

EXECUTIVE SUMMARY

The City of Cumberland comprehensively developed the 2005-2009 Consolidated Plan. Target groups were developed early in 2004 to analyze the existing processes, programs, character, and conditions of the City of Cumberland. In addition several groups provided direction for the development of this plan.

General Information

The City of Cumberland in its entirety qualifies as a low to moderate income area. The qualifying percentage for the City consists of 58.6 percent of residents, which are low and moderate income persons based on the 2000 Census. Eight of the nine Census tracts are considered to be low and moderate income areas. The one Census tract that does not qualify covers much of the west side of Cumberland. Central and south Cumberland have the highest percentages of low and moderate income persons with as high of a percentage as 72.9 per block group. The maps attached in Appendix 4 show various aspects and characteristics of the City of Cumberland.

Designated areas of the City have been identified as "targeted" areas. Targeted areas include Community Betterment neighborhoods and other existing and future areas determined eligible for strategically targeted areas for revitalization (STAR). Community Betterment groups currently submit applications to undertake a variety of revitalization projects and activities as part of the City's CDBG process. Five neighborhoods are currently recognized as Community Betterment neighborhoods. A map showing these five areas is attached in Appendix 4. Of the five neighborhoods three are located in south Cumberland surrounding Maryland and Virginia Avenues. The other two groups encompass areas around Decatur Street and Gephart Drive.

Managing Process

The City of Cumberland is the lead agency responsible for administration and monitoring of the Community Development Block Grant (CDBG) program. Major public agencies involved with project delivery include Allegany County Housing Division, Human Resources Development Commission (HRDC), the YMCA, the Department of Social Services (DSS), Cumberland Neighborhood Housing Services (CNHS), Resources for Independence, and the Cumberland Public Housing Authority (PHA).

Concurrent with the development of the Consolidated Plan several other community strategies and plans were also under development. Processes and information from each of those plans were incorporated into the Consolidated Plan. Each of the documents listed below have recently been completed, or are in the process of completion/adoption and are expected to be implemented by July 1, 2005:

Comprehensive Plan (2004)
City of Cumberland

Sustainable Economic Development Strategic Plan
City's Economic Development Commission

PHA 5-year Plan, Asset Management Plan, and Housing Needs Assessment
Cumberland Housing Authority

Continuum of Care Plan
Allegany County Board on Homelessness

Analysis of Fair Housing Impediments, Fair Housing Strategic Plan
Human Relations Commission

Allegany County Housing Study
Allegany County Housing Division

Please see the Citizen Participation section below for more information on significant aspects of the process by which this Consolidated Plan was developed.

Citizen Participation

The City of Cumberland spent the last year reaching out to various groups and populations to gather information and interpret true community needs. The Community Housing Service Committee, Allegany County Board on Homelessness, Community Betterment groups, Human Relations Commission, and several City Departments were instrumental in structuring focus groups and gathering information for the completion of the Plan. A list of meetings held and their summaries from those meetings can be found in Appendix 1.

Participatory organizations and persons included organizations listed above, representatives from the City, Allegany County, HRDC, YMCA, DSS, FCRC, IHA, the Cumberland Housing Authority, FCRC, Resources for Independence, Archway Station, FSU, Salvation Army, WMHS, CRIMA, CHWNA, and SCBCA were in attendance. Outreach from each agency was conducted bringing a wealth of information regarding needs from across all low to moderate income and special populations. The City's Economic Development Commission, Cumberland Housing Authority, Board on Homelessness, Human Relations Commission, and Allegany County Housing Division each provided plans that were incorporated within the Consolidated Plan document. Most of the plans were developed concurrent with the development of the Consolidated Plan and incorporated consolidated planning goals and objectives as a development requirement.

The Community Housing Services Committee developed and reviewed lists of needs, goals, and objectives for the housing section of the plan. There was a special committee formed from the Board on Homelessness to address homeless and special population issues. City staff conducted meetings to gain information from housing, homeless, special populations service providers and the Human Relations Commission regarding the physically disabled, homeless, and other special populations. In addition Community Betterment groups invited City

staff to attend meetings to introduce the development of the Consolidated Plan directly to the public.

During the development of the Annual Action Plan the City held 2 public hearings. The first hearing was held on February 8, 2005. At the first hearing City staff provided an outline to the Mayor and City Council and public of the process of the Consolidated Plan development and a draft of the goals and objectives. Sixteen different organizations attended the hearing and 11 expressed their interest in conducting CDBG funded projects.

The draft of the Consolidated Plan was available for public review on March 31, 2005. There was a second public hearing held on April 19, 2005, in which over 21 people attended and the Consolidated Plan and Action Plan processes were discussed. Representatives supporting Allegany Health Right, CUIA, and HRDC extended thanks to the City for selecting their programs for funding support over the next year. Members of the public spoke expressing interest in the CDBG program while asking for clarification of housing goals and objectives relating to affordability as mentioned by staff. Staff responded to the questions by stating that the affordability housing goals included that LMI households would be served exclusively. Most of rehabilitation funds are being targeted to housing because even though the majority of properties within the City are considered "affordable" the physical conditions and maintenance of the older housing stock can be cost burdening. City staff was commended on providing sufficient time for the public to review and comment on the CDBG documents.

The comment period for the submittal of the Consolidated Plan and Action Plan was from April 4 to May 4, 2005. A majority of the comments received were not collected during the advertised comment period, but before as many organizations commented throughout the year during the research period and such comments have been incorporated in the body of the Consolidated Plan. Participating agencies and organizations are also listed in the Plan. A number of organizations contacted the City throughout the solicitation period. Organizations included the West Side Crime Watch, the Interfaith Food Pantry, residents from Marion Street and the Melvin United Methodist Church, Restoration of the Heart, Diverse-City, and House of Refuge. Comments from this list primarily consisted of examples of past CDBG projects, and investigation into the process. Several comments were received during the technical assistance meeting focus group, and one-on-one meetings with community groups. Comments from the community groups in particular included the need for enhanced community communication and police protection. Residential housing conditions were also discussed it was found that throughout neighborhoods exterior and interior property maintenance should be encouraged. While conducting research on approaches to community issues city staff found that active community groups create neighborhood communication, which is often lacking in deteriorating neighborhoods. The groups were commended for making an effort to communicate within their neighborhoods. In addition community groups were urged to continue working together to

identify common issues so that the CDBG and other funds can develop focus projects/programs to address issues.

In addition to the public hearings listed above the City of Cumberland held technical assistance meetings to provide guidance to those interested in proposing projects for the 2005 CDBG allocation. A meeting to assist non-profits was held on February 3, 2005, which had over 20 individuals in attendance. A meeting to assist community groups and individuals interested in applying for CDBG funds through the Community Betterment program was held January 27, 2005 at a regular meeting of CHWNA. Over 20 Cumberland residents representing 3 community groups attended the meeting. Each meeting was advertised and summarized within the Cumberland Times-News, through application packets, email invitation, and by Public Notice postings. Notes from meetings and advertisements regarding the meetings are included in Appendix 1.

Over the past four years the City has recognized the Community Betterment program as part of the CDBG process, and the City has received a numerous amount of input regarding community issues as a result many residents feel comfortable coming forward to the Mayor and City Council and to City staff to express their concerns within various neighborhoods. Each group is comprised of a leader, co-leaders, and interested residents that hold periodic meetings and revitalization activities within their neighborhoods. Information regarding City programs and processes is distributed to residents in the form of newsletters and meetings. A partnership with Frostburg State University's COPC program and select community groups has empowered and educated betterment groups. The City as well as other organizations utilizes representatives from community betterment groups to planning, strategizing, and funding meetings.

The City will continue to build upon the networks created by the Community Betterment program and the City will work to encourage increased participation within betterment neighborhoods. Initiatives to recruit new groups within unorganized areas of the City will also be pursued. The City and community groups meet periodically in the Neighborhood Advisory Commission, which provides a forum for group leaders to share their neighborhood issues with other leaders in order to effectively devise actions to address common problems.

Institutional Structure

The City of Cumberland will act as the lead agency in both the development and implementation of the City's Consolidated Plan. Specifically the Department of Community Development will be responsible for the administration of the Community Development Block Grant program and plan. Because the Consolidated Plan is a comprehensive community based plan many agencies outside the Department of Community Development will play large roles in carrying out identified goals and objectives. The roles of each agency will vary based on their level of expertise related to community needs. The major players are listed above under "Managing Process."

Capable Cumberland agencies and organizations will be utilized in carrying out the actions of the 2005-2009 Consolidated Plan. These agencies and or persons have demonstrated the sound leadership and organizational capacity necessary to meet the plan's goals and objectives.

Participatory agencies, their personnel and actions include:

- Western Maryland Business Resource Center (WMBRC): Provides technical assistance, education, and outreach to western Maryland business owners and prospective entrepreneurs. The center is also aimed at attracting outside economic investment through new industry and homeownership.

Human Relations Commission: The City has recently reactivated the Human Relations Commission to oversee fair housing promotion, education, and training programs for Cumberland Residents. The Commission will also be charged with undertaking goals and objectives identified in the 2005 Fair Housing Impediments study and Strategic Plan. The newly appointed Fair Housing Specialist will be supporting implementation of planned activities.

- Submission of City and County Housing Grants: City of Cumberland and the Allegany County Housing Division have partnered with HRDC in applying for Lead Based Paint Reduction and Housing Rehabilitation Grants. Funds have been awarded to this consortium in order to undertake lead hazard reduction within the City and County.
- City Consolidation of Departmental Administration: Recently the Department of Community Development, Management Information Systems Department, the Department of Finance, and the Parks and Recreation Department were all recently brought under the supervision of the Administrative Services Director. To date, this consolidation has been effective in allowing these departments to coordinate and communicate effectively.
- Allegany County Homeless Board: The City and its partners re-energized the Allegany County Homeless Board. The renewed vigor of the board and its membership has allowed for clearer adoption of policies and practices regarding Cumberland Homeless.
- Targeted Community Betterment Areas/Neighborhood Advisory Commission: The City's role in spearheading the Community Betterment effort has proved successful in providing a forum for local residents to voice their concerns. The targeted nature of the Community Betterment groups have allowed funding and policies in those areas to become more focused. The formulation of the Neighborhood Advisory Commission for these

groups has also been successful in promoting networking and idea formulation opportunities for community betterment leaders.

- Lender's Loan Pool: The pool, under the supervision of the City's Economic Development office, allows prospective business owners to borrow gap funds from the Lender's Loan pool, a consortium of local banks. This effort is key in promoting the economic sustainability of not only local business owners, but for the City at large.
- Master Sub-recipient Supervision: Due to the numerous sub-recipients funded through CDBG, the City's Department of Community Development has recently undertaken measures to allow organizations who have a proven capacity for supervisory duties to oversee smaller and often vulnerable CDBG funded programs. Such CDBG supervisory overseers will include agencies such as the Human Resources Development Commission, the Allegany County Housing Authority, and Neighborhood Housing Services.
- Reorganization of the Community Development Department of Cumberland: The Community Development Block Grant Program and the City's Section 8 Program recently merged with the Planning and Zoning office. This re-organization allows for greater communication between service providers, development specialists, and zoning officials.
- Community Housing Services Committee (CHSC): The Committee, comprised of housing service providers and leaders, was created to provide direction in housing development and planning. The group has guided the directions and initiatives to be undertaken by major housing service providers of the City.

As can be determined from the summaries above, many changes have occurred within the institutional structure of the Cumberland. Through the re-organization of City offices and committees the functions of the City's administrative services have become more effective. The creation of the Fair Housing position has remedied a previous gap in the City's provision of services. The flow of ideas and communication throughout the Community Development Department is more efficient than ever before given the consolidation of departments within that office. Additionally, given the City's relationship with local housing service providers, communication between them and the City's government is also very effective.

However, weaknesses within the City's institutional structure are also evident. In regards to overseeing the delivery of City human services, the City has been only moderately successful in its efforts with the Human Relations Commission (HRC). Though a citywide Human Relations

Commission is in existence, there has been little success in fusing the efforts of the Cumberland HRC with the efforts of Allegany County. The City's CDBG staff have also identified issues related to the new Faith-based initiatives, related to implementation. Initial experiences have indicated that these organizations need help with capacity building, and in grant development.

The Public Housing Authority of Cumberland is a semi-autonomous agency that is governed by its own Board of Directors who are appointed by the City. The Cumberland PHA controls all of its own internal practices including hiring, fiscal controls, program development and planning. The current lack of formal affiliation between the City and the PHA does not prevent communication between the two bodies. Rather the Cumberland PHA is cooperative in providing input and into the City's Consolidated Plan and planning process. No major weaknesses have been identified within the Cumberland Public Housing Authority.

Monitoring

All sub-recipients funded through CDBG are monitored, but the frequency and degree are determined by risk level. Projects considered to be "high-risk" are monitored more closely than others. High-risk programs include newer programs and more complex programs. Such high-risk programs are monitored every year, while organizations, which have demonstrated their administrative capacity are reviewed every two to three years. All organizations, whether classified as high or low risk programs must demonstrate the required capacity for financial procurement, equal opportunity and staffing. Quarterly reports of activities are required of all sub-recipients. Accomplishments, timeliness, and rate of expenditures are tracked quarterly.

The supervision of the City's internal projects such as the Property Improvement, Facade Improvement and Micro-Enterprise Assistance Grants are monitored as needed and on a quarterly basis.

Community Development (CD) staff persons are not only responsible for such internal projects but also monitor acquisition, disposition, relocation, environmental, and fiscal status of projects. Fair housing, which was once the responsibility of all CD staff is now the responsibility of the Fair Housing Specialist.

Funds required for internal and external CDBG projects are prepared by the City's Finance Department. Draws of funds are inputted by CD staff and are approved by the CD manager. Audits are undertaken annually. Projects of a historic or environmental nature are handled by community development and historic preservation staff-persons.

Priority Needs Analysis and Strategies

The prioritization of needs identified in the Consolidated Plan is based on a variety of factors; through various interviews, public meetings, plans & studies, which are listed above and throughout the plan. Also a simple survey process was conducted with a low response

rate. Our analysis of information derived from all factors determines the following priority needs.

For housing needs, housing condition for both owner occupied and rental units is classified as a high priority, followed by housing assistance, and homebuyer programs.

Homeless needs are to be addressed by continuing to support the annual Continuum of Care Plan actions and addressing emergency housing concerns. The Continuum identifies goals pertaining to homeless facilities, services, and prevention based on local patterns. Special population needs to be addressed include services to reduce joblessness, substance abuse, and crime related patterns which appear to be increasing throughout the region.

Key needs related to economic development include support of economic development projects and services, enhancement of business attractions and job creation, and support of programming to enable small/medium business formulate and expand. Continued focus on the City's tourism and historic attractions is also necessary to support existing and developing businesses.

A variety of community development (non-housing) needs have been determined as high priorities, with a major need to replace and improve all aspects of the City's infrastructure. Due to population loss City's tax base adversely effected the funding available for the City to undertake needed replacements. Providing quality public services, addressing accessibility barriers, and continue to design and implement plans and studies that address needs throughout the City of Cumberland's Consolidated Plan are also considered to be high priorities.

Lead-based Paint

Approximately, 3,046 rental and 400 homeowner housing units were built prior to 1950 and contain lead paint. Total occupied housing is 9,538 units. The majority of those living with lead in their homes have either extremely low, low, or moderate income levels. Since numbers of homes with lead in Cumberland may pose a serious threat, the City has undertaken various initiatives to reduce the hazards of lead paint.

City crews and Section 8 staff are trained to recognize lead based paint hazards in both residential and commercial spaces. All Section 8 rental homes and CDBG funded projects are inspected for lead based paint dangers on a periodic basis. All rental units must be state lead certified as to lack of lead hazards.

Cumberland City, Allegany County and HRDC have partnered to administer a \$900,000 lead abatement rehabilitation grant for low- income homeowners. As a part of this grant, risk assessments, inspections, and abatement will be performed. Funding will be available to eligible homeowners for a 42-month period. This particular grant will be

administered in partnership with PIP and HRDC's Weatherization programs.