

2012 General Application Questions

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

Social Service Support for the Elderly:

The Southern Maine Agency on Aging will provide a social worker to meet privately with people 60 and older or people under 60 with disabilities one day a week in both Westbrook and Gorham. (This licensed social worker will be referred to as a Benefits Counselor.) 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.

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 will continue in Westbrook, and service in Gorham will be added. The two volunteers trained for Windham in the last year are now well-established and will continue providing service there under the supervision of Mary Hadlock, MSW, the Agency's Medicare Volunteer Coordinator.

The value of this project to people in Westbrook and Gorham will be substantial. Medicare and benefits counseling includes assistance with tax and rent rebate forms, Medicare D choices, food stamps, prescription benefits, fuel assistance, and information on the new benefits in the Medicare program.

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.

Volunteer support maximizes the value of the Benefits Counselor also and provides community outreach for the project. The project is advertised in the Agency's Senior News newspaper which is mailed to 14,500 addresses, with total distribution of 22,000.

The Agency social worker 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.

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

The population of Westbrook of people 60 and older has grown 15% in the last ten years, from 3,149 to 3,620. In Gorham, that number is significantly higher, an increase of 52.1% from 1,864 to 2,836.

When ranked by numbers of people 60 and over in Cumberland County, Westbrook with 3,620, is 5th in the county and Gorham, with 2,836, is 7th. (Elder Population Databook, Southern Maine Agency on Aging, 8-2011 with information from the Maine State Planning Office.)

The Southern Maine Agency on Aging has researched the need for services for the elderly by town using three factors--the number of people 75 and older, the number of people 65 and older living in poverty, and the number of people 65 and older living alone. This research has determined that, within Cumberland County, Westbrook ranks 5th in need and Gorham ranks 7th. (Elder Population Databook, Southern Maine Agency on Aging, 8-2011 with information from the Maine State Planning Office.)

According to the City of Westbrook's report on Population and Demographics: *Westbrook's population is punctuated by a relatively high percentage of elderly citizens compared to other communities. Many are long-time residents who intend to stay in Westbrook the remainder of their lives. This has been an historic trend, but with the baby boomer generation retiring this age group will generate a greater need for city services such as emergency and elderly support services.* (P. 1-4)

The Poverty in Maine Update highlights the risk older people in Maine are facing this year.

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. Major increases in the cost of heating oil and deep federal cuts in the Low-Income Home Energy Assistance Program (LIHEAP) mean many seniors will struggle to stay warm this winter. (Margaret Chase Smith Policy Center, December 2011)

An immediate example is an elderly woman in Windham who received \$800 in LIHEAP last year and only received \$140 this winter. That woman will need to find other resources to help her fill her oil tank.

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. A few examples from the current project:

- A retired 66-year old woman on social security had Medicare Part B only. Her health and drug coverage was through her husband, who is still working. When the husband's employer increased the cost for her to remain on his plan to more than \$400 per month, she came to our Windham site to explore other options.

The Southern Maine Agency on Aging's Benefits Counselor enrolled the woman in her own Part D drug plan and assisted her in selecting a

supplemental (Medigap) plan. As a result, client now has as good or better coverage than her husband's employer plan and the family will save more than \$2,500 this coming year.

- A couple came to our Westbrook at the end of the year. He (nearly 68) is still working part-time and she is just turning 65. Both have been on the husband's employer health & drug plan which was costing them more than \$800 per month. The benefits counselor was able to help each of them find and enroll in a supplemental and a drug plan for 2012. Even factoring in the Part B premium (\$99.90 per month for each) that they will begin having deducted from their Social Security checks, this couple will save more than \$2,700 next year.
- A couple (ages 75 & 82), who reside in a nearby subsidized apartment for elderly people with low incomes, came to our Westbrook site on the final day of Medicare Open Enrollment. Both take a number of medications, but had never before reviewed their drug coverage during the open enrollment period. The benefits counselor was able to find and enroll this couple in different Part D drug plans that helped them save approximately \$900 per year.
- An 89-year old woman came to our Westbrook site looking for some financial assistance as she pays nearly a quarter of her monthly income for her health and prescription coverage through the Maine State Retirement System. She had not received a cost of living increase (COLA) in 3 years and will not for another 2 years. The benefits counselor helped this woman apply for the Medicare Savings Program which resulted in her saving almost \$1,200 per year.

Providing a Southern Maine Agency on Aging Benefits Counselor in both Westbrook and Gorham ensures easier access to economic benefits of which older people might be unaware. It also provides access to further services of the Southern Maine Agency on Aging to which the Benefits Counselor can make direct referrals.

Assisting older people to remain living independently in their own homes for as long as possible is of value to the elderly, their families, and to the diversity of our communities. This project contributes to that goal.

Note: Specific Datasheets for Westbrook and Gorham are attached.

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.

The Benefits Counselor and Mary Hadlock train and oversee the four volunteers that are a part of the project.

During September 1, 2011 and January 31, 2012, eight Medicare volunteers from the Southern Maine Agency on Aging met with clients in Westbrook and Windham, providing 200 hours of assistance. The work of Medicare volunteers, one-on-one counseling, is valued by the state at an in-kind rate of \$19 per hour. The 200 hours donated during those 5 months is valued at \$3,800. (This time period included Medicare Open Enrollment when client numbers increase dramatically and the Agency provided more volunteers to those sites.)

The project will continue management as in the previous year with the advantage that the Benefits Counselor will start serving clients immediately in July of 2012 as no training time will be necessary. Volunteers in Westbrook and Windham will also be immediately available to clients, and the volunteers for Gorham will be 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. In FY 2011, without the assistance of volunteers, she met with 231 residents. 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** – 10 points

As of July 2012, the Benefits Counselor will be in place, the Windham and Westbrook volunteers will continue to provide services, and the two volunteers for the Gorham program will have been recruited and have begun training.

Meeting sites in Gorham, Westbrook, and Windham (for volunteers) will have been identified and outreach efforts will begin in July.

5. **Implementation schedule** for project: Fill in the attached schedule form (*Appendix III*). - 10 points See Attached

6. **Budget for project**. Fill in the attached budget form *and provide the basis for determination of budget amounts (Appendix IV)*. - 10 points See Attached

8. Provide a response to the four 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 Westbrook and Gorham residents without requiring them to travel to Scarborough for assistance and the number of those residents served by the Agency will increase. In FY11 the Agency served 1,400 residents of Westbrook and Gorham.

The Information & Resource Department of the Southern Maine Agency on Aging, under which this project falls, has a budget of \$800,325 and receives funding from a variety of sources including the federal and state government, Cumberland County, municipalities, one corporate fee-for-service contract for \$33,000, and donations from foundations, corporations and individuals.

10. Multi-Jurisdictional Bonus

5 points will be awarded to projects sponsored by two or more communities demonstrating benefits to low/moderate income residents of all participating communities.

The elderly, 62 and older, in Westbrook and Gorham 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.

Both Gorham and Westbrook 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 two Southern Maine Agency on Aging volunteers who are currently serving Windham residents as a part of the 2011-2012 project will continue to serve residents in Windham in 2012-2013.

Project Implementation Schedule

<u>Activity</u>	Q #1 J - S 2012	Q #2 O - D 2012	Q #3 J - M 2013	Q #4 A - J 2013	Q #5 J - S 2013	Q #6 O - D 2013	Q #7 J - M 2014	Q #8 A - J 2014
Project Contract	X							
Hire Benefits Counselor	X							
Offices Established	X							
Identify & Train 2 Gorham Volunteers	X							
Reenlist 2 Windham & 2 Westbrook Volunteers	X							
Volunteers begin service	X							
Begin Marketing	X							
Follow up calls begin		X						
Project Quarterly Reports	X	X	X	X				
Project Completed:				X				

Public Service Programs				
Cost Category	CDBG Funds	Municipal Funds	Other Funds	Total
Equipment	1,140			1,140
Materials/Supplies				
Operations	3,797			3,797
Salaries	21,338			21,338
Fringe	4,884			4,884
Transportation				
Consultants				
Space/Rent			2,400	2,400
Project Management	3,580			3,580
Other – 1) Volunteer Support 404 hrs. @ \$19.			7,680	7,680
Other – 2)				
Total Costs				44,819
<p>Provide the basis for determination of budget amounts: Social Worker Salary for 24 hours per week; Supervision is under Project Management and includes Volunteer Recruitment and Training; Equipment includes cell phone service, laptop and printer; G&A and IT Support is under Operations. Medicare Volunteer time for one-on-one counseling is valued at \$19 per hour by the state (2009 figure).</p>				

Appendix V: Multi-Community Application Endorsement

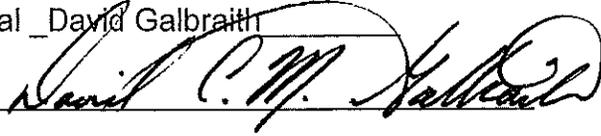
CUMBERLAND COUNTY COMMUNITY DEVELOPMENT PROGRAM

CDBG GENERAL PROGRAM APPLICATION – 2012

Lead Community Applicant: Gorham

Lead Community Authorized Official David Galbraith

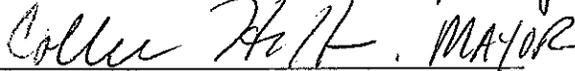
Signature of Authorized Official



Additional Community Applicant: Westbrook

Additional Community Authorized Official Colleen Hilton, Mayor

Signature of Authorized Official



Additional Community Applicant: _____

Additional Community Authorized Official _____

Signature of Authorized Official _____

Additional Community Applicant: _____

Additional Community Authorized Official _____

Signature of Authorized Official _____

Additional Community Applicant: _____

Additional Community Authorized Official _____

Signature of Authorized Official _____



**2010 Census Datasheets by Location
Poverty Data from National Community Survey**

<u>Location:</u>	<u>Westbrook</u>
Total Population	17,494
Number Age 60-64	958
Percent of Total Population Age 60-64	5.5
Number Age 65-74	1,291
Percent of Total Population Age 65-74	7.4
Number Age 75-84	951
Percent of Total Population Age 75-84	5.4
Number Age 85+	420
Percent of Total Population Age 85+	2.4
Total Number Age 60+	3,620
Percent of Total Population Age 60+	20.7
2000 Age 60 and Older	3,149
2010 Age 60 and Older	3,620
Number Change 2000-2010	471
Percent Change 2000-2010	15.0
2000 Age 65 and Older	2,505
2010 Age 65 and Older	2,662
Number Change 2000-2010	157
Percent Change 2000-2010	6.3
2000 Age 75 and Older	1,276
2010 Age 75 and Older	1,371
Number Change 2000-2010	95
Percent Change 2000-2010	7.4
Number of Males Age 65+	1,043
Percent of 65+ Who Are Male	39.2
Number of Females Age 65+	1,619
Percent of 65+ Who are Female	60.8
Number of 65+ in Poverty	257
Percent of 65+ in Poverty	9.7
Number 65+ Living Alone	920
Percent 65+ Living Alone	34.6



**2010 Census Datasheets by Location
Poverty Data from National Community Survey**

<u>Location:</u>	<u>Gorham</u>
Total Population	16,381
Number Age 60-64	882
Percent of Total Population Age 60-64	5.4
Number Age 65-74	938
Percent of Total Population Age 65-74	5.7
Number Age 75-84	638
Percent of Total Population Age 75-84	3.9
Number Age 85+	378
Percent of Total Population Age 85+	2.3
Total Number Age 60+	2,836
Percent of Total Population Age 60+	17.3
2000 Age 60 and Older	1,864
2010 Age 60 and Older	2,836
Number Change 2000-2010	972
Percent Change 2000-2010	52.1
2000 Age 65 and Older	1,413
2010 Age 65 and Older	1,954
Number Change 2000-2010	541
Percent Change 2000-2010	38.3
2000 Age 75 and Older	701
2010 Age 75 and Older	1,016
Number Change 2000-2010	315
Percent Change 2000-2010	44.9
Number of Males Age 65+	808
Percent of 65+ Who Are Male	41.4
Number of Females Age 65+	1,146
Percent of 65+ Who are Female	58.6
Number of 65+ in Poverty	54
Percent of 65+ in Poverty	2.8
Number 65+ Living Alone	516
Percent 65+ Living Alone	26.4