

City of Auburn, Maine

Consolidated

Annual Performance and

Evaluation Report

for FY2010

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EXECUTIVE SUMMARY

CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT FOR FY2010

HOME Investment Partnerships Program

Expenditures

HOME Dollars Spent \$782,608
Private/Public Dollars Leveraged \$4,291,525
Match Funds \$130,668

Expenditure by Activities

Homebuyer \$72,541
Homeowner Rehabilitation \$63,893
Rental \$566,659
Tenant Based Rental Assistance \$13,490

Program Income \$17,790

Under the HOME Program, 1 households were assisted to purchase a home; 4 households were assisted to rehabilitate their home; 20 renters were assisted with new affordable housing; and 51 renters were able to obtain housing with security deposit assistance.

Community Development Block Grant Program

Expenditures

CDBG Dollars Spent \$1,446,536
Leveraged Funds \$194,529

Expenditures by Activities

Affordable Housing \$338,902
Public Improvements \$585,830
Acquisition/Demolition \$139,549
Public Services \$137,554

Program Income \$314,507

Under the Community Development Program, 2 households were assisted to purchase a home; 5 were assisted with re-establishments costs to move into a new home; 34 owner and 91 renter units were improved; 2,940 linear feet of sidewalks were improved; one park were created; 17 housing units were demolished; and 841 persons or households had improved quality of life services.

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**CONSOLIDATED ANNUAL PERFORMANCE
AND EVALUATION REPORT FOR PROGRAM YEAR
JULY 1, 2010 TO JUNE 30, 2011 (FY2010)
AUBURN CONSORTIUM, MAINE**

This document is the City of Auburn’s annual report that assesses the effectiveness of using Community Development and HOME Investment Partnerships (HOME) Program funds to address objectives of the 2010-2014 Consolidated Plan. This Consolidated Annual Performance and Evaluation Report (CAPER) is for the period July 1, 2010 to June 30, 2011 (FY2010). The report provides an assessment of annual goals and objectives, Community Development, HOME and other supporting resources, and the number of households and/or persons assisted. Last, the report includes an assessment of performance towards meeting the five year objectives.

The four goals identified in the 2010-2014 Consolidated Plan are 1) quality affordable housing, 2) attractive neighborhoods, 3) economic opportunity, and 4) high quality of life for residents. This evaluation reports on these four goals.

a. FY2010 Accomplishments

a. Grant Funds Spent on Goals and Objectives

The cities of Auburn and Lewiston formed a consortium to receive HOME funds. This brings a resource to the communities to assist in creating low-income rental housing units, encouraging home ownership, rehabilitating buildings, and assisting homeless persons. The 2010 Action Plan includes goals that were funded from \$782,608 of HOME resources for activities and administrative costs in both Auburn and Lewiston. This leveraged \$4,291,525 and \$130,668 in HOME match.

The following chart compares the HOME funding available in FY2010 with the HOME funds spent, public and private dollars leveraged and match funds, all of which addressed the goal of quality affordable housing:

HOME INVESTMENT PARTNERSHIPS PROGRAM

ACTIVITIES	BUDGET	HOME			
	AS AMENDED	FY2010 EXPENDITURES AND MATCH FUNDS			
	HOME	HOME	PRIVATE/PUBLIC	MATCH	TOTAL PROJECT
	FY2010	FY2010	DOLLARS	FUNDS	EXPENDITURES
	BUDGET	EXPENDITURES	LEVERAGED		
AUBURN	*	**	***	***	
Administration	\$31,715	\$27,603	\$0	\$0	\$27,603
Housing Administration	27,000	17,451	0	0	17,451
Goods & Services	7,300	2,516	0	0	2,516
Homebuyer	110,182	72,541	139,744	130,668	342,953
Homeowner Rehab	87,773	56,105	0	0	56,105
Rental Housing ****	350,000	18,809	0	0	18,809
LEWISTON					
Administration	18,455	18,455	0	0	18,455
Homebuyer	42,500	0	0	0	0
Homeowner Rehab	80,000	7,788	0	0	7,788
Rental Housing	497,050	547,850	4,140,000	0	4,687,850
COMBINED					
AUBURN-LEWISTON					
TBRA/Security Deposits	32,328	13,490	\$11,781		25,271
Total	\$1,284,303	\$782,608	\$4,291,525	\$130,668	\$5,204,801

*The primary difference between the budget and the expenditures is due to projects that were anticipated to close prior to the new year, but did not, or were not completely spent. Expenses reflect new projects closed in 2010 as well as expenses for previously approved projects from the prior year.

** HOME expenditures reflects what is spent according to budget categories in Auburn's financial records. In IDIS, all of the housing administration expenses as well as some legal services have been charged to projects.

*** Match and leveraged dollars are reported in IDIS when the project is complete based on the closeout date.

The 2010 Action Plan includes goals for Auburn that were funded with \$1,446,536 from Community Development resources for activities and administrative costs. This leveraged \$194,529 from other resources. The following table compares the Community Development funding available in FY2010, Community Development funds spent, private dollars leveraged by activity:

COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM

ACTIVITIES	BUDGET	COMMUNITY DEVELOPMENT		
	AS AMENDED	FY2010 EXPENDITURES AND LEVERAGED FUNDS		
	FY2010 CDBG BUDGET	CDBG EXPENDITURES	LEVERAGED FUNDS	TOTAL
ADMINISTRATION/PLANNING				
Program Administration	\$140,000	\$147,073	0	\$147,073
Goods & Services	37,600	35,362	0	35,362
ECONOMIC OPPORTUNITIES				
Economic Stimulus Loan Program	12,000	0	0	0
Commercial Loan Program	56,923	0	0	0
AFFORDABLE HOUSING				
Housing Project Administration	44,000	62,266	0	62,266
Rehabilitation Loan Program	300,000	280,418	30,736	311,154
Lead Match	99,415	15,589	0	15,589
Down Payment Assistance Loans	58,445	0	0	0
Lead Testing and Clearance	7,000	0	0	0
Good Neighbor Start-Up	9,996	5,552	0	5,552
Winterize L/A	5,000	2,226	2,500	4,726
CCI Weatherization	83,000	35,117	91,760	126,877
PUBLIC IMPROVEMENTS				
Main Street Beautification	314,075	529,570	0	529,570
Vincent Square Park	35,000	39,262	0	39,262
Boys & Girls Club Masonry Repair	17,000	16,998	1,403	18,401
ACQUISITION & DEMOLITION				
Public Acquisition & Demolition	215,178	115,303	0	115,303
Demolition of Private Property	25,000	24,246	0	24,246
PUBLIC SERVICES				
Androscoggin Head Start	8,228	8,228	24,684	32,912
Recreation Scholarships	25,000	25,000	4,323	29,323
Literacy Volunteers	7,685	7,685	39,123	46,808
CCI Homebuyer Education	4,278	4,278	0	4,278
Boys & Girls Club	3,000	0	0	0
Abused Women's Advocacy	8,000	8,000	0	8,000
Advocates for Children/Washburn	5,500	5,500	0	5,500
Heating Assistance Loans	12,000	12,484	0	12,484
American Red Cross	3,000	0	0	0
Tedford Housing	5,000	0	0	0
Tri-County Mental Health	5,000	5,000	0	5,000
Androscoggin Home Care/Hospice	2,500	2,500	0	2,500
Washburn School Playground	12,640	12,517	0	12,517
LATC Saturday Service	46,362	46,362	0	46,362
TOTAL EXPENDITURES	\$1,607,825	\$1,446,536	\$194,529	\$1,6241,065

* The primary difference between the budget and the expenditures is due to projects that were anticipated to close prior to the new year, but did not, or were not completely spent. Expenses reflect new projects closed in 2010 as well as expenses for previously approved projects from the prior year.

Community Development and HOME funding sources were supplemented by three other

grants that are administered by the Community Development Department: Neighborhood Stabilization, Lead Hazard Control, and Emergency Food and Shelter Program grants. The City of Lewiston is the lead agency for the Lead Hazard Control grant. The Auburn budget reflects Auburn's share to implement the improvement portion of the Lead program.

NEIGHBORHOOD STABILIZATION PROGRAM

ACTIVITIES	3-YEAR PROGRAM BUDGET	FY2008 EXPENDITURE	FY2009 EXPENDITURES	FY2010 EXPENDITURE
Administration	\$37,635	\$10,750	\$8,722	6,923
Program Delivery	121,113		22,877	17,550
Acquisition & Rehab	628,500		556,537	207,689
Anticipated Program Income	299,250			
Acquisition & Demolition	134,641		34,870	261,013
Total	\$1,221,139	\$10,750	\$623,006	\$493,175

LEAD HAZARD CONTROL GRANT PROGRAM

ACTIVITIES	30-MONTH PROGRAM BUDGET	FY2008 EXPENDITURE	FY2009 EXPENDITURES	Fy2010 EXPENDITURE
Administration	\$64,065	\$5,139	\$29,820	\$11,729
Relocation	55,680		580	4,119
Lead Remediation	800,000		192,943	246,976
Total	\$913,248	\$5,139	\$223,343	\$262,824

SECURITY DEPOSITS/OTHER GRANTS

ACTIVITY	PROGRAM BUDGET	FY 2010 EXPENDITURES
Various Grants & Program Income	\$3,691	\$3,691
Emergency Food & Shelter	8,090	\$8,090
Total	\$11,781	\$11,781

b. Accomplishments, Progress and Barriers towards Meeting Objectives

The objective, strategy, accomplishments and/or progress towards meeting quality affordable housing, attractive neighborhoods, economic opportunity, and high quality of life for residents goals follow in a table format.

Since Auburn is the lead agency in a HOME consortium enabling consortium members to receive HOME Investment Partnerships Program funds, the CAPER includes housing goals and demographics of beneficiaries for Lewiston.

GOAL: QUALITY AFFORDABLE HOUSING-AUBURN

The City of Auburn achieves its goal of quality affordable housing by offering programs to increase opportunities for home ownership, improve the condition of the housing stock, create affordable rental housing, and increase access to the rental market for at-risk homeless persons.

HOME OWNERSHIP ASSISTANCE

Auburn offers a number of programs to encourage home ownership. The Homebuyer Program is funded with HOME Investment Partnerships Program funds. The Good Neighbor, Down Payment Assistance, and Neighborhood Stabilization Programs are funded with Community Development Block Grant funds.

Homebuyer: The Homebuyer Loan Program assists to make home ownership affordable so low-income households can purchase market rate homes, and increases owner occupancy in targeted areas. The amount of the loan will be established based on housing costs at 25% of household income.

Due to physical constraints, Jennifer's dream of living independently rather than being confined to a nursing home became a reality this past year. The 81 Oak Hill Road open house was one of Community Development staff's proudest moments as Jennifer was welcomed to her new handicap accessible home. Through a collaboration involving assistance from Rural Development, Coastal Enterprises Inc., and the City of Auburn, along with a substantial privately sponsored fundraising effort, Jennifer now has a home that meets her needs. Below are pictures of Jennifer (left side) on her front porch and (right side) demonstrating the use of her chair lift. The lift is mounted in the ceiling and moves from the kitchen to the livingroom, to the bedroom, and then to the bathroom. With the help of the lift, Jennifer now has the freedom to live on her own.



Down Payment Assistance: The Down Payment Assistance Program provides financing for closing costs and half the down payment.

Neighborhood Stabilization Program: The Neighborhood Stabilization Program assists to make home ownership affordable so low- and moderate-income households can purchase a foreclosed property. Housing assistance is based on a minimum income of \$22,000, and the assistance is calculated so that the housing payment does not exceed 28% of household income.

Good Neighbor Home Ownership Start-up: The Good Neighbor Program helps to reduce the cost burden of transitioning from tenancy to home ownership for low-income households. The program provides \$500 and \$1,000 grants.

Accomplishments/Progress:

Auburn Homebuyer

Objective	Strategy	Accomplishments/Progress	Demographics
Objective: 10 Accomplishment: 3	Provide homebuyer subsidies to low-income for persons who wish to purchase a home in areas surrounding the Downtown, New Auburn and Union Street Target Areas. Program offers credit counseling and purchase subsidy to make housing affordable at 28% of income. Provide homebuyer subsidies to households under 120% of AMI who wish to purchase a home. Purchase subsidy will make housing affordable at 28% of income.	3 homes were purchased by homeowners, a single family home, construction of a new home that is handicap accessible, and a condominium. The following units are not counted against homebuyer goals: 5 new homeowners assisted with re-establishment costs (SEE TABLES 1 AND 2 IN APPENDIX FOR HOME OWNERSHIP DATA)	<u>Income</u> 0 0 – 30% AMI 2 31-50% AMI 1 51-80% AMI <u>Race/Ethnicity</u> 2 White 1 African <u>- Housing Type</u> 3 Owner Occupied

New Loans: The three home buyers were assisted in FY2010 utilized the following resources: HOME \$50,000; NSP \$62,500; private/public funds \$196,107, and HOME match \$130,668.

FY2010 Expenses: Homebuyer expenses were also incurred for previously funded project under the Lease/Buy Program. Combined expenses are Homebuyer \$72,541, and Good Neighbor \$5,552.

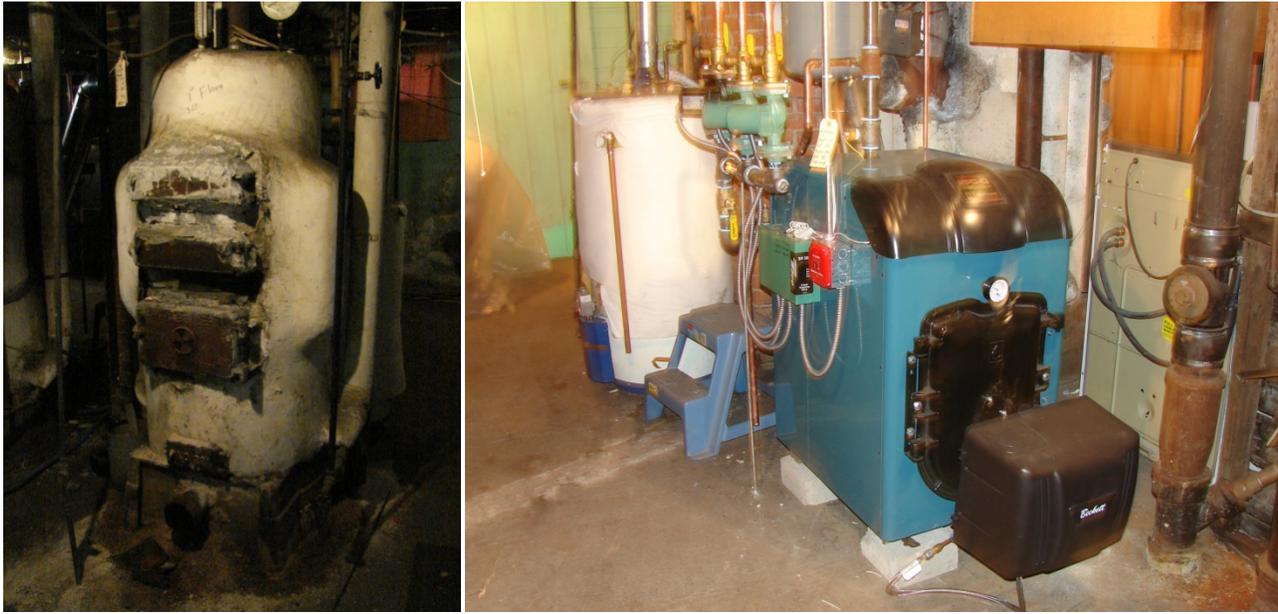
HOUSING REHABILITATION

Auburn offers a number of programs to improve the housing stock. The Energy, Spot, Residential, Lead, Accessible Housing and Historic Preservation Programs are funded with Community Development Block Grant funds, and Homeowner Rehabilitation is funded with HOME Investment Partnerships Program funds. Each program is designed to service a particular housing need as follows:

Energy: The Energy Program assists owner-occupied buildings where the owner’s income is less than 80% of area median income to substantially reduce the demand for energy resources. The program was expanded making it available for investors whose tenants are low-income.

Spot: The Spot Rehab Program assists owner-occupied buildings to eliminate conditions detrimental to public health and safety.

Pictures of the old and new boiler. “When the old boiler died, it blew up and poured oil over the floor and causing damage to the asbestos covering on the boiler and pipes. The new boiler is an energy-star rated high-efficiency heat and hot water system.” Hal Barter, Rehab Coordinator



Accessible Housing: The Accessible Housing Program assists property owners to make improvements to properties that prevent persons with physical disabilities from visiting or occupying a housing unit. The program is available in target areas and outside target areas when the owner’s income is less than 80% of area median income.

Historic Preservation: The Historic Preservation Program assists property owners of historic structures to make building improvements. The program is available in target areas and is available only for properties that are listed in Auburn’s Historic Downtown Final Report.

Lead: The Lead Program assists owners to eliminate hazards caused by lead-based paint. The program is available in target areas and outside target areas when there is a lead poisoned child. The City offers a lead grant of \$8,000 for any qualifying unit, and a 25% match from Community Development Block Grant funds. The grant funds are from a Lead Hazard Reduction Grant.

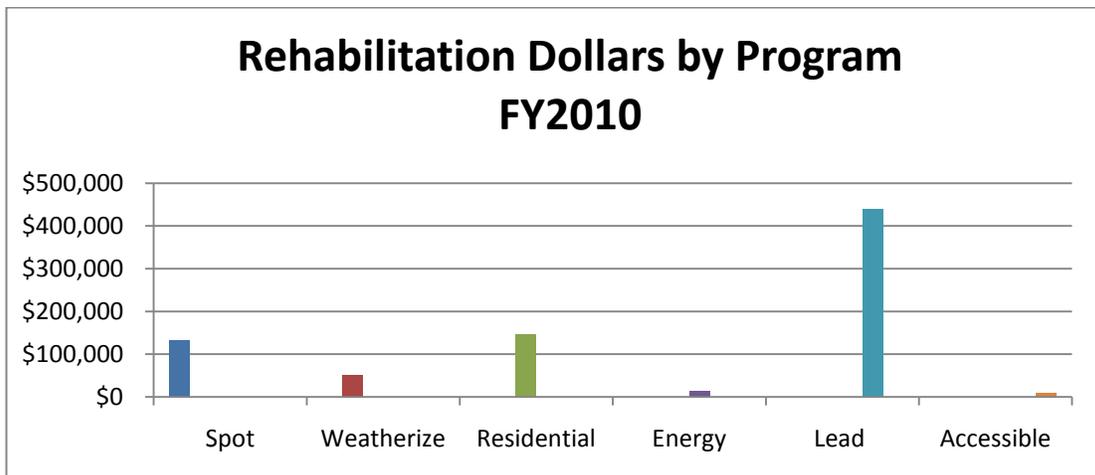
Residential: The Residential Rehab Program assists property owners of both owner-occupied and investor-owned buildings to eliminate substandard housing conditions and improve or update long-term maintenance items. The program is available in target areas and outside the target areas when the owner’s income is less than 80% of area median income.

Three sources of funds were used to make this home safe and efficient, Lead Hazard Reduction Grant, Department of Energy Weatherization, and Community Development funds. The front third of the building was stabilized by new foundation walls, whole house weatherization, and lead abatement.



Homeowner Rehabilitation: The Homeowner Rehabilitation Program assists owner-occupied units only where the owner’s income is less than 80% of area median income. The program is available throughout the city.

The graph below demonstrates the dollars committed in FY2010 by specific rehabilitation sub-program:



The program with the highest expenditure rate again this year is the Lead Program. This is a program jointly administered by the Cities of Auburn and Lewiston with a grant limit of \$8,000 per unit. Community Development funded programs Spot Rehab and Residential are also highly utilized.

Various types of loans are available, depending on income and whether a property is in a target area. Auburn offers two types of assistance: 1) deferred loans which require no monthly payment until a future point in time or when income increases; and 2) amortized loans. Auburn also offers grants to cover the cost of sewer assessments for persons under 80% of area median income.

Accomplishments/Progress:

Auburn Rehabilitation

Objective	Strategy	Accomplishments/Progress	Demographics
Annual Objectives: Rehab: 100 Units Lead Safe: 70 Units Weatherized: 20 Units	Offer financial incentives to encourage rehabilitation of residential buildings to eliminate substandard housing conditions, improve or update long-term maintenance of residential buildings, make homes lead-safe, and decrease the consumption of energy resources and lower the housing cost burden.	125 units rehabilitated <u>Rehabilitation Units</u> 20 are multi-family buildings containing 98 units 27 units are single family homes	<u>Income</u> 19 0 – 30% AMI 32 31-50% AMI 34 51-80% AMI 8 81% - above AMI 32 Vacant Unit
Accomplishments: Rehab: 125 Units Lead Safe Units: 68 Units Weatherized: 19 Units		(SEE TABLE 3 IN APPENDIX FOR REHABILITATION DATA)	<u>Race/Ethnicity</u> 85 White 3 African American 2 Am Indian 0 Hispanic
			<u>Housing Type</u> 35 Owner-Occupied 91 Rental

New Loans: Three grants were utilized to provide new loans to improve the quality of housing in FY2010: Community Development Block Grant \$378,817; HOME \$18,499, and Lead Hazard Control Grant \$415,657.

FY2010 Projects: Rehab expenses were incurred from current projects and previously funded projects. FY2010 expenses are: Community Development Block Grant \$280,418; HOME \$56,105; and Lead 262,824. The Neighborhood Stabilization Program funds were also used to acquire and rehabilitate 3 homes for which there was an expenditure of \$207,689 in FY2010.

RENTAL HOUSING

Auburn offers deferred payment loans to non-profit and for-profit developers to create new affordable rental units for persons who are of low income. The primary financing for new rental units comes through MaineHousing.

Accomplishments/Progress:

Auburn Rental Housing

Objective	Strategy	Accomplishments/Progress	Demographics
Annual Objective: 28 Accomplishment: 0	Offer financial incentives to encourage for profit or non-profit housing developers to build or renovate housing.	Webster School Apartments 95 Hampshire Street Closed on a \$250,000 HOME loan to Auburn Housing Development Corporation /5 HOME units. Construction is 50% complete,	Units are not yet occupied
Annual Supportive Housing Objective: 6 Accomplishment: 0		Tedford Housing 22 Pine Street Closed on a \$120,000 HOME loan to Tedford Housing to create 6 supportive units /6 HOME units. Construction is 20% complete.	Units are not yet occupied

The City of Auburn’s two rental projects utilized HOME resources in FY2010. There was no expenditure for the Webster School project, and \$18,809 for the Tedford Housing project.

Webster School Apartments, 28 units of affordable housing. Picture on the left is a view from Hampshire Street, and interior picture is one of the handicap accessible units.



For several years of vigilant effort, both Auburn and Lewiston now have supportive housing projects that will be the home of formerly homeless individuals and families. The Lewiston project is complete and is almost fully rented. The Auburn project will be complete by the end of 2011.

22 Pine Street, Auburn



114 Blake Street, Lewiston



Accomplishments/Progress:

Heating Assistance Loans

Objective	Strategy	Accomplishments/Progress	Demographics
Annual Objective: 15 owners assisted to heat their homes	Offer deferred payment loans to owners whose income is under 80% of AMI.	16 loans provided under the social service category.	2 0 – 30% AMI 8 31-50% AMI 6 51-80% AMI
Accomplishment: 16 owners			<u>Race/Ethnicity</u> 15 White 1 African American 0 Hispanic <u>Housing Type</u> 16 Owner-Occupied

Loans supplemented Low Income Home Energy Assistance Program funds for many home owners. The FY2010 expenditure is \$12,484.

Conclusion: The City of Auburn has achieved sufficient progress in meeting all of its housing goals.

GOAL: QUALITY AFFORDABLE HOUSING-LEWISTON

The City of Lewiston achieves its goal of quality affordable housing by offering programs to increase opportunities for home ownership, improve the condition of the housing stock, create affordable rental housing, and increase access to the rental market. All resources are funded with the HOME Investment Partnerships Program grant.

Homebuyer: The Homebuyer Loan Program assists to make home ownership affordable so low-income households can purchase market rate homes, and increases owner-occupancy in targeted areas.

Accomplishments/Progress:

Lewiston Homebuyer Assistance

Objective	Strategy	Accomplishments/Progress
Annual Objective: 20 Accomplishment: 0	Provide homebuyer subsidies to low-income for persons who wish to purchase a home in Lewiston. Program offers credit counseling and purchase subsidy to make housing affordable at 25% of income.	No accomplishments in FY2010.

Homeowner Rehabilitation: The Homeowner Rehabilitation Program assists owner-occupied units only where the owner's income is less than 80% of area median income. The program is available throughout the city.

Lewiston Rehabilitation

Objective	Strategy	Accomplishments/Progress	Demographics
Annual Objective: 4 Accomplishment: 1	Offer financial incentives to encourage rehabilitation of owner-occupied residential buildings.	1 Unit Rehabilitated HOME Funds: \$7,788	<u>Income</u> 1 0-30% AMI 1 Female Head of Household <u>Race/Ethnicity</u> 1 White <u>Housing Type</u> 1 Owner

Lewiston offers deferred payment loans to non-profit and for-profit developers to create new affordable rental units for persons who are of low income. The primary financing for new rental units comes through Maine Housing.

Lewiston Rental Housing Development

Objective	Strategy	Accomplishments/Progress	Demographics
Annual Supportive Housing Objective: 10 Accomplishment: 20	Offer financial incentives to encourage for-profit or non-profit housing developers to build or renovate housing.	Birch Hill Elderly Housing Associates LP 281 Bates Street 20 Units Rental Housing HOME Loan \$350,000 Project is complete 13 HOME units occupied	<u>Income</u> 0 0–30% AMI 10 30-50% AMI 3 50-80% AMI <u>Race/Ethnicity</u> 13 White <u>Housing Type</u> 13 Renters
Supportive Housing Goal: 10 Accomplishment: 0	Funds spent in FY2010 HOME Funds \$547,850	81 Ash Street Associates LP 81 Ash Street 32 Units Affordable Housing 20 HOME Units HOME Loan \$310,000 Project is 50 % complete.	Units not occupied
		Tedford Housing 114 Blake Street 10 Units Supportive Housing HOME Loan \$260,000 Project is complete and units are being rented.	Units not occupied

All three of the City of Lewiston’s rental projects utilized HOME resources. The expenditure was \$547,850.

Conclusion: The City of Lewiston’s HOME annual goals for homebuyer and rehabilitation were not met, but Lewiston made substantial progress on increasing the supply of affordable rental housing.

QUALITY AFFORDABLE HOUSING/COMBINED GOALS- AUBURN/LEWISTON

Both Auburn and Lewiston contribute a portion of their HOME resources to provide a pool of funds to pay for security deposits. The program is administered by an 8-member group of which Auburn is the lead. This program reduces the number of households who are homeless by removing one of the barriers that prevents them from having access to housing, the financing of security deposits.

Accomplishments/Progress:

Auburn/Lewiston Homeless

Objective	Strategy	Accomplishments/Progress	Demographics
Annual Objective: 40	Establish a tenant-based assistance program to assist homeless or near homeless by providing funds for security deposits.	The Security Deposit program assisted homeless or at-risk homeless persons/families. Assisted 51 tenants of which 24 were HOME-assisted households.	HOME UNITS
Accomplishment: 51			Income 20 0-30% AMI 4 31-50% AMI 6 Female head of Household
		Funds Spent in FY2010 HOME Funds \$13,490	Race/Ethnicity 21 White 3 African AM
		(SEE TABLE 4 IN APPENDIX A FOR BREAKDOWN)	Housing Type 24 Rental

The Security Deposit Program assisted 51 households, 34 from Auburn and 17 from Lewiston. The program leveraged \$11,371 in other resources.

Conclusion: The Consortium has met its annual goal for increasing housing access to homeless households.

GOAL: ATTRACTIVE NEIGHBORHOODS-AUBURN

Auburn identified a number of strategies in its Consolidated Plan that makes the neighborhoods more attractive, particularly of low-income people living in target areas.

Accomplishments/Progress:

Objective	Strategy	Accomplishments/Progress	Demographics
Annual Objective: 2,940 If improved streetscape	Sidewalk Improvements on Main Street and art wall renewal.	Main Street Beautification Project is 90% complete. CDBG Funds Spent: \$529,570	Downtown Target Area
Accomplishment: 2,940 If			Area Benefit 1,579 beneficiaries 1,254 Low-mod 79% low-mod

Objective	Strategy	Accomplishments/Progress	Demographics
Annual Objective: 4 Units Demolished	Acquire and demolish deteriorated buildings	CDBG 337 Main Street (4 units) 192 Winter Street (0 units)	Downtown Target Area
Accomplishment: 17 Units Demolished		Neighborhood Stabilization Program 18 Western Avenue (1 unit) 364 Main Street (4 units) 369 Main Street (4 units) 285 Court Street (4 units) Buildings have been demolished Project is 98% complete	Area Benefit 1,579 beneficiaries 1,254 Low-mod 79% low-mod
			Union Street Target Area 2,558 beneficiaries 1,278 low-mod
		Funds Spent: CDBG: \$115,303 NSP: \$261,013	

Objective	Strategy	Accomplishments/Progress	Demographics
Annual Objective: 10 building exteriors improved	Create new program to encourage property owners to improve the exterior of their buildings	Boys and Girls Club Exterior brick repair at 43 Second Street. CDBG Funds FY2010 \$16,998	Self-reported Free and Reduced Lunch Total members 233
Accomplishment: 2 building exterior improved		Exterior Rehab: 317 Turner Street Exterior building improvement program not available in FY2010	Race/Ethnicity 311 White 27 African AM 4 Asian 2 AM Indian 17 Multi-Racial 319 Female Head

Conclusion: The City of Auburn has not achieved sufficient progress in meeting its annual goal of making neighborhoods more attractive.

GOAL: ECONOMIC OPPORTUNITY

Auburn identified two objectives in the FY2010 Action Plan that provides economic opportunities.

Accomplishments/Progress:

Objective	Strategy	Accomplishments/Progress
Objective: assist 2 businesses to improve their buildings, including exteriors Accomplishment: none	Fixed rate business financing in target areas	None
Objective: Conduct Economic Impact of Community Development Program Accomplishment: Completed		

Community members often question if the Community Development Program is a contributor to the economy. One of the objectives in the Consolidated Plan was to determine the economic impact of these programs.

Community Development staff made a year-long effort to gather data to determine the impact. For each activity funded, contractors were asked to track the number of hours spent on funded projects. Listed below are the hours that people worked in many of the Community Development activities:

Activity	Number of Hours Reported
Housing Rehabilitation	4,623 hours
Public Improvements	8,022 hours
Elimination of Lead Hazards	6,007 hours
Total	18,652 hours

A full time job is considered 40 hours per weeks or 52 week or 2,080 hours per year. The program created 9 full-time equivalent jobs.

Conclusion: The City of Auburn determined the economic impact of Community Development activities, but has not met the objective of assisting businesses.

GOAL: HIGH QUALITY OF LIFE FOR RESIDENTS

Accomplishments/Progress:

Category	Goal	Accomplishment	
Children, Youth & Families/Households	300	447	
Individuals/Persons	120	192	
Homeless/Persons	80	202	
Neighborhood Community-building Initiative	1	0	SEE DATA IN TABLE 5 APPENDIX A
Total	501	841	

A very cute child playing/Androskoggin Head Start & Child Care



Conclusion: The City of Auburn has achieved sufficient progress in meeting its annual goal of providing high quality of life for residents.

2. NATIONAL OBJECTIVES

All Community Development funds were used to meet a national objective. SEE DATA IN TABLE 6, 7, 8 AND 9 IN APPENDIX A

Listed below is a summary of the dollars spent under each respective goal by national objective:

Activity	Low-Income Benefit	Slums-Blight Area Benefit	Spot Blight Benefit
Quality Housing	\$349,653	\$0	\$29,164
Attractive Neighborhoods	585,830	139,549	0
High Quality of Life	137,544	0	0
Economic Opportunities	0	0	0
Total	\$1,073,027	\$139,549	\$29,164

The expenditure rate for low income benefit far exceeds the minimum 70% of the annual Community Development expenditure.

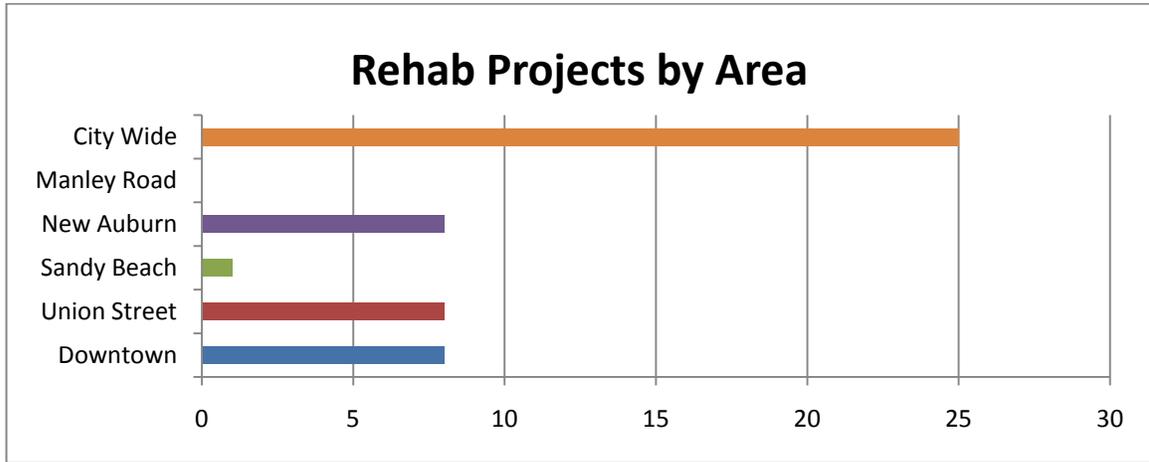
3. Geographic Distribution of Resources

In 1994 Auburn completed the Urban Conditions Study. Although housing was included in this study, the study focused on the living environment that contributed to blight in neighborhoods. The Urban Conditions Study redefined the targeted neighborhoods based on the analysis of factors that contribute to blight. In 2009 the Community Development Department completed an update to the Urban Conditions Study. Boundaries changed slightly. A map of these areas is included in Appendix B. These are the locations where Auburn will invest the majority of its Community Development funds, especially for public improvements, housing rehabilitation, and commercial loans. These are the areas with the greatest need for public investment. The neighborhoods are: Downtown, Union Street, New Auburn, Sandy Beach, and Manley Road Target Areas.

The Action Plan included public improvements in the Downtown and New Auburn Target Areas. There were no improvements identified in other target areas.

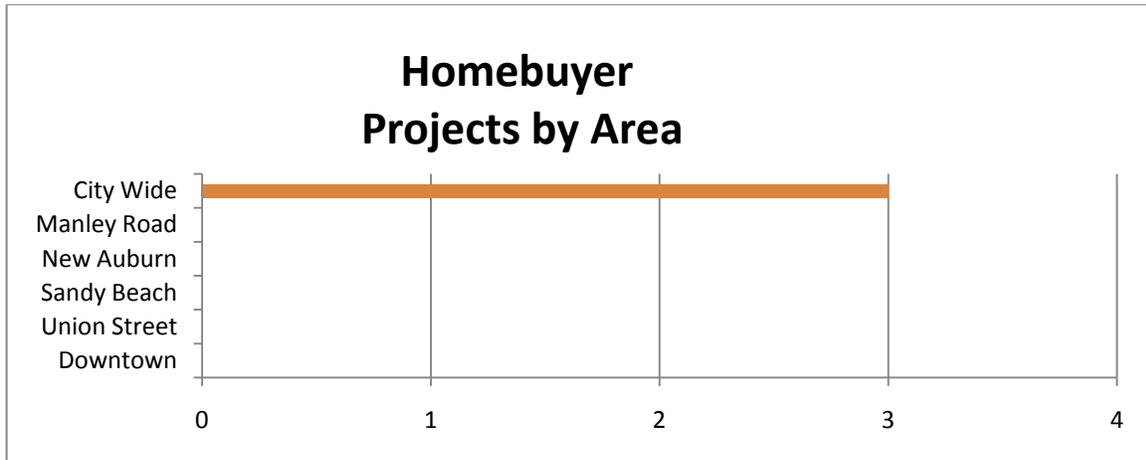
The emphasis for Auburn’s Rehabilitation Program activity has been to focus resources in 3 of the 5 target areas. The majority of the rehabilitation dollars were to be spent in the Downtown, New Auburn, and Union Street target areas. Auburn has five rehabilitation programs that are available throughout the city. The Spot Rehab, Energy, Accessible Housing, Lead, and Home Owner Rehabilitation Programs provide loans based on income.

Rehab activity was evenly divided between the target areas and non-target area. We are experiencing an increase of single family activity outside the target areas by property owners who need assistance from our programs. Many find themselves in financially difficult positions having to take lower paying jobs or are collecting unemployment. They can no longer pay for improvements through conventional methods. Rehab of these properties consists mainly of major systems such as heating, roofing, and septic systems. The following table demonstrates number of projects by area where rehabilitation assistance was provided in FY2010:



Auburn offers a number of programs available to assist households become home owners, all of which are available city-wide:

The following table demonstrates the location where participants of the homebuyer program purchased their homes in FY2010. All three homebuyers purchased properties outside the target areas.



Auburn's Economic Stimulus Loan Program is available on a citywide basis. The program focuses on creating new jobs, primarily for low-income persons.

The Commercial Loan Program is available in three target areas, Downtown, New Auburn and Union Street.

The Demolition Loan Program is available citywide for removal of buildings that have deteriorated to a level where they must be demolished.

Social services are available throughout the City.

4. Anti-Displacement and Relocation

The Auburn City Council adopted a Residential Anti-displacement and Relocation Assistance Plan. The plan defines benefits and advisory services that are available when an activity results in displacement, the steps made to minimize displacement, and how rents will be maintained as affordable for low and moderate income households. Auburn complies with the Uniform Relocation Act and 104(d) requirements for all permanent and temporary displacement and uses CDBG funds to pay relocation benefits.

At the time of application, owners/developers are required to submit a list of the households that currently occupy units to be rehabilitated. Auburn then uses this information to survey current residents to obtain income information to address economic displacement and to identify whether the household will need to be temporarily relocated or permanently displaced.

Community Development staff issues all required notices. When a project is approved, a general information notice is issued. A timeline is developed that ties together the proposed schedule for the work and issuance of appropriate notices, counseling, and the schedule for temporary and permanent relocation. This information is used to estimate the costs of relocation for the project, including the need for vacant units for purposes of temporary relocation, when required. A tenant tracking checklist is placed in each multi-unit project file that identifies the dates the appropriate notices were issued. When a notice is issued, a copy is placed in the project file.

In FY 2010, there was no displacement with rehab or home buyer activities. There were a number of temporary relocations with Lead Hazard Control grant projects. Nine households were relocated to temporary housing while their apartments were being cleared of lead hazards.

5. Low/Mod Job Activities

This narrative provides a description of actions typically taken by the grantee and business to ensure that first consideration is given to persons of low-and moderate-income. This narrative applies to projects funded under the Economic Stimulus Loan Program and Commercial Loan Program.

Auburn requires job creation projections of all applicants for economic development projects. These projections assist in evaluating eligibility of a project according to Economic Stimulus and Commercial Loan Program guidelines and low-and moderate-income benefit criteria.

Reports providing data on jobs created are required on a quarterly basis until projects are met. Documentation is required to enable the loan recipient to receive credit for jobs under the "taken by" standards.

A Job Creation Loan Agreement is signed at the loan closing. This agreement requires that the loan recipient produce a written certification of family income and size to establish low-income status and a certification that is signed by the employee. The loan recipient may also hire persons referred from agencies whose income qualification criteria for participation is at least as restrictive as that used by the Community Development Department under this job program.

During the pre-approval process for a project that involves retaining jobs, the applicant is required to obtain written certifications from employees that identify income and household size to establish the income status of the retained employees. If less than 51% of the employees have incomes below 80% of median, then the project would not be undertaken.

There were no economic development projects funded in FY2010.

6. Low/Mod Limited Clientele Activities

There were several activities that fell within the presumed limited clientele for low-income benefit.

- **Abused Women's Advocacy Project (Safe Voices):** The population served is women who are victims of domestic violence. The limited clientele activity is homelessness persons.
- **Literacy Volunteers of America, Androscoggin:** The population serviced is individuals who are functionally illiterate. The limited clientele activity is illiterate adults.
- **Boys & Girls Club:** The documentation for eligibility of the building improvements demonstrates that 65% of the youth who will benefit from the program are receiving free or reduced lunch. The income guidelines for free and reduced lunch are stricter than the HUD income guidelines for 80% of area median income in all categories except 6-, 7-, and 8-person households. The 2000 Census indicates that Auburn has an average of 2.43 persons per household.
- **Washburn School Playground:** The documentation for eligibility of the playground improvements demonstrates that 69% of the youth who will benefit from the program are receiving free or reduced lunch. The income guidelines for free and reduced lunch are stricter than the HUD income guidelines for 80% of area median income in all categories except 6-, 7-, and 8-person households. The 2000 Census indicates that Auburn has an average of 2.43 persons per household.

7. Program Income

Listed below is the amount of program income received in FY 2010. Most of the income was from revolving loan programs where the funds were rolled back into the program from which funds were generated. Miscellaneous income is rolled into the budget to cover general program expenses of the Community Development Program.

PROGRAM INCOME – ALL PROGRAMS

<u>Program</u>	<u>Amount Received</u>	<u>Source</u>
<u>Program Income/Auburn</u>		
Homebuyer Program	\$31,302.05	HOME
Homeowner Rehab Program	22,660.23	HOME
Commercial Program	19,854.40	CDBG
Economic Stimulus Loan Program	9,175.07	CDBG
Rehabilitation Loan Program	201,248.93	CDBG
Down payment Assistance Loan Program	1,696.83	CDBG
Miscellaneous Income	28,569.67	CDBG
Total Income	\$314,507.18	
<u>Program Income/Lewiston</u>		
Homebuyer Program	2,357.08	HOME
Homeowner Rehab Program	7,907.04	HOME
Total Income	\$10,264.12	
<u>Program Income/Combined</u>		
Security Deposit Program	\$7,515.85	HOME

8. Prior Period Adjustments

There were two prior period adjustments, a transfer of \$10,000 from the HOME administration program account to the Community Development administration account, and \$1,147.50 from the HOME project delivery account to the Community Development project delivery account.

9. Loans and Other Receivables

a. Properties Acquired with CDBG Funds and Available for Sale

Acquired with Neighborhood Stabilization Funds):
43 James Street

b. Properties Acquired with HOME funds and Available for Sale:

11 Pearl Street
146 Seventh Street

c. Loan Portfolio Balances: The loan portfolio balances and number of outstanding loans as of 6-30-2011 are as follows:

LOAN PROGRAM	PORTFOLIO BALANCE	# OF LOANS
Rehabilitation Loan Program	\$2,375,686.59	395
Economic Stimulus Loan Program	27,154.43	1
Down payment Assistance Loan Program	32,157.60	10
Commercial Program	492,100.73	2
Miscellaneous Income	238,019.05	8
Homebuyer Program	871,235.74	39
Homeowner Rehab Program	427,228.71	30
Maine Cities	105,871.57	11
Heating Assistance Loan Program	26,072.84	33
Lead Grant	419,792.95	22
Security Deposit Loan Program	13,764.54	34
Rental Housing	320,000.00	1
Total Loan Portfolio	\$5,349,084.75	586

The portfolio balance increased by \$298,138 and the number of loans with outstanding balances increased by 80.

- d. **Deferred Loans:** There are 22 Spot Rehab loans that processed prior to 1994 where the deferral runs until the property is sold. The principal balance of these loans is \$68,269. After 1994, the deferred payment loans were awarded for a two-year period. There are 212 deferred payment loans. The principal balance of these loans is \$1,344,508. Income is reviewed every two years and if the household income remains under 65% of AMI, the loan remains deferred. If income increases above 65% level, the loan becomes amortized. Also, if a person reaches the age of 65 and the loan is classified as deferred it will remain deferred until the property is sold or transferred. There are several other deferred loans: an elderly rental project with a principal balance of \$320,000 (HOME); a permanent supportive housing project with a balance of \$120,000 (HOME); and a family rental project with balances of \$129,300 (Lead) and \$250,000 (HOME).
- e. **HOME Forgivable Loans:** 24 loans to be forgiven after 10 years of occupancy in the building. The principal balance is \$350,234.
- f. **LEAD Forgivable Loans:** 26 loans to be forgiven after 3 years or renting to low-income households. The principal balance is \$665,269.
- g. **Default:** 3 loans were classified as uncollectible in FY2010 for \$216,546.32. The City carries a loss reserve on the balance sheet of \$164,878 for CDBG and \$256,942 for HOME.
- h. **Loan Portfolio Losses since 1977:** The amount of losses in a 33-year period are as follows:

LOAN PROGRAM LOSSES

LOAN PROGRAM	AMOUNT OF LOSS
Commercial Loan program	\$521,172.94
Down Payment Assistance	9,677.94
Rehabilitation Loan program	363,586.90
Economic Stimulus Loan Program	686,599.99
Special Projects	78,071.51
Homebuyer	180,914.48
TOTAL	\$1,840,023.76

10. Lump Sum Agreements

None

11. Neighborhood Revitalization Strategies

Not Applicable

12. Antipoverty Strategy

Auburn’s Anti-Poverty Strategy is to assist low-income families by eliminating the barriers that prevent them from working. This is accomplished by supporting efforts to expand or improve services that improve a family’s ability to meet their basic needs including child-care, transportation, and affordable housing.

To date, all of Auburn’s anti-poverty strategies have been addressed: improvements to child care services through assistance to Androscoggin Head Start and Child Care, affordable housing (as described previously) and enhancing public transportation through assistance to Lewiston-Auburn Transit Committee.

13. Minority and Women-Owned Businesses

The City of Auburn makes efforts to alert minority and women business enterprises of available work. The City maintains a list of minority and women business enterprises on file. Each time the City advertises for Community Development funded work, businesses registered with the City are mailed an invitation to bid or a request for proposals.

In an effort to reach as many minority and women owned businesses as possible, the City obtains a list of Certified Disadvantaged and women Business Enterprise from Maine’s Department of Transportation. Every Maine registered business is sent a personal letter to ask if the business wants to be listed in the City of Auburn’s directory of MBE/WBE. Businesses are registered in the City’s directory if they respond to a letter either by telephone or by signing a statement and returning it to the Community Development office. There are three separate directories: a contractor’s list, an engineer/landscape architect’s list, and a list for miscellaneous services. There were no projects in FY2010 that involved a solicitation of minority and women-owned businesses.

Further efforts are made to assist businesses who are awarded contracts for Community Development funded projects to recruit minority and women business enterprises. Contractors are required to submit an affirmative action plan. The plan requires the contractor to indicate a goal for awarding contracts to such businesses and specific steps that will be undertaken to achieve their goals. There were no new construction contracts awarded by the City this past year.

Construction companies are encouraged to develop an equal employment policy for hiring, placement, upgrading, recruiting, layoff, etc. ensuring there are processes in place to ensure equal opportunity to all persons without regard to race, color, religion, sex, age, physical impairment, or national origin.

14. Non-Homeless Special Needs

The City has worked with Tedford Housing to develop supportive housing for homeless persons. There were no other special needs objectives in the FY2010 Action Plan or Consolidated Plan. The City also participated in the financing for the new home for a persons with physical disabilities, and provided extensive construction oversight of the project.

Auburn works with a number of agencies to assure that homeless persons are referred to appropriate housing and that they receive services. Auburn also participates in Lewiston-Auburn Alliance for Services to the Homeless, an informal group of homeless service providers to improve the homeless service delivery system.

15. Changes in Program

Each year program guidelines are reviewed to evaluate their effectiveness in meeting the needs of people in the City.

The housing situation for prospective homebuyers continues to be difficult. In the past few years the housing market has experienced sales price reductions, foreclosures, a constriction of lending due to tightened underwriting, buyer concern about heating costs, increased consumption on credit, and reduced capacity to save. As a result:

- lenders are qualifying applicants for lower amounts than previous years due to conservative underwriting;
- there have been fewer applicants who are able to meet bank requirements for minimum credit score ratings;
- credit difficulties and lower credit scores in low income households, many of which have been the result of periods of unemployment, or need to assist an extended household member.
- applicants have high anxiety levels about job stability, considering the potential for their employer's need to lay off workers, reduce working hours, or a shift of the cost of benefits to the employee;
- most lenders are no longer able to partner with City homeownership programs due to lender policy changes such as limitation on the combined loan to value ratios, and;

- lenders require that down payment and closing costs must be buyer's own cash or gifted to them.

The Community Development Department responded with a number of changes in response to the challenges of the past few years as follows:

- The Homebuyer Program was amended to lower the front-end ratio for housing debt that is used to calculate the assistance level.
- In the last year, the City has taken possession of two properties purchased under the Lease/Buy Program that were purchased on behalf of low-income households. The Auburn Consortium is in the process of making more extensive changes to its Homebuyer Program as a response to the challenges of selling these repossessed properties. We will be eliminating the Lease/Buy Program in favor of a HOME match savings subsidy.
- Over the past few years, there has been a great deal of volatility in the price of oil. This has greater implications on cash flow of low-income households since they already have less discretionary income to cover escalating costs. The Community Development Department purchased infrared equipment to better identify areas of energy loss in homes and are directing greater efforts towards energy conservation measures in the rehabilitation program. All units that received funding under the Homeowner Rehab, Residential Rehab, and Energy Programs are scrutinized for energy-related improvements.
- The Energy Program was amended to allow investor owners to receive funds provided there is low-income benefit.
- The Community Development Department partnered with Community Concepts, Inc. to leverage their Department of Energy resources with Community Development Block Grant. The program will make more resources available to Auburn residents for weatherization activities.
- The Community Development Department expanded the Helping Auburn Residents Conserve to make it more a regional approach (Weatherize L/A). Weatherization efforts are now available in both Auburn and Lewiston which should produce 50 units weatherization effort per year at no cost to the home owner.
- The Good Neighbor Program guidelines were amended to allow homebuyers to use these funds to purchase heating fuel provided they establish a monthly budget plan to pay for utility costs.

Program Amendments: The FY2010 Action Plan was amended to transfer Community Development funds from the Commercial Loan Program and the Acquisition/Demolition activity to the Main Street Beautification project. Another amendment transferred funds from the Commercial Loan Program for a loan to demolish a private property.

Administrative Changes: The Community Development Department lost the services of the Community Development Coordinator, a 25-year veteran to the Community Development Program. This loss led to a re-assignment of responsibilities amongst Community Development staff. Several responsibilities formerly done by the Rehab Coordinator will now be accomplished by the new Community Development Coordinator, and other responsibilities will be completed by the Administrative Assistant. This will give the Rehab Coordinator more time to devote to the responsibilities of project management with the intent on providing services to the City of Lewiston. Administration of the Security Deposit Program was also split with Lewiston. In previous years, Auburn

conveyed the meetings, held closings, and tracked payments. As of July 1, the portfolio was split with Lewiston taking over customers living in their City. The Security Deposit committee was split with half staying with Auburn and half going to Lewiston. Lewiston will also be responsible for approving their own applications and other administrative responsibilities. The 8-member committee will attempt to get together every quarter to discuss progress.

16. Affirmatively Furthering Fair Housing

a. Summary of Impediments to Fair Housing Choice

The Auburn Analysis of the Impediments to Fair Housing was prepared in 2005 with the assistance of an advisory committee consisting of people representative of housing and/or human rights. That committee concluded there were 22 activities needed to overcome five priority barriers related to education, communication, and translation provisions as follows:

1. lack of understanding by landlords about federal, state, and local Fair Housing laws;
2. lack of knowledge of laws regarding reasonable accommodations and modifications;
3. discrimination based on receipt of public assistance
4. lack of understanding of people with mental illness.
5. limited English proficiency by some groups.

b. Actions Taken to Overcome Effects of Impediments

Of the five priority barrier items noted above, the City has advanced the first four through landlord training, and distribution of fair housing materials. The twin cities expect to follow the successes of landlord training with tenant training. The Analysis of Impediments to Fair Housing (AI) activity was postponed this past year, primarily due to staffing changes.

Staff attended the 2011 Fair Housing Workshop during Fair Housing month in April, 2011. The workshop was well attended by landlords, local government agencies and social service providers. The room was standing room only and speakers at the event included staff of the Maine Human Rights Commission, Pine Tree Legal Assistance and Disability Rights Center of Maine. Information and handouts received at this workshop have been made available through the Community Development Office for interested parties.

Staff expects to amend the Analysis of Impediments to Fair Housing in FY2011 so that it will reflect the community minority and immigrant composition changes that have occurred in the past five years. This should give the City an understanding of the needs of people with limited English proficiency, determine the usefulness of the 2005 strategies that have not yet been accomplished, and move forward in new areas.

17. Meeting Underserved Needs

The obstacles to meeting underserved needs are typically associated with inadequate financial resources, both for the City in terms of what can be offered, and from the perspective of our consumers who are stretched with issues of affordability.

In attempting to meet underserved needs and expand financial resources, the City has:

- joined forces with the City of Lewiston in an effort to bring in more resources to the City. The city was successful in obtaining a Lead Hazard Control Grant to address a serious need in reducing lead hazards.
- applied for and received one grant (Emergency Food and Shelter) to expand support for security deposits to homeless and near-homeless persons/households assisted with non-federal funds. Our HOME funds are used only for households who receive a voucher or will live in public housing.
- partnered with Community Concepts, Inc. to bring weatherization resources to Auburn.
- funded grant request from Community Concepts, Inc. to promote home ownership education. Applicants to the city's homeownership program are required to take this class. Auburn and Lewiston staff alternate to provide homeownership and rehabilitation information at 8 classes through the fiscal year.
- performed preliminary qualification for 13 households to determine acceptability for Auburn's home ownership programs. Applicants received mortgage counseling and referral to home ownership education and training classes, and to appropriate mortgage lenders (Rural Development, Maine State Housing Authority, and local lenders).
- developed a Homebuyer/Homeowner Counseling Program for applicants who are not mortgage ready but aspire to become homeowners and for homeowners who are applicants of the rehabilitation program. For potential homeowners budgeting tools are provided and clients are counseled long term, 6 months – 3 years, until they are mortgage ready. Two clients received these services.
- offered budget counseling services for existing customers who have serious financial issues. The goal is to prevent foreclosure so the household can remain in their homes. One family has received this service.
- offered a grant to assist low-income households to help them with re-establishment expenses when moving to a new home. Six grants were processed this past year.
- offered deferred payment loans to help supplement the purchase of heating fuel.

18. Leveraging Resources

Both HOME and CDBG funds helped to leverage other resource. The Community Development Program leveraged \$194,529 in other resources to support activities such as homebuyer assistance, housing rehabilitation, and social services. The HOME Program leveraged \$4,291,525 in private resources through homebuyer and rental activities.

The HOME Program requires a non-federal match of 25 percent for eligible activities. Match requirements were satisfied primarily by Maine State Housing Authority funds. Mortgage revenue bonds provided the match for a homebuyer activity. The 2010 match contribution is \$130,688.

19. Managing the Process

Community Development staff has established several internal procedures to assure that projects are in compliance with program and comprehensive planning requirements.

Program compliance: There are numerous policies that have been enacted by the City Council to establish protocols for the Community Development Program. These include a Residential Anti-displacement and Relocation Assistance Plan, Citizen Participation Plan, Good Neighbor, Fair Housing and Affirmative Marketing Policy, and Affordable Rent Policy. The City Council also approves all program guidelines of Community Development and HOME funded programs. These include the Rehabilitation, Demolition, Commercial, Economic Stimulus, Heating Assistance Loan, and Good Neighbor Programs (all CDBG), and the Homebuyer and Homeowner Rehab Programs (both HOME).

Administration of these programs is assigned to a program manager. All program requirements are reviewed and incorporated into a checklist system that is based on project phases. The program manager completes the first checklist prior to moving onto the next phase of the project.

Planning: The Citizen Participation Plan establishes the structure that staff follows to comply with specific planning requirements. When preparing for the development of the five-year Consolidated Plan, staff reviews the old plan and new guidance from HUD, and revises the Citizen Participation Plan. The plan is then adopted by the City Council. Each year, at the outset of the planning process for each Action Plan, staff establishes a schedule of activities and a timeline for accomplishing each segment of the planning process. This ensures that crucial deadlines are met. Any reporting requirements/deadlines are logged into the yearly calendar kept by the responsible staff.

In conjunction with personnel evaluations, each employee assists with the development of a yearly work plan. Goals and benchmarks are established and evaluation includes a review of performance towards meeting those goals and benchmarks.

Each Monday morning, staff meets to coordinate schedules, to discuss alternatives to challenges, and to review specific assignments of work requiring attention. Community Development staff also review loan applications received the previous week and coordinate activities to get the processing started.

20. Citizen Participation

The City of Auburn is required to make the consolidated Annual Performance and Evaluation Report available to the public for examination and comment for a period of 15 days. Auburn must also provide a summary of public comments received as a result of the public participation process.

The draft CAPER covering the FY2010 Action Plan was available for public review on September 13, 2011 and could be obtained at the Community Development Department or on the City's web site. Copies were available free of charge.

The Citizen's Advisory Committee (CAC) convened in a meeting on September 21, 2011 to review and comment on the progress made in the fifth year of the 2010-2014 Consolidated Plan. There were 10 CAC members who attended this meeting, and no outside attendance. The minutes of the meeting are included in Appendix C.

21. Institutional Structure

In an effort to lessen gaps in the institutional structure, the City of Auburn is committed to establishing and maintaining relationships with organizations and institutions that are service providers in Auburn. Auburn will continue to support efforts combining local government, non-profit organizations and private sector expertise to improve services to low-income residents.

The institutional structure has improved in Auburn primarily due to the citizen participation efforts and the consultation processes involved in developing the Consolidated Plan. The 2010-2014 Consolidated Plan involved a committee of 20+ people representing social services, residents of target areas, businesses, Auburn Housing Authority, landlords, and tenants. These citizens were responsible for setting housing priorities for the Community Development Program.

Auburn works in many collaborative efforts. Community Development staff sponsors or participates in several committees who meet regularly. These include Lewiston-Auburn Alliance for Services to the Homeless (LAASH), Security Deposit Committee, Lewiston-Auburn Homeless Plan Steering Committee and Neighborhood Stabilization Committee. Any activity sponsored by the Community Development Department involves extensive public participation and outreach into the community. The linkages created by these processes helps to increase the communication and understanding among the City, the community, and various organizations and businesses in the Auburn/Lewiston area.

Staff of the Community Development Departments of Auburn and Lewiston meet regularly to talk about HOME program issues, review guidelines, develop budget and performance report, checklists and documentation, and to collaborate on joint efforts that benefit both cities.

In May, 2009, the cities of Auburn and Lewiston executed a contract with HUD to receive Lead Hazard Control Grant funding which will provide improvements to 100 units in each community, lead screening of children and lead awareness over a three year period.

22. Monitoring

COMMUNITY DEVELOPMENT

Monitoring is conducted by Community Development and consists of 1) desk monitoring and 2) on-site monitoring. All sub-grants are awarded through a sub-recipient agreement which stipulates requirements of the grant. A monthly/quarterly reporting system is designed to reduce the risk of funding an ineligible activity or having inadequate documentation. With each invoice, sub-recipients are required to submit reports of accomplishments and demographic data on beneficiaries. The reports are reviewed prior to payment of invoices.

The City conducted on-site monitoring of four sub-recipients: Community Concepts, Inc., Advocates for Children, Androscoggin Head Start & Child Care, and Auburn School Department Washburn School Playground. These agencies were found to be well managed and in compliance with eligibility.

HOME INVESTMENT PARTNERSHIPS PROGRAM

Homebuyer and rental projects were on the schedule for HOME monitoring for FY2010. Due to health problems and subsequent loss of a member of the Community Development staff, the rental monitoring was not undertaken. Monitoring of the HOME program for FY2010 consisted of desk monitoring of files and monitoring of the Auburn and Lewiston Homebuyer Programs.

Homebuyer and Homeowner: Project files for Auburn are monitored by the Director when setting up the activity in IDIS. In FY2010 both Auburn and Lewiston homebuyer files were monitored for occupancy. A letter was sent to each homeowner asking that the property financed with HOME funds was being used as their principal residence. Two of the Auburn's projects were in foreclosure and, therefore, neither owner was contacted. One Auburn homeowner who did not respond subsequently went into foreclosure. All of the owners funded by the City of Lewiston responded. Homebuyer monitoring will be repeated in FY2012.

Fair Housing and Affirmative Marketing: The developers of Birch Hill Apartments submitted their Affirmative Fair Housing Plan. We expect an Affirmative Fair Housing Plan from four other new projects, the two Tedford Housing projects, Webster School and 81 Ash Street.

Rental Monitoring: Monitoring of rental projects has been delayed until FY2011. Monitoring will be on a staggered basis with projects monitored every other year. Two of Lewiston's rental projects have been dropped from the list, Pine Properties and LMH Apartments.

FY2011

- **Lewiston projects**, Maple Street, Bates Street, and Birch Hill Elderly Housing.
- **Auburn projects**, Vincent Square Apartments

FY2012

- **Lewiston projects:** Tedford Housing, 81 Ash Street
- **Auburn projects:** Tedford Housing, Webster School Apartments

Incomplete Projects in Default of Loan Terms/Auburn: Auburn has one outstanding HOME loan in default: Stevens Mill Properties, LLC. The project, however, has achieved its goal to produce affordable housing units and is expected to close in 2010. The original commitment for the Stevens Mills project was 8 low-income units; the number achieved is currently 5 low income units. The sixth unit is under a lease/purchase contract with permanent financing expected in FY2011. The City has written off the outstanding balance on the Stevens Mills note. The Stevens Mills Properties LLC project has gone through a complete foreclosure and the City’s loan has been extinguished.

Incomplete Projects in Default of Loan Terms/Lewiston: Lewiston had two outstanding HOME loans in default: Pine Properties LLC and LMH Apartments. Neither of these projects was monitored by Auburn. In October 2010, the LMH Apartments project was deemed uncollectible by Lewiston and \$67,192.78 was written off. The Pine Properties LLC loan is still outstanding.

23. Foster and Maintain Affordable Housing/Auburn

The City made progress during this past year in meeting its goal of quality affordable housing as stated in the Consolidated Plan. Specific objectives and their corresponding accomplishments for the past year are summarized in Section 33, Page 37, Assessment of Goals.

24. Owner and Renter Households Assisted by Income

Under rehabilitation activities, Auburn provided assistance to rehabilitate 125 owner and renter households of which

- 34 units were owners
- 91 units were renters **SEE DATA IN APPENCIX A, TABLE 6**

Under the homebuyer activities, Auburn provided assistance to 3 new low-income households of which

- 3 were owners **SEE DATA IN APPENDIX A, TABLE 1**

Under the CDBG Good Neighbor Start-up Program, Auburn provided assistance to 5 households of which

- 3 were owners
- 2 were lease/buy **SEE DATA IN APPENDIX A, TABLE 2**

Under the Security Deposit Program, 51 tenants were assisted of which
51 were renters of which 25 were HOME assisted

Under Rental Housing, 20 tenants were assisted of which
20 were renters

25. Units that Meet Section 215

Auburn provided assistance to 3 low-income households to purchase a home. The after-rehab value of these properties did not exceed 95% of the median purchase price for the area, the home will be the principal residence of the buyer, and the financing is subject to recapture.

26. Housing Needs of Persons with Disabilities

Auburn has been working to address the worse-case housing needs of persons with disabilities by creating two new supportive housing for homeless persons. One project will be located in Auburn and one will be located in Lewiston. The Webster School Apartments project will also contain apartments that are handicap accessible. Last, Auburn worked on the 81 Oak Hill Road project, a single family home for a disabled person.

27. Public Housing and Resident Initiatives

Auburn Housing Authority has undertaken many initiatives that involve residents of public housing. Auburn Housing Authority coordinated many presentations to educate renters as follows:

- The Fortin Group for future planning
- Sun safety education
- Classic Dentures on in-home denture services
- Safe School workshop with parents and children
- EZ Diabetics discussed testing supplies and shoes for diabetics
- Angel Food Ministries on their low-cost food program
- Boys & Girls Club on community building activities
- Sexual Assault Crisis Center and Beacon Hospice conducted one-on-one sessions with residents experiencing grief situations from past assaults
- Offered monthly blood pressure checks from Auburn Fire Department
- Offered flu shot clinics by Androscoggin Home Care & Hospice;
- Coordinated the presentation of educational topics from Seniors Plus, Co-Operative Extension, and Chipman Farms Summer Farm Share Program;
- Organized free food giveaways donated by Central Maine Community College;
- Organized free food giveaways donated by Central Maine Community College;
- Coordinated absentee voting by the Auburn City Clerk;
- Coordinated Thanksgiving meal for all shut-ins in all senior buildings;
- Worked with the City of Auburn's Wellness Team to sponsor seniors for Christmas gifts;

- Sponsored the Art Van, a 7-week summer youth art program at Broadview Acres and Family Development;
- Partnered with Auburn Middle School for grades 6-8 (Girl Space Program);
- Worked with Healthy Androscoggin and Androscoggin Valley Council of Governments for unused prescription disposal;
- Worked closely with Healthy Androscoggin to promote smoke-free housing;
- Provided quarterly meals to senior residents;
- Hosted meals from Seniors Plus once a week;
- Held block parties and cookouts for families;
- Partnered with Community Concepts to help residents sign up for Safelink track phones;
- Assisted tenants to prepare rent rebate applications;
- Hosted 4-H program for grades 3-6;
- Partnered with Auburn Public Library for promotion of reading, including large print books;
- Coordinated monthly nutrition classes by Cooperative Extension;
- Participated in Ready Read Program (birth-K);
- Facilitated Boys & Girls Club programming at Family Development;
- Sponsored memberships to Boys & Girls Club program for interested children from Family Development;
- Coordinated monthly trips to Good Shepherd Food Bank, Spectrum Generations and Marden's for qualifying seniors; and

28. Barriers to Affordable Housing

The 2010-2014 Consolidated Plan identified three barriers to affordable housing: 1) building codes, 2) zoning, and 3) homebuyer assistance.

Building Codes: Auburn adopted the Maine Uniform Building, Energy, and Rehabilitation Code in 2010. This should assist in making the improvement costs of substantial rehabilitations more feasible.

Zoning: Auburn adopted a new Comprehensive Plan in 2011. A number of objectives are intended to address Auburn's housing issues: 1) maintain and enhance the existing housing stock throughout Auburn's neighborhoods; 2) maintain and enhance established single family neighborhoods as safe, desirable, attractive areas for a range of residents; 3) improve existing urban family neighborhoods that have a mix of single family and multi-family units to enhance them as safe, desirable, attractive neighborhoods; 4) encourage investment in higher-density downtown multi-family and mixed-use neighborhoods to develop a balance of rental and ownership options that serve a wide range of households; 5) create opportunities for the private development of a range of new housing outside of the existing built-up areas to meet the needs of a variety of groups; and 6) provide adequate housing

assistance and services. The Comprehensive Plan identifies specific strategies to achieve these objectives.

Homebuyer Assistance: Auburn offers several homebuyer assistance programs for its low-income residents. Also offered are credit counseling services to financially prepare for owning a home, and homebuyer education to learn how to maneuver the experience of purchasing a home. Auburn also offers a grant to help with re-establishment expenses for new homebuyers.

29. Homeless Needs and Prevention Elements

Auburn works actively with area homeless service providers to improve coordination. Continuum issues are being addressed by Lewiston-Auburn Alliance for Services to the Homeless (LAASH), a collaboration of 20+ social service providers, who meet monthly to coordinate services, create greater access to the service system, and insure that individuals receive services in an appropriate fashion. LAASH has established priorities to strengthen the area's homeless service delivery system by filling the gap in services. LAASH determined that coordination of services remains one of the area's greatest needs.

A barrier identified by LAASH for persons who are homeless or near homeless was the lack assistance to help pay for security deposits. A subcommittee of LAASH, the Security Deposit Loan Committee, was formed to address this problem. A group of 8 volunteers representing Auburn and Lewiston General Assistance, Auburn and Lewiston Housing Authority, Auburn and Lewiston Community Development, and other LAASH members, meet regularly to administer the Security Deposit Program, and apply for grants. Since 2005 the program has considered 427 requests, approved 255 loans and grants, and has assisted 303 adults and 267 children to gain access to housing.

In years past, Androscoggin County had not received the attention of state planners who are responsible for homeless funding because the homeless count was too low. LAASH determined it was important to pay more attention to the point-in-time survey that is coordinated annually by Maine Housing. LAASH has participated in the state's point-in-time survey for the past six years. Extensive efforts were made by LAASH members to reach and count the area's homeless people.

The Public Policy subcommittee of LAASH has been working on a plan to end and prevent homelessness. The plan was adopted by the Auburn and Lewiston councils in November 2009 and implementation is under way.

Auburn works with a number of agencies to assure that homeless persons are referred to appropriate housing and that they receive services. Homeless persons come to Auburn's Social Services office where the Director assesses their needs. They are then referred to homeless shelters for emergency resolution, then to Auburn Housing Authority or other resources for permanent housing. When emergency shelter is not available, then people are referred to area motels. The Auburn Social Services Director works with other service providers such as Common Ties, Abused Women's Advocacy Project, Tri-County Mental Health, and Vocational Rehabilitation/DHS.

Auburn has been working with a non-profit housing developer, Tedford Housing, to create supportive housing. Two projects are now under construction, one in Auburn and one in Lewiston.

30. HOME BME and WBE Report

See HOME Annual Performance Report HUD-40107 in Appendix D.

31. AFFIRMATIVE MARKETING ACTIONS

The Auburn City Council adopted the “Auburn HOME Consortium Cities of Auburn Lewiston Fair Housing and Affirmative Marketing Policy (FHAMP). The policy includes provisions for the dissemination of fair housing information, requirements for developers to provide for and prove fair housing marketing, and promotion of access to fair housing by the consortium.

Brochures for all CDBG housing, and HOME programs were updated to include the Fair Housing logo on the cover with the words “Equal Housing Opportunity” or the wording “The City does not discriminate on the basis of race, color, national origin, sex, age, religion or disability”.

Affirmative Marketing efforts of rental projects funded by the HOME Program are monitored every two years.

32. Recaptured Funds

One of Auburn’s Homeowner Rehab was recaptured in FY2010 for \$9,300.

33. Assessment of Goals

HOME INVESTMENT PARTNERSHIPS PROGRAM

An assessment was made of the accomplishments against the goals identified in the Consolidated Plan (the five-year goals and objectives are found in Appendix E). Ideally, accomplishments should be at approximately 20% of the production goal at the conclusion of the first year. This assessment is summarized in charts that indicate the progress made by Consortium members to achieve goals.

Goal: Quality Affordable Housing/Auburn

Activity:	5 Year Objectives	Year 1	Year 2	Year 3	Year 4	Year 5	Ongoing Total	Percentage of Goal Met
a. owner and rental units rehabilitated	280	125					125	45%
b. owner and rental units made lead safe	80	68					68	85%
c. buyers assisted to purchase home	35	3					3	9%
d. new units of affordable family rental housing (HOME)	40	0					0	0%
e. 10 units of supportive rental housing of the homeless (HOME)	10	0					0	0%
f. 75 owners assisted to heat their homes	75	16					16	21%
g. Homeless or at-risk of homelessness assisted with security deposits (HOME)	100	34					34	34%

Conclusion: The goal for providing quality affordable housing is off to a good start. The rehabilitation objectives are far ahead of schedule, but the homebuyer is lagging behind somewhat. Security Deposits assistance is on track. Rental production is progressing and will be reported in FY2012. Auburn has made sufficient progress towards achieving this objective.

Goal: Quality Affordable Housing/Lewiston

Activity:	5 Year Objectives	Year 1	Year 2	Year 3	Year 4	Year 5	Ongoing Total	Percentage of Goal Met
a. owner units rehabilitated	20	1					1	5%
b. buyers assisted to purchase home	10	0					0	0%
c. new units of affordable family rental housing (HOME)	40	20					20	50%
d. 10 units of supportive rental housing of the homeless (HOME)	10	0					0	0%
e. Homeless or at-risk of homelessness assisted with security deposits (HOME)	100	17					17	17%

Conclusion: The emphasis on Lewiston’s productivity has been primarily in rental housing. Other objectives are lagging, but there remains four years to achieve the objectives. Security Deposit assistance is on track. Lewiston has made sufficient progress towards achieving this objective.

GOAL: Attractive Neighborhoods/Auburn

Activity:	5 Year Objectives	Year 1	Year 2	Year 3	Year 4	Year 5	Ongoing Total	Percentage of Goal Met
a. Improved street-scapes/sidewalks & landscaping	10,000 lf	2,940 lf					2,940 lf	29%
b. Building exteriors improved	50 Bldgs.	2 Bldgs.					2	4%
c. Substandard housing demolished	15 units	17 units					17 units	113%

Conclusion: With the infusion of stimulus funds, Auburn has made substantial progress in meeting its five year objectives. The only activity that is behind schedule is improving building exteriors. A new program will be rolled out in FY2011 that will assist in implementing this objective.

GOAL: Economic Opportunity

Activity:	5 Year Objectives	Year 1	Year 2	Year 3	Year 4	Year 5	Ongoing Total	Percentage of Goal Met
a. Business exteriors improved	10 Bldgs.	0					0	0%
b. Economic Impact Survey	1	1					1	100%

Conclusion : The City completed the economic impact survey, but has not made progress on building exteriors. As noted above, a new program will assist in implementing this objective.

GOAL: High Quality of Life

Activity:	5 Year Objectives	Year 1	Year 2	Year 3	Year 4	Year 5	Ongoing Total	Percentage of Goal Met
a. Children, Youth & Families/Households	1,500	447						29%
b. Individuals	600	192						32%
c. Homeless Individuals	400	80						20%
d. Neighborhood Community Building Initiative	1	0						0%

Conclusion : The City has exceeded its objectives for families and individuals, has made sufficient progress with assisting homeless individuals, but not the neighborhood community building initiative.

**APPENDIX A
CAPER TABLES**

TABLE 1: HOMEOWNERSHIP LOANS CLOSED IN FY2010

Address	HOME	NSP	Private Public	HOME Match	Total
71 Millbrook Lane	\$30,000		\$59,858	0	\$89,858
81 Oak Hill Road	\$20,000	\$20,000	\$79,886	\$128,168	\$249,054
416 Turner Street		\$42,500	\$56,363	\$2,500	\$101,363
Total	\$50,000	\$62,500	\$196,107	\$130,668	\$440,275

TABLE 2: GOOD NEIGHBOR GRANTS IN FY2010

Address	Amount of Assistance	Address	Amount of Assistance
60 Summer Street	\$1,000	101 Outlook Drive	\$1,000
416 Turner Street	\$1,000	15 Roy Avenue	\$1,000
624 Washington Street	\$1,000		

TABLE 3: REHABILITATION LOANS CLOSED IN FY2010

Address	# Units	Spot CDBG	Residential CDBG	Energy CDBG	Lead CDBG	CCI		Grant LEAD	Home Rehab HOME	Private Public	Total
						Weatherize CDBG	Accessible CDBG				
17 Prospect Avenue	2							10,687			\$10,687
133 Spring Street	6							43,305			43,305
25 Snow Avenue	1	3,979									3,979
29 LeHoullier Drive	1	3,291									3,291
30 Smith Street	1	15,000	1,805								16,805
46 Elm Street	3	10,000	17,600								27,600
27 Eighth Street	1		10,349								10,349
25 Fifth Street	2	8,810	12,700	5,000							26,510
168/174 Main St.	13		14,653					13,800		9,736	38,189
236 Main Street	3				3,956			24,000			27,956
25 Webster Street	5							30,505			30,505
248 Broad Street	1		5,822								5,822
173 Winter Street	1	9,900									9,900
629 Court Street	2	10,000	6,400								16,400
25 Cushman Place	2	10,000									10,000
33 Gosnold Street	1	3,500									3,500
24 Boothby Street	1	10,911				3,499	2,500		7,644	8,497	25,407
27 Vivian Street	1					3,500				7,259	10759
78 High Street	1					3,500			8,855	3,436	6,936
10 Fairmount Ave.	1	6,800				3,500	6,550			3,505	20,355
67 High Street	1					3,461				2,485	5,946
5 Sprucewood Road	1					3,009				2,614	5,623
9 Third Street	3		5,400		3,295			16,000		3,600	28,295
192 Summer Street	1				4,367			8,000			12,367
Address	# Units	Spot	Residential	Energy	Lead	CCI Weatherize	Accessible	Grant	Home Rehab	Private Public	Total
95 Hampshire Street	28							129,300			129,300
424 Court Street	2							15,350			15,350
21 Third Street	4		13,992		9,770			32,000		6,800	62,562
156-160 Pleasant St.	5							48,000			48,000

19 Crest Avenue	1								2,000		
416 Turner Street	1	10,000									10,000
36 Short Street	1	10,000		3,035	3,500				5,272		21,807
77 Fifth Street	2		8,340						1,560		9,900
9 Granite Street	2			6,000					3,400		9,400
92-94 Fifth Street	5		8,460					31,845	5,640		45,945
1270 Turner Street	1	5,800									5,800
359 Court Street	1					1,479			1,499		2,978
15 Roy Avenue	1					2,341			1,230		3,571
19 Allain Park	1					3,500			8,244		11,744
79 Goff Street	1	9,553									9,553
178 Gamage Street	2		12,664								12,664
49 Richardson St.	1					3,500			4,423		7,923
317 Turner Street	2	5,364	12,000			3,500			5,963		26,827
178 Winter Street	2					5,962			7,752		13,714
14 Linden Street	1					3,500			7,733		11,233
47 East Dartmouth St.	1					3,500			5,295		8,795
622 Poland Road	1					3,500			5,575		9,075
49 Fourth Street	3							12,865			12,865
393 Garfield Road	1		16,500								16,500
Total	125	132,908	146,685	14,035	24,888	51,251	9,050	415,657	794,599	111,518	\$906,992

TABLE 4: SECURITY DEPOSIT LOANS CLOSED IN FY2010

City	Number of Security Deposit Applicants		
	Assisted	HOME Funds	Other Resources
Auburn	34	\$11,077	6,236
Lewiston	17	\$2,813	5,135
Total	51	\$13,490	\$11,371

TABLE 5: SOCIAL SERVICE GRANTS IN FY2010

Accomplishments/Progress	Demographics
Literacy Volunteers of America Services provided to 97 Auburn persons Funds spent in FY2010 CDBG Funds \$7,685 Activity is complete	Income Presumed Benefit Race/Ethnicity 50 White 42 African AM 5 Asian 3 Hispanic
Abused Women's Advocacy Project/Safe Voices Assisted 202 persons Funds spent in FY2010 CDBG Funds \$8,000 Activity is complete	Income Presumed Benefit Race/Ethnicity 165 White 6 African AM 6 Am Indian/Alaska Native 1 Am Indian/White 2 Asian & White 8 African AM/White 14 Multi-racial

	11 Hispanics 102 Female HH
Androscoggin Head Start and Child Care Provided services to 50 Auburn households Funds spent in FY2010 CDBG Funds \$8,228 Activity is complete	Income 14 0-31% AMI 9 31-50% AMI 12 51-80% AMI 15 81%-above AMI Race/Ethnicity 32 White 5 African AM 1 Asian 12 Multi-Racial
Androscoggin Home Care & Hospice 13 Auburn persons Funds Spent in FY2010 CDBG funds \$2,500 Activity is complete	Income 3 50-80% AMI Race/Ethnicity 3 White
Advocates for Children Assisted 15 Auburn households Funds spent in FY2010 CDBG Funds \$5,500 Activity is complete	Income 11 0-30% AMI 3 31-50% AMI 1 51-80% AMI Race/Ethnicity 15 White 11 Female HH
Community Concepts, Inc. Services provided to 17 Auburn persons Funds Spent in FY2010 CDBG Funds \$4,278 Activity is complete	Income 1 0-30% AMI 2 31-50% AMI 7 51-80% AMI 7 81%-above Race/Ethnicity 15 White 2 African AM
Accomplishments/Progress	Demographics
Auburn Recreation Department 126 Scholarships to Auburn Households Funds Spent in FY2010 CDBG funds \$25,000 Leveraged \$4,323 Activity is complete	Income 81 0-30% AMI 59 31-50% AMI Race/Ethnicity 102 White 20 African AM 4 Asian 60 Female HH
Tri County Mental Health Services 10 Auburn persons Funds Spent in FY2010 CDBG funds \$5,000 Activity is complete	Income 8 0-30% AMI 2 31-50% AMI Race/Ethnicity 9 White 1 Multi-Racial
Washburn School Playground 256 Auburn Households Funds Spent in FY2010 CDBG funds \$12,517 Project is complete	Self-reported Free and Reduced Lunch Income 177 51-80% AMI 79 80% AMI and above Race/Ethnicity

	227 White 23 African AM 3 Asian 3 American Indian
Lewiston-Auburn Transit/Saturday Service	Income
55 persons were assisted	25 0-30% AMI
Funds Spent in FY2010	18 31-50% AMI
CDBG funds \$46,362	8 50-80% AMI
Project is complete	4 80% AMI and above
	Race/Ethnicity
	49 White
	5 African AM
	1 Multi-Racial
	33 Female HH

TABLE 6: NATIONAL OBJECTIVE AND OWNERS AND RENTERS/REHABILITATION LOANS

ADDRESS	OWNER UNITS	RENTER UNITS	CDBG LOW INCOME	CDBG BLIGHT AREA	CDBG BLIGHT SPOT
25 Snow Avenue	1		3,979		
29 LeHoullier Drive	1		3,291		
30 Smith Street	1		16,805		
46 Elm Street	1	2	27,600		
27 Eighth Street	1		10,349		
25 Fifth Street	1	1	26,510		
168/174 Main St.		13	14,653		
236 Main Street		3	3,956		
248 Broad Street	1		5,822		
173 Winter Street	1		9,900		
629 Court Street	1	1	16,400		
25 Cushman Place	1	1	10,000		
33 Gosnold Street	1		3,500		
24 Boothby Street	1		16,910		
27 Vivian Street	1		3,500		
78 High Street	1		3,500		
10 Fairmount Ave.	1		16,850		
67 High Street	1		3,461		
5 Sprucewood Road	1		3,009		
9 Third Street		3	8,695		
192 Summer Street	1		4,367		
21 Third Street		4	23,762		
416 Turner Street	1		10,000		
36 Short Street	1		16,535		
77 Fifth Street		2	8,340		
9 Granite Street		2	6,000		
92-94 Fifth Street		5	8,460		
1270 Turner Street	1		5,800		
359 Court Street	1		1,479		
15 Roy Avenue	1		2,341		
19 Allain Park	1		3,500		
79 Goff Street	1		9,553		

178 Gamage Street	1	1			12,664
49 Richardson St.	1		3,500		
317 Turner Street	1	1	20,864		
178 Winter Street	1	1	5,962		
14 Linden Street	1		3,500		
47 East Dartmouth St.	1		3,500		
622 Poland Road	1		3,500		
393 Garfield Road	1				16,500
17 Prospect Avenue		2			
133 Spring Street		6			
25 Webster Street		5			
95 Hampshire Street		28			
424 Court Street		2			
156-160 Pleasant Street		5			
19 Crest Avenue	1				
49 Fourth Street		3			
Total	34	91	\$349,653	\$0	\$29,164

TABLE 7: ATTRACTIVE NEIGHBORHOODS

ACTIVITY	PROJECT	LOW INCOME BENEFIT	SLUMS-BLIGHT AREA
Public Improvements	Main Street Beautification	\$529,570	
Public Improvements	Vincent Square Park	39,262	
Public Improvements	Boys & Girls Club	16,998	
Acquisition/Demolition	337 Main Street		\$115,303
Demolition	41 Webster Street		24,246
Total		\$585,830	\$139,549

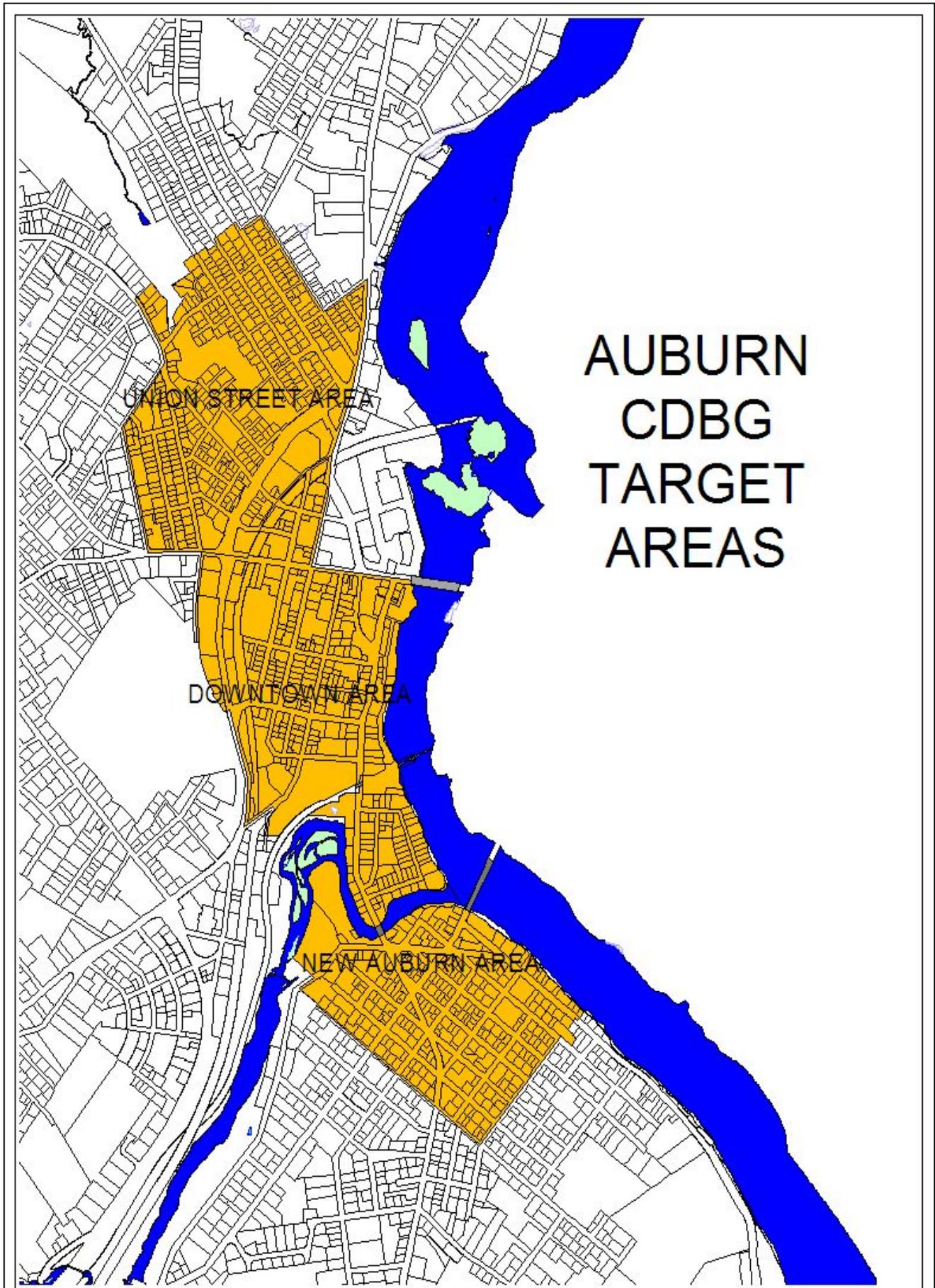
TABLE 8: HIGH QUALITY OF LIFE FOR RESIDENTS

ACTIVITY	PROJECT	LOW INCOME BENEFIT	SLUMS-BLIGHT AREA
Social Services	Androscoggin Head Start	8,228	
Social Services	Recreation Scholarships	25,000	
Social Services	Literacy Volunteers	7,685	
Social Services	CCI Homebuyer Education	4,278	
Social Services	Abused Women's Advocacy Project	8,000	
Social Services	Advocates for Children	5,500	
Social Services	Heating Assistance Loans	12,484	
Social Services	Washburn School Playground	12,517	
Social Services	Tri-County Mental Health	5,000	
Social Services	Androscoggin Home Care & Hospice	2,500	
Social Services	LATC Saturday Service	46,362	
Total		\$137,554	\$0

TABLE 9: ECONOMIC OPPORTUNITIES

ACTIVITY	PROJECT	LOW INCOME BENEFIT	SLUMS-BLIGHT AREA
Economic Development	n/a		

APPENDIX B
TARGET AREA MAPS



AUBURN
CDBG
TARGET
AREAS

UNION STREET AREA

DOWNTOWN AREA

NEW AUBURN AREA



APPENDIX C

CAC/PUBLIC MEETING RECORD

Citizen Advisory Committee (CAC)
Community Room, 2nd Floor Auburn Hall
Minutes of September 21, 2011

Present: Matt Carter, Deb Coolong, Belinda Gerry, Beverly Heath, Jonathan LaBonte, Larry Pelletier, Sharon Philbrook-Bergeron, Craig Phillips, Renee Simonitis, Richard Whiting
Staff: Reine Mynahan, Melissa Wolf

Comments from staff are noted with (S) and from committee members are noted with (C):

New Program – Neighborhood Enhancement

- (S) This is a proposed new loan program the goal of which is to help improve the visual quality of building exteriors in the target area. The program proposes a matching grant provision based on 10% of the loan amount. The goal is to roll-out the program to the council in mid-October and subsequently beginning taking applications for an anticipated work start in spring of 2012.
- (C) How much budget allocation will be put toward this program?
- (S) Funding would come from the rehabilitation loan pool and be one of many programs sharing those resources.
- (C) If the maximum grant amount was higher and the loan interest rate lower, it may provide additional incentive to attract investors as well as home owners. If the goal is to eliminate blight in the target areas, wouldn't more attractive incentives be necessary?
- (R) We can look at adjusting the interest rate but it does not seem prudent to increase the grant amount when we are facing dwindling resources.
- (C) Why not create a focus group including CAC members, investors, landlords, bankers, and a representative from the Housing Authority to review the guidelines of the new program and assess what the need truly is?
- (S) Reine will look into creating a focus group.

CAPER Review

- (S) Auburn was selected as one of two communities in Maine to receive funding from the NSP-3 program. The criteria dictated that the City had to have a ready-to-go project with a minimum of 5 units. The selected project is the old bowling alley at 261 Main Street on which site 5 townhouses will be built

Home Ownership Assistance

- (S) This year work was completed on 81 Oak Hill Road for Jennifer Turner who is disabled and no longer able to transfer herself from her wheelchair. Without Home Ownership Assistance Jennifer would have had to transfer to a nursing facility. Her new home is well equipped for her needs including a pull-line system that transports her throughout the house. In addition to City

assistance, Jennifer's friends were able to raise \$177,000 which paid for the lion's share of the project.

Heating Assistance Program

- (C) Is this a first-come-first-serve program?
- (S) Yes, we accept and track applications and continue to review and act on them until the resources run out. This is a 'stop gap' program aimed at addressing immediate heating concerns until a more permanent solution can be addresses the following year.

Attractive Neighborhoods

- (S) The specific goals of this initiative were Main Street Beautification (sidewalk improvements and Main Street Art Wall), Acquisition and Demolition of deteriorated buildings, and exterior brick repair at the Boys and Girls Club.
- (C) What is the status of sidewalk improvements by the library?
- (S) There is FY11 funding slated for sidewalk improvements but this year's improvements will be in New Auburn.

Program Income

- (S) Program income is critical to maintain staff. Many programs involve high-risk lenders and have a high default rate, which impacts program income. Additionally, many are forgivable loans which do not get paid back.

General Comments/Questions

- (C) Many of the accomplishments in the CAPER are not necessarily in the target area, why is this?
- (S) Some of the loans are for emergency and weatherization repairs which are not limited to the target areas.
- (C)What happens if the City cannot sell the NSP purchased houses?
- (S) We will have to lower the price until we can sell them.
- (C) What about the admin cap? Is this number going to change?
- (S) There is discussion that the admin cap will be reduced from 20% to 10% which could impact the number of projects we administer.
- (C) The committee would like to get a progress report on the focus group for the new Neighborhood Enhancement Program. If necessary, the committee members would like the opportunity to know when the council will be reviewing it in case they would like to attend in support.

- (C) It would be helpful to see the goals versus accomplishments on the report in percentages; it would be helpful to see these numbers included going forward.
- (C) Once the CAPER is finalized and posted, Reine will advise the committee via letter.

Respectfully submitted,

Melissa C. Wolf

Melissa C. Wolf
Community Development Assistant

APPENDIX D

2010-2014 GOALS AND OBJECTIVES

CITY OF AUBURN

These are the measurable outcomes for the Auburn Community Development program for the period 2010 – 2014.

Goal 1: Quality Affordable Housing

- a** 280 owner and rental units rehabilitated (120 units made lead safe)
- b** 80 owner and rental units weatherized
- c** 35 buyers assisted to purchase a home
- d** 40 new units of affordable family rental housing (HOME)
- e** 10 units of supportive rental housing for the homeless (HOME)
- f** 75 owners assisted to heat their homes
- g** 100 homeless or at-risk of homelessness assisted with security deposits (HOME)

Goal 2: Attractive Neighborhoods

- a** 10,000 linear feet of improved streetscapes
 - repaved sidewalks
 - landscaping
- b** 50 building exteriors improved
- c** 15 units of substandard housing demolished

Goal 3: Economic Opportunity

- a** 10 businesses helped to improve their buildings, including exterior
- b** economic impact from Community Development activities quantified

Goal 4: High quality of life for residents

- a** residents assisted to access services that provide life and job skills training
 - 1,500 children, youth, and their families
 - 600 individuals
 - 400 homeless individuals
- b** 1 neighborhood community-building initiative supported

CITY OF LEWISTON

These are the measurable outcomes for the Lewiston Community Development program through the HOME program for the period 2010 – 2014

Goal 1: Quality Affordable Housing

- a** 20 owner units rehabilitated
- b** 10 buyers assisted to purchase a home
- c** 40 new affordable rental housing units
- d** 10 units of supportive rental housing for the homeless
- e** 100 homeless or at-risk of homelessness assisted with security deposits

APPENDIX E

ANNUAL PERFORMANCE REPORT (HUD-40107)

Annual Performance Report HOME Program

U.S. Department of Housing
and Urban Development
Office of Community Planning
and Development

OMB Approval No. 2506-0171
(exp. 8/31/2009)

Public reporting burden for this collection of information is estimated to average 2.5 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless that collection displays a valid OMB control number.

The HOME statute imposes a significant number of data collection and reporting requirements. This includes information on assisted properties, on the owners or tenants of the properties, and on other programmatic areas. The information will be used: 1) to assist HOME participants in managing their programs; 2) to track performance of participants in meeting fund commitment and expenditure deadlines; 3) to permit HUD to determine whether each participant meets the HOME statutory income targeting and affordability requirements; and 4) to permit HUD to determine compliance with other statutory and regulatory program requirements. This data collection is authorized under Title II of the Cranston-Gonzalez National Affordable Housing Act or related authorities. Access to Federal grant funds is contingent on the reporting of certain project-specific data elements. Records of information collected will be maintained by the recipients of the assistance. Information on activities and expenditures of grant funds is public information and is generally available for disclosure. Recipients are responsible for ensuring confidentiality when public disclosure is not required.

This form is intended to collect numeric data to be aggregated nationally as a complement to data collected through the Cash and Management Information (C/M) System. Participants should enter the reporting period in the first block. The reporting period is October 1 to September 30. Instructions are included for each section if further explanation is needed.

Submit this form on or before December 31.	This report is for period (mm/dd/yyyy)		Date Submitted (mm/dd/yyyy)
Send one copy to the appropriate HUD Field Office and one copy to: HOME Program, Rm 7176, 451 7th Street, S.W., Washington D.C. 20410	Starting	Ending	
	July 1, 2009	June 30, 2010	9-29-2011

Part I Participant Identification

1. Participant Number M-10-DC-23-0201	2. Participant Name City of Auburn/Auburn Consortium		
3. Name of Person completing this report Reine Mynahan		4. Phone Number (Include Area Code) 207 333-6601	
5. Address 60 Court Street	6. City Auburn	7. State ME	8. Zip Code 04210

Part II Program Income

Enter the following program income amounts for the reporting period: in block 1, enter the balance on hand at the beginning; in block 2, enter the amount generated; in block 3, enter the amount expended; and in block 4, enter the amount for Tenant-Based rental Assistance.

1. Balance on hand at Beginning of Reporting Period	2. Amount received during Reporting Period	3. Total amount expended during Reporting Period	4. Amount expended for Tenant-Based Rental Assistance	5. Balance on hand at end of Reporting Period (1 + 2 - 3) = 5
0.00	17,779.97	17,779.97	13,490.00	0.00

Part III Minority Business Enterprises (MBE) and Women Business Enterprises (WBE)

In the table below, indicate the number and dollar value of contracts for HOME projects completed during the reporting period.

	a. Total	Minority Business Enterprises (MBE)			f. White Non-Hispanic
		b. Alaskan Native or American Indian	c. Asian or Pacific Islander	d. Black Non-Hispanic	
A. Contracts					
1. Number	0	0	0	0	0
2. Dollar Amount	0	0	0	0	0
B. Sub-Contracts					
1. Number	0	0	0	0	0
2. Dollar Amount	0	0	0	0	0
	a. Total	b. Women Business Enterprises (WBE)	c. Male		
C. Contracts					
1. Number	0	0	0		
2. Dollar Amount	0	0	0		
D. Sub-Contracts					
1. Number	0	0	0		
2. Dollar Amounts	0	0	0		

Part IV Minority Owners of Rental Property

In the table below, indicate the number of HOME assisted rental property owners and the total dollar amount of HOME funds in these rental properties assisted during the reporting period.

	a. Total	Minority Property Owners				f. White Non-Hispanic
		b. Alaskan Native or American Indian	c. Asian or Pacific Islander	d. Black Non-Hispanic	e. Hispanic	
1. Number	0	0	0	0	0	0
2. Dollar Amount	0	0	0	0	0	0

Part V Relocation and Real Property Acquisition

Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition. The data provided should reflect only displacements and acquisitions occurring during the reporting period.

	a. Number	b. Cost
1. Parcels Acquired	0	0
2. Businesses Displaced	0	0
3. Nonprofit Organizations Displaced	0	0
4. Households Temporarily Relocated, not Displaced	0	0

Households Displaced	a. Total	Minority Business Enterprises (MBE)				f. White Non-Hispanic
		b. Alaskan Native or American Indian	c. Asian or Pacific Islander	d. Black Non-Hispanic	e. Hispanic	
5. Households Displaced - Number	0	0	0	0	0	0
6. Households Displaced - Cost	0	0	0	0	0	0

APPENDIX F

CDBG FINANCIAL SUMMARY FOR PROGRAM YEAR FY2010

PR 26 - CDBG Financial Summary Report
Grantee: Auburn Maine Consortium
Program Year: 2010

PART I: SUMMARY OF CDBG RESOURCES

01 UNEXPENDED CDBG FUNDS AT END OF PREVIOUS PROGRAM YEAR	\$1,020,064.94
02 ENTITLEMENT GRANT	688,426.00
03 SURPLUS URBAN RENEWAL	0
04 SECTION 108 GUARANTEED LOAN FUNDS	0
05 CURRENT YEAR PROGRAM INCOME	260,544.80
06 RETURNS	0
07 ADJUSTMENT TO COMPUTE TOTAL AVAILABLE	0
08 TOTAL AVAILABLE (SUM, LINES 01-07)	1,969,035.74

PART II: SUMMARY OF CDBG EXPENDITURES

09 DISBURSEMENTS OTHER THAN SECTION 108 REPAYMENTS AND PLANNING/ADMINISTRATION	1,264,100.17
10 ADJUSTMENT TO COMPUTE TOTAL AMOUNT SUBJECT TO LOW/MOD BENEFIT	
11 AMOUNT SUBJECT TO LOW/MOD BENEFIT (LINE 09 + LINE 10)	
12 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	182,435.80
13 DISBURSED IN IDIS FOR SECTION 108 REPAYMENTS	0
14 ADJUSTMENT TO COMPUTE TOTAL EXPENDITURES	0
15 TOTAL EXPENDITURES (SUM, LINES 11-14)	1,446,535.97
16 UNEXPENDED BALANCE (LINE 08 - LINE 15)	522,499.77

PART III: LOWMOD BENEFIT THIS REPORTING PERIOD

17 EXPENDED FOR LOW/MOD HOUSING IN SPECIAL AREAS	0
18 EXPENDED FOR LOW/MOD MULTI-UNIT HOUSING	0
19 DISBURSED FOR OTHER LOW/MOD ACTIVITIES	529,100.06
20 ADJUSTMENT TO COMPUTE TOTAL LOW/MOD CREDIT	0
21 TOTAL LOW/MOD CREDIT (SUM, LINES 17-20)	529,100.06
22 PERCENT LOW/MOD CREDIT (LINE 21/LINE 11)	71.10%

LOW/MOD BENEFIT FOR MULTI-YEAR CERTIFICATIONS

23 PROGRAM YEARS(PY) COVERED IN CERTIFICATION	PY: PY: PY:
24 CUMULATIVE NET EXPENDITURES SUBJECT TO LOW/MOD BENEFIT CALCULATION	0
25 CUMULATIVE EXPENDITURES BENEFITING LOW/MOD PERSONS	0
26 PERCENT BENEFIT TO LOW/MOD PERSONS (LINE 25/LINE 24)	0.00%

PART IV: PUBLIC SERVICE (PS) CAP CALCULATIONS

27 DISBURSED IN IDIS FOR PUBLIC SERVICES	40,629.12
28 PS UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	0
29 PS UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	0
30 ADJUSTMENT TO COMPUTE TOTAL PS OBLIGATIONS	0
31 TOTAL PS OBLIGATIONS (LINE 27 + LINE 28 - LINE 29 + LINE 30)	40,629.12
32 ENTITLEMENT GRANT	688,426.00

33 PRIOR YEAR PROGRAM INCOME	482,388.23
34 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PS CAP	0
35 TOTAL SUBJECT TO PS CAP (SUM, LINES 32-34)	1,170,814.23
36 PERCENT FUNDS OBLIGATED FOR PS ACTIVITIES (LINE 31/LINE 35)	3.47%
PART V: PLANNING AND ADMINISTRATION (PA) CAP	
37 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	157,089.99
38 PA UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	0
39 PA UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	0
40 ADJUSTMENT TO COMPUTE TOTAL PA OBLIGATIONS	0
41 TOTAL PA OBLIGATIONS (LINE 37 + LINE 38 - LINE 39 +LINE 40)	157,089.99
42 ENTITLEMENT GRANT	688,426.00
43 CURRENT YEAR PROGRAM INCOME	180,425.84
44 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PA CAP	0
45 TOTAL SUBJECT TO PA CAP (SUM, LINES 42-44)	868,851.84
46 PERCENT FUNDS OBLIGATED FOR PA ACTIVITIES (LINE 41/LINE 45)	18.08%
	\$3,938,071.48