

August 20, 2024 Board Packet

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Board of Commissioners Meeting – August 20, 2024 9:00 a.m. to 12:00 p.m.

MEMBERS OF THE BOARD: Frank O’Hara (Chair), Daniel Brennan, Henry Beck, Laura Buxbaum (Vice Chair), Nancy Harrison, Elizabeth Dietz (Secretary), Renee Lewis, Noël Bonam, Paul Shepherd and Melissa Hue

9:00	Adopt Agenda (VOTE)	All
	Remote Commissioners	Frank O’Hara
	- Reason remote	
	- Any other persons at their location	
	Approve minutes of June 18, 2024 meeting (VOTE)	All
	Communications and Conflicts	All
	Chair of the Board Updates	Frank O’Hara
9:15	Director Updates	Dan Brennan
9:45	Commence Rulemaking – Homeless Solutions Rule	Kelly Watson/Ashley Carson
10:15	2024 Goal Update	Jonny Kurzfeld/Amanda Roy/Adam Krea Jamie Johnson/Lauren Bustard
10:45	2025 Goal Discussion	Jamie Johnson
11:15	Homeless Update	Lauren Bustard
	<u>Department Reports:</u>	All
	Asset Management	
	Development	
	Energy and Housing Services	
	Finance Monthly Report	
	Financial & Budget Report	
	Finance Delinquency Report & Charts	
	Homeless Initiatives	
	Homeownership	
	Housing Choice Vouchers	
	Human Resources & Facilities	
	Information Technology	
	Planning and Research	
	2024 Board Calendar	
	EXECUTIVE SESSION (VOTE)	All
	Adjourn (VOTE)	All

The next meeting of the Board is scheduled for September 17, 2024
virtually and in person at 26 Edison Drive, Augusta, Maine



Minutes of the Board of Commissioners Meeting June 18, 2024

MEETING CONVENED

A meeting of the Board of Commissioners for MaineHousing convened on June 18, 2024 at the offices of MaineHousing, 26 Edison Drive, Augusta, Maine and virtually. Notice of the meeting was published on June 7, 2024 in Central Maine newspapers. Notice of Board of Commissioners meetings is also on MaineHousing's website at www.mainehousing.org.

Chair Frank O'Hara called the meeting to order at 9:03 a.m. Director Dan Brennan, Commissioners, Paul Shepherd, Elizabeth Dietz, Nancy Harrison, and Noël Bonam attended in person. Deputy Treasurer Gregory Olson attended remotely due to a scheduling conflict, he was alone at his location. Commissioner Renee Lewis attended remotely as she was traveling for business, she was alone at her location. Vice Chair Laura Buxbaum and Commissioner Melissa Hue were absent. Noël Bonam left early at 10:01 a.m. State Treasurer Henry Beck joined the meeting in person at 10:45 a.m.

There was a quorum present.

PUBLIC ATTENDANCE

Guests and staff present for all or part of the meeting included: Ashley Carson, Chief Counsel; Adam Krea, Senior Director of Finance and Lending; Tom Cary, Treasurer; Karen Lawlor, Executive Administrator; Jamie Johnson, Senior Director of Operations; Sarah Johnson, Manager of HEAP; Scott Thistle, Communications Director; Erik Jorgensen, Senior Director of Government Relations and Communications; Jonny Kurzfeld, Director of Planning and Research; Allison Gallagher, Director of Housing Choice Vouchers; Craig Given, Director of Information Technology; Patricia Harriman, Director of Homeownership; Andrew Thomas, Help Desk Analyst II; Linda Grotton, Director of Audit; Mark Wiesendanger, Director of Development; Jane Whitley, Director of Human Resources and Facilities; Lauren Bustard, Senior Director of Homeless Initiatives; Alyssa Marcoux, Legal Department Intern; Lynn Lugdon from Penquis C.A.P.; Gregory Payne, Senior Advisor on Housing Policy for Governor Janet Mills; Melissa Howard from Penquis C.A.P.; MJ Christian from KVCAP; John Brautigam; and Kevin Fitzpatrick.

ADOPT AGENDA

Commissioner Nancy Harrison made a motion seconded by Commissioner Betty Dietz to adopt the June 18, 2024 agenda. The vote carried unanimously.

APPROVE MINUTES OF MAY 21, 2024 MEETING

Commissioner Betty Dietz made a motion seconded by Commissioner Nancy Harrison to accept the May 21, 2024 corrected minutes as written.

COMMUNICATIONS AND CONFLICTS

Commissioner Betty Dietz stated she received a call from a gentleman from Southern Maine complaining about access to housing and asking why we aren't doing more about housing.

CHAIR OF THE BOARD UPDATES

Chair O'Hara provided an update that he will be missing meetings occasionally over the next several months due to required medical treatments. Commissioner Laura Buxbaum may be called in to chair in his absence.

DIRECTOR UPDATES

Director Brennan summarized recent issues and his activities as follows:

- Award of 6 – 4% Tax Credit projects, using money provided by the legislature. 248 units going out in the 4% project.
- Planning an outreach in anticipation of money flowing from the governor and the legislature. Been holding a number of listening sessions throughout the State (Bangor, Ellsworth, Augusta) to get a sense of where municipal leaders are in regard to homelessness.
- Talking with Mike Brennan and the Department of Education on the 2 million dollars for student homelessness.
- Reaching out on eviction prevention 18 million
- Reaching out on the 10 million for Affordable Homeownership
- Planning Team – Genesis, DHHS, Greg Payne, planning on Housing First, some Rulemaking to occur in the fall
- Erik working on task forces on vouchers and convening groups
- Ribbon cutting in Madison at a Rural Rental Project (5/28). A lot of media attention was on how quickly the building went up.
- Attended Maine Affordable Housing Coalition Meeting (6/4) to discuss what it's like working with MaineHousing and how it's going. Pulled together a survey to get some feedback on how MaineHousing is as an agency and what we can work on.
- Attended Build Maine Conference in Skowhegan with Mark (6/5).
- Visited Jim Martin at CCI in Lewiston and Mayor of Lewiston, Carl Sheline, to stay in touch (6/6). CCI is looking to get back into affordable housing and management of affordable housing. CCI is very interested in Housing First.
- Attended the NCSHA Credit Connect Conference in Atlanta – met with peers, campaigned for reelection for a spot on the board.
- Attended a session put on by Maine Development Foundation, Maine Alliance for Health and Prosperity working on pulling together groups to communicate and work as a team within a region to combine efforts.
- Continuing to engage with HUD and TA with the CoC to address the governing structure that continues to be challenging.
- DEIB Consultant is in the process of creating focus groups that will occur in person. A survey will go out to all staff in September.
- Quarterly Federal Home Loan Bank of Boston meeting this week.
- Serving on a Panel – New England summit of homelessness, national and regional leaders on homelessness.
- Couple of sole source memos – one about advancements to Paylocity for recruiting efforts and onboarding, and another for an accounting firm to assist in reviewing some work of a CAA.
- CAA had an issue financially; they have to return some money to us, the situation is under control, CAA is very cooperative, working through it.
- This Sunday – Homeownership Day at the Seadogs, MaineHousing will be accompanying the first-time homebuyer who will be throwing out the first pitch (6/23).
- Jennifer Boardman is the new HUD State Director. She was a former MaineHousing

employee, she knows housing, we will invite her to a Board Meeting to introduce herself.

- Pride Cookout today (6/18).
- Dollar per Point – The EHS Department usually sets this in August for HEAP. We have to set Dollar per Point to lock in where the average benefit will be. Kind of a guessing game. Once you make the decision you are tied to it. Estimate how many people will participate. Serving everybody but at a low level or serving less people with a more meaningful benefit. The grant stays the same even though more people apply. So, the benefit decreases the more people apply.

HEAP STATE PLAN PUBLIC HEARING

Chief Counsel Ashley Carson explained that we would hold a hearing on our Home Energy Assistance Program State Plan. Chief Counsel Carson introduced the Commissioners and staff representing MaineHousing. Notice of the hearing was published on our website, and in newspapers statewide June 6, 2024, and sent to interested parties June 6, 2024. The comment period expires June 28th at 5:00 o'clock. Chief Counsel Carson opened the hearing at 9:32 a.m. No comments were provided. The public hearing was adjourned at 9:33 a.m. by Chief Counsel Ashley Carson.

ADOPT CHAPTER 24 – HOME ENERGY ASSISTANCE PROGRAM RULE

Manager of HEAP, Sarah Johnson and Senior Director of Operations, Jamie Johnson, reviewed for the Commissioners the written comments received and the comments that were made at the public hearing and MaineHousing's responses to those comments.

Chief Counsel Ashley Carson read the proposed motion, to repeal the existing Home Energy Assistance Program Rule, Chapter 24 of MaineHousing's rules, and replace it with the replacement Home Energy Assistance Program Rule attached to the memo on adoption of the Home Energy Assistance Program Rule from Senior Director of Operations Jamie Johnson and Chief Counsel Ashley Carson to the Board of Commissioners dated June 11, 2024. Commissioner Nancy Harrison made the motion and it was seconded by Commissioner Noël Bonam. The vote carried unanimously.

ADOPT CHAPTER 16 – LOW INCOME HOUSING TAX CREDIT PROGRAM RULE (QAP)

Director of Development, Mark Wiesendanger, reviewed the comments that were received as well as MaineHousing's responses to those comments.

Chief Counsel Ashley Janotta read the proposed motion, to repeal the existing Low Income Housing Tax Credit Rule, Chapter 16 of MaineHousing's rules, and replace it with the Low Income Housing Tax Credit Rule as described in the memorandum to the MaineHousing Board of Commissioners from Mark C. Wiesendanger and Ashley Carson dated June 17, 2024. Commissioner Noël Bonam made the motion and it was seconded by Commissioner Betty Dietz. The vote carried unanimously.

UPDATE FROM THE GOVERNOR'S OFFICE

Gregory Payne, Senior Advisor on Housing Policy for Governor Janet Mills provided an update from the Governor's office. The governor's legislative leaders recognize that Maine has a significant housing supply problem and continues to focus as much funding as possible within limited resources to address the housing supply problem. In total 100 million dollars was allocated out of the general fund to help address the housing supply problem. In the most recent legislative session, 10 million dollars each was allocated for Low Income Housing Tax Credit 4% Program, the Affordable Homeownership Program, and the Rural Affordable Rental Housing program. Another 21 million dollars was allocated, with 7.5 million of that money allocated specifically to help address the barriers that Low Barrier Shelters face to stay open, 2 million dollars to provide housing subsidy to homeless students, and 18 million to the Eviction Prevention Program. There is a great deal of comfort in the Governor's Office that the dollars being allocated are being deployed well by MaineHousing. The

Housing First Initiative has been moving along and continues to be a big legacy item that will have a unique opportunity to end chronic homelessness in our state. In the most recent year of the two-year legislative session the legislature approved a bill around Manufacture Housing Communities that gives MaineHousing and residents of any such communities notice when an owner wants to sell or has received an offer to purchase the community to make a competing offer.

LEGISLATIVE UPDATE (FINAL)

Erik Jorgensen, Senior Director of Government Relations and Communications, provided a legislative summary of the most recent legislative session. There are not too many studies for MaineHousing to perform, one will be working on the voucher program and program use. The bonding limit bill that passed this past session raising our bonding to 3 billion dollars is very important to MaineHousing. There are two pilots in progress: Nesterly, which is moving along and MaineHousing is trying to figure out how to continue the program after the funding ends; and the positive rent reporting bill being done with Circa (recently purchased by Stake), 2-year pilot moving along. The Housing Committee, which was a new concept for the Legislature this session, largely non-political, very pragmatic and interested in solving the issues. There is an effort to try and keep the Housing Committee going forward, which would be wonderful. The strong relationship with the governor's office has really helped push the housing issues.

HOUSING CHOICE VOUCHER DEPARTMENT PRESENTATION

Allison Gallagher, Director of Housing Choice Vouchers, gave an overview of the Housing Choice Voucher Department and the future for the Department. The Housing Choice Voucher Program provides rental assistance to income-eligible tenants by subsidizing a portion of their monthly rent and utilities and paying it directly to their landlords. MaineHousing operates State-wide and tries to serve the balance of the State where other Public Housing Authorities are not located. There is a Maine Centralized Waitlist, which the Public Housing Authorities can select from based on their priorities and preferences. MaineHousing receives its funding from the Department of Housing and Urban Development ("HUD"). MaineHousing works with HUD to budget the money it receives to serve as many people as possible. Due to the per unit average cost, MaineHousing and many of the other Public Housing Authorities are unable to reach full utilization. The Public Housing Authorities and MaineHousing work very close together to administer their programs. MaineHousing is required to submit an annual plan and a 5-year plan to HUD to describe its program and activities. MaineHousing's Program is currently facing challenges such as: funding shortfall, increase in per unit costs, and project-based voucher increase. MaineHousing is going to focus on seeking additional funds from HUD, balancing issuance of vouchers with attrition, limit the number of vouchers we issue off the Centralized Waitlist, and reduce the number of referrals for priority vouchers.

HOMELESS UPDATE

Lauren Bustard, Senior Director of Homeless Initiative Department gave a homeless update. Lauren indicated homelessness is a very local issue. Municipalities have a lot of influence on what happens within their communities. MaineHousing has met with a number of cities (Augusta, Bangor, Sanford, Biddeford, Lewiston, etc.) who offered encouraging information on how they are handling homelessness within their locality. An update was also provided on the Housing Navigation Pilot, which has ended. MaineHousing has found additional funding to keep it going. Within a year to 18 months, they housed 850 people. Hoping to continue to find the funding for that, MaineHousing is doing another warming shelter funding request for proposals which will result in awards being announced in early September. Also looking to release a request for proposal, for a more flexible program around long-term solutions to addressing homelessness to come out in August.

EXECUTIVE SESSION

Chief Counsel Ashley Carson read the proposed motion, to enter into an Executive Session to discuss the personnel

issues and the Community Action Agency financial issue pursuant to Title 1 Maine Revised Statutes Section 405(6)(E). She called on each Commissioner to vote to enter into Executive Session: State Treasurer Henry Beck, yes; Commissioners Paul Shepherd, yes; Betty Dietz, yes; Nancy Harrison, yes; and Renee Lewis, yes. The Board of Commissioners entered Executive Session at 11:15 a.m.

The Board of Commissioners came out of Executive Session at 11:41 a.m. by unanimous vote as follows: *State Treasurer Henry Beck, yes; Commissioners Paul Shepherd, yes; Betty Dietz, yes; and Nancy Harrison, yes. Commissioner Renee Lewis left the meeting at 11:36 a.m.*

ADJOURN

State Treasurer Henry Beck made a motion seconded by Commissioner Betty Dietz to adjourn the meeting. The meeting was adjourned at 11:41 a.m. by unanimous vote of the Board.

Respectfully submitted,

Elizabeth Diez

Memorandum

To: Daniel E. Brennan, Director
From: Adam S. Krea, Senior Director of Finance and Lending
Date: August 6, 2024
RE: Sole Source – HR&A Advisors Inc.

Request

To enter into a Professional Services Contract (“Contract”) with HR&A Advisors, Inc. (“HR&A”) to perform research and analysis services in connection with establishing statewide housing production strategies necessary to achieve the housing production goals. The Contract will not exceed two (2) years and will be for a total cost of \$209,000 with: \$109,000 being provided by the Department of Economic and Community Development (“DECD”); \$50,000 being provided by MaineHousing; and the remaining \$50,000 being provided by the Governor’s Office of Policy Innovation and the Future (“GOPIF”).

Background

LD 2003, “An Act to Implement the Recommendations of the Commission to Increase Housing Opportunities in Maine by Studying Zoning and Land Use Regulations” made changes to zoning and land use laws based upon the recommendations in the report of the Commission to Increase Housing Opportunities in Maine by Studying Zoning and Land Use Regulations. LD 2003 also tasked MaineHousing, DECD, and GOPIF with establishing statewide and regional goals for housing production.

The Parties collaboratively prepared a Request for Proposals (“RFP”) for research and analysis services in connection with establishing housing production goals that was issued on September 6, 2022. HR&A responded to the RFP and the Parties collaboratively reviewed the response and chose HR&A to perform the research and analysis services.

MaineHousing, DECD and HR&A entered into a Contract on February 9, 2023 whereby HR&A agreed to collaborate with MaineHousing, DECD and GOPIF to develop and implement an effective research plan to perform a study grounded in comprehensive data-gathering efforts about Maine’s housing stock and projected growth, which would allow for the development of production goals. The term of the Contract was six months. HR&A performed the services and produced a report establishing housing production goals.

MaineHousing, DECD and GOPIF now wish to engage HR&A to provide additional research and analysis services in connection with establishing statewide housing production strategies necessary to achieve the housing production goals that were identified in HR&A’s report.

Justification

MaineHousing's Procurement Policy, Section IV allows for Sole Source Procurement in situations where the services are unique. If an item is unique to a specific vendor or a vendor has unique expertise in providing a service, then sole source procurement will be justified. HR&A performed the initial research and analysis services to identify the housing production goals. The report that HR&A provided is what is informing MaineHousing, DECD and GOPIF in the process of establishing housing production goals. Upon review and analysis of HR&A's report it was determined that further research and analysis is needed in order to establish the housing production goals. Entering into a new Contract with HR&A would really be a continuation of the previous services to ensure MaineHousing, DECD and GOPIF can establish meaningful goals. As HR&A performed the previous research and analysis and created the report that will be used to perform further services, they have unique expertise in providing these services. To have another vendor try and interpret what HR&A researched and analyzed and start from the beginning would not be in the best interest of MaineHousing and would likely come at a higher cost. The services that HR&A can provide are unique and therefore justified.

ACKNOWLEDGED & APPROVED

8/6/2024

Date



Daniel Brennan
Director, Maine State Housing Authority

Memorandum

To: Daniel E. Brennan, Director
From: Kelly Watson, Director of Homeless Initiatives
Date: June 20, 2024
RE: Sole Source for State Street Church

Overview

State Street Church (“SSC”) was a successful applicant to MaineHousing’s Notice for Funding through MaineHousing’s Winter Overnight Warming Shelter NOFA (“NOFA”) for 2023/2024. SSC was awarded up to \$54,578 by MaineHousing to support the operation of the winter warming shelter located at 159 State Street in Portland, Maine. MaineHousing and SSC entered into a 2023-2024 Winter Overnight Warming Shelter Grant Agreement (“Grant Agreement”) that expired on May 31, 2024. The Grant Agreement and the NOFA allowed for one (1) additional short term to be given for any unforeseen circumstances that required additional services. The Grant Agreement was not extended as no unforeseen circumstances arose, however, SSC did not spend the full grant amount of \$54,578 and wishes to use the remaining funding to cover operations for 2024-2025.

As of June 30, 2024, \$45,338.24 was remaining on the grant. SSC provided a Budget for Winter 2024-2025 showing total expenditures of \$45,450. Any new Agreement with SSC would only be for the funds remaining from its prior award.

Justification

SSC is the owner of the church located at 159 State Street in Portland. No other entity has ownership of this building and would not be able to provide services at this location. With the continuing crisis of unsheltered homelessness and the need for shelter in Portland, SSC is in a unique position to provide these resources at this location. SSC already operated this shelter in 2023/2024 and has expertise in providing the service which will allow for mobilization of the winter warmer shelter in a shorter time period.

MaineHousing’s Procurement Policy, Section IV – Sole Source Procurement, allows for procurement of goods or services by soliciting a proposal from only one source if the item is unique or specific to a vendor or the vendor has unique expertise in providing a service. Where SSC is the only entity that can provide service at the 159 State Street location and has expertise in operating a winter warming shelter soliciting a proposal from only one source is justified.

Additionally, it should be noted that this will be at no extra cost to MaineHousing as the funds were already allocated to SSC for the prior year.

Request

To allow MaineHousing to entered into a Winter Overnight Warming Shelter Grant Agreement for 2024/2025 with SSC for \$45,338.24.

ACKNOWLEDGED & APPROVED

6/24/24

Date



Daniel Brennan
Director, Maine State Housing Authority

Memorandum

To: Daniel E. Brennan, Director
 From: Kelly Watson, Director of Homeless Initiatives
 Date: August 9, 2024
 RE: L.D. 2214 - \$7.5MM for Low-Barrier Shelters

Overview

The Maine State Legislature, through L.D. 2214, appropriated \$7.5 million dollars from the unappropriated surplus of the State of Maine’s General Fund, Emergency Housing Relief Fund Program, Other Special Revenue Funds account, to support privately operated low-barrier shelters. The funds may be used to cover operational expenses and deficits.

MaineHousing has identified qualifying privately operated low-barrier shelters and will enter into Low Barrier Shelter Funding Grant Agreement, to provide funding for operational expenses and deficits. The grant agreements will run for a term of three years, with MaineHousing providing an allocation of funding to each Beneficiary on a yearly basis. Beneficiaries will be required to submit quarterly accountings outlining expenditures and will return and unused funds at the end of the grant term.

Allocation Summary

The following shows the funds that will be allocated as of July 1, 2024 for the first year. Some are subject to change as unused budgeted funds are returned for reallocation elsewhere.

<u>Shelter</u>	<u>Deficit</u>	<u>% of Total</u>	<u>Allocation of \$2.5MM</u>
Elena's Way	\$ 1,418,828	36.31%	\$ 907,694.39
Florence House	744,502	19.05%	476,294.72
Hope House	891,143	22.80%	570,108.22
Mid-Maine	540,176	13.82%	345,577.28
Milestone	<u>313,131</u>	<u>8.01%</u>	<u>200,325.38</u>
TOTAL	\$ 3,907,780	100.00%	\$ 2,500,000.00

MaineHousing will determine allocations for Year 2 and 3, subject to the availability of funding, not to exceed a total of \$7.5MM.

Justification

MaineHousing has chosen Beneficiaries in accordance with the requirements of L.D. 2214. Each of the Beneficiaries are unique in that they are the organizations that provide these services. No other qualifying organizations provide the services required in accordance with L.D. 2214 and for that reason, the services are unique to these Beneficiaries. These Beneficiaries also have unique experience in providing this service and it is in the best interests of MaineHousing to contract with these individuals. MaineHousing's Procurement Policy, Section IV – Sole Source Procurement, allows for procurement of goods or services by soliciting a proposal from only one source if it meets the necessary requirements. The services to be provided by Beneficiaries meet the necessary requirements.

Request

To allow MaineHousing to enter into Grant Agreements with the Beneficiaries list above (Shelters) for the period of July 1, 2024 to June 30, 2027.

ACKNOWLEDGED & APPROVED

8/12/24

Date



Daniel Brennan

Director, Maine State Housing Authority

Legal Department Memorandum

To: MaineHousing Board of Commissioners

From: Kelly Watson, Director of Homeless Initiatives
Ashley Janotta, Chief Counsel

Date: August 13, 2024

Subject: Request to Commence Rulemaking – Homeless Solutions Rule

On August 20, 2024, we will ask you to authorize MaineHousing to commence rulemaking to repeal and replace the *Homeless Solutions Rule*, Chapter 19 of MaineHousing’s rules. Attached is the proposed amended Homeless Solutions Rule with summarized changes from the existing rule in comment.

We are submitting a copy of the proposed rule to the Office of the Attorney General for a legal preview. The public hearing will be held at the next meeting of the Board on September 17, 2024. Notice of the hearing will be published on our website and in newspapers statewide. The public comment period will be open for 10 days following the public hearing. If there are no significant changes to the proposed rule after the hearing and comment period, we will ask the Board to adopt the proposed rule at the October 15 Board meeting.

PROPOSED MOTION:

To authorize MaineHousing to commence the rulemaking process to repeal the existing Homeless Solutions Rule, Chapter 19 of MaineHousing’s rules, and replace it with a new Homeless Solutions Rule substantially in the form provided to the Commissioners in the Board packet and described in the memorandum from Kelly Watson to the Commissioners dated August 13, 2024.

Homeless Initiatives Department Memorandum

To: MaineHousing Board of Commissioners
From: Kelly Watson, Director of Homeless Initiatives
Date: August 13, 2024
Subject: 2025 Recommended Changes to the Homeless Solutions Rule

Background

In October of 2015, the *Homeless Solutions Rule* replaced the *Homeless Programs Rule*. The replacement Rule sought to transform the homeless system to effectively prevent and end homelessness by aligning resources with new state and federal requirements and priorities, including an increased emphasis on rapid re-housing and system performance measures.

In July of 2017, definitions within the Homeless Solutions Rule were reviewed and replaced to ensure an equitable distribution of funds to Grantees.

In November of 2019, the Homeless Solutions Rule was reviewed and replaced in order to revise and update language where appropriate; address concerns regarding bed utilization; and make changes to the funding formula allocation that slightly increased the percentages for operations and stabilization shares and decreased the incentive share to allow for more predictability in annual budgeting for shelter providers.

In December of 2022, the Homeless Solutions Rule was reviewed and replaced in order to revise and update language where appropriate; provide more predictability in the Stabilization Share of the funding formula; make changes to the Performance Share metric to one that providers had control over; change the way bed capacity was determined; and clarify coordinated entry expectations.

In June of 2024, MaineHousing began another planned review of the Rule, to ensure the Emergency Shelter and Housing Assistance Program (ESHAP) was operating as effectively as possible and additional ongoing programs were included in the Rule. MaineHousing solicited feedback on proposed changes from current grantees of homeless programs, inviting them to attend consultation sessions. Twenty seven of our current thirty ESHAP Grantees participated in at least one of two meetings in June of 2024. The revision process also included review by the Board of the Maine Continuum of Care.

Consultation Feedback

Feedback from providers on proposed changes focused on a few definition clarifications, which were then amended for the version included today. There was some division among providers around the Operations Share funding allocation for Low Barrier Shelters at 1.25% Bed Capacity.

There was not a majority opinion on making a change to the allocation. Feedback was received that providers want to ensure they have input in future program changes. The Homeless Initiatives department plans to support this with structured feedback opportunities. Feedback was received from one member of the CoC Board around language permitting MaineHousing to require participation in Coordinated Entry for programming other than ESHAP appropriate and concern around the Rule giving MaineHousing the discretion to do so.

Proposed Changes to the Homeless Solutions Rule

1. Changes in language and definitions:
 - a. Remove definitions for words that were not present in the Rule including 1.E Clients Assessed and Stabilized 1H. Emergency Solutions Grant 1.R Housing Inventory Count 1.W Maine Consolidated Plan 1.DD Regional Homeless Council 1.FF Statewide Homeless Council 1.GG Victim Service Provider. With the exception of 1.E, all removed definitions are defined elsewhere in regulation or statute and the terms do not appear in the Rule, making them unnecessary.
 - b. Added definitions for General Assistance and Performance as they were listed in the body of the Rule but not defined.
 - c. Amended the definition 1.D Bed Capacity to include clarification that it includes year round beds, not seasonal or overflow. This aligns with existing practice but was not clarified within the definition.
 - d. Amended the definition 1.N to remove the specific area designation for each Homeless Service Hub. This allows for flexibility in changing Hub coverage areas should there be a reasonable need to do so.
 - e. Amended the definition 1.O Housing First to include a statement about supportive services to align with best practice.
 - f. Amended the definition of 1.R Low Barrier Shelter to include clarification of the enforcement of safety requirements in situations of imminent threat.
 - g. Amended the definition of 1.X Persons Experiencing Homelessness to point directly to the HUD regulation rather than quoting the full text of the regulation. This removes the need to amend the Rule should HUD make changes to the regulatory definition.
 - h. Amended the definition of 1.BB Shelter Operations to tie it to the funding allocation in the ESHAP formula.
 - i. Removed much of section 2. Eligible Applicants. This section was specific to ESHAP eligibility and was changed to be more inclusive of all homeless programming. Previous versions of the Rule referenced ESHAP almost exclusively, which was in line with programming at the time. As more funding has allowed us to roll out additional homeless programming, the Rule should govern those programs as well. This section now points to program guides for program eligibility requirements.
 - j. Amended the wording of 3.C to clarify what it means to provide access to meals
 - k. Amended section 4 to remove the specific breakdown of the ESHAP funding formula allocation and changed wording to include all homeless program funding. This section now points to the applicable program guide for funding allocation details.
 - l. Amended section 4. A – F to be inclusive of ongoing homeless programs
 - m. Amended section 6.D.i.1. to include selection criteria of collaboration with Homeless Service Hub

- n. Amended section 7 to include language to allow MaineHousing to use discretion on HMIS data entry requirements.
- o. Amended section 9.A Monitoring and Assessment to reflect upcoming changes to the compliance monitoring process to include risk based assessments.
- p. Cleaned up language in various sections to better state the intention

99-346 MAINE STATE HOUSING AUTHORITY

Chapter 19: HOMELESS SOLUTIONS RULE

Summary: The Maine State Housing Authority uses funds from certain federal and state resources to give grants to agencies for a variety of activities to assist people who are experiencing homelessness. This Rule governs MaineHousing’s allocation of resources for such programs, program design, the publication and distribution of program guides, and potential selection criteria. Some resources are distributed according to a funding formula set forth in the applicable Program Guide and Application. Other resources may be distributed according to programs designed by MaineHousing.

1. **Definitions**

- A. “Act” means the Maine Housing Authorities Act, 30-A M.R.S. §4701, *et seq.* as amended.
- B. “Agency Participation Agreement” is a document that sets forth the obligations of service providers participating in HMIS and governs how information regarding clients and the services they receive is treated.
- C. “Applicant” means the municipality or non-profit corporation applying for funds governed by this Rule.
- D. “Bed Capacity” means the maximum number of year round beds in an Emergency Shelter as indicated on the agency’s Emergency Shelter and Housing Assistance Program (“ESHAP”) Program Guide and Application; provided, however, for purposes of this Rule, the Bed Capacity of a Low Barrier Shelter means its maximum number of beds as indicated on the Program Guide and Application, multiplied by 125%.
- E. “Continuum of Care” or “CoC” is the group organized to carry out the responsibilities required under the CoC Program Interim Rule (24 CFR Part 578, Continuum of Care Program, [77 FR 45442, July 31, 2012, as amended at 80 FR 75940, Dec. 7, 2015]) and comprises representatives of organizations that provide a full range of emergency, transitional, and permanent housing and other service resources to address the various needs of Persons Experiencing Homelessness within the State of Maine.
- F. “Coordinated Entry Process” means a process designed to coordinate program participant intake, assessment, and provision of referrals within a geographic area. A Coordinated Entry Process covers the geographic area, is easily accessed by individuals and families seeking housing or services, is well advertised, and includes a comprehensive and standardized assessment tool.
- G. “Emergency Shelter” means any facility, the primary purpose of which is to provide a temporary shelter for Persons Experiencing Homelessness or for specific populations of Persons Experiencing Homelessness and which meets the criteria set forth in section 3 of this Rule.
- H. “Funding Formula Allocation” means an annual allocation of funds by MaineHousing for Emergency Shelters as further described in section 4 of this Rule.

Commented [KW1]: Definitions for words that were not contained in the Rule were removed. Many of these were leftover from previous versions and never removed. A few were removed based on changes to this draft Rule that made them unnecessary.

Commented [KW2]: Clarified that this includes only year round beds and not overflow or seasonal capacity. This matches the definition to existing practice.

- I. “General Assistance” means the programs run by cities/towns in Maine that help people in need by providing for basic necessities, such as affordable housing, utilities and food.
- J. “HEARTH Act” means the Homeless Emergency and Rapid Transition to Housing Act of 2009 (P.L. 111-22), and the regulations promulgated thereunder.
- K. “HMIS” means the Homeless Management Information System as further defined in the McKinney-Vento Act as amended by the HEARTH Act.
- L. “HMIS Data Standards” means the baseline data collection requirements developed by each of the federal partners which require participation in HMIS, or a comparable database for those serving survivors of domestic violence, as a condition of their funding.
- M. “Homeless Prevention” means activities or programs designed to prevent persons from experiencing homelessness including without limitation subsidies for rent, utilities, security deposits, and mortgage payments.
- N. “Homeless Service Hub” also referred to as “Hub” or “Service Hub” means a group of regional providers that creates local foundation for the prioritization and case conferencing of the Coordinated Entry Process, as well as working collectively toward ending homelessness. Each Hub supports regional coordination and resource alignment and provides system level data used to improve performance. Maine has nine Service Hubs.
- O. “Housing First” is an approach to quickly and successfully connect Persons Experiencing Homelessness to permanent housing without preconditions and barriers to entry, such as sobriety, treatment, or service participation requirements. The approach offers supportive services to maximize housing stability and prevent returns to homelessness.
- P. “Housing Stabilization” means assessing, arranging, coordinating, and monitoring the delivery of individualized services to facilitate housing stability for a program participant who resides in permanent housing or to assist a program participant in overcoming immediate barriers to obtaining housing.
- Q. “HUD” means the United States Department of Housing and Urban Development.
- R. “Low Barrier Shelter” means an Emergency Shelter that does not require any of the following for a client to stay at the shelter: (i) criminal background checks, (ii) credit checks or income verification, (iii) program participation, (iv) sobriety, or (v) identification; but does require the enforcement safety requirements for self, staff, place, and others in instances of an imminent threat to safety.
- S. “MaineHousing” means Maine State Housing Authority.
- T. “Mainstream Resources” means a variety of Federal and state benefit government assistance programs Persons Experiencing Homelessness may be eligible to receive. These include but are not limited to: Temporary Assistance For Needy Families (TANF), Food Supplement Program, veterans’ benefits, MaineCare, General Assistance, Supplemental Security Income Program (SSI), Social Security Disability Insurance (SSDI), and Housing Choice Voucher Program.
- U. “Maine’s Job Bank” is an on-line job posting and job search system provided by Maine CareerCenter.

Commented [KW3]: Definition added.

Commented [KW4]: Removed specific Hub coverage areas.

Commented [KW5]: Added language about supportive services to align with housing first best practice.

Commented [KW6]: Clarified requirement of safety requirements is in instances of imminent threat.

- V. “McKinney-Vento Act” means the Stewart B. McKinney-Vento Homeless Assistance Act, 42 U.S.C. §11301 *et seq.*, and the regulations promulgated thereunder.
- W. “Performance” means the performance of the eligible applicants with regards to performance indicators as described in the applicable Program Guide and Application.
- X. “Persons Experiencing Homelessness” means persons meeting the definition of homeless as defined by 24 CFR 576.2, Definitions, [76 FR 75974, Dec. 5, 2011, as amended at 80 FR 75939, Dec. 7, 2015].
- Y. “Program” means an offering of grants, potentially, subject to recapture, available to prospective eligible Applicants on certain terms and for certain purposes determined by MaineHousing pursuant to this Rule.
- Z. “Program Guide and Application” means the written procedural and administrative guide for a particular Program governed by the terms and conditions of this Rule. It includes the application completed by Applicants.
- AA. “Rapid Re-housing” means housing relocation and stabilization services and short- and/or medium-term rental assistance as necessary to help Persons Experiencing Homelessness move as quickly as possible into permanent housing and achieve stability in that housing.
- BB. “Shelter Operations” are the costs of maintenance (including minor or routine repairs), rent, security, fuel, equipment, insurance, utilities, food, furnishings, and supplies necessary for the operation of an Emergency Shelter. The allocation of funding that an Emergency Shelter will receive for Shelter Operations will relate to the Emergency Shelter’s Bed Capacity as described further in the applicable Program Guide and Application.
- CC. “Violence Against Women Act “or “VAWA” is a United States federal law (Title IV, sec. 40001-40703 of the Violent Crime Control and Law Enforcement Act of 1994, H.R. 3355).

Commented [KW7]: Added definition as it was previously omitted.

Commented [KW8]: Pointed to the federal regulation instead of quoting full citation.

Commented [KW9]: Added language connecting the definition to funding allocation.

2. Eligible Applicants

To be eligible to receive funds, an Applicant must meet the eligibility criteria defined within the applicable Program Guide and Application for funding and comply with MaineHousing requirements for the applicable Program. Applicants for ESHAP will be required to participate in the Coordinated Entry Process. Applicants for other Programs may be required to participate in the Coordinated Entry Process as prescribed in the applicable Program Guide and Application.

Commented [KW10]: Removed the program eligibility details and instead point to the applicable program guide. For years, the Rule has largely addressed only one program, and with the growth of funding and programming, the Rule has been updated to be more inclusive.

3. Emergency Shelter Requirements

To be eligible to receive funding for operation of an Emergency Shelter, the following requirements must be met:

- A. provide access 365 days per year to assist Persons Experiencing Homelessness meet basic emergency shelter needs;
- B. provide adequate sleeping space or beds, and clean and functioning shower and toilet facilities;

- C. Provide safe and nutritious food, including breakfast or arranging access to breakfast and, if open 24 hours, also provide lunch and dinner or arrange access to lunch and dinner; if meal arrangements occur offsite, arrangement must be reasonably located, comply with accommodation requests, and be safe to consume.
- D. treat all guests with dignity and respect, regardless of religious or political beliefs, cultural background, disability, gender identity or sexual orientation;
- E. provide shelter and housing services based upon a Housing First approach;
- F. have admittance and stay policies that are appropriate for the population served and do not create unnecessary barriers to guests staying;
- G. provide linkages and access to community resources such as health care, job readiness and employment services, Mainstream Resources, and educational services to assist guests in achieving housing stability;
- H. assess guests for program eligibility and services to enable mobility to permanent housing with adequate supports;
- I. inform guests of their rights and responsibilities, including specific shelter policies and house rules;
- J. accept eligible persons regardless of their ability to pay or their eligibility for reimbursement or actual reimbursements from any third party source, including local, municipal, state, or federal funding sources;
- K. have no lease requirements for guests;
- L. if serving families with children, provide space other than open dormitory style and do not require involuntary family separation for admission;
- M. provide separate accommodations for male and female consumers consistent with their gender identity;
- N. protect the privacy and confidentiality of guests and their personal information;
- O. provide training, policies, procedures and regular maintenance to encourage, improve, and maintain the health and safety of guests, volunteers and staff;
- P. post fire, disaster, and other emergency procedures in a conspicuous place and review the procedures with each guest;
- Q. maintain a daily and confidential census of shelter clients including precise sleeping locations;
- R. operate in compliance with all applicable federal, state and local codes, laws and regulations; and
- S. have written policies and procedures for standards that address the following areas: non-discrimination, client grievance and appeal of termination, approval of financial transactions,

Commented [KW11]: Clarified what it means to provide access to meals.

record retention, procurement, whistleblowers, access to shelter and services, client rights and responsibilities, program personnel and facility operations, health and safety, food preparation and distribution, electronic data and security, Fair Housing, and Drug Free Workplace. All policies must meet federal guidelines.

4. Funding Allocation

From time to time MaineHousing will allocate a certain amount of funds to be distributed, subject to availability. The funding formula for allocations of funding will be enumerated in the applicable Program Guide and Application. Based on availability, funds will be allocated for the following Programs:

- A. **Emergency Shelter and Housing Assistance Program** – Funding for shelter and rehousing services aimed at meeting immediate shelter needs and movement into permanent housing. Funding will be allocated according to the Funding Formula Allocation, as enumerated in the Program Guide and Application, to include a share for Shelter Operations, Housing Stabilization, and Performance.
- B. **Rapid Rehousing Program (RRP)** – Funding for rapid rehousing activities aimed at quickly moving Persons Experiencing Homelessness to housing.
- C. **Housing Problem Solving (HPS)** –Funding for homelessness prevention and rapid exit activities aimed at diverting persons from the homeless system or making their time in the homeless services system rare, brief, and non-reoccurring.
- D. **Emergency Housing Matching Grant Program** – Funding to provide grants to qualified providers of emergency housing and shelter services for the construction, renovation or acquisition of a new or existing building to provide emergency housing and shelter services. Funds may also be used to cover the costs to lease a building to provide emergency housing and shelter services.
- E. **Housing Subsidy for Homeless Students Program** – Funding to provide assistance to students and their families to prevent them from becoming homeless and/or support them in obtaining stable housing. Funding will be provided to school districts who may choose to subcontract with nonprofit organizations to administer the program.
- F. **Other Programs.** MaineHousing may allocate other funds for Programs to assist Persons Experiencing Homelessness in accordance with applicable federal and state laws.

Commented [KW12]: Updated this full section to include each of the ongoing homeless programs.

Commented [KW13]: Removed the funding allocation percentages while maintaining the funding share categories. Allocation percentages will be addressed in the program guide.

5. Program Design

- A. **Programs.** MaineHousing shall design and offer Programs based upon available funds, restrictions attached to such funds, best practices, and needs. The funds may be used for shelter services and outreach activities; for Homeless Prevention and Rapid Re-housing activities such as rental assistance, housing search, mediation, outreach to property owners, legal services, security on utility deposits, and moving costs; and to support entities that offer an integrated array of services to meet the health, housing, employment, and other basic needs of Persons Experiencing Homelessness; to support the construction, renovation or acquisition of a new or existing building to provide emergency housing and shelter

services and/or cover the costs to lease a building; and to provide assistance to homeless students in elementary school and secondary school.

- B. **Program Guide and Application.** MaineHousing may distribute a Program Guide and Application to: parties who may be eligible for a Program and who have expressed an interest to MaineHousing in connection with the type of activities eligible under a Program; parties MaineHousing selects for marketing a particular Program; parties that request the Program Guide and Application; and the public by posting it on MaineHousing's website.

6. Funding

- A. **Processing of Applications.** MaineHousing may process applications on a first come first served basis or may set an application due date described in the Program Guide and Application for submission for review by a committee. The selection process will be outlined in the Program Guide and Application.
- B. **Selection for Funding.** MaineHousing shall retain final discretion as to whether or not to offer funds to a particular Applicant for a particular purpose.
- C. **Availability of Funds.** Grants are always subject to the availability of funds.
- D. **Selection Criteria.** MaineHousing will set forth requirements and selection and approval criteria germane to a particular Program in the applicable Program Guide and Application. selection criteria may include but are not limited to the following:

i. Mainstream Resources

1. how well the Applicant collaborates with their respective Homeless Service Hub;
2. how well the Applicant assists clients in the completion and submission of applications for Mainstream Resources; and
3. how well the Applicant captures the results of the actual benefits received.

Commented [KW14]: Added Hub collaboration as a potential selection criteria.

ii. Housing

1. how well the Applicant assists clients in the completion and submission of applications for client appropriate housing;
2. how well the Applicant assists clients with housing searches;
3. how well the Applicant assists clients with landlord relationships; and
4. how well the Applicant has developed and maintained effective working relationships with local General Assistance offices in assisting clients with access and applications.

iii. Health Care

1. Applicant's relationships and links with one or more local health care providers who provide treatment for clients; and

2. Applicant's ability to provide or refer clients for mental health or substance abuse assessments and treatment.

iv. **Employment**

1. how well the Applicant assists clients with employment searches, including registering with Maine's Job Bank;
2. how well the Applicant has developed and maintained effective working relationships with local career centers in assisting clients; and
3. how well the Applicant has developed and maintained effective working relationships with local employers or employment agencies in assisting clients.

v. **Prevention**

1. Applicant's knowledge of and ability to refer clients to Pine Tree Legal Assistance for eviction prevention and other legal assistance; and
2. Applicant's knowledge of and ability to actively refer clients to other local and regional resources, as appropriate.

7. Data Collection Requirements for Applicants

In order to receive funding, eligible Applicants must do the following, unless prohibited by VAWA or not required at MaineHousing's sole discretion:

- A. Enter into an Agency Participation Agreement to share certain Homeless Management Information System (HMIS) data with other Emergency Shelters and other providers of services for Persons Experiencing Homelessness;
- B. Enter client data as prescribed by MaineHousing and HUD in accordance with requirements set forth in the HMIS Data Standards as revised, and the HEARTH Act, and ensure data completeness and quality in regard to Program performance measures on a monthly basis and submit reports as prescribed by MaineHousing or HUD;
- C. Enter client data on outcomes and housing stability as prescribed by MaineHousing or HUD, which will be used for performance measurement, research, or evaluation;
- D. Have the capacity to enter client level data into the system of the CoC designated vendor for HMIS data entry; and
- E. Submit de-duplicated aggregate reports as required by MaineHousing.

Providers of shelter to victims of domestic violence are required to have the capacity of a comparable database that collects client level data and provides aggregate, de-duplicated data to MaineHousing in electronic form.

8. Reporting Requirements for Applicants

- A. **General Reporting Requirements.** An Applicant who receives a grant (“Grantee”) must provide client data prescribed by MaineHousing in a form or forms prescribed by MaineHousing to centralized data collection systems prescribed by MaineHousing as often as required by MaineHousing.
- B. **Missing Reports or Data.** A Grantee must provide all reports and all required client data in accordance with the reporting requirements at the time of funds disbursement in order to receive funding.
- C. **Complete Report.** A report will not be considered submitted unless MaineHousing determines that the report is sufficiently complete and all client data is valid.
- D. **Final Reports.** A Grantee may be required to submit a final report showing its use of a grant within 30 days of the end of the term of the grant.

9. Monitoring and Assessment for Applicants

- A. MaineHousing will review for Program **compliance** based on assessment of risk or at least every three years at reasonable times.
- B. MaineHousing may copy and examine all of a Grantee’s records other than medical or other confidential client information protected by privacy laws.
- C. Grantees will maintain records sufficient to meet monitoring and auditing requirements of MaineHousing and HUD including without limitation daily rosters and client files.

Commented [KW15]: Updated to reflect upcoming change to the monitoring process to include risk based monitoring.

In the case of a physical shelter program facility, MaineHousing will inspect to a minimum for compliance with HUD’s minimum emergency shelter standards pursuant to 24 CFR §576.403(b), Minimum standards for emergency shelters, [76 FR 75974, Dec. 5, 2011, as amended at 88 FR 30498, May 11, 2023].

10. Rule Limitations

- A. **Other Laws.** If this Rule conflicts with any provision of federal or state law, the federal or state law shall control.
- B. **Waivers.** Upon determination of good cause, the Director of MaineHousing or the Director’s designee may, subject to statutory limitations, waive any provision of this Rule. Each waiver shall be in writing and shall be supported by documentation of the pertinent facts and grounds.

STATUTORY AUTHORITY: 30-A M.R.S. §§4741 (1) and (18); §4766; §4994-A; 42 U.S.C. §§11301, *et seq.*

EFFECTIVE DATE:

MaineHousing 2024 Goals

MaineHousing has a long-term commitment to the priorities of homelessness, multifamily production and preservation, and homeownership. Looking forward to 2024 we will further focus on the priorities of climate and energy, and internal and external systems, specifically in the areas of planning and research; diversity, equity, inclusion, and belonging; internal communications; and continuous process improvement.

Climate/Energy		
Goals – Climate and Energy	Measurable Outcomes	Quarter 3 Milestones
<p>During 2024 we will explore ways to leverage the energy funding that is available nationally and increase our energy initiatives. We will:</p> <ul style="list-style-type: none"> • Collaborate with the Governor’s Office of Policy Innovation and Future in regards to the Greenhouse Gas Reduction Fund (GGRF); • Implement weatherization initiatives through the Department of Energy’s Bipartisan Infrastructure Law (BIL); • Commit to financing multifamily rental properties that meet MaineHousing’s advanced energy efficiency standards. 	<p>100 units (two projects) \$4.5MM - If received, \$60MM Efficient Very Low Income Housing Preservation and \$30MM Solar for All.</p> <p>210 units \$3.5MM</p> <p>120 4% units and 150 9% units</p>	<ul style="list-style-type: none"> • We are awaiting notification from Climate United and the National Housing Trust (NHT) on HFA involvement beginning in early 2025. • We have confirmed interest and reiterate capacity and readiness to the National Housing Trust. • We have received \$15,622,500 which is 50% of \$31MM total funds. <ul style="list-style-type: none"> ○ \$13.3MM contracted for single family production -projected 1,191 units. ○ \$2MM contracted with ICAST for multifamily production - projected 150 units. • We have updated the Energy Efficiency requirements as of 1/1/2024 for all LIHTC properties. • We are partnered with Efficiency Maine Trust (EMT) to access IRA Electrification rebates for LIHTC transactions to offset electric heat costs. • We are collaborating with the Governor’s Energy Office, GOPIF, and EMT to host Energy Summit for Multifamily owners and Developers to coordinate accessing federal programs in September 2024.

Internal/External Systems		
Goals – Internal/External systems	Measurable Outcomes	Quarter 3 Milestones
<p>In 2024 we will enhance our planning and research team and the way in which we use data from various sources to drive decision-making. We will:</p> <ul style="list-style-type: none"> • Establish a Data Governance Team; • Facilitate the collaboration of the production departments, planning and research, and information technology to create an environment of data readiness to ensure optimal decision making. 	<ul style="list-style-type: none"> • Data Governance Policy • Data Stewardship Infrastructure 	<p>We are analyzing our data architecture and planning for the creation of a data governance team.</p> <p>We have filled the Business Systems Manager position and are expanding that role within MaineHousing.</p>
<p>During 2024 we will ensure MaineHousing is an organization focused on Diversity, Equity, Inclusion, and Belonging.</p>	<ul style="list-style-type: none"> • Independent organizational assessment • Enhanced strategies 	<p>We have contracted with Tangible Development and launched the key activities to this initiative which will include focus groups and a DEIB climate assessment.</p>
<p>In 2024 we will improve internal communication within MaineHousing by developing a comprehensive internal communication strategy that links communications to our strategic goals, including the organization’s mission and vision.</p>	<p>Intranet analytics, participation in agency events, and ongoing employee feedback</p>	<ul style="list-style-type: none"> • We have created and implemented an Internal Communications Plan. • We have ongoing Internal Communications team meetings. • We launched a new series of learning opportunities for staff called Facts & Snacks.
<p>During 2024 we will promote Lean - Continuous Process Improvement. This will require launching an enhanced Lean White Belt Certification and a new Lean Yellow Belt Certification.</p>	<p>White and Yellow Belt Certification Courses</p>	<p>Nine staff completed Lean White Belt Certification this year.</p>

MaineHousing Board of Commissioners Annual Goal Setting



Home is Key

MaineHousing is an independent authority created by the Maine State Legislature in 1969 to address problems of unsafe, unsuitable, overcrowded, and unaffordable housing. A \$2.1 billion financial institution with a staff of over 180 people, MaineHousing uses public-private partnerships to provide significant public benefit to Maine while assisting more than 90,000 Maine households a year.



Agenda

- 10:15 – 10:45am 2024 Goals Update – Facilitated by Jonny Kurzfeld
 - ✓ Climate and Energy
 - Bipartisan Infrastructure Law (BIL) Weatherization – Amanda Roy
 - Energy Summit and Greenhouse Gas Reduction Fund (GGRF) – Adam Krea
 - ✓ Internal and External Systems
 - Data Governance – Jonny Kurzfeld
 - Diversity, Equity, Inclusion, and Belonging – Lauren Bustard
 - Internal Communications – Jamie Johnson
 - Lean Certification – Jamie Johnson

- 10:45 – 11:15am 2025 Goal Discussion – Facilitated by Jamie Johnson

Asset Management Department Memorandum

To: MaineHousing Board of Commissioners
From: Robert Conroy – Director, Asset Management
Date: August 8, 2024
Subject: August Board Report - Asset Management

Statewide Multifamily Broadband Initiative

Asset Management has been working with the Maine Connectivity Authority and the Maine Real Estate Managers Association (MREMA) to assist the Connectivity Authority with their efforts to connect Multifamily Affordable Housing properties and residents to high-speed internet access.

The three groups met on August 9 and the Connectivity Authority presented their vision and goals while showing how MREMA and MaineHousing can assist. Key target areas include underserved rural markets with slow or no internet availability. The Covid pandemic illustrated to both MREMA and MaineHousing how important internet access has become. Telehealth, remote learning and telecommuting were all important activities that were unavailable to households without sufficient access to reliable internet service.

We are pleased to assist in this initiative and know how important it is to the residents of the properties that we finance and administer.

Riverview Estates Preservation

Riverside Estates is a 49 unit Family property located in Brunswick. It had been in the MaineHousing-financed portfolio since the early 1990s but several years ago the owner paid off the loan and sold the property to a new group of owners who intended to convert the property to market-rate upon maturity of the restrictive covenants in September 2025.

However those owners decided this year to sell to a new group of Developers. This group, who had no experience in affordable housing, reached out to MaineHousing to inquire about the possibility of financing the acquisition of the property. Through much negotiation with the Buyers facilitated by Jane Sturk in Asset Management and Ashley Carson in Legal Services we were able to join with the Genesis Fund to finance the property acquisition and increase the number of affordable units from 10 to 25.

Congratulations to Jane and Ashley for preserving the affordability of 25 units in a high-cost market.



Development Department Memorandum

To: MaineHousing Board of Commissioners
From: Mark C. Wiesendanger, Director of Development
Date: August 20, 2024
Subject: Monthly Report

2024 LIHTC (9%) Pre-Applications

We received 24 Pre-Applications for the 2025 round 9% Low Income Housing Tax Credits (LIHTC). Four projects were second phases of other projects for which applications were also submitted this round and therefore not eligible. One applicant decided not to submit a Full Application for this round. Two applications were not feasible.

The 17 Pre-Applications which have been invited to submit Full Applications are as follows.

Project Name	Developer	City	Tenants	# of Units
0 Sunset Avenue	Bangor HA	Bangor	Older Adults	50
186 Woodfords Street	CHOM	Portland	Older Adults	41
19 Sunvalley Circle	Chesapeake Com Adv, Inc.	Mexico	Family	24
207 Ledgewood Court Dr	DC	Damariscotta	Family	56
240 Elm Street	Realty Resources	Newport	Older Adults	24
331 Cumberland Avenue	DC	Portland	Family	60
37 Barra Road	Westbrook HA	Biddeford	Family	40
42 Atlantic Street	LB Development Partners LLC	Portland	Family	30
477 Congress Street	DC	Portland	Older Adults	41
490 Pleasant Street	Lewiston HA	Lewiston	Older Adults	63
61 Ash Street	Lewiston HA	Lewiston	Family	44
70 E Oxford Street	Portland HA	Portland	Family	55
80 Congress Avenue	Bath HA	Bath	Older Adults	47
860 Lisbon Street	Lewiston HA	Lewiston	Older Adults	44
Angler Road	DC	Windham	Older Adults	48
Barra Road	Avesta	Biddeford	Older Adults	46
TBD	South Portland HA	South Portland	Older Adults	38
			Total	751

New Programs

- Pre-Applications for the new Recovery Housing Program RFP are due August 22.
- The new Supportive Housing Program RFP is being vetted and should be released shortly.
- The new Affordable Housing Program RFP and 4% LIHTC RFP are currently being drafted.

Staff

We are pleased to announce that Joshua Dubois has joined the Development Department's Construction Services Team as a Construction Analyst. Joshua has extensive experience in construction and served as Maintenance Supervisor for Bath Housing Authority.

Please join us in welcoming Josh!

Development Pipeline

Below you will find the Development Pipeline updated as of March 5. We expect that a small number of these projects will not see completion, and that predicted construction starts and completions will change as projects move forward.

Project Name	Developer	Program	City	Family/ Senior	Total Units
Completed in 2024					
Brunswick Landing	Developers Collaborative		Brunswick	Family	36
Clarks Bridge Crossing	Patco	AHOP	Waterboro	Family	3
Stearns Farm	S.E. MacMillan Co, INC	AHOP	Hampden	Family	14
18 Green Street	Motivational Svs	HTF	Augusta	Family	8
Hartland II	KVCAP	4%	Hartland	Senior	30
Front Street Re-Devt Phase 2	Portland HA	9%	Portland	Senior	45
The Uptown	Szanton	9%	Bath	Senior	60
Village Commons	Avesta	9%	Scarborough	Senior	31
Tucker's House Harrison	LB Development Partners	Recovery	Harrison	Supp.	10
55 Weston Ave	55 Weston Avenue LLC	Rural	Madison	Family	18
<i>NC/AR Projects</i>	<i>10</i>			<i>New Units</i>	<i>255</i>
Millbrook Estates	Westbrook HA/EBM	4%	Westbrook	Senior	100
The Schoolhouse	CHOM	4%	Bangor	Family	45
<i>Rehab Projects</i>	<i>2</i>			<i>Rehab Units</i>	<i>145</i>
Total Projects	12			Total Units	400

Under Construction - likely completed in 2024					
One Edgemont Drive	ACAP	SHP	Presque Isle	Family	13
99 Western Ave	Mastway Dev LLC	4%	Augusta	Family	38
Stacy M. Symbol Apts.	Westbrook HA	4%	Westbrook	Senior	60
Stroudwater Apartments	Westbrook HA	4%	Westbrook	Senior	55

The Equinox	CHOM	4%+State	Portland	Family	43
Winter Landing	CHOM	4%+State	Portland	Senior	52
Congress Square Commons	Developers Collaborative	9%	Belfast	Family	36
Highpines Village Condos	Highpine Properties LLC	AHOP	Wells	Family	16
Theresa Bray Knowles Place	Penquis Cap	HOME-ARP	Bangor	Family	36
18 Central Ave	Home Start	Islands	Peaks Island	Family	3
CICA 2022 Island Housing	CICA	Islands	Chebeague Island	Family	4
ICDC Town Acquisition	ICDC	Islands	Isle au Haut	Family	4
NHSH Affordable	NH Sustainable Housing	Islands	North Haven	Family	4
Reeby Road	Islesboro Affordable	Islands	Islesboro	Family	2
Congress Sq. Commons Bld A	Developers Collaborative	Rural	Belfast	Family	12
<i>NC/AR Projects</i>	15			<i>New Units</i>	378
Oak Grove Commons*	Realty Resources	9%	Bath	Family	34
<i>Rehab Projects</i>	1			<i>Rehab Units</i>	34
Total Projects	16			Total Units	412

Under Construction - likely completed in 2025

45 Dougherty	Szanton	4%	Portland	Family	63
Betsy Ross Crossing	SoPo HA	4%	So. Portland	Senior	52
Edgewater Village	Avesta	4%	Farmington	Senior	25
Fairview Commons	Brunswick HA	4%	Topsham	Family	38
Meadowview II	Avesta	4%	Gray	Senior	27
Wedgewood	Lewiston HA/Avesta	4%	Lewiston	Family	82
Adams Point	Biddeford HA	9%	Biddeford	Family	39
Milford Place	Penquis CAP	9%	Bangor	Senior	40
Peasley Park	Developers Collaborative	9%	Rockland	Senior	49
Picker House Lofts	Szanton	9%	Lewiston	Family	72
Rumford Senior Living	Developers Collaborative	9%	Rumford	Senior	33
Sturgeon Landing	Augusta Housing	9%	Augusta	Family	32
Wildlands	Greater Portland Habitat	AHOP	Standish	Family	12
22 Shapleigh Road	Fairtide	HOME-ARP	Kittery	Family	6
520 Centre Street	Bath HA	Rural	Bath	Family	18
Berry's Block Apts.	Lake City Investments	Rural	Rockland	Family	9
The Elm Estates	East Town Rentals	Rural	Presque Isle	Family	18
Mechanic Street	WLR Properties	Rural	Houlton	Family	18
<i>NC/AR Projects</i>	18			<i>New Units</i>	633
Berry Park Apartments*	Northland Enterprises	4%	Biddeford	Family	46
Harbor Terrace*	Portland HA	4%	Portland	Senior	120
North Deering Gardens*	Wingate Dev.	4%	Portland	Family	164
<i>Rehab Projects</i>	3			<i>Rehab Units</i>	330
Total Projects	21			Total Units	963

Under Construction - likely completed in 2026

Lockwood Mill	North River Co.	4%	Waterville	Family	65
<i>NC/AR Projects</i>	1			<i>New Units</i>	65

<i>Rehab Projects</i>			<i>Rehab Units</i>		
		0			0
Total Projects	1		Total Units	65	
Preliminary Underwriting					
Farwell Mill	Realty Resources	4%	Lisbon Falls	Family	96
Lambert Woods North	Maine Coop. Dev. Part	4%	Portland	Family	74
Munjoy South	Avesta	4%	Portland	Family	106
Place St. Marie*	Brisa Dev with Andy J	4%	Lewiston	Family	40
Riverton Park*	Portland HA	4%	Portland	Family	182
Summer Block*	Bateman	4%	Saco	Senior	32
89 Elm Apartments	Tom Watson & CO LLC	4% PLA	Portland	Family	201
Avesta Seavey Street	Avesta	9%	Westbrook	Senior	61
Equality Community Housing	Equality Comm. Center	9%	Portland	Senior	54
Landry Woods	South Portland Housing	9%	So. Portland	Senior	43
Oak Ridge Apartments	Realty Resources	9%	Bath	Senior	30
19 Bodwell Street	Androscoggin Homes	AHOP	Sanford	Family	9
Alexander Way	BH Land Trust	AHOP	Boothbay Harbor	Family	7
Beals Ave WF Housing	LB Dev Partners	AHOP	Ellsworth	Family	23
OddFellows Apts.	Archer Properties LLC	Rural	Norway	Family	13
Charles Jordan House	ME Prisoner Adv Coalition	SHP	Auburn	Supp.	11
Lupine Landing 2	Safe Voices	SHP	Farmington	Supp.	6
Seavey House	Biddeford Housing	SHP	Saco	Supp.	8
Total Projects	18		Total Units	996	
Total Projects in Underwriting & Construction	68		Total Units	2836	

Energy & Housing Services Department Memorandum

To: MaineHousing Board of Commissioners
From: Jamie Johnson, Senior Director of Operations
Date: August 13, 2024
Subject: Monthly Report – Energy and Housing Services Department

DEPARTMENT UPDATES

The Energy and Housing Services Department currently has three open positions – Director of Energy and Housing Services, Fiscal Grant Manager, Energy & Housing Quality Control Specialist, and two Technical Services Specialist. We are in the process of interviewing for the Director of Energy and Housing Services and the Fiscal Grant Manager positions.

At the completion of a project, clients are provided with the opportunity to share feedback through a survey card. From April 1 – June 30, we received 76 responses with an overall theme of exceeding expectations. MaineHousing uses this feedback to improve our partnership with the Community Action Agencies and the delivery of MaineHousing’s programs.



PROGRAM UPDATES

Home Energy Assistance Program (HEAP)

Maine’s Low-Income Home Energy Assistance Program (LIHEAP or HEAP) is a grant funded by the US Department of Health and Human Services (HHS) and is administered by MaineHousing in collaboration with Maine’s Community Action Agencies and ProsperityME.

During Program Year 2024, with more than 75 percent of available funds committed, we moved to a waitlist process for completed eligible program applications taken after March 1st. With the remaining funding we were able to provide benefits to all applicants on the waitlist.

The Program Year 2025 LIHEAP State Plan comment period expired on June 28, 2024, and we received no comment. The Plan will be submitted to HHS by September 3, 2024. On July 22, 2024, the 2025 HEAP Program Year began, and we launched our new online application and program software. We extend our appreciation to the implementation team for their support in making the transition a success.

We anticipate the Home Energy Assistance Program (HEAP) funding for Program Year 2025 to remain constant with the previous year at just over \$41MM. The program provided fuel assistance benefits to approximately 51,000 households in Program Year 2024, which was 22% over our projections. We are planning to provide a benefit to the same number of households this winter. Therefore, we anticipate exhausting all funding, necessitating a waitlist similar to the process used this spring.

During the pandemic, resources for the programs that are part of this grant increased dramatically through one-time funding initiatives from both the State and federal governments. With the end of those programs, funding has returned to its pre-pandemic level even though the program now receives substantially more applications.

During the past several years we have made changes to the program to reduce barriers for applicants. We are continuing this effort with the implementation of the new software platform which will streamline the application process. We have also redesigned the benefit determination method to ensure that with limited funding a meaningful benefit is allocated to households with the lowest income and the greatest energy burden.

	Program Year 2025	Program Year 2024
Application Processed	1,420	71,713
Clients Served	0	52,479
Benefits Issued	0	\$23,028,737.15

Weatherization Assistance Program (Wx)

We continue to work with ICAST and CCI to develop our multifamily Wx program. We are collaborating with the Governor’s Energy Office, GOPIF, and EMT to host Energy Summit for Multifamily Owners and Developers to coordinate accessing federal programs in September 2024.

Annual Weatherization Program Year 2024 (April 1, 2024 – March 31, 2025)			
	Projected / Allocated	Completed / Expended	% Completed
Number of Completed Units	539	0	0
DOE Funds	\$3,507,881	\$0	0
HEAP Wx (HEAP PY24)	\$2,110,092	\$1,489,422	71%
Weatherization Readiness Funds	\$409,045	\$0	0

BIL Weatherization			
Period of Performance (July 1, 2023 – June 30, 2025)			
	Projected / Allocated	Completed / Expended	% Completed
Number of Completed Units	1314	123	9%
DOE funds	\$12,652,263	\$2,091,599	17%

Heat Pump Installation Program

The Heat Pump Installation Program provides eligible households with heat pumps to help reduce their energy burden. Funding for this program is from the Department of Energy Sustainable Energy Resources for Consumers (SERC) grant.

Period of Performance April 1, 2023 – March 31, 2025			
	Projected / Allocated	Completed / Expended	% Completed
Number of Completed Units	1019	781	77%
DOE funds	\$4,835,000	\$3,938,615	81%

Central Heating Improvement Program (CHIP)

The Central Heating Improvement Program provides grants to households that are HEAP eligible to assist with heating system, chimney, and oil tank repairs or replacements. Funding for this program is from the LIHEAP grant as well as State HOME funds.

Reporting Period: January 1, 2024 – June 30, 2024		
	Projects	Total Costs
Heating System CTE	160	\$35,520
Heating System Repair	378	\$213,672
Heating System Replacement	231	\$1,686,100
Chimney or Oil Tank Repairs or Replacements	102	\$280,665
2024 Total	871	\$2,215,957

Low-Income Assistance Plan (LIAP)

The Low-Income Assistance Plan (LIAP) helps eligible homeowners and renters with their electric utility bills. The LIAP program is funded by contributions from electricity providers and governed by the MPUC.

Reporting Period: October 1, 2023 - September 30, 2024	
Oxygen/Vent Participants	2,606
LIAP Participants	46,915

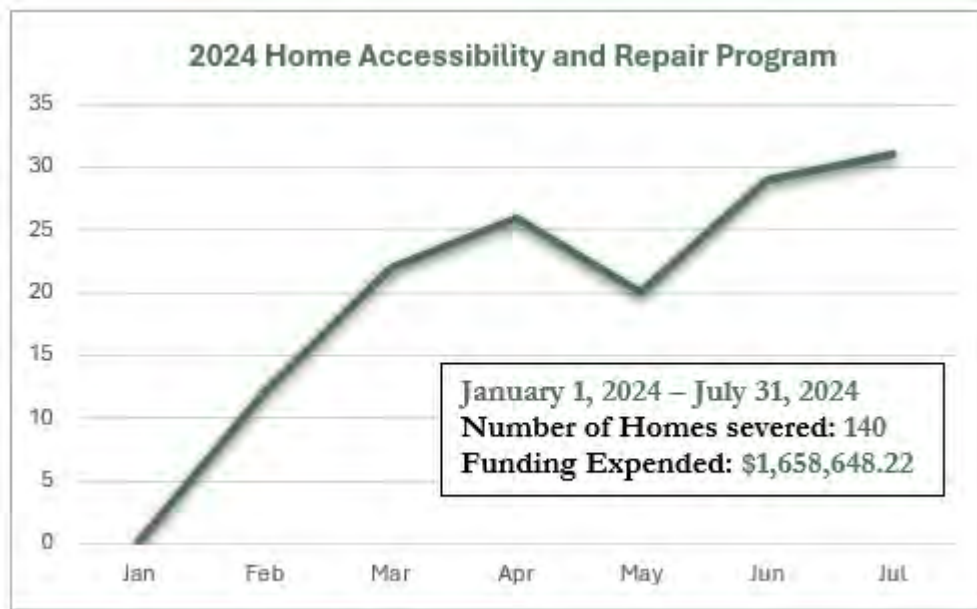
Community Aging in Place

The Community Aging in Place Program provides no-cost home safety checks, minor maintenance repairs, and accessibility modifications to eligible low-income older and disabled homeowners.

Reporting Period: January 1, 2024 – July 31, 2024	
Households Served	84
Expenditures	\$304,280.81
Average Assistance Cost	\$3,622.39

Home Accessibility and Repair Program (HARP)

The Home Accessibility and Repair Program provides grants to income eligible homeowners for professional home repairs and accessibility modifications. HARP is delivered statewide through the network of Community Action Agencies.



Lead Abatement Program

The Lead Abatement Program provides funding for single family homes and owners of rental properties in Maine to help make them lead safe. Priority for program funds is granted to abatement projects for housing in which a child resides and it has been determined that they have an elevated blood lead level. MaineHousing works with four Community Action Agencies to deliver the Lead Abatement Program across the state.

The State lead funding was released on July 1, 2024, and MaineHousing received the release of funding from HUD on August 24, 2024.

Reporting Period: January 1, 2024 – July 31, 2024	
Units in Process	89
Units Completed	0

Finance Department Memorandum

To: Board of Commissioners

From: Darren R. Brown

Date: August 12, 2024

Subject: Monthly Activity Report – Finance Department

ACCOUNTING AND FINANCIAL REPORTING:

- The State of Maine is in the process of preparing its audited financial statements for their fiscal year ended June 30, 2024. MaineHousing is a component unit of the State for accounting purposes and needs to prepare and provide financial information for inclusion in the State’s financial statements. This involves preparing a reporting package and converting our audited financial statements into a format consistent with the State. Our reporting package was recently completed and submitted.
- A Request for Proposals (RFP) for external auditing services was recently concluded. These services include the annual audit of the financial statements, the federal compliance audit, and the required comfort letter for each bond issue. Baker Newman Noyes (BNN), our current independent auditor, was the only respondent. BNN has extensive experience with MaineHousing and considerable knowledge about our day-to-day operations and programs. Their in-depth knowledge and experience enables them to efficiently audit MaineHousing in a cost-effective manner. BNN also provides auditing services to the New Hampshire Housing Finance Authority, various other quasi-governmental State agencies, and numerous financial institutions throughout Maine and other New England states.
- The mid-year closing of the agency’s general ledger and accounting systems was completed and the financial statements for the six-month period ended June 30, 2024 are being finalized. Draft financial statements have been prepared and the preliminary results are included in the Financial and Budget Results section of this packet.
- Work continues on the A-133 federal compliance audit for the year ended December 31, 2023. MaineHousing administered and disbursed approximately \$275 million through thirty-two different federal programs in 2023. Major programs are audited on a rotating basis.

There are seven major programs included as part of the 2023 audit. There are four COVID relief programs, which are as follows: Emergency Rental Assistance Program (ERA 2), Homeowner Assistance Fund, Expand Affordable Housing (State & Local Fiscal Recovery Fund), and FEMA Disaster Grants Public Assistance. Additionally, the Section 8 Housing Choice Voucher Program, Weatherization Program, and the HOME Investment Partnership Program are major programs for the 2023 audit. The compliance audit needs to be completed and filed with the federal Single Audit Clearinghouse and the HUD Real Estate Assessment Center (REAC) within nine months after the fiscal year end, which is September 30th for MaineHousing.

LOAN ADMINISTRATION:

- Loan Administration has been working with our servicing software provider, Emphasys and our primary servicer, Mortgage Servicing Solutions (MSS) to automate the boarding process of new loans. MSS is looking to receive the boarding information in a reportable format (CSV file) so that the data can be mapped directly to their system. Automating this process will help reduce manual entry errors and time involved in setting up new loans. In July, two new automated loan boarding reports were generated and provided to MSS for testing. Based on test results, staff will work to finalized formatting requirements.
- HUD hosted a live “in-person” summit in July to focus on the challenges HUD stakeholders are facing due to sharp increases in insurance costs and lack of available insurance coverage. Due to the high level of interest in this topic, HUD opened the summit up to allow stakeholders to attend virtually; which allowed MaineHousing’s Loan Administration staff to attend. This event brought together housing and insurance leaders, housing providers, academics, policymakers, and other stakeholders where they discussed how this issue is impacting families and communities, the partnerships that must be established to combat this issue, and potential policy solutions. The industry is hoping that change will be forthcoming. Additional stakeholder meeting will be scheduled in the near future.

Finance Department Memorandum

To: Board of Commissioners

From: Darren R. Brown

Date: August 12, 2024

Subject: Monthly Financial and Budget Report

FINANCIAL RESULTS

Attached are the Balance Sheets and Statements of Revenues, Expenses, and Changes in Net Assets for the six-month period ended June 30, 2024.

MaineHousing's programs are accounted for in Fund Groups, based on funding sources. For financial reporting purposes, each Fund Group is a separate and standalone entity. There are seven Fund Groups and the individual Balance Sheets and Statements of Revenues, Expenses and Changes in Net Assets for each are presented in columns on the attachments (pages 1 and 2). The following is a summary of MaineHousing's total combined financial position and operating results for the current year and a brief explanation for the changes between the current and prior year net operating results.

Total combined assets are approximately \$2.67 billion and total combined liabilities approximate \$2.2 billion. Total net assets amount to approximately \$461 million. Total combined revenues approximate \$182.4 million and total expenses amount to approximately \$173 million, which results in net operating income of \$9.4 million. Total combined net operating income for this period in 2023 was \$12.5 million. Net operating income is \$3.1 million lower in 2024 due primarily to the activities and operating results of the Mortgage Purchase Fund (MPP), MaineHousing's largest fund group.

The MPP has net operating income of approximately \$8.3 million. This is a \$1.7 million decrease compared to net operating income of \$10 million in 2023. The decrease is attributed to the recognition of a paper loss associated with adjusting the carrying values of non-mortgage investments. A paper loss of \$1.9 million has been recorded for 2024, which is a \$3.2 million decrease from the paper gain of \$1.3 million recorded in 2023. The change associated with the recording of paper gains and losses is attributed to interest rate changes during the year.

The recording of paper gains and losses is required for accounting purposes. However, because MaineHousing does not actively buy and sell related investments, actual gains and losses will not occur and these amounts are ignored by the rating agencies, bond analysts, and management when assessing profitability.

Excluding the paper losses and gains, the MPP's net operating income is \$10.2 million at the end of June 2024. This is an increase of \$1.5 million compared to \$8.7 million in 2023. The net operating income improvement is due primarily to a higher interest rate environment and a \$1.3 million increase in net interest income. Although interest expense on bonds increased \$4.9 million, interest income from mortgages and investments are higher in 2024 by a combined amount of \$6.2 million. Additionally, fee income from multifamily loan production is higher at this point in 2024.

BUDGET RESULTS

Also attached are the budget variance results for the period ended June 30, 2024. These results are summarized and presented on the attachment described below:

OPERATING REVENUES AND EXPENSES BUDGET

MaineHousing has two primary business segments, which consist of mortgage lending activities and the administration of federal and other programs. All operating and program administrative costs are paid by either the net interest income from mortgage lending activities, which is the difference between interest income earned from mortgage and non-mortgage investment assets and the interest paid on bonds, or fee income received for the administration of federal and other programs.

The Operating Revenues and Expenses Budget, **Attachment A**, presents the revenues available to pay operating and program administrative expenses. It also presents the aggregate operating and program administrative expenses. Total budgeted revenues for 2024 are \$117.2 million and total expenses are budgeted at \$101.3 million. Total actual revenues as of June 30, 2024 amount to \$59.5 million, while total expenses amount to \$47.8 million. For the six-month period ended June 30, 2024, revenues exceed expenses by approximately \$11.7 million. Total revenues and expenses are in line with amounts anticipated for the period.

The operating and other program administration expenses (the first two expense lines) are detailed on **Attachment B** and summarized below:

OPERATING AND OTHER PROGRAM ADMINISTRATIVE EXPENSES

MaineHousing's overhead and operational costs for the year as well as other program administrative expenses, which are costs that are specifically and exclusively related to a particular program, are itemized on **Attachment B**.

Total 2024 operating expenses are budgeted at approximately \$25.7 million. As of June 30, 2024, approximately \$12 million or 47% of the total operating budget has been used. Total other program administrative expenses are budgeted at \$10 million and actual expenses amount to \$5 million as of June 30, 2024. Overall, expenditures in these areas are consistent with that anticipated for the period.

CAPITAL BUDGET

The Capital Budget, **Attachment C**, presents items that provide an economic benefit to MaineHousing over a period of time. Items are recorded as assets and depreciated over an estimated useful life. The total authorized capital budget for 2024 is \$685,000. Expenditures amounted to approximately \$312,000 as of June 30, 2024 and were primarily for the third installment on the multifamily housing system, ProLink.

MEMBERSHIPS, DUES AND SPONSORSHIPS

In accordance with MaineHousing's Contributions Policy, all payments for memberships, dues and sponsorship are required to be reported to the Commissioners each month as part of the budget variance reports. **Attachment D** presents an itemized listing of the membership, dues, and sponsorship expenses as of June 30, 2024.

MAINE STATE HOUSING AUTHORITY
BALANCE SHEETS
JUNE 30, 2024
(IN THOUSANDS OF DOLLARS)

	Memorandum Only Combined Totals		Mortgage Purchase Fund Group	Bondholder Reserve Fund	General Fund	HOME Fund	Federal Programs Fund	Other Funds	Maine Energy Housing & Economic Recovery Funds
	2023	2024							
ASSETS:									
Cash, principally time deposits	91,316	84,529	20,277	0	54,563	0	8,477	1,212	0
Investments	631,331	673,986	549,433	8,565	26,118	28,940	0	42,216	18,714
Accounts receivable - Government	15,647	6,951	0	0	0	2,082	4,571	298	0
Accrued interest and other assets	11,674	11,920	11,217	18	234	94	206	95	56
Mortgage notes receivable, net	1,635,032	1,855,712	1,760,919	0	7,036	48,757	0	0	39,000
Land, equipment and improvements, net	17,665	17,726	22	0	17,704	0	0	0	0
Other real estate owned	0	115	115	0	0	0	0	0	0
Derivative instrument - interest rate swaps	18,471	19,926	19,926	0	0	0	0	0	0
Deferred pension expense	959	629	346	2	67	0	0	214	0
Deferred amount on debt refundings	2,168	1,873	1,873	0	0	0	0	0	0
Total Assets	2,424,263	2,673,367	2,364,128	8,585	105,722	79,873	13,254	44,035	57,770
LIABILITIES AND NET ASSETS:									
Accrued interest payable	8,581	9,216	9,160	0	0	0	0	0	56
Excess arbitrage to be rebated	0	650	650	0	0	0	0	0	0
Accounts payable - Government	423	399	0	0	0	0	399	0	0
Accounts payable & accrued liabilities	11,976	20,303	241	0	19,785	0	274	3	0
Unearned income	43,905	77,603	0	0	0	430	27,136	50,037	0
Net pension liability	1,780	1,931	1,063	6	205	0	0	657	0
Deferred pension credit	798	451	248	2	48	0	0	153	0
Accumulated increase in fair value of hedging derivatives	18,471	19,926	19,926	0	0	0	0	0	0
Interfund	0	0	1,294	18	28,910	(5,318)	(19,819)	(5,928)	843
Mortgage bonds and notes payable, net	1,910,940	2,082,203	2,021,063	0	13,301	0	0	0	47,839
Deferred grant income	0	103	0	0	0	0	103	0	0
Deferred loan origination points	13	14	14	0	0	0	0	0	0
Total Liabilities	1,996,887	2,212,799	2,053,659	26	62,249	(4,888)	8,093	44,922	48,738
NET ASSETS:									
Restricted Net Assets	387,370	417,095	310,469	8,559	0	84,761	5,161	(887)	9,032
Unrestricted Net Assets	40,006	43,473	0	0	43,473	0	0	0	0
Total Net Assets	427,376	460,568	310,469	8,559	43,473	84,761	5,161	(887)	9,032
Total Liabilities and Net Assets	2,424,263	2,673,367	2,364,128	8,585	105,722	79,873	13,254	44,035	57,770

MAINE STATE HOUSING AUTHORITY
STATEMENTS OF REVENUES, EXPENSES AND CHANGES IN NET ASSETS
FOR THE PERIOD ENDED JUNE 30, 2024
(IN THOUSANDS OF DOLLARS)

	<u>Memorandum Only Combined Totals</u>		<u>Mortgage Purchase Fund Group</u>	<u>Bondholder Reserve Fund</u>	<u>General Fund</u>	<u>HOME Fund</u>	<u>Federal Programs Fund</u>	<u>Other Funds</u>	<u>Maine Energy Housing & Economic Recovery Funds</u>
	<u>2023</u>	<u>2024</u>							
REVENUES:									
Interest from mortgages and notes	32,747	37,435	37,081	0	186	146	0	0	22
Income from investments	13,625	15,351	12,874	227	537	791	11	258	653
Net increase (decrease) in the fair value of investments	1,260	(1,954)	(1,954)	0	0	0	0	0	0
Fee income	7,231	8,211	1,616	0	744	0	5,647	204	0
Other revenue	207	117	99	0	3	15	0	0	0
Grant income	142,168	49,008	0	0	0	846	35,921	12,241	0
Income from State	9,561	10,113	0	0	0	10,113	0	0	0
Federal rent subsidy income	56,552	64,152	0	0	0	0	64,152	0	0
Total Revenues	263,351	182,433	49,716	227	1,470	11,911	105,731	12,703	675
EXPENSES:									
Operating expenses	12,309	11,992	0	0	11,992	0	0	0	0
Other program administrative expenses	3,157	4,004	3,127	0	8	0	734	132	3
Mortgage servicing fees	940	1,011	1,005	0	6	0	0	0	0
Interest expense	26,352	31,203	30,701	0	0	0	0	0	502
Grant expense	150,992	61,680	0	0	0	11,477	33,729	12,304	4,170
Federal rent subsidy expense	57,098	63,075	0	0	0	0	63,075	0	0
Loss on bond redemption	0	83	83	0	0	0	0	0	0
Allocated operating costs	0	0	6,552	38	(10,752)	0	4,090	72	0
Total Expenses	250,848	173,048	41,468	38	1,254	11,477	101,628	12,508	4,675
Net Operating Income (Loss)	12,503	9,385	8,248	189	216	434	4,103	195	(4,000)
Transfers between funds, net	0	0	0	0	946	0	(3,132)	0	2,186
Change in net assets	12,503	9,385	8,248	189	1,162	434	971	195	(1,814)
Net assets at beginning of year	414,873	451,183	302,221	8,370	42,311	84,327	4,190	(1,082)	10,846
Net assets at end of period	427,376	460,568	310,469	8,559	43,473	84,761	5,161	(887)	9,032

**MAINE STATE HOUSING AUTHORITY
OPERATING REVENUES AND EXPENSES BUDGET VARIANCE REPORT
FOR THE PERIOD ENDED JUNE 30, 2024**

(IN THOUSANDS OF DOLLARS)

	Mortgage Lending Activities Actual	Federal & Other Program Administration Actual	Total Combined Actual	Total Annual Budget	Total Under/(Over)	% Variance
REVENUES:						
Interest from mortgages and notes	37,267	0	37,267	74,385	37,118	50%
Income from investments	13,638	269	13,907	23,400	9,493	41%
Fee income	2,360	5,851	8,211	19,266	11,055	57%
Other revenue	102	0	102	105	3	3%
Total Revenues	53,367	6,120	59,487	117,156	57,669	49%
EXPENSES:						
Operating expenses	7,830	4,162	11,992	25,670	13,678	53%
Other program administrative expenses	4,146	869	5,015	10,021	5,006	50%
Interest expense	30,784	0	30,784	65,570	34,786	53%
Total Expenses	42,760	5,031	47,791	101,261	53,470	53%
Excess Revenues Over Expenses	10,607	1,089	11,696	15,895	4,199	26%

**MAINE STATE HOUSING AUTHORITY
OPERATING AND OTHER PROGRAM ADMINISTRATIVE EXPENSES
FOR THE PERIOD ENDED JUNE 30, 2024**

ATTACHMENT B

	Total Annual Budget	Total Year to Date Actual	Budget Available	Percentage of Budget Available
Operating Expenses				
Salaries	13,853,898	6,790,096	7,063,802	51%
Payroll Taxes	1,013,479	505,522	507,957	50%
Retirement	1,386,948	657,516	729,432	53%
Medical and Life Insurance	3,663,963	1,667,730	1,996,233	54%
Other Fringe Benefits	10,000	3,295	6,705	67%
Office Supplies	60,525	20,336	40,189	66%
Printing	85,450	26,279	59,171	69%
Membership and Dues	66,879	17,410	49,469	74%
Subscriptions	20,080	8,416	11,664	58%
Sponsorships	19,600	9,750	9,850	50%
Staff Educ/Train/Conf	213,342	49,510	163,832	77%
Travel/Meals - Staff Educ/Train/Conf	230,594	52,361	178,233	77%
Partner/Client Train/Meetings	87,250	5,881	81,369	93%
Travel/Meals - Partner/Client Training	89,506	14,741	74,765	84%
Staff Events	36,680	10,339	26,341	72%
Meals - Staff Events	33,590	19,591	13,999	42%
Leased Vehicles	198,991	76,267	122,724	62%
Computer Supplies	31,000	11,915	19,085	62%
Computer License SAAS	248,564	195,160	53,404	21%
Rent-Other	44,519	20,965	23,554	53%
Computer Maintenance	986,752	318,037	668,715	68%
Depreciation	1,279,000	541,419	737,581	58%
Telephone	131,750	68,271	63,479	48%
Employment Advertising	18,000	5,516	12,484	69%
Postage and Shipping	152,512	86,850	65,662	43%
Insurance	102,186	34,014	68,172	67%
Recording Fees	1,000	744	256	26%
Payroll Services	51,668	27,322	24,346	47%
Audit Services	175,350	103,000	72,350	41%
Property Expenses	556,950	261,269	295,681	53%
Professional Services	371,538	163,469	208,069	56%
Building Interest Expense	448,452	219,318	229,134	51%
Total Operating Expenses	25,670,016	11,992,309	13,677,707	53%
Other Program Administrative Expenses				
Loan foreclosure expenses	200,000	37,951	162,049	81%
REO expenses	50,000	317	49,683	99%
Provision for losses on loans & REOs	125,000	0	125,000	100%
Mortgage Servicing fees	1,975,000	1,011,179	963,821	49%
Loan Origination expenses	3,230,000	1,741,201	1,488,799	46%
Bond issuance expenses	900,000	451,749	448,251	50%
Trustee/Bank fees	178,000	89,045	88,955	50%
Program advertisements	336,500	147,045	189,455	56%
Bond and mortgagee insurance	24,313	23,256	1,057	4%
Variable rate bond remarket/SBPAs	645,000	320,874	324,126	50%
Cash flow/arbitrage/swap consultants/legal	738,500	332,145	406,355	55%
Homebuyer education	150,000	27,750	122,250	82%
Program administrator fees	1,469,000	832,185	636,815	43%
Total Other Program Administration Expenses	10,021,313	5,014,697	5,006,616	50%

**MAINE STATE HOUSING AUTHORITY
CAPITAL BUDGET
FOR THE PERIOD ENDED JUNE 30, 2024**

ATTACHMENT C

Description	2024 Budget	2024 Actual	Budget Available	% Expended
Computer Hardware:				
Laptop replacements	57,000	56,900	100	
Total computer hardware	<u>57,000</u>	<u>56,900</u>	<u>100</u>	<u>100%</u>
Computer Software:				
Enterprise multi-family housing system	176,958	176,958	-	
Amplifund grant management software	45,600	0	45,600	
ITMS & Patching replacement	20,000	0	20,000	
Internal communication enhancements	25,000	0	25,000	
Single Family loan servicing system modifications	10,000	0	10,000	
Single Family lender & loan tracking systems mods	10,000	0	10,000	
Salesforce software upgrades	220,000	0	220,000	
Total computer software	<u>507,558</u>	<u>176,958</u>	<u>330,600</u>	<u>35%</u>
Office Building:				
Additional workstations & furnitures	40,000	0	40,000	
Potential office building improvements/repairs	50,000	52,595	(2,595)	
	<u>90,000</u>	<u>52,595</u>	<u>37,405</u>	<u>58%</u>
Director's Vehicle:				
	<u>30,000</u>	<u>25,189</u>	<u>4,811</u>	<u>84%</u>
Total	<u><u>684,558</u></u>	<u><u>311,642</u></u>	<u><u>372,916</u></u>	<u><u>46%</u></u>

**MAINE STATE HOUSING AUTHORITY
MEMBERSHIPS, DUES, AND SPONSORSHIPS
FOR THE PERIOD ENDED JUNE 30, 2024**

Description	Amount
Memberships and Dues	
Maine Bankers Association - annual affiliate membership	995
National Leased Housing Association - annual membership	660
National Energy Assistance Directors' Association - annual membership	7,021
National Association for State Community Services Programs - annual membership	1,129
Maine Real Estate & Development Association - annual membership	1,200
Maine Indoor Air Quality Council - annual membership	650
National Affordable Housing Management Association - affiliate membership	1,350
National Energy & Utility Affordability Coalition - annual membership	600
National Association of Home Builders - employee membership	95
Maine Department of Environmental Protection - lead inspector license renewal	400
NCHM Accounting Office Employee Certification dues	125
Kennebec Board of Realtors - employee dues	199
Institute of Internal Auditors - employee annual membership	190
Association of Certified Fraud Examiners - (2) employee annual membership	490
Society for Human Resource Management - employee annual membership	264
Diversity Hiring Coalition - annual membership	300
Project Management Institute/Professional- employee annual membership	338
Association of Government Accountants - (1) employee annual memberships	110
American Payroll Association - employee annual membership	299
Construction Specifications Institute - employee annual membership	375
Maine Association of Mortgage Professional - employee annual membership	395
American College of Mortgage Attorneys - employee dues	225
Total	<u>\$ 17,410</u>
Sponsorships	
Inclusion Maine - conference sponsorship	1,500
New England Resident Service Coordinator - conference sponsor	3,000
Greater Portland Board of Realtors - conference sponsor	250
Preble Street Fall Homelessness Conference - conference sponsor	2,500
Maine Affordable Housing Coalition - housing conference sponsor	2,500
Total	<u>\$ 9,750</u>



Finance Department Memorandum

To: Board of Commissioners
From: Darren Brown
Date: August 5, 2024
Subject: Monthly Delinquencies Report

MULTI-FAMILY DELINQUENCIES

The Multi-Family portfolio totals \$982 million with 1,350 loans as of July 31, 2024. There are three delinquent loans, as shown in *Exhibit 1*. The Multi-Family delinquency rate is benchmarked against MaineHousing's historical rates, as shown in *Exhibit 2*.

SINGLE-FAMILY DELINQUENCIES

The Single-Family portfolio totals \$1.1 billion with 10,087 loans as of June 30, 2024. The over 60-day delinquencies increased from 2.16% to 2.54%, and the in-foreclosures stayed at 0.61%. The over 60-day delinquencies amount to \$28 million, with approximately \$7 million representing accounts in foreclosure. The over 60-day and in-foreclosure historic rates are shown in *Exhibit 4*. MaineHousing's overall delinquency rate by loan dollars is 2.54% and the overall delinquency rate by loan count is 2.62%.

Servicer Delinquencies – As of June 2024, Bank of America (BOA) had the highest overall delinquency rate of 11.73% (12 loans), with an in-foreclosure rate of 4.99% (5 loans). Bank of America no longer originates loans for MaineHousing and they are servicing an old portfolio of loans. The average age of the loans in their portfolio is 16 years. There have been no new loans added to this portfolio since 2011 and the high delinquency rate is mainly attributed to the decreasing portfolio balance and its small size (88 loans).

Delinquencies for our largest servicer, Mortgage Servicing Solutions, increased from 2.42% to 3.00%, while the in-foreclosure rate increased from 0.65% to 0.66%. Bangor Savings Bank QS had a rate of 0.91%, which was the lowest rate for the month. Delinquency rates for each servicer are shown in *Exhibit 3*.

Delinquencies by Insurance Type – In June 2024, FHA insured loans had the highest delinquency rate by total insurance type of 3.92%, with in-foreclosures at 0.44%. When compared to the total loan portfolio, RD insured loans had the highest delinquency rate of 1.23%, with in-foreclosures at 0.43%. Delinquencies by insurance type and the portfolio as a whole are shown in *Exhibit 6*.

FHA insured loans comprise 19% of the Single-Family portfolio and 30% of delinquencies, while RD insured loans comprise 52% of the portfolio and represent 49% of all delinquent loans. The current composition of the Single-Family portfolio by insurance type, along with the percentage of delinquencies by insurance type, is shown in *Exhibit 7*.

Foreclosure Prevention Activities – *Exhibit 8* summarizes our foreclosure prevention activities, as well as the number of completed foreclosures. As of the end of month June 2024, we assisted 615 borrowers with various foreclosure prevention options.

Multi-Family Delinquent Loans

MAINE STATE HOUSING AUTHORITY
MULTI-FAMILY DELINQUENCIES
7/31/2024

Section 8

BORROWER	LEVEL PMT	PTD	LOCATION	PROJECT OWNER	ORIGINATION DATE	DELINQUENT		
						1 MONTH	2 MONTHS	3+ MONTHS
						0.00	0.00	0.00

Rental Housing

BORROWER	LEVEL PMT	PTD	LOCATION	PROJECT OWNER	ORIGINATION DATE	DELINQUENT		
						1 MONTH	2 MONTHS	3+ MONTHS
VALLEY STREET	1,919.02	06/01/24	PORTLAND	315 VALLEY STREET LP	12/20/06	255,542.00		
COURT ST APARTMENTS*	0.00	10/01/23	AUBURN	COURT STREET SENIOR HOUSING	10/01/07	0.00	959,263.93	
COURT ST APARTMENTS*	0.00	10/01/23	AUBURN	COURT STREET SENIOR HOUSING	10/01/07	0.00	297,278.29	
						255,542.00	1,256,542.22	0.00

Supportive Housing & Other

BORROWER	LEVEL PMT	PTD	LOCATION	PROJECT OWNER	ORIGINATION DATE	DELINQUENT		
						1 MONTH	2 MONTHS	3+ MONTHS
						0.00	0.00	0.00

Grand Total

255,542.00	1,256,542.22	0.00
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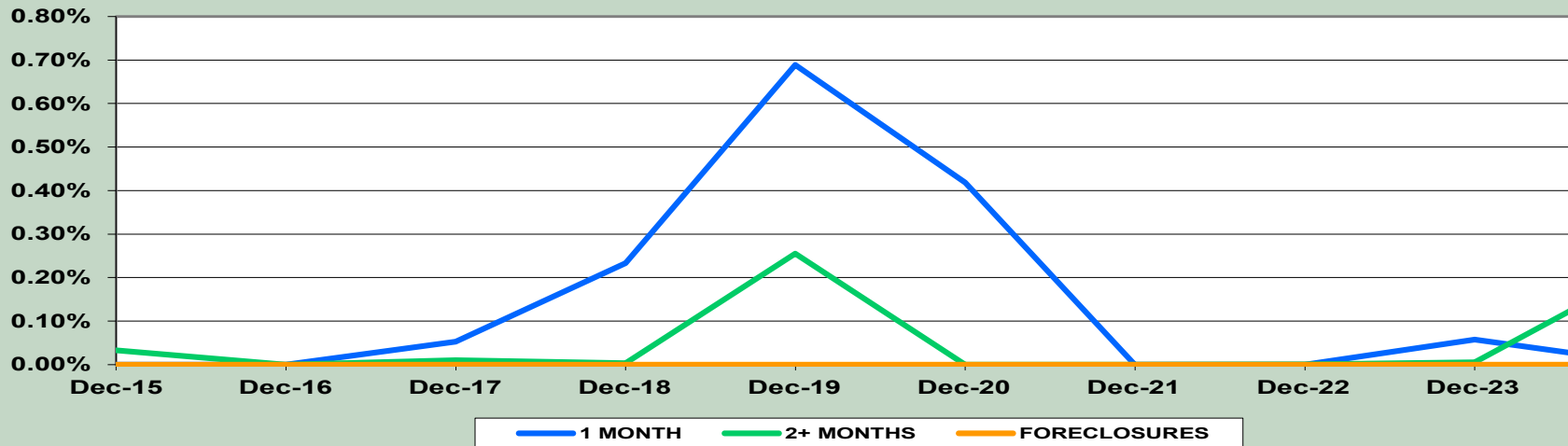
% of Portfolio Delq 60+ days 0.13%
Total Number of Loans 1,350

* Loans past maturity date



Multi-Family Delinquency & Foreclosure Trends

MULTI-FAMILY DELINQUENCY AND FORECLOSURE RATES



	OUTSTANDING PRINCIPAL		1 MONTH		2+ MONTHS		FORECLOSURES	
	DOLLARS	DOLLARS	DOLLARS	RATE	DOLLARS	RATE	DOLLARS	RATE
Jul-24	\$ 981,938,436	\$ 255,542	\$ 1,256,542	0.03%	\$ 1,256,542	0.13%	\$ -	0.00%
Dec-23	\$ 898,515,001	\$ 518,845	\$ 45,709	0.06%	\$ 45,709	0.01%	\$ -	0.00%
Dec-22	\$ 796,448,381	\$ -	\$ 4,553	0.00%	\$ 4,553	0.00%	\$ -	0.00%
Dec-21	\$ 696,004,882	\$ -	\$ -	0.00%	\$ -	0.00%	\$ -	0.00%
Dec-20	\$ 666,678,177	\$ 2,791,073	\$ -	0.42%	\$ -	0.00%	\$ -	0.00%
Dec-19	\$ 635,961,774	\$ 4,379,009	\$ 1,620,600	0.69%	\$ 1,620,600	0.25%	\$ -	0.00%
Dec-18	\$ 630,936,475	\$ 1,473,376	\$ 20,600	0.23%	\$ 20,600	0.00%	\$ -	0.00%
Dec-17	\$ 608,939,257	\$ 319,836	\$ 60,624	0.05%	\$ 60,624	0.01%	\$ -	0.00%
Dec-16	\$ 579,916,852	\$ -	\$ -	0.00%	\$ -	0.00%	\$ -	0.00%
Dec-15	\$ 573,932,384	\$ -	\$ 185,320	0.00%	\$ 185,320	0.03%	\$ -	0.00%



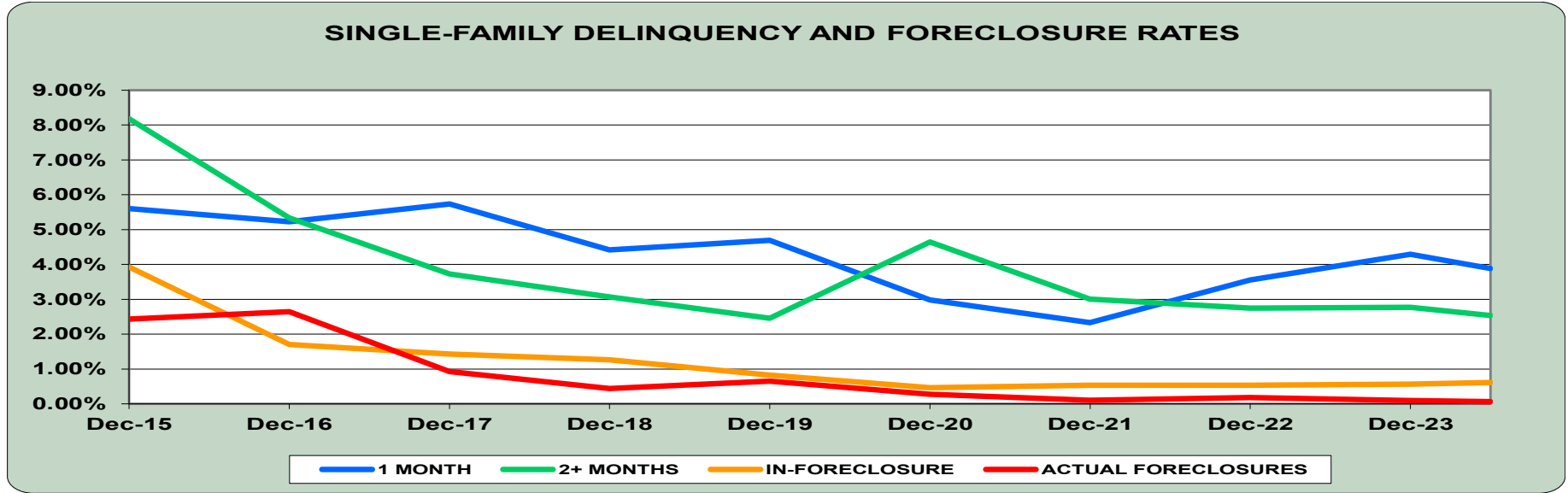
Single-Family Delinquent Loans

Maine State Housing Authority Single-Family Delinquencies by Servicer 6/30/2024

SERVICER	% OF PORTFOLIO	% of Portfolio Delq 60 + days	OUTSTANDING PRINCIPAL	----- 1 MONTH	DELINQUENT 2 MONTHS	----- 3+ MONTHS	IN- FORECLOSURE
MORTGAGE SERVICING SOLUTIONS	68.56%	3.00%	762,528,180.99	34,196,197.47	8,130,537.63	9,760,478.79	5,004,906.57
BANGOR SAVINGS BANK	9.47%	1.35%	105,341,574.77	2,572,482.25	432,728.34	545,770.99	446,472.37
BANGOR SAVINGS BANK QS	7.58%	0.91%	84,323,293.18	1,653,295.76	567,076.48	198,352.73	0.00
CAMDEN NATIONAL BANK UK	7.55%	1.18%	83,924,294.71	2,347,808.28	298,762.39	372,239.63	318,264.19
MACHIAS SAVINGS BANK	6.37%	2.19%	70,837,661.34	2,234,735.42	394,836.07	353,327.07	805,096.49
BANK OF AMERICA NA	0.44%	11.73%	4,945,841.19	174,750.44	238,026.35	94,982.61	246,966.54
SALEM FIVE MORTGAGE CORP	0.02%	3.70%	245,862.15	30,158.32	0.00	9,088.93	0.00
TOTAL	100.00%	2.54%	1,112,146,708.33	43,209,427.94	10,061,967.26	11,334,240.75	6,821,706.16



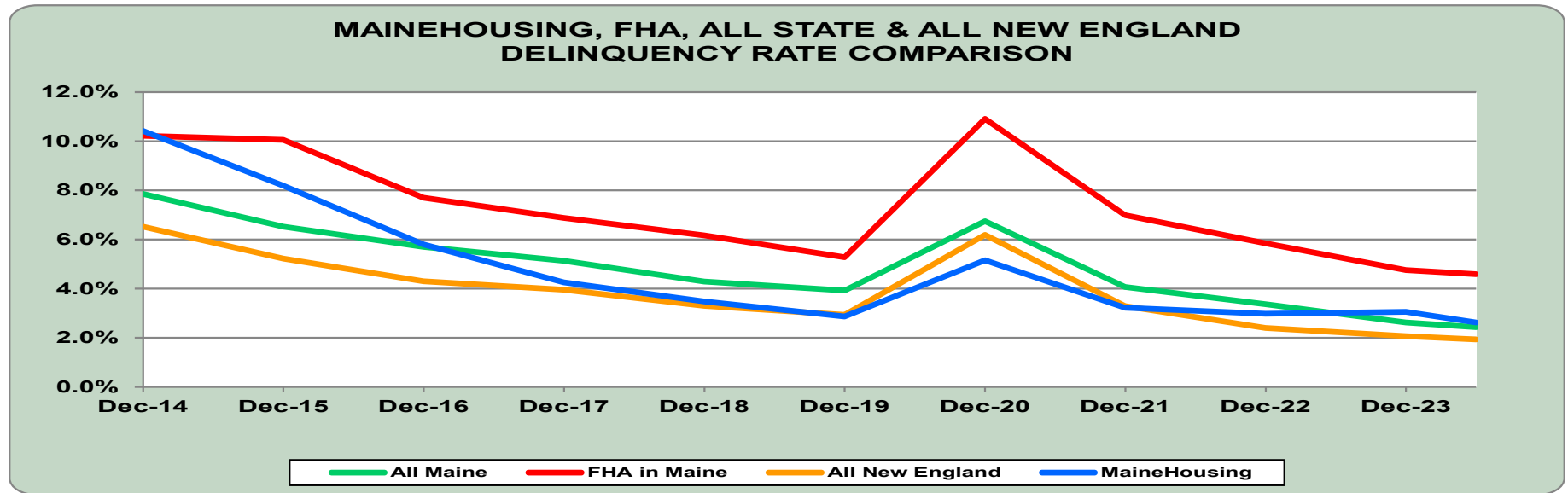
Single-Family Delinquency & Foreclosure Trends



	OUTSTANDING PRINCIPAL	1 MONTH		2+ MONTHS		IN-FORECLOSURE		ACTUAL FORECLOSURES	
		DOLLARS	RATE	DOLLARS	RATE	DOLLARS	RATE	DOLLARS	RATE
Jun-24	\$ 1,112,146,708	\$ 43,209,428	3.89%	\$ 28,217,914	2.54%	\$ 6,821,706	0.61%	\$ 720,158	0.06%
Dec-23	\$ 1,053,014,623	\$ 45,215,476	4.29%	\$ 29,205,657	2.77%	\$ 5,986,311	0.57%	\$ 1,043,395	0.10%
Dec-22	\$ 958,984,521	\$ 33,996,366	3.55%	\$ 26,378,301	2.75%	\$ 5,183,906	0.54%	\$ 1,733,447	0.18%
Dec-21	\$ 887,303,920	\$ 20,685,547	2.33%	\$ 26,645,647	3.00%	\$ 4,806,968	0.54%	\$ 941,490	0.11%
Dec-20	\$ 960,761,414	\$ 28,645,024	2.98%	\$ 44,603,599	4.64%	\$ 4,471,656	0.47%	\$ 2,617,001	0.27%
Dec-19	\$ 967,171,381	\$ 45,399,415	4.69%	\$ 23,774,547	2.46%	\$ 8,037,512	0.83%	\$ 6,357,994	0.66%
Dec-18	\$ 916,608,577	\$ 40,526,473	4.42%	\$ 28,155,105	3.07%	\$ 11,647,401	1.27%	\$ 4,056,247	0.44%
Dec-17	\$ 844,497,676	\$ 48,457,930	5.74%	\$ 31,454,643	3.72%	\$ 12,099,518	1.43%	\$ 7,847,858	0.93%
Dec-16	\$ 799,557,471	\$ 41,780,468	5.23%	\$ 42,682,410	5.34%	\$ 13,625,991	1.70%	\$ 21,142,137	2.64%
Dec-15	\$ 790,409,905	\$ 44,303,365	5.61%	\$ 64,656,769	8.18%	\$ 31,066,182	3.93%	\$ 20,797,314	2.43%



Single-Family Delinquency Comparison Trends



MAINEHOUSING LOAN COUNT COMPARISON

	<u>Loan Count</u>	<u>2 Months</u>	<u>3+ Months</u>	<u>In-Foreclosure</u>	<u>Totals</u>
All State*	123,461	0.52%	1.00%	0.92%	2.44%
FHA for State*	17,158	1.43%	1.95%	1.21%	4.59%
All New England*	1,738,902	0.58%	0.88%	0.47%	1.93%
MaineHousing**	10,087	0.96%	0.95%	0.71%	2.62%

*This information is obtained from MBA's National Delinquency Survey for the first quarter of 2024.

**MaineHousing's overall delinquency rate based on loan dollars is 2.54%, whereas rates in this exhibit are based on loan count.



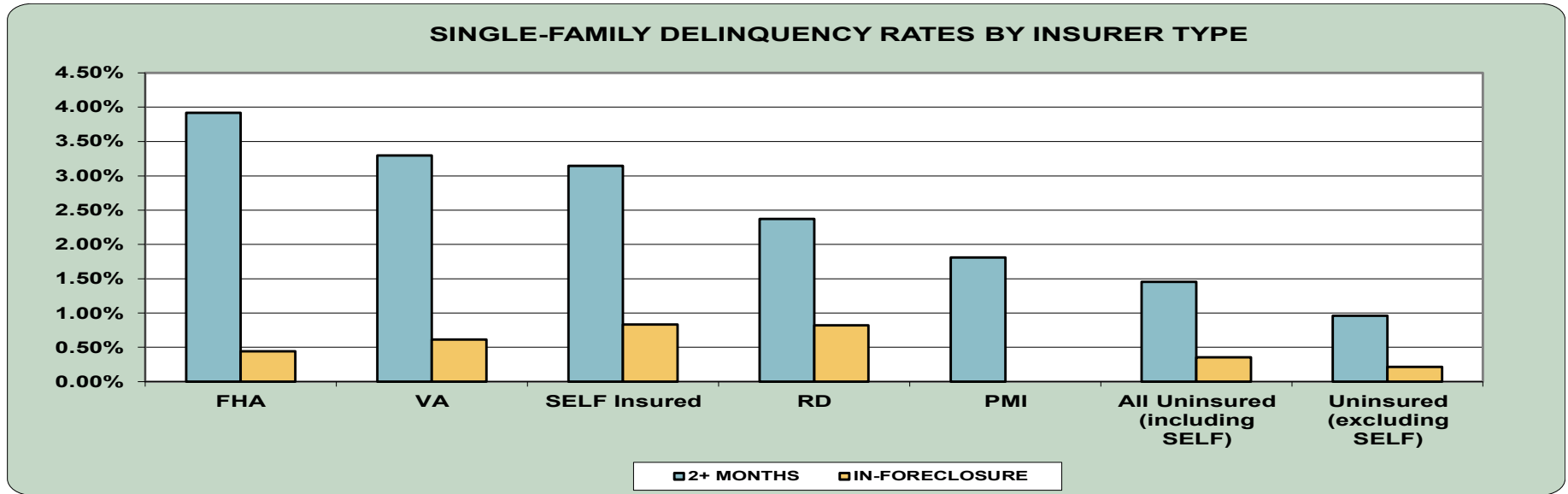
Single-Family Delinquencies by Mortgage Insurer

As A Percent of Total Insurance Type
6/30/2024

TYPE	2+ MONTHS	IN-FORECLOSURE
FHA	3.92%	0.44%
VA	3.30%	0.62%
SELF Insured	3.15%	0.83%
RD	2.37%	0.82%
PMI	1.81%	0.00%
All Uninsured (including SELF)	1.46%	0.36%
Uninsured (excluding SELF)	0.96%	0.22%

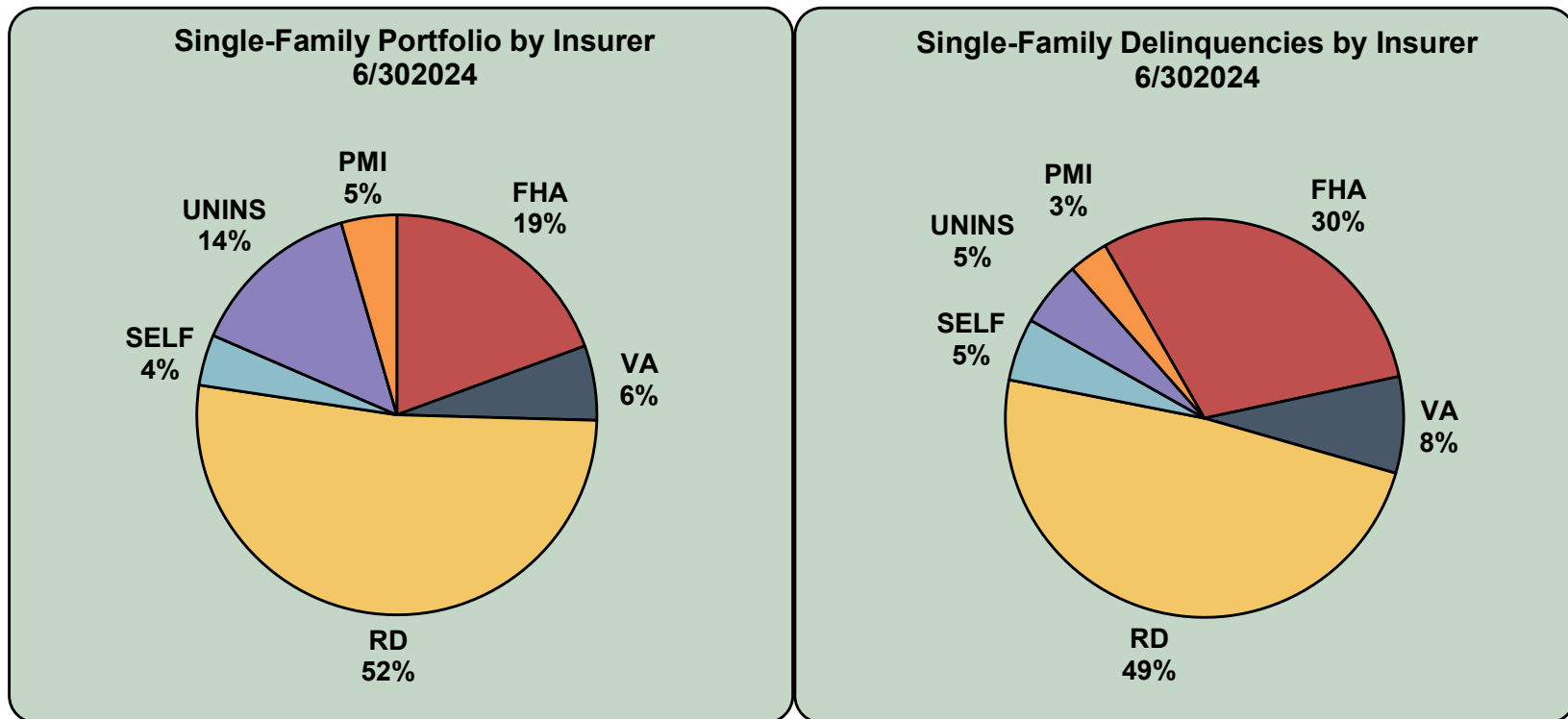
As A Percent of Total Loan Portfolio
6/30/2024

TYPE	2+ MONTHS	IN-FORECLOSURE
RD	1.23%	0.43%
FHA	0.76%	0.09%
All Uninsured (including SELF)	0.26%	0.06%
VA	0.20%	0.04%
Uninsured (excluding SELF)	0.13%	0.03%
SELF Insured	0.13%	0.03%
PMI	0.08%	0.00%

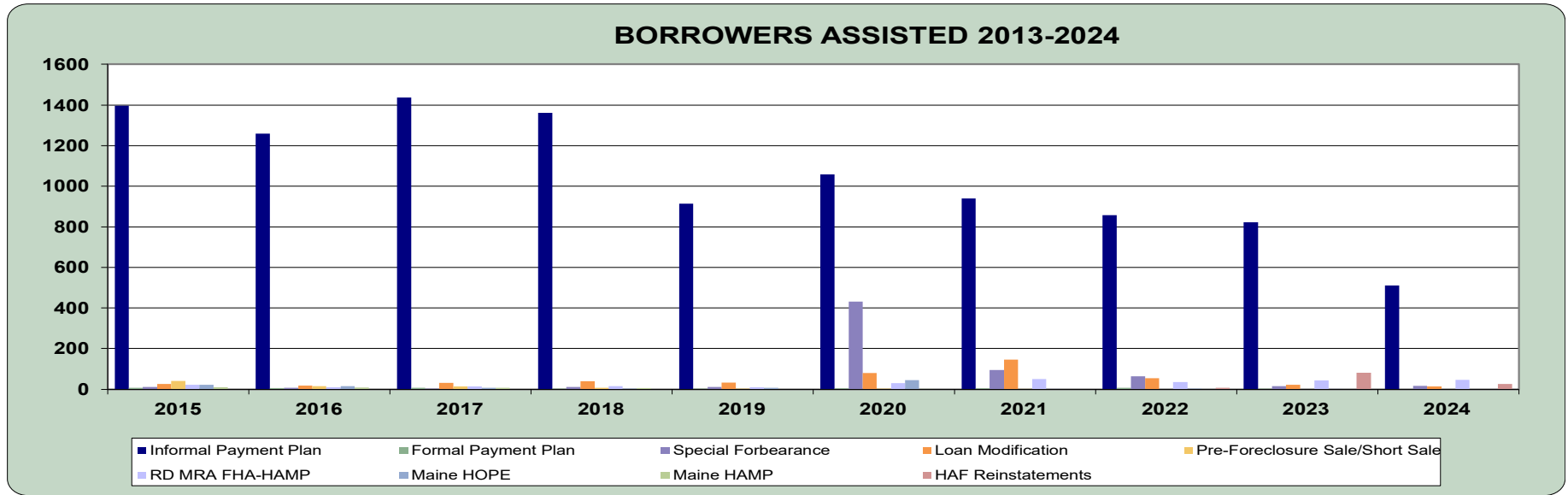


Single-Family Delinquencies by Mortgage Insurer

The following charts show the composition of MaineHousing loans by mortgage insurer. Self insured loans are mainly mobile homes. Uninsured loans are those not needing mortgage insurance (i.e. for loans under 80% property value). The following charts are in dollar amounts.



Single-Family Foreclosure Prevention Activities



Number of Borrowers Approved for Assistance

	Informal Payment Plan	Formal Payment Plan	Special Forbearance	Loan Modification	Pre-Foreclosure Sale/Short Sale	RD MRA FHA-HAMP	Maine HOPE	Maine HAMP	HAF Reinstatements	Total Workouts
Jun-24	511	1	17	14	1	46	0	0	25	615
Dec-23	822	3	15	22	0	43	2	1	81	989
Dec-22	857	8	63	54	0	35	4	0	7	1028
Dec-21	939	5	94	146	2	50	2	0	0	1238
Dec-20	1058	5	432	79	3	29	44	2	0	1652
Dec-19	914	3	12	32	4	10	8	0	0	983
Dec-18	1361	4	12	39	8	15	3	6	0	1448
Dec-17	1437	8	4	31	14	14	8	7	0	1523
Dec-16	1259	6	8	19	15	10	16	9	0	1342
Dec-15	1397	8	11	26	40	21	22	10	0	1535

Actual Foreclosures

	Number of Foreclosures	Number of Loans in Portfolio	Percentage of Portfolio
Jun-24	8	10,087	0.08%
Dec-23	16	9,927	0.16%
Dec-22	21	9,739	0.22%
Dec-21	14	9,750	0.14%
Dec-20	38	10,668	0.36%
Dec-19	86	10,904	0.79%
Dec-18	57	10,673	0.53%
Dec-17	97	10,332	0.94%
Dec-16	258	10,097	2.56%
Dec-15	233	10,258	2.27%



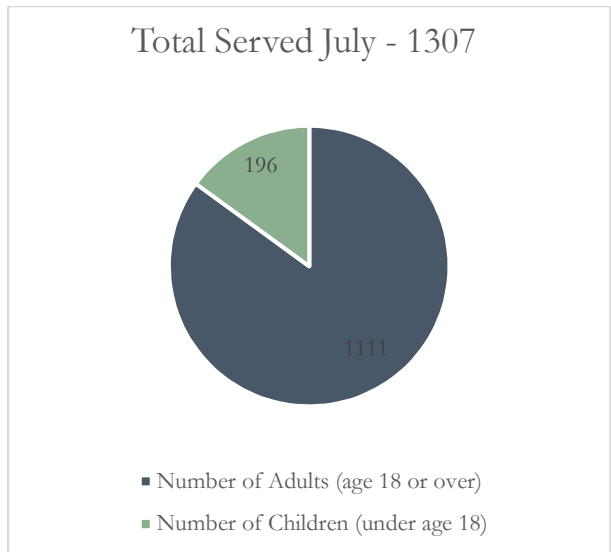
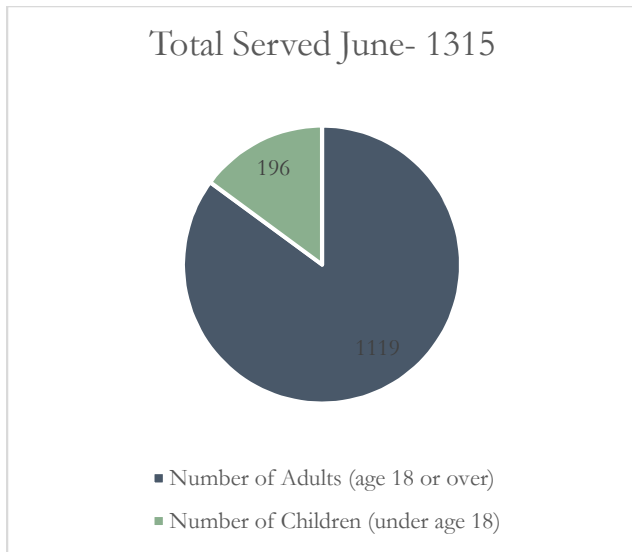
Homeless Initiatives Department Memorandum

To: Board of Commissioners
From: Kelly Watson, Director of Homeless Initiatives
Date: August 13, 2024
Subject: Homeless Initiatives Report

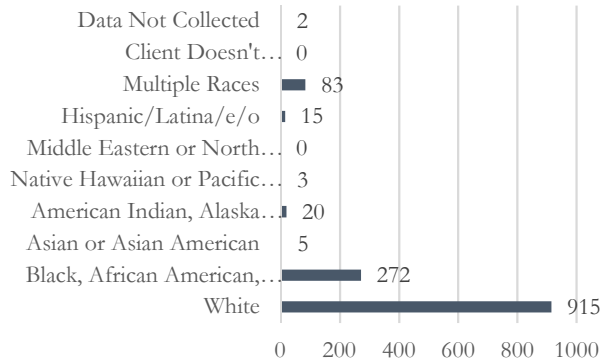
Homeless Data – June & July 2024

The following are the monthly statistics for June and July:

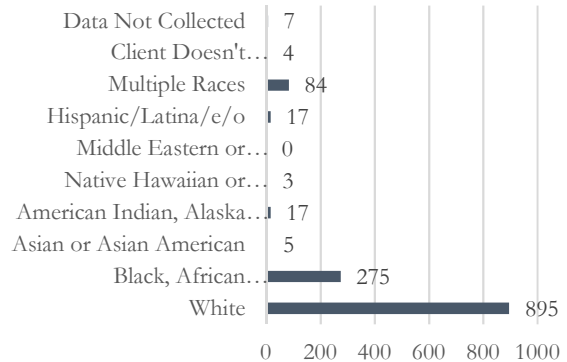
1. Total number of people served in ESHAP funded shelters (1315) decreased by 6 individuals from May to June and again by 8 individuals from June to July (1307). This number does not include many of the Asylum Seekers in Portland as well as those served in hotels through GA, or those seeking emergency shelter with a Victim Service Provider.
2. Racial equity – the percentage of people of color served stayed consistent from May to June at 30 and increased slightly to 31 in July. The number of those who identify as Hispanic/Latina/e/o decreased from 16 in May to 15 in June and increased to 17 in July.
3. The number of Exits to Permanent Housing increased from 67 permanent exits in May to 72 in June and increased again to 77 in July. The total exits from shelter to any location was down by 53 in June from the previous month and by another 5 in July.



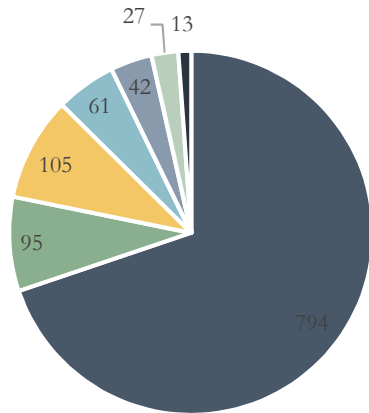
Number of People Served by Race - June



Number of People Served by Race - July

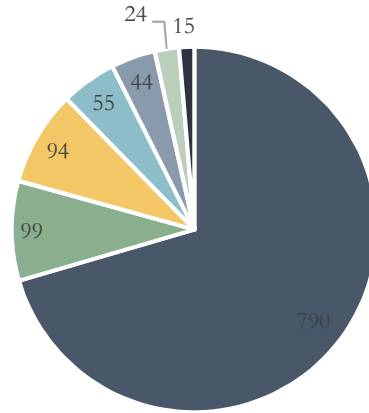


Residence of Clients Prior to Entry - June

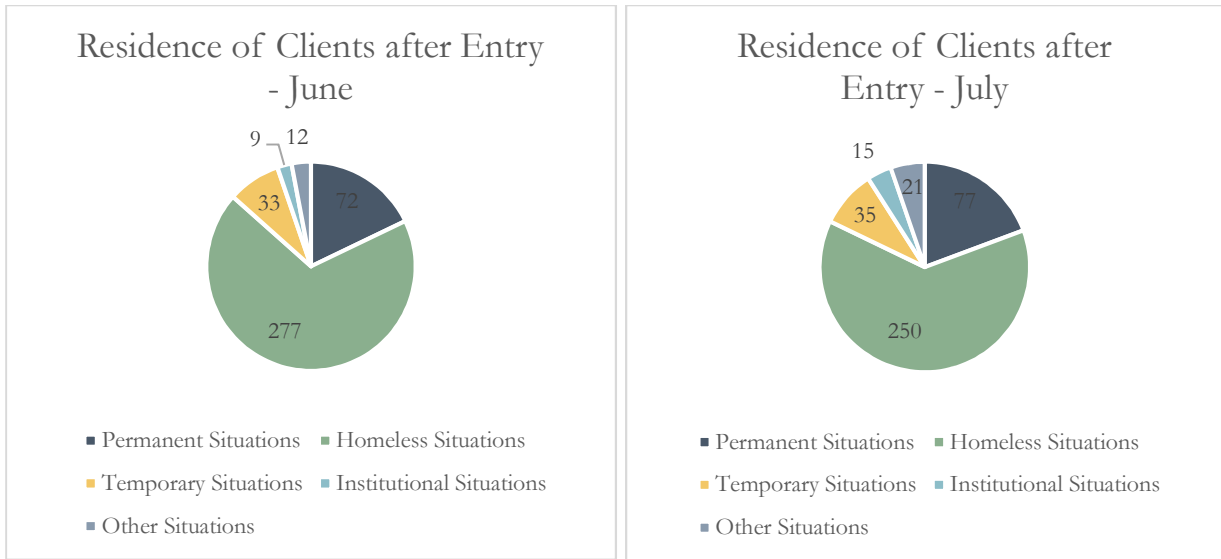


- Homeless Situations
- Institutional Settings
- Staying or living in a friend's room, apartment or house
- Staying or living in a family member's room, apartment or house
- Hotel or motel paid for without ES voucher
- Permanent Locations
- Other Locations

Residence of Clients Prior to Entry - July



- Homeless Situations
- Institutional Settings
- Staying or living in a friend's room, apartment or house
- Staying or living in a family member's room, apartment or house
- Hotel or motel paid for without ES voucher
- Permanent Locations
- Other Locations

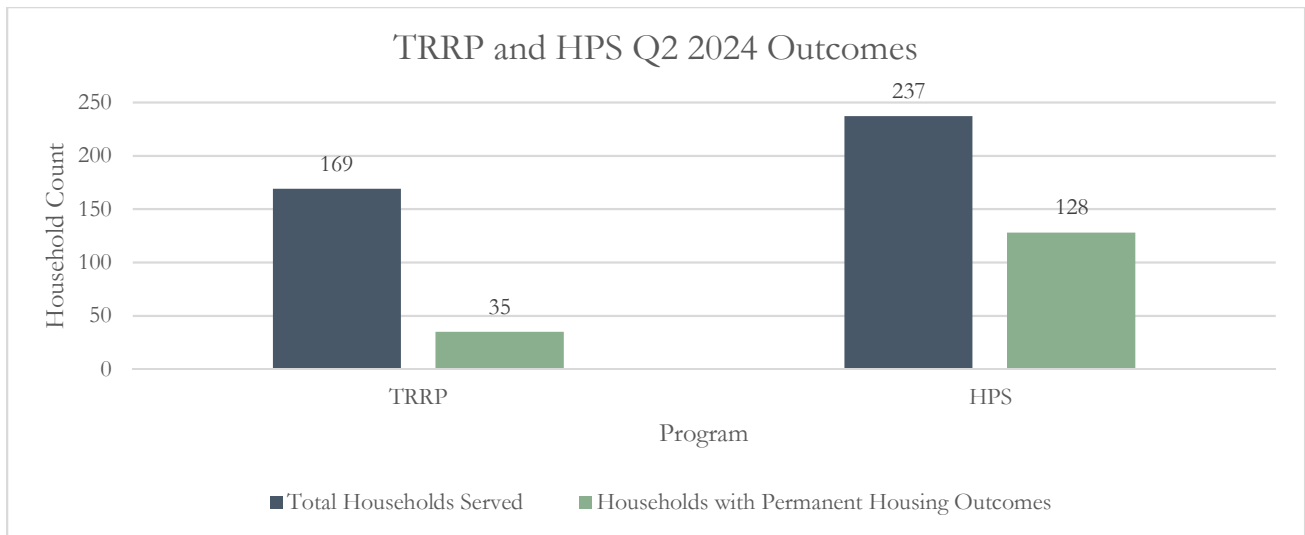


Winter Warming Shelters 24/25 RFP

An RFP for Winter Overnight Warming Shelters for the 2024/2025 winter season was issued on July 19, 2024 with a submission deadline of August 23, 2024. Selections and awards will be made in preparation for shelters to be operational from November 15, 2024 to April 30, 2025. The program will be funded with Emergency Housing Relief Funds.

Temporary Rapid Rehousing (TRRP) and Housing Problem Solving (HPS) Programs

In quarter two, TRRP served 169 households, 35 of which were permanently housed in that quarter. The total number of households served includes participants who may have been housed in a previous quarter and are still receiving housing stabilization services. HPS served 237 households in quarter two, with 128 of the households exiting to a permanent destination. Because HPS serves persons who may be at risk of homelessness as well as those who are literally homeless, a permanent destination may indicate that they were able to successfully retain their housing. The HPS number does not include participants served by victim service providers.



Continuum of Care (CoC) Notice of Funding Availability (NOFO) Updates

HUD has released two NOFOs for the CoC program, the regular annual NOFO which typically includes renewal projects with the potential for additional new projects and one specific to building permanent supportive housing units (CoC Builds). The annual NOFO is due to HUD by October 30, 2024, and the CoC Builds NOFO is due by November 21, 2024. The CoC has begun discussions around both funding opportunities and potential approaches to the CoC Builds application.

2024 National Conference to End Homelessness and Capitol Hill Day

Two MaineHousing staff and over twenty other partners from Maine attended the annual conference put on by the National Alliance to End Homelessness (NAEH) in Washington D.C. in early July. Attendees participated in sessions on a variety of topics including engaging persons with lived experience, effective street outreach, permanent supportive housing strategies, effective leadership, and many more. On the final day of the conference, 17 of the attendees from Maine met with the members of our congressional delegation to discuss key priorities and initiatives. It was an incredible educational experience enhanced by some powerful plenary sessions that are available for viewing on The Alliance's YouTube channel <https://www.youtube.com/@EndingHomelessness>.

Service Hub Implementation – Built for Zero Initiative

Seven of the nine hub coordinators attended the National Alliance to End Homelessness Conference in Washington, D.C. In July. They came back motivated and inspired by what other communities and CoCs are doing to support equitable Coordinated Entry Systems, and said they had some great discussions with Maine's delegation.

Hub 4 (Androscoggin) has been working with an ad hoc committee for the City of Auburn to stress the need for a community resource center. Due to collaborative efforts, a proposal passed with the city council and work will start soon to have a space that individuals can access services and providers five days a week, when previously, individuals had to go to Lewiston to access a drop-in center that was open one day a week.

In July, Hub 6 (Kennebec & Somerset Counties) held a half-day workshop at the Waterville Police Department. Over 45 people from 23 organizations attended the workshop. The group collaborated to map out the homeless response system in Hub 6, and problem-solve around barriers that are holding up the system. The group also created goals for the hub and left with action items to start working on those goals.

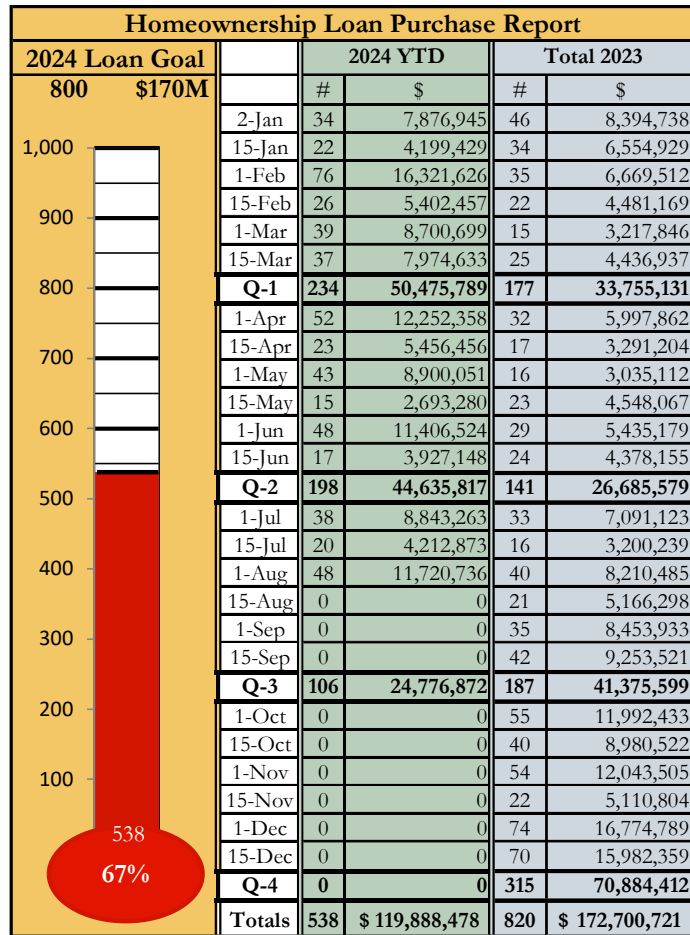
On July 31 and August 1, the full team of nine hub coordinators met in Belfast for a 2-day strategy retreat. The focus of this retreat was to celebrate the accomplishments and progress of all nine hubs, and to make goals to achieve data quality in each of the hubs within the next year. At least two of the hubs are on track to reach the Built for Zero quality data threshold by November of this year. The hub coordinators also started working on a memo to the Statewide Homeless Council of systemic barriers that are preventing other hubs from reaching data quality.

Homeownership Department Memorandum

To: MaineHousing Board of Commissioners
From: Patricia Harriman, Director of Homeownership
Date: August 7, 2024
Subject: Monthly Report – Homeownership Department

PRODUCTION UPDATE

Following is a snapshot of loans purchased and reserved to date in 2024 as compared to 2023.



Monthly Loan Reservations: 08/01/24	
#	\$ Volume
101	\$ 23,860,704

Loan Pipeline as of: 08/01/24	
#	\$ Volume
275	\$ 61,546,258

Loan Reservation Comparison					
July 2023		July 2024		2023 vs 2024	
#	\$ Volume	#	\$ Volume	#	\$ Volume
291	\$62,369,558	275	\$ 61,546,258	-5%	-1%

PROGRAM HIGHLIGHTS

The pace of First Home Loan purchases continues to trend significantly ahead of that in 2023 despite the rising cost of purchasing a home and the limited inventory. First time homebuyers continue to look to our program for assistance in purchasing a home and providing the necessary assistance. The pipeline of reserved new loans remains strong at \$61.5M and is averaging 25 new reservations per week. July does show a slight decrease in reserved loans compared to July 2023 and inventory is likely a large factor that should see corrections as the market continues to show signs of improvement.

The Maine Association of Realtors' recent press release indicates a notable increase in for-sale inventory, which is a positive for buyers looking for single family homes in Maine. Average median home prices have continued to rise reaching \$406,000 in June, a 5.45% increase over June of 2023. Nationwide sales saw an increase of 4.1% to a national median price of \$432,700.

In June of 2024, 1,291 homes were sold in Maine; half sold for less and half sold for more than the asking price. What was a notable improvement was the number of homes for sale in Maine. Paul McKee, 2024 President of the Maine Association of Realtors, said "It's been more than 35 months since the inventory of homes for sale in Maine surpassed the current level of 4,400. While the number of sales is down for June, for the first six months of 2024 home sales are up 2.4% compared to January through June of 2023. The improving for-sale inventory level is good news for buyers."

The market still remains challenged in inventory with a supply of only about 3-4 months; and according to Zillow the average median days from listing to pending is 9 days, and about 35 days to closing. Buyers need to be well positioned and educated, and in some cases willing to make sacrifices, for the goal of homeownership.

McKee stated "If you are in the market looking to buy, connect with your Realtor early, build your savings and credit strength and work with a mortgage lender for your pre approval to be in the best position to purchase when homes come on the market where you want to live."

Education and Outreach:

The Homeownership team continues to promote the programs MaineHousing offers across the State. REALTOR Green Day was held on Thursday, June 20th at Southern Maine Community College. This event was hosted by the Sustainability Group of the Greater Portland Board of Realtors. Presenters included Michael Stoddard, Executive Director for Efficiency Maine Trust, Ross Anthony, Buildings and Energy Efficiency Analyst for the Governor's Energy Office, and James Neal, Senior Program Manager of Finance Initiatives for Efficiency Maine. Jessica Gurney, Outreach and Education Coordinator, and hoMEwork's Board Member, Sharon Probst, attended the event and Jessica Gurney spoke about MaineHousing Programs. Many REALTORS visited the table to hear more about classes and programs available.

The new materials available included a QR code postcard for First Home Loan which allows our partners and potential borrowers to link directly to our website for information on our program.



HoMEwork’s effort to support a consistent, high quality consumer education program for homebuyers wouldn’t be possible without the support of generous sponsors. HoMEwork’s had 5 Gold Sponsors for 2024. These Gold Sponsors include Bath Savings, University Credit Union, Bangor Savings, Norway Savings, and Machias Savings Bank. Jessica Gurney, Outreach and Education Coordinator, went out to each institution to present an award as a token of the hoMEwork’s Board appreciation.



Bath Savings



Machias Savings



Norway Savings



UCU



Bangor Savings

On Wednesday, June 26th Maine Public Radio hosted a Housing Series entitled Homeownership. The panel consisted of Jessica Gurney, Outreach and Education Coordinator at MaineHousing, Amy Smith, President of Healthy HoMEwork's, and Becky Wilson, a Real Estate Agent. Important callers during the show included Liam Hunter, First Generation Homebuyer, and Tama Sperry, Vice President for Human Resources at Bowdoin College. During this call, Jessica Gurney shared information about programs available to help First Time Homebuyers, while Becky and Amy discussed the growing need for affordable housing and programs such as those provided by Maine Housing.

On Sunday, June 23rd MaineHousing joined with their top lending partners, Bangor Savings Bank and CMG Financial Services, in celebrating homeownership during a home game of the Portland Sea Dogs. This event allowed MaineHousing and lenders to meet potential home buyers in person in a fun, family-friendly environment. More than 3,500 fans were in attendance for the game and MaineHousing distributed all 1,000 of its tiny baseball bat key chains with our logo. The take-away item was meant as fun way to remind people that when they want to hit a "home" run they should turn to MaineHousing! Attending from the Homeownership team included Tricia Harriman, Director of Homeownership, Tina Partridge, Manager of Homeownership, and Dawn Libby-Lynch, Compliance Specialist.



Outreach continues to be a priority for Homeownership. Jessica Gurney, Outreach and Education Coordinator, completed a virtual training on MaineHousing's Programs for The Portland Housing Coalition on June 27, 2024. During this class, Housing Navigators learned about the programs offered and the steps to help clients obtain Homeownership. Jessica mailed materials for the organization to have on hand for First Time Homebuyers.

On Thursday, July 18th, Tricia Harriman, Director of Homeownership, Tina Partridge, Manager of Homeownership, and Jessica Gurney, Outreach and Education Coordinator, met virtually with eHome America's President and Vice President. Maine Housing is currently accepting eHome's Homebuyer Education Class and Money Management Class as approved classes required for programs. The purpose of the meeting was for eHome to share new courses they have created. New courses for MaineHousing's review include the eHome America Manufactured Housing Education Course as well as a Post Purchase Class. These courses could provide additional knowledge for our first time homebuyers.

Housing Choice Vouchers Department Memorandum

To: MaineHousing Board of Commissioners

From: Allison Gallagher - Director of HCV Programs

Date: August 20, 2024

Subject: Monthly Report – Housing Choice Voucher Program

Program Updates:

HCV PHA Plan

We are gathering feedback from participants, landlords, homeless service providers and other interested housing partners and drafted the PHA plan based on comments received thus far. In October the Board will be presented with the Final drafts and asked to approve both plans.

Attached to the end of the HCV report is a memo outlining significant changes in the proposed HCV PHA 5 Year plan, a draft of that plan as well as a draft of the PHA Annual plan for CY 2025.

The draft plans are also available on our website and a notice of public hearing, which will be held at the September board meeting, was published on August 1, 2024 in the Bangor Daily, Kennebec Journal/Morning Sentinel, Lewiston Sun Journal and Portland Press Herald newspapers.

HCV Funding

On July 19, 2024 we received an official notification that the Shortfall Prevention Team (SPT) from HUD has confirmed a projected shortfall in Maine Housing's, Housing Choice Voucher (HCV) program for CY 2024. The letter outlined the process of applying for Set Aside funds to prevent the termination of HAP for our participants. Eligibility for these funds requires MaineHousing to take reasonable cost savings measures outlined in the letter and to comply with an action plan we will create with HUD's SPT.

Effective July 22, 2024 MaineHousing has:

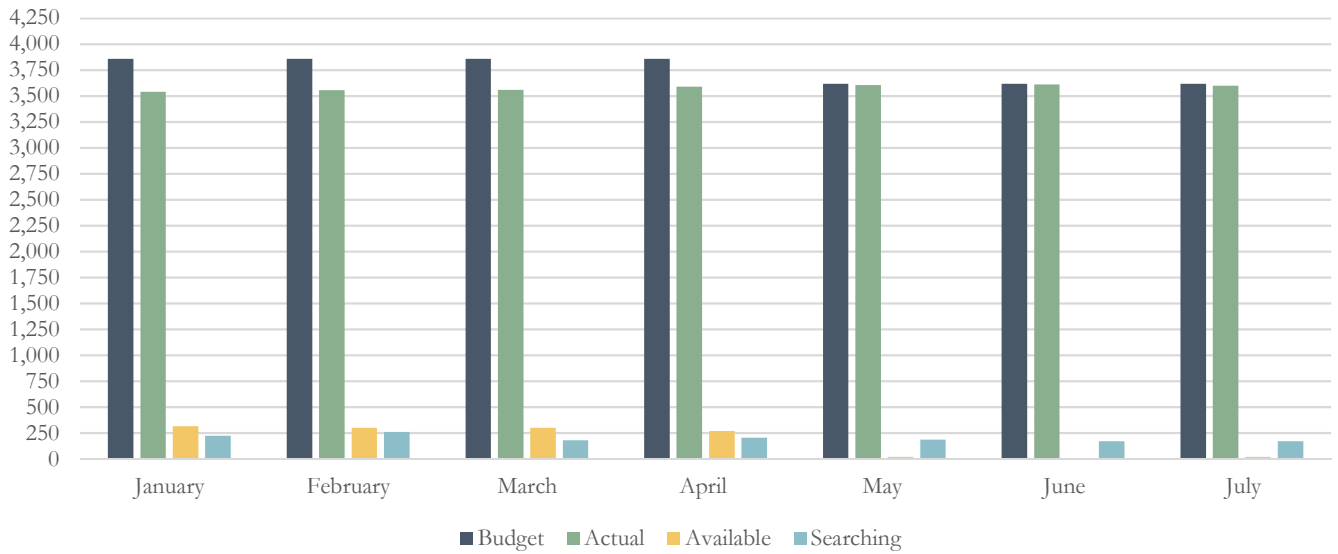
- Stopped issuing any new vouchers
 - There is an exception for special purpose vouchers (VASH, Mainstream and FUP)
 - This will also affect our Homeless priority vouchers notification went out to service providers by email on July 22, 2024
- We will not absorb vouchers porting in from other PHA's

Next Steps:

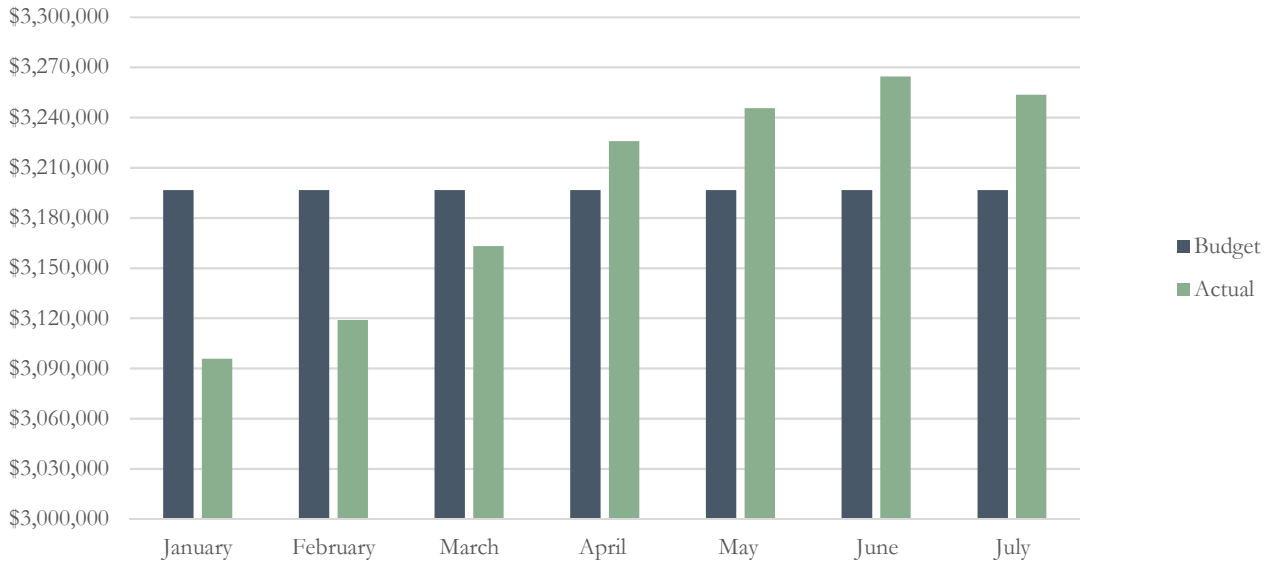
- Meet with HUD to create an Action plan
- Implement all cost saving measures identified by the SPT on the Action Plan within the timeframe specified
- Apply for Set-Aside funds under Category 1 HAP Set-Aside funding

We have spoken with PHA's across the state and all but 4 (located in northern Maine) are spending 100% or more of their HUD funding for CY 2024. We anticipate these cost savings measures to be necessary through early 2025.

Voucher Utilization



HAP Utilization



Housing Choice Vouchers Department Memorandum

To: Board of Commissioners

From: Allison Gallagher

Date: August 20, 2024

Subject: HCV 5 YR Plan and Annual Plan

The HCV 5 Year plan (2025-2029) outlines our program goals and priorities for the next 5 years. A draft of the 5 Year plan effective in 2025 is attached. Below are the changes from the current 5 Year plan:

Section B

- **We will serve Low-Income Veteran Affairs Supportive Housing (VASH) vouchers-** VASH previously fell under our HCV income targeting categories of Very-low and Extremely low income requirements. This will remove barriers for veterans who may be over the very low income category and previously ineligible for subsidy under the MaineHousing VASH program.
- **Increased commitment to award project-based vouchers in properties that provide supportive services by 150 over 5 years-**To support Housing First initiative
- **Increased commitment to award project-based vouchers to multi-family rental properties selected through MaineHousing’s competitive process by 50 over 5 years-** To support the agencies efforts in adding new affordable units to Maine’s housing inventory
- **Added a measurable goal of 75 Participants, increasing participation in the Restart family self-sufficiency program** - Successful completion of this program provides opportunity for other recipients of voucher funding by freeing up HAP funds to support more vouchers.
- **NSPIRE standards will be adopted early 2025** – HUD requires all PHA’s administering HCV program to move to NSPIREV standards by October 1, 2025

The Annual plan provides a progress report on our program goals and priorities outlined in the HCV 5 Year plan (2020-2025). There were no changes to Annual Plan from the previous year. Attached is a draft of the PHA Annual Plan with accomplishments updated to reflect activity for 2024 through June 30th.

5-Year PHA Plan (for All PHAs)	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires: 03/31/2024
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Purpose. The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA’s operations, programs, and services, and informs HUD, families served by the PHA, and members of the public of the PHA’s mission, goals and objectives for serving the needs of low- income, very low- income, and extremely low- income families

Applicability. The **Form HUD-50075-5Y** is to be completed once every 5 PHA fiscal years by all PHAs.

A.	PHA Information.
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A.1	<p>PHA Name: Maine State Housing Authority PHA Code: ME901</p> <p>PHA Plan for Fiscal Year Beginning: (MM/YYYY): 01/2025 The Five-Year Period of the Plan (i.e. 2019-2023): 2025-2029</p> <p>PHA Plan Submission Type: <input checked="" type="checkbox"/> 5-Year Plan Submission <input type="checkbox"/> Revised 5-Year Plan Submission</p> <p>Availability of Information. In addition to the items listed in this form, PHAs must have the elements listed below readily available to the public. A PHA must identify the specific location(s) where the proposed PHA Plan, PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. Additionally, the PHA must provide information on how the public may reasonably obtain additional information on the PHA policies contained in the standard Annual Plan, but excluded from their streamlined submissions. At a minimum, PHAs must post PHA Plans, including updates, at each Asset Management Project (AMP) and main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on their official websites. PHAs are also encouraged to provide each resident council a copy of their PHA Plans.</p>
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PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below.)

Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program	
				PH	HCV
Lead PHA:					

B.	Plan Elements. Required for <u>all</u> PHAs completing this form.
B.1	<p>Mission. State the PHA’s mission for serving the needs of low-income, very low-income, and extremely low-income families in the PHA’s jurisdiction for the next five years. MaineHousing’s mission is to assist Maine people in obtaining and maintaining quality affordable housing and services suitable to their housing needs. Housing Choice Vouchers assist very low-income individuals and families to choose and lease safe and affordable privately owned rental housing and to achieve self-sufficiency and maintain housing stability. MaineHousing may serve low-income families participating in the Veteran Affairs Supportive Housing (VASH) Program.</p>
B.2	<p>Goals and Objectives. Identify the PHA’s quantifiable goals and objectives that will enable the PHA to serve the needs of low-income, very low-income, and extremely low-income families for the next five years.</p> <p>GOAL 1: EXPAND THE SUPPLY OF AFFORDABLE HOUSING</p> <ul style="list-style-type: none"> - APPLY FOR NEW VOUCHERS- PROJECT-BASED VASH, MAINSTREAM, FUP YOUTH OR OTHERS THAT ARE AVAILABLE THROUGH HUD NOFA - OFFER LANDLORD INCENTIVES TO ATTRACT NEW LANDLORDS AND RETAIN EXISTING LANDLORDS - PARTNER WITH AGENCIES TO INCREASE SET-ASIDE OPPORTUNITIES FOR TARGETED POPULATIONS. <p>GOAL 2: HELP MAINE PEOPLE ATTAIN HOUSING STABILITY</p> <ul style="list-style-type: none"> - AWARD PROJECT-BASED VOUCHERS IN PROPERTIES THAT PROVIDE SUPPORTIVE SERVICES (APPROXIMATELY 200) -AWARD PROJECT-BASED VOUCHERS TO MULTI-FAMILY RENTAL PROPERTIES SELECTED THROUGH MAINEHOUSING’S COMPETITIVE PROCESS (APPROXIMATELY 100) - CONTINUE TO ADMINISTER THE FAMILY SELF SUFFICIENCY PROGRAM AND INCREASE TO 75 PARTICIPANTS - FULLY UTILIZE SPECIALTY VOUCHERS (NED, VASH, FAMILY UNIFICATION, MAINSTREAM, 811) <p>GOAL 3: IMPROVE HOUSING QUALITY</p> <ul style="list-style-type: none"> - ENSURE DECENT AND SAFE HOUSING BY ENFORCING THE COMPLIANCE OF INSPECTION STANDARDS ABOVE HQS/NSPIRE REQUIREMENTS - MAINTAIN AN INSPECTIONS PROCESS THAT IS EFFICIENT AND CONSISTENT WHILE CONDUCTING TIMELY INSPECTIONS <p>GOAL 4: PROVIDE LEADERSHIP IN THE HOUSING FIELD:</p> <ul style="list-style-type: none"> - CONTRIBUTE TO ONGOING ANALYSIS OF HOUSING NEEDS AND MAINTAIN A PROGRAM DASHBOARD - MAINTAIN HIGH PERFORMANCE SCORE UNDER SEMAP - ENSURE EHO AND FAIR HOUSING BY OFFERING REASONABLE ACCOMMODATIONS - FOSTER COLLABORATIVE RELATIONSHIPS WITH HOUSING AND SERVICE PROVIDERS STATE WIDE <p>MAINEHOUSING’S OPERATIONAL PRIORITIES:</p> <p>SERVICE:</p> <ul style="list-style-type: none"> - STRIVE FOR AND MONITOR POSITIVE CUSTOMER SATISFACTION THROUGH FEEDBACK, SURVEYS AND A CALL DISTRIBUTION LINE AND AN INFORMATION BOX VIA OUR WEBSITE - WORK WITH PARTNERS IN PROVIDING SERVICES AND OUTREACH TO LOW-INCOME FAMILIES VIA –COMMUNITY ACTION AGENCIES, HOMELESS SHELTERS, LANDLORD ASSOCIATIONS, 211 SITE AND OTHER PUBLIC HOUSING AUTHORITIES AS WELL AS OFFERING OPTIONS FOR ELECTRONIC COMMUNICATIONS (CONFERENCE CALLING, ON-LINE APPLICATIONS, ETC.) - OFFER MAINEHOUSINGSEARCH.ORG TO TENANTS LOOKING FOR HOUSING IN MAINE. IT IS AN ON-LINE REGISTRY OF AVAILABLE HOUSING - EMPLOY A HOUSING NAVIGATOR TO ASSIST VOUCHER HOLDERS WITH THEIR HOUSING SEARCH AND BUILD ON OUR LANDLORD OUTREACH EFFORTS -ADMINISTER STATEWIDE HOUSING NAVIGATOR PROGRAM FOR INDIVIDUALS AND FAMILIES SEARCHING FOR HOUSING <p>PEOPLE:</p> <ul style="list-style-type: none"> - PROVIDE CUSTOMER SERVICE AND COMMUNICATIONS (MI) TRAINING TO STAFF - SUPPORT A SHARED WORK MODEL THAT CREATES CONSISTENCY FOR PARTICIPANTS AND PARTNERS AND FLEXIBILITY FOR STAFF - PROVIDE STAFF AND CONTRACTORS WITH EXCELLENT TOOLS TO ENABLE SERVICE (SOFTWARE, TRAINING, EDUCATION AND TECHNICAL ASSISTANCE) - UTILIZING A COACHING MODEL FOR STAFF PERFORMANCE IMPROVEMENT <p>FINANCIAL CAPACITY:</p> <ul style="list-style-type: none"> - SUPPORT FUNDING SHORTFALLS THROUGH ADMINISTRATIVE FEE RESERVES AS NEEDED - REQUEST SET-ASIDE FUNDING WHEN APPROPRIATE - REQUEST WHEN APPROPRIATE FOR HIGHER ADMINISTRATIVE FEES OR BLENDED RATES (STATEWIDE JURISDICTION) - UTILIZE HUDS TWO YEAR TOOL TO MONITOR VOUCHER ISSUANCE, ATTRITION AND HAP SPENDING TO STAY WITHIN CY BUDGET <p>RESOURCE OPTIMIZATION:</p> <ul style="list-style-type: none"> - PROVIDE INCENTIVES FOR BOTH TENANTS AND LANDLORDS TO COMPLY WITH PROGRAM REQUIREMENTS (SECURITY DEPOSIT, OWNER EXCELLENCE PROGRAMS AND LANDLORD REPAIR GRANTS) - CONTINUE TO LOOK FOR PROCESS IMPROVEMENTS THROUGH LEAN INITIATIVES

<p>B.3</p>	<p>Progress Report. Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan.</p> <ul style="list-style-type: none"> - Provided excellent customer service by hiring staff competent in customer service delivery -33 staff members - Awarded 56 Project-based vouchers to permanent supportive housing projects for homeless and or disabled families - Awarded 32 Project-based vouchers to housing projects with supportive services - Awarded 99 Project Based vouchers to LIHTC projects for older adults - Awarded 20 project Based vouchers to housing projects for families - SEMAP score has been high performing - Ensure EHO and Fair Housing by reviewing requests for reasonable accommodations - Continue to administer and coordinate the Family Self Sufficiency Program, enrolled 70+ participants - Work with partners in providing services and outreach to low-income families via –Community Action Agencies, homeless shelters, domestic violence agencies, landlord associations, 211 site, statewide conferences, and other Public Housing Authorities - Offer MaineHousingSearch.org to tenants looking for housing in Maine. It is an on-line registry of available housing. Hired a Housing navigator. - Used administrative fee reserves and other state funding to provide security deposits and landlord repair money as needed - Provided staff and contractors with excellent tools to enable service (software, training, education and technical assistance) including updated HQS software to assist our inspectors in the field. - Utilize additional preferences to apply to applicants. The highest preferences are elderly/disabled/families and a preference for US military veterans. - 60% of available HCV vouchers are set aside for homeless applicants and those experiencing domestic violence <ul style="list-style-type: none"> -50 specifically for Housing Opportunities for People in Encampments (HOPE) -25 specifically to support the Youth Demonstration Program (19 currently leased) - Set aside 20 Non-Elderly Disabled Vouchers to assist families that participate in the Money-follows-the-person grant through the Maine DHHS Homeward Bound program. (6 currently housed) -Set aside 32 Non-Elderly Disabled Vouchers to assist families that qualify under the 811 waiver program (26 currently housed) -Set aside 25 vouchers for a program for working families who may be interested in joining the FSS program (Aroostook, Penobscot, Washington and Waterville counties)11 currently leased -Awarded 5 year mainstream vouchers (approx. 22 available) 19 currently leased - Set aside 115 Family Unification vouchers for families and youth (97 currently leased) - Administer 99 Emergency Housing Vouchers (EHV) for people experiencing homelessness, previously homeless or at risk and people experiencing domestic violence, stalking or victims of human trafficking (70 currently housed) - Set aside vouchers for disaster assistance (50 vouchers) - Regularly participate in partner meetings, presenting on the HCV program - Staff attend industry meetings, conferences, and trainings
<p>B.4</p>	<p>Violence Against Women Act (VAWA) Goals. Provide a statement of the PHA’s goals, activities, objectives, policies, or programs that will enable the PHA to serve the needs of child and adult victims of domestic violence, dating violence, sexual assault, or stalking.</p> <p>MaineHousing has a homeless priority of 60% of its available vouchers set aside which includes child and adult victims of domestic violence, dating violence, sexual assault, or stalking. As part of our transition plan MaineHousing offers a Security Deposit of \$1000 to allow a family to move who are victims of domestic violence, dating violence, sexual assault, or stalking. We support 15 PBV units that provide preference to victims of domestic violence, dating violence, sexual assault, or stalking.</p>
<p>C. Other Document and/or Certification Requirements.</p>	
<p>C.1</p>	<p>Significant Amendment or Modification. Provide a statement on the criteria used for determining a significant amendment or modification to the 5-Year Plan.</p> <p>A “significant amendment” to our plan would be a policy change in our delivery of the program that would have an impact on the applicants and participants we currently serve in the areas we serve.</p> <p>A “substantial deviation/modification” to our plan would be a change in our current policy that would change the number of units that we allow for optional program opportunities or set-asides (project-base, homeownership, FSS, population specific).</p>
<p>C.2</p>	<p>Resident Advisory Board (RAB) Comments.</p> <p>(a) Did the RAB(s) have comments to the 5-Year PHA Plan?</p> <p>Y N <input type="checkbox"/> <input type="checkbox"/></p> <p>(b) If yes, comments must be submitted by the PHA as an attachment to the 5-Year PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations.</p>
<p>C.3</p>	<p>Certification by State or Local Officials.</p> <p>Form HUD-50077-SL, <i>Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>

C.4	Required Submission for HUD FO Review. (a) Did the public challenge any elements of the Plan? Y N <input type="checkbox"/> <input type="checkbox"/> (b) If yes, include Challenged Elements.
D.	Affirmatively Furthering Fair Housing (AFFH).

DRAFT

D.1

Affirmatively Furthering Fair Housing. (Non-qualified PHAs are only required to complete this section on the Annual PHA Plan. All qualified PHAs must complete this section.)

Provide a statement of the PHA's strategies and actions to achieve fair housing goals outlined in an accepted Assessment of Fair Housing (AFH) consistent with 24 CFR § 5.154(d)(5). Use the chart provided below. (PHAs should add as many goals as necessary to overcome fair housing issues and contributing factors.) Until such time as the PHA is required to submit an AFH, the PHA is not obligated to complete this chart. The PHA will fulfill, nevertheless, the requirements at 24 CFR § 903.7(o) enacted prior to August 17, 2015. See Instructions for further detail on completing this item.

Fair Housing Goal:

Describe fair housing strategies and actions to achieve the goal

Fair Housing Goal:

Describe fair housing strategies and actions to achieve the goal

Fair Housing Goal:

Describe fair housing strategies and actions to achieve the goal

Instructions for Preparation of Form HUD-50075-5Y - 5-Year PHA Plan for All PHAs

A. **PHA Information.** All PHAs must complete this section. (24 CFR § 903.4)

- A.1** Include the full **PHA Name**, **PHA Code**, **PHA Fiscal Year Beginning** (MM/YYYY), **Five-Year Period** that the Plan covers, i.e. 2019-2023, **PHA Plan Submission Type**, and the **Availability of Information**, specific location(s) of all information relevant to the hearing and proposed PHA Plan.

PHA Consortia: Check box if submitting a Joint PHA Plan and complete the table.

B. Plan Elements.

- B.1 Mission.** State the PHA's mission for serving the needs of low- income, very low- income, and extremely low- income families in the PHA's jurisdiction for the next five years. (24 CFR § 903.6(a)(1))
- B.2 Goals and Objectives.** Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low- income, very low- income, and extremely low- income families for the next five years. (24 CFR § 903.6(b)(1))
- B.3 Progress Report.** Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5- Year Plan. (24 CFR § 903.6(b)(2))
- B.4 Violence Against Women Act (VAWA) Goals.** Provide a statement of the PHA's goals, activities objectives, policies, or programs that will enable the PHA to serve the needs of child and adult victims of domestic violence, dating violence, sexual assault, or stalking. (24 CFR § 903.6(a)(3)).

C. Other Document and/or Certification Requirements.

- C.1 Significant Amendment or Modification.** Provide a statement on the criteria used for determining a significant amendment or modification to the 5-Year Plan. For modifications resulting from the Rental Assistance Demonstration (RAD) program, refer to the 'Sample PHA Plan Amendment' found in Notice PIH-2012-32, REV 2.

C.2 Resident Advisory Board (RAB) comments.

- (a) Did the public or RAB have comments?
- (b) If yes, submit comments as an attachment to the Plan and describe the analysis of the comments and the PHA's decision made on these recommendations. (24 CFR § 903.17(b), 24 CFR § 903.19)

C.3 Certification by State or Local Officials.

[Form HUD-50077-SL](#), *Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan*, must be submitted by the PHA as an electronic attachment to the PHA Plan.

C.4 Required Submission for HUD FO Review.

Challenged Elements.

- (a) Did the public challenge any elements of the Plan?
- (b) If yes, include such information as an attachment to the Annual PHA Plan or 5-Year PHA Plan with a description of any challenges to Plan elements, the source of the challenge, and the PHA's response to the public.

D. Affirmatively Furthering Fair Housing.

(Non-qualified PHAs are only required to complete this section on the Annual PHA Plan. All qualified PHAs must complete this section.)

D.1 Affirmatively Furthering Fair Housing. The PHA will use the answer blocks in item D.1 to provide a statement of its strategies and actions to implement each fair housing goal outlined in its accepted Assessment of Fair Housing (AFH) consistent with 24 CFR § 5.154(d)(5) that states, in relevant part: "To implement goals and priorities in an AFH, strategies and actions shall be included in program participants' ... PHA Plans (including any plans incorporated therein) Strategies and actions must affirmatively further fair housing" Use the chart provided to specify each fair housing goal from the PHA's AFH for which the PHA is the responsible program participant – whether the AFH was prepared solely by the PHA, jointly with one or more other PHAs, or in collaboration with a state or local jurisdiction – and specify the fair housing strategies and actions to be implemented by the PHA during the period covered by this PHA Plan. If there are more than three fair housing goals, add answer blocks as necessary.

Until such time as the PHA is required to submit an AFH, the PHA will not have to complete section D.; nevertheless, the PHA will address its obligation to affirmatively further fair housing in part by fulfilling the requirements at 24 CFR 903.7(o)(3) enacted prior to August 17, 2015, which means that it examines its own programs or proposed programs; identifies any impediments to fair housing choice within those programs; addresses those impediments in a reasonable fashion in view of the resources available; works with local jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement; and maintain records reflecting these analyses and actions. Furthermore, under Section 5A(d)(15) of the U.S. Housing Act of 1937, as amended, a PHA must submit a civil rights certification with its Annual PHA Plan, which is described at 24 CFR 903.7(o)(1) except for qualified PHAs who submit the Form HUD-50077-CR as a standalone document.

This information collection is authorized by Section 511 of the Quality Housing and Work Responsibility Act, which added a new section 5A to the U.S. Housing Act of 1937, as amended, which introduced the 5-Year PHA Plan. The 5-Year PHA Plan provides the PHA's mission, goals and objectives for serving the needs of low- income, very low- income, and extremely low- income families and the progress made in meeting the goals and objectives described in the previous 5-Year Plan.

Public reporting burden for this information collection is estimated to average 1.64 hours per year per response or 8.2 hours per response every five years, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

Privacy Act Notice. The United States Department of Housing and Urban Development is authorized to solicit the information requested in this form by virtue of Title 12, U.S. Code, Section 1701 et seq., and regulations promulgated thereunder at Title 12, Code of Federal Regulations. Responses to the collection of information are required to obtain a benefit or to retain a benefit. The information requested does not lend itself to confidentiality.

Streamlined Annual PHA Plan (HCV Only PHAs)	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires 03/31/2024
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Purpose. The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services, including changes to these policies, and informs HUD, families served by the PHA, and members of the public of the PHA's mission, goals and objectives for serving the needs of low- income, very low- income, and extremely low- income families

Applicability. The Form HUD-50075-HCV is to be completed annually by **HCV-Only PHAs**. PHAs that meet the definition of a Standard PHA, Troubled PHA, High Performer PHA, Small PHA, or Qualified PHA do not need to submit this form. Where applicable, separate Annual PHA Plan forms are available for each of these types of PHAs.

Definitions.

- (1) **High-Performer PHA** – A PHA that owns or manages more than 550 combined public housing units and housing choice vouchers, and was designated as a high performer on both the most recent Public Housing Assessment System (PHAS) and Section Eight Management Assessment Program (SEMAP) assessments if administering both programs, or PHAS if only administering public housing.
- (2) **Small PHA** - A PHA that is not designated as PHAS or SEMAP troubled, that owns or manages less than 250 public housing units and any number of vouchers where the total combined units exceed 550.
- (3) **Housing Choice Voucher (HCV) Only PHA** - A PHA that administers more than 550 HCVs, was not designated as troubled in its most recent SEMAP assessment and does not own or manage public housing.
- (4) **Standard PHA** - A PHA that owns or manages 250 or more public housing units and any number of vouchers where the total combined units exceed 550, and that was designated as a standard performer in the most recent PHAS and SEMAP assessments.
- (5) **Troubled PHA** - A PHA that achieves an overall PHAS or SEMAP score of less than 60 percent.
- (6) **Qualified PHA** - A PHA with 550 or fewer public housing dwelling units and/or housing choice vouchers combined and is not PHAS or SEMAP troubled.

A.	PHA Information.																																						
A.1	<p>PHA Name: Maine State Housing Authority PHA Code: ME 901 PHA Plan for Fiscal Year Beginning: (MM/YYYY): 01/2025 PHA Inventory (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above) Number of Housing Choice Vouchers (HCVs) 4506 PHA Plan Submission Type: <input checked="" type="checkbox"/> Annual Submission <input type="checkbox"/> Revised Annual Submission</p> <p>Availability of Information. In addition to the items listed in this form, PHAs must have the elements listed below readily available to the public. A PHA must identify the specific location(s) where the proposed PHA Plan, PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. Additionally, the PHA must provide information on how the public may reasonably obtain additional information of the PHA policies contained in the standard Annual Plan but excluded from their streamlined submissions. At a minimum, PHAs must post PHA Plans, including updates, at the main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on their official website.</p> <p><input type="checkbox"/> PHA Consortia: (Check box if submitting a joint Plan and complete table below)</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th style="width: 25%;">Participating PHAs</th> <th style="width: 10%;">PHA Code</th> <th style="width: 25%;">Program(s) in the Consortia</th> <th style="width: 20%;">Program(s) not in the Consortia</th> <th style="width: 20%;">No. of Units in Each Program</th> </tr> </thead> <tbody> <tr> <td>Lead HA:</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table>				Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program	Lead HA:																													
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B.	Plan Elements.
B.1	<p>Revision of Existing PHA Plan Elements.</p> <p>a) Have the following PHA Plan elements been revised by the PHA since its last Annual Plan submission?</p> <p>Y N</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Statement of Housing Needs and Strategy for Addressing Housing Needs.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Financial Resources.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Rent Determination.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Operation and Management.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Informal Review and Hearing Procedures.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Homeownership Programs.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Self Sufficiency Programs and Treatment of Income Changes Resulting from Welfare Program Requirements.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Substantial Deviation.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Significant Amendment/Modification.</p> <p>(b) If the PHA answered yes for any element, describe the revisions for each element(s):</p>
B.2	New Activities. – Not Applicable

DRAFT

B.3

Progress Report.

Provide a description of the PHA's progress in meeting its Mission and Goals described in its 5-Year PHA Plan.

Program Goals:

Improve Housing Quality

- Used flexible state funding to provide Landlord repair money and damage reimbursement.
Landlord Repair and Damage Reimbursement-\$250,000
- Require gas detectors in units where gas utility or appliances are used
- Follow NFPA 101 Life Safety Code for egress window size requirements
- Implemented IOS compatibility in conducting HQS inspections

Expand the Supply of Affordable Housing

- Used flexible state funding to provide Landlord incentives and security deposits.
Landlord Incentives- \$270,000
Security Deposits- \$175,000
- Awarded 20 Project-based vouchers to housing projects for elderly and or disabled families
- Awarded 42 Project-based vouchers to permanent supportive housing projects for homeless and or disabled families
- Added 22 Tenant Protection vouchers to preserve affordable housing in Oxford County
- Added 11 Project Based voucher units to an existing HAP contract for Penobscot County

Help Maine People Attain Housing Stability

- Ensure EHO and Fair Housing by reviewing requests for reasonable accommodations
- Utilize additional preferences to apply to applicants. The highest preferences are elderly/disabled/families and a preference for US military veterans.
- Set aside 20 Non-Elderly Disabled Vouchers to assist families that participate in the Money-follows-the-person grant through the Maine DHHS Homeward Bound program. (6 currently housed)
- Administer 135 VASH vouchers for veterans (88 currently housed)
- Set aside 32 Non-Elderly Disabled Vouchers to assist families that qualify under the 811 waiver program (26 currently housed)
- Set aside 25 vouchers for a program for working families who may be interested in joining the FSS program (working with Community Action agencies to deliver program throughout the state) (11 currently leased)
- Set aside 115 Family Unification vouchers for families and youth (97 currently leased)
- 60% of available HCV vouchers are set aside for people experiencing homelessness and those fleeing domestic violence
 - 50 specifically for Housing Opportunities for People in Encampments (HOPE)
 - 25 specifically to support the Youth Demonstration Program (19 currently leased)
- Administer 5 year mainstream vouchers (approx. 22 available) 19 currently leased
- Administer 99 Emergency Housing Vouchers (EHV) for people experiencing homelessness, previously homeless or at risk and people experiencing domestic violence, stalking or victims of human trafficking (70 currently housed)
- Set aside vouchers for disaster assistance (50 vouchers)

Provide Leadership in the Housing Field

- SEMAP score for 2024 high performer
- HCV Director serves as Chair of the Maine Centralized Waiting list Advisory Group
- Coordinate Housing Navigator Program by providing funds and tracking outcomes.

Sub contract with 9 agencies providing assistance with pre-tenancy, housing search and landlord outreach to assist Maine people with affordable housing options including new Mainers and underserved populations statewide

- Administer and coordinate the Family Self Sufficiency Program, enrolled 20 participants
Participate and co-lead the statewide Program Coordinating Committee (PCC)
- Work with partners in providing services and outreach to low-income families via Community Action Agencies, homeless shelters, domestic violence agencies, landlord associations, 211 site, statewide conferences, and other Public Housing Authorities
- Coordinate pre-occupancy meetings and yearly updates with owner/managers of Project Based units to monitor vacancies and tenant selection policies
- Support statewide Landlord Incentives by providing PHA's in Maine funding, allowing them to deliver a consistent resource to landlords and tenants
- Staff attend industry meetings, conferences, and trainings and present to community partners about the HCV program
- Attend SAVE trainings to stay current with immigration regulations and documentation to determine US citizenship.

Operational Priorities:

Service

- Provided excellent customer service by hiring staff competent in customer service delivery – hired three Occupancy Specialists and one inspector
- Offer centralized customer service phone line, fax line and email address for applicants, tenants and partners
- Utilize a Maine Centralized Waitlist for applicants
- Color code recertification packets and landlord packets to ensure information provided is complete. This allows for efficient processing of tenant and landlord information.
- Exploring virtual options for conducting HCV briefings and to offer participants the option to complete their annual certification online.

People

- Provided staff and contractors with excellent tools to enable service (software, training, education and technical assistance) including updated program software to the latest version offered from our vendor.
- Process and track certifications through a shared work model

Financial Capacity

- Access state funds to offer landlord incentives statewide
- Monitor utilization using HUD's Two Year Tool
- Request Blended Administrative fee to serve tenants statewide, approved for 2023.

Resource Optimization

- Tenant files are scanned and saved electronically
- Utilize technology to track work flow
- Adding IOS functionality to optimize inspection process, this will assist the inspection team in conducting more inspections each day.

B.4 Capital Improvements. – Not Applicable

B.5	<p>Most Recent Fiscal Year Audit.</p> <p>(a) Were there any findings in the most recent FY Audit?</p> <p>Y N N/A <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/></p> <p>(b) If yes, please describe:</p>
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C.	Other Document and/or Certification Requirements.
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C.1	<p>Resident Advisory Board (RAB) Comments.</p> <p>(a) Did the RAB(s) have comments to the PHA Plan?</p> <p>Y N <input type="checkbox"/> <input type="checkbox"/></p> <p>(b) If yes, comments must be submitted by the PHA as an attachment to the PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations.</p>
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C.2	<p>Certification by State or Local Officials.</p> <p>Form HUD 50077-SL, <i>Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>
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C.3	<p>Civil Rights Certification/ Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan.</p> <p>Form HUD-50077-ST-HCV-HP, <i>PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>
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C.4	<p>Challenged Elements. If any element of the PHA Plan is challenged, a PHA must include such information as an attachment with a description of any challenges to Plan elements, the source of the challenge, and the PHA's response to the public.</p> <p>(a) Did the public challenge any elements of the Plan?</p> <p>Y N <input type="checkbox"/> <input type="checkbox"/></p> <p>If yes, include Challenged Elements.</p>
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D.	Affirmatively Furthering Fair Housing (AFFH).
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D.1	<p>Affirmatively Furthering Fair Housing (AFFH).</p> <p>Provide a statement of the PHA's strategies and actions to achieve fair housing goals outlined in an accepted Assessment of Fair Housing (AFH) consistent with 24 CFR § 5.154(d)(5). Use the chart provided below. (PHAs should add as many goals as necessary to overcome fair housing issues and contributing factors.) Until such time as the PHA is required to submit an AFH, the PHA is not obligated to complete this chart. The PHA will fulfill, nevertheless, the requirements at 24 CFR § 903.7(o) enacted prior to August 17, 2015. See Instructions for further detail on completing this item.</p>
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Fair Housing Goal:	
<i>Describe fair housing strategies and actions to achieve the goal</i>	

Fair Housing Goal:	
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Describe fair housing strategies and actions to achieve the goal

Fair Housing Goal:

Describe fair housing strategies and actions to achieve the goal

Instructions for Preparation of Form HUD-50075-HCV Annual PHA Plan for HCV-Only PHAs

A. PHA Information. All PHAs must complete this section. (24 CFR §903.4)

A.1 Include the full **PHA Name**, **PHA Code**, **PHA Type**, **PHA Fiscal Year Beginning** (MM/YYYY), **Number of Housing Choice Vouchers (HCVs)**, **PHA Plan Submission Type**, and the **Availability of Information**, specific location(s) of all information relevant to the public hearing and proposed PHA Plan.

PHA Consortia: Check box if submitting a Joint PHA Plan and complete the table. ([24 CFR §943.128\(a\)](#))

B. Plan Elements. All PHAs must complete this section. ([24 CFR §903.11\(c\)\(3\)](#))

B.1 Revision of Existing PHA Plan Elements. PHAs must:

Identify specifically which plan elements listed below that have been revised by the PHA. To specify which elements have been revised, mark the “yes” box. If an element has not been revised, mark “no.”

Statement of Housing Needs and Strategy for Addressing Housing Needs. Provide a statement addressing the housing needs of low-income, very low-income and extremely low-income families and a brief description of the PHA’s strategy for addressing the housing needs of families who reside in the jurisdiction served by the PHA and other families who are on the Section 8 tenant-based assistance waiting lists. The statement must identify the housing needs of (i) families with incomes below 30 percent of area median income (extremely low-income); (ii) elderly families (iii) households with individuals with disabilities, and households of various races and ethnic groups residing in the jurisdiction or on the public housing and Section 8 tenant-based assistance waiting lists. The statement of housing needs shall be based on information provided by the applicable Consolidated Plan, information provided by HUD, and generally available data. The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location. Once the PHA has submitted an Assessment of Fair Housing (AFH), which includes an assessment of disproportionate housing needs in accordance with 24 CFR 5.154(d)(2)(iv), information on households with individuals with disabilities and households of various races and ethnic groups residing in the jurisdiction or on the waiting lists no longer needs to be included in the Statement of Housing Needs and Strategy for Addressing Housing Needs. (24 CFR § 903.7(a)).

The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location. (24 CFR §903.7(a)(2)(i)) Provide a description of the ways in which the PHA intends, to the maximum extent practicable, to address those housing needs in the upcoming year and the PHA's reasons for choosing its strategy. (24 CFR §903.7(a)(2)(ii))

Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions. A statement of the PHA's policies that govern resident or tenant eligibility, selection and admission including admission preferences for HCV. (24 CFR §903.7(b))

Financial Resources. A statement of financial resources, including a listing by general categories, of the PHA's anticipated resources, such as PHA HCV funding and other anticipated Federal resources available to the PHA, as well as tenant rents and other income available to support tenant-based assistance. The statement also should include the non-Federal sources of funds supporting each Federal program, and state the planned use for the resources. (24 CFR §903.7(c))

Rent Determination. A statement of the policies of the PHA governing rental contributions of families receiving tenant-based assistance, discretionary minimum tenant rents, and payment standard policies. (24 CFR §903.7(d))

Operation and Management. A statement that includes a description of PHA management organization, and a listing of the programs administered by the PHA. (24 CFR §903.7(e))

Informal Review and Hearing Procedures. A description of the informal hearing and review procedures that the PHA makes available to its applicants. (24 CFR §903.7(f))

Homeownership Programs. A statement describing any homeownership programs (including project number and unit count) administered by the agency under section 8y of the 1937 Act, or for which the PHA has applied or will apply for approval. (24 CFR §903.7(k))

Self Sufficiency Programs and Treatment of Income Changes Resulting from Welfare Program Requirements. A description of any PHA programs relating to services and amenities coordinated, promoted, or provided by the PHA for assisted families, including those resulting from the PHA's partnership with other entities, for the enhancement of the economic and social self-sufficiency of assisted families, including programs provided or offered as a result of the PHA's partnerships with other entities, and activities subject to Section 3 of the Housing and Community Development Act of 1968 (24 CFR Part 135) and under requirements for the Family Self-Sufficiency Program and others. Include the program's size (including required and actual size of the FSS program) and means of allocating assistance to households. (24 CFR §903.7(l)(i)) Describe how the PHA will comply with the requirements of section 12(c) and (d) of the 1937 Act that relate to treatment of income changes resulting from welfare program requirements. (24 CFR §903.7(l)(iii)).

Substantial Deviation. PHA must provide its criteria for determining a "substantial deviation" to its 5-Year Plan. (24 CFR §903.7(r)(2)(i))

Significant Amendment/Modification. PHA must provide its criteria for determining a "Significant Amendment or Modification" to its 5-Year and Annual Plan.

If any boxes are marked "yes", describe the revision(s) to those element(s) in the space provided.

B.2 New Activities. This section refers to new capital activities which is not applicable for HCV-Only PHAs.

B.3 Progress Report. For all Annual Plans following submission of the first Annual Plan, a PHA must include a brief statement of the PHA's progress in meeting the mission and goals described in the 5-Year PHA Plan. (24 CFR §903.11(c)(3), 24 CFR §903.7(r)(1))

B.4 Capital Improvements. This section refers to PHAs that receive funding from the Capital Fund Program (CFP) which is not applicable for HCV-Only PHAs

B.5 Most Recent Fiscal Year Audit. If the results of the most recent fiscal year audit for the PHA included any findings, mark "yes" and describe those findings in the space provided. (24 CFR §903.7(p))

C. Other Document and/or Certification Requirements.

C.1 Resident Advisory Board (RAB) comments. If the RAB had comments on the annual plan, mark "yes," submit the comments as an attachment to the Plan and describe the analysis of the comments and the PHA's decision made on these recommendations. (24 CFR §903.13(c), 24 CFR §903.19)

C.2 Certification by State of Local Officials. Form HUD-50077-SL, *Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan*, must be submitted by the PHA as an electronic attachment to the PHA Plan. (24 CFR §903.15). Note: A PHA may request to change its fiscal year to better coordinate its planning with planning done under the Consolidated Plan process by State or local officials as applicable.

C.3 Civil Rights Certification/ Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan. Provide a certification that the following plan elements have been revised, provided to the RAB for comment before implementation, approved by the PHA board, and made available for review and inspection by the public. This requirement is satisfied by completing and submitting form HUD-50077 ST-HCV-HP, *PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed*. Form HUD-50077-ST-HCV-HP, *PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed* must be submitted by the PHA as an electronic attachment to the PHA Plan. This includes all certifications relating to Civil Rights and related regulations. A PHA will be considered in compliance with the certification requirement to affirmatively further fair housing if the PHA fulfills the requirements of §§ 903.7(o)(1) and 903.15(d) and: (i) examines its programs or proposed programs; (ii) identifies any fair housing issues and contributing factors within those programs, in accordance with 24 CFR 5.154; or 24 CFR 5.160(a)(3) as applicable (iii) specifies actions and strategies designed to address contributing factors, related fair housing issues, and goals in the applicable Assessment of Fair Housing consistent with 24 CFR 5.154 in a reasonable manner in view of the resources available; (iv) works with jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement; (v) operates programs in a manner consistent with any applicable consolidated plan under 24 CFR part 91, and with any order or agreement, to comply with the authorities specified in paragraph (o)(1) of this section; (vi) complies with

any contribution or consultation requirement with respect to any applicable AFH, in accordance with 24 CFR 5.150 through 5.180; (vii) maintains records reflecting these analyses, actions, and the results of these actions; and (viii) takes steps acceptable to HUD to remedy known fair housing or civil rights violations, impediments to fair housing choice within those programs; addresses those impediments in a reasonable fashion in view of the resources available; works with the local jurisdiction to implement any of the jurisdiction's initiatives to affirmatively further fair housing; and assures that the annual plan is consistent with any applicable Consolidated Plan for its jurisdiction. (24 CFR §903.7(o)).

C.4 Challenged Elements. If any element of the Annual PHA Plan or 5-Year PHA Plan is challenged, a PHA must include such information as an attachment to the Annual PHA Plan or 5-Year PHA Plan with a description of any challenges to Plan elements, the source of the challenge, and the PHA's response to the public.

D. Affirmatively Furthering Fair Housing (AFFH).

D.1 Affirmatively Furthering Fair Housing. The PHA will use the answer blocks in item D.1 to provide a statement of its strategies and actions to implement each fair housing goal outlined in its accepted Assessment of Fair Housing (AFH) consistent with 24 CFR § 5.154(d)(5) that states, in relevant part: "To implement goals and priorities in an AFH, strategies and actions shall be included in program participants' ... PHA Plans (including any plans incorporated therein) Strategies and actions must affirmatively further fair housing" Use the chart provided to specify each fair housing goal from the PHA's AFH for which the PHA is the responsible program participant – whether the AFH was prepared solely by the PHA, jointly with one or more other PHAs, or in collaboration with a state or local jurisdiction – and specify the fair housing strategies and actions to be implemented by the PHA during the period covered by this PHA Plan. If there are more than three fair housing goals, add answer blocks as necessary.

Until such time as the PHA is required to submit an AFH, the PHA will not have to complete section D., nevertheless, the PHA will address its obligation to affirmatively further fair housing in part by fulfilling the requirements at 24 CFR 903.7(o)(3) enacted prior to August 17, 2015, which means that it examines its own programs or proposed programs; identifies any impediments to fair housing choice within those programs; addresses those impediments in a reasonable fashion in view of the resources available; works with local jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement; and maintain records reflecting these analyses and actions. Furthermore, under Section 5A(d)(15) of the U.S. Housing Act of 1937, as amended, a PHA must submit a civil rights certification with its Annual PHA Plan, which is described at 24 CFR 903.7(o)(1) except for qualified PHAs who submit the Form HUD-50077-CR as a standalone document.

This information collection is authorized by Section 511 of the Quality Housing and Work Responsibility Act, which added a new section 5A to the U.S. Housing Act of 1937, as amended, which introduced the Annual PHA Plan. The Annual PHA Plan provides a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services, and informs HUD, families served by the PHA, and members of the public for serving the needs of low- income, very low- income, and extremely low- income families.

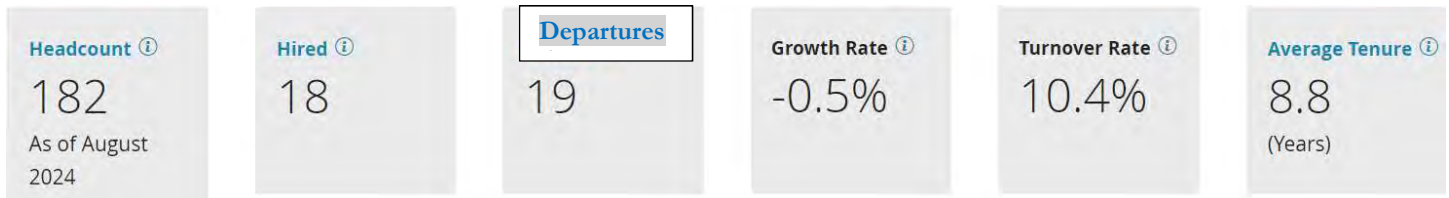
Public reporting burden for this information collection is estimated to average 6.02 hour per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

Privacy Act Notice. The United States Department of Housing and Urban Development is authorized to solicit the information requested in this form by virtue of Title 12, U.S. Code, Section 1701 et seq., and regulations promulgated thereunder at Title 12, Code of Federal Regulations. Responses to the collection of information are required to obtain a benefit or to retain a benefit. The information requested does not lend itself to confidentiality

Human Resources and Facilities Department Memorandum

To: Board of Commissioners
From: Jane Whitley, Director of Human Resources & Facilities
Date: August 2024
Subject: Board Report

Human Resources – as of August 12



Fair Housing Training for Partners

MaineHousing is offering a free Understanding of Fair Housing training program. This program is on demand and self-paced. It is available through our online learning portal. To register for the training, please visit our website:

<https://www.mainehousing.org/education/fair-housing-education>

Facilities Updates

➤ No new news.

Information Technology Department Memorandum

To: Board of Commissioners

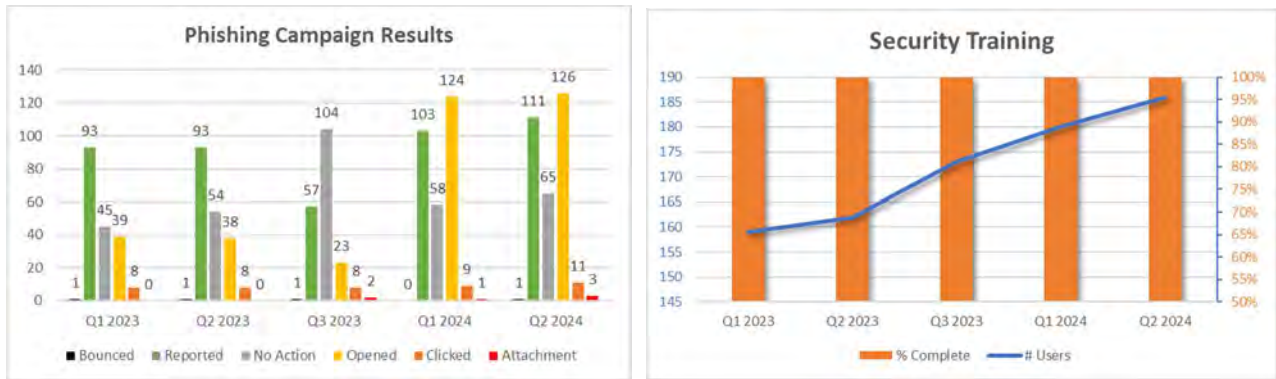
From: Craig Given, Director of IT

Date: August 9, 2024

Subject: Monthly Report

August Spotlight:

The IT Security Team has multiple initiatives to educate and train MaineHousing staff on security principles and best practices. Over the past year, there has been a steady progress in maintaining good security posture, while the number of users has continued to grow. All staff have completed quarterly security trainings. Recent phishing initiatives have shown an uptick in click through behavior.



Information Technology Updates:

- Launched new ITSM (Information Technology Service Management) software, providing for a wider range of tool to track service requests and provide data on outcomes. Additional phases will add new functionality including Change Management and ITOM (IT Operations Management).
- Implemented new onboarding procedures for technology and account management using ITSM software. Process will provide efficiencies and better tracking to ensure security.
- Initiated Unified Support agreement with Microsoft to provide specialist support for implementation of key systems and security in Microsoft 365.

- Continued installation of Microsoft 365 applications on user desktops, replacing no longer supported versions of the software.
- Edit final draft of Business Impact Analysis (BIA) and began drafting updated Business Continuity and Disaster Recovery plans.
- Continued Microsoft Fast Track implementation of Microsoft Intune for comprehensive application and patch management.
- Supported launch of software to manage Heating Assistance and Weatherization programs with vendor and internal team.
- Completed quarterly phishing education campaign. A fail rate of 7.9% was above the normal expected rate.
- Applied security patches to critical systems to address identified vulnerabilities.
- Completed external audit of security systems and penetration testing.

Planning and Research Department Memorandum

To: Board of Commissioners
From: Jonathan Kurzfeld, Director of Planning & Research
Date: August 13, 2024
Subject: August 2024 Board Report

Planning and Research Department (PnR)

One full year into my tenure at the head of the Planning and Research Department, we have not grown in size but we have certainly evolved and begun to grow our footprint within MaineHousing. Not only did we successfully rebrand CPD as PnR but every position, with the exception of the Communications Director, either has a new title, new personnel, or both. We continually develop new web content. We proactively manage the press. We develop original content, facilitate external content, and devise new strategies to improve internal communications, such as our new plan to post leadership updates after each leadership meeting. We curate MaineHousing’s public image on social media platforms. We collaborate on and coordinate agency wide projects and reports. We coordinate marketing and public outreach. We support every department in producing professional content with consistent branding. We’ve begun the process of advising our client-facing departments on efficient and verifiable data practices. We have completed stage one redesigns of two department dashboards and have a third on deck. We have three new dashboards in development and are simultaneously in the process of redeveloping our rental affordability index. What don’t we do? I’ll let you know when I figure that out. The scope of what we aspire to do is immense. I had no idea of the breadth of activities I would be asked to manage when I took on this role. The frenetic rush of keeping all these plates spinning is as thrilling as it is daunting. I can only hope the same is true for each member of my team, as none of it would be possible without the expertise, efficiency, and positive attitude of the small but mighty PnR team.

External Communications

Press Interaction	ME-based outlets Press contacts*	Out-of-state outlets Press contacts*	Director-level Press interviews
July 2024	19	0	8
June 2024	14	1	13
Previous 3mo Average	20	1.3	14.0
Previous 12mo Average	-	-	-
July 2023	-	-	-

**Repeated outreach from the same outlet regarding a single topic are considered a single press contact.*

Our external communications efforts for the period were highlighted by a slight decline in media requests in late June and July as the media in Maine shifted much of its focus to high-interest political news. But August is off to a roaring start with nine requests coming in during the first six working days of the month. Our communications and marketing team have also been busy during this summer with ongoing outreach, interactions on social media, and a public event to highlight homeownership.

A first for MaineHousing and Homeownership

Sunday, June 23rd was a first for MaineHousing as we joined two of our top three lending partners, Bangor Savings Bank and CMG Financial Services, in celebrating homeownership during a home game of the Portland Sea Dogs. This effort was pulled off in collaboration with the Homeownership Department and our advertising consultants at Rinck Advertising.



MaineHousing sponsored the game and invited top lending partners to join us. We successfully got "outside of our standard digital marketing footprint" and met potential home buyers in person in a fun, family-friendly environment. The event was a hit by every measure, with even the weather cooperating – predicted thunderstorms and threatened tornadoes held off for the Dogs match up against the Flying Squirrels of Richmond, Virginia.

More than 3,500 fans were in attendance for the game and MaineHousing distributed all 1,000 of its tiny baseball bat key chains with our logo. The take-away item was meant as fun way to remind people that when they want to hit a home run, they should turn to MaineHousing. Our latest video featuring a successful First-Generation homebuyer played on the Jumbotron, MaineHousing Director Daniel Brennan and Bangor Saving's Bank Senior Loan Officer David Roberts were featured during a 2nd-inning in-game interview, and staff from PnR and Homeownership greeted spectators at the gates. MaineHousing's on-the-ground line up included Homeownership Director

Tricia Harriman, Homeownership Manager Tina Partridge, Mortgage Compliance Specialist Dawn Libby-Lynch, UI/UX Designer Amanda Ouellette, and Communications Director Scott Thistle.

Despite rolling instances of time off throughout the department and agency, PnR spent the summer coordinating interviews and information requests, featuring MaineHousing staff, programs, and expertise in television, print, radio, and online outlets. MaineHousing staff were again featured on Maine Calling, Maine Public’s call-in weekday radio show, as panelists on two different segments related to affordable housing. On June 26 Consumer Education and Outreach Coordinator Jessica Gurney was a panelists on a show devoted to homeownership. One month later, Development Director Mark Wiesendanger joined the July 26 show as an expert on the intersection of affordable housing creation and historic preservation.

During the period since the last Board of Commissioners meeting on June 18 the PnR team fielded 36 media requests. All but one of these requests were from Maine media outlets including television (five stations), radio (three stations) online news outlets and newspapers. Top outlets publishing or broadcasting MaineHousing news or information were Maine Public, WMTW, NewsCenter WCSH 6, WMPG/WERU, WAGM, ABC7/Fox 22, Spectrum News, the Bangor Daily News, the Portland Press Herald and the Maine Morning Star. This list is current to August 8, 2024.

Internal Communications

Intranet Activity	Content Created (Articles, blogs, polls, etc)	Total Content Interactions	Total Page Views
Jul-24	15	148	2,092
Jun-24	41	180	2,338
Previous 3mo Average	31.3	266.7	2,932
Previous 12mo Average	25.4	166.0	2,116
Jul-23	27	89	1,664
Jun-23	20	63	1,229

I’ve made some adjustments to the Intranet Activity stats. Total Content Interactions and Total Page Views had previously excluded interactions with specific content, such as files that are made available in the Human Resources space of the platform. Content Created still excludes such content, as those are frequently edited replacement files and not representative of new content available to staff. However, I decided that interactions and views of such content are an important element of engagement and have therefore begun including all content in those measures. The data is now updated to reflect this choice in all previous periods as well.

Overall Intranet activity dipped during June and even more so during July, as expected due to staff taking time off during the summer months. June still managed a surge in content creation, driven by staff photos and PnR, not yet missing any staff on vacation, maintaining a steady flow of content. The most viewed post in June was the ActWell Summer Newsletter and in July it was a post by Senior Director Erik Jorgenson about the opening of a new supportive housing development, Commercial Heights, here in Augusta. The most interacted with piece of content was

shared by Senior Director Jamie Johnson, celebrating our very own Mo AuCoin (HCV) being named Hallowell’s Citizen of the Year!

Interdepartmental Support

Lytho Activity	New Requests	Requests Completed	Median hours to completion	Top 2 Departments
July 2024	33	35	42.1	Energy & Housing Homeless Initiatives
June 2024	27	20	11.8	Energy & Housing HO, HI, L&C
Previous 3mo Average	26.0	27.3	21.2	Energy & Housing Asset Management
Previous 12mo Average	28.3	28.4	17.3	Energy & Housing Homeownership
July 2023	31	27	15.4	Energy & Housing Asset Mgmt., IT
June 2023	32	31	25.7	Energy & Housing Homeownership

PnR’s interdepartmental support activities remained steady through both June and July, requiring that we lean heavily on our staff coverage as teammates cashed in earned time to enjoy summer plans. July saw particularly high numbers of new requests and jobs closed, pushing us to the longest median time to completion since October of 2023. This was likely due to clearing out some of the low priority requests that had languished during the busy spring months.

Website

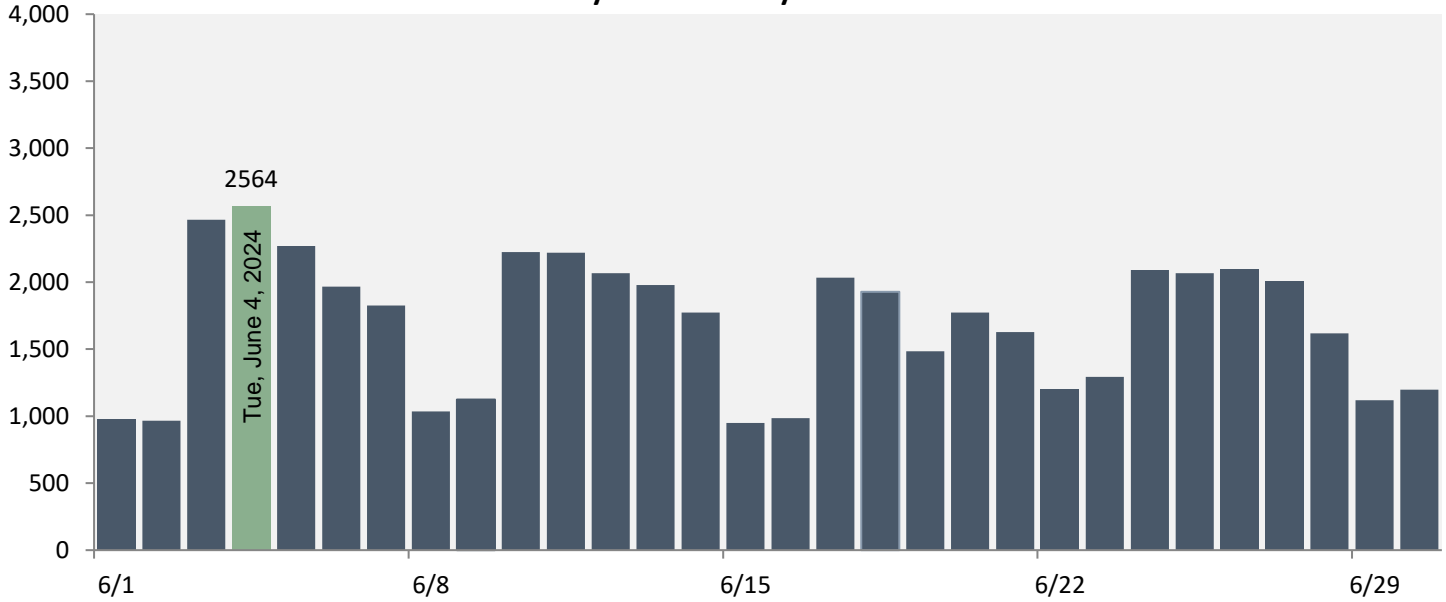
Web Traffic	Visitors	Total Hits	Engagement	Top 2 Program Areas
July 2024	59,289	211,784	86.5%	Homebuyer Programs Rental Programs
June 2024	50,924	184,070	87.9%	Homebuyer Programs Rental Programs
Previous 3mo Average	53,545	198,118	88.4%	Homebuyer Programs --
Previous 12mo Average	62,313	234,002	84.8%	Homebuyer Programs --
July 2023	66,291	256,674	82.2%	Homebuyer Programs --
June 2023	65,877	252,672	79.3%	Homebuyer Programs --

Web traffic was surprisingly high in July, exceeding the Spring averages and even approaching the heady highs we were still seeing last year while HAF and ERA were still driving traffic to our pages. UI/UX Designer Ouellette noted that WGME had over 600 referrals to our site in July, nearly surpassing Maine.gov for the month. Those referrals were driving traffic to our Homeshare Pilot Program page. Communications Director Thistle had issued a press release on July 1 about the program being fully open and WGME published a report highlighting that the following day.

June 2024 - MaineHousing Website Statistics

Hit Summary

Daily Hit Analysis

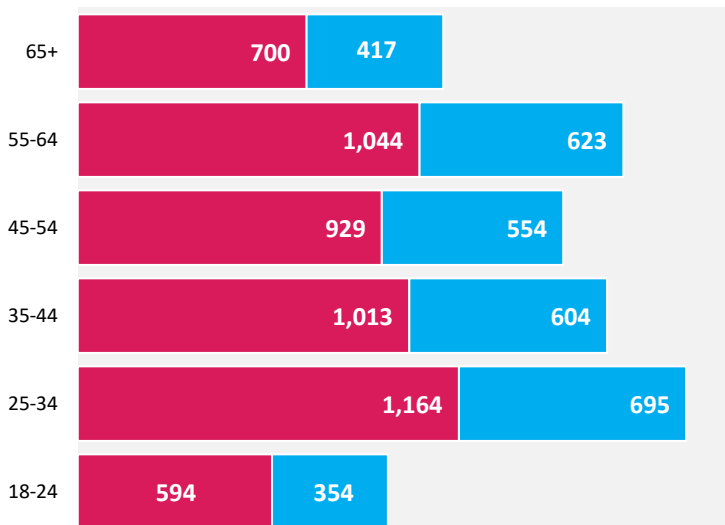


Visitors	Unique Visitors	Page Loads (Hits)	Avg Page Views	Avg Duration	Avg Engagement Rate
50,924	31,105	184,070	3.59	0:03:02	87.9%

Demographics Summary

Demographic information collected by Google Analytics via a 3rd party collection tool. Age and gender are estimated numbers based upon several features present on a users mobile device, browser history, and other factors. Users must have previously allow this information to be collected through browser or app settings.

AGE & GENDER



63%



37%

TOP CITIES

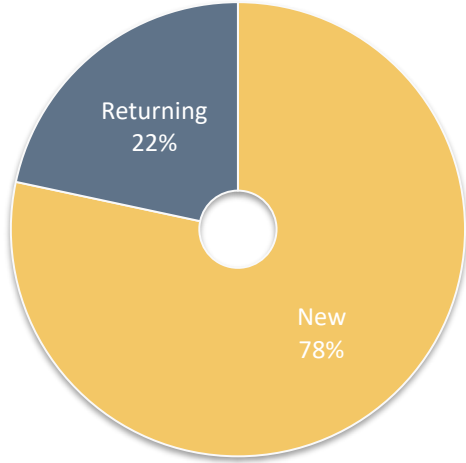
Boston, Massachusetts	5,482
New York, New York	3,707
Portland, Maine	3,288
Augusta, Maine	2,068
Bangor, Maine	1,718
Ashburn, Virginia	1,279
Lewiston, Maine	930
Greenville, North Carolin	697
South Portland, Maine	620
Sanford, Maine	551

Top Cities account for 39.94% of all website traffic.

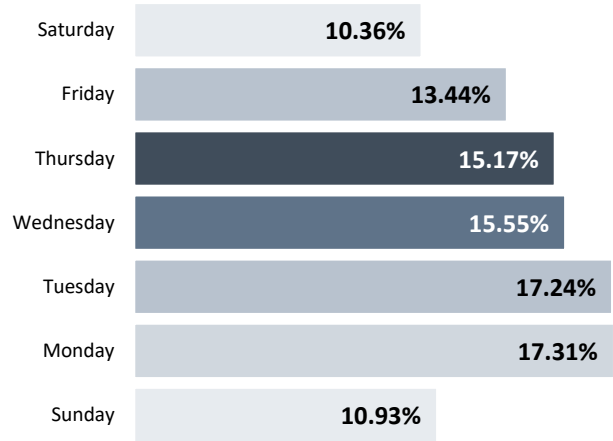
Visitor Engagement

Demographic information collected by Google Analytics via a 3rd party collection tool. Age and gender are estimated numbers based upon several features present on a users mobile device, browser history, and other factors.

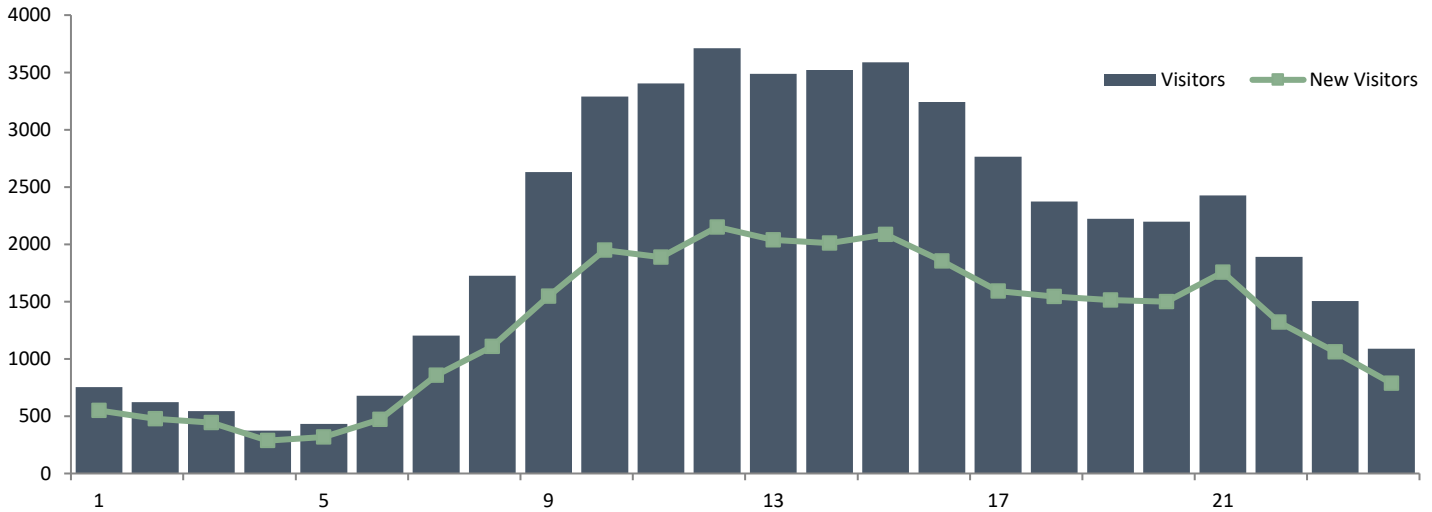
NEW & RETURNING VISITORS



DAYS OF THE WEEK

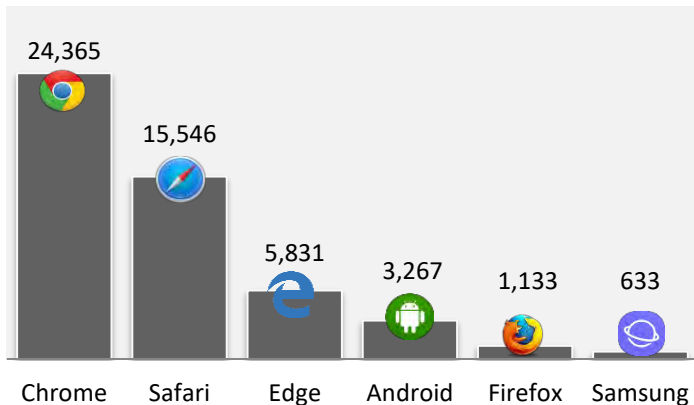


HOUR OF THE DAY

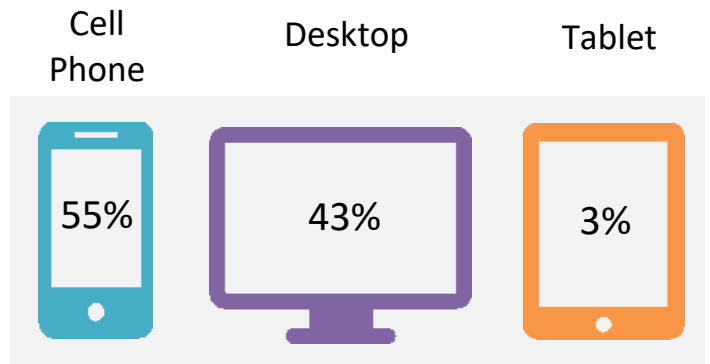


Visitor Technology Summary

Web Browser Analysis



DEVICE ANALYSIS

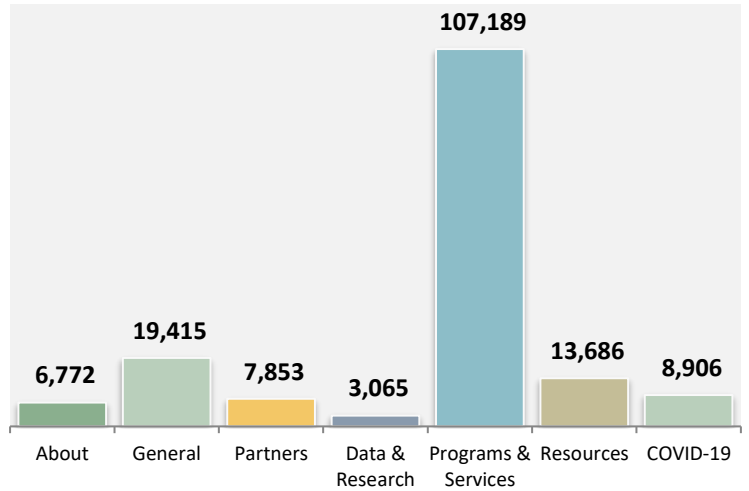


Popular Content

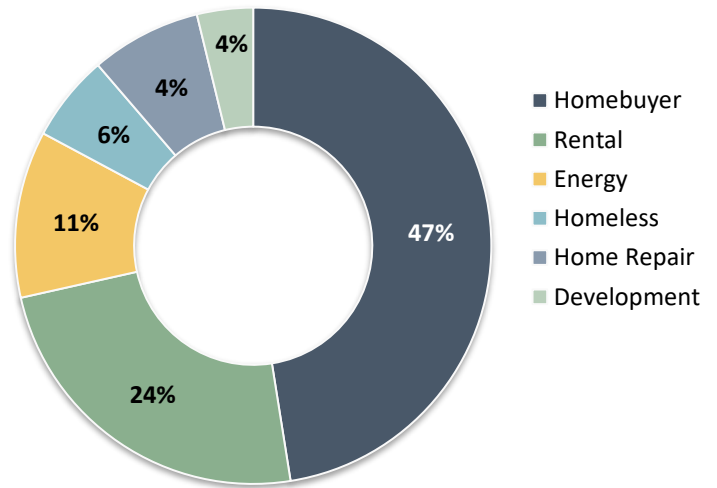
Popular content on our site is defined by pages and or sections of our site that have the highest visits. Below content has been categorized by page, program area and content sections. COVID-19 was added in March of 2020.

Page Title	Hits
Home	19,415
First Home Loan Program	16,738
Rental Assistance	7,043
Housing Choice Vouchers	6,865
Homebuyer Programs	6,809
Home Energy Assistance Program	6,524
Subsidized Housing	6,101
First Generation Program	5,759
MaineHousing Lenders	5,182
Home Repair	4,826
Programs - Services	4,394
Homebuyer Income & Purchase Limits	4,289
Steps to Homeownership	3,912
HEAP Income Eligibility	3,474
Current Interest Rates	3,411
Emergency Shelters	2,977
Mortgage Calculator	2,895
Contact MaineHousing	2,542
Homeless Initiatives	2,438
Rent - Income Charts	2,245
Maine HAF	2,163
Emergency Rental Assistance Program	1,886
HEAP Agency Contacts	1,726
Multifamily Developers Programs	1,678
Careers at MaineHousing	1,549

Popular Content By Program

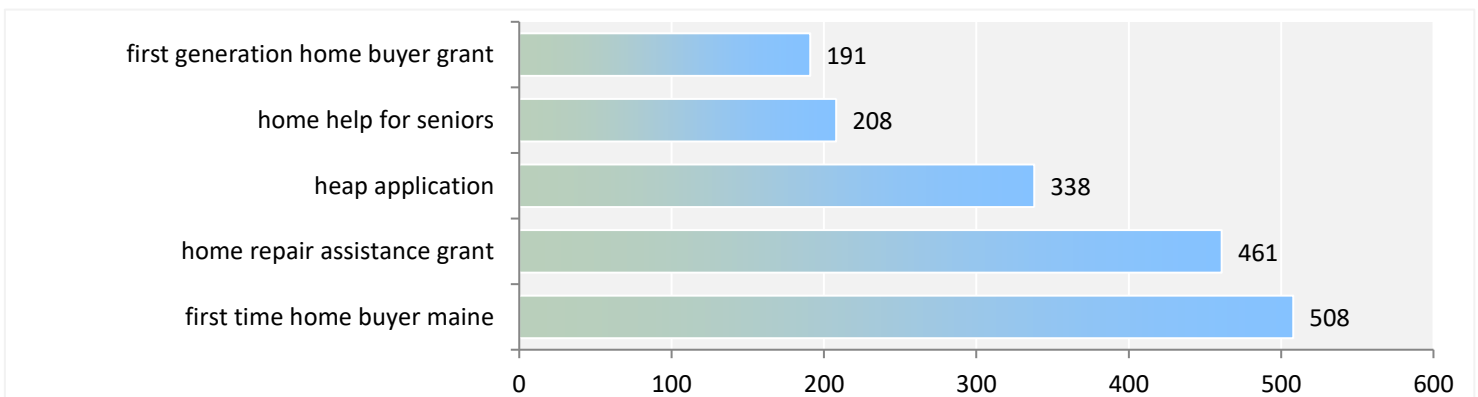


Popular Content By Section



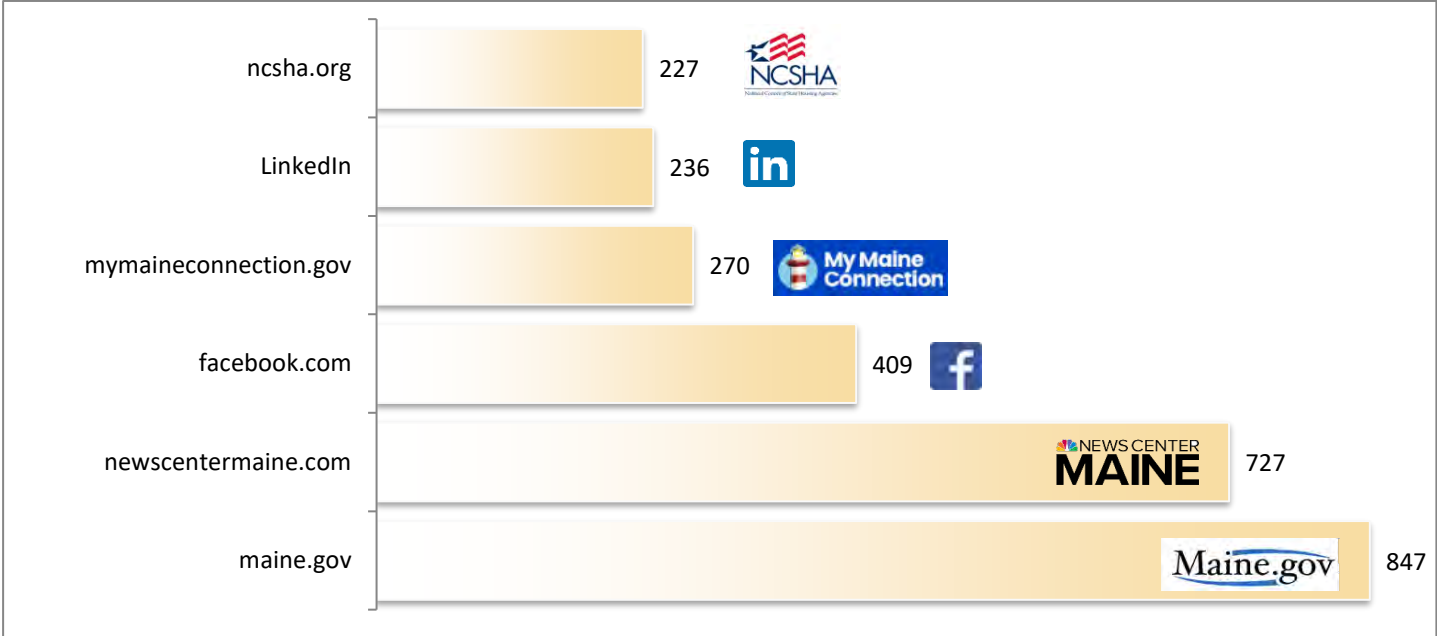
Search Keywords

Below are some of the most popular phrases that people are typing into a search engine (such as google or bing) that then provide a search result for our site.



Referring Websites

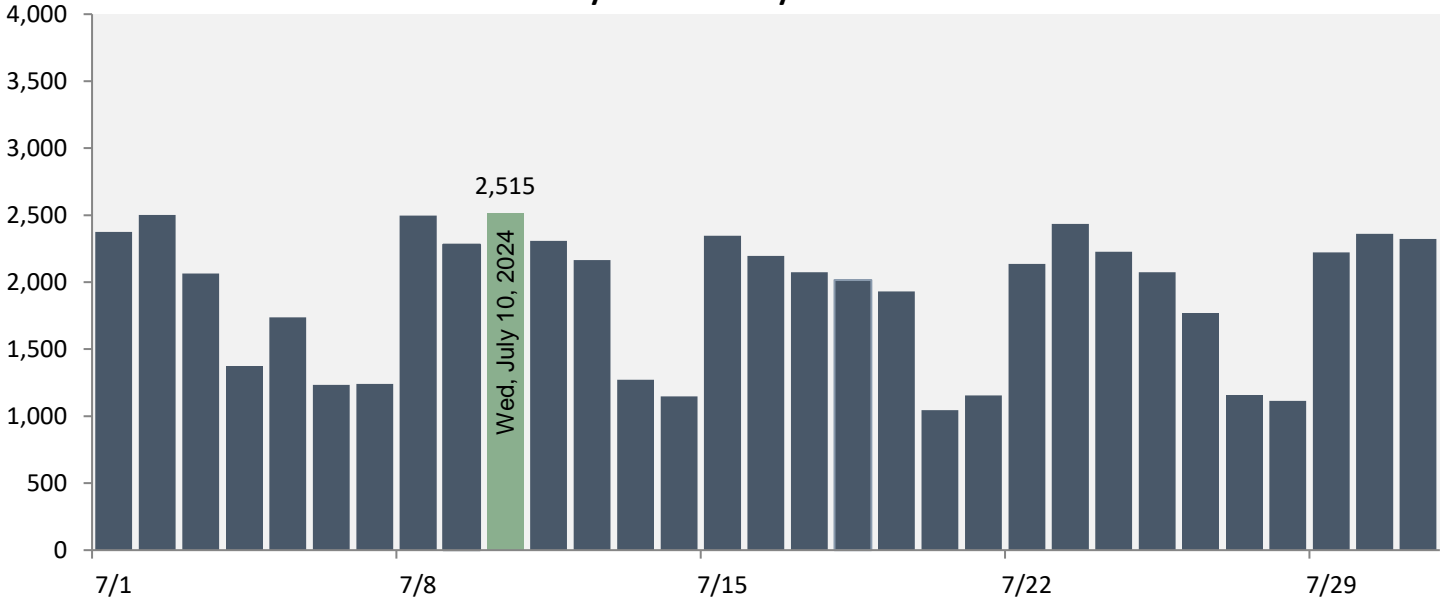
Referring websites are sites that link to our own website. When a visitor clicks on that link and visits our website, the site they came from becomes a referring site. Below are highlighted a few of the top referring sites.



July 2024 - MaineHousing Website Statistics

Hit Summary

Daily Hit Analysis

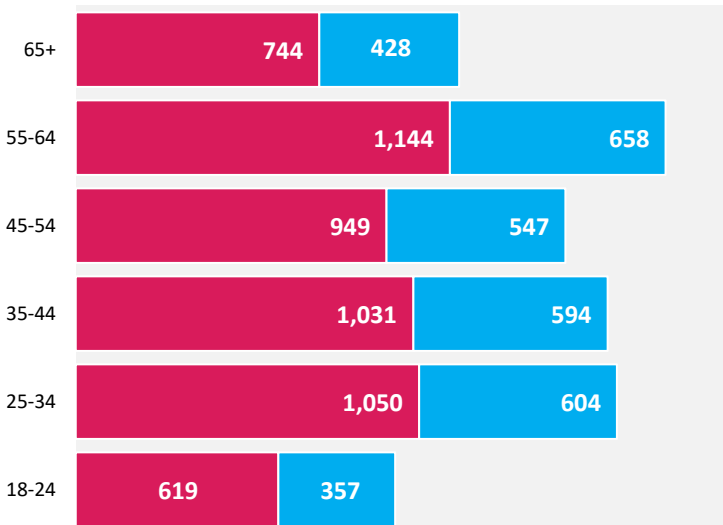


Visitors	Unique Visitors	Page Loads (Hits)	Avg Page Views	Avg Duration	Avg Engagement Rate
59,289	36,670	211,784	3.53	0:02:57	86.5%

Demographics Summary

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AGE & GENDER



TOP CITIES

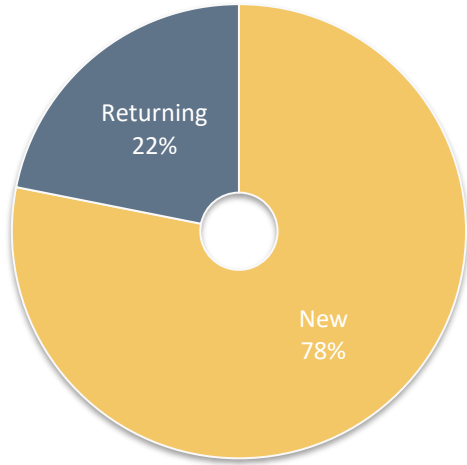
Boston, Massachusetts	6,178
New York, New York	3,986
Portland, Maine	3,507
Augusta, Maine	2,261
Bangor, Maine	1,889
Ashburn, Virginia	1,291
Lewiston, Maine	1,173
Frankfurt, Hessen	990
Waterville, Maine	770
Sanford, Maine	700

Top Cities account for 38.36% of all website traffic

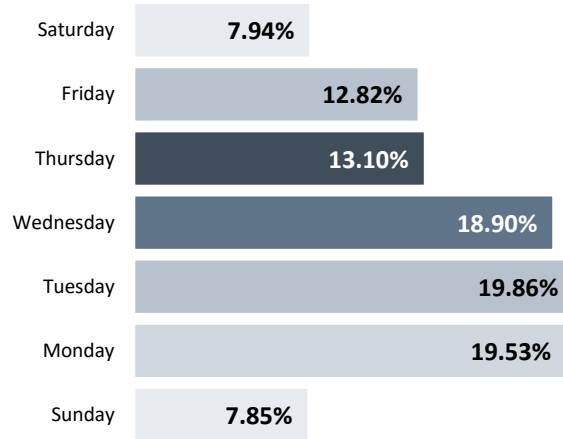
Visitor Engagement

Demographic information collected by Google Analytics via a 3rd party collection tool. Age and gender are estimated numbers based upon several features present on a users mobile device, browser history, and other factors.

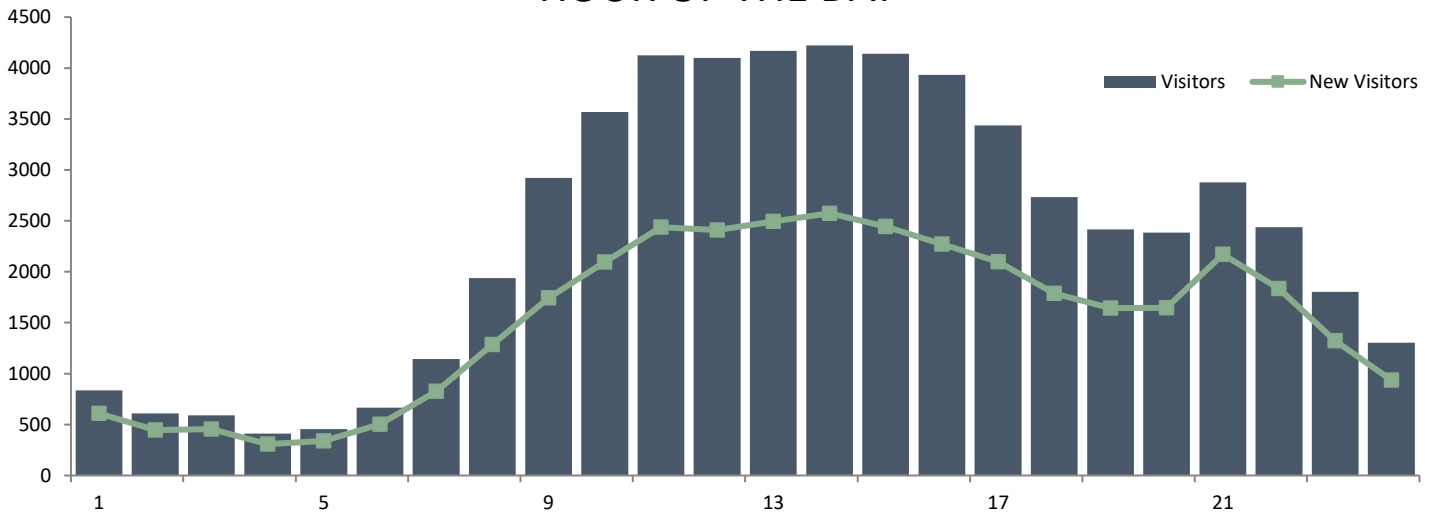
NEW & RETURNING VISITORS



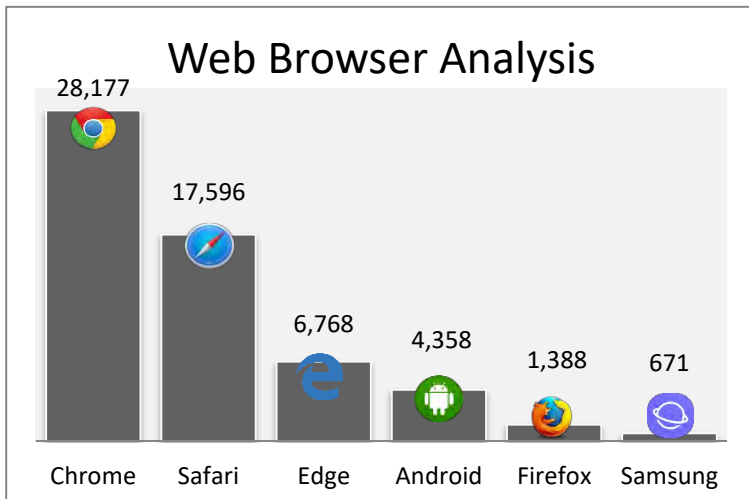
DAYS OF THE WEEK



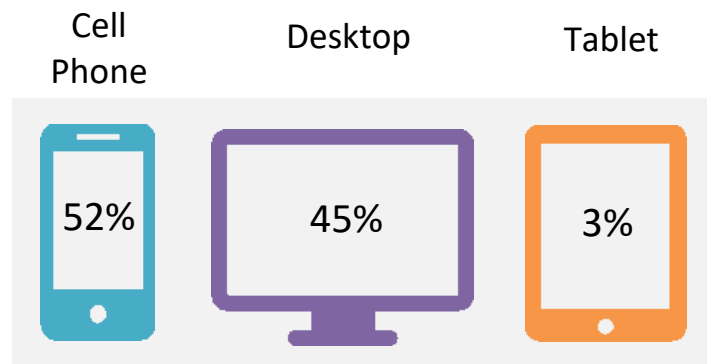
HOUR OF THE DAY



Visitor Technology Summary



DEVICE ANALYSIS

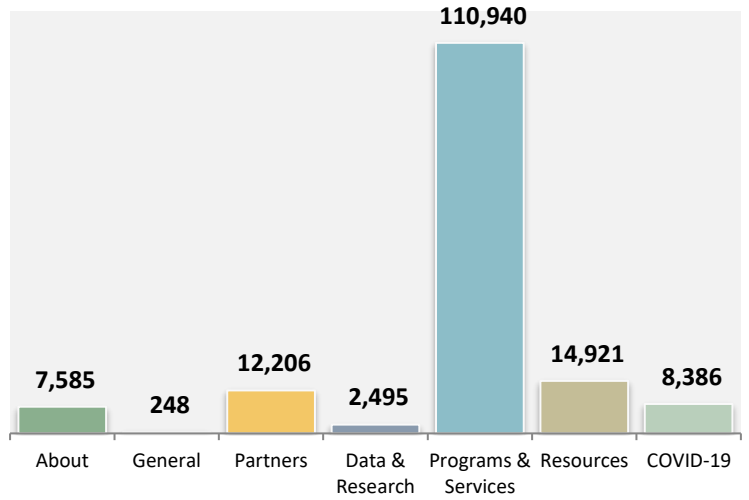


Popular Content

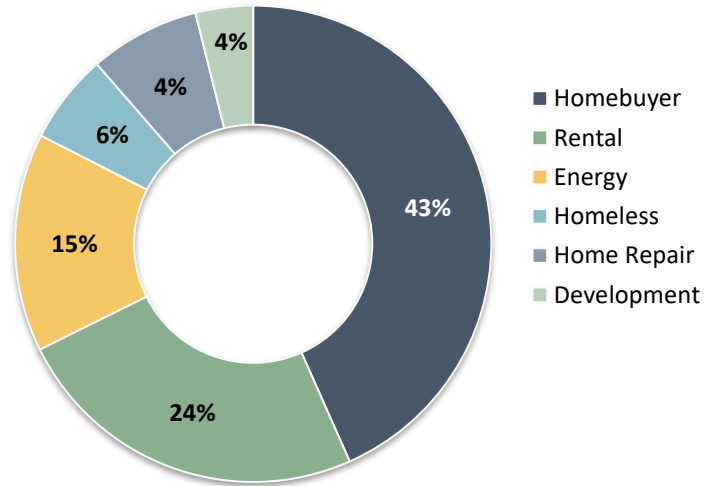
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Home	22,509
First Home Loan Program	19,018
Home Energy Assistance Program	9,518
Rental Assistance	8,535
Housing Choice Vouchers	7,722
Homebuyer Programs	6,604
Subsidized Housing	6,440
HEAP Income Eligibility	4,984
Programs - Services	4,981
Home Repair	4,887
MaineHousing Lenders	4,799
Home Energy Assistance Program	4,367
Nesterly - A Home Sharing Pilot Program in Maine	4,367
Homebuyer Income & Purchase Limits	3,726
Steps to Homeownership	3,608
Mortgage Calculator	3,460
Emergency Shelters	3,443
First Generation Program	3,337
Current Interest Rates	2,955
Contact MaineHousing	2,775
Homeless Initiatives	2,483
Maine Community Agencies	2,210
Rent - Income Charts	2,177
Multifamily Developers Programs	2,035
Maine HAF	2,027

Popular Content By Program

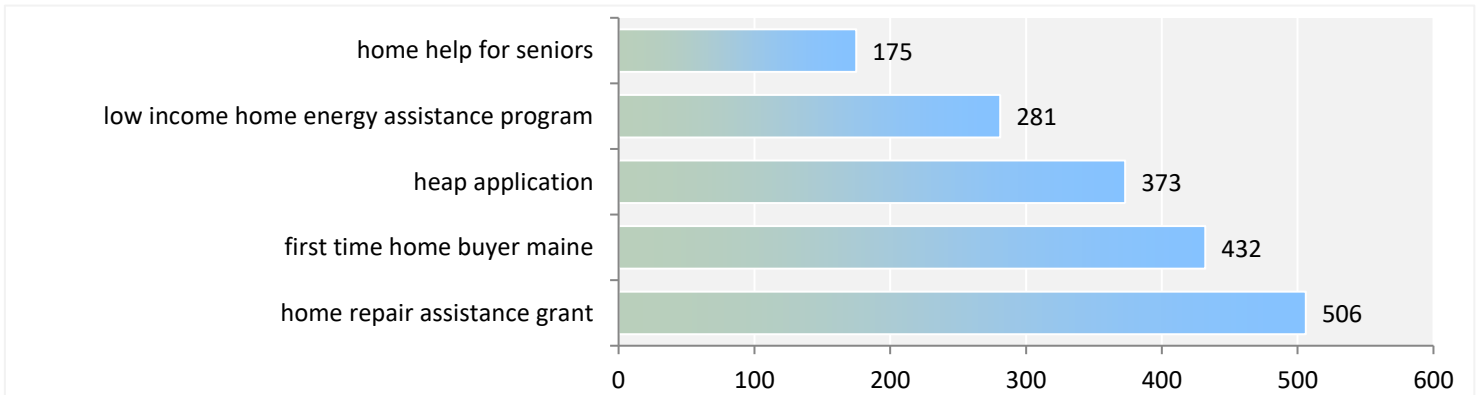


Popular Content By Section



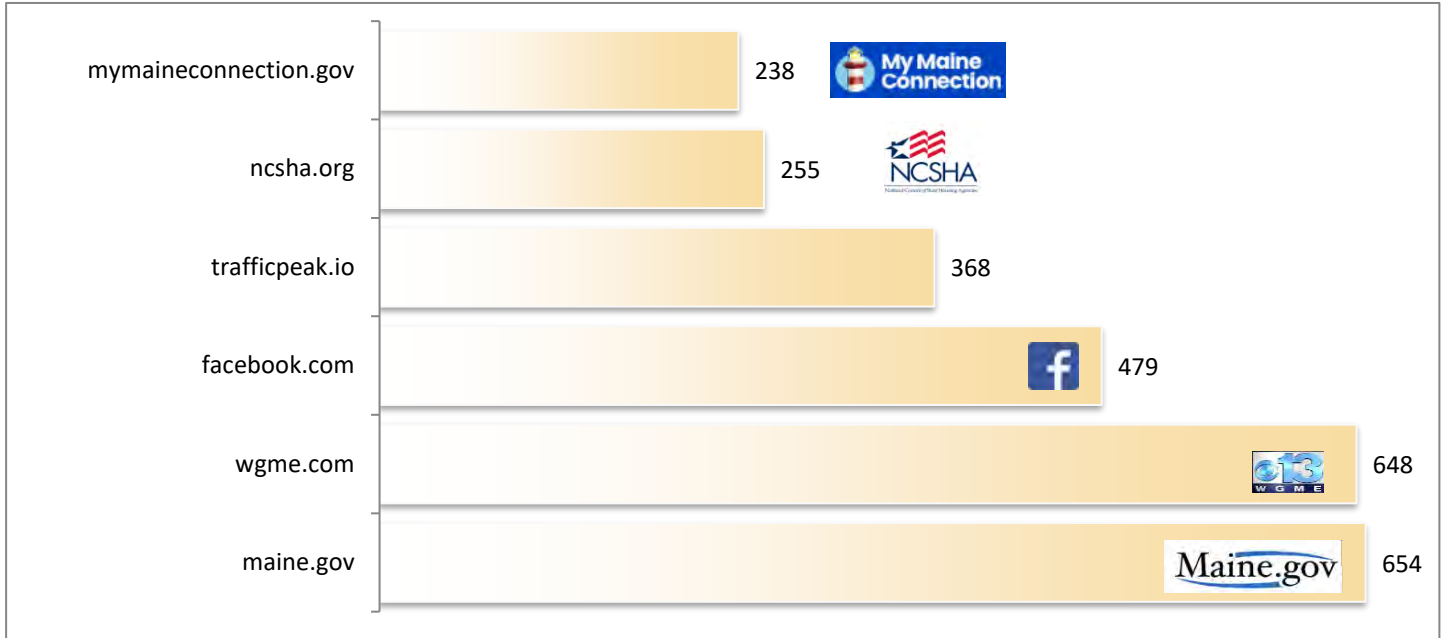
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Referring Websites

Referring websites are sites that link to our own website. When a visitor clicks on that link and visits our website, the site they came from becomes a referring site. Below are highlighted a few of the top referring sites.



Board Calendar 2024

<p>JANUARY 16 <u>Board Business:</u></p> <ul style="list-style-type: none"> • QAP discussion (30 minutes) • Legislature Preview <p><u>Program Presentations:</u></p> <ul style="list-style-type: none"> • HAF <p>NCSHA HFA Institute Washington, DC (Jan 7 – Jan 12)</p>	<p>FEBRUARY 20 <u>Board Business:</u></p> <ul style="list-style-type: none"> • Draft QAP Discussion • Legislative Update • Governor’s Office Update • Introduce HEAP Rule <p><u>Program Presentations:</u></p> <ul style="list-style-type: none"> • Homeownership – 2023 Review, 2024 Preview
<p>MARCH 19 <u>Board Business:</u></p> <ul style="list-style-type: none"> • Legislative update • Goals Progress Report • QAP Draft / Commence Rulemaking (VOTE) • Executive Session – Personnel matter <p><u>Program Presentations:</u></p> <ul style="list-style-type: none"> • Asset Management Update <p>NCSHA Legislative Conf. Washington, DC (March 4- March 6)</p>	<p>APRIL 16 <u>Board Business:</u></p> <ul style="list-style-type: none"> • Commence Rulemaking HEAP Rule (VOTE) • Legislative Update • QAP Public Hearing • Executive Session – Personnel matter followed by a (VOTE) <p><u>Program Presentations:</u></p> <ul style="list-style-type: none"> • 2023 Budget and Audit results
<p>MAY 21 <u>Board Business:</u></p> <ul style="list-style-type: none"> • HEAP Rule Public Hearing • HEAP State Plan Introduction <p><u>Program Presentations:</u></p> <ul style="list-style-type: none"> • 2023 Mortgage Purchase Program (MPP) Overview 	<p>JUNE 18 <u>Board Business:</u></p> <ul style="list-style-type: none"> • Adopt HEAP Rule (VOTE) • Adopt QAP (VOTE) • HEAP State Plan Public Hearing • Legislative Update (final) • Update from the Governor’s Office (Greg Payne) <p><u>Program Presentations:</u></p> <ul style="list-style-type: none"> • Housing Choice Voucher Dept. presentation <p>NCSHA Housing Credit Connect Atlanta, GA (June 10 – June 13)</p>
<p>JULY 16</p> <p style="text-align: center;">If necessary</p> <p>NCSHA Exe Directors Workshop Kansas City, MO (July 13-July 16)</p>	<p>AUGUST 20 <u>Board Business:</u></p> <ul style="list-style-type: none"> • 2025 Goal Setting • Adopt HEAP State Plan • Commence Rulemaking Homeless Rule (VOTE)
<p>SEPTEMBER 17 <u>Board Business:</u></p> <ul style="list-style-type: none"> • PHA Plan Public Hearing • 2025 Goal Setting • Homeless Rule Public Hearing • Housing First Rule (VOTE) <p><u>Program Presentations:</u></p> <ul style="list-style-type: none"> • Information Technology presentation <p>NCSHA Annual Conference & Showplace Phoenix, AZ (Sept. 28 – Oct 1)</p>	<p>OCTOBER 15 <u>Board Business:</u></p> <ul style="list-style-type: none"> • Adopt PHA Plan (VOTE) • Introduce DOE Weatherization State Plan • 2025 Goal Setting – final • Adopt Homeless Rule (VOTE) <p><u>Program Presentations:</u></p> <ul style="list-style-type: none"> • Loan Servicing Presentation
<p>NOVEMBER 19 <u>Board Business:</u></p> <ul style="list-style-type: none"> • DOE Weatherization State Plan Public Hearing • Review Preliminary 2025 Budget • Resource Allocation • Updates from the Governor’s office (Greg Payne) <p><u>Program Presentations:</u></p> <ul style="list-style-type: none"> • 	<p>DECEMBER 17 <u>Board Business:</u></p> <ul style="list-style-type: none"> • Adopt DOE Weatherization State Plan (VOTE) • Approve 2025 Budget (VOTE) • Elect Officers (VOTE) • MPP Series Resolution (VOTE) <p><u>Program Presentations:</u></p> <p>NCSHA Special Board of Directors Meeting and Executive Directors Forum Washington, D.C. (Dec. 8 – Dec. 10)</p>