

**Cumberland County Community Development Program  
2015 CDBG General Program Application  
Regional Cover Page**

**Project Title** Central Heat Improvement and Home Repair

**Regional Applicant** Cumberland County Commissioners

**Non-Profit Entity** The Opportunity Alliance

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**Program Category**

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

Housing X Economic Development \_\_\_\_\_

**CDBG "National Objective"**

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

Direct Benefit: Presumed Group \_\_\_\_\_ (Identify Group)

Slum/Blight: Area-Wide N/A Spot Basis N/A

**Amount of CDBG Funds Requested** \$200,000.00

**Total Estimated Project Cost** \$334,250.00

**Name of Authorized Official** Dawn Ouellette, CFO

**Signature of Authorized Official** 

## 2015 General Application Questions

### 1. **Brief summary** - 10 points.

The Opportunity Alliance proposes to use \$200,000 of CDBG funds to assist homeowners with the repair and replacement of malfunctioning heating systems and other home repair needs. The program will;

- Respond to emergency and non emergency requests for repair and replacement of malfunctioning heating systems. Provide an assessment of the system malfunction, create job specs, requests bids for work to spec, ensure code compliance and award contract to Maine Fuel Board licensed heating technicians.
- Provide Central Heat Improvement and Home Repair direct client assistance to as many as 24 households throughout Cumberland County. Currently there are 29 households seeking assistance who are on the wait list for Program Year 15 funding. While there are no guarantees of funding, these requests are prioritized based on a variety of established criteria to serve eligible households most in need and seeks to maximize the reach of the program throughout Cumberland County.
- Conduct an HQS inspection of the home and when circumstances warrant bring the house up to HQS standards which establish the minimum criteria for health and safety. Additional HQS corrective measures include repair of electrical hazards, repair of leaking roofs, repair of trip or fall hazards, failed septic systems and substandard well water

Upon notice of award a press release will be distributed to the local press. A "white paper" describing the program guidelines and eligibility criteria will be distributed to town officials for public posting within their respective communities.

Residents requesting assistance will promptly receive an application and clear description of the application process and list of income documentation needed to certify eligibility. Certified eligible clients will be prioritized on criteria which include but is not limited to; client needs scope of work and geographic considerations.

Bids will be reviewed for cost reasonableness and rebid if necessary, prior to contract award. Upon receipt of contractors invoice an inspection will

be conducted to ensure work completed in a job specifications and to minimum acceptable quality.

It is anticipated that projects will range in cost from a minimum of \$2,000 to \$6,500 for heating systems and \$7,000 or more for a septic system or roof. Total costs can vary depending on scope of work established by HQS inspection.

2. **Need for the Activity.** - 20 points

The Opportunity Alliance received more than 200 calls in the previous 12 months from Cumberland County residents of low to moderate income seeking assistance with non-functioning home heating systems and home repairs. Of these requests for assistance:

- In the past three years between 15% and 20% percent of calls received between November 1 and March 31, the cold winter months are requests for assistance with "No-Heat" emergencies.
- More than 50 percent of calls are from households occupied by persons over the age of 60 (or under 24 months) and considered susceptible to hypothermia.
- In the past three (3) years ten (10) Heating System assessments revealed dangerously high levels of Carbon Monoxide.
- Requests for assistance remain strong, The Agency was unable to fund 29 requests for (non-emergency) assistance from eligible Households, and these applicants were placed on a waiting list pending receipt of additional funding.

Funding for this project will improve the economic and social health of Cumberland County residents because:

- Fewer households will be prone to using unsafe heat to stay warm reducing the potential for fire and carbon monoxide poisoning.
- Elderly and disabled homeowners will be less prone to sickness if they can stay adequately warm through the winter.
- Installation of new energy efficient heating systems will reduce energy consumption.
- Replacement of failed septic systems resolves a potential health risk from the impacted neighborhood/community
- Local private companies are contracted to do the work.

3. **Management of the proposed activity** – 10 points

The management of the CDBG Grant award will be conducted a core group of staff in The Opportunity Alliance's Housing Department.

- Nathan Mills, Director, Housing and Energy Services, will serve as the lead person for contract related issues and will be responsible for program operations and workflow and ensure program and contractual requirements are met. Nathan is a certified Project Manager and a certified CDBG Program Administrator with over 25 years management and production experience in both for-profit and non-profit organizations.
- Christine Zeeb, Program Administrator, will process applications, determine client eligibility, prepare loan and grant documents, assist with environmental and historic reviews of properties and process contractor invoices for payment at the completion of a project. Christine is a BPI certified Energy Auditor, an HCV Housing Quality Standards Specialist and is registered with the Maine Office of Consumer Credit regulation. She has 7 years experience as an administrator/educator for housing and energy related programs.
- Kenneth Caldwell, Chip and Home Repair Technician, is a licensed Master Oil Burner Technician, licensed Propane and Natural Gas Technician, a BPI Quality Control Inspector and a HCV Housing Quality Standards Specialist. Ken will assess heating systems and conduct HQS inspections of client homes. Ken will write job specifications and manage the bid process and be responsible for environmental and historic reviews of properties. Ken has 10 years experience in industry, 10 years experience in the heating trades and 4 years experience in non-profit

The Opportunity Alliance has been operating home repair and heating system repair programs since the 1970's and has identified a Central Heating Improvement Program (CHIP) as a core activity to its mission. The Opportunity Alliance will operate a heating system replacement program for the foreseeable future relying on funding from a variety of sources including; Cumberland County CDBG, Maine State Housing Authority, Maine Department of Environmental Protection and Efficiency as well as private donations.

4. **Ready to proceed** – 20 points

The Opportunity Alliance has operated a robust central heating system repair and home rehabilitation that serves households throughout Cumberland County for many years. The program staff is dedicated to continuing to operate an effective program. In recent years the program has reached out

to all the eligible communities in Cumberland County with program information and is able to meet the need where it exists throughout the region. Demand of this program from within the community is strong and the Opportunity Alliance is committed to meeting this need. The agency has a Finance Department that has well established accounting procedures that comply with General Accepted Accounting Principles (GAAP) and Federal Office of Management and Budget (OMB) regulations. Matching funds will be obtained from the Maine State Housing Authority Central Heat Improvement Program, The Common Home Program and the Maine DEP Above Ground Storage Tank (AGST) Program. These are non-competitive funds that are renewed annually.

5. **Budget for project.** (see Appendix VI). - 5 points

The attached budget, appendix IV assumes \$ 200,000 in CDBG funding and level funding for the Maine Department of Environmental Protection AGST and continued funding from the Maine State Housing Authority CHIP\* allocation for the upcoming year.

The Opportunity Alliance currently operates a Central Heating Improvement and Home Repair Program in Cumberland County. Requested and matching funding for this program area is anticipated as follows;

- \$ 200,000 (Requested) from Cumberland County CDBG
- \$ 82,000 From the MSHA Common Home Program
- \$ 58,300 from the Maine State Housing Authority for the CHIP program.
- \$ 24,250 from DEP for the Above Ground (Oil) Storage Tank program

\* Please note; Last year (CHIP program year ending 10/1/2014) the Opportunity anticipated \$100,700 and received \$149,049 in regular and amended MSHA-CHIP funding.

- The budget outlined in appendix IV provides for serving 24 clients with major repair or replacement of the home heating system or other home repair needs at an average cost of \$7,534 per project (the agency estimates it will serve up to 100 additional clients with repairs, cleaning or tuning of the home heating system thru the Maine Housing CHIP Program). Of the 24 clients served it is estimated 50% will receive heating system replacements.

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

7. **Need for CDBG program funds - 15 points**

The Opportunity Alliance is asking for \$200,000 in Program Year 2015 an increase of \$22,100 over Program Year 2014 Cumberland County CDBG funding.

The agency will leverage these funds with \$82,000 it receives from the MSHA Common Home Program to provide direct client assistance for home repair and \$58,000 it received from Maine Housing to provide direct client assistance for heating system assistance to households in Cumberland County in Program Year 15. The agency anticipates flat funding at \$24,250 from the Maine DEP for the AGST program.

The CDBG award will help address more of the need than would otherwise be possible. In the current program year the agency has served more than 22 households all or in part with CDBG funds. Nine (9) of these households received an upgrade to the heating system. This work continues at the Agency as requests are received daily for assistance to home heating systems. With the current and remaining funds the agency will provide heating system replacements and HQS repairs at 2-3 additional households in the current program year. In total the CDBG, Maine Housing and DEP funds will provide heating system and HQS repairs to over 116 households in Cumberland County.

The demand for assistance remains high and The Opportunity Alliance makes substantial effort to acquire heating funds from sources other than Cumberland County, Maine Housing and the DEP. In the current year The Opportunity Alliance has fund raising efforts have resulted in donations exceeding \$45,000.00 from area businesses and citizens. Private donations exceeding \$9,200 have been made specifically to the agency's home repair program.

8. **Distress Score**

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

This project fits within these criteria

9. **Multi-Jurisdictional Bonus 5 points**

*Not applicable*

**Project Implementation Schedule**

<b><u>Activity</u></b>	<b>Q #1 J - S 2015</b>	<b>Q #2 O - D 2015</b>	<b>Q #3 J - M 2016</b>	<b>Q #4 A - J 2016</b>	<b>Q #5 J - S 2016</b>	<b>Q #6 O - D 2016</b>	<b>Q #7 J - M 2017</b>	<b>Q #8 A - J 2017</b>
Contract/ Environmental Review	X							
Reporting		X	X	X	X	X	X	X
Program Announcement and of White Paper	X							
Application Intake and eligibility determinations	X	X	X	X				
Environmental and Historic reviews	X	X	X	X				
Bid Solicitation for Heating System and HQS home repairs	X	X	X	X				
Emergency Heating System repairs		X	X					
Project Completed & Final report to Cumberland County					X			

## Appendix IV: Budget

<b>Construction Projects</b>				
<b>Cost Category</b>	<b>CDBG Funds</b>	<b>Municipal Funds</b>	<b>Other Funds</b>	<b>Total</b>
Design/Engineering				
Land Costs				
Materials/Supplies	\$170,000		\$164,250	
Construction Costs				
Project Management	\$30,000		\$47,850	
Other				
1.				
<b>Total Costs</b>	<b>\$200,000</b>		<b>\$212,100</b>	
<p><b>Fully funded at \$200,000 the Program Year 15 will assist 24 Households with direct client assistance in the form of installed materials and supplies at an average project cost of \$7,100. Approximately 55% or 13 households will combine CDGB funds with Other funds. Other Funds will serve up to an additional 75 households with direct client assistance in the form of installed materials and supplies.</b></p> <p><b>The Opportunity Alliance provides a comprehensive Central Heat Improvement and Home Repair Program. The current program year's funding, PY14 is fully obligated and there are 29 households throughout Cumberland County on the wait list seeking funding from Program Year 15 funding. Funding for these requests will be prioritized based on a based on a variety of established criteria to serve eligible households most in need and seeks to maximize the reach of the program throughout Cumberland County.</b></p>				



## Households Served by Program Year 13

Towns	# of Units	Dollar Amount
Bridgton	1	\$ 3,850.00
Casco	1	\$ 16,825.00
Gorham	2	\$ 15,376.00
Harrison	1	\$ 10,925.00
Naples	1	\$ 4,110.00
New Gloucester	1	\$ 3,663.64
Orrs Island	1	\$ 5,000.05
Raymond	1	\$ 1,625.00
Scarborough	2	\$ 6,903.00
Standish	2	\$ 11,294.00
Westbrook	1	\$ 5,300.00
Windham	4	\$ 39,881.06
<b>Totals</b>	<b>18</b>	<b>\$ 124,752.75</b>

## Waitlist by Town

*Unobligated projects*

Towns	# of Requests
Bridgton	4
Cape Elizabeth	1
Casco	1
Gorham	3
Freeport	3
Harpswell	1
Naples	2
Scarborough	1
Sebago	1
Standish	3
Westbrook	3
Windham	4
Yarmouth	2
<b>Totals</b>	<b>29</b>

## Households Served by Program Year 14

*(completed projects and allocated funds)*

Towns	# of Units	Dollar Amount
Bridgton	1	\$ 4,000.00
Cape Elizabeth	1	\$ 6,300.00
Casco	2	\$ 15,698.00
Gorham	1	\$ 11,298.00
Gray	1	\$ 16,268.00
Harrison	1	\$ 8,598.00
Naples	1	\$ 5,695.00
New Gloucester	1	\$ 13,923.00
Pownal	2	\$ 22,883.00
Standish	2	\$ 11,190.00
Westbrook	5	\$ 15,437.44
Windham	4	\$ 34,459.20
<b>Totals</b>	<b>22</b>	<b>\$ 165,749.64</b>

## Waitlist by Town

*Unobligated projects*