

# March 19, 2024 Board Packet

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**Board of Commissioners Meeting – March 19, 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

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<b>9:00</b>	<b>Adopt Agenda (VOTE)</b>	<b>All</b>
	<b>Remote Commissioners</b>	<b>Frank O’Hara</b>
	- Reason remote	
	- Any other persons at their location	
	<b>Approve minutes of February 20, 2024 meeting (VOTE)</b>	<b>All</b>
	<b>Communications and Conflicts</b>	<b>All</b>
	<b>Chair of the Board Updates</b>	<b>Frank O’Hara</b>
<b>9:15</b>	<b>Director Updates</b>	<b>Dan Brennan</b>
<b>9:30</b>	<b>Legislative Update</b>	<b>Erik Jorgensen</b>
<b>9:45</b>	<b>HEAP Rule Introduction</b>	<b>Genevieve Soucy/Ashley Carson</b>
<b>10:05</b>	<b>QAP Draft / Commence Rulemaking (VOTE)</b>	<b>Mark Wiesendanger</b>
<b>10:30</b>	<b>2023 Accomplishments and Goal Outcomes</b>	<b>Jamie Johnson/Adam Krea/ Lauren Bustard</b>
<b>11:00</b>	<b>Homeless Update</b>	<b>Lauren Bustard</b>
	<b><u>Department Reports:</u></b>	<b>All</b>
	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	
<b>11:30</b>	<b>EXECUTIVE SESSION - Personnel</b>	<b>All</b>
	<b>Adjourn (VOTE)</b>	<b>All</b>

The next meeting of the Board is scheduled for April 16, 2024  
virtually and in person at 26 Edison Drive, Augusta, Maine



Minutes of the Board of Commissioners Meeting February 20, 2024

### **MEETING CONVENED**

A meeting of the Board of Commissioners for MaineHousing convened on February 20, 2024 at the offices of MaineHousing, 26 Edison Drive, Augusta, Maine and virtually. Notice of the meeting was published on February 8, 2024 in Central Maine newspapers. Notice of Board of Commissioners meetings is also on MaineHousing's website at [www.mainehousing.org](http://www.mainehousing.org).

Chair Frank O'Hara called the meeting to order at 9:00 a.m. Director Dan Brennan, Commissioners, Renee Lewis, Paul Shepherd, Elizabeth Dietz, Laura Buxbaum, Nancy Harrison, Noël Bonam, Melissa Hue (Commissioner Elect) attended in person. State Treasurer Henry Beck attended remotely due to a scheduled dental appointment, he was alone at his location.

There was a quorum present.

### **PUBLIC ATTENDANCE**

Guests and staff present for all or part of the meeting included: Ashley Carson, Chief Counsel; Santo Longo, Counsel; Adam Krea, Senior Director of Finance and Lending; Karen Lawlor, Executive Administrator; Jamie Johnson, Senior Director of Operations; Lauren Bustard, Senior Director of Homeless Initiatives; Genevieve Soucy, Director of Energy and Housing Services; 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; Jane Whitley, Director of Human Resources and Facilities; Kelly Purington, Multifamily Underwriting Manager; Sarah Johnson, Manager of Home Energy Assistance Programs; Jonny Kurzfeld, Director of Planning & Research; Linda Grotton, Director of Audit and Compliance; Bill Glover, LIHTC Programs Manager; Bob Conroy, Director of Asset Management; Tina Partridge Homeownership Manager; and Greg Payne, Senior Advisor on Housing Policy.

### **ADOPT AGENDA**

*Commissioner Buxbaum made a motion seconded by Commissioner Harrison to adopt the February 20, 2024 agenda. The vote carried unanimously.*

### **APPROVE MINUTES OF JANUARY 16, 2024 MEETING**

*Commissioner Buxbaum made a motion seconded by Commissioner Lewis to accept the January 16, 2024 minutes as written.*

### **COMMUNICATIONS AND CONFLICTS**

Commissioner Buxbaum reported Senator Daughtry reached out for input and opinions from CEI staff regarding the bill for creating higher income housing.

### **CHAIR OF THE BOARD UPDATES**

Chair O'Hara welcomed new Commissioner Melissa Hue and congratulated Commissioner Elizabeth

Dietz on being reappointed. Chair O'Hara spoke about his experience back in the 2000s in the City of Lewiston when there was a large influx of refugees into the City and how people were upset, similar to the asylum seeker situation currently occurring. It was a long period of adjustment, but now housing is occupied within the City and the community has become integrated. The asylum seeker situation will also take a period of adjustment and the State is a lot more active now than it previously was. Finally, Chair O'Hara reported he helped with a breakfast for the unhoused in Augusta, where 75 individuals were in attendance. The unhoused community continues to grow in Maine despite what MaineHousing is doing and what is going on.

## **DIRECTOR UPDATES**

Director Brennan congratulated Chair O'Hara, Commissioner Dietz and Melissa Hue on being reappointed/appointed. Director Brennan summarized recent issues and his activities as follows:

- MaineHousing had a wonderful all staff day with presentations from within and outside the organization;
- Meeting with Kim Twitchell the affordable housing head of NBT Bank to discuss reserve accounts;
- Greg Payne and Director Brennan did a segment on Maine Calling to keep affordable housing issues in the news;
- Meeting with PHAs, discussed working together to navigate the legislative bills that effect the housing authorities;
- Presentation to a group of Maine planners at the local municipality level on who MaineHousing is and what we do;
- Walking tour with Cullen Ryan to view seven properties in Portland, Maine and speak with individuals to learn more about the stabilization that occurs when housing is provided;
- Provided guidance to Rhode Island Housing on the use of State and local fiscal recovery funds and setting up programs;
- Spoke with Nancy Owens at Evernorth regarding cash flow issues last year and projected improvements moving forward;
- Meeting with ICast, the winner of a recent RFP for multifamily weatherization, to discuss the bigger picture and working with other State organizations to leverage weatherization funds;
- MaineHousing hired Tangible Development to start in May to conduct a DEI assessment of MaineHousing, with results to follow in late fall;
- Spoke with Bill Harwood regarding the weatherization readiness funds that were slotted to be given to MaineHousing and found out the money is being diverted to LIAP instead;
- Asylum seeker issue, trying to remain nonpartisan, this is a humanitarian need and MaineHousing supports the Legislature's decision to provide funding for these purposes. Less than 3% of the money MaineHousing has distributed in the last several years has gone to asylum seekers;
- The Governor's supplemental Budget has allotted 10 million dollars for MaineHousing's Affordable Homeownership Program as well as 16 million for emergency housing relief funds;
- Director Brennan and Erik Jorgensen finished up a presentation to the Labor & Housing Committee regarding the Sunset Review. Senator Pouliot has expressed concerns over who is overseeing MaineHousing and is calling for more oversight. MaineHousing is working with Pouliot to stress the importance of independence and expertise.
- Two sole source procurement memorandums were included in the Board Packet regarding MaineHousing's training management system and the installation of shades.
- Update on lead abatement project in Augusta where there is a dispute between contractor and homeowner regarding quality of work. Currently going through arbitration, but there is a

disagreement on how to proceed. MaineHousing is working with Lead Program Administrators to make sure there is solid process and protocol with the lead projects.

## **LEGISLATIVE/GOVERNOR'S OFFICE UPDATES**

Senior Director of Government Relations & Communications, Erik Jorgensen, reported it has been an extremely busy time at the State House trying to finish up bills and work on supplemental bills.

MaineHousing is watching a number of bills:

- LD 772 – Planning bill – MaineHousing is supporting this bill that would prohibit Towns/Cities from retroactively changing zoning for a project so that it cannot proceed;
- Annual Allocation of Bond Cap Bill;
- LD 2106 – Historic Rehabilitation Tax Credit Bill – modernizes the bill and increases the maximum tax credit allocation allowed;
- LD 1710 – State funded Section 8 Program. The bill has been resolved into a commission to explore landlord/tenant relations and the issue of why many voucher holders are unable to secure housing;
- Bill trying to make the rules for Section 8 more streamline across housing authorities is being turned into a resolve to construct a letter to the federal delegation asking to allow the housing authorities to set Fair Market Rents.
- LD 2136 – 10 million in financial support for shelters, expanding emergency shelter funding and funding for low barrier shelters.
- Racketeering bill – wants to give MaineHousing the houses seized in drug related crimes for resale and repurposing into housing.
- Higher income production bill, asking for the creation of housing for 120%-180% AMI;
- LD 2209 – bill to increase the cap on bonds needed by MaineHousing to 3 billion dollars.

Greg Payne, Senior Advisor on Housing Policy, congratulated Commissioner Dietz, Chair O'Hara and Melissa Hue on reappointment/appointment. Payne talked about changes coming to the GA Program to try and help lower the cost and move away from hotels as housing. Payne also talked about the 70 million dollars available through the Inflation Reduction Act and the plan to provide 35 million to offset the costs for new construction projects and 35 million to retrofit existing buildings.

## **QAP DISCUSSION**

Senior Director of Finance and Lending, Adam Krea, provided an overview of the QAP purpose, requirements and thresholds. MaineHousing met with partners to obtain input and is working on finishing the redline of the QAP before the end of the month to share with the commissioners for review/comment. Formal presentation will occur in March and rulemaking will be commenced, with public hearing in April and adoption in May.

Proposed Changes:

- Energy Efficiency Standards – tighten up standard on air infiltration, formalize complete electrification with the exception of domestic hot water when there is an undue burden, air conditioning within properties, systems monitoring (reporting on the energy use of properties).
- Total Development Costs (TDC) – Going to set firm limits and stick to them.
- Owner/Manager Experience – developer capacity to take on another project in addition to what they already have and focusing on making sure the scoring system doesn't harm new developers.
- Housing Needs Analysis – currently using the list that comes from the Department of Agriculture, MaineHousing is working on collecting data to create its own list.

- BABA – could add up to 25% of additional costs and is in conflict with energy efficiency. Housing Authorities, NCSHA and other organizations are seeking a waiver for affordable housing.

## **INTRODUCTION TO HEAP RULE**

Director of Energy & Housing Services, Genevieve Soucy, gave an overview of LIHEAP and the rulemaking process. Soucy discussed the LIHEAP Program components, including Assurance 16, ECIP, Weatherization, CHIP and the Heat Pump Program. Proposed changes to the rule include:

- Removing unnecessary language from the Rule and putting it in the HEAP Handbook;
- Language adjustments for the availability of a full online application; and
- Benefit matrix adjustments for ease of calculation.

MaineHousing will be seeking input from Vendors, clients and community action agencies before rulemaking is commenced. This year MaineHousing is going to try using Survey Monkey to hopefully get more input from stakeholders.

## **HOMEOWNERSHIP PRESENTATION – 2023 REVIEW/2024 PREVIEW**

Director of Homeownership, Patricia Harriman, and Homeownership Manager, Tina Partridge, gave an overview of the Homeownership Department structure and Program Statistics for 2023 via a PowerPoint Presentation. In 2023 MaineHousing purchased 820 loans. 2024 is already showing an uptick in production, which is due to efficiencies, training and clearing of backlog. Partridge gave an overview of the First Gen Program requirements and statistics as well as the benefits and incentives. Partridge also gave an overview of Homebuyer education classes and First Gen education classes including the offerings, organizations offering the classes and costs. MaineHousing is making a large effort to conduct more outreach and trainings for partners in 2024 including Lenders, Realtors and Servicers. Harriman briefly discussed Islamic Compliant Financing in Maine noting that Androscoggin Savings Bank and Community Credit Union are both working on Shariah-Compliant programs. MaineHousing is looking to see whether or not it could participate in these programs and what that would look like. Ended with a summarization of 2024 Homeownership Department Goals.

## **HOMELESS UPDATE**

Senior Director of Homeless Initiatives, Lauren Bustard, reported the Annual Point in Time Count had occurred with 200 volunteers and 50 providers, which is more participation than in the past. Bustard also reported Portland is down to 33 tents from a high of over 200. The Portland City Council voted to add 50 additional shelter beds and to support the HOPE Program to send housing navigators into the encampments and unsheltered areas to help individuals into housing. Bustard further reported MaineHousing has been working with Community Solutions and a group of providers and agencies around the intersection of healthcare and homelessness. A group of providers and State agencies are also working to form a task forth to build the youth response system.

## **ADJOURN**

*Commissioner Harrison made a motion seconded by Commissioner Buxbaum to adjourn the meeting. The meeting was adjourned at 11:48 a.m. by unanimous vote of the Board.*

Respectfully submitted,

Elizabeth Dietz

## *Memorandum*

To: Daniel E. Brennan, Director  
From: Kelly Watson, Director of Homeless Initiatives  
Date: March 8, 2024  
RE: Sole Source for New Beginnings

### **Overview**

New Beginnings is an organization that provides emergency shelter and supportive housing services as well as outreach to youth throughout the State of Maine. In 2019 New Beginnings formed the Youth Action Board (“YAB”) which is a forum for young people ages 14-24 to discuss issues affecting their peers with shared, lived experiences including homelessness, poverty, interaction with foster or adoptive systems, interaction with the Department of Corrections or Juvenile Justice, and/or interactions with mental health and treatment systems.

Each year MaineHousing receives funding from the Maine Continuum of Care Planning Grant. From that Grant MaineHousing allocates funds to New Beginnings for the purpose of providing stipends for YAB members participating in meetings and other work activities with the goal of addressing youth homelessness in the state.

For 2024 MaineHousing has allocated up to \$15,000 to New Beginnings for this purpose.

### **Justification**

YAB is the only youth action board in the State of Maine. There is no other entity within the State performing similar functions. The YAB members have lived experience in the State and act as advisors on different homeless issues. This expertise, knowledge and advice is invaluable and unobtainable from another source.

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 YAB is the only entity of its kind within the State and provides invaluable knowledge and advice, soliciting a proposal from only one source is justified.

### **Request**

To allow MaineHousing to continue providing allocations to New Beginnings for the purpose of paying stipends for YAB members for the next five (5) years.

ACKNOWLEDGED & APPROVED

3/11/24

\_\_\_\_\_  
Date



\_\_\_\_\_  
Daniel Brennan  
Director, Maine State Housing Authority

## *Memorandum*

To: Daniel E. Brennan, Director  
From: Kelly Watson, Director of Homeless Initiatives  
Date: March 6, 2024  
RE: Sole Source for Wellsky

### **Overview**

Wellsky is a technology company leading the movement for intelligent, coordinated care worldwide. Wellsky's products and services power better outcomes and lower costs for stakeholders across the health and community care continuum. At the direction of the Continuum of Care ("CoC") MaineHousing has contracted with Wellsky Corporation since 2009 to provide MaineHousing and partner agencies with Cloud Services, Third Party Software and Professional Services.

Each year Wellsky charges annual licensing fees for users. Currently MaineHousing pays for 305 licenses which are provided to users at partner agencies who are entering data into the Homeless Management Information System. Wellsky also provides training and support at an additional cost and offers additional modules, upgrades and services for purchase to enhance the product MaineHousing and partner agencies are using.

In 2017 MaineHousing conducted a Request for Information for the services provided by Wellsky. At the direction of the CoC, MaineHousing continued contracting with Wellsky.

For 2024 Wellsky provided MaineHousing with an Order Form for total services in the amount of \$97,215. Of that amount, \$83,570 was the cost for the annual licensing fees. The remainder is for additional services, training and enhanced report building capabilities. A software that provides these services is required by the CoC and MaineHousing thinks it would be in its best interest and the best interest of partner agencies to continue with Wellsky for 2024.

### **Justification**

Currently 305 partner agencies and MaineHousing staff have a license to use Wellsky and use it on a daily basis to enter both federally mandated data as well as additional programmatic data on clients accessing the homeless services system in Maine. There are other companies that provide software with similar features and services, however, a software conversion of this magnitude, a migration of the existing data and requiring 305 partner agencies and staff to transfer data, learn a new system and reestablish connections with clients using a new software would be burdensome and not in the best interest of MaineHousing, the partner agencies or clients. The risk of losing efficiency, information, and user expertise would be great.

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. Wellsky has unique expertise in providing services to MaineHousing, partner agencies, and the CoC. Wellsky is familiar with MaineHousing and partner agencies’ businesses and tailors services, modules and trainings to those specific needs. Onboarding a new software provider would disrupt a functioning system, require many staff hours, add significant costs and require authorization from the CoC and at this time the CoC has not indicated a desire to move to a new software system.

**Request**

To allow MaineHousing to continue contracting with Wellsky for up to five (5) years at the direction of the CoC, which includes entering into the 2024 Contract for \$97,215.

ACKNOWLEDGED & APPROVED

3/7/24

\_\_\_\_\_  
Date



\_\_\_\_\_  
Daniel Brennan

Director, Maine State Housing Authority

## Energy & Housing Services Department Memorandum

**To:** Dan Brennan, Director  
**From:** Genevieve Soucy Director EHS  
**Date:** March 4, 2024  
**Subject:** Sole Source Procurement Request for Salesforce Enhancements

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The Energy and Housing Services Department (EHS) is seeking approval for a Sole Source Procurement to modify the current Salesforce system used by EHS. Salesforce is an enterprise platform that is customized by software developers to meet the needs of individual businesses who use the platform. MaineHousing currently uses a Salesforce-based system to manage the HARP program, and we would like to upgrade this system to accommodate the Lead Paint Remediation program.

We propose to work with the contractor, MTX, who initially authored the software that we are seeking to modify. It would be very difficult for any other vendor to do this work without extensively re-creating the work that MTX initially did.

MaineHousing's Procurement Policy (section II.G.4) does allow Sole Source for software improvements. The Policy states:

**“Software Improvements.** Customization, upgrade, modification, enhancement, or addition of modules (collectively, "Software Improvements") to software owned or used by, or licensed to, MaineHousing, including but not limited to software hosted on MaineHousing's infrastructure and software offered as a service (i.e., software hosted externally and accessed through the Internet, commonly referred to as software in the "cloud") if the Software Improvement is needed for an identified reason relating to MaineHousing's business, including but not limited to a MaineHousing business process, program or other activity or a change in federal or state requirements.”

### Background:

MaineHousing's EHS Department currently uses Salesforce to track funding allocations, project details (client PII information, dwelling data, and project information and data, and payment history) for our Home Accessibility and Repair Program (HARP). EHS is preparing to expand our current Salesforce system to include MaineHousing's Lead Paint Hazard Remediation Programs (HUD Lead Hazard Reduction Program and N261 State Lead Program).

In 2019, EHS purchased a subscription and several licenses for the Salesforce platform to assist in the development of a system to track the HARP Program. EHS is now ready to expand the system by adding our Lead Hazard Reduction Grant (federal and state). Currently, EHS fiscal compliance, program compliance, and technical compliance staff use multiple spreadsheets to manage the Grant (allocation, expenses, payments, etc...) and unit production. The uniqueness of MaineHousing's programs require customization.

Salesforce customization for the Lead Hazard Reduction Program will require an estimated number of hours needed to program the expansion and a detailed Scope of Work (SOW). Unfortunately, neither EHS staff or MaineHousing's IT staff have the expertise to determine how many hours it will take to customize the expansion and we do not know what the SOW would include. This type of knowledge requires a system programmer. Therefore, MaineHousing would need to engage with a vendor that would be able to assist us to determine the SOW and an estimated number of hours needed to complete the customization. This would give that vendor an advantage if we were to solicit bids.

EHS engaged with MTX Group, Inc. out of Albany, NY to build the customized HARP program. Through this customization process, MTX gained extensive knowledge of the inner workings of MaineHousing and more specifically the type of programs and funding sources provided by EHS. The HARP and Lead programs will share many of the same fields and program logic that exists in the current system. MTX's understanding of MaineHousing's HARP system data access layers and program logic would save time and allow the expansion to move forward in a timely manner.

For the reasons listed above, I am requesting approval to solicit a single source contract with MTX to expand the existing Salesforce system to include MaineHousing's Lead Hazard Reduction Grants.

  
\_\_\_\_\_  
Dan Brennan, Director

3/7/24  
\_\_\_\_\_  
Date



## Director's Department Memorandum

**To:** Dan Brennan

**From:** Karen Lawlor

**Date:** March 4, 2024

**Subject:** Sole Source Procurement for 2025 Affordable Housing Conference Venue

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### Background

As you know, MaineHousing hosts a biennial Maine Affordable Housing Conference. Historically, the venue location rotates between Augusta, Bangor and Portland, Maine. This allows people from all parts of the state to attend in any year that the conference location is more convenient to their locale (i.e. northern Maine).

In 2023, the conference was held in-person at the Holiday Inn By the Bay with an attendance of over 500 people. This stretched the venue's capacity beyond its limits of space to host that number of attendees. It is an unfortunate reality that the State of Maine has very few conference venues that can accommodate attendance in excess of 400 people.

The 2025 conference location is desired to be held in Bangor, Maine. There is only one venue in that area that can accommodate the anticipated number of attendees, the Cross Insurance Center.

### Request

To enter a sole source contract with the Cross Insurance Center to secure a date in the fall of 2025 to hold the Maine Affordable Housing Conference.

### Justification

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 or service is available from only one source, based on a reasonable, good faith review of the market. As noted above, the Cross Insurance Center in Bangor is the only venue that can accommodate the anticipated number of attendees.

### ACKNOWLEDGED & APPROVED

3/7/24

Date

A handwritten signature in black ink that reads "Daniel Brennan".

Daniel Brennan

Director, Maine State Housing Authority

## INDEPENDENT AGENCIES

## MAINE STATE HOUSING AUTHORITY

## CHAPTER 24

## Home Energy Assistance Program Rule

Summary: The Rule establishes standards for the Home Energy Assistance Program for the State of Maine as administered by the Maine State Housing Authority. The Home Energy Assistance Program provides Fuel Assistance and Energy Crisis Intervention Programs to income Eligible Households. The Rule also establishes standards for the HEAP Weatherization, Central Heating Improvement Program, Heat Pump Program, and Supplemental Benefits funded by TANF funds.

1. Definitions.
  - A. “Act” means the Maine Housing Authorities Act, [30-A M.R.S. § 4701](#) et seq., as it may be amended from time to time.
  - B. “Annual Consumption Report” means the annual report Vendors must submit to MaineHousing to report their HEAP customers’ Home Energy deliveries from May 1st through April 30th.
  - C. “Applicant” means a person who signs the completed Application.
  - D. “Application” means forms and documents completed, signed, and provided by Applicant to determine eligibility for a Benefit and ECIP.
  - E. “Application Intake Date” means the date an Application is taken with the Applicant by Subgrantee personnel both online or not online.
  - F. “Benefit” means the dollar amount of Fuel Assistance an Eligible Household receives.
  - G. “Benefit Return” means a Benefit, partial or whole, returned to MaineHousing.
  - H. “Categorical Income Eligibility” means Household Members who are included on a Maine Department of Health and Human Services (“Maine DHHS”) Notice of Decision for TANF or SNAP assistance will be considered income eligible for HEAP, as the Household Members’ incomes have already been vetted. Household Members who are not included on the Notice of Decision must provide income documentation as outlined in this Rule and the HEAP Handbook.
  - I. “CHIP” means the Central Heating Improvement Program.
  - J. “Contractor” means a provider of materials or services to EligibleHouseholds.
  - K. “Date of Application” means the date an Application is received by the Subgrantee.
  - L. “Direct Energy Cost” means an Energy Cost that is directly paid by the Household.
  - M. “Dwelling Unit” means an occupied residential housing structure with one or more rooms that was originally constructed and designed as permanent living quarters for one or more persons, when permanently connected to the required utilities (including plumbing, electricity and Heating Systems) and contains bathroom and kitchen facilities specific to that unit. A Dwelling Unit has its

own private entrance from the outside or off an enclosed hallway leading from the outside that does not pass through or offer an open access to any other unit within the structure. A Dwelling Unit does not include a camper, trailer, semitrailer, truck camper, motor home, boat, railroad car, bus, yurt or other structure designed and constructed to provide temporary living quarters.

- N. “ECIP” means the Energy Crisis Intervention Program.
- O. “Eligible Household” means a Household that satisfies all eligibility and income requirements of the HEAP Act and requirements of this Rule.
- P. “Energy Cost” means cost of energy used for heating a Dwelling Unit or Rental Unit.
- Q. “Energy Crisis” shall have the same meaning as set forth in [42 U.S.C. §8622\(3\)](#), as same may be amended from time to time.
- R. “Errors and Program Abuse” means the act of applying for or obtaining assistance to which one is not entitled by means of submitting false statements or withholding information pertinent to the determination of eligibility or benefits.
- S. “Fuel Assistance” means the component of HEAP that assists Eligible Households with their Home Energy Costs.
- T. “Functioning Heating System” means a Heating System that is working safely.
- U. “HEAP” means the Home Energy Assistance Program established pursuant to the HEAP Act and the Act.
- V. “HEAP Act” means [42 U.S.C. §8621 et seq.](#), and the regulations promulgated there under, including [45 C.F.R. § 96.1](#) through 96.68 and [45 C.F.R. § 96.80 et seq.](#), all as may be amended from time to time.
- W. “HEAP Handbook” means the handbook in effect for a Program Year that is used as a resource and guide for the administration of HEAP.
- X. “HEAP Weatherization” means the weatherization component of HEAP that provides Low- cost/no-cost Weatherization Activities, as defined by [10 C.F.R. §440.20](#), and other cost-effective energy-related home repairs or installations.
- Y. “Heating Season” means the period of time beginning October 1 and ending April 30.
- Z. “Heating Source” means any device used to provide heat to a Dwelling Unit.
- AA. “Heating System” means a permanently installed system that is used to heat the Dwelling Unit. A portable space heater is not considered to be a Heating System.
- BB. “Home Energy” means a source of heating or cooling in residential dwellings as set forth in [42 U.S.C. §8622\(6\)](#), as same may be amended from time to time.
- CC. “Household” means any individual or group of individuals who are living together as one economic unit for whom residential energy is customarily purchased in common or who make undesignated payments for energy in the form of rent as set forth in [42 U.S.C. §8622\(5\)](#), as same may be amended from time to time.
- DD. “Household Income” means the total income from all sources before taxes and deductions as further defined in this Rule.

- EE. “Household Member” or “Household Members” means those individuals who are part of the Household.
- FF. “Incidental Costs” means costs of services billed to a Household by a Vendor related to the use or delivery of Home Energy including, but not limited to: surcharges, penalty charges, reconnection charges, clean and repair service charges, security deposits, , and insurance.
- GG. “Indirect Determinable Energy Cost” means a cost for Home Energy that is not directly paid for by the Household but is a cost to the Household, such as heat that is included in rent.
- HH. “Life Threatening Crisis” means the household is currently without heat or utility service to operate a Heating Source or a Heating System.
- II. “MaineHousing” means the Maine State Housing Authority.
- JJ. “Manufactured/Mobile Home” means a residence that is constructed at a manufacturing facility on a permanent chassis (i.e. the wheel assembly necessary to transport the residence is removable, but the steel undercarriage remains intact as a necessary structural component), was originally constructed and designed as permanent living quarters, and is transportable in one or more sections, which in traveling mode is 12 body feet or more in width and as erected on site is 600 or more square feet.
- KK. “Modular” means a residence that is constructed at a manufacturing facility, but not constructed on a permanent chassis, was originally constructed and designed as permanent living quarters, and is transportable in one or more sections on an independent chassis such as a truck or train.
- LL. “Overpayment” means any HEAP benefits paid to, or on behalf of, any Applicant or Household that exceeds the amount the Applicant or Household was eligible to receive.
- MM. “Person with a Disability” means a person with a physical or mental disability as defined pursuant to 5 M.R.S. § 4553-A.
- NN. “Programs” means Fuel Assistance, Assurance 16, ECIP, CHIP, Heat Pump Program, and HEAP Weatherization.
- OO. “Program Year” means the period of time beginning October 1 and ending September 30.
- PP. “Rental Unit” means a Dwelling Unit that is rented.
- QQ. “Roomer” means a person who qualifies as a separate Household and pursuant to a rental agreement rents no more than two rooms in a Dwelling Unit occupied as separate living quarters and who may, depending upon the rental agreement, be granted privileges to use, but not reside in, other rooms located in the same Dwelling Unit. A Roomer cannot be related by birth, marriage or adoption to any member of the lessor’s Household.
- RR. “Service Area” means the geographic area, as defined by MaineHousing, within which the Subgrantee operates and administers the Programs and the Vendor provides services.
- SS. “State” means the State of Maine.
- TT. “Subgrantee” means a public or private nonprofit agency, or municipality, selected by MaineHousing to administer the Programs.
- UU. “Subsidized Housing” means Households whose rent is based on their income or the subsidy pays for any

portion of their mortgage. Housing in which a tax credit or federal/state loan is applied to reduce debt burden on the property is not considered Subsidized Housing. A resident of a residential housing facility including without limitation group homes, homeless shelters, and residential care facilities or a Tenant who pays below market rent or no rent due to the landlord receiving a federal or state subsidy for rent is living in Subsidized Housing.

- VV. “Supplemental Benefits” means the benefits that are funded with supplemental HEAP funds.
- WW. “Supplemental Nutrition Assistance Program (SNAP)” means the nutrition assistance program administered by the United States Department of Agriculture.
- XX. “TANF” means payments under the Temporary Assistance for Needy Families program as defined in [22 M.R.S., Chapter 1053-B, § 3762 et seq.](#), as same be amended from time to time.
- YY. “TANF Fuel Supplemental Benefits” means the benefits that are funded with TANF funds pursuant to [22 M.R.S., Chapter 1053-B, § 3769-E.](#)
- ZZ. “Tenant” means an Applicant who resides in a Rental Unit.
- AAA. “Vendor” means an energy supplier that has entered into an agreement (“Vendor Agreement”) with MaineHousing to provide Home Energy to Eligible Households.

## 2. Application.

- A. An Applicant may have only one certified eligible Application per Program Year. Household Members may not submit an Application for a given Program Year if they were included on a certified eligible Application for that Program Year
- B. An Applicant may resubmit a new Application if the Applicant’s Application has either been denied or withdrawn any time prior to the issuance of a Benefit.
- C. Subgrantees will process Applications in accordance with the requirements of this Section and the HEAP Handbook:
  - 1. Applications will be taken as prescribed by MaineHousing each Program Year and will continue to be taken until the last working day of May of the Program Year or until otherwise prescribed by MaineHousing, whichever occurs sooner.
  - 2. Subgrantee will only take Applications for Households in its Service Area. Applications received in error will be forwarded to the correct Subgrantee and the Applicant will be informed of the error.
  - 3. The Application forms provided or approved by MaineHousing must be used to administer the Programs and will be reviewed annually prior to the commencement of taking Applications each Program Year.
  - 4. Applications may be taken via telephone. Subgrantee will complete the Application over the telephone and send the completed Application and other appropriate documents to the Applicant for review and signature.
  - 5. Subgrantee will make all reasonable efforts during the first ninety (90) days it takes Applications to process and serve returning Households that have a Direct Energy

Cost and a member in the Household who (i) is 60 years of age or older, (ii) has a disability, or (iii) is 6 years or younger.

6. Subgrantees must comply with MaineHousing's Equal Access Handbook to assist Households with Limited English Proficiency (LEP) and must make reasonable accommodations for a Person with a Disability.
7. Subgrantee must certify or deny an Application within thirty (30) business days from the Date of Application. Written notification of eligibility must be sent to the Applicant within ten (10) calendar days of the decision or when funding is available, whichever is later. Written notification of denial must be sent to the Applicant within three (3) business days.
  - a. **Written notification of eligibility.** The written notification of eligibility must state the Benefit amount, the date the Benefit or credit notification was sent to the Vendor, the approved Home Energy type and the manner by which the Applicant can request an Informal Review or Fair Hearing, if applicable.
  - b. **Written notification of denial.** The written notification of denial must state the facts surrounding the decision, the reason for the decision and the manner by which the Applicant can request an Informal Review or Fair Hearing.
    - i. A denial for missing information will be rescinded if the required information is received by the Subgrantee within (15) fifteen business days from the date of written notification of denial.
8. The Subgrantee must verify citizenship or legal status, income and Social Security Numbers of all Household Members as well as the identity of the Applicant as prescribed by the HEAP Handbook and this Rule.

### 3. Eligibility.

Except as may be expressly provided for elsewhere in this Rule, eligibility shall be determined on the basis of information submitted by the Applicant as of the Date of Application. MaineHousing and Subgrantees reserve the right to ask for additional or clarifying information from Applicant, Household Members, or third parties to determine eligibility.

#### A. Household Eligibility.

1. The Applicant and each additional Household Member must be one of the following: (1) a U.S. Citizen; (2) a U.S. Non-Citizen National; or (3) a Qualified Alien. If the Applicant or any Household Member does not meet this requirement they must be excluded from the total number of Household Members when calculating a Benefit. All documentation must be valid. Expired or absent documentation is not acceptable.

U.S. Citizenship or U.S. Non-Citizen National status may be verified using ONE of the following documents:

- a. U.S. Passport
- b. Maine Real ID
- c. Certificate of Naturalization (N-550/N-570)
- d. Certificate of Citizenship (N-560/N-561)
- e. Document from federally recognized Indian Tribe that includes your name and the name of the federally recognized Indian Tribe that issued the

document, and shows your membership, enrollment, or affiliation with the tribe. Documents that can be provided:

- i. A Tribal enrollment card;
- ii. A Certificate of Degree of Indian Blood;
- iii. A Tribal census document;
- iv. Documents on Tribal letterhead signed by a Tribal official

If the documentation listed above is unavailable for an Applicant or any Household Member, then Subgrantee may accept ONE document from each of the two lists (List A & List B) below to show U.S. Citizenship or U.S. Non-Citizen National status.

<b>LIST A</b>	<b>LIST B</b>
U.S. Birth Certificate	Driver's license issued by a U.S. State or Territory
Consular Report of Birth Abroad (DS-1350)	Identification card issued by the Federal, state or local government
Certification of Birth Abroad (FS-545)	School identification card
U.S. Citizen Identification Card (I-197)	A clinic, doctor, hospital, or school record, including preschool or day care records (for children under 19 years old)
Northern Mariana Card (I-873)	U.S. Military card or draft record or Military dependent's identification card
Military record showing a U.S. place of birth	U.S. Coast Guard Merchant Mariner card
U.S. medical record from a clinic, hospital, physician, midwife or institution showing a U.S. place of birth	Voter Registration Card
U.S. life, health or other insurance record showing U.S. place of birth	Two other documents that prove your identity, like employer identification cards, high school or college diplomas, marriage certificates, divorce decrees, property deeds or titles
Religious record showing U.S. place of birth recorded in the U.S.	
School record showing the child's name and U.S. place of birth	
Federal or State census record showing U.S. citizenship or U.S. place of birth	
Final adoption decree showing the person's name and U.S. place of birth	
Documentation of a foreign-born adopted child who received automatic U.S. Citizenship (IR3 or IH3)	

<b>Qualified Alien status may be verified using ONE of the following documents:</b>	
<i>Alien lawfully admitted for permanent residence:</i>	Permanent Resident Card, “Green Card” (I-551); OR  Unexpired Temporary I-551 stamp in foreign passport or on INS Form I-94
<i>Asylee</i>	INS Form I-94 annotated with stamp showing grant of asylum under Section 208 of the INA;  INS Form I-688B (Employment Authorization Card) annotated “274a.12(a)(5)”;  INS Form I-766 (Employment Authorization Document) annotated “A5”;  Grant letter from the Asylum Office or INS; OR  Order of an immigration judge granting asylum
<i>Refugee</i>	INS Form I-94 annotated with stamp showing admission under § 207 of the INA;  INS Form I-688B (Employment Authorization Card) annotated “274a.12(a)(3)”;  INS Form I-766 (Employment Authorization Document) annotated “A3”; OR  INS Form I-571 (Refugee Travel Document)
<i>Alien Paroled into the U.S. for at least one year</i>	INS Form I-94 with stamp showing admission for at least one year under section 212(d)(5) of the INA. (Cannot aggregate period of admission for less than one year to meet the one-year requirement)
<i>Alien whose deportation or removal was withheld</i>	INS Form I-688B (Employment Authorization Card) annotated “274a.12(a)(10)”;  INS Form I-766 (Employment Authorization Document) annotated “A10”; OR  Order from an immigration judge showing deportation withheld under § 243(h) of the INA as in effect prior to April 1, 1997, or removal withheld under § 241(b)(3) of the INA
<i>Alien Granted Conditional Entry</i>	INS Form I-94 with stamp showing admission under § 203(a)(7) of the INA;  INS Form I-688B (Employment Authorization Card) annotated “274a.12(a)(3)”;  INS Form I-766 (Employment Authorization Document) annotated “A3”
<i>Cuban/Haitian Entrant</i>	INS Form I-551 (Alien Registration Receipt Card, commonly known as a “green card”) with the code CU6, CU7, or CH6;  Unexpired temporary I-551 stamp in foreign passport or on *INS Form I-94 with the code CU6 or CU7; OR  INS Form I-94 with stamp showing parole as “Cuba/Haitian Entrant” under Section 212(d)(5) of the INA

2. The Applicant must also verify their identity. All documentation must be valid. Expired or absent documentation is not acceptable. If the documentation provided by the Applicant to verify citizenship or legal status bears a photograph of the Applicant, this will be acceptable to verify identity. Otherwise, ONE of the following documents will be acceptable:

Driver's license	SNAP electronic benefit transfer (EBT) card with photo
State issued ID card	U.S. Military ID
Passport or passport card	

If the documentation listed above is unavailable for the Applicant the Subgrantee may allow the Applicant to verify identity by providing TWO of the following documents:

Adoption Decree	Birth Certificate	Divorce Decree
Employer Identification Card	Foreign School Record that contains a photograph	High School or College Diploma
Marriage Certificate	Notice from a Public Benefits Agency (i.e. Notice of Decision from DHHS, Social Security Benefit Award Letter, MaineCare Award Letter)	Property Deed or Title Document
Social Security Card	Union or Worker's Center Identification Card	Voter Registration Card

If the Applicant cannot verify their identity they are not eligible for a Benefit. If the Applicant is applying on behalf of other eligible Household Members, at least one of the eligible Household Members must provide the required identity documentation.

3. All Household Members two years of age or older must provide proof of their Social Security Number (SSN). One of the following documents is acceptable provided it contains all nine digits of the Applicant's SSN and the Household Member's full name:

Bank tax form	Medicare card with number ending with the suffix "A"
Non SSA-1099 tax form	Social Security Card issued by the Social Security Administration
SSA 1099 tax form	Valid unexpired U.S. Military documents such as DD Form 214 Certificate of Release or Discharge from Active Duty issued by the U.S. Department of Defense
W-2 (wage and tax statement)	

If the documentation listed above is unavailable for any Household Member the Subgrantee may allow the Household Member to provide one of the following documents:

Two recent paystubs (within the last sixty (60) days) showing Household Member's full SSN	Most recent (within the last two years) full Federal Tax Return showing Household member's full SSN and confirmation of filing
A Notice of Decision issued by a Public Benefits Agency that shows the Household member's full SSN	An Income Withholding Order/Notice for Support showing Household Member's full SSN
A recent (within the last year) Social Security Administration letter or notice showing Household Member's full SSN	

If the Household includes a child under the age of 24 months old who has not received a SSN, the Application is processed. However, the Applicant must provide the child's SSN for subsequent Program Year Applications, after the child reaches the age of 24 months old.

4. On the Date of Application, all Household Members must be full-time residents of the State and reside, intend to reside, or have resided in a Dwelling full-time for at least four (4) months during a Heating Season and have a Direct Energy Cost or Indirect Determinable Energy Cost.
5. As part of the application process all Household Members 18 years of age or older must sign a release to grant permission to share their personal information between the Maine Department of Health and Human Services, the Maine Department of Labor, the Social Security Administration, Subgrantee and other organizations designated on the permission to share form and MaineHousing to determine eligibility for Benefits as well as eligibility for other programs administered by State, Federal and local agencies.
6. A Household's eligibility to receive benefits from Programs is contingent on the resolution of any Overpayment as described in Section 14, Errors and Program Abuse. During repayment a Household will be eligible for ECIP if they are in compliance with the terms of the repayment agreement. The Household will not be eligible under the HEAP Weatherization and the Department of Energy Weatherization Assistance Program, CHIP, or the Heat Pump Program until repayment is complete.
7. Roomers may be eligible Households if the Applicant can show a rental agreement that was in existence for at least sixty (60) days prior to the Date of Application and the Roomers meet all of the other eligibility criteria. The Roomers cannot commingle funds or share expenses with the lessor's Household and must show proof that a reasonable market rate rent has been paid under the rental agreement for the entire sixty (60) day period prior to the Date of Application.
8. A full-time college student, up to age 23 years old, or more than 23 years of age if permanently or totally disabled, who is a dependent of the Household may be excluded from the Household if the Applicant chooses as long as the student is not the Applicant. Proof of student status will be required.
9. A member of the Household who is away from the Dwelling Unit part of the time must be included as a Household Member.
10. A Live-In-Care Attendant who (i) provides needed health/supportive services to a member of the Household as documented by a qualified professional; (ii) would not be living in the unit expect to provide the necessary supportive services; and (iii) does not contribute financially to the Household, will not be considered part of the Household. If an individual does not meet this definition, they must be included as a Household Member.
11. TANF Fuel Supplemental Benefits. A Household may be eligible for TANF Fuel Supplemental Benefits if its Application for HEAP has been certified eligible in the current Program Year and on the Date of Application the Household included at least one member who was under the age of eighteen (18) and the Dwelling Unit was not considered Subsidized Housing with heat included.

#### B. Dwelling Unit Eligibility.

1. The Dwelling Unit must:
  - a. Have a Functioning Heating System;
  - b. Be occupied by the Household as its primary residence on a full-time/year-round basis;
  - c. Be permanently connected to or serviced by standard utilities such as electricity and water unless the Household can provide supporting documentation to show the Household occupies the Dwelling Unit as its primary residence on a full-time/year-round basis; and
  - d. Be a residential housing structure with one or more rooms that was originally constructed and designed as permanent living quarters.
2. A Dwelling Unit does not include a camper, trailer, semitrailer, truck camper, motor home, boat, railroad car, bus, yurt or any other structure designed and constructed to provide temporary living quarters, regardless of any and all modification(s) or length. For Fuel Assistance only, a Dwelling Unit may include a hotel or motel if the Household provides documentation showing that the hotel/motel has been their permanent residence for at least sixty (60) days prior to the Date of Application.
3. A Dwelling Unit that is considered Subsidized Housing may be eligible for Fuel Assistance if the heat is included in the rent and the Household pays a portion of their rent or utility costs.
4. Dwelling Units that are used partially for business activity are eligible.

#### C. Income Eligibility

Income Eligibility is based on documented Household Income or Categorical Income Eligibility. MaineHousing uses the federal Poverty Income Guidelines and State Median Income Guidelines as reported annually by the United States Department of Health and Human Services. MaineHousing reserves the right to manage the Programs within those guidelines when determining benefits.

1. Household Income is determined and verified in accordance with the information provided on the Application. Household Income means the total combined income of all Household Members (not otherwise excluded) from all sources before taxes and deductions and is verified in accordance with the guidelines in the HEAP Handbook. Household Income includes, but is not limited to, the following:
  - a. Wages, salaries, and bonuses before any taxes or deductions;
  - b. Self-employment income;
  - c. Social Security Retirement (SS), Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) Benefits;
  - d. Unemployment and worker's compensation and/or strike benefits from union funds;
  - e. Spousal support or alimony received by a Household Member, or

mortgage/rent payments in lieu of or in addition to payments;

- f. Court ordered or voluntary child support payments received by a Household Member, or mortgage/rent payments in lieu of or in addition to support payments;
- g. Military allotments (pay);
- h. Veteran's Benefits;
- i. Other support from an absent family member or someone not living in the Household excluding loans;
- j. Income of person living in the Household who is a non-qualified alien and 18 years of age or older;
- k. Government employee pensions, private pensions, and regular annuity payments;
- l. Income from dividends, rents, royalties, estates, trusts, and interest. Interest income under \$200.00 must be included as income, but does not need to be supported by documentation;
- m. Net rental income, including funds received from Roomers;
- n. Winnings from any source of gambling or gaming is considered income including, but not limited to private gambling, lottery, horse racing, bingo, etc.;
- o. Jury duty fees.

Household Income does not include:

- a. Assets drawn down from financial institutions;
- b. Foster care payments;
- c. Adoption assistance;
- d. In-kind payments to a Household Member in lieu of payment for work, including the imputed value of rent received in lieu of wages or items received in barter for rent;
- e. Capital gains (except for business purposes);
- f. Income from the sale of a primary residence, personal car, or other personal property;
- g. Tax refunds;
- h. One-time insurance payments;
- i. One-time compensation for injury;
- j. Non-cash income such as General Assistance voucher payments, the bonus value of food and fuel produced and consumed on farms, and the imputed value of rent from owner-

- occupied farm housing;
- k. Bank loans, reverse mortgages, and home equity loans;
  - l. Reimbursement for expenses incurred in connection with employment;
  - m. Reimbursement for medical expenses;
  - n. Any funds received for education from grants, loans and scholarships, and work study;
  - o. Retroactive payments and overpayment adjustments from an entitlement program for a time period outside of the period being considered for HEAP eligibility (i.e. worker's comp, social security benefits, etc.);
  - p. Income earned by a Household Member who is a full time high school student, unless they are the Applicant;
  - q. Income earned by a full-time college student who is not counted as a Household Member in accordance with this Rule;
  - r. Combat zone pay to the military;
  - s. Credit card loans/advances;
  - t. All income used to fulfill a Social Security Administration Program to Achieve Self-Sufficiency (PASS);
  - u. Federal payments or benefits excluded by law as set forth below:
    - i. Payments received under Title II of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (84 Stat. 1902, [42 U.S.C. 4636](#)).
    - ii. Payments of land settlement judgments distributed to or held in trust for members of certain Indian Tribes under Public Laws [92-254](#), [93-134](#), [93-531](#), [94-114](#); [94-540](#), [97-458](#), [98-64](#), [98-123](#) and [98-124](#).
    - iii. Funds available or distributed pursuant to [Public Law 96-420](#), the Maine Indian Claims Settlement Act of 1980 ([25 U.S.C. 1721 et. seq.](#)) to members of the Passamaquoddy Tribe, the Penobscot Nation and the Houlton Band of Maliseet Indians.
    - iv. The value of the allotment provided a household under the Supplemental Nutrition Assistance Program ([7 U.S.C.A. 51](#)).
    - v. The value of assistance to children as excluded under the National School Lunch Act ([42 U.S.C. 1760\(e\)](#)) and under the Child Nutrition Act of 1966 ([42 U.S.C. 1780\(b\)](#)).
    - vi. The value of commodities distributed under the Temporary Emergency Food Assistance Act of 1983 ([Public Law. 98-8](#), [7 U.S.C. 612c](#)).
    - vii. Allowances, earnings and payments to individuals participating in programs under the Workforce Innovation and Opportunity Act <https://www.congress.gov/113/bills/hr803/BILLS-113hr803enr.pdf>
    - viii. Program benefits received under the Older Americans Act of 1965 ([42](#)

- [U.S.C. sub-section 3020\(a\)\(b\)](#)) as wages under the Senior Community Service Employment Program (SCSEP).
- ix. Payments to volunteers under the Domestic Volunteer Service Act of 1973 ([Public Law 93-113](#), [42 U.S.C. 5044](#)).
  - x. The value of any assistance paid with respect to a dwelling unit under the United States Housing Act of 1937, the National Housing Act, Section 101 of the Housing and Urban Development Act of 1965, or Title V of the Housing Act of 1949.
  - xi. The tax-exempt portions of payments made pursuant to the provisions of the Alaska Native Claims Settlement Act ([Public Law 92-203](#), [43 U.S.C. 1620\(a\)](#)).
  - xii. Payments for supportive services or reimbursement of out-of-pocket expenses made to individual volunteers serving as foster grandparents, senior health aides, or senior companions, and to persons serving in the Service Corps of Retired Executives (SCORE) and Active Corps of Executives (ACE) and any other programs under Titles II and III, pursuant to Section 418 of [Public Law 93-113](#).
  - xiii. Any wages, allowances or reimbursement for transportation and attendant care costs, unless accepted on a case-by-case basis, when received by an eligible handicapped individual employed in a project under Title VI of the Rehabilitation Act of 1973 as amended by Title II of [Public Law No. 95-602](#).
  - xiv. All student financial assistance including the following programs funded under Title IV of the Higher Education Act as amended:
    - 1) Pell Grants;
    - 2) Supplemental Educational Opportunity Grants;
    - 3) Grants to States for State Student Incentives;
    - 4) Special Programs for Students from Disadvantaged Backgrounds;
    - 5) Special Programs for Students Whose Families are Engaged in Migrant and Seasonal Farm work;
    - 6) Robert C. Byrd Honors Scholarship Program;
    - 7) Assistance to Institutions of Higher Education;
    - 8) Veterans Education Outreach Program;
    - 9) Special Child Care Services for Disadvantaged College Students;
    - 10) Payments to veterans for Aid and Attendance benefits.

An adjustment to a Household Member's gross income will be made for court ordered child support payments made by the Household Member that are documented as paid during the income period.

An adjustment to a Household's gross income may be made if the Household is over income and has documented medical expenses that were paid during the income period. The amount of medical expenses deducted will be equal to only the amount necessary to make the Household eligible. Medical expenses are defined by Internal Revenue Service Publication 502, as the same may be amended from time to time.

The income of Household Members who do not meet the citizenship or legal status requirements must be included in the Household's income.

2. **Categorical Income Eligibility.** Household Members who are included on a Maine DHHS Notice of Decision for TANF or SNAP assistance will have Categorical Income Eligibility for HEAP. Household Members with Categorical Income Eligibility may have their income determined at a pre-established percentage of the federal poverty level, or using actual vetted income if provided by Maine DHHS. Household Members who are not included in the Notice of Decision must provide income documentation as outlined in this Rule and HEAP Handbook.

4. **Benefit Determination.**

Benefits are determined to ensure that the highest level of assistance will be furnished to Eligible Households which have the lowest incomes and the highest Energy Costs or needs. Benefit availability is based on HEAP funding availability.

- A. MaineHousing, or the Subgrantee as allowed by MaineHousing, will assign a number of points to an Eligible Household that correlates to their Energy Costs. The number of points will be adjusted by an assigned percentage that correlates to the Eligible Household's poverty level. The adjusted number of points will then be multiplied by a dollar value.

MaineHousing will announce the actual dollar value of points no later than the fifteen (15) calendar days following receipt of the federal HEAP grant award.

The number of points assigned to an Eligible Household will be determined pursuant to the following:

<b>Dwelling Type</b>	<b>Points</b>
Stick-built/Modular	9
Mobile/Manufactured	8
Condo/Duplex	6
Apartment	6

<b>Residing County</b>	<b>Points</b>
Aroostook	7
Somerset	6
Franklin	6
Piscataquis	6
Oxford	5
Penobscot	5
Androscoggin	4
Hancock	4
Waldo	3
Cumberland	3
Lincoln	3

Knox	3
York	3
Washington	2
Kennebec	2
Sagadahoc	2

Fuel Type	Points
Electricity	14
LP Gas	10
Kerosene	8
Oil	7
Bio-Fuel	6
Coal	5
Wood Pellets	5
Corn	5
Natural Gas	5
Wood	4
Heat Included in Rent	0
Heating Subsidized	-9

Priority Determination	Points
60+, Disabled or child 6 and under	5
Child 7-17	3

Poverty Level as Calculated under the Federal Poverty Income Guidelines (FPIG)	Percentage of Points
0%-25%	130%
26%-50%	120%
51%-75%	110%
76%-100%	100%
101%-125%	90%
126%-150%	80%
>than 150% FPIG but not exceeding the maximum of the greater of 150% FPIG or 60% state median income	70%
Calculated poverty level amounts falling between brackets will be rounded to the next higher or lower amount. For example: income at 75.1% will be rounded to 75%; income at 100.6% will be rounded to 101%.	

All final point results that are fractional will be rounded up to the nearest whole number.

- B. TANF Fuel Supplemental Benefits are determined each Program Year by MaineHousing based on the projected number of Households eligible for TANF Fuel Supplemental Benefits and available funding.
- C. Tenants residing in Subsidized Housing with heat included in their rent, who pay a portion of their rent or utility costs, are only eligible to receive a Benefit in an amount to maximize benefits under SNAP.

5. Payment of Benefits.

- A. An Applicant shall select a Vendor that will deliver Home Energy to the Eligible Household. Payment of Benefits and TANF Fuel Supplemental Benefits will be made directly to the Vendor, unless otherwise specified, by the methods prescribed below:
  - 1. For payment prior to delivery, MaineHousing, or a Subgrantee as allowed by MaineHousing, will pay a Benefit to the Vendor within ten (10) business days of the date the Application is certified eligible or when HEAP grant funds are available, whichever is later.
  - 2. For payment post-delivery, MaineHousing, or a Subgrantee as allowed by MaineHousing, will provide a Credit Notification Report within ten (10) business days of the date the Application is certified eligible or when HEAP grant funds are available, whichever is later. The Credit Notification Report will list the Applicant's name, address, Home Energy type, account information and, as applicable, Benefit or TANF Fuel Supplemental Benefit. MaineHousing will make payment for Benefits after the Vendor makes delivery as authorized by MaineHousing.
  - 3. For payment to wood vendors, MaineHousing, or a Subgrantee as allowed by MaineHousing, will make payment for a Benefit by direct check to the Applicant upon receipt of a signed Attestation from the Applicant attesting the Benefit received will be used for its intended purpose.

For Applicants with no available Vendors serving the area where the Household resides, MaineHousing, or the Subgrantee as allowed by MaineHousing, may pay Benefits directly to the Applicant upon receipt of a signed Attestation from the Applicant attesting the Benefit received will be used for its intended purpose

- B. Payment of Benefits may be made directly to Applicants with an Indirect Determinable Energy Cost.

6. Benefit Returns and Transfer:

- A. Program benefits may not be sold, transferred, released or otherwise conveyed by the Eligible Household or the Vendor without written authorization from MaineHousing. MaineHousing will only authorize such conveyances when it is in the best interest of the Eligible Household and is consistent with the intent of the HEAP Act. Examples of situations where MaineHousing may authorize such conveyances include, but are not limited to:
  - 1. Relocation of all Household Members within the State;
  - 2. Change in Vendor by Household;
  - 3. Change in Home Energy vendors available to Household;
  - 4. Relocation from a Dwelling Unit with a Direct Energy Cost to a Dwelling Unit with Indirect Determinable Energy Cost (not including Subsidized Housing);
  - 5. Relocation to Subsidized Housing with Direct Energy Cost;
  - 6. Change in Home Energy type; and
  - 7. Applicant passes away and surviving Household Members remain in the Household.

Program benefits will only be available for reissue or transfer during the Program Year of issue up until February 28<sup>th</sup> of the Program Year immediately following.

- B. In order to reissue or transfer a Benefit MaineHousing may require the Household to provide an Application update form bearing the Applicant's signature and date. Failure to provide the information may result in delay or forfeiture of the Benefit.
- C. Program Benefits may not be eligible for reissue or transfer if the Applicant committed Errors and Program Abuse when completing the Application, there was an Overpayment, the Applicant's primary residence changes to a nursing home or long term care facility and there are no remaining Household Members, the Household moves to Subsidized Housing with heat included, the Applicant moves into another Household that received a Benefit in the current Program Year, the Household moves into an ineligible Dwelling Unit, the Program Benefit was not reissued before the deadline, the Applicant passes away and there are no surviving Household Members or the Household moves out of State.
- D. Vendors that receive a Benefit return form requesting the return of Benefits paid to Vendor on behalf of Eligible Households, shall return such Benefits to MaineHousing within fifteen (15) business days of date of Benefit return form. Once the funds are received, MaineHousing will process the reissue or transfer as appropriate within fifteen (15) calendar days of receiving all required documentation.

7. Energy Crisis Intervention Program (ECIP).

All ECIP services will be conducted by Subgrantees within their Service Area, unless otherwise authorized by MaineHousing, and will be subject to the availability of ECIP funds

- A. A Household may be eligible for ECIP if a Household Member's health and safety is threatened by an Energy Crisis situation on the Date of Application and the Household does not have the financial means to avert the Energy Crisis. The Household will not be eligible if: they have any other Heating System that is safe and operable and has a supply of product; they reside in Subsidized Housing with heat included or a Rental Unit with heat included; or they have an Overpayment balance and have not entered into or complied with a repayment agreement. An Eligible Household under HEAP is income eligible for ECIP.
- B. An Energy Crisis includes:
  - 1. Reading of 1/4 tank or less on a standard 275 gallon heating oil tank;
  - 2. Reading of 25% or less on a propane tank;
  - 3. 7-day or less supply for other delivered Home Energy types; and
  - 4. A utility disconnection notice that relates to the operation of the Heating System,
- C. Allowable expenditures may include:
  - 1. Home Energy deliveries provided the Eligible Household has exhausted any remaining Benefits previously issued;
  - 2. Delivery charges associated with fuel deliveries under ECIP;

3. Surcharges, reconnection charges, or penalties related to a final utility disconnect notice;
  4. Heating System repair, including restart fees;
  5. Purchase of space heaters;
  6. Temporary relocation provided the Eligible Household is experiencing a Life Threatening Crisis that cannot be averted within 18 hours by one of the above measures.
- D. ECIP will be administered pursuant to HEAP between November 1 and April 30. Conditioned on the availability of ECIP funds, Energy Crisis benefits will be provided within 48 hours of the Household being certified eligible and Life Threatening Crisis funds will be provided within 18 hours of the Household being certified eligible.
- E. ECIP benefits are determined each Program Year by MaineHousing based on Home Energy costs, economic conditions, and available funding.
- F. Any denial of ECIP benefits will be provided to the Applicant within three (3) business days.
- G. ECIP Payments.
1. Payment will be made after the vendor makes delivery and returns documentation required by MaineHousing to Subgrantee. MaineHousing will make payment within ten (10) business days of Subgrantee entering required information into the MaineHousing database.
8. Central Heating Improvement Program (CHIP).

All CHIP services will be conducted by Subgrantees within their Service Area, unless otherwise authorized by MaineHousing, and will be subject to the availability of HEAP funds.

A. Eligibility.

1. Household Eligibility.
  - a. A Household may be eligible for CHIP if the Household is eligible for HEAP, has an eligible Application that was certified within the preceding twelve (12) months, and does not have a more recent Application that has been certified-denied.
  - b. Eligible Households shall be served on a first-come, first-served basis with respect to each level of priority listed below, except when the Subgrantee is providing weatherization services to a Dwelling Unit in which case the Subgrantee can serve Eligible Households that allow the Subgrantee to leverage CHIP funds first. Subgrantees may prioritize within the priority levels listed below by Households that have a Household Member that (i) is 60 years of age or older, (ii) has a disability, or (ii) is 6 years or younger.
    - i. Eligible Households experiencing an Energy Crisis caused by Heating System malfunction or failure.
    - ii. Non-wood Heating Systems that cannot achieve a minimum steady state efficiency of 70% (as determined by an evaluation of a Heating System).

- iii. Preventative cleaning, tuning, evaluation and minor repairs on a non-emergency basis (owner-occupied dwelling units only). Date of the last cleaning, tuning and evaluation by a licensed technician must be more than twelve (12) months prior to the initiation of services date.

B. Dwelling Unit Eligibility.

1. Ownership will be verified for all Dwelling Units and Rental Units and additional documentation or written permission may be required for life estates and life leases or tenants.
  - a. A Dwelling Unit that has a life estate or life lease interest may be eligible if the document conferring the Applicant rights of the life estate or life lease is recorded in the appropriate registry of deeds and states that the Applicant is responsible for maintaining the Dwelling Unit or is silent as to who is responsible for maintenance.
2. A Dwelling Unit will not be eligible under CHIP if: it is a Rental Unit that has reached the life-time maximum benefit, it has been designated for acquisition or clearance by a federal state or local program or order, it is in foreclosure, for sale, vacant, uninhabitable, it is in poor structural condition making CHIP services impractical, ineffective or impossible, it has been damaged by fire, flood or an act of God and insurance will cover the damage, there are discrepancies on the Household's Application, there is evidence that the Heating System was not properly maintained or the Household applied for services for more than one Dwelling Unit and did not provide the required information.

C. Heating System Replacement Eligibility. A Household may be eligible for assistance to replace a Heating System if the Household meets the eligibility requirements for CHIP. The amount of assistance shall be determined by subtracting the sum of the contributions towards the Heating System replacement cost by the Household and any person who shares a legal ownership interest in the Dwelling Unit, but does not reside in the Dwelling Unit ("Non-occupying Co-owner").

1. Contributions. The Household and Non-occupying Co-owner (if applicable) will be required to contribute toward the cost of replacing the Heating System if there are Countable Assets in excess of \$5,000, or \$50,000 if a member of the Household or the Non-occupying Co-owner is 60 years of age or older. Countable Assets include cash, funds on prepaid debit cards, money in a checking or savings account (health savings accounts, educational funds, and burial accounts are excluded), stocks or bonds, U.S. Treasury bills, money market funds and retirement accounts (provided there are no penalties for withdrawals). The amount of the contribution is determined for the Household and the Non-occupying Co-owner separately by subtracting either \$5,000 or \$50,000 (as applicable) from total Countable Assets and multiplying that number by the percentage of ownership. All contributions are subtracted from the total Heating System replacement cost to determine the CHIP benefit amount.

D. CHIP Uses.

1. CHIP allowable uses include cleaning, tuning and evaluating oil, gas or solid fuel systems, replacing oil or gas burners and cracked heat exchangers, replacing oil, gas, electric or solid fuel Heating Systems, scaling and installing electrical or mechanical

Heating System ignition systems, replacing or relocating thermostats and anticipator adjustment, baffling of combustion chamber, optimizing firing rate, cleaning chimneys, smoke alarms, fire extinguishers, carbon monoxide and gas detectors, oil tanks and gauges, temporary relocation in Life Threatening Crisis situations that cannot be adequately address by ECIP measures, measures to bring a Heating System in compliance with applicable laws and codes or to correct measures that pose an immediate health or safety threat.

- CHIP may not be used as reimbursement or payment for costs incurred by the Applicant, replacement of a Heating System that was previously replaced by CHIP unless the Heating System has reached its useful life as defined by: [https://www.hud.gov/sites/documents/EUL\\_FOR\\_CNA\\_E\\_TOOL.PDF](https://www.hud.gov/sites/documents/EUL_FOR_CNA_E_TOOL.PDF), or for fuel switching.

E. CHIP Benefit Maximums

- Single-Family Owner-Occupied Dwelling Units. There is no life-time maximum benefit amount for an Eligible Household.
- Single-Family Rental Units occupied by an Eligible Household. There is a life-time maximum benefit of \$600.
- Multi-Family Rental Units. The maximum benefit is the lesser of \$600 times the number of Heating Systems that provide heat to Eligible Households or \$2,400.

F. Subgrantee Responsibilities.

- Subgrantees are responsible for performing final inspections on all CHIP services for heating replacement jobs. The inspections will evaluate compliance with all applicable codes, confirm the work performed was authorized and determine the combustion efficiency level of the Heating System where technically feasible.
- Subgrantees are responsible for procuring all services, including materials, equipment and services from specialized trades, such as electricians, masons and oil burner repairman, and shall follow the procedures below:

Amount	Requirements	Notes
\$10,000 or less	Solicit by phone, email, vendor website, catalog, or price list, or similar means one price quote.	If Subgrantee considers the quoted price reasonable based on one or more factors, such as recent purchases of, or research on, goods or services of the same kind or related knowledge or experience, <b>no further solicitation is required.</b>  If the quote price is not reasonable, solicit two price quotes by similar means.
Over \$10,000	Perform a price survey by making every reasonable attempt to receive price quotations or bids from at least three (3) Contractors.	Choose the lowest quote or bid while taking into consideration the Contractor's performance record and other relevant factors.

3. Subgrantees are also responsible for procuring Contractors and shall follow the procedures below:
  - a. Prepare an Invitation to Bid or a Request for Proposal that identifies all requirements and factors to be considered including a due date for bids;
  - b. Mail, fax or email the Invitation to Bid or Request for Proposal to at least three (3) contractors; and
  - c. Receive by mail, fax or email by the due date all bids and keep bids in a secure location to be reviewed and tabulated.
4. Sole Source Procurement. A Subgrantee may solicit a proposal from only one source if the following circumstances are met:
  - a. Emergency or Urgent Need. An emergency situation or other urgent need exists and only one known source can provide the required goods or services within the time needed.
  - b. Uniqueness. The item or service is available from only one source, based on a reasonable, good faith review of the market for the type of item or service needed.
  - c. Inadequate Competitive Proposals. After evaluation of all proposals submitted in a competitive procurement, all proposals are determined to be inadequate.

Subgrantee shall submit a written statement justifying the sole source procurement for any procurement over \$10,000 to MaineHousing prior to the installation of services.

5. Records. Copies of all procurement records, including sole source procurement documents, correspondence, factors considered and the basis for selection must be kept in the Subgrantee's files.

## 9. HEAP Weatherization.

Weatherization measures must be installed in accordance with the Maine Weatherization Standards. When HEAP Weatherization is used in conjunction with U.S. Department of Energy (DOE) funds, [10 C.F.R. Part 440](#), will govern with the exception to variations listed and approved in the LIHEAP State Model Plan Weatherization Assistance Section.

All HEAP Weatherization services will be conducted by Subgrantees within their Service Area, unless otherwise authorized by MaineHousing, and will be subject to the availability of HEAP funds.

### A. Eligibility.

1. Household Eligibility. A Household may be eligible for HEAP Weatherization if the Household is eligible for HEAP, has an eligible Application that was certified within the preceding twelve (12) month, and does not have a more recent Application that has been certified-denied.
2. Dwelling Unit Eligibility. Ownership will be verified for all Dwelling Units and Rental Units and additional documentation or written permission may be required for life

estates and life leases or tenants.

- a. A Dwelling Unit that has a life estate or life lease interest may be eligible if the document conferring the Applicant rights of the life estate or life lease is recorded in the appropriate registry of deeds and states that the Applicant is responsible for maintaining the Dwelling Unit or is silent as to who is responsible for maintenance.
- b. A Dwelling Unit will not be eligible under HEAP Weatherization if the Dwelling Unit received weatherization services under HEAP Weatherization or another MaineHousing program within fifteen (15) years of the date of Application, it has been designated for acquisition or clearance by a federal state or local program or order, it is in foreclosure, for sale, vacant, uninhabitable, it is in poor structural condition making HEAP Weatherization services impractical, ineffective or impossible, it has been damaged by fire, flood or an act of God and insurance will cover the damage, or there are discrepancies on the Household's Application.
- c. A Dwelling Unit that was previously weatherized may be reopened if the reopening occurs within six (6) months of completion of the original weatherization service and reopening is required because the previous services are the proximate cause of an immediate threat to the health and safety of the occupants or the quality of the weatherization material or installation is deficient as determined by MaineHousing.

B. HEAP Weatherization Uses:

1. HEAP Weatherization allowable uses include: Weatherization needs assessments/audits; air sealing and insulation, storm windows, Heating System modifications/repairs/replacements, Heating System cleaning, tuning and evaluating, compact florescent light bulbs and LED light bulbs, energy related roof repairs, major appliance repairs/replacements, including water heaters, up to two appliances, with one being a water heater, incidental repairs, health and safety measures, replacement windows and doors after all reasonable repair options are considered.

C. Subgrantee Responsibilities.

1. Subgrantees must conduct a public bid process to secure weatherization contractors at least annually as prescribed by MaineHousing.

10. Heat Pump Program.

All Heat Pump Program services will be conducted by Subgrantees within their Service Area, unless otherwise authorized by MaineHousing, and will be subject to the availability of HEAP funds.

A. Eligibility.

1. Household Eligibility. A Household may be eligible for the Heat Pump Program if the Household is eligible for HEAP, has an eligible Application that was certified within the preceding twelve (12) month, does not have a more recent Application that has been certified-denied and has a working primary Heating System.

2. Dwelling Unit Eligibility.
  - a. Ownership will be verified for all Dwelling Units and for Dwelling Units that have a life estate or life lease interest, the document conferring the Applicant rights of the life estate or life lease must be recorded in the appropriate registry of deeds and state that the Applicant is responsible for maintaining the Dwelling Unit or is silent as to who is responsible for maintenance.
  - b. A Dwelling Unit will not be eligible under the Heat Pump Program if the Dwelling Unit is already equipped with a heat pump, it has been designated for acquisition or clearance by a federal state or local program or order, it is in foreclosure, for sale, vacant, uninhabitable, it is in poor structural condition making the installation of a heat pump impractical or there are discrepancies on the Household's Application.
3. Heat Pump Program Uses
  - a. Heat Pump Program allowable uses include the installation of a heat pump and electric subpanel for the heat pump if needed.

## 11. Administration of the Programs.

### A. MaineHousing's Responsibilities.

1. MaineHousing will prepare and submit to the Secretary of the United States Department of Health and Human Services an annual State Plan for HEAP in conformity with the provisions of the HEAP Act after conducting a public hearing for the purpose of taking comments.
2. MaineHousing will maintain this Rule, the HEAP Handbook and any other guidance and documents that relate to the administration of the Programs.
3. MaineHousing will contract with Subgrantees and other entities to administer the Programs and may, at its discretion, make payments to Eligible Households or Vendors or provide Supplemental Benefits to the extent available. MaineHousing will assign at least one Subgrantee to each Service Area to administer the Programs and will select Subgrantees annually based on applications received by June 1<sup>st</sup> outlining the Subgrantee's: experience in administering the Programs or similar programs; capacity; availability of other qualified entities within a Service Area; cost efficiency; ability to enhance accessibility to the Programs; schedule for taking Applications; and ability to perform outreach and serve homebound Applicants.
4. MaineHousing will determine the annual allocation of HEAP funds to each Subgrantee, not including any amount allocated to MaineHousing to pay Benefits.
5. MaineHousing will conduct program and fiscal monitoring of Subgrantees and Vendors to ensure compliance with all rules, regulations and laws applicable to this Rule.

### B. Subgrantee, Vendor and Contractor Responsibilities.

1. Subgrantees, Vendors and Contractors are responsible for the following:
  - a. Conflict of Interest. No employee, officer, board member, agent, consultant or other representative of Subgrantee, Vendor, or Contractor who exercises or has exercised any function or responsibility with respect to Programs' activities or who is in a position to participate in a decision-making process or gain inside

information with regard to these activities, may obtain a financial interest or benefit from Programs' activities or have an interest in any contract, subcontract or agreement regarding the Programs' activities, or the proceeds there under, which benefits him or her or any person with whom he or she has business or family ties. Subgrantees, Vendors, and Contractors shall notify MaineHousing of any potential conflict of interest.

- b. Confidentiality. Subgrantees, Vendors, Contractors, and their employees and agents shall keep confidential Applicant or Household information obtained in the administration of the Programs, including without limitation, an individual's name, address and phone number, household income, assets or other financial information, and benefits received ("Confidential Information") and shall safeguard and protect from disclosure at all times Confidential Information.
  - c. Prohibited Discrimination. Subgrantees, Vendors, Contractors, and their employees and agents are prohibited from discriminating against any Household applying for or receiving goods or services in accordance with this Rule.
2. Subgrantees responsibilities also include, but are not limited to, the following as further defined in the annual Subgrant Agreement between MaineHousing and Subgrantees and in accordance with the HEAP Act and this Rule:
- a. Conduct outreach, accept and verify Applications, determine Household eligibility, pay Benefits, coordinate with MaineHousing on denials and requests for Informal Review and Fair Hearing, use MaineHousing's database software and equipment, address emergencies, cost effectively administer and operate the Programs, prioritize Eligible Households where required, coordinate services between Programs, submit production schedules, work plans, budgets, monthly status reports, and billing information to MaineHousing, use forms provided by MaineHousing, make reasonable accommodations upon request for a Person with a Disability, follow procurement requirements as may be required by 45 C.F.R. §§ 75.327 – 75.335 and 45 C.F.R. §§ 75.316-753.23, and inform Applicants of their rights to request an Informal Review and Fair Hearing;
  - b. Maintain comprehensive, accurate and separate documentation, payroll reports, financial statements, and other records in connection with its administration of the Programs including at a minimum, the amount and disposition of the Programs' funds received by the Subgrantee and the total cost necessary to administer the Programs and provide MaineHousing with copies of any such records as requested and maintain such records for a minimum of three (3) years from the end of the relevant contract period or a longer period as prescribed by MaineHousing. In cases of litigation, other claims, audits, or other disputes the Subgrantee will retain all relevant records for at least one (1) year after the final disposition thereof;
  - c. Provide an annual budget prior to each Program Year and within ninety (90) calendar days of the close of Subgrantee's fiscal year furnish to MaineHousing an annual financial statement prepared by an independent certified public accountant in accordance with 45 C.F.R. Part 75, Subpart F.
- C. Administrative and Program Expenses. Subgrantees shall be permitted administrative and program expenses necessary to carry out their responsibilities under this Rule and the Programs.

Such expenses will be allowed in a manner consistent with the provisions of the HEAP Act and must be reasonable in amount as determined by MaineHousing. Administrative expenses for the Program Year may be spent only between October 1 and the following September 30 of the applicable Program Year, unless otherwise authorized. Allowable administrative and program expenses for each of the Programs are listed below. Other expenses may be allowed if authorized by MaineHousing before the expenses are incurred.

<b>Fuel Assistance and ECIP</b>	<b>Expense Category</b>
Salary and fringe benefit costs for the actual time an individual performs intake, processing, or eligibility determination functions associated with an active Application	Program
Salary and fringe benefit costs for the actual time an individual participates in administering Fuel Assistance or ECIP and is not performing functions associated with an active Application	Program
Salary and fringe benefits and other related and reasonable costs for specific HEAP and ECIP training and professional development of individuals performing intake, application processing, eligibility determination, and administration of HEAP fuel assistance and ECIP	Program
Space costs/rent, telephone, copier/printing, office supplies, postage, transportation/travel, data processing/computer costs, equipment repairs and maintenance, equipment purchase/lease, and consultants/professional services associated with the above referenced activities.	Program
Indirect costs	Administrative
Salary and fringe benefits and other related and reasonable costs for specific HEAP and ECIP training and professional development for individuals whose salary and fringe benefits are budgeted directly to Administrative Costs or for whom salary and fringe are included in the agency's Indirect Rate	Administrative
Salary and fringe costs, space costs, rent, telephone, copying, printing, office supplies, postage, transportation, travel, data processing, computer costs, equipment repairs and maintenance, equipment purchase or lease, consultant fees and professional services associated with the administration of HEAP not included in the agency's Indirect Rate or allowable from program funding	Administrative
<b>HEAP Weatherization, CHIP, and Heat Pump Program</b>	<b>Expense Category</b>
Material/labor costs for Heating system repairs/replacements and measures installed as part of weatherization	Program
Either salary and fringe benefit costs for the actual time staff participates in administering HEAP Weatherization, CHIP, Heat Pump Program or a program management fee established by MaineHousing.	Program
Space costs/rent, telephone, copier/printing, office supplies, postage, transportation/travel, equipment purchase/lease, liability insurance, pollution occurrence insurance, and consultants/professional services.	Program
Indirect costs	Administrative
<b>Assurance 16 Services</b>	<b>Expense Category</b>

Salary and fringe benefit costs for staff providing direct services and the direct administrative costs associated with providing the services, such as the costs for supplies, equipment, travel, postage, utilities, rental and maintenance of office space	Program
Indirect costs	Administrative

1. Assurance 16 Activities. Subgrantees may submit annual proposals, for MaineHousing’s consideration, describing their planned activities and expenses associated with providing services to Applicants pursuant to Assurance 16 of the HEAP Act. Administration of Assurance 16 Activities will be conditioned on the availability of HEAP funds.

D. Vendors.

1. Eligibility. In order to participate in the Programs Vendors must demonstrate the capacity and stability of their business and supply a credit report and business plan to MaineHousing’s satisfaction. Vendors must also show they have been in business for one year prior to enrolling to participate. MaineHousing reserves the right to exclude Vendors in certain situations, including but not limited to, bankruptcies or judgments and prior Program terminations, violations and defaults.
2. Enrollment. Upon approval of a Vendor, Vendors may enter into a Vendor Agreement during the time period as prescribed by MaineHousing. Returning Vendors may reenroll each Program Year as prescribed by MaineHousing contingent upon performance and compliance in previous Program Years.
3. Use of Benefits. Benefits may not:
  - a. Be sold, released, transferred or otherwise conveyed without written authorization from MaineHousing;
  - b. Be used to pay Incidental Costs Benefits;
  - c. Be used to deliver a different Home Energy product than the one authorized by MaineHousing or
  - d. Be used to deliver Home Energy products to a Household that is moving, has a Heating System experiencing mechanical difficulties or has storage tanks that need replacement or do not meet code.

For electricity and natural gas, Vendors may apply Benefits to past due charges for Home Energy deliveries with the oldest charges being paid first.

4. Annual Consumption Report. As part of the Annual Consumption Report process, Vendors must review Eligible Household accounts and identify any remaining Benefits that were issued in or prior to the preceding Program Year. All such unused Benefits must be returned to MaineHousing no later than June 30.
5. Return of Payments. Upon receipt of a Benefit Return form Vendor shall return such Benefits to MaineHousing or Subgrantee within fifteen (15) business days of the date of the Benefit Return form. If any of the following events occur, Vendor shall within fifteen (15) business days of becoming aware, submit to MaineHousing a completed Benefit Return form and return any Benefits paid to Vendor:
  - a. Death of an individual who is a sole member of an Eligible Household;
  - b. Institutionalization of an individual who was the sole member of an Eligible

- Household;
- c. Vendor's receipt of a written notice from an Eligible Household that it no longer desires to receive Home Energy deliveries from Vendor;
  - d. An Eligible Household has not received deliveries of Home Energy for twelve (12) consecutive months;
  - e. An Eligible Household has moved out of Vendor's Service Area;
  - f. An Eligible Household has moved out of State;
  - g. Vendor has been paid an excessive Benefit on behalf of the Eligible Household.

For Benefits with a balance of less than \$25, Vendors may aggregate remaining Benefits and return the balance to MaineHousing when the Annual Consumption Report is submitted.

All Benefit Return forms should be accompanied by documentation evidencing: the name and address of the Vendor, the name and address of the Eligible Household; the Eligible Household's account number; the Benefit amount being returned; a concise explanation for the return of funds; a detailed account history showing delivery activity and payment for the twelve (12) months prior; and any other documentation requested by MaineHousing.

#### E. Noncompliance.

1. MaineHousing shall have the right to terminate or suspend in whole or in part the Subgrantee Agreement in its sole discretion if it determines the Subgrantee has failed to comply with any provision of this Rule, the Subgrantee Agreement, the HEAP Handbook, or the provisions of other applicable law. A written notice will be sent to Subgrantee and shall set forth as applicable, the reason for termination, the specific violations and any suspensions. For non-compliance not resulting in termination or suspension a written notice setting forth the specific violation and cure period will be provided to Subgrantee. In situations of malfeasance or misfeasance MaineHousing may bar a Subgrantee's participation in the Programs.
2. MaineHousing shall have the right to terminate a Vendor for failure to comply with the terms of the Vendor Agreement, State law concerning consumer home heating rights as prescribed by the Office of the Maine Attorney General, documentation, audit/investigation requirements and the requirements of this Rule. In situations of malfeasance or misfeasance MaineHousing may bar a Vendor's participation in the Programs and pursue any other remedies available under the law. MaineHousing may also choose to place the Vendor on a watch list and monitor Vendor's performance.

#### 12. Native American Tribal Organizations.

Native American Tribal Organizations means the Penobscot Indian Nation, the Passamaquoddy Indian Tribe and the Houlton Band of Maliseet Indians as defined in the Maine Indian Claims Settlement Act, [30 M.R.S. §6201 et seq.](#), and the Aroostook Band of Micmacs as defined in the Micmac Settlement Act, [30 M.R.S. §7201 et seq.](#)

- A. Direct Allocation to Native American Tribal Organizations. Native American Tribal Organizations may receive a direct allocation of HEAP funds from the Secretary of the United States Department of Health and Human Services pursuant to the HEAP Act. The amount of the direct allocation is determined by the percentage of Maine's total annual LIHEAP award that MaineHousing indicates will be awarded to Maine's Native American Tribal Organizations. In its determination MaineHousing will consider the number of Eligible Households during the

previous Program Year that include Household Members who are members of the Native American Tribal Organization, when that information is available.

- B. Agreements with Native American Tribal Organizations. When a Native American Tribal Organization receives a direct allocation of Fuel Assistance and ECIP, MaineHousing will enter into an agreement with the Native American Tribal Organization that, at a minimum, provides for the coordination of services and administration of the Fuel Assistance and ECIP by the Native American Tribal Organization and Subgrantees to prevent duplication of services.

### 13. Informal Review and Fair Hearing.

- A. Informal Review. For any dispute other than a dispute regarding TANF Fuel Supplemental Benefits (which are not subject to Informal Review), the Applicant must submit a written request for an Informal Review no later than:
  - 1. Thirty (30) calendar days from the postmarked date of the denial notification or the benefit notification;
  - 2. Ninety (90) calendar days from the Date of Application, if the Application has not been approved or denied; or
  - 3. Ninety (90) calendar days from the postmarked date of the request for refund of an Overpayment.

Written requests for Informal Review may be mailed to MaineHousing, 26 Edison Drive, Augusta, Maine 04330; or emailed to [LIHEAPcompliance@mainehousing.org](mailto:LIHEAPcompliance@mainehousing.org). The Informal Review will be conducted by a person other than the one who made or approved the decision under review. MaineHousing will review the file, conduct necessary research, and give the Applicant an opportunity to present written or oral objections. In rendering a decision MaineHousing will evaluate the accuracy of the calculations, the level of documentation provided by the Applicant, and the accuracy of the decision. MaineHousing will communicate the results of the research/review to the Applicant. If the Applicant does not agree with the results of the Informal Review the Applicant may submit a written request for a Fair Hearing, but only in the following limited circumstances: the Applicant's claim for assistance was denied or not acted upon with reasonable promptness; the Applicant disputes the criteria used to calculate the amount of their Benefit; or the Applicant is required to refund an Overpayment.

#### B. Fair Hearing.

- 1. Pursuant to the HEAP Act, [42 U.S.C. §8624\(b\)\(13\)](#), MaineHousing will provide an Applicant an opportunity for a fair administrative hearing. Fair hearings shall be conducted in accordance with the Maine Administrative Procedures Act, Title 5, Chapter 375 by the Director of MaineHousing (or their designee) or such other contractor selected by MaineHousing. The parties may receive a transcript of the hearing upon payment of the reasonable cost for the production thereof.
- 2. Within thirty (30) calendar days of the hearing's conclusion the hearing officer will prepare a recommended hearing decision. Copies of the recommended decision will be provided to the Applicant.
- 3. A final decision and order will be made by the Director of MaineHousing in writing within sixty (60) calendar days of receipt of the hearing officer's recommendation. In the event the Director of MaineHousing presides over a hearing, they shall render their decision and order within sixty (60) calendar days of the hearing's conclusion or sixty (60) calendar days of the recommended decision. The Director's decision and order shall include findings of fact sufficient to apprise the parties of its basis. A copy

of the decision and order will be provided promptly to each party to the proceeding or their representative of record. Written notice of the party's right to appeal the decision and other relevant information will be provided to the parties at the time of the decision and order. The decision and order will be implemented by the Subgrantee no later than ten (10) calendar days after receipt if it is in the Applicant's favor and otherwise forty-five (45) calendar days unless stayed on appeal.

#### 14. Errors and Program Abuse.

- A. Reporting Errors and Program Abuse. Subgrantees are required to report any suspected or alleged Errors or Program Abuse. Any individual may also report suspected Errors or Program Abuse by telephone 1-800-452-4668 or (207) 626-4600, in writing to MaineHousing, Attn: HEAP Errors and Program Abuse, 26 Edison Drive, Augusta, ME 04330 or by email at [LIHEAPcompliance@mainehousing.org](mailto:LIHEAPcompliance@mainehousing.org). Any report should include at minimum, the name and address of the person being reported and any details of the suspected Errors and Program Abuse.
- B. Investigation. MaineHousing will investigate all reported and alleged Errors and Program Abuse and may investigate the previous three (3) Program Years and may place Benefits on hold during the investigation. Applicants will be notified and given the opportunity to respond and provide additional documentation. MaineHousing will make a determination on the appropriate action, based on the response. If an Applicant fails to respond or fails to provide the documentation requested, the Applicant may be subject to denial, an Overpayment or other actions available under the law. If Errors and Program Abuse are confirmed or Applicant fails to respond, Applicant will receive a written notification outlining the facts of the decision, the reason for the decision, the Overpayment due (if applicable), and any avenue available to request an Informal Review or Fair Hearing.
- C. Overpayments. If an Applicant is required to pay an Overpayment (including any Overpayments due from the previous three (3) Program Years) the Applicant may pay the full amount of the Overpayment, enter into an agreeable payment arrangement and/or be subject to recoupment by MaineHousing. MaineHousing may exercise its right to recoup Overpayments by collecting up to 100% of a Household's current Program Year's Benefit and 50% of a Household's future Program Years' Benefits until the Overpayment has been paid in full.

#### 15. Waivers of the Rule and HEAP Handbook.

MaineHousing will only grant waivers of the Rule and/or HEAP Handbook in very limited circumstances. The below is a list of the only provisions that will be considered for a waiver. Consideration does not mean the waiver will be granted. Any grant of a waiver is at MaineHousing's discretion.

- A. Subgrantee must certify or deny an Application within thirty (30) business days from the Date of Application.
  - 1. **MaineHousing will consider providing a waiver up to forty-five (45) business days.**
- B. Program benefits will only be available for reissue or transfer during the Program Year of issue up until February 28<sup>th</sup> of the Program Year immediately following.
  - 1. **MaineHousing will consider extending the deadline to March 15<sup>th</sup> for good cause.**
- C. ECIP will be administered pursuant to HEAP between November 1 and April 30.

1. **Depending on the availability of funds and other factors MaineHousing may extend the April 30<sup>th</sup> ECIP end date.**
- D. Applications will be voided in HEAP Cloud if the signed application is not received within twenty (20) business days of the date of the telephone interview.
1. **MaineHousing will consider extending the deadline to thirty (30) business days.**
- E. A denial for missing information will be rescinded if the required information is received by the Subgrantee within (15) fifteen business days from the date of written notification of denial.
1. **MaineHousing will consider extending the deadline to twenty-five (25) business days.**
- F. CHIP may not be used as reimbursement or payment for costs incurred by the Applicant, replacement of a Heating System that was previously replaced by CHIP unless the Heating System has reached its useful life as defined by: [https://www.hud.gov/sites/documents/EUL\\_FOR\\_CNA\\_E\\_TOOL.PDF](https://www.hud.gov/sites/documents/EUL_FOR_CNA_E_TOOL.PDF), or for fuel switching.
1. **In the case of replacing a Heating System before the end of its useful life or fuel switching, in limited circumstances, MaineHousing may consider a waiver on a case-by-case basis review.**
- G. HEAP Weatherization does not allow fuel switching when replacing a Heating System.
1. **MaineHousing may consider a waiver on a case-by-case basis review.**

STATUTORY AUTHORITY: 30-A M.R.S. §§4722(1)(W), 4741(1) and (15), and 4991 et seq.; 42 U.S.C. §§8621, et seq.

BASIS STATEMENT: This replacement rule repeals and replaces in its entirety the current Home Energy Assistance Program Rule. The rule establishes standards for administering fuel assistance, emergency fuel assistance, TANF Fuel Supplemental Benefits, weatherization, heat pumps, and heating system repair and replacement funds to income eligible households in the State of Maine. This replacement rule: removes unnecessary definitions and language from the Rule and places it within the HEAP Handbook and other relevant guidance; clarifies existing definitions; modifies the requirements for Categorical Income Eligibility; reorganizes the sections for a more logical flow; adds additional alternatives to the allowable documentation Applicants must provide to verify citizenship/legal status, identity and social security numbers; establishes a new points system for determining Benefits that will assist with the move to mostly online Applications; and clarifies the limited circumstances in which MaineHousing will allow a waiver of the Rule.

PUBLIC COMMENT:

FISCAL IMPACT NOTE: The replacement HEAP Rule will not impose any cost on municipalities or counties for implementation or compliance.

EFFECTIVE DATE:



**To:** MaineHousing Board of Commissioners

**From:** Adam Krea, Senior Director of Finance and Lending  
Jamie Johnson, Senior Director of Operations  
Lauren Bustard, Senior Director of Homeless Initiatives

**Date:** March 12, 2024

**Subject:** MaineHousing 2023 Accomplishments and Goal Setting Outcomes

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At the August 2022 Board Meeting MaineHousing Commissioners participated in a goal setting exercise to craft priorities for 2023. This resulted in three priority areas: Homelessness, Homeownership, and Production.

Included with this memo is the detailed spreadsheet that MaineHousing management and staff are using to set, implement, and measure the goals. At the March board meeting we will review key MaineHousing accomplishments and measurable outcomes for the priorities of Homelessness, Homeownership, and Production; however, we included the full detailed spreadsheet so that we can address any questions you may have on its contents.

2023

# MaineHousing Goals



 Homelessness

 Homeownership

 Production

## Homelessness

Commissioners' Comments	2023 Accomplishments
<p>MaineHousing should maintain a leadership role in addressing homelessness in the State.</p>	<p>We are a leader in this area. We serve as the collaborative applicant for Maine's Continuum of Care, partner with the Statewide Homeless Council, and work closely with Community Solutions in developing and implementing the homeless system redesign.</p> <ul style="list-style-type: none"> <li>• The Housing Choice Voucher January 1, 2023 Administrative Plan prioritized 60% of available vouchers for those experiencing homelessness. In 2023 this initiative leased 171 new households for a total of 883 and an additional 164 households searching.</li> <li>• We allocated \$1.4MM of Fed Home to the Stability Through Engagement Program (STEP). In 2023 this funding leased 69 new households for a total of 118 with an additional 55 searching.</li> <li>• We matched State and Local Fiscal Recovery Funds with State Home for a total of \$3MM over two years for a housing navigator pilot. This initiative has served 2,340 individuals and provided the referrals below to the Homeless Priority waitlist: <ul style="list-style-type: none"> <li>▪ ACAP-30 referrals (2 ported, 4 leased, and 10 are searching)</li> <li>▪ PCAP- 27 referrals (3 ported, 3 leased, and 8 are searching)</li> <li>▪ Wabanaki-18 referrals (3 ported, 1 leased, and 7 searching)</li> <li>▪ YCS/Fairtide-1 referral (1 leased)</li> </ul> </li> </ul> <p>We have worked directly with the Governor's office on an unprecedented \$55 million emergency homeless initiative, which included:</p> <ul style="list-style-type: none"> <li>• \$5.5MM allocated to 14 warming shelters for winters 2022 – 2023 and 2023 – 2024 serving approximately 350 individuals per night.</li> <li>• \$22.3MM allocated to transitional housing which serves approximately 615 individuals per night.</li> <li>• \$1.4MM allocated for emergency shelter in hotels from January 1 to June 30, 2023, for approximately 150 individuals.</li> <li>• \$8.6MM allocated to 8 long-term projects serving approximately 300 individuals per night.</li> <li>• \$13.4MM allocated to permanent housing which serves approximately 950 families or 3,000 individuals.</li> <li>• \$3.8MM allocated to services to support housing for approximately 2,595 individuals.</li> </ul> <p>The contract ended with Community Solutions. Statewide oversight is transferring to Statewide Homeless Council.</p>
<p>Role of hotels: We use hotels extensively at the moment.</p>	<p>Hotels are not an optimal business model for long term housing; however, they have played an invaluable role during the pandemic.</p> <ul style="list-style-type: none"> <li>• We are actively working to resume hotel use by shelters in the manner it was prior to the pandemic.</li> <li>• Hotels funded by ERA were extended and ended on June 30, 2023.</li> <li>• We funded a hotel conversion project in Bangor to serve chronically homeless.</li> </ul> <p>While MaineHousing no longer pays for individual hotel rooms for rental assistance, we have two contracts for entire hotels as transitional housing projects for asylum seekers with full services by Catholic Charities in Saco and South Portland.</p>

## Homelessness

Commissioner' Comments	2023 Accomplishments
<p>Implementation of hubs – MaineHousing should work to assure that the hub system is fully implemented.</p>	<p>We have continued to work closely with the State team and HUB Coordinators to gather, assess and analyze data. It was difficult to obtain data from non-ESHAP shelters.</p> <ul style="list-style-type: none"> <li>• All hubs are active.                             <ul style="list-style-type: none"> <li>▪ As of June 2023, all 9 hub coordinator positions were filled.</li> </ul> </li> <li>• Hub coordinators are currently compiling housing resource lists for each of their respective hubs and having conversations with housing authorities about the housing resources they offer, especially resources that have a homeless preference and if there is a possibility of incorporating any of those resources into Coordinated Entry.</li> <li>• We have made progress in obtaining data and increasing coordinated entry participation from non-ESHAP shelters by showing the benefits of more complete data, which facilitates the connection of clients to housing resources and community supports in their hubs. There are over 90 Coordinated Entry access points statewide, with 33 new access points recruited by hub coordinators in the last year.</li> <li>• In partnership with Community Solutions, we are finalizing a state-wide report to collect client in-flow and out-flow.                             <ul style="list-style-type: none"> <li>▪ By-name list reports designed by Community Solutions are now generated monthly from HMIS and will be used to analyze the quality of our data in each hub and create action steps to ensure better, quality data.</li> <li>▪ These reports are also able to track data points such as inflow, outflow, subpopulation data, recidivism, and other system performance metrics.</li> </ul> </li> <li>• The Hub Coordinators oversaw the 2023 Point in Time (PIT) count for the first time. Their ability to work directly with local communities allowed for more volunteers and more unsheltered surveys than previous years with over 125 volunteers signing up.</li> </ul>
<p>Mental health and addiction – expand opportunities for group, transitional and recovery housing.</p>	<p>We agree on the critical nature of serving this population and will continue to collaborate and follow the lead of DHHS in this area.</p> <ul style="list-style-type: none"> <li>• We do and will take advantage of any capital funding from HUD for new recovery housing construction.</li> <li>• We increased the collaboration between the Homeless Initiatives and Asset Management departments as members of the Homeless Initiatives team attends the ongoing supportive housing team meetings to integrate into the hub system.</li> <li>• As of July 1, 2023, DHHS has partnered with Maine Association of Recovery Residences to administer its Recovery House operating reserve funding program that MaineHousing administered for two years while assisting DHHS with its implementation.</li> </ul> <p>The state legislature appropriated \$1.5 million to hopefully leverage \$15 million of congressionally directed spending to create four new McAuley Residences in rural Maine to help reunite parents in recovery with their children.</p>

## Homelessness

Commissioner' Comments	2023 Accomplishments
<p>Asylum Seekers: MH Should be partnering and working with other agencies.</p>	<p>We should not be the lead agency in this effort, but we should continue as an active participant, along with the Governor’s office and state agencies. We believe this should not be seen as a homelessness issue, but rather a human service issue.</p> <ul style="list-style-type: none"> <li>• We are working with the Governor’s office, City of Portland Officials, developers and nonprofit organizations and have used 63% of the \$55 million of emergency housing relief funds to fund both temporary and permanent housing for asylum seekers.</li> <li>• We also continue to collaborate with DHHS through weekly meetings.</li> <li>• Asset Management manages rental assistance agreements for asylum seekers for a period of two years. There are 54 units for West End II, 60 units for Brunswick Landing, and 15 units for Porter Station.</li> <li>• Negotiations were completed with Giri Hotel Group and Catholic Charities to continue to house approximately 320 asylum seekers residing in the transitional housing project at the Comfort Inn in Saco through December 31, 2024.</li> <li>• Negotiations were completed with the City of South Portland, Howard Johnson, and Catholic Charities to house approximately 300 asylum seekers residing in South Portland through June 30, 2024. This will use the highly successful transitional housing model used in Saco.</li> <li>• \$600,000 in rent gap funding was provided to partners with a priority on assisting the families required to leave Howard Johnson in South Portland on June 30.</li> <li>• MaineHousing was included in the Governor’s Executive Order issued on August 2<sup>nd</sup> to plan for the creation of a state office of New Americans.</li> </ul>
<p>Explore the options of congregate housing and Single Room Occupancy units as one piece of the homelessness puzzle.</p>	<p>This is an important model to explore for supportive housing and housing first projects for those experiencing homelessness, particularly unsheltered homelessness.</p> <p>SROs tend to be an urban solution and can be seen as an adjunct to the shelter system. Specific additional funding for this initiative has not yet been identified.</p> <ul style="list-style-type: none"> <li>• HCV currently houses 38 people in SRO units through our Project Based Voucher program. <ul style="list-style-type: none"> <li>▪ Portland-25</li> <li>▪ Waterville-5</li> <li>▪ Leeds-4</li> <li>▪ Sanford-4</li> </ul> </li> <li>▪ We have funded 2 projects with LD 3 funding that will create 24 SROs.</li> </ul> <p>We have added an option for efficiencies to the Rural Housing program. Efficiencies are one room, with a bathroom independent permanent housing units.</p>

## Homeownership

Commissioner' Comments	2023 Accomplishments
<p>We should emphasize furthering fair housing – supporting underserved communities and groups.</p>	<p>This is a major priority – especially given disparate populations in homeownership.</p> <ul style="list-style-type: none"> <li>• We launched a first-generation homeownership pilot program which will reach Maine’s populations with low homeownership rates.</li> <li>• As part of the First Gen program, we published an RFP and awarded contracts to ProsperityME, Healthy HomeWorks, and Penquis to provide education on financial literacy and the economics and responsibilities of homeownership. New Ventures and eHome also provide approved financial literacy courses.             <ul style="list-style-type: none"> <li>▪ Initial feedback on homeownership classes has been positive with no pushback about the additional educational requirement.</li> <li>▪ The financial literacy course was offered in 2023 from April to December. During that time ProsperityME served 88 people and Healthy HomeWorks 6 people.</li> </ul> </li> <li>• The First Gen program was available in 2023 from April to December. During that time 74 loans were completed and purchased.             <ul style="list-style-type: none"> <li>▪ Average purchase price \$264,992</li> <li>▪ Average income \$77,754</li> <li>▪ Average age 34</li> <li>▪ Average family size 3</li> <li>▪ Property type                 <ul style="list-style-type: none"> <li>▪ Single Family 69%</li> <li>▪ Multi-unit 19%</li> <li>▪ Mobile Home 9%</li> <li>▪ Condo 3%</li> </ul> </li> <li>▪ Eligibility                 <ul style="list-style-type: none"> <li>▪ First Generation Homeowner 31%</li> <li>▪ Foster Care 1%</li> </ul> </li> <li>▪ Gender                 <ul style="list-style-type: none"> <li>▪ Female 55%</li> <li>▪ Male 42%</li> <li>▪ Info not provided 3%</li> </ul> </li> <li>▪ Ethnicity                 <ul style="list-style-type: none"> <li>▪ White/non-Hispanic 72%</li> <li>▪ Black/non-Hispanic 14%</li> <li>▪ Info not provided 5%</li> <li>▪ Hispanic 4%</li> <li>▪ Native American 1%</li> <li>▪ Asian/Pacific Island 1%</li> </ul> </li> </ul> </li> </ul>
<p>Increase production of mortgages to about 1,500 per year.</p>	<p>Increasing the number of FHL mortgages is a continued and important goal. Production goals are subject to market and other conditions not under our control and in this market it’s unlikely 1,500 is realistic. 2023 production was 820 loans for \$172.7 million despite difficult market conditions for first time homebuyers.</p> <ul style="list-style-type: none"> <li>• The HCV Restart program promotes Homeownership as a goal while participants are working with their financial coaches toward self-sufficiency. In 2023 there were 74 households enrolled in the Restart program and 36 leased as part of the Homeownership program.</li> </ul> <p>The First Gen program opens the door to increased production as does holding our interest rate at 5.95% for the standard program offering.</p>

## Homeownership

Commissioners' Comments	2023 Accomplishments
Consider fee-based financing vs interest based to provide options for buyers whose religions prohibit payment of interest.	<p>A fee-based product, though not without logistical challenges, would be a useful option to reach new Mainers.</p> <ul style="list-style-type: none"> <li>• We are looking at potential options for a Sharia mortgage product in 2024.</li> </ul>
Increase the term of a mortgage (40 years) in order to reduce monthly costs.	<p>An increased term may impact bond terms and could add cost.</p> <ul style="list-style-type: none"> <li>• We have chosen to keep the standard First Home Loan (FHL) rate low – it is currently 5.95% for a 30-year loan, although for much of the year it was 5.50% which was approximately 150 basis points below the average market rate of 7.00% in 2023. We feel this is more advantageous to home buyers rather than the longer amortization and higher interest rate that would come with a 40-year loan.</li> </ul>
Explore program to finance homes on leased land.	<p>MaineHousing self-insures mobile homes in parks and on leased land through Mobile Home Self-Insured (MHSI).</p> <ul style="list-style-type: none"> <li>• MaineHousing's MHSI program has been expanded to include financing for homes on community land trusts land and mobile homes in cooperative parks.</li> <li>• There are no partner lenders willing to originate Mobile Home Replacement Initiative (MHRI) loans on leased land due to the added risk and complexity of the product. <ul style="list-style-type: none"> <li>▪ The added risk to lenders with leased land is that the lender cannot lien real property as security for their upfront payment on the new home.</li> <li>▪ These are complex transactions due to the timing requirements of the many steps.</li> </ul> </li> </ul>
Rent credit toward homeownership: lot rent as down payment for Manufactured Housing.	<p>To help renters increase their credit score MaineHousing believes rent reporting to credit agencies is important.</p> <ul style="list-style-type: none"> <li>• On time rent payments have been added as a compensating factor to the risk assessment process for FHL.</li> </ul> <p>MaineHousing has contracted with Circa to establish a 2-year pilot program to facilitate rent payment history reporting to credit reporting agencies for the purposes of establishing or improving the credit ratings of low-income residential tenants.</p>
Consider incentives to support responsible homeownership.	<p>These could add value to our program but bring costs and possible unintended consequences.</p> <ul style="list-style-type: none"> <li>• MaineHousing chose to prioritize creating the First-Generation Program and purchasing as many mortgages as possible in 2023.</li> </ul>
State and Federal policy that MaineHousing can support?	MaineHousing will act as a resource to congressional delegation and state legislature on housing issues whenever needed.

## Production

Commissioners' Comments	2023 Accomplishments
Stretch the dollar (LIHTC) – there is concern about the rising costs of construction – how to value engineer?	<p>We see this as a critical issue and this approach has driven our underwriting. We are fortunate to have a very involved Construction Services team, unlike many states.</p> <p>At this time of extremely high costs MaineHousing's development and financial teams work to scrutinize projects even more than ever.</p> <p>The average unit cost for projects completed in 2023 was \$265,618 per unit and for projects to be completed in 2024 is \$283,287 per unit. With the cost of materials moderating, we do not expect to see per unit cost increases continue at this pace.</p> <ul style="list-style-type: none"> <li>• We have an ongoing collaboration of research and development for eco-friendly and cost-effective housing construction, design and manufacturing techniques (3-D printing, additive manufacturing) with partners like University of Maine's Advanced Composites and Structures Lab.</li> <li>• Our Construction Standards Manual outlines what is required, and we have ongoing conversations with developers on how they can simplify designs for cost savings.</li> <li>• Asset Management will allow income averaging to avoid permanent resident displacement while still allowing the units to be eligible for tax credits thus saving a material amount of subsidy.</li> </ul>
Small rural housing programs have been well received – increase the rural non-tax-credit program	<p>This is a large opportunity and attractive for state level funding.</p> <p>It works very well in the more rural areas, and anywhere that LIHTC is too big and/or expensive. Also, it is easier for less experienced developers.</p> <p>This program has been funded so far by pandemic / ARPA funding. In addition, funds have largely been used already.</p> <p>We need a new (large) subsidy source. Advocate with the legislature for state level funding.</p> <p>Governor Mills' approved the biennial budget recognized this need by appropriating \$35 million in funding for small rural housing and an additional \$35 million for 4% LIHTC projects.</p>
Provide technical assistance to developers.	<p>We support this idea and to some extent, especially with new partners, we do guide the design, underwriting, financing, and construction processes.</p> <ul style="list-style-type: none"> <li>• Through an RFP we funded a pilot initiative with Genesis to help municipalities, regional planning groups, and new developers gain the technical know-how to advance affordable housing in their areas. It was extremely well received.</li> </ul> <p>John Egan with Genesis reports that they have 39 new partners ready to apply to our programs.</p>

Production	
Commissioners' Comments	2023 Accomplishments
Increase all programs' production.	<p>We have committed all of the funding given to us and have increased production to unprecedented levels.</p> <p>We have doubled the size of our production team.</p> <p>The projects won't be completed for another couple years, especially in this time of a labor shortage.</p> <p>The increase of production may be contributing to labor shortage and high costs.</p> <ul style="list-style-type: none"> <li>• To increase the availability of quality units, the HCV Program supports market landlords with incentive programs and landlord repair grants funded by MaineHousing discretionary resources to increase and maintain units.               <ul style="list-style-type: none"> <li>▪ In 2023, the Landlord Repair Program provided \$237,983 and the Damage Reimbursement Program provided \$45,085.</li> </ul> </li> <li>• We completed 753 units this year and project 880 units in 2024.               <ul style="list-style-type: none"> <li>▪ Governor Mills' approved biennial budget includes \$70 million for additional multifamily rental housing production.</li> </ul> </li> </ul>
Workforce housing should be a priority.	<p>Our housing largely is “workforce housing” – the tenants have jobs. In addition, we frequently have market rate units in our projects (especially in areas with higher rents). We believe there is greater need at 50% and 60% AMI than at 80% AMI. However, the mixed-income properties in our portfolio generally perform well.</p> <ul style="list-style-type: none"> <li>• We are part of an ongoing discussion with organizations such as BIW, LL Bean, Sugarloaf and JAX to provide advice.</li> <li>• The rural program subsidizes units up to 80% AMI and with the new funding noted above will produce an additional 150+ units over the next two years.</li> <li>• The \$10 million that was cut from Governor Mills' proposed budget could have been allocated to 80% AMI units in LIHTC projects.</li> <li>• We recently learned of a possible federal middle income tax credit proposal. We will monitor this.</li> </ul>
Explore options for supporting co-operative resident-owned communities (mobile home parks).	<p>We can and have supported cooperative projects if they meet our affordability requirements. The two parks we have financed are doing well.</p> <ul style="list-style-type: none"> <li>• Genesis Fund is the ROC USA partner in Maine and knows that MH would consider additional communities.</li> </ul>

## Asset Management Department Memorandum

**To:** MaineHousing Board of Commissioners  
**From:** Robert Conroy – Director, Asset Management  
**Date:** March 11, 2024  
**Subject:** March Board Report - Asset Management

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### HUD Presidentially Declared Disaster Areas

On February 20, 2024 we were notified by HUD that a Presidentially Declared Disaster had been issued for parts of Maine severely affected by the prior heavy rains and flooding. They identified the Counties of Oxford, Androscoggin, Franklin, Somerset and Kennebec.

As a result of the declaration HUD instructed us to suspend any scheduled February and March Management and Occupancy Reviews (MORS) for 60 days on properties in the declared counties. This affected the scheduling of roughly nine properties. Those properties have now been rescheduled for MORS later in the year.

**Development Department Memorandum**

**To:** MaineHousing Board of Commissioners  
**From:** Mark C. Wiesendanger, Director of Development  
**Date:** March 19, 2024  
**Subject:** Monthly Report

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**2025-2026 Qualified Allocation Plan (QAP)**

Development has drafted the 2025-2026 QAP and hope to commence rule-making. The changes have come about after discussions among developer partners, the Governor’s office, state legislators, and all concerned parties. Best practices and input from industry experts, other states, and internal partners were also considered. We believe that the document will serve us well for the next two years.

Here is a summary of changes:

Throughout:

- Updated deadlines
- Repaired grammatical errors (punctuation, typos, correcting defined terms, etc.)

Section 3B: Updated Preservation Set-Aside amount to \$750,000.

Section 3C: Increased the amount of credit per unit to \$30,000 from \$20,000, and changed the maximum amount of credit per project to \$1,200,000.

Section 4A: Pre-apps due July 3, 2024 and July 3, 2025.

Section 4B2: Applications due September 19, 2024 and September 18, 2025.

Section 4B3: Added language: “Submitted exhibits must include proper documentation to provide evidence of all funding sources and official approvals.”

Section 4I4: Updated language to clarify.

Section 5B: Removed language about Section 811 PRA funding.

Section 5B: Increased the TDC Index caps.

Section 5C2: Increased Minimum Rehab Cost per unit.

- Section 5G: Updated and clarified re-characterization language.
- Section 5H: Added a link to the latest version of the Quality Standards and Procedures Manual and noted energy efficiency standards. Removed electrical raceway/conduits language.
- Section 5I3: Changed “telemedicine Capabilities to “Broadband Access”.
- Section 5J: Added that the resident service coordinator must be available twice weekly which is the appropriate number of days each week acceptable to MaineHousing.
- Section 6: Renumbered and reorganized the scoring criteria.
- Section 6A: Increased the scoring points for Rehabilitation or Reuse of Existing Housing, Structure or Site from 4 to 5.
- Section 6B: Increased the scoring points for Historic Rehabilitation from 4 to 5.
- Section 6E: Added a third category of housing to receive points for additional accessibility.
- Section 6F: Increased the scoring points for National Housing Trust Fund from 1 to 2.
- Section 6G: Increased the scoring points for Acquisition Cost from 4 to 5. Adjusted the average acquisition cost per unit to better reflect recent trends. Increased the number of tiers of scoring, and readjusted the percentages of acquisition cost accordingly.
- Section 6I: Updated the Service Center Community Cities/Towns for both Project providing housing for Older Adults and Other Housing Projects and the associated points based on current data.
- Section 6J: Increased the scoring points for Community Revitalization from 3 to 5 and separated two points for Projects located in a QCT with at least 20% of the units at market rate from preservation.
- Section 6K: Changed the scoring for Activities Important to Daily Living to allow from 1 to 5 points.
- Section 6L: Increased the scoring points for Readiness and provided a breakdown of the points for different categories.
- Section 6M: Added clarifying language.
- Section 6N: Changed points to negative for bad performance.
- Section 6P: Changed points to negative for bad performance.
- Section 10F: Added Utility Monitoring to begin in Year 2 of the QAP.
- Appendix A: Clarified the definition of Activities Important to Daily Living. Removed “retail store” and replaced with “store that offers regularly purchased household supplies”.
- Appendix B: Added language requiring radon tests for the Project site.

Below is the schedule of planned QAP milestones.

Item	Action/Due Date
External Partner Meetings	November/January
Board Discussion	January
Housing Needs Updates	January/February
Draft for internal circulation	February
Draft to partners – redline	February/March
Draft to Board for Rule-making	March
Public Hearing	April
Board Adoption	May
Publish	May
Pre-applications Deadline	July
Applications Deadline	September
Scoring	September/October
Conversations	October
Awards/Results	November

### **2023 Rural Affordable Rental Housing**

We have been scoring the 2023 Applications for the Rural Affordable Rental Housing Program. There were 16 Applicants. We hope to announce the winners shortly. The Applicants include:

Project Name	Developer	Location	# of Units
16 Mills Road Newcastle	Nelson, Hight, Wilbur	Newcastle	16
165 Main Street	DePre Family	Waterville	18
25 Oak Street Lofts	Levi/Turgeon	Rockland	18
38 Main Street	Currier, Pouliot, Ross	Jay	7
6 Madelyn Lane	Caleb Lincoln	Rockland	18
986 Prospect Avenue, LLC	Wilbur, Calhouns	Rumford	18
Asher's Village Apartments	Brandon Roberge	Winslow	18
Bucksport Village Apts.	Penquis	Bucksport	18
Central Park Residences	Tim Reinkin	Sanford	18
Elm Estates 2	Dwayne Gagnon	Presque Isle	18
Harding Family Housing Project	H.O.M.E. Inc	Orland	5
Main Street Apartments	Quality Housing Coalition	Biddeford	13
Nasson Development III	GreenMars	Springvale	18
Pinetree Place	Cameron Clark	Houlton	6
Tree Tops Apartments	Matt Morrill	Hallowell	17
Wilbur's Woods	GreenMars	Brunswick	18

### **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
<b>Completed in 2024</b>					
Village Commons	Avesta	9%	Scarborough	Senior	31
<i>NC/AR Projects</i>	<i>0</i>			<i>New Units</i>	<i>31</i>
<i>Rehab Projects</i>	<i>0</i>			<i>Rehab Units</i>	<i>0</i>
<b>Total Projects</b>	<b>0</b>			<b>Total Units</b>	<b>31</b>
<b>Under Construction - likely completed in 2024</b>					
Brunswick Landing	Developers Collaborative		Brunswick	Family	36
One Edgemont Drive	ACAP	SHP	Presque Isle	Family	13
99 Western Ave	Mastway Dev LLC	4%	Augusta	Family	38
Hartland II	KVCAP	4%	Hartland	Senior	30
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
Front Street Re-Devt Phase 2	Portland HA	9%	Portland	Senior	45
Picker House Lofts	Szanton	9%	Lewiston	Family	72
The Uptown	Szanton	9%	Bath	Senior	60
Clarks Bridge Crossing	Patco	AHOP	Waterboro	Family	3
Highpines Village Condos	Highpine Properties LLC	AHOP	Wells	Family	16
Stearns Farm	S.E. MacMillan Co, INC	AHOP	Hampden	Family	14
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	New Haven	Family	4
Reeby Road	Islesboro Affordable	Islands	Islesboro	Family	2
18 Green Street	Motivational Svs	HTF	Augusta	Family	8
55 Weston Ave	55 Weston Avenue LLC	Rural	Madison	Family	18
<i>NC/AR Projects</i>	<i>24</i>			<i>New Units</i>	<i>652</i>
Millbrook Estates	Westbrook HA/EBM	4%	Westbrook	Senior	100
The Schoolhouse	CHOM	4%	Bangor	Family	45
Oak Grove Commons*	Realty Resources	9%	Bath	Family	34
<i>Rehab Projects</i>	<i>2</i>			<i>Rehab Units</i>	<i>179</i>
<b>Total Projects</b>	<b>26</b>			<b>Total Units</b>	<b>831</b>

**Under Construction - likely completed in 2025**

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
Lambert Woods North	Maine Coop. Dev. Partners	4%	Portland	Family	74
Lockwood Mill	North River Co.	4%	Waterville	Family	65
Meadowview II	Avesta	4%	Gray	Senior	27
Wedgewood	Lewiston HA/Avesta	4%	Lewiston	Family	82
Adams Point	Biddeford HA	9%	Biddeford	Family	39
Landry Woods	South Portland Housing	9%	So. Portland	Senior	43
Milford Place	Penquis CAP	9%	Bangor	Senior	40
Peasley Park	Developers Collaborative	9%	Rockland	Senior	49
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
Colonial Valley & Mt Blue	WMCA	HOME-ARP	Farmington	Family	33
Tucker's House Harrison	LB Development Partners	Recovery	Harrison	Supp.	10
				<i>New</i>	
<i>NC/AR Projects</i>	<i>20</i>			<i>Units</i>	<i>660</i>
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</i>	
<i>Rehab Projects</i>	<i>4</i>			<i>Units</i>	<i>330</i>
<b>Total Projects</b>	<b>24</b>			<b>Total</b>	<b>990</b>
				<b>Units</b>	

**Preliminary Underwriting**

45 Dougherty	Szanton	4%	Portland	Family	63
Farwell Mill	Realty Resources	4%	Lisbon Falls	Family	96
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
Seton Tower	Kevin Mattson with Andy J	4%	Waterville	Family	68
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
Essex View	Penquis CAP	9%	Bangor	Family	40
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
Windward Estates	Penquis CAP	AHOP	Searsport	Family	7
OddFellows Apts.	Archer Properties LLC	Rural	Norway	Family	13
Berry's Block Apts.	Lake City Investments	Rural	Rockland	Family	9
520 Centre Street	Bath HA	Rural	Bath	Family	18

The Elm Estates	East Town Rentals	Rural	Presque Isle	Family	18
Mechanic Street	WLR Properties	Rural	Houlton	Family	18
Firefly Fields	Midcoast Habitat	Rural	Rockland	Family	10
Charles Jordan House	ME Prisoner Adv Coalition	SHP	Auburn	Supp.	11
Lupine Landing	Safe Voices	SHP	Farmington	Supp.	6
Seavey House	Biddeford Housing	SHP	Saco	Supp.	8
<b>Total Projects</b>	<b>29</b>			<b>Total Units</b>	<b>1130</b>

<b>Total Projects in Underwriting &amp; Construction</b>	<b>79</b>			<b>Total Units</b>	<b>2982</b>
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**To:** MaineHousing Board of Commissioners  
**From:** Genevieve Soucy, Director Energy and Housing Services  
**Date:** March 12, 2024  
**Subject:** EHS Monthly Report

**Home Energy Assistance Program (HEAP)**

The Home Energy Assistance Program (HEAP) is a component of the LIHEAP grant which will provide eligible applicants a benefit to cover a portion of their heating costs. Applications for the program are taken July – May. A household must meet the income guidelines each year and must have a direct, or indirect, heating burden.

STATE WIDE BY STATUS	PY24		PY23		PY24 +/-%
<b>Week 33</b>	3/5/2024		3/7/2023		
<b>Benefits Issued:</b>	\$	20,622,030	\$	44,101,133	
<b>Funding Remaining:</b>	\$	3,377,970			
<b>Totals</b>	<b>Returning</b>	<b>New</b>	<b>Returning</b>	<b>New</b>	<b>0.0%</b>
<b>Pending- Wait List</b>	111	153	-	-	
<b>Pending: App. In Process/Not Yet Qualified</b>	4,042	3,349	3,208	3,958	6.8%
<b>Confirmed Eligible- Wait List</b>	28	14	-	-	
<b>Confirmed Eligible- Paid: Benefit Paid</b>	34,287	7,697	31,215	7,946	7.3%
<b>Other: Ineligible/Denied/Void</b>	7,089	4,684	3,033	3,806	72.1%
<b>TOTAL APPLICATIONS TAKEN</b>	<b>45,557</b>	<b>15,897</b>	<b>37,456</b>	<b>15,710</b>	<b>15.6%</b>

The Above table has been updated to reflect the comparison between the amount of funding paid in benefits for PY2023 compared to this current program year. Also included in the table are the number of applications that are currently on the wait list

**Additional information:**

- **Wait List Announcement** – On February 1, it was announced that Energy Assistance applications will be moving to a ‘wait list’ for payment for applications taken after March 1, 2024. Community Action Agencies will continue to take, and process, applications for Energy Assistance but payment of the Fuel Assistance benefit will not be made until applications taken prior to March 1<sup>st</sup> have been processed and it is determined that funding is available. Applications for the Heat and Eat component will continue to be processed and paid.

- **Stakeholder Input** – A survey was recently distributed to Interested Parties, Community Action Agencies as well as our current vendors. The purpose of this survey is to seek input on what has been working well in the Home Energy Assistance Program, what has not been working well and to suggest changes to the program. This process differs from prior years where a meeting was held to collect the input. The final date to submit responses is Thursday March 14. A summary of the comments will be provided to the Board for review prior to the March Board Meeting.
- **Rulemaking** – In April we will be seeking Board approval to commence Rulemaking for the Chapter 24 HEAP Rule. Changes have been made to the layout of the Rule and a draft of the Rule and comments are being included for review.

### Emergency Crisis Intervention Program (ECIP)

The Emergency Crisis Intervention Program (ECIP) is a program component of the HEAP grant which will grant Households who are eligible for HEAP up to an additional \$800 benefit if they find that they have less than a seven day supply of fuel available. The ECIP program starts on November 1 and runs through April 30, or until funding is exhausted.

	Processed/Committed
ECIP Occurrence Processed	4,746
ECIP Funds Committed	\$1,866,053

### Weatherization Assistance Programs (WAP)

WEATHERIZATION							
Reporting Period: January 1, 2024 – February 29, 2024							
	Projects	Readiness Jobs	Total Cost	Program Delivery & Support	DOE Funded	DOE Wx Readiness	HEAP Funded
DOE & HEAP Wx	58	3	\$892,763	\$204,204	\$252,515	\$20,350	\$415,694
BIL Funding			\$174,454	\$127,578	\$46,876		
<b>Total</b>	<b>58</b>	<b>3</b>	<b>\$1,067,217</b>	<b>\$331,783</b>	<b>\$299,390</b>	<b>\$20,350</b>	<b>\$415,694</b>
<b>2023 Total</b>	<b>317</b>	<b>45</b>	<b>\$6,141,207</b>	<b>\$2,207,727</b>	<b>\$1,634,374</b>	<b>\$383,703</b>	<b>\$1,915,402</b>
<b>2022 Total</b>	<b>319</b>	<b>1</b>	<b>\$6,442,853</b>	<b>\$2,017,550</b>	<b>\$1,545,698</b>	<b>\$6,700</b>	<b>\$1,705,181</b>

- **Multi-Family** – Energy and Housing services has completed a Request for Proposal (RFP) to administer a Multi-Family component to the current Weatherization Programs. Currently dwelling units that are less than 5 units are able to be weatherized through our current program. MaineHousing received two responses to the RFP and will be entering into contracts with both entities. Per the Department of Energy Weatherization Assistance Program (WAP) guidelines, if a new Subgrantee is to be added to the WAP program, a Public Hearing must be held before entering into contracts. EHS is scheduling the Public Hearing to add International Center for Appropriate & Sustainable Technology (ICAST) to our Subgrantee listing on April 2, 2024 at 9:30 am.

- **DOE\_BIL State Plan** - Minor changes will be needed to the DOE-BIL state plan to add Multi-Family weatherization services, and service provider, to the Plan. In addition, DOE has announced that the Average Cost Per Unit (ACPU) for BIL funded project will be increased from the current \$8,009 to \$8,497. This will be updated in the DOE-BIL plan as well.
- **DOE State Plan** – A minor change to the DOE Annual State Plan will also be needed to add ICAST to the Subgrantee list so that both DOE Funding Sources will be utilized for Multi-Family services. Attached is an Interested Parties memo which will be distributed March 19, 2024.

### Central Heating Improvement Program (CHIP)

The Central Heating Improvement Program (CHIP) provides grants to households that are HEAP eligible to assist with heating system repairs or replacements, Chimney and Oil Tank repairs or replacements. Funding for the CHIP program is from the DHHS LIHEAP grant as well as State HOME funds. To be determined eligible, Households must have an approved Fuel Assistance Application in the prior 12 months to qualify for service.

CENTRAL HEATING IMPROVEMENT							
Reporting Period: January 1, 2024 – February 29, 2024							
	Projects	Total Cost	Program Delivery & Support	Projects	Heating System CTE, Repair or Replacement	Projects	Chimney or Oil Tank Repairs or Replacements
<b>2024 TOTAL</b>	371	\$1,039,156	\$92,633	330	\$818,679	41	\$127,844
<b>2023 TOTAL</b>	2,081	\$6,242,918	\$1,284,689	1,827	\$4,245,983	254	\$712,246
<b>2022 TOTAL</b>	2,506	\$6,772,882	\$1,185,574	2,121	\$4,369,621	385	\$1,217,687

### Home Accessibility and Repair Program (HARP)

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

HARP PROGRESS							
Reporting Period: January 1, 2024 – February 29, 2024							
	Program Delivery & Support	Home Repair		Emergency		2023 Weatherization Readiness	
<b>Totals:</b>	\$12,287.00	15	\$22,715	7	\$38,720		
<b>2023 Program</b>	\$637,264.29	68	\$1,045,510	136	\$1,899,538	19	\$241,273
<b>2022 Program</b>	\$832,625.20	117	\$2,070,223	121	\$2,092,903		

## Community Aging in Place (CAIP)

The Community Aging in Place Program was implemented in 2017 and was modeled after Bath Housing’s Comfortably Home program. This program provides low-income older and disabled homeowners with no-cost home safety checks, minor maintenance repairs and accessibility modifications via grants so homeowners can continue living safely and comfortably at home.

Community Aging in Place (CAIP)		
	2023	2022
<b>Households Served</b>	216	149
<b>Median Age</b>	57	69
<b>Median Income</b>	\$ 16,380	\$ 16,912
<b>Expenditures</b>	\$ 706,009	\$ 741,923
<b>Average assistance cost</b>	\$ 3,269	\$ 4,979

- **Additional Information** – Community Aging in Place is administered through 15 partner agencies including some community action agencies, local Housing Authorities and a number of Habitat for Humanity organizations. Typical repairs or modifications include: grab bars, hand rails, rocker light switches, shower wands, lever style faucets and door handle installation as well as others. To qualify a household must be age 55 or older or have a disability, household income max limits are 100% of area median income.
- **Funding** – Community Aging in Place is funded annually with State HOME funds as well as an Older Adult Home Modification grant from Department of Housing and Urban Development (HUD). The HUD funding was part of a three year, one million dollar, grant cycle which ends December 2024. State HOME funding is \$750,000 annually.

### Heat Pump Installation Program (HPP)

The Heat Pump Installation Program (HPP) will install a heat pump for eligible households where it is determined that a heat pump will reduce the households energy burden. Funding for this program component has come from the Department of Energy Sustainable Energy Resources for Consumers (SERC) grant.

HEAT PUMP				
Reporting Period: January 1, 2024 – February 29, 2024				
	Projects	Total Cost	Program Delivery & Support	Heat Pump Installation Costs
2024 YTD	166	\$733,541.52	\$74,567.94	\$658,973.58
2023 TOTAL	833	\$4,233,478.39	\$772,172.40	\$3,461,305.99
2022 TOTAL	1,697	\$7,207,641.80	\$851,911.98	\$6,355,729.82

### Low Income Assistance Plan (LIAP)

The Low Income Assistance Plan (LIAP) provides a credit to an eligible households electricity account. The LIAP program is funded by contributions from Transmission and Distribution electricity providers and the program Rules and Orders are governed by the MPUC. Additional assistance for Households who require electricity for an oxygen pump or ventilator are also available as part of this program.

Low Income Assistance Plan (LIAP)					
Reporting Period: October 1, 2023 - September 30, 2024					
Utility	Oxygen/Vent Participants	Oxygen/Vent Credits Provided	LIAP Participants	Credits Provided	Funding for LIAP Credits Available
PY2024 TOTAL	641	\$ 178,591.23	23,466	\$ 7,309,938.47	\$ 22,500,000.00
PY2023 TOTAL	3,450	\$ 449,288.34	38,092	\$ 13,697,481.00	\$ 15,000,000.00
PY2022 TOTAL	1,078	\$ 250,224.85	29,869	\$10,338,389.02	\$8,386,453.00

## Lead Abatement Program

MaineHousing works with four Community Action Agencies to deliver the Lead Abatement Programs across the State.



## Well Water Abatement

The Well Water Abatement program provides grants for the abatement of contaminants in private wells to provide safe drinking water for income eligible, single-family homeowners and income eligible landlords for dwellings with four rental units or less. The grants will cover well water testing as well as a point of use or point of entry system depending upon needs. Funding for this program is from LD-1891 passed in 2022, the program will continue until funding is exhausted.

<b>WELL WATER ABATEMENT PROGRAM</b>	
REPORT PERIOD: January 1, 2023 – February 29, 2024	
Number of Inquires	151
Number of Applications Received	33
Number of Filtration Systems Installed	14
Number of Water Test Completed	53
Program Allocated Funds	\$ 500,000
Expenditures for Water Tests and Filtration Systems	\$ 93,013
Available Funds	\$ 406,986

Energy & Housing Services Department Memorandum

TO: Weatherization Interested Parties  
FROM: MaineHousing, Department of Energy and Housing Services  
Date: March 19, 2024  
Subject: Weatherization Assistance Program BIL State Plan & Multifamily Weatherization Service Provider Subgrantee addition

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As part of the program process, Maine State Housing Authority (MaineHousing) must submit changes to the U.S. Department of Energy (DOE) a State Plan detailing how MaineHousing, as the Grantee, will utilize the funds and conduct its Weatherization Assistance Program (WAP) in accordance with DOE guidance.

**BIL DOE State Plan**

MaineHousing has program changes planned for BIL listed below:

- (1) MaineHousing’s current weatherization program is expanding to accommodate weatherization projects in multifamily housing. This component would support weatherization activities in multifamily apartment buildings, provided that the benefits would accrue to lower-income residents in those buildings either in the form of direct energy cost savings or reduction in rent for residents of an apartment.
  - i. MaineHousing is pursuing a contract with International Center for Appropriate & Sustainable Technology (ICAST) to provide weatherization services to Multifamily buildings across the State of Maine.
- (2) MaineHousing is updating the categorical eligibility language for households to include certified eligible HEAP households.
- (3) MaineHousing is updating how Average Cost Per Unit (ACPU) is calculated. The ACPU is changing from a fixed average of \$8009.00 per unit to an average of \$8497.00 over the life of the grant which is from 2022-2026.

**Program Year 2024 DOE State Plan**

Normally, DOE announces its WAP annually. Through formal notices, DOE informs states of funding levels and specific program guidance as to how Grantees will conduct their weatherization efforts. DOE’s WAP is administered through a sub-grantee system and Maine currently utilizes the Community Action Agencies (CAAs) as the Sub-grantee network.

For program year 2024 (April 1, 2024 through March 31, 2025) MaineHousing will continue to administer, partnering with Sub-grantees, a quality weatherization program designed to make energy improvements to Maine’s aging housing stock. These improvements assist households in reducing the overall energy consumption and costs of heating their homes. Priority households are Home

Energy Assistance Program (HEAP) eligible households with a high energy burden that include a household member who is elderly, a person with disabilities, or a child younger than 6 years of age.

MaineHousing has program changes planned for PY 2024 listed below:

- (1) MaineHousing's current weatherization program is expanding to accommodate weatherization projects in multifamily housing. This component would support weatherization activities in multifamily apartment buildings, provided that the benefits would accrue to lower-income residents in those buildings either in the form of direct energy cost savings or reduction in rent for residents of an apartment.
  - i. MaineHousing is pursuing a contract with International Center for Appropriate & Sustainable Technology (ICAST) to provide weatherization services to Multifamily buildings across the State of Maine.

### Public Hearing and Comment Period:

A public hearing, allowing interested parties an opportunity to comment on the BIL State Plan and or the 2024 DOE State Plan will be held on Tuesday, April 2, 2024 beginning at 9:30 a.m. To listen to or testify virtually, please contact the DeAnna Trask no later than 5:00 p.m. on Monday, April 1, 2024, at Maine State Housing Authority, 26 Edison Drive, Augusta, Maine 04330; (207) 626-4600 (voice); 1-800-452-4668 (voice in state only); or 711 (Maine Relay) or via e-mail: [weatherization@mainehousing.org](mailto:weatherization@mainehousing.org). Upon sufficient notice, appropriate communication auxiliary aids and services will be provided for persons with disabilities and persons with limited English proficiency.

Oral comments may be presented at the hearing. Written comments must be submitted by Wednesday, April 3, 2024 at 5:00 p.m. **A draft of the BIL & 2024 DOE State Plan is available on MaineHousing's website: [www.mainehousing.org](http://www.mainehousing.org) as of March 19, 2024.**

If you would like to request a disability-related accommodation, or make a comment, please direct your communication to:

Amanda Roy  
 Maine State Housing Authority  
 26 Edison Dr.  
 Augusta, ME 04330  
 Telephone: (207) 501-5963 (voice)  
                   1-800-452- 4668 (voice)  
                   Maine Relay 711 (TTY)  
 Email: [Aroy@mainehousing.org](mailto:Aroy@mainehousing.org)

**Finance Department Memorandum**

**To:** Board of Commissioners  
**From:** Darren R. Brown  
**Date:** March 12, 2024  
**Subject:** Monthly Activity Report – Finance Department

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**ACCOUNTING AND FINANCIAL REPORTING (AFR):**

- The audit of the financial statements for the year ended December 31, 2023 is ongoing. The purpose of this audit is to ensure that the financial statements prepared in-house are properly done in accordance with accounting rules and requirements, and that they are free of material misstatements.

The AFR staff worked closely with the auditors from Baker Newman Noyes (BNN) providing various schedules and documents, addressing questions, and preparing the financial statements. The auditors will be finalizing their work over the next several weeks. MaineHousing's bond resolution requires that the audited financial statements be completed and submitted to its trustee by the end of March each year. The audited financial statements will be provided at the April meeting and the auditors from BNN will review their work and the audit results.

Work on the Uniform Grant Guidance (A-133) federal compliance audit is scheduled to continue in April. This is an audit of the various federal programs that are administered by MaineHousing. For the year ended December 31, 2023, MaineHousing administered and disbursed approximately \$246 million through thirty-two federal programs.

Major federal programs are audited on a rotating basis and the programs for the 2023 audit have not been determined by the auditors at this point. The Uniform Grant Guidance 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 year end. The AFR staff will be working with the program departments to compile and prepare information for this audit in the coming weeks.

**LOAN ADMINISTRATION:**

- Recruitment activities have been ongoing over the past several months to fill the vacant Special Asset Manager position in Finance and they were recently completed. The Special Asset Manager works closely with our loan servicing partners and oversee all aspects of defaulted loans including collections, foreclosures, bankruptcy, property preservation, title resolution, and various loss mitigation programs. We are very pleased that Georgia Baillargeon has accepted and been promoted to the Special Assets Manager position.

Georgia has work at MaineHousing since 1998. She started in the Homeownership Department as an Administrative Assistant and transitioned to Finance's Loan Administration department in 1999 where she has held various positions. For the past 9 years, she has been an REO Asset Manager. Prior to joining MaineHousing, Georgia worked for 15 years at KeyBank as a Senior Underwriter and a Senior Processor where she managed the Loan Processors and Data Entry teams.

Georgia's background, knowledge, and experience with underwriting loans, administration of default servicing functions, and strong relationship management skills make her a great addition to the management team in Loan Administration.

Anne LaChance has accepted and been promoted to the REO Asset Manager position. Since joining MaineHousing twelve years ago, Anne has held the positions of Asset Manager in the Asset Management department and Program Officer in the Housing Choice Voucher Department. Prior to joining MaineHousing, Anne worked as a Residential Property Manager and Section 8 Housing Specialist for Auburn Housing. She also worked as a Real Estate Broker for Jerry Douglass Realty. We are very excited to have Anne join the Loan Administration team.

**Finance Department Memorandum**

**To: Board of Commissioners**

**From: Darren R. Brown**

**Date: March 12, 2024**

**Subject: Monthly Financial and Budget Report**

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**FINANCIAL RESULTS**

Attached are the Balance Sheets and Statements of Revenues, Expenses, and Changes in Net Assets for the one month period ended January 31, 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 \$2.52 billion and total combined liabilities approximate \$2.06 billion. Total net assets amount to approximately \$455 million. Total combined revenues approximate \$30.3 million and total expenses amount to approximately \$27.5 million, which results in net operating income of \$2.8 million. Total combined net operating income for this period in 2023 was \$4.1 million. Net operating income for one month is \$1.3 million lower in 2024 due primarily to the activities and operating results of the Mortgage Purchase Fund (MPP), MaineHousing's largest fund group, and an increase in the fair value of non-mortgage investments.

The MPP has net operating income of approximately \$1.6 million. This is a \$1.6 million decrease compared to net operating income of \$3.2 million in 2023. The decrease is attributed solely to the recognition of a smaller paper gain associated with adjusting the carrying values of non-mortgage investments. A paper gain of \$0.2 million has been recorded for 2024, which is \$2.7 million smaller than the paper gain of \$2.9 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 gains, the MPP's net operating income is \$1.4 million at the end of January 2024. This is an increase of \$1.1 million compared to \$0.3 million in 2023. This net operating income improvement is due primarily to an increase in interest income from mortgages and non-mortgage investments, which is higher in 2024 by approximately \$1.4 million and is attributed to higher average yields and balances.

## **BUDGET RESULTS**

Also attached are the budget variance results for the period ended January 31, 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 January 31, 2024 amount to \$9.6 million, while total expenses amount to \$8 million. For the one month period ended January 31, 2024, revenues exceed expenses by approximately \$1.6 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 January 31, 2024, approximately \$2.3 million or 9% of the total operating budget has been used. Total other program administrative expenses are budgeted at \$10 million and actual expenses amount to \$0.7 million as of January 31, 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. There were no capital expenditures as of January 31, 2024.

### **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 January 31, 2024.

**MAINE STATE HOUSING AUTHORITY**  
**BALANCE SHEETS**  
**JANUARY 31, 2024**  
*(IN THOUSANDS OF DOLLARS)*

	<b>Memorandum Only Combined Totals</b>		<b>Mortgage Purchase Fund Group</b>	<b>Bondholder Reserve Fund</b>	<b>General Fund</b>	<b>HOME Fund</b>	<b>Federal Programs Fund</b>	<b>Other Funds</b>	<b>Maine Energy Housing &amp; Economic Recovery Funds</b>
	<b>2023</b>	<b>2024</b>							
<b>ASSETS:</b>									
Cash, principally time deposits	166,596	81,122	19,312	0	55,307	0	5,795	708	0
Investments	512,218	615,748	517,273	8,412	21,561	29,648	0	12,415	26,439
Accounts receivable - Government	21,492	9,912	0	0	0	1,806	8,106	0	0
Accrued interest and other assets	10,109	15,188	11,009	20	230	111	191	3,536	91
Mortgage notes receivable, net	1,589,506	1,758,773	1,675,666	0	7,011	40,584	0	0	35,512
Other notes receivable, net	34	0	0	0	0	0	0	0	0
Land, equipment and improvements, net	17,096	18,035	22	0	18,013	0	0	0	0
Other real estate owned	81	0	0	0	0	0	0	0	0
Derivative instrument - interest rate swaps	18,560	16,385	16,385	0	0	0	0	0	0
Deferred pension expense	959	629	346	2	67	0	0	214	0
Deferred amount on debt refundings	2,299	1,987	1,987	0	0	0	0	0	0
<b>Total Assets</b>	<b>2,338,950</b>	<b>2,517,779</b>	<b>2,242,000</b>	<b>8,434</b>	<b>102,189</b>	<b>72,149</b>	<b>14,092</b>	<b>16,873</b>	<b>62,042</b>
<b>LIABILITIES AND NET ASSETS:</b>									
Accrued interest payable	10,273	14,043	13,879	0	0	0	0	0	164
Accounts payable - Government	341	1,612	0	0	0	0	485	1,127	0
Accounts payable & accrued liabilities	28,299	28,711	158	4	26,408	787	1,279	75	0
Unearned income	117,046	33,245	0	0	0	625	11,391	21,229	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	18,560	16,385	16,385	0	0	0	0	0	0
Interfund	0	0	3,525	22	19,673	(14,482)	(3,397)	(5,343)	2
Mortgage bonds and notes payable, net	1,742,844	1,966,586	1,902,025	0	13,572	0	0	0	50,989
Deferred grant income	0	0	0	0	0	0	0	0	0
Deferred loan origination points	19	13	13	0	0	0	0	0	0
<b>Total Liabilities</b>	<b>1,919,960</b>	<b>2,062,977</b>	<b>1,937,296</b>	<b>34</b>	<b>59,906</b>	<b>(13,070)</b>	<b>9,758</b>	<b>17,898</b>	<b>51,155</b>
<b>NET ASSETS:</b>									
Restricted Net Assets	379,250	412,519	304,704	8,400	0	85,219	4,334	(1,025)	10,887
Unrestricted Net Assets	39,740	42,283	0	0	42,283	0	0	0	0
<b>Total Net Assets</b>	<b>418,990</b>	<b>454,802</b>	<b>304,704</b>	<b>8,400</b>	<b>42,283</b>	<b>85,219</b>	<b>4,334</b>	<b>(1,025)</b>	<b>10,887</b>
<b>Total Liabilities and Net Assets</b>	<b>2,338,950</b>	<b>2,517,779</b>	<b>2,242,000</b>	<b>8,434</b>	<b>102,189</b>	<b>72,149</b>	<b>14,092</b>	<b>16,873</b>	<b>62,042</b>

**MAINE STATE HOUSING AUTHORITY**  
**STATEMENTS OF REVENUES, EXPENSES AND CHANGES IN NET ASSETS**  
**FOR THE PERIOD ENDED JANUARY 31, 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 &amp; Economic Recovery Funds</u>
	<u>2023</u>	<u>2024</u>							
<b>REVENUES:</b>									
Interest from mortgages and notes	5,358	6,111	6,050	0	33	24	0	0	4
Income from investments	1,774	2,575	2,150	38	73	132	2	57	123
Net increase (decrease) in the fair value of investments	2,945	202	202	0	0	0	0	0	0
Fee income	1,012	1,209	268	0	95	0	836	10	0
Other revenue	0	9	1	0	2	6	0	0	0
Grant income	23,743	8,311	0	0	0	0	6,559	1,752	0
Income from State	1,695	1,806	0	0	0	1,806	0	0	0
Federal rent subsidy income	9,267	10,102	0	0	0	0	10,102	0	0
Gain on bond redemption	0	0	0	0	0	0	0	0	0
<b>Total Revenues</b>	<b>45,794</b>	<b>30,325</b>	<b>8,671</b>	<b>38</b>	<b>203</b>	<b>1,968</b>	<b>17,499</b>	<b>1,819</b>	<b>127</b>
<b>EXPENSES:</b>									
Operating expenses	2,987	2,329	0	0	2,329	0	0	0	0
Other program administrative expenses	570	550	513	0	1	0	34	0	2
Mortgage servicing fees	139	165	164	0	1	0	0	0	0
Interest expense	4,034	5,015	4,931	0	0	0	0	0	84
Grant expense	24,734	9,393	0	0	0	1,076	6,565	1,752	0
Federal rent subsidy expense	9,213	10,088	0	0	0	0	10,088	0	0
Allocated operating costs	0	0	1,414	8	(2,069)	0	637	10	0
<b>Total Expenses</b>	<b>41,677</b>	<b>27,540</b>	<b>7,022</b>	<b>8</b>	<b>262</b>	<b>1,076</b>	<b>17,324</b>	<b>1,762</b>	<b>86</b>
Net Operating Income (Loss)	4,117	2,785	1,649	30	(59)	892	175	57	41
Transfers between funds, net	0	0	0	0	31	0	(31)	0	0
Change in net assets	4,117	2,785	1,649	30	(28)	892	144	57	41
Net assets at beginning of year	414,873	452,017	303,055	8,370	42,311	84,327	4,190	(1,082)	10,846
Net assets at end of period	418,990	454,802	304,704	8,400	42,283	85,219	4,334	(1,025)	10,887

**MAINE STATE HOUSING AUTHORITY  
OPERATING REVENUES AND EXPENSES BUDGET VARIANCE REPORT  
FOR THE PERIOD ENDED JANUARY 31, 2024**

*(IN THOUSANDS OF DOLLARS)*

	<b>Mortgage Lending Activities Actual</b>	<b>Federal &amp; Other Program Administration Actual</b>	<b>Total Combined Actual</b>	<b>Total Annual Budget</b>	<b>Total Under/(Over)</b>	<b>% Variance</b>
<b>REVENUES:</b>						
Interest from mortgages and notes	6,083	0	6,083	74,385	68,302	92%
Income from investments	2,261	59	2,320	23,400	21,080	90%
Fee income	363	846	1,209	19,266	18,057	94%
Other revenue	3	0	3	105	102	97%
<b>Total Revenues</b>	<b>8,710</b>	<b>905</b>	<b>9,615</b>	<b>117,156</b>	<b>107,541</b>	<b>92%</b>
<b>EXPENSES:</b>						
Operating expenses	1,682	647	2,329	25,670	23,341	91%
Other program administrative expenses	679	36	715	10,021	9,306	93%
Interest expense	4,931	0	4,931	65,570	60,639	92%
<b>Total Expenses</b>	<b>7,292</b>	<b>683</b>	<b>7,975</b>	<b>101,261</b>	<b>93,286</b>	<b>92%</b>
<b>Excess Revenues Over Expenses</b>	<b>1,418</b>	<b>222</b>	<b>1,640</b>	<b>15,895</b>	<b>14,255</b>	<b>90%</b>

**MAINE STATE HOUSING AUTHORITY  
OPERATING AND OTHER PROGRAM ADMINISTRATIVE EXPENSES  
FOR THE PERIOD ENDED JANUARY 31, 2024**

**ATTACHMENT B**

	<b>Total Annual Budget</b>	<b>Total Year to Date Actual</b>	<b>Budget Available</b>	<b>Percentage of Budget Available</b>
<b>Operating Expenses</b>				
Salaries	13,853,898	1,330,747	12,523,151	90%
Payroll Taxes	1,013,479	100,686	912,793	90%
Retirement	1,386,948	158,851	1,228,097	89%
Medical and Life Insurance	3,663,963	287,368	3,376,595	92%
Other Fringe Benefits	10,000	1,024	8,976	90%
Office Supplies	60,525	5,306	55,219	91%
Printing	85,450	184	85,266	100%
Membership and Dues	66,879	12,958	53,921	81%
Subscriptions	20,080	5,821	14,259	71%
Sponsorships	19,600	0	19,600	100%
Staff Educ/Train/Conf	213,342	12,518	200,824	94%
Travel/Meals - Staff Educ/Train/Conf	230,594	16,398	214,196	93%
Partner/Client Train/Meetings	87,250	1,793	85,457	98%
Travel/Meals - Partner/Client Training	89,506	1,063	88,443	99%
Staff Events	36,680	5,929	30,751	84%
Meals - Staff Events	33,590	970	32,620	97%
Leased Vehicles	198,991	12,118	186,873	94%
Computer Supplies	31,000	3,130	27,870	90%
Computer License SAAS	248,564	9,567	238,997	96%
Rent-Other	44,519	2,722	41,797	94%
Computer Maintenance	986,752	95,270	891,482	90%
Depreciation	1,279,000	93,056	1,185,944	93%
Telephone	131,750	11,455	120,295	91%
Employment Advertising	18,000	745	17,255	96%
Postage and Shipping	152,512	7,590	144,922	95%
Insurance	102,186	168	102,018	100%
Recording Fees	1,000	135	865	87%
Payroll Services	51,668	4,459	47,209	91%
Audit Services	175,350	0	175,350	100%
Property Expenses	556,950	81,677	475,273	85%
Professional Services	371,538	27,207	344,331	93%
Building Interest Expense	448,452	37,726	410,726	92%
<b>Total Operating Expenses</b>	<b>25,670,016</b>	<b>2,328,641</b>	<b>23,341,375</b>	<b>91%</b>
<b>Other Program Administrative Expenses</b>				
Loan foreclosure expenses	200,000	2,994	197,006	99%
REO expenses	50,000	497	49,503	99%
Provision for losses on loans & REOs	125,000	0	125,000	100%
Mortgage Servicing fees	1,975,000	165,179	1,809,821	92%
Loan Origination expenses	3,230,000	213,431	3,016,569	93%
Bond issuance expenses	900,000	0	900,000	100%
Trustee/Bank fees	178,000	17,657	160,343	90%
Program advertisements	336,500	0	336,500	100%
Bond and mortgagee insurance	24,313	0	24,313	100%
Variable rate bond remarket/SBPAs	645,000	137,999	507,001	79%
Cash flow/arbitrage/swap consultants/legal	738,500	142,917	595,583	81%
Homebuyer education	150,000	1,200	148,800	99%
Program administrator fees	1,469,000	32,885	1,436,115	98%
<b>Total Other Program Administration Expenses</b>	<b>10,021,313</b>	<b>714,759</b>	<b>9,306,554</b>	<b>93%</b>

**MAINE STATE HOUSING AUTHORITY  
CAPITAL BUDGET  
FOR THE PERIOD ENDED JANUARY 31, 2024**

**ATTACHMENT C**

Description	2024 Budget	2024 Actual	Budget Available	% Expended
<b>Computer Hardware:</b>				
Laptop replacements	57,000	0	57,000	
Total computer hardware	<u>57,000</u>	<u>0</u>	<u>57,000</u>	<u>0%</u>
<b>Computer Software:</b>				
Enterprise multi-family housing system	176,958	0	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>0</u>	<u>507,558</u>	<u>0%</u>
<b>Office Building:</b>				
Additional workstations & furnitures	40,000	0	40,000	
Potential office building improvements/repairs	50,000	0	50,000	
	<u>90,000</u>	<u>0</u>	<u>90,000</u>	<u>0%</u>
<b>Director's Vehicle:</b>				
	<u>30,000</u>	<u>0</u>	<u>30,000</u>	<u>0%</u>
<b>Total</b>	<u><u>684,558</u></u>	<u><u>0</u></u>	<u><u>684,558</u></u>	<u><u>0%</u></u>

**MAINE STATE HOUSING AUTHORITY  
MEMBERSHIPS, DUES, AND SPONSORSHIPS  
FOR THE PERIOD ENDED JANUARY 31, 2024**

Description	Amount
<b>Memberships and Dues</b>	
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
Kennebec Board of Realtors - employee dues	199
Association of Government Accountants - (1) employee annual memberships	110
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>\$ 12,959</u>
<b>Sponsorships</b>	
Total	<u>\$ -</u>



## Finance Department Memorandum

**To:** Board of Commissioners  
**From:** Darren Brown  
**Date:** March 4, 2024  
**Subject:** Monthly Delinquencies Report

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### MULTI-FAMILY DELINQUENCIES

The Multi-Family portfolio totals \$914 million with 1,330 loans as of February 29, 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 9,948 loans as of January 31, 2024. The over 60-day delinquencies decreased from 2.77% to 2.64%, and the in-foreclosures remained at 0.57%. The over 60-day delinquencies amount to \$28 million, with approximately \$6 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 2.64% and the overall delinquency rate by loan count is 2.79%.

**Servicer Delinquencies** – As of January 2024, Bank of America (BOA) had the highest overall delinquency rate of 10.62% (11 loans), with an in-foreclosure rate of 5.12% (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.

Delinquencies for our largest servicer, Mortgage Servicing Solutions, decreased from 3.31% to 3.15%, while the in-foreclosure rate increased from 0.60% to 0.61%. Bangor Savings Bank QS portfolio had a rate of 0.67%, which was the lowest rate for the month. Delinquency rates for each servicer are shown in *Exhibit 3*.

**Delinquencies by Insurance Type** – In January 2024, FHA insured loans had the highest delinquency rate by total insurance type of 4.19%, with in-foreclosures at 0.56%. When compared to the total loan portfolio, RD insured loans had the highest delinquency rate of 1.44%, with in-foreclosures at 0.38%. 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 29% of delinquencies, while RD insured loans comprise 54% of the portfolio and represent 54% 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 January 2024, we assisted 77 borrowers with various foreclosure prevention options. In January 2024, nine HAF reinstatements occurred.

# Multi-Family Delinquent Loans

MAINE STATE HOUSING AUTHORITY  
MULTI-FAMILY DELINQUENCIES  
2/29/2024

Section 8					ORIGINATION	DELINQUENT		
BORROWER	LEVEL PMT	PTD	LOCATION	PROJECT OWNER	DATE	1 MONTH	2 MONTHS	3+ MONTHS
NONE								
						0.00	0.00	0.00

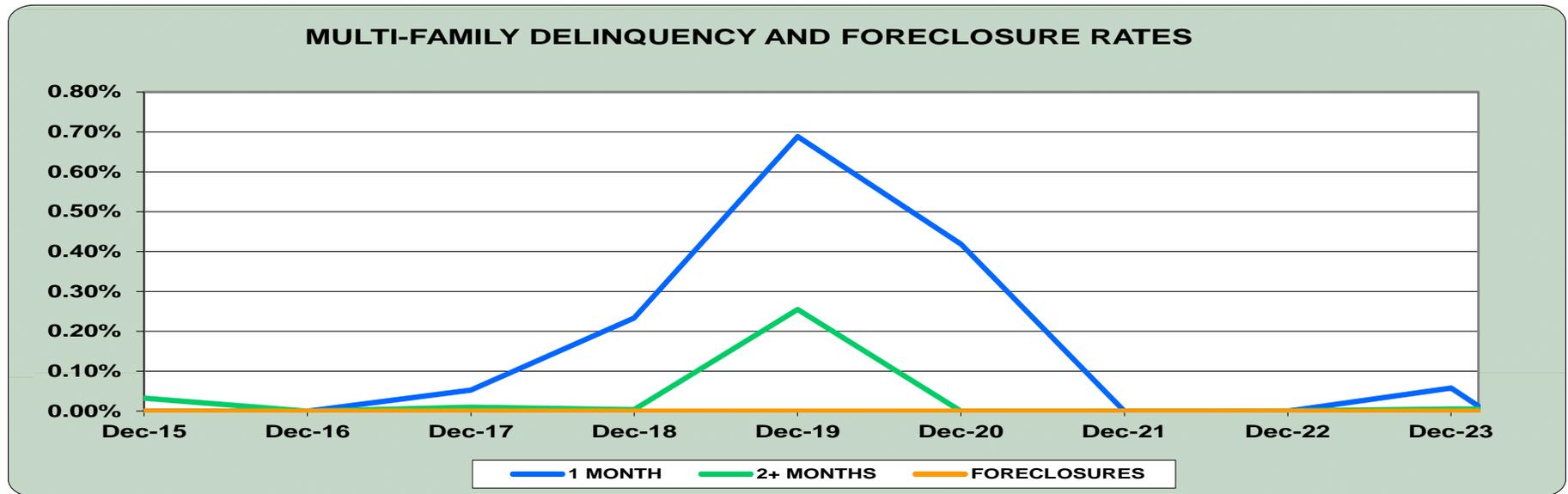
Rental Housing					ORIGINATION	DELINQUENT		
BORROWER	LEVEL PMT	PTD	LOCATION	PROJECT OWNER	DATE	1 MONTH	2 MONTHS	3+ MONTHS
NONE								
						0.00	0.00	0.00

Supportive Housing & Other					ORIGINATION	DELINQUENT		
BORROWER	LEVEL PMT	PTD	LOCATION	PROJECT OWNER	DATE	1 MONTH	2 MONTHS	3+ MONTHS
OHIO ST, 112	820.68	05/01/23	BANGOR	PENOBSCOT AREA HSG DEV CORP	10/01/09	0.00	0.00	18,843.00
HODGDON ST	2,552.34	01/01/24	DAMARISCOTTA	ELDERCARE NETWORK OF LINCOLN	05/21/98	113,644.00	0.00	0.00
ELM STREET, 63	436.74	09/01/23	MACHIAS	DOWNEAST COMMUNITY PARTNERS	04/01/99	0.00	0.00	26,866.00
						113,644.00	0.00	45,709.00
<b>Grand Total</b>						113,644.00	0.00	45,709.00

**% of Portfolio Delq 60+ days**      **0.01%**  
**Total Number of Loans**            **1,330**



# Multi-Family Delinquency & Foreclosure Trends



	OUTSTANDING PRINCIPAL	1 MONTH		2+ MONTHS		FORECLOSURES	
		DOLLARS	RATE	DOLLARS	RATE	DOLLARS	RATE
Feb-24	\$ 913,913,458	\$ 113,644	0.01%	\$ 45,709	0.01%	\$ -	0.00%
Dec-23	\$ 898,515,001	\$ 518,845	0.06%	\$ 45,709	0.01%	\$ -	0.00%
Dec-22	\$ 796,448,381	\$ -	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	0.69%	\$ 1,620,600	0.25%	\$ -	0.00%
Dec-18	\$ 630,936,475	\$ 1,473,376	0.23%	\$ 20,600	0.00%	\$ -	0.00%
Dec-17	\$ 608,939,257	\$ 319,836	0.05%	\$ 60,624	0.01%	\$ -	0.00%
Dec-16	\$ 579,916,852	\$ -	0.00%	\$ -	0.00%	\$ -	0.00%
Dec-15	\$ 573,932,384	\$ -	0.00%	\$ 185,320	0.03%	\$ -	0.00%



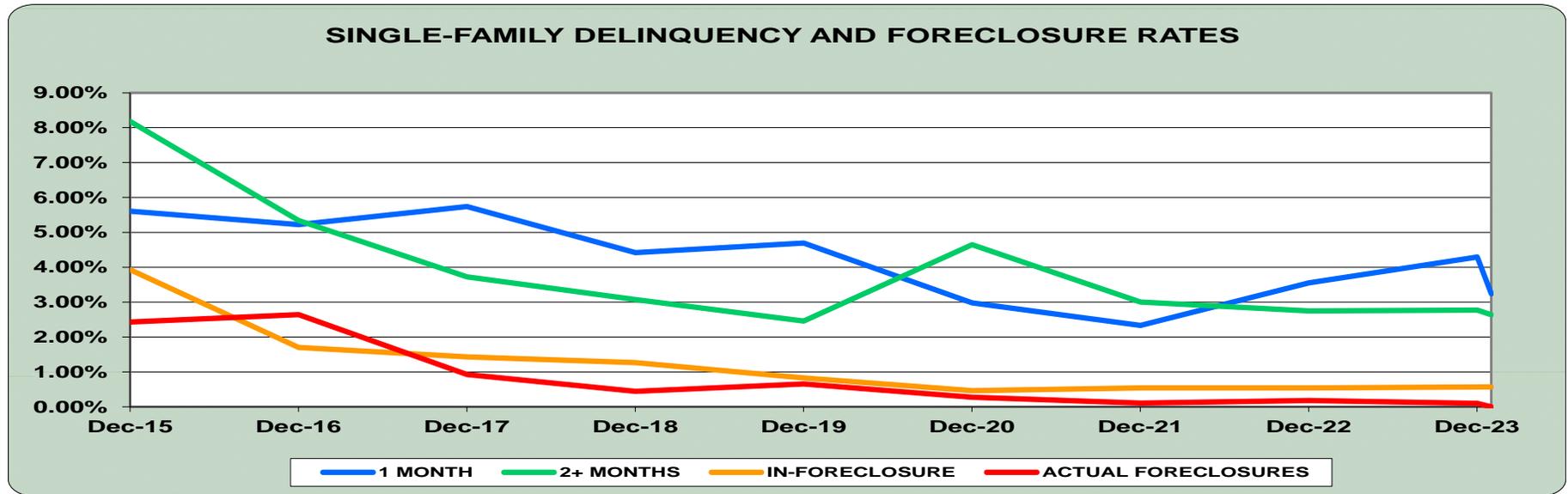
# Single-Family Delinquent Loans

**Maine State Housing Authority  
Single-Family Delinquencies by Servicer  
1/31/2024**

SERVICER	% OF PORTFOLIO	% of Portfolio Delq 60 + days	OUTSTANDING PRINCIPAL	----- 1 MONTH	DELINQUENT 2 MONTHS	----- 3+ MONTHS	IN- FORECLOSURE
MORTGAGE SERVICING SOLUTIONS	67.58%	3.15%	716,624,558.99	26,065,666.22	6,978,968.30	11,259,065.27	4,351,367.53
BANGOR SAVINGS BANK	10.41%	1.16%	110,349,269.94	2,542,591.24	310,329.12	565,516.14	407,220.07
CAMDEN NATIONAL BANK UK	7.79%	0.95%	82,569,519.46	2,531,331.57	456,834.83	101,719.83	229,463.53
BANGOR SAVINGS BANK QS	7.14%	0.67%	75,679,925.50	660,809.26	290,610.98	216,437.25	0.00
MACHIAS SAVINGS BANK	6.58%	3.20%	69,729,884.74	2,064,163.64	636,219.72	772,291.57	820,649.72
BANK OF AMERICA NA	0.49%	10.62%	5,179,605.58	473,678.83	167,554.54	117,163.70	265,325.09
SALEM FIVE MORTGAGE CORP	0.03%	3.97%	282,910.78	0.00	11,219.80	0.00	0.00
<b>TOTAL</b>	<b>100.00%</b>	<b>2.64%</b>	<b>1,060,415,674.99</b>	<b>34,338,240.76</b>	<b>8,851,737.29</b>	<b>13,032,193.76</b>	<b>6,074,025.94</b>



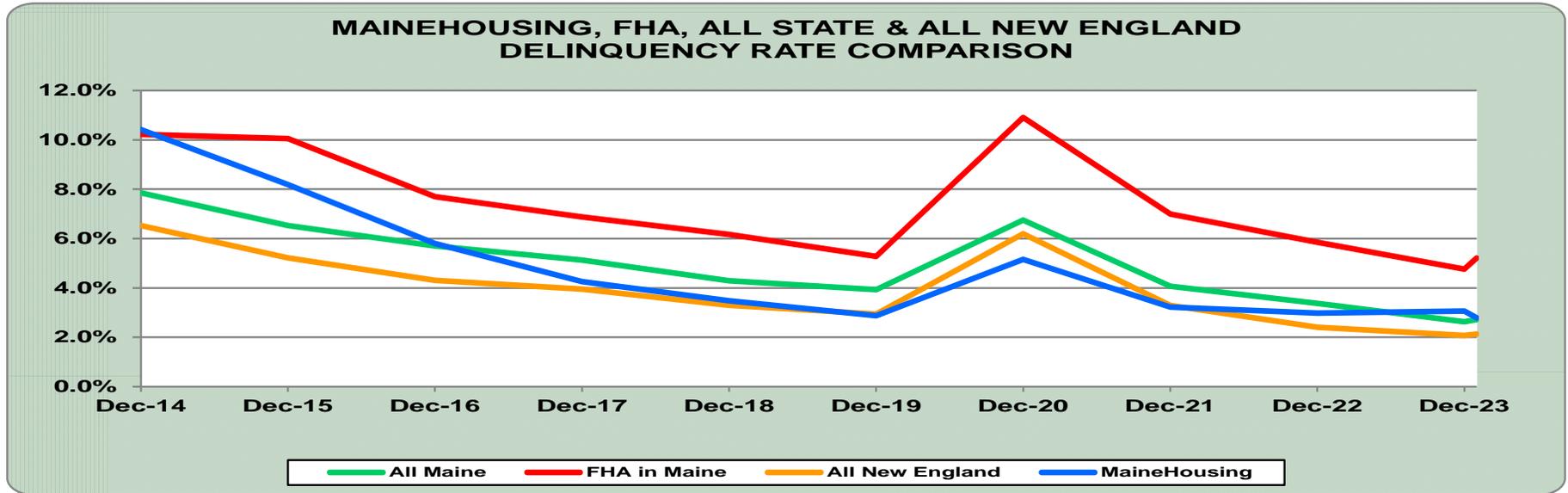
# Single-Family Delinquency & Foreclosure Trends



	OUTSTANDING PRINCIPAL		1 MONTH		2+ MONTHS		IN-FORECLOSURE		ACTUAL FORECLOSURES	
	DOLLARS	DOLLARS	DOLLARS	RATE	DOLLARS	RATE	DOLLARS	RATE	DOLLARS	RATE
Jan-24	\$ 1,060,415,675	\$ 34,338,241	\$ 27,957,957	3.24%	\$ 27,957,957	2.64%	\$ 6,074,026	0.57%	\$ 21,263	0.00%
Dec-23	\$ 1,053,014,623	\$ 45,215,476	\$ 29,205,657	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	\$ 26,378,301	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	\$ 26,645,647	2.33%	\$ 26,645,647	3.00%	\$ 4,806,968	0.54%	\$ 941,490	0.11%
Dec-20	\$ 960,761,414	\$ 28,645,024	\$ 44,603,599	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	\$ 23,774,547	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	\$ 28,155,105	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	\$ 31,454,643	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	\$ 42,682,410	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	\$ 64,656,769	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*	122,316	0.68%	1.05%	0.99%	2.72%
FHA for State*	16,986	1.85%	2.19%	1.17%	5.21%
All New England*	1,729,407	0.68%	0.96%	0.49%	2.13%
MaineHousing**	9,948	0.82%	1.26%	0.71%	2.79%

\*This information is obtained from MBA's National Delinquency Survey for the fourth quarter of 2023.

\*\*MaineHousing's overall delinquency rate based on loan dollars is 2.64%, whereas rates in this exhibit are based on loan count.



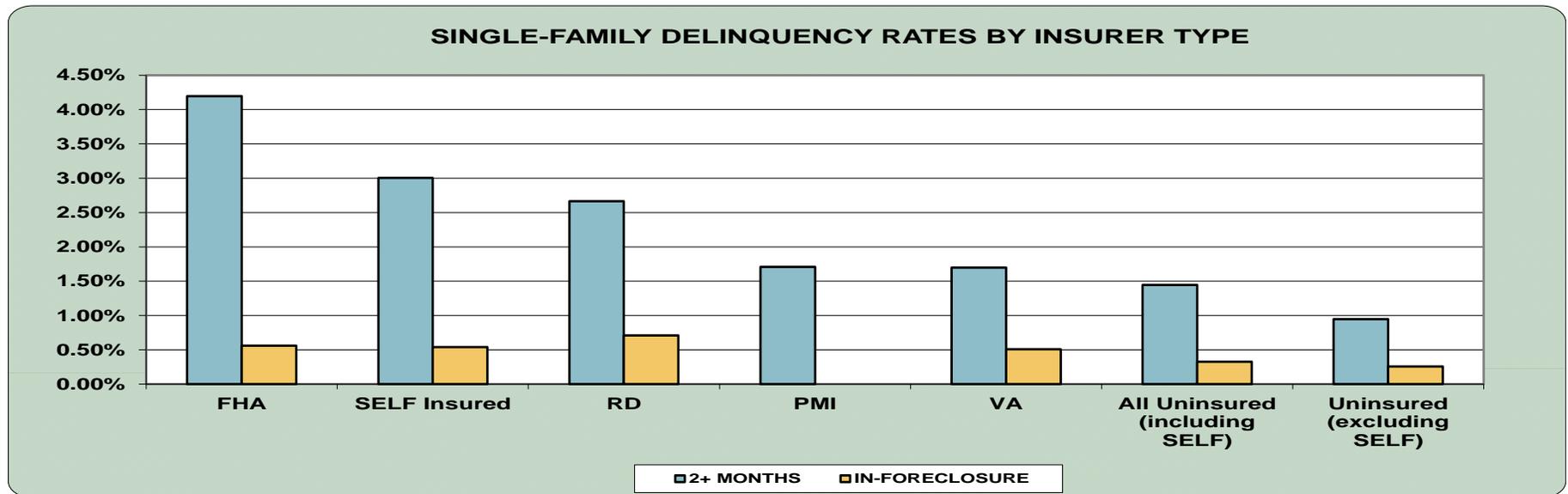
# Single-Family Delinquencies by Mortgage Insurer

As A Percent of Total Insurance Type  
1/31/2024

TYPE	2+ MONTHS	IN-FORECLOSURE
FHA	4.19%	0.56%
SELF Insured	3.00%	0.54%
RD	2.66%	0.71%
PMI	1.71%	0.00%
VA	1.70%	0.51%
All Uninsured (including SELF)	1.45%	0.33%
Uninsured (excluding SELF)	0.95%	0.26%

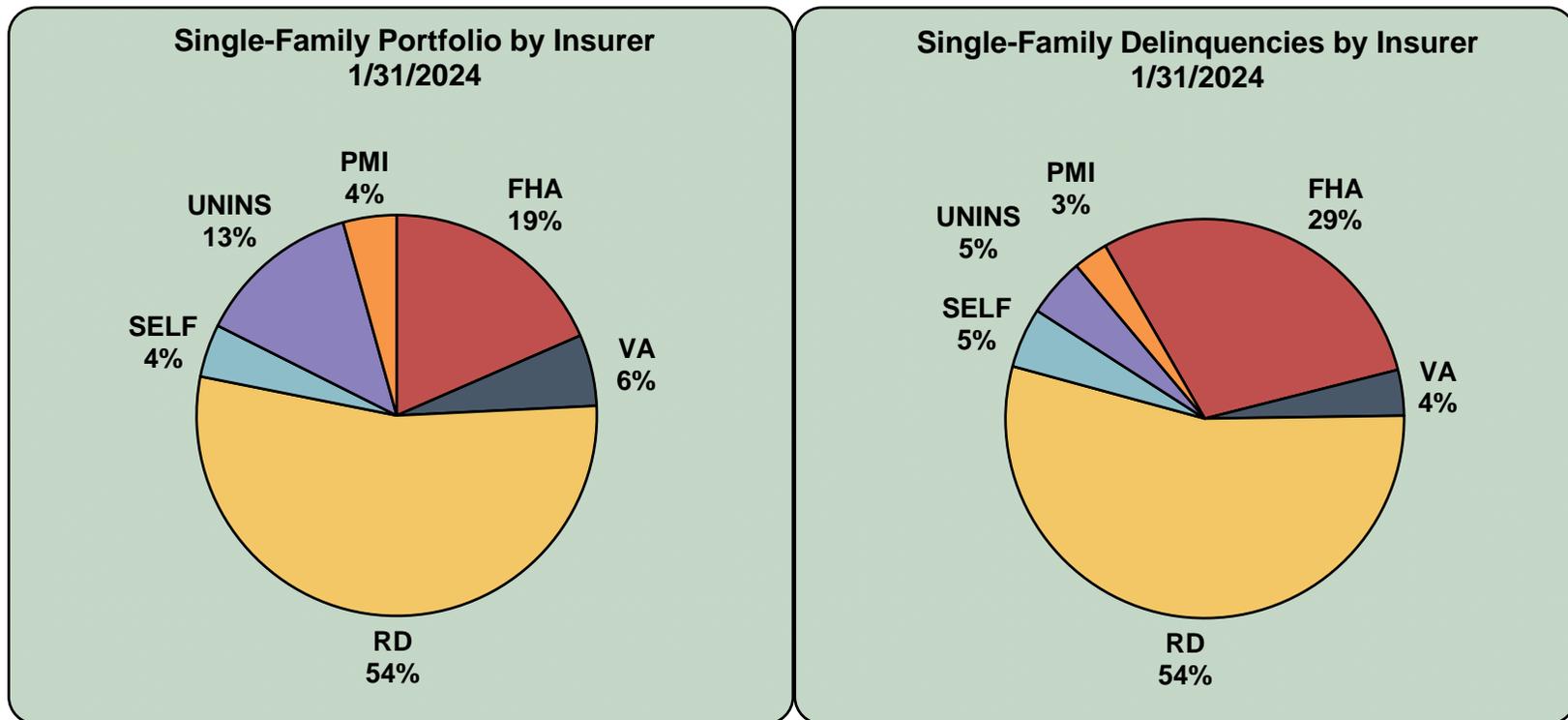
As A Percent of Total Loan Portfolio  
1/31/2024

TYPE	2+ MONTHS	IN-FORECLOSURE
RD	1.44%	0.38%
FHA	0.77%	0.10%
All Uninsured (including SELF)	0.25%	0.06%
SELF Insured	0.13%	0.02%
Uninsured (excluding SELF)	0.13%	0.03%
VA	0.10%	0.03%
PMI	0.07%	0.00%

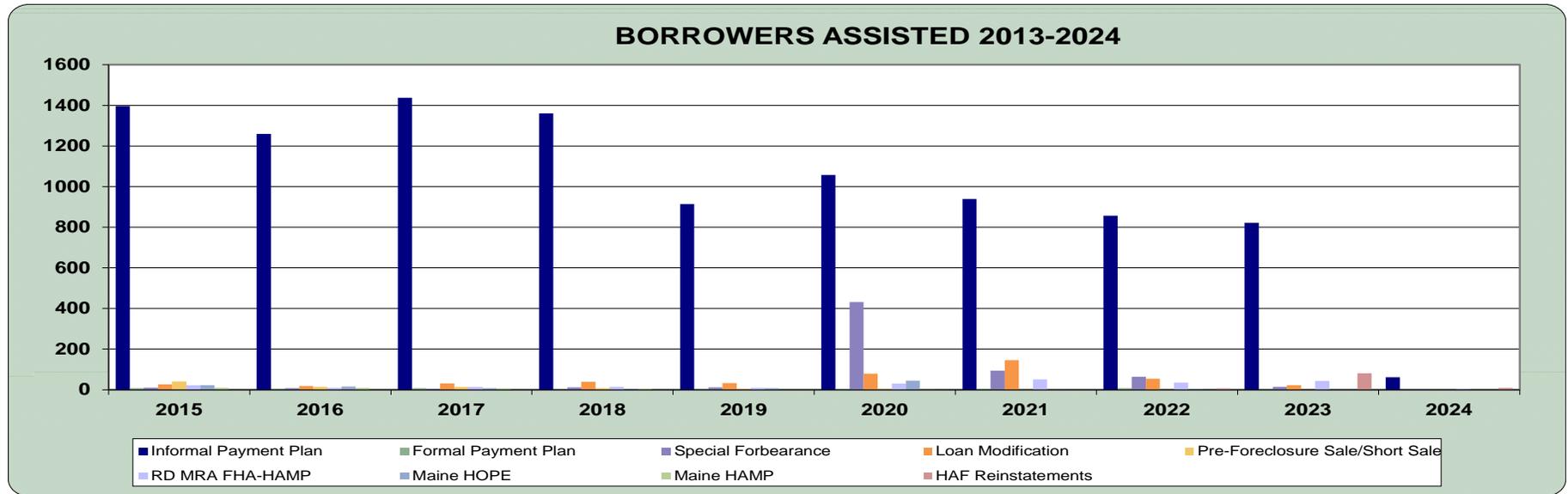


# Single-Family Delinquencies by Mortgage Insurer

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
Jan-24	61	0	3	1	0	3	0	0	9	77
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
Jan-24	1	9,948	0.01%
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**

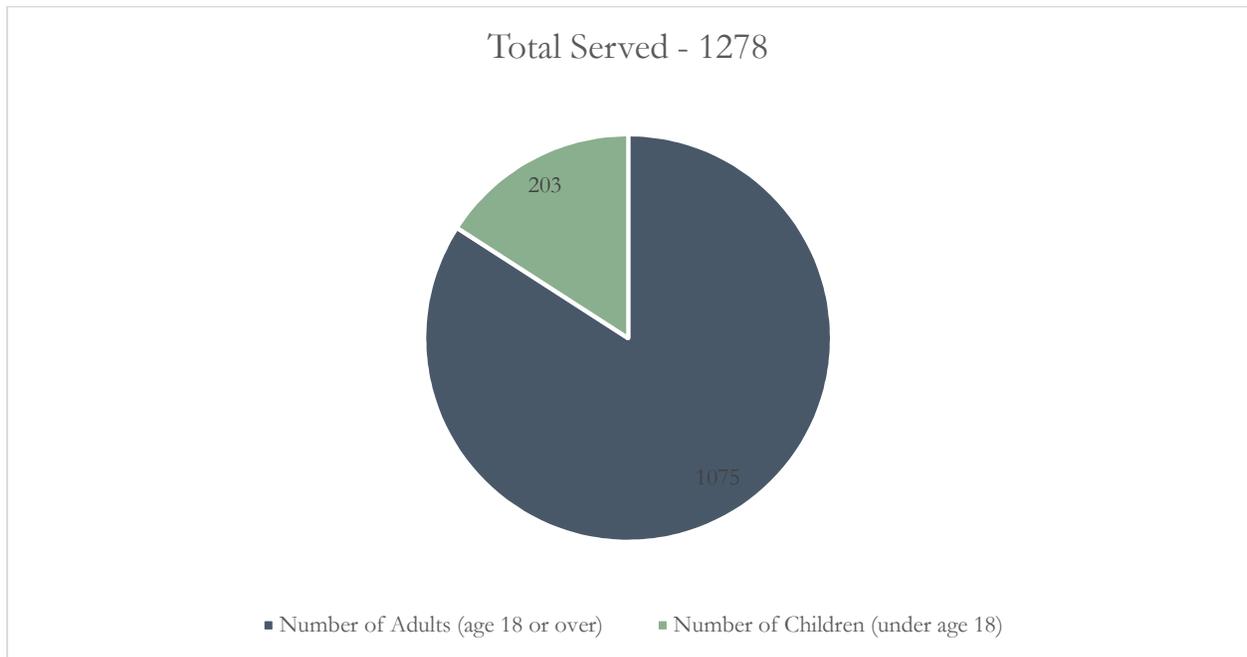
**To:** Board of Commissioners  
**From:** Kelly Watson, Director of Homeless Initiatives  
**Date:** March 11, 2024  
**Subject:** Homeless Initiatives Report

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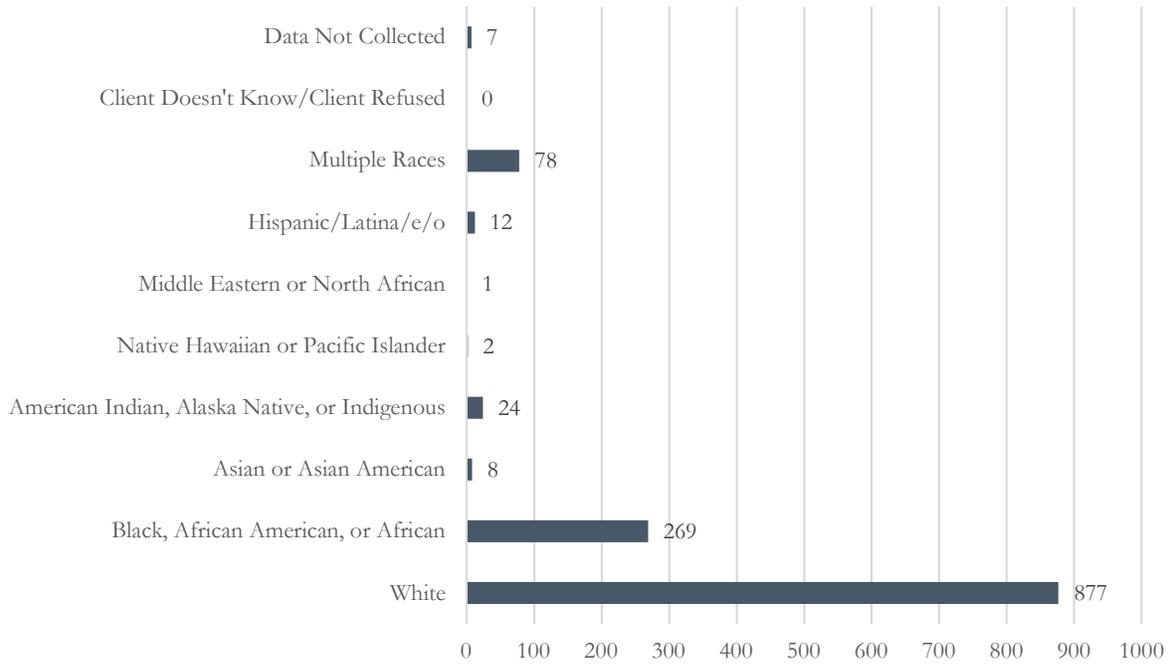
**Homeless Data – February 2024**

The following are the monthly statistics for February:

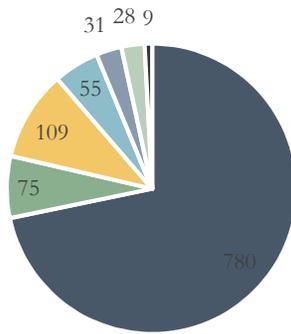
1. Total number of people served in ESHAP funded shelters (1278) decreased by 8 individuals. This number does not include many of the Asylum Seekers in Portland as well as those served in hotels through GA, or those seeking emergency shelter with a Victim Service Provider.
2. Racial equity – the percentage of people of color served increased from 30.2 in January to 31 in February. The number of those who identify as Hispanic/Latina/e/o increased from 10 to 12.
3. The number of Exits to Permanent Housing last month decreased from 88 permanent exits in January to 54 in February. The total exits from shelter to any location was down by 37 from the previous month.



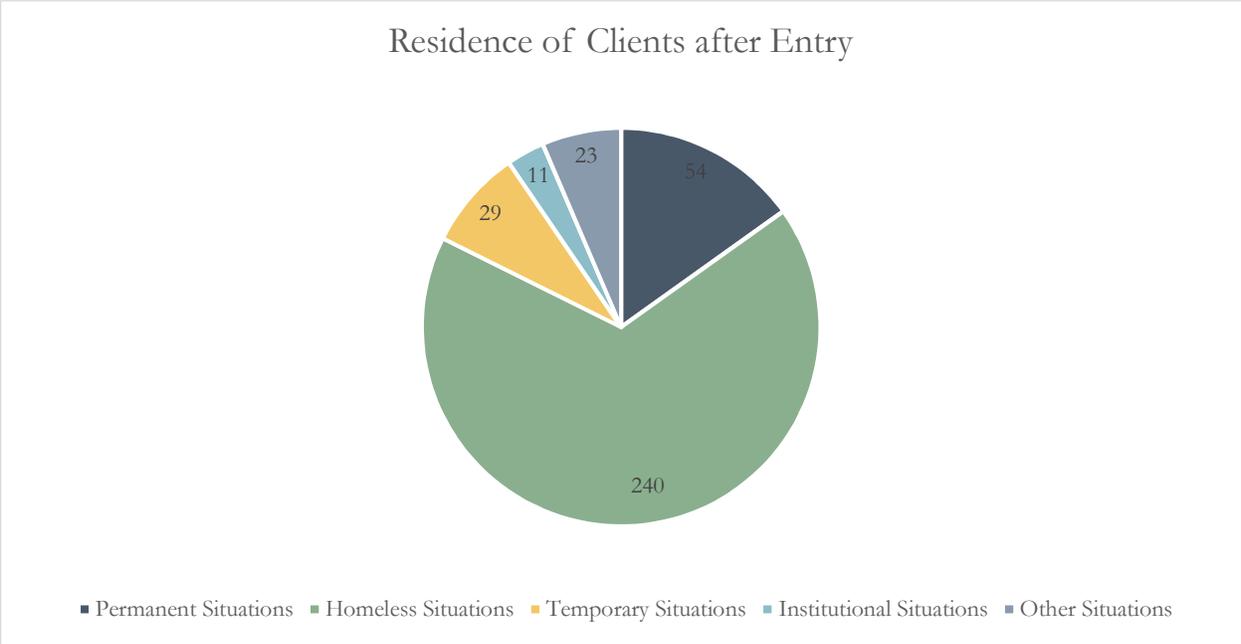
### Number of People Served by Race



### Residence of Clients Prior to Entry



- 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



**Long Term Solutions Program Updates**

It has been almost a year since the Long Term Solutions Program funded 17 providers for various projects aimed at addressing the housing crisis through unique programming. Projects included acquisition and rehab of property to provide shelter and/or housing, operations funding for shelter and/or housing, and funding for service based programs. To date, projects have reported over 100 households housed, notably in areas where we have previously had large service gaps. On a less positive note, we have seen a couple of these projects experience setbacks related to local community acceptance and approvals at the municipal level.

**Homeless Initiatives Departmental Goals**

The Homeless Initiatives department has done goal setting for the coming year and identified goals in five key areas of focus: Internal Processes and Protocols, Program/System Design, Partner Training and Support, Communication, and Continuous Quality Improvement. The following is the list of ambitious goals for 2024 from an incredibly motivated team ready to advance the mission even further.

**Internal**

- Manage All Renewing Grants in Amplifund
- Develop and Finalize Risk Based Monitoring Protocol & Implementation
- Finalize Departmental Complaint Process
- Increase Coordination with Asset Management (to include Preference Team)
- Utilize Docuware for File Storage and Archiving
- Revise and Implement Financial Monitoring Tool
- Find Proactive Approach to the "End of Year Scramble"

### Program/System Design

- Temporary Rapid Rehousing Program Data Driven Funding Levels
- Compensation for PWLE - Work with CoC on Policy & Execution
- Revise Homeless Rule
- Add More Resources into Coordinated Entry
- Housing Problem Solving Data Driven Funding Levels

### Partner Training/Support

- Standardized Process and Approach for Onboarding New Grantees
- Host In Person HMIS Trainings

### Communication

- Redesign Maine Homeless Planning Website
- Work with Planning and Research on Data Dashboards
- Improve Board Reports
- Create and Distribute Newsletter for Homeless Initiatives Partners

### Continuous Quality Improvement

- Internal Process Documentation
- Streamline Internal Processes for Efficiency
- Improve Information Flows in the Department & Increase Cohesiveness Between Teams
- Use and Promote Data for Decision Making
- Systems Analysis - Equity Focus
- Training Documentation for Providers (HMIS, Financial, Program)
- Aid CoC in Strategic Planning and Action Toward Goals

### **Service Hub Implementation – Built for Zero Initiative**

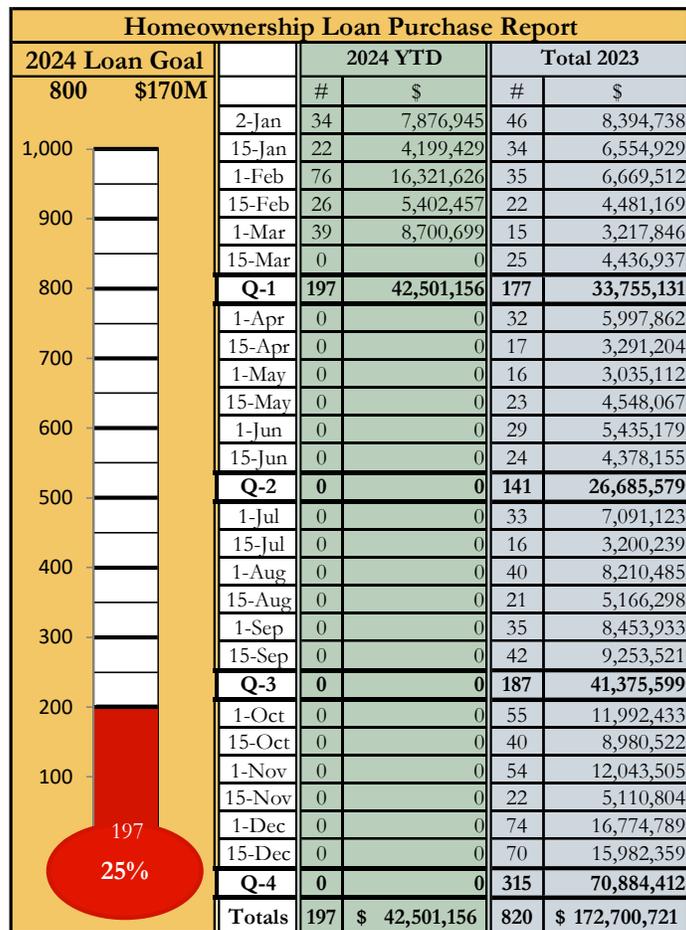
For the last several months, MaineHousing worked with Community Solutions and WellSky to design a report suite that allows us to track inflow and outflow data within the Homeless Management Information System. Starting in January, we were able to start pulling these reports statewide and by hub. These reports will assist us in moving closer to our data quality milestones, and subsequently understand the scope of homelessness in our state. There is initial work to be done around data quality and data clean up as we work to get a more accurate picture of homelessness in Maine.

The Hub 5 Coordinator has begun working closely with the Homeless Veterans Action Committee as a data coach and liaison between the hubs and the Veteran Coordinated Entry System. The “No Homeless Veterans” Challenge ended its first phase in November, but they are continuing the momentum of that challenge as they work towards the goal of reaching Functional Zero for veteran homelessness by June, 2025. They were able to house 100 veterans in a little over 100 days, which more than doubled their housing placements per month. Primary strategies for increasing housing placements were coordinated landlord outreach, bonus payments to landlords, and a landlord risk mitigation fund.

**Homeownership Department Memorandum**

**To:** MaineHousing Board of Commissioners  
**From:** Patricia Harriman, Director of Homeownership  
**Date:** March 11, 2024  
**Subject:** Monthly Report – Homeownership Department

**PRODUCTION UPDATE**



Monthly Loan Reservations: 03/01/24	
#	\$ Volume
87	\$ 19,091,108

Loan Pipeline as of: 03/01/24	
#	\$ Volume
230	\$ 48,801,115

Loan Reservation Comparison					
February 2023		February 2024		2023 vs 2024	
#	\$ Volume	#	\$ Volume	#	\$ Volume
148	\$28,038,596	230	\$ 48,801,115	55%	74%

## **PROGRAM HIGHLIGHTS**

### **Loan Production and Market Status**

Spring is in the air and home buying season is in full swing. While inventory in the market still remains scarcer than pre pandemic years, much like the spring flowers, new signs of market change are blooming. According to realtor.com there were 14.8% more homes actively for sale on any given day in February compared to the same time in 2023, making it the 4<sup>th</sup> consecutive month of growth. Homes unsold (including those under contract) increased 8.8%, and sellers were more active in selling their homes with 11.3% more newly listed homes on the market. Even more encouraging for buyers is that the median price for home sales in February remained relatively stable, growing only about .3% year over year.

Mainehousing's first quarter production numbers are not only showing an increase over 2023 but also reflect the highest first quarter production post pandemic. Borrowers are taking advantage of our low rates and down payment assistance to jump into the market while many others are waiting to see what rates will do going forward. With first time homebuyers making up 35% of the buyers in today's market, our combination of government loans, low rates and grants are certainly a great match.

The Homeownership team continues to find new ways to reach our Realtors and Lenders and share our products. The power of knowledge will only continue to blossom the growth of our programs and the dream of homeownership.

### **Outreach and Training**

The Homeownership team values the importance of training both lenders and Realtors across the state. Jessica Gurney, Outreach and Education Coordinator, and Tabby Carlson, Mortgage Compliance Officer, led a virtual informative session entitled "MaineHousing-First-Time Homebuyer Programs" for Real Estate agents with ERA-Dawson Bradford on February 14<sup>th</sup>. Through this information session, agents are now familiar with MaineHousing Programs. Homeownership is offering a virtual series of trainings for lenders entitled, "Training Your Team For MaineHousing Success". Lisa McKenna, completed the first training "Maine Housing Basic" on February 15, 2024. 86 people participated in the training. On February 29, 2024, Lisa hosted "MaineHousing for Underwriters and Processors". 85 people attended the virtual training. The third session will be offered in March. MaineHousing is pleased to share it will host a 3 Credit CEU Course for Realtors across the state. This event will be held on April 30<sup>th</sup> in Freeport and registration will start at the beginning of March.

Homebuyer Education continues to be an important first step for First Time Homebuyers. hoMEworks 2024 Sponsorship Campaign is wrapping up. Once the final check arrives, hoMEworks will have raised \$17,500. This is highest amount hoMEworks has raised. Three new sponsors include Five County Credit Union, Saco and Biddeford Savings, and Maine Community Bank. With this money, hoMEworks will continue to offer an in-person incentive to agencies hosting 2 in-person classes. This \$1,000 incentive can be used to help with the cost of the location/materials. Planning for our Spring Educator Meeting is underway. After surveying the educators to find the date that works best, it will be held on April 29, 2024. Guest speakers for the event include Amy Nucci, Executive Director Habitat York County, Jane O' Reilly, Lead

Investigator, Maine Human Rights Commission, and Kaitlyn Mulhern, Homeownership Set-Aside Programs Manager for discussion on Equity Builders/HOW.

The testimonies from First Generation Homebuyers speak to the importance of the new program. Since launching this program in April 2023, MaineHousing has purchased 34 First Generation Loans in 2024 and 74 in 2023.

“

## THE VOICE OF FIRST GENERATION BORROWERS

“This program has allowed me to have stability for the first time in my life. My mom and I moved so much that each year we were living in a new town, or area. I did not want to move again. I wanted something that was 100% mine, and I did not have to relocate because the landowner wanted more money. The security of owning has made me feel safe and able to sleep better. I am a single woman who did all of this on my own”. Tina D.

“I grew up in Maine with my family living on poverty wages. We were a state case and received many benefits. I always dreamed of homeownership. It was impossible to save with the cost of rent. I was living in my friend’s basement trying to save up to buy a home. This program saved me. This process was seamless.” Amanda A.

“Becoming a homeowner was an important goal of mine because I never felt that I was truly “at home” when living in someone else’s space. There was a sense of not wanting to personalize a space, or truly settle in because I knew I wouldn’t be staying. There have been instances in my life where I faced housing insecurity. For example, during the time of my closing, the apartment building I lived in was sold. I was almost faced with needing to move out, rehome my well-behaved pets, or adjust to a rent increase as required by the new owners. As a mother, one of my biggest goals is permanency and moving as infrequently as possible. It is hard to accomplish this as a renter. As a homeowner I no longer worry about unexpectedly losing my housing. I also feel closer to reaching my goal of financial security as I can build equity in my home.” Shannon, C.

“Without the First Generation Program, I would not have been able to afford the downpayment and closing costs. Living alone and having to pay for all the bills on one income, made it hard to save much money. I was able to save a little money before rent prices skyrocketed, but not much after that point. This First Generation Program really made buying a home a reality. Without this program, it would have taken me much longer to find a place I was able to afford. I am so grateful that I had this opportunity.” Liam, H.

“My partner and I were homeless in a tent, then a car with a 6-year-old, 3 dogs, and a baby on the way and we thought it would be easier and faster than the apartment hunting game.” Mery S.

“The First Generation Homeowner grant was so helpful for me. I grew up living in an old, rented trailer in Litchfield; born, like many central Mainers, from a long line of impoverished people. Inequitable wealth distribution has been on my mind for a long time—especially as I got older and could see how intergenerational wealth affects one’s opportunities, such as purchasing a home. The fact that I was one of the first borrowers for this program speaks volumes for me, where I come from, and more importantly, what the State and programs like yours are aiming to accomplish. Thank you and to Maine Housing for helping me attain a permanent home, and all the benefits part and parcel: an intergenerational gift to share.” Nick, H.





**Housing Choice Vouchers Department Memorandum**

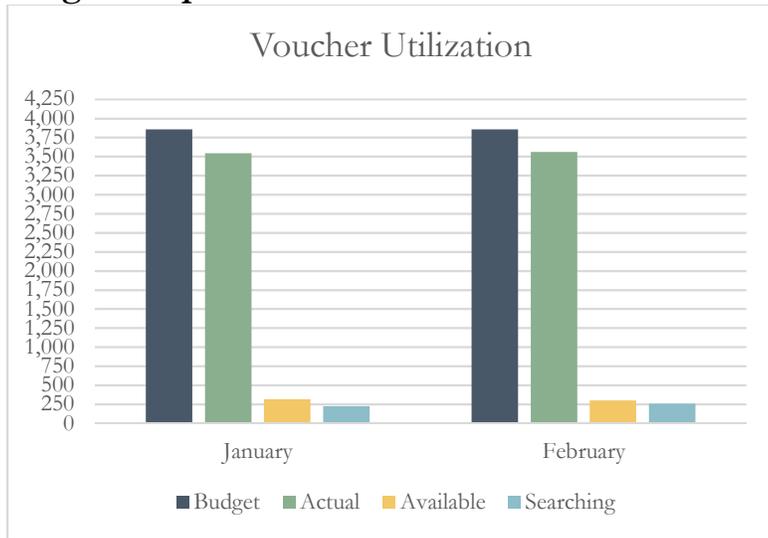
**To:** MaineHousing Board of Commissioners

**From:** Allison Gallagher - Director of HCV Programs

**Date:** March 19, 2024

**Subject:** Monthly Report – Housing Choice Voucher Program

**Program Updates:**



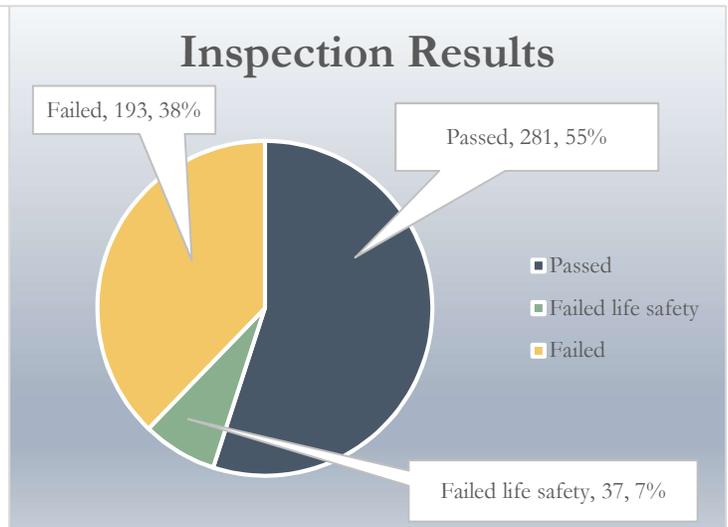
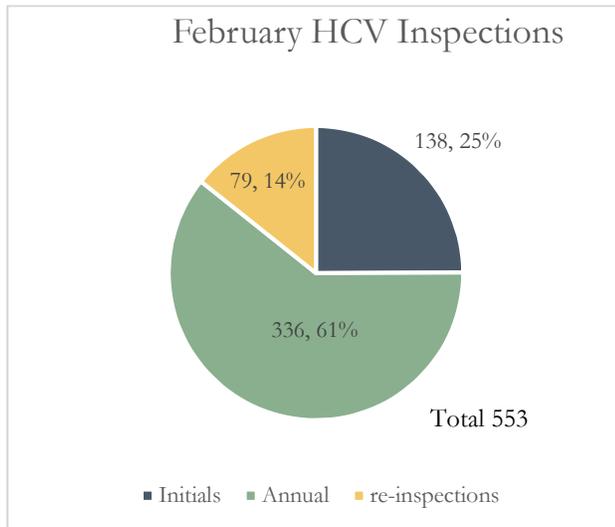
**Homeless Priority**

	Leased
Home to Stay	233
EHV	66
Homeless (non HTS)	283
STEP	108

HCV vacancies

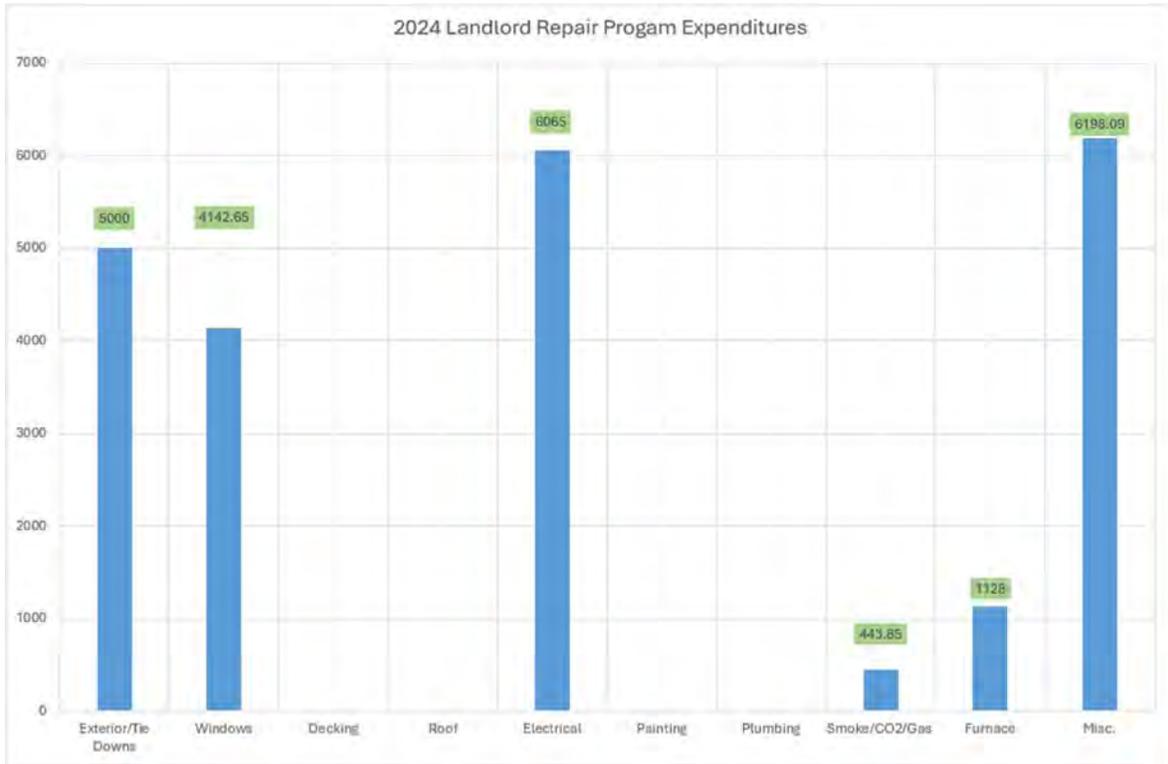
- Occupancy Specialist
- Intake Assistant
- FSS Specialist

**Inspection Updates:**



LL Repair Program – \$23,369.76

Damage Reimbursement Program – \$9,000



**Human Resources and Facilities Department Memorandum**

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

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**Human Resources – as of March 11**



**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**

- Custom Window Decorators removed and replaced the existing shade fabric, and added three new shade systems to our windows. The new fabric has significantly reduced glare from entering the building, and staff are thrilled with the results.

**Information Technology Department Memorandum**

**To:** Board of Commissioners  
**From:** Craig Given, Director of IT  
**Date:** March 11, 2024  
**Subject:** Monthly Report

**March Spotlight:**

As part of the Security Profile for MaineHousing, the IT team tracks detection of malicious activity and performs an assessment and if necessary takes steps to address.



## Information Technology Updates:

- Continued installation of Microsoft 365 applications on user desktops, replacing no longer supported versions of the software.
- Revised agency Generative AI policy as review and planning efforts are ongoing.
- Performed testing and mitigation of disaster recovery systems after migration during 2023.
- Revised IT Service Level Agreement (SLA) as a tool to manage expectations around information technology and to provide a framework for monitoring and continuous improvement efforts.
- Continued discovery and initial wire frame design for software to support Heating Assistance and Weatherization programs with vendor and internal team. Began preparations for data migration and testing.
- Applied security patches to critical systems to address identified vulnerabilities.
- 100% of staff completed Security Trainings in February.
- Launch of quarterly phishing test and education campaign. Expanded notification of phishing alerts to include supervisors.
- Contributed to planning for Weatherization RFP statement of work (SOW).

**Planning and Research Department Memorandum**

**To:** Board of Commissioners

**From:** Jonathan Kurzfeld, Director of Planning & Research

**Date:** March 12, 2024

**Subject:** March 2024 Board Report

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**Planning and Research Department**

Planning and Research (PnR) has had a busy month of onboarding new staff and compiling the usual suite of reports about the preceding year. Due in large part to the tireless work of Linnea Rogers, our Data and Graphic Design Specialist, the **2023 Federal Funds Report** was finalized on February 29<sup>th</sup>. This report is taken by Director Brennan and Senior Director of Government Relations and Communications Jorgensen to Washington, DC, as a visual and statistical aid for conversation with our congressional delegates. The full report is included below.

Rogers is now helping me put the finishing touches on the State HOME Report, which addresses our legislatively mandated reporting responsibilities on the distribution of state funds through MaineHousing programs. Lastly, UI/UX Designer Amanda Ouellette has done an exceptional job planning for and coordinating the production of our 2023 Annual Report, for which we expect to have our first full draft under review by the time the Board convenes. The report will be 32 pages long and include a wealth of stories and information about MaineHousing's successes in 2023.

**External Communications**

Two topics – a new pilot program that seeks to pair homeowners with possible housemates and a tranche of state funding that was used to help create permanent and transitional housing for asylum-seeking immigrants in 2022 and 2023 – accounted for 14 (seven each) of the 22 requests for information or interviews that were made to MaineHousing's Communications Director Scott Thistle since the last Board of Commissioner's meeting in mid-February.

The new Home Share Pilot Program, a state-funded contract that MaineHousing recently awarded to Nesterly Inc., drew mostly positive and enthusiastic press attention. Several of the state's large print publications and biggest broadcast outlets requested interviews and information on the new program. MaineHousing Director Daniel Brennan participated in several on-camera interviews with television reporters to discuss the basic details of the Home Share Pilot Program.

Our work with our partners on housing for asylum-seeking immigrant households drew local, national, and international attention. Although not all the reporting was positive, much of it accurately reflected our values-based investment in this work and the fact that it accounts for less than 3% of the total funds MaineHousing has applied to such housing assistance over the last three

years. Communications Director Scott Thistle appeared in several online and print reports explaining in detail how EHRF resources were being used to create both permanent and transitional housing for asylum-seeking immigrants.

Statements from Director Brennan appeared in a variety of press releases that were issued by our partners in government and the private sector, including a story by the Portland Press Herald which highlighted newly awarded federal Department of Energy funds earmarked to help low- and moderate-income homeowners install heat pumps. In addition, Director Brennan participated in a press event in South Portland celebrating this new round of federal funding. On that same day, MaineHousing's Director of Development Mark Wiesendanger and Communications Director Scott Thistle helped celebrate the opening of a new affordable housing development in Bridgton that will provide 48 new apartments for older Mainers (aged 55+).

Other media topics of interest during the period included questions about ongoing funding for a warming center in Portland, another program funded with EHRF resources; accessory dwelling unit construction; and questions about this year's federally required Point-In-Time Count of those experiencing homelessness in Maine. Early in March, the Yankee Magazine – with a New England print circulation of just under 300,000 – published a piece featuring MaineHousing's work with the University of Maine's Advanced Structures & Composites Center (ASCC) on the BioHome 3D project. Finally, it was recently announced by U.S. Sen. Susan Collins' office that the ASCC would be receiving a new federal grant of \$4 million to continue its work on that project.

### **Internal Communications:**

The Internal Communications Team rolled out our comprehensive Internal Communications Plan, and in our March meeting discussed initial reactions to the new guidance. Some were concerned about whether staff understand that certain info previously shared via one channel may now be provided via another. The consensus was that some adjustment time should be expected and that we would allow additional time before considering any modifications. As for intranet traffic, we do not yet see a notable increase in activity, although numbers have remained steadily above 1500 visits per week since January.

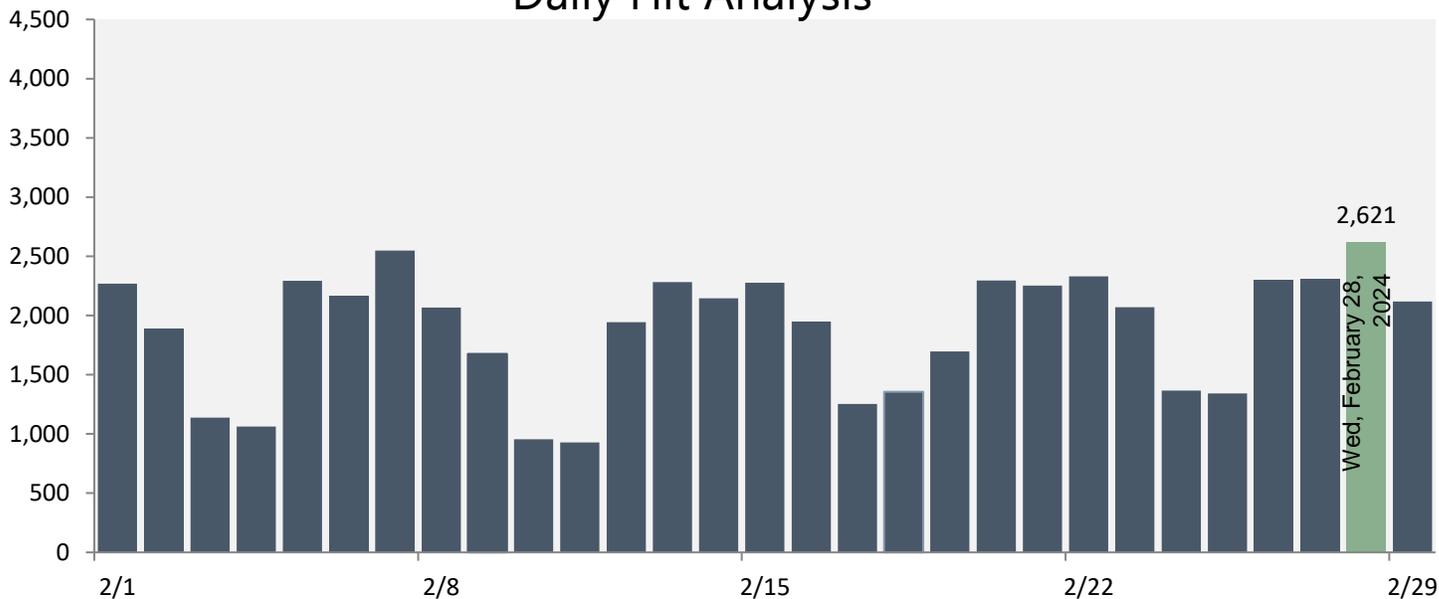
### **Website**

Attached are the website statistics for February 2024. UI/UX Designer Amanda Ouellette reports that web traffic was on trend for this time of year; relatively stable visits throughout the month, lots of programmatic traffic for the FirstHome and HEAP programs, and approximately three in four visitors were new to our site. The one item of interest – also a small testament to Ouellette's security awareness – is the presence of two unfamiliar websites in our list of top referring websites. Ouellette was able to quickly assess that these are part of an online scam whereby fraudsters link their site to yours, fabricate a high volume of click-throughs via that link, then attempt to sell you on the value of their "services" in generating online interest and traffic.

# February 2024 - MaineHousing Website Statistics

## Hit Summary

### Daily Hit Analysis

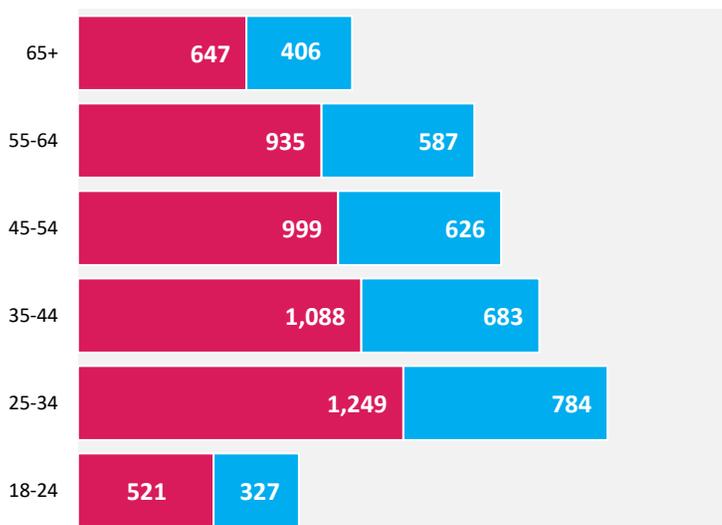


Hits	Unique Visitors	Page Loads	Avg Page Views	Avg Duration	Avg Engagement Rate
54,903	31,535	199,322	3.62	0:03:12	85.6%

## 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



61%



39%

### TOP CITIES

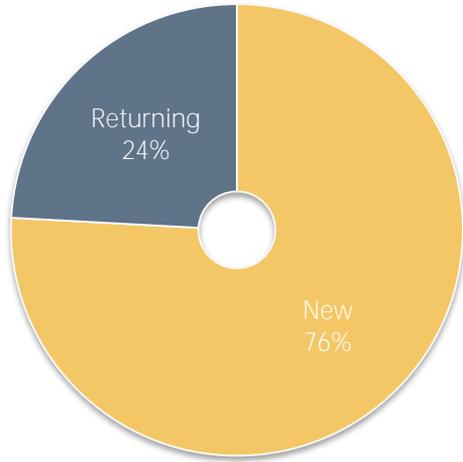
Boston, Massachusetts	5,322
New York, New York	3,823
Portland, Maine	3,305
Bangor, Maine	1,649
Warsaw, Poland	1,412
Hallowell, Maine	1,191
Greenville, North Carolin	1,045
Ashburn, Virginia	1,003
Augusta, Maine	976
Lewiston, Maine	878

Top Cities account for 37.53% of all website traffic

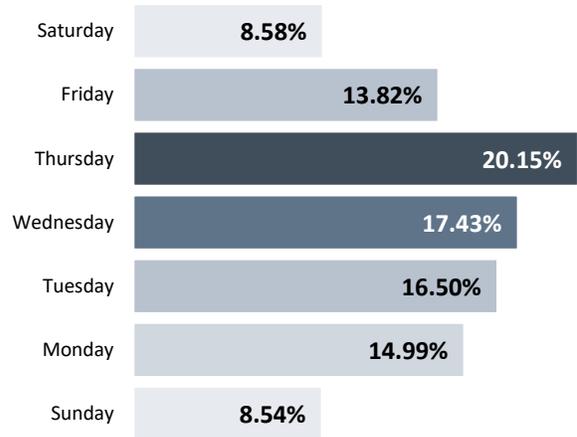
# Visitor Engagement

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.

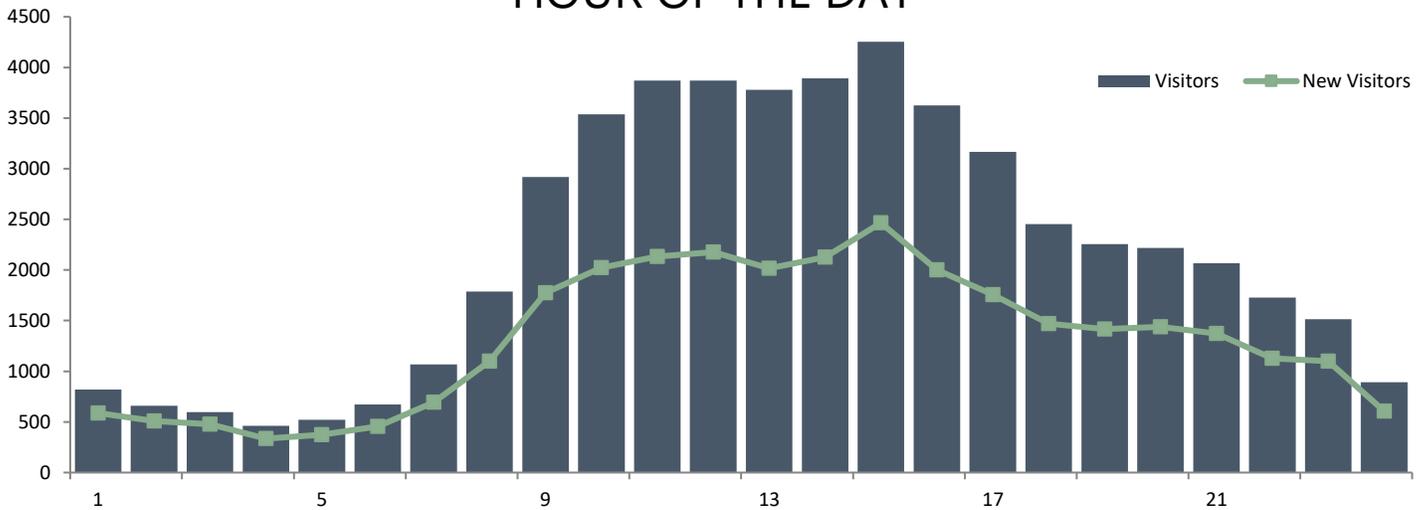
## NEW & RETURNING VISITORS



## DAYS OF THE WEEK

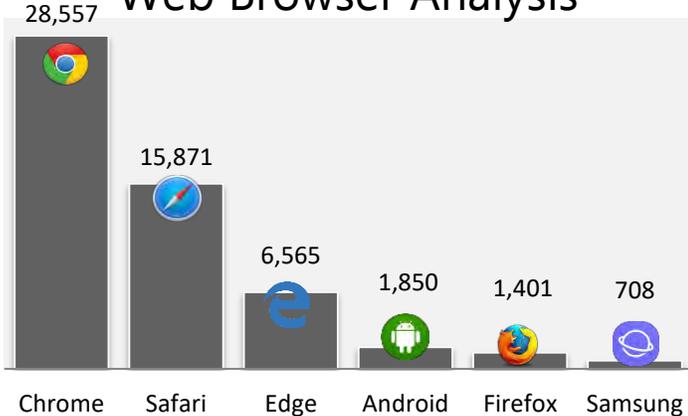


## HOUR OF THE DAY

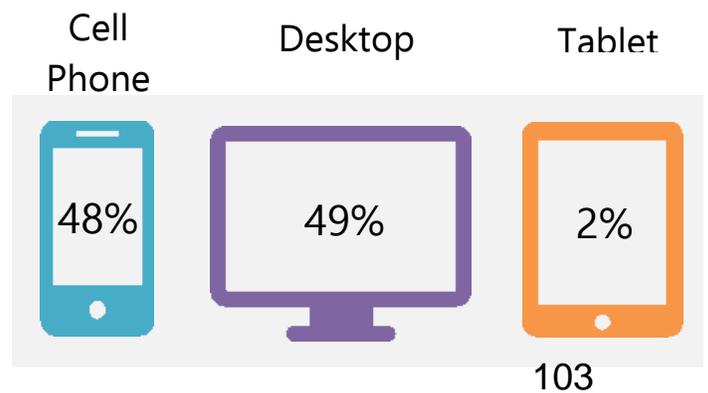


# Visitor Technology Summary

## Web Browser Analysis



## DEVICE ANALYSIS

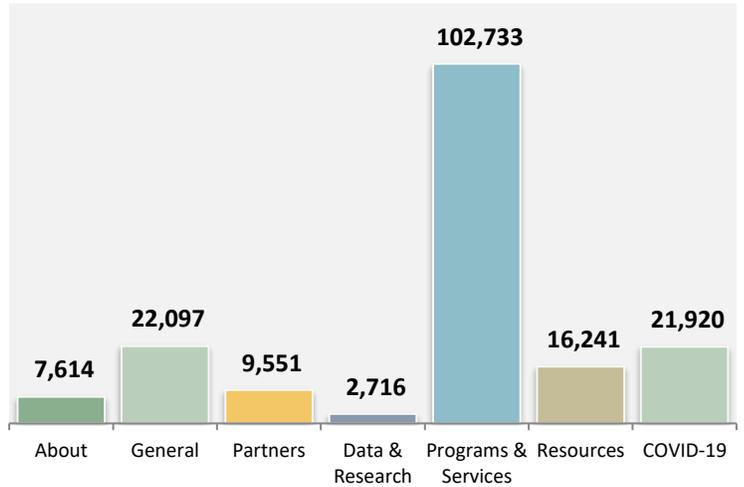


## Popular Content

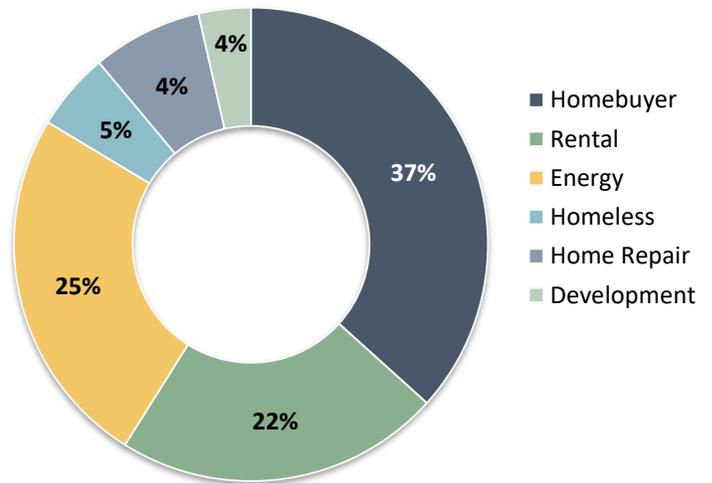
Popular content on our site is defined by pages and or sections of our site that have the highest visits. Below content has been categorized by page, program area and content sections. COVID-19 was added in March of 2020.

Page Title	Hits
Home	19,984
First Home Loan Program	15,496
Home Energy Assistance Program	12,126
Rental Assistance	6,936
Housing Choice Vouchers	6,893
Maine HAF	6,473
HEAP Income Eligibility	6,003
Subsidized Housing	5,692
Programs - Services	4,707
MaineHousing Lenders	4,487
Maine HAF	4,191
Home Repair	4,171
Homebuyer Income & Purchase Limits	3,702
First Generation Program	3,653
Maine HAF	3,355
Contact MaineHousing	3,300
Emergency Shelters	2,932
Current Interest Rates	2,924
Maine HAF	2,794
Steps to Homeownership	2,703
Rent - Income Charts	2,481
Homebuyer Programs	2,455
Mortgage Calculator	2,436
Homeless Initiatives	2,183
Home Energy Assistance Program	2,083

### Popular Content By Program

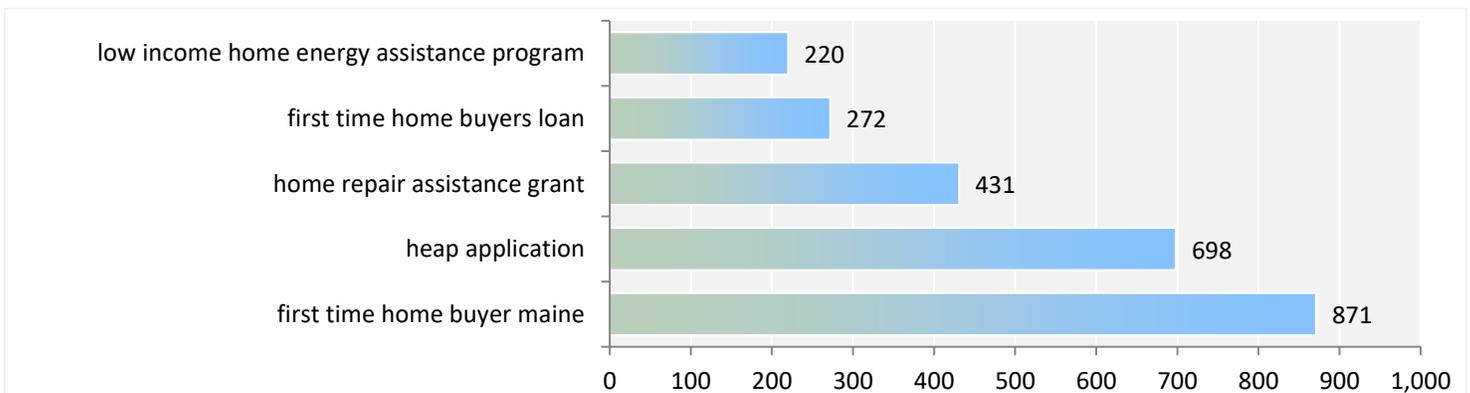


### Popular Content By Section



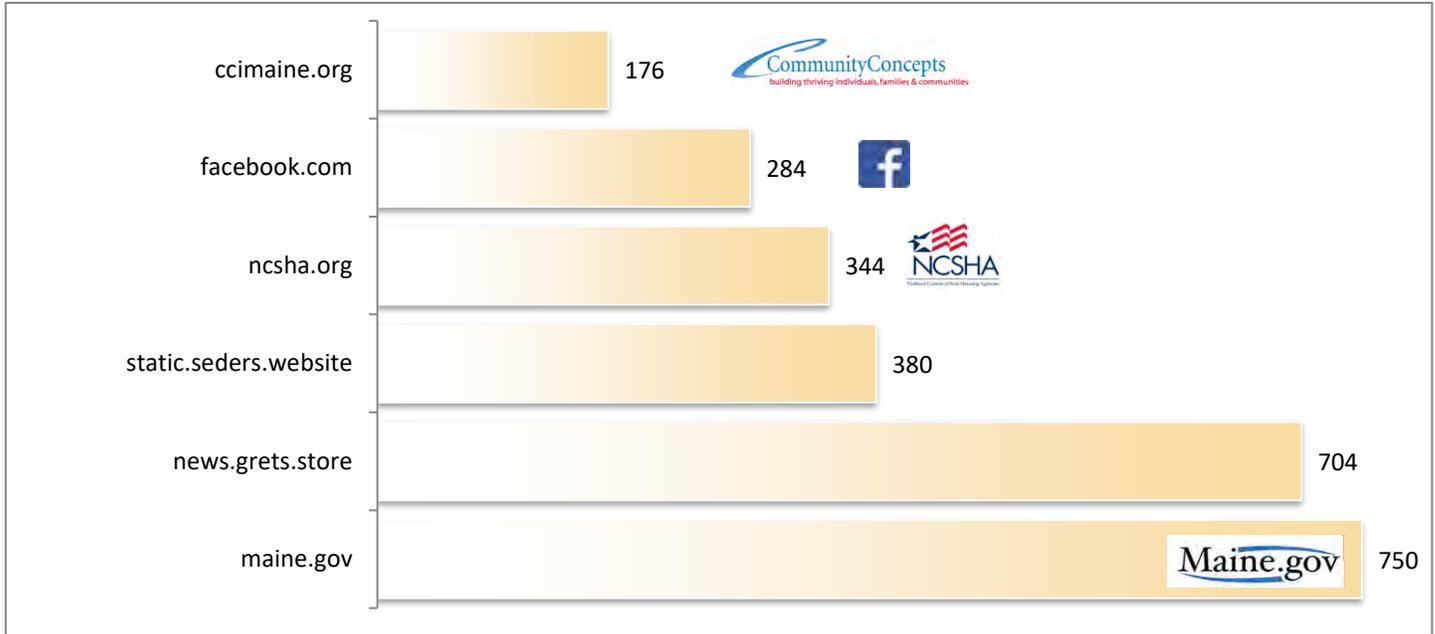
## Search Keywords

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.





# Building Opportunity through Quality Affordable Housing

# MaineHousing Federal Funds Report 2023

MaineHousing

26 Edison Drive, Augusta, Maine 04330

1-800-452-4668, Maine Relay 711

[mainehousing.org](http://mainehousing.org)

For more information, contact

Erik Jorgensen, Senior Director of Government Relations & Communications

207-626-4640

# 2023 MaineHousing Administration

## Board of Commissioners

- ⇒ Chair Frank O’Hara, independent public policy consultant
- ⇒ Henry Beck, Treasurer of the State of Maine
- ⇒ Daniel Brennan, Director of MaineHousing
- ⇒ Noël Bonam, AARP Maine’s State Director
- ⇒ Laura Buxbaum, Senior Vice President, Public Policy and Resource Development for Coastal Enterprises, Inc.
- ⇒ Elizabeth Dietz, former Finance Manager for the Bangor Area Homeless Shelter
- ⇒ Nancy Harrison, Vice President and Regional Sales Manager for Bangor Savings Bank
- ⇒ Deb Ibonwa, attorney and a housing and legal advocate for Maine Equal Justice
- ⇒ Renee Lewis, Principal and Managing Partner of Bloomfield Capital
- ⇒ Paul Shepherd, co-owner of Penobscot Home Performance

## Director

### Daniel Brennan

(207) 626-4611

dbrennan@mainehousing.org

## Senior Directors

### Lauren Bustard

#### Senior Director of Homeless Initiatives

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#### Senior Director of Operations

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jjohnson@mainehousing.org

### Erik Jorgensen

#### Senior Director of Government Relations & Communications

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### Adam Krea

#### Senior Director of Finance & Lending

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akrea@mainehousing.org

## Mission

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

## Vision of Success

All Maine people have the opportunity to live in quality affordable housing.

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





**MaineHousing**  
MAINE STATE HOUSING AUTHORITY

## Total 2023 Federal Housing Investment

# \$673 million

\$172.7 million in Home Purchase Assistance

\$272.9 million in Rental Housing Development

\$115.8 million in Rental Assistance

\$64.2 million in Energy Assistance

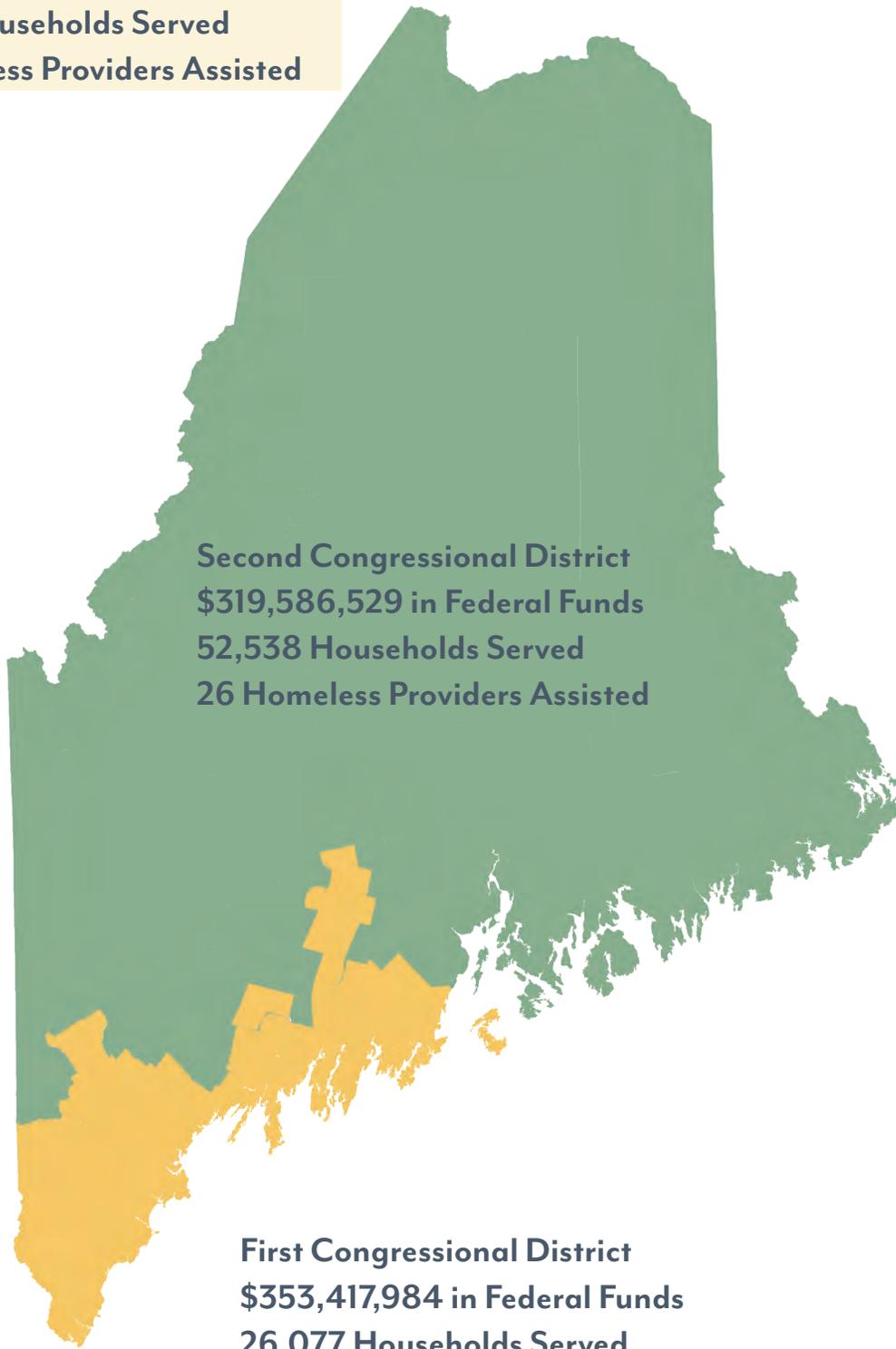
\$4.1 million in Home Improvement

\$3.8 million in Homeless Assistance

\$39.5 million in COVID-19 Response Assistance

## Maine 2023 Federal Funds

**\$673,004,513 in Federal Funds**  
**78,615 Households Served**  
**42 Homeless Providers Assisted**



**Second Congressional District**  
**\$319,586,529 in Federal Funds**  
**52,538 Households Served**  
**26 Homeless Providers Assisted**

**First Congressional District**  
**\$353,417,984 in Federal Funds**  
**26,077 Households Served**  
**16 Homeless Providers Assisted**

## How MaineHousing Uses Federal Resources

*(2023 federal funding amounts and outcomes in italics)*

### Expand Affordable Housing Opportunities

#### Home Purchase

##### Tax Exempt Bonds

\$172,700,721

820 households

Sales of tax exempt bonds provide the funding for mortgage loan purchases originated and closed by our lender partners who offer our First Home Loan. This program is for first-time homebuyers. The mortgage payments made on these loans are used to pay a majority of MaineHousing's annual operating expenses. In 2023, 820 Maine households utilized the First Home Loan program to purchase their first home.

#### Rental Housing Development

##### Low Income Housing Tax Credits, HOME Partnership, and Housing Trust Fund

Completed: \$107,658,617; Financed: \$165,221,549

751 units completed; 1,334 units financed

Low Income Housing Tax Credits, the HOME Partnership, and the Housing Trust Fund are our primary sources of funding for new affordable rental housing. MaineHousing uses a competitive scoring process to allocate tax credits among proposed affordable housing developments to ensure we are serving areas with the greatest needs. In 2023, these funding sources provided over \$107 million for the construction of 751 new units, and over \$165 million for the financing of 1,334 units.

### Improve and Preserve the Quality of Housing

#### Energy Assistance

##### Central Heating Improvement Program (HEAP grant funded)

\$4,794,784

1,401 households

The Central Heating Improvement Program (CHIP) provides grants for home heating systems repair and replacement. In 2023, MaineHousing improved heating in 1,401 households.

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

\$49,104,614

44,543 households

MaineHousing uses HEAP funds to provide heating assistance to low-income households, including emergency funds for lower-income households experiencing an energy emergency. In 2023, MaineHousing assisted 44,543 homes with their energy expenses.

##### Weatherization Assistance Program

\$5,586,463

283 households

MaineHousing's Weatherization Program provides grants to low-income homeowners and renters to reduce energy costs by improving home energy efficiency. Weatherization improvements may include insulation, weather-stripping, caulking, and some safety-related repairs. HEAP Weatherization funding is used in conjunction with the Department of Energy (DOE) Weatherization Assistance Program funding. In 2023, over \$5.5 million of DOE funding weatherized 283 Maine households.

##### Heat Pump Program

\$4,753,233

968 households

MaineHousing's Heat Pump Program provides grants to low-income homeowners for the purchase and installation of heat pumps to reduce energy costs by improving heating efficiency. In 2023, MaineHousing provided funding to install heat pumps in 968 Maine households.

## Home Improvement

### Lead Hazard Control Grant

\$1,135,318

66 households

MaineHousing offers programs that provide grant opportunities to single-family households and owners of rental properties in Maine to help make their homes and rental properties lead safe. Priority for program funds are granted to abatement projects for housing in which a child resides and who has been determined to have an elevated blood lead level. In 2023, MaineHousing remediated lead problems in 66 Maine homes.

### Water Assistance Program

\$2,915,740

1,914 households

The Maine Water Assistance Program assisted Maine residents who may have fallen behind or had difficulty paying their drinking water and wastewater bills. In 2023, MaineHousing assisted 1,914 households with their water costs.

## Help Maine People Attain Housing Stability

### Rental Assistance

#### Section 8 Project Based Rental Assistance (PBCA)

\$80,629,250

8,001 households

This rental assistance is committed to properties developed in the 1970s and early 1980s before Congress terminated the housing program. This assistance maintains the developments' affordability for low-income older adults and families. They pay no more than 30% of their adjusted income to rent in these properties. In 2023, MaineHousing administered rental assistance to 8,001 renter households statewide.

#### Section 8 Voucher Program

\$35,185,872

3,539 households

MaineHousing provides rental assistance to individuals and families who can rent a privately owned apartment that meets our program standards. These standards include passing a HUD quality inspection and signing a Housing Assistance Contract. MaineHousing prioritizes specific populations. These populations include veterans, people who are homeless, and households who participate in our self-sufficiency program. In some instances, vouchers can be used to help finance a home mortgage. MaineHousing administers 32% of Maine vouchers, and in 2023, we provided 3,539 renters with vouchers.

### Homeless Assistance

#### Funding Emergency Shelters and Navigators

\$1,394,300

42 providers

MaineHousing allocates these funds to 42 of Maine's emergency homeless shelters and service providers. Providers use these funds for operating expenses, as well as housing relocation and stabilization services to rapidly re-house and stabilize individuals and families who are living in shelters and on the streets across Maine. This funding also supports housing navigators employed by the shelters to conduct comprehensive assessments of clients, create housing stability plans, assist with housing search and placement, and support clients beyond shelter to ensure housing stability. In 2023, MaineHousing provided funds to 42 homeless service providers.

#### Stability Through Engagement Program (STEP)

\$1,346,483 in Federal HOME Funds and McKinney-Vento Grant Funds

105 households

MaineHousing's STEP program uses vouchers to rapidly re-housed individuals and families experiencing homelessness for up to 24 months. In 2023, the vouchers were allocated to Maine's shelters who served 105 households in Maine.

### Continuum of Care (CoC) Planning Grant

\$426,680

MaineHousing applies for this funding on behalf of the Maine Continuum of Care (CoC) which supports and improves the Continuum's operations. This includes a number of tasks, including monitoring CoC and Emergency Solutions Grant-funded projects. This support significantly benefits agencies and programs that provide housing services for those experiencing homelessness in Maine.

### Homeless Management Information System (HMIS) Grant

\$344,888

The Maine CoC designated MaineHousing as the State's HMIS Lead. MaineHousing receives the funds from the HMIS Grant to fund the system administration and software system that collects HUD-required data and helps inform our understanding of shelter use in Maine. In 2023, HMIS funds were used to record and report data on people sheltered through Emergency Shelter, Rapid Rehousing, Transitional Housing, Permanent Housing, Permanent Supportive Housing, and Veterans Affairs Supportive Housing (VASH) programs. Data was also recorded for people participating in Street Outreach, Runaway and Homeless Youth, and Veterans' programs. This data is part of a range of information used to help us making policy decisions to best serve Maine's homeless population.

### ESG-CV (Emergency Solutions Grant Coronavirus Allocation)

\$326,262

This funding is additional ESG funding allocated through the CARES Act to prevent, prepare for, and respond to COVID-19 among individuals and families who are homeless or receiving homeless assistance. Funds were primarily spent in previous years, however, 2023 saw a spend down of the allocation in a few programs that either ended or were continued on with state funding.

## **COVID-19 Response Assistance**

### Federal Emergency Management Agency (FEMA)

\$17,975,284

MaineHousing has kept Mainers sheltered throughout the COVID-19 pandemic. Our multifaceted response began with securing FEMA Public Assistance program funding to house homeless individuals in hotels, and to launch wellness shelters. With the Maine Department of Health and Human Services, we expanded the population served by our hotel program to include immigrant families, agricultural workers, healthcare workers, and other individuals in congregate living situations.

### Emergency Rental Assistance (ERA)

\$13,533,783

8,262 renter households

MaineHousing launched the Emergency Rental Assistance program in March 2021 with the receipt of an initial \$200 million in stimulus funding, and an additional \$152 million later that year. This was combined with MaineHousing's StateHOME funds, CDBG funding, and the Coronavirus Relief Fund. This program came to an end during 2023.

### Homeowner Assistance Fund (HAF)

\$25,945,956

1,875 households

The Housing Assistance Fund was created to help Maine homeowners who found themselves facing a COVID-19-related financial hardship that caused them to fall behind on home-related expenses. In 2023, MaineHousing distributed almost \$26 million in federal relief funds to 1,875 homeowners in all 16 Maine counties, helping with mortgage reinstatements and payments, utility bills, property taxes, and homeowner association fees.

## Housing Demographics for Maine

Maine People in Need	1st District		2nd District		Maine	
	Owners	Renters	Owners	Renters	Owners	Renters
Households with Income:						
<= 30% Area Median Income (AMI)	17,189	17,956	17,487	17,306	34,677	35,262
> 30% to <= 50% AMI	19,986	12,220	20,880	13,188	40,866	25,408
> 50% to <= 80% AMI	33,352	15,430	33,329	15,812	66,681	31,242
> 80% to <= 100% AMI	22,779	8,694	21,118	8,043	43,897	16,738
> 100% AMI	121,455	26,228	122,293	25,043	243,748	51,270
Total	214,762	80,528	215,107	79,392	429,869	159,920

Source: Claritas 2023 Household Income

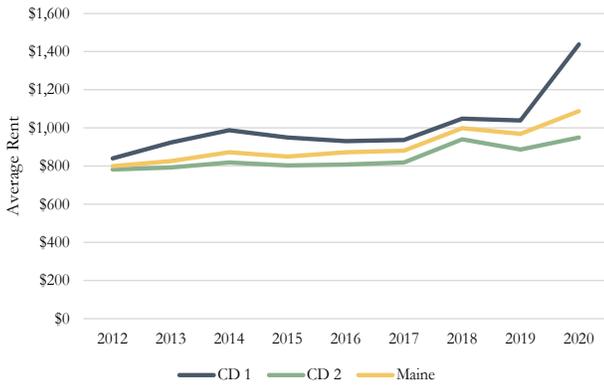
Housing, Affordability Varies by Region	1st District*	2nd District*	Maine*	United States**
Median Home Price	\$470,000	\$272,000	\$360,000	\$394,100 (value)
Median Household Income	\$79,923	\$61,371	\$70,652	\$75,149
Income Needed to Afford Median Home Price*	\$165,003	\$98,171	\$128,390	\$141,220
Households Unable to Afford Median Home Price	84%	72%	79%	77%
Average 2-Bedroom Rent	\$1,438	\$950	\$1,088	\$1,268 (median gross) <sup>1</sup>
Renter Households Unable to Afford Average 2-Bedroom Rent	60%	57%	55%	51%

Source: \*2023 Maine Housing Facts (rental data from 2020 Maine Housing Facts), \*\*National Association of Realtors, 2022 American Community Survey (5 Year Estimates) Tables DP-03,04, & B25118

<sup>1</sup>Median gross rent is the median contract rent, plus the average monthly cost of utilities.

# Improving Incomes, Rising Home Prices and Rent

## Average Rent

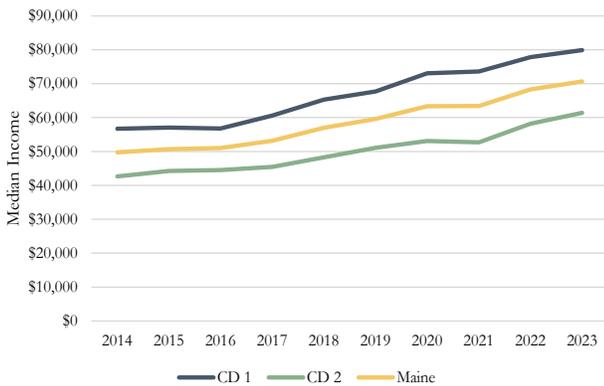


Although we do not currently have access to rental data for 2021-2023, we are aware that rental rates have continued to increase. In 2020, Congressional District (CD) 1 saw the greatest increase at 67%. The CD 2 increase was 23%; the statewide increase was 34%.

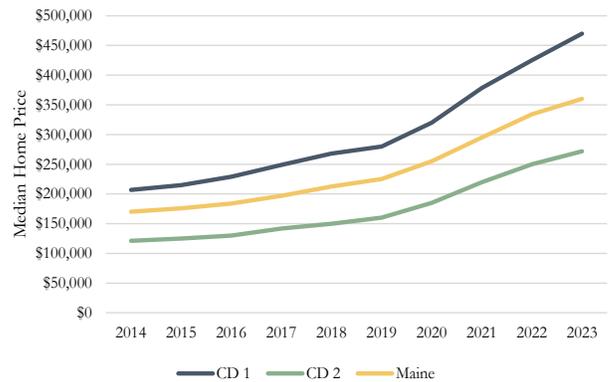
Median income increased statewide and in both CDs. The median incomes in CD 1 improved by 41%; the median incomes in CD 2 improved by 44%. The state's increase in median income was 42%.

Median home prices have more than doubled in the last 10 years. CD 1 increased by 127%; CD 2 by 125%. Statewide median home prices increased by 112%.

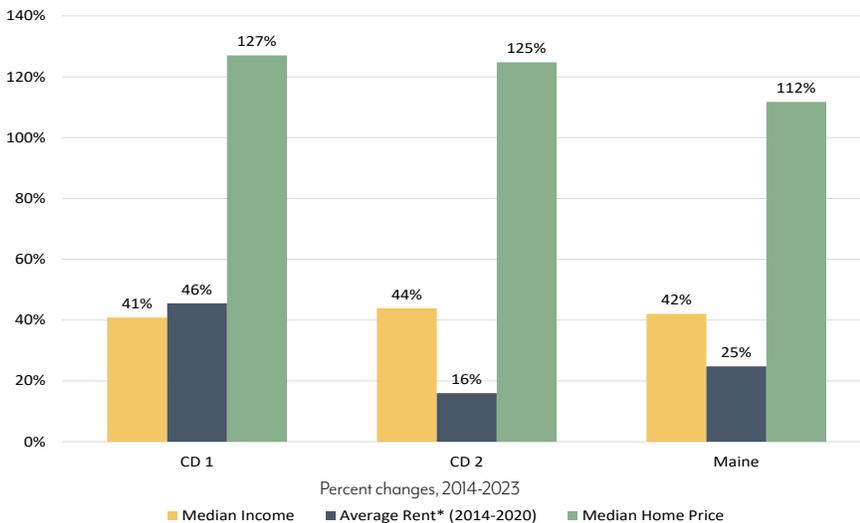
## Median Income



## Median Home Price



## Percent Change in Rents, Home Prices, and Incomes 2014 -2023 for Maine and the two Congressional Districts



CD 1 median home price increases outpaced median income by 86 percentage points from 2014-2023; CD 2 outpaced by 81%. Both are higher than the state (70 percentage points). Buying a home in CD 1 is less affordable than CD 2 and the state as a whole.

Although we do not currently have access to rental data for 2021-2023, we know that rental rates have continued to rise and rental affordability is a persistent challenge across the state.

The challenges Mainers face in buying and renting homes is forecast to see little change.

Sources: The home price data in these charts is derived from the Maine Real Estate Information System (MREIS). Income data is from Claritas. The pre-2019 rental data comes from MaineHousing's quarterly survey of rental costs and data received from MaineHousingSearch.org. 2019 rents were calculated using a forecast tool. 2020 rents come from a 3-month survey conducted by SocialServ. 2021-2023 rental data is not available.

# 2023 Funding and Federal Sources by Congressional District

Program Area	CD 1*		CD 2*		Maine		Income Eligibility Limit <sup>1</sup>
	Households/Units	Funding Amount	Households/Units	Funding Amount	Households/Units	Funding Amount	
<b>Home Purchase</b>							
First Time Homebuyers	249	\$64,108,167	571	\$108,592,554	820	\$172,700,721	115% of AMI, or 100% of AMI for households < 3 individuals
<b>Rental Housing Development</b>							
Tax Credit Units Completed	536	\$67,766,105	215	\$39,892,512	751	\$107,658,617	<40% - <60% of AMI (Varies Based on Subsidy)
Tax Credit Units Financed/Under Construction	892	\$117,653,083	442	\$47,568,466	1334	\$165,221,549	<40% - <60% of AMI (Varies Based on Subsidy)
<b>Energy Assistance</b>							
CHIP (Central Heating Improvement Program)	303	\$1,153,595	1,098	\$3,641,189	1,401	\$4,794,784	greater of <170% of the Federal Poverty Guidelines or <60% State Median Income
Fuel Assistance	10,384	\$10,852,248	34,159	\$34,778,657	44,543	\$45,630,904	greater of <170% of the Federal Poverty Guidelines or <60% State Median Income
HEAP Assurance 16 Program	748	\$436,814	3,168	\$2,066,597	3,916	\$2,503,411	greater of <170% of the Federal Poverty Guidelines or <60% State Median Income
Home Weatherization	243	\$161,045	699	\$809,254	942	\$970,298	greater of <170% of the Federal Poverty Guidelines or <60% State Median Income
Heat Pump Program	62	\$1,368,608	221	\$4,217,855	283	\$5,586,463	greater of <170% of the Federal Poverty Guidelines or <60% State Median Income
<b>Home Improvement</b>							
Lead Hazard Control Grant	28	\$477,576	38	\$657,942	66	\$1,135,318	<200% of the Federal Poverty Guidelines
Water Assistance Program	427	\$540,312	1,487	\$2,375,428	1,914	\$2,915,740	greater of <170% of the Federal Poverty Guidelines or <60% State Median Income
<b>Rental Assistance</b>							
Section 8 Rental Units	4,718	\$50,491,935	3,283	\$30,137,315	8,001	\$80,629,250	<50% of AMI
Section 8 Vouchers	1,410	\$12,811,056	2,129	\$22,374,816	3,539	\$35,185,872	<30% of AMI
<b>Homeless Assistance</b>							
Stability Through Engagement Program (STEP)	71	\$1,008,453	34	\$338,030	105	\$1,346,483	<50% of AMI
Funding Emergency Shelters & Navigators	16 providers	\$867,555	26 providers	\$526,745	42 providers	\$1,394,300	NA
Homeless Programs & Projects	Continuum of Care Grant	\$213,340	Maine Continuum	\$426,680	Maine Continuum	\$344,888	NA
Homeless Management Information System (HMIS) Grant	HMIS Grant	\$172,444	Maine Continuum	\$172,444	Maine Continuum	\$344,888	NA
Temporary Rapid Rehousing Program	1 provider	\$198,130	1 provider	\$40,167	2 providers	\$238,297	30% AMI with ability to approve up to 50% AMI
Shelter Renovations Program	none	\$8,887	1 provider	\$58,099	1 provider	\$58,099	NA
Housing Problem Solving Program	1 provider	\$8,887	1 provider	\$20,979	2 providers	\$29,866	NA
<b>COVID-19 Response Assistance</b>							
Hotels/Shelters	2 Hotels	\$4,441,501	2 Hotels	\$4,441,501	2 Hotels	\$4,441,501	NA
Rental Assistance	4,871	\$8,749,350	3,391	\$4,784,433	8,262	\$13,533,783	NA
Homeowner Assistance Fund	940	\$13,007,271	935	\$12,938,684	1,875	\$25,945,956	NA

\*Some Congressional District breakdowns are estimates.

<sup>1</sup>Program eligibility depends on household size, income, and other criteria. Program eligibility details available at [www.mainehousing.org](http://www.mainehousing.org). AMI is Area Median Income.

## Board Calendar 2024

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