

**Cumberland County Community Development Program**  
**2013 CDBG General Program Application**  
*Community Cover Page*

**Project Title**      Social Service Support for the Elderly

**Lead Community**              Gorham

**Additional Communities**      Standish

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**Contact Information**      Name David Galbraith, Zoning Administrator

Address City of Gorham, 75 South Street, Ste. 1, Gorham, Maine 04038

Email Dgalbraith@gorham.me.us      Tel 207-222-1621

**Program Category**

Public Infrastructure/Facility      \_\_\_      Downtown Revitalization      \_\_\_

Public Service      X      Housing      \_\_\_      Economic Development      \_\_\_

**CDBG "National Objective"**

Low/Moderate Income:      Area-Wide      \_\_\_      Limited Clientele      \_\_\_

Direct Benefit:      Presumed Group      Elderly      (Identify Group)

Slum/Blight:      Area-Wide      \_\_\_      Spot Basis      \_\_\_

**Amount of CDBG Funds Requested**      \$35,433

**Total Estimated Project Cost**      48,162

**Name of Authorized Official**      David Galbraith, Zoning Administrator

**Signature of Authorized Official**      \_\_\_\_\_

## 2013 General Application Questions

Respond to the narrative questions in a maximum of six pages

1. Provide a **brief summary** (400 words maximum) of the proposed project. - 10 points.

The Southern Maine Agency on Aging will provide a licensed social worker to serve as a Benefits Counselor to meet privately with people 60 and older or people under 60 with disabilities one day a week in both Gorham and Standish. During the year, the Benefits Counselor will be training and working closely with two volunteers in each town who will continue to provide support to residents after the end of the project.

The Benefits Counselor will spend an additional day providing volunteer support, administering the program, and following up with the clients to ensure they are receiving the benefits for which they were eligible.

This project is built on the successful collaboration of Windham, Westbrook, and the Southern Maine Agency on Aging as a result of a CDBG grant received in 2011. In 2012-13 the project continued in Westbrook, and service in Gorham was added. Volunteers have been trained for Windham, Westbrook, and Gorham and are now well-established and will continue providing service there under the supervision of Mary Hadlock, MSW, the Agency's Medicare Volunteer Coordinator. In 2013-14 the Benefits Counselor will train volunteers to support the Standish area.

Continuation of this project benefits not only residents of the Standish and Gorham area, but of Westbrook and Windham areas as well. Through Southern Maine Agency on Aging staff and volunteers, residents will receive assistance with understanding Medicare and making supplemental and prescription plan choices, as well as assistance with tax and rent rebate forms, applications for food stamps, prescription benefits, and fuel assistance. It has been documented that older people have saved a significant amount of money through the work of the Benefits Counselor.

The Benefits Counselor also provides referrals and information on other social service concerns and provides people in need with easier access to the many programs of the Southern Maine Agency on Aging such as Meals on Wheels, Grocery Shopping, Commodity Food for Seniors, Family Caregiver Support, and classes in preventing falls and in self-management of chronic illnesses, in addition to referrals to Legal Services for the Elderly, and to other organizations providing needed services.

Placing a Southern Maine Agency on Aging Benefits Counselor in Standish and Gorham reduces the travel required for area residents to the Agency's main office in Scarborough.

2. Provide a response to the four questions below defining and justifying the **need for the activity**. - 20 points

The Southern Maine Agency on Aging serves all towns in Cumberland County with the exception of Brunswick and Freeport which are served by another Agency on Aging.

The number of people 65 and older in Cumberland County is expected to increase by 58% between 2008 and 2020, from 39,229 to 62,022. ("2008 New England State Profile", Woods and Poole Economics, Inc.) The Agency has seen double-digit growth in some of its program numbers each year for the five years. The largest demand has been for the health insurance counseling provided by Agency Social Workers and highly trained volunteers, as this counseling helps residents save money.

As of the last census, 4,884 people in the Agency's Cumberland County service area 65 and older were living in poverty. The federal poverty level (\$11,170 for one person in 2012) has been long been considered absurdly low and for the last ten years, the Census department has been tracking what is referred to as the "experimental poverty level." According to the AARP, that level almost doubles the number of older people living in poverty as it takes into account their higher costs for health care. When age groups were examined by the AARP it determined that of older adults, younger adults, and children, older adults had the lowest official poverty rate but the highest experimental rate.

The Poverty in Maine Update highlights the risk older people face in Maine. *Maine is the "oldest" state in the nation and seniors in Maine live in poverty at higher rates than the national average. That creates unique challenges. Many seniors are struggling to pay medical bills, purchase prescription drugs, heat their homes, and keep food on the table within a fixed income.* (Margaret Chase Smith Policy Center, December 2011)

Assistance from a Benefits Counselor of the Southern Maine Agency on Aging can help older people obtain benefits that can provide considerable financial savings to them.

In the course of one calendar year the Benefits Counselor and volunteers for Westbrook and Gorham met with 306 area residents. In addition, another 300 people were assisted in Windham by volunteers and at the bi-monthly Welcome to Medicare Seminars the Agency held in that town.

A few examples of savings resulting from the current project:

--An 81-year-old client met with Benefits Counselor in Gorham in September to see if she might be eligible for some financial help with her health and drug costs. The Counselor noted that client's income was such that she would be eligible for the Medicare Savings Program (MSP) and assisting her in filling out the application for the MSP. In a follow-up call to her in November she reported that DHHS had determined that she qualified for full MaineCare. With her Medicare Part B & D premiums paid by the State of Maine, along with Food Stamp benefits, she will save \$1,796 in 2013.

--The Benefits Counselor met with 65-year-old client in Westbrook during Open Enrollment. This man had turned 65 and retired earlier in the year. After reviewing client's current drug plan that he had enrolled in last March, the Counselor was able to find and enroll the man in a new plan for 2013 which will save him \$ 2,941.68 next year.

--A 70-year old woman who had never before filed for a Tax & Rent Rebate came to SMAA's Westbrook site. The Benefits Counselor assisted her in filling out the application and identified items she needed to add to the application before mailing in to the State. When the Specialist contacted her two months later, she said she received a refund of nearly \$1,500.

--The Benefits Counselor met in Gorham with a 75-year-old man who had just moved to Maine to be close to his daughter. He was accompanied by this daughter. His doctor had just put him on a new and expensive medication, so he was looking for possible, less expensive options for next year. The Benefits Specialist determined he might be eligible for the Medicare Savings Program, and helped the man and his daughter fill out an application. In a follow-up call, the daughter happily reported that her father had been granted full MaineCare and was eligible for food stamps, heating assistance, and health and drug coverage. The daughter estimated the yearly savings amounted to approximately \$3,700.

--A couple (ages 70 & 69) was seen by the Benefits Counselor at the Gorham site and wanted to review their coverage for 2013. Both husband and wife are currently covered under wife's plan as a retired teacher through MEA. The cost for her has increased significantly since she retired and his premiums are nearly double hers, and both have substantial co-pays on the plan. After reviewing various Medicare Advantage Plans, and comparing the costs with the MEA plan, both husband and wife chose to switch to an Advantage Plan that has no monthly premium and where the co-pays are comparable to their current coverage. They will see a savings of \$6,900 next year.

The Benefits Counselor documented results for 35 of the clients he saw between October 30<sup>th</sup> and December 11, 2013 (Open Enrollment for Medicare). In that time, the savings provided to those 35 because of his assistance amounted to \$61,892, an average of \$1,768 per person.

3. Provide a response to the three questions concerning **management of the proposed activity** – 10 points

This project is managed by Katlyn Blackstone, Director of Community Services for the Southern Maine Agency on Aging. She supervises a staff of 23 professionals. The direct supervisor of the Benefits Counselor for this project is Mary Hadlock, LSW.

Mary Hadlock recruits, trains, and provides support for the volunteers that are a part of the project. The Benefit Counselor provides on-site training and support to volunteers in Gorham and Standish. Volunteers in Windham and Westbrook have immediate cell-phone support from Mary Hadlock at all times.

The project will continue management as in the previous years with the advantage that the volunteers in Westbrook, Windham, and Gorham will be immediately available to clients, and the volunteers for Standish will be trained and in place by the end of the first quarter.

Since 2007, the Southern Maine Agency on Aging has provided a Benefits Counselor in Biddeford for 20 hours a week provided for by that city's CDBG funding. The same person has held that position since that time. There is a tremendous advantage to city residents by having her located at the McArthur Library in Biddeford: Instead of driving to Scarborough to meet with a different Agency staff person each time they need assistance, they meet with one person they know and trust in their home town.

4. Demonstrate that the project is **ready to proceed** – 20 points

As of July 2013, the Benefits Counselor will be in place, the Windham, Westbrook, and Gorham volunteers will continue to provide services, and recruitment and training for the volunteers Standish will begin.

Meeting sites in Gorham, Standish, Westbrook, and Windham will have been identified and outreach efforts will begin in July. The Agency will produce a brochure advertising the project (see sample from 2012.)

5. **NON-ECONOMIC DEVELOPMENT ONLY**

Provide a response to the three questions demonstrating the **need for CDBG program funds** - 15 points

The CDBG funds provide the salary for the Benefits Counselor who is a licensed social worker, skilled at working independently, requires no onsite supervision and is able to manage the volunteers for this project.

Without these funds the Southern Maine Agency on Aging would not be able to place this social worker off-site. The funding provides additional staff to more immediately serve Standish, Gorham, Windham and Westbrook residents without requiring them to travel to Scarborough for assistance.

The Agency raises fund from municipalities, foundations, and individuals to support its budget. As federal funding has been flat for more than three years and we expect curtailments in the minimal state funding we receive, there are even more challenges in raising the funds to serve the more than 20,000 individuals we assist each year.

## 6. Multi-Jurisdictional Bonus

The elderly, 62 and older, in Standish, Gorham, Westbrook and Windham are a presumed-benefit group for CDBG. They will receive direct service in their home towns from a licensed social worker and trained volunteers. This assistance will enable them to access economic benefits such as prescription assistance, lower insurance premiums, heating assistance, and SNAP (food stamps). In addition they will receive direct access to other services of the Southern Maine Agency on Aging and referrals to other needed sources such as Legal Services for the Elderly.

All four towns will work with the Southern Maine Agency on Aging to ensure adequate space is available for the Benefits Counselor and the volunteers to meet privately with clients. Each community will also assist in outreach to inform residents of this service.

The Southern Maine Agency on Aging has been extremely pleased with the support and interest provided by the partner towns in the development and continuation of this project.

<b>Public Service Programs</b>				
<b>Cost Category</b>	<b>CDBG Funds</b>	<b>Municipal Funds</b>	<b>SMAA</b>	<b>Total</b>
Equipment	\$167		\$2,263	\$2,430
Printing Brochure	\$500			\$500
IT Support	\$1,098			\$1,098
Salaries	\$21,753			\$21,753
Fringe	\$3,709			\$3,709
Transportation	\$500			\$500
Consultants				0
Space/Rent		\$1,858(in kind)	\$929 (in kind)	\$2,786
Supervision and Volunteer Recruitment, Training, & Management	\$4,867			\$4,867
Admin / G&A/ Insur.	\$2,839			\$2,839
Volunteer Hours			\$7,680 (in kind)	\$7,680
<b>Total Costs</b>	<b>\$35,433</b>	<b>\$1,858</b>	<b>\$10,871</b>	<b>\$48,162</b>
<p>In-kind volunteer hours identified at \$15 hour for 512 hours.            In-kind office space provided by Standish, Gorham and Southern Maine Agency on Aging at \$929 a year for one day a week. Other sites—Windham and Westbrook--also provide in-kind space, TBD            Project supervision, Volunteer Recruitment, Training &amp; Support is determined at \$23.40 per hour 4 hrs/wk.            Equipment includes laptop, printer, cell phone &amp; internet access.</p>				

Cash	Municipal Cash	\$				Yes / No		
	Other Cash	\$2,263				Yes		
	Other Cash	\$				Yes / No		
	Other Cash	\$				Yes / No		
In-Kind/ Donation	Municipal In-Kind & Donation	\$1,858				Yes		
	Other In-Kind & Donation	\$7,680				Yes		
	Other In-Kind & Donation	\$929				Yes		
	Other In-Kind & Donation	\$				Yes / No		
<b>TOTAL MATCH</b>		<b>\$12,730</b>						

<sup>2</sup> Please feel free to attach up to 1 page explaining the future steps that will be taken to secure matches.

**Project Implementation Schedule**

<b>Activity</b>	<b>Q #1 J - S 2013</b>	<b>Q #2 O - D 2013</b>	<b>Q #3 J - M 2014</b>	<b>Q #4 A - J 2014</b>	<b>Q #5 J - S 2014</b>	<b>Q #6 O - D 2014</b>	<b>Q #7 J - M 2015</b>	<b>Q #8 A - J 2015</b>
Contract	X							
Reporting	X	X	X	X				
Hire Benefits Counselor	X							
Offices Established	X							
Identify Volunteers for Standish, Gorham, Westbrook, Windham and begin training	X	X						
Begin marketing	X							
Follow-up Calls take place		X	X	X				
Project Completed:				X				



SOUTHERN MAINE  
Agency on Aging

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Your 1<sup>st</sup> Stop for Answers



## Questions about Medicare?

Wonder if you qualify for benefits to help you reduce costs? Meet with a Benefit Specialist. You may be able to save money!

Greater Portland Area: **(207) 396-6500**

Toll-free: **1-877-353-3771**

Monday - Friday | 8:00 AM - 4:30 PM

**FREE** information and assistance is available for seniors, adults with disabilities and caregivers. The Southern Maine Agency on Aging is an impartial source of information, and does not sell health insurance.

Get help with Medicare Savings, prescription drugs, tax/rent rebate, fuel assistance, food stamps (SNAP), and more...by calling **(207) 396-6500** for an appointment.

Benefits Specialists in these locations are funded by a Community Development Block Grant from Cumberland County.

### **WESTBROOK**

Community Center  
426 Bridge Street

### **WINDHAM**

Our Lady of Perpetual Help  
919 Roosevelt Trail (Rte 302)

### **GORHAM**

St. Anne's Catholic Church  
299 Main Street (Rte 25)

If you live in other towns, call SMAA at **(207) 396-6500** or **1-800-427-7411** for information or for an appointment.



This service is funded by a Community Development Block Grant from Cumberland County. SMAA is a non-profit organization and welcomes donations in order to continue its work. No one is turned away for the inability to make a donation.

SMAA IS A DESIGNATED AGING & DISABILITY RESOURCE CENTER (ADRC)  
BY THE FEDERAL ADMINISTRATION FOR COMMUNITY LIVING.

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**Appendix V: Multi-Community Application Endorsement**

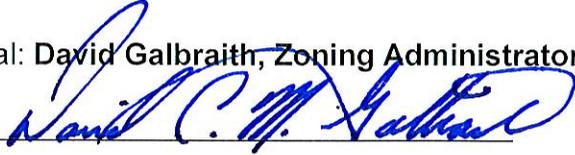
**CUMBERLAND COUNTY COMMUNITY DEVELOPMENT PROGRAM**

**CDBG GENERAL PROGRAM APPLICATION – 2013**

Lead Community Applicant: **Gorham**

Lead Community Authorized Official: **David Galbraith, Zoning Administrator**

Signature of Authorized Official \_\_\_\_\_



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Additional Community Applicant: **Standish**

Additional Community Authorized Official: **Gordon Billington, Town Manager**

Signature of Authorized Official \_\_\_\_\_



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Additional Community Applicant: \_\_\_\_\_

Additional Community Authorized Official \_\_\_\_\_

Signature of Authorized Official \_\_\_\_\_

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