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Consolidated Housing and Community Development Plan, 1995-1999

Suzanne Guild
Maine State Housing Authority

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STATE OF MAINE

CONSOLIDATED HOUSING AND COMMUNITY DEVELOPMENT PLAN

Program Years 1995 - 1999

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Acknowledgements

This report was researched and written by Suzanne Guild of the Maine State Housing Authority (MSHA), with assistance from Aaron Shapiro of the Department of Economic and Community Development (DECD) and Paula Weber of the Maine State Housing Authority.

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The Maine State Housing Authority (MSHA) does not discriminate on the basis of disability status in the admission or access to or treatment or employment in, its federally assisted programs and activities. MSHA will provide special communication assistance to persons with vision or hearing impairments. MSHA has designated the following persons as responsible for coordinating compliance with the nondiscrimination requirements contained in the Department of Housing and Urban Developments (HUD) regulations implementing Section 504 of the Rehabilitation Act of 1973 (24 C.F.R. Part 8, June 2, 1988):

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EXECUTIVE SUMMARY

In an attempt to encourage the development of comprehensive, easy to understand information about the state's housing and community development needs, the U.S. Department of Housing and Urban Development (HUD) has consolidated the program submission and reporting requirements for the Emergency Shelter Grant (ESG), Community Development Block Grant (CDBG), Housing Opportunities for Persons with AIDS (HOPWA), and federal HOME Investment Partnerships (Fed-HOME) formula programs. This State of Maine Housing and Community Development Plan (Consolidated Plan) is the first effort to comply with the updated regulations.

The State of Maine does not receive a formula allocation under the Housing Opportunities for Persons with AIDS Program. The Maine State Housing Authority administers Emergency Shelter Grant (ESG) and federal HOME Investment Partnerships (Fed-HOME) program funds. The Department of Economic and Community Development administers Community Development Block Grant (CDBG) Small Cities program funds. The Maine State Housing Authority and Department of Economic and Community Development have joint responsibility for the submission of the State of Maine Consolidated Plans and other reporting requirements.

This Consolidated Plan covers all of Maine except the four metropolitan areas of Auburn, Bangor, Lewiston, and Portland. These four cities receive entitlement funding under the CDBG program and will be drafting their own local strategies. Interested parties should contact the Community Development departments of the respective cities for additional information about their local plans.

The State of Maine has chosen a program year of April 1 through March 31. Funding cycles for these formula programs will be concurrent to encourage leveraging for maximum use and benefit of the funds.

The Plan which follows is comprised of an analysis of housing and community development needs, a five-year strategic plan, and a one year use of funds for the required HUD programs. Moving forward, the State of Maine will submit a revised one year plan in the intervening four years and re-submit the entire Plan after year five. At any time, the State can submit an amended Plan. Most Plan amendments require a public participation process. In the spring of each year the State will submit a separate report, an Annual Performance Report, that highlights progress made toward the goals stated in the Consolidated Plan. This Annual Performance Report will also have a public comment period.

For the State of Maine 1995-1999 Consolidated Plan, top priority for the expenditure of discretionary funds is given to addressing the needs of extremely low income and very low income Maine households, including persons and families that are homeless. The Plan highlights the use of housing rehabilitation, with new construction being an option only in areas where little adequate housing stock exists. The Plan also highlights the provision of financial resources to communities for economic development, public facilities, public services, and planning activities; and the provision of capital assistance for the creation or retention of jobs that primarily benefit very low, low, and moderate income persons.

TABLE OF CONTENTS

PAGE

I. Coordinating and Managing the Process.....	1
II. Citizen Participation.....	4
A. Consolidated Plan.....	4
B. CDBG Final Statement.....	5
III. Housing and Community Development Needs.....	6
A. Market Conditions.....	6
B. Needs Assessment.....	11
C. Very-Low Income Households.....	12
D. Other Low-Income Households.....	13
E. Moderate Income.....	13
F. Nature and Extent of Homelessness.....	13
G. Populations with Special Needs.....	16
H. Community Development Needs.....	22
I. Barriers to Affordable Housing.....	24
IV. Housing and Community Development Strategic Plan.....	25
A. Summary of the Strategy.....	25
B. Priority Analysis and Strategy Development.....	26
C. Resources.....	29
D. Housing and Community Development Objectives.....	33
a. Housing.....	33
b. Homeless.....	41
c. Special Needs Populations.....	42
d. Non-Housing Community Development.....	44
E. Anti-Poverty Strategy.....	49
F. Public Housing.....	49
G. Lead-Based Paint.....	49
H. Low Income Housing Tax Credit.....	50
I. Institutional Structure.....	51
J. Coordinated Strategy.....	51
V. Action Plan: One Year Use of Funds.....	53
A. Federal HOME Investment Partnerships Program.....	53
B. Emergency Shelter Grants Program.....	59
C. Community Development Block Grant Program.....	62
D. Housing Opportunities for Persons with AIDS Program.....	63

APPENDICES:

- A. Required Tables
- B. Certifications
- C. Summary of Comments
- D. Additional Tables/Charts
- E. Resources and Delivery Agents
- F. Glossary
- G. CDBG Final Statement

I. COORDINATING AND MANAGING THE PROCESS:

INTRODUCTION:

"...to strengthen partnerships with jurisdictions..."

"...to extend and strengthen partnerships among all levels of government and the private sector..."

"...to provide decent housing, establish and maintain a suitable living environment, and expand economic opportunities for every American, particularly for very low-income and low-income persons..."

HUD will evaluate this plan against these goals. In an attempt to encourage the development of comprehensive, easy to understand information about the state's housing and community development needs, the U.S. Department of Housing and Urban Development (HUD) has consolidated the program submission and reporting requirements for the Emergency Shelter Grant (ESG), Community Development Block Grant (CDBG), Housing Opportunities for Persons with AIDS (HOPWA), and Federal Home Investment Partnership (Fed-HOME) formula programs. This Housing and Community Development Plan, hereafter referred to as the "Consolidated Plan", is the State of Maine's first effort to comply with the updated regulations. This Consolidated Plan will serve as a planning document for the administration of housing and community development funds throughout the state and will also serve as the application for funding under the aforementioned formula programs. A HUD-approved Consolidated Plan is a prerequisite to receiving funds from HUD under the following programs:

- Community Development Block Grant (CDBG) programs (see part 570, Subparts D and I);
- Emergency Shelter Grants (ESG) Program (see part 576);
- HOME Investment Partnerships (HOME) Program (see part 92); and
- Housing Opportunities for Persons with AIDS (HOPWA) program (see part 574).

Program applicants must receive a certification that their proposed activities are consistent with the Consolidated Plan under a wide range of HUD programs. Some HUD programs do not require consistency with an approved Consolidated Plan. A list of affected programs is located in Appendix D on page XXX.

Applicants for these program funds must seek a certification of consistency with the Consolidated Plan from the lowest level of government that has an approved Plan. In Maine, the cities of Auburn, Bangor, Lewiston, and Portland have prepared local Plans. Applications for funding programs within these four cities must be consistent with their local Plan. For all other areas of the State, applicants for funding should contact the Maine

State Housing Authority for a certification of consistency.

For this 1995 submission, the State of Maine requested and received an exception from the HUD Consolidated Plan requirements concerning the inclusion of the 1995 CDBG Final Statement within the umbrella of the new planning document. Time limitations did not permit the initiation and completion of a planning process without significant schedule modifications for the delivery of the CDBG resource to communities in time to fund projects during the limited construction season in Maine. Efforts are continuing to incorporate the CDBG program within the planning process. In 1996, all elements of the Consolidated Plan will be coordinated to accommodate the federal regulations.

LEAD AGENCIES:

The consolidated submission process envisions that housing and community development planning and programming will be accomplished through a framework that will open new opportunities for collaboration and partnerships among government agencies and between government and private groups to achieve the intended public purposes. The Governor of the State of Maine has designated the Maine State Housing Authority (MSHA) and the Department of Economic and Community Development (DECD) as the lead agencies for the development of the State of Maine Consolidated Plan. In prior years, these two agencies had submitted separate planning documents.

INSTITUTIONAL STRUCTURE:

For the 1995 Consolidated Plan, staff from the Maine State Housing Authority and the State of Maine Department of Economic and Community Development developed a work plan and met biweekly to carry out the identified tasks for the development of the Plan. The agencies relied on public forums, focus group discussion, and existing plans and data reports from other public agencies to form the basis of this Plan. The Department of Economic and Community Development and the Maine State Housing Authority view the formation of this initial 1995 Plan and administration of this Plan as one of transition due to the HUD-granted exception for the required community development portions of the Plan.

As this transition occurs, the State of Maine Interagency Task Force on Homelessness and Housing Opportunities, with its public and private representation, and the Community Development Block Grant Advisory Committee, with its representation by units of local governments, will have greater roles in the formation of future Plans.

REQUIRED CONSULTATION:

During the month of November, the Maine State Housing Authority and the Department of Economic and Community Development hosted a series of focus

group discussions to discuss the housing needs of Maine households, including the needs for special populations. The focus group format provided the opportunity to invite a mix of interests and gain a broad perspective on Maine's housing and community development issues and the possible solutions to address the needs. These groups included consumers of housing and services including very-low income persons, person who are homeless, persons with mental illness, and older persons.

Public sector participants included the Maine Department of Human Services' Bureau of Elder and Adult Services, Bureau of Child and Family Services, and Bureau of Public Health Nursing; the Maine Department of Mental Health and Mental Retardation's Division of Mental Health, Division of Mental Retardation, and Bureau of Children with Special Needs; Maine Department of Education; Maine Department of Corrections; and the Farmers Home Administration.

Additional participants were representatives of non-profit agencies, including the Maine Children's Home for Little Wanderers, Southern Kennebec Child Development Corporation, Family Violence Project, Salvation Army, Rumford Group Home, Inc., York-Cumberland Housing Management Corporation, Eastern Area Agency on Aging, Maine Advocacy Services, Southern Maine Area Agency on Aging, Emmaus Center, H.O.M.E. Inc., Preble Street Resource Center, Shaw House, Maine Coalition for the Homeless, YWCA, Youth Alternatives, Inc., Spruce Run, Community Concepts, Inc., Ingraham Volunteers, Motivational Services, and Counseling Services, Inc.

GENERAL INFORMATION:

Reference is made throughout this Plan to extremely low income, very low income, and low income households. The following chart highlights the HUD definitions as they apply to Maine-specific data:

EXTREMELY LOW-INCOME (ELI) 0-30% Median Family Income	VERY-LOW INCOME (VLI) 0-50% Median Family Income	LOW-INCOME (LI) 51-80% Median Family Income
\$0 - \$10,110	\$0 - \$16,850	\$16,851 - \$26,960
approx. 41,277 households	approx. 44,229 additional households beyond ELI	approx 73,453 households

Throughout this document, the use of the term VLI will be inclusive of ELI households. When the term ELI is used, it will refer to this income classification exclusively.

II. CITIZEN PARTICIPATION:

[A.] Consolidated Plan:

The development of the 1995 Consolidated Plan began during the summer of 1994 with the identification of agencies, groups, and organizations that provide housing and/or social services to Maine households. These groups were notified that the development of the Consolidated Plan had begun and, in many cases, were asked to provide data or other information for the Plan. Staff from the Department of Economic and Community Development and the Maine State Housing Authority also met during the development of the Plan with the State of Maine Interagency Task Force on Homelessness and Housing Opportunities and the Community Development Block Grant Advisory Committee.

A 30-day public comment period began on January 3, 1995 and ended on February 1, 1995. Public hearings were advertised in all daily newspapers in Maine. Press releases that presented the schedule of hearings and a summary of the Plan were distributed to all daily and weekly newspapers, radio stations, and television stations throughout the state. Draft copies of the Plan were sent to all persons and organizations that had been involved in the development of previously submitted Comprehensive Housing Affordability Strategies, Community Development Block Grant Final Statements, Emergency Shelter Grant applications, and HOME Investment Partnerships Program statements. Draft copies were also sent to parties that had been involved in the development of the 1995 Consolidated Plan. University libraries, the State of Maine Library, the Maine State Housing Authority, and the State of Maine Departments of Economic and Community Development, Human Services, Mental Health and Mental Retardation, and Education received draft copies for public inspection.

Public hearings were held in the following locations, accessible to persons with disabilities:

January 10	10:00 a.m.	Mid-Coast Mental Health Center, Rockland
January 12	10:00 a.m.	Scarborough City Council Chambers
January 13	10:00 a.m.	Jewett Auditorium, University of Maine at Augusta
January 20	10:00 a.m.	University of Maine's Bangor Campus at 101 Bangor Hall with video interactive television to 213 Pullen Hall at the University of Maine at Presque Isle and 4 Torrey Hall at the University of Maine at Machias
January 23	10:00 a.m.	Olsten Student Center, University of Maine at Farmington

In all, XXX members of the public participated in public hearings at seven locations throughout the state. In addition, XXX written comments were

received. A summary of verbal and written comments concerning the Consolidated Plan and the State's response to these issues is located in Appendix C on page XXX.

[B.] CDBG Final Statement:

The public comment period for the CDBG Program Statement began on July 5, 1994 and ended on August 8, 1994. Public hearings were advertised in the Portland Press Herald, Kennebec Journal, and the Bangor Daily News. Direct notification was sent to all current CDBG recipient communities, Regional Planning Organizations, 1994 CDBG applicant communities, Community Action Agencies, Housing program administrators, and individuals and organizations that had previously notified the Department of their interest.

Public Hearings were held in the following locations, accessible to persons with disabilities:

July 25	10:00 a.m.	University of Maine, Bangor with ITV transmission to Presque Isle and Machias
July 28	10:00 a.m.	South Portland City Hall
August 1	1:00 p.m.	Pine Tree State Arboretum, Augusta

In addition, an informational meeting was held with the Interagency Task Force on Homelessness and Housing Opportunities on August 18, 1994. Comments made at this meeting were received and reviewed in the same manner as those from the official hearings.

All comments were carefully reviewed and incorporated into the final Program Statement. The final Program Statement was adopted on September 14, 1994.

III. HOUSING AND COMMUNITY DEVELOPMENT NEEDS

[A.] MARKET CONDITIONS:

POPULATION/DEMOGRAPHICS:

Maine is the least-densely populated state east of the Mississippi. The settlement pattern is skewed to the southern parts of the state in general and to a transportation corridor extending 15 miles to either side of Interstate 95. Only 11% of the state is clear of forest cover with only 2% of Maine's land area physically covered by houses, roads, stores, and parking lots. About half of the state is organized into communities. The other half constitutes Maine's unorganized territories, mainly the northern and western parts of the state. Maine is a highly rural state with 87% of its population located outside of the urban cities of Auburn, Bangor, Lewiston, and Portland. For a state like Maine, the delivery of housing and support services is complicated by geographic distance and a lack of public transportation.

During the 1980's, the areas covered by this Consolidated Plan experienced a growth in population of 10% to 1,066,323. However, household formation growth, a better indicator of housing need, grew at a rate of nearly 20%, to 399,000 households.

Maine experienced increased ethnicity during the 1980's though the number of non-white persons account for less than 2% of Maine's population and less than 2% of Maine's total households. The number of Asian and Pacific Islanders nearly doubled during the time period. Maine's Native American and Asian and Pacific Islander populations tend to have lower income incomes than other ethnic groups. More than half (56%) of rural Maine's Native American households (approximately 957) and 43% of the Asian and Pacific Islander households (approximately 481) earn less than 80% of the area median income. This is compared to 40% of rural Maine's white households that earn less than 80% of the median income, approximately 157,300 households.

HOUSEHOLDS	TOTAL 1990	% OF 1990 TOTAL	% 0-50% MFI	% 51-80% MFI	%81-95% MFI	% ABOVE 95% MFI
White (non- Hispanic)	393,296	98.7	22	18	9	51
Black (non- Hispanic)	987	0.2	19	21	9	51
Hispanic (all)	1,480	0.4	19	16	13	52

Native American (non-Hispanic)	1,709	0.4	31	24	9	36
Asian and Pacific Islander (non-Hispanic)	1,118	0.3	25	18	8	49
All Households	398,607	100.0	22	17	10	51

Larger families, households with more than five persons, comprise nearly 9% of Maine's population. Nearly three-fourths of Maine's households have three or fewer persons. Household size decreased from 2.75 persons per household in 1980 to 2.54 persons in 1992. Higher rates of divorce, postponement of marriage by young adults, and the increased life expectancy of all adults have resulted in smaller households and greater demand on the existing housing stock. In 1940, 260 units were needed to house 1,000 persons in Maine. In 1990, 379 units were needed to house that same 1,000 persons.

The residence of choice for the majority of Mainers in 1990 was the single family unit. The 1990 Census reported that 68% of Maine housing units were single family structures, down from 69% in 1980. Mobile homes, as a structure type separate from single-family, comprised 9% of the housing stock as reported in the 1990 Census, up from 8% in 1980. The percentage of multifamily housing, 23%, did not change from 1980 to 1990 Censuses. Estimated 1993 data shows a continuing rise in mobile homes, now representing 10% of Maine's housing units and a slight decrease in the percentage of multifamily units to 22% due to demographic changes, economic recession, and the disincentives of the 1986 federal tax reform. Nearly 30% of the new housing units added to the stock since 1990 were mobile homes. Mobile homes have become a more affordable housing alternative and are especially popular in the rural counties of Somerset (15% of the housing stock), Waldo (15%), and Washington (14%) where multifamily housing is lacking.

AFFORDABILITY OF HOME OWNERSHIP:

Selling prices for residential properties increased 14% between 1988 and 1992.¹ The most dramatic price increases occurred in Lincoln (+51%), Hancock (+41%), and Piscataquis (+36%) counties. York (-1%), Cumberland (+3%), and

¹ Data compiled from State of Maine Real Estate Transfer Tax declaration forms. Due to a delay in processing, 1992 data is most current at the time of this draft.

Aroostook (+8%) counties experienced the least amount of price change during that time period. Median house prices by county in 1992 ranged from a low of \$43,540 in Aroostook County to a high of \$110,000 in Lincoln county with an overall state of Maine median at \$81,500. The level of residential sales activity fell from an all-time high of over 16,000 transactions in 1987 to a low of 9,427 transactions in 1991. Residential sales transactions began to inch upward in 1992 to a total of 9,504 residential transactions.

When compared to the median household income, home ownership is least affordable in Lincoln, Cumberland, Hancock, and Knox counties. In twelve of Maine's sixteen counties, more than half of the households cannot afford a median priced home.

COUNTY	INCOME NEEDED TO PURCHASE A MEDIAN PRICED HOME	MEDIAN HOUSEHOLD INCOME	% OF INCOME NEEDED TO PURCHASE A MEDIAN PRICED HOME
Androscoggin	\$32,665	\$26,979	83
Aroostook	\$18,016	\$22,230	123
Cumberland	\$44,216	\$32,286	73
Franklin	\$23,586	\$24,432	104
Hancock	\$33,282	\$25,247	76
Kennebec	\$29,430	\$28,616	97
Knox	\$32,406	\$25,405	78
Lincoln	\$43,399	\$28,372	65
Oxford	\$25,969	\$24,535	94
Penobscot	\$28,070	\$26,631	95
Piscataquis	\$19,999	\$22,132	111
Sagadahoc	\$35,497	\$31,948	90
Somerset	\$21,475	\$22,829	106
Waldo	\$27,007	\$23,148	86
Washington	\$20,224	\$19,993	99
York	\$39,918	\$32,432	83

Nearly 16% (46,300) of the home owners covered by this Plan are cost burdened and pay more than 30% of their income for their housing expenses:

% of Median Family Income	% Cost Burdened	# Cost Burdened	Household Type Most Affected
0-30%	75%	15,922	Non-elderly
31-50%	44%	12,278	Non-elderly
51-80%	26%	12,919	Non-elderly
81-95%	18%	5,137	Non-elderly
OVERALL	16%	46,256	

RENTAL AFFORDABILITY:

Low-income households in Maine have limited opportunities for home ownership. For the state of Maine, 74% of the households own their housing units. The remaining 26% are renter households though more than half of the households earning 30% or less of the median income are renters. Conversely, only 17% of the households earning 95+% of the area median income are renters. As income levels increase, the likelihood of home ownership also increases.

Average rent advertised in 1994 for a one bedroom apartment is \$372, and for a two bedroom apartment \$463.² Large three and four bedroom apartments are rarely advertised for rent.

Three out of four (75%) renter households earning less than \$10,000 annually experience cost burden, paying more than 30% of their income for their rent. For renter households earning between \$10,000 and \$20,000, 59% pay more than 30% of their income for rent.

% of Median Family Income	% Cost Burdened	# Cost Burdened	Household Type Most Affected ³
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² Data collected by Maine State Housing Authority on a quarterly basis from classified advertisements in daily and weekly newspapers throughout the state

³ HUD-defined household types include: Elderly 1 and 2 Member Households, Small Related (2 to 4) Households, Large Related (5 or more), All Other Households

0-30%	67%	13,714	Small and Large Families / All Other Households
31-50%	65%	10,862	Small and Large Families / All Other Households
51-80%	38%	8,903	All Other Households
81-95%	13%	1,223	Elderly 1 and 2 Member Households

FEDERALLY-ASSISTED MULTIFAMILY HOUSING:

For areas covered by this Consolidated Plan, nearly 21,700 housing units in Maine are receiving federal rent subsidy in 1994, more than half of which (58%) are designated for older persons. A typical wait for a federally subsidized housing unit is two years, with many waiting lists closed due to the high numbers of households unable to be served with the limited resource.

Most of the federally-assisted housing was created with the ability to convert the property to market rate housing with no restrictions on rent or low-income tenant occupancy after a specified time. The majority of these properties become eligible for conversion after 1995. In Maine, 3,559 units could be lost between 1994 and the year 2000. Seventy-two percent of these units are home to low-income older persons. The U.S. Department of Housing and Urban Development and the Farmers Home Administration, major sponsors of the housing, have established incentive programs to discourage prepayment. This, combined with economic conditions that are not conducive to conversion, has almost entirely prevented a loss of these units.

CONDITION OF HOUSING:

1990 Census figures indicate that Maine's housing stock is the seventh oldest in the nation. More than one-third of the state's housing was constructed prior to 1939, though half of the state's housing was created after 1960.

	< 1939	'40's + '50's	'60's + '70's	1980's
RENTER OCCUPIED	58,480 units 42%	17,697 units 13%	33,845 units 25%	27,362 units 20%
OWNER OCCUPIED	104,145 units 32%	52,868 units 16%	104,337 units 32%	93,940 units 20%

Much of Maine's rental housing is located in older buildings, many of which were constructed prior to 1939. Nearly 21,000 housing units in Maine (3.5% of the stock) lack complete plumbing facilities and over 14,700 lack complete kitchens (2.5% of the stock). Less than one-tenth of one percent of the housing units (570) are overcrowded with more than 1.01 persons per room.

[B.] NEEDS ASSESSMENT:

Based on data collected, MSHA and DECD have concluded that very low income Maine renters have more affordability and housing problems than very low income Maine home owners as a **proportion** of rental and owner-occupied units respectively for the areas covered by the State of Maine Consolidated Plan.⁴ In real numbers, however, the **number** of home owners that have documented housing problems far exceed the number of renters with housing problems. For the areas covered by this Consolidated Plan, just over 36,000 low income renters have housing problems as compared to 52,000 low income owners. Overall, one in four households have a housing problem and live in a housing unit that has physical defects, mainly no complete bathroom or kitchen facilities, or is overcrowded:

% OF MEDIAN FAMILY INCOME	RENTERS WITH HOUSING PROBLEMS	HOME OWNERS WITH HOUSING PROBLEMS	TOTAL WITH HOUSING PROBLEMS
0-30%	69% 13,794 households	80% 17,028 households	72% 30,822 households
31-50%	68% 10,926 households	49% 13,799 households	54% 24,725 households
51-80%	42% 9,738 households	30% 15,080 households	33% 24,818 households

⁴ 1990 Census data coupled with information garnered from housing needs forums serve as the source of information used to assess the housing needs of Maine households for this planning period.

% OF MEDIAN FAMILY INCOME	RENTERS WITH HOUSING PROBLEMS	HOME OWNERS WITH HOUSING PROBLEMS	TOTAL WITH HOUSING PROBLEMS
81-95%	17% 1,599 households	22% 6,176 households	20% 7,775 households
TOTAL	38% 36,057 households	23% 52,083 households	26% 88,140 households

Nearly half (48%) of all home owner households earn more than 95% of the median income as compared to just 14% of the renter households covered by this Consolidated Plan.

[C.] VERY LOW-INCOME (VLI) MAINE HOUSEHOLDS:

RENTERS:

As reported in the 1990 Census, more than one-third of Maine's renters earn incomes of less than 50% of Maine's median family income, or \$16,850. One in five Maine renters (nearly 20,000 households) earns less than \$10,100, 30% of the median family income. The percentage of renter households with physical defects or overcrowding as housing problems remains relatively constant at 69% of VLI renters earning less than 30% of the median income and 68% for those earning between 31% and 50% of the median family income. However, the percentage of renter households that experience a severe cost burden (pay more than 50% of their income for housing costs) is 66% for renter households earning less than 30% of the median income and 23% for renter households earning between 31% and 50% of the median income. As incomes increase, even for households earning very low incomes, cost burden improves.

More than 26,300 VLI renter households experience severe cost burden, with 70% of the households earning less than 30% of the median income. Large renter families, non-elderly single persons, and households comprised of unrelated persons, experience more housing problems than small households and households headed by older persons.

HOME OWNERS:

Sixteen percent of the households (approximately 85,500) covered by this Consolidated Plan earn less than 50% of the median family income and own their homes. Over half (56%) of the VLI home owners are older persons. Thirty thousand VLI owner households pay more than 50% of their income for housing costs and experience a severe cost burden. Although most VLI owners are older persons, a higher proportion of non-elderly home owners experience severe cost

burden (36% of elderly owners vs. 49% for non-elderly owners). As incomes increase, even within the VLI classification, owners experience less other housing problems, including physical defects and overcrowded conditions.

[D.] OTHER LOW-INCOME:

The pattern for households earning between 51% and 80% of the median family income is consistent with that of VLI households. As incomes increase, households experience less housing problems and fewer households experience cost burden. Approximately 650 renter households that earn between 51% and 80% of the median family income experience severe cost burden, nearly 30,000 home owners earn incomes between 51% and 80% of the median family income and experience severe cost burden. A higher proportion of non-elderly households experience severe cost burden and other related housing problems.

[E.] MODERATE INCOME:

Less than 10% of the renter and just 10% of the owner households covered by this Consolidated Plan earn between 81% and 95% of the median income. For moderate income renters, older persons and large families experience more housing problems while older persons, non-elderly singles, and unrelated households experience more cost burden problems. In real numbers, the data indicates that less than 300 moderate income renter households experience severe cost burden.

On the other hand, one of five owner households (6,035 households) earning between 81% and 95% of the median income in the area covered by this Consolidated Plan experience a housing problem. Non-elderly owner households show a much higher proportion of housing problems than elderly owners (33% vs 7%). Approximately 645 moderate income owner households pay more than 50% of their income for their housing costs.

[F.] NATURE AND EXTENT OF HOMELESSNESS:

The Maine State Housing Authority collected demographic information about each guest staying in emergency shelters during the month of March 1994. This data was used to develop a demographic profile of Maine's homeless population. Shelter operators provided this information to the Authority as a requirement of funding under the State's Shelter Operating Subsidy Program. In 1994 Maine had 35 emergency shelters participating in the Shelter Operating Subsidy program, 26 of which also participate in the federal Emergency Shelter Grants Program.⁵

⁵ The demographic sheets submitted to the Authority include a space for social security number. The computer software package used for the analysis of the data allows for sorting by social security number and for the deletion of entries with duplicate social security numbers.

Admissions to emergency homeless shelters for the month of March 1994 totaled 1,441. The 35 shelters participating served an estimated 981 different people. The average shelter guest was a 25 years old, single male, with an eleventh grade education. The median length of stay was 3 days. Maine's homeless population represents all of Maine's counties and 138 Maine municipalities.

The 1994 data revealed several other items of interest. Fifteen percent of the guests indicated they had been in emergency shelter five or more times in the past twelve months. Thirty-three percent (33%) of the guests were under the age of eighteen. Sixty-four percent (64%) of the guests were male. Only 11% of the guests were married. More than 28% of the guests have an eighth grade or less education. Ninety-two percent (92%) of the shelter guests were not employed. The most frequently mentioned source of income was SSI/SSDI (48% of those who reported an income source).

Shelter and service providers in Maine do not consistently maintain data that identifies subpopulation of persons and families that are homeless due to federal and state regulations that discourage the determination of this information from persons in need of housing.⁶ The March 1994 homeless demographic information requested that guests indicate their reason for homelessness. Guests could indicate more than one choice. Of the 981 different persons, 193 (20%) indicated substance abuse was a reason for their homelessness, 188 (19%) indicated family violence, and 86 (9%) indicated mental illness. Due to the self-reporting nature of the demographic sheets, providers feel that these percentages may underestimate the populations that they are serving. Further data on subpopulations can be found in Table 1 on page XXX of Appendix A.

Fifty-two percent of the emergency shelter beds in Maine are located in the rural areas outside of Auburn, Lewiston, Bangor and Portland. An inventory of emergency shelters is located in Appendix D on page XXX. In contrast over 60% of the shelter guests indicating a home town lived outside of those communities. Twenty-one of Maine's emergency shelters are open 24 hours each day. Twenty-eight shelters report limitations for length of stay, with twenty shelters limiting the stay to a number of days or nights.

The Authority maintains two sets of data from this source. One set includes data for all admissions which allows the Authority to fully evaluate the length of stay information and provides the opportunity to examine the frequency of admissions. Entries for duplicate social security numbers are deleted to form the second set of data. It is from this set that the demographic profiles of Maine's homeless population are formed.

⁶ Includes HUD-defined subpopulations of persons with severe mental illness only, alcohol or other drug abuse only, severe mental illness and alcohol or other drug abuse, domestic violence, AIDS and related diseases.

NEEDS OF HOMELESS FAMILIES WITH CHILDREN

The recent Maine State Housing Authority survey revealed that only 34% of the shelters provide family quarters. Discussions with providers and consumers indicates a need additional emergency housing for homeless families with children, separate from emergency shelter for homeless individuals, to provide a more stable atmosphere for children experiencing a crisis with their parent(s). Providers have also indicated a need for additional integration of State administered programs to allow for a single point of entry for services. Specific service needs for homeless families with children included transportation, child care, medical care, and a centralized data bank for immunization records (to ease the children's access to education), adult tuberculosis testing, and protection from abuse orders. Providers would like to see flexible models where housing could become permanent with transitional services to meet the needs of the family.

NEEDS OF HOMELESS YOUTH

One in three persons staying in emergency shelter in Maine is under the age of eighteen. Shelter and service providers indicate that services provided to youths through "children's systems" do not always carry into "adult systems". Services are needed to transition with the individual beyond the age of eighteen. The need for all services exceeds the funds available for assistance. Funding is especially needed to serve "non-labeled" youth that are not being served by the Department of Corrections, Department of Mental Health and Mental Retardation, and the Department of Human Services.

NEEDS OF HOMELESS ADULTS

Homelessness continues to be a major social issue in Maine. Providers and consumers indicate primary needs for the creation of no/low barrier continuum of care centers, adequate income supports, vocational training, crisis mental health centers, and affordable housing that is safe and decent. Providers would like to see more uniform quality of care within the emergency response system, and access to emergency shelter in both rural and urban areas of the state. Providers and consumers see the transitional housing system in Maine as inadequate and fragmented. Need exists for non-traditional supports where services are brought to households living in a permanent housing situation.

FACILITIES AND SERVICES FOR PERSONS WHO ARE HOMELESS

In November of 1994, the Maine State Housing Authority surveyed the emergency shelters throughout the state to determine what services are offered to guests. Thirty-seven of the thirty-eight shelters conduct needs assessments. All of the shelters reported that they provided verbal referrals to short term services. Twenty-one provide typed lists of referrals to guests. Eighteen shelters provide staff assistance with securing emergency services.

Shelter providers reported more than twenty long term service referrals. The most often mentioned referrals were to services for emotional or psychiatric problems and for substance abuse services, with 95% of the shelters providing information and assistance in accessing these services. The next most often mentioned long term service referrals were for permanent housing options, treatment for dual diagnosis of substance abuse and mental illness, and referrals to Community Action Agencies.

The Maine State Housing Authority's recent survey of emergency shelters also provides information about Maine soup kitchens and food banks. A listing of reported soup kitchens and food banks is located in Appendix D on page XXX. These services for the homeless are concentrated in several areas of the state, primarily in southeastern and coastal areas. The current delivery system for services leaves vast areas of the state without assistance as the map on page XXX indicates.

The State of Maine has numerous programs that may assist homeless persons. These combined programs aid in a crisis thru providing housing, substance abuse programs, services for the mentally ill and health services. Programs also exist to assist in the prevention of homelessness and with remedial services. In most cases, the need exceeds the available program funds and programs are not available uniformly across geographic areas of the state. A list of programs serving persons and families that are homeless is located in Appendix D on page XXX.

[G.] POPULATIONS WITH SPECIAL NEEDS - OTHER THAN HOMELESS

CHILDREN / YOUTH:

In 1994, more than 1,900 children were in the care or custody of Maine's Department of Human Services; more than 10,000 were served by the Bureau of Children with Special Needs of the Department of Mental Health and Mental Retardation. Sixty Maine youths in Department of Human Services' custody were housed in out of state residential facilities due to the lack of appropriate options in Maine.

State agencies, housing providers, and social service providers acknowledge that the programs and systems in place favor juvenile offenders, youths with a diagnosis of mental illness, and youths that are in State custody. Those involved with children's issues sense that the balance between prevention programs, intervention programs, and rehabilitation programs is skewed in favor of intervention. Providers feel that the institution of prevention models (such as Healthy Families America) should be a statewide priority.

One element of prevention often noted as a high priority need is for affordable and safe housing where families can choose to remain and have

access to timely and flexible services when or as needed.⁷ Needs also exist for a range of out-of-home rehabilitative options including residential treatment facilities for families where a parent has substance abuse or mental illness, group homes for non-addictive children, transitional housing for adolescents, transitional housing for pregnant and parenting adolescents, and housing for youths transitioning out of the Maine Youth Center. The availability of vocational education, increased health care coverage, work site child care, and substance abuse treatment will increase the odds for successful, independent living.

A high priority need also exists for the effective coordination, funding, and delivery of services for families with children and for children without families. Providers would welcome changes to the system that would allow a "single point of entry" with a central assessment to reduce the duplication of in-take between State agency programs and within State agency programs where the recipient moves to a different region within the State. Better coordination among State agencies for the issuance of operational licenses is another priority area.

Changes in the State of Maine's General Assistance regulations present obstacles for youths to secure these safety-net funds. Youths that are not presently being served by a State agency are referred to emergency homeless shelters. Since low barrier homeless youth shelters are located in the urban areas of Maine and away from their home towns, many youths choose to live on the streets or in other inappropriate settings.

OLDER PERSONS:

The Bureau of Elder and Adult Services estimates that more than 27,000 non-institutionalized older Maine persons have mobility impairments or self-care limitations and may be in need of support to accommodate independent living.⁸ The Bureau serves approximately 2,400 clients through its home-based care program, 718 clients monthly through the Medicaid Waiver for In-Home Care program, and 212 persons through its Congregate Housing Services Program. Just over 4,000 persons receive adult protective services. The Bureau serves as Public Guardian and Conservator for 530 older Maine persons.

State agencies, housing providers, and service providers acknowledge the need for adequate funding for support services that are flexible, consumer-

⁷ Consultation with officials at the State of Maine departments of Corrections, Mental Health and Mental Retardation, and Human Services and information acquired at public forums for children's issues.

⁸ The Bureau of Elder and Adult Services is a Bureau within the State of Maine Department of Human Services. The Bureau operates through a central office in Augusta, five regional offices throughout the state, and through five private non-profit Area Agencies on Aging. The Area Agencies on Aging receive and administer funds for programs for older Maine residents.

driven, and affordable. High priority needs also exist for funding to make rental properties physically accessible and affordable to the person in need and for accessible, affordable transportation networks for travel to services and socialization.

In Maine and across the country, persons with mental and physical disabilities are permitted, by law, to rent units in federally-assisted multifamily housing designated for older persons. Recent federal legislation allows sponsors of housing to reduce occupancy by non-elderly residents to 10% of the total units. In Maine, due to a lack of affordable housing choices in communities, many such federally-assisted complexes have occupancy levels nearing 20% of non-elderly persons with mental disabilities. In order for all households to have a successful tenancy, improved communication and education is needed between property managers and residents and among residents. In these complexes, there is a need for the coordination of funding streams to provide services so that all residents, regardless of age, can be served.

Three of four households headed by a person over the age of 65 own their housing unit in Maine though the ownership rate declines as age increases. Compared to the U.S. figures, Maine ranks sixteenth in terms of ownership rate for households headed by a persons between the ages of 65 and 74. For owner households headed by a person over the age of 75, Maine ranks fortieth of the fifty states indicating outmigration after retirement, lower incomes, and a higher propensity to rent. Regardless, more than 76,300 households headed by older persons own their housing. As their incomes decrease, the need exists for funding for home improvements and rehabilitation, including improvements to accommodate physical accessibility, and to maintain prior investment in their housing.

PERSONS WITH MENTAL ILLNESS:

The focus of the Division of Mental Health within the Department of Mental Health and Mental Retardation is primarily on adults with severe and prolonged mental illness and serious functional impairments. In the allocation of scarce resources, the Division places a high priority on those individuals who have serious mental illness, face the greatest challenges in independent living, have the greatest need for mental health services, and are part of the Augusta Mental Health Institution consent decree. Included among these are people who have mental illness in combination with other disabilities, or with being elderly or part of an underserved minority.

A continued need among people served by the Division is obtaining and maintaining affordable, decent, and appropriate housing. In recent years the Division has moved away from providing housing through traditional group home models to serve all consumers and has moved toward models that increase consumer independence and provide more choice in the community. A major obstacle is the affordability of housing. Most consumers of mental health services lack the financial means to afford standard market housing. A majority of these consumers subsist on income that approximates 25% of the

median income. The income levels of persons served by the Division of Mental Health for FY92 were as follows:

INCOME	TOTAL
Under \$5,000	8,296
\$5,000 - \$6,999	2,791
\$7,000 - \$9,999	1,671
\$10,000 - \$14,999	1,525
\$15,000 - \$19,999	774
\$20,000 or More	1,533
TOTAL	16,590

In November of 1993, the Department of Mental Health and Mental Retardation sponsored a study of housing affordability for consumers of mental health services. This study, "Issues in Accessing Private Market and Subsidized Housing", and comments received at a recent public forum targeted to the housing and service needs of consumers with mental disabilities indicates that consumers of mental health services have many of the same obstacles to locating, decent, safe, and sanitary housing as other very low and low income persons encounter. Without subsidies, consumers are unlikely to find affordable rental units. Home ownership, for a household with the typical SSI payment, is nearly impossible though it is the clear preference of most mental health consumers. Even with no debt service, maintenance and repair costs are prohibitively expensive for most consumers. As with renting, options are greater for those consumers who are willing to pool their incomes and purchase jointly.

Providers and consumers indicate a high need for a broad spectrum of long-term deeply subsidized housing that is safe, decent, and sanitary to allow locational choice and maintain the family structure. The continuum of housing options should include single family housing, single room occupancy and safehavens, family care homes, supervised scattered site housing, group homes, condominium and housing cooperatives, supervised scattered site housing, temporary housing options, and structured residential facilities for mandated populations.

To fill the large gap between supportive housing and independent living and to allow consumers to live as independently as possible, consumers and providers also state a high need for increased funding, and networking to provide a range of consumer-driven support services within communities including dental and vision, vocational and educational training, child care, family re-unification support, suicide hotline, furniture and supplies loan fund, emergency response, and payee-ship.

their housing unit and earn less than 50% of the median income annually. This indicates a need for funding of the rehabilitation of owner-occupied housing. Improving the existing housing stock in older urban and small town areas may be the best prospect for maintaining the supply of affordable housing units, both rental and owner-occupied.

The State does not expect that the proportion of overall housing needs will significantly change over the next five years though absolute numbers of households in need will continue to rise. The State may experience a shifting of need among geographic areas in response to the repositioning of a slow-growing economy and military job reductions.

[H.] COMMUNITY DEVELOPMENT NEEDS:

To assess the non-housing community development needs staff analyzed the unfunded 1994 Community Development Block Grant project applications and, to the extent possible, examined the demand for 1995 CDBG funds through project applications received at the time of the drafting of this Plan. A description of the eligible uses of funds is located in Appendix E beginning on page XXX.

● **Public Facilities/Infrastructure Grants (PFIG):** The purpose of the Public Facilities/Infrastructure Grant (PFIG) program is to provide financing for local activities that are part of a community development strategy and will lead to future public and private investments. In 1993, 15 of 152 applications were funded. The estimated value of non-funded applications was \$47.145M. In 1994, the Department of Economic and Community Development received 55 applications and funded 9:

Need	# Applications	# Funded	Estimated \$ of Non-funded Projects
Community Centers	4	0	\$1M
Sewer/Water	12	4	\$4M
Sewer	12	4	\$4M
Roads/Street/Sidewalks	7	0	\$1.75M
Fire Stations	7	0	\$1.75M
Water	5	1	\$1.6m

Municipal Buildings	3	0	\$.225M
Downtown	5	0	\$2M
	55	9	\$16.325M

To date in 1995, the Department of Economic and Community Development has received 69 applications for Public Facilities/Infrastructure Grant funding.

WASTEWATER:

The emergence of new rules concerning erosion control, radon, disinfection by-products, and crown water disinfection will result in a need for millions of dollars for effective compliance municipalities. The Department of Environmental Protection anticipates spending approximately \$40M on various septic systems and wastewater needs in 1995. It is also estimated, because of state mandates, that in the next ten to fifteen years, communities throughout the state will need to come up with \$300-\$400M to address Combined Sewer Overflow Systems. Another \$20M over the next twenty years will be needed for treatment plant upgrades.

Due to new surface water treatment procedures \$300-\$500M will be needed by communities throughout Maine in the next three to five years. To aggravate this problem, most of the water plants in Maine are 70 to 90 years old and are in need of repair or replacement due to dilapidated water lines and water lines that are of insufficient size.

- **Economic Development Infrastructure Program (EDI):** The purpose of the Economic Development Infrastructure Program is to provide Maine communities with funds in which to develop or rehabilitate public infrastructure so that existing and new businesses can create or retain jobs for low and moderate income persons. Six of 10 applications from 1993 were unfunded at an estimated value of \$1.6M. Five of 18 1994 applications were funded. The estimated value of non-funded applications is \$5.2M.

- **Public Service Grants (PSG):** The purpose of a Public Service Grant is to address human resource needs in a community by providing funding for operating expenses, equipment, and program materials for public service programs. Twelve of 22 applications in 1993 were unfunded at an estimated value of \$.6M. In 1994, the Department of Economic and Community Development received 10 applications and funded 4. The estimated value of the unfunded applications was \$300,000.

- **Micro-Loan Program:** The purpose of the Micro-Loan Program is to provide Maine communities with funds to assist existing and new businesses create or retain jobs for low and moderate income individuals. These needs must be part of a community development strategy which will lead to future

public and private investments. In 1993, 14 of 18 applications were unfunded with an estimated value of \$1.75M. Eighteen applications for Micro-Loan Program funding were received in 1994. Four of the applications were funded. The estimated value of the unfunded applications was \$1.75M.

[I.] BARRIERS TO AFFORDABLE HOUSING:

Identified barriers to the creation of affordable housing center on local regulations including land use controls, zoning ordinances, code enforcement, fee and charges for development, and growth limits. The State will continue to rely on Maine's Growth Management Act as the primary effort to address public policies that impact the availability of affordable housing. The Department of Economic and Community Development and the other agencies involved with providing technical assistance for the creation of land use plans and zoning ordinances and reviewing the land use plan and zoning ordinance submissions remain committed to the State goal of encouraging the provision of affordable housing. The State's comprehensive planning process provides a procedure to evaluate locally-imposed impediments to the development of affordable housing. While the Act provides overall consistency and direction for planning and regulatory actions at the State level while maintaining local discretion for natural resource management, land use, and development.

The State will also rely on the work of the Interagency Task Force on Homelessness and Housing Opportunities over the coming year to identify public policies that conflict with the provision of affordable housing and recommend that the State of Maine Legislature again review and incorporate the proposals outlined in the 1991 report "...by Sundown".

The Maine State Housing Authority will continue to work with non-profit housing providers and municipal officials in an effort to balance the impact of non-profit housing development on local tax bases. This issue will continue to be a major focus for public policy development due to the status of State and local economies.

IV. HOUSING AND COMMUNITY DEVELOPMENT STRATEGIC PLAN: FIVE YEAR STRATEGY

[A.] Summary of the Strategy:

The following plan outlines the priorities, including the needs of Maine's special populations, for housing and community development assistance. Top priority for the expenditure of **discretionary** funds is given to addressing the needs of extremely-low and very low income Maine households, including persons and families that are homeless. To the extent that a common characteristic is income level, persons with special needs will also be served under the high priority sections of the Plan that are income-targeted only. Low and moderate income groups receive lower priority for the expenditure of **discretionary** funds though the State will attempt to secure available federal funding to address the needs for these income groups. Priorities were initially set based on an examination of need factors. Resource availability was then balanced with need to arrive at the priorities stated below. For example, First-time Home Buyers may not have the highest priority based on need factors alone, but the presence a relatively unlimited resource for first time home purchases increased its priority rating.

PRIORITY	
HIGH	VLI Existing Home Owners
HIGH	VLI Renters
HIGH	Homeless Persons and Families
HIGH	First-time Home Buyers
MEDIUM	LI Owners
MEDIUM	LI Renters
MEDIUM	Non-homeless Persons with Special Needs
MEDIUM	VLI First-time Home Buyers
LOW	ELI First-time Homebuyers
LOW	Large Related Renter Households

[B.] Priority Analysis and Strategy Development:

The Maine State Housing Authority and the Department of Economic and Community Development have produced a **five year strategic plan** that responds to identified needs and coordinates federal, state, local, and private resources to achieve the goals of providing decent housing, creating suitable living environments, and expanding economic opportunities for all households in Maine, principally for those with low (LI), very-low (VLI), and extremely low incomes (ELI).

Research efforts and public outreach have identified a number of core housing and community development issues:

- inadequate supply statewide of quality, permanent, affordable housing for very-low and low income households;
- lack of community infrastructure in rural areas, particularly water and sanitation facilities;
- lack of housing alternatives for persons with special needs, including older persons, children, persons with disabilities, and persons living with HIV/AIDS.

In general, the development of this longer term strategy aspires to recognize the state's urgent housing and community development needs, to seek and make the most effective use of all resources, and to promote housing and community development programs that are flexible and consumer-driven. The chart which follows highlights the number of new households to be served during the five year period ending March 31, 1999. Additional detail about the State of Maine strategy begins on page 33.

OBJECTIVES / PRIORITY NEEDS	PRIORITY NEED LEVEL	# NEW HOUSEHOLDS SERVED	GEOGRAPHIC TARGETING
● Deep Rental Subsidy ELI VLI	HIGH HIGH	200 50	Non-entitlement Areas
● Rehab Assistance for Home Owners ELI VLI LI MI	HIGH HIGH HIGH MEDIUM	596 685 954 745	No restrictions for fed-HOME Restricted to non-entitlement areas for CDBG

<ul style="list-style-type: none"> ● Rehab of Investor Owned Structures ELI VLI LI MI 	<p>HIGH HIGH HIGH LOW</p>	<p>716 1215 573 600</p>	<p>No restrictions for fed-HOME Restricted to non-entitlement areas for CDBG</p>
<ul style="list-style-type: none"> ● Ownership Opportunities ELI VLI LI MI 	<p>LOW HIGH HIGH MEDIUM</p>	<p>20 100 5280 600</p>	<p>No restrictions</p>
<ul style="list-style-type: none"> ● Increase Supply of Housing 	<p>LOW</p>	<p>1025</p>	<p>Areas where documented need exists for additional units</p>
<ul style="list-style-type: none"> ● Special Needs Housing 	<p>HIGH</p>	<p>335</p>	<p>No restrictions</p>
<ul style="list-style-type: none"> ● Maintain Emergency Response for Persons and Families that are Homeless 	<p>HIGH</p>	<p>20,000</p>	<p>No restrictions</p>
<ul style="list-style-type: none"> ● Develop a continuum of long-term, independent, affordable housing options. 	<p>HIGH</p>	<p>included in figures above</p>	<p>No restrictions</p>
<ul style="list-style-type: none"> ● Continue to maintain public facilities/ infrastructure construction 	<p>HIGH</p>		<p>Restricted to non-entitlement areas</p>
<ul style="list-style-type: none"> ● Provide funding for public service programs 	<p>MEDIUM</p>		<p>Restricted to non-entitlement areas</p>

● Maintain flexible economic development initiatives	HIGH		Restricted to non-entitlement areas
● Provide planning assistance	MEDIUM		Restricted to non-entitlement areas
● Set aside CDBG funds for projects of an emergency or urgent nature	MEDIUM		Restricted to non-entitlement areas

Fundamental Guiding Principles:

In forming its strategy, the Department of Economic and Community Development and the Maine State Housing Authority relied on the following guiding principles:

- The State has a grave interest in maintaining its quality of life; to provide decent and affordable housing; and to foster economic and community development.
- The State has a responsibility to ensure that optimum leverage be achieved to sustain and extend the delivery of economic and community development, housing, and support service programs to those most in need.
- The use of scarce public resources for the provision of housing and economic and community development must extract the longest-term commitment to affordability.
- The State must maintain prior investments in housing and community development, identify and foster the growth of new providers and sources of private and public capital for economic, community, and housing development.
- The State must maximize the use of revolving loan funds to serve additional households with its limited resources.
- Housing and community development activities should fortify the tax base, retaining and increasing economic opportunities for all households, including those with very-low and low incomes.

- Housing and community development programs should respond to community initiated problem solving and be delivered in a manner that treats the consumer with dignity and reduces prejudice.

[C.] HOUSING AND COMMUNITY DEVELOPMENT RESOURCES:

The following tables include a summary of resources that are reasonably expected to be made available to the State to carry out this Plan. The table includes program name, source of funds, expected resources for one year, and a description of the planned use of funds or eligible use of funds. Additional detail about these resources is located in Appendix E beginning on page XXX.

FEDERAL RESOURCES (FORMULA):

RESOURCE/PROGRAM	SOURCE OF FUNDS	EXPECTED RESOURCES	PLANNED USE OF FUNDS
Community Development Block Grant Small Cities (CDBG)	HUD (formula)	\$14.5M	Housing Assistance Public Facilities Public Service Economic Development Community Planning
Emergency Shelter Grants (ESG)	HUD (formula)	\$0.5M	Rehabilitation Social Services Operating Costs
Federal HOME Investment Partnerships (Fed-HOME)	HUD (formula)	\$4.0M	Acquisition/Rehab of Rental Rehab of Owner Occupied
Central Heating Improvement Program (CHIP)	HHS (formula)	* included in the \$2.5M for Weatherization Assistance Program	Repair/Replace Central Heating Equipment
Weatherization Assistance Program	DOE (formula)	\$2.5M	Energy Improvements

Low Income Home Energy Assistance Program (LIHEAP)	DOE (formula)	\$13.8M	Heating Assistance Payments
Housing Opportunities for Persons with AIDS (HOPWA)	HHS (formula)	\$0 - Maine does not qualify for formula funding	N/ap
Low Income Housing Tax Credit (LIHTC)	HUD (formula)	\$1.6M	Federal Tax Credit

FEDERAL RESOURCES (COMPETITIVE):

RESOURCE/PROGRAM	SOURCE OF FUNDS	SUPPORT APPLICATIONS BY OTHER ENTITIES	ELIGIBLE ACTIVITIES
Housing Opportunities for People Everywhere (HOPE I)	HUD (competitive)	Yes	Planning Grants and Implementation Grants for residents of Public and Indian housing to provide ownership opportunities
Housing Opportunities for People Everywhere (HOPE II)	HUD (competitive)	Yes	Planning Grants and Implementation Grants for residents of multifamily rental properties to provide ownership opportunities

Housing Opportunities for People Everywhere (HOPE III)	HUD (competitive)	Yes	Planning Grants and Implementation Grants for the purchase of single family homes
Supportive Housing	HUD (competitive)	Yes	Capital Advances Project Rental Assistance
Shelter Plus Care	HUD (competitive)	Yes	Grants for rental assistance with support services for homeless persons with disabilities
Safe Havens	HUD (competitive)	Yes	New Construction Acquisition and Rehabilitation Leasing Assistance Outreach Activities
Rural Homeless Housing Grant Program	HUD (competitive)	Yes	Direct Emergency Assistance Homeless Prevention Assistance Assistance for Permanent Housing
Supportive Housing for the Elderly (Section 202)	HUD (competitive)	Yes	Acquisition Rehabilitation New Construction Rental Assistance
Supportive Housing for Persons with Disabilities (Section 811)	HUD (competitive)	Yes	Capital Advances Project Rental Assistance

DRAFT 1/3/95

Moderate Rehabilitation for Single Room Occupancy (SRO)	HUD (competitive)	Yes	Operating Expenses Debt Service for Rehabilitation Financing Rental Assistance
Section 8 Vouchers	HUD (competitive)	Yes	Rental Assistance
Section 8 Certificates	HUD (competitive)	Yes	Rental Assistance
Lead Based Paint Abatement	HUD (competitive)	Yes	Rehabilitation Planning Operating Costs

STATE RESOURCES:

RESOURCE/PROGRAM (ADMINISTERING AGENCY)	SOURCE OF FUNDS	AMOUNT RECEIVED LAST YEAR	ELIGIBLE ACTIVITIES
Congregate Housing Services Program (DHS)	General Fund	\$460,000	Support Services
Community Residential Facilities (DMHMR)	General Fund	\$4.9M *includes DMH funding only	New Construction Operating Costs Support Services
Rental Subsidy (DMHMR)	General Fund	\$500,000	Rental Assistance for Persons with Mental Illness
ME Resident's Property Tax Program (Taxation)	General Fund	\$11.7M * includes carry-over from prior fiscal year	Rental Assistance Operating Costs
Shelter Operating Subsidy (SOS) (MSHA)	General Fund	\$0.5M	Operating Costs

Housing Opportunities for Maine (HOME) Fund (MSHA)	Dedicated Tax Revenue	\$2.0M	Rehabilitation Homebuyer Assistance
Temporary Housing Assistance Program (THAP) (MSHA)	General Fund	\$0.25M	Rental Assistance Support Services
Mortgage Revenue Bonds (MRB) (MSHA)	Tax-exempt Bonds for Home Purchase	\$70M - \$100M	Homebuyer Assistance
501c3 Bonds	Tax-exempt Bonds for Non-profit Development	\$15M	Acquisition Rehabilitation New Construction
Exempt Facilities Bonds	Tax-exempt Bonds for Multifamily Development	\$5M	Acquisition Rehabilitation New Construction

PRIVATE RESOURCES:

RESOURCE/PROGRAM	SOURCE OF FUNDS	AMOUNT RECEIVED LAST YEAR	ELIGIBLE ACTIVITIES
REALTORS Affordable Housing Fund	Interest from Escrow Accounts	\$68,000	Responds to local housing needs

[D.] HOUSING AND COMMUNITY DEVELOPMENT OBJECTIVES:**a.) PRIORITY HOUSING NEEDS**

The following plan outlines the priorities, including the needs of Maine's special populations, for housing assistance. The State has responded to broader economic goals while pursuing its housing policy, recognizing that affordable and decent housing is a key element to the support of a viable economy and provides a basic foundation for economic growth. Top priority for the expenditure of discretionary funds is given to addressing the needs of extremely and very low income households, including persons and families that are homeless, to the extent that funds are available. Low and moderate income groups receive lower priority for the expenditure of discretionary funds though the State will attempt to secure federal funding to address the housing needs for these income groups. The mix of available resources will allow the State to serve all of the outlined priorities in response to the need though the expenditure of discretionary funds will be directed to the highest

priorities. For the coming five-year period the State will pursue the following priorities.

- **Provide deep subsidy to maximize choice and provide long-term duration and affordability.**

Analysis:

Non-elderly singles and unrelated renting households report the highest degree of affordability problems. Of those households that earn less than 50% of the median family income, one of three pay more than half of their income for rent.

Market conditions for most VLI renters are grim. Thousands of households are on waiting lists for federal Section 8 certificates and vouchers. According to general federal standards, households earning 30% of the median income and paying 30% of this income for rent should spend no more than \$250 for their monthly housing expense. Data compiled by the Maine State Housing Authority in June of 1994 indicates that only 3% of the units advertised as available for rent in Maine's daily and weekly newspapers were advertised for rent at \$250 or less monthly. More than 20% of the renters covered by this Consolidated Plan earn less than 30% of the median income.

A survey of local housing authorities and other agencies that administer federal rental assistance indicates that, in most areas of the state, the federal preferences for rental assistance (which includes substandard housing, excessive rent burden, and displacement) are weighted equally when housing people from the waiting list. In most areas, local housing authorities administer preferences for local residents that meet the federal preferences before non-residents. The Maine State Housing Authority, which serves areas not covered by local housing authorities, administers a preference for persons and families that are homeless. In all instances, housing authorities report that they rarely serve a household that does not meet a federal preference due to long waiting lists and the scarcity of subsidy dollars.

Priority Rating: HIGH PRIORITY NEED LEVEL

Strategy and Program Activities:

An evaluation of the housing problems documented by very low income renters and the market conditions that these households experience indicate that the primary activities for meeting the needs of this group is the provision of rental assistance.

The following programs and resources will be pursued over the coming five-year period. The State will generally support applications for these programs and resources from eligible applicants when the application is

limited to such entities. However, when the State is also an eligible applicant, it may take the lead and apply directly for funding.

- Rental Assistance / Ease the Cost Burden

- A. Federal:

- a. Section 8 Certificates
 - b. Section 8 Vouchers
 - c. Shelter Plus Care
 - d. Mod Rehab Single Room Occupancy

- B. Federal and State:

- a. Family Crisis Assistance

- C. State:

- a. Bridging Rental Assistance Program (for persons with mental illness)
 - b. Maine Resident's Property Tax Program
 - c. Temporary Housing Assistance Program

- Provide rehabilitation assistance to very-low income to moderate income home owners to bring housing units to standard condition.

Analysis:

Maine has among the oldest housing stock and one of the highest ownership rates in the nation. A full 75% of the housing stock covered by this CHAS is owner-occupied. More than 300,000 households reside in housing in which they hold an ownership interest. Sixteen percent, nearly 49,500 households, own their housing and earn less than 50% of the median family income. Of this number, just over 21,000 households earn less than 30% of the median family income.

The Census data indicates that 80% of the owner households earning less than 30% of the median family income and 50% of the owner households earning between 30% and 50% of the median family income experience overcrowded conditions, severe cost burden, or live in a unit that lacks complete kitchen or plumbing facilities.

For these very low income households, the absence of discretionary income forces the deferral of home maintenance. The age of the housing stock coupled with home maintenance deferral and very low income households presents conditions that are ripe for the deterioration of housing stock and increasing risk for the households that occupy the units. Thousands of Maine households own their housing yet live in units that threaten their life safety. Many of these households subsist on fixed incomes, primarily older persons and persons with disabilities.

Priority Rating: HIGH PRIORITY NEED LEVEL FOR VERY-LOW INCOME HOUSEHOLDS
HIGH PRIORITY NEED LEVEL FOR LOW-INCOME HOUSEHOLDS
MEDIUM PRIORITY NEED LEVEL FOR MODERATE INCOME HOUSEHOLDS

Strategy and Programs:

An evaluation of the housing problems documented by very low income owners and the market conditions that these households experience indicate that the primary activity for meeting the needs of this group is the rehabilitation of housing stock. Secondary activities focus on replacement housing. New sources of capital for housing rehabilitation and an increased delivery capacity are also activities to be pursued to address substandard housing conditions for owner-occupied, single-family housing.

The following programs and resources will be pursued over the coming five-year period. The State will generally support applications for these programs and resources from eligible entities when the application is limited to such entities. However, when the State is also an eligible applicant, it may take the lead and apply directly for funding.

- Rehabilitation:

- A. Federal:

- a. FmHA Housing Preservation Grant Program
 - b. FmHA 504 Program
 - c. Weatherization Assistance Program
 - d. Central Heating Improvement Program
 - e. Home Equity Conversion Mortgage Program

- B. Federal and State:

- a. HOME Investment Partnership Program (Housing Preservation Loan Program)
 - b. Home Improvement Program
 - c. Septic System Program (to be developed in 1995)

- C. State:

- a. Residential Underground Oil Tank Removal Program

- Provide funding for repairs of investor-owned existing structures to make and keep units decent, safe, sanitary, and habitable.

Analysis:

In the 1990 Census nearly 40% of all renters reported a housing problem related to overcrowded conditions, severe cost burden, or physical defect, compared to 26% of all owners. Half of all renting households that earn less than 30% of the median income, nearly 10,000 households, pay more than 50% of their income for rent and experience a severe cost burden.

Though older renters have a lower proportion of documented housing needs relative to other renting populations, according to the 1990 Census, more than 8,400 older renters experience housing problems. The highest proportion of rental housing problems are experienced by large related families (83.7% report a housing problem) though only 1,400 families are affected.

The primary need for VLI Maine renters is to secure affordable housing that is safe, decent, and suitable to their needs. The market conditions of the state indicate that an adequate number of housing units exist in most areas of the state. However, many of these units require rehabilitation to bring them to standard condition.

Priority Rating: HIGH PRIORITY NEED LEVEL FOR VERY-LOW INCOME HOUSEHOLDS
HIGH PRIORITY NEED LEVEL FOR LOW-INCOME HOUSEHOLDS
MEDIUM PRIORITY NEED LEVEL FOR MODERATE INCOME HOUSEHOLDS

Strategy and Program:

An evaluation of the housing problems documented by very low income renters and the market conditions that these households experience indicate that the primary activities for meeting the needs of this group is the acquisition, rehabilitation, and long term affordability of housing stock.

The following programs and resources will be pursued over the coming five-year period. The State will generally support applications for these programs and resources from eligible entities when the application is limited to such entities. However, when the State is also an eligible applicant, it may take the lead and apply directly for funding.

- Acquisition and Rehabilitation:
 - A. Federal:
 - a. Low Income Housing Tax Credit
 - b. Public Housing Development
 - B. Federal and State:
 - a. HOME Investment Partnership Program/Housing Opportunities for Maine (HOME) Fund:(Statewide Housing Acquisition Rehabilitation Program; Rental Loan Program; Rental Rehabilitation Program)
- Rehabilitation:
 - A. Federal:
 - a. Weatherization Assistance Program
 - b. Central Heating Improvement Program
 - c. HOME Investment Partnerships Program: Rental Rehabilitation Program
 - d. FmHA Housing Preservation Grant Program

- Provide ownership opportunities for very-low, low, and moderate income renters.

Analysis:

In 1993-94 lower interest rates coupled with low purchase prices created opportunities for thousands of Maine households to buy homes. At the time that this Plan is being written, rates are rising which will reduce home ownership opportunities for many households in Maine. 1990 Census data indicates that more than 62,000 renting households earn more than 50% of the median family income. Nearly half of these households earn more than 95% of the median income and rent their units. Though some percentage of these households choose to rent their housing, a larger percentage are prospective home buyers in need of low cost mortgage capital, assistance with downpayments and associated costs, and mortgage insurance for the purchase of mobile homes.

Priority Rating: MEDIUM PRIORITY NEED LEVEL FOR VERY-LOW INCOME HOUSEHOLDS
HIGH PRIORITY NEED LEVEL FOR LOW-INCOME HOUSEHOLDS
MEDIUM PRIORITY NEED LEVEL FOR MODERATE INCOME HOUSEHOLDS

Strategy and programs:

The State's strategy over the term of this Consolidated Plan is to provide low cost mortgage capital to foster home ownership opportunities for Maine's low income households. Two primary benefits are achieved. New home owners are able to build equity and add stability to communities. Their transition from apartments also frees the units for other households in need of rental housing.

A review of the current market conditions indicates that home buyer assistance, in the form of low cost mortgage capital and reduced up-front purchasing expenses, is the primary activity planned to assist low income first time home buyers.

The following programs and resources will be pursued over the coming five-year period. The State will generally support applications for these programs and resources from eligible entities when the application is limited to such entities. However, when the State is also an eligible applicant, it may take the lead and apply directly for funding.

- Home Buyer Assistance:

- A. Federal:

- a. Homeownership Opportunities for People Everywhere (HOPE) 1
 - b. Homeownership Opportunities for People Everywhere (HOPE) 2

- c. Homeownership Opportunities for People Everywhere (HOPE) 3
- d. HOME Investment Partnerships Program
- e. Resolution Trust Corporation Affordable Housing Program
- f. Federal Depositors Insurance Corporation's Affordable Housing Program
- g. FmHA 523 Self-Help Technical Assistance
- h. FmHA 502
- B. Federal and State:
 - a. Mortgage Revenue Bonds and State Housing Opportunities for Maine (HOME) Fund; (Home Purchase Program, HOMEstart Program, Purchase Plus Improvement Program, Closing Cost Assistance Program, Mobile Home Self-Guarantee Program, Downpayment Assistance Program)
- C. State:
 - a. Maine Resident's Property Tax Program
- D. Private:
 - a. Many private, conventional lenders throughout Maine have designed programs to target home ownership

- **Increase the supply of affordable housing in markets experiencing growth and have a shortage of housing stock to meet local and regional needs.**

Analysis:

In some rural areas of Maine, households lack a full range of affordable housing types. Multifamily units represent more than 25% of the housing stock in the urbanized counties of Androscoggin (40%), Cumberland (30%), Kennebec (26%), and Penobscot (25%). For five Maine counties, the availability of rental units is scarce; Hancock (10%), Piscataquis (10%), Waldo (9%), Washington (9%), and Lincoln (8%). In these areas there has been a proliferation of mobile home units as a more affordable housing option.

Priority Need Level: LOW PRIORITY NEED LEVEL
MEDIUM PRIORITY NEED LEVEL IN SOME REGIONS

Strategy and Programs:

The state will continue to respond to local demand supporting new construction activity in geographic regions where housing stock is limited.

- New Construction:
 - A. Federal:
 - a. Low Income Housing Tax Credit
 - b. Public Housing Development
 - B. Federal and State:
 - a. HOME Investment Partnerships Program/Housing Opportunities for Maine (HOME) Fund: (Rental Loan Program)

- Increase the capacity and skills of organizations to undertake housing development activities and to create partnerships and pooling of resources between and among all levels of government, non-profit corporations, and private interests.

Analysis and Strategy:

The State's role is to balance housing needs with cost-effective program administration. The State will continue to identify the most appropriate mix of resources to meet the documented needs. Competition for and use of federal resources has been and will continue to be Maine's first priority for addressing these identified needs. Maine's economic environment cannot support the financial that has traditionally been served by the federal government. The State has responded to the challenge by seeking an expansion of resources through the creation of public-private partnerships. To sustain current levels of assistance, more of this will need to be done.

Priority Need Level: HIGH PRIORITY NEED LEVEL

b.) PRIORITY HOMELESS NEEDS:

- **Develop a continuum of long-term, affordable, independent housing options for those households most at-risk of homelessness. Assist households at-risk of eviction or losing their homes through foreclosure to prevent homelessness.**
- **Maintain a uniform quality emergency response system in Maine. Increase availability of emergency shelter in rural areas.**

Analysis:

The majority of Maine persons and families that seek emergency shelter are young, uneducated, and have no income or subsist on a fixed income related to a disability or their status as a single parent. Statistics show, however, that many Maine residents who are homeless do have college or technical education beyond high school and many are employed. In most instances, homelessness is the result of the interaction of a number of issues affecting the individual or family. A large number report that substance abuse is a primary reason for homelessness. A significant proportion of people report that family conflicts and housing affordability are also primary reasons for their homelessness. These problems are not isolated to the young and uneducated. In many ways, Maine persons and families that become homeless are local neighbors struggling to make ends meet, affected by circumstances beyond their control.

The statistics indicate that most persons experience a short stay of less than a week in an emergency shelter and more than half of the persons are admitted to shelter only one time. For the other half, they admit and depart from shelters repeatedly or have resided in emergency shelter for continuous months or years.

Priority Need Level: HIGH PRIORITY NEED LEVEL

Strategy and Programs:

a.) The State's strategy to help low-income families avoid becoming homeless (prevention): Strategies for addressing the needs of VLI renters and VLI home owners and preventing VLI households from becoming homeless have been outlined previously. The FFY95 Consolidated Plan focuses on the delivery of these programs to secure the housing stock in place and make it safe and affordable. The State will continue to rely on the Interagency Task Force on Homelessness and Housing Opportunities for policy direction as it intends to focus on the provision of housing and services for at-risk populations. The Task Force intends to identify gaps in the continuum of care system and serve to realign program eligibility requirements, where possible, to maximize the benefits received by the applicants and to prevent homelessness.

b.) The State's strategy to address emergency shelter needs of homeless persons (emergency response): The State's response to the homelessness crisis has centered on maintaining a quality shelter network as well as community-driven outreach services while working to increase the inventory of permanent, affordable housing options. The State will work to increase the availability of emergency shelter in rural areas of Maine. The State will continue to rely on the federal Emergency Shelter Grant Program and the state Shelter Operating Subsidy program to provide resources for the rehabilitation and maintenance of shelters. The State recognizes that the greatest need is for housing that is affordable to households that earn less than 50% of the area median income.

c.) The State's strategy to help homeless persons make the transition to permanent and independent living (transitional and permanent): The State will maintain its transitional housing exposure and continue to examine the feasibility of leasing distressed HUD and FmHA properties for transitional housing opportunities. The Maine State Housing Authority will continue to use federal HOME and state HOME funds for the development of rental units that are affordable to VLI households and will be continuing assistance through the Homeless Family Transitional Living Demonstration program. The Maine State Housing Authority will continue to provide preference for Section 8 Existing Certificate and Voucher subsidies to homeless persons and families and provide long-term, affordable independent living rental options. The Maine State Housing Authority will be offering a federal HOME-funded demonstration program for ownership for VLI households accessible through Community Housing Development Organizations. Home buyer counseling will be an important feature of this pilot effort. The State will support applications for HOPE funding to facilitate ownership for VLI and LI households.

c.) OTHER SPECIAL NEEDS POPULATIONS:

- **In addition to providing quality affordable housing alternatives, promote low or no-barrier access to a full range of transportable health and human services as a way to independence and self-sufficiency.**

Analysis:

Addressing the needs for older persons, frail older persons, and persons with disabilities generally involves a few common characteristics. In most instances, the individual or household lives on an income that is fixed and approximates 30% or less of the median income. In most instances, the individual or members of the household require supportive services to assist them in their quest for independent living.

Priority Rating: HIGH PRIORITY NEED LEVEL FOR VERY-LOW INCOME HOUSEHOLDS
HIGH PRIORITY NEED LEVEL FOR LOW-INCOME HOUSEHOLDS
MEDIUM PRIORITY NEED LEVEL FOR MODERATE INCOME HOUSEHOLDS

Strategy and Programs:

The State has identified the need for a continuum of housing opportunities and related services for non-homeless people with special needs. Since the Maine State Housing Authority and the Department of Economic and Community Development have no resources to fund supportive services, the long-term strategy of the State is to secure the necessary funds that result in housing that is affordable to households earning less than 30% of the median income and to facilitate the provision of adequate services for independent living.

The primary activities to provide assistance to non-homeless persons with special needs include acquisition and rehabilitation of housing stock, new construction, and the provision of supportive services. Secondary activities will focus on the provision of rental assistance.

The following programs and resources will be pursued over the coming five-year period and represent those programs that have not been previously outlined under the VLI renter, VLI existing home owner, individuals and families that are homeless, and VLI first-time home buyer priorities. All programs listed under the VLI renter, VLI existing home owner, individuals and families that are homeless, and VLI first-time home buyer priorities will also be pursued for Maine persons and households with special needs. The State will generally support applications for these programs and resources from eligible entities when the application is limited to such entities. However, when the State is also an eligible applicant, it may take the lead and apply directly for funding. A detailed description of these programs is located in Appendix E.

- 1.) Acquisition and Rehabilitation, New Construction:
 - A. Federal and State:
 - a.) Tax Exempt Financing, Housing Opportunities for Maine (HOME) Fund, General Obligation Bond Resources; (Consumer Residential Opportunities (CROP) Program, Supportive Housing Initiative (SHIP) Program,
 - B. State:
 - a.) Division of Mental Health Community Residential Facilities
- 2.) Provision of Supportive Services:
 - A. State:
 - a.) Congregate Housing Services Program
- 3.) Rental Assistance:
 - A. State:
 - a.) Division of Mental Health Bridging Rental Assistance Program

d.) PRIORITY NON-HOUSING COMMUNITY DEVELOPMENT NEEDS:

The central mission of Maine's Community Development Block Grant Program is the development of viable communities by providing decent housing, suitable living environments and expanding economic opportunities. The program provides funds to local governments to enhance the quality of life for low and moderate income residents and, as a result, benefit the entire community.

The CDBG Program serves as a catalyst for local governments to implement activities which:

- benefit low and moderate income people;
- 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 investment;
- foster partnerships between groups of municipalities, State and Federal entities and the private sector to address common community and economic problems with innovative solutions to maximize resources.

The CDBG Program operates within an established framework that guides the distribution of program funds. The central elements of this framework are:

- not less than 70 percent of the state's yearly allocation will benefit low and moderate income persons;
- broad-based community participation will be encouraged in determining and responding to local needs and priorities;
- insurance that all projects meet at least one of three national objectives
- principally benefit persons of low and moderate income
- prevent or eliminate slum and blighting conditions
- meet an urgent community need which poses a serious and imminent threat to public health or safety.

To achieve the mission and goals of the program, within the framework outlined, the CDBG Program:

- provides financial resources to communities for housing, economic development, public facilities, public services and planning activities which primarily benefit low and moderate income persons;
- provides capital assistance in the creation or retention of jobs and businesses that primarily benefit low and moderate income persons.

Priority Needs

The State's priority non-housing community development needs are identified using a variety of sources of information. These included, the comprehensive CDBG program evaluation conducted in 1992, past CDBG program applications, public hearings held during the summer of 1994, and reports from various state agencies including the State of Maine Departments of Environmental Protection and Transportation.

In establishing priorities within the established project areas of Public Facilities, Public Services, Economic Development Housing Assistance, Community Planning and Urgent Needs, the State and its Office of Community Development has historically responded to locally defined demand. Thus, each community must define for itself its own local community development objectives and priorities. The Office of Community Development's task is to provide for a wide range of potential programs to meet the diverse needs of diverse communities. The priorities are as follows:

- **Continue to maintain Public Facilities/Infrastructure construction as a high priority use for CDBG funds.**

Analysis:

This category of projects has historically received the greatest level of demand. Statistical data shows that since 1993, 207 out of 396 (52%) of all CDBG applications were for public facility/infrastructure projects. While the CDBG program devoted over 25% of its overall budget to such projects, funds were available to finance only 24 (11%) of applications received. The unmet need identified in the 183 unfunded applications from 1993 and 1994 totals \$63,470,000. The largest group of unfunded need remains in water/sewer projects and downtown improvements, the second greatest demand is for roads and public buildings (community, senior, day care centers, fire stations) and the smallest need in public works facilities (salt sheds, public works garages). Supporting the need for funds for water, sewer projects are State Department of Environmental Protection agency estimates in the range of \$400 million to \$750 million to finance combined sewer overflow systems, treatment plants, surface water treatment and water line replacement in the next five years.

Priority Rating: HIGH PRIORITY NEED LEVEL

Strategy and Programs:

Within this broad category, funds will be made available for all types of public facility projects to meet the needs of individual communities. Top consideration will be given to projects that bring communities into compliance with Federal and State regulations, particularly related to drinking water and waste treatment. The CDBG program will support local efforts to solve public

facility problems and to provide financing or gap financing for projects consistent with local comprehensive development plans. Need and demand remains high for fire stations and equipment, community, senior, adult education and day care centers. As in all rural states road construction and improvements remain an essential and vital need. Given the central role that downtowns play in the civic life and economic health of communities, revitalization projects will receive considerable priority.

- **Respond to the human resource needs within a community by providing funding for operating expenses, equipment, and materials for public service programs.**

Analysis:

Public service projects have not received high levels of CDBG funds in the past, nor have there been large numbers of applicants for Public Service programs. Fourteen out of 32 applications for projects were funded in 1993 and 1994. The unmet need demonstrated by unfunded applications during the past two years equals \$900,000. Nonetheless, the CDBG program can meet unique needs that are not funded by typical "social service" funding sources, particularly programs that focus on assistance toward self-sufficiency.

Priority Rating: MEDIUM PRIORITY NEED LEVEL

Strategy and Programs:

The principal objective of the Public Service component of the CDBG program is to assist in addressing and alleviating the root causes of poverty. The State will continue to offer Public Service funds at levels consistent with prior years.

- **Continue to maintain Housing Assistance Grants as a high priority use for CDBG funds.**

Despite the instruction that this section relate to non-housing needs, housing assistance has historically been a significant portion of the CDBG mix of programs.

Analysis:

Demand for CDBG funds housing assistance funds has been very high for over a decade. Ninety-three of a total of 396 applications in the past two

years have been for housing related projects (24%). Despite allocating 25% of total CDBG allocation each year to housing activities, due to funding limitations, only 22% of applications have been funded. The unmet need for housing assistance reflected by unfunded applications of the past two years is over \$21 million. Evidence of the priority need for housing assistance throughout the state is identified in other sections of this Consolidated Plan.

Priority Rating: HIGH PRIORITY NEED LEVEL

- **Economic development initiatives must remain flexible to reflect the ever changing needs of the modern business environment.**

Analysis:

An essential role of the CDBG program is to enhance economic opportunities for low and moderate income persons. The primary tool of the program to achieve this goal is the provision of funds in support of business enterprises that create jobs. During the past three years, demand for funds related to economic development initiatives has increased substantially. The unmet need quantified exceeds \$10 million in the Micro-loan and Economic Development Infrastructure program alone. This has occurred despite steadily increasing funding allocations in these categories. Demand for loans to businesses (Development Fund) has held steady for the past three years. Demand and need in the Regional Assistance Fund has held constant at 200% of programmed funds, again, despite steadily increasing set-aside allocations.

Priority Rating: HIGH PRIORITY NEED LEVEL

Strategy and Programs:

The Economic Development initiatives of the CDBG have four central goals.

- 1.) Provide infrastructure improvements to accommodate business start-ups and expansions that retain or create jobs for low and moderate income persons.
- 2.) Provide funding to fill the gaps in traditional lending
- 3.) Provide funding to locally administered micro-loan programs to attract and leverage private sector investment.
- 4.) Provide matching funds to regional organizations to leverage significant levels of economic development related financing from Federal, State and private programs.

- **Provide funds to assist in meeting specific targeted planning challenges that effect a broad spectrum of communities.**

Analysis:

Owing to the small size of many Maine communities (45% of the state's 493 communities have populations under 1,000; 27% under 500 in population) the need for professional planning and community development services will remain a priority. In recent years these planning programs have focused on downtown revitalization and economic dislocation caused by defense and defense related industry conversion.

Priority Rating: MEDIUM PRIORITY NEED LEVEL

Strategy and Programs:

The provision of funds for planning activities, while historically rather small in comparison to the others, is nonetheless essential to the creation and implementation of quality community development efforts. The State will:

- Provide funds to assist communities that have received preliminary grant awards to finalize their projects.
- Provide funds to assist communities to identify community strategies, increase professional capacity, and access technical assistance in the planning of community development programs.
- **Set-aside community development funds for projects of an emergency or urgent nature.**

Analysis:

Each year a small portion of the CDBG grant funds has been set aside for projects of an emergency or urgent nature. These projects are designed to meet an immediate threat to the health, safety and welfare of the community. A typical project would respond to an imminent pollution threat to a public water supply, an extra-ordinary act of nature (severe floods or storms) or the loss of electrical generation on an island community.

Priority Rating: MEDIUM PRIORITY NEED LEVEL

Strategy and Programs: The need for such funds is by definition unpredictable, though the funds allocated each year has been adequate to meet the most severe

need and has been repeatedly supported by public hearings and other program feedback. The State will continue to set aside approximately 2% of CDBG funds for its Urgent Needs program.

[E.] ANTI-POVERTY STRATEGY:

The State of Maine has not adopted a formal strategy to alleviate poverty though the Interagency Task Force on Homelessness and Housing Opportunities has recently taken the lead on public policy issues surrounding poverty. For the past few years the state of Maine has focused on education and economic development as key strategies for reducing the number of households that subsist below the federal poverty guidelines. Maine has made a commitment to training and educating its young people and to re-training workers that have been affected by shifting economics. A strong, viable work force is a critical incentive to attract businesses to Maine. The Governor and Legislature have dedicated much of the public policy debate in Maine to those issues that impact the climate for attracting new business and for maintaining businesses in the state in an effort to increase the earning potential of Maine households. Proposed changes in workers compensation and environmental review policies have served as a catalyst for additional reform. The State views the provision of decent and affordable housing as paramount to fueling and sustaining economic development in Maine.

[F.] PUBLIC HOUSING:

The State will continue to support applications for HOPE funding to encourage residents of public housing to participate in home ownership. The Maine State Housing Authority will continue to offer organizational and technical assistance to public housing resident initiatives to foster ownership opportunities. The State will also support Family Self-Sufficiency efforts in public housing. Local housing authorities with public housing in their portfolios are encouraged to develop plans to encourage residents to become more involved in management and participate in home ownership.

[G.] LEAD BASED PAINT:

The State of Maine has identified lead poisoning as one of public health's most important problems in children six years of age and younger. During the first six months of 1994, the Childhood Lead Poisoning Prevention Program identified 107 children with blood levels 20 micrograms per deciliter or higher. Of the 63 environmental investigations completed, 85% were found to have lead-based paint hazards. Many of these housing units were older, multifamily dwellings.

In 1994 the Maine State Housing Authority applied for funding from the U.S. Department of Housing and Urban Development under its Lead-Based Paint Hazard Control Grant Program. The application which would have developed the Lead Safe Maine Demonstration Program was not funded. The Authority intends

to modify its proposal and re-submit an application when funding is available.

At the present time, five of seven divisions within the Bureau of Health at the State of Maine Department of Human Services are involved in lead related activities which include laboratory analysis of samples, medical and nursing case management services for children under the age of six, and occupational health surveillance for adults working with lead.

Maine has successfully promulgated rules for environmental lead inspections and abatement, and the licensing of those who perform lead services in accordance with Title X. Maine has also implemented the Center for Disease Control's recommendations with the institution of the Childhood Lead Poisoning Prevention Program. Analysis of blood, paint chips, soil, dust, and water for lead content is provided by the Health and Engineering Laboratory.

Source identification and remediation are among the costliest aspects of a fully developed lead poisoning prevention program and, at present, Maine does not have the necessary resources to control lead-based paint hazards. The danger exists that medical treatment will be less than effective because of a lack of remediation in the child's environment.

The State will continue to seek federal funding, when available, for the establishment and maintenance of programs to eliminate this environmental and health hazard. The State will comply with and enforce federal requirements for the testing of painted surfaces in federally-assisted housing complexes. The Maine State Housing Authority will continue to offer reduced interest rate financing of up to \$5,000 per unit for the abatement of lead paint in its underwriting of multifamily rehabilitation projects.

The Maine Statewide Lead Coalition, formed in 1992, will continue to direct and oversee the Childhood Lead Poisoning Prevention Program in concert with the Bureau of Health. The Coalition's members include; public health officials; representatives of the Maine State Housing Authority; the Maine Real Estate Commission; Department of Environmental Protection; Department of Economic and Community Development; Maine's banking industry; Department of labor; State of Maine Legislature; Maine's construction industry; local health and code enforcement officials; and parents of lead poisoned children, among others.

[H.] LOW-INCOME HOUSING TAX CREDIT (LIHTC):

Congressional changes to the LIHTC in 1993 have significantly increased the overall value of this resource. In the first instance, the State of Maine may now rely upon the credit's availability in future years. This enables the Maine State Housing Authority to concentrate planning efforts on coordinating this resource with other financial incentives and to further refine the targeting of the desired benefit to Maine's most needy households. Further,

predictability of future resources is a strong incentive for providers of affordable housing units to participate with MSHA in longer-term solutions to identified housing needs.

Effective coordination of resources and predictability to housing providers ultimately presents the opportunity to increase the efficiency of all resources. By refining program objectives and the investment parameters of the Low Income Housing Tax Credit, MSHA will continue its work to increase the benefits to Maine households. Our goals will be to increase the depth of affordability guaranteed by the credit, to prioritize the use of the credit to create new affordability in rental housing, and to create a mechanism which lowers overall project costs and/or leverages other financial resources.

[I.] INSTITUTIONAL STRUCTURE:

Appendix E outlines the delivery agents for housing and community development programs in Maine. This Consolidated Plan recognizes that the downsizing of State government has caused some problems with program coordination. The expansion of the membership for the Interagency Task Force on Homelessness and Housing Opportunities during 1994 should serve to improve the evaluation of new program concepts or delivery systems since most affected agencies are represented on the Task Force.

A major focus for 1995 and beyond will be the integration of planning and reporting for HUD formula programs. The Maine State Housing Authority, as administrator of the federal HOME funds and Emergency Shelter Grants Program funds, and the Department of Economic and Community Development, as administrator of the Community Development Block Grant funds, should complete the full transition to consolidated planning and reporting during 1995. This process should identify areas for streamlining application and funding award decision-making.

The Maine State Housing Authority will continue to work with Maine's non-profit development community to ensure full utilization of non-profit set-asides for the federal HOME funds. The pilot VLI home ownership program was created in response to needs identified by Maine's CHDOs.

[J.] COORDINATED STRATEGY:

The need for a coordinated strategy recognizes that housing and community development needs are not mutually exclusive. Reduction in some federal and state resources at a time when more households are in need creates an environment that depends on the coordination of providers to facilitate and maintain viable communities. Development financing, including economic development and housing development, must be flexible and responsive to local needs yet structured in a way that supports state policy objectives.

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The full integration of planning and reporting for the federal HOME Investment Partnerships Program, Emergency Shelter Grants Program, Housing Opportunities for Persons with AIDS, and the Community Development Block Grant Program will provide opportunities for coordination to achieve maximum leverage of funds. The State of Maine Interagency Task Force on Homelessness and Housing Opportunities, with its broad-based representation, will continue its efforts to outline a continuum of care model for Maine's most vulnerable populations. Public outreach efforts continue to serve a vital role for the identification of areas in need of improved coordination.

V. ACTION PLAN: One Year Use of Funds

[A.] Federal HOME Investment Partnerships Program

a.) Method of HOME Investment Partnerships Funds Administration and Distribution

The Maine State Housing Authority (MSHA) will be responsible for the administration of the HOME Investment Partnerships Program (HOME) for the State of Maine. MSHA will directly administer all federal-HOME funds centrally from its office in Augusta, Maine and will be accountable for all applicable reports and audits. MSHA will use a network of private, non-profit and for-profit developers and Community Action Agencies (CAPs) to assist in carrying out major program activities.

The State of Maine Consolidated Plan was developed through a series of meetings and public forums involving housing providers, consumers, and social service agencies. The process reaffirmed a continuing need in Maine for a variety of different housing assistance: funds to rehabilitate and develop rental housing affordable to extremely-low, very-low, and low income households; rehabilitation funds to help extremely-low, very-low, and low income home owners make improvements to their homes; and funds to create housing opportunities for persons with special housing needs.

MSHA will use HOME funds in some or all of the following programs, which will be offered statewide: the Rental Loan Program for over twenty units; the Rental Rehab Program for one to twenty units; the Statewide Housing Acquisition and Rehab Program (SHARP), a one to twenty unit acquisition and rehabilitation program; and the Housing Preservation Loan Program (HPLP), an owner occupied single family rehabilitation and replacement program; and the Perpetual Affordability Home Ownership Program (PAHP) that targets home ownership for households earning 40% - 60% of the area median income. MSHA will direct lend the multifamily loan programs, but the single family rehab/replacement program will be administered through a network of non-profit lenders throughout the state. To respond to the need funds will be budgeted in approximately the following manner:

- 15% CHDO Set-Aside (for use with existing programs)
- 15% Multi-family Rental Programs
- 35% Single Family Home Rehabilitation Programs
- 20% Special Needs Housing Programs
- 5% Low-Income Home Buyer Programs
- 10% Administrative Costs

To fulfill the State's obligation of a 25% match requirement, MSHA will meet 25% of that amount through Municipal Revenue Bonds and other Authority allocated funds. The remaining matching fund requirements will be met in accordance with 24 CFR 92.218.

b.) Proposed Use of Funds

1. Rental Loan Program (RLP)

MSHA will offer below market rate mortgage financing to facilitate the acquisition/rehabilitation, substantial rehabilitation, adaptive reuse, or new construction of larger (more than twenty units) multifamily housing developments. MSHA has in place a subsidy layering review process to ensure the most efficient allocation of State and federal resources. Units assisted under this program will meet the affordability restrictions established under the HOME program, and will in some cases, be more heavily subsidized to be affordable to those earning below 30% of the median income. Rent restrictions will be enforced for a period of 50 years/useful life of the asset. Additional subsidies may be provided to landlords or non-profit housing corporations providing deeply subsidized rental units to residents requiring supportive housing (persons and families that are homeless, persons with mental illness, etc.)

2. Rental Rehabilitation

The program provides 0% deferred loans to owners of small-scale rental properties to assist them in making needed repairs and improvements. Assisted units will be rent restricted for a period of five to thirty years depending on the level of subsidy.

**3. Statewide Housing Acquisition and Rehab Program (SHARP)
(3-20 units; 3-10 HOME assisted)**

SHARP provides funds for both rehabilitation and acquisition of small-scale rental properties. In this program, HOME funds are used for rehab as 0% deferred loans, MSHA uses bond proceeds to finance the acquisition. The assisted units will be rent restricted for a period of 10 - 25 years.

4. Housing Preservation Loan Program (HPLP)

MSHA will use HOME funds to provide rehabilitation and replacement loans to low and very low income home owners throughout the state. Loans will be originated by a network of non-profit lenders and sold to MSHA as a secondary market. The HOME funds will be used to write down the interest rate on bond proceeds and will be structured as a grant of interest subsidy to the home owner. Loans may be amortizing or deferred, due on sale or transfer.

This program has been used very effectively in rural areas of the state where grant resources are scarce and borrowers are not bankable

by conventional standards. HPLP loans have allowed borrowers to install indoor plumbing, to repair or install heating systems, and to make other needed health and safety-related improvements. Funding to this program will be increased substantially in 1995.

5. Supportive Housing Initiatives Program (SHIP)

MSHA will offer 0% 30-year deferred/forgivable mortgage financing to non-profit applicants for the development of housing for persons in need of support services, typically those earning 30% or below of the median income.

6. Perpetual Affordability Home Ownership Program (PAHP)

In 1995 the initial demonstration round will be open to qualified CHDOs only. One proposal currently under examination by the Maine State Housing Authority would require that MSHA make a one-time investment of up to \$25,000 of subsidy per unit, reducing the unit's purchase price by the corresponding amount. In exchange for subsidy, MSHA would place permanent restrictive covenants on the properties tying the resale price to changes in the area median income and requiring sale to income-eligible, first-time home buyers. Buyers could use conventional financing or the full range of MSHA Home Purchase options. CHDOs would recruit buyers, arrange for home ownership training, and control the development process. The maximum initial sale price would be the HUD 203(b) limit and the maximum appraised value at the time of sale would be the HUD 203 (b) limit, 95% of the median area home purchase price.

The Maine State Housing Authority has not formally adopted this program concept but is committed to providing ownership opportunities, on a limited basis, to very low income households. The submission of this Plan to HUD or a subsequent amendment to this Plan will outline the Maine State Housing Authority's model demonstration program for VLI ownership.

7. Production Incentive Program (PIP)

The Production Incentive Program (PIP) is a program that utilizes the 5% of the HOME allocation for operating expenses for CHDOs. PIP is a payment by MSHA of \$2,000 per targeted unit (or \$1,000 per bed in a group home) to CHDOs, with a cap of \$30,000 per CHDO and with no payment constituting greater than 50% of the CHDO's operating expenses in the fiscal year in which it is received. The intent of PIP is to reward successful CHDO applicants with flexible funds to continue and enhance their housing development activities. PIP may be applied to CHDOs in any of the aforementioned MSHA programs.

8. CHDO Set-Aside

MSHA is reserving 15% of its FY95 allocation for investment in housing owned, developed, or sponsored by Community Housing Development Organizations (CHDOs). MSHA has certified seventeen CHDOs in Maine. Most of the CHDOs that are certified have already applied to MSHA for financing of a project, or are currently looking for feasible projects to apply for CHDO funding. CHDO funds will be made available to eligible organizations through all of the federal-HOME funded programs administered by MSHA and described above. In addition, the Maine State Housing Authority may set aside a portion of CHDO-designated funds for a flexible loan or grant program allocated in a competitive Request for Proposals.

c.) Affirmative Marketing

MSHA has adopted policies and taken specific steps to eliminate unlawful discrimination in the admission or access to all of its federal-HOME funded programs. Highlights of the MSHA Affirmative Marketing policy include the following:

- Developers and applicants for federal-HOME funded programs will be notified in program materials, notices and advertisements that MSHA does not discriminate on the basis of race, color, religion, national origin, ancestry, age, or physical or mental disability in the admission or access to, or treatment or employment in, its federal-HOME funded programs.
- Applicants for federal-HOME funded programs will be notified that MSHA will make HOME-funded programs and services accessible to the maximum extent feasible by providing appropriate auxiliary aids and services in connection with an accessible location for program meetings.
- Developers will be notified in the application process of the affirmative marketing requirement, and mortgage documents will require developers to comply with Affirmative Marketing and Fair Housing laws.
- Loan recipients will be required to follow prescribed policies to solicit tenant applications from those least likely to apply. Marketing of vacant units will require the use of the Equal Opportunity Logo or slogan in any advertisement.
- Loan recipients will be required to maintain a record of tenant applications submitted by prospective tenants. The required records will identify applicants by race, ethnicity, and gender group. MSHA will audit these records based on HUD standards.
- MSHA will provide loan recipients with Fair Housing posters to display in their office or common areas, and with Fair Housing brochures to be distributed to current and prospective tenants.

- Loan recipients must retain copies of all advertisements and make them available to MSHA upon request.
- MSHA will make every effort to help loan recipients remain in compliance with affirmative marketing requirements through responding to requests for information on the fair housing laws and by conducting periodic training on fair housing law issues. However, compliance with affirmative marketing and fair housing law requirements is the responsibility of the loan recipient, and failure to comply will be treated as a violation under the terms of the mortgage.

d.) Minority and Women Business Outreach

MSHA will make the following efforts to establish and carry out a minority and women owned business outreach program to ensure the inclusion of women and minorities, and businesses owned by women and minorities, including, without limitation: real estate firms, construction firms, appraisal firms, management firms, financial institutions, investment banking firms, underwriters, accountants, and providers of legal services. MSHA has designated a Minority and Women Owned Business outreach officer to ensure compliance. The plan includes the following:

- Collecting existing lists of minority and women owned enterprises in the State and adding these to solicitation lists. These lists will be updated on an annual basis.
- Making such solicitation lists available to applicants under HOME funded programs where appropriate.
- Where economically feasible, required work will be divided into smaller tasks and delivery schedules will be designed to permit maximum participation by small, women, and minority owned businesses.

e.) Resale Provisions

XXX Need to be drafted in compliance with fed-HOME Investment Partnerships program regulations for new program. XXX

f.) Other Program Issues

1. At the present time there are no plans to use federal-HOME funds for tenant-based rental assistance. The Maine State Housing Authority has chosen to structure programs that buy down the cost of housing for periods of five to thirty years resulting in lower cost burdens for the prospective tenants. Given the annual

appropriation of federal-HOME funds and no guarantee of future funds from year to year, the Authority has chosen to achieve longer terms of assistance rather than structure a tenant-based rental assistance program that could only provide assistance from year to year.

2. At the present time MSHA does not envision using other forms of investment not described in 24 CFR 92.205(b)

[B.] Emergency Shelter Grants (ESG) Program

a.) Method of Emergency Shelter Grants (ESG) Program Administration and Distribution

The following program description is identical to that which was offered in 1994. The strategic planning process currently underway at the Maine State Housing Authority will include an evaluation of existing programs. The goal of the 1995 program will be to simplify and streamline where possible, reducing the burden of the applicants.

The 1995 Program will be competitive by design. Applicants will be required to document their need for funding, and only those proposals which present complete documentation will receive awards, in the order of the following established priorities.

Amounts available for funding of essential supportive services and homelessness prevention both will be subject to federally stipulated limitations; (the 30% rule). Amounts available for staff costs for operations will be subject to the federally stipulated limitation; (the 10% rule).

To respond to the need, funds will be budgeted in approximately the following manner:

- 70% Priority 1A and 1B (Remedy of Shelter
Accessibility for Persons with Disabilities;
Fire/Health/Safety Deficiencies)
- 25% Priority 2 and 3A (Essential Services; Homeless
Prevention)
- 5% Priority 3 (Operating Costs)

b.) Proposed Use of Funds

Priority 1.

A. Remedy of Shelter Accessibility for Persons with Disabilities:

Each shelter requesting funding under the FY95 ESG Program will be encouraged to, at the minimum, provide a wheelchair ramp. Shelters that are not accessible and have no current plans to become accessible, must submit to MSHA a formal policy which addresses their plan to accommodate a person with disabilities who is homeless.

B. Fire/Health/Safety Deficiencies:

Rehabilitation or modifications to address code deficiencies that are a clear threat to the shelter guests.

Priority 2.

A. Essential Services

Maintain the basic existing level of services which include:

1. Case management
2. Staff salaries necessary to provide the case management services.

Priority 3.

A. Homeless Prevention

Activities or programs designed to prevent the incidence of homelessness, such as, eviction or utility notices, first month's rent, prevention of foreclosure and other eligible activities.

B. Operating Costs:

Maintenance, rent, minor repairs, heating cost, insurance, utilities and other eligible operating cost.

Compliance with all threshold criteria will constitute eligibility to compete under the stated priorities. Further review of proposals will consist of verifying accuracy and legitimacy of information provided to document needs under each priority. All requests will be scrutinized for feasibility and supported to the extent possible, and will be evaluated under the competitive criteria. Priorities will be funded based on the analysis of cost reasonableness, and basis of supplied documentation.

Competitive criteria include 1) the extent to which an applicant targets the basic needs of the generic homeless population; 2) the degree to which the shelter's future is threatened by the funding need; 3) the quality of documentation provided for the needs described; and 4) level of demand for the applicants' shelter, in terms of occupancy rates and number of persons served and other relevant evidence.

1994 ESG funds will again be offered to units of local government, to be used either for assistance to shelters operated by the local government, or on behalf of non-profits operating shelters within the locality. Non-profits will be allowed to apply directly for ESG funds if no local government

DRAFT 1/3/95

participates, as long as appropriate local government(s) certify approval of the project(s) to be assisted.

The Request For Proposals will be published in all major newspapers, and a notice of the availability of the program will be sent to all major newspapers in press release format and will be mailed to all known emergency shelters and the chief executives of their local governments.

[C.] COMMUNITY DEVELOPMENT BLOCK GRANT SMALL CITIES PROGRAM (CDBG)

For FY95 the State of Maine received an exception for the inclusion of its final statement as part of the Consolidated Plan process. The State's request for an exception was based upon the need for the CDBG program to proceed on its pre-established 1995 schedule without interruption. In order to remain on track, it was necessary to begin program development and rulemaking for the CDBG Program Statement during the summer of 1994. This timing preceded the schedule established for the development of the Consolidated Plan by several months. HUD, recognizing that unique programmatic situations existed in several states, provided for exceptions and granted one for Maine in October of 1994.

DRAFT 1/3/95

**[D.] HOUSING OPPORTUNITIES FOR PERSONS WITH AIDS
(HOPWA)**

The State of Maine does not receive a formula allocation for this program but will support applications for funding under the competitive grants portion of the program.

APPENDIX A

Consolidated Plan Table 1 and Table 2

Draft

Table 1
U.S. Department of Housing and Urban Development
Homeless Populations and Subpopulations

Part 1: HOMELESS POPULATION	TOTAL#		TOTAL NUMBER SERVED BY		
	Homeless (a+c+d)	Homeless Unsheltered (a)	Reception/Day Centers (b)	Emergency Shelters (c)	Transitional Housing (d)
FAMILIES with CHILDREN					
1. Number Homeless Families				26	
2. Number Persons in Homeless Families				78	
INDIVIDUALS not in FAMILIES					
3. YOUTH (17 years or Younger)				59	
4. ADULTS (18 + years of Age)				257	
TOTAL (lines 2 + 3+ 4)				394	
Part 2: SUBPOPULATIONS		% of Total	Part 2: Line 6		% of Total
HOMELESS Persons with Service Needs Related To:					
1. Severe Mental Illness (SMI) Only		25%			
2. Alcohol/Other Drug Abuse Only					
3. SMI and Alcohol/Other Drug Abuse					
4. Domestic Violence		13%			
5. AIDS/Related Diseases					
6. Other (specify)					

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Table 2
Priority Needs Summary Table

PRIORITY HOUSING NEEDS (households)			Priority Need Level			ESTIMATED	ESTIMATED
			High, Medium, Low, No Such Need			UNITS	DOLLARS TO ADDRESS
			0-30%	31-50%	51-80%		
Renter	Small Related	Cost Burden > 30%	H	H	M	8251	\$272M
		Cost Burden > 50%	H	H	M	3787	\$125M
		Substandard	H	H	M	468	\$4M
		Overcrowded					
	Large Related	Cost Burden > 30%	M	M	M	1091	\$36M
		Cost Burden > 50%	M	M	M	579	\$19M
		Substandard	M	M	M	526	\$4M
		Overcrowded					
	Elderly	Cost Burden > 30%	H	H	H	5447	\$180M
		Cost Burden > 50%	H	H	H	4063	\$134M
		Substandard	H	H	H	269	\$2M
		Overcrowded					
Owner	Cost Burden > 30%	L	L	L	24159	n/av	
	Cost Burden > 50%	L	L	L	16960	n/av	
	Substandard	H	H	H	4641	\$47M	
	Overcrowded						
PRIORITY HOMELESS NEEDS			Priority Need Level				ESTIMATED
			High, Medium, Low, No such need				DOLLARS TO ADDRESS
Assessment/Outreach			Families	Individuals	Persons w/ Special Needs	n/av	
			M	M	n/av		
Emergency Shelter			Families	Individuals	Persons w/ Special Needs	\$.5M	
			H	H	n/av		
Transitional Housing (see below)			Families	Individuals	Persons w/ Special Needs		
			L	L			
Permanent Supportive Housing			Families	Individuals	Persons w/ Special Needs	65M	
			H	H	n/av		
Permanent Housing/Transitional Supports			Families	Individuals	Persons w/ Special Needs	214M	
			H	H	n/av		

Estimated dollars to address assumes affordable rents for up to 30 years. Includes mix of current programs. Does not solve the problems with five years of rental assistance.

APPENDIX B

Certifications

(will be included in final submission only)

APPENDIX C

Summary of Comments

(will be included in final submission only)

APPENDIX D

Additional Tables

PROGRAMS REQUIRING CERTIFICATION OF CONSISTENCY

- HOPE I Public Housing Homeownership (HOPE I) program (see 24 CFR subtitle A, appendix A);
- HOPE II Homeownership of Multifamily Units (HOPE II) program (see 24 CFR subtitle A, appendix B);
- HOPE III Homeownership of Single Family Homes (HOPE III) program (see 24 CFR part 572);
- Low Income Housing Preservation (prepayment avoidance incentives) program, when administered by a State agency (see 24 CFR 248.177);
- Supportive Housing for the Elderly (Section 202) program (see part 889);
- Supportive Housing for Persons with Disabilities program (see part 890);
- Supportive Housing Program (see part 583);
- Single Room Occupancy Housing (SRO) program (see part 882, subpart H);
- Shelter Plus Care program (see 24 CFR part 582);
- Community Development Block Grant program - Small Cities and Insular Areas (see 24 CFR part 570, subparts E and F);
- HOME program reallocations;
- Revitalization of Severely Distressed Public Housing (section 24 of the United States Housing Act of 1937);
- Hope for Youth: Youthbuild (see part 585);
- The John Heinz Neighborhood Development program (see 24 CFR part 594);
- Lead-Based Paint Hazard Reduction program (see 24 CFR part 35);
- Grants for Regulatory Barrier Removal Strategies and Implementation (section 1204, Housing and Community Development Act of 1992);
- Competitive grants under the Housing Opportunities for Persons with AIDS (HOPWA) program (see part 574);

Summary Table: All Households by Age of Unit

Age of Unit: Year Built	# of Very Low - & Other Low - Income Households	# Estimated With Lead- Based Paint		Margin of Error
Pre-1940	124,251	111,826	" +/- "	11,183.00
1940-1959	23,425	18,740	" +/- "	1,874.00
1960 - 1979	155,055	96,134	" +/- "	9,613.00
Totals	302,731	226,700	" +/- "	22,670.00

Summary Table: All Households by Tenure

Tenure	# of Very Low-& Other Low-Income Households	# Estimated With Lead- Based Paint		Margin of Error
Renter	68,949	52,992	" +/- "	5,299.00
Owner-Occup	233,782	173,708	" +/- "	17,371.00
Totals	302,731	226,700	" +/- "	22,670.00

Pre-1940 Housing Units as a Percent of Total Housing Units

# of Pre- 1940 housing Units	130663		
# of Total Housing Units	513862	x100	25%

Pre-1940 Housing Units Occupied by Very-Low Income Renters

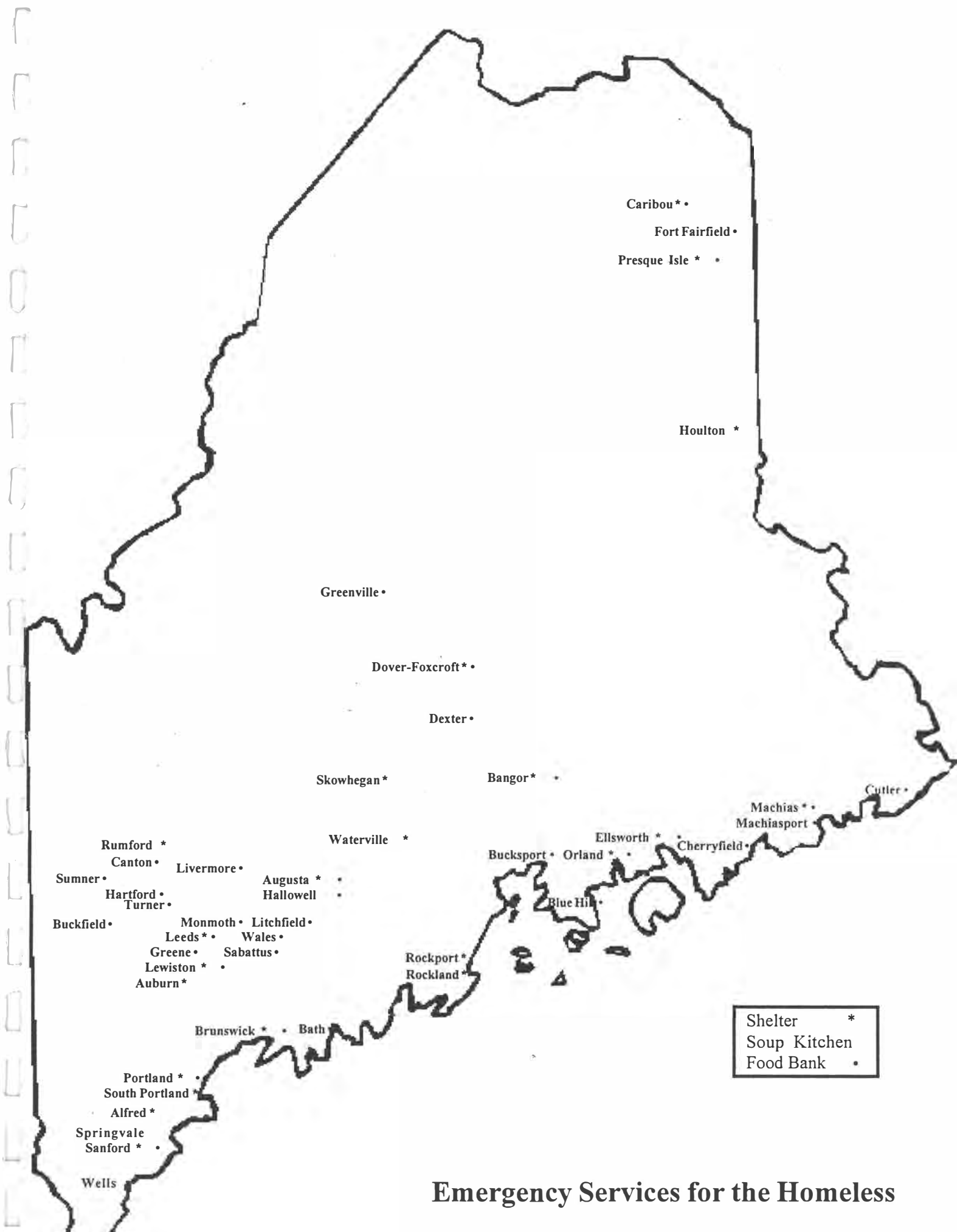
# of Pre-1940 Housing Units Occupied By Very Low-Income Renters	15,929.00		
# of Pre-1940 Housing Units	130,663.00	x100	12%

Renter Households

Age of Unit: Year Built	# of Very Low - & Other Low- Income Households	Percent with Lead-Based Paint	# Estimated with Lead- Based Paint		Margin of Error
Pre-1940	33,209	0.90	29,888	0.1	2989
1940-1959	5,249	0.80	4,199	0.1	420
1960-1979	30,491	0.62	18,904	0.1	1890
	Total Renter Households Estimated with Lead-Based Paint		52,992	" +/- "	5299

Owner-Occupied Households

Age of Unit: Year Built	# of Very Low- & Other Low- Income Housholds	Percent with Lead-Based Paint	# Estimated with Lead-Based Paint		Margin of Error
Pre-1940	91,042	0.90	81,938	0.1	8194
1940-1959	18,176	0.80	14,541	0.1	1454
1960-1979	124,564	0.62	77,230	0.1	7723
	Total Owner-Occupied Households Estimated With Lead-Based Paint		173,709	" +/- "	17371



Caribou*•

Fort Fairfield•

Presque Isle*•

Houlton*

Greenville•

Dover-Foxcroft*•

Dexter•

Skowhegan*

Bangor*•

Cutler•

Machias*•
Machiasport•

Ellsworth*

Cherryfield•

Bucksport• Orland*•

Blue Hill•

Rockport*
Rockland•

Brunswick*• Bath

Portland*•
South Portland*
Alfred*

Springvale
Sanford*•

Wells

Shelter	*
Soup Kitchen	•
Food Bank	••

Emergency Services for the Homeless

Inventory of Facilities and Services to Assist Homeless Persons			
Department/Program	Prevention	Acute/Crisis Services	Remedial Services
Department of Labor:			
Maine Job Service	X		X
Maine Job Training System	X		X
Summer Youth Employment and Training Program	X		X
Economic Dislocation and Worker Adjustment Assistance Act	X		X
8% Funds Set Aside			X
5% Funds Set Aside			X
Strategic Training for Accelerated Reemployment	X		X
Maine Training Initiative	X		X
Health Occupations Training Project			X
Maine Occupational Information Coordinating Committee	X		X
Maine State Housing Authority:			
HUD Emergency Shelter Grants Program		X	
Shelter Operating Subsidy Program		X	
Homeless Family Transitional and Living Demonstration			X
Housing Preservation Loan Program	X		

Development Financing	X	X	X
Emergency Community Services Homeless Grant Program			X
Temporary Housing Assistance Program	X	X	X
Weatherization	X		
Low Income Home Energy Assistance Program	X	X	
Permanent Housing for Handicapped Homeless Program		X	X
Department of Human Services:			
General Assistance	X		
Emergency Assistance	X		
AFDC	X		
Women, Infant and Children's program	X		
Preventive Health Services	X	X	
Teen Pregnancy & Health Services	X	X	X
AIDS/HIV Infection	X		
Refugee & Migrant Services	X	X	X
Family Violence Victims and Children	X	X	X
Elder and Adult Services		X	X
Executive Department Office of Substance Abuse:			
York County Shelters	X	X	X
Hope House	X	X	X
Fellowship House	X	X	X

HUD Grant -- Project Sundown		X	X
Injection Drug Use Outreach Program		X	X
Arnie Hanson Center	X	X	X
Department of Mental Health and Mental Retardation:			
Holy Innocent	X	X	X
York County Counseling	X	X	X
Shalom House	X	X	X
Mental Health Services Coalition	X	X	X
Motivational Services		X	X
Kennebec Valley Mental Health Center	X	X	X
Community Health & Counseling	X	X	X
Aroostook Mental Health Center	X	X	X
Tri-County Mental Health	X	X	X
Children and Adolescent Homeless Outreach Programs	X	X	X
BCSN/DMHMR Children's Outpatient Services Facility Based Residential Programs	X	X	X
Department of Corrections:			
Long Term Residential Care	X		X
Semi Independent Living Skills	X	X	X

Department of Education:			
Maine Homeless Adult Education Project			X
Coordinator of Education for Homeless Children and Youth Demonstration Programs	X		X
Department of Economic and Community Development:			
Community Development Block Grant	X	X	

Inventory of Facilities Homeless Persons		
County	Town	Shelter Name
Androscoggin		
	Auburn	Abused Women's Advocacy Project
	Leeds	Rural Community Action Ministry
	Lewiston	Hope Haven Gospel Mission
	Lewiston	New Beginnings
Aroostook		
	Caribou/Houlton	Battered Women's Project
	Presque Isle	Temporary Shelter for the Homeless
Cumberland		
	Brunswick	Tedford Shelter
	Portland	Arnie Hanson Center
	Portland	The Bridge
	Portland	Family Crisis Shelter
	Portland	Oxford Street Shelter

	Portland	Salvation Army Shelter
	Portland	YWCA of Portland
	Portland	My Choice
	Portland	Jordan House
	South Portland	Youth Alternatives of Southern Maine
Hancock		
	Ellsworth	Emmaus Center
	Orland	H.O.M.E
Kennebec		
	Augusta	Bread of Life Shelter
	Augusta	Family Violence Assistance Project
	Waterville	Mid-Maine Shelter
Knox		
	Rockland	New Hope for Women
	Rockport	Mid-Coast Hospitality House
Oxford		
	Rumford	Rumford Group Home, Inc
	Rumford	Chisholm Family Shelter
Penobscot		
	Bangor	Greater Bangor Area Shelter
	Bangor	Hope House
	Bangor	St. Michael's Center
	Bangor	Spruce Run Association
	Bangor	Shaw House
Piscataquis		
	Dover-Foxcroft	Womancare/Aegis
Somerset		
	Skowhegan	Halycon House

Washington		
	Machias	Womenkind, Inc
York		
	Alfred	York County Shelters
	Sanford	Caring Unlimited
County	Town	Soup Kitchen
Androscoggin		
	Lewiston	Hope Haven Gospel Mission
	Lewiston	Trinity Soup Kitchen
Aroostook		
	Houlton	The Wright's Soup Kitchen
	Presque Isle	Martha & Mary's
Cumberland		
	Brunswick	Soup Kitchen
	Portland	Wayside
	Portland	Preble St.
	Portland	Locust St.
Hancock		
	Ellsworth	Emmaus Center
	Orland	H.O.M.E INC, Lunch Program
Kennebec		
	Augusta	Bread of Life
	Hallowell	Sacred Heart
	Waterville	Notre Dame/St Francis
Oxford		
	Rumford	St. Anthenasiou
Penobscot		
	Bangor	Dorothy Day Soup Kitchen

	Bangor	Together Place Soup Kitchen
	Bangor	Manna Soup Kitchen
	Bangor	Salvation Army
York		
	Sanford	The Free Meals Kitchens
	Springvale	The Free Meals Kitchens
	Wells	The Free Meals Kitchens
County	Town	Food Bank
Androscoggin		
	Greene	Rural Community Action Ministry
	Leeds	Rural Community Action Ministry
	Lewiston	Good Shepherd
	Lewiston	Rural Community Action Ministry
	Livermore	Rural Community Action Ministry
	Litchfield	Rural Community Action Ministry
	Monmouth	Rural Community Action Ministry
	Sabattus	Rural Community Action Ministry
	Turner	Rural Community Action Ministry
	Wales	Rural Community Action Ministry
Aroostook		
	Caribou	Catholic Charities
	Fort Fairfield	Catholic Charities
	Presque Isle	Catholic Charities
Cumberland		
	Brunswick	Food Bank

	Portland	Community Resource Center
	Portland	YWCA Women's Residence
	Portland	Salvation Army
Hancock		
	Bucksport	Bucksport Community Concern
	Blue Hill	Tree of Life
	Ellsworth	Loaves and Fishes
	Orland	H.O.M.E
Kennebec		
	Augusta	Augusta Food Bank
	Augusta	St. Paul Center
	Hallowell	Sacred Heart Soup Kitchen
Oxford		
	Buckfield	Rural Community Action Ministry
	Canton	Rural Community Action Ministry
	Hartford	Rural Community Action Ministry
	Sumner	Rural Community Action Ministry
Penobscot		
	Bangor	Greater Bangor Area Shelter
	Dexter	Messiah Helping Hand
	Dexter	First Baptist Church
Piscataquis		
	Dover-Foxcroft	Methodist Church Food Cupboard
	Greenville	Food Cupboard, Union Church

Sagadahoc		
	Bath	Food Bank
Washington		
	Cherryfield	Tri-Town Food Pantry
	Cutler	Baptist Church
	Machias	Center St. Church
	Machiasport	Congregational Church
York		
	Sanford	York County Shelter

APPENDIX E

Resources

Federal Programs

PROGRAM: Home Equity Conversion Program

ACTIVITY TYPE: Homeowner Assistance

ADMINISTERING AGENCY: Maine State Housing Authority

SOURCE OF FUNDS: U.S. Department of Housing and Urban Development

ASSISTANCE OFFERED: Program allows income-eligible senior homeowners to convert the equity in their home to cash payments. The program allows the homeowners to remain in their homes for as long as they are able with no repayments on the loan while they remain in the home. The HUD program insures life long tenancy and limits the repayment amount to the value of the property.

ELIGIBLE ACTIVITIES: Housing rehabilitation, taxes and insurance payments, among others, including regular payments for routine expenses.

ELIGIBLE APPLICANTS: Persons aged 62 or older with a gross family income less than \$38,500 and own a single family home used as their principal residence.

EXPERIENCE SUMMARY: Provides senior homeowners an opportunity to take equity from their homes without having to sell the property. Has had limited use in Maine. Applicants are often reluctant impact their estates.

PROGRAM: Central Heating Improvement Program

ACTIVITY TYPE: Rehabilitation/Energy Improvements

ADMINISTERING AGENCY: Maine State Housing Authority, Community Action Agencies throughout Maine

SOURCE OF FUNDS: U.S. Department of Health and Human Services

ASSISTANCE OFFERED: The program finances energy related repairs or replacement of central heating equipment for low income renters or owners.

ELIGIBLE ACTIVITIES: Repair or replacement of central heating equipment.

ELIGIBLE APPLICANTS: Households at or below 125% of federal poverty limits.

EXPERIENCE SUMMARY: The CHIP Program has been operational in Maine for eight years, serving approximately 1,200 households annually. New regulations allow direct conversions.

PROGRAM: Weatherization Assistance Program

ACTIVITY TYPE: Rehabilitation/Energy Improvements

ADMINISTERING AGENCY: Maine State Housing Authority, Community Action Agencies throughout Maine

SOURCE OF FUNDS: U.S. Department of Energy, U.S. Department of Health and Human Services

ASSISTANCE OFFERED: Program funds are used to pay for improvements that increase the energy efficiency of the home such as insulation, central heating, weather sealing, and indoor air quality.

ELIGIBLE ACTIVITIES: Energy conservation rehabilitation.

ELIGIBLE APPLICANTS: Households at or below 125% of federal poverty limits.

EXPERIENCE SUMMARY: Program was redesigned for FFY94 as a result of new federal regulations. The program now puts more emphasis on health and safety issues and indoor air quality.

PROGRAM: Low Income Home Energy Assistance Program

ACTIVITY TYPE: Heating Assistance Payments

ADMINISTERING AGENCY: Maine State Housing Authority, Community Action Agencies throughout Maine

SOURCE OF FUNDS: U.S. Department of Energy

ASSISTANCE OFFERED: Provides assistance to low income homeowners and renters for payment of heating costs.

ELIGIBLE ACTIVITIES: Assistance payments for home heating.

ELIGIBLE APPLICANTS: Households at or below 125% of federal poverty limits.

EXPERIENCE SUMMARY: The release of 1990 Census figures has resulted in a decrease in the amount of federal LIHEAP assistance available in the state.

PROGRAM: Emergency Shelter Grants Program

ACTIVITY TYPE: Homeless Assistance, Homeless Prevention

ADMINISTERING AGENCY: Maine State Housing Authority

SOURCE OF FUNDS: U.S. Department of Housing and Urban Development

ASSISTANCE OFFERED: Funds are awarded on a competitive basis to emergency shelters for operating expenses, physical improvements, and homeless prevention activities.

ELIGIBLE ACTIVITIES: Rehabilitation, Conversion of Buildings, Essential Social Services, Operating Costs but not Staff Payroll

ELIGIBLE APPLICANTS: States, Urban Counties, Territories

EXPERIENCE SUMMARY: A decrease in federal funding during the early '90's for this program had severe impact on Maine's emergency shelter network. Shelters were forced to discontinue providing some services and to limit hours of operation.

PROGRAM: Emergency Community Services Homeless Grant

ACTIVITY TYPE: Homeless Prevention, Homeless Assistance

ADMINISTERING AGENCY: Maine State Housing Authority, Community Action Agencies throughout Maine

SOURCE OF FUNDS: U.S. Department of Health and Human Services

ASSISTANCE OFFERED: Program provides funding for the coordination of social services and helps find temporary or permanent housing for homeless persons and families.

ELIGIBLE ACTIVITIES: Expansion of support services, rehabilitation.

EXPERIENCE SUMMARY: The Maine State Housing Authority administers this program through the 11 Community Action Agencies in Maine.

PROGRAM: Permanent Housing for the Handicapped Homeless

ACTIVITY TYPE: Community-based Long-term Housing and Supportive Services for Persons with Disabilities that are Homeless

ADMINISTERING AGENCY: Maine State Housing Authority

SOURCE OF FUNDS: U.S. Department of Housing and Urban Development

ASSISTANCE OFFERED: Program provides funding for the operating and services budget for a minimum of ten years for projects housing less than eight homeless persons with disabilities.

ELIGIBLE ACTIVITIES: Operating Costs, Supportive Services

ELIGIBLE APPLICANTS: Non-profit Organizations that Provide Long-term Housing and Supportive Services

EXPERIENCE SUMMARY: Six Projects have been funded under this program in Maine for a total of \$2,697,455 since 1988. HUD has recently provided renewal grants to three projects in Portland and Augusta. Thirty-six units have been created through the program.

PROGRAM: HOME Investment Partnership Program

ACTIVITY TYPE: Housing Rehabilitation, New Construction, Rental Assistance

ADMINISTERING AGENCY: Maine State Housing Authority

SOURCE OF FUNDS: U.S. Department of Housing and Urban Development

ASSISTANCE OFFERED: The Maine State Housing Authority offers three programs that are funded with this resource: Statewide Housing Acquisition Rehabilitation Program (SHARP), Rental Rehabilitation Program, and Housing Preservation Loan Program. 15% of the funds are set aside for Community Housing Development Organizations.

* SHARP provides lower interest rate financing for the purchase and rehabilitation of rental housing developments of up to 20 units. Projects are subject to income targeting requirements and rent restrictions.

* The Rental Rehabilitation Program provides assistance (up to \$10,000 per unit) to property owners for the rehabilitation of apartment units. Rents must be affordable to low income households.

* The Housing Preservation Loan Program provides low interest rate loans to very low income homeowners who are unable to access conventional home repair loans. The Maine State Housing Authority established the Housing Preservation Loan Program as a revolving loan fund mainly with Community Action Agencies as the lenders. The Authority repurchases the HPLP loans from the agencies with Fed-HOME funds. Some funds are also available for replacement housing in cases where rehabilitation is not cost-effective.

ELIGIBLE ACTIVITIES: Acquisition, Rehabilitation
ELIGIBLE APPLICANTS:

* For the SHARP and Rental Rehabilitation Programs the borrowers must demonstrate adequate financial capacity to develop and operate the housing.

* For the Housing Preservation Loan Program, the eligibility varies by county and by family size.

EXPERIENCE SUMMARY: Implementation of programs using the Fed-HOME resource has been slow. Participating jurisdictions have faced difficulty coordinating this resource with other federal and state resources due to new targeting requirements and other threshold criteria.

PROGRAM: Small Cities - Community Development Block Grant Program

ACTIVITY TYPE: Economic Development, Housing Rehabilitation

ADMINISTERING AGENCY: Maine Department of Economic and Community Development

SOURCE OF FUNDS: U.S. Department of Housing and Urban Development

ASSISTANCE PROVIDED: The Small Cities CDBG Program provides assistance through 13 separate programs for housing, community, and economic development. A number of these programs include a housing component:

* The Housing Assistance Grant Program provides financing to address acute housing needs of low and moderate income Maine households primarily through rehabilitation.

* The Public Facilities/Infrastructure Grants Program provides financing for local infrastructure and public facility activities, some of which impact the provision of affordable housing.

* The Public Service Grants Program addresses human resource needs by providing operating expenses, equipment, and materials for public service programs.

* General Purpose Planning Grants are available to communities that have an identified community problem and lack the resources to develop a strategy for solving the problem.

* Comprehensive Planning Grants are available to municipalities to enable the development of comprehensive growth management plans to prepare for and manage their future growth and development.

ELIGIBLE ACTIVITIES:

* Housing Assistance Grants: includes Acquisition, Code Enforcement, Demolition, Conversion of Non-Residential Structures, Historic Preservation, Housing Rehabilitation, New Housing Construction, Relocation Assistance, Removal of Architectural Barriers.

* Public Facilities/Infrastructure Grants: includes construction, acquisition, reconstruction, installation, rehabilitation, site clearance, historic preservation, and relocation assistance associated with such projects as water and sewer facilities, wharfs, flood and drainage improvements, parking, streets, curbs, gutters, sidewalks, shelters for the homeless, community centers, recreational facilities, removal of architectural barriers, downtown revitalization, and new housing construction.

* Public Service Grants: eligible activities include operating and program material expenses for child care, health care, job training, recreation programs, education programs, public safety services, fair housing activities, senior citizen services, homeless services, drug abuse counseling and treatment, energy conservation counseling and testing.

* General Purpose Planning Grant: funds may be used for planning activities that include studies, analyses, data gathering, preparation of plans and maps.

* Comprehensive Planning Grant: includes preparation of comprehensive growth management plan.

ELIGIBLE APPLICANTS: All units of general local government (except Auburn, Bangor, Lewiston, and Portland), including plantations. County governments may apply on behalf of unorganized territories. Groups of local governments may apply for regional or joint housing activities.

EXPERIENCE SUMMARY: The Program provides approximately \$14M annually for the rehabilitation of housing for low and very low income households and for economic development activities.

PROGRAM: Housing Opportunities for People Everywhere (HOPE) 1

ACTIVITY TYPE: Homebuyer Assistance

ADMINISTERING AGENCY: Successful Applicants
SOURCE OF FUNDS: U.S. Department of Housing and Urban Development

ASSISTANCE OFFERED: Planning grants and implementation grants for residents of public and Indian housing to provide affordable homeownership opportunities.

ELIGIBLE ACTIVITIES: Eligible activities for planning grants include replacement housing, development of resident councils, counseling, training and technical assistance, underwriting feasibility studies, preliminary architectural work, development of security plans. Eligible activities for implementation grants include rehabilitation, replacement reserves, legal fees, relocation, economic development activities, administrative and operating costs.

ELIGIBLE APPLICANTS: Resident Management Corporations, Resident Corporations, Cooperative Associations, Public or Non-Profit Organizations, Public Bodies or Agencies, Public Housing Authorities, Indian Housing Authorities.

EXPERIENCE SUMMARY: Three local housing authorities were awarded mini-planning grants during FFY92 to study the feasibility of selling public housing units to current residents. No funds were awarded in FFY93.

PROGRAM: Housing Opportunities for People Everywhere (HOPE) 2

ACTIVITY TYPE: Homebuyer Assistance
ADMINISTERING AGENCY: Successful Applicants
SOURCE OF FUNDS: U.S. Department of Housing and Urban Development

ASSISTANCE OFFERED: Planning grants and implementation grants for residents of multi-family rental properties to provide affordable homeownership opportunities.

ELIGIBLE ACTIVITIES: Eligible activities for planning grants include replacement housing, development of resident councils, counseling, training and technical assistance, underwriting feasibility studies, preliminary architectural work, development of security plans. Eligible activities for implementation grants include rehabilitation, replacement reserves, legal fees, relocation, economic development activities, administrative and operating costs.

ELIGIBLE APPLICANTS: Resident Management Corporations, Resident Corporations, Cooperative Associations, Public or Non-Profit Organizations, Public Bodies or Agencies, Public Housing Authorities, Indian Housing Authorities.

EXPERIENCE SUMMARY: No experience in Maine to date.

PROGRAM: Housing Opportunities for People Everywhere (HOPE) 3

ACTIVITY TYPE: Homebuyer Assistance
ADMINISTERING AGENCY: Successful Applicants
SOURCE OF FUNDS: U.S. Department of Housing and Urban Development

ASSISTANCE OFFERED: Planning grants and implementation grants for the purchase of single family homes to provide affordable homeownership opportunities.

ELIGIBLE ACTIVITIES: Eligible activities for planning grants include feasibility studies, technical assistance for grant recipients, researching the availability of properties, preparing applications for implementation grants, program planning. Eligible activities for implementation grants include acquiring and rehabilitating property, assisting homebuyers in purchasing units, economic development to promote self-sufficiency of homebuyers, administrative costs, replacement reserves, homebuyer outreach selection and counseling.

ELIGIBLE APPLICANTS: Private Non-profit Organizations, Public Agencies, Cities, States, Counties, Public Housing Authorities and Indian Housing Authorities in Cooperation with a Private Non-profit or Cooperative.

EXPERIENCE SUMMARY: Community Concepts, Inc. successfully received a planning grant. Community Concepts, Inc. and Kennebec Valley Community Action Program applied for implementation grants during FFY93.

PROGRAM: Low-Income Housing Preservation Program

ACTIVITY TYPE: Financial Incentives to Prevent Pre-payment of Federally-assisted Mortgage

ADMINISTERING AGENCY: Successful Applicant

SOURCE OF FUNDS: U.S. Department of Housing and Urban Development

ASSISTANCE OFFERED: Financial incentives for property owners to retain housing projects that have expiring federal assistance or to sell to purchaser that will keep low-income benefit.

ELIGIBLE ACTIVITIES: Acquisition/Rehabilitation Financing, Additional Section 8 Assistance

ELIGIBLE APPLICANTS: Property Owners of federally-assisted Housing, Resident Councils, Non-Profit Organizations, State or Local Agencies, Any Entity that Agrees to Maintain Low-income Affordability Restrictions

EXPERIENCE SUMMARY: No experience to date in Maine.

PROGRAM: Shelter Plus Care Program

ACTIVITY TYPE: Homeless Assistance, Homeless Prevention, Rental Assistance

ADMINISTERING AGENCY: Successful Applicant

SOURCE OF FUNDS: U.S. Department of Housing and Urban Development

ASSISTANCE OFFERED: Grants for rental assistance that are offered with support services to homeless persons with disabilities.

ELIGIBLE ACTIVITIES: Section 8 Moderate Rehabilitation (SRO), Sponsor-Based Rental Assistance (SRA), Tenant-Based Rental Assistance (TBA), Project-Based Rental Assistance

ELIGIBLE APPLICANTS: States, Units of Local Governments, Indian Tribes, Public Housing Authorities

EXPERIENCE SUMMARY: The city of Portland administers a Shelter Plus Care grant. Applications for other areas of the state are pending at the U.S. Department of Housing and Urban Development. XXX Add here XXX

PROGRAM: Supportive Housing for Persons with Disabilities (Sec. 811)

ACTIVITY TYPE: Rental Assistance, Rehabilitation, New Construction

ADMINISTERING AGENCY: Successful Applicant

SOURCE OF FUNDS: U.S. Department of Housing and Urban Development

ASSISTANCE OFFERED: Funding to expand housing with supportive services such as group homes, independent living facilities, intermediate care facilities. Assistance is provided in the form of capital advances and project rental assistance.

ELIGIBLE APPLICANTS: Private, Non-Profit Organizations

EXPERIENCE SUMMARY: New program. No experience to date in Maine.

PROGRAM: Section 8 Moderate Rehabilitation Program
for Single Room Occupancy (SRO)

ACTIVITY TYPE: Rehabilitation, Rental Assistance

ADMINISTERING AGENCY: Successful Applicant

SOURCE OF FUNDS: U.S. Department of Housing and Urban Development

ASSISTANCE OFFERED: Funding to provide rental assistance on behalf of homeless individuals in connection with the moderate rehabilitation of SRO dwellings.

ELIGIBLE ACTIVITIES: Operating Expenses, Debt Service for Rehabilitation Financing, Monthly Rental Assistance

ELIGIBLE APPLICANTS: Public Housing Authorities, Indian Housing Authorities, Private Non-Profit Organizations.

PROGRAM: Supportive Housing for the Elderly (Sec. 202) Program

ACTIVITY TYPE: Acquisition, Rehabilitation, New Construction, Rental Assistance

ADMINISTERING AGENCY: Successful Applicant

SOURCE OF FUNDS: U.S. Department of Housing and Urban Development

ASSISTANCE OFFERED: Capital advances to private, non-profit sponsors to finance elderly housing that also offers supportive services. Rental assistance is provided.

ELIGIBLE ACTIVITIES: Acquisition, Rehabilitation, New Construction, Rental Assistance

ELIGIBLE APPLICANTS: Private, Non-Profit, and Consumer Cooperatives

EXPERIENCE SUMMARY: The federal government redesigned the program as a result of the National Affordable Housing Act. Since the redesign, only one entity has applied for assistance in Maine.

PROGRAM: The Supportive Housing Program

ACTIVITY TYPE: Acquisition, Rehabilitation, New Construction

ADMINISTERING AGENCY: Successful Applicants

SOURCE OF FUNDS: U.S. Department of Housing and Urban Development

ASSISTANCE OFFERED: The program provides grants to public and private non-profit groups to promote the development of supportive housing and services. This program was created in 1992 and replaces the Supportive Housing Demonstration Program, the Transitional Housing Demonstration Program, and the Permanent Housing Handicapped Homeless Program.

ELIGIBLE ACTIVITIES: Acquisition, Rehabilitation, New Construction, Leasing of Structures, Operating Costs, Supportive Services Costs

ELIGIBLE APPLICANTS: States, Urban Counties, Metro Cities, Indian Tribes, Private Non-Profit Corporations, Local Governments, Community Mental Health Associations

EXPERIENCE SUMMARY: No experience in Maine to date.

PROGRAM: Safe Havens Demonstration Program

ACTIVITY TYPE: New Construction, Acquisition, Rehabilitation

ADMINISTERING AGENCY: Successful Applicant

SOURCE OF FUNDS: U.S. Department of Housing and Urban Development

ASSISTANCE OFFERED: Grants to provide very low income housing for homeless persons with serious mental illness.

ELIGIBLE ACTIVITIES: New Construction, Acquisition, Rehabilitation, Leasing Assistance, Low-demand Support Services, Outreach Activities, Operating Costs

ELIGIBLE APPLICANTS: States, Local Governments, Private and Public Non-Profit Organizations

EXPERIENCE SUMMARY: No experience to date in Maine.

PROGRAM: Rural Homelessness Grant Program

ACTIVITY TYPE: Homeless Assistance, Homeless Prevention, Rehabilitation

ADMINISTERING AGENCY: Successful Applicant

SOURCE OF FUNDS: U.S. Department of Housing and Urban Development

ASSISTANCE OFFERED: The program provides grants for providing direct emergency assistance, homeless prevention assistance, and assistance for permanent housing.

ELIGIBLE ACTIVITIES: Rent, Mortgage, or Utility Assistance; Security Deposits; Support Services; Rehabilitation; Short-term Emergency Lodging; Transitional Housing; Cost of Using Federal Inventory Property Programs; Capacity Building
ELIGIBLE APPLICANTS: Private Non-Profit Organizations, Indian Tribes, County and Local Governments (outside MSAs)

EXPERIENCE SUMMARY: The federal government has not funded the program. No experience to date in Maine.

PROGRAM: Section 8 Rental Voucher and Certificate Program

ACTIVITY TYPE: Rental Assistance

ADMINISTERING AGENCY: Public Housing Authorities

SOURCE OF FUNDS: U.S. Department of Housing and Urban Development

ASSISTANCE OFFERED: The program provides rental assistance payments to private owners who lease their units to assisted families.

ELIGIBLE ACTIVITIES: Rental Assistance

ELIGIBLE APPLICANTS: Public Housing Authorities

EXPERIENCE SUMMARY: More than 9,600 Section 8 Certificates or Vouchers are in use and 7,600 households wait for this type of assistance in the areas of Maine covered by this CHAS.

PROGRAM: Public Housing Development

ACTIVITY TYPE: Acquisition, Rehabilitation, New Construction, Rental Assistance

ADMINISTERING AGENCY: Public Housing Authorities

SOURCE OF FUNDS: U.S. Department of Housing and Urban Development

ASSISTANCE OFFERED: Program provides assistance for the development of public housing including development costs, operating subsidy, modernization funds.

ELIGIBLE ACTIVITIES: Acquisition, Rehabilitation, New Construction, Rental Assistance, Support Services

ELIGIBLE APPLICANTS: Public Housing Authorities, project sponsors apply to the Public Housing Authorities

EXPERIENCE SUMMARY: More than 4,600 units have been financed through this program statewide. The majority of the units are located in Bangor, Lewiston, and Portland.

PROGRAM: Low Income Housing Tax Credit

ACTIVITY TYPE: Low-income Housing Production
ADMINISTERING AGENCY: Maine State Housing Authority
SOURCE OF FUNDS: Pass-through of federal tax structure.

ASSISTANCE OFFERED: 10-year tax benefit in the form of a federal tax credit.

ELIGIBLE ACTIVITIES: New Construction, Acquisition/Rehabilitation
ELIGIBLE APPLICANTS: Profit motivated owners of real property.

EXPERIENCE SUMMARY: Federal program was created in 1986. Annual volume approximates \$1.5M.

PROGRAM: Lead Based Paint Abatement

ACTIVITY TYPE: Rehabilitation
ADMINISTERING AGENCY: Successful Applicant
SOURCE OF FUNDS: U.S. Department of Housing and Urban Development

ASSISTANCE OFFERED: Provides grant funds to develop cost-effective community strategies for lead paint abatement.

ELIGIBLE ACTIVITIES: Rehabilitation, Planning, Operating Costs
ELIGIBLE APPLICANTS: States, Local Governments with Population Over 50,000, Indian Tribes

EXPERIENCE SUMMARY: The State was unsuccessful in securing funds in FFY93 and FFY94. No experience in Maine to date.

PROGRAM: Surplus Housing for Use to Assist the Homeless

ACTIVITY TYPE: Homeless Assistance, Rehabilitation
ADMINISTERING AGENCY: Successful Applicants
SOURCE OF FUNDS: U.S. Department of Housing and Urban Development

ASSISTANCE OFFERED AND ELIGIBLE ACTIVITIES: The program provides rent-free suitable federal properties that are leased to homeless organizations. These organizations pay operating and any rehabilitation and renovation costs.

ELIGIBLE APPLICANTS: Homeless Organizations

EXPERIENCE SUMMARY: A number of non-profit housing sponsors have secured properties through this program for use as transitional housing.

PROGRAM: Supplemental Assistance for Facilities to Assist
the Homeless (SAFAH)

ADMINISTERING AGENCY: Successful Applicant

SOURCE OF FUNDS: U.S. Department of Housing and Urban Development

ASSISTANCE OFFERED: Program provides grants for innovative homeless programs.

ELIGIBLE APPLICANTS: States, Metro Cities, Urban Counties, Indian Tribes,
Private Non-Profit Organizations

EXPERIENCE SUMMARY: The State of Maine applied in 1991 and 1992 but was not
selected for an award.

Federal and State or Local-Funded Programs

PROGRAM: Home Purchase Program

ACTIVITY TYPE: Homebuyer Assistance

ADMINISTERING AGENCY: Maine State Housing Authority

SOURCE OF FUNDS: Mortgage Revenue Bonds, Housing Opportunities for Maine
(HOME) Fund

ASSISTANCE OFFERED: Provides lower interest rate loans, typically 1-2 points
below conventional rates, for the purchase of homes by low income Maine
households. Mortgage insurance allows the downpayment required usually
to be 5% or less. Seller pays points.

ELIGIBLE ACTIVITIES: Home Purchase

ELIGIBLE APPLICANTS: Generally targeted for households buying their first
homes. Federal regulations set income limits and home price limits.

EXPERIENCE SUMMARY: The program has been providing assistance to thousands of
Maine households since the early 1970's. The primary advantage of the
program is the lower up-front costs required by the borrower, lower than
conventional mortgage interest rates, and fixed 30-year term.

PROGRAM: HOMEstart Program

ACTIVITY TYPE: Homebuyer Assistance

ADMINISTERING AGENCY: Maine State Housing Authority

SOURCE OF FUNDS: Mortgage Revenue Bonds, Housing Opportunities for Maine
(HOME) Fund

ASSISTANCE OFFERED: Provides lower interest rate loans, up to four points
below conventional rates, for the purchase of homes by low and very low

income Maine households. Mortgage insurance allows the downpayment required usually to be 5% or less. Seller pays points.

ELIGIBLE ACTIVITIES: Home Purchase

ELIGIBLE APPLICANTS: Generally targeted for households buying their first homes. Federal regulations set income limits and home price limits. Maine State Housing Authority further reduces these limits to reach lower income market.

EXPERIENCE SUMMARY: Targets very low income borrowers. The primary advantage of the program is the lower up-front costs required by the borrower, lower than conventional mortgage interest rates, and fixed 30-year term.

PROGRAM: Purchase Plus Improvement

ACTIVITY TYPE: Homebuyer Assistance

ADMINISTERING AGENCY: Maine State Housing Authority

SOURCE OF FUNDS: Mortgage Revenue Bonds, Housing Opportunities for Maine (HOME) Fund

ASSISTANCE OFFERED: The program allows applicants to borrow more than the mortgage to make immediate repairs or improvements to the home.

ELIGIBLE ACTIVITIES: Home Purchase and Rehabilitation

ELIGIBLE APPLICANTS: Income-eligible first time homebuyers

EXPERIENCE SUMMARY: The primary advantage to the borrower is the ability to purchase an affordable housing unit and finance necessary repairs at the same time.

PROGRAM: Closing Cost Assistance

ACTIVITY TYPE: Homebuyer Assistance

ADMINISTERING AGENCY: Maine State Housing Authority

SOURCE OF FUNDS: Mortgage Revenue Bonds, Housing Opportunities for Maine (HOME) Fund

ASSISTANCE OFFERED: Provides funds for costs associated with home purchase such as title examination, credit check, appraisal, among others.

ELIGIBLE ACTIVITIES: Home Purchase

ELIGIBLE APPLICANTS: Income-eligible first time homebuyers

EXPERIENCE SUMMARY: Enables borrowers to purchase homes even when lacking sufficient funds for both the downpayment and closing costs.

PROGRAM: Home Improvement Program

ACTIVITY TYPE: Rehabilitation


ADMINISTERING AGENCY: Maine State Housing Authority

SOURCE OF FUNDS: Mortgage Revenue Bonds, Housing Opportunities for Maine
(HOME) Fund

ASSISTANCE OFFERED: Lower interest rate loans for improvements and repairs to owner-occupied single family homes. Lower interest rates combined with an extended repayment term provide lower monthly loan repayment costs for the borrower.

ELIGIBLE ACTIVITIES: Rehabilitation, energy conservation, handicap accessibility, correcting environmental problems.

ELIGIBLE APPLICANTS: Income-eligible Home Owners. No equity in the home is required.

EXPERIENCE SUMMARY: Activity has been slow in recent years due to the proliferation of programs offered by the private lenders and the increase in refinancing activity. Households most in need may not want  to increase their debt burden in this economic environment.

PROGRAM: Mobile Home Self-Guarantee Program

ACTIVITY TYPE: Homebuyer Assistance

ADMINISTERING AGENCY: Maine State Housing Authority

SOURCE OF FUNDS: Mortgage Revenue Bonds, Housing Opportunities for Maine
(HOME) Fund

ASSISTANCE OFFERED: The program allows applicants to purchase mobile homes that are unable to obtain mortgage insurance. Borrower's downpayment is 5%.

ELIGIBLE ACTIVITIES: Mobile home purchase.

ELIGIBLE APPLICANTS: Income eligible first time homebuyers.

EXPERIENCE SUMMARY: This program enables first time homebuyers to purchase mobile homes when private mortgage insurers are unwilling to provide coverage, mostly for single-wide mobile homes.

PROGRAM: Rental Loan Program

ACTIVITY TYPE: Acquisition and Rehabilitation

ADMINISTERING AGENCY: Maine State Housing Authority

SOURCE OF FUNDS: Federal HOME, Industrial Development Bonds, Housing Opportunities for Maine (HOME) Fund

ASSISTANCE OFFERED: The program provides long term mortgage financing at tax-exempt bond rates and may be linked with the Low Income Housing Tax Credit for the development of affordable rental housing units. 30-50% of the units must be targeted for very low income tenants. Program includes accessibility requirements.

ELIGIBLE ACTIVITIES: Acquisition and/or Rehabilitation, New Construction
ELIGIBLE APPLICANTS: Private Developers, Non-Profit Developers

EXPERIENCE SUMMARY: The program has been redesigned to incorporate federal HOME subsidy for 1994. Since its inception, hundreds of units across the state have been developed for VLI renters.

PROGRAM: Consumer Residential Opportunity Program

ACTIVITY TYPE: Acquisition, Rehabilitation, New Construction
ADMINISTERING AGENCY: Maine State Housing Authority
SOURCE OF FUNDS: Industrial Development Bonds, General Obligation Bonds

ASSISTANCE OFFERED: The program provides a low interest rate mortgage to non-profit organizations for the acquisition and rehabilitation of housing for consumers of mental health services. The financing package includes a 2%, 30-year mortgage, 100% financing.

ELIGIBLE ACTIVITIES: Acquisition, Rehabilitation, New Construction
ELIGIBLE APPLICANTS: 501(c)3 Community-based Mental Health Providers that receive funds for operation from the State of Maine Department of Mental Health and Mental Retardation

EXPERIENCE SUMMARY: Providers indicate that service funding allocated by the Department of Mental Health and Mental Retardation has been reduced in recent years making it difficult to maintain service levels.

PROGRAM: Supportive Housing Initiatives Program

ACTIVITY TYPE: Acquisition, Rehabilitation, New Construction
ADMINISTERING AGENCY: Maine State Housing Authority
SOURCE OF FUNDS: 501(c)3 Bonds, Housing Opportunities for Maine (HOME) Fund

ASSISTANCE OFFERED: The program provides reduced interest rate mortgage financing to eligible non-profit sponsors of housing for persons who need supportive services. Program may be used for group homes, transitional housing, supported apartments, and congregate housing for very low income households.

ELIGIBLE ACTIVITIES: Acquisition, Rehabilitation, New Construction
ELIGIBLE APPLICANTS: 510(c)3 Housing Development Corporations

EXPERIENCE SUMMARY: The Maine State Housing Authority has offered assistance through this program on a year-round basis for proposals that do not require

subsidy in addition to the below-market interest rates afforded by the 501 (c)(3) bonds. For proposals requiring subsidy, the Maine State Housing Authority has periodically offered a competitive program. The Program will be refined in 1994 with the goal of streamlining the process and accessing additional sources of subsidy.

PROGRAM: Medicaid Waiver

ACTIVITY TYPE: Long term care services
ADMINISTERING AGENCY: Department of Human Services Bureau of Elder and Adult Services and Bureau of Medical Services
SOURCE OF FUNDS: State General Fund, HCFA federal funds

ASSISTANCE OFFERED: Provides an in-home alternative to nursing home care.

ELIGIBLE ACTIVITIES: Home care services including home health, homemaker, emergency response, adult day care, personal care assistants, mental health and case management.

ELIGIBLE APPLICANTS: Persons aged 60 and older who are medically and financially eligible for Medicaid assisted nursing home care.

EXPERIENCE SUMMARY: Since 1985 the Medicaid Waiver program has provided a broad range of services to eligible consumers who choose home care rather than nursing home admission.

PROGRAM: Title III Elderly Nutrition Program

ACTIVITY TYPE: Provides meals in congregate dining rooms and to homebound older persons.

ADMINISTERING AGENCY: Department of Human Services Bureau of Elder and Adult Services

SOURCE OF FUNDS: Older Americans Act, Social Services Block Grant, local funds

ASSISTANCE OFFERED: Meal assistance

ELIGIBLE ACTIVITIES: Meals, transportation, information and referral.

ELIGIBLE APPLICANTS: Persons aged 60 and older and their spouses; Adult Protective Services clients; persons with disabilities living with older persons or living in housing complexes for older persons in which meals are served.

EXPERIENCE SUMMARY: Meals have been provided to Maine's older persons for more than 20 years in more than 100 meal sites statewide.

Non-Federal Public - State Programs

PROGRAM: Residential Underground Oil Tank Removal Program

ACTIVITY TYPE: Remove, dispose, replace underground oil tanks
ADMINISTERING AGENCY: Maine State Housing Authority, Department of
Environmental Protection
SOURCE OF FUNDS: General Obligation Bonds, Oil Tax Surcharge

ASSISTANCE OFFERED: The program provides grants or interest free loans,
depending on income, for removal of underground oil or other petroleum product
tanks which pose a significant environmental threat.

ELIGIBLE ACTIVITIES: Removal of tanks and piping associated with the tanks,
replacement tanks.

ELIGIBLE APPLICANTS: Property Owners

EXPERIENCE SUMMARY: Use of program funds has been slow. Expect a peak in
demand over the next year due to the number of households with a 1994 deadline
for removal. Based on past demand, adequate resources are available.

PROGRAM: Land Acquisition Programs

ACTIVITY TYPE: Land Acquisition for Non-profits and Municipalities
ADMINISTERING AGENCY: Maine State Housing Authority
SOURCE OF FUNDS: General Obligation Bonds

ASSISTANCE OFFERED: Pre-development loan fund; Lower interest rate loans for
land acquisition; Technical assistance. Program assists non-profit groups and
municipalities purchase land in conjunction with affordable housing
development.

ELIGIBLE ACTIVITIES: Pre-development, land acquisition

ELIGIBLE APPLICANTS: Non-profit housing development organizations,
municipalities with local housing alliances.

EXPERIENCE SUMMARY: Funding for the program was a result of 1989 bond
referendum approved by Maine voters. Much of the resultant affordable housing
activity has involved Community Land Trusts. Limited funding remains.

PROGRAM: Municipal Infrastructure Program

ACTIVITY TYPE AND ASSISTANCE OFFERED: Grants for on-site to off-site
infrastructure improvements for activities tied to the development of
affordable housing.

ADMINISTERING AGENCY: Maine State Housing Authority
SOURCE OF FUNDS: General Obligation Bonds

ELIGIBLE ACTIVITIES: Infrastructure improvements for affordable housing.

ELIGIBLE APPLICANTS: Municipalities with a local housing alliance.

EXPERIENCE SUMMARY: The program was recently changed from a loan format to a grant format.

PROGRAM: Shelter Operating Subsidy Program

ACTIVITY TYPE: Homeless Assistance
ADMINISTERING AGENCY: Maine State Housing Authority
SOURCE OF FUNDS: State General Fund

ASSISTANCE OFFERED: The program provides operating assistance based on shelter usage for emergency shelters throughout the state.

ELIGIBLE ACTIVITIES: Operating expenses
ELIGIBLE APPLICANTS: Emergency Homeless Shelters Operating Nightly Year-round

EXPERIENCE SUMMARY: The program is a competitive process open to all shelters that provide emergency shelter and have a minimum of six beds or use the funds to increase to six beds.

PROGRAM: Temporary Housing Assistance Program

ACTIVITY TYPE: Homeless Prevention
ADMINISTERING AGENCY: Maine State Housing Authority, Community Action Agencies throughout Maine
SOURCE OF FUNDS: State General Fund

ASSISTANCE OFFERED: Annually provides one-time assistance to help consumers pay security deposits, rent arrearages, mortgage payment arrearages in an effort to prevent homelessness.

ELIGIBLE ACTIVITIES: Homeless prevention activities
ELIGIBLE APPLICANTS: Persons and families who are at-risk of homelessness as a result of eviction or foreclosure.

EXPERIENCE SUMMARY: Funds are expended within weeks of availability due to pent-up demand. CAPs are unable to serve thousands with this assistance due to the lack of resources.

PROGRAM: Congregate Housing Services Program

ACTIVITY TYPE: Provides Supportive Services
ADMINISTERING AGENCY: Department of Human Services Bureau of Elder and Adult Services
SOURCE OF FUNDS: State General Fund

ASSISTANCE OFFERED: Provides supportive services that are delivered at congregate housing sites to assist eligible occupants to manage Activities of Daily Living (ADLs)

ELIGIBLE ACTIVITIES: Supportive services that include meals, housekeeping and chore assistance, personal care assistance, case management and other services identified in the consumer's plan of care.

ELIGIBLE APPLICANTS: Persons aged 60 and older living in congregate housing units who meet the functional assessment and income eligibility requirements and who lack the assistance from other sources.

EXPERIENCE SUMMARY: Congregate housing services have been provided since 1980 and are now available to eligible tenants in 25 congregate housing sites.

PROGRAM: Home Based Care

ACTIVITY TYPE: Provides long term care services to assist eligible consumers to avoid or delay inappropriate institutionalization.

ADMINISTERING AGENCY: Department of Human Services Bureau of Elder and Adult Services

SOURCE OF FUNDS: State General Fund

ASSISTANCE OFFERED: Services to meet long term care needs

ELIGIBLE ACTIVITIES: Home care services including home health, homemaker, emergency response, adult day care, personal care assistants, mental health, care management, and minor home modifications.

ELIGIBLE APPLICANTS: Persons aged 18 and older who meet the functional assessment scoring threshold and who lack sufficient personal and/or financial resources for in-home services.

EXPERIENCE SUMMARY: The program began in 1982 to provide an alternative for older persons and persons with physical disabilities at risk of institutionalization. Funds are sub-assigned to Alpha I and Area Agencies on Aging throughout Maine.

INSTITUTIONAL STRUCTURE

The institutional structure through which the State will carry out its affordable housing strategy is described below.

A. Public Institutions

1.) U.S. Department of Housing and Urban Development:

The U.S. Department of Housing and Urban Development (HUD) was established in 1965. Since 1981 HUD has obligated funds to the State of Maine for a variety of housing and community development programs which serve very low and low income households.

2.) U.S.D.A. Farmers Home Administration:

The Farmers Home Administration (FmHA) is an agency within the U.S. Department of Agriculture which operates under the Consolidated Farm and Rural Development Act of 1921 and Title V of the National Housing Act of 1949. FmHA administers programs which offer financial assistance for home ownership, rental housing, building site development, farm labor housing, and for home improvement and repair. FmHA programs are targeted to benefit Maine's very low income households.

3.) Maine State Housing Authority:

The Maine State Housing Authority is "a public body, corporate and politic and an instrumentality of the State". Established in 1969, MSHA functions as an administratively independent authority within the current organizational structure of the State government. The Maine State Housing Authority was established to assist Maine residents in securing housing which is decent, safe, independently selected with reference to needs at costs which are affordable to persons and households with low incomes. MSHA provides low cost capital, through the sale of tax-exempt bonds, for the financing of mortgages for single family, multifamily, and special needs housing. MSHA also accepts and allocates Federal housing funds on behalf of the State.

Since its inception, the Maine State Housing Authority has sold more than \$1 billion dollars of tax-exempt bonds for single family and multifamily mortgages. The Housing Opportunities for Maine (HOME) Fund was created by the Legislature in 1982 to provide a source of flexible capital for housing. HOME Fund derived from early legislative appropriations, investment income, income from mortgage interest, and income from the State's real estate transfer tax has leveraged hundreds of millions of dollars to supplement tax-exempt revenue bond programs and to fund housing projects where no financing source is available to meet the identified housing need.

4.) State of Maine Department of Economic and Community Development (DECD):

DECD is a public agency responsible for administering programs that affect economic and community development in Maine. Within DECD, the Office of Community Development is charged with overseeing programs that address housing and community development issues.

The Office of Community Development's primary involvement in housing and community development is through its administration of the Maine Small Cities Community Development Block Grant program. By its statutory design, the CDBG program designates "units of general local government" as the initial eligible recipients for CDBG funds. The Office of Community Development's role is to develop the methods and selection criteria for distributing the state's annual allocation of CDBG funds to communities in the nonentitled metropolitan and non-metropolitan areas of Maine. Administration of the CDBG program mitigates against direct coordination with other agencies that provide housing resources at the state level. However, its strength includes the coordination between communities, non-profit housing corporations, and other agency funding sources on the local level.

The Office of Community Development's efforts in the area of supportive housing for homeless persons and other persons with special needs results from coordinating the work of the Maine Interagency Task Force on Homelessness and Housing Opportunities.

The Office of Community Development administers Maine's Growth Management Program. The Office provides technical and financial assistance to municipalities for local comprehensive planning and implementation efforts. Municipalities are required to address its provision of affordable housing through land use controls. The Office of Comprehensive Planning is specifically charged with the final review and certification of comprehensive plans and implementation programs for compliance. The Office has instituted an inter-agency review process to provide preliminary comments to be used for the formulation of the formal findings. The overriding strength of the Growth Management Program is the involvement and coordination of State agencies in their processes. The State's current budget concerns may impact the future level of involvement for State agencies. Funding for the Act does not provide for administrative support for State agencies other than for DECD. State agencies may be forced to curtail involvement in the program due to reduced funding and staffing levels.

5.) State of Maine Department of Mental Health and Mental Retardation:

a.) The Division of Mental Health, as the State mental health authority, acts as an advocate for the prevention of mental illness and the provision of effective treatment, community support, and rehabilitation services in settings most appropriate to the needs of clients, patients, and their families. Community mental health services are provided by contract with approximately fifty community agencies. The Division is committed to the provision of comprehensive mental health services with emphasis on treatment and rehabilitative services for the most severely and chronically ill to improve the quality of life and enable growth toward independent functioning.

The Augusta and Bangor Mental Health Institutes provide specialized inpatient services to involuntarily admitted persons with mental illness including rehabilitative services for persons with prolonged illness and geriatric, adolescent, and forensic services. Community mental health services include emergency and case management services, community support, day treatment/rehabilitation, community residential, outpatient services, community inpatient services, psychological services, and other activities. Within its broad mandate for a statewide comprehensive mental health service system, the Division emphasizes the treatment and psycho-social rehabilitation services for persons with severe and prolonged mental illness and has also increasingly recognized the needs of persons with mental illness who are homeless, persons with mental illness who are at risk of homelessness, individuals with both substance abuse and mental health problems, and elderly and hearing-impaired persons who are also mentally ill. The Division works to assure that comprehensive coordinated community services are available throughout the State with an emphasis on special populations and needs and that housing, vocational, crisis, and socialization needs of persons with mental illness are addressed.

b.) The Division of Mental Retardation promotes an improved quality of life for persons with mental retardation so that individuals may achieve their maximum potential for independence. Through its six regional offices and through the use of non-profit community agencies, the Division provides case management, guardianship, conservatorship, psychological services, and institutional services including outpatient services, outreach, and respite care for persons with mental retardation. Priorities for services include persons who reside in institutions, clients of the Division who reside in the community, persons with mental retardation requiring Adult protective services or needing crisis prevention services, young handicapped adults graduating from school, and elderly persons with mental retardation. The Division works to ensure that increased amounts and types of appropriate services are available to persons with mental retardation and that services are designed to enhance people's ability to have choices.

c.) The Bureau of Children with Special Needs serves children in need of treatment with particular emphasis to children from birth to age five who are developmentally disabled or who demonstrate developmental delays and to children from ages six to twenty years who have treatment needs related to mental illness, mental retardation, developmental disabilities, or emotional or behavioral needs that are not under statutory authority of existing state agencies. The Bureau is charged with expanding and improving services to maine children with special needs who comprise its clients, and to their parents.

The Bureau administers federal and state grants through a series of categories including Mental Health Services, Residential Treatment Services, Homebased Family Services, Early Intervention Services, Day Treatment Services, and Other Family Support Services. In the majority of instances, funds from the Bureau are combined with those of other children-oriented programs or agencies such as the Maine State Housing Authority, Department of Human Services, Department of Corrections, and the Department of Education.

6.) State of Maine Department of Human Services:

a.) Bureau of Elder and Adult Services:

The Bureau of Elder and Adult Services works with older persons and adults in need of protective services to maximize independence, to reduce economic and social barriers, and to provide a continuum of care for vulnerable elderly at risk of institutionalization. The Bureau provides programs that include a full range of health, education, and social services to older persons in need. The Bureau works with the five Area Agencies on Aging, State and local government, private and public agencies, and five regional offices to provide coordinated service delivery. Services provided include protective services, home based care, outreach, transportation, homemaker and personal care assistance, adult day care, congregate meals, home delivered meals, respite housing, congregate housing, and complaint investigation on behalf of nursing home, boarding home, and home care clients.

b.) Bureau of Rehabilitation:

The Bureau of Rehabilitation provides rehabilitative services to persons with physical disabilities. Services are rendered through five regional offices and five area offices to provide quality service to individuals with a vocational handicap where there is reasonable expectation that the individual will benefit in terms of employability from such services. The Bureau offers an array of services fostering independent living for people with disabilities who may or may not have vocational potential.

7.) State of Maine Department of Labor:

The State Department of Labor was established in 1971 to achieve the most effective use of the labor resources in the State by developing and maintaining an accountable State employment and training policy. The Maine Job Service, which has 17 offices throughout the State, provides job placement and referral to supportive services assistance to homeless individuals. Maine's employment and training system extends job training and employment assistance to homeless individuals as well as refers them to local shelters and social service agencies for food, clothing, and shelter.

8.) State of Maine Department of Corrections:

The State Department of Corrections was established to control all of the State's correctional facilities, provide for the safety of guards and prisoners, and undertake appropriate programming for the classification, education, and rehabilitation of committed offenders and to assure an effective system for the supervision of probationers. The Department of Corrections provides for mental health services to correctional clients including those with substance abuse problems. The Department also provides services for training and employment for inmates who are to be released within a short period of time.

The Department contracts with a number of different agencies to provide services to inmates and probationers, both adults and juveniles. The services are provided with the goal of reducing criminal behavior. The same services could be used to reduce the risk of homelessness for those already in the community and those who will be released from correctional facilities.

9.) State of Maine Department of Educational and Cultural Services:

The overall emphasis of the State Department of Educational and Cultural Services is to ensure that high quality educational and cultural services are available to all citizens of Maine through comprehensive educational planning and leadership that relates such services to other social, economic, and governmental programs and activities. DECS has received Federal McKinney funds to provide programs for Homeless Adult Education and for Assuring Access to Education for Homeless Children and Youth.

10.) Local Housing Authorities:

Local housing authorities are responsible for the administration of 35% of the Federally-assisted multifamily housing in Maine; more than 9,900 units through the Section 8 Certificate and Voucher Programs and Public Housing. More than half (53%) of the units administered by Local Housing Authorities are occupied by very low and low income families. Older persons occupy the remaining units.

Local Housing Authorities are at the forefront of local housing initiatives and provide the appropriate forum to be responsive to local demands. Local Housing Authorities will continue to compete for Federal resources and will provide the impetus for the success of the HOPE Program in Maine over the next five years.

11.) Municipal Governments:

Housing and social service providers will continue to rely on municipalities for the delivery of General Assistance funding which continues to be one of the largest sources of funds to help households that are at risk of homelessness. Local planning efforts will provide the appropriate forum to assess needs and to work with all levels of government to address housing problems within the community. The formation of local housing alliances may provide an additional human resource for the planning and implementation of local housing programs.

B. Non-Profit Organizations

1.) CAP Agencies:

The Community Action Agencies of Maine provide a range of services for persons and households in need of housing and supportive services assistance. CAP agencies will continue to deliver weatherization and other programs which decrease energy consumption and promote a more healthful environment. CAP agencies will also deliver the Housing Preservation Loan Program for the Maine

State Housing Authority, working to rehabilitate substandard housing that is occupied by very low income homeowners.

2.) Maine's Non-profit Housing Development Corporations:

In recent years Maine has experienced increasing activity on the part of non-profit housing corporations. In recent years, more than half of the development financed by the Maine State Housing Authority has been delivered by non-profit housing corporations. Non-profit housing providers address a wide variety of supportive housing needs and housing needs of very low income households. Due to the rural nature of Maine, with its low population density, the non-profit housing corporation network is dispersed. The projects which are developed are typically small and cannot meet all of the identified needs.

The State has recognized the role of the non-profit housing provider and has made a commitment to provide technical assistance and training for organizational development activities. The State has recognized the potential of non-profit housing providers and is working to develop their capacity.

C. Private Industry

1.) Maine's Private Lending Institutions:

The State's private lending institutions will continue to be a player in the delivery of housing resources to the people of Maine. Maine's private lending institutions originate a majority of the loans which are financed by the Maine State Housing Authority. Private financial institutions, faced with increasing Community Reinvestment Act monitoring, may become more involved in the provision of affordable housing throughout the State.

2.) Special Interest Groups, Trade Associations, and Others:

As housing resources become more scarce it is imperative that housing and social service providers foster relationships with private and public, sacred and secular associations to facilitate the creation of and to maintain affordable housing opportunities.

APPENDIX F

Glossary

GENERAL DEFINITIONS USED WITH THE CONSOLIDATED PLAN

Affordable Housing: Affordable housing is generally defined as housing where the occupant is paying no more than 30 percent of gross income for gross housing costs, including utility costs.

AIDS and Related Diseases: The disease of acquired immunodeficiency syndrome or any conditions arising from the etiologic agent for acquired immunodeficiency syndrome.

Alcohol/Other Drug Addiction: A serious and persistent alcohol or other drug addiction that significantly limits a person's ability to live independently.

Area of Low Income Concentration: Town or Census Tract (if town is tracted) where 70% or more of the families earn 80% or less of the statewide median family income.

Area of Racial / Ethnic Minority Concentration: Town where more than 10% of the residents are non-white.

Assisted Household or Person: For the purpose of specifying one-year goals for assisting households or persons, a household or person is assisted if, during the coming Federal fiscal year, they will benefit through one or more programs included in the jurisdiction's investment plan. A renter is benefitted if the person takes occupancy of affordable housing that is newly acquired, newly rehabilitated, or newly constructed, and/or receives rental assistance. An existing homeowner is benefitted during the year if the home's rehabilitation is completed. A first-time homebuyer is benefitted if a home is purchased during the year. A homeless person is benefitted during the year if the person becomes an occupant of transitional or permanent housing. A non-homeless person with special needs is considered as being benefitted, however, only if the provision of supportive services is linked to the acquisition, rehabilitation, or new construction of a housing unit and/or the provision of rental assistance during the year. Households or persons who will benefit from more than one program activity must be counted only once. To be included in the goals, the housing unit must, at a minimum, satisfy the HUD Section 8 Housing Quality Standards (see 24 CFR section 882.109). See also, instructions for completing Table 3B of the Consolidated Plan and Table 1 of the Annual Performance Report.

Committed: Generally means there has been a legally binding commitment of funds to a specific project to undertake specific activities.

Consistent with the Consolidated Plan: A determination made by the jurisdiction that a program application meets the following criterion: The Annual Plan for that fiscal year's funding indicates the jurisdiction planned to apply for the program or was willing to support an application by another entity for the program; the location of activities is consistent with the geographic areas specified in the plan; and the activities benefit a category of residents for which the jurisdiction's five-year strategy shows a priority.

Cost Burden > 30%: The extent to which gross housing costs, including utility costs, exceed 30 percent of gross income, based on data published by the U.S. Census Bureau.

Cost Burden > 50%: The extent to which gross housing costs, including utility costs, exceed 50 percent of gross income, based on data published by the U.S. Census Bureau.

Disabled Household: A household composed of one or more persons at least one of whom is an adult (a person of at least 18 years of age) who has a disability. A person shall be considered to have a disability if the person is determined to have a physical, mental or emotional impairment that: (1) is expected to be of long-continued and indefinite duration, (2) substantially impeded his or her ability to live independently, and (3) is of such a nature that the ability could be improved by more suitable housing conditions. A person shall also be considered to have a disability if he or she has a developmental disability as defined in the Developmental Disabilities Assistance and Bill of Rights Act (42 U.S.C. 6001-6006). The term also includes the surviving member or members of any household described in the first sentence of this paragraph who were living in an assisted unit with the deceased member of the household at the time of his or her death.

Economic Independence and Self-Sufficiency Programs: Programs undertaken by Public Housing Agencies (PHAs) to promote economic independence and self-sufficiency for participating families. Such programs may include Project Self-Sufficiency and Operation Bootstrap programs that originated under earlier Section 8 rental certificate and rental voucher initiatives, as well as the Family Self-Sufficiency program. In addition, PHAs may operate locally-developed programs or conduct a variety of special projects designed to promote economic independence and self sufficiency.

Elderly Household: For HUD rental programs, a one or two person household in which the head of the household or spouse is at least 60 years of age.

Elderly Person: A person who is at least 62 years of age.

Existing Homeowner: An owner-occupant of residential property who holds legal title to the property and uses the property as his/her principal residence.

Family: See definition in 24 CFR 812.2 (The National Affordable Housing Act definition required to be used in the Consolidated Plan rule differs from the Census definition). The Bureau of Census defines a family as a householder (head of household) and one or more other persons living in the same household who are related by birth, marriage or adoption. The term "household" is used in combination with the term "related" in the Consolidated Plan instructions, such as for Table 2, when compatibility with the Census definition of family (for reports and data available from the Census based upon that definition) is dictated. (See also "Homeless Family.")

Family Self-Sufficiency (FSS) Program: A program enacted by Section 554 of the National Affordable Housing Act which directs Public Housing Agencies (PHAs) and Indian Housing Authorities (IHAs) to use Section 8 assistance under the rental certificate and rental voucher programs, together with public and private resources to provide supportive services, to enable participating families to achieve economic independence and self-sufficiency.

Federal Preference for Admission: The preference given to otherwise eligible applicants under HUD's rental assistance programs who, at the time they seek housing assistance, are involuntarily displaced, living in substandard housing, or paying more than 50 percent of family income for rent. (See, for example, 24 CFR 882.219.)

First-Time Homebuyer: An individual or family who has not owned a home during the three-year period preceding the HUD-assisted purchase of a home that must be used as the principal residence of the homebuyer, except that any individual who is a displaced homemaker (as defined in 24 CFR 92) or a single parent (as defined in 24 CFR 92) may not be excluded from consideration as a first-time homebuyer on the basis that the individual, while a homemaker or married, owned a home with his or her spouse or resided in a home owned by the spouse.

FmHA: The Farmers Home Administration, or programs it administers.

For Rent: Year round housing units which are vacant and offered/available for rent. (U.S. Census definition)

For Sale: Year round housing units which are vacant and offered/available for sale only. (U.S. Census definition)

Frail Elderly: An elderly person who is unable to perform at least 3 activities of daily living (i.e., eating, dressing, bathing, grooming, and household management activities). (See 24 CFR 889.105).

Group Quarters: Facilities providing living quarters that are not classified as housing units. (U.S. Census definition). Examples include: prisons, nursing homes, dormitories, military barracks, and shelters.

HOME: The HOME Investment Partnerships Program, which is authorized by Title II of the National Affordable Housing Act.

Homeless Family: Family that includes at least one parent or guardian and one child under the age of 18, a homeless pregnant woman, or a homeless person in the process of securing legal custody of a person under the age of 18.

Homeless Individual: An unaccompanied youth (17 years or younger) or an adult (18 years or older) without children.

Homeless Youth: Unaccompanied person 17 years of age or younger who is living in situations described by terms "sheltered" or "unsheltered".

HOPE 1: The HOPE for Public and Indian Housing Homeownership Program, which is authorized by Title IV, Subtitle A of the National Affordable Housing Act.

HOPE 2: The HOPE for Homeownership of Multifamily Units Program, which authorized by Title IV, Subtitle B of the National Affordable Housing Act.

HOPE 3: The HOPE for Homeownership of Single Family Homes Program, which is authorized by Title IV, Subtitle C of the National Affordable Housing Act.

Household: One or more persons occupying a housing unit (U.S. Census definition). See also "Family".

Housing Problems: Households with housing problems include those that: (1) occupy units meeting the definition of Physical Defects; (2) meet the definition of overcrowded; and (3) meet the definition of cost burden greater than 30%. Table 1C requests nonduplicative counts of households that meet one or more of these criteria.

Housing Unit: An occupied or vacant house, apartment, or single room (SRO housing) that is intended as separate living quarters. (U.S. Census definition)

Institutions/Institutional: Group quarters for persons under care or custody. (U.S. Census definition)

Large Related: A household of 5 or more persons which includes at least one person related to the householder by blood, marriage, or adoption.

LIHTC: (Federal) Low Income Housing Tax Credit.

Low-Income: Households whose incomes do not exceed 80 percent of the median income for the area, as determined by HUD with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 80 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes. NOTE: HUD income limits are updated annually and are available from local HUD offices. (This term corresponds to low- and moderate-income households in CDBG Program.)

Moderate Income: Households whose incomes are between 81 and 95 percent of the median income for the area, as determined by HUD, with adjustments for smaller or larger families, except that HUD may establish income ceilings higher or lower than 95 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes. (This definition is different than that for the CDBG Program.)

Non-Elderly Household: A household which does not meet the definition of "Elderly Household" as defined above.

Non-Homeless Persons with Special Needs: Includes frail elderly persons, persons with AIDS, disabled families, and families participating in organized programs to achieve economic self-sufficiency.

Non-Institutional: Group quarters for persons not under care or custody. (U.S. Census definition used)

Occupied Housing Unit: A housing unit that is the usual place of residence of the occupant(s).

Other Household: A household of one or more persons that does not meet the definition of a Small Related household, Large Related household or Elderly Household.

Other Income: Households whose incomes exceed 80 percent of the median income for the area, as determined by the Secretary, with adjustments for smaller and larger families.

Other Low-Income: Households whose incomes are between 51 and 80 percent of the median income for the area, as determined by HUD, with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 80 percent of the median for the area on the basis of HUD's finding that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes. (This term corresponds to moderate-income in the CDBG Program.)

Other Vacant: Vacant year round housing units that are not For Rent or For Sale. This category would include Awaiting Occupancy or Held.

Overcrowded: A housing unit containing more than one person per room. (U.S. Census definition)

Owner: A household that owns the housing unit it occupies. (U.S. Census definition)

Physical Defects: A housing unit lacking complete kitchen or bathroom (U.S. Census definition). Jurisdictions may expand upon the Census definition.

Primary Housing Activity: A means of providing or producing affordable housing -- such as rental assistance, production, rehabilitation or acquisition -- that will be allocated significant resources and/or pursued intensively for addressing a particular housing need. (See also, "Secondary Housing Activity".)

Project-Based (Rental) Assistance: Rental Assistance provided for a project, not for a specific tenant. Tenants receiving project-based rental assistance give up the right to that assistance upon moving from the project.

Public Housing CIAP: Public Housing Comprehensive Improvement Assistance Program.

Public Housing MROP: Public Housing Major Reconstruction of Obsolete Projects.

Rent Burden > 30% (Cost Burden): The extent to which gross rents, including utility costs, exceed 30 percent of gross income, based on data published by the U.S. Census Bureau.

Rent Burden > 50% (Severe Cost Burden): The extent to which gross rents, including utility costs, exceed 50 percent of gross income, based on data published by the U.S. Census Bureau.

Rental Assistance: Rental assistance payments provided as either project-based rental assistance or tenant-based rental assistance.

Renter: A household that rents the housing unit it occupies, including both units rented for cash and units occupied without cash payment of rent. (U.S. Census definition)

Renter Occupied Unit: Any occupied housing unit that is not owner occupied, including units rented for cash and those occupied without payment of cash rent.

Secondary Housing Activity: A means of providing or producing affordable housing -- such as rental assistance, production, rehabilitation or acquisition -- that will receive fewer resources and less emphasis than primary housing activities for addressing a particular housing need. (See also, "Primary Housing Activity".)

Section 215: Section 215 of Title II of the National Affordable Housing Act. Section 215 defines "affordable" housing projects under the HOME program.

Service Needs: the particular services identified for special needs populations, which typically may include transportation, personal care, housekeeping, counseling, meals, case management, personal emergency response, and other services to prevent premature institutionalization and assist individuals to continue living independently.

Severe Cost Burden: See Cost Burden > 50%.

Severe Mental Illness: A serious and persistent mental or emotional impairment that significantly limits a person's ability to live independently.

Sheltered: Families and persons whose primary nighttime residence is a supervised public or privately operated shelter, including emergency shelters, transitional housing for the homeless, domestic violence shelters, residential shelters for runaway and homeless youth, and any hotel/motel/apartment voucher arrangement paid because the person is homeless. This term does not include persons living doubled up or in overcrowded or substandard conventional housing. Any facility offering permanent housing is not a shelter, nor are its residents homeless.

Small Related: A household of 2 to 4 persons which includes at least one person related to the householder by birth, marriage, or adoption.

Substandard Condition and not Suitable for Rehab: By local definition, dwelling units that are in such poor condition as to be neither structurally nor financially feasible for rehabilitation.

Substandard Condition but Suitable for Rehab: By local definition, dwelling units that do not meet standard conditions but are both financially and structurally feasible for rehabilitation. This does not include units that require only cosmetic work, correction or minor livability problems or maintenance work. The jurisdiction must define this term (i.e., standard condition, financially and structurally feasible for rehab) and include this

definition in the Appendix (Glossary of Terms) portion of its Consolidated Plan submission.

Substantial Amendment: A major change in an approved housing strategy. It involves a change to the five-year strategy, which may be occasioned by a decision to undertake activities or programs inconsistent with that strategy.

Substantial Rehabilitation: Rehabilitation of residential property at an average cost for the project in excess of \$25,000 per unit.

Supportive Housing: Housing, including Housing Units and Group Quarters, that have a supportive environment and includes a planned service component.

Supportive Service Need in FSS Plan: The plan that PHAs administering a Family Self-Sufficiency program are required to develop to identify the services they will provide to participating families and the source of funding for those services. The supportive services may include child care; transportation; remedial education; education for completion of secondary or post secondary schooling; job training; preparation and counseling; substance abuse treatment and counseling; training in homemaking and parenting skills; money management, and household management; counseling in homeownership; job development and placement; follow-up assistance after job placement; and other appropriate services.

Supportive Services: Services provided to residents of supportive housing for the purpose of facilitating the independence of residents. Some examples are case management, medical or psychological counseling and supervision, child care, transportation, and job training.

Tenant-Based (Rental) Assistance: A form of rental assistance in which the assisted tenant may move from a dwelling unit with a right to continued assistance. The assistance is provided for the tenant, not for the project.

Total Vacant Housing Units: Unoccupied year round housing units. (U.S. Census definition)

Unsheltered: Families and individuals whose primary nighttime residence is a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings (e.g., streets, parks, alleys).

Vacant Awaiting Occupancy or Held: Vacant year round housing units that have been rented or sold and are currently awaiting occupancy, and vacant year round housing units that are held by owners or renters for occasional use. (U.S. Census definition)

Vacant Housing Unit: Unoccupied year-round housing units that are available or intended for occupancy at any time during the year.

Very Low-Income: Households whose incomes do not exceed 50 percent of the median area income for the area, as determined by HUD, with adjustments for smaller and larger families and for areas with unusually high or low incomes or where needed because of prevailing levels of construction costs or fair market rents. (This term corresponds to low-income households in the CDBG Program.) (For the purpose of further distinguishing needs within this

category, two subgroups (0 to 30% and 31 to 50% of MFI) have been established in the Consolidated Plan tables and narratives.)

Worst-Case Needs: Unassisted, very low-income renter households who pay more than half of their income for rent, live in seriously substandard housing (which includes homeless people) or have been involuntarily displaced.

Year Round Housing Units: Occupied and vacant housing units intended for year round use. (U.S. Census definition.) Housing units for seasonal or migratory use are excluded.

APPENDIX G

CDBG Final Statement

Will be included in final submission. For a copy during this public comment period, please contact:

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