

1. Provide the name of the Lead Community, Project Name, and CDBG Request.

Town of Harpswell, ME

Harpswell Aging at Home/Habitat for Humanity Home Repairs

CDBG Request: \$33,536

2. Project Summary

Activities of the Harpswell Aging at Home/Habitat for Humanity Home Repairs Program supported by Community Development Block Grant funding would complete critical home repairs, weatherizing and home modifications for 15 income-eligible, older adult homeowners. To be eligible, program participants must live in the Town of Harpswell, be age 60 or over, own the home, and have an income that does not exceed 80% AMI. The home improvements provided by the program assist these older homeowners so that they can remain in their homes more safely, comfortably and affordably. Examples of the work includes: improving flooring, building ramps, fixing stairs, installing hand rails, widening doors, modifying kitchens and bathrooms, weatherizing, and simple plumbing, electrical and heating improvements. The Town of Harpswell will be responsible for managing the grant funds. Habitat for Humanity facilitates the program management and key components supporting the volunteer structure. Harpswell Aging at Home (HAH) provides the volunteer team, currently 28 members strong, and town-level coordination of the project.

3. Need for the Activity

In Harpswell, there are many older homeowners who are living on low fixed incomes and in homes that are older, and often in need of repair or modification. At the same time, these homeowners may not have sufficient income to pay for needed repairs, and their bodies may no longer allow them to fix the simple things they used to be able to fix on their own.

With a median age of 56.9¹, Harpswell is the oldest town in Maine with more than 3,000 residents. The 2010-2014 American Community Survey estimates that 2,076 Harpswell residents are age 60 and over. 63.8% of the 2,069 households in Harpswell include at least one person aged 60 and over². 87% of Harpswell residents who are age 65 or older own their own homes. 44% of residents over 65 live in homes that are between 25 and 50 years old; 33% live in homes that are 50+ years old.

There are 327 people aged 65 and over who live alone in Harpswell. More than three-quarters (79%, n=257) of these folks, own their own homes³. Nearly 60% of the homeowners 65+ who live alone are women (n=197). Home-owning men who are 65+ and live alone in Harpswell have a median household income of \$26,250; for women, it's \$24,531.

Identify the total number of people affected by the issue/low moderate people

¹ US Census, American Community Survey 5-year Estimates for 2010-2014, Table DP05.

² American Community Survey 5-year Estimates for 2010-2014, Table S1101

³ American Community Survey 5-year Estimates for 2006-2010, Table B25116.

While census data does not provide specific data to answer the question, here's the best way to answer the demand question. There are 727 households in Harpswell headed by a person who is 65+. About 43% of these 65+ household heads (n=378 households) earn less than 80% of area median income for one person, 45% for households with two people (n=393 households). However, the service is available to home owners 60+, so the number of older home owners in Harpswell who would be eligible for assistance under this project is more than 400.

Long-term Difference in the Economic and Social Health of the Region

From July until December 2015, HAH conducted a community assessment that asked older residents what kinds of help they needed to remain in Harpswell as they age. 284 residents 60+ were surveyed, a response rate of 14%. The response rate of those 80+ was 24%. 63% of those responding to the survey identified help with home repair and home maintenance as their top need. Specifically, 24% of those 60-70 said they needed help with home repair. 27% of people age 71-80 said they needed this help, while 37% of those 80+ needed home repair assistance.

In response to this identified need, HAH recruited volunteers and formed a partnership with Habitat for Humanity to run a simple home repair pilot during the fall of 2016. They did not advertise the pilot, which intended to serve 6 homeowners. Instead, as the program was in development, 3 referrals came through a local church with ties to HAH and 3 came through the Town unsolicited. When cost savings allowed the pilot to expand to 8 homes, HAH put the word out to their volunteers and had 2 new homeowners qualified for the program in less than 24 hours. There is no doubt that the need for this service is great and that the project will be able to serve 15 older Harpswell residents over the course of the grant.

The long-term impact of the project is three-fold. First, older adults, who are a critical part of the social fabric of our town will be able to remain safely and more comfortably in their homes and will remain our volunteers, community leaders and sage elders. Second, simple home repairs that fix problems that could turn into more serious ones reduce the chances that a home would degrade to unsaleable, meaning conversely that the project helps to protect the health of our housing stock and its viability for future homeowners. Finally, the project reduces health care costs, both to the Town in reduced use of EMS, fire and law enforcement, and to the nation, as it relates to Medicaid and Medicare costs savings. Specifically, one of the initial 5 piloted homes involved significant mold that had caused the homeowner to be hospitalized 5 times, often for weeks. Since the home repair, the homeowner has had no hospitalizations due to the mold. This home repair, which cost about \$2,000, may have resulted in hundreds of thousands of dollars in cost savings due to reduction in avoidable hospitalizations.

4. Project Management

The Town of Harpswell will be the recipient of the grant and will administer the funds. The Town also provides the initial point of contact and initial eligibility screening for

applicants calling the town office to inquire about the home repair services. The participant's home ownership is confirmed and documented using Town records, and a brief description of the home repair work requested is noted.

Harpswell Aging at Home (HAH)

All HAH home repair program positions are volunteer. The HAH Home Repair program currently has 28 engaged volunteers, who are also Habitat volunteers under this program. Once screened by the Town, the homeowner's application is turned over to the HAH project coordinator by email, who then sets up the initial home visit. This visit includes the HAH project coordinator, the HAH home repairs team member who will develop the materials list, and the Habitat project supervisor (who will either attend a home visit or provide consultation to the team on project plan development). At this time, requested work is reviewed, and an in-home assessment is conducted that includes use of the HAH In-Home Assessment checklist.

Habitat for Humanity/7 Rivers Maine

Habitat's program support is provided by paid staff and Habitat volunteers. Habitat will interface with the Town of Harpswell to manage all program expenses, billing and record of accountability needed by the Town to administer the CDBG funds awarded to this project.

Habitat provides program support and management for the HAH Home Repair volunteer team. This includes intake of volunteers, completion of waiver and release forms, required background checks on volunteers, and periodic training. Habitat provides liability insurance coverage for the program/volunteers working on Habitat-approved home repairs. Habitat vehicles, tools, equipment and other program infrastructure can be accessed by the HAH Home Repair team. Habitat's administrative support for the program includes management of participant files, financial management, program fundraising and funder accountability, and Weatherizing & Repair program marketing and communications.

Experience of the Applicant

Habitat for Humanity/7 Rivers Maine has been providing weatherizing and repair services for income-eligible homeowners for over ten years. Over this time, we are fortunate to have received the dedicated support of both volunteers and funders. Habitat's Weatherizing and Repair program engages 50 volunteers throughout the year. We are currently working with three volunteer teams. We have received annual funding for the program from the George P. Davenport Trust Fund, the United Way of Mid Coast Maine, and community partners such as area Churches, Service Clubs, Businesses and individuals donors. We have recently received grants to support the program from the Sam L. Cohen Foundation and the Alfred M. Senter Fund. Habitat has the administrative infrastructure to sustain the program with staffing support for program and fiscal management. Over the past year, Habitat's Weatherizing and Repair program completed work on 60 mid coast homes.

Demonstrate Ongoing Commitment

HAH is now in its fourth year as a community organization committed to helping the aging population in Harpswell. The community is very supportive of the Home Repairs project with 28 local volunteers now engaged; this has doubled since 2017.

Habitat for Humanity/7 Rivers Maine's mission is to create successful homeownership opportunities for families with limited incomes by building sustainable housing and repairing and weatherizing existing homes. Habitat coordinates the labor of volunteers with the generous donations of materials and financial gifts we receive to improve the living conditions of our partner families and those who are elderly and/or disabled and in need of home improvements. We are an affiliate of Habitat for Humanity International, founded in 1991, and have been addressing the housing needs of people living in Lincoln and Sagadahoc Counties and the towns of Brunswick and Harpswell, Maine for 25 years. Habitat serves qualifying homeowners who have limited incomes (up to 80% AMI), and own their home.

5. Project Readiness

HAH is a grassroots organization created, maintained and led by older Harpswell residents that formed in July of 2015. For over three years, HAH has shown its commitment to fostering low-cost or no-cost initiatives that help older adults thrive while aging at home. HAH provides information, promotes initiatives, mobilizes volunteers, and creates connections and fosters collaboration among older adults, caregivers and other organizations to accomplish its mission. It has a Steering Committee that is made up of 17 Harpswell residents including a legislator and a Town selectman.

HAH has formal partnership support of the Town of Harpswell and works collaboratively on all of its projects. The Home Repair project is just one of several initiatives HAH has undertaken to ensure that older adults can age well at home in Harpswell. The Town has been willing to be the lead contact agency for much of this work, demonstrating a true partnership.

The home repair project started with 6 committed volunteers in the fall of 2016. Since then, through outreach, recruitment, news stories and word of mouth, the team has grown to 28 vetted volunteer workers. The team leader was initially responsible for all administrative duties, but has now recruited additional leaders who assist with parts of the administrative work. HAH is committed to constant leadership development, understanding that older volunteers may need to step down due to health issues or other personal challenges. The HAH Home Repair team is currently active completing work for Harpswell homeowners supported by other funding sources available through Habitat for Humanity. However, these sources are not sufficient to meet the goal of 15 homes and the grants are unpredictable. The Home Repairs team could continue their work and meet the program's goal of completing an additional 15 homes with the support of this CDBG funding. This grant is critically important for our ability to support and grow our volunteer team and keep them fully engaged in this work to help low-income older homeowners in Harpswell.

HAH successfully manages a robust communications strategy and volunteer recruitment effort and will continue to enlist the services of both administrative leaders and volunteer home repair workers to ensure we can meet the goals of this project. In addition, the communications team promotes the availability of this service through news articles, a segment on public television, information included in town mailings and through intentional partnerships with key people, like the Town's EMS, fire and law enforcement officers, home care workers and church and civic organization leaders. These folks are often in the homes of older adults, are trusted sources and can make effective referrals and warm hand-offs when they find an older adult who is in need of home repair assistance.

Impediments

Since the partnership began 30 months ago, HAH and Habitat have completed work on a total of 61 homes (29 were funded by the 2017 CDBG funding.) Based on the success of the home repairs program to date, we do not anticipate any major impediments to the next phase of the project. There are some key factors that can influence the success of the program and the ability to complete the home repair projects targeted for the grant year. Harpswell Aging at Home/Habitat for Humanity's ability to provide home rehabilitation, weatherizing and repair services for Harpswell homeowners this coming year is dependent on the following:

Adequate funding is needed to provide materials and program support. Habitat works to secure funding on an ongoing basis to support its Weatherizing and Repair program teams. This can be challenging in the competitive world of foundation funding, with sources that are one-time funders, and changing support from individuals, community organizations and businesses. CDBG funding greatly increases the capacity of this collaborative program, helping more Harpswell homeowners in need receive the service much sooner than would be possible through other available funding alone.

Sustaining volunteers. The work we do is made affordable because of volunteer labor. We have to balance keeping our volunteers engaged in a rewarding and ongoing work experience with having the necessary resources to sustain them.

Homeowner referrals are needed. While the need for housing repair is great, it can be a challenge to get older homeowners to call and engage with the program. Many in this demographic are either too proud to ask for help or may be wary of having someone come into their home. We have found that engaging the help of a trusted community member (such as representatives from a church, town office, fire department or school) to help guide local homeowners to the program has been a very successful component of the Harpswell program model.

6. Budget Information Attached

7A) Need for CDBG Program Funds

A top need expressed by Harpswell's low-income older adults who are homeowners is for help with home maintenance and basic home repairs. With a median age of 56.9, Harpswell is already the oldest town in Maine, with the numbers of older residents growing. The Town also has a high density of older housing stock with the majority of older residents owning and living in homes that are at least 25 years old and many in homes that are over 55 years old. These homeowners want to remain in their homes and to age in place in their home community. To make this possible, their homes require critical repairs and modifications that many can't physically do themselves, and hiring a contractor is not affordable. Through this program's approach, working at the local community level and engaging neighbors helping neighbors, we have begun to see the increased impact that can be achieved for this at-risk group.

Sustainable home ownership adds to the stability of neighborhoods and communities. Healthy, independent older residents who can remain in their homes and participate as active community members make our communities stronger and more age diverse. Elderly homeowners who remain stable for longer in their own homes reduce the costs to Medicare and Medicaid for skilled nursing or assisted living placements. CDBG funds will facilitate this community approach and concentrated effort to help older adults who want to remain at home in the Town of Harpswell.

Habitat's ongoing Weatherizing and Repair program began over 10 years ago and seeks funding from grants and donations throughout the year to support these critical services. Habitat has supported the Harpswell Aging at Home volunteer team with funding for an additional 6 home repair projects this past year. Habitat is fortunate to have both the United Way of Mid Coast Maine and the Davenport Trust as long-term funding partners, supporting the work of our Weatherizing & Repair programs. New funding was recently received from the Sam L. Cohen Foundation and the Alfred Senter Fund. Several other grants are currently pending. This funding supports Habitat's program to serve homeowners throughout our 31 town service region and support our three regional volunteer teams.

The proposed project year includes the completion of 15 homes. If the CDBG grant is not fully funded for Harpswell, the project will have to be scaled back to fewer homes. If the proposal is not funded at all, Habitat and HAH could continue to collaborate on a smaller scale with other grant funding. Habitat works to secure funding to support three volunteer teams to complete up to 60 homes annually that are located throughout the program's mid coast region of Lincoln and Sagadahoc Counties and the towns of Brunswick and Harpswell. Less or no additional funding through CDBG would greatly reduce the benefits and concentrated impact of the project decreasing our ability to improve the lives of individual older adults and the Harpswell community as a whole.

Distress Score

The Town of Harpswell has been assigned a Distress Score of 4.

**CDBG Grant In-Kind Match Documentation
Town of Harpswell
Harpswell Aging at Home – Home Rehabilitation Project**

American Red Cross - Smoke Alarms - \$1,500

Retail value of \$25 x 4 per home x15 homes

Habitat In-Kind Project Administration Support - \$6,330

Habitat Weatherizing and Repair Program Expenses (60 Homes)

Materials (\$1,500 per home)		90,000
Debris Removal and Disposal Costs		1,700
Building Permits (Based on 15 X \$125)		1,875
Program Management (\$25/hr X 20 hours/week x 52)		26,000
Tools and Equipment Costs		1,250
Volunteer Support Expense		1,250
Volunteer Training		1,000
Travel/Fuel Reimbursement/Habitat Vehicle Expense		3,600
Liability Insurance		5,000
Subtotal Program Costs		131,675
General Overhead (Estimated at 5%)		6,584
Total Weatherizing and Repair Program Expense		138,259

Habitat Budgeted Home Repair Program – Cost per Home

\$1,500 Materials cost
\$800 Program/Volunteer Costs
 \$2,300 Total cost per home

\$800 Program/Volunteer Costs per home
\$378 Program Support from proposed CDBG Grant
 \$422 In-kind per home X 15 homes = \$6,330

Project Volunteers Donated Labor - \$56,580

For 15 homes, this value is based on an average of 164 volunteer hours per home valued at \$23 per hour. The hours are based on the average volunteer hours worked for the 26 home repair projects completed by the HAH volunteer team in 2018.

Project Implementation Schedule

<u>Activity</u>	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
Outreach/Marketing	X	X	X	X				
Volunteer Recruitment	X	X	X	X				
Volunteer Training	X	X	X	X				
Homeowner Intake/Screen	X	X	X	X				
Home Assess/Repair	X	X	X	X				
Homeowner Follow-up		X	X	X	X			
Grant Financial Admin	X	X	X	X				
Final Project Report				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	\$5,000	Town of Harpswell Budget Item		No		Pending Approval at Town Meeting 3/9/19
	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	\$1,500 Smoke alarms	American Red Cross	Retail Value	Yes	ARC donation form sample attached	
	Other In-Kind & Donation	\$6,330 Program Support	Habitat for Humanity/7 Rivers ME	\$422 per home X 15 homes	Yes	Project expense detail attached	
	Other In-Kind & Donation	\$56,580 Volunteer Hours	HAH Home Repairs Volunteers	164 hrs per home @ \$23/hr for 15 homes	Yes	Calculation attached	
TOTAL MATCH		\$64,410					

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>Construction Projects</u>				
Cost Category	CDBG Funds	Municipal Funds	Other Funds	Total
Design/Engineering				
Land Costs				
Materials/Supplies	\$22,500			\$22,500
Construction Costs				
Project Management	\$6,036		\$6,330	\$12,366
Other				
1. HAH Volunteer Labor			\$56,580	\$56,580
2. Smoke Alarms			\$1,500	\$1,500
3. Larger Repair Issues	5,000	5,000		\$10,000
4.				
Total Costs	33,536	5,000	64,410	102,946
<p>Provide the basis for determination of budget amounts:</p> <p>The “other” column is in-kind volunteer labor, smoke alarms and HFH administration – see in-kind sheet.</p> <p>Materials - \$1,500 per home for 15 homes plus 10,000 for larger repairs (5,000 request CDBG and \$5,000 from Town)</p> <p>Management – CDBG column is 18% of 33,536</p>				

Selectmen's Meeting Minutes
January 24, 2019
Harpswell Town Office
Submitted for Approval January 31, 2019

Call to Order and Pledge of Allegiance: The meeting was called to order at 6:00 p.m.

Selectmen Present: Richard A. Daniel and David I. Chipman. Selectman Johnson was absent.

Staff Present: Kristi Eiane, Town Administrator and Terri Sawyer, Deputy Town Administrator

1. Adoption of the Agenda: Chairman Daniel moved, seconded by Selectman Chipman to adopt the agenda as amended by removing item 2; motion passed 2-0.

2. Accept Heating Assistance Donation from Cook's Lobster and Ale House: Removed to next meeting.

3. Public Comment: None.

4. Selectmen's Announcements: Selectman Chipman reminded the public that anyone snowmobiling on private property must have the permission of the landowners.

5. Town Administrator's Report: None.

6. Consent Agenda: 1) Approval of the Minutes; 2) Authorization of the Warrants: Selectman Chipman made some changes to the minutes. Selectman Chipman moved, seconded by Chairman Daniel to approve the consent agenda [approved January 17minutes; warrant #4 in the amount of \$110,703.93, and payroll warrant #3 in the amount of \$20,863.36]; motion passed 2-0.

7. Community Development Block Grant Applications: Chairman Daniel acknowledged the work that went into these three grant applications and thanked all involved. One grant is for \$7,160 in planning funds to evaluate the Town's vulnerability to flood hazards, increase resilience, and develop a mitigation plan. Selectman Chipman moved, seconded by Chairman Daniel to approve submitting the grant; motion passed 2-0. Another application is for \$33,536 in grant funds to continue the Harpswell Aging at Home Repairs and Habitat for Humanity Program that makes repairs to homes of qualifying seniors in Harpswell. Selectman Chipman moved, seconded by Chairman Daniel to approve submitting the grant; motion passed 2-0. The last application is for \$76,000 to fund the replacement of the communication tower located at the Orr's/Bailey Islands Fire Department. Art Howe, Fire Administrator, reviewed the application. Selectman Chipman encouraged the Town to look into having the National Guard assemble the tower if the grant is approved, as it did for the Community Television tower. Selectman Chipman moved, seconded by Chairman Daniel to approve submitting the grant; motion 2-0.

8. Public Comment: None.

9. Other Business: None.

10. Administrative Matters: Administrator Eiane stated she is working on scheduling a workshop regarding the Winter Parking Ban Ordinance, most likely for the first week in February.

11. Adjournment: At 6:18 p.m. the Chair adjourned the meeting without objection.

Respectfully Submitted,

Terri-Lynn Sawyer
Deputy Town Administrator