

Maine
Cumberland **County**
Community Development
Block Grant Program

General Application

Program Year 2021

Final Applications Due: 4:00pm, January 21, 2021

**Cumberland County
Community Development Office
142 Federal Street, Suite 100
Portland, Maine 04101
Tel. 207- 699-1906
Fax 207- 871- 8292**

*An electronic copy of this application is available at
<http://cumberlandcounty.org/168/Applicant-Information>*

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EXPLANATION OF 2021 GENERAL CDBG APPLICATION PROCESS

CRITICAL DUE DATES

- Pre-Applications: Tuesday, December 15, 2020 – 4:00PM
- Final Applications: Thursday, January 21, 2021 – 4:00PM

APPLICATION OVERVIEW AND PROCESS

The Cumberland County CDBG Grant Program will distribute funds for community and regional activities in the 2021 program year. The exact amount to be distributed will be determined in the upcoming months.

1. Eligible Applicants:

- a. Municipalities & the County are the only eligible applicants for this program.
- b. Non-profit service providers, businesses or other organizations/entities apply through a municipality for a local program and through the County for a regional program.

2. Applicants, *except for those sponsored by the County*, must demonstrate a 20% local match.

3. Applicants must submit “pre-applications” by 4:00pm on December 15, 2020. Applicants will receive approval to submit a final application by December 18, 2020, *at the latest*.

Pre-Applications are a separate document and a separate attachment in the 2021 CDBG Application distribution e-mail. If needed, please contact Cumberland County Community Development for a copy of the 2021 Pre-Application.

4. Maximum number of applications:

- a. Community applicants (single community applications) are limited to any combination of **two** Public Services and General Program applications, and **one** Planning Grant application.
- b. Cumberland County is limited to any combination of **five** Public Services and General Program applications; and **two** Planning Grant applications.
- c. Communities may submit an unlimited number of multi-community applications.
- d. The number of “pre-applications” is not limited.

5. Multi-community applicants must submit an additional form:

- a. Signature page for all communities to endorse the application (*Appendix II*).

6. Each community is assigned a community distress score from 0 – 10. The score incorporates two factors: (1) The percent of low/moderate income people in the community and (2) the community's low/moderate income population as a percentage of the county's low/moderate income population. Refer to *Appendix VI* for community distress scores.
7. All final applications must be endorsed by local elected officials prior to submission.
8. There are no minimum or maximum grant award limits.

APPLICATION TIMETABLE

- Program and Application Workshops: Wednesday, December 2, 2020
Virtual Meeting: <https://zoom.us/j/92747626475>
- Pre-Applications Due: Tuesday, December 15, 2020 – 4:00 PM
Emailed to styles@cumberlandcounty.org
- Receipt of Approval to Submit Application: Friday, December 18, 2020
- Final Applications Due: Thursday, January 21, 2021 – 4:00 PM
- Applicant presentation to Review Team: Wednesday, February 10, 2020 - Morning
- MOC Review: Wednesday, March 17, 2021 - 2:00PM
- County Commissioner Public Hearing: Monday, April 12, 2021 - 5:30PM
- County Commissioner Approval: Monday, May 10, 2021 - 5:30PM
- Submission to HUD: Friday, May 14, 2021

PROGRAM PRIORITIES

Access to public services was one of five general program priorities adopted as part of the program's Five-Year cConsolidated Plan (2016-2020). *The 2021 Program Year will be a continuation of program priorities as defined in the 2016-2020 Five Year Consolidated Plan. Priorities are general and are listed in alphabetical order- not in order of importance.

- Access to public services (Public Services has a separate application)
- Affordable housing – homeownership, housing for elders, & housing rehabilitation
- Economic development – living wage jobs
- Public facilities
- Public Infrastructure
- Community Planning (Planning grants are a separate application)

THE "EXCEPTION RULE" LIST

The Cumberland County CDBG Program falls under a special rule allowing more locations to qualify for area-wide activities beyond the standard 51% low/moderate income requirement, with areas that are at least 50.20% low income qualifying. The list of these block groups for the 2021 program is provided in *Appendix III*.

REVIEW OF APPLICATIONS

- Applications will be reviewed by a team comprised of members of the Municipal Oversight Committee (MOC) appointed by the MOC Chair and one staff member from Cumberland County and/or the Greater Portland Council of Governments (GPCOG).
- Applicants will be provided the opportunity for a brief presentation followed by questions/answers with the Review Team. This meeting will be held on Wednesday, February 10, 2021- from 8:30-12:00. This will be a virtual meeting. The meeting link and presentation time lots will be given out once all applications have been received.
- The Review Team will recommend projects for funding to the entire MOC which in turn will make its final recommendations to the Cumberland County Commissioners.
- County Commissioners will vote to endorse the MOC recommended projects.

SELECTION CRITERIA FOR GENERAL PROGRAM APPLICATIONS

Applications will be rated and ranked on the basis of their responses to the application elements.

1. Project Description.....	10 points
2. Need for the project.....	20 points
3. Project management.....	10 points
4. Readiness to proceed.....	20 points
5. Project budget.....	5 points
6. Implementation schedule.....	5 points
7. Demonstration of need for CDBG funds.....	15 point
8. Community distress score.....	0 – 10 points
9. Multi-community bonus.....	5 points

ADDITIONAL INFORMATION

Please contact Cumberland County with any questions or for additional information.

Kristin Styles, Director	207-699-1906	styles@cumberlandcounty.org
Sandra Warren	207-699-1905	warren@cumberlandcounty.org

SUBMISSION REQUIREMENTS

1. Submission of applications:
 - a. **One digital copy (emailed) and one hard copy** of the final application must be mailed or hand delivered to:

Styles@cumberlandcounty.org (digital copy)
&
Community Development Program (Hard copy)
Cumberland County – Executive Office
142 Federal Street, Suite 109
Portland, Maine 04101
 - b. Electronic submission will be accepted to meet the January 21, 2021 deadline; **however, the hard copy of the application must be received by Tuesday, January 26, 2021, 4:00PM.**
2. Presentation:
 - a. Write directly into this word document, do not create your own application format
 - b. No binders, covers or folders
 - c. Font: Minimum 12 point type.
 - d. Paper Size: 8.5" X 11" paper
 - e. Margins: At least 1"
 - f. Hard copy may be double sided
3. Application package must include:
 - a. Cover page
 - b. Summary Worksheet
 - c. Responses to the narrative questions
 - d. Budget page
 - e. Demonstration of endorsement by elected officials
 - f. Multi-community applications must also include:
 - i. Response to two additional questions
 - ii. Multi-community endorsement/signature page (form provided)
4. **Maximum** length for response to the narrative questions:
 - a. Six pages for non-economic development applications (Questions 1, 2, 3, 4, 7A & 8).
 - b. Six pages for economic development applications (Questions 1, 2, 3, 4, 7B, & 8).
 - c. Seven pages for multi-jurisdictional applications (Questions 1, 2, 3, 4, 7A or 7B, 8, & 9).
5. Applications *may* include up to two pages (single-sided) or one page (double-sided) of visual aids, e.g. maps or pictures.

Commented [JS1]: Tom, do you want any pictures? The ones in the submission might be nice to add? If you need any/want any, please let me know.

2021 GENERAL CDBG PROGRAM APPLICATION

CHECKLIST

SUBMIT COMPLETED CHECKLIST WITH APPLICATION

Please submit each section of the application, including this checklist:

- ☐ **A. Cover Page**, *limit 1 page*
- ☐ **B. Summary Sheet**, *limit 1 page*
- ☐ **C. General CDBG Application Narrative Questions**, *page limits vary*
- ☐ **D. Budget: Revenues and Expenditures**, *limit 1 page*
Budget worksheet MUST match budget listed on the Cover Page, Summary page, and in the narrative
- ☐ **E. Demonstration of Endorsement by Elected Officials**
- ☐ **F. Multi-community Additional Questions & Signature Page**

Required documents for non-profit organizations:

- ☐ **Verification of 501(c)3 Status**, *limit 1 page*
- ☐ **Agency Organizational Chart** to show how the proposed program fits into the overall organizational structure; include program staff or positions, *limit 1 page*
- ☐ **Most Recent Agency Operating Budget Summary**, *limit 1 page*
- ☐ **Most Recent Independent Auditors Report and identified findings** or *if an Audit is not available the most recent 990 Financial Statement*
- ☐ **Complete list of Board Members**

Checklist Completed By

Date:

2021 GENERAL APPLICATION COVER PAGE

Application Type	<input type="checkbox"/> General - non- eco dev. <input checked="" type="checkbox"/> General - Economic Development <input type="checkbox"/> General - Multi-Jurisdictional		
Lead Town/City/ Agency	Town of Windham Subrecipient: JCS 17, LLC		
Project Name	South Windham Village - Brewery and Restaurant Construction -Economic Development and Job Creation		
Mailing Address	8 School Road, Windham, Maine 04062		
Project Address	8 Main Street, Windham, Maine 04062 (South Windham Village)		
Authorized Official	Barry Tibbetts, Windham Town Manager	Phone 207 892-1907	Email batibbetts@windhammaine.us
Project Director	Thomas Bartell, Executive Director, Windham Economic Development Corporation	Phone 207 892-1936	Email thbartell@windhammaine.us
Financial Contact	Susan Rossignol, Finance Director, Town of Windham	Phone 207 892-1907	Email srrossignol@windhammaine.us
Person who completed the Application	Thomas Bartell, Executive Director, Windham Economic Development Corporation	Phone 207 892-1936	Email thbartell@windhammaine.us
Amount of CDBG Funds Requested	\$ 225,000.00	Total Project Budget \$1,000,000	
DUNS Number	071745418	Tax ID: 01-6000440	

Name and Signature of Authorized Official
Date

GENERAL APPLICATION SUMMARY SHEET

1. HUD National Objective. Indicate which National Objective this program activity will address; choose one

- ☒ **Low and Moderate Income Clientele (LMC):** an activity which provides benefits to a specific group of persons of which at least 51% qualifies as low/mod income.

Does this activity benefit a population that HUD presumes to be low to moderate income, including *abused children, elderly persons, battered spouses, homeless persons, illiterate adults, severely disabled adults, persons living with AIDS, and migrant farm workers*? ☐ No ☐ Yes (please circle appropriate population)

- ☐ **Low and Moderate Income Area Benefit (LMA):** an activity which is available to benefit all the residents of an eligible area/census tract, plus housing authority properties.

If you choose LMA, please provide a map and outline on the map the area that your program serves.

2. **HUD Program Objectives.** Indicate which HUD program objective this program will address; choose one:

- ☐ **Creating a Suitable Living Environment**
☐ **Providing Decent Affordable Housing**
☒ **Creating Economic Opportunity**

3. **Beneficiaries.**

A. Describe the beneficiaries or clients served by the program.	A. Low/Moderate Income residents of South Windham Village, Little Falls Gorham, and surrounding towns.
B. How many Cumberland County residents will be served by the proposed program? (unduplicated -per year)	B. 15
C. How many are <u>low to moderate income Cumberland County residents</u> ?	C. 15

4. **Documentation**

A. How will the beneficiaries' information be collected and documented?	A. An application process will be set up to determine eligibility and to ensure program compliance
B. How will the outcomes be measured, collected, and documented?	B. Reports will be compiled and submitted as required by the CDBG Program Manager.

Please limit the Public Service Worksheet to 1 Pages.

GENERAL APPLICATION QUESTIONS

Respond to the narrative questions in a maximum of six pages or seven pages for multi-jurisdictional project applications.

1. Provide a **brief summary** (400 words maximum) of the proposed project. - **10 points.**

Focus your answer on issues such as, but not limited to: What are the services to be provided? Where will they happen? Who's in charge? Who will be served?

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

- a. Convey the magnitude and severity of the issue to be addressed.
- b. Identify the total number of people affected by the issue.
 - i. Out of the total number of people affected, identify the number of people from low/moderate income households.
- c. Describe to what extent the project makes in the long-term measurable difference in the economic and social health of the region.
- d. Construction related activities: Convey how the project relates to the community's long-range planning and capital improvement needs.

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

- a. Define *who* will manage the grant funded project and *how* they will manage it.

Town of Windham

The Town of Windham management team has decades of experience in managing Federal, including USEPA Brownfields, State, including Keep Maine Healthy Initiative and Foundation Grants.

Town Manager Barry Tibbetts acts as the overall program manager for Town CDBG Grants.

Town Finance Director Susan Rossignol acts as the budget and accounting manager for Town CDBG Grants.

Windham Economic Development Corporation Executive Director, Thomas Bartell will act as Project Manager for this grant and will act as liaison with Great Falls Construction, JCS 17, LLC, and Cumberland County CDBG Management.

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

Great Falls Construction/JCS 17, LLC

Great Falls Construction was established in 1988 and is a family-owned and operated business which employs 50 talented construction and development professionals who construct and develop critical community infrastructure all throughout Northern New England. Our commitment to “constructing and developing with a purpose” permeates all that we do here at Great Falls Construction. That purpose is what drives us forward and sustains our enjoyment for community development through smart, responsible, sustainable, and enjoyable projects.

Throughout the years we have engaged in various development projects throughout Southern Maine—ranging from the purchase of the former White Rock School property from the Town of Gorham and converting that into a successful 12-unit 55+ residential community with ample recreational spaces on the site. As well as the recent 109 Main Street redevelopment in Gorham and the award-winning Station Square mixed-use development in Gorham. We are also in the process of developing an 11-acre parcel in the center of Berwick, Maine on the former Prime Tanning Lot now renamed to “The Edge at Berwick”. This development is in design and will prove to be a community-centric project helping to stimulate an economy that suffered with the closure of the mill many years ago. We are working diligently with the town to make sure the development serves as a vibrant commercial mixed-use center that revitalizes Berwick’s downtown to create a more walkable, environmentally sustainable and

enjoyable place to be.

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

JCS Property Management / JCS 17, LLC

The same values are carried forward with our property management company, JCS Property Management. Once the construction is complete, our commitment to quality and community fit does not stop. We currently own and operate over 100 commercial and residential units throughout Southern Maine. Many of those units, Great Falls Construction has built and JCS Property Management, an affiliate of Great Falls Construction, responsibly manages and maintains. Great Falls Construction and JCS Property Management are a successfully proven combination. By selecting Great Falls Construction, you gain access to years of local construction and development knowledge and experience as well as a dedicated property management team.

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

For construction related projects:

- Describe the steps that have *been* completed or must *be* completed to bring the project to construction start. These may include: site control, design, engineering, cost estimates, procurement of permits, testing, consultations concerning life safety, ADA, or other special requirements, traffic studies, zoning, Planning Board approval.

Completed:

Redevelopment RFP released: August 2020

Responses received: September 2020

Committee and Town Council Review: October – November 2020

Purchase and Sale agreement executed: December 2020

To be Completed:

Due Diligence: January – February 2021

Design: January – April 2021

Permitting: April - May 2021

Closing: June 2021

Construction: June – December 2021

CDBG Equipment Bidding and Purchasing: July – December 2021

Staffing: December 2021 - January 2022

- Describe any existing and/or potential impediments to project initiation.

Not aware of any existing or potential impediments to the project.

For non-construction related projects:

Commented [JS2]: Tom, how flexible is this timeline? What you have is feasible but it's early in the process, if we run into any unforeseen hiccups, will this be binding? Or is it flexible? We want to talk about the vehicle evidence storage move and how we can help facilitate that/if it fits into this timeline? Thanks!

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

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

- Describe how funds, including match when applicable, will be distributed between project elements.
 - a. Total Project funds will be used for Design, Permitting, Equipment and Construction Services.
 - b. CDBG funds are to be used to partially fund the acquisition of equipment necessary to fully equip the restaurant and brewery. CDBG funded equipment purchasing will follow all relevant CDBG rules and regulations.
- Limit the budget and budget description to that portion of your program that is applicable to this application.
- For projects requiring a match: County sponsored projects do not require a match. Community sponsored applicants require a threshold 20% match in cash, donated land or building materials, or contracted project development services. In-kind contributions are allowed, but need to be documented, quantifiable services for work performed.

Applications will not be accepted without a completed budget.

6. **Implementation schedule** for project: - **5 points**

There are many types of projects, each with their own set of typical activities and timelines. Describe the implementation schedule for this program.

For construction projects- please provide a timeline including design, bid, construction start date, and estimated completion date.

Restaurant/Brewery Construction, Fit up, and Staffing Timeline

Due Diligence: January – February 2021

Design: January – April 2021

Permitting: April - May 2021

Closing: June 2021

Construction: June – December 2021

CDBG Equipment Bidding and Purchasing: July – December 2021

7. Staffing: December 2021 - January 2022 **Need for CDBG Funds** (Answer either 7A or 7B)

7A) NON-ECONOMIC DEVELOPMENT ONLY

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

- a. Why are CDBG funds critical for the commencement and ultimate success of the project?
- b. Have you, or will you, seek funds from other sources? If so, what are those funding sources?
- c. What is the impact on the project if CDBG funds are not received or if only partial CDBG funds are received?

7B) ECONOMIC DEVELOPMENT ONLY

Economic Development/Job Creation Related Projects Only – 15 points

This question will be answered by applicants seeking assistance for a private business. The project will meet a CDBG “national objective” by creating jobs for low/moderate income persons.

- a. Detail the financing package for the project, the steps taken to meet the business’s capital needs and the need for CDBG funds to fill a financial “gap”.

The financing info/package for the project will be as listed below:

Overall project cost:

- \$1,000,000 overall budget (acquisition, construction & equipment)
- \$125,000 acquisition
- \$300,000 equipment
- \$575,000 construction

The breakdown for financing:

- \$250,000 (25%) equity contribution
- \$525,000 bank financing
- 225,000 CDBG funds

As per the details above, the CDBG funds are necessary to fill the outlined financial gap. This CDBG financing is necessary to assist in the acquisition of the brew/restaurant equipment to offset the large upfront financial commitment for the development of the project and the operations the project will support so as to employ county citizens. The full funds are necessary to hedge against the risk of the area, being the catalyst development in order to stimulate the local economy. For more context, the breakeven rent is estimated to be \$5,000/month.

- b. Specify exactly what the CDBG funds will be used for, i.e. capital equipment, facility improvement, working capital, etc.

The funds will be used to acquire the necessary kitchen and brewery equipment in order to sustain the operations of the facility.

- c. Describe the role the CDBG funds will have on the business’s ability to remain competitive and create jobs within the period July 2021 to June 2021. Identify the number of jobs to be created during this period.

Primarily, the CDBG funds will make the job feasible by defraying the startup costs of equipment necessary to function. This lower cost of entry into South Windham/Little Falls Village area will assist in mitigating as much risk of entering the market in the area that does not yet have any such development. This lower cost of entry into the combined brew operations and restaurant market that doesn’t yet exist in Windham will allow for 15 FTE jobs that meet the Low/Moderate Income scale in Windham. We are confident in the ability for this business to succeed and be the catalyst for responsible development in South Windham and the CDBG funds will be a critical piece to the success of the project long term as it allows the business operations to initiate with a healthy but not insurmountable amount of debt (as detailed above in 7B a.).

- d. Describe the market the business operates in, i.e., competitors, costs and product demand. What risks does the business face?

The business will operate river side right across the Town line which abuts Gorham. The market has no direct competition as Windham does not have any brewery and restaurant facilities in the town. We are confident in the demand for the area as the Town of Windham has studied and identified the area as appropriate and ready for development and specifically chose this development as being the catalyst the Town would like to see. Our confidence is also in the need for a community gathering space and employer for South Windham. We feel that this space and its operations will support the community in the area and also provide a significant boost in the area’s economy.

Commented [J53]: Tom, can you confirm this is correct, thanks!

Commented [J54]: Tom, can you reconfirm this as well? I could not find any in my searches. Thanks!

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

As indicated in 7B a. the entirety of the requested funds are necessary to make the project work. If we don't receive the funds from CDBG, we will continue our search for funding as we are committed to this project but need some assistance to make it work. We feel the CDBG funds align well and are an appropriate fit with our mission of developing this renewed space with a purpose – that purpose is to enhance community and stimulate economic growth in the South Windham/Little falls Village. We remain hopeful you will see the alignment of our project and mission with your mission and we will be awarded the full funds that are required.

8. **Distress Score**

Windham Distress Score: 5

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

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

County sponsored projects serving region-wide initiatives will receive a distress score of **6 points**. – The applicant does not need to calculate this score, it will be assigned by County Staff to your application.

9. **Multi-Jurisdictional Bonus**

5 points will be awarded to projects sponsored by two or more communities demonstrating benefits to low/moderate income residents of all participating communities.

- c. **Multi-community applicants must answer two additional questions in a maximum of one page:**
 - i. How will low/moderate income residents in each participating community benefit from the project/activity?
 - ii. What role will each applicant community play in the project/activity?
- d. Application must be endorsed by officials from all communities. **Use form found in Appendix II.**
- e. Distress score for multi-jurisdictional applicants. This will be calculated by the County based on the following factors:
 - i. Factor #1: Combine LMI & population of the communities to create a new “LMI as % of population factor”
 - ii. Factor #2: Average the existing “LMI as % of County LMI” factor for the communities.

APPENDIX I: BUDGET

*A completed budget must be submitted with the application

Revenues: List ALL funding sources for the proposed program.	Please indicate: Secured or Projected	Revenues TOTAL
CDBG Request	Projected	\$225,000
Other HUD Funds (please list)		
a.		
Other Federal Funds (please list)		
a.		
b.		
State/ County Funds (please list)		
a.		
b.		
Local Funds		
Private Funds (Grants, Fundraising, etc., please list)		
a. JCS Property Management/JCS 17, LLC equity contribution	Secured	\$250,000
b. Bank Financing	Pending	\$525,000
In Kind Services		
TOTAL PROGRAM or PROJECT REVENUE		\$1,000,000

EXPENDITURES: Feel free to edit categories as relevant to your program	CDBG Expenditures	Expenditures All Other Sources	TOTAL Expenditures
Design/Engineering Costs			
Advertising			
Materials/Supplies			
Labor			
Project administration			
Other, please specify			
a. Construction Costs Estimated		\$575,000	\$575,000
b. Equipment Costs Estimated	\$225,000	\$75,000	\$300,000
c. Acquisition Costs		\$125,000	\$125,000
d.			
TOTAL PROGRAM or PROJECT EXPENSES			\$1,000,000

Admin Expenditures for CDBG Program	CDBG Expenditures	Expenditures All Other Sources	TOTAL Expenditures
Direct Admin Expenditures			

Indirect Admin Expenditures			
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APPENDIX II: MULTI-COMMUNITY APPLICATION ENDORSEMENT

Additional Community Applicant: _____

Additional Community Authorized Official _____

Signature of Authorized Official _____

Additional Community Applicant: _____

Additional Community Authorized Official _____

Signature of Authorized Official _____

Additional Community Applicant: _____

Additional Community Authorized Official _____

Signature of Authorized Official _____

Additional Community Applicant: _____

Additional Community Authorized Official _____

Signature of Authorized Official _____

Additional Community Applicant: _____

Additional Community Authorized Official _____

Signature of Authorized Official _____

APPENDIX III: 2021 EXCEPTION RULE LIST

City/Town	Census Tract	Block Group	LMI Pop.	Total Pop.	% LMI
Westbrook	002900	3	930	1100	84.55%
Westbrook	002700	1	1595	1945	82.01%
South Portland	003100	1	775	985	78.68%
South Portland	003100	3	480	625	76.80%
Yarmouth	004401	1	330	440	75.00%
Westbrook	002900	2	1385	1910	72.51%
South Portland	003000	4	2280	3175	71.81%
South Portland	003300	2	1105	1570	70.38%
Casco	013000	1	580	860	67.44%
Westbrook	002900	1	310	470	65.96%
Westbrook	002900	5	1000	1520	65.79%
Westbrook	002800	1	1040	1595	65.20%
Casco	013000	4	565	890	63.48%
Windham	004801	2	390	650	60.00%
Westbrook	002900	4	755	1265	59.68%
South Portland	003500	2	890	1505	59.14%
Long Island	002400	3	135	230	58.70%
Westbrook	002800	2	645	1100	58.64%
Bridgton	016000	3	515	890	57.87%
Gray	004702	3	885	1560	56.73%
Bridgton	016000	5	1140	2035	56.02%
Standish	017001	2	1385	2540	54.53%
Bridgton	016000	1	615	1145	53.71%
Westbrook	002700	2	725	1350	53.70%
Freeport	004501	2	845	1580	53.48%
South Portland	003100	4	335	630	53.17%
Windham	004801	3	765	1455	52.58%
South Portland	003200	1	850	1620	52.47%
Harpwell	017102	2	695	1330	52.26%
Westbrook	002600	1	990	1895	52.24%
New Gloucester	011500	1	610	1170	52.14%
South Portland	003000	1	695	1340	51.87%
South Portland	003200	3	430	840	51.19%
Gray	004702	2	560	1095	51.14%
Standish	017001	3	580	1150	50.43%
Casco	013000	3	620	1235	50.20%
Census Designated Places					
Steep Falls CDP	73985*		780	845	63.93%
South Windham CDP	72900*		270	445	60.67%
Little Falls CDP	40350*		270	375	56.00%

*Data is based on 2015 ACS data provided by HUD

APPENDIX IV: CURRENT INCOME LIMITS

2020 CDBG Income Limits Summary Tables

Effective July 1, 2020

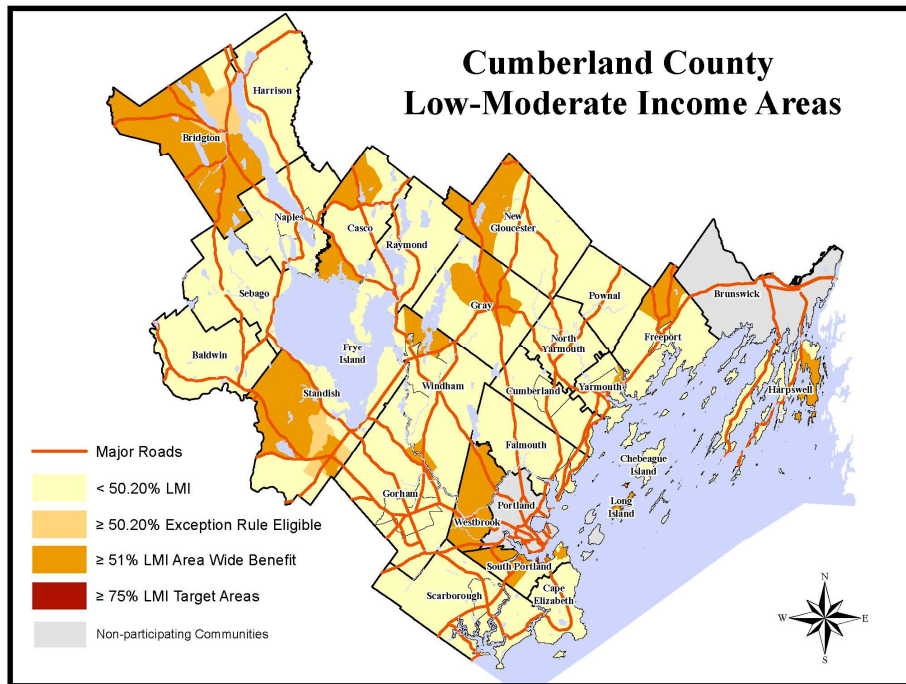
2020 Income Limits: Cumberland County, <i>Band 1</i>				
<ul style="list-style-type: none"> Cape Elizabeth Casco Chebeague Island Cumberland Falmouth Freeport Gorham Gray Long Island North Yarmouth Raymond Scarborough South Portland Standish Westbrook Windham Yarmouth 				
Household Size	Extremely Low Income (HUD Designation 30%)	Low Income (HUD Designation 50%)	Moderate Income (HUD Designation 80%)	Not Low/Mod (HUD Designation Only)
1	<input type="checkbox"/> \$0-\$21,100	<input type="checkbox"/> \$21,101-\$35,150	<input type="checkbox"/> \$35,151-\$54,950	<input type="checkbox"/> \$54,951 +
2	<input type="checkbox"/> \$0-\$24,100	<input type="checkbox"/> \$24,101-\$40,150	<input type="checkbox"/> \$40,151-\$62,800	<input type="checkbox"/> \$62,801 +
3	<input type="checkbox"/> \$0-\$27,100	<input type="checkbox"/> \$27,101-\$45,150	<input type="checkbox"/> \$45,151-\$70,650	<input type="checkbox"/> \$70,651 +
4	<input type="checkbox"/> \$0-\$30,100	<input type="checkbox"/> \$30,101-\$50,150	<input type="checkbox"/> \$50,151-\$78,500	<input type="checkbox"/> \$78,501 +
5	<input type="checkbox"/> \$0-\$32,550	<input type="checkbox"/> \$32,551-\$54,200	<input type="checkbox"/> \$54,201-\$84,800	<input type="checkbox"/> \$84,801 +
6	<input type="checkbox"/> \$0-\$34,950	<input type="checkbox"/> \$35,161-\$58,200	<input type="checkbox"/> \$58,201-\$91,100	<input type="checkbox"/> \$91,101 +
7	<input type="checkbox"/> \$0-\$37,350	<input type="checkbox"/> \$34,601-\$62,200	<input type="checkbox"/> \$62,201-\$97,350	<input type="checkbox"/> \$97,351 +
8	<input type="checkbox"/> \$0-\$39,750	<input type="checkbox"/> \$36,851-\$66,200	<input type="checkbox"/> \$66,201-\$103,650	<input type="checkbox"/> \$103,651 +
2020 Income Limits: Cumberland County, <i>Band 2</i>				
<ul style="list-style-type: none"> Baldwin Bridgton Harpswell Harrison Naples New Gloucester Pownal Sebago 				
Household Size	Extremely Low Income (HUD Designation 30%)	Low Income (HUD Designation 50%)	Moderate Income (HUD Designation 80%)	Not Low/Mod (HUD Designation Only)
1	<input type="checkbox"/> \$0-\$16,450	<input type="checkbox"/> \$16,451-\$27,350	<input type="checkbox"/> \$27,351-\$43,750	<input type="checkbox"/> \$43,751 +
2	<input type="checkbox"/> \$0-\$18,800	<input type="checkbox"/> \$18,801-\$31,250	<input type="checkbox"/> \$31,251-\$50,000	<input type="checkbox"/> \$50,001 +
3	<input type="checkbox"/> \$0-\$21,150	<input type="checkbox"/> \$21,151-\$35,150	<input type="checkbox"/> \$35,151-\$56,250	<input type="checkbox"/> \$56,251 +
4	<input type="checkbox"/> \$0-\$23,450	<input type="checkbox"/> \$23,451-\$39,050	<input type="checkbox"/> \$39,501-\$62,500	<input type="checkbox"/> \$62,501 +
5	<input type="checkbox"/> \$0-\$25,350	<input type="checkbox"/> \$25,351-\$42,200	<input type="checkbox"/> \$42,201-\$67,500	<input type="checkbox"/> \$67,501 +
6	<input type="checkbox"/> \$0-\$27,250	<input type="checkbox"/> \$27,251-\$45,300	<input type="checkbox"/> \$45,301-\$72,500	<input type="checkbox"/> \$72,501 +
7	<input type="checkbox"/> \$0-\$29,100	<input type="checkbox"/> \$29,101-\$48,450	<input type="checkbox"/> \$48,451-\$77,500	<input type="checkbox"/> \$77,501 +
8	<input type="checkbox"/> \$0-\$31,000	<input type="checkbox"/> \$31,001-\$51,550	<input type="checkbox"/> \$51,551-\$82,500	<input type="checkbox"/> \$82,501 +

**2021 income limits are expected to be released in June.*

APPENDIX V: AREA WIDE BENEFIT MAP

For an interactive map, please visit:

<https://hud.maps.arcgis.com/apps/webappviewer/index.html?id=ffd0597e8af24f88b501b7e7f326bedd>



APPENDIX VI: COMMUNITY DISTRESS SCORE

Community	Distress Score
Westbrook	10
Casco	6
Long Island	6
Standish	5
Windham	5
Gray	5
Scarborough	4
Sebago	4
Harrison	3
Chebeague Island	3
Freeport	3
Gorham	3
Naples	3
Harpswell	3
Baldwin	3
Yarmouth	2
New Gloucester	2
Raymond	2
Falmouth	2
North Yarmouth	1
Pownal	1
Cape Elizabeth	1
Cumberland	0