

2019 Public Service Program Application

Public Service 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.**
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 are the services to be provided? Where will they happen? Who's in charge? Who will be served?

TOA is requesting \$75,000 to continue providing Homeless Prevention as part of our Cumberland County Homeless Prevention Program (CCHP) to residents of Cumberland County who are homeless or at risk of homelessness.

The Cumberland County Homeless Prevention Program addresses the needs of the growing homeless population by providing comprehensive and adaptive supports to those at risk of homelessness or already homeless. The focus of CCHP is on preventing families from falling into homelessness through several strategies: providing short-term case management services; having access to client funds to address the crisis; providing financial counseling; increasing work and income options; and ensuring access to mental health and substance use disorder treatment when needed. Case management services provide targeted interventions which address each individual or family's specific needs in order to stabilize a fragile situation and prevent a downward spiral from occurring. The case manager is able to navigate support systems on behalf of the client, providing a range of services and supports including food vouchers and access to other basic needs, referrals to mental health services, financial counseling, and one-time payments for housing related supports.

The case manager works in close contact with existing community resources such as General Assistance, health and mental health agencies, interfaith groups, energy vendors and LIHEAP, and numerous landlords etc., to ensure that all potential client resources have been explored and leveraged.

CCHP DESCRIPTION

The Cumberland County Homelessness Prevention Program (CCHP) assists families and individuals who live in Cumberland County (excluding Portland, Brunswick and Frye Island) in finding, securing and/or maintaining housing. Housing case management allows families and individuals to access housing search resources and provides connection with other resources in

the community as needed. We work in a collaborative effort to assist in reducing barriers which helps to maintain a more stable housing status.

Those who access our program are often facing many barriers to employment. Those barriers may prevent individuals and households in maintaining a stable home environment. The high cost of housing, heat, transportation, health care, medicine, and food sometimes force people to have to choose which bills they can pay.

Once enrolled we (the client and provider) collaborate on the best way to navigate housing stability. Some assistance may be but is not limited to the following: basic budget awareness, connecting to energy programs, acting as payment arrangement advocate, referring to legal resources, providing housing search and housing interviewing guidance, accessing other community programs, referring to case management or providing career-oriented referrals.

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.

2017 Maine Homeownership and Rental Affordability Index indicates buying and renting a home in Maine remains unaffordable. The rental vacancy rate is at the lowest point in over a decade but there are fewer affordable units in stock. The supply of affordable rental units has shrunk by over 6,000 units since 2011. This is due to the gentrification in the larger cities - Portland, South Portland, and Westbrook. The growth of condominium developments and the re-use of large buildings such as factories and schools have provided additional housing but at much greater cost than many residents can afford.

Housing issues and the need for affordable housing plagues many low-income people in Cumberland County. Cumberland County has one of the lowest homeownership rates in the state at 68.3%. Those who rent however, struggle to secure affordable rents and once they identify an apartment can have a significant wait for a housing voucher. Maine Housing data states that the average length of time a family may be on a waiting list for a housing subsidy voucher is now over 2 years.

In Maine, the Fair Market Rent (FMR) for a two- bedroom apartment is \$974. In order to afford this level of rent and utilities without having to pay more than 30% of income on housing a household must earn \$18.73 an hour for a 40-hour work week which equals to \$3,247 monthly or \$38,966 annually. In Cumberland County the average 2-bedroom apartment comes in higher at \$983. For Cumberland County the estimated hourly mean renter wage for 2018 is \$13.52 an hour.

The need for Homeless Prevention dollars remains high. Housing needs continue to be in the top five calls to 211 and in the data collected by Maine Housing which indicates that the issue is worsening for our Maine residents.

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

The National Low-Income Housing Coalition reports that senior citizens represent 31% of extremely low-income renters and that disabled individuals make up 33%. One of the highest increases in homelessness is families with children. In the past two months TOA has received 45 referrals from homeless families in Cumberland County.

In Cumberland County, nearly one in four families are in poverty, 22% with young children, are poor. Senior citizens are also among the highest percentage of the populations who are poor. We see both groups struggle everyday with housing, energy costs and food. This is consistent with the data we capture on individuals who come to our agency seeking support. For the 400 individuals who completed our survey the number one need was help with housing

69% of the population over the age of 16 is in the labor force in Cumberland County. However, many of these jobs are minimum wage jobs and tend to be jobs without benefits, without earned time or without a livable wage- this makes financial stability challenging. Many of the individuals we work with have situational challenges that are difficult to navigate without resources. They are individuals with a short-term medical issue that puts them out of work briefly, their car breaks down, but because they are living pay check to pay check, a small problem can have long term negative outcomes. Due to our capacity to track every dollar leveraged against this contract, these costs, among other resources, are not counted as part of the amount indicated as funds donated or matched.

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

In Maine 26% of renter households have extremely low income with 56% having a severe cost burden which means they are spending more than half of their income on rent and utilities. As noted above, the majority of renters are seniors and disabled individuals. These fixed income groups coupled with the hourly wage a worker must make to afford rent in Cumberland County we can anticipate that 95 percent (95%) of people will fall in the lowest income category

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

Homelessness places a substantial financial burden on community services, such as schools, municipalities, the health care system, and shelters. This is due to the adverse effect's homelessness has on children and families including hunger, poor physical and mental health and missed educational opportunities.

There is much research on the results of Adverse Childhood Experiences (ACE's) which includes homelessness as an ACE experience. There is strong evidence that homeless children have toxic stress exposure that undermines, poor health, brain development and long-term functioning. Childhood homelessness consequences includes long term health conditions such as asthma and obesity. Compared to the children in low income housed families, the homeless children are more likely to have poor health.

Data from the *Pediatrics* journal found that high school-aged youth that are homeless with their families are twice as likely to be emotionally distressed, experience suicidal ideation and attempt suicide than their peers that have houses.

Housing also plays a role in risk factors for DHHS case removal and involvement with the family. Per a 2015 report from The Opportunity Alliance's Community Partnerships for Protecting Children (CPPC), lack of stable housing was a contributing factor in child removal cases in the Portland, South Portland and Westbrook areas.

With stable housing, children can attend school regularly, parent/s can obtain and maintain employment, and physical health can be addressed regularly with preventative and regular treatment. Not to mention, individuals and families can receive support from their home communities their natural supports are available to them.

d. How many people or households will be served by the project?

Through CCHP, TOA successfully stabilized 147 individuals and 46 households in 2016-2017. CCHP served 145 low- income residents in Cumberland County, representing 57 households last year (2017-2018) using CDBG funding. Additionally, to date, July 2018 thru January 2019 (Program funding not yet completed.) CDBG funding has served 153 individuals and 52 households.

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.

The Director of Access and Intake will provide oversight of the program deliverables, reporting, and budget. Our agency has managed this project with success in the past and has demonstrated its effectiveness.

TOA operates CCHP through the infrastructure of our Community Services (CS) program which provides brief crisis intervention, assessment, work plan development, and information and referral. Our case management staff is already in place, well versed in providing the service, and connected to all of the relevant resources in the community.

b. Explain the experience of the applicant in undertaking projects of similar complexity.

The Opportunity Alliance has demonstrated its commitment by providing all staffing costs to the project for the last year and is in agreement that this will continue into the next fiscal year by paying for the entire salary for the project's employee and supervision.

c. Describe efforts undertaken or planned to obtain non-CDBG funds, to diminish future reliance on Cumberland County CDBG funds and continue the program without CDBG program funds.

Since 2007, PROP (now The Opportunity Alliance) has managed housing-focused case management programs in Cumberland County. From 2008/2009 to 2011/2012 we managed a \$600,000 ARRA funded homelessness prevention grant. In that grant cycle we had two full time case managers supporting county residents who were at risk of homelessness or were already homeless.

In 2012/2013 we received funding for a part time homeless prevention case manager from CDBG. The data management, record keeping, releases, forms and tracking were all established for this project at this time.

2013/2014 – TOA completed an evaluation of our years of Homeless Prevention Data which indicated our strategies were effective and cost effective. Currently, we have streamlined the work and allocated all CDBG dollars to go direct to client assistance and TOA has paid all staffing costs including occupancy and travel.

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

- **Describe the steps that have been completed or must be completed to initiate the project. These may include: community support, staffing, securing an appropriate location, marketing and networking.**
- **Describe any existing and/or potential impediments to project initiation**

Due to the fact that we have been providing Homeless Prevention since 2007 there will be no steps needed to initiate the project. We will continue to provide direct client assistance in a seamless fashion. We will follow HUD's definition of homelessness and determine eligibility based on this definition, the town of the client, and overall assessment.

This project has benefited from past support of the Cumberland County CDBG funds and this infrastructure has stayed intact. All systems are fully in place to renew the program as soon as the new funding cycle begins. We will use other agency funds to support the position.

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

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

8. 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?**

CDBG funding is a critical bridge to help families remain housed in their communities and not deepen their short-term crisis into a long-term condition of homelessness. CDBG funds are critical for our project as there are few housing supports in the county. Once someone is in the shelter the costs are both psychologically and financially devastating. CDBG will help prevent the emergency from occurring. Funds are important as it helps to access more immediate sustainability, and may be the difference between securing housing, sustaining current housing or remaining homeless. Often clients come to us with unforeseeable deadlines and often the deadline can't be met; if the crisis can be stopped, we can then work on other supports (LIHEAP, Referral to Work Life Advisor, Case Management Services, and access to other supports).

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

The Opportunity Alliance pays for all of the costs of staffing including benefits, space, technology, travel. CDBG funds pass directly to constituents of Cumberland County. We have and will seek funds from in-kind donations. This past year we received less funding.

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

If the project was partially funded, we would serve fewer individuals/families. If there were no funds received the impact would include 150+ individuals would be homeless. In general, there is funding for emergency services such as shelters. Few funds are allotted to prevent the housing emergency from occurring. It is far costlier to house individuals and families when they are in the shelter than to keep them housed.

d. If your program or project has been funded by CDBG in the past, describe the outcomes and performance of the prior grant funding: How many people did you serve? Did you meet your goals? How would further funding impact the program?

CCHP served 145 low- income residents in Cumberland County, representing 57 households last year (2017-2018) using CDBG funding. Additionally, to date, July 2018 thru January 2019 (Program funding not yet completed.) CDBG funding has served 153 individuals and 52 households.

TOA estimates that it could serve 65 households and 160 individuals in Cumberland County if CCHP program receives the amount of funding requested.

Appendix III: Project Implementation Schedule

There are many types of potential CDBG funded projects, each with their own set of typical activities and timelines. The lists below contain typical activities for different types of projects and are not exhaustive; *your own individual project may have other activities that you'll want to identify and include.*

Some activities, e.g. construction of a building, infrastructure, or a planning project will be linear. Others, like housing rehabilitation may be repetitive as more projects are undertaken.

Fill in the activities that will occur and your best estimates of the time frame. A two year time horizon is provided in the table; however, you may include in additional table page if needed. You are not required to fill in two years of activities if your project will take less time.

Your own individual project may have other activities that you'll want to identify and include.

Fill in the activities that will occur and your best estimates of the time frame.

<u>Project Implementation Schedule</u>				
<u>Activity</u>	Q #1 J – S 2019	Q #2 O – D 2019	Q #3 J – M 2020	Q #4 A – J 2020
Contract/ Environmental Review	X			
Reporting		X	X	X
Provide housing focused case management	x	x	x	x
Provide information and referral to clients and providers	x	x	x	x
Project Completed:	X			

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	\$283,813	The Opportunity Alliance		Yes	The agency will provide the costs of staffing and training. This has been approved in the FY19 Agency Budget	
	Other Cash	\$			Yes / No		
	Other Cash	\$			Yes / No		
In-Kind/ Donation	Municipal In-Kind & Donation	\$9,000			No		We have cultivated a abroad group of partners who contribute to the project every year.
	Other In-Kind & Donation	\$			Yes / No		
	Other In-Kind & Donation	\$			Yes / No		
	Other In-Kind & Donation	\$			Yes / No		
TOTAL MATCH		\$9,000					

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

<u>Public Service Programs</u>				
Cost Category	CDBG Funds	Municipal Funds	Other Funds	Total
Equipment				
Materials/Supplies			2,000	2,000
Operations			3,913	3,913
Salaries			154,972	154,972
Fringe			54,372	54,372
Transportation			1,635	1,635
Consultants				
Space/Rent			8,250	8,250
Project Management				
Other – 1) Client	65,675		16,000	16,000
Other – 2) Admin	9,325		33,062	33,062
Total Costs	75,000		283,813	358,813
Provide the basis for determination of budget amounts:				
<p>The Opportunity Alliance will provide all the costs to support the staff. CDBH funds will be used for client assistance. This past year we leveraged \$11,000 in donations.</p>				

