

2019 CDBG General Program Application

General Application Questions

Respond to the narrative questions in a maximum of six pages (economic development & non-economic development project applications) or seven pages (multi-jurisdictional project applications.)

1. Provide the name of the Lead Community, Project Name, and CDBG Request.
Lead Community: Cumberland County, Project Name; Alpha One – Critical Access Ramp Program. CDBG Request is \$60,000.
2. Provide a **brief summary** (400 words maximum) of the proposed project. - **10 points**.

Focus your answer on issues *such as, but not limited to*: What will be built? What will happen? Where will it happen? Who's in charge? Who will be served?

For individuals with a disability who can no longer use the steps leading to their front door, the steps become an insurmountable barrier that keeps them trapped in or out of their home. A ramp then becomes crucial. If a person lacks the basic ability to enter and exit their home independently, that individual is barred from most of the activities of life including work, education, community involvement, family and social functions, running errands, or just spending an enjoyable day outdoors.

The Critical access program is a fast, reliable means of providing a durable, quality ramp that meets ADA standards as well as other local, state, and national requirements and recommendations. Alpha One has been Maine's Center for Independent Living (CIL) for people with disabilities for the past 38 years. We have been administering the Critical Access Program in Cumberland County and throughout Maine since its inception 11 years ago.

Within the Critical Access Program, modular components for approximately 14-16 moveable wooden ramps would be pre-fabricated with pressure-treated lumber, stockpiled, and installed as needed for approximately 14-16 Cumberland County household residents who cannot use steps. Ramp components are pre-fabricated and inventoried for fast, efficient installation. To ensure top quality, safety, and reliability, all fabrication and installation is done by professional builders who have specialized experience with this ramp design and process.

Alpha One Independent Living Specialists (ILS) conduct a phone assessment first, followed by a home/site visit. During the visit, an ILS assists households with designing the most effective ramp configuration for their home, an application is completed, and other disability needs are addressed. The ILS coordinates clearance from local officials. Once clearances are obtained, the ILS places an order with the builder who loads the necessary components and installs them at the home site quickly and efficiently. After the installation is complete, the ILS returns to the home to inspect the quality and functionality of the ramp and determines the consumer's level of satisfaction. Finally, the ILS coordinates the program funds and payments with Cumberland County CDBG.

This program would be available throughout the Cumberland County entitlement area, serving qualified low-to-moderate income households with residents who cannot safely and effectively use steps to enter and leave the home. Those served would be people with disabilities, as well as the elderly.

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

a. Convey the magnitude and severity of the issue to be addressed.

The personal severity of the problem is difficult to exaggerate. What if you couldn't leave your home? Medical appointments, shopping, attending church or school, community involvement, social, family, and recreational activities, and simply going outside to enjoy the day would all become extremely difficult or not doable.

The steps to a home entrance become a barrier that denies freedom for the growing number of individuals who have mobility disabilities. The number of people with disabilities, especially among the elderly, is significant today and will continue to grow at increasing rates. With the existence of a disability that affects someone's mobility, a ramp is one of the most immediate and primary needs.

Affordability for a ramp among people with a disability is commonly a substantial issue. Unemployment rates for the disabled are far above national averages, exceeding 32.5%, and many more don't earn a livable wage. Very high unemployment rates in the disability community lead to ongoing low, fixed incomes for many. Unfortunately, Maine has the largest employment gap between workers with disabilities and the rest of the workforce.

The onset of a disability commonly results in loss of a job and income while medical and other costs increase dramatically. Loans are often beyond reach due to low fixed incomes, along with subsequent damage to credit scores that typically occur with the unexpected loss of a job and income. Paying for a ramp, or borrowing money for one, are commonly not feasible options. Therefore, it is not uncommon for people to remain isolated in their homes because they can't get a ramp.

b. Identify the total number of people affected by the issue.

- i. Out of the total number of people affected, identify the number of people from low/moderate income households.

Using information from the Cumberland County Census, there are an estimated 292,500 residents in Cumberland County; of those, 10% fall within the poverty level. Of that 10%, 8.1% are disabled and under the age of 65 years; most would fall within the HUD LMI parameters. Maine individuals report disabilities at a rate approximately one-third higher than the national average. Nearly 40 percent of Maine's population with disabilities is over 64 years of age, more than double the comparable share of the general population (18%).

- c. Describe to what extent the project makes in the long-term measurable difference in the economic and social health of the region.

Obtaining accessible housing is one of the primary obstacles for those with a disability; accessible homes and apartments are in short supply all over the county. This is an issue that is becoming a larger obstacle as people grow older and medical issues become more prevalent for the aging population. We have also seen that the unemployment rate among adults with disabilities is more than twice that of other adults. Alpha One's Critical Access Program has been implemented statewide. Finally, ramps enhance a home's visit-ability for those friends, family, and neighbors who can't enter a home because they can't use steps.

d. Construction related activities: Convey how the project relates to the community's long-range planning and capital improvement needs.

The Critical Access Program is an effective way to continue to increase the accessible housing stock throughout Cumberland County. It has helped create approximately 45 accessible homes to date and could create 14-16 more over the next 2 years with the funds from this grant.

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

a. Define *who* will manage the grant funded project and *how* they will manage it. Alpha one, Maine's Center for Independent Living for people with disabilities, has been providing services for people with disabilities for over 38 years and will manage the project. Alpha One's central office is in South Portland, with branch offices in Bangor and Presque Isle. The staff of 38 includes many dedicated professionals such as registered nurses, occupational therapists, licensed counselors and social workers, and independent living specialists, along with a team of finance professionals.

Alpha One created the Critical Access Program with a pilot project in 2005, in partnership with Maine's DECD. Under Alpha One's management, that program has been growing for the past 11 years and has installed over 314 ramps throughout Maine. Critical Access has also been a Cumberland County DECD program for the past nine years and has provided approximately 46 ramps for Cumberland County residents. The Critical Access Program has been audited several times by both Cumberland County and Maine's DECD and has consistently received superior management reviews by both. In 2008, the Critical Access Program received the Governor's Award for CDBG Project of the year.

b. Explain the experience of the applicant in undertaking projects of similar complexity. Throughout the past 38 years Alpha One has successfully created and manages many programs for Maine's disabled citizens including:

- M-Power
- Title 7b Grant Program
- Home & Community Benefits for the Physically Disabled Waiver (MaineCare)
- 2 Additional Consumer Directed Personal Attendant Service Programs

Additionally, Alpha One has created and conducted many demonstration grant projects with the U.S. Department of Education (Rink Link), the Robert Wood Johnson Foundation (Home to the Community), the Centers for Medical & Medicare Services (Homeward Bound), and others.

c. Demonstrate that an ongoing commitment exists to continue the maintenance and operation of the activity or facility.

Alpha One has vigorously pursued its mission of enhancing the independence of Maine citizens with disabilities for over 38 years. Alpha One understands that a ramp that provides fundamental independent access in to and out of a home is critically important for pursuing a meaningful life and sustaining a person's general wellbeing. This program is unique; no viable alternative exists in the State of Maine. Since creating the program 11 years ago, Alpha One has kept Critical Access operating well and growing yearly and is determined to help continue to make this crucial program available to those who need it.

The processes for evaluating applicants, site evaluations, ordering and installing ramps, final inspections and approvals, and submitting requests and appropriate documentation to the funder have been in place and ongoing for the past 11 years. A crew of professional builders, along with Alpha One's experienced Independent Living Specialists and office staff, are involved in administering and delivering the program successfully.

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

Alpha One is ready to proceed with the program immediately. The Independent Living Specialists, administrative staff, and the construction functions of the program have been working on projects since 2005. The builders have been trained and have been building components and installing them under the past Cumberland County grants, as well as under the State DECD Critical Access grant.

During the winter of 2017 – 2018, outreaches to the Cumberland County Town Halls were completed during which time we talked with staff responsible for general assistance for the town. We plan to repeat this process again this year and talk with Code Enforcement officers. Our Maine Licensed ADA Architect, Jill Johanning, is also available to assist with projects when needed.

Alpha One is ready to proceed with installing ramps in Cumberland County as well as throughout Southern Maine. We have facilities, personnel, tools, and experience to continue producing and installing modular ramp components in Cumberland County. Experienced Independent Living Specialists, as well as finance and administration staff, are well-versed in the Critical Access Program for Cumberland County, Maine's DECD.

6. **Budget for project**. Fill in the attached budget form *and provide the basis for determination of budget amounts (Appendix IV)*. - 5 points

- Describe how funds, including match when applicable, will be distributed between project elements.
- Limit the budget and budget description to that portion of your program that is applicable to this application.

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

8. **7A) NON-ECONOMIC DEVELOPMENT ONLY**

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

a. Why are CDBG funds critical for the commencement and ultimate success of the project?

Most grant or special loan programs for home repairs require the applicant to own the home. CDBG funds are one of the very few resources that can provide home improvement and repairs funds to renters. Because of typically high unemployment and dramatic reductions in income, many or most people with disabilities can't afford to own their own home, and accessible rental housing stock continues to fall far behind the need.

Furthermore, because of prevalent low incomes, people with disabilities typically can't qualify for loans that would provide the money for a ramp. The onset of a disability commonly results in the loss of a job and income, but does not forgive debt. Combined with high medical bills, the onset of a disability leads to lower credit scores, putting access to a loan source out of reach.

Without funding from CDBG, most low to moderate income families with an elderly or disabled resident would have little hope of obtaining a ramp.

b. Have you, or will you, seek funds from other sources? If so, what are those funding sources?

CDBG would be the primary source of program funds for Critical Access. Funds can occasionally be combined with a program managed by Elder Independence of Maine, under which the cost of the ramp can be shared. When talking with families about Critical Access Program, other needs are often mentioned. Alpha One provides resource information, as appropriate, to help address other disability-related needs, such as Home Retro or Title B grants, as well as some Rural Development and CAP programs to help meet other disability needs.

c. What is the impact on the project if CDBG funds are not received or if only partial CDBG funds are received?

In the past Alpha One has received \$80,000. We are requesting an additional \$60,000 to extend through 2021. This will enable Alpha One to assist more people with a disability to have a better quality of life.

7. **Distress Score**

Each community will be **assigned** a score from **0 to 10 points** based upon two factors:

- a. Percent of low/moderate income community residents of the total community population.
- b. Percent of low/moderate income residents in the 25 communities of the Cumberland County Entitlement Jurisdiction that reside in the applicant community.

County sponsored projects serving region-wide initiatives will receive a distress score of **6 points**.

Based on the criteria of county sponsored projects serving region-wide initiatives, the distress score for Alpha One would be a 6.

Appendix I: 2019 Community Distress Scores

Community	Distress Score
Long Island	10
Westbrook	10
Casco	7
Windham	7
Harrison	7
Gray	6
Standish	4
Sebago	4
Naples	4
Raymond	4
Harpswell	4
Freeport	3
Scarborough	3
Baldwin	3
New Gloucester	3
Gorham	2
Cape Elizabeth	1
Pownal	1
Yarmouth	1
North Yarmouth	1
Chebeague Island	0
Falmouth	0
Cumberland	0

Appendix II:

2019 Exception Rule List

City/Town	Census Tract	Block Group	LMI Pop.	Total Pop.	% LMI
Westbrook	002900	1	680	710	95.77%
South Portland	003000	4	1,980	2,470	80.16%
South Portland	003100	3	565	725	77.93%
Freeport	004502	5	495	705	70.21%
Long Island	002400	3	240	360	66.67%
Westbrook	002800	2	955	1,475	64.75%
South Portland	003100	1	360	560	64.29%
South Portland	003000	3	615	990	62.12%
Westbrook	002800	1	760	1,225	62.04%
Westbrook	002900	3	470	765	61.44%
Bridgton	016000	1	700	1,165	60.09%
South Portland	003200	3	415	720	57.64%
South Portland	003500	2	1,040	1,830	56.83%
Harpswell	017102	1	570	1,010	56.44%
Westbrook	002900	2	820	1,455	56.36%
Casco	013000	2	345	625	55.20%
Westbrook	002700	1	885	1,610	54.97%
Gray	004702	2	345	630	54.76%
Casco	013000	3	860	1,580	54.43%
New Gloucester	011500	1	770	1,425	54.04%
Gray	004702	4	885	1,675	52.84%
Freeport	004502	2	340	645	52.71%
Windham	004802	2	505	970	52.06%
Windham	004803	2	1,150	2,240	51.34%
Windham	004802	3	895	1,770	50.56%
Casco	013000	1	380	760	50.00%
Harrison	015000	2	805	1,610	50.00%
Bridgton	016000	3	385	770	50.00%
Harrison	015000	1	525	1,055	49.76%
South Portland	003100	4	390	785	49.68%
Naples	014000	3	535	1,085	49.31%
Standish	017001	1	1,005	2,090	48.09%
Gray	004702	3	800	1,675	47.76%
Bridgton	016000	2	475	1,005	47.26%
Windham	004801	3	705	1,515	46.53%

*Data is based on 2014 ACS data provided by HUD

Project Implementation Schedule								
Activity	Q #1 J – S 2019	Q #2 O – D 2019	Q #3 J – M 2020	Q #4 A – J 2020	Q #5 J – S 2020	Q #6 O – D 2020	Q #7 J – M 2021	Q #8 A – J 2021
Contract/ Environmental Review	X							
Reporting		X	X	X	X	X	X	X
Fabrication Ramps Components			X					
5-6 Ramps Installed				X	X			
5-6 Ramps Installed						X		X
Project Completed:								

Type of Funding	Match Amount		Source of Match	How is the match calculated?	Is the match secured? Please circle yes or no.	If yes, please attach relevant documentation. ¹	If no, please outline and attach future steps to secure match. ²
Cash	Municipal Cash	\$			Yes / No		
	Other Cash	\$			Yes / No		
	Other Cash	\$			Yes / No		
	Other Cash	\$			Yes / No		
In-Kind/ Donation	Municipal In-Kind & Donation	\$			Yes / No		
	Other In-Kind & Donation	\$			Yes / No		
	Other In-Kind & Donation	\$			Yes / No		
	Other In-Kind & Donation	\$			Yes / No		
TOTAL MATCH		\$					

¹ Please feel free to attach up to 1 page of additional documentation demonstrating secured match.

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

Appendix IV: Budget

Construction Projects				
Cost Category	CDBG Funds	Municipal Funds	Other Funds	Total
Design/Engineering				
Land Costs				
Materials/Supplies	\$50,100			\$50,100
Construction Costs				
Project Management	\$9,900			\$9,900
Other				
1.				
2.				
3.				
4.				
Total Costs	\$60,000			\$60,000
<p>Provide the basis for determination of budget amounts:</p> <p>Alpha One has successfully managed the program with 16.5% administrative fees for many years.</p>				

Appendix VI: Current Income Limits

HUD/CDBG program qualifying low/moderate income limits adjusted for household size – Effective June 1, 2018. Limits represent 80% of Area Median Income, adjusted for household size.

Communities of:

Baldwin, Bridgton, Harpswell, Harrison, Naples, New Gloucester, Pownal, Sebago

Household Size:	1	2	3	4	5	6	7	8
Income Limit \$\$:	39,950	45,650	51,350	57,050	61,650	66,200	70,750	75,350

Communities of:

Cape Elizabeth, Casco, Chebeague Island, Cumberland, Falmouth, Freeport, Gorham, Gray, Long Island, North Yarmouth, Raymond, Scarborough, South Portland, Standish, Westbrook, Windham, Yarmouth

Household Size:	1	2	3	4	5	6	7	8
Income Limit \$\$:	50,350	57,550	64,750	71,900	77,700	83,450	89,200	94,950

