

# MaineHousing and Our Programs

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**MaineHousing**  
MAINE STATE HOUSING AUTHORITY

# MaineHousing – Who We Are

- Independent, quasi-state agency
- MaineHousing’s Mission is to Assist Maine People in Obtaining and Maintaining Quality Affordable Housing and Services Suitable to Their Housing Needs



# What is “Affordable”?



30% = \$12,000

\$1,000/month



# Tools to Create Affordable Housing



# Federal Low Income Housing Tax Credit

- Creates multifamily housing units – developer determines location
- MaineHousing allocates credits
- Developer then sells to investors for cash
- Cash (equity) = 30% to 70% total development costs
- Result = low/no mortgage = lower rents



# State Low Income Housing Tax Credit

- New law passed in 2020
- \$10M per year for 8 years
- Used in conjunction with federal LIHTC
- Incredibly powerful new tool



# **Non-Tax Credit Development Programs**



# Rural Affordable Rental Housing Program

- For projects 5 to 18 units
- Rents restricted to 80% AMI
- Incomes limited to 80% AMI
- For new construction, acquisition rehabilitation and adaptive re-use
- Affordability covenants for 45 years





# Supportive Housing

- Supportive Housing
  - 1,822 units
  - 277 properties
- Provides housing to Maine's most vulnerable citizens (mentally disabled, physically disabled, homeless)
- Mostly owned by non-profit service providers
- Attempting to encourage more development



# Short-Term Real Estate Acquisition Program

- For public housing authorities, community action agencies and non-profit housing developers
- To provide flexible, short-term capital to quickly purchase real estate; giving MaineHousing partners up to 24 months to close with permanent financing that will fully develop the property into affordable housing
- Short-term rate of 5% (as of January 2023)



# Single Family Programs



# Affordable Homeownership Program

- Incentivizing creation of affordable single family homes with subsidy dollars needed to incent developers
- Minimum of 5 homes - up to \$70,000 per unit in York, Cumberland and Sagadahoc counties (max 20 homes); up to \$60,000 per unit in remaining 13 counties (max 23 homes)
- Maximum of \$1,400,000 per project
- Purchaser incomes governed by MaineHousing's First Home Loan program (approximately 120% AMI)
- Maximum home price \$325,000 York, Cumberland and Sagadahoc, \$287,000 in remaining 13 counties
- Affordability covenants for 15 years



# Single Family Programs

- First Home Loan Program
  - Advantage (down payment/closing costs)
- Mobile Home Replacement Program
- Community Aging in Place
  - Delivered by 7 public housing authorities, 5 community action agencies, 2 Habitat for Humanity
- Home Accessibility and Repair Program
  - Grants for more substantial repairs and emergency life/safety measures
  - Delivered by Maine's community action agencies



# Community Solutions Grant Program

- Matching grants to municipalities
- Flexible and locally driven
- Up to \$500,000 in grant funds for creation or preservation of units
- Partnerships with other entities



# Subsidized Housing



# Housing Choice Voucher Program

- Section 8 federal program administered on behalf of HUD
- MaineHousing administers approximately 30% of Maine's vouchers with the remainder administered by Maine's 25 local public housing authorities
  - Total 2022 annual allocation to the State of Maine \$105,555,330
  - MaineHousing portion of 2022 State annual allocation \$31,874,602
- About 12,000 households currently served statewide with approximately 3,800 households currently served by MaineHousing
- 60% of MaineHousing's vouchers go to people who are homeless
- Major barrier is HUD Fair Market Rent (FMR) limitation – voucher value does not keep up with market





# HUD Section 8 Project Based Housing

- HUD Section 8 Project Based Housing (1974 – 1983)
  - 7,806 units
  - 226 properties
- 40-year housing assistance payment contracts tied directly to property
- Vast majority of owners renew their contracts – Maine is lucky!



# USDA Rural Development Housing

- USDA Rural Development Housing
  - 6,813 units
  - 290 properties
- Many coming up on end of 50-year 1% mortgage
- Definite risk of going “market” if not preserved
- Genesis Community Loan Fund working to preserve



# Public Housing

- Public housing authority owned properties
- Approximately 4,100 PHA units statewide
- No new public housing being built in decades
- Many in process of preservation through LIHTC and other programs



# Energy and Housing Services Programs



# Energy and Housing Services

## HOMEOWNER PROGRAMS

Delivered by Maine's Community Action Agencies

- Weatherization
  - Weatherization readiness grants
- Well water remediation
- Lead remediation



# Energy and Housing Services

## ENERGY ASSISTANCE PROGRAMS

Delivered by Maine's Community Action Agencies

- Home Energy Assistance Program
  - Central Heating Improvement Program
  - Emergency Crisis Intervention Program
- Heat pumps
- Low Income Assistance Program – Utilities
- Water Assistance Program



# Homelessness Programs and Initiatives



# Homeless Initiatives Department

- Statewide leadership in conjunction with
  - Statewide Homeless Council
  - Continuum of Care (MCOOC)
  - Maine Shelter Network
    - Including Youth Homelessness Demonstration Program (YHDP)
- Homeless system redesign efforts underway Built for Zero since 2021
- Provide clearinghouse for data on homelessness, including annual Point in Time count
- Providing training and technical assistance to providers
- Funding pass-through for homeless services providers (ESHAP)





# Questions?

## Contact Information

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