

Resolve 6-15/16

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**CITY OF PORTLAND  
IN THE CITY COUNCIL**

DAVID BRENERMAN (5)  
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**RESOLUTION ADOPTING THE 2016-2020  
HOUSING AND URBAN DEVELOPMENT (HUD) FIVE-YEAR CONSOLIDATED  
PLAN AND FISCAL YEAR 2017 ANNUAL ACTION PLAN INCLUDING  
APPROPRIATIONS FOR COMMUNITY DEVELOPMENT BLOCK GRANT  
PROGRAM, HOME PROGRAM, AND EMERGENCY SOLUTIONS GRANT  
PROGRAM AND CERTIFICATIONS PERTAINING THERETO**

**WHEREAS**, the City of Portland, Maine has determined that there are pressing community and neighborhood needs for further federal assistance for housing and community development activities; and

**WHEREAS**, the goals and priorities expressed in the 2016-2020 Housing and Urban Development Five-Year Consolidated Plan align with the needs of the City; and

**WHEREAS**, annual activities for the Consolidated Housing and Community Development Annual Action Plan have been recommended; and

**WHEREAS**, the United States Department of Housing and Urban Development (HUD) has allocated to the City of Portland \$1,791,448 of Community Development Block Grant (CDBG) Entitlement Funds, for the program year 2016-2017; the City has also received Community Development funds in the amount of \$114,500 in program income, along with \$120,000 in CDBG Housing Program Income which is subject to the same regulations as the entitlement funds; a HOME Program Grant allocation of \$828,140 and HOME Program income of \$205,000; Lead Safe Housing Program Income of \$269,774; local Housing Trust Funds of \$468,551; and \$161,834 of Emergency Solutions Grant funds; and

**WHEREAS**, the City Council of the City of Portland, Maine, desires to utilize these funds to support housing and community development activities;

**NOW, THEREFORE, BE IT RESOLVED**, that the City Council of the City of Portland, Maine, hereby adopts the 2016-2020 HUD 5 Year Consolidated Plan and Fiscal Year 2017 Annual Action Plan, and the sums of \$ 1,905,948 for the Community Development Block Grant Program, plus \$120,000 in CDBG Housing Program funding, \$1,033,140 for the HOME Program, \$269,774 in Lead Safe Housing Program Income, \$468,551 in local Housing Trust Funds and \$161,232 for the Emergency Shelter Grant Program are hereby appropriated for the purposes approved in the attached Plan and budgets as recommended by the City Manager; and

**BE IT FURTHER RESOLVED,** that the City of Portland, Maine, possesses legal authority to apply for the above referenced Community Development Block Grant Program Funds, HOME Program funds and Emergency Shelter Grant Program funds for the Program Year 2016-2017; and

**BE IT FURTHER RESOLVED,** that the City Manager be authorized to:

- 1) Apply for, accept and expend: the Community Development Block Grant Entitlement Funds of \$1,791,448 and to expend \$114,500 in program income and \$120,000 in CDBG housing program income funds; \$828,140 of HOME Program funds and to expend \$205,000 of program income for a total of \$1,033,140; \$269,774 in Lead Safe Housing program income; \$468,551 in local Housing Trust Funds; and \$161,232 of Emergency Shelter Grant funds;
- 2) Officially represent the City of Portland, Maine, in connection with the application, including the execution of contracts on behalf of the City; and

**BE IT FURTHER RESOLVED,** that the City of Portland, Maine certifies that it will comply with all of the attached assurances and provide such additional information as may be required by the U.S. Department of Housing and Urban Development; and

**BE IT FURTHER RESOLVED,** that the foregoing Fiscal Year 2016-2017 Annual Action Plan funds are hereby appropriated pursuant to the Budget attached hereto.

**CITY OF PORTLAND, MAINE  
2016 – 2020  
HOUSING AND COMMUNITY  
DEVELOPMENT  
DRAFT  
FIVE YEAR CONDOLIDATED PLAN**



City of Portland, Maine

Planning and Urban Development Department

Housing and Community Development Division

Community Development Program

389 Congress Street, Room 312

Portland, ME 04101

[www.portlandmaine.gov](http://www.portlandmaine.gov)

1. Neighborhood Investment & Infrastructure- Create strong, safe accessible and vibrant neighborhoods
2. Housing Availability- Increase housing availability and affordability
3. Economic Opportunity – Create Economic opportunities to transition people out of poverty
4. Address the Needs of the Growing Homeless Population- Prevent and Reduce Homelessness

### **3. Evaluation of past performance**

Limited financial resources are the City's biggest constraint to meeting the needs and goals of our community. Year after year the request of funding far exceeds the amount of funds available through the City's CDBG, HOME, and ESG programs. That being said, the use of the HUD funds allows for an increase in leveraged funds through many of the program's sub-grantees. In order to maximize the effectiveness of the HUD funds distributed within our Community, each sub-grantee's application goes through an extensive evaluation process.

The needs, goals, and priorities identified in this Consolidated Plan represent a continuing evaluation and evolution the City's CDBG, HOME and ESG programs. As new information becomes available about the needs of our community, the HCD staff work with City officials to make sure that the goals of the HUDS programs are aligning with the direction and goals of the City. Through the continued evaluation process, the HCD staff is able to make sure that the needs of the City are being address in every funding cycle. The four needs, goals, and priorities categories addressed in this Consolidated Plan encumber the two previous goals used by the City's HUD programs. The new categorization of these goals allow for a more streamline reporting and evaluation system.

### **4. Summary of citizen participation process and consultation process**

In 2013 the City conducted an evaluation of the HUD required citizen participation plan. Through this process the HCD staff made several improvements to the citizen participation plan. The City holds multiple public meetings each year, including a 'service providers' meeting, to make sure the needs of the community heard. Per HUD requirement, two public hearings are held each year to allow the public to give input directly to the City Council on how HUD-program funding should be allocated. In addition to the public hearings and meetings, HCD staff welcome meetings with concerned citizens, neighborhood organizations and other community groups. The HCD staff also serve on serval committees and are active members of organizations related to improving the quality for life for low and moderate income Portland residents.

### **5. Summary of public comments**

The Consolidate Plan public comment period was held from April 1 to April 31, 2016. **No public comment was given.** During the public hearings, many members of the community as well as organization representatives spoke about the need for continued CDBG support to the following

## The Process

### PR-05 Lead & Responsible Agencies - 91.200(b)

**1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source**

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	PORTLAND	
CDBG Administrator	PORTLAND	Planning and Urban Development Dept, HCD Division
HOPWA Administrator	PORTLAND	Frannie Peabody Center, ME
HOME Administrator	PORTLAND	Planning and Urban Development Dept, HCD Division
ESG Administrator	PORTLAND	Health and Human Services Department, SS Division
HOPWA-C Administrator		

**Table 1 – Responsible Agencies**

### Narrative

The City of Portland’s Department of Planning and Urban Development, Housing and Community Development Division, is the lead entity for managing and distributing the CDBG and HOME funding. The ESG Grant is distributed through the Health and Human Services Department. HOPWA is managed and administered by the Frannie Peabody Center.

The 2016-2017 Action Plan was written by staff in the Department Housing and Community Development. However, numerous individuals and entities were involved in the process, recommendations, and decision making that defined the details of this Plan.

All CDBG applications for 2016-2017 funding were submitted to the Housing and Community Development Division. There were seventeen (17) requests for social service funding from twelve (12) different entities, and fourteen (14) requests for development activity funding from nine (9) different entities. Staff reviewed each application for threshold eligibility, and prepared and presented the information to the CDBG Allocation Committee. This year the Allocation Committee was comprised of four (4) community members who were vetted through an application process and appointed by the Portland City Council. The CDBG Allocation Committee read, reviewed, and scored all applications. The Committee recommended funding allocations to the City Manager based on priorities, provided

## **PR-10 Consultation - 91.100, 91.200(b), 91.215(I)**

### **1. Introduction**

The City of Portland Housing & Community Development Division works with other City departments, regional coalitions, state programs, and county partners to achieve its goals. Also, the City's Citizen Participation Plan ensures that the City undertakes an effective public process that encourages input and participation from all citizens, non-profit organizations and other interested parties. The plan also guarantees access to meetings, information and public hearings on the Consolidated Housing and Community Development Plan. Technical assistance must also be provided, upon request, to organizations that would like to develop proposals for funding under the City's Housing and Community Development Program.

**Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).**

In the City of Portland, 33% of CDBG funds support social service agency programs. The funds support housing programs, homeless services, crisis management services, childcare, family support services, substance abuse services, youth and adolescent support services, senior services, neighborhood based programs and projects, and health care for the homeless. City staff meets with the agencies throughout the year to provide technical assistance and ensure they are meeting HUD guidelines and regulations. Staff also assists in monitoring their progress and makes recommendations for more efficient services.

The City & the Portland Housing Authority (PHA) have a history of cooperation in several areas including community policing, development of affordable housing, recreational activities for at-risk youth, the Family Self-Sufficiency Program, Family Investment Center and applications to HUD for Section 8 certificates and vouchers for families, homeless, and disabled persons. City of Portland and PHA staff communicate regularly and provide each other with data for plans and reports. The City of Portland and Cumberland County also collaborate with the other Public Housing Authorities in Cumberland County.

Housing and Community Development staff also participate in the Maine Affordable Housing Coalition which is a coalition of developers, Community Action agencies, public housing authorities, investors, housing and service providers, advocates and others working to increase the supply of quality, affordable housing throughout Maine.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

City staff from the Health and Human Services Department and Housing & Community Development Division coordinate with other members of the Emergency Shelter Assessment Committee (ESAC) and

**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities**

	<p><b>What section of the Plan was addressed by Consultation?</b></p>	<p>Housing Need Assessment  Lead-based Paint Strategy  Homelessness Strategy  Homeless Needs - Chronically homeless  Homeless Needs - Families with children  Homelessness Needs - Veterans  Homelessness Needs - Unaccompanied youth  Non-Homeless Special Needs  Economic Development  Market Analysis  Anti-poverty Strategy</p>
	<p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>The City of Portland includes the Planning and Urban Development Department, which is responsible for housing and community development needs and strategy in addition to anti-poverty barriers to affordable housing, and lead based paint remediation. The Economic Development Department is responsible for the Economic strategies for the City. The Health and Human Services Department is responsible for homeless needs, specifically families with children, single adults, and chronically homeless individuals. The Public Works Department is responsible for infrastructure needs and projects. The Recreation and Facilities Department is responsible for building maintenance and renovations.</p>
4	<p><b>Agency/Group/Organization</b></p>	<p>FRANNIE PEABODY CENTER</p>
	<p><b>Agency/Group/Organization Type</b></p>	<p>Services-Persons with HIV/AIDS</p>
	<p><b>What section of the Plan was addressed by Consultation?</b></p>	<p>HOPWA Strategy</p>
	<p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>Frannie Peabody is the direct recipient for all HOPWA funding that comes to the State of Maine. They are responsible for the HOPWA strategy.</p>
5	<p><b>Agency/Group/Organization</b></p>	<p>Community Housing of Maine</p>
	<p><b>Agency/Group/Organization Type</b></p>	<p>Housing  Services-Persons with Disabilities  Regional organization</p>

Portland Housing Authority (PHA) was consulted to provide information regarding affordable housing demand and public housing needs. PHA was simultaneously developing their five year plan, annual agency plan and capital fund plan at the same time the City of Portland was update its consolidated five year plan and annual action plan, and the City was able to work closely with the Authority to collaboratively develop housing goals for the annual and strategic plans.

Social Service and homeless shelter staff were consulted to include input on housing the city's most vulnerable populations. Housing and Community Development staff attended Emergency Shelter Assessment Committee meetings to stay updated on shelter bed usage, housing successes and needs for this population, and to receive input from Homeless Voices for Justice, a local grassroots effort involved in affecting change for Portland's homeless populations.

Frannie Peabody Center, the administrator of HOPWA funds and provider of support for individuals and their families living with AIDS/HIV, was consulted for housing and community needs evident among this population.

Community Housing of Maine (CHOM), a non-profit developer of affordable and supportive housing will be the recipient of CDBG funds for 2015-2016 to acquire and rehabilitate properties in Portland, specifically to serve long-term stayers at the city's homeless shelters.

City of Portland Public Services Department was consulted on the need for public services in the city, specifically within CDBG eligible neighborhoods. Additionally, Preble Street, a non-profit social service and basis needs provider was consulted because of their expertise in assisting the city's most vulnerable populations.

### Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	CDBG Allocation Committee Meetings and Website	Minorities Persons with disabilities Non-targeted/broad community	All CDBG Allocation Committee meetings are public, posted on the City website and City calendar. All four committee members attend the majority of meetings. One member of the public attended.	The Committee discussed each application, along with their funding recommendations. This is documented as committee meeting summaries on the City website.	All comments were accepted	
2	CDBG Allocation Committee Meetings and Website	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Response was the attendance at the CDBG Eligible Neighborhood Meeting held on September 17th, 2015 at 6:00 PM at the City Hall.		All comments were accepted	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Newspaper Ad	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Response was attendance at one of the two public hearings		N/A	
5	Internet Outreach	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	181 members of the community have given their email address to HCD staff with the purpose of receiving information about public meetings, hearings, CDBG Allocations, and other events related to housing and community development in the City of Portland	Comments are received via email, voicemail messages, and attendance at public meetings.	All comments are accepted.	

## Housing Needs Summary Tables

### 1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	302	250	484	105	1,141	224	73	226	4	527
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	70	105	60	60	295	20	0	70	20	110
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	225	139	64	35	463	0	257	130	10	397
Housing cost burden greater than 50% of income (and none of the above problems)	5,605	2,214	415	28	8,262	3,453	2,563	2,517	1,229	9,762
Housing cost burden greater than 30% of income (and none of the above problems)	903	2,743	4,164	650	8,460	802	2,216	4,883	3,833	11,734

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Large Related	270	174	163	607	114	386	321	821
Elderly	1,332	1,135	653	3,120	2,023	2,179	2,177	6,379
Other	3,204	2,145	2,471	7,820	1,368	784	1,622	3,774
Total need by income	6,955	5,336	4,835	17,126	4,357	5,020	7,592	16,969

Table 8 – Cost Burden > 30%

Data 2008-2012 CHAS  
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,819	954	185	2,958	690	1,026	1,055	2,771
Large Related	225	89	4	318	104	254	47	405
Elderly	1,033	455	285	1,773	1,522	1,024	741	3,287
Other	2,920	949	155	4,024	1,220	427	658	2,305
Total need by income	5,997	2,447	629	9,073	3,536	2,731	2,501	8,768

Table 9 – Cost Burden > 50%

Data 2008-2012 CHAS  
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	244	224	219	60	747	24	297	90	30	441
Multiple, unrelated family households	40	20	0	0	60	0	0	70	0	70
Other, non-family households	10	0	40	35	85	0	0	60	0	60
Total need by income	294	244	259	95	892	24	297	220	30	571

Table 10 – Crowding Information - 1/2

households pay more than 30% of their income on housing, 49% of which are renter households. 25% of renter households in Portland pay more than 50% of their income on housing. Rental rates have increased an estimated 8-9% in the last year. Subsidized tenants struggle to find affordable units. Rents are expected to continue to increase, thus making it more difficult. The City of Portland Public Health Division conducted two surveys one for Cumberland County and one for Parkside Neighborhood (CT-10). In the study of Cumberland County affordable housing was the most important factor for a healthy community by 36% of the respondents. Likewise respondents to the Parkside survey indicated that many experience housing-related difficulties - 40% did not have enough money to pay utility bills, 39% did not have money for rent or mortgage and 37% could not find affordable housing. Additionally, Maine has the eighth oldest housing stock in the country with 31.3% built before 1950. Without proper upkeep, older units can be drafty, uninsulated, and contain lead based paint.

**Are any populations/household types more affected than others by these problems?**

All populations are affected by the housing cost burden. 64% of County households and 57% of Portland households pay more than 30% of their income toward housing costs. Renters comprise 51% of County households and 49% of Portland households. This burden falls most heavily on households earning 0-30% of AMI.

**Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

In FY 15, the City of Portland granted \$10.1 million through their General Assistance to 4,363 qualifying individuals and families. 52% of those who qualified and received assistance accessed the program for six months or less. Of the total cost of the program, \$2.0 million was paid for by Portland property tax payers and \$8.1 million was paid by the state. As of 2015, the State of Maine will no longer reimburse for benefits provided to unlawful immigrants, including people who have expired visas and do not have required paperwork. This change at the State level has had a tremendous impact on the City's ability to serve the populations coming to Portland, designated as a refugee resettlement city for over 35 years.

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

The persons affected by the change in State policy noted above, those who will no longer be eligible for general assistance benefits are primarily refugees, asylees and persons with mental illness.

## NA-15 Disproportionately Greater Need: Housing Problems - 91.405, 91.205

### (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

#### Introduction

Racial and ethnic groups categorized here represent very small populations and it can be difficult to statistically determine disproportionately greater need among minorities based on American Community Survey results. 7% of the County population and 14% of Portland's population are identified as Black African American, Asian and American Indian, Alaska Native.

#### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	10,974	3,200	1,016
White	9,524	2,811	796
Black / African American	550	170	65
Asian	280	55	110
American Indian, Alaska Native	69	35	0
Pacific Islander	0	0	0
Hispanic	260	30	25

Table 12 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2008-2012 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

#### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	9,332	3,651	0
White	8,657	3,436	0
Black / African American	275	105	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
White	4,116	7,611	0
Black / African American	15	29	0
Asian	85	109	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	99	30	0

**Table 15 - Disproportionally Greater Need 80 - 100% AMI**

Data Source: 2008-2012 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### Discussion

The Black/African American population makes up 3% of the County's population and 3% of this population at 50%-80% of the area median income households with one or more housing problems. The American Indian and Alaska Native populations make up 0.21% of the total population in the County and 9 of this population are likely to show one or more housing problems among other 50%-80% area median households. 53% of County households at the 50-80% AMI level has at least one housing problem.

The Black/African American population makes up 7% of the total population in Portland and 73.2% of this population is likely to have one or more housing problems among other 50%-80% area median income households with housing problems, when only 53.5% of the jurisdiction as a whole shows housing problems in this group. Likewise, 43.5% of the Black/African American population is likely to have one or more housing problems among other 80-100% area median income households with housing problems when only 24.7% of the jurisdiction as a whole shows housing problems where housing cost is 30% of their household income.

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
White	4,586	7,504	0
Black / African American	175	205	0
Asian	35	95	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	105	119	0

**Table 17 – Severe Housing Problems 30 - 50% AMI**

Data Source: 2008-2012 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

#### 50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,038	17,126	0
White	2,758	16,021	0
Black / African American	85	334	0
Asian	45	304	0
American Indian, Alaska Native	50	20	0
Pacific Islander	0	0	0
Hispanic	110	245	0

**Table 18 – Severe Housing Problems 50 - 80% AMI**

Data Source: 2008-2012 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.405, 91.205  
(b)(2)**

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

**Introduction**

Minority racial and ethnic populations for housing cost burden are very small numbers and do not show disproportionately greater need in very many income categories due to these small representations. For example, in Portland, there were only 440 households sampled from the Black/African American racial group and only 395 sampled from the Hispanic ethnic group, of over 16,850 total, that indicated their housing cost burden was less than or equal to 30% of their income. Another caution is that the data is not necessarily indicative of cost burden for long time homeowners. For example, in 2011, there were 555 homes with a value affordable to households earning over 100% of median income that were occupied by households earning 50% or less of median income. This does not mean that the home is unaffordable to them. Certainly a large percentage of homeowners have owned their homes for a very long time: while initially the mortgage payment may have been more than 30% of their income, as wages rise, mortgage payments gradually decline as a percentage of household income. Some low income owners, such as senior citizens, have paid off their mortgage completely, leaving them “house-rich” but “cash-poor.”

**Housing Cost Burden**

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	75,414	23,543	17,640	1,022
White	72,110	21,983	16,003	796
Black / African American	910	419	505	65
Asian	958	409	310	110
American Indian, Alaska Native	183	0	69	0
Pacific Islander	25	20	0	0
Hispanic	665	374	415	25

**Table 20 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2008-2012 CHAS

**Discussion**

The greatest disproportionality among households in Cumberland County is with households with a housing cost burden greater than 30%. Among this group 96% are White, 1.2% are Black/African

## **NA-30 Disproportionately Greater Need: Discussion - 91.205 (b)(2)**

**Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

As previously discussed, racial and ethnic minorities represent very small populations and it can be difficult to statistically determine disproportionately greater need among minorities based on American Community Survey results. Housing cost burden is the greatest need throughout the jurisdiction as a whole.

**If they have needs not identified above, what are those needs?**

The increase in immigrants from Sub-Saharan Africa has shifted local demographics of country of origin and household size. Many landlords and local service providers are not familiar with the cultures and customs that accompany these new immigrants, and may inadvertently create new barriers to maintaining housing. For example, many Muslims consider dogs to be unclean, and do not allow them in the home. This belief becomes an issue when landlords use dogs for apartment bedbug inspections. There are also potential conflicts between immigrant and non-immigrant tenants over child supervision and overcrowding. (Portland's *Analysis of Impediments to Fair Housing*.)

**Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

There are overlapping concentrations of poverty, black populations, foreign born residents, and single-parent families within Portland's subsidized housing. Many of these tracts are in the HCD areas, but there are several along the I-95 corridor, again likely due to PHA properties, and in the I-295 corridor north of Back Cove. Although mobile Section 8 vouchers were created with the intention of distributing low-income populations across a broader region, access to transit, services, cultural support systems and the location of affordable housing in the city are creating geographic concentrations of poverty and minorities within certain areas of Portland. (Portland's *Analysis of Impediments to Fair Housing*)

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based		Veterans Affairs Supportive Housing
# of Families requesting accessibility features	0	102	1,579	3,331	334	2,878	28	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 22 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

**Race of Residents**

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based		Veterans Affairs Supportive Housing	Family Unification Program
White	0	95	1,090	2,837	310	2,428	24	0	30
Black/African American	0	4	298	397	13	368	3	0	3
Asian	0	3	158	62	6	53	0	0	0
American Indian/Alaska Native	0	0	23	26	4	21	1	0	0
Pacific Islander	0	0	10	9	1	8	0	0	0
Other	0	0	0	0	0	0	0	0	0

**Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

Limited mobility is a very common problem for many tenants and applicants, there's a need for more apartments without interior stairs (flats), and ground floor apartments with less exterior stairs. There's the need for more completely accessible units for the disabled tenants and applicants. PHA installs many modified bath room fixture, showers, grab bars, toilets. Special modifications for families with disabled children and the hearing and vision impaired include strobe light door bells and phones, special locks and window screens.

Housing Choice Voucher data represents a shared waiting list utilized by four local housing authorities established in 2013: Portland, South Portland, Westbrook, and Bath. More than 90% of applicants live in the Greater Portland area. As of February 2015, there are 5,266 applicants on the wait list for HCVs. The largest proportion of those on the wait list (40%) is disabled individuals, followed by non-disabled, non-elderly individuals at 36.5%. Elderly individuals make up 19.5% of those on the wait list, and 4% are families.

Each of the four communities utilizing the shared waiting list has different eligibility preferences for administering their HCV programs. Of the 5,266 applicants 3,351 or 64% have preference for Portland's HCV program. Of the 3,351 eligible for Portland's program 93.5% are elderly or disabled households. This indicates the large demand for 0/1BR units, with a likely need for accessible units. This conclusion is supported by the PHA voucher utilization data that 836 or 50% of vouchers used are for 0/1BR apartments.

**What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?**

Portland Housing Authority has a wait list of 1,464 applicants as of February 2015. The majority of those applicants (68.5%) are families. 17.3% of applicants are disabled and 5.2% are elderly, both possibly requiring accessible units. The remaining 9% of applicants are individuals. All applicants for public housing are either very low or extremely low income, based on self-reporting until applicants are selected from the wait list to be housed.

The largest demand (52.8%) is for studio and 1 bedroom units and comes from all household types, including disabled, elderly and small families. Demand for large units between 3 and 6 bedrooms is significant (22%) and generally reflects the number or low income refugee and immigrant populations with large families in need of affordable housing, as well as the lack of large apartments available in the private housing market.

Public Housing tenants and voucher holders tend to have higher percentages of people in poverty, with disabilities, and with physical and mental health problems than the general population. To be eligible for public housing rental assistance, an applicant must have an annual income at the time of admission that does not exceed the very low-income limits for occupancy established by HUD, which is an income that does not exceed 50 percent of the area median income. This eligibility requirement precludes a public housing tenant from any economic category other than living in poverty and should be expected of this population.

60% of PHA households are foreign born and English is not their first language. Lack of English is a major obstacle to employment and self-sufficiency for these residents. As well, a significant percentage of PHA

## NA-40 Homeless Needs Assessment - 91.405, 91.205 (c)

### Introduction:

Portland homeless shelters (Family Shelter, Oxford Street Men's and Women's Shelters, Family Crisis Shelter, Stepping Stones, Milestone Foundation, Joe Kreisler Teen Shelter, and Florence House Women's Shelter) sheltered an average of 481 individuals per night last year. This number exceeds bed capacity among all shelters by over 100 individuals and includes providing hotels for overflow and accommodating overflow in chairs at the adult Oxford Street Men's and Women's Shelters. The City of Portland's Social Services Division operates the Family Shelter and Oxford Street Shelter, both the largest shelters serving their respective populations throughout the State of Maine. The Family Shelter offers preventative services for families at risk of experiencing homelessness and support services to assist families who are homeless to locate housing and achieve stability. Support services on site include assistance with housing placement; training sessions on daily life skills; crisis intervention and management, including follow-up services after housing is located; and assistance with public transportation for appointments and self-sufficiency. The major reasons for being homeless, as self-reported by families, were relocation (41%), domestic violence or family conflict (43%), lack of affordable housing (17%), and failure to pay rent resulting in eviction (16%). Other reasons for homelessness as self-reported by families include loss of job, substandard housing, loss of public assistance, and health and safety reasons. The aforementioned reasons combined accounted for 11% of all families in FY 14. The Oxford Street Shelter is a low-barrier shelter which provides safe, temporary housing for homeless adults, both men and women and offers a variety of support services to assist homeless individuals enhance their self-esteem, secure housing, and work towards a self-sufficiency plan. Support services at the Oxford Street Shelter include shower facilities and training on hygiene skills; housing placement assistance; health and housing assistance to veterans; clinical and outreach services for individuals with mental health concerns; and interpreting services. The Oxford Street Shelter served 1,715 men and 506 women in FY 14. This represents an increase of 6.6% compared to last year. The shelter provided 82,754 bed nights in FY 14, a decrease of 3.2% compared to FY 13. 36.3% of the individuals that stayed at the Oxford Street Shelter were identified as chronically homeless. Based on self-reporting, 45% of shelter clients experience mental illness, 75% struggle with substance abuse issues, and 31% experience a physical disability or illness. Unfortunately, many clients with significant mental health issues deny having any problems and refuse any form of medication or support. The Maine State Housing Authority coordinates the efforts of homeless shelters, outreach groups and volunteers who participate in an annual Point in Time Survey of State of Maine and City of Portland homeless populations. The annual census is required of all states at this time of year by U.S. Department of Housing and Urban Development, and the count provides a snapshot of the number of individuals and families in shelters and on the streets on a given night. For Maine, a count performed in January will represent chronic and truly desperate homelessness because of extreme weather conditions including temperatures well below freezing, regular snow accumulation, and minimal daylight hours.

**Nature and Extent of Homelessness: (Optional)**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	0	0
Not Hispanic	0	0

Data Source  
Comments:

**Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.**

In FY 2014, the Family Shelter provided shelter for 269 families consisting of 916 individuals for a total of 43,218 bed nights. Of the 269 families served, 24 families were homeless on two or more occasions during this fiscal year for a 9% homeless recidivism rate, compared to 9% in FY13. Of the 269 families sheltered, 151 were placed in permanent housing and 38 were placed in transitional housing. The Shelter experienced a decrease of 9% in the number of individuals served (heads of household and children) and an increase of 26% in the number of bed nights used. The average length of stay increased from 34 days to 47 days. The increase in the number of bed nights used and length of stay can be attributed to the tight rental market in Portland and the extreme difficulty in locating 3- to 4-bedroom units. Of the 269 families served, 58 families had relocated from other states, 63 families were from other countries, 69 families were residents from Maine but lived in towns outside of Portland, and 79 families were Portland residents. Of the 121 families coming from outside Maine, 54 families were secondary migrant refugee families or had visiting visas.

**Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.**

Of the individuals the Family Shelter housed from April of 2013 through April of 2014, over five times, 31.6%, the proportion of the general population in Portland, 5.8%, was Black/African American. Other racial minorities housed were less than 1%. The White population in Portland makes up 84.2% of the total population, but was underrepresented at only 66.3% of the Family Shelter population last year. By ethnicity, the Family shelter housed 8.1% Hispanic individuals, nearly two and a half times the Portland Hispanic population of 3.4%.

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

## **NA-45 Non-Homeless Special Needs Assessment - 91.405, 91.205 (b,d)**

### **Introduction**

Reviewing the non-homeless special needs populations in Portland, research focused on persons with disabilities both physical and cognitive, the elderly, persons suffering from addiction, victims of domestic violence, and persons with HIV/AIDS. Disabilities can limit the ability of an individual to earn income sufficient to compete in the housing market. Under the federal Fair Housing Act, a person with a disability is defined as any person or person associated with you who has a physical or mental disability that substantially limits one or more major life activities, has a record of such impairment, or is regarded as having such impairment. Disabilities include hearing, mobility and visual impairments, chronic alcoholism, chronic mental illness, AIDS and AIDS Related Complex, and mental retardation. The housing needs of victims of domestic violence are considered along with the special needs of the non-homeless. The housing needs of persons with disabilities are extremely difficult to determine and quantify. Meeting the housing needs for persons with mental developmental and physical disabilities will be a challenge for the extremely limited resources available to the City and the County through the HUD CDBG and HOME programs.

### **Describe the characteristics of special needs populations in your community:**

Disabilities: According to the American Community Survey approximately 12.5% of the population in the City of Portland has a disability, over 8,000 individuals. There are various types of disabilities that are categorized by the ACS: hearing, vision, cognitive, ambulatory, self-care, and independent living. Several individuals have co-occurring disabilities. The highest disabilities are cognitive, comprising 6.2% of the total population, and ambulatory, comprising 5.9% of the total population. The highest age bracket suffering from cognitive disabilities is those aged 18-64. While those afflicted with ambulatory disabilities are equally likely to be aged 18-64 or 65+. The third highest disability is the ability to live independently, affecting 4.6% of the population, again equally affecting those aged 18-24 as 65+.

There are often co-occurring issues that accompany disabilities, for instance the national poverty rate for those with severe disabilities is 27% compared to 9% for those without a disability, and 28% of people over age of 25 with a disability have not completed high school. As well, up to 60% of substance abusers have a mental disorder in addition to addiction. The January 2012 homeless survey in Portland found that 23.4% had a severe and persistent mental illness, and that 39.6% had a chronic disability. In Portland Housing Authority properties, 54% of tenants are classified as disabled/handicapped. In addition, incidence of autism has grown from 1 in 10,000 in 1996, to 1 in 160 in 2006, to 1 in 88 at the present time. The need for housing and support services for this population will continue to be pressing in the Portland area.

populations; each person should be met where they're at. Housing options range from scattered-site housing with intermittent outside services, to dedicated supportive housing consisting of four to six individual units, possibly with an office on site for service providers. All housing options should allow individuals to be included and participate in the community in which they reside. Elderly: The growing number of elderly households will need more units that are smaller and more accessible; many will require units that are subsidized as well. Drug Alcohol Addictions: Almost all substance abusers have co-occurring mental health disorders. Formerly homeless people with both substance abuse and mental illnesses are the hardest to house because of poor rental histories and the need for lengthy cultural acclimation to non-shelter living. Over the past 12 years there have been statewide cuts to mental health services hampering efforts to help those with mental disabilities find and maintain housing. Persons living with HIV/AIDS: With high rental costs in Portland, many clients are simply unable to cover their living costs and also cover costs of transportation to medical appointments, nutritional care and medications. Access to HOPWA funding and supportive services helps to guide clients through the complex financial system of housing and medical care and to support them in accessing the appropriate resources and opportunities to achieve a decent standard of living.

**Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

Cumberland County has the highest HIV case rate (148 cases per 100,000) and the most cumulative cases overall, with 35% of the state's total. Cases in Portland are growing: During the first three quarters of 2014, 73% of FPC's new case management intakes were residents of Cumberland Co. and of that, 88% of intakes are Portland residents. Over 76% of Cumberland County intakes were foreign-born. Many of these clients arrived in the U.S. with significant unmet medical, insurance, nutritional, employment and dental needs, at intake. Nearly all FPC clients are low-income, with the majority (65%) falling at or below the Federal Poverty Level.

With high rental costs in Portland, many AIDS/HIV clients are simply unable to cover their living costs and also cover costs of transportation to medical appointments, nutritional care and medications. Access to HOPWA funding and supportive services helps to guide clients through the complex financial system of housing and medical care and to support them in accessing the appropriate resources and opportunities to achieve a decent standard of living.

**Discussion:**

The City of Portland is the largest and most diverse community in the State of Maine, and as such, is committed to providing fair housing choice to all of its residents. Meeting supportive housing needs for Portland Residents and addressing impediments to fair housing choice and community accessibility in

## **NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)**

### **Describe the jurisdiction's need for Public Facilities:**

The City of Portland's non-housing public facilities and systems include fire buildings, parking garages, public safety data cable, signalized pedestrian intersections, streetlight poles, piers and irrigation systems; enterprise fund buildings and equipment including golf courses, an ice arena and libraries and corresponding irrigation systems (golf courses), skate sharpener, refrigeration system (ice arena), and network and storage devices (libraries). In addition, the City owns and maintains recreations facilities such as stadiums, playing fields, ball and tennis courts, swimming pools, skating ponds and play grounds, and open space and cemeteries. Due to harsh weather conditions and age, many of the City's non-housing public facilities require improvements and repairs.

### **How were these needs determined?**

The Capital Improvements Plan (CIP) presents the City's capital needs in the current year and plans for capital needs in future years. It is also a financing plan for public facilities projects that require significant capital investment for the City. The purpose of developing and annually updating a five-year CIP is to inform policy makers and community of both the current and future capital needs of the community and balancing those needs with the City's debt position, public expectations, and the ability of the City's operating budget to fund capital projects. It is intended to be a living and flexible document that considers capital needs in the community and balances those needs with what the City can afford.

Recommended capital projects for 2017 include improvements to facilities, including vehicle replacement, in the amount of \$15,101,202, which includes public improvement amounts discussed in the next section.

### **Describe the jurisdiction's need for Public Improvements:**

This year's 5-year Capital Improvement Plan for the City of Portland presents a capital maintenance funding program that balances maintaining roads, sidewalks, facilities, parks and open space, as well as the City's vehicle fleet with minimizing the impact from capital expenditure on the operating budget and minimizing potential tax rate increases.

Keeping all of the City's capital assets in functional and working order requires regular reinvestment. Assuming that the City's entire General Fund asset portfolio required replacement tomorrow, the current replacement value (excluding land value) of those capital assets is estimated to be \$830 Million. Approximately 48% of that value is in infrastructure such as roads and sidewalks.

Some examples of public improvements scheduled for 2017 include sidewalk rehabilitation, accessibility for ADA compliance, and neighborhood safety upgrades, as well as continued construction the City's

The City of Portland has the highest concentration of public services in the state. The City is home to the only teen Shelter in Maine and offers specific mental and substance abuse services that are not available in any other town or county in the state. Within Cumberland County, there is only one emergency shelter that does not fall in the borders of the City of Portland.

The City of Portland has been designated a refugee resettlement area for more than 35 years. The combination of New American's moving to Portland, people from other parts of Maine moving to Portland for the available services, and the decreasing general assistance funding from the state, creates a strain a financial stain on the City's public services.

The City's CDBG program is able to spend 33% of the annual allocation on Public Services. For FY16 the City received \$1,082,708 in public service application requests with only \$625,270 available. Year after year, the funds needed for public services programs far exceeds the available funds.

#### **How were these needs determined?**

The public service needs of Portland are determined through assessments and research conducted by the City of Portland's Health and Human Services Department, university studies, and non-profit public service providers in the City. Each month the Health and Human Services Department releases a report on the number of individuals residing in shelters per night, this report includes individuals residing in non-profit shelters as well as city run facilities.

The Opportunity Alliance (TOA) is the State of Maine's designated crisis services provider for Cumberland County, providing mental health services through its crisis response program, residential mental health treatment facilities, case management programs, and therapeutic foster care programs. In addition to the needs determined by The Opportunity Alliance, cities and towns within Cumberland County determine their needs based on reporting systems established within their governments.

communities see seasonal employment from the tourism sector. Cumberland County also retains employment in legacy industries such as forestry, farming and fishing.

accessing the LIHTC, and utilizing the HOME program, including public housing developments. These housing developments account for 6,742 individual housing units in Cumberland County. 2005 units are assisted with HUD Project Based Rental Assistance (PBRA), which are made affordable to low income households. Under Project-Based Section 8, tenants pay 30% of their monthly adjusted income for rent and utilities and HUD pays the owner the difference between the contract rent and the tenant's portion. New residents of Project-Based Section 8 units can have incomes of no more than 80% of area median income (AMI) and 40% must have incomes below 30% of AMI. Under the Rent Supplement Program, eligible tenants paid 30% of the rent or 30% of their income toward the rent, whichever was greater. Many Rent Supplement Program contracts were converted to Project-Based Section 8 when that program was created. Rental Assistance Payments (RAP) reduces the tenant payment for rent to 10% of gross income, 20% of adjusted income, or the designated portion of welfare assistance, whichever is greater. Most RAP contracts were converted to Section 8 Loan Management Set-Aside (LMSA) Section 8 contracts, but there are still some active RAP contracts today. Under Project Rental Assistance Contract residents pay 30% of their adjusted income towards rent and the PRAC makes up the difference between rental income and operating expenses.<sup>2</sup>

402 units are HUD Insured, which requires adherence to low-income use restriction.

2736 units make us of the Low Income Housing Tax Credit Program, which requires that either at least 20% of the units are rent-restricted and occupied by households with incomes at or below 50% AMI, or that at least 40% of the units are rest-restricted and occupied by households with incomes at or below 60% of AMI.

87 units access HOME rental assistance, which, when used for rental activities, at least 90% of the units must be occupied by households with incomes at or below 60% of the area median income, and the remaining 10% can be occupied by households with incomes at or below 80% of the area median income. In rental properties with five or more HOME units, 20% of these units must be set aside for households with incomes at or below 50% of the area median income.

All public housing residents must have incomes at or below 80% of area median income and at least 40% of new admissions in any year must have incomes at or below 30% of area median income. Local public housing agencies can establish local preferences for certain populations, such as the elderly, persons with disabilities, veterans, full-time workers, domestic violence victims, or people who are homeless or at risk of being homeless. Rents for residents of public housing are restricted to the highest of 30% of their monthly adjusted income, 10% of their monthly gross income, their welfare shelter allowance, or a local public housing agency established minimum rent of up to \$50.

**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

1347 units of the above subsidized housing units in Cumberland County have active HUD PBRA and LIHTC subsidies that expire between 2016 and December of 2020.

planned employment centers throughout the region disproportionately impacts the ability of minority households to obtain employment since one third do not have access to a vehicle. Transit accessed housing within the city and in the greater region is a regional issue involving transportation planning. Transportation improvements will create more housing options for citizens by enabling residents who rely on social service providers to reside anywhere in and around the city and still be able to access the services they rely on.

## Discussion

New housing development has only recently begun to rebound from the economic collapse of the credit market beginning in 2008. The "Medium Growth" forecast is the average of the Low and High forecasts. Under this scenario, Cumberland County would grow by 44,176, people, an increase of 8% per decade. Over the last century, the county's decennial growth rate has ranged from a high of 16% during the 1940's to a low of 5% during the 1960's. Therefore, the Low forecast, at 3% growth, represents a rate lower than in any decade of the last century, while the High forecast, at 14%, is only slightly higher than the pattern of the 1990's. At 8%, the Medium forecast reflects the average growth rate per decade of the past century. Portland's goal of maintaining a 25% share of the county's population is paramount to its vitality and its influence over state and regional politics. As the largest city in one of the nation's smallest states, Portland exerts an extraordinary influence over Maine's economy out of proportion with its actual size. Indeed, the number of jobs in the city now outstrips population, making Portland the engine of the largest labor market in Northern New England. Over the last century, Portland's share of the county's population has declined from a peak of 56% in 1920 to 24% in 2010. While this share is on a definite downward trajectory, Portland did not yield any ground during the 2000's. To claim a 25% share of the county's population, Portland would need to grow by 15,268 people, or 764 people per year, a growth rate of 11.5% per decade. This would bring Portland's population to 81,462 people, just past its 1950 peak. In order to reach this 25% share, Portland would need to claim 35% of the county's future growth. In order to accommodate new residents, Portland would need to build 8,636 housing units, or 432 units per year over a 20-year period. This robust growth would be double that witnessed in the 2000's and five times the growth of the 1990's. Another method of calculating housing demand relies on the economic impact of job creation based on the demand from more families purchasing market-rate housing. The purchasing power of those families support more jobs and increase the need for workforce housing. The number of workforce households is multiplied by 62%, which is the percentage of Portland households earning less than the county's median income. The result, 53%, is the percentage of workforce housing demand generated by these 100 market-rate units. If the market, in keeping with current production patterns, supplies 29 affordable units for every 100 built, there would still be an unmet gap for 24 affordable units.

<b>% Units affordable to Households earning</b>	<b>Renter</b>	<b>Owner</b>
50% HAMFI	6,242	2,113
80% HAMFI	18,797	6,073
100% HAMFI	No Data	10,126
<b>Total</b>	<b>27,945</b>	<b>18,312</b>

**Table 29 – Housing Affordability**

Data Source: 2008-2012 CHAS

### Monthly Rent

<b>Monthly Rent (\$)</b>	<b>Efficiency (no bedroom)</b>	<b>1 Bedroom</b>	<b>2 Bedroom</b>	<b>3 Bedroom</b>	<b>4 Bedroom</b>
Fair Market Rent	730	869	1,074	1,421	0
High HOME Rent	730	869	1,074	1,350	1,486
Low HOME Rent	677	725	870	1,005	1,121

**Table 30 – Monthly Rent**

Data Source: HUD FMR and HOME Rents

### Is there sufficient housing for households at all income levels?

Of the County's 38,794 occupied rental units, 72%, or 27,945, are affordable to households earning up to 80% of the region's median income. At first glance, these numbers seem to indicate that there is no affordable housing problem in the rental market. The reality, however, is that there is a mismatch between income and availability because renters do not seek to maximize their incomes on rent. While many households seek to buy "more house" than they need, renters tend to seek out the best bargain for their preferred location and/or the smallest unit that they can squeeze into. Some renters want to spend as little as possible so that they can save money for a home. Other renters may not compete well for housing in the private market against higher income renters with more stable jobs, incomes, and credit ratings.

In Portland, of the 3,390 rental units offered at rents affordable to very low income households (earning less than or equal to 30% of Median Income), 92% are occupied by households earning up to 100% HAMFI. Judging by the vacancy rate, competition is stiffest for units with three or more bedrooms. Of the 2,490 rental units offered at rents affordable to low income households (earning 30%-50% of Median Income), 86% are occupied by households earning up to 100% HAMFI. Judging by the vacancy rate of 0%, competition is stiffest for units with three or more bedrooms. Of the 9,145 rental units offered at rents affordable to moderate income households (50%-80% of Median Income), 74% are occupied by households earning up to 100% of HAMFI. Vacancy is tightest in this price range. Of the 1,790 units offered at rents affordable to households earning more than 80% of Median Income, 47% are occupied by households earning up to 100% of HAMFI. At 12.1%, the vacancy rate is highest amongst 3-bedroom units.

Rental growth in Portland does not reflect current need. Distribution of rents between 2010 and 2012 shows a decrease in units under \$500 and an increase in units over \$1,000 over a very short period of time. Rents under \$500 decreased by 821 units between 2010 and 2012, for a loss of 27% among these

## Discussion

The City of Portland contracted with the Greater Portland Council of Governments (GPCOG) to produce a 2030 Workforce Housing Demand Study to examine trends in the Portland housing market in order to help policy makers determine what gaps may exist between what is currently being provided in the market and the city's housing needs. The study utilizes two approaches to an analysis used in other states: the Massachusetts Approach and the California Approach. The Massachusetts Approach is based on the goals articulated in a municipality's comprehensive plan, including the housing plan and individual neighborhood plans. This approach assumes that Portland will capture a certain percentage of the region's population growth, and that the demand from those new households can be projected by the current distribution of housing units by tenure and affordability. The California Approach assumes that the construction of market-rate units attract high income households, which support lesser income households through their support of low-paid service jobs with their purchases of goods and services. The two approaches were deployed to help policymakers determine what percentage of new construction should be made affordable by policy to increase diversity in the city's housing stock.

Portland's Housing Plan establishes as a goal to maintain the city's 25% share of the county's population. In order to create enough affordable housing for the future, this share should be applied to the county's future growth projections. To address this housing plan goal, utilizing the Massachusetts Approach one calculates the gap between current production trends and future demand, which finds: Approximately 62% of Portland households earn less than the county's median income and if recent construction trends hold, the market, without compulsion, will build affordable units to meet 29% of demand. This leaves a gap between supply and demand of 33%. Utilizing the California Approach if the market, in keeping with current production patterns, supplies 29 affordable units for every 100 built, there would still be an unmet gap for 24 affordable units, or 24% gap.

## Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	10,634	0%	3,518	9%
1980-1999	24,514	31%	7,453	20%
1950-1979	22,789	29%	9,660	26%
Before 1950	21,483	27%	17,041	45%
<b>Total</b>	<b>79,420</b>	<b>87%</b>	<b>37,672</b>	<b>100%</b>

Table 32 – Year Unit Built

Data Source: 2008-2012 CHAS

## Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	44,272	56%	26,701	71%
Housing Units build before 1980 with children present	8,604	11%	1,715	5%

Table 33 – Risk of Lead-Based Paint

Data Source: 2008-2012 ACS (Total Units) 2008-2012 CHAS (Units with Children present)

## Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 34 - Vacant Units

Data Source: 2005-2009 CHAS

## Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

Only 5% of the housing units in the City of Portland have been built in the last 15 years. 77% were built before 1979, thereby being at risk for lead paint. While many units have been and continue to be rehabilitated and upgraded to compete in the market, many have not and are in poor condition thereby causing risk to those who live there. All homes need basic maintenance, repair and upgrades. The older the unit, the more likely it is to need some level of repair; the lower the income of the household who occupies the unit, the more likely it is that repairs will be deferred. There are many levels of repair that pose a threat to health, life, safety and comfort. Structural needs, system improvements, energy efficiency, handicap accessibility and some of the more frequent types of repairs need in older housing units.

## MA-25 Public And Assisted Housing - 91.410, 91.210(b)

### Introduction

The Portland Housing Authority currently owns and manages 994 active public housing units within 12 developments and four Asset Management Projects, representing 420 elderly/disabled units and 574 family units. The occupancy rate is 97% in all developments. All PHA units are in good condition and continue to provide decent, safe affordable housing for extremely low, very low and low to moderate income families and individuals. PHA is rated as a "high performer" under HUD's Public Housing Assessment System. The PHA administers 1809 Section 8 Housing Choice Vouchers for very and extremely low income families and individuals in Greater Portland. Within the total number of vouchers administered, there are special programs for homeownership, chronically homeless individuals and homeless veterans. Utilization of vouchers and funding is always between 98% and 100%. PHA consistently scores 100% under HUD Section 8 Management Assessment Program.

From: 2000-2015 PHA Five Year Plan

### Totals Number of Units

	Program Type						
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher
				Project-based	Tenant-based	Disabled *	
# of units vouchers available	0	102	1,626	267	2,650	0	1,004
# of accessible units							
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>							

Data Source: PIC (PIH Information Center)

Table 35 – Total Number of Units by Program Type

Describe the supply of public housing developments:

Consolidated Plan

PORTLAND

## Public Housing Condition

Public Housing Development	Average Inspection Score
AMP 1 Franklin Towers	89
AMP 2 Bayside East	95
AMP 3 Washington Gardens	90
AMP 4 Sagamore Village	74

Table 36 - Public Housing Condition

### Describe the restoration and revitalization needs of public housing units in the jurisdiction:

In 2011, the Portland Housing Authority (PHA) completed a physical needs assessment and asset positioning report for all of its public housing properties to determine priorities for capital investment and redevelopment. 98% of apartments are over 40 years old and 20% are closer to 70 years old. The majority have not had a major investment in renovations, only maintenance. They are safe and warm, but worn, inefficient, and closing in on the end of useful life. It is critical to plan for the long term viability of PHA inventory.

The report identifies \$25 million of renovation work needed in the properties in the next five years to extend the useful life for another 50 years. Findings from the assessment include:

Years 1-5: \$25 million needed to replace items that exceeded their useful life, for deferred maintenance, maintain HUD Quality Standards and reduce energy and water use.

Years 1-20: \$55.5 million needed for projected needs and to insure long term viability of the housing.

### Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The Portland Housing Authority (PHA) includes the following resident services and security goals and objectives as part of its 2015 Five Year Agency Plan and Capital Fund Plan: Continue to provide and expand services and programming to youth and adult residents to help improve the quality of their lives and empower them to succeed; Implement a volunteer management plan to maximize volunteer effectiveness and recognize their efforts; Increase the number Family Self Sufficiency (FSS) participants 10% annually; Continue the close working relationship with the Portland Police Department to reduce and prevent criminal activities in public housing; and Update fire safety and emergency policies and procedures for all properties and programs.

Additionally, the PHA has the following operations and policy goals and objectives that contribute to the agency's long-term sustainability: Maintain the high level of excellence in the administration of its core programs and the overall financial stability of the agency; Seek opportunities to increase revenue, reduce operating costs and gain efficiencies without impacting program effectiveness; Work with Housing Authorities in neighboring communities to provide and expand common services; Increase communications with all stakeholders to improve access to programs, enhance the understanding of the PHA mission, and improve engagement and feedback on topics such as policy development and operations; Continue to implement Green Policy goals with the installation of energy conservation measures using the HUD Energy Performance Contract Program, and the completion recycling programs in all developments; and Implement a web based energy monitoring system to track consumption, rates and savings based on established benchmarks.

Park and Sagamore Village. The PHA also developed a new partnership with Portland Community Health Center, and opened two new health clinics in our Riverton Park and Franklin Towers developments.  
From: *Portland Housing Authority 2015 Five Year Agency Plan and Capital Fund Plan*

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**

The Portland Community Health Center offers an Integrated behavioral Health program that is designed to bring adults into treatment who are experiencing homelessness, and are suffering from co-occurring mental health and substance abuse disorders. The goal of the program is to help stabilize individuals in need of health and mental health services and provide housing stabilization, housing placements, residential treatment use, and detox and follow-up treatment.

Milestone operates a program called the Homeless Outreach & Mobile Engagement (HOME) Team who provides outreach and community supports to homeless individuals experiencing chronic health and substance abuse issues in Portland. The HOME Team provides daily street outreach, intervention, referrals and transportation of homeless individuals, highly intoxicated individuals, individuals with mental illness and individuals engaging in disruptive behavior. Staff works to engage these individuals in a compassionate manner, encouraging them to access appropriate treatment services.

Another crisis intervention resource is offered by the Opportunity Alliance provides Crisis by calling 774-HELP.

The City of Portland Homeless Employment Program assists consumers in strengthening their employment skills by working toward independence from public assistance programs. The employment assessment includes identifying transferable skills, job matching and searching, and gaining and retaining temporary, permanent, and part-time employment. Services are designed specifically for Portland's homeless population. The staff conducts outreach at homeless shelters and linkage to the Career Center in Portland.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

Families with Children- There are three shelters that serve families with children. The City of Portland Family Shelter provides temporary housing to families with children. There are 114 beds available. Families staying at the shelter learn important life skills, have access to various household items, participate in house meetings to discuss issues and assistance, laundry and transportation services to appointments. Staff assists with housing placement and case management. Family Crisis Services operates an Emergency Shelter for women and children who are experiencing domestic violence. They provide 16 beds. Families can access basic necessities like food, clothing and personal care items and are offered in house education programs, individual advocacy, case management and safety planning. Stepping Stones Family Shelter provides 12 beds in a safe environment for homeless, pregnant and or parenting women and their children. They provide trainings and connections to resources that assist clients attain life skills that will lead to healthy independent living free from government assistance.

## **MA-35 Special Needs Facilities and Services - 91.410, 91.210(d)**

### **Introduction**

Portland's population has a higher incidence of disability than people in Cumberland County as a whole. There is a much higher incidence of people with "cognitive difficulties" in Portland among adults, and a much higher incidence of disability in the population 65 years or over. 40% of the non-institutional population 65 years and over has a disability, including hearing difficulty, vision difficulty, cognitive difficulty, ambulatory difficulty, self-care difficulty, and independent living difficulty.

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

Riverview & Dorothea Dix are Maine's two publicly-funded mental health hospitals that have adopted a discharge plan process that begins at admission, to connect clients back to community supports & housing. Several agencies and organizations, including Amistad, Opportunity Alliance, Spring Harbor, collaborate to address "difficult to discharge" patients. Various funding resources are utilized to help in this effort including: BRAP, HOPWA, VASH and other resources

**Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

Riverview & Dorothea Dix are Maine's two publicly-funded mental health hospitals that have adopted a discharge plan process that begins at admission, to connect clients back to community supports & housing. Maine DHHS' top priority is to use BRAP to house those being discharged from psychiatric hospitals. The Opportunity Alliance works with Spring Harbor (private psychiatric hospital) to prevent patients from being discharged to homelessness. Portland homeless providers have regular discharge meetings with hospitals for "difficult to discharge" patients. Placements are in residential treatment facilities, market rate apartments, boarding homes & other federal, state, or locally-funded housing options, HOPWA, & VASH. Another resource is the Amistad Peer Center, which invites membership from adults in Portland who live with the symptoms of severe & persistent mental illness, addiction, homelessness, etc.

VA Maine Healthcare partners with Portland Housing Authority to administer VASH vouchers, & participates in ESAC. In 2013, the City of Portland Oxford Street Adult Shelter appointed a Veteran Liaison to conduct outreach to Vets, including those ineligible for VA assistance due to less than honorable discharge. Preble Street is a SSVF grantee, providing outreach, case management, housing

## **MA-40 Barriers to Affordable Housing - 91.410, 91.210(e)**

### **Describe any negative effects of public policies on affordable housing and residential investment**

The City of Portland recognizes there are certain public policies, particularly zoning and land use regulations that pose challenges in increasing affordable housing opportunities and residential investment. This is revealed in higher housing costs, a shortage of affordable housing in relation to demand and higher land costs. Inflexible or outdated regulations contribute to this problem. Portland acknowledges present ordinances (particularly in older neighborhoods) do not reflect the traditional urban character of these neighborhoods, resulting in a scenario where many neighborhoods built in the 1800s and early 1900s could not be duplicated under present ordinances. The net effect is that fewer dwelling units could be built today than in the past and even modest additions to existing buildings for affordable housing are impeded. Present ordinance language such as residential density, yard dimensions, lot coverage and lot size hinders affordable workforce housing and housing investment. Parking provisions require an inordinate number of spaces for neighborhoods within walking distance of the downtown and served by public transportation. Excessive parking occupies valuable buildable land on residential lots and is costly to provide. Resources given to parking would be better served by enhancing housing investment.

## Labor Force

Total Population in the Civilian Labor Force	39,410
Civilian Employed Population 16 years and over	36,994
Unemployment Rate	6.13
Unemployment Rate for Ages 16-24	23.19
Unemployment Rate for Ages 25-65	4.42

Table 39 - Labor Force

Data Source: 2008-2012 ACS

Occupations by Sector	Number of People
Management, business and financial	10,278
Farming, fisheries and forestry occupations	1,548
Service	4,308
Sales and office	8,281
Construction, extraction, maintenance and repair	2,051
Production, transportation and material moving	1,393

Table 40 – Occupations by Sector

Data Source: 2008-2012 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	29,680	86%
30-59 Minutes	3,813	11%
60 or More Minutes	991	3%
<b>Total</b>	<b>34,484</b>	<b>100%</b>

Table 41 - Travel Time

Data Source: 2008-2012 ACS

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,299	307	1,201
High school graduate (includes equivalency)	4,636	544	2,215
Some college or Associate's degree	8,156	347	1,702
Bachelor's degree or higher	15,955	519	1,871

reflecting a shortage of workers, and perhaps balancing out during the off season. Although not a major employment sector in Portland, Manufacturing also shows 1% more workers than jobs. It should be noted that Greater Portland losing over 4,000 manufacturing jobs from 2000 - 2010.[1] Education and Health Care Services and Finance, Insurance, and Real Estate show worker shortages of 3 and 4% respectively.

Data collected by the ACS 2008-2012 shows 27,859 occupations by sector. Management, Business and Financial occupations employ the most people in Portland, 10,278 (26.1%) of total civilians in the labor force. Sales and Office occupations employ 8,281(21.0%) of the population, followed by 4,308 (10.9%) in Service occupations. Interestingly, farming, fisheries and forestry occupations comprises only 5.5% of the occupations by sector or 1,548 jobs.

The unemployment rate among Portland residents 25-65 was 4.42% as of the 2007-2011 ACS, slightly skewed by the high proportion of young adults ages 16-24 showing an unemployment rate of 23.19, presumably because many of these young people are in high school, college or graduate school.

#### **Describe the workforce and infrastructure needs of the business community:**

Business plays a significant role in the Portland region. Business Infrastructure supports communities, families, and workers, and includes water, sewer, gas, electric, broadband, roads, airports, interstates, ports and rail lines. Much of the infrastructure in Maine is old and expensive to maintain. The Greater Portland Council of Governments (GPCOG) has identified transportation infrastructure needs of \$1.484 billion over the next 20 years. Within the region, Portland specifically faces the following infrastructure challenges:

- Aging water, gas and sewer lines
- Lack of safe, decent and affordable multi-family workforce housing
- High homeowner costs
- Vacant, abandoned or idle Brownfield sites
- High costs to preserve, renovate and reuse historic buildings
- Limited public transportation with little or no linkages to the rest of the region
- Maintaining bridges and collector road systems
- Heavy dependence on foreign oil as a home heating fuel

The majority of workers (86%) travel less than 30 minutes to their job, while 11% travel between 30 and 59 minutes. Improvements to the current public transportation system alone would put the majority of current commuters' needs within reach. (*GPCOG 2014-2018 Economic Development Action Plan*)

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

earn 2.1 times as much. Those with graduate or professional degrees earn 2.8 times as much as those who do not finish high school. (GPCOG 2014-2018 Economic Development Action Plan)

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

The City of Portland has created an Employment Development Program funded by CDBG. As a result the Portland Jobs Alliance was created, a collaborative and coordinated approach to providing employment services that promote access and success for low/moderate income job seekers. The initiative is a collaboration of Coastal Enterprises Inc, Catholic Charities Maine, City of Portland Refugee Services, Portland Adult Education, Preble Street, Community Financial Literacy, Southern Maine Community College, and other organizations partnering to improve coordination and employment outcomes for homeless individuals, new Mainers and single parents by addressing some of the employment challenges they experience. The initiative focuses on business engagement, job readiness and sector specific training, linking learning to work through internships work experiences, job retention support and helping to initiate conversations of workforce diversity. The project takes a collaborative approach to job referral and placement utilizing a web-based interagency database to communicate information about job seekers and job opportunities and track participant activity. This initiative has piqued the interest of the Gorman Foundation which seeks to bring this initiative community wide. This will be directly funded by CDBG funds in the future and therefore tied to the Consolidated Plan.

Another initiative in Portland is ConnectED, a partnership between the following organizations in the municipality: the City of Portland, Creative Portland, the Sam L. Cohen Foundation, the John T. Gorman Foundation, the Opportunity Alliance, the Portland Public Schools, Portland Regional Chamber, Southern Maine Community College, United Way of Greater Portland, and the University of Southern Maine. The partnership aims to build and sustain a citywide culture dedicated to supporting highly effective education for Portland's youth, for Portland Families, and for the Portland community at large.

There are also a variety of targeted incentive programs are offered by the State of Maine including workforce training and education. Tax reimbursements are available at the local level for Workforce Development, the Governors Training Initiative (training cost reimbursement for new hires and incumbent workers), and Maine Quality Centers, which provide custom workforce education.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

Yes

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

## **MA-50 Needs and Market Analysis Discussion**

### **Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

The City of Portland Inspections Division was consulted to determine areas with the most housing problems within the city. Complaints reported for housing problems, junk or trash accumulation, infestations, bed bugs, fire complaints and utility shut-offs were sorted by Census Tract and analyzed for the 2014 year. The neighborhoods with the most cumulative reports for all housing problems (reports in excess of 100) were Parkside, Bayside, St. John Valley, East Bayside, the West End and the East End, all HCD eligible areas in Census Tracts 1, 5, 6, 10, 11 and 13. Parkside, Bayside and St. John Valley in Census Tracts 10, 6 and 13, respectively, exceeded 150 complaints each for housing problems.

The majority of the actions by inspections involved performing a drive by inspection in response to a complaint about junk or trash accumulation on the sidewalk. Again, Census Tracts 6, 10 and 13 saw the most complaints of this type, over 150 in Parkside and nearly 150 each in Bayside and St. John Valley. There were at least twice as many reports for junk and trash accumulation in yards in East Bayside and Parkside than in most other neighborhoods and slightly more reports of bed bug infestations in the East End, East Bayside and Bayside.

### **Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

The two areas in the CCEJ where there are notable concentrations of poverty and minorities are the Redbank neighborhood of South Portland and the Brown Street neighborhood of Westbrook. Redbank, located between the Maine Mall and the Portland International Jetport, has been the site of affordable housing since World War II, when units were built for returning veterans. Today, those units as well as affordable developments at Brickhill are the home to many of the immigrant and refugee families that have come to the region in recent years. Brown Street is located in the downtown of Westbrook, which has struggled in recent years due to the decline of manufacturing in the city.

According to the 2010 Census, 95.3% of the Maine's population is white. Cumberland County has slightly more minorities than the state as a whole (6.2%), and the HCD neighborhoods in Portland have a nearly 10% black population and 3% Asian population. The Asian population declined on the Portland peninsula in the 2000s, even as it increased in the county. The Black/African American population has more than doubled. These numbers largely reflect an increase in the number of refugees and immigrants in Portland. For the past 35 years Portland has been an official refugee resettlement city, originally drawing many refugees from Southeast Asia, while more recent refugees have come from sub-Saharan Africa.

Population estimates of these communities are imprecise, but the City of Portland Refugee Services estimates that there are 5,000 refugees in Portland (and 3,000 in Lewiston). At a count of 5,000, recent immigrants would make up 7.5% of Portland's population – and the Portland Refugee Services program

### **Are there any community assets in these areas/neighborhoods?**

Nearly all of the neighborhoods on the peninsula have active neighborhood associations: Parkside, Bayside, East Bayside, West End, Munjoy Hill, and St. John Valley. Each of the neighborhood associations work to foster a sense of community and neighborhood among its members and fellow citizens, to work for the safety, cleanliness, and livability of its streets and homes, and to work for the preservation, restoration, promotion and appreciation of their neighborhoods and parks. They hold neighborhood meetings, clean ups, and work to inform their neighborhoods about projects at the City that will impact them.

Neighborhoods on the peninsula have a higher concentration of parks, playgrounds, churches, stores, restaurants, shelters, schools, and community resources than other areas of the City. Plus because neighborhoods are dense, amenities are more accessible because residents can access them by walking, biking or taking the bus.

### **Are there other strategic opportunities in any of these areas?**

The areas of with higher concentration of poverty and racial diversity are also the target areas for CDBG funding. Neighborhood improvements and area wide benefit projects are then focused on these areas of the City. As a result more neighborhood scale infrastructure projects, playgrounds, parks, trees, handicap ramps, and other amenities will be constructed in these neighborhoods.

A HUD BEDI/108 project is slated to be built in the Bayside neighborhood. This will bring over 235 market rate housing units, a 700 parking space garage plus 43,000 square feet of retail/ commercial space. This will transform the Bayside neighborhood.

Additionally the City of Portland is considering creating a Neighborhood Revitalization Strategy Area for certain areas of the peninsula, Bayside, East Bayside and possibly Parkside. This will bring additional resources and focused development in these neighborhoods.

## SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

### Geographic Area

Table 45 - Geographic Priority Areas

<b>1</b>	<b>Area Name:</b>	Bayside Neighborhoods
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	88.95%
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	The Bayside Neighborhoods consist of the Bayside and East Bayside neighborhoods. It is bound by I-295, Washington Ave, Congress Street, and Forest Ave.
	<b>Include specific housing and commercial characteristics of this target area.</b>	The Bayside neighborhoods have highest concentration of homeless shelters and LMI housing in the City. There is a diverse mix of commercial properties within the neighborhood boundaries; including grocery stores and food services, industrial buildings, health care centers.
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	In 2015 the City decide to create a 'targeted neighborhood investment' strategy; starting with the Bayside Neighborhoods and moving to a different neighborhood every 2-7 years, depending on community and public infrastructure needs. The Bayside Neighborhoods were chosen at the first targeted neighborhood investment area due to a combination of this area having the highest percentage of LMI residents, a lack of adequate housing and public infrastructure, as well as a high potential for private investments.
<b>Identify the needs in this target area.</b>	The Bayside neighborhoods have the highest percentage of LMI residents in the City. Many of the roads and sidewalks with this neighborhood are in great need of repair and redesign in order to make the neighborhood a safe and sustainable.	

	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	Any census tract with more than 51% of the residents are below 80% of the AMI  This includes: census tracts 1, 2.1, 3, 5, 6, 10, 11, 12, 13.2, 13.3, 15.1, 15.3, and 20.2.1, 21.1.3, 21.2.2, and 22.2
	<b>Include specific housing and commercial characteristics of this target area.</b>	This area consist of census tracts in the highest and lowest density neighborhoods of the city. The housing type is very diverse, including single family and multi-unit buildings as well as a wide array of businesses and services.
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	Members of neighborhood organizations, residents, service providers, and business owners all participated
	<b>Identify the needs in this target area.</b>	Housing, public infrastructure, safety, and public services.
	<b>What are the opportunities for improvement in this target area?</b>	Housing, public infrastructure, neighborhood development, public services.
	<b>Are there barriers to improvement in this target area?</b>	Lack of funding resources
4	<b>Area Name:</b>	PORTLAND, MAINE
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Housing
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	The boundaries of the City of Portland
	<b>Include specific housing and commercial characteristics of this target area.</b>	Portland consist of highest and lowest density neighborhoods. The housing type is very diverse, including single family and multi-unit buildings as well as a wide array of businesses and services.

## **General Allocation Priorities**

The City of Portland's priority to allocating resources is to focus them on the areas of the jurisdiction that is in the most need. To determine this the City considered which areas of the City have the highest combination of poverty, minorities, single parents, oldest housing stock, and housing problems. These are located in Census Tracts 5, 6 and 10, which represents East Bayside, Bayside and Parkside neighborhoods respectively. Over the next five years the City of Portland will consider creating a Neighborhood Revitalization Strategy Area to help increase investment in these neighborhoods

In 2015 the City decide to create a 'targeted neighborhood investment' strategy; starting with the Bayside Neighborhoods and moving to a different neighborhood every 2-7 years, depending on community and public infrastructure needs. The Bayside Neighborhoods were chosen as the first targeted neighborhood investment area due to a combination of this area having the highest percentage of LMI residents, a lack of adequate housing and public infrastructure, as well as a high potential for private investments.

On a larger scale, the city will focus federal resources into areas of the City with the highest percentage of LMI residents, which are located primarily on the peninsula in districts 1 & 2. Street, sidewalk, infrastructure, parks, playgrounds, and other area benefit projects will be located in the target neighborhoods to benefit the low and moderate income individuals and families that live there. Due to the amenities and proximity to services, many HOME funded affordable housing projects are also located in the target neighborhoods.

Housing rehabilitation and new construction benefit individual persons or households who are low to moderate income, and therefore HOME funds can be spent throughout the City and County, which are the next geographic area priorities.

	<b>Basis for Relative Priority</b>	In 2014 the Portland City Council identified two goals that identified this need: 1) Develop a transportation system that advances healthy living, minimizes environmental impacts, and promotes the local economy by advancing opportunities for mass transit, bicycle use and walking; and 2) Advance environmental programs that safeguard our natural resources, promote a healthy lifestyle and support a sustainable economy.
2	<b>Priority Need Name</b>	Housing Availability
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions
	<b>Geographic Areas Affected</b>	PORTLAND, MAINE Eligible Census Tracts Cumberland County CDBG Target Neighborhoods Bayside Neighborhoods

	<b>Geographic Areas Affected</b>	PORTLAND, MAINE Eligible Census Tracts CDBG Target Neighborhoods Bayside Neighborhoods
	<b>Associated Goals</b>	Economic Opportunity
	<b>Description</b>	Portland has a well-developed employment support system with many established providers. However, the system is fragmented, providers work in silos, there is insufficient funding to cover needs of potential workers, and career planning and financial stability are often prioritized less than job placement. Employment retention support is scarce and turnover results in economic uncertainty for employees and higher costs for employers.
	<b>Basis for Relative Priority</b>	In 2014, the Portland City Council identified the following goal: Promote Economic Development in the City in a manner that provides for increased property values, diversification across industry sectors and high paying jobs. Specifically, as it relates to HUD programming and objectives, the Council further identified the need to advance work on the "Minority and Women-owned Business Development Initiative" and secure City Council approval to invest CDBG funds in workforce development.
4	<b>Priority Need Name</b>	Address the Needs for Growing Homeless Population
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Non-housing Community Development

Advance an environmental program that safeguards natural resources, promotes a healthy lifestyle and supports a sustainable economy.

Prevent and end homelessness by continuing to implement the recommendations of the Homelessness Task Force which includes a comprehensive approach to work with the chronically homeless on housing stability plans, engaging surrounding communities in collaborative efforts to address homelessness on a regional basis, promote affordable housing development and access to additional housing subsidies, avoid duplication of services and maximize resources by clearly articulating roles and responsibilities of all homeless service providers.

These goals serve as the basis in which the priority needs outlined in this plan were established. Federal funding is an integral resource for accomplishing these goals and vital to making strategic decisions regarding the implementation of City priorities.

**SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)**

**Introduction**

For the Five Year Consolidated Plan, the anticipated resources include federal CDBG, HOME, ESG, and Continuum of Care. The amount of each of these resources is dependent on federal allocation, which can be unpredictable. Estimates assume level funding for the next four years. Lead Safe Housing is program income from past grants. Payments are typically made when owners sell or refinance their homes and are therefore unpredictable. Estimates are based on past years income. The Local Housing Trust Fund is funded by the city's Housing Replacement Ordinance, which is only paid into when an owner decides to remove housing from the market. The Section 108 funding is to build a parking garage in the Bayside neighborhood through a project called Midtown. Once funds are expended no more are expected.

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Narrative Description
			Annual Allocation: \$	Prior Year Resources: \$	Total: \$	Expected Amount Available Remainder of ConPlan \$	
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,791,448	0	2,025,948	0	

CDBG funds are leveraged considerably for their investment. Year 1 of this Consolidate Plan is expecting to leverage \$22,469,344 from the CDBG investment of \$1,905,948. The CDBG Program Application process discourages applicants from using CDBG funds as the sole source of project funding. Applicants must include other resources as leveraged funding. The City will continue to make this a requirement of the program.

The HOME Program leverages considerable funds, primarily through the Affordable Housing Development Program. This program leverages funding from several sources including Low Income Housing Tax Credits, state and federal Historic Tax Credits, state funds from the Maine State Housing Authority and local Housing Trust Funds. The City of Portland meets its match requirement through the expenditure of local General Assistance funds providing tenant based rental assistance to low and very low income households. The City expends General Assistance funds for this purpose, well in excess of the required HOME program match and will continue this assistance.

The ESG Program is expected to provide match funds equal to the amount of ESG funds allocated through the following resources: City's General Assistance.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

In 2012, the City Council adopted a Housing Investment Policy that requires the Housing & Community Development Committee (HCDC) to complete an annual review of program priorities that includes the type and location of housing, and an analysis of tax acquired or City-owned property that may be included as a development resource. In its 2014 Common Goals and Objectives the City Council identified the promotion of housing availability as a goal with one objective being the assessment of city owned property to construct affordable housing. The HCDC has identified four parcels as potential development sites and will be working towards a development project for each parcel. The identified parcels are 98 High Street, 83 Middle Street, 65 Munjoy Street and 65 Hanover Street/52 Alder Street. The City is negotiating with developers who submitted proposals to create homeownership and rental units at 65 Munjoy Street and 65 Hanover Street/52 Alder Street. The City anticipates construction at both of these sites will begin in the next 12-18 months. Over the next few years, the HCD staff will continue to identify additional city-owned properties for affordable housing development.

**Discussion**

## SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
CITY OF PORTLAND	Government	Economic Development Homelessness Non-homeless special needs Planning neighborhood improvements public facilities public services	Jurisdiction
Portland Housing Authority	PHA	Public Housing	Jurisdiction

Table 49 - Institutional Delivery Structure

### Assess of Strengths and Gaps in the Institutional Delivery System

The City will continue to carry out its Housing and Community Development Plan in partnership with the other management and delivery entities for housing and community development activities. These organizations include the Housing and Community Development Division and the Planning Division, the City's Health and Human Services Department, the Economic Development Department, the Portland Housing Authority, and a network of individual non-profit housing and social service providers.

The City of Portland Housing and Community Development Division is responsible for overseeing the budget and distribution of the City's CDBG and HOME entitlement funds and development of the Five-Year Consolidated Plan and Annual Action Plan and Consolidated Annual Performance Evaluation Report, as well as ensuring that all programs comply with HUD's federal regulations. The Health and Human Services Department oversees the budget and distribution of the ESG entitlement funds. Additionally the HCD Division administers the City's housing rehabilitation, new construction and homebuyer programs.

City of Portland Social Services Division administers the General Assistance Program, the City's emergency shelters (for single adults and families), transitional housing facilities, housing location services, Family Services Program, job readiness training and employment services and several other support activities in coordination with non-profit housing and social service agencies. Additionally, the Social Services Division administers the HOME funded Tenant Based Rental Assistance Program.

The Portland Community Health Center offers an Integrated behavioral Health program that is designed to bring adults into treatment who are experiencing homelessness, and are suffering from co-occurring mental health and substance abuse disorders. The goal of the program is to help stabilize individuals in need of health and mental health services and provide housing stabilization, housing placements, residential treatment use, and detox and follow-up treatment.

Milestone operates a program called the Homeless Outreach & Mobile Engagement (HOME) Team who provides outreach and community supports to homeless individuals experiencing chronic health and substance abuse issues in Portland. The HOME Team provides daily street outreach, intervention, referrals and transportation of homeless individuals, highly intoxicated individuals, individuals with mental illness and individuals engaging in disruptive behavior. Staff works to engage these individuals in a compassionate manner, encouraging them to access appropriate treatment services.

Another crisis intervention resource is offered by the Opportunity Alliance provides Crisis by calling 774-HELP.

The City of Portland Homeless Employment Program assists consumers in strengthening their employment skills by working toward independence from public assistance programs. The employment assessment includes identifying transferable skills, job matching and searching, and gaining and retaining temporary, permanent, and part-time employment. Services are designed specifically for Portland's homeless population. The staff conducts outreach at homeless shelters and linkage to the Career Center in Portland.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

Working collaboratively, these entities implement the City's Housing and Community Development Plan. The system's strengths include the collaborative manner in which these diverse groups work together to maximize available resources. Portland is a large enough City to have many institutional resources, yet small enough to be able to effectively communicate and collaborate. Currently there are no gaps in types of housing and services, but there is a lack of funding resources. The City and its partners will continue to seek additional resources to improve the system's ability to meet community needs.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

The City of Portland will continue to work in collaboration with partners organizations and governments to meet the goals and objectives of this 5 Year Consolidated Plan.

1	<p><b>Goal Name</b> Neighborhood Investment &amp; Infrastructure</p> <p><b>Goal Description</b> <b>Create strong, safe, accessible and vibrant neighborhoods-</b> Invest in infrastructure to improve neighborhood assets and build strong, safe, accessible and vibrant neighborhoods. Improve accessibility and livability through age-friendly designs and ADA compliance. Build sidewalks and trails to improve connectivity, increase the use of bicycles as a mode of transportation, and redevelop streetscapes to create shared streets for cars, bikes, and pedestrians that integrate with the fabric of the neighborhood. Support programs that increase safety in neighborhoods for residents and visitors.</p>
2	<p><b>Goal Name</b> Housing Availability</p> <p><b>Goal Description</b> <b>Increase housing availability &amp; affordability.</b> Increase housing availability and affordability to all Portland residents regardless of income, race, ethnicity, and family size. Encourage housing development by removing barriers to traditional urban housing types while ensuring the inclusion of workforce and age-friendly housing in significant development projects</p>
3	<p><b>Goal Name</b> Economic Opportunity</p> <p><b>Goal Description</b> <b>Create economic opportunities to transition people out of poverty.</b> Invest in Portland businesses to enable them to expand to create jobs. Invest in persons wanting to create microenterprises. Engage job seekers in a continuum of services to increase their professional capacity, financial stability, and ability to maintain employment. Focus on difficult to employ populations including homeless, new Americans and single parent head of households. Combine resources and build partnerships between public and private entities to provide opportunities to transition Portland residents out of poverty to sustainable employment and financial stability.</p>
4	<p><b>Goal Name</b> Address the Needs for Growing Homeless Population</p> <p><b>Goal Description</b> <b>Prevent and Reduce Homelessness.</b> Prevent individuals and families from becoming homeless and entering into the shelter system. Rapidly rehouse those who enter the shelter system. Provide necessary resources to assist vulnerable population's transition out of homelessness, including housing opportunities for chronically homeless or long-term stayers at homeless shelters.</p>

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

## **SP-55 Strategic Plan Barriers to Affordable Housing - 91.415, 91.215(h)**

### **Barriers to Affordable Housing**

The City of Portland recognizes there are certain public policies, particularly zoning and land use regulations that pose challenges in increasing affordable housing opportunities and residential investment. This is revealed in higher housing costs, a shortage of affordable housing in relation to demand and higher land costs. Inflexible or outdated regulations contribute to this problem.

Portland acknowledges present ordinances (particularly in older neighborhoods) do not reflect the traditional urban character of these neighborhoods, resulting in a scenario where many neighborhoods built in the 1800s and early 1900s could not be duplicated under present ordinances. The net effect is that fewer dwelling units could be built today than in the past and even modest additions to existing buildings for affordable housing are impeded. Present ordinance language such as residential density, yard dimensions, lot coverage and lot size hinders affordable workforce housing and housing investment. Parking provisions require an inordinate number of spaces for neighborhoods within walking distance of the downtown and served by public transportation. Excessive parking occupies valuable buildable land on residential lots and is costly to provide. Resources given to parking would be better served by enhancing housing investment

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

In the fall of 2015, the Planning Department presented the City with a two-pronged approach designed to encourage housing development by removing barriers to traditional urban housing types while ensuring the inclusion of workforce housing in significant development projects. The City adopted the recommended suite of ordinance changes designed to loosen restrictions on housing development while still preserving City residents' quality of life. Part of this approach includes changes to Division 30 of the City's ordinance which refers to affordable housing. These changes provide additional density through development incentives as well as adding a workforce housing inclusionary zoning requirement for all residential development projects of 10 or more units. These changes will help to address housing needs throughout the City through reforms to zoning and density requirements and neighborhood strategies. Other portions of the enacted reform package provides a regulatory framework for affordable housing production that utilizes a variety of methods including affordable accessory dwelling units, mixed use development, infill development, rehabilitation and new construction in supporting opportunities for affordable housing. These changes included revisions to the R-6, R-5, IR-1, IR-2, B-1, B-2, B-3, B-5, B-6, and B-7 zones to allow for greater housing density encouraging greater urbanity and uses that often were more reflective of the historical norm within the surrounding neighborhood context. These included changes to the B2 to increase allowed housing densities to 100 units/ acre and R6 zone that would increase density from 45 to 60 units an acre and reducing minimum lot size; eliminate parking requirements for residential uses in the B3, B5, B6 and B7 business zones; eliminate residential

## **SP-60 Homelessness Strategy - 91.415, 91.215(d)**

Describe how the jurisdiction's strategic plan goals contribute to:

### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

The Maine State Housing Authority coordinates the efforts of homeless shelters, outreach groups and volunteers who participate in an annual Point in Time Survey of State of Maine and City of Portland homeless populations. The annual census is required of all states at this time of year by U.S. Department of Housing and Urban Development, and the count provides a snapshot of the number of individuals and families in shelters and on the streets on a given night. For Maine, a count performed in January will represent chronic and truly desperate homelessness because of extreme weather conditions including typical temperatures well below freezing, regular snow accumulation, and minimal daylight hours.

The Emergency Shelter Client Support & Services Plan Policy guides needs assessments. The policy requires clients to work with their case manager on a plan to secure permanent housing and clients who chose not to participate are asked to leave the shelter. Also, the Oxford Street Shelter housing placement team now focuses on housing long-term stayers. The City has also added a full-time case manager to work with families experiencing homelessness, resulting in locating permanent housing placements with follow up case management and tenant education services. The City has also designated a full time housing counselor to work with the Preble Street Support Services for Veteran Families Program to prevent and end homelessness among veterans at the Oxford Street Shelter.

The Homeless Outreach and Mobile Engagement (HOME) Team is a collaboration between the City of Portland, the Portland Downtown District and Milestone to provide outreach and community supports to those with chronic health, mental health and substance abuse issues living on the streets of Portland. The HOME team has become part of the emergency service delivery system for businesses and community members.

A Portland-based non-profit organization that has been CDBG funded for its peer coaching initiative works with clients that live with mental illness, often times co-occurring substance abuse disorders, and often times experience homelessness. The initiation of the peer coaching initiative includes placing an ad on Craigslist for hiring peer coaches with mental illness and selecting coaches through and extensive interview process involving scoring the applicants. Hired coaches job-shadow a peer supporter working inside the emergency department at the local hospital, attend a 3-day motivational interviewing session, complete a peer-support class at Amistad, and participate in weekly staff meetings that provide on-going training. Clients are identified by Amistad peer coaches and confirmed by the hospital staff as someone who presents to the emergency department frequently and absent of medical need.

Shelter System, 2) Rapid Rehousing, 3) Increased Case Management and 4) Report Monitoring. The plan includes six general themes of focus: Case Management, Rapid Rehousing, Outreach, Zoning Constraints, Special Population Housing and the Housing First Model.

Significant gains have been made to address these complex issues since the plan was endorsed. The City, along with its many partners, has made great progress in addressing the recommended actions of the Plan. However several obstacles, including a major shift in funding allowances through the state mandated General Assistance Program, have surfaced and delayed progress on many of the recommended actions. These changes will require that the City re-evaluate its role as the social services center for Maine.

For the three federal grants utilized in this consolidated plan: one of the goals for the CDBG program will be for projects that help to reduce homelessness through rapid rehousing or other means and nearly 35% of the Emergency Solution Grant Funds is dedicated to rapid rehousing at the City's Oxford Street Shelter. The HOME funded Tenant Based Rental Assistance Program was designed to meet the recommendations from the homelessness task force report. The funds will be used to pay for security deposits and short term rental assistance for individuals and families currently homeless in the "mid-range" (clients who have 14-178 bed nights) for whom a potential living unit has been identified. In addition, the program will also provide assistance to those individuals who may be in danger of becoming homeless because their current housing situation is no longer affordable. These individuals will receive short term assistance to relocate to a more affordable unit.

Additionally the Home to Stay (HTS) Program is modeled after a rapid re-housing approach that provides housing stability services to persons who are experiencing homelessness. The Home to Stay Program assists homeless clients seeking permanent housing with education, services and support to meet their health, housing, and employment needs in order to overcome barriers to obtaining and maintaining housing. The goal is to help participants achieve permanent stable housing.

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

One of this Consolidated Plans strategic goal is to Prevent and Reduce Homelessness. Through the Portland City Council effort to end homelessness, they are implementing the 2011 Task Force to Develop a Strategic Plan to Prevent and End Homelessness. This program had four overarching Recommended Actions: 1) Retooling the Emergency Shelter System, 2) Rapid Rehousing, 3) Increased Case Management and 4)

## **SP-65 Lead-based Paint Hazards - 91.415, 91.215(j)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

The City of Portland has been committed to eliminating lead poisoning in children since 1995 when it received its first HUD Lead Hazard Control Grant. The control and elimination of lead-based paint remains a critical focus of the City of Portland in the housing rehabilitation program and over the years, 405 units have been made lead-safe in Portland. In past years Portland received Lead Hazard Control funds and has effectively and successfully addressed the lead hazards prevalent in the City's older housing stock. Lead-safe efforts will continue through the housing rehabilitation program, first-time home buyer program and lead program income funded projects.

Portland also addresses lead-safe practices by leveraging funds as the lead entity for the Cumberland County HOME Consortium (CCHC). The Consortium allows both parties to reach a much wider audience with their lead outreach and education efforts, as well as produce a number of lead-safe units in other communities across Cumberland County. This joint effort results from a desire to provide cost-effective, efficient programs to benefit all communities of the region.

In addition, the City leads the County in its rehabilitation program. The program is geared to benefit low and moderate income families and households. An owner-occupied applicant in the City of Portland must prove that their income is less than 80% of the median area income with a child under six years of age. In order to remediate a rental unit the building must contain at least 50% of individuals who earn 50% of the area median income. Preference is given to rental units where children reside. Projects outside of the City of Portland will meet HUD income eligibility limits established for Cumberland County. Wherever possible, the City will utilize housing rehab program funds in combination with lead program income funds to complete additional units.

### **How are the actions listed above related to the extent of lead poisoning and hazards?**

Portland has had a referral process for those children identified with elevated blood lead levels (EBLL) since 1990 when legislation was passed requiring all lead blood test to be reported to the State of Maine laboratory. The laboratory then reports all EBLL's to Maine Childhood Lead Poisoning Prevention Program (MCLPPP) and they do an environmental investigation and case management referral to the local public health nurse and community action agency, for lead hazard reduction funding. The City of Portland receives referrals for cases in Portland and a remediation plan is implemented for all income eligible property owners.

## **SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

It is the policy of the City of Portland to consider all resources, regardless of their source, when making strategic decisions regarding the City's service priorities. For this reason, Portland has identified needs and goals that align with the 2014 City Council Common Goals and Objectives. These Common Goals were designed to guide the City Council in their policy decisions and City Departments in their goals and operations. Eight goals were identified including: Promote Housing Availability, Increase Transportation Initiatives, Economic Development, Prevent and End Homelessness, Advance an Environmental Program, Improve City Services, Implement TIF Program, and Intergovernmental Collaboration. In addition, Portland has incorporated the recommendations and findings from several plans and studies, such as the Report of the Task Force to Prevent and End Homelessness in Portland and the 2030 Workforce Housing Demand Study, into its strategic plan. Portland will continue to allocate federal resources towards activities designed to improve the lives of families and individuals and facilitate their transition out of poverty. Programs will be designed to help families move out of poverty as opposed to simply serving those in poverty.

### **How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan**

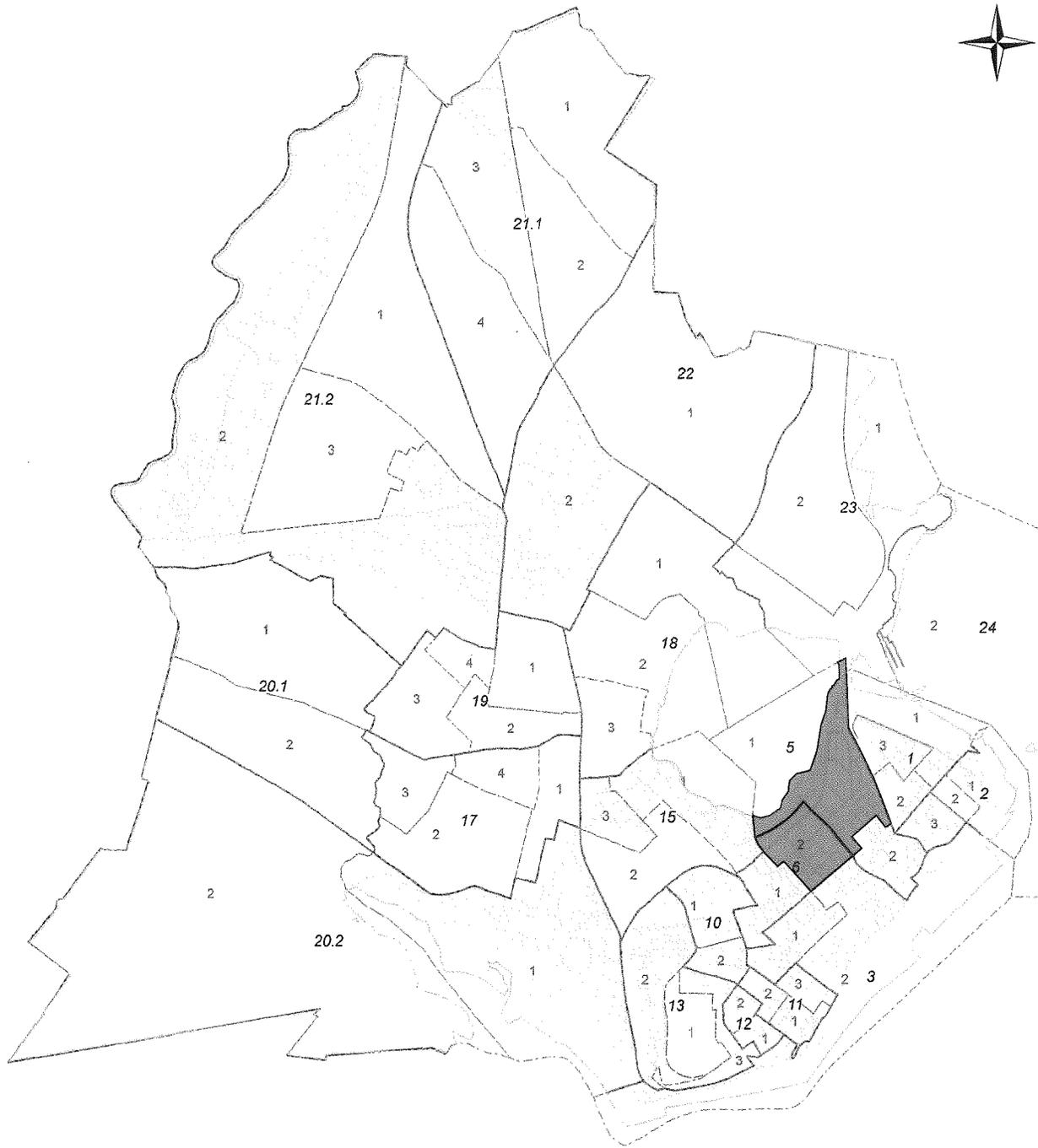
Portland has identified needs and goals that align with the 2014 City Council Common Goals and Objectives and respond to the recommendations and findings from the Report of the Task Force to Prevent and End Homelessness in Portland and the 2030 Workforce Housing Demand Study into its strategic plan.

1. **NEED: Housing Availability GOAL: Increase housing availability & affordability** Description: Increase housing availability and affordability to all Portland residents regardless of income, race, ethnicity, and family size. Encourage housing development by removing barriers to traditional urban housing types while ensuring the inclusion of workforce housing in significant development projects. Projects that will meet this goal: Community Housing of Maine, Housing Rehabilitation Program, TBRA Program, Affordable Housing Development Program,
2. **NEED: Economic Opportunity GOAL: Create economic opportunities to transition out of poverty** Description: Invest in Portland businesses to enable them to expand to create jobs. Invest in persons wanting to create microenterprises. Engage job seekers in a continuum of services to increase their professional capacity, financial stability, and ability to maintain employment. Focus on difficult to employ populations including homeless, new Americans and single parent head of households. Combine resources and build partnerships between public and private entities to provide opportunities to transition Portland residents out of poverty to sustainable

## **SP-80 Monitoring - 91.230**

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

The City of Portland is committed to monitoring the performance of grant recipients to ensure that Federal funds are used appropriately and in a manner to maximize low and moderate income public benefit. Grant recipients include City of Portland Departments and Divisions, outside social service agencies, and non-profit organizations. Monitoring each grant recipient ensures that the goals and objectives identified within the Action and Consolidated Plan are met. CDBG public service recipients submit performance reports quarterly. The reports are reviewed for accuracy, goals, performance measures, and compliance. If an agency is not meeting their target goals, or not reporting on time, this information is shared with the citizen review committee, who utilizes this information when allocating resources for the following year. On site monitoring of social service agencies is done on a rotating schedule. Public infrastructure projects are managed by staff in the Public Services Department and monitored by staff in the Housing and Community Development Office. Staff from both offices attend the engineering project coordination meetings monthly during the construction season. Staff monitors all construction, infrastructure and non-profit rehabilitation projects. Non-profit rehabilitation projects are monitored from beginning to end to ensure that they comply with federal procurement, Davis-Bacon and other federal requirements. The City's Housing Rehabilitation Specialist reviews project scope and pricing and assists in working with the subrecipient to ensure the project will be completed on time and on budget. Economic Development projects are monitored on a case by case basis with the staff from Economic Development Department for the Façade and Business Assistance Program. Additional monitoring for other economic development projects happens yearly as needed. HOME and CDBG funded housing projects are monitored regularly to ensure that rent level and income guidelines are being met. All housing projects are entered into the Housing Database. All contracts for CDBG and HOME funds include provisions that include outreach to women and minority business owners. Owner occupied rehab projects are monitored on an annual basis for occupancy. Owner Occupied 2-4 Units and Multi-Family Rehab Program are monitored on an annual basis for occupancy and rental affordability compliance. Occupancy monitoring notices and tenant income verification forms are sent out on a quarterly basis. (HOME funds have not been a successful financing mechanism for multi-family rehab and therefore we have very few of these types of projects that require monitoring). New Construction/CHDO Funded Rental Housing are monitored on an annual basis. Tenant affordability reports are obtained annually and staff works with the developer and/or property management company to coordinate the necessary housing inspections. Preferably, the inspections are scheduled to coincide with the inspections of other lending sources. To report timeliness the senior accountant reports expenditures at month end and compares totals to total allocated funds. The resulting percentage is utilized to track timeliness. Monthly draw-downs are completed through IDIS. Divisions in the Department funded under the 20% administrative cap submit plans identifying CDBG projects and the



1:24,000

-  2010 Block Groups
-  2010 Census Tracts
-  Block Groups > 51% Low Income
-  Bayside Neighborhood

**City of Portland**  
**Block Groups > 51% Low Income**  
**Target Area: Bayside Neighborhood**