

Maine Consolidated Plan
CDBG, HOME and ESG
Five Year Plan 2015-2019

Prepared by

Maine State Housing Authority
Maine Department of Economic and Community Development

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Executive Summary

ES-05 Executive Summary - 91.300(c), 91.320(b)

1. Introduction

This document represents Maine’s Five-Year Consolidated Plan and its Year 2015 Action Plan, detailing identified economic, community and housing needs, and program strategies for meeting those needs. Accordingly, the Maine Consolidated Plan describes the priorities and guidelines of the three federally funded programs, including the Community Development Block Grant (CDBG) program, the HOME Investment Partnerships (HOME) program, and the Emergency Solutions Grant (ESG) program. The Department of Economic and Community Development (DECD) will administer the CDBG program. Maine State Housing Authority (MaineHousing) will administer the HOME and ESG programs. MaineHousing and the DECD look forward to continued coordination of programs and will involve other partners to leverage resources.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The three overarching objectives guiding proposed activities within this plan are to:

- · Provide decent affordable housing
- · Create suitable living environments
- · Create economic opportunities

Programs and activities are designed to benefit a community or the people served. The benefits, or program outcomes, that each activity funded by the three federal programs are expected to be:

- · Improved availability/accessibility
- · Improved affordability
- · Improved sustainability

All future activities funded in the next five years will support at least one objective and one outcome. The framework for realizing these objectives and outcomes include the following priorities:

- · Improve Housing Quality
- · Expand the Supply of Affordable Housing
- · Help Maine People Attain Housing Stability
- · Improve Economic Opportunity
- · Improve Public Infrastructure

3. Evaluation of past performance

The State of Maine made progress on its priority needs and objectives in FY 2013, the last complete period for which a Consolidated Annual Performance and Evaluation Report (CAPER) was conducted. The best indicators of results, i.e. performance measures, are described below for the Maine Department of Economic and Community Development and Maine State Housing Authority.

Community Development Block Grant (CDBG) Program:

The State received \$11.1 million in CDBG funds in FY 2013. These funds were allocated to municipalities for a wide range of activities directed toward neighborhood revitalization, economic development, community infrastructure and facility improvements, and other actions to address identified housing needs.

HOME Investment Partnerships (HOME) Program:

The State received \$3.16 million of HOME funds in FY 2013. These funds assisted a total of 112 Homes in need of repair, and 186 households were provided rental assistance through the Step Program (TBRA). HOME funds also assisted renter households through CHDOs.

Emergency Solutions Grant (ESG) Program:

In FY 2013, MaineHousing allocated a total of \$714,063 in ESG funds for shelter operations. MaineHousing used ESG funds to assist 41 homeless shelter programs, consisting of 29 provider agencies, to shelter 7,765 unique homeless individuals. ESG funds, state real estate transfer tax fees, and state general funds were used to support homeless shelter providers with shelter operating expenses. A total of \$3.4 million in funds were awarded to shelter providers based upon a combination of even distribution and a bed-night per-diem rate. MaineHousing also allocated \$208,816 for the rapid re-housing Home to Stay program.

4. Summary of citizen participation process and consultation process

The public consultation process for this plan utilized an increased use of Social Media as compared with previous plans. Public input on how funds should be allocated was requested via MaineHousing's web and Facebook sites, and emailed to over 200 agencies and potentially interested parties.

On September 3, 2014, the State of Maine conducted a public hearing on housing and community development issues to allow citizens the opportunity to provide input into the 2015-2019 Maine Consolidated Plan. The public hearing was designed to encourage participation by local, regional, statewide institutions, Continuums of Care, and other public and private organizations. The public hearing focused on housing and community development needs throughout the State and strategies to address those needs.

Public hearing notices were placed on both the DECD and MaineHousing websites. In addition, the public hearing was announced through a public notice in the *Bangor Daily News*, *Portland Press Herald*, and the *Kennebec Journal and Morning Sentinel* on August 11, 2014, as well as in the *Lewiston Sun Journal* on August 12, 2014. A total of seven participants attended the public hearing in the state capitol of Augusta, and a summary of the public comments is attached to this plan.

The draft plan was made available for a 30-day period beginning October 16, 2014.

5. Summary of public comments

Comments are included in an attachment to the Consolidated Plan.

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

All comments were accepted.

7. Summary

The Maine Department of Economic and Community Development and MaineHousing will be the partner agencies for the 2015-2019 Consolidated Plan and 2015 Action Plan.

The on-line format of this Plan is mandated by HUD. HUD has provided an online template for grantees as part of its planning and reporting system called IDIS. The questions in bold and many of the tables are created automatically by IDIS. After the Plan is received and approved by HUD, results of plan goals will be reported each year in the Consolidated Annual Performance Evaluation Report (“CAPER”), another on-line document which will be produced in IDIS.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.300(b)

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

| Agency Role | Name | Department/Agency |
|--------------------|-------|--|
| Lead Agency | MAINE | |
| CDBG Administrator | MAINE | Department of Economic & Community Development |
| HOME Administrator | MAINE | |
| ESG Administrator | MAINE | |

Table 1 – Responsible Agencies

Narrative

The Consolidated Plan was developed in partnership between the Maine Department of Economic and Community Development (DECD) and the Maine State Housing Authority (MaineHousing). MaineHousing has been designated the lead agency.

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PR-10 Consultation - 91.110, 91.300(b); 91.315(l)

1. Introduction

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

MaineHousing and the Department of Economic and Community Development (DECD) work closely to ensure that housing providers, private organizations, governmental agencies, service providers, as well as the general public, are consulted during the development of the Consolidated Plan. Participation is encouraged through hundreds of mailings to targeted individuals and agencies, website postings, and newspaper notices across the state. Public input is received and accepted in the form of telephone consultations; emails, Facebook comments, and testimonies at meetings and hearings.

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

MaineHousing is the Collaborative Applicant for the Maine Continuum of Care and the HMIS lead agency for the State of Maine which includes the Portland CoC and Maine CoC. The mission of the Maine Continuum of Care is to plan and coordinate an inclusive system that helps Maine people avoid or exit quickly from homelessness, as well as to address the underlying causes of homelessness. The Maine CoC identifies and addresses service gaps and risk factors in the community and develops specific goals and action steps to address homelessness throughout the service area.

The Maine CoC develops and manages the annual Continuum of Care (CoC) Application process to ensure that the Maine CoC receives the maximum amount of federal McKinney-Vento funding from HUD. In order to assist the Maine CoC in accomplishing their mission, MaineHousing serves as the Collaborative Applicant. Since 1998, MaineHousing has prepared and submitted annual HUD application for funding on behalf of the Maine CoC, which leverages over 10 million dollars annually to support programs and services for individuals and families who are homeless. Also, MaineHousing has provided leadership, consultants and administrative staff to support the Maine CoC's year round planning process for the NOFA competitive application. MaineHousing hosts the monthly Maine CoC meetings and provides administrative support.

In the next few years, the Maine CoC will work collaboratively with the Consolidated Plans of the five jurisdictions, including MaineHousing, to ensure that the following Maine CoC strategic plan goals are included in the Con Plans:

1. Increase permanent supportive housing beds dedicated or available to chronically homeless;

2. Increase the percentage of participants remaining in CoC funded permanent housing projects for at least six months to 80% or more;
3. Increase the percentage of participants in all CoC-funded projects that are employed at program exit to 20% or more;
4. Increase the percentage of participants in all CoC-funded projects that obtained mainstream benefits at program exit to 20% or more and;
5. Increase use of Rapid Re-Housing to reduce family homelessness.

Describe consultation with the Continuum(s) of Care that serves the state in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

MaineHousing is the ESG administrator for Maine outside Portland and is the Maine CoC Collaborative Applicant, which facilitates coordination with the Maine CoC. Maine CoC members participate in MaineHousing's ad hoc Committee on Shelter Funding to help develop shelter funding policies and priorities. In 2013, MaineHousing discussed ESG funding decisions with the Maine CoC project committee.

MaineHousing submitted and was awarded a planning grant through the FY2012 competition. The activities described in the planning grant are currently being implemented in 2014, with an emphasis on researching and evaluating Coordinated Assessment models nationally for future implementation in Maine. MaineHousing and the Maine CoC will also utilize the planning grant awarded under the 2012 CoC Competition to develop monitoring, evaluation, and reporting policies and processes for ESG sub-recipients. This work will be coordinated with the Portland CoC and incorporated into the overall monitoring of system performance measures that will be developed in the next few years.

HUD considers the active use of HMIS for planning purposes within the CoC a best practice, and HMIS is a requirement for Continuum of Care jurisdictions. Annually, the CoCs are required to designate a lead agency, and they have continued to designate MaineHousing as the Lead since 2004. In January of 2014, the Maine CoC voted and approved a Joint Governance Charter for both the Maine CoC and Portland CoC, which outlines the roles, responsibilities, relationship and authorities of the two CoC's, the Maine HMIS Lead Agency, the HMIS Program and other participants. The purpose of this joint Governance Charter is to ensure the operation and consistent participation in the HMIS for the purpose of making planning and funding decisions through the use of targeted, quality data on the characteristics and service utilization of persons accessing Maine's homeless service system.

Also in 2014, MaineHousing, as the HMIS Lead Agency, developed data quality standards as required by HUD for implementation by October 1, 2014. The new data standards were a joint release by the federal partners at HUD, HHS, and the VA, with varying program and data collection

requirements. These data standards will involve additional training for all HMIS participating programs and additional tasks will be needed to fully implement these standards in the next few years. The implementation of a new Data Quality Plan will require that the HMIS Lead take a more proactive approach with partner agencies, including shelter providers, providers of transitional and permanent housing programs, and street outreach programs to ensure that they are maintaining a level of data quality that is consistent with the standards set forth by the Continuums of Care.

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

Table 2 – Agencies, groups, organizations who participated

| | | |
|---|--|---|
| 1 | Agency/Group/Organization | MaineHousing |
| | Agency/Group/Organization Type | Housing |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis Anti-poverty Strategy |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Consulted through Meetings, E-mail and Phone Calls |
| 2 | Agency/Group/Organization | MAINE |
| | Agency/Group/Organization Type | Other government - State |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Market Analysis |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Consulted through Meetings, E-mail and Phone Calls |
| 3 | Agency/Group/Organization | ALPHA ONE |
| | Agency/Group/Organization Type | Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Health |

| | | |
|---|--|--|
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Public Housing Needs Non-Homeless Special Needs |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Consulted through Meetings and E-mail. |
| 4 | Agency/Group/Organization | Maine Statewide Independent Living Council |
| | Agency/Group/Organization Type | Regional organization |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Economic Development |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Consulted through Meetings, E-mail and Phone Calls |
| 5 | Agency/Group/Organization | Bangor Area Homeless Shelter |
| | Agency/Group/Organization Type | Housing Services - Housing Services-homeless |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homelessness Needs - Veterans |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Consulted through E-mail |

| | | |
|---|--|--|
| 6 | Agency/Group/Organization | Housing Authority of Fort Fairfield |
| | Agency/Group/Organization Type | Housing PHA Services - Housing Services-Elderly Persons Services-Persons with Disabilities |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Consulted through E-mail |
| 7 | Agency/Group/Organization | YORK COUNTY COMMUNITY ACTION PROGRAM |
| | Agency/Group/Organization Type | Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Health Regional organization |

| | | |
|---|--|---|
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Consulted through E-mail |
| 8 | Agency/Group/Organization | Maine Balance of State Continuum of Care |
| | Agency/Group/Organization Type | Services-homeless |
| | What section of the Plan was addressed by Consultation? | Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Consulted through Meetings, E-mail and Phone Calls |

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

Not Applicable; all agencies and stakeholders were encouraged to participate and provide input to the development of the 2015-2019 Consolidated Plan.

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

| Name of Plan | Lead Organization | How do the goals of your Strategic Plan overlap with the goals of each plan? |
|-------------------|-------------------|---|
| Continuum of Care | | The Continuum of Care goals have been recognized in the Consolidated Plan Strategic Plan. |

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination among the State and any units of general local government, in the implementation of the Consolidated Plan (91.315(l))

See the above descriptions regarding coordination and consultation efforts. In addition, there are other partner entities that help facilitate the development of affordable housing and implement portions of the Consolidated Plan. Since 1992, the State has allocated at least 15 percent of HOME funds to CHDO program activities. The CHDO set-aside provides a base for the development of affordable rental housing, which can be expanded by CHDOs with Housing Tax Credits and other funding sources. Over the last ten years, MaineHousing has provided \$7.3 million to five different CHDOs for the development of multiple projects.

Narrative (optional):

PR-15 Citizen Participation - 91.115, 91.300(c)

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

The State of Maine conducted a public hearing on housing and community development issues to allow citizens the opportunity to provide input into the 2015-2019 Maine Consolidated Plan. The public hearing was designed to encourage participation by local, regional, statewide institutions, Continuum of Care, and other public and private organizations. The public hearing focused on housing and community development needs throughout the State and strategies to address those needs.

The public hearing was announced through a public notice in the Bangor Daily News, Portland Press Herald, and the Kennebec Journal and Morning Sentinel on August 11, 2014, as well as in the Lewiston Sun Journal on August 12, 2014. A total of seven participants attended the public hearing, which occurred in Augusta on September 3, 2014

Citizen Participation Outreach

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (If applicable) |
|-------------------|-------------------------|------------------------------|--|-------------------------------------|---|---|
| 1 | Public Hearing | Non-targeted/broad community | Seven people attended the public hearing | Comments Attached to the Plan | All comments were accepted. | |
| 2 | Newspaper Ad | Non-targeted/broad community | NA | No comments received | NA | |
| 3 | Internet Outreach | Non-targeted/broad community | Four comments were received via email. | Comments Attached to the Plan | All comments were accepted. | http://www.mainehousing.org/news/calendar-detail?CalendarID=123&EventDateID=1061 |

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Maine is a rural, sparsely populated state with an aging population. Population growth has been flat, but more recently has been slowly diminishing. Data indicates a shift toward non-family small family households, with rental tenures growing the fastest. An estimated 11.1% of Maine households earn 30% or less of area median income (extremely low income) with 4% of those households having at least one household member over age 62. Another 12.4% of households earn 30 – 50 % area median income (very low income) with 5.8% of these households being occupied by a person over the age of 62. Another 17.5% are low income (50 – 80 % area median income) and an estimated 7% of households earn moderate incomes. The remaining 52% of households earn middle to higher incomes.

An estimated 71% of occupied housing units are owned while 29% are rented, representing a one percent drop in homes owned from 2000 and a one percent increase in renter occupied units. Owner median incomes average \$58,917, while renter median incomes average \$26,214. Owner occupied housing units have an average household size of 2.45 people per unit, while renters have an average of 2.05 people per unit. Only 4% of owner and renter occupied units combined experience severe overcrowding.

An estimated 35% of home owners with a mortgage, 18% of owners without a mortgage, and 52% of renters spend 30% or more of household income on housing. The housing cost burden is greater for small family renters with lower median incomes.

Renter households with extremely low incomes experience more substandard housing problems. In addition, these same households face severe cost burdens, with 50% or more of income going toward housing. Generally speaking, small family renter households and renter households with elderly occupants face the most significant problems and have the greatest need in Maine. Comprising 29% of all households, renter household growth is growing faster than home ownership growth.

Note: For population projections, MaineHousing used the base U.S. Census 2000 and 2007 - 2011 ACS data as provided by HUD, in addition to the Census 2010 Decennial counts and data from Maine's Office of Policy and Management. For information regarding current economic conditions, MaineHousing used the U.S. Bureau of Economic Analysis and Departments of Labor. ACS 5 year 2008-2012 was also used to identify current trends and provide information on more current housing data.

An assessment and inventory of the community development needs for a state as large and diverse as the State of Maine is an exhausting task. With almost 500 cities, towns and unorganized territories, each with multiple community development needs and opportunities demographics, the breadth of this task can be easily seen. The state contains urban, suburban, rural communities and

remote rural regions of great geographic and economic diversity. The assessment of community development needs must therefore be relatively general in nature but at the same time must be representative, at least as close as possible of the specific needs of Maine's cities and towns. The needs analysis, as in past years, relies heavily on public input at public forums and during public hearings specific to the CDBG program.

NA-10 Housing Needs Assessment - 24 CFR 91.305 (a,b,c)

Summary of Housing Needs

In Maine, 4% of households with at least one person age 62 and older and 2.9% of small family households, renter and owned units combined, have extremely low income (less than 30% HAMFI). Another 5.8% of households with one person age 62 and older and 3.5% of small family households, renter and owned units combined, have very low income (>30-50% HAMFI). Median household incomes are an estimated \$26,000 for renter households and an estimated \$58,000 for owners, which explains why the cost burden is greater for renters.

A total of 66.5% of households with a housing cost burden >50% have severely low incomes and at least one housing problem. A total of 38.7% of owned households sharing the same degree of cost burden have severely low incomes. A total of 40% of renter households with at least one housing problem and a cost burden of >30% have severely low incomes, while 24% of owned households with at least one housing problem and a cost burden of >30% have very low incomes.

When we look at households with one or more problems that have severely low incomes, we see that 62.4% are renters and 37.1 are owners. A total of 14.1% of renters face severe housing problems, while only 3.9% of owners face them.

Among households with a cost burden > 30% of income, 39.1% are small related renter households with severely low incomes, while 39.3% of small related owner households have severely low incomes. A total of 41.2% of elderly renter households with a cost burden >30% have severely low incomes and 14.1% elderly owned households with the same cost burden have severely low incomes.

When we examine households with severe cost burdens (housing costs >50% of income) 65.8% of them are small related renter households with severely low incomes and 32.1% are small related owned households with severely low income. Another 34% of small related owner households with a cost burden >50% have very low to low incomes. A total of 55.5% of elderly renter households with housing costs >50% have severely low incomes, while 49% of elderly owned households with the same cost burden have severely low incomes.

A small percentage of renter and owned occupied units in Maine experience severe overcrowding or are overcrowded. Crowding is experienced by only 2% of Maine's renter households, when we combine all renter households with severely low, very low, and moderately low incomes that are either single, multiple or other type family households. Among owned households, less than 1% experience crowding. Crowding is not expected to rise; housing formation has slowed since Maine's population growth has been flat or diminishing, and significant portions of the younger population are leaving the state.

The demographic table below appears to be comparing the population count of year 2000 to the household count of the most recent year. (Perhaps 1239974 to 551125, we do not believe that the State of Maine decreased in households by 56%.)

| Demographics | Base Year: 2000 | Most Recent Year: 2011 | % Change |
|---------------------|------------------------|-------------------------------|-----------------|
| Population | 1,274,923 | 1,328,543 | 4% |
| Households | 518,372 | 551,601 | 6% |
| Median Income | \$37,240.00 | \$47,898.00 | 29% |

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Number of Households Table

| | 0-30% HAMFI | >30-50% HAMFI | >50-80% HAMFI | >80-100% HAMFI | >100% HAMFI |
|--|------------------------|-----------------------------|-----------------------------|------------------------------|---------------------------|
| Total Households * | 61,245 | 67,750 | 97,130 | 59,050 | 266,430 |
| Small Family Households * | 15,405 | 18,635 | 33,495 | 24,350 | 150,360 |
| Large Family Households * | 1,800 | 2,425 | 4,805 | 3,550 | 14,435 |
| Household contains at least one person 62-74 years of age | 10,915 | 14,645 | 21,390 | 12,145 | 51,510 |
| Household contains at least one person age 75 or older | 10,780 | 16,205 | 16,000 | 6,495 | 18,375 |
| Households with one or more children 6 years old or younger * | 7,300 | 7,940 | 12,425 | 8,045 | 26,105 |
| * the highest income category for these family types is >80% HAMFI | | | | | |

Table 6 - Total Households Table

Data Source: 2007-2011 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

| | Renter | | | | | Owner | | | | |
|---|-----------|-------------|-------------|--------------|--------|-----------|-------------|-------------|--------------|--------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Substandard Housing - Lacking complete plumbing or kitchen facilities | 1,575 | 695 | 590 | 245 | 3,105 | 805 | 595 | 825 | 425 | 2,650 |
| Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing) | 330 | 355 | 240 | 125 | 1,050 | 40 | 35 | 125 | 50 | 250 |
| Overcrowded - With 1.01-1.5 people per room (and none of the above problems) | 510 | 480 | 465 | 170 | 1,625 | 75 | 315 | 585 | 415 | 1,390 |
| Housing cost burden greater than 50% of income (and none of the above problems) | 19,915 | 8,675 | 1,530 | 125 | 30,245 | 14,520 | 11,335 | 8,995 | 3,215 | 38,065 |
| Housing cost burden greater than 30% of income (and none of the above problems) | 4,960 | 12,100 | 13,145 | 1,540 | 31,745 | 3,885 | 10,755 | 17,700 | 12,385 | 44,725 |

| | Renter | | | | | Owner | | | | |
|---|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| Zero/negative Income (and none of the above problems) | 1,615 | 0 | 0 | 0 | 1,615 | 1,710 | 0 | 0 | 0 | 1,710 |

Table 7 – Housing Problems Table

Data 2007-2011 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

| | Renter | | | | | Owner | | | | |
|---|-----------|-------------|-------------|--------------|--------|-----------|-------------|-------------|--------------|---------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Having 1 or more of four housing problems | 22,330 | 10,205 | 2,825 | 665 | 36,025 | 15,440 | 12,280 | 10,525 | 4,105 | 42,350 |
| Having none of four housing problems | 14,135 | 21,490 | 30,970 | 13,860 | 80,455 | 6,015 | 23,775 | 52,805 | 40,420 | 123,015 |
| Household has negative income, but none of the other housing problems | 1,615 | 0 | 0 | 0 | 1,615 | 1,710 | 0 | 0 | 0 | 1,710 |

Table 8 – Housing Problems 2

Data 2007-2011 CHAS
Source:

3. Cost Burden > 30%

| | Renter | | | | Owner | | | |
|----------------------|-----------|-------------|-------------|--------|-----------|-------------|-------------|--------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | |
| Small Related | 8,030 | 7,175 | 5,285 | 20,490 | 4,510 | 6,680 | 12,050 | 23,240 |
| Large Related | 930 | 775 | 605 | 2,310 | 575 | 1,050 | 1,965 | 3,590 |
| Elderly | 5,920 | 5,240 | 2,965 | 14,125 | 8,485 | 10,820 | 7,520 | 26,825 |
| Other | 11,735 | 8,675 | 6,130 | 26,540 | 5,275 | 3,925 | 5,630 | 14,830 |
| Total need by income | 26,615 | 21,865 | 14,985 | 63,465 | 18,845 | 22,475 | 27,165 | 68,485 |

Table 9 – Cost Burden > 30%

Data 2007-2011 CHAS
Source:

4. Cost Burden > 50%

| | Renter | | | | Owner | | | |
|----------------------|-----------|-------------|-------------|--------|-----------|-------------|-------------|--------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | |
| Small Related | 6,655 | 3,050 | 495 | 10,200 | 3,780 | 4,055 | 4,130 | 11,965 |
| Large Related | 850 | 230 | 80 | 1,160 | 475 | 615 | 340 | 1,430 |
| Elderly | 3,735 | 2,265 | 610 | 6,610 | 6,090 | 4,370 | 2,415 | 12,875 |
| Other | 10,020 | 3,485 | 500 | 14,005 | 4,475 | 2,455 | 2,250 | 9,180 |
| Total need by income | 21,260 | 9,030 | 1,685 | 31,975 | 14,820 | 11,495 | 9,135 | 35,450 |

Table 10 – Cost Burden > 50%

Data 2007-2011 CHAS
Source:

5. Crowding (More than one person per room)

| | Renter | | | | | Owner | | | | |
|---------------------------------------|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Single family households | 790 | 700 | 600 | 220 | 2,310 | 110 | 360 | 525 | 330 | 1,325 |
| Multiple, unrelated family households | 45 | 90 | 34 | 15 | 184 | 19 | 14 | 205 | 110 | 348 |
| Other, non-family households | 50 | 55 | 170 | 70 | 345 | 0 | 0 | 0 | 20 | 20 |

| | Renter | | | | | Owner | | | | |
|----------------------|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| Total need by income | 885 | 845 | 804 | 305 | 2,839 | 129 | 374 | 730 | 460 | 1,693 |

Table 11 – Crowding Information – 1/2

Data Source: 2007-2011 CHAS

| | Renter | | | | Owner | | | |
|----------------------------------|-----------|-------------|-------------|--------|-----------|-------------|-------------|--------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| Households with Children Present | 5,566 | 6,220 | 8,779 | 20,565 | 14,816 | 16,559 | 23,370 | 54,745 |

Table 12 – Crowding Information – 2/2

Data Source:
Comments:

Describe the number and type of single person households in need of housing assistance.

Of Maine’s 89,105 single person owned households, an estimated 59,405, or 66%, earn less than Maine’s median household income. An estimated 23% of all single person owned households earn equal to or less than 30% of median income; 20% earn 30 – 50%; and another 22% earn 50-80% of median income.

An estimated 42,180 single person owned households, or 47%, have at least one of the following housing conditions: lack of complete plumbing facilities, lack of complete kitchen facilities, more than 1.01 persons per room, and selected monthly owner costs or gross rent greater than 30 percent of household income (2011). Of the single person owned households meeting this definition, 38,055, or 90%, earn less than median household income.

Of Maine’s 67,550 single person rented households, an estimated 57,285, or 84.8%, earn less than Maine’s median household income. An estimated 44.6% of all single person rented households earn equal to or less than 30% of median income; 22.3% earn 30-50%; and another 17.8% earn 50-80% of median income.

An estimated 34,950 single person rented households, or 50.3%, have at least one of the following housing condition described above. Of the single person rented households meeting this definition, 33,955, or 97.2%, earn less than median household income.

In summary, an estimated 38,055 owned and 33,955 rented single person households are in need of housing assistance, either in the form of physical repair to the home or in terms of financial

assistance needed to afford the home. Of all single person households in Maine therefore, an estimated 46% are in need of assistance.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

In 2012 there were an estimated 5,593 reported offenses of domestic violence and another 368 incidents of gross sexual assault in Maine, although the actual numbers are likely much higher as many of these crimes go unreported. Domestic violence incidents take place in both family and non-family type homes. Housing affordability, joblessness, poverty, and substance abuse are all variable factors contributing to the cause of these crimes.

Among the 2011 civilian non-institutionalized population in Maine, 16 percent reported a disability. The likelihood of having a disability varied by age - from 6 percent of people under 18 years old (16,930), to 13 percent of people 18 to 64 years old (107,949), to 37 percent of those aged 65 and over (78,196). The number of Mainers with a disability totals 203,075 people within an estimated 86,784 households, based on the estimated average household size of 2.34.

What are the most common housing problems?

In addition to single person family households with children and elder households, many of whom face the severest of cost burdens, some households face physical housing issues as well. A total of 12,000 homes are without phone service. Another 5,700 homes lack kitchen facilities, and 4,900 lack complete plumbing. Combined, these comprise 4% of occupied housing units. Overall Maine has a very old housing stock with 28% of units built prior to 1939 (8th oldest in the nation by that measure). Older housing stock is found in Maine's more rural counties.

Are any populations/household types more affected than others by these problems?

Maine's overall poverty rate is 13%. A total of 17 % of households with children under 18 years old are below the poverty level, and 9% of Mainers 65 and over are below the poverty level. Additionally, 9% of all families and 30% of families with a female head of household have incomes below poverty. Renter households face the most difficult challenges in terms of income and subsequently encounter the greatest housing cost burden statewide. Poverty, housing vacancy and income issues affect people and households disproportionately in Maine's rural areas.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the

needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

The connections between poverty and homelessness are well defined; virtually all people in the U.S. who experience homelessness have incomes at or below the poverty line. Many chronically homeless people have no income at all. The Maine CoC has identified the following characteristics associated with instability and increased risk of homelessness: lack of housing choice vouchers and security deposits, eviction, no affordable housing, family conflict, unemployment/low income, domestic violence, substance abuse and mental health issues. In addition, the characteristics of Maine's low income and at risk population include poverty, housing instability, and housing cost burden.

People who live in poverty are much more likely to experience unstable housing, such as frequent moves, living with family or friends, and episodes of living in unsafe or substandard housing. And individuals with an imminent risk of residing in shelters or becoming unsheltered typically have a combination of factors present in their lives, including lack of living wages, rent that consumes more than 30% of their income, high child care costs, high medical expenses and/or high transportation costs. These individuals can easily slip into homelessness, from a loss of a fraction of their income due to illness, reduced hours at work, or a family crisis. Many are only a paycheck away from homelessness.

Among single individuals, mental and physical disabilities, combined with chronic health problems and addictions, are a much larger factor in homelessness. Lack of employment or limited income contributes to homelessness, although many homeless single individuals work at least part of the time.

Consistent with high levels of housing cost burden among people in poverty, a frequently self-reported reason for homelessness is the inability to find affordable housing. Another commonly self-reported reason is the lack of or loss of a job. Maine's unemployment rate of 6.7% in 2013 is substantially lower than the U.S. rate of 7.4 %, but is still a significant barrier. Because Maine is one of the most rural states in the nation, transportation to work is another significant need. Over 88% of Maine workers commute by car, truck or van. Only 0.6% of workers utilize public transportation, as it is not available in more rural communities. Mean travel time to work is 23 minutes, but significantly longer in the most rural areas of the state.

In June 2013, MaineHousing implemented the "Home to Stay" (HTS) Program, a rapid re-housing program that provides housing stability services to persons in shelters. From July 1, 2013 to June 30, 2014, 851 people (within 643 households) were enrolled in the HTS program. A total of 35% have exited to permanent housing, while 65% have exited to other destinations, including temporary housing with friends and family, another shelter, transitional housing or substance abuse treatment. The HTS Program is successful because it provides up to 12 months of follow-up after shelter exit. Working with newly-housed homeless individuals and families to increase stability is a new model in Maine and has demonstrated success in similar rapid re-housing efforts nationwide.

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:

MaineHousing does not provide estimates of at-risk populations. As part of the FY2013 NOFA application, the two Continuums of Care in Maine received a HUD planning grant to research and identify best practices to develop a coordinated assessment process statewide in Maine. As part of this coordinated assessment process, the CoC's hope to begin collecting at-risk population information.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

The root cause of homelessness can largely be explained by economics: people who become homeless have insufficient financial resources to obtain or maintain housing. This is especially the case for 83% of the homeless population who experience episodic, transitional, or temporary periods of homelessness. While virtually all homeless people are also poor, there appear to be significant differences between the 2 populations. Compared to people living in poverty (and to the overall population in the U.S.), homeless people are more likely to be disabled, members of a racial minority group, male, or a veteran, according to 2013 HUD PIT Data. Households below the poverty line face the most acute cost burden and spend a larger fraction of their incomes on rent. While housing affordability is an issue across the nation, severe housing cost burdens vary by state. In Maine, 29% of households are renters and of this number, 24% are extremely low income. The 2014 State of Homelessness Report by the National Alliance to End Homeless found that even in Maine, the state with the lowest housing cost burden, nearly 60% of households below the poverty line are severely cost burdened, paying 50% or more of their incomes for housing. When factoring in additional high costs of utilities in Maine, notably heat, and dramatic cuts in utility assistance to low income Mainers, the risk of homelessness for these families has increased.

In Maine, FMR for a two-bedroom apartment is \$842. In order to afford this level of rent and utilities, a household must earn \$2,806 monthly or \$33,671 annually. Assuming a 40 hour work week, a wage of \$16.19 per hour is needed. In Maine, a minimum wage worker earns an hourly rate of \$7.50. He or she would need to work 86 hours per week or the household must include 2.2 minimum wage earners working 40 hours per week year round in order to make the two-bedroom FMR affordable. Affordable housing and financial stability are simply out of reach for many Mainers.

Multiple risk factors are linked with instability and increased risk of homelessness. Individual risk factors include poverty, lack of education, substance abuse, mental illness and domestic violence. They also include discrimination, lack of support for minors, absence of life skills, and vulnerability to scams, slum lords, and quick cash schemes. Many people at risk also have significant financial problems stemming from limited living wage jobs, including difficulty paying for medical emergencies, child support, and other essentials. Even with a housing subsidy, people may have trouble finding a unit that will pass HQS inspection, and some landlords are reluctant to rent to them.

The Fragile Families and Child Wellbeing Survey summarized 11 key risk factors representing important socioeconomic predictors of poverty and examined the unique behavior of families living in unstable housing arrangements. Risk factors contributing to housing instability include low employment (fewer than 32 weeks/year), poor physical health, lack of social support, no high school diploma, single, teen pregnancy/birth, multiple partner fertility, cohabitation, depression, domestic

violence and drug use. Poor mothers with 5 of these risk factors have substantially lower odds of housing stability and higher probabilities of being homeless and/or at risk of homelessness. Those with 8 risk factors have a 70% chance of becoming homeless and a very small chance of remaining stably housed.

Discussion

NA-15 Disproportionately Greater Need: Housing Problems - 91.305 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

When using the calculation method HUD provided for the Consolidated Plan, there is no disproportionately greater need identified for any of the households by race or ethnicity at the extremely low income level. However, at the very low income level, Black, Asian and Hispanic households all experience a disproportionately greater need. While members of that income category experience an overall disproportionately greater need of 64%, Hispanics have the greatest disproportionate need at 78%, followed by Asians at 77% and black households at 76%.

0%-30% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 47,197 | 12,500 | 3,054 |
| White | 43,550 | 11,481 | 2,782 |
| Black / African American | 834 | 260 | 55 |
| Asian | 465 | 128 | 60 |
| American Indian, Alaska Native | 629 | 244 | 32 |
| Pacific Islander | 20 | 20 | 0 |
| Hispanic | 447 | 166 | 70 |

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

30%-50% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|-------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 43,343 | 24,402 | 0 |

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| White | 40,922 | 23,262 | 0 |
| Black / African American | 586 | 176 | 0 |
| Asian | 310 | 89 | 0 |
| American Indian, Alaska Native | 187 | 235 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 736 | 206 | 0 |

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

50%-80% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 40,089 | 55,667 | 0 |
| White | 38,401 | 53,532 | 0 |
| Black / African American | 462 | 448 | 0 |
| Asian | 306 | 280 | 0 |
| American Indian, Alaska Native | 91 | 333 | 0 |
| Pacific Islander | 10 | 4 | 0 |
| Hispanic | 364 | 433 | 0 |

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

80%-100% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|---|--|---|
| Jurisdiction as a whole | 17,928 | 43,445 | 0 |
| White | 17,244 | 41,977 | 0 |
| Black / African American | 63 | 279 | 0 |
| Asian | 95 | 229 | 0 |
| American Indian, Alaska Native | 16 | 153 | 0 |
| Pacific Islander | 0 | 25 | 0 |
| Hispanic | 243 | 318 | 0 |

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Discussion

As noted from the tables above, the following racial/ethnic household experience one or more housing problem disproportionately for renters and owners combined:

Black households: low- income

Asian households: low-income

Hispanics households: low-income

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.305(b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Very low income Hispanic households have a disproportionately greater severe housing problem of 50.4% in contrast to the 30.1% for the category as a whole. Low income Pacific Islanders households have a disproportionately greater severe housing problem of 71.4% in contrast to the 12.2% for that category as a whole.

0%-30% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 37,040 | 22,732 | 3,054 |
| White | 34,045 | 21,055 | 2,782 |
| Black / African American | 729 | 370 | 55 |
| Asian | 415 | 183 | 60 |
| American Indian, Alaska Native | 430 | 441 | 32 |
| Pacific Islander | 20 | 20 | 0 |
| Hispanic | 408 | 204 | 70 |

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 20,403 | 47,408 | 0 |
| White | 19,178 | 45,103 | 0 |

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|---------------------------------|---|--|---|
| Black / African American | 300 | 456 | 0 |
| Asian | 151 | 253 | 0 |
| American Indian, Alaska Native | 76 | 352 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 475 | 468 | 0 |

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|---------------------------------|---|--|---|
| Jurisdiction as a whole | 11,713 | 84,061 | 0 |
| White | 11,088 | 80,866 | 0 |
| Black / African American | 184 | 726 | 0 |
| Asian | 72 | 515 | 0 |
| American Indian, Alaska Native | 30 | 397 | 0 |
| Pacific Islander | 10 | 4 | 0 |
| Hispanic | 136 | 661 | 0 |

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|---------------------------------|---|--|---|
| Jurisdiction as a whole | 4,504 | 57,028 | 0 |
| White | 4,341 | 55,035 | 0 |
| Black / African American | 23 | 314 | 0 |
| Asian | 24 | 297 | 0 |
| American Indian, Alaska Native | 8 | 163 | 0 |
| Pacific Islander | 0 | 25 | 0 |
| Hispanic | 34 | 527 | 0 |

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

Discussion

As noted from the tables above, the following racial/ethnic household experienced severe housing problems disproportionately for renters and owners combined: Pacific Islanders: moderate-income, Hispanics households: low – income.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.305 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

The overall rate of cost burden for the whole jurisdiction is 68.5%. No race/ethnic group has a disproportionate need.

Housing Cost Burden

| Housing Cost Burden | <=30% | 30-50% | >50% | No / negative income (not computed) |
|--------------------------------|---------|--------|--------|-------------------------------------|
| Jurisdiction as a whole | 371,236 | 98,672 | 69,158 | 3,226 |
| White | 359,218 | 94,549 | 64,833 | 2,906 |
| Black / African American | 2,113 | 856 | 892 | 95 |
| Asian | 1,978 | 702 | 635 | 60 |
| American Indian, Alaska Native | 1,731 | 430 | 493 | 36 |
| Pacific Islander | 77 | 0 | 34 | 0 |
| Hispanic | 2,428 | 904 | 983 | 74 |

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

Discussion

As noted from the tables above, no racial/ethnic group disproportionately experienced severe housing burden.

NA-30 Disproportionately Greater Need: Discussion – 91.305 (b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Overall, Hispanic households show the greatest disproportionate need. A total of 78% of Hispanic households at very low income level experience need, in contrast to the 64% rate of need for the income level as a whole. In addition, Hispanic households at the very low income level experience a rate of 50% severe household problems, in contrast to the 30% rate for the income level as a whole. Also, a total of 76% of Black households at the very low income level experienced housing problems.

If they have needs not identified above, what are those needs?

All of the known needs were identified through the CHAS data and census data.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Black Mainers often locate in the Portland and Lewiston communities, although One CPD mapping indicates that the concentration is not significant.

NA-35 Public Housing – (Optional)

Introduction

Note: Answers within this section are optional.

Totals in Use

| | Program Type | | | | | | | | |
|----------------------------|--------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|------------|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | Special Purpose Voucher | | |
| | | | | Total | Project - based | Tenant - based | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| # of units vouchers in use | 0 | 93 | 0 | 3,427 | 87 | 2,982 | 28 | 114 | 183 |

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

| | Program Type | | | | | | | | |
|---|--------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|--|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | Special Purpose Voucher | | |
| | | | | Total | Project - based | Tenant - based | Veterans Affairs Supportive Housing | Family Unification Program | |
| # Homeless at admission | 0 | 1 | 0 | 141 | 7 | 108 | 14 | 6 | |
| # of Elderly Program Participants (>62) | 0 | 5 | 0 | 555 | 38 | 482 | 2 | 0 | |

| | Program Type | | | | | | | |
|---|--------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | Special Purpose Voucher | |
| | | | | Total | Project - based | Tenant - based | Veterans Affairs Supportive Housing | Family Unification Program |
| # of Disabled Families | 0 | 27 | 0 | 1,552 | 19 | 1,319 | 14 | 24 |
| # of Families requesting accessibility features | 0 | 93 | 0 | 3,427 | 87 | 2,982 | 28 | 114 |
| # of HIV/AIDS program participants | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| # of DV victims | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

| Race | Program Type | | | | | | | | |
|-------------------------------|--------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|------------|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | Special Purpose Voucher | | |
| | | | | Total | Project - based | Tenant - based | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| White | 0 | 92 | 0 | 3,379 | 84 | 2,940 | 28 | 112 | 183 |
| Black/African American | 0 | 1 | 0 | 29 | 2 | 26 | 0 | 0 | 0 |
| Asian | 0 | 0 | 0 | 7 | 0 | 7 | 0 | 0 | 0 |
| American Indian/Alaska Native | 0 | 0 | 0 | 12 | 1 | 9 | 0 | 2 | 0 |
| Pacific Islander | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

| Ethnicity | Program Type | | | | | | | | |
|--------------|--------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|------------|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | Special Purpose Voucher | | |
| | | | | Total | Project - based | Tenant - based | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| Hispanic | 0 | 3 | 0 | 27 | 1 | 23 | 0 | 2 | 0 |
| Not Hispanic | 0 | 90 | 0 | 3,400 | 86 | 2,959 | 28 | 112 | 183 |

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

These questions are optional.

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

How do these needs compare to the housing needs of the population at large

Discussion:

NA-40 Homeless Needs Assessment – 91.305(c)

Introduction:

The needs of Maine homeless individuals and families with children have been identified through an annual Point-in-Time (PIT) count for more than 10 years. The Point-in-Time Count is a one-day, statistically reliable, unduplicated count of sheltered and unsheltered homeless individuals and families in the country. Communities applying for HUD Continuum of Care (CoC) funding to serve homeless people are required to do a count each year during the last ten days of January. Programs that have beds dedicated to serve homeless individuals and families must also conduct a bed inventory during the count. The count includes collection of information about the homeless population, which helps to describe the nature and extent of homelessness in the state. This data is used to assess the need for different types of facilities and services designed to help end homelessness.

For the night of the Point in Time Count, domestic violence (DV) providers complete and submit spreadsheets with de-identified client information for inclusion in the count. Local outreach groups try to engage non-participating (non ESG-funded) shelters to participate with some success. In addition, a “street count” is utilized to tabulate the number of unsheltered individuals. The Homeless Management Information System (HMIS) captures all client-level data from participating providers, including shelters and transitional housing. Data quality reports are available for agencies to double check the completeness and quality of their client-level data.

The York County Chapter of the Maine Military and Community Network (MMCN) conducted PIT outreach in rural parts of York County in 2013 and other MMCN chapters adopted the process for the 2014 PIT. As a result, the PIT Count outreach was conducted in rural areas of 4 additional counties. This increased outreach resulted in an increased number of unsheltered persons being reported, from 71 in 2013 to 98 in 2014. This year, an additional report was created to count people that PIT Outreach teams encounter who are unstably housed but do not meet the HUD definition for literal homeless. A total of 208 unstably housed persons were identified during this year’s PIT count.

Statewide, there were 2,726 people representing 1,705 households counted as homeless in Maine on January 29, 2014. Of those, 220 people were chronically homeless and 32 families were chronically homeless. The count included 152 Veterans, 25 unaccompanied youth, 5 people with HIV/AIDS and 90 unsheltered persons. These numbers include people who were in emergency shelters, transitional housing, or unsheltered on the night of the point in time. Persons in permanent supported housing were not included. It is important to note that some persons may have been counted in more than one category, and that information on chronic homelessness, Veteran status, HIV/AIDS, domestic violence, mental illness and substance abuse is self-reported.

Homeless Needs Assessment

| Population | Estimate the # of persons experiencing homelessness on a given night | | Estimate the # experiencing homelessness each year | Estimate the # becoming homeless each year | Estimate the # exiting homelessness each year | Estimate the # of days persons experience homelessness |
|--|--|-------------|--|--|---|--|
| | Sheltered | Unsheltered | | | | |
| Persons in Households with Adult(s) and Child(ren) | 27 | 1,351 | 0 | 0 | 0 | 0 |
| Persons in Households with Only Children | 0 | 28 | 0 | 0 | 0 | 0 |
| Persons in Households with Only Adults | 66 | 1,254 | 0 | 0 | 0 | 0 |
| Chronically Homeless Individuals | 20 | 200 | 0 | 0 | 0 | 0 |
| Chronically Homeless Families | 8 | 24 | 0 | 0 | 0 | 0 |
| Veterans | 14 | 138 | 0 | 0 | 0 | 0 |
| Unaccompanied Child | 1 | 24 | 0 | 0 | 0 | 0 |
| Persons with HIV | 5 | 0 | 0 | 0 | 0 | 0 |

Table 26 - Homeless Needs Assessment

Data Source Comments: 2014 Point in Time Count submitted to HUD

Indicate if the homeless population is: Partially Rural Homeless

Rural Homeless Needs Assessment

| Population | Estimate the # of persons experiencing homelessness on a given night | | Estimate the # experiencing homelessness each year | Estimate the # becoming homeless each year | Estimate the # exiting homelessness each year | Estimate the # of days persons experience homelessness |
|--|--|-------------|--|--|---|--|
| | Sheltered | Unsheltered | | | | |
| Persons in Households with Adult(s) and Child(ren) | 23 | 1,126 | 0 | 0 | 0 | 0 |
| Persons in Households with Only Children | 0 | 26 | 0 | 0 | 0 | 0 |
| Persons in Households with Only Adults | 58 | 707 | 0 | 0 | 0 | 0 |
| Chronically Homeless Individuals | 18 | 98 | 0 | 0 | 0 | 0 |
| Chronically Homeless Families | 2 | 6 | 0 | 0 | 0 | 0 |
| Veterans | 12 | 100 | 0 | 0 | 0 | 0 |
| Unaccompanied Youth | 1 | 20 | 0 | 0 | 0 | 0 |
| Persons with HIV | 2 | 0 | 0 | 0 | 0 | 0 |

Table 27 - Homeless Needs Assessment

Data Source Comments: 2014 Point in Time Count submitted to HUD

For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction:

The numbers cited in the introduction to this section include both of the Continuums of Care in the State of Maine, including the Portland Continuum of Care and the Balance of State, the Maine Continuum of Care. While the Maine CoC contains several additional consolidated plan jurisdictions in addition to MaineHousing, the only reliable data is available at the CoC level and does not break out numbers by jurisdiction. Further, the communities in the Maine CoC are all rural and PIT data for the Maine CoC best describes the

nature and extent of sheltered and unsheltered homeless individuals and families in the Balance of State.

For the Maine CoC, a total of 1,950 people representing 1,092 households were counted. There were a total of 627 people who were in homeless shelters, 81 people who were unsheltered, and an additional 1,232 in transitional housing (which is included in the PIT count). These persons include 98 chronically homeless individuals and 6 chronically homeless families, 112 Veterans (including 12 unsheltered Veterans), 21 unaccompanied youth, and 2 persons with HIV/AIDS.

Historically, 60% of the homeless population in the Maine CoC is comprised of families (with at least one adult and one child) and about 39% are persons in adult-only households. Children under the age of 18 account for 34% of the total homeless population, which is consistent with last year's PIT count. Youth ages 18-24 accounted for 12% of all persons who were homeless, also consistent with last year's PIT count.

In the Maine CoC, approximately 36% of people reported they had a serious mental health issue, which is a small increase from 32% the prior year. In addition, 17% of homeless individuals reported they had a substance use disorder, which is a slight increase from 16% the previous year. Only two people who were homeless reported that they were diagnosed with HIV/AIDS. And 19% of people self-reported that they were victims of domestic violence, which is slightly less than 20% from last year reporting the same.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

For the Maine CoC, the total number of persons counted during this year's PIT was 1,940, a decrease of 251 persons (11%). There were also 26 fewer households in emergency shelters, representing a 5% decrease. However, the decrease in number of households in transitional housing was significant. In 2014, there were 554 households, representing a 31% decrease (287 persons). One possible reason for this dramatic decrease may be due in part to a rapid re-housing (RRH) program being implemented by 16 providers statewide, which started in July of 2013. The purpose of the RRH program is to place people in permanent, not transitional housing. Also in 2013, the Stability Through Engagement Program (STEP) voucher program was reclassified from transitional housing to RHH. The FY 2014 NOFA application stated that 32 STEP vouchers used in the new Home to Stay (HTS) Program would be reclassified to RRH because the term more accurately reflects the actual design and function of the program. The Housing Inventory Chart does not include a RRH project type, so it is difficult to measure the number of individuals or families who received RRH instead of transitional housing. One final reason for this decrease is that there were a large number of Bridging Rental Assistance Program (BRAP) vouchers available in 2012 but no longer available in 2014.

Chronically homeless individuals and families: Compared to last year, the total number of chronically homeless persons has increased from 72 to 114. There were a total of 98 chronically homeless individuals and 6 chronically homeless families in emergency shelters in the Maine CoC on the night of the 2014 PIT Count. Another 16 chronically homeless individuals and 2 chronically homeless families representing 6 people were unsheltered, compared to none in either of these categories in 2013. This decrease demonstrates that as a Continuum, agencies and outreach teams have done a better job identifying chronically homeless persons in unsheltered settings and helping them to access appropriate services.

Families with children: In the Maine CoC, there were 312 households with at least 1 child and 1 adult, which consisted of 1,149 people during the 2014 PIT count. These numbers represents a significant decrease from 2013, in which there were 409 households, comprised of 1,202 people. This decrease of 23% of households may be in part attributed to the reclassification of STEP vouchers to RRH, as well as to the HTS Program that began last year. The Home to Stay program's focus is to rapidly rehouse persons and families from shelters to permanent housing.

Veterans and their families: This year's PIT Count showed that there were 112 Veteran households for a total of 148 persons. Of those, 112 veterans accounted for 6% of the total homeless population. Males outnumbered women and 85% identified themselves as white. Only 9% were Black or African American. Half of the Veteran Households were living in emergency shelters, and the other half were living in transitional housing.

Nature and Extent of Homelessness: (Optional)

| Race: | Sheltered: | Unsheltered (optional) |
|----------------------------------|-------------------|-------------------------------|
| White | 1,695 | 72 |
| Black or African American | 86 | 3 |
| Asian | 2 | 2 |
| American Indian or Alaska Native | 28 | 3 |
| Pacific Islander | 4 | 0 |
| Ethnicity: | Sheltered: | Unsheltered (optional) |
| Hispanic | 100 | 9 |
| Not Hispanic | 1,759 | 72 |

Data Source

Comments:

2014 Point in Time Count submitted to HUD

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

As stated in the previous section, there was a significant decrease of 23% in the number of homeless families with at least one child and one adult in 2014 compared to 2013. This decrease of 97 families may in part be due the rapid re-housing program, Home To Stay, which began in 2013. If we conservatively estimate another reduction of 10% for family homelessness during the 2015 PIT Count, this would bring the total number of families in need of housing assistance to 281 households. The FY2014 NOFA application for the Maine CoC indicated that it intends to serve 144 homeless households through ESG-funded rapid re-housing projects and another 72 with STEP and HCV vouchers, an additional resource to help address the needs of families who are homeless. If the CoC meets it’s goal, it will reduce the number of families in need to 65 households.

For the calendar year 2013, there were 499 unique Veteran clients served in emergency shelters in Maine. A total of 57% were served in shelters located within the Maine CoC, and 58% of those Veterans were between the ages of 46-64. The majority (91%) were male and 70% reported that they were disabled.

This year, we have seen a decrease in Veteran homelessness by 8%. There is currently one project under development to provide transitional housing to Veterans. Veteran’s, Inc. is planning to open 20 units of Veteran housing located in the Maine CoC geographic area. Even if this project opens on time, there will still be a need for additional housing for 92 Veteran Households, based on this year’s PIT Count of 112 Veteran households. It is estimated that Veteran Homelessness will continue to decrease by at least 8%, if not more, by the time of the 2015 PIT Count.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Maine is one of the most racially and ethnically homogenous states with nearly 95% of the population identifying themselves as non-Hispanic white. In comparison, 63.7% of the nation is non-Hispanic white. The racial demographics for homeless individuals and families counted on the night of the PIT indicate that 87% identified themselves as white, which is lower than the state average. A total of 9% of those who were homeless identified themselves as Black or African American, with no one identifying themselves as Asian, Native Hawaiian or Pacific Islander. Two percent identified themselves as multiple races and 1% identified themselves as an American Indian or Alaska native. Finally, 7% of persons reported their ethnicity as Hispanic.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Maine is one of the oldest, and also one of the most rural, states in the nation, according to the 2010 U.S. Census Bureau. Maine is also complex, due to geographic differences among the counties, including some of the most rural counties where people need to travel miles and hours for services. As a result, the needs and gaps vary widely depending on the county. For example, Oxford County, which abuts the New Hampshire border, had a population of 57,833 as of the 2010 Census, while the City of Portland, the county seat for Cumberland County, had a population of 66,318. Portland is the largest city in the state of Maine, and the Greater Portland metropolitan area is home to over half a million people, more than one-third of Maine's total population.

There are many challenges that homeless individuals and families face in a state as rural as Maine. One of the biggest gaps is the availability of affordable and decent housing. Since Maine is one of the oldest states in the nation, the housing stock in rural areas is in very poor condition. Even when homeless individuals and families in shelter receive a housing subsidy, it is difficult for the housing to pass Housing Quality Standards (HQS) due to the condition of the housing. Many recipients are forced to move to another community, sometimes miles and hours away from their network of support and their child(ren)'s schools, which can disrupt their academic and social processes, resulting in long term and significant adverse effects.

Another barrier in Maine is the high unemployment rate. Transportation is a huge barrier, and travel to employment can be a challenge for people who are poor or at risk of homelessness. The distance to travel to access health care, mainstream benefits etc. is often difficult for people with limited transportation and income. Further, providers in the Maine CoC face the challenge of having to travel long distances to provide services to homeless persons and families.

In Maine, there are two Continuums of Care (CoC). One is for the City of Portland, which is considered urban, and the other CoC is for the balance of the State of Maine, which is considered rural. The Continuums of Care have relied on emergency shelters to organize local PIT outreach efforts, primarily in larger towns and cities. Currently, there are 41 shelters who receive ESG funding and they are located across the state of Maine. All of these shelters, with the exception of the VAWA providers (i.e. domestic violence (DV) shelters), enter data into the HMIS.

For more detail on additional subpopulations, please see the introduction and sections above on the needs of unsheltered and sheltered homeless persons.

Discussion:

Ending homelessness among Veterans, chronically homeless individuals and families, unaccompanied youth and households with children, particularly for those households living on the streets or in other places not meant for human habitation, is an important goal for the Maine CoC and is a HUD Priority. Ending homelessness in Maine is also priority of the Statewide Homeless Council. Since the adoption of Maine's Plan to End & Prevent Homelessness, there has been much attention focused on four homeless populations: single adults (chronic and circumstantial), families experiencing homelessness, victims of domestic violence, and unaccompanied youth. The plan provides a blueprint for meeting the needs of all populations over the years and includes strategies to address the unique needs of these different populations. The plan was adopted by the Statewide Homeless Council, the three regional homeless councils in Maine, and both of the CoC's.

In the years since the plan was adopted, we have seen an increased focus on ending homelessness. We are developing new programs and solutions that are in alignment with this plan, as well as with HUD's Strategic Plan and Opening Doors: Federal Strategic Plan to Prevent and End Homelessness. Clearly, progress to ending homelessness in Maine is occurring. The numbers of homeless families are decreasing, Veterans homelessness has decreased by 8%, and youth homeless decreased from 36 unaccompanied in youth in the 2013 PIT Count to 18 in the 2014 count, a 50% decrease.

Maine has several initiatives underway to address homelessness. These plans include development of new projects under construction, as well as the addition of new programs such as the Home to Stay Program, which focuses on rapidly rehousing homeless individuals and families in shelters to permanent housing. Additionally, the long-term stayer initiative targets people with stays of over 180 days in a shelter and prioritizes their needs in order to help them attain permanent housing. We are making process and working hard to solve homelessness here in Maine.

NA-45 Non-Homeless Special Needs Assessment – 91.305 (b,d)

Introduction

In 2013, 17.7% of Maine residents were over the age of 65, in contrast to the national average of 14.1%. Maine is the oldest state in the country with a median age of 43.5. New Hampshire and Vermont follow as the second and third oldest states in the country. By the year 2020, Maine's citizens over the age of 60 will comprise 30% of the population. Where will they live? This age group, without question, is Maine's greatest special need in terms of housing.

Describe the characteristics of special needs populations in your community:

Nearly half of all single person households over the age of 62 have at least one condition. Of those Mainer's living alone, 10% do so with difficulty. A total of 18% have ambulatory difficulty, another 8% have cognitive problems, and 6% have self-care issues. Of Maine's citizens with vision problems, 79% are over the age of 65.

A higher proportion of Maine's aging population is living in rural, often difficult to serve areas. These same areas are experiencing a diminishing population of workforce-aged residents, required for everything from fire, police, and ambulance to general assistance.

What are the housing and supportive service needs of these populations and how are these needs determined?

The special needs of aging baby boomers will require greater local home-care-based programming or facility assistance of varying degrees, based upon aging Mainer's choice to continue to live at home or move to assisted living facilities. That choice itself is a conundrum for Maine policy makers. There is unquestionably a desire among many Mainer's to remain living independently at home, but the resources required to serve all those in need are mismatched. In addition, the housing stock, primarily owned, is mismatched as well. Older, balloon-framed two-floor construction homes are not as safe and require more resources to heat. Personal living assistance, combined with resources to rehabilitate homes or relocate residents who will move, make up the greatest needs.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

An estimated 1,100 people are living with HIV in Maine, with Cumberland and York counties reporting the most cases. Maine has an overall rate of 102 persons per 100,000 with HIV. Kennebec, Androscoggin, York and Cumberland counties range from a low of 106 to 178 persons per 100,000. York and Cumberland are the state's most populated counties. Portland and Lewiston, the state's two largest communities, are located in Cumberland and Androscoggin counties, respectively.

Discussion:

A blend of home-based health care delivery, assisted living and other supportive care, combined with old house rehabilitation and new construction, focused primarily on older adults in Maine will be needed. In addition, the attraction and retention of younger individuals who are needed to provide needed services to this older adult community will also be required. Assisting these younger people will be contingent upon overall market conditions and the housing authority's capacity to provide down payment assistance and affordable first-time homebuyer rates.

NA-50 Non-Housing Community Development Needs - 91.315 (f)

Describe the jurisdiction's need for Public Facilities:

The State of Maine understands the importance of Public Facilities to communities, which is why in the last 30 years the program has invested over \$30 million for hundreds of facilities. The feedback from communities statewide is that in these difficult economic times making more impactful investments in Economic Development, Housing and Public Infrastructure is the appropriate strategy for the 2015-2019 program years.

How were these needs determined?

The assessment process contains six elements: public information gathering forums; a formal public hearing and information gathering process; a review of related or similar federal or state programs; demographic and economic data; a review of historic CDBG applications and; the State's economic development strategy.

Public Forums: At each group presentation, training session, and meetings with regional service providers, an open discussion was held to examine the potential for new and/or improvements to existing CDBG programs to address community needs and evaluate their potential effectiveness

Describe the jurisdiction's need for Public Improvements:

The State of Maine understands the importance of Public Infrastructure to communities. The feedback from communities statewide is that in these difficult economic times making more impactful investments in Economic Development, Housing and Public Infrastructure is the appropriate strategy for the 2015-2019 program years.

How were these needs determined?

The assessment process contains six elements: public information gathering forums; a formal public hearing and information gathering process; a review of related or similar federal or state programs; demographic and economic data; a review of historic CDBG applications and; the State's economic development strategy.

Public Forums: At each group presentation, training session, and meetings with regional service providers, an open discussion was held to examine the potential for new and/or improvements to existing CDBG programs to address community needs and evaluate their potential effectiveness

Describe the jurisdiction's need for Public Services:

The State of Maine understands the importance of Public Services to communities. The feedback from communities statewide is that in these difficult economic times making more impactful investments in Economic Development, Housing and Public Infrastructure is the appropriate strategy for the 2015-2019 program years. However, workforce development remains a critical component of the State Plan.

How were these needs determined?

The assessment process contains six elements: public information gathering forums; a formal public hearing and information gathering process; a review of related or similar federal or state programs; demographic and economic data; a review of historic CDBG applications and; the State's economic development strategy.

Public Forums: At each group presentation, training session, and meetings with regional service providers, an open discussion was held to examine the potential for new and/or improvements to existing CDBG programs to address community needs and evaluate their potential effectiveness

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Maine's residential housing consists primarily of single-family homes, and combined with multi-family units, comprise the 8th oldest housing stock in the country. In terms of size and cost, existing single family units may not be best suited for Maine's changing demographic and discernable preferences of today's buyer or renter. Although slowed down since the recession, single-family housing has outpaced multifamily by a significant margin over the past three decades. In many places throughout Maine, the market has a considerable inventory of homes, mismatched to the region's median incomes. Hence, they remain unsold.

MA-10 Number of Housing Units – 91.310(a)

Introduction

There are an estimated 714,270 total housing units in Maine, rental and owner tenures combined. Of these, an estimated 28% are occupied rental units with the remaining 72% owned, for a total 553,000 occupied housing units. A total of 84 % of new construction are single family homes, yet only 14 percent of new construction are rental units. Of owned units, an estimated 71% are family type and 28% are non-family. Among renters, 41% are family and 58% are non-family. An estimated 52% of renter households are cost burdened with housing expenses greater than 30% of household income, while 35% of owners paying a mortgage are similarly cost burdened.

All residential properties by number of units

| Property Type | Number | % |
|---------------------------------|----------------|-------------|
| 1-unit detached structure | 500,069 | 70% |
| 1-unit, attached structure | 15,912 | 2% |
| 2-4 units | 76,847 | 11% |
| 5-19 units | 40,709 | 6% |
| 20 or more units | 21,058 | 3% |
| Mobile Home, boat, RV, van, etc | 64,319 | 9% |
| Total | 718,914 | 100% |

Table 28 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

Unit Size by Tenure

| | Owners | | Renters | |
|--------------------|----------------|-------------|----------------|-------------|
| | Number | % | Number | % |
| No bedroom | 788 | 0% | 6,859 | 5% |
| 1 bedroom | 14,551 | 4% | 44,264 | 29% |
| 2 bedrooms | 104,043 | 26% | 58,591 | 39% |
| 3 or more bedrooms | 281,499 | 70% | 41,006 | 27% |
| Total | 400,881 | 100% | 150,720 | 100% |

Table 29 – Unit Size by Tenure

Data Source: 2007-2011 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

State and local housing organizations target severely low, very low and low income households. Local PHA's provide 4,020 public housing units; 98% of those tenants have incomes lower than 50% AMI and 66% have incomes lower than 30% AMI. In addition, State and local housing authorities provide assistance to 12,947 households through the housing choice voucher program. Similarly, 98 % of these tenants have incomes are lower than 50% AMI and 77% are below 30% AMI.

The model rehabilitation program has provided assistance to 386 households, with 95% of recipients below 50% and 72% below 30% AMI. The Section 8 new construction and substantial rehabilitation program has provided assistance to 7,288 households, with 94% below 50% AMI and 66% below 30%. Section 236 programming has provided assistance to 161 households with 91% below 50% AMI and 50% below 30%. The LIHTC program, along with other multifamily programs, has provided housing assistance to 7,150 households with 97% below 50% and 66% below 30% AMI.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Since there is no state-wide Public Housing Authority that administers Section 8 Contracts, it is difficult to assess the number of affordable units expected to be lost in the next five years. The State will continue to monitor affordable housing over the next five years to determine if any units will be lost. According to the National Housing Trust, there are 3,232 units across Maine whose project-based Section 8 contracts are set to expire within the next five years.

Does the availability of housing units meet the needs of the population?

In many Maine communities, rents are rising faster than incomes. Growing demand is also making it increasingly difficult for Mainers to find affordable apartments. Rising rental costs make it challenging for the average wage earner to afford housing, and is one of the reasons contributing to Maine's increased homelessness.

Home prices and rents have been increasing faster than incomes. As a result, lower-income people have limited choices for affordable housing, which affects access to jobs and services. Workforce housing needs have become a large problem for employers, and the lack of affordable housing has been cited as an impediment to economic growth. Firefighters, teachers, and nurses often have to commute from outside the communities where they work.

The physically disabled need appropriate, independent living situations, including homeownership when appropriate. Assistance is needed for modifications to rental and homeownership units to accommodate physical disabilities. Some with disabilities also have income limitations, and as a result need subsidies and other forms of assistance.

Describe the need for specific types of housing:

Maine defines renters who need assistance as families and seniors (65 years and older) whose households makes 80 percent of median income or less. These people are likely to be rent burdened, spending more than 30 percent of their income on housing. By this definition, 52% of renters and 35% of owners are rent burdened. Today, a total of 49,813 family rental housing and 4,048 senior rental units are needed. By the year 2019, the number of family units needed is expected to remain steady, while the number of senior units needed is expected to jump by over 75%.

In every county in Maine, there is an affordability gap between the income needed to afford the average 2 bedroom rent (including utilities) and median renter household income. There are more than 132,000 households consisting of families making less than 80% of median income. And over 70,000 units belong to the most desperate owners making 50% of median income, or less. This gap clearly indicates a widespread need for more affordable rental housing throughout Maine.

Housing costs continue to increase faster than the working wage. In southern and coastal Maine, home prices have outstripped incomes and the ability of working families to afford homeownership. Lack of affordable housing within a community leads to sprawl, as people are forced to commute from less expensive housing areas.

Many Maine homes are older than 1940, and many households are in immediate need of home repair assistance. Maine's major housing funding agencies in the state coordinate home rehabilitation activities. MaineHousing, DECD, and Rural Development fund the home repair services that are delivered by regional Community Action Agencies. Top housing needs include lead paint remediation, heating system repairs, energy conservation improvements, and repairs to leaking roofs. Grants, loans, and loan plus grant combinations are provided according to homeowner payment abilities and funding restrictions. .

Because home prices and rents are increasing faster than incomes, a major concern is whether the median income buyer can afford to purchase a home in their region. The ability to pay down payment and closing costs, as well as credit problems, are barriers for many families seeking homeownership. MaineHousing buys down interest rates to make housing more affordable. Other actions MaineHousing has undertaken to assist Mainer's purchase homes include down-home

assistance, closing cost assistance, and soft second programs to address potential homebuyer credit problems and lack of savings.

MaineHousing tracks affordability to identify regions where the cost of housing may be beyond the reach of households making median income. A region with an index rating of less than one has an affordability problem. Affordable housing is found in regions with an index of more than 1.00. The index itself is a ratio of the amount of a mortgage loan that area's median income can afford divided by that area's median home price.

Discussion

Condition of Housing: There are an estimated 54,784 households with substandard housing in Maine. These households lack attic or wall insulation, have no functioning heating system, or live in a pre-1976 mobile home. Many poor homeowners have rehabilitation needs.

Lead Based Paint Hazard Reduction: There are an estimated 117,160 low-income households living with lead-based paint in Maine. The people who occupy these units are spread throughout the state. Of the 117,160 units with lead based paint, 55,161 (47%) are low-income renter units and 61,199 (52%) are low-income homeowner units.

Rental Housing: Housing preservation, Section 8 rent subsidies, workforce housing, multi-family housing, rehabilitation, and NIMBYism are all issues MaineHousing addresses through its rental housing programs.

NIMBYism, or “not in my backyard”, provides challenges to housing development in many parts of the state. There has been organized opposition to higher density, more affordable housing, or housing serving special population groups. Affordable housing advocacy agencies are promoting improved methods for housing development to reduce sprawl and provide more traditional neighborhoods. Escalating land prices make it very difficult for affordable housing developers to obtain a site, and these sites are more difficult to prepare for development because of poorer quality locations.

MA-15 Cost of Housing – 91.310(a)

Introduction

A total of 52% of renters pay more than 30% of their income toward housing costs, and 35% of owners with a mortgage pay in excess of 30% of their income for housing. Current trends indicate a tightening rental housing market and rising rents. On the other hand, owned homes have an adequate inventory, so homeownership prices are not rising. However, the current median household price is unaffordable in five of Maine's 16 counties. Renting, in contrast, is virtually unaffordable in every county.

Cost of Housing

| | Base Year: 2000 | Most Recent Year: 2011 | % Change |
|----------------------|-----------------|------------------------|----------|
| Median Home Value | 94,300 | 176,600 | 87% |
| Median Contract Rent | 432 | 637 | 47% |

Table 30 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

| Rent Paid | Number | % |
|-----------------|----------------|---------------|
| Less than \$500 | 55,631 | 36.9% |
| \$500-999 | 77,876 | 51.7% |
| \$1,000-1,499 | 14,336 | 9.5% |
| \$1,500-1,999 | 1,621 | 1.1% |
| \$2,000 or more | 1,256 | 0.8% |
| Total | 150,720 | 100.0% |

Table 31 - Rent Paid

Data Source: 2007-2011 ACS

Housing Affordability

| % Units affordable to Households earning | Renter | Owner |
|--|----------------|----------------|
| 30% HAMFI | 16,845 | No Data |
| 50% HAMFI | 42,790 | 24,070 |
| 80% HAMFI | 105,860 | 75,400 |
| 100% HAMFI | No Data | 125,055 |
| Total | 165,495 | 224,525 |

Table 32 – Housing Affordability

Data Source: 2007-2011 CHAS

Monthly Rent

| Monthly Rent (\$) | Efficiency (no bedroom) | 1 Bedroom | 2 Bedroom | 3 Bedroom | 4 Bedroom |
|-------------------|-------------------------|-----------|-----------|-----------|-----------|
| Fair Market Rent | 0 | 0 | 0 | 0 | 0 |
| High HOME Rent | 0 | 0 | 0 | 0 | 0 |
| Low HOME Rent | 0 | 0 | 0 | 0 | 0 |

Table 33 – Monthly Rent

Data Source Comments: Not applicable to state grantee

Is there sufficient housing for households at all income levels?

There are adequate single family dwelling inventories, and in eleven of sixteen Maine counties, they remain affordable. However, statewide there are 313,185 (owner and renter combined) households who have an income that would not enable them to buy at present. The gap between occupied housing units and total units is an estimated 178,000 units. If all those unable to afford a house today were able to purchase a home tomorrow, existing housing stock would not be sufficient.

There are 87,379 households unable to afford the statewide average 2-bedroom rent at the average annual renter income of \$29,000. Again, if all vacant rental units were affordable today, supply would not be sufficient.

How is affordability of housing likely to change considering changes to home values and/or rents?

Average 2-bedroom rents are likely to increase, decreasing their affordability, while home ownership will likely remain in the same range of affordability. However, affordability will vary regionally in Maine. Home ownership will likely become more difficult in southern counties, considering particularly low existing inventories and limited new construction (housing starts).

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Generally HOME rents are slightly higher than HUD's FMR's. HOME rents are closer to HUD's FMR's around metropolitan areas.

Discussion

MA-20 Condition of Housing – 91.310(a)

Introduction:

Of Maine's total housing unit count of approximately 721,000, nearly 50,000 units have issues ranging from inadequate kitchens, plumbing, phone service, and heating facilities.

Definitions

An estimated 4,972 (1%) occupied housing units are lacking complete plumbing facilities. Another 5,961(1%) lack complete kitchen facilities. Over ten thousand homes (1.9%) have no phone service available. And an estimated 36,000 homes are likely have inadequate insulation, considering that 29% of owner occupied housing stock was built prior to 1950 and 41% of renter occupied units were built before 1950.

Condition of Units

| Condition of Units | Owner-Occupied | | Renter-Occupied | |
|--------------------------------|----------------|-------------|-----------------|-------------|
| | Number | % | Number | % |
| With one selected Condition | 112,232 | 28% | 65,755 | 44% |
| With two selected Conditions | 2,611 | 1% | 3,280 | 2% |
| With three selected Conditions | 562 | 0% | 709 | 0% |
| With four selected Conditions | 9 | 0% | 3 | 0% |
| No selected Conditions | 285,467 | 71% | 80,973 | 54% |
| Total | 400,881 | 100% | 150,720 | 100% |

Table 34 - Condition of Units

Data Source: 2007-2011 ACS

Year Unit Built

| Year Unit Built | Owner-Occupied | | Renter-Occupied | |
|-----------------|----------------|-------------|-----------------|-------------|
| | Number | % | Number | % |
| 2000 or later | 46,860 | 12% | 10,984 | 7% |
| 1980-1999 | 120,919 | 30% | 33,963 | 23% |
| 1950-1979 | 118,358 | 30% | 44,664 | 30% |
| Before 1950 | 114,744 | 29% | 61,109 | 41% |
| Total | 400,881 | 101% | 150,720 | 101% |

Table 35 – Year Unit Built

Data Source: 2007-2011 CHAS

Risk of Lead-Based Paint Hazard

| Risk of Lead-Based Paint Hazard | Owner-Occupied | | Renter-Occupied | |
|---|----------------|-----|-----------------|-----|
| | Number | % | Number | % |
| Total Number of Units Built Before 1980 | 233,102 | 58% | 105,773 | 70% |
| Housing Units build before 1980 with children present | 23,730 | 6% | 7,830 | 5% |

Table 36 – Risk of Lead-Based Paint

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

Vacant Units

| | Suitable for Rehabilitation | Not Suitable for Rehabilitation | Total |
|--------------------------|-----------------------------|---------------------------------|-------|
| Vacant Units | 0 | 0 | 0 |
| Abandoned Vacant Units | 0 | 0 | 0 |
| REO Properties | 0 | 0 | 0 |
| Abandoned REO Properties | 0 | 0 | 0 |

Table 37 - Vacant Units

Data Source: 2005-2009 CHAS

Vacancy Rate

Maine statewide has a vacancy rate of 22% of all rental and owned unit stock.

Need for Owner and Rental Rehabilitation

Many Maine homes are older than 1940, and many households are in immediate need of home repair assistance. Maine’s major housing funding agencies in the state coordinate home rehabilitation activities. MaineHousing, DECD, and Rural Development fund the home repair services that are delivered by regional Community Action Agencies. Top housing needs include lead paint remediation, heating system repairs, energy conservation improvements, and repairs to leaking roofs. Grants, loans, and loan plus grant combinations are provided according to homeowner payment abilities and funding restrictions. .

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

There are an estimated 117,160 low-income households living with lead-based paint in Maine. The people who occupy these units are spread throughout the state. Of the 117,160 units with lead based paint, 55,161 (47%) are low-income renter units and 61,199 (52%) are low-income homeowner units. In 2013, MaineHousing assisted 88 homes with lead remediation, at an average cost of \$56,000 per unit.

Discussion:

A combination of older housing stock, along with vacant units that are not well kept, account for these poor housing conditions. Maine's rental units are generally older, so we see a disproportionate frequency of problems there.

MA-25 Public and Assisted Housing – (Optional)

Introduction:

This section is optional.

Totals Number of Units

| | Program Type | | | | | | | | |
|---|--------------|-----------|----------------|----------|---------------|--------------|-------------------------------------|----------------------------|------------|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | | | |
| | | | | Total | Project-based | Tenant-based | Special Purpose Voucher | | |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| # of units vouchers available | 0 | 96 | | 4,272 | 110 | 4,162 | 229 | 131 | 1,525 |
| # of accessible units | | | | | | | | | |
| *includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition | | | | | | | | | |

Table 38 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Describe the Restoration and Revitalization Needs of public housing units in the jurisdiction:

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

Discussion:

MA-30 Homeless Facilities – 91.310(b)

Introduction

The Maine CoC system includes the fundamental components of outreach, emergency shelter, transitional housing with necessary support and services, permanent supportive housing, linkage to permanent housing with a range of supportive services, as well as rapid re-housing. Organization and service delivery philosophy for this system is being re-examined from the perspective of ending homelessness through an emphasis on the nationally recognized best practice of Housing First, as well as community support focused on strong outcomes. These goals include reducing the lengths of stay in shelters, reducing recidivism, increasing income, and rapidly re-housing people. This year through the HUD Planning Grant, both of the CoC's in Maine are jointly working to research and make recommendations for a Coordinated Assessment.

One of the biggest challenges for people facing homelessness, or at-risk of becoming homeless, is their ability to identify and navigate a complex and complicated system of services and resources that can assist them. Complicated federal, state and local guidelines, shelter waiting lists, confusion over where to access services, and lack of awareness of community services all inhibit people's ability to seek help within the homeless service system. Coordinated Assessment is a powerful tool designed to ensure that homeless persons are matched with the right interventions, as quickly as possible. The tool standardizes the access and assessment process for all clients and coordinates referrals across all providers in the CoC. When providers intake and assess clients using the same process, and when referrals are conducted with an understanding of all programs, services and bed availability, participants can be served with the most appropriate intervention. The implementation of Coordinated Assessment will improve the delivery of housing and services for our one of our most vulnerable populations in Maine.

Facilities Targeted to Homeless Persons

| | Emergency Shelter Beds | | Transitional Housing Beds | Permanent Supportive Housing Beds | |
|---|---------------------------------|------------------------------------|---------------------------|-----------------------------------|-------------------|
| | Year Round Beds (Current & New) | Voucher / Seasonal / Overflow Beds | Current & New | Current & New | Under Development |
| Households with Adult(s) and Child(ren) | 426 | 0 | 878 | 984 | 6 |
| Households with Only Adults | 362 | 0 | 374 | 1,089 | 47 |
| Chronically Homeless Households | 0 | 0 | 0 | 170 | 0 |
| Veterans | 12 | 0 | 18 | 97 | 20 |
| Unaccompanied Youth | 28 | 0 | 45 | 0 | 0 |

Table 39 - Facilities Targeted to Homeless Persons

Data Source Comments: 2014 Housing Inventory Count submitted to HUD

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Access to mainstream resources is a critical step for homeless persons and families to achieve greater self-sufficiency. Specifically, assisting project participants obtain mainstream benefits is one way to help ensure housing stability and decrease the possibility of returning to homelessness. Each HUD funded project in the Maine CoC is expected to report the percentage of participants who receive mainstream resources by Exit on their Annual Performance Report (APR). The Maine CoC then uses this data from all of its non-HMIS projects to report on its overall performance in its annual NOFA application to HUD.

In the FY2013 Maine CoC Application to HUD submitted on January 31, 2014, there were 1,385 adults in Maine CoC funded projects during the period between October 1, 2012 and September 30, 2013. The percentage of participants who obtained non-cash benefits from entry date to exit date was 95%, which significantly exceeded HUD's expectation of 20% during the last NOFA competition. This high percentage reflects that the projects are doing an excellent job connecting project participants with non-cash mainstream benefits. The Maine CoC intends to continue to utilize successful strategies implemented by projects, including Case Management at the program level, to ensure clients continue to apply for and access these resources.

Non-cash mainstream benefits include Supplemental Nutritional Assistance, MaineCare (Medicaid) health insurance, Medicare Health Insurance, State children's health insurance, WIC, VA medical services, TANF child care services, TANF transportation services, other TANF funded services, temporary rental assistance, Section 8, public housing, and rental assistance.

In addition to non-cash benefits, projects are expected to help participants increase income whenever possible to help ensure housing stability and decrease the possibility of returning to homelessness. Cash income sources include earned income, unemployment insurance, SSI, SSDI, Veteran's disability, private disability insurance, Worker's compensation, TANF or equivalent, General Assistance, Retirement (Social Security), Veteran's Pension, Child Support, and Alimony (Spousal Support). A total of 4% of participants in Maine CoC funded projects increased their employment income from entry date to program exit, and an additional 18% increased their income from sources other than employment.

In the FY 2013 Maine CoC Application to HUD, the Maine CoC identified a two-year plan to grow the percentage of project participants who will increase their income from non-employment sources. In addition, the Maine CoC data committee will provide training on how to complete APR, HMIS, and interim reviews to ensure that data are being captured appropriately. The HMIS vendor, Bowman, will also provide training to Maine CoC members on HMIS data entry and usage to improve data quality. Also, the Maine CoC is conducting systems mapping work with HUD technical assistance to help identify system gaps and service delivery improvements. Finally, the Maine CoC Data Committee will analyze exit data from 2013 to understand the dynamics of participant income between program entry and exit. This information will help decision making around training needs and systems changes in 2014 and 2015.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40

Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

In addition to income and non-cash mainstream benefits and services listed above, there are additional services and facilities to help meet the needs of the following groups of homeless individuals:

Services/facilities for chronically homeless individuals and families with children: The Housing Inventory Chart submitted to HUD this year indicated that there are 170 chronic homeless units under development. In addition, Shelter Plus Care, administered by the Maine Department of Health and Human Services, has prioritized their vouchers for chronically homeless individuals and families. This change has served to increase the number of vouchers available to help this population achieve housing stability.

Veterans and their families: In addition to the SSVF (Supportive Services for Veteran Families) Program, there are permanent housing options available to Veterans through HUD's Veterans Assisted Supported Housing (VASH) vouchers administered by MaineHousing.

Unaccompanied youth: The Administration for Children and Families provides Street Outreach, Basic Center (emergency shelter) and Transitional Living Program (TLP) funding for youth providers in Maine to deliver services to run-away and homeless youth. In Maine, there are three Street Outreach programs, four Transitional Living Programs and three Basic Center shelters for this population.

MA-35 Special Needs Facilities and Services – 91.310(c)

Introduction

Elderly: Maine has a substantial and fast growing elder population. Maine ranks 13th in the nation with proportion of elders aged 75 and above and is the New England leader for percentage of population aged 85 and above, Maine's fastest growing group. Persons aged 85 and above are the most likely group among the elderly to need supportive housing, home care, or long term care services.

The frail elderly pose specialized care needs that are dependent upon the individual's ability to live independently. Maine's growing population of frail seniors living on fixed incomes will need additional assisted living facilities – or be forced into nursing homes when they don't need that level or cost of care. The development of housing to serve the elderly will continue as a long-term need as Maine's population ages. Housing development will be needed along a housing continuum, extending from units where seniors are able to live independently, to needing assisted living, to requiring nursing care facilities.

It will be important to improve the access to information for seniors and their families regarding elder housing, home repair programs, and other services. MaineHousing and community-based elder service organizations frequently receive requests from low-income elders needing repairs or modifications to their home for improving accessibility. Many of Maine's elders live in rural communities, but rural areas are often difficult to serve due to the fact that local housing programs are small and often under-funded.

To the extent information is available, describe the facilities and services that assist persons who are not homeless but who require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

There is a continuum of service-enhanced housing opportunities for persons with mental and physical disabilities in the state of Maine. On one end of the continuum are intensive group living facilities such as ICF/DD facilities and group homes. At the other end of the continuum are independent living options that may or may not be targeted to persons with similar disabilities. The lead agency in the state of Maine for purposes of licensing, funding and oversight is the State of Maine Department of Health and Human Services (DHHS). DHHS relies upon a large number of independent providers to provide day-to-day operations for these facilities. In rare cases, DHHS operates the facilities directly. The majority of operators are not-for-profit corporate service providers that are mission-driven to serve the needs of disabled populations. It is common for the owner of the physical plant to also be the landlord and service provider. However, individuals are often able to select alternative service providers.

An objective of DHHS has been the creation of a state-wide network of community-based residential options for all persons with disabilities that are in need of this option. This effort has been underway for more than two decades. DHHS has looked to MaineHousing as a partner in this

effort on many occasions, and MaineHousing's primary contribution has been to provide development capital and rental assistance.

Medicaid reimbursed services delivered specifically to homeless persons include Targeted Case Management while in the shelter system and Community Integration services once housed, typically with one of DHHS's voucher programs, Shelter Plus Care or the state funded Bridging Rental Assistance Program and other MSHA supported housing options.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The State of Maine Department of Health and Human Services has been operating under the terms of court-administered consent decrees for more than two decades. The consent decrees were the result of class-action law-suits connected to Maine's institutions for persons with mental illness or developmental/physical disabilities. Per the terms of the consent decrees, the State of Maine was legally obligated to establish community-based options for persons covered by the consent decrees. The community-based options may include residential options as needed. Case managers (typically employed by non-profit service agencies) work with clients to identify and secure services, including residential options when needed. When residential services are needed, case managers can recommend an array of facilities located around the state to their clients.

The state General Funded Bridging Rental Assistance Program's number one priority is providing persons leaving psychiatric institutions with a Supported Housing voucher. Vouchers from this population group are expedited within 3 working days of receipt of a completed application. This program successfully houses and supports more than 1,000 persons at any given time with demand still outpacing supply.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

Please refer to section SP-60.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

MA-40 Barriers to Affordable Housing – 91.310(d)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The State of Maine updated its Analysis of Impediments (AI) to Fair Housing Choice in 2010. The following priorities were identified in the Analysis:

Barriers faced by persons with disabilities.

Lack of awareness of fair housing law and rights granted under the law, and

Racial, ethnic and cultural barriers.

Several additional impediments were also mentioned in the report, as described below.

Land Use Control Issues especially related to Multifamily Developments. Many Maine municipalities have used land use/ zoning powers to regulate land use by enacting a broad range of zoning restrictions, growth management ordinances, and impact fees. Concerned with strains on municipal service and budgets, some municipalities have made significant efforts to curtail almost all residential development. Multi-family housing for families with children consistently faces the most substantial barriers, perhaps due in part to perceptions about the effect on public school costs, as well as stereotypes about the people who live in multi-family housing.

Lack of Affordable Housing. Many of the poorest residents of the state simply cannot afford market rents or housing sale prices. Subsidized housing programs attempt to address this serious gap. However, the need is far greater than the number of subsidies available.

Predatory Lending and Foreclosures. Predatory lending includes unfair loan terms or credit practices that harm the borrower and create a credit system that promotes inequality by steering borrowers to unnecessarily expensive credit. Several general practices are widely accepted as predatory, such as excessive points and fees, excessive total broker compensation, abusive prepayment penalties, mandatory arbitration clauses, and refinancing loans without a net tangible benefit to borrowers. The 2006 Predatory Mortgages in Maine report by Coastal Enterprise Inc. and the Center for Responsible Living showed that Native Americans, African Americans and Latinos disproportionately obtained their mortgage loans from sub-prime lenders.

MA-45 Non-Housing Community Development Assets -91.315(f)

Introduction

Economic Development Market Analysis

Business Activity

| Business by Sector | Number of Workers | Number of Jobs | Share of Workers % | Share of Jobs % | Jobs less workers % |
|---|-------------------|----------------|--------------------|-----------------|---------------------|
| Agriculture, Mining, Oil & Gas Extraction | 4,810 | 4,833 | 1 | 2 | 0 |
| Arts, Entertainment, Accommodations | 36,172 | 29,186 | 11 | 12 | 1 |
| Construction | 17,176 | 14,510 | 5 | 6 | 1 |
| Education and Health Care Services | 78,119 | 56,828 | 24 | 23 | -1 |
| Finance, Insurance, and Real Estate | 18,700 | 11,513 | 6 | 5 | -1 |
| Information | 5,731 | 3,433 | 2 | 1 | 0 |
| Manufacturing | 40,459 | 35,804 | 12 | 14 | 2 |
| Other Services | 11,975 | 9,666 | 4 | 4 | 0 |
| Professional, Scientific, Management Services | 19,663 | 13,167 | 6 | 5 | -1 |
| Public Administration | 0 | 0 | 0 | 0 | 0 |
| Retail Trade | 58,689 | 45,537 | 18 | 18 | 0 |
| Transportation and Warehousing | 10,386 | 6,586 | 3 | 3 | -1 |
| Wholesale Trade | 12,816 | 8,473 | 4 | 3 | 0 |
| Total | 314,696 | 239,536 | -- | -- | -- |

Table 40- Business Activity

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

| | |
|--|---------|
| Total Population in the Civilian Labor Force | 497,023 |
| Civilian Employed Population 16 years and over | 459,625 |
| Unemployment Rate | 7.52 |
| Unemployment Rate for Ages 16-24 | 21.53 |
| Unemployment Rate for Ages 25-65 | 4.77 |

Table 41 - Labor Force

Data Source: 2007-2011 ACS

| Occupations by Sector | Number of People |
|--|------------------|
| Management, business and financial | 89,996 |
| Farming, fisheries and forestry occupations | 16,587 |
| Service | 53,418 |
| Sales and office | 110,376 |
| Construction, extraction, maintenance and repair | 56,052 |
| Production, transportation and material moving | 29,301 |

Table 42 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

| Travel Time | Number | Percentage |
|--------------------|----------------|-------------|
| < 30 Minutes | 288,448 | 68% |
| 30-59 Minutes | 106,179 | 25% |
| 60 or More Minutes | 29,227 | 7% |
| Total | 423,854 | 100% |

Table 43 - Travel Time

Data Source: 2007-2011 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

| Educational Attainment | In Labor Force | | Not in Labor Force |
|---|-------------------|------------|--------------------|
| | Civilian Employed | Unemployed | |
| Less than high school graduate | 16,075 | 3,399 | 17,418 |
| High school graduate (includes equivalency) | 130,576 | 10,878 | 46,299 |
| Some college or Associate's degree | 124,777 | 7,140 | 30,922 |

| Educational Attainment | In Labor Force | | Not in Labor Force |
|-----------------------------|-------------------|------------|--------------------|
| | Civilian Employed | Unemployed | |
| Bachelor's degree or higher | 108,750 | 3,430 | 19,287 |

Table 44 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

| | Age | | | | |
|---|-----------|-----------|-----------|-----------|---------|
| | 18–24 yrs | 25–34 yrs | 35–44 yrs | 45–65 yrs | 65+ yrs |
| Less than 9th grade | 880 | 975 | 1,876 | 7,257 | 15,764 |
| 9th to 12th grade, no diploma | 9,825 | 5,179 | 6,099 | 15,506 | 17,236 |
| High school graduate, GED, or alternative | 27,735 | 33,236 | 45,763 | 108,992 | 59,459 |
| Some college, no degree | 32,125 | 24,410 | 26,139 | 60,075 | 23,616 |
| Associate's degree | 2,930 | 9,641 | 14,021 | 29,813 | 6,615 |
| Bachelor's degree | 5,937 | 19,061 | 20,846 | 48,402 | 17,412 |
| Graduate or professional degree | 315 | 5,690 | 9,311 | 28,576 | 14,399 |

Table 45 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

| Educational Attainment | Median Earnings in the Past 12 Months |
|---|---------------------------------------|
| Less than high school graduate | 0 |
| High school graduate (includes equivalency) | 0 |
| Some college or Associate's degree | 0 |
| Bachelor's degree | 0 |
| Graduate or professional degree | 0 |

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

Based on the Business Activity table above, what are the major employment sectors within the state?

Education & healthcare, retail trade, manufacturing

Describe the workforce and infrastructure needs of business in the state.

- a. Maine has little growth in a population that is aging. Forecasts indicate the size of our workforce will decline if we are not able to attract large numbers of young working people to the state.
- b. Many jobless people live far from urban centers where there is job growth.
- c. Many of those who were displaced in the recession lack the education and job skills to fill openings in growing sectors.

Describe any major changes that may have an economic impact, such as planned public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The State of Maine Department of Labor has received a major federal grant that will focus on Workforce Development Initiatives.

How do the skills and education of the current workforce correspond to employment opportunities in the state?

Job displacement during the recession was primarily in labor-intensive sectors such as manufacturing and construction, and sectors with high share of low-skill jobs such as retail, as well as many administrative support jobs. Growth during the recovery has been primarily in human capital intensive sectors such as healthcare, professional services, and education. Many of those who were displaced don't fit openings in growing sectors without significant education and training intervention.

Describe current workforce training initiatives supported by the state. Describe how these efforts will support the state's Consolidated Plan.

Workforce Development is economic development, so all of our programs in essence are supporting the goal of improved economic opportunity in the Plan.

Describe any other state efforts to support economic growth.

Discussion

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

There are an estimated 89 communities where home owners pay greater than 45.4% of their income, or 10 percentage points more than the state's average 35.4%, in housing costs. With some exceptions, these communities are located primarily in rural, sparse areas with few services. There are an estimated 75 rural communities where renters pay more than 62% of income in housing costs, or 10 percentage points more than the states 51.6% as a whole. Kitchen, plumbing, phone and other housing problems are distributed proportionately throughout the geographically large state, with no discernable urban or rural disproportionality.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

No area or county within the state of Maine has a population of racial or ethnic minority households disproportionate to that of the state as a whole. The cities of Lewiston and Portland Maine have the largest populations of racial and ethnic minorities. Low income is also dispersed widely throughout the state, with no discernable concentration by neighborhood, community or area.

What are the characteristics of the market in these areas/neighborhoods?

Lewiston and Portland are Maine's largest urban areas, containing major transportation systems, infrastructure, school systems, and centers of commerce and business activities.

Are there any community assets in these areas/neighborhoods?

Both the communities of Lewiston and Portland have their own public housing authorities.

Are there other strategic opportunities in any of these areas?

Both Lewiston and Portland are large areas that tend to draw more migrants from the other parts of the state, as well as from outside of the state. The two communities also draw more public funding for a variety of needs.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

This strategic plan identifies how MaineHousing and the Department of Economic and Community development will utilize its various resources to meet the needs of Maine citizens during the next five years.

Priority Needs:

Help Maine People Attain Housing Stability

Expand the Supply of Affordable Housing

Improve Housing Quality

Improve Economic Opportunity

Improve Public Infrastructure

Anticipated Resources: (numbers in parenthesis represent five year projections)

CDBG: \$10,765,432 (\$53,827,160)

HOME: \$5,884,167 (\$17,892,835)

ESG: \$1,329,400(\$6,647,000)

Geographic priorities are specific to each housing program offered and limited according to funding source restrictions and identified needs. Goals: Over the next five years, the State intends to provide funding for Tenant-Based Rental Assistance and for new, refinanced, and rehabilitated Multifamily Housing.

The State CDBG Program will continue to provide resources to the eligible activities that communities have identified as having the most impact: Public Infrastructure, Economic Development, and Housing.

SP-10 Geographic Priorities – 91.315(a)(1)

Geographic Area

Table 47 - Geographic Priority Areas

| | | |
|---|---|-------------------|
| 1 | Area Name: | State Of Maine |
| | Area Type: | State Of Maine |
| | Other Target Area Description: | State Of Maine |
| | HUD Approval Date: | |
| | % of Low/ Mod: | |
| | Revital Type: | |
| | Other Revital Description: | |
| | Identify the neighborhood boundaries for this target area. | |
| | Include specific housing and commercial characteristics of this target area. | |
| | How did your consultation and citizen participation process help you to identify this neighborhood as a target area? | |
| | Identify the needs in this target area. | |
| | What are the opportunities for improvement in this target area? | |
| Are there barriers to improvement in this target area? | | |

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Income eligible citizens, Community Housing Development Organizations, and housing developers may apply for grants or loans from anywhere in Maine.

Currently the STEP program is offered in ten counties. Participating homeless shelters are located in Androscoggin, Aroostook, Cumberland, Hancock, Kennebec, Knox, Oxford, Penobscot, Washington and York counties. The Home To Stay Program will be going through a RFP process for FY2015, which may result in additional grantees for this program. Since STEP is part of the HTS program, STEP may also become available in additional counties, depending on results of the RFP process.

MaineHousing's resource allocation process is based on housing needs among priority groups, e.g., people who are homeless. Resources are maximized to the extent possible. For example, Low

Income Housing Tax Credits are distributed with HOME funds through Community Housing Development Organizations (CHDOs).

SP-25 Priority Needs – 91.315(a)(2)

Priority Needs

Table 48 – Priority Needs Summary

| | | |
|---|------------------------------------|---|
| 1 | Priority Need Name | Improve Housing Quality |
| | Priority Level | High |
| | Population | Extremely Low Low Moderate Large Families Families with Children Elderly Frail Elderly |
| | Geographic Areas Affected | State Of Maine |
| | Associated Goals | Increase the Quality and Supply of Rental Housing Improve the Quality of Existing Housing |
| | Description | <p align="left">MaineHousing will improve the quality of housing in Maine and extend its useful life by reinvesting in the agency’s existing housing portfolio, and by seeking investment opportunities in other multifamily and single family properties throughout the state. MaineHousing will seek to assure the long term viability of projects by increasing reserves and promoting operational efficiencies. Landlords will be incented to improve properties and to provide long-term quality housing. DECD will improve the quality of housing in Maine by providing resources to rehabilitate/replace existing single and multi-family homes.</p> |
| | Basis for Relative Priority | MaineHousing’s 2013-2016 Strategic Plan lists the improvement of housing quality as one of MaineHousing’s highest priority operational goal. The aging of Maine’s housing stock, along with the aging of Maine citizens as detailed in the Needs Assessment, combine to make housing quality an important goal. |
| 2 | Priority Need Name | Expand the Supply of Affordable Housing |
| | Priority Level | High |

| | | |
|---|------------------------------------|---|
| | Population | Extremely Low Low Moderate Large Families Families with Children Elderly |
| | Geographic Areas Affected | State Of Maine |
| | Associated Goals | Increase the Quality and Supply of Rental Housing |
| | Description | <p align="left">Maine's existing inventory of affordable housing does not meet current need. MaineHousing will use the Low Income Housing Tax Credit program to expand and improve the supply of affordable housing. MaineHousing will continue its efforts to reduce the per-unit cost of new development. MaineHousing will also explore new financing mechanisms to expand the supply of affordable multifamily and single family housing. Additionally, MaineHousing will seek to stretch rental subsidies. DECD will provide resources to communities to redevelop existing structures into housing and create new units of affordable housing via partnerships with CHDOs and other community-based not-for-profit organizations.</p> |
| | Basis for Relative Priority | MaineHousing's 2013-2016 Strategic Plan recognizes that expanding the supply of affordable housing is a high priority. The Needs Assessment illustrates that affordability of housing continues to be a significant concern in many areas of the state. |
| 3 | Priority Need Name | Help Maine People Attain Housing Stability |
| | Priority Level | High |

| | | |
|---|------------------------------------|--|
| | Population | Extremely Low Low Moderate Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth |
| | Geographic Areas Affected | State Of Maine |
| | Associated Goals | Increase Use of Rapid Re-Housing Support Emergency Shelter Operations & Services |
| | Description | <p align="left">Housing stability, the ability of Maine people to obtain and maintain affordable housing, is essential to MaineHousing’s ongoing efforts to ensure quality affordable housing. MaineHousing will implement strategies to reduce homeowner foreclosure rates, to lower homeowner heating costs through energy assistance and weatherization, to provide support for low income renters who are barely able to pay for housing, and to help individuals and families who are homeless to obtain housing.</p> |
| | Basis for Relative Priority | MaineHousing’s 2013-2016 Strategic Plan recognizes that helping Maine people attain housing stability is a priority. MaineHousing is committed to assisting homeless individuals and families. Both HOME and ESG funds will be used to rapidly re-house homeless people, and ESG funds will also be targeted to support the operations and services of emergency shelters for the homeless. |
| 4 | Priority Need Name | Improve Public Infrastructure |
| | Priority Level | High |

| | | |
|---|------------------------------------|--|
| | Population | Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development |
| | Geographic Areas Affected | State Of Maine |
| | Associated Goals | Improve Public Infrastructure |
| | Description | Sewer/water improvements and downtown revitalization are critical community development needs. |
| | Basis for Relative Priority | Quality public infrastructure is the basis for vibrant, thriving communities. Community and economic development are dependent on reliable public infrastructure and safe inviting downtowns. |
| 5 | Priority Need Name | Improve Economic Opportunity |
| | Priority Level | High |
| | Population | Extremely Low Low Moderate Large Families Families with Children Non-housing Community Development |
| | Geographic Areas Affected | State Of Maine |
| | Associated Goals | Improve Economic Opportunity |
| | Description | DECD will strive to improve economic opportunity by providing resources to businesses, micro enterprises and workforce development activities. These resources will create jobs and provide much needed job training to potential and incumbent workers. |

| | |
|------------------------------------|--|
| Basis for Relative Priority | Stable employment and opportunity for new employment is critical to improving the economic status of low and moderate income households. |
|------------------------------------|--|

Narrative (Optional)

The table above shows priority needs for the State of Maine. The needs identified as “high” that could be addressed with federal funding are identified in the table.

SP-30 Influence of Market Conditions – 91.315(b)

Influence of Market Conditions

| Affordable Housing Type | Market Characteristics that will influence the use of funds available for housing type |
|---------------------------------------|--|
| Tenant Based Rental Assistance (TBRA) | With over 7,000 individuals using Maine emergency homeless shelters in 2013, rapid re-housing through the STEP program is a clear need. To help individuals and families achieve housing stability, STEP provides short-term rental assistance for up to 12 months. STEP focuses on rapidly re-housing people who are currently staying in a homeless shelter grantee of the Home to Stay Program. |
| TBRA for Non-Homeless Special Needs | Maine does not allocate TBRA funds to assist the non-homeless special needs population. |
| New Unit Production | The market analysis (section MA 15) indicates a strong need for new affordable rental units, with 52 percent of renters spending more than 30 percent of their income on rent. The Rental Loan Program (RLP) provides low interest, long-term mortgage financing to qualified private and not-for-profit developers of affordable rental housing. RLP funds may be used for acquisition, acquisition and rehab, or new construction of apartment buildings of five or more units. Developers must reserve a portion of the units for lower income renters. |
| Rehabilitation | The market analysis (section MA 15) indicates a strong need for new affordable rental units, with 52 percent of renters spending more than 30 percent of their income on rent. The Rental Loan Program (RLP) provides low interest, long-term mortgage financing to qualified private and not-for-profit developers of affordable rental housing. RLP funds may be used for acquisition, acquisition and rehab, or new construction of apartment buildings of five or more units. Developers must reserve a portion of the units for lower income renters. |
| Acquisition, including preservation | Preserving affordable housing is a priority for the State of Maine and is one of the priorities for this Consolidated Plan. The market analysis (section MA 15) establishes that there are not enough affordable housing units available. MaineHousing will be using the Rental Loan Program to preserve existing affordable housing, and eligible activities under the HOME Rental Loan Program (RLP) include acquisition. |

Table 49 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.315(a)(4), 91.320(c)(1,2)

Introduction

The following table displays the anticipated resources to be allocated to the State of Maine broken down by program type. Projections are made for FY 2015 and the remaining four years of the Consolidated Plan.

Anticipated Resources

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Reminder of ConPlan \$ | Narrative Description |
|---------|------------------|--|----------------------------------|--------------------|--------------------------|------------|--|---|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| CDBG | public - federal | Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services | 10,765,432 | 0 | 0 | 10,765,432 | 42,327,196 | DECD through its annual Method of Distribution allocates funds these eligible categories. UGLG then apply based on their community needs. |

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Reminder of ConPlan \$ | Narrative Description |
|---------|------------------|--|----------------------------------|--------------------|--------------------------|-----------|--|--|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| HOME | public - federal | Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA | 3,002,167 | 150,000 | 2,732,000 | 5,884,167 | 12,008,668 | MaineHousing allocates HOME funds to new construction, rehabilitation, and financing of multi-family rental projects, as well as to TBRA. |
| ESG | public - federal | Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing | 1,329,400 | 0 | 0 | 1,329,400 | 5,317,600 | MaineHousing provides grants to emergency shelters serving people who are homeless. Grants may be used for shelter operations, essential services, rapid re-housing, and HMIS data collection costs. |

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Reminder of ConPlan \$ | Narrative Description |
|---------|------------------|---------------|----------------------------------|--------------------|--------------------------|-----------|--|-----------------------|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| Other | public - federal | Other | 0 | 0 | 0 | 0 | 0 | other |

Table 50 - Anticipated Resources

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

ESG funds are matched with State HOME funds and the Shelter Operating Subsidy. HOME funds are matched with State of Maine DHHS funding for services, as well as interest savings on below market rate loans.

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

Not applicable

Discussion

Please see above

SP-40 Institutional Delivery Structure – 91.315(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

| Responsible Entity | Responsible Entity Type | Role | Geographic Area Served |
|-------------------------------|-------------------------|--|------------------------|
| Maine State Housing Authority | Government | Homelessness Ownership Planning Rental | State |
| MAINE | Government | Economic Development Ownership Planning Rental neighborhood improvements public facilities public services | State |

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The Maine State Housing Authority and the Department of Economic and Community Development manage the State's federally funded community development and housing programs.

MaineHousing delivers the Rental Loan Program by loaning funds to qualified developers. Applicants must:

Demonstrate previous successful experience in the development of similar projects.

Have a satisfactory credit history and demonstrate adequate financial capacity to own and operate the housing.

Have control of the development site.

Demonstrate they will provide the required number of lower income units.

In addition, the management agent for the housing must demonstrate successful experience in managing similar properties. MaineHousing generally selects for RLP funding those developments that will provide the greatest amount of long term, low-income housing at the least cost of taxpayer subsidy dollars.

MaineHousing delivers the STEP program with the help of participating homeless shelters. Homeless shelter staff refer eligible clients to the STEP Program based on the likelihood

that the participant, with the help of STEP, can achieve housing stability within 12 months. STEP currently is offered in Androscoggin, Aroostook, Cumberland, Hancock, Kennebec, Knox, Oxford, Penobscot, York and Washington counties.

A potential gap in the institutional delivery system relates to the number of active CHDOs in Maine. MaineHousing has worked with five CHDOs to finance different multifamily projects over that last ten years. During the period covered by this plan, MaineHousing will be working to train new and existing CHDOs in changes to the HOME regulations.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

| Homelessness Prevention Services | Available in the Community | Targeted to Homeless | Targeted to People with HIV |
|---|----------------------------|----------------------|-----------------------------|
| Homelessness Prevention Services | | | |
| Counseling/Advocacy | X | X | X |
| Legal Assistance | X | X | X |
| Mortgage Assistance | X | | X |
| Rental Assistance | X | X | X |
| Utilities Assistance | X | X | X |
| Street Outreach Services | | | |
| Law Enforcement | X | X | X |
| Mobile Clinics | | | |
| Other Street Outreach Services | X | X | X |
| Supportive Services | | | |
| Alcohol & Drug Abuse | X | X | |
| Child Care | X | X | |
| Education | X | X | |
| Employment and Employment Training | X | X | |
| Healthcare | X | X | X |
| HIV/AIDS | X | X | X |
| Life Skills | X | X | |
| Mental Health Counseling | X | X | |
| Transportation | X | X | |
| Other | | | |
| | X | X | |

Table 52 - Homeless Prevention Services Summary

Describe the extent to which services targeted to homeless person and persons with HIV and mainstream services, such as health, mental health and employment services are made available to and used by homeless persons (particularly chronically homeless individuals and

families, families with children, veterans and their families and unaccompanied youth) and persons with HIV within the jurisdiction

The Homeless Programs Rule states that emergency shelter providers must provide intake and assessment of homeless persons and offer links to appropriate services to help them move toward appropriate stable housing. Home to Stay Navigators assist clients seeking permanent housing with education, services, and support to meet their health, housing, employment, and other basic needs. These services are included in a participant’s housing stability plan, which is monitored every 30 days.

Additional services meet the needs of chronically homeless individuals, families with children, veterans and unaccompanied youth. DHHS contracts with Catholic Charities to administer the PATH program. They conduct street outreach, as well as target those who are likely to encounter unsheltered homeless families, including school homeless liaisons, domestic violence programs, emergency assistance providers, mainstream benefits offices, and community action agencies.

Many CoC project and ESG grant recipients work with providers to develop holistic plans to move families out of homelessness. Action steps include working with PHA’s and other subsidized housing programs (e.g. BRAP and Shelter Plus Care) to gain priority for individuals and families on waiting lists; developing relationships with landlords and other housing providers, and working with developers and local governments to develop additional affordable housing units.

The Maine Career Center offers services to people seeking employment, including, employment training, assistance in locating employment, as well as vocational rehabilitation. Many mental health agencies provide psychiatric care, counseling, treatment, and case management, and Assertive Community Teams work closely with those who have severe mental health issues. Many faith-based organizations also provide assistance in the form of shelter, food, hygiene kits, and emergency financial assistance for security / utility deposits or rent.

The Supportive Services for Veteran Families Program assists very low-income Veteran families living in or transitioning to permanent housing. Services include case management and assistance in obtaining VA and other benefits, including health care, fiduciary and payee services, legal services, child care services, transportation, and housing counseling.

Domestic Violence services are available to victims through a network of providers who offer temporary emergency shelter and transitional housing, referrals and information, court advocacy, support groups, batterer’s education groups, outreach and community education, school based education and advocacy. Most services are free of charge and are accessed through a 24-hour HELP line, where callers receive safety planning help, information about options, crisis counseling, emotional support and advocacy.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Access to health services is a key need of people experiencing homelessness. Integrating primary and behavioral health care services with homeless assistance programs and housing reduce people's vulnerability to and the impacts of homelessness. Access to primary care, mental health services, and substance abuse treatment are offered to participants, as needed. However, single adults are not eligible for MaineCare (Medicaid) unless they have a documented disability. Many of the shelters have relationships with community health centers, particularly Federally Qualified Health Centers (FQHCs), who can provide some services. In addition, the PATH program has funding to help assist those without MaineCare obtaining an assessment to determine if they have a disability, and therefore would be eligible for MaineCare.

The Maine CoC is preparing for implementation of the Affordable Care Act (ACA), and local shelters are working with Navigators to help enroll homeless individuals in plans. Based at local community-based organizations, ACA Navigators perform shelter outreach to help clients determine eligibility and sign up for benefits. Within the Maine CoC geography, there are numerous certified application counselors to assist with sign-ups. Most Community Action Programs and the Maine Lobstermen's Association offer trained "navigators" to assist people with enrollment. Maine Health Access Foundation's "enroll207" website provides a place where all navigators and certified application counselors (CAC's) can be found by zip code, town, county etc. Penobscot Community Health Care (a FQHC) has 20+ CACs through their practices alone. In the next year, the Maine CoC Resource Committee will continue scheduling ACA trainings and how to sign clients up.

Homeless prevention activities are a gap for the Maine CoC, and ESG funds are prioritized to support rapid re-housing over prevention. Although the Maine CoC is committed to serving populations previously served by the HPRP program, the emphasis is on rapid re-housing. In the next few years, MaineHousing will evaluate possible prevention programs that could be funded through the ESG.

Other obstacles exist in addressing the underserved needs in the community. These impediments include transportation, the adverse condition of aging housing stock, and the lack of available affordable housing for families with children under 6 that does not have deteriorating paint conditions. Also due to the age of the housing stock, many homes are not equipped with accommodations for people with physical disabilities.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The Maine COC 's strategic plan goals include the following objectives:

1. Increase the number of permanent supportive housing beds available to the chronically homeless;
2. Increase the percentage of participants who remain at least 6 months in CoC funded permanent housing projects to 80% or more;
3. Increase the percentage of participants in all CoC-

funded projects who are employed at program exit to 20% or more; 4. Increase the percentage of participants in all CoC-funded projects who obtained mainstream benefits at program exit to 20% or more and; 5. Increase use of Rapid Re-Housing to reduce family homelessness.

The Maine CoC has developed several strategies to help accomplish these goals. For example, for CoC funded projects, all permanent supportive housing beds that become available through turnover are prioritized for the chronically homeless. Additional training on data quality and HMIS requirements were provided to Maine CoC Projects in 2014 to improve the accuracy of performance measures. In addition, the Maine CoC Resource Committee continues to provide training on employment resources such as vocational rehabilitation. MaineHousing's Home to Stay program does not require MaineCare for participants to receive services, while Targeted Case Management is a MaineCare-funded service that covers case management for homeless individuals and families, including outreach to those who are unsheltered.

The Maine CoC's outreach plan is primarily conducted through PATH grantees, and Maine DHHS added \$1.3 million to the PATH program, supporting outreach to homeless individuals who are not engaged in any services or treatment and are not enrolled in MaineCare/Medicaid. Maine DHHS PATH-funded Navigators reach out statewide to homeless and at-risk youth and adults living in the streets, shelters, cars, and campgrounds, or residing in jails and hospitals. The goal of outreach is to engage homeless individuals, assess their immediate needs and health care concerns, determine their eligibility for MaineCare and other services, and transition them to a community provider for ongoing assistance. To help identify those who are homeless and those at-risk, Navigators work with local law enforcement, 211, General Assistance offices, faith-based organizations, libraries, and other not-for-profits, such as community action agencies.

Finally, the Maine CoC has taken several steps to reduce the length of time individuals and families remain homeless. The Statewide Homeless Council, in collaboration with Maine DHHS and MaineHousing, targets "long term stayers," those in shelters over 180 days. This initiative addresses funding and changing practices to help these individuals obtain and retain Permanent Supported Housing. MaineHousing's Home to Stay program is an ESG-funded initiative to provide rapid rehousing services statewide, and the program offers some HCV vouchers and STEP (TBRA) coupons. Many Maine CoC members are Home to Stay grantees. Maine DHHS prioritizes Shelter Plus Care vouchers to house chronically homeless individuals and long term stayers with mental illness and co-occurring disorders. DHHS also administers the state-funded BRAP (TBRA transitional housing) which serves the same population with the same goal. Frannie Peabody, an agency serving people with HIV/AIDS, has formed a working group to redesign its policies and programming to create a rapid rehousing-style program to improve housing retention for those with HIV/AIDS.

SP-45 Goals Summary – 91.315(a)(4)

Goals Summary Information

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|---|------------|----------|-----------------------------------|-----------------|--|---|--|
| 1 | Increase the Quality and Supply of Rental Housing | 2015 | 2019 | Affordable Housing | State Of Maine | Improve Housing Quality Expand the Supply of Affordable Housing | CDBG: \$5,000,000 HOME: \$12,849,742 ESG: \$0 Other: \$0 | Rental units constructed: 563 Household Housing Unit Rental units rehabilitated: 562 Household Housing Unit |
| 2 | Increase Use of Rapid Re-Housing | 2015 | 2019 | Homeless | State Of Maine | Help Maine People Attain Housing Stability | HOME: \$3,345,890 ESG: \$2,471,580 | Tenant-based rental assistance / Rapid Rehousing: 2000 Households Assisted |
| 3 | Support Emergency Shelter Operations & Services | 2015 | 2019 | Homeless | State Of Maine | Help Maine People Attain Housing Stability | ESG: \$3,707,370 | Homeless Person Overnight Shelter: 38825 Persons Assisted |
| 4 | Improve the Quality of Existing Housing | 2015 | 2019 | Affordable Housing | State Of Maine | Improve Housing Quality | CDBG: \$8,500,000 | Rental units rehabilitated: 60 Household Housing Unit Homeowner Housing Rehabilitated: 800 Household Housing Unit |
| 5 | Improve Public Infrastructure | 2015 | 2019 | Non-Housing Community Development | State Of Maine | Improve Public Infrastructure | CDBG: \$13,500,000 | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted |

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|------------------------------|------------|----------|-----------------------------------|-----------------|------------------------------|-----------------------|---|
| 6 | Improve Economic Opportunity | 2015 | 2019 | Non-Housing Community Development | State Of Maine | Improve Economic Opportunity | CDBG: \$20,750,000 | Facade treatment/business building rehabilitation: 100 Business Jobs created/retained: 600 Jobs Businesses assisted: 100 Businesses Assisted |

Table 53 – Goals Summary

Goal Descriptions

| | | |
|---|-------------------------|--|
| 1 | Goal Name | Increase the Quality and Supply of Rental Housing |
| | Goal Description | <p>The Rental Loan Program (RLP) provides long-term mortgage financing at attractive interest rates for development of affordable rental housing in projects of five or more units.</p> <p>One goal of the RLP is to provide mortgage financing that enables federal low income housing tax credits to be utilized.</p> <p>Program objectives are:</p> <ul style="list-style-type: none"> • Maximize use of tax exempt bonds to develop affordable housing. • Provide affordable mortgage financing that enables developers to utilize low income housing tax credits. • Provide below-market, 30 year fixed rate notes that enable project viability. • Provide capital for preservation of existing rental housing. <p>This program is a companion to the Low Income Tax Credit (LIHTC) program, and provides subsidized financing to enable use of tax credits. Administrative guidance for the Rental Loan Program is provided through the Rental Loan Program Guide, which is available at www.mainehousing.org. Administrative guidance for the Low Income Housing Tax Credit Program is provided through a rule making process which is required to establish the Allocation of State Ceiling for Low Income Housing Tax Credit.</p> <p>Housing Assistance Grant Program</p> <p>This program provides resources to communities to address their rental housing needs. They can address existing rental housing rehabilitation and/or conversion of properties to housing.</p> |

| | | |
|---|---|--|
| 2 | Goal Name Goal Description | <p>Increase Use of Rapid Re-Housing</p> <p>MaineHousing will be using two programs to meet the Rapid Re-Housing Goal. Stability through Engagement Program (STEP) STEP is designed to provide short and medium term rental assistance for up to 12 months to help individuals and families achieve housing stability. STEP focuses on rapidly re-housing people who are currently staying in a homeless shelter grantee of the Home to Stay Program. Referrals to the STEP Program can only be made by staff Navigators at participating homeless shelters. The STEP Program is currently offered in ten counties. However, another RFP will be issued for FY 2015 and additional grantees may increase the number of counties in which the HTS and STEP programs are offered.</p> <p>Home to Stay</p> <p>MaineHousing has linked Emergency Solutions Grant (ESG) funds with STEP funds and Housing Choice Vouchers (HCV) to create the Home to Stay Program. In partnership with housing assistance agencies throughout the state, MaineHousing offers the Home to Stay Program for individuals and families who are homeless and seeking permanent housing.</p> <p>Program participants are assigned a trained Resource Navigator to assist them in learning and gaining valuable skills that will meet their health, housing, employment and other basic needs in order to overcome barriers to obtaining and maintaining housing. Resource Navigators help program participants develop and work on goals as part of a Housing Stability Plan and connect participants with appropriate services and support.</p> <p>Navigators assist program participants in the following areas:</p> <ul style="list-style-type: none"> • Assessment of housing barriers, needs, and preferences • Development of an Action Plan for locating housing • Housing search support, including assistance with submitting rental applications, understanding leases, and negotiating with owners • Assistance with obtaining utilities and making moving arrangements • Coordination of resources and services to obtain federal, state, and local benefits • Information and referrals to other providers Long term housing stability planning, including development of an individualized housing and service plan to accomplish permanent housing stability |
|---|---|--|

| | | |
|---|-------------------------|---|
| 3 | Goal Name | Support Emergency Shelter Operations & Services |
| | Goal Description | <p>MaineHousing provides grants to emergency shelters serving people who are homeless. Grants may be used for:</p> <ul style="list-style-type: none"> • Shelter operations • Essential shelter services • Rapid Re-housing • HMIS data collection <p>Maine’s emergency shelters</p> <ul style="list-style-type: none"> • Provide a safety net to help homeless individuals and families by offering temporary shelter to meet their basic needs; • Support successful rapid re-housing and; • Help homeless individuals and families resolve their housing crisis and remove barriers to housing stability. <p>Shelters provide a safety net, helping people get off the streets and limiting their exposure to the elements. Shelter personnel also assess their immediate needs for medical, mental and chemical health treatment. They connect homeless individuals and families with mainstream resources and provide essential services including case management. Shelter services decrease the short-term costs to municipalities (e.g. ambulance, fire, etc.) and help increase the life expectancy and quality of life for individuals.</p> <p>Shelter guests are encouraged to participate in programming and services with the goal of obtaining and maintaining stable housing, thus reducing on-going shelter costs. Premised on the rapid re-housing concept, the Home to Stay Program provides services for up to 12 months upon shelter exit. The program is designed to help clients reduce their lengths of stay in shelters and prevent a return to homelessness.</p> |

| | | |
|---|-------------------------|--|
| 4 | Goal Name | Improve the Quality of Existing Housing |
| | Goal Description | The Home Repair Network Program provides resources statewide for rehabilitation, emergency repairs and energy efficiency improvements. |
| 5 | Goal Name | Improve Public Infrastructure |
| | Goal Description | The Public Infrastructure Grant Program provides resources to communities to address their infrastructure needs. |
| 6 | Goal Name | Improve Economic Opportunity |
| | Goal Description | Business Assistance Grant Program, Micro Enterprise Grant Program and Workforce Development Grant Program. These programs provide resources to businesses and non profits in order for them to create jobs and workforce training opportunities. |

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

HOME Rental Loan Program - provides long-term mortgage financing at attractive interest rates for the development, rehabilitation and refinancing of affordable rental housing in projects of five or more units.

Tenant Based Rental Assistance (TBRA) - provides rental assistance to homeless individuals and families

The one year goal for HOME housing programs includes: the support of 100 TBRA units, the rehabilitation of 112 rental units, and the construction of 113 new rental units.

SP-50 Public Housing Accessibility and Involvement – 91.315(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Not applicable

Activities to Increase Resident Involvements

Not applicable

Is the public housing agency designated as troubled under 24 CFR part 902?

N/A

Plan to remove the ‘troubled’ designation

MaineHousing is willing to provide assistance to troubled public housing agencies with the goal of having their troubled designation removed. MaineHousing will work with HUD and provide technical assistance to the troubled public housing agency, including the administration of vouchers if needed.

SP-55 Barriers to affordable housing – 91.315(h)

Barriers to Affordable Housing

The State of Maine updated its Analysis of Impediments (AI) to Fair Housing Choice in 2010. The following priorities were identified in the Analysis:

Barriers faced by persons with disabilities.

Lack of awareness of fair housing law and rights granted under the law, and

Racial, ethnic and cultural barriers.

Several additional impediments were also mentioned in the report, as described below.

Land Use Control Issues especially related to Multifamily Developments. Many Maine municipalities have used land use/ zoning powers to regulate land use by enacting a broad range of zoning restrictions, growth management ordinances, and impact fees. Concerned with strains on municipal service and budgets, some municipalities have made significant efforts to curtail almost all residential development. Multi-family housing for families with children consistently faces the most substantial barriers, perhaps due in part to perceptions about the effect on public school costs, as well as stereotypes about the people who live in multi-family housing.

Lack of Affordable Housing. Many of the poorest residents of the state simply cannot afford market rents or housing sale prices. Subsidized housing programs attempt to address this serious gap. However, the need is far greater than the number of subsidies available.

Predatory Lending and Foreclosures. Predatory lending includes unfair loan terms or credit practices that harm the borrower and create a credit system that promotes inequality by steering borrowers to unnecessarily expensive credit. Several general practices are widely accepted as predatory, such as excessive points and fees, excessive total broker compensation, abusive prepayment penalties, mandatory arbitration clauses, and refinancing loans without a net tangible benefit to borrowers. The 2006 Predatory Mortgages in Maine report by Coastal Enterprise Inc. and the Center for Responsible Living showed that Native Americans, African Americans and Latinos disproportionately obtained their mortgage loans from sub-prime lenders.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

MaineHousing is committed to being proactive with regards to fair housing, focusing on actions to address either known or possible impediments.

Barriers Faced by Persons with Disabilities

Maine has some of the nation's oldest residents, and trends indicate that our population will continue to gray over time. While progress has been made toward addressing the housing needs of disabled persons in Maine, the need for accessible, affordable housing continues to

increase. Increasingly, there is also a need to educate housing providers of their duty to provide reasonable accommodations.

Lack of Awareness of the Fair Housing Law and Rights Granted Under the Law

A lack of awareness of fair housing laws means that many people fail to recognize actions that may be discriminatory. MaineHousing has taken significant steps to increase fair housing /equal access awareness among its staff and partners. Efforts include on-going staff training and outreach to housing advocates.

Racial, Ethnic, and Cultural Barriers

Many people of color and individuals with limited English proficiency live in Maine, despite the fact that Maine remains one of the least ethnically diverse states in the nation. Maine is home to four federally-recognized Indian tribes. Agricultural and forestry activities attract an estimated 13,000 migrant farm workers to the state, many of whom have limited English proficiency. And within the last 10 years, Maine - particularly southern Maine -- has become a refugee resettlement site for immigrant populations from many different countries. As demographics change, MaineHousing is committed to enhancing its support for diversity awareness and outreach activities.

Planned actions to address these impediments generally fall into the following categories:

- Research and Planning
- Programs and Policies
- Education and Outreach
- and Monitoring.

To facilitate progress toward identified priorities and continuous self-improvement, MaineHousing has established an ongoing Fair Housing / Equal Access Team. The primary focus of this team is to facilitate fair housing awareness and compliance among MaineHousing staff and program agents. In addition, MaineHousing's Equal Access Coordinator is available to field questions from MaineHousing staff, agents, and customers.

SP-60 Homelessness Strategy – 91.315(d)

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

Maine DHHS PATH-funded Navigators reach out statewide to homeless youth and adults. The goal of outreach is to engage homeless individuals, assess and determine their eligibility for MaineCare and other services, and transition them to a community provider for ongoing assistance. An initial assessment is conducted to determine their immediate needs and health care concerns. Navigators work with local law enforcement, 211, General Assistance offices, faith-based organizations, libraries, and other not-for-profits, such as community action agencies, to help identify those who are homeless. The Maine CoC also funds street outreach to youth in the greater Bangor area.

The York County Chapter of the Maine Military and Community Network (MMCN) conducted PIT outreach in rural parts of York County in 2013 and other MMCN chapters adopted the process for the 2014 PIT. As a result, the PIT Count outreach was conducted in rural areas of 4 additional counties. This increased outreach resulted in an increased number of unsheltered persons being reported, from 71 in 2013 to 98 in 2014. The effect of this increased outreach was not only to count those who were literally unsheltered, but to connect those individuals to services and programs that could address their needs, including the immediate need for shelter.

The Home to Stay Program focuses on rapidly re-housing homeless individuals and families in shelters to permanent housing. The long-term stayer (LTS) initiative targets people with stays of over 180 days in a shelter, and helps to get them into permanent housing by prioritizing their needs. With the implementation of these two programs, homeless providers are effectively reaching out to homeless persons, providing an assessment of their needs, and developing a stability plan to end their homeless situation.

The Maine CoC is working toward the development of a coordinated assessment system that will provide a continuum-wide system for referring homeless persons and families to the most appropriate housing and services. Once developed, this system will help match homeless families with needed services with the goal of reducing the number of homeless individuals in the Maine CoC's service area.

Addressing the emergency and transitional housing needs of homeless persons

In the Maine CoC, there are a total of 828 emergency shelter beds, 1,315 units of transitional housing and 2,340 units of permanent housing for homeless individuals and families, including veterans and unaccompanied youth. In recent years, HUD has prioritized permanent housing, including permanent supportive housing, over transitional housing and encouraged CoC's to evaluate and reallocate transitional housing projects if they are no longer meeting a need in the CoC. As a result, the Maine CoC has given highest priority consideration to permanent supportive housing projects in its NOFA submission. The Maine CoC recognizes transitional housing as an important resource for victims of domestic violence, Veterans and unaccompanied youth and plans to continue to prioritize those transitional housing projects.

The Maine CoC has embraced the Housing First approach, which is fully supported by HUD as a best practice model. This approach emphasizes rapid re-housing and is premised on the fact that people who are homeless or on the verge of homelessness should be returned to and/or stabilized in permanent housing as soon as possible. All of the Maine CoC Shelter Plus Care Projects use a Housing First approach, and 75% of other CoC-funded projects use that approach. The Maine CoC educates members of the value of the Housing First approach and tracks the performance of all projects in helping homeless people access and retain housing.

Additionally, ESG funds are targeted to homeless persons and families. MaineHousing provides financing to 41 emergency shelters across the state of Maine. Rental assistance is provided to people who are homeless and working toward self-sufficiency through the TBRA STEP Program. MaineHousing also provides assistance to stabilize and rapidly re-house people who are at risk of being homeless through the Home to Stay Program.

Maine DHHS added \$1.3 million to the PATH program, supporting outreach to homeless individuals who are not engaged in any services or treatment and are not enrolled in MaineCare/Medicaid in order to receive services. Many Maine CoC members are PATH grantees. MaineHousing's Home to Stay program does not require participants to have MaineCare to receive services. Targeted Case Management is a MaineCare-funded service that covers case management for homeless individuals and families, including outreach to those who are unsheltered. MaineCare will also pay for interpreter services to those with limited English proficiency. However, because outside of Portland, Maine has relatively few non-English speakers, providers typically use language lines to meet language needs. Websites are translatable into other languages, and posters and materials with the Fair Housing logo and are sometimes translated into French and Spanish.

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

A number of Maine programs and services help reduce the length of time people experience homelessness and assist them make the transition to permanent housing. PATH serves at-risk individuals & families with unmet mental illness or co-occurring disorders. The SSVF Program provides outreach and case management to at-risk veterans' families statewide. Pine Tree Legal Assistance assists people in preventing evictions in larger cities. DHHS uses BRAP (state-funded, transitional TBRA) funds for homelessness prevention. MaineHousing provides ESG funding to 41 shelters and Home to Stay program funding to 16 grantees. Runaway and Homeless Youth programs, the Maine CoC, ESG, Maine DHHS PATH, and state General Funds pay for outreach, shelter, and engagement services for unaccompanied youth. Not-for-profit providers work with youth, families, and Maine DHHS to support permanent placements, which may include family reunification, foster care, or emancipation (for older youth).

Rapid rehousing is available through MaineHousing's Home to Stay program. Maine DHHS BRAP provides housing vouchers for those with mental illness, allowing recipients to "transition in place"

to other housing subsidies such as Shelter Plus Care or HCV. Resources are targeted separately to youth up to age 21; 22-24 year old clients are more often served through adult shelters and programs.

VASH staff participate in Maine CoC, homeless coalition, and Statewide Homeless Council meetings. VA Social Service Representatives serves the Oxford Street Shelter and the Preble Street Resource Center, both located in Portland. As a result, homeless vets often migrate to Portland and need help transitioning back to their home communities. VA staff help homeless Veterans access VA Health care and VASH, as well as other mainstream resources. Dishonorably discharged Vets are linked to non-VA housing and other resources. VA Maine contracts with Bread of Life in Augusta for 12 emergency housing beds that provide transitional housing. The VA organizes quarterly summits to address Vets' needs, including homelessness.

The Statewide Homeless Council, in collaboration with Maine DHHS and MaineHousing, targets "long term stayers," those in shelters over 180 days. DHHS prioritizes Shelter Plus Care vouchers to house chronically homeless individuals and long term stayers with mental illness and co-occurring disorders. DHHS also administers BRAP, which serves the same population. Frannie Peabody is working to create a rapid rehousing-style program and improve housing retention for those with HIV/AIDS. Those exiting Frannie Peabody assistance (HOPWA) retain their case managers for follow-up as they move to other housing.

Finally, the Maine CoC tracks repeat homeless episodes through HMIS. HMIS is used to monitor grantee performance to ensure clients obtain housing, mainstream resources, employment and health services. MaineHousing's Home to Stay program requires 12 months of follow-up after program exit. Navigators prevent repeat episodes by developing and monitoring a long-term housing plan, meeting monthly or more often with the client, and providing renter education, landlord mediation, credit, and budget counseling.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Youth who leave the foster care system because they have attained 18 years of age are eligible to participate in Independent Living Services through Maine DHHS. This voluntary program provides funds to help set up a household. Maine DHHS contracts with not-for-profit youth service providers statewide to help youth and families develop transition plans to obtain transitional housing, permanent housing, permanent supportive housing, or remain in care until they finish their education. Providers actively monitor teens discharged from foster care to the streets or shelters, and advocate with Maine DHHS for improved policies and resources.

Last year, a working group of homeless youth providers submitted a new draft Policy on Homeless Youth to Maine DHHS Office of Child and Family Services (OCFS) that states, in part: "OCFS believes youth under the age of 18 years old should not live on their own, or be without responsible adults to care for them unless they have become legally emancipated (15 MRS 3506-A (2001)). When

a youth in state custody becomes homeless, OCFS has a responsibility to locate a place for the youth to live. Sometimes youth may choose not to reside in OCFS-approved homes or locations, but OCFS has a responsibility to continue to pursue placement options in a diligent and focused manner.” OCFS is expected to approve this policy in 2014.

Hospital Discharge Planning Guidelines have been developed by the Statewide Homeless Council and Maine hospitals. The Guidelines instruct hospitals to begin the discharge planning process on admission, and patients are to be discharged with appropriate clothing and with a plan for accessing required medications/supplies. Maine CoC members also monitor discharges to shelters and follow up with hospitals. Each Maine hospital or community discharge location must designate a management team member to oversee ongoing compliance with the Guidelines. In December 2013, the Maine Hospital Association’s Mental Health Council recommended approval of the guidelines by the Maine Hospital Assn. Board. Full endorsement is expected in 2014.

The Guidelines above also include discharge planning for patients with mental health issues, instructing hospitals to begin the discharge planning process on admission and to work with appropriate providers. The Statewide Homeless Council is leading an effort to create a Medicaid Waiver for long term homeless individuals. Placement options include family, residential treatment facilities, market rate apartments, boarding homes, and other federal, state or locally-funded housing alternatives (such as Section 515 rental units, LIHTC-funded projects, HOPWA-funded housing, local or state-funded residential recovery or transitional housing, group homes, and/or halfway houses). Individuals needing higher levels of medical care may be placed in PNMI facilities.

The Statewide Homeless Council and the Maine CoC do not support any policies that release inmates to shelters. No specific Department of Corrections policy exists to prevent the release of offenders to shelters, although their goal is not to release to shelters. The Department of Corrections begins pre-release planning 45 days before release (County jails begin 90 days prior). Maine CoC providers work collaboratively with prison staff on pre-release planning, as well as help find community housing and needed supportive services for inmates following release.

SP-65 Lead based paint Hazards – 91.315(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The State will monitor grantees to ensure compliance with HUD lead-based paint regulations implementing Title X of the Housing and Community Development Act of 1992. These regulations cover CDBG, HOME and ESG programs, and identify the appropriate type of activity to control lead paint hazards in projects using federal funds.

The Maine State Housing Authority Lead Hazard Control Program was developed to provide grants and deferred/forgivable loans to assist homeowners and landlords make their homes and apartments lead safe. The Program is designed to bring a statewide focus to the hazards of lead-based paint poisoning, the importance of proper methods of identification of lead-based paint hazards, and the remediation of lead-based paint hazards.

The Program is a collaborative effort between MaineHousing, the Childhood Lead Poisoning Prevention Program, the Maine Department of Economic and Community Development, and the Maine Department of Environmental Protection. It is administered by MaineHousing and four sub-grantees (Community Action Agencies), with each sub-grantee being responsible for implementing the Program within a particular region of Maine.

How are the actions listed above integrated into housing policies and procedures?

See above

SP-70 Anti-Poverty Strategy – 91.315(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

According to the U.S. Census Bureau, more than one in ten Maine residents live below the poverty line, and nearly one third of Mainers have a household income that classifies them as poor or near-poor. These households feel the pinch of rising costs for shelter, fuel, food, and medical care. Poverty is not just a problem for the people who experience it; it is a problem for everyone. Those in poverty are often isolated from community life, unable to participate fully in the economy, and cannot support local businesses. Hungry children are unable to focus on learning in school and face the likelihood of continuing the cycle of poverty to the next generation.

Through the STEP and Home to Stay programs, homeless families are provided rental assistance and needed services. These programs start individuals and families on a path out of poverty.

One of the goals of the Maine COC is to increase employment for Continuum of Care funded projects. The focus on increasing employment and housing for the homeless will result in reducing the number of poverty-level families.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

See above.

SP-80 Monitoring – 91.330

Describe the standards and procedures that the state will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

CDBG Program: DECD will do an onsite monitoring of grants before final closeout ensuring that all CDBG requirements have been met.

HOME Program: Rental Loan Program MaineHousing's goal when monitoring the Rental Loan Program is to ensure compliance with program guidelines and loan requirements. For example, MaineHousing looks to ensure reserves are properly funded, residents are income eligible and paying the correct rent, and the owner's mortgage is current. An onsite Management Review is performed covering the specific loan and program requirements to ensure that program guidelines are being met. MaineHousing's Inspection Services team members physically inspect these projects. Properties with delinquent mortgages are monitored on a monthly basis. Any projects with delinquent mortgages over 60 days are subject to more extensive scrutiny and the possibility of a foreclosure action. Annual financial reports and budgets are reviewed as required by mortgage documents, and annual owner/tenant certifications are required for all Rental Loan Program properties. A Management Review is completed every one to three years, depending on funding type. However, more frequent Management Reviews may be triggered when the property is noted as troubled.

STEP Program MaineHousing's goal when monitoring the STEP Program include assurance of applicant eligibility, verification of family income, size and composition, confirmation that all rents are reasonable, evidence that all rental units pass an HQS inspection, and verification that program participant income is less than 30% of the AMI.

Monitoring procedures for the STEP program include initial inspections of all rental units, review and approval of all rents to ensure rent reasonableness, reexamination of family income, family size and composition when there are changes, and review of all applications for eligibility. Household data is compiled monthly and entered into IDIS at the time of a STEP move-in. The STEP program is monitored for compliance with HOME regulations, as well as for compliance with program policies and procedures, including the FedHome Checklist.

ESG Program: MaineHousing is responsible for compliance monitoring of all projects funded through this HUD Program. Shelters are monitored every two years, so each year approximately half of them are reviewed. A monitoring calendar is maintained to track shelters that are due to be monitored, as well as to schedule any follow up that is required.

The purpose of the monitoring is to verify that MaineHousing's homeless funds are expended in the way they are reported and to verify consistency with program rules and regulations, including the ESG Interim Rule that was published on 12-5-11 and Maine's Homeless rule. A Shelter Monitoring Report is completed during each site visit detailing fiscal, reporting, services, physical plant, and monthly report verification.

In addition to contract expenditures, the shelter's system for tracking the number of people served and the number of bed nights is also reviewed on a quarterly basis.

Expected Resources

AP-15 Expected Resources – 91.320(c)(1,2)

Introduction

The following table displays the anticipated resources to be allocated to the State of Maine broken down by program type. Projections are made for FY 2015 and the remaining four years of the Consolidated Plan.

Anticipated Resources

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Reminder of ConPlan \$ | Narrative Description |
|---------|------------------|--|----------------------------------|--------------------|--------------------------|------------|--|---|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| CDBG | public - federal | Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services | 10,765,432 | 0 | 0 | 10,765,432 | 42,327,196 | DECD through its annual Method of Distribution allocates funds these eligible categories. UGLG then apply based on their community needs. |

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Reminder of ConPlan \$ | Narrative Description |
|---------|------------------|--|----------------------------------|--------------------|--------------------------|-----------|--|--|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| HOME | public - federal | Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA | 3,002,167 | 150,000 | 2,732,000 | 5,884,167 | 12,008,668 | MaineHousing allocates HOME funds to new construction, rehabilitation, and financing of multi-family rental projects, as well as to TBRA. |
| ESG | public - federal | Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing | 1,329,400 | 0 | 0 | 1,329,400 | 5,317,600 | MaineHousing provides grants to emergency shelters serving people who are homeless. Grants may be used for shelter operations, essential services, rapid re-housing, and HMIS data collection costs. |

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Reminder of ConPlan \$ | Narrative Description |
|---------|------------------|---------------|----------------------------------|--------------------|--------------------------|-----------|--|-----------------------|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| Other | public - federal | Other | 0 | 0 | 0 | 0 | 0 | other |

Table 54 - Expected Resources – Priority Table

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

ESG funds are matched with State HOME funds and the Shelter Operating Subsidy. HOME funds are matched with State of Maine DHHS funding for services, as well as interest savings on below market rate loans.

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

Not applicable

Discussion

Please see above

Annual Goals and Objectives

AP-20 Annual Goals and Objectives – 91.320(c)(3)&(e)

Goals Summary Information

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|---|------------|----------|-----------------------------------|-----------------|--|--|--|
| 1 | Increase the Quality and Supply of Rental Housing | 2015 | 2019 | Affordable Housing | State Of Maine | Expand the Supply of Affordable Housing | CDBG: \$1,000,000 HOME: \$3,499,948 | Rental units constructed: 113 Household Housing Unit Rental units rehabilitated: 132 Household Housing Unit |
| 2 | Increase Use of Rapid Re-Housing | 2015 | 2019 | Homeless | State Of Maine | Help Maine People Attain Housing Stability | HOME: \$669,178 ESG: \$494,316 | Tenant-based rental assistance / Rapid Rehousing: 500 Households Assisted |
| 3 | Support Emergency Shelter Operations & Services | 2015 | 2019 | Homeless | State Of Maine | Help Maine People Attain Housing Stability | ESG: \$741,474 | Homeless Person Overnight Shelter: 7765 Persons Assisted |
| 4 | Improve the Quality of Existing Housing | 2014 | 2019 | Affordable Housing | State Of Maine | Improve Housing Quality | CDBG: \$1,700,000 | Rental units rehabilitated: 10 Household Housing Unit Homeowner Housing Rehabilitated: 160 Household Housing Unit |
| 5 | Improve Public Infrastructure | 2014 | 2019 | Non-Housing Community Development | State Of Maine | Improve Public Infrastructure | CDBG: \$2,700,000 | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted |

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|------------------------------|------------|----------|-----------------------------------|-----------------|------------------------------|----------------------|---|
| 6 | Improve Economic Opportunity | 2014 | 2019 | Non-Housing Community Development | State Of Maine | Improve Economic Opportunity | CDBG: \$4,150,000 | Public service activities other than Low/Moderate Income Housing Benefit: 70 Persons Assisted Facade treatment/business building rehabilitation: 10 Business Jobs created/retained: 165 Jobs Businesses assisted: 30 Businesses Assisted |

Table 55 – Goals Summary

Goal Descriptions

| | | |
|---|-------------------------|--|
| 1 | Goal Name | Increase the Quality and Supply of Rental Housing |
| | Goal Description | <p>The Rental Loan Program (RLP) provides long-term mortgage financing at attractive interest rates for development of affordable rental housing in projects of five or more units.</p> <p>One goal of the RLP is to provide mortgage financing that enables federal low income housing tax credits to be utilized.</p> <p>Program objectives are:</p> <ul style="list-style-type: none"> • Maximize use of tax exempt bonds to develop affordable housing. • Provide affordable mortgage financing that enables developers to utilize low income housing tax credits. • Provide below-market, 30 year fixed rate notes that enable project viability. • Provide capital for preservation of existing rental housing. <p>This program is a companion to the Low Income Tax Credit (LIHTC) program, and provides subsidized financing to enable use of tax credits. Administrative guidance for the Rental Loan Program is provided through the Rental Loan Program Guide, which is available at www.mainehousing.org. Administrative guidance for the Low Income Housing Tax Credit Program is provided through a rule making process which is required to establish the Allocation of State Ceiling for Low Income Housing Tax Credit.</p> <p>Housing Assistance Grant Program</p> <p>This program provides resources to communities to address their rental housing needs. They can address existing rental housing rehabilitation and/or conversion of properties to housing.</p> |

| | | |
|---|---|---|
| 2 | Goal Name Goal Description | <p>Increase Use of Rapid Re-Housing</p> <p>MaineHousing will be using two programs to meet the Rapid Re-Housing Goal. Stability through Engagement Program (STEP) STEP is designed to provide short and medium term rental assistance for up to 12 months to help individuals and families achieve housing stability. STEP focuses on rapidly re-housing people who are currently staying in a homeless shelter grantee of the Home to Stay Program. Referrals to the STEP Program can only be made by staff Navigators at participating homeless shelters. The STEP Program is currently offered in ten counties. However, another RFP will be issued for FY 2015 and additional grantees may increase the number of counties in which the HTS and STEP programs are offered.</p> <p>Home to Stay</p> <p>MaineHousing has linked Emergency Solutions Grant (ESG) funds with STEP funds and Housing Choice Vouchers (HCV) to create the Home to Stay Program. In partnership with housing assistance agencies throughout the state, MaineHousing offers the Home to Stay Program for individuals and families who are homeless and seeking permanent housing.</p> <p>Program participants are assigned a trained Resource Navigator to assist them in learning and gaining valuable skills that will meet their health, housing, employment and other basic needs in order to overcome barriers to obtaining and maintaining housing. Resource Navigators help program participants develop and work on goals as part of a Housing Stability Plan and connect participants with appropriate services and support.</p> <p>Navigators assist program participants in the following areas:</p> <ul style="list-style-type: none"> • Assessment of housing barriers, needs, and preferences • Development of an Action Plan for locating housing • Housing search support, including assistance with submitting rental applications, understanding leases, and negotiating with owners • Assistance with obtaining utilities and making moving arrangements • Coordination of resources and services to obtain federal, state, and local benefits • Information and referrals to other providers <p>Long term housing stability planning, including development of an individualized housing and service plan to accomplish permanent housing stability</p> |
|---|---|---|

| | | |
|---|-------------------------|---|
| 3 | Goal Name | Support Emergency Shelter Operations & Services |
| | Goal Description | <p>MaineHousing provides grants to emergency shelters serving people who are homeless. Grants may be used for:</p> <ul style="list-style-type: none"> • Shelter operations • Essential shelter services • Rapid Re-housing • HMIS data collection <p>Maine’s emergency shelters</p> <ul style="list-style-type: none"> • Provide a safety net to help homeless individuals and families by offering temporary shelter to meet their basic needs; • Support successful rapid re-housing and; • Help homeless individuals and families resolve their housing crisis and remove barriers to housing stability. <p>Shelters provide a safety net, helping people get off the streets and limiting their exposure to the elements. Shelter personnel also assess their immediate needs for medical, mental and chemical health treatment. They connect homeless individuals and families with mainstream resources and provide essential services including case management. Shelter services decrease the short-term costs to municipalities (e.g. ambulance, fire, etc.) and help increase the life expectancy and quality of life for individuals.</p> <p>Shelter guests are encouraged to participate in programming and services with the goal of obtaining and maintaining stable housing, thus reducing on-going shelter costs. Premised on the rapid re-housing concept, the Home to Stay Program provides services for up to 12 months upon shelter exit. The program is designed to help clients reduce their lengths of stay in shelters and prevent a return to homelessness.</p> |

| | | |
|---|-------------------------|--|
| 4 | Goal Name | Improve the Quality of Existing Housing |
| | Goal Description | Home Repair Network Program provides resources statewide for rehabilitation, emergency repairs and energy efficiency improvements |
| 5 | Goal Name | Improve Public Infrastructure |
| | Goal Description | Public Infrastructure and Downtown Revitalization Grant Programs provides resources to communities to address their infrastructure and community revitalization needs. |
| 6 | Goal Name | Improve Economic Opportunity |
| | Goal Description | Business Assistance Grant Program, Micro Enterprise Grant Program and Workforce Development Grant Program. These programs provide resources to businesses and non profits in order for them to create jobs and workforce training opportunities. |

AP-25 Allocation Priorities – 91.320(d)

Introduction:

MaineHousing anticipates using funds as follows:

Rental Housing : \$3,499,948 HOME -- The Rental Loan Program

Rental assistance: \$669,718 HOME - Stability Through Engagement Program (TBRA)

Emergency homeless shelter operations & essential services: \$741,474 ESG -- Shelter Operations and \$494,316 ESG -- Rapid Rehousing (Home to Stay)

Funding Allocation Priorities

| | Increase the Quality and Supply of Rental Housing (%) | Increase Use of Rapid Re-Housing (%) | Support Emergency Shelter Operations & Services (%) | Improve the Quality of Existing Housing (%) | Improve Public Infrastructure (%) | Improve Economic Opportunity (%) | Total (%) |
|-------|---|--------------------------------------|---|---|-----------------------------------|----------------------------------|-----------|
| CDBG | 14 | 0 | 0 | 17 | 27 | 42 | 100 |
| HOME | 78 | 22 | 0 | 0 | 0 | 0 | 100 |
| ESG | 0 | 40 | 60 | 0 | 0 | 0 | 100 |
| Other | | | | | | | |
| Other | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Table 56 – Funding Allocation Priorities

Reason for Allocation Priorities

MaineHousing allocated available 2015 funds consistent with the goals and priorities outlined in the 2013-2016 Strategic Plan. MaineHousing strives to use federal funds efficiently and effectively by combining them with other available resources that will serve as matching funds.

How will the proposed distribution of funds will address the priority needs and specific objectives described in the Consolidated Plan?

The 2015 action plan addresses the priorities and goals outlined in the five year Consolidated Plan. The distribution of funds outlined above is consistent with the five year plan.

AP-30 Methods of Distribution – 91.320(d)&(k)

Introduction:

This section summarizes the Method of Distributions (MOD) used to allocate CDBG, HOME and ESG funds

Distribution Methods

Table 57 - Distribution Methods by State Program

| | | |
|----------|--|---|
| 1 | State Program Name: | Community Development Block Grant |
| | Funding Sources: | CDBG |
| | Describe the state program addressed by the Method of Distribution. | This is the State Community Development Block Grant Program |
| | Describe all of the criteria that will be used to select applications and the relative importance of these criteria. | See State of Maine 2015 CDBG Program Statement |
| | If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only) | See State of Maine 2015 CDBG Program Statement |

| | |
|--|---|
| <p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p> | <p>See State of Maine 2015 CDBG Program Statement</p> |
| <p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p> | |
| <p>Describe how resources will be allocated among funding categories.</p> | <p>See State of Maine 2015 CDBG Program Statement</p> |
| <p>Describe threshold factors and grant size limits.</p> | <p>See State of Maine 2015 CDBG Program Statement</p> |
| <p>What are the outcome measures expected as a result of the method of distribution?</p> | |
| <p>2 State Program Name:</p> | <p>Emergency Shelter Funding</p> |
| <p>Funding Sources:</p> | <p>ESG</p> |

| | |
|---|--|
| <p>Describe the state program addressed by the Method of Distribution.</p> | <p>MaineHousing provides grants to emergency shelters serving people who are homeless. Grants may be used for:</p> <ul style="list-style-type: none"> • Shelter operations • Essential shelter services • Rapid Re-housing • HMIS for data collection <p>More detail on allowable uses is provided in the Homeless Programs Rule.</p> <p>To be eligible to receive emergency shelter funds, an applicant must:</p> <ul style="list-style-type: none"> • Be a qualified 501(c)(3) not-for profit organization. • Operate a fixed facility (unless the shelter is a safe home serving victims of domestic violence) that provides overnight shelter 365 days per year and phone access 24 hours a day. • Provide shelter to eligible clients, regardless of their ability to pay. • Provide intake and assessment services that link people who are homeless with appropriate services, including services that help clients move toward appropriate stable housing. • Have the administrative and financial management capacity necessary to operate the shelter and to account for the use of the grant. <p>Conform to the Maine minimum shelter standards established by the Maine Statewide Homeless Council.</p> |
|---|--|

| | |
|---|---|
| <p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p> | <p>MaineHousing will set forth requirements and selection and approval criteria germane to a particular Program in the applicable Program Guide. Selection criteria may include:</p> <ol style="list-style-type: none"> 1. Mainstream Resources 2. Housing 3. Health Care 4. Employment 5. Prevention 7. Data Collection Requirements 8. Reporting Requirements 9. Monitoring and Assessment. 10. Rule Limitations |
| <p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p> | <p>The Department of Economic and Community Development website.</p> |

| | |
|--|--|
| <p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p> | <p>MaineHousing will utilize the following application process for the Emergency Solutions Grant Program:</p> <ul style="list-style-type: none"> a. MaineHousing staff will review each application to ensure that it is complete, including the submission of required attachments. Only complete applications will be considered, and incomplete applications will be returned to the applicant. b. Applicants who are eligible for funding will be issued a grant agreement specifying terms and conditions of a funding award. Successful applicants will be expected to submit a Certification of Local Approval, verifying that the municipality in which the program will run will not be seeking additional funds from the Emergency Solutions Grant program to perform similar activities. A grant agreement will not be fully executed until this certification, and any other documents that may be required by MaineHousing, are received. |
| <p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p> | |

| | |
|--|---|
| <p>Describe how resources will be allocated among funding categories.</p> | <p>Each calendar year MaineHousing will allocate a certain amount of funds to be distributed to Emergency Shelters (the “Emergency Shelter Funding Allocation”) pursuant to the following funding methodology:</p> <p style="padding-left: 40px;">A. Funding Methodology</p> <ol style="list-style-type: none"> 1. 15% of Available Funds. An amount equal to 15% of the Emergency Shelter Funding Allocation will be disbursed among eligible agencies, such that each agency providing Emergency Shelter in a fixed facility operated by the agency will receive an amount equal to twice the amount that the agencies providing Emergency Shelter without a fixed facility receive. 2. 85% of Available Funds. An amount equal to 85% of the Emergency Shelter Funding Allocation made available for the calendar year will be divided by a number equal to the total number of Bednights of all eligible Emergency Shelters during the previous year to determine an amount to be paid for Bednights (the “Initial Bednight Per Diem”). After each calendar quarter, MaineHousing will pay an Emergency Shelter the Initial Bednight Per Diem for each Bednight at the Emergency Shelter during the previous quarter. If at the end of a quarter, there are not sufficient funds to pay the eligible Emergency Shelters the Initial Bednight Per Diem for the quarter, the per diem payment for each Bednight for the quarter shall be adjusted downward and the remaining funds shall be disbursed accordingly. <p style="padding-left: 40px;">B. New Beds</p> <p>MaineHousing will determine whether new Emergency Shelters or beds may participate in the Emergency Shelter Funding Allocation based upon the recommendations and criteria developed by an ad hoc committee consisting of a maximum of nine individuals with representation from each Regional Homeless Council and the Statewide Homeless Council. MaineHousing will convene the committee annually and as otherwise needed to advise MaineHousing as to whether any Emergency Shelters that have not previously participated in the Emergency Shelter Funding Allocation should be permitted to participate in future Emergency Shelter Funding Allocations and whether any participating Emergency Shelter should be permitted to expand its number of beds eligible to be counted as Bednights under the above described funding methodology. The ad hoc committee will meet annually prior to the Emergency Shelter Funding allocation.</p> |
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| | <p>Describe threshold factors and grant size limits.</p> | <p>Once applications have been approved, work plans must be completed and returned for approval within the timeframe indicated by MaineHousing. MaineHousing will issue a grant agreement once the work plan is approved. The grant agreement is required to be executed and returned by shelter program providers within the timeframe indicated by MaineHousing.</p> <p>Funding will occur as outlined in the Homeless Programs Rule. MaineHousing at its discretion may not pay on bednights for clients who have had a stay which equals more than 180 consecutive nights.</p> |
| | <p>What are the outcome measures expected as a result of the method of distribution?</p> | <p>MaineHousing anticipates providing Emergency Shelter for 7,765 people in 2015</p> |
| <p>3</p> | <p>State Program Name:</p> | <p>Home to Stay</p> |
| | <p>Funding Sources:</p> | <p>ESG</p> |

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| <p>Describe the state program addressed by the Method of Distribution.</p> | <p>MaineHousing is linking Emergency Solutions Grant (ESG) funds with Stability Through Engagement Program (STEP) funds and Housing Choice Vouchers (HCV) to create the Home to Stay Program. MaineHousing, in partnership with housing assistance agencies throughout the state, offers the Home to Stay Program for individuals and families who are homeless and seeking permanent housing.</p> <p>Program participants are assigned a trained Resource Navigator to assist them in learning and gaining valuable skills that will meet their health, housing, employment and other basic needs in order to overcome barriers to obtaining and maintaining housing.</p> <p>Resource Navigators will help program participants to develop and work on goals as part of a Housing Stability Plan designed to assist participants to achieve housing stability, and to connect them with appropriate services and support.</p> <p>For program participants a Navigator will assist with such things as:</p> <ul style="list-style-type: none"> • Assessment of housing barriers, needs, and preferences • Development of an Action Plan for locating housing • Housing search activities, including assistance with submitting rental applications, understanding leases and outreach to and negotiation with owners • Assistance with obtaining utilities and making moving arrangements • Resource coordination, to include developing, securing, and coordinating services and obtaining federal, state, and local benefits • Information and referrals to other providers • Long term housing stability planning, including development of an individualized housing and service plan to accomplish permanent housing stability • Mediation between the program participant and the owner or person(s) with whom the program participant is living as is necessary to prevent the program participant from losing permanent housing |
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| <p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p> | <p>Home to Stay participants may be eligible to receive temporary rental assistance, for a maximum of 12 months, through STEP if they meet the following requirements:</p> <ul style="list-style-type: none"> • Staying in or working with a Home to Stay provider. Enrolled and participating in Home to Stay with an approved Housing Stability Plan. Creation and following a household budget, with viable goals, to ensure that they remain housed after program participation ends. Payment of 30% of their adjusted income (or no less than \$50) per month towards their rent. |
| <p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p> | <p>This question requires a response for the CDBG Program.</p> |

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| <p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p> | <p>The Home To Stay (HTS) Program was awarded through a competitive RFP in 2 rounds in FY 2013. Eligible applicants included 41 shelters that received ESG funds. To be used for housing relocation and stabilization services to rapidly re-house individuals and families living in shelters or on the streets, MaineHousing allocated \$377,887 of Emergency Solutions Grant (ESG) funds to the 3 State Homeless Council Regions as follows: \$137,267 to Region I (2 counties in Southern Maine); \$30,499 to Region II (9 counties in Central Maine); and \$210,121 to Region III (5 counties in Northern Maine).</p> <p>In addition to ESG funds, successful respondents were awarded Stability Through Engagement Program (STEP) funds and Housing Choice Vouchers, based upon the number of homeless clients served by the applicant in the previous calendar year. This number was determined by the Homeless Management Information System (HMIS) or from data provided by the respondent.</p> <p>Providers granted the maximum allocation in Round I of the 2013 Home the Stay RFP were not eligible for funding in Round II. Providers that were not awarded the maximum allocation in Round I of the Home to Stay RFP were eligible for funding in Round II, not to exceed the total maximum allocation for both rounds.</p> <p>Once applications were approved, work plans were completed and returned for approval. MaineHousing issued a grant agreement once the work plan was approved.</p> |
| <p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p> | |
| <p>Describe how resources will be allocated among funding categories.</p> | <p>In future years, it is anticipated that the Home To Stay Program will be awarded through a competitive RFP process with allocations based on available funds, number of clients served and accomplishment of performance measures outlined in the RFP.</p> |

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| <p>Describe threshold factors and grant size limits.</p> | <p>The following were maximum allocations based upon number of clients served:</p> | |
| <p>What are the outcome measures expected as a result of the method of distribution?</p> | <p>It is the expectation that 100% of program participants will be:</p> <ul style="list-style-type: none"> • provided a comprehensive assessment of their needs and barriers that threaten housing stability, and a plan of action to achieve housing stability will be created, • assisted with search and placement for adequate housing, including subsidized housing programs, • provided with coordination of services and advocacy as determined by the housing stability assessment and plan of action, • provided ongoing monitoring and evaluation to ensure implementation of the housing stability plan of action and positive outcomes, and • no more than 15% of program participants will return to an emergency shelter. <p>In addition to the above performance expectations, the following may be used as criteria for future funding:</p> <ul style="list-style-type: none"> • the percentage of HCV referrals who are accepted into the program, • the percentage of HCV participants who complete one year of program requirements, • the percentage of STEP participants who obtain adequate income resources to remain stably housed, and • The percentage of STEP participants who receive the necessary support services to remain stably housed. | |
| <p>4</p> | <p>State Program Name:</p> | <p>Rental Loan Program</p> |
| | <p>Funding Sources:</p> | <p>HOME</p> |

Describe the state program addressed by the Method of Distribution.

The primary goal of the Rental Loan Program is to create and preserve affordable multi-family residential rental housing in the State of Maine.

Preservation may include federally-assisted housing, such as HUD 202, HUD 811 and Rural Development 515 properties at risk of being lost due to the expiration of federal rental assistance contracts, physical or financial deterioration, and/or owners opting out of federal housing programs.

To achieve the goals of this Program, MaineHousing will make various resources available in the form of amortizing loans, deferred payment loans and/or grants under this Program or in conjunction with the Program from time to time, including without limitation, the following resources:

- taxable bond proceeds;
- private activity tax-exempt bond;
- 501(c)(3) or governmental unit tax-exempt bond proceeds; and
- subsidy resources.

These resources are usually combined with equity generated from the syndication of Low Income Housing Tax Credits (LIHTC). Competitive credits and “automatic” credits are awarded in accordance with Maine’s Qualified Allocation Plan.

MaineHousing attempts to maximize the benefit of these limited resources by combining the resources and encouraging applicants to seek other non-MaineHousing resources.

Amortizing loans, funded with the proceeds of taxable or tax-exempt bond proceeds, for developments that do not need MaineHousing subsidy are available typically on a walk-in basis.

MaineHousing allocates competitive low income housing tax credits separately under MaineHousing’s Low Income Housing Tax Credit Program. All applicants who are awarded low income housing tax credits on a competitive basis or are eligible for “automatic” low income housing tax credits must comply with the applicable Qualified Allocation Plan.

MaineHousing may make various discretionary subsidy resources available from time to time to be used in conjunction with other resources available under this Program and/or the Low Income Housing Tax Credit Program. These subsidy resources will be offered under separate requests for proposals. Unless otherwise specified in the request for proposals, all developments are subject to the requirements and guidelines in this Program.

Consolidated Plan

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| <p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p> | <p>Qualified developers may apply. Applicants must:</p> <ul style="list-style-type: none"> • Demonstrate previous successful experience in the development of similar projects. • Have a satisfactory credit history and demonstrate adequate financial capacity to own and operate the housing. • Have control of the development site. • Demonstrate they will provide the required number of lower income units. <p>In addition, the management agent for the housing must be demonstrate successful experience in managing similar properties.</p> <p>MaineHousing generally selects for RLP funding those developments that will provide the greatest amount of long term, low-income housing at the least cost of taxpayer subsidy dollars.</p> |
| <p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p> | <p>This question requires a response for the CDBG Program</p> |

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| <p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p> | <p>This question requires a response for the ESG Program</p> |
| <p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p> | |
| <p>Describe how resources will be allocated among funding categories.</p> | <p>Approximately half of the HOME funds allocated to the Rental Loan Program are for the construction of new units , while the other half of the funds are allocated to the rehabilitation and preservation of existing units.</p> |

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| | <p>Describe threshold factors and grant size limits.</p> | <p>A. Combination of Available Resources</p> <p>MaineHousing attempts to maximize the impact of the limited resources it has available by combining resources and encouraging applicants to seek other non-MaineHousing sources of funding.</p> <p>B. Tax-exempt Bond Financing</p> <p>MaineHousing may issue tax-exempt bonds under Section 142(d) or Section 145 of the Internal Revenue Code (Code) as a source of funding under the Program. The Code imposes certain requirements and limitations on the use of tax-exempt bond proceeds. There may be additional requirements under the Program.</p> <p>C. Non Tax Exempt Proceeds</p> <p>Non tax empempt proceeds are used mostly in conjunction with an allocation of low income housing tax credits under the competitive Low Income Housing Tax Credit Program.</p> <p>D. Subsidy Resources</p> <p>Any project receiving subsidy is subject to the regulatory requirements associated with the subsidy resource.</p> |
| | <p>What are the outcome measures expected as a result of the method of distribution?</p> | <p>MaineHousing expects to produce 113 new rental units and to rehabilitate 112 rental units.</p> |
| 5 | <p>State Program Name:</p> | <p>Stability Through Engagement Program (TBRA)</p> |
| | <p>Funding Sources:</p> | <p>HOME</p> |
| | <p>Describe the state program addressed by the Method of Distribution.</p> | <p>STEP is designed to provide short term rental assistance for 6-12 months to help individuals and families achieve housing stability. The focus is on rapidly re-housing people who are currently staying in a homeless shelter that is a grantee of the Home to Stay Program. Referrals to the STEP Program can only be made by the staff Navigators at the participating homeless shelters. The STEP Program is currently offered in ten counties.</p> |

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| <p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p> | <p>Home to Stay participants may be eligible to receive temporary rental assistance, for a maximum of 12 months, through STEP if they meet the following requirements:</p> <ul style="list-style-type: none"> • Staying in or working with a Home to Stay provider. • Enrolled and participating in Home to Stay with an approved Housing Stability Plan. • Creation and following a household budget, with viable goals, to ensure that they remain housed after program participation ends. <p>Payment of 30% of their adjusted income (or no less than \$50) per month towards their rent.</p> |
| <p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p> | <p>This question requires a response for the CDBG Program</p> |
| <p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p> | <p>This question requires a response for the ESG Program</p> |

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| <p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p> | |
| <p>Describe how resources will be allocated among funding categories.</p> | <p>See the Home to Stay Program Method of Distribution</p> |
| <p>Describe threshold factors and grant size limits.</p> | <p>Once applications have been approved, work plans must be completed and returned for approval within the timeframe indicated by MaineHousing. MaineHousing will issue a grant agreement once the work plan is approved. The grant agreement is required to be executed and returned by shelter program providers within the timeframe indicated by MaineHousing</p> |

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| <p>What are the outcome measures expected as a result of the method of distribution?</p> | <p>The goal for the STEP program is to administer 100 STEP coupons to rapidly re-house 100 individuals and/or families from shelters. Program Expectations include the following:</p> <ul style="list-style-type: none"> • 100% of program participants will be provided a comprehensive assessment of their needs and barriers that threaten housing stability and a plan of action to achieve housing stability will be created. • 100% of program participants will be assisted with search and placement for adequate housing, including subsidized housing programs. • 100% of program participants will be provided with coordination of services and advocacy as determined by the housing stability assessment and plan of action. • 100% of program participants will be provided ongoing monitoring and evaluation to ensure implementation of the housing stability plan of action and positive outcomes. • No more than 15% of program participants will return to emergency shelter. <p>Future funding may depend on satisfaction of the above performance expectations. In addition, the following may be used as criteria for future funding:</p> <ul style="list-style-type: none"> • The percentage of HCV referrals that are accepted into the program. • The percentage of HCV participants who complete one year of program requirements. • The percentage of STEP participants who obtain adequate income resources to remain stably housed. • The percentage of STEP participants who receive the necessary support services to remain stably housed |
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Discussion:

Please see above

AP-35 Projects – (Optional)

Introduction:

| # | Project Name |
|---|--------------|
| | |

Table 58 – Project Information

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

AP-38 Project Summary
Project Summary Information

AP-40 Section 108 Loan Guarantee – 91.320(k)(1)(ii)

Will the state help non-entitlement units of general local government to apply for Section 108 loan funds?

No

Available Grant Amounts

N/A

Acceptance process of applications

N/A

AP-45 Community Revitalization Strategies – 91.320(k)(1)(ii)

Will the state allow units of general local government to carry out community revitalization strategies?

Yes

State’s Process and Criteria for approving local government revitalization strategies

See State of Maine 2015 Proposed Statement- Downtown Revitalization Grant Program

AP-50 Geographic Distribution – 91.320(f)

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

The State of Maine does not prioritize the allocation of CDBG, HOME or ESG geographically. Income eligible citizens, Community Housing Development Organizations, and housing developers may apply for grants or loans from anywhere in Maine. Low Income Housing Tax credit priorities include projects in rural areas and Difficult to Develop Areas. Home repair, lead paint hazard reduction, weatherization, and energy assistance services are delivered statewide through Community Action Agencies under contract with MaineHousing.

The Stability through Engagement Program (TBRA) is currently offered in ten counties. The participating homeless shelters are located in Androscoggin, Aroostook, Cumberland, Hancock, Kennebec, Knox, Oxford, Penobscot, Washington and York counties.

Geographic Distribution

| Target Area | Percentage of Funds |
|--------------------|----------------------------|
| State Of Maine | 100 |

Table 59 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The State of Maine has not chosen to target particular geographical areas for special assistance.

Discussion

Please see above

Affordable Housing

AP-55 Affordable Housing – 24 CFR 91.320(g)

Introduction:

The one year goals vary by program and the population to be served. Some of the data in the following tables may overlap due to some programs that assist households in addition to individuals.

| One Year Goals for the Number of Households to be Supported | |
|--|-----|
| Homeless | 500 |
| Non-Homeless | 225 |
| Special-Needs | 0 |
| Total | 725 |

Table 60 - One Year Goals for Affordable Housing by Support Requirement

| One Year Goals for the Number of Households Supported Through | |
|--|-----|
| Rental Assistance | 500 |
| The Production of New Units | 113 |
| Rehab of Existing Units | 112 |
| Acquisition of Existing Units | 0 |
| Total | 725 |

Table 61 - One Year Goals for Affordable Housing by Support Type

Discussion:

AP-60 Public Housing - 24 CFR 91.320(j)

Introduction:

The State of Maine does not operate any public housing units directly, nor does it receive any funding to do so. When requested, MaineHousing reviews Annual and Five-Year Plans of public housing authorities to determine consistency with Maine's Consolidated Plan and issues certifications to these authorities attesting to this certification

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

This Annual Plan is for the State grantee only. No summary information is available on the actions planned for the multiple public housing authorities operating in Maine. No actions are planned by the State to specifically address the needs of public housing residents to the exclusion of other classes. All residents are eligible to participate in any of the ongoing programs of the State, based upon their eligibility as determined by program regulations.

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

Public housing residents are eligible to participate in the home buyer programs offered through MaineHousing and its participating lenders, as long as they meet all eligibility criteria.

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

MaineHousing is not designated as a troubled PHA.

Discussion:

Please see above

AP-65 Homeless and Other Special Needs Activities – 91.320(h)

Introduction

The Emergency Solutions Grant (ESG) program is designed to help with operating shelter costs as well as health, employment, and housing services; rapid re-housing and housing stabilization services for homeless individuals and families; as well as HMIS data collection. This funding opportunity is available to existing emergency shelters throughout the state sponsored by not-for-profit organizations and local municipalities. Administrative guidance for the Emergency Solutions Grant Program is provided through the Homeless Programs Rule, which is attached. In addition to the ESG funds, MaineHousing provides State Shelter Assistance Program funds, with funding totaling approximately \$3.4 million. The shelter funding methodology is governed by the Homeless Programs Rule, which requires an even distribution to all the participating emergency shelters. Remaining funds are reimbursed based on a per diem formula of bednights utilized by the shelters.

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

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

ESG funding will be utilized for shelter operations, essential services and rapid re-housing activities as well as HMIS data collection. The one year goal for ESG shelter funding is 7,765 persons will be served by the 41 ESG funded shelters. In addition at least 500 households will be assisted by the Home To Stay Program.

Addressing the emergency shelter and transitional housing needs of homeless persons

Shelters that receive ESG and state funds shall meet basic threshold criteria as outlined in the Homeless Programs Rule, in addition to state and federal regulations:

- be a shelter operated by a non-profit corporation in good standing in the State of Maine qualified for tax exemption under 501(c)(3) of the Internal Revenue Code or a municipal corporation;
- provide overnight shelter 365 days per year;
- accept eligible persons regardless of their ability to pay, eligibility for reimbursement or actual reimbursements from any third party source, including local, municipal, state or federal funding sources;
- provide for intake and assessment of homeless persons and offer shelter clients links to appropriate services, including services that help clients move toward appropriate stable housing;

- have no lease requirements for shelter clients;
- serve a need which may be demonstrated by community support, regional homeless council support, reporting data and other analyses;
- provide for response to telephone inquiries 24 hours a day;
- timely pay any payments due to MaineHousing and promptly remedy any issues cited by MaineHousing;
- timely submit required reports to MaineHousing;
- have the administrative and financial management capacity necessary to operate the shelter and to account for the use of a grant in accordance with this rule;
- not engage in any inherently religious activities, such as worship, religious instruction, or proselytize, as part of the activities and services funded with any grant for activities or services covered by this rule; and if religious activities are offered, they must be offered at a separate time or location from the activities and services covered by this rule; and participation in those religious activities must be voluntary for persons receiving assistance with funds covered by this rule;
- meet any requirements peculiar to the particular grant requested;
- operate its shelter in compliance with all applicable federal, state, and local building codes, laws, and regulations;
- operate its shelter free from discrimination on the basis of age, race, color, religion, national origin, physical or mental disability, sexual orientation, or gender in accordance with applicable federal and state fair housing laws; and conform to the Maine minimum shelter standards.
- provide breakfast or access to breakfast and, if open 24 hours, also provide lunch and dinner or access to lunch and dinner

Agencies not meeting state and federal regulations will not receive funding.

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

There are a number of programs and services that assist homeless persons make the transition to PH and help to reduce the length of time people experience homeless as well as facilitating access to housing and preventing them from becoming homeless again. As stated earlier, PATH serves at-risk individuals & families with unmet mental illness or co-occurring disorders to prevent homelessness. The SSVF Program provides outreach and case management to at-risk veterans' families statewide. Pine Tree Legal Assistance assists people in preventing evictions in larger cities. Maine DHHS uses

some BRAP (TBRA) for homelessness prevention. MaineHousing is an ESG grantee and provides ESG funding to 41 shelters and the HTS program to 16 grantees.

In the next year, there are several programs that will continue to address homeless families transition to PH and include shortening their LOS and facilitating access to affordable housing:

1. 1. Emergency Shelters will continue to be funded with an emphasis on performance measures that reduce the lengths of stay;
2. 2. The Home To Stay program as described in earlier sections of the plan;
3. 3. The “long term stayers” (in shelter over 180 days) initiative prioritizes S+C vouchers to house CH & long term stayers with mental illness & co-occurring disorders in shelters. DHHS also administers the state-funded BRAP (TBRA TH) which serves the same population; a high priority of BRAP is to help people who are homeless obtain and retain housing;
4. 4. The Shelter System Change Initiative: Home to Stay Program grantees that meet certain benchmarks in decreasing shelter lengths of stay, increasing permanent housing outcomes, and maintaining stability for clients upon shelter exit are eligible for a grant which is performance-based;
5. 5. PATH Program and;
6. 6. SSVF Program.

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

Foster Care: Maine DHHS contracts with nonprofit youth service providers statewide to help youth & families develop healthy transition plans that help youth obtain TH, PH, PSH, or remain in care until they finish their education. Providers actively monitor whether teens are discharged from foster care to the streets or shelters, & advocate with Maine DHHS for improved policies and resources.

Last year, a working group of homeless youth providers has submitted a new draft Policy on Homeless Youth to Maine DHHS Office of Child and Family Services (OCFS) that states, in part: “OCFS believes youth under the age of 18 years old should not live on their own, or be without responsible adults to care for them unless they have become legally emancipated (15 MRS 3506-A (2001)). When a youth in state’s custody becomes homeless, OCFS has a responsibility to end the youth’s homelessness and locate a place for the youth to live. Sometimes youth may choose not to reside in OCFS approved homes or locations. OCFS has a responsibility to continue to work with the youth and pursue placement options in a diligent and focused manner.” OCFS is expected to approve this policy in 2014.

Health Care: Hospital Discharge Planning Guidelines have been developed by the Statewide Homeless Council (SHC) (whose membership includes Maine COC & Portland COC) and Maine hospitals re: discharge of homeless patients. The Guidelines instruct hospitals to begin the discharge planning process on admission. Patients are to be discharged with appropriate clothing and with a plan for accessing required medications/supplies. MCOC members also monitor discharges to shelters from hospitals and follow up with hospitals if this should occur. Each Maine hospital or community discharge location must designate a management team member to oversee ongoing compliance with the Guidelines. In December 2013 the Maine Hospital Association’s Mental Health Council recommended approval of the guidelines by the Maine Hospital Assn. Board (MHA). Full MHA endorsement is expected in 2014.

Mental Health: The Guidelines above include discharge planning for patients with mental health issues. They instruct hospitals to begin the discharge planning process on admission, working with appropriate providers. MCOC members monitor discharges to shelters from hospitals and follow up with hospitals if this should occur. The Statewide Homeless Council is leading an effort to create a Medicaid Waiver for long term homeless individuals that will improve care options. Placement options include family, residential treatment facilities, market rate apartments, boarding homes, and other federal-, state- or locally-funded housing options (such as Section 515 rental units, LIHTC-funded projects, HOPWA-funded housing, local- or state-funded residential recovery or transitional housing, group homes, and/or halfway houses). Individuals needing higher levels of medical care may be placed in PNMI facilities.

Corrections: The SHC and MCOC do not support any policy that releases inmates to shelters. No

specific DOC policy exists to prevent release of offenders to shelters. However, Maine DOC's goal is not to release to shelters. To achieve this, DOC's policy is to begin pre-release planning 45 days before release (County jails begin at 90 days). MCOC providers work collaboratively with prison staff on pre-release planning, including finding community housing & supportive services (when needed) for inmates following release.

Discussion

AP-75 Barriers to affordable housing – 91.320(i)

Introduction:

The State of Maine is planning to update its statewide Analysis of Impediments to Fair Housing Choice (AI) in the format of the new Assessment of Fair Housing (AFH) to more directly address HUD's current expectations of AFFRs. The actions outlined below are identified in the current plan.

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

MaineHousing is committed to being proactive with regards to fair housing, focusing on actions to address either known or possible impediments.

Barriers Faced by Persons with Disabilities: Maine has some of the nation's oldest residents, and trends indicate that our population will continue to gray over time. While progress has been made toward addressing the housing needs of disabled persons in Maine, the need for accessible, affordable housing continues to increase. Increasingly, there is also a need to educate housing providers of their duty to provide reasonable accommodations.

Lack of Awareness of the Fair Housing Law and Rights Granted Under the Law: A lack of awareness of fair housing laws means that many people fail to recognize actions that may be discriminatory. MaineHousing has taken significant steps to increase fair housing /equal access awareness among its staff and partners. Efforts include on-going staff training and outreach to housing advocates.

Racial, Ethnic, and Cultural Barriers: Many people of color and individuals with limited English proficiency live in Maine, despite the fact that Maine remains one of the least ethnically diverse states in the nation. Maine is home to four federally-recognized Indian tribes. Agricultural and forestry activities attract an estimated 13,000 migrant farm workers to the state, many of whom have limited English proficiency. And within the last 10 years, Maine - particularly southern Maine - has become a refugee resettlement site for immigrant populations from many different countries. As demographics change, MaineHousing is committed to enhancing its support for diversity awareness and outreach activities.

Planned actions to address these impediments generally fall into the following categories:

- Research and Planning
- Programs and Policies
- Education and Outreach
- and Monitoring.

To facilitate progress toward identified priorities and continuous self-improvement, MaineHousing has established an ongoing Fair Housing / Equal Access Team. The primary focus of this team is to facilitate fair housing awareness and compliance among MaineHousing staff and program agents. In addition, MaineHousing's Equal Access Coordinator is available to field questions from MaineHousing staff, agents, and customers.

Discussion:

Please see above

AP-85 Other Actions – 91.320(j)

Introduction:

This section describes a variety of other efforts the state will continue during the program year to help address housing and community development needs.

Actions planned to address obstacles to meeting underserved needs

MaineHousing and the Department of Economic and Community Development will continue to encourage qualified applicants to apply for CDBG, HOME and ESG funds. The two agencies will also update the Consolidated Plan to reflect current housing and community development needs, gathered through the citizen participation, as well as demographic, housing market and community development research.

Actions planned to foster and maintain affordable housing

The activities to foster and maintain affordable housing include the production of new units, homeownership opportunities and home rehabilitation.

The State utilizes other programs to help foster and maintain affordable housing including:

- Low Income Housing Tax Credits (LIHTC)
- the Housing Choice Voucher program; and
- the Low Income Heating Assistance Program (LIHEAP)

Actions planned to reduce lead-based paint hazards

MaineHousing's Lead Hazard Control Program provides 0% deferred, forgivable loans to make lower-income homes lead safe. Making homes lead safe may involve paint removal or stabilization, as well as door and window replacements. The entire amount of the loan is forgiven after 3 years, provided that the property hasn't been refinanced or sold during that time, and in the case of rental property, that the units remain affordable.

Actions planned to reduce the number of poverty-level families

The State of Maine has not formally adopted a statewide anti-poverty strategy. However, the strategy and goals of the Five-Year Consolidated Plan and Action directly address the issues of individuals who are living in poverty.

Actions planned to develop institutional structure

The State has an efficient institutional structure through which programs are delivered. The need for additional training for existing and potential CHDOs (Community Housing Development Organizations) has been identified.

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

A number of private sector, public and social service agencies have been involved in both the Consolidated Planning process and the recently developed MaineHousing Strategic Plan. Continued coordination with these groups will be a key to the success of both plans. MaineHousing plans to maintain communications with pertinent individuals and groups, both via traditional method and through new technologies (e.g. on line meetings, internet-based survey's, etc.)

Discussion:

Please see above

Program Specific Requirements

AP-90 Program Specific Requirements – 91.320(k)(1,2,3)

Introduction:

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.320(k)(1)

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

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

Other CDBG Requirements

| | |
|---|--------|
| 1. The amount of urgent need activities | 0 |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | 80.00% |

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.320(k)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

Maine utilizes only the forms of investment included in Section 92.205.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

MaineHousing does not intend to use HOME funds for homebuyer activities.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

MaineHousing does not intend to use HOME funds for homebuyer activities.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The MaineHousing Rental Loan Program guide is the document which governs lending activities, including those projects financed with HOME funds. The RLP Guide specifically refers to compliance with 24 CFR Part 92 for any project which uses HOME funds.

Emergency Solutions Grant (ESG) Reference 91.320(k)(3)

1. Include written standards for providing ESG assistance (may include as attachment)

An initial evaluation to determine the eligibility of each individual or family's eligibility for ESG assistance and the amount and types of assistance the individual or family needs to regain stability in permanent housing will be conducted. To be eligible for assistance household income must be below 30% of AMI. One time security deposits will be offered. Ongoing supports will be provided to all program participants as needed until clients have achieved housing stability and any needed support services.

Homelessness prevention activities will be provided to the extent that the assistance is necessary to help the program participant regain stability in their current permanent housing or move into other permanent housing and achieve stability in that housing. Funds will be used to provide individuals and families who meet the criteria under the "at risk of homelessness" definition, or who meet the criteria in paragraph (2), (3), or (4) of the "homeless" definition of the HEARTH Act and have an annual income below 30 percent of median family income as determined by HUD.

ESG funds will be used to provide housing relocation and stabilization services necessary to assist a homeless individual or family move as quickly as possible into permanent housing and achieve stability in that housing. Rapid re-housing assistance will be provided to program participants who meet the criteria under paragraph (1) or paragraph (4) of the "homeless" definition in the HEARTH Act and have an annual income below 30 percent of median family income as determined by HUD.

An initial intake interview will be conducted with clients to verify program eligibility and assess the

level of client need. A strategy to achieve client stability within the timeframe established by program regulations will be created with clients actively working to meet established outcomes based upon individual client need. Short-term, up to 3 months, housing search and placement, housing stability case management, mediation, legal services and credit repair services will be provided to assist program participants achieve housing stability and any needed support services with program eligibility being recertified at least every three months.

Short-term financial assistance may be provided for up to 3 months with clients expected to pay 30% of their income for rent. Rental units will meet rent reasonableness and habitability standards as outlined in the HEARTH Act before any rental payments are approved. In addition, Lead Based Paint Poisoning Act requirements will be met when applicable based upon participant household composition. One time security deposit assistance may be provided not to exceed the monthly rental amount with the client expected to pay 30% of their income or \$50.00 whichever is greater.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The Maine CoC has not yet established a centralized assessment system. However, MaineHousing received a HUD funded planning grant through the FY 2012 HUD NOFA competition for COC's. This grant is beginning implemented in 2014. One of the major goals of the grant is to research and make recommendations on best practices for a statewide coordinated assessment in Maine with the goal of implementing a coordinated assessment in the next two to three years.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

MaineHousing will allocate a certain amount of funds to be distributed to Emergency Shelters pursuant to the following funding methodology:

1. 15% of Available Funds. An amount equal to 15% of the allocation will be disbursed among eligible agencies, such that each agency providing Emergency Shelter in a fixed facility operated by the agency will receive an amount equal to twice the amount that the agencies providing Emergency Shelter without a fixed facility receive.
2. 85% of Available Funds. An amount equal to 85% of the allocation made available for the calendar year will be divided by a number equal to the total number of Bednights of all eligible Emergency Shelters during the previous year to determine an amount to be paid for Bednights. After each calendar quarter, MaineHousing will pay an Emergency Shelter the Initial Bednight Per Diem for each Bednight at the Emergency Shelter during the previous quarter. If at the end of a quarter, there are not sufficient funds to pay the eligible Emergency Shelters the Initial Bednight Per Diem for the quarter, the per diem payment for each Bednight for the quarter shall be adjusted downward and the remaining funds shall be disbursed.

MaineHousing will determine whether new Emergency Shelters or beds may participate in the Emergency Shelter Funding Allocation based upon the recommendations and criteria developed by

an ad hoc committee. MaineHousing will convene the committee annually and as otherwise needed to advise MaineHousing as to whether any Emergency Shelters that have not previously participated in the Emergency Shelter Funding Allocation should be permitted to participate in future Emergency Shelter Funding Allocations and whether any participating Emergency Shelter should be permitted to expand its number of beds eligible to be counted as Bednights under the above described funding methodology.

A. Allocation. MaineHousing may allocate other funds for Programs to assist Homeless Persons in accordance with applicable federal and state laws.

B. Programs. MaineHousing shall design and offer Programs based upon available funds, restrictions attached to such funds, best practices, and needs.

C. Program Guides. MaineHousing shall publish on MaineHousing's website a Program Guide with respect to each Program and shall distribute the Program Guide to parties who may be eligible for the Program and who have expressed an interest to MaineHousing in connection with the type of activities eligible under the Program, to parties MaineHousing selects for marketing the particular Program, and upon request.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

Although Maine State Housing Authority is a State agency and are not required to "reach out" we do include the requirement that sub-recipients meet the condition of having homeless or former homeless representation on the board or in some type of policy making role. Typically if the requirement is unable to be met via board representation; regular, monthly or weekly, meetings of shelter guests are held to discuss the policies of the shelter program. The meetings are used as a tool to solicit input on current policies and institute changes in policy as necessary.

5. Describe performance standards for evaluating ESG.

Home to Stay:

The performance standards for evaluation in accordance with the HEARTH Act will include but are not limited to:

- The length of time individuals and families remain homeless.
- The extents to which individuals and families that leave homelessness experience additional spells of homelessness.

- The thoroughness of grantees in reaching homeless individuals and families in the geographic area.
- Overall reduction in the number of homeless individuals and families.
- Jobs and income growth for homeless individuals and families.
- Success at reducing the number of individuals and families who become homeless.
- Other accomplishments by the grantee related to reducing homelessness.

Discussion:

Please see above

Attachments

Citizen Participation Comments

Citizen Participation Comments

The public hearing generated comments regarding two major topics. The first topic had to do with the current lack of accessible housing. Participants agreed that the need for accessible housing is growing and would like funding for the RAMP program increased. Secondly, participants would like to see greater participation by State legislators in the Consolidated Planning process. It was acknowledged that many of the Housing issues currently being discussed are the same issues that were discussed in 1986.

Outreach via social media and email resulted in four responses. With regard to the current allocation method for ESG, one respondent requested discussion regarding possible alternative methods that would increase operating funds for emergency homeless shelters.

Another respondent requested clarification of the Homeless Management program and whether or not it includes funding for case workers. Similar to the comments received at the Public Hearing, there was a request for increased resources dedicated toward physical access.

Finally, funding of a program like THAP (Temporary Housing Assistance Program) was requested to assist people who are at risk of homelessness.

Summary of Public Comments and Responses to the Comments

Written comments were submitted by:

- Sheldon Wheeler, Maine Department of Health and Human Services
- Michael Burke, Maine Community Action Association
- Keith E. Small, Waldo Community Action Partners
- Kara Hay, Penquis Community Action Program

The following is a summary of the written comments made and the corresponding response.

- Respondent(s) strongly support the MaineHousing Home Repair program and express concern about a reduction in fedHOME funding for the program.

Response: MaineHousing agrees that the Home Repair program is important and intends to continue the program using alternate sources of funds.

- Respondent suggests an extension to the citizen participation period and the use of alternative outreach methods.

Response: MaineHousing and the Department of Economic and Community Development agree that citizen participation is an important component of the Consolidated Plan process. As referenced in the plan, multiple opportunities for public participation were offered, including via email, Facebook and the internet. The agencies will look to include additional alternative outreach methods in the development of future plans.

- Respondent supports an implementation of a 20% set aside for persons with disabilities in all future housing developments supported by MaineHousing.

Response: Through the QAP Application scoring process, MaineHousing awards extra points if “*preference is given in at least 20% of the units in the Project to persons who are homeless or displaced, have disabilities or have other special housing needs.*” A preference is strongly preferred by LIHTC investors over a set-aside. Integrated housing for persons with disabilities is one of several tools that MaineHousing uses to address the housing needs of disabled populations. MaineHousing finds it works effectively to attain integrated housing through incentives and education.

- Respondent encourages efforts to increase employment among homeless persons and suggest that these efforts could include coordination of the Employment First legislation with DHHS initiatives.

Response: MaineHousing agrees that increasing employment among homeless persons is important, as recognized in the Consolidated Plan. The MCoC also supports HUD’s goal of 19% employment rate for people who are homeless and is committed to improving and enhancing employment outcomes for homeless persons. MaineHousing, as the Collaborative Applicant, will encourage the MCoC to consider the Employment First legislation that was revised on 10/15/14. This legislation calls for coordination of efforts and the sharing of information among state agencies to ensure that programs, funding and policies support efforts of individuals with disabilities to acquire community-based employment or customized

employment. In the FY 2013 Maine CoC Application to HUD, the Maine CoC identified a two-year plan to increase the percentage of project participants who will increase their income through employment from entry date to program exit. The plan includes the following strategies:

- The MCoC Resource Committee will continue to provide training and opportunities to increase knowledge of resources for employment. Projects will be encouraged to tap into resources that currently exist, including ClubHouse Programs and Goodwill Employment Programs.
 - The MCoC will involve executive staff of projects in training and on-going discussions about the importance of providing employment resources and accurately documenting income into the HMIS.
 - The MCoC Resource Committee will connect with the Maine Career Centers, utilize learnings from the Disability Employment Initiative, and promote Ticket to Work programs to clients in MCoC-funded projects who receive SSI/SSDI.
 - The MCoC Data and Resource Committees will review HMIS/APR data to understand which projects are doing well at promoting employment and share best practices.
-
- Respondent suggests adding information on the existing coordination of Medicaid reimbursed services and housing to the Special Needs Facilities and Services section of the plan.

Response: The suggested language change has been incorporated into the Consolidated Plan.

- Respondent suggests correcting language about the Consent Decree in the Special Needs Facilities and Services section of the plan.

Response: This suggested language change has been incorporated into the Consolidated Plan.

- Respondent supports the addition of a proposed solution to the Market Analysis section on Barriers to Affordable Housing.

Response: The Consolidated Plan includes several sections on Barriers to Affordable housing. The specific section mentioned in the comment is intended to identify current barriers to affordable housing. Actions to address the barriers are addressed

later in the Annual Action Plan.

- Respondent suggested correcting language on SP-60 about the DHHS PATH program.

Response: This suggested language change has been incorporated into the Consolidated Plan.

- Respondent supports greater coordination between MaineHousing and DHHS on rules and procedures for the homeless. The concern was that the lack of coordination results in longer homeless stays than necessary.

Response: MaineHousing agrees that coordination with DHHS is important. Both DHHS and MaineHousing serve Maine's homeless population and work together to benefit clients. In the last year, shelter lengths of stay have decreased due to several initiatives, including the Long Term Stayer Initiative and the Home to Stay Program. The Long Term Stayer Initiative uses data from MaineHousing to identify people in shelters with stays longer than 180 days who would benefit from a Shelter Plus Care subsidy administered through DHHS. In addition, the Home To Stay Program is a rapid re-housing initiative designed to help people exit shelters quickly into permanent housing, providing support for up to a year to help them remain stably housed.

The Respondent did not give any specific examples where a lack of coordination resulted in longer a longer stay. Nevertheless, the concern reminds everyone to be vigilant.

Both MaineHousing and DHHS recognize the importance of data sharing among all CoC and DHHS programs, including ESG funded shelters, in order to facilitate Coordinated Assessment, the delivery of services, and coordination of care for clients. In 2015, data sharing agreements will help to enhance service delivery and reduce lengths of stay.

- Respondent requests a set aside of CDBG funds or other funds to implement a more open data sharing environment within Maine's Homeless Management Information System.

Response: DECD has indicated that this is not an eligible use of CDBG funds. Currently MaineHousing is working on a plan for sharing data in HMIS but is cognizant of the need to safeguard the security of shelter and client data.



State of Maine

Community Development Block Grant Program

2015 Proposed Statement

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2015 PROGRAM STATEMENT

19-498 DEPARTMENT OF ECONOMIC AND COMMUNITY DEVELOPMENT

CHAPTER 43 COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROGRAM

The Office of Community Development reserves the right to fund only those applications deemed to be in the best interest of, and that offer definable benefits to, the State of Maine and the Community Development Block Grant Program.

19-498 CMR DEPARTMENT OF ECONOMIC AND COMMUNITY DEVELOPMENT

CHAPTER 43 COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROGRAM

2015 PROGRAM STATEMENT

SUMMARY

This Program Statement describes the method by which 2015 Community Development Block Grant (CDBG) program funds will be distributed. The CDBG program is administered pursuant to 5 M.R.S.A 13073. The 2015 CDBG program was developed by the Department of Economic and Community Development (DECD) following a review of past programs, a forum with program constituents, 3state-wide public forums and a comprehensive assessment of statewide community and economic development needs. In accordance with the Maine Administrative Procedures Act, DECD will hold a public hearing to receive comments on this Program Statement on October 28, 2014 11:00 am, at the DECD office 3rd floor Cross Office Building Augusta Me.

SECTION 1. PROGRAM OVERVIEW

A. CDBG OBJECTIVES

All CDBG funded activities must meet one of three National Objectives of the program. These objectives are:

- Benefit to low and moderate income persons;
- Prevention and/or elimination of slum and blight conditions; and
- Meeting community development needs having a particular urgency.

The Maine CDBG Program serves as a catalyst for local governments to implement programs which meet one of the three National Objectives, and:

- Are part of a long-range community strategy;
- Improve deteriorated residential and business districts and local economic conditions;
- Provide the conditions and incentives for further public and private investments;
- Foster partnerships between groups of municipalities, state and federal entities, multi-jurisdictional organizations, and the private sector to address common community and economic development problems; and
- Minimize development sprawl consistent with the State of Maine Growth Management Act and support the revitalization of downtown areas.

B. METHOD OF DISTRIBUTION:

DECD, through the Office of Community Development (OCD), offers programs to assist municipalities to achieve their community and economic development objectives. The 2015 Program Statement provides a description of the selection criteria that OCD will use to allocate CDBG funds among communities. Programs are grouped under the three categories listed below.

1. Community Development

- a. Housing Assistance Grants
- b. Home Repair Network
- c. Public Infrastructure Grants
- d. Public Facilities Grants
- e. Downtown Revitalization Grants
- f. Maine Downtown Center Assistance
- g. Workforce Development Grants
- h. Urgent Need Grants
- i. Special Projects

2. Economic Development

- a. Grants to Municipalities for Direct Business Support
- b. Micro-Enterprise Grants

3. Technical Assistance

C. STATE ADMINISTRATION:

1. General Administration Allocation: Pursuant to Section 106(d) (3) (A) of the Housing and Community Development Act of 1974, as amended (the Act), the DECD will utilize \$100,000 plus 2% of its allocation from the Department of Housing and Urban Development (HUD) to administer Maine's CDBG Program in accordance with Federal and State requirements.

2. Technical Assistance Administration Allocation: Pursuant to Section 106(d) (5) of the Act, DECD will utilize up to 1% of its allotment from HUD to provide technical assistance in accordance with Federal and State requirements.

3. Exclusion of Entitlement Communities and Counties: The entitlement communities of Auburn, Bangor, Biddeford, Lewiston, Portland and all of Cumberland County with the exception of Brunswick and Frye Island, are not eligible to receive State CDBG program funds.

4. Grant Administration Requirement:

Grantees must employ or contract with, a certified CDBG Grant Administrator and in the case of Housing Rehabilitation a qualified Rehabilitation Technician (as employees or consultants). The Office of Community Development must approve waivers of this requirement in writing. All planning activities are exempt from this requirement.

D. PROGRAM TIMEFRAME

Application deadlines – All applications and Letters of Intent must be received at the physical location of the Office of Community Development on or before 4:00PM EST on the dates listed below. ***Faxed copies will not be accepted.***

| Program | Letter of Intent Due Date | Application Due Date <u>By Invitation Only</u> |
|-------------------------|---|---|
| Downtown Revitalization | January 30, 2015 | April 17, 2015 |
| Economic Development | 1 st Friday of January, February and March** | April 24, 2015 |
| * | 1 st Friday of May, June and July** | July 31, 2015 |

| | | |
|---------------------------------|---|--------------------|
| * | 1 st Friday of August, September & October** | November 20, 2015 |
| Housing Assistance | March 13, 2015 | May 1, 2015 |
| Micro-Enterprise Assistance and | 1 st Friday of January, and February ** | March 28, 2015 |
| * | 1 st Friday of March and April** | May 29, 2015 |
| * | 1 st Friday of May and June** | July 31, 2015 |
| * | 1 st Friday of July and August** | September 25, 2015 |
| Public Facilities | January 16, 2015 | TBD* |
| Public Infrastructure | January 16, 2015 | March 6, 2015 |
| Special Projects * | N/A | TBD* |
| Urgent Need | N/A | TBD |
| Workforce Development | 1 st Friday of January and February** | March 28, 2015 |
| * | 1 st Friday of March and April** | May 29, 2015 |
| * | 1 st Friday of May and June | July 31, 2015 |
| * | 1 st Friday of July and August** | September 25, 2015 |

***Subject to availability of funds.**

**** If the first Friday of the month falls on a holiday the Economic Development , Workforce Development and Micro-Enterprise Assistance Letter(s) of Intent will be due by 4:00pm on the next business day.**

E. 2015 PROGRAM BUDGET

| | |
|--------------------------------------|---------------------|
| FY 2015 CDBG Budget Administration | \$10,765,432 |
| Technical Assistance Administration | 315,308 |
| Regional Council Planning Assistance | 107,654 |
| | 114,347 |

Community Development

| | |
|----------------------------------|-----------|
| Downtown Revitalization Grants | 400,000 |
| Home Repair Network Program | 1,700,000 |
| Housing Assistance Grants | 1,000,000 |
| Maine Downtown Center Assistance | 100,000 |
| Public Facilities Grants* | 0 |
| Public Infrastructure Grants | 2,700,000 |
| Special Projects * | 178,123 |
| Urgent Need Grants* | 0 |
| Workforce Development Grants | 750,000 |

Economic Development

| | |
|------------------------------------|-----------|
| Business Assistance Grants | 2,700,000 |
| Micro-Enterprise Assistance Grants | 700,000 |

TOTAL Estimated 2015 CDBG Funds (final amount determined by HUD) **10,765,432**
Funding for individual categories may change based on actual HUD award.

*Funding for these programs may be available based upon redistribution, reallocation and/or additional allocation from HUD.

F. CERTIFICATIONS

All communities applying for CDBG funds must certify that they will:

- Minimize displacement and adhere to a locally adopted displacement policy in compliance with section 104(d) of the Housing and Community Development Act, 24 CFR part 42;
- Take action to affirmatively further fair housing and comply with the provisions of Civil Rights Acts of 1964 and 1968;
- Not attempt to recover certain capital costs of improvements funded in whole or in part with CDBG funds;
- Establish a community development plan;
- Meet all required State and Federal public participation requirements;
- Comply with the Federal requirements of Section 319 of Public Law 101-121, codified at 31 U.S.C. Section 1352, regarding government-wide restriction on lobbying;
- With the exception of administrative or personnel costs, verify that no person who is an employee, agent, consultant, officer, elected officer, or appointed official of State or local government or of any designated public agencies, or sub-recipients which are receiving CDBG funding may obtain a financial interest or benefit, have an interest in or benefit from the activity, or have an interest in any contract, subcontract, or agreement with respect to CDBG activities;
- Any person or firm associated with the administration of the CDBG program award is not on the U.S. Department of Labor's Debarred and Suspended Contractor's List; and
- Review the project proposed in the application to ensure it complies with the community's comprehensive plan and/or applicable state and local land use requirements.

G. GENERAL REQUIREMENTS:

1. Eligible Applicants: All units of general local government in Maine, including plantations, except for the entitlement communities of Auburn, Bangor, Biddeford, Lewiston, Portland and all of Cumberland

County with the exception of Brunswick and Frye Island are eligible to apply for and receive State CDBG program funds. County governments may apply on behalf of the Unorganized Territory. Groups of local governments may apply for multi-jurisdictional or joint projects. Multi-jurisdictional applications require designation of one local government as the lead applicant and consent for that designation by each participating local government. Counties may apply for the Economic Development or Workforce Development programs on behalf of a collaboration of communities. **Eligible applicants, including counties as defined above may apply for CDBG assistance on behalf of the five Maine Indian Tribes. Maine Indian Tribes are not themselves eligible applicants.** Eligible applicants applying on behalf of a Maine Indian Tribe are permitted to apply in the same 2015 CDBG funding category as long as the eligible applicant will not directly benefit from the tribal CDBG project.

2. Eligible Activities: Applications will be reviewed to determine that the activities proposed are eligible under Section 105(a) of the Act. Ineligible activities will not be considered.

3. Project Benefit: Letters of Intent and/or required documentation for all programs will be reviewed to verify that the proposed activities meet at least one of the CDBG Program national objectives pursuant to section 104(b) 3 of the Act. If the activity does not meet a national objective the application will not be considered for funding.

4. “Growth Related” Preference: In accordance with M.R.S.A Title 30-A section 4349-A (3-A), OCD is required to give preference in the award of grants to capital investments defined as “growth related” in section 4301(5-B) to communities with certified growth management programs or that have adopted a comprehensive plan and implementation strategy consistent with the goals and guidelines of the subchapter. A municipality that does not obtain a certificate or finding of consistency within 4 years after receipt of the first installment of a financial assistance grant or rejection of an offer of financial assistance will receive a low priority.

5. Repayment of Grant Funds: Recipients must repay on demand to the State of Maine all funds expended if CDBG program benefits are not achieved as specified in their contract with the DECD.

6. Application Threshold: Incomplete and/or non-conforming applications which do not meet the specifications set forth in the 2015 Program Statement and 2015 CDBG Application Packages will be removed from the scoring process during the threshold review.

7. Financial Commitments: Applications for projects not demonstrating a firm financial commitment as required in the application materials will be removed from the scoring process during the threshold review.

8. Restriction of Grant Awards: OCD may deny or restrict the award of grants to communities with outstanding audit(s), monitoring findings, or a record of administrative misconduct.

9. Past Performance: In order to be eligible to apply for a 2015 Community Development Block Grant program, communities that received CDBG grants in or prior to 2011 must have finally closed out their grants prior to application due date. Communities that received CDBG grants in 2012 must have conditionally closed their grants prior to application due date. Communities that received CDBG grants in 2013 must have expended 50% of their benefit activity funds prior to application due date. Communities that received 2014 CDBG grants must be under contract with DECD. All Past Performance Criteria will be strictly enforced; however these criteria may be waived for just cause by the Director of OCD.

10. Grant Termination: OCD will terminate a community's grant if progress on the project is not apparent within 6 months, or 3 months in the case of Economic Development Program and Workforce Development Grants, from the date of contract signing. The Office of Community Development may grant waivers for just cause.

H. EXCLUSIONS:

1. Multiple Grants: Except for the Economic Development grants-Business Assistance Grants and Micro-Enterprise Assistance Grants-, eligible applicants may not apply for, or benefit from, more than one grant per program category in any grant year. Communities participating in multi-jurisdictional applications may submit their own applications for the same program as long as they demonstrate that there will not be a duplication of program activity/benefit.

2. Subsequent Year Award: Except for the Economic Development Program-Business Assistance Grants, Micro-Enterprise Assistance Grants-, and project specific Housing Grants units of general local government and Unorganized Territory that benefited from a 2014 award may not apply again in that specific program until the 2016 program. This exclusion may be waived by the Director of OCD with cause.

3. Micro-Enterprise Assistance: Communities applying for a Micro-Enterprise Assistance (MEA) grant may not apply for, receive, or benefit from a Downtown Revitalization (DR) grant in the same program year.

4. Downtown Revitalization Program - Communities applying for a Downtown Revitalization (DR) grant may not apply for, receive, or benefit from a Micro-Enterprise Assistance (MEA) grant in the same program year.

5. Downtown Revitalization (DR) Grantees: Communities may not submit a DR application if they have received or benefited from two (2) DR awards within the five (5) year period prior to the CDBG program year for which applications are being accepted. **Applications for multi-jurisdictional Downtown Revitalization projects will only be eligible if the downtowns are contiguous and each meets the definition of a downtown as defined in PL 1999 Ch. 776 (codified at 30-A M.R.S.A. § 4301(5-A)).**

6. Housing Assistance Grant Program (HA) Past Performance Requirement: Communities are not eligible to apply for a HA grant unless all prior HA grants are 100% expended and conditionally closed out. 100% expended also requires that no HA funds exist in the housing escrow account.

7. Housing Assistance (HA) Grantees: Communities may not submit a HA application for single family rehabilitation if they have received or benefited from two (2) HA awards within the five (5) year period prior to the CDBG program year for which applications are being accepted.

I. AWARD PROCESS:

1. Scoring:

Applicants will be placed in rank order from highest to lowest according to the final scores determined by the OCD Review Team. All program applications with the exception of the Urgent Need Grants and the Home Repair Network will be scored on a 100-point maximum scoring basis with allowance for bonus points where applicable. Final scores will be determined by averaging the scores assigned by members of the Review Team and adding any applicable bonus point. Starting at the top of the scoring list, applicants will be invited to proceed to the Project Development Phase as funds allow. **In the event of a tie in any CDBG program scoring process, consideration will be given to the community that is listed as a Service Center.** An invitation into the Project Development Phase is not a guarantee of funding or permission to obligate funds. Successful communities will receive an amount determined by the OCD for their project.

2. Project Development Phase:

a. Project Planning: Details of the project including pre-engineering, bid requirements, budget, and/or grant administration.

b. Acceptance of Funds: Public Hearing and Legislative Body Approval for the acceptance of funds.

c. Local Certifications: Local adoption of State and Federal regulations..

d. Project Benefit: Verification that proposed activities meet or will meet one of the CDBG Program National Objectives.

e. Environmental Review: Review of project for compliance with State and Federal Environmental Regulations.

3. Project Development Timeframe and Assistance:

The goal of the Project Development Phase is a grant contract for CDBG funds. An OCD Development Program Manager will be assigned to work closely with each community to finalize their project. OCD will rescind the CDBG program award offer if the community is not under contract within six months of the date of the award offer and invitation into the project development phase process. For the Economic Development programs OCD will rescind the CDBG program award offer if the community is not under contract within three months of the date of the award offer and invitation into the project development phase process. The Office of Community Development may grant waivers for just cause.

SECTION 2. COMMUNITY DEVELOPMENT PROGRAMS

HOUSING ASSISTANCE GRANT PROGRAM

The Housing Assistance Grant (HA) Program provides funding to address housing problems of low-and moderate-income persons. Housing Assistance Program (HA) funds will be distributed through an annual grant application selection process.

1. Eligibility Requirements for Housing Assistance Applications: Communities may not submit a HA single family rehabilitation application if they have received or benefited from two HA awards within the five (5) year period prior to the CDBG program year for which applications are being accepted. Multi-jurisdictional applications with more than 3 communities will not be accepted.

2. Eligible Activities: Eligible HA activities are rehabilitation of occupied or vacant single-family or multi-family housing units, same site replacement housing, relocation assistance, acquisition, alternative housing, energy conservation, correction of code violations, conversion of non-residential structures, demolition, down payment assistance, first time homebuyer's programs, lead based paint removal, new housing construction as allowed by HUD regulations, provision of potable water or sewer, removal of architectural barriers and eligible planning activities necessary to complete the Project Development Phase.

3. Exclusions: See Section 1H (6) (7).

4. Matching Funds: Applicants for housing activities must provide a match (cash or in-kind) of at least 10 % of the total HA grant award; except for eligible new housing construction activities which must provide a cash match of at least 20% of the total HA grant award.

5. Maximum HA Grant Amount: \$500,000

6. Maximum Administrative Costs: The HA Program allows expenditures for general and/or rehabilitation administration. The total general and rehabilitation administration expenditures may not exceed 15% of the grant amount. **Please refer to OCD Policy Statement #2 for more information regarding CDBG administrative costs.**

7. Section 8 Housing Quality Standards: All units assisted or created with HA funds must, if possible, meet HUD Section 8 Minimum Housing Quality Standards. This does not apply to projects undertaken to

correct specific emergency health and safety issues only, i.e. wells, septic, heating units, removal of hazardous materials, energy conservation etc.

8. Administrative Capabilities for Housing Rehabilitation Applicants: Applicants for HA assistance must demonstrate at the time of submitting the Letter of Intent that they have the capacity to administer the program either through municipal staff that is a qualified CDBG Rehabilitation Technician; or have completed a procurement process under the guidelines of the CDBG program (24 CFR Part 85) to hire a qualified CDBG Rehabilitation Technician subject to award of a HA contract.

9. Selection Process: The selection process for all HA applications will consist of two stages:

(a) Stage 1:

Letter of Intent: All communities wishing to submit a HA application must submit a Letter of Intent to OCD on or before March 14, 2015 according to the requirements set forth in the 2015 Housing Assistance Application Package.

(b) Stage 2:

Application: The maximum length of an application is **four pages (not counting required attachments)**. The application deadline for the HA Program is 4:00PM on May 3, 2015. Members of the Review Team will assign a Review Point Total for each application reviewed. Review Point Totals will consist of the sum of the three scoring areas below and be determined by the total of each sub-scoring area. A maximum of 100 points is obtainable.

Impact (40 points):

- A description of the specific housing problems to be addressed with HA funds – 15 points
- How the problems were identified – 10 points
- How these issues affect LMI persons in the community or region – 15 points

Development Strategy (40 points):

- A description of the plan proposed to implement the housing project – 20 points

- Summary of the activities and use of HA funds –20 points

Citizen Participation (20 points):

- How overall citizen participation process directly relates to identification of solution strategies and application development - 4 points
- Effective use of any media (newspapers, radio, TV, etc.) to further public awareness and participation – 4 points
- Relevance of listed meeting/hearing activities/comments (not counting required public hearing) on application and project development – 4 points
- Involvement of potential LMI project beneficiaries in development of the application and project and how the required public hearing relates to the application development and citizen participation process – 4 points
- How other local resources (cash and in-kind) are directly related to the project and the establishment of a cash value equivalent for all in-kind commitments – 4 points

11. Final Application Score – Each application will receive a Final Application Score consisting of the average of the scores assigned by members of the Review Team. Starting at the top of the scoring list, applicants will be invited to proceed to the Project Development Phase as funds allow.

HOME REPAIR NETWORK PROGRAM

The Home Repair Network Program (HRN) provides funding to address housing problems of low- and moderate-income persons by combining CDBG funding with the Maine State Housing Authority and the United States Department of Agriculture Rural Development Program funding. This program will provide housing rehabilitation services administered on a regional basis throughout Maine, as stated below.

1. Special Threshold Criteria and Certifications: HRN Program funds will be distributed through a set aside of CDBG funds provided to the City of Rockland as the lead community. The lead community will establish a legally binding contract with each of the participating Maine Community Action Agencies or other approved entity identified for the Home Repair Network delivery system as approved by the Director of the OCD.

2. Eligible Activities: Eligible activities under the HRN Program are rehabilitation of occupied or vacant single-family or multi-family housing units, demolition, same site replacement housing, provision of potable water and sewer, removal/mitigation of lead-based paint, asbestos, radon, or other hazardous material, removal of architectural barriers and the Critical Access Ramp Program (via Alpha One).

3. Housing units ineligible for Home Repair Network assistance: Housing units located in communities that have current CDBG Housing Rehabilitation programs or the entitlement communities of Auburn, Bangor, Biddeford, Lewiston, Portland and all of Cumberland County with the exception of Brunswick and Frye Island are not eligible for financial assistance under the HRN program.

4. Maximum HRN Grant Amount: \$1,700,000. Allocations to each of the established regions will be determined by the Office of Community Development.

6. Maximum Administrative Costs: The HRN Program allows expenditures for general and rehabilitation administration. The total general and rehabilitation administration expenditures may not exceed 20% of the grant amount. The City of Rockland is allowed a maximum of \$5,000 in administrative funding.

7. Section 8 Housing Quality Standards: All units assisted or created with HRN funds will strive to meet HUD Section 8 Minimum Housing Quality Standards if possible. This does not apply to projects undertaken to correct specific emergency health and safety issues only, i.e. wells, septic, heating units, removal of hazardous materials, energy conservation etc. In addition, all units must comply with other applicable standards included in the HRN contract.

PUBLIC FACILITIES GRANT PROGRAM

The Public Facilities Grant (PF) Program provides gap funding for local public facility activities, which alleviate a threat to the health and safety of the general public.

1. Eligible Activities: Eligible activities in the PF program are construction, acquisition, reconstruction, rehabilitation, site clearance, historic preservation, and relocation assistance associated with public facilities projects and eligible planning activities necessary to complete the Project Development Phase.

2. Exclusions: See Section 1H (1) (2).

3. Match: All communities applying for PF funds must certify that they will provide a cash match of at least 25 percent of the total grant award. This match may consist of all non-CDBG loans, grants, endowments, etc. contributed to the project.

4. Maximum PF Grant Amount: \$300,000

5. Demonstration of Need: Applicants must have demonstrated that the proposed activity will alleviate a threat to the health and safety of the general public. This demonstration must have been made part of the Letter of Intent and Verification submitted to the Office of Community Development on or before January 16, 2015.

6. Demonstration of National Objective: Applicants must demonstrate that the project meets the National Objective of a) benefiting 51% or greater low/moderate income persons or b) preventing or eliminating slum or blighting conditions. Census information, a certified target area survey, or an officially adopted declaration of slum/blight conditions conforming to the requirements of Title 30-A M.R.S.A. § 5202 and HUD must be submitted to OCD. For spot blight activities documentation must be submitted to OCD substantiating the condition of the structure as “blighted.” ***These demonstrations must be made as part of the Letter of Intent and Verification of CDBG National Objective submitted to OCD on or before 4:00pm on Friday, January 16, 2015.***

7. Priority for Public Facilities Projects: Regional Service Centers and Contiguous Census Designated Places and Compact Urban Areas Designated as Regional Service Centers and activities supporting the revitalization of downtown areas will be given priority during the evaluation and selection process for awarding PF program funds. Lists of all service center communities are available from the OCD.

8. Selection Process: The selection process will consist of two stages.

(a) Stage 1:

Letter of Intent and Verification of CDBG National Objective: All communities wishing to submit a PF application must submit a Letter of Intent and Verification of CDBG National Objective to OCD on or before 4:00PM on Friday January 16, 2015 according to the requirements set forth in the 2015 PF application package.

(b) Stage 2:

Application: The application deadline for the PF program will be announced by the OCD, pending the availability of funds. Members of the Review Team will assign a Review Point Total for each application reviewed. Review Point Totals will consist of the sum of the three scoring areas below and be determined by the total of each sub-scoring area. A maximum of 100 points is obtainable

Impact (40 points):

- A description of the why the project is necessary – 8 points
- Conditions warranting new construction or renovations, including health and safety concerns– 10 points
- How these conditions affect LMI persons in the community or region – 10 points
- Size and make up of user base of facility – 6 points

- Why PF funds are necessary for project – 6 points

Development Strategy (40 points):

- A description of the new or renovated facility, including size, design factors, alleviation of health and safety factors, utilities and location – 10 points
- Specific use of PF funds – 10 points
- Positive effect on LMI persons – 10 points
- Project timeline, details of engineering or architectural work completed to date, proposed date for start of construction, tasks remaining prior to project implementation, final commitment of other funds and how PF funds will be expended within a 12 month period – 10 points

Citizen Participation (20 points):

- How overall citizen participation process directly relates to identification of solution strategies and application development - 4 points
- Effective use of any media (newspapers, radio, TV, etc.) to further public awareness and participation – 4 points
- Relevance of listed meeting/hearing activities/comments (not counting required public hearing) on application and project development – 4 points
- Involvement of potential LMI project beneficiaries in development of the application and project and how the required public hearing relates to the application development and citizen participation process – 4 points
- How other local resources (cash and in-kind) are directly related to the project and the establishment of a cash value equivalent for all in-kind commitments – 4 points

9. Final Application Score – Each application will receive a Final Application Score consisting of the average of the scores assigned by members of the Review Team. Starting at the top of the scoring list, applicants will be invited to proceed to the Project Development phase as funds allow.

PUBLIC INFRASTRUCTURE GRANT PROGRAM

The Public Infrastructure Grant (PI) Program provides gap funding for local infrastructure activities, which are part of a community development strategy leading to future public and private investments.

1. Eligible Activities: Eligible activities in the PI Program are construction, acquisition, reconstruction, installation, relocation assistance **associated with** public infrastructure, and public infrastructure limited to supporting construction of fully-funded affordable LMI housing; eligible planning activities necessary to complete the Project Development Phase.

2. Exclusions: See Section 1H (1) (2).

3. Match: All communities applying for PI funds must certify that they will provide a cash match of at least 25 percent of the total grant award. This match may consist of all non-CDBG loans, grants etc. contributed to the project.

4. Program Activities: Applicants may apply for one or more activities within a specific activity group. Applicants cannot mix activities from different activity groups in an application.

Activity Group Numbers:

- 1) Water system installation/improvements, sewer system installation/improvements, water/sewer system hookups, storm drainage, utility infrastructure, dams with the main purpose of providing the primary water storage facility for an active water district or municipal system. **Maximum Amount: \$1,000,000**

- 2) Infrastructure in support of new LMI affordable fully financed housing.
Maximum Amount: \$1,000,000

5. Funding Restrictions: PI funds may not be used to assist infrastructure for the purpose of job creation/retention. Job creation/ retention infrastructure activities are eligible in the Economic

Development Program. With the exception of proposals for infrastructure in support of new housing construction and sewer/water system hookups, no housing activities may be assisted with PI funds.

6. Demonstration of National Objective: Applicants must demonstrate that the project meets the National Objective of benefiting 51% or greater low/moderate income persons via Census information, or a certified target area survey. ***These demonstrations must be made as part of the Letter of Intent and Verification of CDBG National Objective submitted to OCD on or before 4:00pm on Friday January 16, 2015.***

7. Selection Process: The selection process for all PI applications will consist of two stages:

(a) Stage 1:

Letter of Intent and Verification of CDBG National Objective: All communities wishing to submit a PI application must submit a Letter of Intent and Verification of CDBG National Objective to OCD on or before 4:00PM on Friday January 16, 2015 according to the requirements set forth in the 2015 PI application package.

(b) Stage 2:

Application: The application deadline for the PI Program is 4:00PM on March 6 2015. Each application will be rated in relation to all others in a two-stage process. Members of the Review Team will assign a Review Point Total for each application reviewed. Review Point Totals will consist of the sum of the three scoring areas below and be determined by the total of each sub-scoring area.

Impact (40 points):

- A description of why the project is necessary, previous efforts to address needs, and how the project was prioritized locally –6 points
- What engineering firms and/or regulatory agencies have verified the infrastructure problems, and what studies and testing have been done that corroborate the need– 6 points

- How the verified health, safety and welfare conditions affect users and others in the community and region –8 points
- Size and demographic makeup of user base and target area of projected infrastructure project –10 points
- Why PI funds are necessary to fill a funding gap, what other state and/or federal agency funding is involved, capacity of the utility or town to borrow, and how match funds will work with PI funds to implement the project –10 points

Development Strategy (40 points):

- A description of the proposed infrastructure improvements, including size, capacity, design, utilities and fit with existing systems – 10 points
- Positive impacts on health, safety and welfare of users directly attributable to proposed PI expenditures –5 points
- Extent of financial benefits to users; list current user rates, what rates will be if PI funding is approved, and list what user rates will be if the project is built without PI funding –15 points
- Project timeline: list tasks necessary to begin implementation. Identify work already completed, such as engineering, design and final commitment of other funds. Identify when remaining tasks will be completed. Estimate a project completion date and describe why project timeline is feasible –10 points

Citizen Participation (20 points):

- How overall citizen participation process directly relates to identification of solution strategies and application development - 4 points
- Effective use of any media (newspapers, radio, TV, etc.) to further public awareness and participation – 4 points
- Relevance of listed meeting/hearing activities/comments (not counting required public hearing) on application and project development – 4 points
- Involvement of potential LMI project beneficiaries in to the application development and citizen participation process – 4 points
- How other local resources (cash and in-kind) are directly related to the project and the establishment of a cash value equivalent for all in-kind commitments – 4 points

- development of the application and project and how the required public hearing relates

8. Final Score – Each application will receive a Final Application Score consisting of the average of the scores assigned by members of the Review Team. Starting at the top of the scoring list, applicants will be invited to proceed to the Project Development Phase as funds allow.

DOWNTOWN REVITALIZATION GRANT PROGRAM

The Downtown Revitalization Grant (DR) Program provides funds to communities to implement comprehensive, integrated, and innovative solutions to the problems facing their downtown districts. These community revitalization projects must be part of a strategy that targets downtown service and business districts and will lead to future public and private investment. Qualified applicant communities must have a downtown district meeting the definition in 30-A M.R.S.A. Section 4301(5-A).

1. Eligible activities - include all those eligible under the Public Facilities, Public Infrastructure, Housing Assistance or Micro Enterprise Assistance programs as relevant to the revitalization of a downtown district; and eligible planning activities necessary to complete the Project Development Phase.

2. Exclusions: See Section 1H (4) (5).

3. Match – All communities applying for DR Program funds must certify that they will provide a cash match equivalent to 25 percent of the total grant award. This match may consist of all non-CDBG loans, grants, etc. contributed to the project.

4. Planning Requirements: Applicants must have completed a comprehensive downtown revitalization planning process within the past five years. Communities with plans older than five years must demonstrate that their plans are under active implementation, the action plan remains valid, or have been updated within the past 5 years. The proposed DR activities must be in the plan as recommended actions necessary for downtown revitalization.

5. Maximum DR Award: \$400,000

6. Bonus Points for Applicants with Maine Downtown Center Designation: Applicants will receive three bonus points if they have been designated as a Main Street Maine Community by the Maine Downtown Center, or one bonus point if they have been designated as a Maine Downtown Network Community.

7. Demonstration of National Objective: Applicants must demonstrate that the project meets the National Objective of 1) benefiting 51% or greater low/moderate income persons or 2) preventing or eliminating slum or blighting conditions. Census information, a certified town-wide income survey, or an officially adopted declaration of slum/blight conditions conforming to the requirements of Title 30-A M.R.S.A § 5202 and HUD must be submitted to OCD. ***These demonstrations must be made as part of the Letter of Intent and Verification of CDBG National Objective submitted to OCD on or before 4:00pm on Friday, January 30, 2015.***

8. Selection Process – The selection process will consist of two stages

(a) Stage 1:

Letter of Intent and Verification of CDBG National Objective:

All communities wishing to submit a DR application must submit a Letter of Intent and Verification of CDBG National Objective to OCD on or before 4:00PM on Friday January 30, 2015 according to the requirements set forth in the 2015 DR application package.

(b) Stage 2:

Application: The maximum length of an application is **six pages, not counting required attachments**. The application deadline for the DR Program is 4:00PM on Friday, April 17, 2015. Each application will be rated in relation to all others. Members of the Review Team will assign a Review Point Total for each application reviewed. Review Point Totals will consist of the sum of the four scoring areas below and be determined by the total of each sub-scoring area.

Impact (40 points):

- Describe the scope and magnitude of the problems you seek to address, and how they are obstacles for revitalizing the downtown. – 8 points
- Explain how these problems negatively impact the viability of existing downtown businesses, or new development and expansion. –12 points
- Demonstrate how the problems affect LMI persons, or how they contribute to slum/blight conditions. –8 points

- Explain why DR funds are necessary for the project, and describe what efforts have been made and where you have searched to secure other grant or loan funds, –12 points

Development of Strategy (40 points):

- Clearly link the proposed DR activities to action steps outlined in your community's Downtown Plan, and explain how the project will stimulate economic activity in the downtown. –12 points
- List the specific activities to be addressed in this downtown revitalization effort, and identify the tasks to be undertaken with DR funds and the activities to be undertaken with each other source of funds. –12 points
- Define how the proposed DR activities provide a solution to the problems and assist in improving the area's viability, and how the activities will have a positive impact on LMI persons, or on alleviation of the slum/blight conditions. –8 points
- Describe the capacity and experience of the administrator who will be implementing the project, describe the engineering and design work completed to date, provide a project timeline, and explain how DR funds will be expended in a timely manner. – 8 points

Citizen Participation (20 points):

- Effective use of media (newspapers, radio, TV, web etc.) to further public awareness and participation. – 4 points
- Relevance of listed meeting/hearing comments (not counting required public hearing) and the overall citizen participation process in application and project development. – 4 points
- Involvement of downtown and local businesses, Chambers of Commerce, development groups or other business related organizations in identification of problems and development of the application and project. – 4 points
- Involvement of potential LMI project beneficiaries in development of the application and project, and how the required public hearing relates to the application development and citizen participation process. – 4 points

- How other local resources (cash and in-kind) are directly related to the project, and the establishment of a cash value equivalent for all in-kind commitments. – 4 points

Maine Downtown Center Designation Bonus – 3 bonus points will be assigned to each applicant community designated as a Main Street Maine Community by the Maine Downtown Center, and a 1 bonus point will be awarded to those communities designated as a member of the Maine Downtown Network.

Business Friendly Community Designation Bonus – 3 bonus points will be assigned to each applicant community certified as a Business-Friendly Community at time of application.

9. Final Application Score – Each application will receive a Final Application Score consisting of the average of the scores assigned by members of the Review Team added to any applicable Maine Downtown Center Bonus and Business Friendly Community Bonus. Starting at the top of the scoring list, applicants will be invited to proceed to the Project Development Phase as funds allow.

MAINE DOWNTOWN CENTER ASSISTANCE
(Limited to a lead community selected by OCD)

The Maine Downtown Center Assistance (MDCA) provides funding to support activities undertaken by the Maine Downtown Center on behalf of communities addressing critical needs in established downtown areas.

1. Special Threshold Criteria and Certifications: MDCA funds will be distributed through a set aside of CDBG funds provided to a lead community. The lead community will establish a legally binding contract with the Maine Downtown Center as approved by OCD.

2. Eligible Activities: Eligible activities under the MDCA are planning, capacity building, technical assistance and administration directly related to furthering the Maine Downtown Center's objectives in building vibrant, sustainable Maine downtowns. Assistance will be available to Main Street Maine communities as well as communities not currently so designated. Assistance will be made available as determined by the Maine Downtown Center and OCD.

3. Communities Ineligible for MDCA Assistance: The entitlement communities of Auburn, Bangor, Biddeford, Lewiston, Portland and all of Cumberland County with the exception of Brunswick and Frye Island are not eligible for financial assistance under the MDCA.

4. Maximum Administrative Costs: The host community is allowed a maximum of \$1,000 in administrative funding.

5. Maximum MDCA Grant Amount: \$100,000.

WORKFORCE DEVELOPMENT GRANT PROGRAM

The Workforce Development Grant (WDG) Program addresses community and business resource needs by providing funding for operating expenses, equipment, and program materials for workforce training programs which will benefit low/moderate income (LMI) persons.

1. Eligible Activities: Eligible activities include operating and program material expenses for the purpose of providing workforce training and skills development to address the shortage of an available trained workforce. Other eligible public service activities associated with the project are allowed. Planning activities necessary to complete the Project Development Phase are eligible activities. Structural changes such as construction, renovation, or rehabilitation are **not** eligible for WDG funding. Program development and marketing materials are not eligible expenses under this grant.

2. Project Benefit: Eligible WDG projects must provide benefits to one of the groups of persons listed below:

(a) Participants in a program where 51% or greater of the persons receiving benefit from WDG activities are determined to be LMI.

(b) Persons who are members of the following groups that are currently presumed by HUD to meet benefit requirements. The presumption may be challenged if there is substantial evidence the group served by the project is most likely not comprised of principally LMI persons;

- Abused Children (Does not include “at-risk” youth)
- Battered Spouses (Does not include all victims of domestic violence)
- Elderly Persons (62 years +, or 55 years + for housing)
- Severely Disabled Adults
- Homeless Persons
- Illiterate Adults
- Migrant Farm Workers
- Persons Living with AIDS; or

3. All communities applying for WDG funds must certify that: The activity represents a new service to the community; or a quantifiable increase in the level of an existing service;

4. Maximum WDG Amount: \$100,000

5. Selection Process: The selection process will consist of two stages

(a) Stage 1:

Letter of Intent: All communities wishing to submit a WDG application must submit a Letter of Intent. Refer to Page 5 of this document for Letter of Intent due dates and deadlines. After review for completeness and eligibility, units of general local governments will be invited to make a full application.

(b) Stage 2:

Application: The maximum length of an application is **four pages, not counting required attachments**. Members of the Review Team will assign a Review Point Total for each application reviewed. Review Point Totals will consist of the sum of the three scoring areas below and be determined by the total of each sub-scoring area. A maximum of 100 points is obtainable.

Impact (40 points):

- Conditions requiring a new or expanded service – 15 points
- Issues faced by service providers including capacity, finances and staffing – 15 points
- Why WDG funds are critical for the project – 10 points

Development Strategy (40 points):

- A description of the new or expanded service, specific use of WDG funds, including how this service will resolve identified problems, and why this service will be more effective than existing services for the targeted beneficiaries – 10 points
- How WD funds will be utilized to assist LMI persons or a HUD approved Limited Clientele group – 10 points
- Project timeline, including a start date, tasks completed to date, how WDG funds will be expended in a timely manner, and method of tracking success – 10 points
- Capacity and qualifications of the service provider implementing the project, including familiarity with the needs of project beneficiaries – 10 points

Citizen Participation (20 points):

- How overall citizen participation process directly relates to identification of solution strategies and application development - 5 points
- Effective use of any media (newspapers, radio, TV, etc.) to further public awareness and participation – 5 points

- Relevance of listed meeting/hearing activities/comments (not counting required public hearing) on application and project development – 5 points
- Involvement of potential LMI project beneficiaries in development of the application and project and how the required public hearing relates to the application development and citizen participation process – 5 points

6. Final Application Score – Each application will receive a Final Application Score consisting of the average of the scores assigned by members of the Review Team. Starting at the top of the scoring list, applicants will be invited to proceed to the Project Development Phase as funds allow. An application must have a minimum score of 70 in order to be funded.

URGENT NEED GRANT PROGRAM

The Urgent need Grant (UN) Program provides funding to communities to address serious and immediate threats to health and welfare which are declared state or federal disasters.

1. Project Eligibility: Pursuant to Section 104 (b) 3 of the Housing and Community Development Act of 1974, as amended (see 24 CFR Section 570.483(d)), the applicant must address a community development need which meets all four criteria listed below:

(a) poses a serious and immediate threat to the health or welfare of the community;

(b) originated or became a direct threat to public health and safety no more than 18 months prior to submission of the application;

(c) is a project the applicant cannot finance on its own. “Cannot finance on its own” means, that the town’s tax burden, regulatory structure, utility user fees, bonding capacity, or previous or existing budgetary commitments, precludes it from assuming the additional financial obligation needed for this project; and

(d) cannot be addressed with other sources of funding.

2. Program Requirements:

(a) Necessary Documentation: The emergency situation must require immediate action to alleviate the serious and imminent threat of injury or loss of life resulting from a natural or man-made cause.

(b) State or Federal Declaration of Disaster: The applicant must submit documentation that the project to be assisted with UN funds will take place in an area that has received a state or federal declaration of disaster. In addition, the activities to be assisted must be a direct result of the event leading to the declaration. This requirement may be waived by the Director of OCD with just cause.

(c) Application Submittal: Applicants must submit a complete UN application that includes all required information and documentation.

3. Selection Process: The selection process will consist of two stages: an application phase and a project development phase.

(a) Stage 1:

Application: An UN application must include the following:

- documentation that the emergency situation was prompted by natural or man-made causes that pose an imminent threat of injury or loss of life;
- certification that the proposal is designed to address an urgent need and an immediate response is required to halt the threat of injury or loss of life;
- information regarding when the urgent need condition occurred or developed into a threat to health and safety;

- evidence confirming the applicant is unable to finance implementation on its own; and,
- documentation that other financial resources are not available to implement the proposal.
- a copy of a state or federal declaration of disaster.

(b) Stage 2:

Project Development: Prior to consideration of a grant award, all UN proposals must meet the four eligibility criteria listed above and the Program requirements. Project Development Phase applications must comply with the following:

Project Planning: Details of the project including engineering, cost analysis, feasibility, and structural analysis as necessary.

Management Plan: Details of the structure and methods established by the community for program management.

Regulations: Project Development Phase applications will be reviewed for compliance with State and Federal regulations.

4. Approval Process: Applications will be accepted on a first-come first-served basis. Following receipt of an application, OCD shall review the application and verify that it contains all the required information. Eligible planning activities necessary to complete the Project Development Phase may be included in the UN grant total. Notification to the applicant of the Office of Community Development's decision will initiate the Project Development Phase process necessary for contract award.

SPECIAL PROJECTS PROGRAM

The Special Projects Program provides funds to projects that are not funded through the normal CDBG application process. SP funds will be used for alternative OCD grant activities and partnerships that meet the community or economic development needs of municipalities and CDBG National Objectives in the State of Maine. Approval for the use of SPMF funds is through the Director, Office of Community Development.

SECTION 3. ECONOMIC DEVELOPMENT PROGRAMS

A. ECONOMIC DEVELOPMENT

The Economic Development program (EDP) provides communities with gap funding to assist identified businesses in the creation/retention of jobs for low-and moderate-income persons.

1. Eligible Activities by Group Number: .

Group Numbers

Maximum Award

a) Grants to Municipalities: for acquisition, relocation, \$1,000,000
demolition, clearance, construction, reconstruction,
installation and rehabilitation associated with public
infrastructure projects such as water and sewer improvements,
flood and drainage improvements, publicly-owned commercial
and industrial buildings, parking, streets, curbs, gutters, sidewalks, etc.
All public infrastructure must be owned by the municipality or public
or private utility and be in support of an identified business.

b) Grants to Municipalities for Direct Business Support: \$1,000,000
for capital and non-capital equipment, land and site improvements,
rehabilitation or construction of commercial or industrial buildings,
job training, working capital and capital equipment and be in
support of an identified business. Acquisition is not an allowable
activity under this group.

2. Exclusions:

- Applicants may apply in only one specific activity group
- **EDP funds cannot be used to refinance existing debt.**
- All EDP activities must be in support of an identified business; speculative activities are excluded.
- Communities receiving an EDP award may not receive any other EDP award for the same project or business during the same program year or for the same project or business from a prior program year that has not met final closeout status.

3. Project Benefit: All projects must document that at a minimum, 51% of all jobs created or retained as a result of the funded activity must be taken/held by persons of low and moderate income as defined by HUD. Jobs created/retained must be in the community applying for the EDP award, new jobs to that community and not associated with any other branches of the assisted business located in another community. Transfer positions cannot be counted toward the job creation/retention requirements. **In the event that job creation requirements are not met, the applicant community will be responsible for immediate repayment to DECD of all CDBG funds expended on the project.**

4. Program Dollars per Job: The maximum CDBG participation per job created or retained with EDP funds is \$30,000.

5. Full Time permanent Jobs: In determining CDBG National Objective compliance with jobs created or retained only **Permanent** jobs may be counted; temporary jobs may not. Full time jobs require a worker to work at least 1750 hours per year. Part time jobs require a worker to work at least 875 hours but less than 1750 hours per year. Part-time jobs **must** be converted to Full Time Equivalents (FTE). An FTE is defined as two part time jobs. **Seasonal** jobs may count only if the seasonal job lasts long enough and provides sufficient income to be considered the employee's principal occupation. (Contact OCD prior to counting seasonal jobs towards LMI benefit.) **All** permanent jobs created by the project must be counted, regardless of funding source(s). Jobs indirectly created by the project (i.e., remote location, “trickle down” jobs) do not count.

6. Maximum Project Size for Utilizing EDP Funds: \$3,000,000 Phasing of projects to make the total cost appear to be below the maximum project size is expressly forbidden.

7. Program Requirements:

(a) EDP Letter of Intent Due Dates:

All communities wishing to submit a EDP application must submit a Letter of Intent. Refer to Page 5 of this document for Letter of Intent due dates and deadlines. After review for completeness and eligibility, units of general local governments will be invited to make a full application.

(b) EDP Application Due Dates: By invitation only as a result of accepted Letter of Intent.

(c) Necessary and Appropriate: EDP assistance to a business must be for projects that are necessary and appropriate. The application must describe the need for program assistance, reasonableness of the amount requested, and assurance that the assistance provided is commensurate with the community benefits that will accrue from the project. **Documentation must be provided that the project cannot proceed without program participation and that program funds provide gap financing.**

(d) Compliance with Benefit Certification Requirements: The business and the applicant community, under the direction of the Program Manager assigned to the project, must comply with documentation requirements for jobs created/jobs retained on a project including but not limited to benefit surveys, income verification and periodic reporting that the Office of Community Development may require.

(e) EDP Matching Funds Requirements: Communities applying for Economic Development Program funds must certify that a 100% cash match_of the total EDP award will be provided. Matching funds must be directly_related to the activities undertaken with EDP funding.

(f) EDP Projects in Support of Retail Businesses: OCD may accept an EDP application in support of a retail business activity only under the following limited conditions:

- The retail business represents the provisions of new products and services previously unavailable in the community or is a tourism-related business; and

- The development or expansion of the retail business represents a net economic gain for the community and the region. Applications supporting a retail business or businesses are required to certify that the development represents a new overall gain for the region's economy and not a shift from existing established businesses to a new or expanded one; and
- The retail business is located in either a downtown district meeting the definition in 30-A M.R.S. Section 4301 (5-A); or a designated local growth area contained in an adopted and consistent comprehensive plan; and
- At least 50% of the jobs created by the retail business must be full time jobs.

9. Selection Process: The selection process will consist of two stages. Members of the Review Team will assign a Review Point Total for each application reviewed. Review Point Totals will consist of the sum of the three scoring areas below and any applicable bonus points. The following criteria will be used:

(a) Stage 1:

Letter of Intent: All communities wishing to submit an EDP application must first submit a Letter of Intent. After review for completeness and eligibility, units of general local governments may be invited to make a full application. Please refer to Page 5 of this document for Program deadlines and due dates.

(b) Stage 2:

Application: Members of the Review Team will assign a Review Point Total for each application reviewed. Review Point Totals will consist of the sum of the three scoring areas below and be determined by the total of each sub-scoring area. A maximum of 100 points is obtainable.

Problem Statement (40 points) -

Scope (15 points)

- Detail the problems or needs facing the community/business to be assisted.
- Tell how these problems relate to job creation or job retention activities.
- Describe how the overall financial viability of the community/business is affected by the problems or needs.

Impact (10 points)

- Identify how employment opportunities for persons of low/moderate income are negatively affected by the identified problems.
- Emphasize the importance of the affected business in relation to the stability of the community/region and its current financial well being including property tax analysis before and after the proposed activities.

Need (15 points)

- Identify reasons why the community/business is unable to finance the proposed project on its own, or with assistance from other sources.
- Include a narrative that highlights any recent efforts by the community/business to assist job creation/retention activities.

Solution (40 points) -

Project Description (15 points)

- Detail the activities that the community/business will undertake using EDP funds to resolve the problems/needs presented in the Problem Statement.
- Identify, in detail, the specific acquisition, equipment, real property improvements and/or fixtures that will be installed, modified, and upgraded, etc., with EDP funds.
- Explain how the solution directly solves the identified problems/needs.
- Include a firm figure of the number of jobs to be created or retained as a result of the project, and how these jobs relate to persons of low/moderate income.
- Clearly state the amount of EDP funds sought and how they will fit into the overall financing for the project.
- Include a graphic description (aerial photo, map, and sketch) of the sites involved. Provide a generalized location of the site relative to the community and a copy of a floodplain map showing the project location. Include existing and proposed site and/or building improvements.

Effect on Assisted Business (10 points)

- Describe the effect the EDP award and completion of the project, as a whole, will have on the ability of the community/business to remain competitive, and create/retain quality jobs.
- Describe the market including identification of competitors, price structure, resource availability, operating/manufacturing costs, transportation costs, demand, and other factors influencing the marketability of the product or service proposed. Also identify all project risks and the extent of the risks.

Project Timeline and Feasibility (15 points)

- Describe how the project is assured of successful completion within 12 months.

- Identify what work, such as pre-engineering, construction and improvements, or fixture purchases that have been completed, or are in process, and exactly how these relate to the proposed EDP project.
- Provide background information (including resumes) for the owners and/or managers of the business and specific information about the skills and experiences of the owners and/or managers as related to the successful management of the business and proposed project.
- Include a concise timetable for project implementation.

Citizen Participation (20 Points) -

Public Hearing Process (10 points)

Describe how citizen participation contributed to the actual development of this application, including how the required public hearing contributed to the process. (Submit a public hearing record consisting of the published public hearing notice, hearing minutes, and attendance list with the original and all three copies of the application.)

Business/Local Involvement (10 points)

- Outline other input from businesses, chambers of commerce, development organizations, local groups and individuals have had in increasing the citizen participation process for the proposed project.
- Highlight how the use of any media (TV, radio, newspapers, etc.) increased public awareness and participation in the EDP project.

10. Business Friendly Community Designation Bonus – 3 bonus points will be assigned to each applicant community certified as a Business-Friendly Community at time of application.

11. Final Score Each application will receive a Final Application Score consisting of the average of the scores assigned by members of the Review Team and Business Friendly Community Designation Bonus if applicable. Starting at the top of the scoring list, applicants will be invited to proceed to the Project Development Phase as funds allow.

12. Project Development Phase: The project development phase must be completed within 3 months from the date of award. The goal of this phase is a grant contract for CDBG funds. During this phase an OCD Development Program Manager will be assigned to work with the community to finalize their project. OCD reserves the right to rescind the CDBG program award of the community is not under contract within this time. The Office of Community Development may grant waivers for just cause.

B. MICRO-ENTERPRISE ASSISTANCE GRANT PROGRAM

The Micro-Enterprise Assistance Grant (MEA) Program provides grant funds to assist in innovative solutions to problems faced by micro-enterprise businesses. Assistance to businesses may be in the form of grants or loans at the discretion of the community.

1. Eligible Activities: Eligible activities under the Micro-Enterprise Assistance category are grants or loans to for-profit businesses that can be used for working capital and interior renovations, façade grants or loans for exterior improvements, including signage, painting, siding, awnings, lighting, display windows and other approved improvements; and eligible planning activities necessary to complete the Project Development Phase. **Sewer, water, storm drainage, parking, roads or streets and other infrastructure improvements and buildings solely for residential use are not eligible.**

2. Exclusions: See Section 1H (3)

3. Micro-Enterprise Assistance Loan Repayments – Communities that establish Micro-Enterprise Assistance as loans, and anticipate receiving \$35,000 or more in loan repayments, must utilize the services of a Community Development Financial Institution (CDFI) or a Community Based Development Organization (CBDO) as defined in Section 105(a)(15) of the Housing and Community Development Act of 1974, to manage repayments and subsequent relending.

4. Maximum MEA Grant Amount: \$150,000 per Community per year.

5. Maximum Amount of Micro-Enterprise Assistance to an individual Business: \$50,000

6. Project Benefit:

Micro-Enterprise Grant/Loan:

- (a)** Existing or developing businesses that have five or fewer employees, one of whom owns the enterprise, and whose family income is LMI will meet the project benefit. Applicants will need to submit a copy of their 2014 Income Tax filing. For those businesses whose owners are Low-to moderate-income existing employees' incomes are not considered in meeting project benefit.
- (b)** Businesses with owners who do not qualify as low-to moderate-income **must create up to two (2) full-time equivalent (FTE) jobs (depending on funds requested), which must be taken by low-to moderate-income individuals.** Proof of employee income will be required. Businesses

applying for MEA funds must have a business plan not older than 18 months and must have met with a Small Business Development Center (SBDC) business counselor in the three months prior to submitting an application for assistance.

(c) Business Facade Grants: Project benefit will be met when exterior improvements and signage on an existing business take place in a designated slum/blight area, or documentation exists that a business qualifies under a spot blight basis.

7. Demonstration of National Objective: Applicants must demonstrate that the project meets the National Objective of 1) assisting existing or developing businesses that have five or fewer employees, one of whom owns the enterprise, and whose family income is LMI, or 2) creating up to two FTE jobs which must be taken by low- to moderate income individuals, or 3) preventing or eliminating slum or blighting conditions conforming to the requirements of Title 30-A M.R.S.A. § 5202 and HUD,. ***These demonstrations must be made as part of the Letter of Intent and Verification of CDBG National Objective submitted to OCD***

8. Selection Process: The selection process will consist of two stages:

(a) Stage 1:

Letter of Intent and Verification of CDBG National Objective: All communities wishing to submit a MEA application must submit a Letter of Intent and Verification of CDBG National Objective to OCD. Refer to Page 5 of this document for Letter of Intent due dates and deadlines. . After review for completeness and eligibility, units of general local governments will be invited to make a full application.

(b) Stage 2:

Application: The maximum length of an application is **four pages, not counting required attachments**. Members of the Review Team will assign a Point Total for each application reviewed. Point Totals will consist of the sum of the three scoring areas below and be determined by the total of each sub-scoring area. A maximum of 100 points is obtainable.

Impact (40 points):

- State the problem and explain how it negatively impacts the local economy. – 30 points
- Explain why MEA funds are necessary for the project; describe efforts to secure other grant or loan funds, and tell why they are not available locally to assist – 10 points

Development Strategy (40 points):

- Provide Identification and description of potential business grant/loan applicants and their needs – 15 points
- Explain how the MEA project will stimulate business and assist in improving the area's long-term viability. – 15 points
- Provide a project timeline; list activities or actions completed to date. – 10 points

Citizen Participation (20 points):

- Effective use of any media (newspapers, radio, TV, etc.). – 5 points
- Relevance of listed meeting/hearing activities/comments (not counting required public hearing) in application and project development. – 5 points
- Involvement of downtown and local businesses, Chambers of Commerce, development groups or other business related organizations in development of the application and project. – 5 points
- How other local resources (cash and in-kind) are directly related to the project. – 5 points

9. Business Friendly Community Designation Bonus – 3 bonus points will be assigned to each applicant community certified as a Business-Friendly Community at time of application.

10. Final Score – Each application will receive a Final Application Score consisting of the average of the scores assigned by members of the Review Team, added to any applicable Business Friendly Community Bonus. Starting at the top of the scoring list, applicants will be invited to proceed to the Project Development Phase as funds allow.

SECTION 4. TECHNICAL ASSISTANCE

The Office of Community Development will use Technical Assistance funds to: conduct workshops, produce program materials, implement the CDBG Administrator's Certification Training Program, and provide technical assistance and outreach to communities.

Regional Providers will provide planning assistance to units of general local government in identifying community & economic development needs,, developing, and administering CDBG projects. For purposes of this paragraph the term "*planning assistance*" means the facilitating of skills and knowledge in planning, developing, and administering CDBG activities for entities in non-entitlement areas that may need but do not possess such skills and knowledge.

SECTION 5. REDISTRIBUTION OF GRANT FUNDS

This section describes the methods by which undistributed funds, disencumbered funds, additional funds received from HUD, and program income will be redistributed.

1. Local Government Grants from the State: Applicants receiving grants under the 2015 CDBG program but failing to have their projects substantially underway (staff hired, environmental review complete, program costs obligated, construction or services begun) within six months of grant award, may have their grant rescinded by DECD.

Rescinded grant funds may be added to any open CDBG contract and can be used to make additional awards under any eligible CDBG program activity.

Unexpended funds remaining in the grantee's CDBG account at grant closeout, funds remaining in a grantee's award but not requested upon grant closeout, and funds returned to DECD because of disallowed costs may be added to any open CDBG contract and can be used to make additional awards under any eligible CDBG program activity.

2. Unallocated State Grants to Local Governments: Unallocated grant funds resulting from lack of adequate program competition or demand in any of the available 2015 CDBG programs and any additional funds allocated by HUD may be added to any open CDBG contract and can be used to make additional awards under any eligible CDBG program activity.

3. Basis for Redistribution: The decision to redistribute funds will be made after staff evaluation of the following: the total funds available, new requests for funding, requests for additional funding from current CDBG grantees and applicants for competitions that did not receive funding. The OCD may redistribute available funds to any project deemed to be in the best interest of, and that offer CDBG definable benefits to the State of Maine.

SECTION 6. PROGRAM INCOME

As used in this Proposed Statement, “Program Income” means the gross income received by a grantee from any grant-supported activity in excess of \$35,000. Applicants will refer to the CDBG Regulations and the Maine Office of Community Development policies on program income.

SECTION 7. APPEALS

Appeals of award decisions are restricted to errors of fact or procedure. Appeals in the areas of judgment qualitative scoring will not be entertained. In the case of a successful appeal, funds will be reserved for the project from available or subsequent CDBG funds.

An applicant wishing to appeal DECD’s decision regarding their 2015 application restricted to errors of fact or procedure, may do so by submitting an appeal letter to the Director of the Office of Community Development within fifteen (15) days of the award announcement for that specific program.

SECTION 8. AMENDMENTS TO THE PROGRAM STATEMENT

The State may amend the 2015 Program Statement from time to time in accordance with the same procedures required for the preparation and submission of the program statement. The State of Maine's Administrative Procedures Act will guide the amendment process.

**THIS MATERIAL IS AVAILABLE IN ALTERNATIVE FORMAT
UPON REQUEST**

BY CONTACTING:

OFFICE OF COMMUNITY DEVELOPMENT

111 SEWALL STREET, 3RD FLOOR

59 STATE HOUSE STATION

AUGUSTA, MAINE 04333-0059

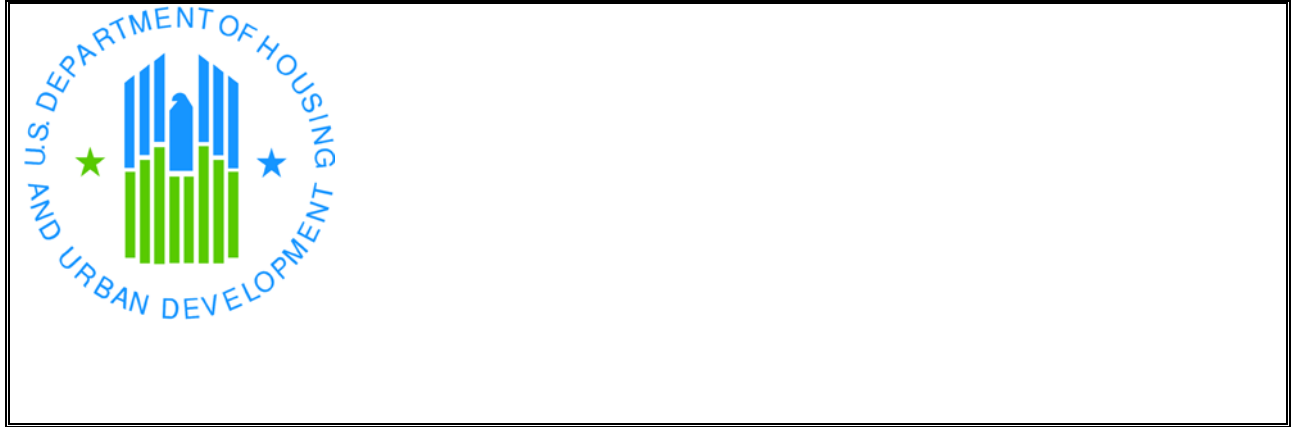
TELEPHONE (207) 624-7484

TTY: 1-800-437-1220

**ALSO AVAILABLE ON THE OFFICE OF COMMUNITY DEVELOPMENT
WEB SITE:**

www.meocd.org

The Maine CDBG Program is Funded by:



HOMELESS PROGRAMS RULE

Summary: The Maine State Housing Authority uses funds from certain federal and state resources to give grants to agencies for a variety of activities to assist people who are experiencing homelessness or the risk of being homeless. This rule governs MaineHousing’s allocation of resources for such programs, program design, the publication and distribution of program guides, basic criteria for determining eligible recipients, and potential selection criteria.

1. Definitions

- A. “Act” means the Maine Housing Authorities Act, 30-A M.R.S.A. §4701, *et seq.* as amended.
- B. “Applicant” means the municipality or non-profit corporation applying for funds governed by this rule.
- C. “Bednight” means one eligible bed in an eligible Emergency Shelter occupied one night by one individual.
- D. “Emergency Shelter” means emergency housing the primary purpose of which is to provide a temporary place for Homeless Persons to sleep and which meets the criteria set forth in section 3 of this rule.

- E. “Emergency Shelter Funding Allocation” means an annual allocation of funds by MaineHousing for Emergency Shelters as further described in section 4 of this rule.
- F. “Emergency Solutions Grant” means a grant available under the federal Emergency Solutions Grants Program of the McKinney-Vento Act as amended by the HEARTH Act.
- G. “HEARTH Act” means the Homeless Emergency and Rapid Transition to Housing Act of 2009 (P.L. 111-22), and the regulations promulgated thereunder.
- H. “HMIS” means the Homeless Management Information System as further defined in the McKinney-Vento Act as amended by the HEARTH Act.
- I. “Homeless Persons” means homeless persons as defined in the McKinney-Vento Act as amended by the HEARTH Act.
- J. “Homeless Prevention” means activities or programs designed to prevent persons from becoming Homeless Persons including without limitation subsidies for rent, utilities, security deposits, and mortgage payments.
- K. “HUD” means the United States Department of Housing and Urban Development.
- L. “MaineHousing” means the Maine State Housing Authority.
- M. “Mainstream Resources” means a variety of Federal and state benefit government assistance programs Homeless Persons may be eligible to receive. These include but are not limited to: Temporary Assistance For Needy Families (TANF), Food Supplement Program, veterans benefits,

MaineCare, General Assistance, Supplemental Security Income Program (SSI), Social Security Disability Insurance (SSDI), and Housing Choice Vouchers Program.

- N. “Maine’s Job Bank” is an on-line job posting and job search system provided by Maine CareerCenter.
- O. “McKinney-Vento Act” means the Stewart B. McKinney-Vento Homeless Assistance Act, 42 U.S.C. §11301 *et seq.*, and the regulations promulgated thereunder.
- P. “Program” means an offering of grants subject to recapture available to prospective eligible Applicants on certain terms and for certain purposes determined by MaineHousing pursuant to this rule.
- Q. “Program Guide” means the written procedural and administrative guide for a particular Program governed by the terms and conditions of this rule.
- R. “Regional Homeless Council” means one of the following three advisory committees concerning homelessness: Region I comprising York and Cumberland Counties; Region II comprising Androscoggin, Franklin, Kennebec, Knox, Lincoln, Sagadahoc, Somerset, Oxford, and Waldo Counties; and Region III comprising Penobscot, Piscataquis, Aroostook, Washington, and Hancock Counties.
- S. “Statewide Homeless Council” means the advisory committee created pursuant to §5046 of the Act.

2. Eligible Applicants

To be eligible to receive funds, an Applicant must:

- A. be a non-profit corporation in good standing in the State of Maine qualified for tax exemption under 501(c)(3) of the Internal Revenue Code or a municipal corporation;
- B. timely submit required reports to MaineHousing;
- C. have the administrative and financial management capacity necessary to administer and to account for the use of the applicable grant in accordance with the funding requirements;
- D. not engage in any inherently religious activities, such as worship, religious instruction, or proselytization, as part of the activities and services funded with any grant for activities or services covered by this rule; and if religious activities are offered, they must be offered at a separate time or location from the activities and services covered by this rule; and participation in those religious activities must be voluntary for persons receiving assistance with funds covered by this rule;
- E. meet the objectives of the Program under which they are applying as set forth in the applicable Program Guide; and
- F. operate its programs free from discrimination on the basis of age, race, color, religion, national origin, physical or mental disability, sexual orientation, or gender in accordance with applicable federal and state fair housing laws.

3. Shelter Requirements

Applicants that are shelters must do the following:

- A. provide a clean bed and not a cot, floor mat, or other collapsible bed for every shelter client; however, if an Applicant provided cots, floor mats or other collapsible beds to clients in 2006, the Applicant will satisfy this standard if the applicant is actively working with the Statewide Homeless Council to develop strategies to replace such cots, floor mats and other collapsible beds, and there is no displacement of clients during this process;
- B. supply adequate linens and blankets which are cleaned before use by a new client;
- C. provide separate accommodations for male and female clients;
- D. if sheltering families with children, provide a space other than open dormitory style shelter for the families with children;
- E. child-proof areas serving children;
- F. provide breakfast or access to breakfast and, if open 24 hours, also provide lunch and dinner or access to lunch and dinner;
- G. provide one operating telephone accessible to shelter clients at times established by shelter policy;
- H. post fire, disaster, and other emergency procedures in a conspicuous place and review the procedures with each shelter client;
- I. maintain a daily and confidential census of shelter clients including precise sleeping locations;
- J. ensure staff is trained for fire and other emergencies;

- K. inform staff of issues or events necessary for the proper supervision and monitoring of the shelter through an effective communication system;
- L. forbid use or possession of illegal drugs, weapons, or alcohol on the premises;
- M. communicate rules pertaining to shelter living, and potential consequences if the rules are not followed, to clients within 24 hours of their arrival and with regard to their unique needs;
- N. operate its shelter in compliance with all applicable federal, state, and local building codes, laws, and regulations;
- O. provide access to Emergency Shelter 365 days per year;
- P. accept eligible persons regardless of their ability to pay or their eligibility for reimbursement or actual reimbursements from any third party source, including local, municipal, state, or federal funding sources;
- Q. provide for intake and assessment of Homeless Persons and offer clients links to appropriate services, including services that help clients move toward appropriate stable housing;
- R. provide for response to telephone inquiries 24 hours a day; and
- S. have no lease requirements for shelter clients.

4. Emergency Shelter Funding Allocation

Each calendar year MaineHousing will allocate a certain amount of funds to be distributed to Emergency Shelters (the “Emergency Shelter Funding Allocation”) pursuant to the following funding methodology:

A. Funding Methodology

1. **15% of Available Funds.** An amount equal to 15% of the Emergency Shelter Funding Allocation will be disbursed among eligible agencies, such that each agency providing Emergency Shelter in a fixed facility operated by the agency will receive an amount equal to twice the amount that the agencies providing Emergency Shelter without a fixed facility receive.

2. **85% of Available Funds.** An amount equal to 85% of the Emergency Shelter Funding Allocation made available for the calendar year will be divided by a number equal to the total number of Bednights of all eligible Emergency Shelters during the previous year to determine an amount to be paid for Bednights (the “Initial Bednight Per Diem”). After each calendar quarter, MaineHousing will pay an Emergency Shelter the Initial Bednight Per Diem for each Bednight at the Emergency Shelter during the previous quarter. If at the end of a quarter, there are not sufficient funds to pay the eligible Emergency Shelters the Initial Bednight Per Diem for the quarter, the per diem payment for each Bednight for the quarter shall be adjusted downward and the remaining funds shall be disbursed accordingly.

B. New Beds

MaineHousing will determine whether new Emergency Shelters or beds may participate in the Emergency Shelter Funding Allocation based upon the recommendations and criteria developed by an ad hoc committee consisting of a maximum of nine individuals with representation from each Regional Homeless Council and the Statewide Homeless Council. MaineHousing will convene the committee annually and as otherwise

needed to advise MaineHousing as to whether any Emergency Shelters that have not previously participated in the Emergency Shelter Funding Allocation should be permitted to participate in future Emergency Shelter Funding Allocations and whether any participating Emergency Shelter should be permitted to expand its number of beds eligible to be counted as Bednights under the above described funding methodology. The ad hoc committee will meet annually prior to the Emergency Shelter Funding allocation.

5. Program Design

- A. **Allocation.** In addition to the Emergency Shelter Funding Allocation, MaineHousing may allocate other funds for Programs to assist Homeless Persons in accordance with applicable federal and state laws.

- B. **Programs.** MaineHousing shall design and offer Programs based upon available funds, restrictions attached to such funds, best practices, and needs. The funds may be used for traditional Emergency Shelter and outreach activities; for Homeless Prevention and re-housing activities such as rental assistance, housing search, mediation, outreach to property owners, legal services, security on utility deposits, and moving costs; and to support entities that offer an integrated array of services to meet the health, housing, employment, and other basic needs of Homeless Persons.

- C. **Program Guides.** MaineHousing shall publish on MaineHousing's website a Program Guide with respect to each Program and shall distribute the Program Guide to parties who may be eligible for the Program and who have expressed an interest to MaineHousing in connection with the type of activities eligible under the Program, to parties MaineHousing selects for marketing the particular Program, and upon request.

6. Funding

- A. **Processing of Applications.** MaineHousing may process applications on a first come first served basis or may set an application due date described in the Program Guide for submission for review by a scoring committee.

- B. **Selection for Funding.** MaineHousing shall retain final discretion as to whether or not to offer funds to a particular Applicant for a particular purpose.

- C. **Availability of Funds.** Grants are always subject to the availability of funds.

- D. **Selection Criteria.** MaineHousing will set forth requirements and selection and approval criteria germane to a particular Program in the applicable Program Guide. Selection criteria may include but are not limited to the following:
 - 1. **Mainstream Resources**
 - a. how well the Applicant can assist clients in the completion and submission of applications for Mainstream Resources; and
 - b. how well the Applicant can capture the results of the actual benefits received.

 - 2. **Housing**
 - a. how well the Applicant can assist clients in the completion and submission of applications for client appropriate housing;

- b. how well the Applicant can assist clients with housing searches;
- c. how well the Applicant can assist clients with landlord relationships; and
- d. how well the Applicant has developed and maintained effective working relationships with local General Assistance offices in assisting clients with access and applications.

3. **Health Care**

- a. Applicant's relationships and links with one or more local health care provider who will provide treatment for clients; and
- b. Applicant's ability to provide or refer clients for mental health or substance abuse assessments and treatment.

4. **Employment**

- a. how well the Applicant can assist clients with employment searches, including registering with Maine's Job Bank;
- b. how well the Applicant has developed and maintained effective working relationships with local CareerCenters in assisting clients; and
- c. how well the Applicant has developed and maintained effective working relationships with local employers or employment agencies in assisting clients.

5. **Prevention**

- a. Applicant's knowledge of and ability to refer clients to Pine Tree Legal Assistance for eviction prevention and other legal assistance; and
- b. Applicant's knowledge of and ability to actively refer clients to other local and regional resources, as appropriate.

7. **Data Collection Requirements**

In order to receive funding, eligible Applicants must comply with the following data collection requirements:

- A. Enter the HUD Universal Data Elements (UDE) and any additional data elements prescribed by MaineHousing or HUD in accordance with HUD's Homeless Management Information System (HMIS) Data Standards Revised Notice.
- B. Enter client data on outcomes and housing stability as prescribed by MaineHousing or HUD for performance measurement, research, or evaluation.
- C. Enter data into Bowman Systems, LLC ServicePoint system, the designated vendor for HMIS data entry. Providers of services to victims of domestic violence are exempt from entering data into HMIS in accordance with the Violence Against Women Act (VAWA).
- D. Submit de-duplicated aggregate reports as required by MaineHousing.

8. **Reporting Requirements**

- A. **General Reporting Requirements.** A grantee must provide client data prescribed by MaineHousing in a form or forms prescribed by MaineHousing to centralized data collection systems prescribed by MaineHousing as often as required by MaineHousing.
- B. **Missing Reports or Data.** If a grantee has not submitted all due reports and all required client data in accordance with the reporting requirements at the time MaineHousing is disbursing funds, the grantee shall not participate in that disbursement until MaineHousing has received all due reports and all required client data in accordance with the reporting requirements.
- C. **Complete Report.** A report will not be considered submitted unless MaineHousing determines that the report is sufficiently complete and all client data is valid.
- D. **Final Reports.** A grantee must submit a final report showing its use of a grant within 30 days of the end of the term of the grant.

9. Monitoring and Assessment. MaineHousing or HUD may inspect a grantee's facility at reasonable times and may copy and examine all of a grantee's records other than medical or other confidential client information protected by privacy laws. The grantee will maintain records sufficient to meet auditing requirements of MaineHousing and HUD or any other applicable funding source.

10. Rule Limitations

- A. **Other Laws.** If this rule conflicts with any provision of federal or state law, the federal or state law shall control.

- B. **Waivers.** Upon determination of good cause, the Director of MaineHousing or the Director's designee may, subject to statutory limitations, waive any provision of this rule. Each waiver shall be in writing and shall be supported by documentation of the pertinent facts and grounds.
-

STATUTORY AUTHORITY: 30-A M.R.S.A. §4741.1, §4741.18, §4852, *et seq.*

EFFECTIVE DATE:

December 31, 1989

AMENDED:

February 28, 1996 (Emergency)

EFFECTIVE DATE (ELECTRONIC CONVERSION):

May 8, 1996

REPEALED AND REPLACED:

April 27, 1997 (former title: Shelter Operating Subsidy Program)

AMENDED:

November 13, 1999

December 25, 2005 – filing 2005-502

March 25, 2007 – filing 2007-109

REPEALED AND REPLACED:

November 7, 2011 – filing 2011-397

Grantee SF-424's and Certification(s)

OMB Number: 2040-0074
 Expiration Date: 01/31/2009

| Application for Federal Assistance SF-424 | | Version 02 |
|---|---|---|
| *1. Type of Submission: | | |
| <input type="checkbox"/> Preapplication | *2. Type of Application * If Revision, select appropriate letter(s) | |
| <input checked="" type="checkbox"/> Application | <input type="checkbox"/> New | <input checked="" type="checkbox"/> Continuation |
| <input type="checkbox"/> Changed/Corrected Application | <input type="checkbox"/> Revision | *Other (Specify) _____ |
| 3. Date Received: | | 4. Applicant Identifier: |
| 5a. Federal Entity Identifier: | | *5b. Federal Award Identifier: B-15-DC-23-C001 |
| State Use Only: | | |
| 6. Date Received by State: | | 7. State Application Identifier: |
| 8. APPLICANT INFORMATION: | | |
| *a. Legal Name: Department of Economic and Community Development | | |
| *b. Employer/Taxpayer Identification Number (EIN/TIN): 01-300X00 | | *c. Organizational DUNS: 809045511 |
| d. Address: | | |
| *Street 1: | 59 State House Station | |
| Street 2: | _____ | |
| *City: | Augusta | |
| County: | Kennebec | |
| *State: | Maine | |
| Province: | _____ | |
| *Country: | USA | |
| *Zip / Postal Code | 04333 | |
| e. Organizational Unit: | | |
| Department Name: Department of Economic and Community Development | | Division Name: |
| f. Name and contact information of person to be contacted on matters involving this application: | | |
| Prefix: | Ms. | *First Name: Deborah |
| Middle Name: | _____ | |
| *Last Name: | Johnson | |
| Suffix: | _____ | |
| Title: | Director, Office of Community Development | |
| Organizational Affiliation: | | |
| *Telephone Number: 207-624-9817 | | Fax Number: 207-287-8070 |
| *Email: deborah.johnson@maine.gov | | |

| Application for Federal Assistance SF-424 | Version 02 |
|--|------------|
| <p>*9. Type of Applicant 1: Select Applicant Type: A. State Government</p> <p>Type of Applicant 2: Select Applicant Type:</p> <p>Type of Applicant 3: Select Applicant Type:</p> <p>*Other (Specify):</p> | |
| <p>*10 Name of Federal Agency: U.S. Department of Housing and Urban Development</p> | |
| <p>11. Catalog of Federal Domestic Assistance Number: 14-228</p> <p>CFDA Title: Community Development Block Grant</p> | |
| <p>*12 Funding Opportunity Number: _____</p> <p>*Title: _____</p> | |
| <p>13. Competition Identification Number: _____</p> <p>Title: _____</p> | |
| <p>14. Areas Affected by Project (Cities, Counties, States, etc.): State of Maine</p> | |
| <p>*15. Descriptive Title of Applicant's Project: Community Development Block Grant (see Consolidated Plan)</p> | |

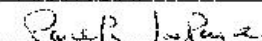
| | | |
|--|--------------------------|----------------------|
| Application for Federal Assistance SF-424 | | Version 02 |
| 16. Congressional Districts Of: | | |
| *a. Applicant: 1 | *b. Program/Project: 1&2 | |
| 17. Proposed Project: | | |
| *a. Start Date: 01/01/2015 | *b. End Date: 12/31/2015 | |
| 18. Estimated Funding (\$): | | |
| *a. Federal | \$10,765,432 | |
| *b. Applicant | | |
| *c. State | \$256,183 | |
| *d. Local | | |
| *e. Other | | |
| *f. Program Income | | |
| *g. TOTAL | \$11,021,615 | |
| *19. Is Application Subject to Review By State Under Executive Order 12372 Process? | | |
| <input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on _____. <input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review. <input checked="" type="checkbox"/> c. Program is not covered by E. O. 12372 | | |
| *20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes", provide explanation.) | | |
| <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | | |
| 21. *By signing this application I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U. S. Code, Title 218, Section 100f) <input checked="" type="checkbox"/> ** I AGREE ** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions | | |
| Authorized Representative: | | |
| Prefix: _____ | *First Name: Paul _____ | |
| Middle Name: R _____ | | |
| *Last Name: LePage _____ | | |
| Suffix: _____ | | |
| *Title: Governor | | |
| *Telephone Number: 2072873531 | Fax Number: 2072871034 | |
| *Email: governor@maine.gov | | |
| *Signature of Authorized Representative: <i>Paul LePage</i> | | *Date Signed: 3.3.15 |

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Standard Form 424 (Revised 10/2005)
 Prescribed by OMB Circular A-102

| Application for Federal Assistance SF-424 | | Version 02 |
|---|------------------|--|
| *1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application | | |
| *2. Type of Application * If Revision, select appropriate letter(s) <input type="checkbox"/> New <input checked="" type="checkbox"/> Continuation <input type="checkbox"/> Revision: _____ *Other (Specify) _____ | | |
| 3. Date Received: | | 4. Applicant Identifier: |
| 5a. Federal Entity Identifier: | | 5b. Federal Award Identifier: M-15-SG-23-0100 |
| State Use Only: | | |
| 6. Date Received by State: | | 7. State Application Identifier: |
| 8. APPLICANT INFORMATION: | | |
| *a. Legal Name: Maine State Housing Authority | | |
| *b. Employer/Taxpayer Identification Number (EIN/TIN): 01-031291 | | *c. Organizational DUNS: 086877115 |
| *d. Address: | | |
| *Street 1: | 353 Water Street | |
| Street 2: | _____ | |
| *City: | Augusta | |
| County: | Kennebec | |
| *State: | Maine | |
| Province: | _____ | |
| *Country: | USA | |
| *Zip / Postal Code | 04330-4633 | |
| *e. Organizational Unit: | | |
| Department Name: Maine State Housing Authority | | Division Name: |
| *f. Name and contact information of person to be contacted on matters involving this application: | | |
| Prefix: | Mr | *First Name: Peter |
| Middle Name: | _____ | |
| *Last Name: | Merrill | |
| Suffix: | _____ | |
| Title: | Deputy Director | |
| Organizational Affiliation: | | |
| *Telephone Number: 207-626-4600 | | Fax Number: 207-624-5702 |
| *Email: pmerrill@mainehousing.org | | |

| | |
|--|------------|
| Application for Federal Assistance SF-424 | Vers on 02 |
| *9. Type of Applicant 1: Select Applicant Type: A.State Government Type of Applicant 2: Select Applicant Type: Type of Applicant 3: Select Applicant Type: *Other (Specify) | |
| *10 Name of Federal Agency: U.S. Department of Housing and Urban Development | |
| 11. Catalog of Federal Domestic Assistance Number: 14-239 CFDA Title: HOME Investment Partnerships Program | |
| *12 Funding Opportunity Number: *Title: | |
| 13. Competition Identification Number: Title: | |
| 14. Areas Affected by Project (Cities, Counties, States, etc.): State of Maine | |
| *15. Descriptive Title of Applicant's Project HOME, see Consolidated Plan | |

| | | |
|---|-------------------------|--------------------------|
| Application for Federal Assistance SF-424 | | Version 02 |
| 16. Congressional Districts Of: | | |
| *a. Applicant: All Maine Districts | | *b. Program/Project: 1&2 |
| 17. Proposed Project: | | |
| *a. Start Date: 01/01/2015 | | *b. End Date: 12/31/2015 |
| 18. Estimated Funding (\$): | | |
| *a. Federal | \$3,002,167 | |
| *b. Applicant | | |
| *c. State | | |
| *d. Local | | |
| *e. Other | | |
| *f. Program Income | | |
| *g. TOTAL | \$3,002,167 | |
| *19. Is Application Subject to Review By State Under Executive Order 12372 Process? | | |
| <input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on _____. <input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review. <input checked="" type="checkbox"/> c. Program is not covered by E. O. 12372 | | |
| *20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes", provide explanation.) | | |
| <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | | |
| 21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U. S. Code, Title 218, Section 1001) <input checked="" type="checkbox"/> ** I AGREE ** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions | | |
| Authorized Representative: | | |
| Prefix: _____ | *First Name: Paul _____ | |
| Middle Name: R _____ | | |
| *Last Name: LePage _____ | | |
| Suffix: _____ | | |
| *Title: Governor | | |
| *Telephone Number: 2072873531 | | Fax Number: 2072871034 |
| *Email: governor@maine.gov | | |
| *Signature of Authorized Representative:  | | *Date Signed: 8.3.15 |

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Standard Form 424 (Revised 10/2005)
 Prescribed by OMB Circular A-102

| Application for Federal Assistance SF-424 | | Version 02 |
|---|------------------|---|
| *1. Type of Submission: | | *2. Type of Application * If Revision, select appropriate letter(s) |
| <input type="checkbox"/> Proapplication | | <input type="checkbox"/> New |
| <input checked="" type="checkbox"/> Application | | <input checked="" type="checkbox"/> Continuation *Other (Specify) _____ |
| <input type="checkbox"/> Changed/Corrected Application | | <input type="checkbox"/> Revision |
| 3. Date Received: | | 4. Applicant Identifier: |
| 5a. Federal Entity Identifier: | | *5b. Federal Award Identifier: E-15-DC-23-0001 |
| State Use Only: | | |
| 6. Date Received by State: | | 7. State Application Identifier: |
| 8. APPLICANT INFORMATION: | | |
| *a. Legal Name: Maine State Housing Authority | | |
| *b. Employer/Taxpayer Identification Number (EIN/TIN): 01-031291 | | *c. Organizational DUNS: 088877115 |
| d. Address: | | |
| *Street 1: | 353 Water Street | |
| Street 2: | _____ | |
| *City: | Augusta | |
| County: | Kennebec | |
| *State: | Maine (ME) | |
| Province: | _____ | |
| *Country: | USA | |
| *Zip / Postal Code | 04330-4833 | |
| e. Organizational Unit: | | |
| Department Name: Maine State Housing Authority | | Division Name: |
| f. Name and contact information of person to be contacted on matters involving this application: | | |
| Prefix: | Mr | *First Name: Peter |
| Middle Name: | _____ | |
| *Last Name: | Merrill | |
| Suffix: | _____ | |
| Title: | Deputy Director | |
| Organizational Affiliation: | | |
| *Telephone Number: 207-626-4600 | | Fax Number: 207-624-0856 |
| *Email: pmerrill@mainehousing.org | | |

| Application for Federal Assistance SF-424 | Version 02 |
|---|------------|
| <p>*9. Type of Applicant 1: Select Applicant Type: A. State Government</p> <p>Type of Applicant 2: Select Applicant Type:</p> <p>Type of Applicant 3: Select Applicant Type:</p> <p>*Other (Specify)</p> | |
| <p>*10 Name of Federal Agency: U.S. Department of Housing and Urban Development</p> | |
| <p>11. Catalog of Federal Domestic Assistance Number: 14-231</p> <p>CFDA title: Emergency Solutions Grants (ESG) program</p> | |
| <p>*12 Funding Opportunity Number: _____</p> <p>*Title: _____</p> | |
| <p>13. Competition Identification Number: _____</p> <p>Title: _____</p> | |
| <p>14. Areas Affected by Project (Cities, Counties, States, etc.): State of Maine</p> | |
| <p>*15. Descriptive Title of Applicant's Project: Emergency Solutions Grant, see Consolidated Plan</p> | |

| | | |
|---|-------------------------|----------------------------|
| Application for Federal Assistance SF-424 | | Version 02 |
| 16. Congressional Districts Of: | | |
| *a. Applicant: All Maine Districts | | *b. Program/Project: 1 & 2 |
| 17. Proposed Project: | | |
| *a. Start Date: 1/1/2015 | | *b. End Date: 12/31/2015 |
| 18. Estimated Funding (\$): | | |
| *a. Federal | \$1,329,400 | |
| *b. Applicant | | |
| *c. State | | |
| *d. Local | | |
| *e. Other | | |
| *f. Program Income | | |
| *g. TOTAL | \$1,329,400 | |
| *19. Is Application Subject to Review By State Under Executive Order 12372 Process? | | |
| <input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on _____. <input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review. <input checked="" type="checkbox"/> c. Program is not covered by E. O. 12372 | | |
| *20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes", provide explanation.) | | |
| <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | | |
| 21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the "required assurances" and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U. S. Code, Title 218, Section 1001) <input checked="" type="checkbox"/> ** I AGREE ** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions | | |
| Authorized Representative: | | |
| Prefix: _____ | *First Name: Paul _____ | |
| Middle Name: R _____ | | |
| *Last Name: LePage _____ | | |
| Suffix: _____ | | |
| *Title: Governor | | |
| *Telephone Number: 207-287-3531 | | Fax Number: 207-287-1034 |
| *Email: governor@maine.gov | | |
| *Signature of Authorized Representative: <i>Paul LePage</i> | | *Date Signed: 3.3.15 |

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Standard Form 424 (Revised 10/2005)
 Prescribed by OMB Circular A-102

CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential anti-displacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

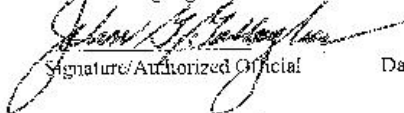
Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-L.L.L., "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.


Signature/Authorized Official Date

Specific CDBG Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

Following a Plan -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
2. Overall Benefit. The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2015, 2016 (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its

jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

2. A policy of enforcing applicable State and local laws against physically barring entrances to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

Compliance With Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, subparts A, B, J, K and R;

Compliance with Laws -- It will comply with applicable laws.

Robert Miller 03/06/2015
Signature/Authorized Official Date

Director, Office of Community Development
Title

Specific HOME Certifications

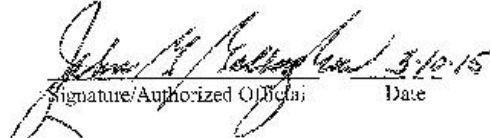
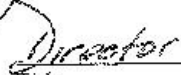
The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If the participating jurisdiction intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

Eligible Activities and Costs -- it is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

Appropriate Financial Assistance -- before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;


Signature/Authorized Official Date 3/10/15

Title

ESG Certifications

The Emergency Solutions Grants Program Recipient certifies that:

Major rehabilitation/conversion – If an emergency shelter's rehabilitation costs exceed 75 percent of the value of the building before rehabilitation, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed rehabilitation. If the cost to convert a building into an emergency shelter exceeds 75 percent of the value of the building after conversion, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed conversion. In all other cases where ESG funds are used for renovation, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 3 years after the date the building is first occupied by a homeless individual or family after the completed renovation.

Essential Services and Operating Costs – In the case of assistance involving shelter operations or essential services related to street outreach or emergency shelter, the jurisdiction will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure, so long the jurisdiction serves the same type of persons (e.g., families with children, unaccompanied youth, disabled individuals, or victims of domestic violence) or persons in the same geographic area.

Renovation – Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

Supportive Services – The jurisdiction will assist homeless individuals in obtaining permanent housing, appropriate supportive services (including medical and mental health treatment, victim services, counseling, supervision, and other services essential for achieving independent living), and other Federal, State, local, and private assistance available for such individuals.

Matching Funds – The jurisdiction will obtain matching amounts required under 24 CFR 576.201.

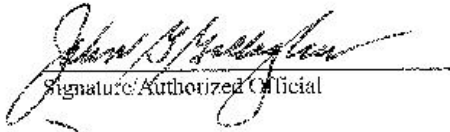
Confidentiality – The jurisdiction has established and is implementing procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project, except with the written authorization of the person responsible for the operation of that shelter.

Homeless Persons Involvement – To the maximum extent practicable, the jurisdiction will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under the ESG program, in providing services assisted under the ESG program, and in providing services for occupants of facilities assisted under the program.

Consolidated Plan – All activities the jurisdiction undertakes with assistance under ESG are consistent with the jurisdiction's consolidated plan.

Discharge Policy – The jurisdiction will establish and implement, to the maximum extent practicable and where appropriate policies and protocols for the discharge of persons from

publicly funded institutions or systems of care (such as health care facilities, mental health facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent this discharge from immediately resulting in homelessness for these persons.


Signature/Authorized Official

3.10.15
Date

Director
Title