



GET TO KNOW



MaineHousing

mainehousing.org

About MaineHousing

The Maine State Housing Authority (MaineHousing) was established by the Legislature in 1969 as an independent public housing agency charged with expanding affordable housing for low and moderate income families and individuals in Maine. Since then we have helped Maine people own, rent, repair, and heat their homes for more than 50 years.

MaineHousing serves as both Maine's housing finance agency and as a statewide public housing authority for those areas without one.

Contact Us

Constituent Concerns

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mainehousing.org

MaineHousing's mission is to assist Maine people in obtaining and maintaining quality affordable housing and services suitable to their housing needs.

Leadership



Board Chair
Lincoln Merrill, Jr.



Director
Dan Brennan



Deputy Director
Peter Merrill



Senior Director of
Communications
& Planning
Denise Lord



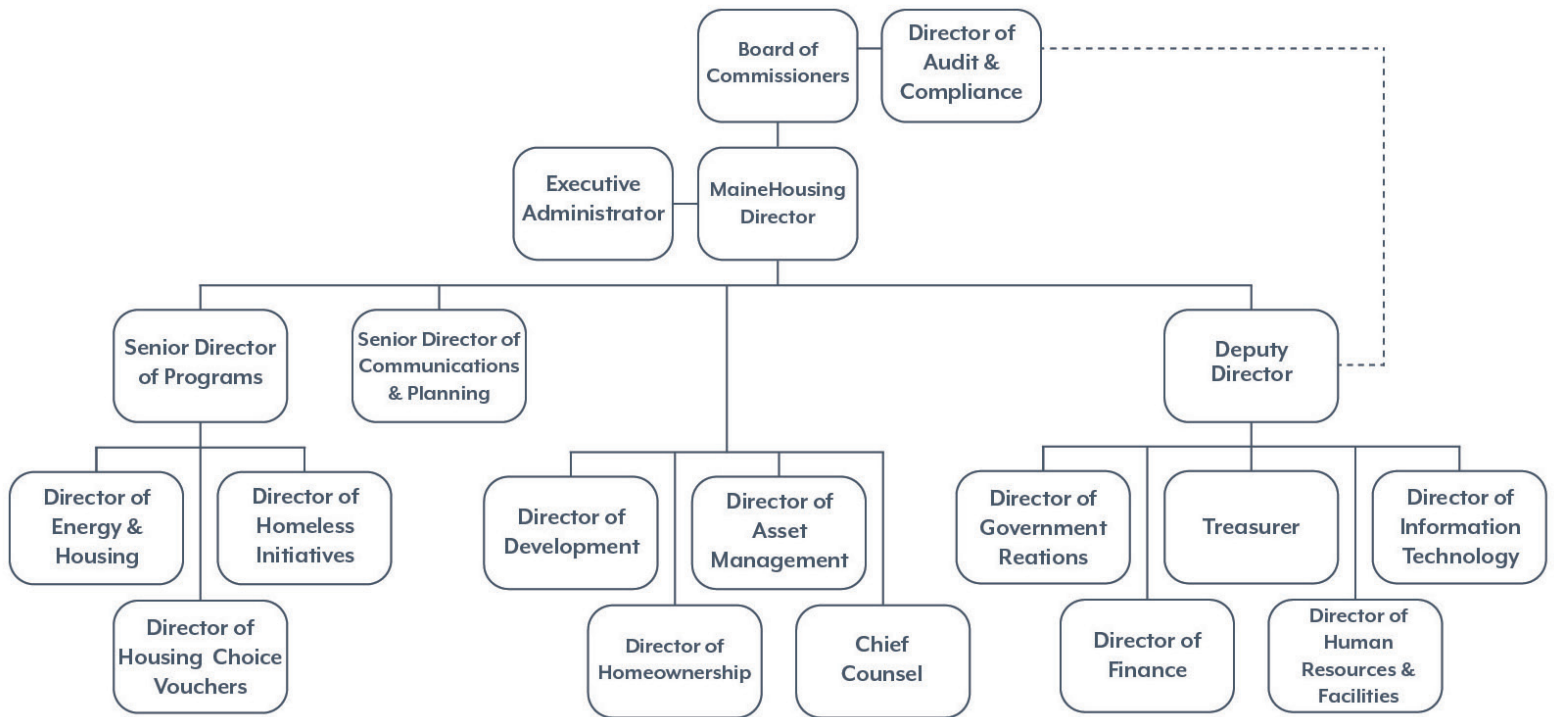
Senior Director
of Programs
Lauren Bustard



Director of
Government
Relations
Erik Jorgensen



Organizational Chart



Governance

MaineHousing is governed by a 10-member Board of Commissioners, eight of whom are appointed by the Governor and confirmed by the Senate upon the recommendation of the Labor and Housing Committee. The Director also is appointed and confirmed in the same manner. The Director and the State Treasurer are ex-officio members of the Board. MaineHousing’s Board of Commissioners are:

- Lincoln J. Merrill, Chair
- Bonita J. Usher, Vice Chair
- Donna Talarico, Secretary
- Henry M. Beck (ex-officio)
- Daniel Brennan (ex-officio)
- Laura Buxbaum
- Thomas Davis
- Laurence Gross
- Kevin P. Joseph

Funding

Tax Exempt Bonds

MaineHousing couples the methods and efficiencies of the private financial markets with the federal tax incentives of tax-exempt bonds to achieve our public purpose goals to provide affordable rental and ownership housing. Today, the combined mortgage financing for MaineHousing’s single and multifamily housing programs exceeds \$1.8 billion.

Worth over \$1.8 billion with 170 staff, MaineHousing raises capital with tax-exempt bonds and federal and state subsidies to achieve our public purpose.

The housing finance agency component of MaineHousing works much like any other bank except that we raise capital by issuing tax-exempt bonds and harnessing federal and state subsidies.

As a result, we can invest in projects with public benefit that commercial banks may not be willing to finance.

Issuing tax-exempt bonds allows us to borrow funds at a lower rate, which in turn allows us to lend those funds at a lower rate. Most of our assets are in mortgages, primarily from first time home buyers. These are funded by mortgage revenue bonds that we are authorized to sell. The bonds issued by MaineHousing are revenue bonds, and debt payments are made using predictable customer mortgage payments. These bonds are categorized as “moral obligation bonds” and are issued within bond caps as authorized in statute.

Federal & State Funds

Federal and state funds allow us to further reduce the costs of affordable multifamily and single family programs and to offer other housing programs.

The HOME Fund was fully funded in 2019 for the first time in 15 years, allowing us to kickstart the COVID-19 Rent Relief Program, to launch our COVID-19 Shelter Provider Grants at the outset of the pandemic, and to house asylum seekers from 2019 through 2021.

MaineHousing’s primary source of state revenue is the Real Estate Transfer Tax. In 1986 with the real estate industry’s support, the tax doubled to provide a dedicated source of revenue for the Housing Opportunities for Maine (HOME) Fund. Of the total tax, 10% of revenue is retained by the county where the real estate sale occurred. The remaining 90% is forwarded to the State of which 50% is credited to the HOME Fund.

and single family loan programs. Other uses of HOME funds include home repair, lead abatement, and homelessness assistance. The HOME Fund allows MaineHousing to be adaptable and responsive in meeting the state’s housing needs.

MaineHousing allocates HOME funds to various housing programs with the primary use as subsidy for the multifamily

MaineHousing receives federal funds from the U.S. Department of Housing and Urban Development (HUD) either as grants or management contracts; Department of Health and Human Services (DHHS) for home energy assistance (HEAP, also known as LIHEAP); and Department of Energy (DOE) for home weatherization.

“ I was getting my car fixed and the service manager asked me where I work. He told me we’re a great organization and we really helped him; he lived in Section 8 housing for a while. Then he said, “I got on my feet and I bought my first home from you guys!” That really sticks with me.

- Bill Glover, Manager of Lending, 25 years at MaineHousing



Federal & State Program Delivery

MaineHousing administers a number of federal and state housing-related programs on behalf of the state.

They include:

- Federal HOME Investment Partnership Program
- Low Income Housing Tax Credit Program
- Section 8 Housing Choice Voucher programs
- Emergency Solutions Grant Program
- Emergency Shelter & Housing Assistance Program
- Homeless Management Information System
- Lead-Based Paint Hazard Control Program
- Housing Counseling Program
- Weatherization Program
- Home Energy Assistance Program
- Arsenic Abatement Program



Hartley Block, a Low Income Housing Tax Credit property, opened in downtown Lewiston in May 2019. The development infilled a space left empty after a fire destroyed much of the block over a decade earlier.

Affordable housing, workforce housing, subsidized housing: What's the difference?

At MaineHousing, we believe that all Mainers should afford to live in safe, stable, quality housing. Broadly, when we say that housing is “affordable,” we mean that a household pays 30% or less of its annual income on housing (including costs such as mortgages/rent, insurance, and utilities).

Affordable housing as it relates to MaineHousing’s various financing programs is housing for which people who meet a certain income threshold can qualify. This income threshold varies throughout the state depending on the local median income. You will often hear us refer to this income eligibility as a percentage of Area Median Income or AMI.

Workforce housing does not have a formal definition and many use it as a term in place of affordable housing. However, we could think of workforce housing in terms of certain professions (such as teachers, firefighters, certified nursing assistants, or police officers) and whether people in those professions could afford homes or apartments in their communities. For instance, if an entry level teacher makes \$40,000 annually, their total housing costs would have to be \$12,000 a year (30% of their income, or \$1,000 per month) or less for it to be considered affordable to that teacher.

MaineHousing helps low and moderate income families afford housing through homeownership opportunities, rental and heating assistance, and subsidized housing development. Subsidized housing, or assisted housing, is housing where the government assists in paying rent for households with low to moderate incomes. It can also include housing that is built with government financing, which allows the owners to charge less rent while still allowing adequate cashflow to pay off construction debt.



Current Initiatives

COVID-19 Response

MaineHousing has kept Mainers sheltered throughout the COVID-19 pandemic. Our multifaceted response began with funding homeless shelter providers with additional operations funding to support their response to COVID-19, to house homeless individuals in hotels, and to launch wellness shelters. We quickly expanded our response to fund the COVID-19 Rent Relief Program. With the Maine Department of Health and Human Services, we expanded the population served by our hotel program to include immigrant families, agricultural workers, healthcare workers, and other individuals in congregate living situations.

We aim to launch a new rent relief program in February with the \$200 million Emergency Rental Assistance allocation from the recent federal stimulus package. We also plan to continue to fund hotel rooms for those in need through the winter. From March 2020 to the end of December 2020, we have funded the following COVID-19 response efforts:



COVID-19 Rent Relief Program

HOME Fund: \$5 million
CDBG: \$2.2 million
CRF: \$26.2 million
\$33.4 million investment
9,000+ households supported



5 wellness shelters

Lewiston, Portland, Bangor, Warren,
Presque Isle
140 beds | 255 clients served
\$2,094,307



561 total hotel rooms secured

Portland, Lewiston, Bangor, Augusta,
Waterville, and Presque Isle
11 hotels
\$4,412,420: rooms | \$1,788,400: operations



\$2,782,570 to homeless shelters
Statewide | 21 providers funded for operations



The staff here has been a tremendous help...and so has having this place to stay. I'm not having to worry and focus on survival from one minute to the next.... I don't have to carry my bags with me everywhere I go. I'm getting reestablished and feeling like I am a contributing member to society again.

- Charlie, Portland Wellness Center Guest



\$2 million in Rapid Rehousing Grants

Portland, Bangor, Knox County
4 grants to help homeless households secure permanent housing



“We simply can’t go back to the way things were.”

- Dan Brennan, MaineHousing Director

Changes to Homeless Services Delivery

Maine’s emergency shelters serve approximately 6,000 people per year; in addition an estimated 10 percent of people who are homeless in Maine are

unsheltered. Although Maine shelters receiving state and federal funding must meet certain standards, most operate differently from one another and independently within their communities. The COVID-19 crisis has shown how vital it is that MaineHousing, with support and direction from our homeless provider partners, adapt homeless services with a focus on long-term challenges and solutions.

We continue to work with our partners on the initiatives outlined here as we concentrate our attention and action on what lies ahead. This means, in part, supporting the hard work of redesigning Maine’s homeless response around what we value: help and compassion for some of Maine’s most vulnerable people, dignity in service provision, and the belief that all people deserve a safe home. The initiatives we’ve implemented throughout the pandemic have helped us imagine and begin to develop a new homeless services system. The success of our initiatives during the pandemic have helped us envision and start to develop a new homeless services system, with the support of state and community leaders.

As MaineHousing Director Dan Brennan noted to the Labor and Housing Committee last spring, COVID-19 has highlighted the need for this new system because “We simply can’t go back to the way things were.” The Statewide Homeless Council, with the support of MaineHousing, is working with the Corporation for Supportive Housing to develop a new approach to services for Maine’s homeless population.

Building Momentum to Build Affordable Developments

In 2019, the legislature passed the State Low Income Housing Tax Credit, which allocated \$80 million over 10 years to build affordable housing. This bipartisan legislation, the federal Low Income Housing Tax Credit program, the Senior Housing Bond signed by Governor Mills, our financing, and additional changes at the federal level with the recent stimulus package have increased the momentum to build new affordable units for Maine people.

In 2019, we saw 191 new affordable units completed; in 2020 it was 301. This year, with projects now under construction, 550 new units will be completed. In 2022 we anticipate that number rise to 750. This rising trend is not a coincidence, but a reflection of the aforementioned tools and policies made available to us by both the state and federal governments.

We look forward to sharing our development successes by telling the stories of affordable housing community residents and celebrating the creation of new affordable housing with you in the coming years.

Recovery Residences & Homeless Opioid Users Service Engagement (HOUSE) Pilot Programs

Thanks to legislation from the last legislative session, MaineHousing partnered with the Maine Department of Health and Human Services (DHHS) to launch two housing programs to support those in substance use disorder recovery.



The Recovery Residences Pilot Program provides financial subsidy to help offset the costs of operating for existing and proposed recovery residences. A recovery residence is a shared living residence for persons recovering from substance use disorder that focuses on peer support, is free of alcohol and illegal drugs, and connects residents to support services and resources in the community. The program, which launched in 2019, includes 16 residences that house 128 people.

The HOUSE Pilot Program will provide 50 opioid users, who are among the most vulnerable and unstable populations, with rapid access to low-barrier treatment for Substance Use Disorder and stable housing to support their recovery. The accompanying Housing Assistance Fund (HAF) will assist HOUSE participants with immediate access to stable housing. We look forward to keeping you informed about these efforts.

Long-Standing Programs

MaineHousing has a number of programs that we've run for many years - and often generate a number of questions from constituents. They include the following programs. Each program name is a link to more information on our website.

Oversight of Affordable Housing Developments

Our Asset Management Department oversees the management of nearly 20,000 units in 1,800 housing developments across Maine. We ensure the properties are safe for residents, that they remain affordable into the future, and that the public's investment in the developments is protected. Our oversight includes inspections of

“ On a tour at a supportive housing development in Waterville, I was greeted by a middle-aged woman. She kindly welcomed me into her home. She said she had never been able to grasp the basic concept of ‘home’ since she had no memories of living in a home. But now, for the first time in her life, she knew what the word ‘home’ meant.

- Bill Olsen, Senior Supportive Housing Officer, 36 years at MaineHousing ”

the physical plant and audits of the property managers' policies and procedures. Each development in our portfolio has an Asset Manager so the property manager has one point of contact.

Housing Choice Vouchers

MaineHousing administers 3,800 rental assistance vouchers, also known as Section 8, to low income households across Maine. This program subsidizes a portion of income-eligible tenants' monthly rent and utilities and pays it directly to their private sector landlords. The assistance we provide is the difference between what the tenant pays toward rent (generally 30-40% of the household's adjusted gross income) and the cost of the rent. MaineHousing administers approximately 28% of Maine's voucher allocation. Local housing authorities administer vouchers in their communities. Each housing authority sets its own preferences for how they distribute their available vouchers. In MaineHousing's case, 60% of our vouchers go to people who are homeless.

Home Energy Assistance Program

MaineHousing administers Maine's Home Energy Assistance Program (commonly called HEAP, LIHEAP, or HEAP Fuel Assistance), which provides money to low income homeowners and renters to help pay heating costs. The funds are distributed throughout Maine by nine Community Action Agencies, in most cases directly to the fuel vendors. The program is not intended to pay for all heating costs, but to assist in paying a client's heating bills. MaineHousing's energy programs also include the Energy Crisis Intervention Program, which provides emergency fuel assistance to households in danger of running out of fuel. In addition, MaineHousing's heat pump program pays for the cost and installation of a heat pump for HEAP-eligible Maine homeowners.

Home Accessibility and Repair Program & Community Aging in Place

MaineHousing's Home Accessibility and Repair Program provides help to income-eligible homeowners who cannot afford necessary home repairs in the form of a grant. Eligible repairs range from siding replacement to well repair/replacement to repairs that would help a person with disabilities live at home. Additionally, our Community Aging in Place program, which is administered locally by local housing authorities and Community Action Agencies, pays for home modifications for older adults that allows them to age in place.

First Home Loan Program

MaineHousing's First Home Loan Program makes it easier and more affordable for first time homebuyers to buy a home by providing low, fixed interest rate mortgages. There are options with little or no down payment required, and we also offer a \$3,500 down payment and closing cost assistance option. Approximately 900-1,000 Maine people per year become homeowners for the first time thanks to our program.

Multifamily Development

MaineHousing offers several programs to encourage private development of affordable rental housing for families, older adults, and people with special needs. These programs include low income housing tax credits, development loans, direct development subsidies, and affordable housing tax increment financing. Developers are required to ensure that housing developed with MaineHousing financing remains affordable.

Weatherization Program

MaineHousing's Weatherization Program provides grants to income-eligible homeowners and renters to reduce energy costs by improving home energy efficiency. Weatherization improvements may include insulation, weather-stripping, caulking, and safety-related repairs. MaineHousing offers this program through Maine's Community Action Agencies.

For more information about our programs, visit our website at mainehousing.org.



Meghan and Andrew in front of their new home in Lewiston.



How We Can Help

MaineHousing is here to be your go-to resource on anything related to housing, including constituent concerns, subject matter expertise on a range of issues, data and research, and support in crafting sound, effective housing policy to help Maine people.

Contact Us

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Maine State Housing Authority (MaineHousing) does not discriminate on the basis of race, color, religion, sex, sexual orientation, gender identity or expression, marital status, national origin, ancestry, physical or mental disability, age, familial status or receipt of public assistance in the admission or access to or treatment in its programs and activities. In employment, MaineHousing does not discriminate on the basis of race, color, religion, sex, sexual orientation, gender identity or expression, national origin, ancestry, age, physical or mental disability or genetic information. MaineHousing will provide appropriate communication auxiliary aids and services upon sufficient notice. MaineHousing will also provide this document in alternative formats upon sufficient notice. MaineHousing has designated the following person responsible for coordinating compliance with applicable federal and state nondiscrimination requirements and addressing grievances: Louise Patenaude, Maine State Housing Authority, 26 Edison Drive, Augusta, Maine 04330-4633, Telephone Number 1-800-452-4668 (voice in state only), (207) 626-4600 (voice) or Maine Relay 711.

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