for services to prevent homelessness from occurring and case management services to assist those that are homeless.

The most commonly related "gap in service" is case management at both ends of the homeless spectrum. First, services to prevent an individual or family from becoming homeless and likely migrating to Portland for services. Second, services to assist individuals and families to be relocated back to their community within Cumberland County with support service assistance. The critical need is for the delivery of case management services in the home community where individuals and families have roots, ties and support.

Based upon the PIT survey the number of unsheltered homeless *within* the CCEJ is extremely small, if not zero. The number of unsheltered homeless *from* the CCEJ is also

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extremely small given the very small numbers identified for the entire State of Maine. It is recognized that there is likely a “sub-sheltered” population. These would be people occupying un-insulated summer camps during winter months and camping out in tents or in unutilized summer camps in warmer months. The numbers of such persons is extremely difficult to ascertain and quantify.

The primary service gap for the sheltered homeless, often sheltered in the City of Portland, are services to assist them to relocate back to their home communities.

### **Homeless Inventory (91.210 (c))**

The jurisdiction shall provide a concise summary of the existing facilities and services (including a brief inventory) that assist homeless persons and families with children and subpopulations identified in Table 1A. These include outreach and assessment, emergency shelters and services, transitional housing, permanent supportive housing, access to permanent housing, and activities to prevent low-income individuals and families with children (especially extremely low-income) from becoming homeless. The jurisdiction can use the optional Continuum of Care Housing Activity Chart and Service Activity Chart to meet this requirement.

3-5 Year Strategic Plan Homeless Inventory response:

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The communities of the CCEJ surround and fan out from the City of Portland, the largest center for the provision of social services, homeless services, housing and employment in the State of Maine. On its eastern border, the Town of Brunswick also provides services, though to a much lesser extent. Excluding General Assistance, Food Stamps and limited social services few direct services for the homeless exist in the balance of the CCEJ.

Within the City of Portland a wide variety of services are available to residents of the CCEJ:

Emergency

Oxford Street Shelter	Single Men	154
Milestone Shelter	Single Men	41
Chestnut St. Family Shelter	Family	77
Lighthouse Shelter	Youth	16
The Bridge	Mentally Ill	12
Preble St. Women's Shelter	Single Women	30

Transitional

22 Park Ave	Parenting Teens	7
Bell Street	Family	4 families (16 people)
Randall Place	Mentally Ill	12
MaineStay	Mentally Ill (youth)	12
My Choice	Parenting Teens	8
ROADS House	Youth (boys)	8

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53 Brentwood St.	Youth (boys)	7
Friendship House	Adults	9
McAuley Residence	Adults (women)	8
Family Crisis Services	Domestic Violence	14
CHOM	Family (Refugees)	2 families (8 people)
<u>Town of Brunswick</u>		
Tetford Shelter	Adults	18
Federal St.	Family	6 families (28 people)
<u>City of South Portland</u>		
Reardon's Place	Youth	10
CHOM – Transitional Housing	Domestic Violence	12
<u>Town of Scarborough</u>		
YANA	Adults	10
Edgewood	Youth	6

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## **Homeless Strategic Plan (91.215 (c))**

1. Homelessness— Describe the jurisdiction's strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section). The jurisdiction's strategy must consider the housing and supportive services needed in each stage of the process which includes preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living. The jurisdiction must also describe its strategy for helping extremely low- and low-income individuals and families who are at imminent risk of becoming homeless.
  2. Chronic homelessness—Describe the jurisdiction's strategy for eliminating chronic homelessness by 2012. This should include the strategy for helping homeless persons make the transition to permanent housing and independent living. This strategy should, to the maximum extent feasible, be coordinated with the strategy presented Exhibit 1 of the Continuum of Care (CoC) application and any other strategy or plan to eliminate chronic homelessness. Also describe, in a narrative, relationships and efforts to coordinate the Conplan, CoC, and any other strategy or plan to address chronic homelessness.
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3. Homelessness Prevention—Describe the jurisdiction’s strategy to help prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless.
4. Institutional Structure—Briefly describe the institutional structure, including private industry, non-profit organizations, and public institutions, through which the jurisdiction will carry out its homelessness strategy.
5. Discharge Coordination Policy—Every jurisdiction receiving McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds must develop and implement a Discharge Coordination Policy, to the maximum extent practicable. Such a policy should include “policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons.” The jurisdiction should describe its planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how the community will move toward such a policy.

3-5 Year Homeless Strategic Plan response:

Introduction

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In its first year as an Entitlement Jurisdiction, Cumberland County will not be receiving either HOME or Emergency Shelter Grant (ESG) program funds. As such, resources are limited given the depth and breath of issues to be addressed with CDBG funds.

The program will address homeless issues as a region-wide Public Service activity. These service activities are currently not undertaken by any provider in the County and have been identified through our planning process as critical to addressing homelessness, chronic homelessness and homeless prevention.

1) Homelessness: The priority need in the realm of homeless services is case management to both prevent and end homelessness for individuals and families. Case management will provide the array of services – outreach/assessment, support, placement in transitional housing and locating payment sources for permanent housing as needed.

2) Chronic Homelessness: At any point-in-time there are residents of the CCEJ who have migrated to Portland to seek shelter and services. The case management program will identify these individuals and endeavor to relocate them, with appropriate supports back to their communities. We project that if the program is successful in 50% of cases we could reduce the population utilizing the Oxford Street (single adult) and Chestnut Street (family) shelters in Portland between 5 and 10%.

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3) Homelessness Prevention: A key component of the homeless initiative will be the identification of and early intervention with potential homeless individuals and families. The program's goal will be to identify persons and households prior to becoming homeless and providing resources and supports to prevent its occurrence. Education of General Assistance personnel throughout the CCEJ and referral and intensive follow up to housing service providers will maximize utilization of social service support network.

4) Institutional Structure: The funded program will be "housed" at PROP, our Community Action Program agency in Cumberland County. It will be managed by its own oversight board of 5 individuals. The Board will include the Cumberland County Community Development Director, a senior staff member of PROP, a member of the homeless community and two people engaged in the delivery of services and housing to the homeless.

5) Discharge Coordination Policy: Not applicable

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

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

3-5 Year Strategic Plan ESG response:

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Not applicable to Cumberland County Consolidated Plan.

## COMMUNITY DEVELOPMENT

### **Community Development (91.215 (e))**

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

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

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

3-5 Year Strategic Plan Community Development response:

### Introduction

The two primary objectives developed by HUD to be addressed in the Community Development section are:

- Creating Suitable Living Environments
- Creating Economic Opportunities

Each objective will have either of the following outcomes:

- Improve Availability/Accessibility
- Improve Sustainability

### 1) Identification of Non-Housing Community Development Needs

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Owing to the diverse nature of Cumberland County communities, the non-housing community development needs within the County are varied and disparate, but there are some common elements. There are needs for public infrastructure reconstruction and public facility improvements in much of the County. There are significant Social Service needs that are not adequately addressed. As in many rural areas throughout the country, public transit is lacking making transportation for those without cars is a significant problem. There are economic development needs though given total CDBG resources and competing demands, only a limited number of projects can be tackled. Beyond these broad categories there are specific needs within communities such as constructing senior centers, health care facilities, social service facilities, downtown revitalization, sewer system improvements, flood protection, roadway and sidewalk improvements.

The non-housing community development priorities for 2007-2011 are:

A) Public Facilities and Infrastructure

Downtown revitalization

Sewer, septic, solid waste

Neighborhood and community facilities, including accessibility for persons with disabilities

*South Portland* – Sidewalks, streetscapes, playgrounds, acquisition of water

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access, transportation enhancements

B) Economic Development

Business assistance to promote “living wage jobs”

Micro loan program

*South Portland* – Youth training programs, business incubators

C) Public Services

Childcare and after school care

Health services

Homeless services

Access to transit

*South Portland* – Child and senior services, inoculation/dental/eyewear,  
handicap services, recreational programs

These priorities are those the County and participating municipalities expect to address during the next five years using resources from the Community Development Block Grant program as well as other resources as available.

Applications received during the winter of 2007 for first year program funding provide a good first blush at community priorities and needs for public facilities, public services

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and public infrastructure. Seven communities submitted 9 applications for downtown revitalization, public facilities, public service and public infrastructure projects. Two communities submitted applications for park/playground facilities; three communities submitted extremely large funding requests for downtown/village infrastructure improvements; one application was to expand an assisted living center; one for a social services and child care facility; and one to connect a community center to public sewer.

## 2) Basis for Assigning Priority

Priorities for community development were established from citizen input and a variety of consultations, meetings and ultimately adopted by the Municipal Oversight Committee. While priorities can be generally established for the overall program, individual communities or sub-regions may have specific projects and programs identified as critical only to them. The priority list serves as a general guide to decision-making, not a rule. A multitude of factors determine the funding of individual projects including readiness and number/concentration of low/moderate person served. The priority identification plays an important but not absolute role in project selection.

Most infrastructure and public facility projects will be constructed in eligible target areas. With the exception rule the program is able to assist projects located in target areas with low/moderate income populations of 40.8% (year #1) and 43% (year #2).

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Every locally developed and funded program or project will be part of a broad community-based strategy to enhance the lives and neighborhoods of low/moderate income households. Each community receiving CDBG funds will ensure that effected residents are notified of the proposed activity early in the development stages. This will enable residents to have a positive impact on the development and implementation of the activities.

### 3) Obstacles to Meeting Underserved Needs

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

### 4) Short-term & Long-term Community Development Objectives

The following charts, consistent with HUD table 2-B, identifies potential CDBG funded Community Development activities and the priority assigned. High priority activities will be funded, medium priority activities will be addressed if funds permit and low priority activities will not be funded. Planning and program administration activities are not included in the chart.

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## Public Facilities and Infrastructure

A primary goal of the CCEJ is the enhancement of communities by providing excellent public facilities and infrastructure fostering economic revitalization and sustainable living environments.

Public Facilities and Infrastructure		County		S. Portland		
IDIS	Activity	Priority	Goal	Priority	Goal	Unit
03	Public Facilities and Improvements	H		H		Facility
03A	Senior Centers	H		L		Facility
03B	Handicapped Centers	M		M		Facility
03C	Homeless Facilities	L		L		
03D	Youth Centers	L		L		
03E	Neighborhood Facilities	H		H		Facility
03F	Parks, Recreation Facilities	M		H		Facility
03G	Parking Facilities	L		L		
03H	Solid Waste Disposal Facilities	H		L		Facility
03I	Flood Drain Improvements	H		M		Linear Ft.
03J	Water/Sewer Improvements	H		M		Linear Ft.

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03K	Street Improvements	H		H		Linear Ft.
03L	Sidewalks	H		H		Linear Ft.
03M	Child Care Centers	H		H		Facility
03N	Tree Planting	M		H		# Trees
03O	Fire Stations/Equipment	L		L		
03P	Health Facilities	H		L		Facility
03Q	Abused & Neglected Children Facilities	L		L		
03R	Asbestos Removal	L		L		
04	Clearance and Demolition	M		L		Project
04A	Clean-up of Contaminated Sites	M		L		Project
10	Removal of Architectural Barriers	H		H		Project

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## Economic Development

The focus of economic development activities will be Micro-Enterprise development and assistance to employers providing living-wages and appropriate benefits.

<b>Economic Development</b>		<b>County</b>		<b>S. Portland</b>		
<b>IDIS</b>	<b>Activity</b>	<b>Priority</b>	<b>Goal</b>	<b>Priority</b>	<b>Goal</b>	<b>Unit</b>
17A	Land Acquisition	M		M		Jobs
17B	Infrastructure Development	M		H		Jobs
17C	Building Acquisition, Construction	M		M		Jobs
17D	Other, Commercial, Industrial Improv.	M		M		Jobs
18A	ED Financial Assistance to For-Profits	H		L		Jobs
18B	ED Technical Assistance	L		M		Jobs
18C	ED Micro-Enterprise Assistance	H		H		Jobs

## Public Services

Investing in people is critical to any thriving community or region. Public service (social service) activities will primarily be developed and implemented by local, community based service providers. Some activities will be funded and operated on a region-wide basis if that is the most sensible and efficient method of delivering services. During the

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first year of the Consolidated Plan period, funds will not be distributed to existing regional social service agencies.

Public Services		County		S. Portland		
IDIS	Activity	Priority	Goal	Priority	Goal	Unit
05	Public Services	H		H		# People
05A	Senior Services	H		H		# People
05B	Handicapped Services	M		H		# People
05C	Legal Services	L		L		
05D	Youth Services	H		H		# People
05E	Transportation Services	H		H		# People
05F	Substance Abuse Services	M		L		# People
05G	Battered and Abused Spouses	M		L		
05H	Employment Training	M		H		# People
05I	Crime Awareness	L		L		
05J	Fair Housing Activities	L		L		
05K	Tenant Landlord Counseling	L		L		
05L	Child Care Services	H		H		# Children
05M	Health Services	H		M		# People
05N	Abused and Neglected Children	M		M		# Children
05O	Mental Health Services	M		M		# People
05P	Screening for Lead Paint	M		M		# People

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05Q	Subsistence Payments	L		L		
05R	Homeownership Assistance	L		M		# People

### **Antipoverty Strategy (91.215 (h))**

1. Describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families (as defined by the Office of Management and Budget and revised annually). In consultation with other appropriate public and private agencies, (i.e. TANF agency) state how the jurisdiction's goals, programs, and policies for producing and preserving affordable housing set forth in the housing component of the consolidated plan will be coordinated with other programs and services for which the jurisdiction is responsible.
2. Identify the extent to which this strategy will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the jurisdiction has control.

3-5 Year Strategic Plan Antipoverty Strategy response:

#### Introduction

Cumberland County, consistent with the governmental structure of Maine, does not administer social service, economic development, job training or similar programs.

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These activities have historically been the purview of state and local governments. The CDBG program represents not just a new program offering, but an entirely new type of initiative for a County government in Maine. In this context, the CDBG program and its focus on benefiting low/moderate income residents represents an opportunity for the County to develop services and strategies to alleviate poverty for the first time.

#### 1) Goals, Programs, and Policies

The initial goals of the new program are to:

- Ensure that new funding is spent as effectively as possible by coordinating the allocation of CDBG Public Service (Social Service) funds with the United Way of Greater Portland, city/town funds and state resources.
- Eliminate barriers to employment.
- Improve and increase affordable housing.

Programs will include:

- Job training programs
  - Child and after school care
  - Transportation Programs
  - Housing rehabilitation
  - Affordable housing development.
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*Affirmative Action Policy*

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

The Cumberland County Community Development program demonstrates compliance by setting a goal of 10% of new hires on construction projects are low income and/or minority and/or women preferably who live in the area benefiting from the project. Section 3 clauses are a part of every “covered” contract with the Cumberland County Community Development office or sub-recipient.

2) Extent Strategy Will Reduce the Number of Poverty Level Families

Cumberland County currently has experienced a small reduction in the number of total families in poverty between 1990 and 2000. Most of the reduction has been in married families with children and families without any children present. The numbers of single female headed families has increased slightly, and there has been a whopping 48%

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increase the number of single male households with children living in poverty. Our efforts will support the positive trend of moving families out of poverty, and we will take special effort to address the needs of single fathers and other emerging groups.

	1990	%	2000	%	% change
<b>Total Families</b>	<b>63593</b>	<b>100.0%</b>	<b>68161</b>	<b>100.0%</b>	<b>7.2%</b>
Total families in Poverty	3602	5.7%	3527	5.2%	-2.1%
Married couples with kids	669	1.1%	613	0.9%	-8.4%
Single Male with kids	158	0.2%	234	0.3%	48.1%
Single Female with kids	2029	3.2%	2047	3.0%	0.9%
Families without kids	746	1.2%	633	0.9%	-15.1%

**Low Income Housing Tax Credit (LIHTC) Coordination (91.315 (k))**

1. (States only) Describe the strategy to coordinate the Low-income Housing Tax Credit (LIHTC) with the development of housing that is affordable to low- and moderate-income families.

3-5 Year Strategic Plan LIHTC Coordination response:

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Not applicable to the Cumberland County Consolidated Plan.

## NON-HOMELESS SPECIAL NEEDS

### **Specific Special Needs Objectives (91.215)**

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

3-5 Year Non-homeless Special Needs Analysis response:

#### 1) Priorities and Objectives

Non-homeless special needs housing and/or support services have not been identified as a high priority for the Cumberland County Community Development program. The City of Portland, City of Westbrook and communities throughout Cumberland County contain numerous facilities for individuals with special needs. Individual facilities may have

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rehabilitation or infrastructure needs. These issues can be addressed through a regional housing rehabilitation program and/or specific applications from individual communities.

When the Cumberland County Community Development program receives HOME program funds this issue may be revisited in greater detail. Given the limited resources of the CDBG allocation and the many, many local and regional issues to be addressed, non-homeless special needs housing and support services is not a priority of this plan.

## 2) Available Resources

Non-homeless special needs housing facilities receive funding from numerous Federal, State and local sources. A detailed catalogue of these resources ranging from Medicaid, SSI, Maine State Housing Authority and the Maine Dept. of Health & Human Services is not available and would do little to inform the Cumberland County Consolidated Plan. If projects are identified CDBG resources may be used for rehabilitation of a particular facility or for a specialized social service project/activity.

### **Non-homeless Special Needs (91.205 (d) and 91.210 (d)) Analysis (including HOPWA)**

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

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1. Estimate, to the extent practicable, the number of persons in various subpopulations that are not homeless but may require housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, victims of domestic violence, and any other categories the jurisdiction may specify and describe their supportive housing needs. The jurisdiction can use the Non-Homeless Special Needs Table (formerly Table 1B) of their Consolidated Plan to help identify these needs.  
\*Note: HOPWA recipients must identify the size and characteristics of the population with HIV/AIDS and their families that will be served in the metropolitan area.
  2. Identify the priority housing and supportive service needs of persons who are not homeless but may or may not require supportive housing, i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction by using the Non-homeless Special Needs Table.
  3. Describe the basis for assigning the priority given to each category of priority needs.
  4. Identify any obstacles to meeting underserved needs.
  5. To the extent information is available, describe the facilities and services that assist persons who are not homeless but require supportive housing, and
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programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.

6. If the jurisdiction plans to use HOME or other tenant based rental assistance to assist one or more of these subpopulations, it must justify the need for such assistance in the plan.

3-5 Year Non-homeless Special Needs Analysis response:

1) Estimate of Non-Homeless Special Needs Sub-Populations

Estimating the number of individuals in each of the 8 HUD identified sub-populations is extremely challenging. It is impossible to establish data limited to the 21 communities of the year #1 CCEJ or the prospective year #2 CCEJ. The best data is based upon Cumberland County in its entirety, including the City of Portland and the Town of Brunswick. Even these numbers will be rough estimates at best. It is well recognized that a high percentage of members of these sub-populations reside in the City of Portland, largely owing the availability of services.

<u>Population</u>	<u>Housing Need</u>	<u>Supportive Services Need</u>
Elderly	796	1898

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Frail Elderly	333	2704
Persons w/Severe Mental Illness	171	7555
Developmentally Disabled	442	1076
Physically Disabled	523	2363
Alcohol/Other Drug Addicted	5079	10027
Persons w/HIV/AIDS	67	144
Public Housing Residents	2964	397

All recognize that the elderly, frail elderly and the often co-occurring physical disabilities are growing populations with ever increasing support service needs.

The estimate of needs for “public housing residents” is based upon the number of non-elderly renter households at 50% or less of the Area Median Income that are not residing in Public Housing or hold a Housing Choice Voucher. This does not take into account those living in low-income tax credit supported housing or in rental situations that are consistent with their financial means.

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## 2) Priority Housing and Supportive Service Needs

This issue is detailed in the Non-Homeless Special Needs Table.

## 3) Basis for Assigning Priority

Housing and support services for non-homeless special needs populations have not been identified as a high need category for CDBG program funds. All of these groups will be categorized as medium need – to be funded if resources are available. Given limited CDBG funds and high levels of public infrastructure, facilities and housing needs and the limited resources permitted (15% cap) for social services these activities received lower priority. Unique, specialized projects meeting the needs of populations within individual communities may be funded, if applications make a compelling case for a program/project.

## 4) Obstacles to Meeting Underserved Needs

As has been stated on multiple occasions throughout the Plan, the major obstacle to meeting underserved needs is financial. The CDBG resource, while significant and much appreciated is extremely small in relation to the thousands of persons with housing and support service needs.

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## 5) Description of Services

Special needs housing facilities and services while concentrated in the Cities of Portland, South Portland and Westbrook and the Town of Brunswick are located in communities throughout Cumberland County. Non-profit housing service providers include Spurwink, CASA, Shalom House, Goodwill, Group Mainstream, CHOM, Community Partners, Port Resources, Residential Resources, Ingraham, The AIDS Project, Lutheran's Social Services, Project for Supportive Living, Serenity House, Evodia House and a host of privately operated group homes. An inventory listing facilities is attached below. It is recognized that this inventory may not be entirely complete, or completely accurate, but is the best available given time and resources.

### **Housing Opportunities for People with AIDS (HOPWA)**

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

1. The Plan includes a description of the activities to be undertaken with its HOPWA Program funds to address priority unmet housing needs for the eligible population. Activities will assist persons who are not homeless but require supportive housing, such as efforts to prevent low-income individuals and families from becoming homeless and may address the housing needs of persons who are homeless in order to help homeless persons make the transition to
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permanent housing and independent living. The plan would identify any obstacles to meeting underserved needs and summarize the priorities and specific objectives, describing how funds made available will be used to address identified needs.

2. The Plan must establish annual HOPWA output goals for the planned number of households to be assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. The plan can also describe the special features or needs being addressed, such as support for persons who are homeless or chronically homeless. These outputs are to be used in connection with an assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.
  3. For housing facility projects being developed, a target date for the completion of each development activity must be included and information on the continued use of these units for the eligible population based on their stewardship requirements (e.g. within the ten-year use periods for projects involving acquisition, new construction or substantial rehabilitation).
  4. The Plan includes an explanation of how the funds will be allocated including a description of the geographic area in which assistance will be directed and the rationale for these geographic allocations and priorities. Include the name of
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each project sponsor, the zip code for the primary area(s) of planned activities, amounts committed to that sponsor, and whether the sponsor is a faith-based and/or grassroots organization.

5. The Plan describes the role of the lead jurisdiction in the eligible metropolitan statistical area (EMSA), involving (a) consultation to develop a metropolitan-wide strategy for addressing the needs of persons with HIV/AIDS and their families living throughout the EMSA with the other jurisdictions within the EMSA; (b) the standards and procedures to be used to monitor HOPWA Program activities in order to ensure compliance by project sponsors of the requirements of the program.
6. The Plan includes the certifications relevant to the HOPWA Program.

3-5 Year Strategic Plan HOPWA response:

The Cumberland County Entitlement Jurisdiction is not a HOPWA program recipient.

### **Specific HOPWA Objectives**

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

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3-5 Year Specific HOPWA Objectives response:

The Cumberland County Entitlement Jurisdiction is not a HOPWA program recipient.

## OTHER NARRATIVE

Attached is a comprehensive Cumberland County Housing and Homelessness Needs Assessment completed February 2007 by the Greater Portland Council of Governments.

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