

**Cumberland Housing Authority Meeting Minutes  
 Tuesday, August 4, 2025, 2025 at 4:00 pm  
 Town of Cumberland, 290 Tuttle Rd., Council Chambers**

**I. Call to Order:** Chair Bill Hansen opened the meeting.

**II. Roll Call:** Bill Hansen - Chair, Cara Biddings, Connie Bingham, Stacie Daigle, Norman Maze – Vice Chair, Sally Pierce, Bill Stiles, Matt Sturgis - Town Manager and Christina Silberman, Admin. Asst. **Absent:** Chris Bolduc - Housing Authority Director.

Chair Hansen noted that Town Council liaisons Bob Vail and Denise Thorrson were present.

**III. Election of Officers**

**1. Election of Chair:** Ms. Pierce nominated Bill Hansen to serve as Chair, seconded by Ms. Bingham. There were no other nominations for Chair. Bill Hansen was unanimously elected to serve as Chair of the Cumberland Housing Authority.

**2. Election of Vice Chair:** Mr. Hansen nominated Norman Maze to serve as Vice Chair, seconded by Ms. Pierce. There were no other nominations for Vice Chair. Norman Hansen was unanimously elected to serve as Vice Chair of the Cumberland Housing Authority.

**IV. New Business**

**1. To approve rental rates for new tenants.:** Town Manager Matt Sturgis presented a rental market analysis comparing local and regional rates using AMI, HUD, and Maine Housing data. Mr. Sturgis recommended setting new rental rates for new tenants at 60% AMI for one- and two-bedroom units, with 50% AMI for subsidized units.

**Rental Rate Summary**

<b>Unit Type</b>	<b>Unsubsidized (AMI- Based)</b>	<b>HUD Fair Market Rent</b>	<b>Maine Housing Voucher Rate (Includes Utilities)</b>
<b>1- Bedroom</b>	\$1,217 (50% AMI)	\$1,563	\$1,719
	\$1,461 (60% AMI)		
	\$1,948 (80% AMI)		
<b>2- Bedroom</b>	\$1,461 (50% AMI)	\$2,011	\$2,212
	\$1,753 (60% AMI)		
	\$2,338 (80% AMI)		

**MaineHousing - Rent Restricted Programs**  
**Income Eligibility Limits and**  
**Maximum Rent Levels**

Income and Rents Effective 4-1-2025

FedHOME Rents Effective 6-1-2025

Housing Trust Fund Income and Rents Effective 6-1-2025

	% Median Income - Adjusted by Family Size								Maximum Gross Rents				
	One	Two	Three	Four	Five	Six	Seven	Eight	0BR	1BR	2BR	3BR	4BR
Portland HMFA: Cape Elizabeth, Casco, Chebeague Island, Cumberland, Falmouth, Freeport, Frye Island, Gorham, Gray, Long Island, North Yarmouth, Portland, Raymond, Scarborough, South Portland, Standish, Westbrook, Windham, Yarmouth, Buxton, Hollis, Limington, Old Orchard Beach													
HERA 30%	27,510	31,440	35,370	39,300	42,450	45,600	48,750	51,900	687	736	884	1,021	1,140
HERA 40%	36,680	41,920	47,160	52,400	56,600	60,800	65,000	69,200	917	982	1,179	1,362	1,520
HERA 50%	45,850	52,400	58,950	65,500	70,750	76,000	81,250	86,500	1,146	1,228	1,473	1,703	1,900
HERA 60%	55,020	62,880	70,740	78,600	84,900	91,200	97,500	103,800	1,375	1,473	1,768	2,043	2,280
30% AMI	27,270	31,170	35,070	38,940	42,060	45,180	48,300	51,420	681	730	876	1,012	1,129
50% AMI	45,450	51,950	58,450	64,900	70,100	75,300	80,500	85,700	1,136	1,217	1,461	1,687	1,882
60% AMI	54,540	62,340	70,140	77,880	84,120	90,360	96,600	102,840	1,363	1,461	1,753	2,025	2,259
80% AMI	72,720	83,120	93,520	103,840	112,160	120,480	128,800	137,120	1,818	1,948	2,338	2,700	3,012
Low HOME	45,450	51,950	58,450	64,900	70,100	75,300	80,500	85,700	1,136	1,217	1,461	1,687	1,882
High HOME	54,540	62,340	70,140	77,880	84,120	90,360	96,600	102,840	1,379	1,562	1,877	2,159	2,389
HTF	27,300	31,200	35,100	38,950	42,100	45,200	48,650	54,150	682	731	877	1,013	1,130
FMR Effective 10-1-2024									1,379	1,563	2,011	2,464	2,763

Discussion included utility costs, kitchen upgrades for new tenants, potential expansion of the town solar field to help offset tenant’s electricity costs, and comparison to market rates.

Action on this item was postponed.

**2. To discuss establishing a means test for new tenants:** Establishment of a means test with an income and/or asset limit for new tenants to ensure housing is for moderate- and lower-income people was discussed.

A majority of the members of the Housing Authority favor an income-only means test at time of move-in.

Bob Vail, Town Councilor liaison, said that assets should be considered also. Mr. Vails feels that the senior housing program should be looking out for the most vulnerable of the population.

Discussion also included the following:

- 80% AMI and/or 60% AMI proposed as an income maximum.
- Applying an income maximum to all units or a portion of the units.
- Administrative burden noted; simpler “at move-in only” test suggested.
- A suggestion to use the income maximum established for the Cumberland Circuit Breaker Program (\$92K income cap) was proposed.
- Waiting list eligibility for former residents who wish to return to Cumberland.

Chair Hansen asked that Mr. Sturgis work with staff to draft a proposal for means testing and for new tenant rental rates to discuss at a future meeting. The Housing Authority asked to have an update at their next meeting on the Drowne Rd. facility maintenance issues.

**V. Public Comment:** Denise Thorsson, Town Council liaison, suggested reviewing the waiting list procedures for former resident eligibility at the next meeting.

Mr. Stiles moved to postpone action on items 1 & 2 until the next meeting, seconded by Ms. Daigle and **VOTED – unanimous, motion carries.**

**VI. Adjourn:** The meeting adjourned at 5:17 pm.

Respectfully submitted,

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Christina Silberman, Admin. Asst.