

## 2019 Accomplishments: A Snapshot



Expand Affordable Housing Opportunities

**1,119**

First Home Loans

**781**

Multifamily Units Completed

**1,474**

Homebuyer Education Attendees



Improve & Preserve Housing Quality

**19,850**

Multifamily Units in Portfolio

**31,222**

Households Received Heating Assistance

**232**

Units Abated of Lead



Help Maine People Attain Housing Stability

**5,974**

Homeless Clients Sheltered

**3,609**

Average Monthly Voucher Households Served

**181**

New Households Helped with Short-Term Rental Assistance

For a full list of our 2019 program numbers, see reverse.

## Successes: 2015-2019

Throughout the last five years, MaineHousing has helped thousands of Mainers buy, rent, heat, and repair their homes. Our last five years of funding and services successes include:

- Nearly 5,150 first-time homebuyers became homeowners through our First Home Loan program.
- Over 13,640 Mainers attended homebuyer education classes.
- Over 2,500 families and older Mainers now call 60 completed affordable housing projects home.
- Over 1,880 homes have been weatherized.
- An average of 32,216 households each year received heating assistance through our Home Energy Assistance Program (HEAP).
- Nearly 450 houses were remediated of lead.
- Nearly 700 homes were repaired.
- An average of 3,732 people each year received a Section 8 Housing Choice Voucher.
- Over 230 people participated in our ReStart family self-sufficiency program.
- Our single-family loan delinquency rate has dropped to 2.46%.
- Over 45 landlords and property management companies are part of our Owner Excellence Program.



# 2019 Accomplishments

## **Development**

### **Projects Completed Total**

18 projects; 781 units  
\$153,414 avg cost/unit

### **New Construction: Family**

4 projects; 192 units  
\$191,268 avg cost/unit  
151 affordable housing units  
31 market rate housing units  
10 supportive housing units

### **New Construction: Older Adults**

2 projects; 30 units  
\$205,371 avg cost/unit

### **Preserved: Family**

5 projects; 124 units  
\$122,190 avg cost/unit

### **Preserved: Older Adults**

6 projects; 431 units  
\$141,389 avg cost/unit

### **Preserved: Supportive Housing**

1 project; 4 units  
\$210,531 avg cost/unit

### **Projects Financed & Under Construction Total**

13 projects; 546 units

### **Family**

8 projects; 331 units

### **Older Adults**

5 projects; 215 units

### **Affordable Housing TIF**

7 approvals

## **Energy & Housing Services**

### **Home Repair Program**

217 projects  
\$3,555,289 expenses  
\$16,384 avg project cost

### **Arsenic Abatement**

96 projects  
\$365,453 expenses  
\$3,807 avg project cost

## **Lead Hazard Control Program**

232 units abated  
\$10,003 avg cost

## **Weatherization**

(1/1/19 - 11/30/19)  
415 households helped  
\$6,700,874 expenses

## **Central Heating Improvement Program (CHIP)**

(1/1/19 - 11/30/19)  
1,615 households helped  
\$4,752,885 expenses

## **Home Energy Assistance Program (HEAP)**

(10/1/18 - 9/30/19)  
31,122 households helped  
\$886 avg benefit  
\$27,562,863 funds paid out

## **Low Income Assistance Program (LIAP)**

(10/1/18 - 9/30/19)  
15,108 households helped  
\$8,465,500 expenses  
\$886 avg benefit

## **Emergency Fuel Assistance**

(10/1/18 - 9/30/19)  
3,965 households helped  
\$1,311,031 expenses  
\$330 avg benefit

## **Home Replacement**

5 households helped  
\$198,960 expenses  
\$33,160 avg cost per HH

## **Community Aging in Place**

258 households helped  
\$2,016 avg cost per HH

## **Homeless Initiatives**

### **Emergency Shelter & Housing Assistance Program (ESHAP)**

37 shelters funded  
73 navigators funded  
5,974 unduplicated clients sheltered  
\$6,151,019 financial support

## **Homeownership**

### **First Home Loan Program**

1,119 mortgages  
\$136,716 avg mortgage  
\$153 million total

### **Mortgage Insurance**

**Federal Housing Administration**  
181 loans; \$27.8 million

### **Rural Economic & Community Development**

655 loans; \$90 million

### **Self-insured**

52 loans; \$4.7 million

### **Uninsured**

133 loans; \$14.8 million

### **PMI**

41 loans; \$7.2 million

### **Veterans Administration**

57 loans; \$8.5 million

### **Homebuyer Education**

80 in-person classes  
1,474 attendees

## **Loan Servicing**

### **Single Family**

**Single family loan portfolio**  
10,904 loans; \$967.2 million

### **Delinquency rate**

(60+ days)  
2.46% single family loans

### **Foreclosures**

86 completed; 88 prevented  
983 total loss mitigation workouts  
\$12,172 overall avg loss on defaulted loans

### **Maine HOPE Program**

8 households; \$35,920 benefits

## **Multifamily**

**Loan portfolio**  
1,086 loans; \$636 million

**Delinquency rate**  
as of 12/31/19  
(60+ days): 0.25%

## **Subsidized Housing**

### **Asset Management**

761 properties  
19,850 units in portfolio

### **Section 8 Administration**

**Performance Based Contract Administered for HUD**

5,370 units  
\$50,562,582 subsidy

**Traditional Contract Administered for HUD**

2,680 units  
\$23,476,200 subsidy

### **Housing Choice Vouchers**

*MaineHousing administers 28% of Maine vouchers.*  
3,609 avg households/month  
\$26,639,499 subsidy  
\$615 Housing Assistance  
Payment per voucher/month

### **Short-Term Rental Assistance**

181 households

### **ReStart Family Self Sufficiency Program**

65 participants

### **Building Family Futures**

42 participants