

# September 17, 2024

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Board of Commissioners Meeting – September 17, 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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9:00	<b>Adopt Agenda (VOTE)</b>	All
	Remote Commissioners	Laura Buxbaum
	- Reason remote	
	- Any other persons at their location	
	Approve minutes of August 20, 2024 meeting (VOTE)	All
	Communications and Conflicts	All
	Vice-Chair of the Board Updates	Laura Buxbaum
9:15	Director Updates	Dan Brennan
9:30	PHA Public Hearing	Ashley Carson/Allison Gallagher
9:30	Homeless Rule Public Hearing	Ashley Carson/Kelly Watson
10:00	Housing First Rule - introduction	Adam Krea
10:30	2025 Goal Setting	Jamie Johnson/Jonny Kurzfeld
11:00	Homeless Update	Dan Brennan
	<u>Department Reports:</u>	All
	Asset Management	
	Development	
	Energy and Housing Services	
	Finance Monthly Report	
	Financial & Budget Report	
	Finance Delinquency Report & Charts	
	Homeless Initiatives	
	Homeownership	
	Housing Choice Vouchers	
	Human Resources & Facilities	
	Information Technology	
	Planning and Research	
	2024 Board Calendar	
Adjourn (VOTE)		All

The next meeting of the Board is scheduled for October 15, 2024  
virtually and in person at 26 Edison Drive, Augusta, Maine



Minutes of the Board of Commissioners Meeting August 20, 2024

### **MEETING CONVENED**

A meeting of the Board of Commissioners for MaineHousing convened on August 20, 2024 at the offices of MaineHousing, 26 Edison Drive, Augusta, Maine and virtually. Notice of the meeting was published on August 9, 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, Paul Shepherd, Elizabeth Dietz, Nancy Harrison, Noël Bonam and Laura Buxbaum attended in person. Commissioner Renee Lewis attended remotely as she was traveling for business, she was alone at her location. Commissioner Melissa Hue attended remotely due to her schedule, and she was alone at her location. State Treasurer Henry Beck was absent. There was a quorum present.

### **PUBLIC ATTENDANCE**

Guests and staff present for all or part of the meeting included: Ashley Carson, Chief Counsel; Jimmy Puckette, Counsel; Adam Krea, Senior Director of Finance and Lending; Tom Cary, Treasurer; Jamie Johnson, Senior Director of Operations; Scott Thistle, Communications Director; Erik Jorgensen, Senior Director of Government Relations and Communications; Jonny Kurzfeld, Director of Planning and Research; Craig Given, Director of Information Technology; Patricia Harriman, Director of Homeownership; Andrew Thomas, Help Desk Analyst II; Linda Grotton, Director of Audit; Mark Wiesendanger, Director of Development; Jane Whitley, Director of Human Resources and Facilities; Lauren Bustard, Senior Director of Homeless Initiatives; Kelly Watson, Director of Homeless Initiatives; Amanda Roy, Manager of Weatherization; Kim Ferenc, Manager of Housing Services; Robert Conroy, Director of Asset Management; Gerrylynn Ricker, Legal Compliance Officer; Lynn Lugdon from Penquis C.A.P.; Laura Mitchell, Maine Housing Coalition; and Jack Watson, Paralegal and Note taker.

### **ADOPT AGENDA**

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

### **APPROVE MINUTES OF JUNE 18, 2024, MEETING**

*Commissioner Nancy Harrison made a motion seconded by Commissioner Betty Dietz to accept the June 18, 2024, minutes as written.*

### **COMMUNICATIONS AND CONFLICTS**

None

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

- Chair O'Hara spoke on how this meeting is the start of some important upcoming meetings.
- Mentioned how evictions and foreclosures are down.
- Gave credit to legislature and staff for good work.
- Mentioned how Laura Buxbaum will be chairing the next couple of meetings.

## **DIRECTOR UPDATES**

Director Brennan summarized recent issues and his activities as follows:

- Began by announcing Bobbi Crooker as the new Energy and Housing Services Director.
- Held homeownership day at the Portland Seadogs on June 23<sup>rd</sup>.
- Attended New England Homeless Summit in Worcester, MA.
- Was invited to the White House to talk about rural housing and the rural housing program.
- Also met with Senator Collins and Senator King's offices.
- Went to Presque Isle for the Housing First Project named after Norman Fourier.
- Since last meeting HEAP program has been launched.
- Met with Jen Boardman, new HUD State Director.
- Active on FHLB issues, putting pressure on them to do more.
- DEIB organization assessment survey and focus groups soon to be underway.
- Traveled to Kansas City in July for NCSHA meeting with fellow executive directors. Mentioned how he was hoping to be re-elected to the board.
- Held staff appreciation cookout last week.
- Meeting with Sarah Gagné-Holmes Thursday, the commissioner of the Maine Department of Health and Human Services.
- Had to pause HCV program because of exhausted funds. HUD is having us hold back until numbers get more in balance.
- Commissioner Lewis asked question about whether those who already have HCV vouchers will be able to keep them. The answer is yes. Just can't issue new ones.
- Actively involved in getting Housing First program going.
- Have some RFPs out for the Emergency Housing Relief Fund.
- Mentioned that there are 24 9% pre-applications, with 17 of 24 invited to full application.
- Single family purchases are up 32%.

## **COMMENCE RULEMAKING - HOMELESS SOLUTIONS RULE**

Director of Homeless Initiates Kelly Watson talked to the board about wanting to repeal and replace the homeless solutions rule. The rule is a document that governs MaineHousing's allocation of state and federal resources, outlines program design, distributes program guides, and helps with potential selection criteria for programs. Kelly explained how over the past 10 years the rule has typically been reviewed and replaced every 2-3 years. In June, consultation sessions were held, but there was not a lot of feedback from partners. Kelly said how there was some division on one portion of rule regarding the current bed count bump for low barrier shelters, but there was no majority opinion to make a change. Kelly also mentioned how one challenge with the rule is that laying out the eligibility criteria and funding formula for each individual program for one rule is too large of a task. She mentioned they have been working on putting in parameters and emphasizing the program guide to account for this. Other feedback that was received was that there was some concern over MaineHousing having discretion to require participation in Coordinated Entry for programs other than ESHAP. It was also noted that they were moving to risk-based monitoring.

*Chief Counsel Ashley Carson read the proposed motion, to authorize MaineHousing to commence the rulemaking process to repeal Chapter 19 of MaineHousing's rules and replace it with the new Homeless Solutions Rule substantially in the form provided to the Commissioners in the Board packet and described in the memorandum from Kelly Watson to the commissioners dated August 13, 2024. Commissioner Bonam said "so moved" and it was seconded by Commissioner Dietz. The vote carried unanimously.*

## **2024 GOAL UPDATE**

Director of Planning and Research Jonny Kurzfeld announced he will facilitate the Goal Update portion of the agenda and Senior Director of Operations Jamie Johnson will facilitate the Goal Discussion portion of the agenda.

Amanda Roy, Manager of Weatherization was the first to speak. She began by talking about the bipartisan infrastructural law grant where they have received 50% of the funds and contracted out 3.34 million for production. She also mentioned they are working on Multifamily units and working on contractor incentive programs. They have also continued collaboration conversations for training centers. Finally, it was mentioned they have spent about 1.6 million on production and completed 123 units to date.

Adam Krea, Senior Director of Finance and Lending then spoke about the inflation reduction act and multifamily weatherization. He mentioned groups including MaineHousing are planning for Multifamily summit for developers and owners, with a focus on affordable housing. It was explained that the State's climate plans are being worked on. Adam also emphasized that housing money is not being spent on efficiency energy. The greenhouse gas reduction fund was also brought up and it is being made sure that Maine is involved.

Jonny Kurzfeld talked about data governance. It was mentioned there is more knowledge about data coming through and going out, and a data governance team needs to be created as a result. Jonny said he wants to create data friendly information for each department/team. He believes data governance will help with dashboards. Some discussion from the board ensued about using the data to improve and innovate.

Lauren Bustard, Senior Director of Homeless Initiates came up and talked about communications and the collaboration project with Tangible Development to become a more inclusive organization. Lauren mentioned how there will be focus groups and surveys as a part of the project. With this they are hoping to get a feel of the climate in the building. It was explained that there is no BIPOC focus group because there is not enough staff. There will be opportunities however for individual interviews and there will be an open/catch all group. Managers will not be allowed in the open/catch all group. The focus groups are scheduled for 60 minutes but there were talks about increasing the time.

Jamie Johnson commented about Intranet and the internal communications team. She said how they have released the internal communications plan. It was explained that the group meets and adjusts the plan after the meetings. Jamie pointed out the Intranet activity has been rising consistently. There was then discussion about wanting to communicate to the staff about new members. LEAN process improvement and an introductory course about LEAN was then discussed.

## **2025 GOAL DISCUSSION**

For Goal Discussion Jamie Johnson facilitated the discussion of the Board of Commissioners while Jimmy Puckette, Counsel scribed.

- Renee Lewis's goals for 2025 were focusing on production, building techniques, and process management.
- Melissa Hue's goals for 2025 were communication outreach to those unaware about MaineHousing programs, and data collection.

- Paul Shephard’s goals for 2025 were new programs and successful implementation of them and bringing in new contractors.
- Betty Dietz’s goals for 2025 were production, and climate change, with a focus on things like air conditioners in buildings that previously didn’t need them.
- Frank O’Hara’s goals for 2025 were working on a homeless strategy soon as we can’t wait until all systems are working and developing an annual report.
- Noël Bonam’s goals for 2025 were wanting to create a multi-year plan that focused on the long-term.
- Laura Buxbaum’s goals for 2025 were focusing on concerns about COVID money ending, a new administration and legislature, and finding solutions to logjams.
- Nancy Harrison’s goals for 2025 were being supportive to the staff, financially finding ways to bridge gaps in funding to support new home buyers and wanting to think long-term.
- Daniel Brennan’s goals for 2025 were nurturing the employee base, embracing shared leadership and diversifying power, attracting talent without being reckless, and thinking long-term.

There was then some discussion about attracting new employees, interviewing new employees, and building techniques.

### **HOMELESS UPDATE**

Lauren Bustard, Senior Director of Homeless Initiates came back up to talk about homelessness. She mentioned how there has been some good news regarding homelessness, mainly there has been a decrease in need for shelter. Homeless Services Center also has more beds now. There are still some vacancies, with people still coming in. In Biddeford 50 people were in encampment, and an overnight shelter was then set up for them. Municipalities stepping up is very encouraging, they are hiring housing navigators. Places are paying out of GA to help. Data is also showing that less clients are being served in shelters, down from the high of 6,500 in 2022 to 4,700 now. The length of stay has gone from 60 days to 97 days, with the availability of housing contributing to that. Finally, Lauren mentions that they are counting on Housing First to help with chronic homelessness. She thinks chronic homelessness amongst veterans will be down to 0 next year.

### **HOUSING FIRST/DHHS**

Dan Brennan quickly talked about Housing First and DHHS and had Adam Krea talk about the joint rule making process. It was mentioned during the discussion that MaineHousing is working hard on finding project-based vouchers for the Housing First program.

### **ADJOURN**

*Commissioner Betty Dietz made a motion seconded by Commissioner Laura Buxbaum to adjourn the meeting. The meeting was adjourned at 11:41 a.m. by unanimous vote of the Board.*

Respectfully submitted,

Elizabeth Dietz

## Housing Choice Vouchers Department Memorandum

**To:** Board of Commissioners

**From:** Allison Gallagher

**Date:** September 17, 2024

**Subject:** HCV 5 YR Plan and Annual Plan

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Comments received at the September public hearing will be considered in completing the final drafts of the PHA Annual and 5 Year plans. In October the Board will be presented with the Final drafts and asked to approve both plans.

The HCV 5 Year plan (2025-2029) outlines our program goals and priorities for the next 5 years. Below are the changes from the current 5 Year plan:

### Section B

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

The Annual plan provides a progress report on our program goals and priorities outlined in the HCV 5 Year plan (2020-2025). There were no changes to Annual Plan from the previous year.

## 99-346 MAINE STATE HOUSING AUTHORITY

### Chapter 19: HOMELESS SOLUTIONS RULE

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

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#### 1. Definitions

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



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

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

## 2. Eligible Applicants

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

## 3. Emergency Shelter Requirements

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

- A. provide access 365 days per year to assist Persons Experiencing Homelessness meet basic emergency shelter needs;
- B. provide adequate sleeping space or beds, and clean and functioning shower and toilet facilities;
- C. Provide safe and nutritious food, including breakfast or arranging access to breakfast and, if open 24 hours, also provide lunch and dinner or arrange access to lunch and dinner; if meal

arrangements occur offsite, arrangement must be reasonably located, comply with accommodation requests, and be safe to consume.

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

preparation and distribution, electronic data and security, Fair Housing, and Drug Free Workplace. All policies must meet federal guidelines.

#### 4. **Funding Allocation**

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

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

#### 5. **Program Design**

- A. **Programs.** MaineHousing shall design and offer Programs based upon available funds, restrictions attached to such funds, best practices, and needs. The funds may be used for shelter services and outreach activities; for Homeless Prevention and Rapid Re-housing activities such as rental assistance, housing search, mediation, outreach to property owners, legal services, security on utility deposits, and moving costs; and to support entities that offer an integrated array of services to meet the health, housing, employment, and other basic needs of Persons Experiencing Homelessness; to support the construction, renovation or acquisition of a new or existing building to provide emergency housing and shelter services and/or cover the costs to lease a building; and to provide assistance to homeless students in elementary school and secondary school.
- B. **Program Guide and Application.** MaineHousing may distribute a Program Guide and Application to: parties who may be eligible for a Program and who have expressed an

interest to MaineHousing in connection with the type of activities eligible under a Program; parties MaineHousing selects for marketing a particular Program; parties that request the Program Guide and Application; and the public by posting it on MaineHousing's website.

## 6. Funding

- A. **Processing of Applications.** MaineHousing may process applications on a first come first served basis or may set an application due date described in the Program Guide and Application for submission for review by a committee. The selection process will be outlined in the Program Guide and Application.
- B. **Selection for Funding.** MaineHousing shall retain final discretion as to whether or not to offer funds to a particular Applicant for a particular purpose.
- C. **Availability of Funds.** Grants are always subject to the availability of funds.
- D. **Selection Criteria.** MaineHousing will set forth requirements and selection and approval criteria germane to a particular Program in the applicable Program Guide and Application. selection criteria may include but are not limited to the following:
- i. **Mainstream Resources**
    1. how well the Applicant collaborates with their respective Homeless Service Hub;
    2. how well the Applicant assists clients in the completion and submission of applications for Mainstream Resources; and
    3. how well the Applicant captures the results of the actual benefits received.
  - ii. **Housing**
    1. how well the Applicant assists clients in the completion and submission of applications for client appropriate housing;
    2. how well the Applicant assists clients with housing searches;
    3. how well the Applicant assists clients with landlord relationships; and
    4. how well the Applicant has developed and maintained effective working relationships with local General Assistance offices in assisting clients with access and applications.
  - iii. **Health Care**
    1. Applicant's relationships and links with one or more local health care providers who provide treatment for clients; and
    2. Applicant's ability to provide or refer clients for mental health or substance abuse assessments and treatment.
  - iv. **Employment**

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

v. **Prevention**

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

## 7. **Data Collection Requirements for Applicants**

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

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

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

## 8. **Reporting Requirements for Applicants**

- A. **General Reporting Requirements.** An Applicant who receives a grant ("Grantee") must provide client data prescribed by MaineHousing in a form or forms prescribed by MaineHousing to centralized data collection systems prescribed by MaineHousing as often as required by MaineHousing.

- B. **Missing Reports or Data.** A Grantee must provide all reports and all required client data in accordance with the reporting requirements at the time of funds disbursement in order to receive funding.
- C. **Complete Report.** A report will not be considered submitted unless MaineHousing determines that the report is sufficiently complete and all client data is valid.
- D. **Final Reports.** A Grantee may be required to submit a final report showing its use of a grant within 30 days of the end of the term of the grant.

## 9. Monitoring and Assessment for Applicants

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

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

## 10. Rule Limitations

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

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

EFFECTIVE DATE:

*Memorandum*

To: MaineHousing Commissioners

From: Adam S. Krea

Date: September 10, 2024

RE: Housing First Rulemaking

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Following this memo please find a draft of the *Chapter 36 Housing First Program Administrative Responsibilities Rule*. I will be prepared to brief the Commissioners and answer any questions at the September 17, 2024 Commissioner's meeting. Our intention is then to formally commence rulemaking at the October Commissioner's meeting with a joint public hearing with the Maine Department of Health and Human Services at the November Commissioner's meeting.



**99 INDEPENDENT AGENCIES - NOT PART OF STATE GOVERNMENT**

**346 MAINE STATE HOUSING AUTHORITY**

**CHAPTER 36 HOUSING FIRST PROGRAM ADMINISTRATIVE RESPONSIBILITY RULE**

**Purpose of Rule.** This is a joint rule by the State of Maine Department of Health and Human Services and Maine State Housing Authority setting forth the responsibilities of each agency and their joint responsibilities in administering the Housing First Program, a program to facilitate the delivery of support and stabilization services to residents of properties in the State of Maine that are established or developed to provide permanent housing for persons who are experiencing chronic homelessness.

**Section 1. Definitions.** The following terms have the following meanings:

1. “Affiliate” means with respect to an entity, another entity which it controls or is controlled by, or with which it is under common control, control being an ownership interest, a contractual right, or other interest with respect to an entity that confers upon its holder the authority or right, directly or indirectly, to manage or otherwise direct any material part of the business or financial affairs and policies of the entity or the operation of the entity’s business or assets.
2. “Chronic Homelessness” means a situation in which a person is living in a place not meant for human habitation, including emergency shelters, for at least twelve (12) months and for whom homelessness is correlated with a condition that makes accessing services and maintaining housing a significant challenge such as substance use disorder or a behavioral health condition, and includes a situation in which a person has been living intermittently in an institutional care facility, including but not limited to a correctional facility or health treatment facility, but is otherwise living in a place not meant for human habitation.
3. “Department” means the Department of Health and Human Services, an agency of the State.
4. “Existing Site-based Housing First Properties” mean the 30-unit residential rental property located at 52 Frederic Street in Portland, Maine now or formerly known as Logan Place, the twenty-five (25) independent apartment units in the building located at 190 Valley Street in Portland, Maine now or formerly known as Florence House, and the 30-unit residential rental property located at 72 Bishop Street in Portland, Maine now or formerly known as Huston Commons.
5. “Housing First Fund” means the fund established and administered pursuant to the Housing First Law and this rule.
6. “Housing First Law” means 22 M.R.S. § 20-A (2023), as same may be amended from time to time.
7. “Housing First Program” means the program established pursuant to the Housing First Law to facilitate the delivery of support and stabilization services to residents of properties in the State that are established or developed to provide permanent housing for persons who are experiencing Chronic Homelessness.

8. “Housing First Team” means a team of entities described in subsection B of section 2 of this rule that together will develop, own, and operate a Site-based Housing First Property.
9. “Housing Stability Services” means services offered to residents of permanent housing for persons who are experiencing Chronic Homelessness where supportive services are not necessarily provided on site or twenty-four (24) hours per day, which services must be available to residents at least twenty (20) hours each week, must adequately meet the needs of the residents to build independent living skills, maintain housing, and access necessary community-based services, and can include outreach to persons experiencing Chronic Homelessness to establish connections and provide support that may result in securing stable permanent housing, including Site-based Housing First Properties.
10. “MaineCare” means the Medicaid program administered by the Department pursuant to 22 M.R.S. §§ 10, 12, and 3173 and 10-144 C.M.R. c.101, as they may be amended from time to time.
11. “MaineHousing” means the Maine State Housing Authority, a public body corporate and politic and an instrumentality of the State.
12. “MaineHousing Loan Program” means a funding program established by MaineHousing pursuant to subsection 3 of section 4 of this rule.
13. “On-site Housing Support and Stabilization Services” means support and stabilization services for persons experiencing Chronic Homelessness that are available on-site at Site-based Housing First Properties twenty-four (24) hours each day, seven (7) days each week and are designed to build independent living skills and connect persons with community-based services, and can also include outreach to persons experiencing Chronic Homelessness to establish connections and provide support to facilitate occupancy at a Site-based Housing First Property.
14. “Qualified Service Provider” means a service provider that the Department has determined is qualified to provide On-site Housing Support and Stabilization Services pursuant to paragraph B of subsection 1 of section 3 of this rule.
15. “Site-based Housing First Property” means permanent residential rental housing in the State of Maine with On-site Housing Support and Stabilization Services for individuals and families who at the time of initial occupancy were experiencing Chronic Homelessness.
16. “State” means the State of Maine.

**Section 2. Joint Responsibilities.** The Department and MaineHousing will jointly perform the following responsibilities in administering the Housing First Program:

1. Site-based Housing First Properties. Eligibility of Site-based Housing First Properties for funding from the Housing First Fund will be determined by the Department and MaineHousing pursuant to this rule.
2. Housing First Teams.
  - A. Other than Existing Site-based Housing First Properties, all Site-based Housing

First Properties must be developed, owned and operated by a Housing First Team that is selected pursuant to this subsection.

- B. A Housing First Team must include an affordable housing developer, an owner, a property management company, and a Qualified Service Provider. One entity or an Affiliate of any entity may serve in more than one capacity, except the property manager and the Qualified Service Provider cannot be Affiliates; they must be completely separate entities.
  - C. The Department and MaineHousing will establish a competitive process for selecting Housing First Teams which may be implemented through one or more rounds or processes as determined by the Department and MaineHousing. Housing First Teams will be selected based on their knowledge, experience, capacity, and ability to collaborate in developing and operating affordable housing and supportive housing for persons who are homeless, including persons experiencing Chronic Homelessness.
  - D. MaineHousing will select Housing First Teams pursuant to the competitive process established pursuant to this subsection. The Housing First Teams must include a Qualified Service Provider. MaineHousing will consult with the Department as needed in selecting Housing First Teams.
3. Location of Site-based Housing First Properties. The Department and MaineHousing will designate areas in the State where Site-based Housing First Properties will be located to most effectively and efficiently address Chronic Homelessness in the State based on data available to the Department and MaineHousing about the current concentrations of Chronic Homelessness in the State.
  4. Operation of Site-based Housing First Properties. The Department and MaineHousing will establish tenant selection criteria and operational requirements for Site-based Housing First Properties to ensure tenant protection and safety and compliance with applicable federal, state, and local laws, including without limitation fair housing laws.
  5. Enforcement. The Department and MaineHousing will cooperate in administering and enforcing compliance with the Housing First Program, the MaineHousing Loan Program, and the policies and procedures of the Department established pursuant to this rule.
  6. Reporting. The Department and MaineHousing will prepare and submit a report annually no later than February 1, beginning February 1, 2025, to the joint standing committee or joint select committee of the State Legislature having jurisdiction over housing matters with the information required under the Housing First Law and such other information as may be required by the committee with oversight to evaluate the effectiveness of the Housing First Program.

**Section 3. Department Responsibilities.** The Department has the following additional responsibilities in administering the Housing First Program:

1. Supportive Services.
  - A. The Department will establish and administer policies and guidelines for On-site Housing Support and Stabilization Services and Housing Stability Services that

are eligible for funding from the Housing First Fund and the qualifications of the providers of those services. The services must be provided by or include coordination with a MaineCare provider.

- B. The Department will select qualified providers of On-site Housing Support and Stabilization Services and qualified providers of Housing Stability Services pursuant to the qualifications established by the Department pursuant to paragraph A of this subsection and the Department's procurement policies and procedures.
  - C. The Department will establish and administer payment models for On-site Housing Support and Stabilization Services and Housing Stability Services that are eligible for funding from the Housing First Fund. The payment models to be established in accordance with this subsection will maximize eligibility for reimbursement under existing and future federal programs that provide funding for On-site Housing Support and Stabilization Services and the Housing Stability Services eligible for funding under the Housing First Program, including but not limited to MaineCare and the existing housing outreach and member engagement provider program administered by the Department. Funding from the Housing First Fund is intended to supplement, not supplant, the reimbursement or funding available under these existing and future federal programs.
  - D. The Department will enter into contracts with the providers of On-site Housing Support and Stabilization Services and Housing Stability Services that the Department has determined are qualified pursuant to this subsection.
2. Technical Assistance. The Department will provide technical assistance to service providers that receive funding under the Housing First Program and will assist providers in navigating reimbursement under MaineCare and other federal programs for those services.
3. Housing First Fund.
- A. The Department will administer the Housing First Fund. An account separate from the Housing First Fund will be established to provide funding for Housing Stability Services and will be administered by the Department.
  - B. On or before July 1 of each year, the Department will determine the amount necessary to pay for On-site Housing Support and Stabilization Services provided at each Site-based Housing First Property that is eligible for funding from the Housing First Fund pursuant to the service contracts between the Department and the Qualified Service Providers for such Site-based Housing First Properties, or the anticipated cost of the On-site Housing Support and Stabilization Services based on the payment models established by the Department pursuant to this rule if a service contract has not been executed, for the current fiscal year plus the anticipated amount needed for the next fiscal year. The Department will consult with MaineHousing about the projected initial occupancy and lease-up and annual occupancy of Site-based Housing First Properties to make the determination under this paragraph.
  - C. Beginning on July 1 of each year, starting July 1, 2025, as amounts in the

Housing First Fund become available, the Department will distribute those amounts for the following purposes:

- (1) First, to deposit the total annual cost of salaries and benefits for two permanent, full-time positions in the Department required to be established pursuant to the Housing First Law to administer the Housing First Program in the appropriate account for the Department to pay such costs;
  - (2) Second, to deposit \$1,000,000 to the account established pursuant to paragraph A of this subsection, which the Department will use to pay for Housing Stability Services that the Department determines are eligible pursuant to this rule;
  - (3) Third, to pay for the On-site Housing Support and Stabilization Services that the Department has budgeted pursuant to paragraph B of this subsection plus any additional amounts needed to pay for On-site Housing Support and Stabilization Services that are agreed to in writing by the Department and MaineHousing; and
  - (4) Finally, no later than June 30 of each year, any remaining amounts in the Housing First Fund will be transferred to MaineHousing to provide funding for Site-based Housing First Properties pursuant to subsection 3 of section 4 of this rule.
4. Existing Site-based Housing First Properties. Services offered at an Existing Site-based Housing First Property are eligible for funding under the Housing First Program to the extent (i) the current service funding for the Existing Site-based Housing First Property is reduced by more than fifty percent (50%) or eliminated and (ii) the owner and service provider of the Existing Site-based Housing First Property after commercially reasonable efforts are unable to replace such service funding with another source, provided that the Existing Site-based Housing First Property complies with the requirements of the Housing First Program, including the Housing First Law, this rule, and the policies and procedures and payment models established by the Department for On-site Housing Support and Stabilization Services.
  5. Monitoring. The Department will monitor the service providers for compliance with the Housing First Program, including the policies and procedures and payment models established by the Department for On-site Housing Support and Stabilization Services and Housing Stability Services.
  6. Qualified Service Provider Changes. Any withdrawal, replacement, or addition of a Qualified Service Provider of a Housing First Team selected pursuant to this rule, including any such change resulting from an enforcement action or a sale or transfer of the Site-based Housing First Property, must be approved in writing by the Department prior to the change.
  7. Enforcement.
    - A. Site-based Housing First Properties.

- (1) The Department will give MaineHousing a copy of each written notice of violation issued by the Department concerning On-site Housing Support and Stabilization Services at a Site-based Housing First Property.
  - (2) The Department will coordinate with MaineHousing to enforce compliance to ensure the continued operation of the Site-based Housing First Property.
  - (3) If the violation is not corrected within the period specified for correction in the notice of violation, which period will depend on the nature of the violation, the Department can exercise all rights and remedies under the Department's rules, policies, procedures, and contracts.
- B. Housing Stability Services. Compliance with the requirements for Housing Stability Services will be enforced by the Department pursuant to the Department's rules, policies, procedures and contracts governing the Housing Stability Services.
8. Recordkeeping. The Department will maintain records of the selection of Qualified Service Providers, On-site Housing Support and Stabilization Services and Housing Stability Services, the providers of and payment for those services, and the Department's monitoring and enforcement responsibilities under this rule pursuant to the State's record retention requirements as they pertain to the Department.

**Section 4. MaineHousing Responsibilities.** MaineHousing has the following additional responsibilities in administering the Housing First Program:

1. Technical Assistance. MaineHousing will provide technical assistance with respect to capital and planning issues associated with developing Site-based Housing First Properties.
2. Site-based Housing First Properties.
  - A. The number of Site-based Housing First Properties developed by each Housing First Team and the number of units in each Site-based Housing First Property must be approved by MaineHousing.
  - B. The specific site for each Site-based Housing First Properties must be within the areas designated by the Department and MaineHousing pursuant to subsection 3 of section 2 of this rule and must be approved by MaineHousing.
  - C. MaineHousing will establish minimum building design requirements for Site-based Housing First Properties. All Site-based Housing First Properties must comply with these requirements.
3. MaineHousing Loan Program. MaineHousing will establish and implement one or more programs to provide funding for costs associated with the development, acquisition, construction of Site-based Housing First Properties approved by MaineHousing pursuant to this rule.
  - A. The program(s) will identify the available source(s) of funding, eligible uses of

funding, funding caps based on cost reasonableness and efficient use of available funding, underwriting criteria, affordability and use restrictions, site eligibility, design and construction requirements, project reserve requirements, and the requirements of the funding sources and the Housing First Program. The program will limit funding for each Site-based Housing First Property to the extent funding for the program is available, the funding is necessary for the financial feasibility and long-term viability of the Site-based Housing First Property, and there are other available funding sources.

- B. The funding may include, but is not limited to, interest bearing debt financing, federal low-income housing tax credits, and no-interest deferred payment debt funded with the portion of the Housing First Fund transferred by the Department to MaineHousing.
  - C. The program(s) will require the owner of each Site-based Housing First Property to enter into a restrictive covenant to be recorded in the appropriate registry of deeds with priority over all mortgages and other encumbrances on the Site-based Housing First Property obligating the owner, its successors and assigns, to maintain the property as a Site-based Housing First Property for at least 45 years, unless (1) MaineHousing and the Department determine there is no longer a market need for the Site-based Housing First Property, or (2) there is no service funding available for the Site-based Housing First Property under the Housing First Fund or other source after reasonable efforts made by the owner of and the service provider for the Site-based Housing First Property to secure alternative service funding.
  - D. The program(s) will comply with all applicable existing rules and regulations governing MaineHousing's funding programs, including but not limited to MaineHousing's rules Chapter 29, *Multi-family Mortgage Loans*, and Chapter 16, *Low-Income Housing Tax Credit Rule* in effect at the time the program(s) are established.
  - E. Funding from MaineHousing is not required for a Site-based Housing First Property to be eligible for funding for On-site Housing Support and Stabilization Services and Housing Stability Services under the Housing First Program.
4. Rental Assistance. MaineHousing may provide rental assistance for Site-based Housing First Properties that are funded under a MaineHousing Loan Program, which may include but is not limited to Section 8 project-based vouchers pursuant to MaineHousing's Housing Choice Voucher Program and governing federal laws and regulations.

Any rental assistance from MaineHousing will be limited by funding availability, other sources of project-based rental assistance available to a Site-based Housing First Property, and the applicable laws, regulations, and program requirements governing the rental assistance, and will be no more than is necessary to support the operating costs of a Site-based Housing First Property as determined by MaineHousing pursuant applicable federal subsidy layering regulations and the underwriting criteria of the applicable MaineHousing Loan Program.

5. Monitoring. MaineHousing will monitor the design, construction, management, and operation of the Site-based Housing First Properties for compliance with all requirements

of the applicable MaineHousing Loan Program, the Housing First Program, including without limitation the tenant selection criteria and operational requirements of the Housing First Program established by the Department and MaineHousing, and other applicable local, state and federal laws, rules and regulations.

6. Changes to Site-based Housing First Properties. Any withdrawal, replacement, addition, or other change of affordable housing developer, owner, or property management company of a Housing First Team selected pursuant to this rule, including any change resulting from any voluntary or involuntary sale or transfer of the Site-based Housing First Property or any change in an ownership interest in the Site-based Housing First Property, must be approved in writing by MaineHousing prior to the change.
7. Enforcement.
  - A. MaineHousing will give the Department a copy of each written notice of violation or default issued by MaineHousing to the owner of a Site-based Housing First Property.
  - B. MaineHousing will coordinate with the Department to enforce compliance to ensure the continued operation of the Site-based Housing First Property.
  - C. If the violation or default is not corrected within the period specified for correction in the notice, which period will depend on the nature of the violation or default, MaineHousing can exercise any and all rights and remedies under the instruments and documents executed in connection with the funding and rental assistance from MaineHousing and under applicable laws, rules and regulations.
8. Recordkeeping. MaineHousing will maintain records of the selection of Housing First Teams, the development, construction, and operation of Site-based Housing First Properties, and MaineHousing's monitoring and enforcement responsibilities through the period ending six (6) years after the end of the Housing First Program.

## **Section 5. General.**

1. Other Laws. If this rule conflicts with any provision of applicable federal or state law, such federal or state law will control.
2. Waivers.
  - A. Upon determination for good cause, the Commissioner of the Department may, subject to statutory limitations, waive any requirement of the rule within the scope of responsibility of the Department under this rule. Each waiver must be in writing and supported by documentation of the pertinent facts and grounds for the waiver. The Department may not waive any requirement of the rule within the scope of responsibility of MaineHousing under any circumstances. The Department may only waive any requirement involving a joint responsibility under the rule with the prior written approval of MaineHousing.
  - B. Upon determination for good cause, the Director of MaineHousing may, subject to statutory limitations, waive any requirement of the rule within the scope of responsibility of MaineHousing under this rule. Each waiver must be in writing



and supported by documentation of the pertinent facts and grounds for the waiver. MaineHousing may not waive any requirement of the rule within the scope of responsibility of the Department under any circumstances. MaineHousing may only waive any requirement involving a joint responsibility under the rule with the prior written approval of the Department.

3. Context. The headings and captions in this rule are for convenience only and do not affect the meaning, construction, or effect of the provisions of this Agreement. The singular form of any word used or defined herein shall include the plural.

**BASIS STATEMENT:** This is a joint rule by the State of Maine Department of Health and Human Services (the “Department”) and Maine State Housing Authority (“MaineHousing”) setting forth the responsibilities of each agency and their joint responsibilities in administering the State of Maine’s Housing First Program (the “Program”). The Program provides funding for support and stabilization services for residents of properties in the State of Maine that provide permanent housing for persons who are experiencing chronic homelessness.

The Department is responsible for administering the funding under the Program. The funding is primarily for 24-hour on-site supportive services, except for an annual amount that is set aside for housing stability services available for residents at least 20 hours each week but not necessarily on site or 24 hours per day. Any funding that is not used for these supportive services and the Department’s costs of administering the Program will be transferred to MaineHousing to develop affordable permanent housing with 24-hour on-site supportive services, which initially will be the majority of the funding to produce the housing where these services will be provided.

The Department is also responsible for establishing and administering the requirements for the two types of supportive services that are eligible for funding under the Program, the payment models for the services, and the qualifications of the providers of the services. The Department is obligated to maximize eligibility for reimbursement under existing and future federal programs that provide funding for the supportive services, such as MaineCare, to supplement and expand the use of the funding and to provide technical assistance to providers in navigating these federal programs.

MaineHousing will work with the Department to administer the permanent housing with 24-hour on-site services. The Department and MaineHousing will identify the areas in the State where the properties should be located to best serve persons who are chronically homeless. The funding under the Program will only be available to teams that are selected under one or more competitive processes and consist of a service provider that the Department has determined is qualified through its procurement process together with an experienced affordable housing developer and property manager that MaineHousing, in consultation with the Department as needed, determines can work together to successfully develop, own and operate permanent housing with 24-hour on-site services for persons who are chronically homeless. MaineHousing will provide technical assistance, approve specific sites, develop construction standards to ensure successful operation and delivery of services at the properties, and offer financing for the development of the properties, including Program funding transferred to MaineHousing, other capital funding, and low-income housing tax credits.

The rule delegates oversight of the service providers to the Department, but the Department and MaineHousing will work together to develop, administer, and enforce the operational guidelines for the permanent housing with 24-hour on-site supportive services to effectively address chronic homelessness and ensure long-term viability of these properties. The rule also addresses other administrative responsibilities of the Department and MaineHousing, including recordkeeping and reporting requirements.

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

STATUTORY AUTHORITY: 22 M.R.S. § 20-A (2023)

EFFECTIVE DATE:

DRAFT



**To:** MaineHousing Board of Commissioners

**From:** Jonny Kurzfeld, Director of Planning and Research  
Jamie Johnson, Senior Director of Operations

**Date:** September 10, 2025

**Subject:** MaineHousing 2025 Goal Setting

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At the August 2024 Board Meeting MaineHousing Commissioners participated in a goal setting discussion to craft priorities for 2025. This resulted in the priority areas of innovation; retention, recruitment, and culture; new program implementation, and long-term planning.

Included with this memo is the framework that MaineHousing management and staff are proposing to set, implement, and measure the goals.

## MaineHousing 2025 Goals And Preface to Strategic Planning

In 2025, we will develop a comprehensive three-year strategic plan that will delineate MaineHousing’s mission priorities. The strategic plan will serve as a framework to define goals and strategies for each department, aimed at supporting the agency’s overarching mission. The strategic plan will outline organizational objectives for annual review and measurable key performance indicators to mark progress and inform further actions in pursuit of those objectives.

The plan will integrate the goal-setting priorities highlighted by the Board of Commissioners, insight from our partners and clients, contributions from policy forums, as well as in-house research and trend analysis.

### Strategic Planning Framework Example

**Priority: Expand Affordable Housing Opportunities**

**Goal One: Increase the Number of First Home Loans**

**Departments(s): Homeownership, Finance, Treasury, Planning and Research**

<b>Strategy:</b>	<b>Funding Source</b>
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**Actions Summary:**

<b>Progress Markers:</b>	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>
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As a first step toward the plan, this document contains the one-year goals articulated by the board at their August meeting. We realize that the goals detailed below do not encompass all department activities. However, as part of this first stage of developing a long-term plan, we are simultaneously working to address priorities that the board has expressed a desire for the agency to accomplish in the next year.

In 2025, the priorities identified by the MaineHousing Board of Commissioners, in addition to long-term planning, are innovation; retention, recruitment, and culture; and new program implementation.

The following sections of this document outline those one-year goals along with proposed potential outcomes / metrics/ actions for each priority area.

Innovation	
Goals	Potential 2025 Measurable Outcomes
<p><b>Production:</b> Actively explore new production technologies, preservation strategies, and financing channels. Refine our strategies for achieving production efficiency through public-private partnership.</p>	<ul style="list-style-type: none"> <li>• Conduct and analyze the development process survey with development partners.</li> <li>• Address areas of concern</li> <li>• Fully use available state funding intended for 2025. Advocate for continued funding.</li> </ul>
<p><b>Homeless Response:</b> Drive the message on Housing First and other evidence-based approaches to real reductions in homelessness and housing instability.</p>	<ul style="list-style-type: none"> <li>• Complete joint rulemaking with DHHS and finance initial Housing First developments based on LD 2 funding.</li> <li>• Build public awareness of homeless response strategies and resources to promote coordination.</li> <li>• Coordinate reforms to the state Continuum of Care per HUD best practices and promote coordination between the CoC and the Statewide Homeless Council.</li> </ul>
<p><b>Outreach:</b> Innovative marketing and outreach to touch underserved communities, increase program awareness, and educate communities about the benefits of housing development.</p>	<ul style="list-style-type: none"> <li>• Increase special marketing outreach beyond the usual digital spaces, e.g the Sea Dogs Promotion last year</li> <li>• Tell more stories of who affordable housing is for.</li> </ul>
<p><b>Internal Systems:</b> Continue to develop new strategies for internal workflow efficiencies and interdepartmental collaboration.</p>	<ul style="list-style-type: none"> <li>• Adopt a Data Governance Policy.</li> <li>• Initiate first steps towards a data warehouse solution.</li> </ul>

## Retention, Recruitment, and Culture

Goals	Potential 2025 Measurable Outcomes
<p><b>Retention and Recruitment:</b> We will Develop a Human Resource Strategic Management Plan to understand the current and emerging needs of the Maine employment market to include compensation, benefits, and other retention strategies to ensure we are highly competitive in attracting and retaining a skilled workforce in this extremely competitive employment market.</p>	<p>Conduct a compensation study and make recommendations to update our compensation structure to assure that all positions within MaineHousing are internally equitable and externally competitive using wage and benefit comparisons from public and private sector entities.</p>
<p><b>DEIB:</b> MaineHousing is committed to being an organization that integrates Diversity, Equity, Inclusion, and Belonging into its work. In 2024 the agency signed a contract with a consultant, Tangible Development, to undertake an assessment</p>	<p>Tangible Development will complete the independent organizational assessment to help us understand our current DEIB landscape and develop initiatives to incorporate as part of our three-year strategic plan to create a more inclusive and equitable workplace.</p>

## New Program Implementation

Goals	Potential 2025 Measurable Outcomes
<p><b>Climate and Energy:</b> Continue implementation of energy initiatives created through funding that is available nationally. We will:</p> <ul style="list-style-type: none"> <li>• Collaborate with the Governor’s Office of Policy Innovation and Future in regard to the Greenhouse Gas Reduction Fund (GGRF).</li> <li>• Implement weatherization initiatives through the Department of Energy’s Bipartisan Infrastructure Law (BIL).</li> <li>• Commit to financing multifamily rental properties that meet MaineHousing’s advanced energy efficiency standards</li> </ul>	<p>Initiate Partnership with Climate United and the National Housing Trust (NHT) on HFA involvement in the Greenhouse Gas Reduction Fund.</p> <ul style="list-style-type: none"> <li>• 100 units (two projects) \$4.5MM - If received, \$60MM Efficient Very Low-Income Housing Preservation and \$30MM Solar for All.</li> </ul> <p>Deploy \$15,622,500 which is 50% of \$31MM total funds.</p> <ul style="list-style-type: none"> <li>• \$13.3MM contracted for single family production - projected 1,191 units.</li> <li>• \$2MM contracted with ICAST for multifamily production - projected 150 units.</li> </ul> <p>Partnership with Efficiency Maine Trust (EMT) to access IRA Electrification rebates for LIHTC transactions to offset electric heat costs.</p>

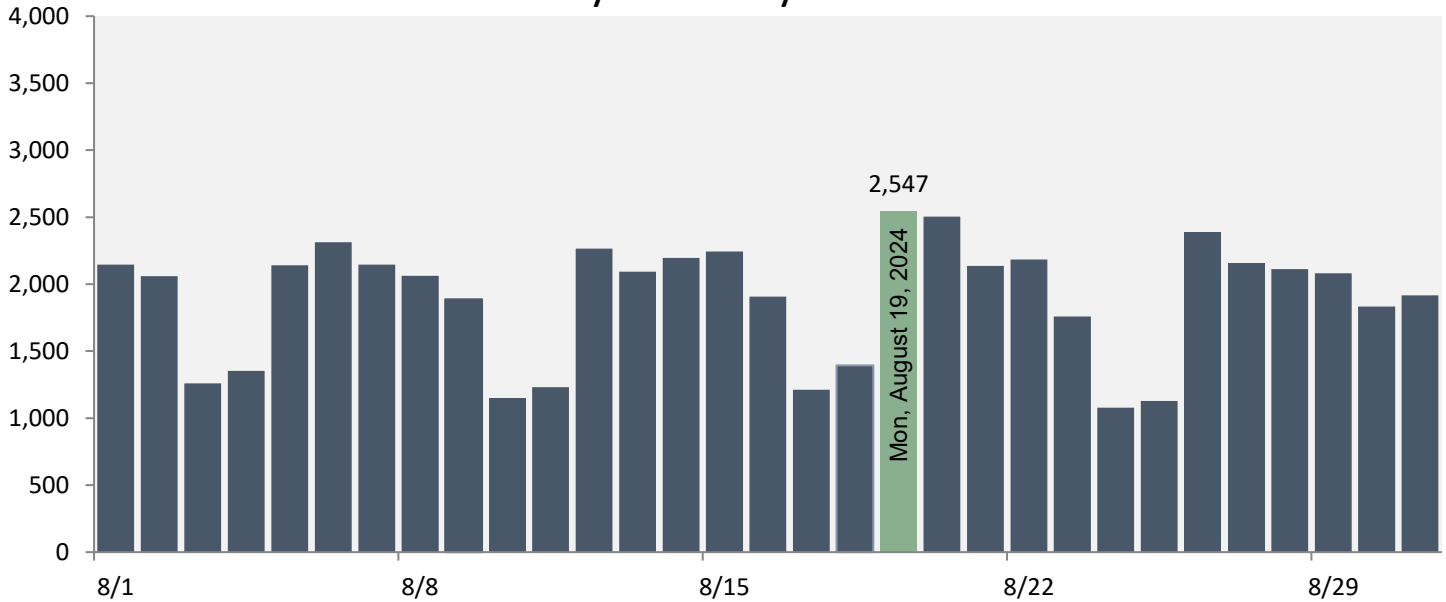
**New Program Implementation**

<b>Goals</b>	<b>Potential 2025 Measurable Outcomes</b>
<p><b>Eviction Prevention:</b> Advance housing stability through efficient interventions to reduce the likelihood of a household becoming homeless</p> <ul style="list-style-type: none"> <li>• Administer the \$18 Million state-funded Eviction Prevention Program to support households through direct rental assistance.</li> <li>• Continue to develop the Housing Problem Solving Program, delivering low-cost interventions administered by trained staff in homeless shelters.</li> </ul>	<ul style="list-style-type: none"> <li>• Launch program and analyze results in terms of households served and the effectiveness of the intervention.</li> <li>• Report to the Legislature.</li> </ul>
<p><b>Mobile Home Preservation –</b> MaineHousing received \$5 million from state government for flexible funding to assist mobile home communities in forming co-ops or other strategies to assure that they remain stable and affordable</p>	<ul style="list-style-type: none"> <li>• Determine how the remaining \$2 million of the fund should be used.</li> <li>• Report to the Legislature on the uses of the Mobile Home Preservation Fund.</li> </ul>
<p><b>Student Homelessness Pilot -</b> MaineHousing Received \$2 million to create a pilot program as part of the 2024 supplemental budget aimed at reducing student homelessness. This program is currently in a period of required rulemaking.</p>	<ul style="list-style-type: none"> <li>• Initiate the program – program is being designed to provide grants to school districts to increase homelessness prevention services and provide direct support.</li> <li>• See program participants start work in early 2025.</li> <li>• Report on the results to the Legislature.</li> </ul>
<p><b>Positive Credit Reporting –</b> Work with MEREMA and housing providers to successfully complete the LD 1107 pilot program. MH is using funds from the Attorney General’s office and has initiated a contract with a landlord service / credit reporting company called STAKE (formerly CIRCA)</p>	<p>Analyze results and report back to the Legislature on positive outcomes or potential problems and barriers with this approach. Work on this analysis with contractor and MEREMA members.</p>
<p><b>Home Share Pilot Program:</b> Maine has begun piloting an intergenerational home share program per LD 709 with contract winner Nesterly. This program runs through 2024.</p>	<ul style="list-style-type: none"> <li>• Complete pilot program – or potentially extend the pilot period if funding is available.</li> <li>• Determine Long-term viability of the program, analyze results, and report back to the Legislature on success or failure.</li> </ul>

# August 2024 - MaineHousing Website Statistics

## Hit Summary

### Daily Hit Analysis

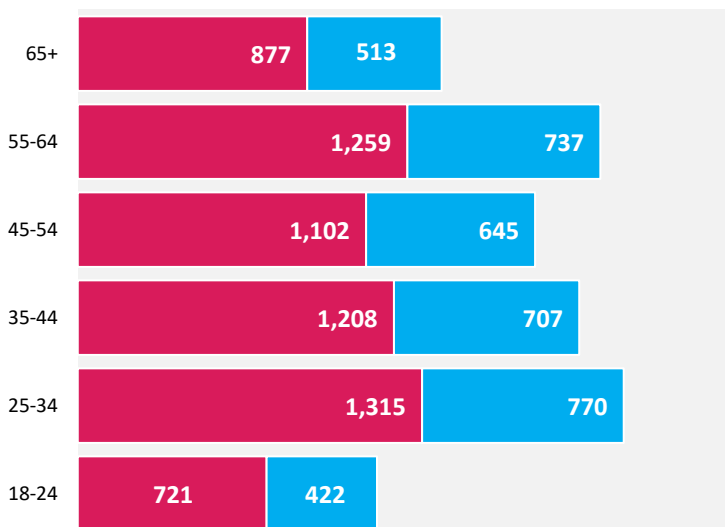


Visitors	Unique Visitors	Page Loads (Hits)	Avg Page Views	Avg Duration	Avg Engagement Rate
58,877	36,082	217,872	3.69	0:03:03	88.1%

## Demographics Summary

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

### AGE & GENDER



63%



37%

### TOP CITIES

Boston, Massachusetts	6,852
New York, New York	4,435
Portland, Maine	3,444
Augusta, Maine	2,703
Bangor, Maine	2,032
Ashburn, Virginia	1,285
Lewiston, Maine	1,190
Greenville, North Carolin	1,049
Sanford, Maine	681
Waterville, Maine	590

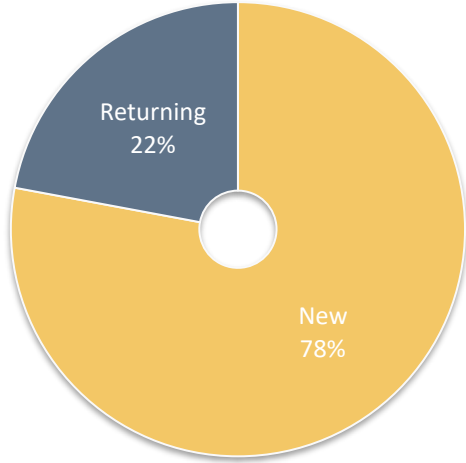
Top Cities account for 41.21% of all website traffic.



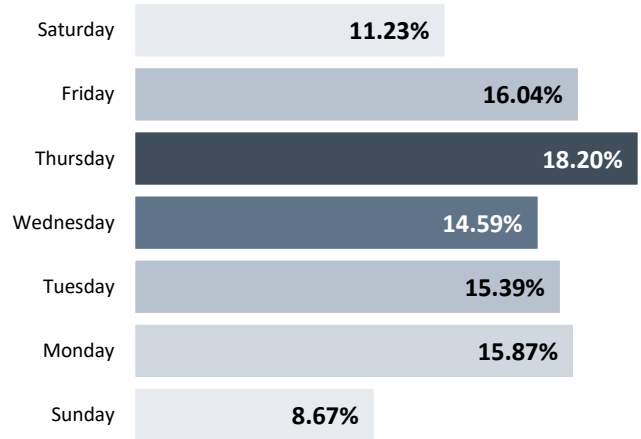
# Visitor Engagement

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.

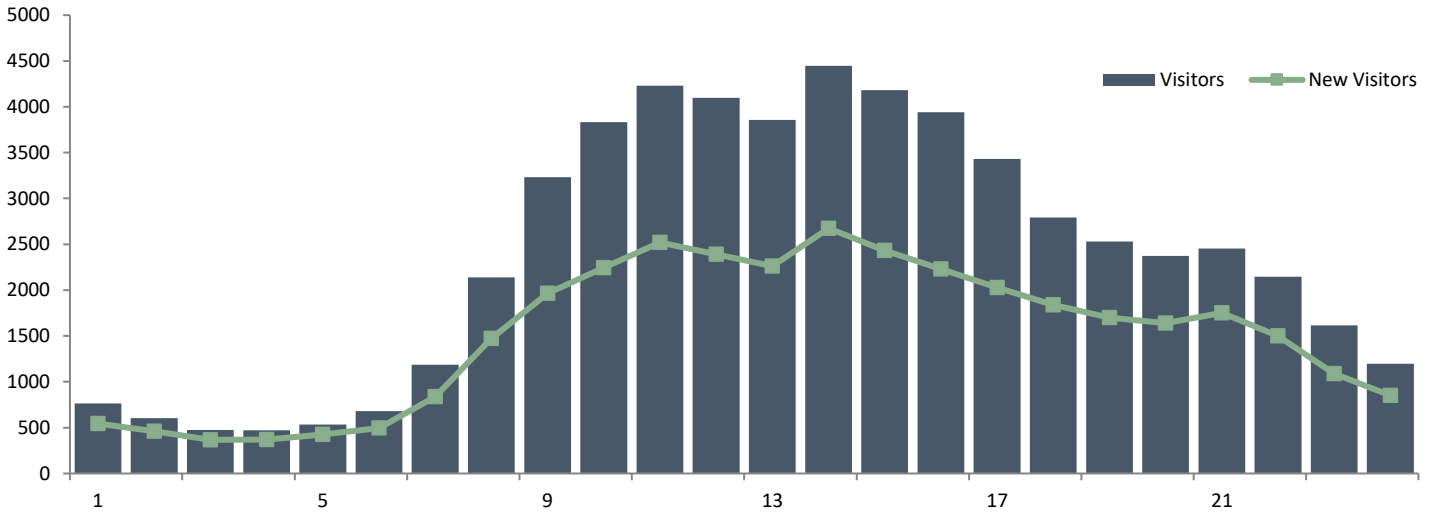
## NEW & RETURNING VISITORS



## DAYS OF THE WEEK

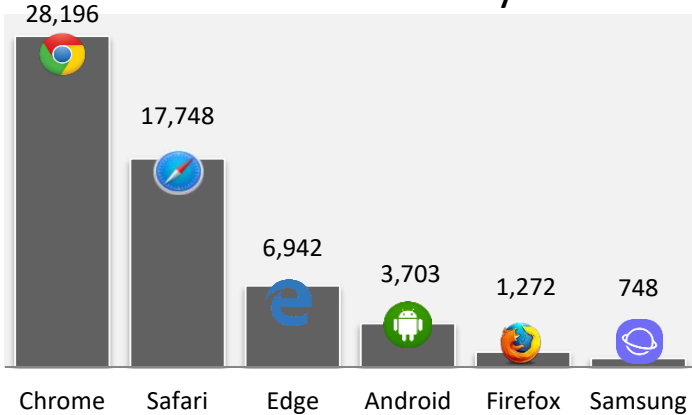


## HOUR OF THE DAY

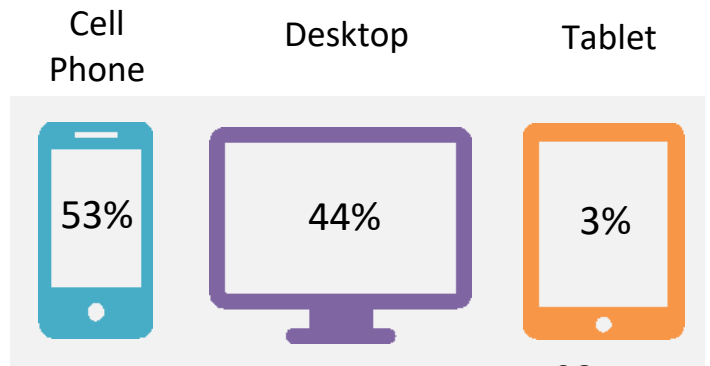


# Visitor Technology Summary

## Web Browser Analysis



## DEVICE ANALYSIS

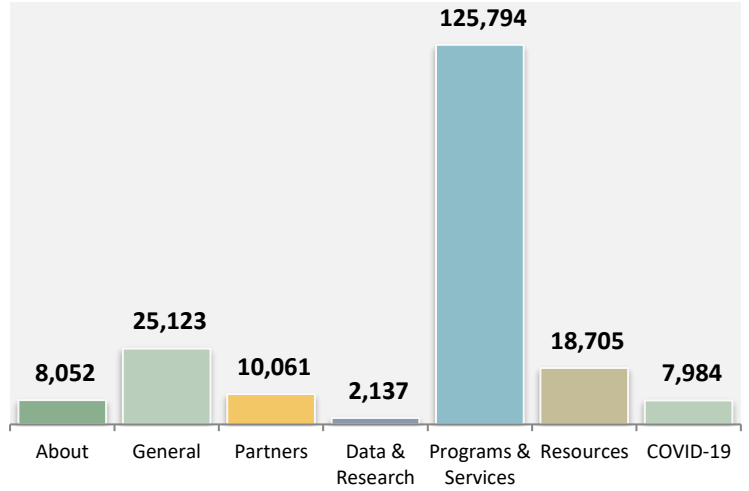


## Popular Content

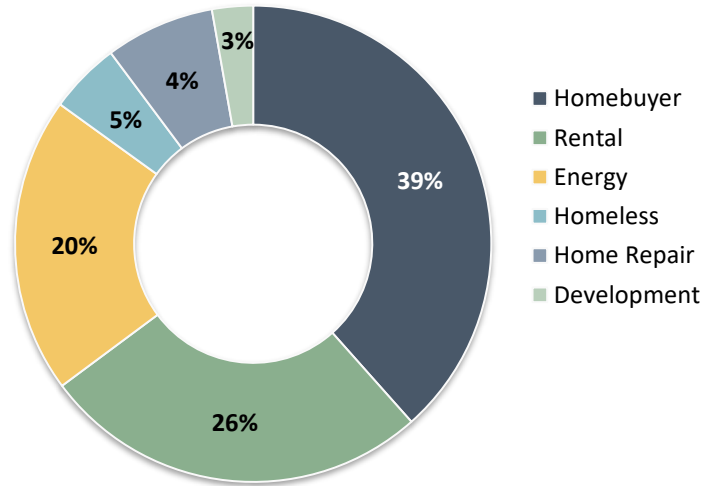
Popular content on our site is defined by pages and or sections of our site that have the highest visits. Below content has been categorized by page, program area and content sections. COVID-19 was added in March of 2020.

Page Title	Hits
Home	20,470
First Home Loan Program	18,794
Home Energy Assistance Program	17,495
Housing Choice Vouchers	10,340
HEAP Income Eligibility	8,975
Rental Assistance	7,775
Subsidized Housing	6,950
Homebuyer Programs	6,314
Home Repair	4,943
Programs - Services	4,897
MaineHousing Lenders	4,827
Homebuyer Income & Purchase Limits	3,207
Mortgage Calculator	3,202
Current Interest Rates	3,164
Emergency Shelters	3,079
Steps to Homeownership	3,075
Contact MaineHousing	2,956
(not set)	2,791
First Generation Program	2,567
Home Energy Assistance Program	2,379
Rent - Income Charts	2,368
Homeless Initiatives	2,024
HEAP Agency Contacts	1,921
Maine HAF	1,856
Emergency Rental Assistance Program	1,771

### Popular Content By Program

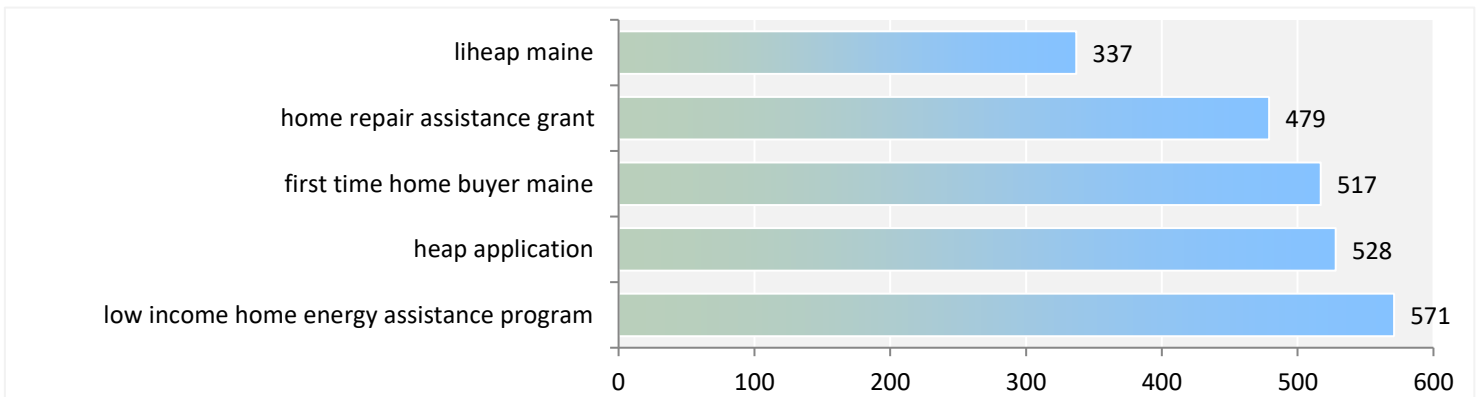


### Popular Content By Section



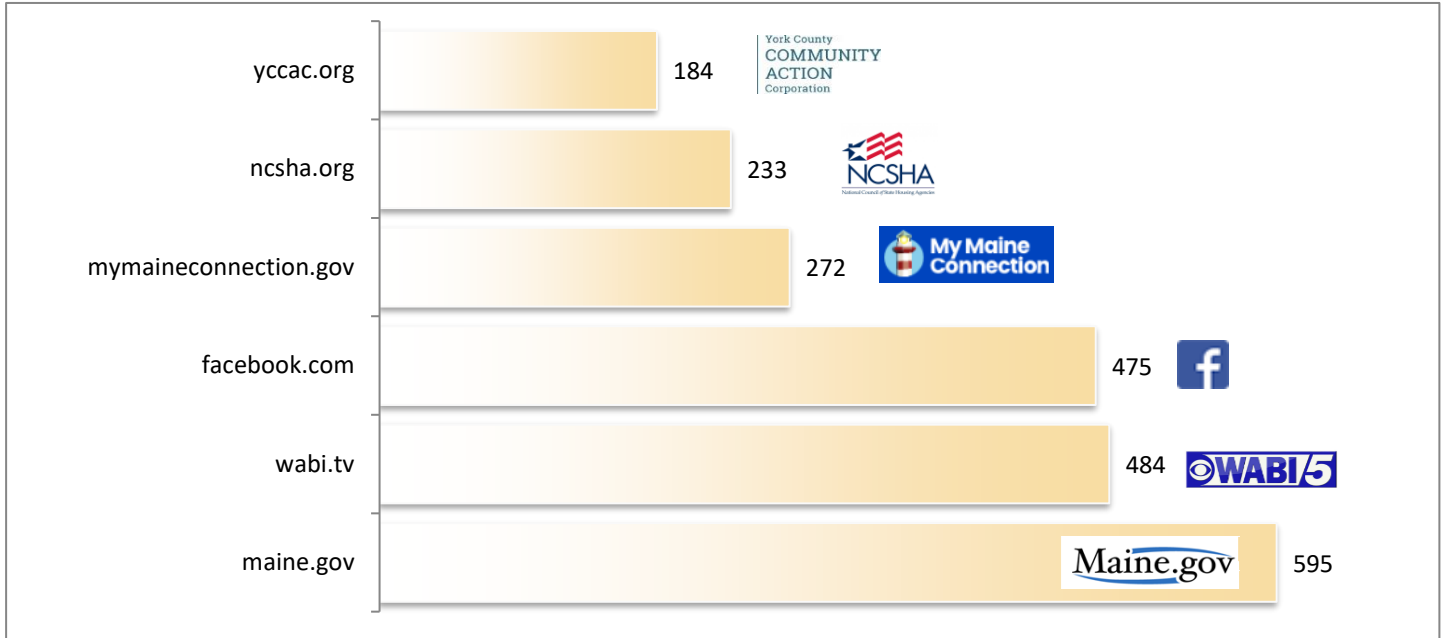
## Search Keywords

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.



**Asset Management Department Memorandum**

**To:** MaineHousing Board of Commissioners

**From:** Robert Conroy – Director, Asset Management

**Date:** September 9, 2024

**Subject:** September Board Report - Asset Management

**Performance-Based Contract Administration (PBCA) – HUD Listening Sessions**

The planned rebid of the Section 8 PBCA contract is currently being evaluated. HUD is continuing to explore next steps and has received helpful feedback through recent PBCA listening sessions with Partners, including HFAs, and Stakeholders and has wanted to continue hearing from stakeholders in smaller group settings to encourage more interaction and collaboration.

Through these sessions HUD is gathering feedback on the PBCA organizational structure, HUD’s Legislative proposal to modify the program and perspectives on PBCA operations going forward.

During the weeks of August 19<sup>th</sup> and August 26<sup>th</sup> HUD held multiple sessions, with each session limited to eight participants with a variety of perspectives. Attendees were able to join in-person or virtually. Sessions were recorded and moderated by HUD staff with a list of questions for discussion.

We appreciate HUD’s efforts to engage partners as HUD works to develop the criteria for the PBCA rebid and to better understand the work of the PBCA and its contractors.

**Development Department Memorandum**

**To:** MaineHousing Board of Commissioners  
**From:** Mark C. Wiesendanger, Director of Development  
**Date:** September 17, 2024  
**Subject:** Monthly Report

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**2024 Recovery Housing Program**

We received 4 Pre-Applications for the new Recovery Housing Program RFP. Full Applications are due October 3.

Project Name	Developer	Location	# of BRs	Tenants
Bridgton Recovery Home	Carl Lakari	Bridgton	6	Parents with children
Caribou Recovery Houses	Bill Flagg	Caribou	10	5 Men, 5 Women
Portland Recovery Home	Carl Lakari	Portland	8	Adults
Taft Avenue Recovery House	VOANNE	Portland	6	Adults

**2024 LIHTC (9%) Full Applications**

We received 24 Pre-Applications for the 2025 round 9% Low Income Housing Tax Credits (LIHTC). Full Applications are due September 19. The 17 Pre-Applications which have been invited to submit Full Applications are as follows.

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

860 Lisbon Street	Lewiston HA	Lewiston	Older Adults	44
Angler Road	DC	Windham	Older Adults	48
Barra Road	Avesta	Biddeford	Older Adults	46
TBD	South Portland HA	South Portland	Older Adults	38

**New Programs**

The new Affordable Housing Program RFP is currently being drafted.

**Build America, Buy America (BABA)**

The Development Department has been engaging partners to ensure that we our projects are in compliance with BABA. BABA requires that all materials used in new federally-funded “infrastructure” projects be Made in America. This applies to projects that have funding sources such as Community Development Block Grants, Continuum of Care, Emergency Solutions Grants, FedHOME, National Housing Trust Fund, and Recovery Housing Program.

Waivers to these rules can be requested, and exceptions may be made. However, we expect this to challenging to implement, and that it may add significant costs to our projects. We have attached a DRAFT copy of our implementation plan.

**Development Pipeline**

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

					<b>Total Units</b>	<b>400</b>
<b>Total Projects</b>	<b>12</b>					
<b>Under Construction - likely completed in 2024</b>						
One Edgemont Drive	ACAP	SHP	Presque Isle	Family	13	
99 Western Ave	Mastway Dev LLC	4%	Augusta	Family	38	
Stacy M. Symbol Apts.	Westbrook HA	4%	Westbrook	Senior	60	
Stroudwater Apartments	Westbrook HA	4%	Westbrook	Senior	55	
The Equinox	CHOM	4%+State	Portland	Family	43	
Winter Landing	CHOM	4%+State	Portland	Senior	52	
Congress Square Commons	Developers Collaborative	9%	Belfast	Family	36	
Highpines Village Condos	Highpine Properties LLC	AHOP	Wells	Family	16	
Theresa Bray Knowles Place	Penquis Cap	HOME-ARP	Bangor	Family	36	
18 Central Ave	Home Start	Islands	Peaks Island	Family	3	
CICA 2022 Island Housing	CICA	Islands	Chebeague Island	Family	4	
ICDC Town Acquisition	ICDC	Islands	Isle au Haut	Family	4	
NHSH Affordable	NH Sustainable Housing	Islands	North Haven	Family	4	
Reeby Road	Islesboro Affordable	Islands	Islesboro	Family	2	
Congress Sq. Commons Bld A	Developers Collaborative	Rural	Belfast	Family	12	
<i>NC/AR Projects</i>	<i>15</i>					<i>New Units 378</i>
Oak Grove Commons*	Realty Resources	9%	Bath	Family	34	
<i>Rehab Projects</i>	<i>1</i>					<i>Rehab Units 34</i>
<b>Total Projects</b>	<b>16</b>				<b>Total Units</b>	<b>412</b>
<b>Under Construction - likely completed in 2025</b>						
45 Dougherty	Szanton	4%	Portland	Family	63	
Betsy Ross Crossing	SoPo HA	4%	So. Portland	Senior	52	
Edgewater Village	Avesta	4%	Farmington	Senior	25	
Fairview Commons	Brunswick HA	4%	Topsham	Family	38	
Meadowview II	Avesta	4%	Gray	Senior	27	
Wedgewood	Lewiston HA/Avesta	4%	Lewiston	Family	82	
Adams Point	Biddeford HA	9%	Biddeford	Family	39	
Milford Place	Penquis CAP	9%	Bangor	Senior	40	
Peasley Park	Developers Collaborative	9%	Rockland	Senior	49	
Picker House Lofts	Szanton	9%	Lewiston	Family	72	
Rumford Senior Living	Developers Collaborative	9%	Rumford	Senior	33	
Sturgeon Landing	Augusta Housing	9%	Augusta	Family	32	
Wildlands	Greater Portland Habitat	AHOP	Standish	Family	12	
22 Shapleigh Road	Fairtide	HOME-ARP	Kittery	Family	6	
520 Centre Street	Bath HA	Rural	Bath	Family	18	
Berry's Block Apts.	Lake City Investments	Rural	Rockland	Family	9	
The Elm Estates	East Town Rentals	Rural	Presque Isle	Family	18	
Mechanic Street	WLR Properties	Rural	Houlton	Family	18	
<i>NC/AR Projects</i>	<i>18</i>					<i>New Units 633</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 Projects</i>	3			<i>Rehab Units</i>	330
<b>Total Projects</b>	<b>21</b>			<b>Total Units</b>	<b>963</b>
<b>Under Construction - likely completed in 2026</b>					
Lockwood Mill	North River Co.	4%	Waterville	Family	65
<i>NC/AR Projects</i>	1			<i>New Units</i>	65
<i>Rehab Projects</i>	0			<i>Rehab Units</i>	0
<b>Total Projects</b>	<b>1</b>			<b>Total Units</b>	<b>65</b>
<b>Preliminary Underwriting</b>					
Farwell Mill	Realty Resources	4%	Lisbon Falls	Family	96
Lambert Woods North	Maine Coop. Dev. Part	4%	Portland	Family	74
Munjoy South	Avesta	4%	Portland	Family	106
Place St. Marie*	Brisa Dev with Andy J	4%	Lewiston	Family	40
Riverton Park*	Portland HA	4%	Portland	Family	182
Summer Block*	Bateman	4%	Saco	Senior	32
89 Elm Apartments	Tom Watson & CO LLC	4% PLA	Portland	Family	201
Avesta Seavey Street	Avesta	9%	Westbrook	Senior	61
Equality Community Housing	Equality Comm. Center	9%	Portland	Senior	54
Landry Woods	South Portland Housing	9%	So. Portland	Senior	43
Oak Ridge Apartments	Realty Resources	9%	Bath	Senior	30
19 Bodwell Street	Androscoggin Homes	AHOP	Sanford	Family	9
Alexander Way	BH Land Trust	AHOP	Boothbay Harbor	Family	7
Beals Ave WF Housing	LB Dev Partners	AHOP	Ellsworth	Family	23
OddFellows Apts.	Archer Properties LLC	Rural	Norway	Family	13
Charles Jordan House	ME Prisoner Adv Coalition	SHP	Auburn	Supp.	11
Lupine Landing 2	Safe Voices	SHP	Farmington	Supp.	6
Seavey House	Biddeford Housing	SHP	Saco	Supp.	8
<b>Total Projects</b>	<b>18</b>			<b>Total Units</b>	<b>996</b>
<b>Total Projects in Underwriting &amp; Construction</b>	<b>68</b>			<b>Total Units</b>	<b>2836</b>



**DRAFT**

**Compliance and  
Implementation Plan for  
Build America,  
Buy America (“BABA”)**

Effective \_\_\_\_\_, 2024

*This Compliance and Implementation Plan is intended to comply with the Federal requirements established by the Department of Housing and Urban Development and the Department of Energy.*

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## Overview

The Build America, Buy America Act (“BABA”) was signed into law by President Biden on November 15, 2021, as part of the Infrastructure Investment and Jobs Act (Pub. L. No. 117-58). The intent of BABA is to stimulate private sector investments in American manufacturing, bolster critical American supply chains, and support the creation of jobs so America’s workers and firms can compete and lead globally for years to come.

BABA requires that certain materials purchased in connection with infrastructure projects, which includes all housing projects developed with MaineHousing, funded by Federal financial assistance programs be produced in the United States. This requirement is known as the Buy America Preference (“BAP”). An infrastructure project is defined as any project that includes construction, alteration, maintenance, or repair of: buildings and real property; utilities; water systems (drinking water and waste water); electrical transmission facilities and systems; broadband infrastructure; and transportation infrastructure. Any federally funded infrastructure project that uses iron and steel, manufactured projects and/or construction materials must ensure the materials are produced in the United States.

## Definitions

- A. Build America, Buy America Act is defined in 2 CFR § 184.3 and means division G, title IX, subtitle A, parts I–II, sections 70901 through 70927 of the Infrastructure Investment and Jobs Act (Pub. L. No. 117-58)
- B. Buy America Preference is defined in 2 CFR § 184.3 and means the “domestic content procurement preference” set forth in section 70914 of BABA, which requires the head of each Federal agency to ensure that none of the funds made available for a Federal award for an infrastructure project may be obligated unless all of the iron, steel, manufactured products, and construction materials incorporated into the project are produced in the United States.
- C. Categorization of Articles. The term “categorization of articles” refers to the requirement that articles, materials, and supplies should only be classified into one of the following categories.
  - i. Iron or steel products;
  - ii. Manufactured products;
  - iii. Construction materials; or
  - iv. Section 70917(c) materials.

An article, material, or supply should not be classified into more than one category and must be made based on the status of the article, material, or supply upon arrival to the work site for use in an infrastructure project. Articles, materials, or supplies must meet the Buy America Preference for only the single category in which they are classified and, in some cases, may not fall under any of the categories listed above.

- D. Component is defined in 2 CFR § 184.3 and means an article, material, or supply, whether manufactured or unmanufactured, incorporated directly into: a manufactured product; or, where applicable, an iron or steel product.
- E. Construction Materials is defined in 2 CFR § 184.3 and means articles, materials, or supplies that consist of only one of the items listed in paragraph (1) of this definition, except as provided in paragraph (2) of this definition. To the extent one of the items listed in paragraph (1) contains as inputs other items listed in paragraph (1), it is nonetheless a construction material.
- (1) The listed items are:
- i. Non-ferrous metals;
  - ii. Plastic and polymer-based products (including polyvinylchloride, composite building materials, and polymers used in fiber optic cables);
  - iii. Glass (including optic glass);
  - iv. Fiber optic cable (including drop cable);
  - v. Optical fiber;
  - vi. Lumber;
  - vii. Engineered wood, and
  - viii. Drywall.
- (2) Minor additions of articles, materials, supplies or binding agents to a construction material do not change the categorization of the construction material.
- F. Covered Materials includes the following when used in connection with an Infrastructure Project:
- i. all iron and steel;
  - ii. all Manufactured Products; and
  - iii. all Construction Materials.
- G. The Department of Housing and Urban Development (“HUD”) Programs. The term “HUD Programs” means any Federal financial assistance administered by HUD that is used for infrastructure purposes, excepting expenditures related to pre and post disaster or emergency response. HUD also refers to this as CPD Programs.
- H. DOE Weatherization Programs. The term “DOE Weatherization Programs” means the Department of Energy’s Weatherization Assistance Program. Only weatherization on public housing or on privately owned buildings that serve a public function are required to comply with the BABA requirements.
- I. Federal Financial Assistance (FFA) has the meaning given to the term in 2 CFR 200.1 (or successor regulations) and includes all expenditures by a Federal agency to a Non-Federal Entity for an Infrastructure Project, except that it does not include:
- i. expenditures for assistance authorized under section 402, 403, 404, 406, 408, or 502 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5170a, 5170b, 5170c, 5172, 5174, or 5192) relating to a major disaster or emergency declared by the President under section 401 or 501, respectively, of such Act (42 U.S.C. 5170, 5191); or

- ii. pre and post disaster or emergency response expenditures.
- J. Infrastructure is described in 2 CFR 184.4(c) and encompasses public infrastructure projects in the United States, which includes, at a minimum: the structures, facilities, and equipment for roads, highways, and bridges; public transportation; dams, ports, harbors, and other maritime facilities; intercity passenger and freight railroads; freight and intermodal facilities; airports; water systems, including drinking water and wastewater systems; electrical transmission facilities and systems; utilities; broadband infrastructure; and buildings and real property; and structures, facilities, and equipment that generate, transport, and distribute energy including electric vehicle (EV) charging. See also 2 CFR 184.4(d).
- K. Infrastructure Project. The term “infrastructure project” is defined in 2 CFR 184.3 and means any activity related to the construction, alteration, maintenance, or repair of infrastructure in the United States regardless of whether infrastructure is the primary purpose of the project. This includes all housing projects developed with MaineHousing funded by Federal Financial Assistance programs, which includes the HUD Programs, laid out below.
- L. Iron and Steel Products. The term “iron and steel products” is defined in 2 CFR 184.3 and means an article, material, or supply that consists wholly or predominantly of iron or steel, or a combination of both.
- M. Predominantly of iron or steel or a combination of both is defined in 2 CFR 184.3 and means that the cost of the iron and steel content exceeds 50 percent of the total cost of all its components. The cost of iron and steel is the cost of the iron or steel mill products (such as bar, billet, slab, wire, plate, or sheet), castings, or forgings utilized in the manufacture of the product and a good faith estimate of the cost of iron or steel components.
- N. Manufactured Products is defined in 2 CFR 184.3 and means:
- i. Articles, materials, or supplies that have been:
    - a. Processed into a specific form and shape; or
    - b. Combined with other articles, materials, or supplies to create a product with different properties than the individual articles, materials, or supplies.
  - ii. If an item is classified as an iron or steel product, a construction material, or a section 70917(c) material under 2 CFR 184.4(e) and the definitions set forth in this section, then it is not a manufactured product. However, an article, material, or supply classified as a manufactured product under 2 CFR 184.4(e) and paragraph (1) of this definition may include components that are construction materials, iron or steel products, or section 70917(c) materials.
- O. Manufacturer is defined in 2 CFR 184.3 and means the entity that performs the final manufacturing process that produces a manufactured product.
- P. Not Listed Construction Materials. The term “not listed construction materials” refers to the category of construction materials that are subject to the BAP, but not included in HUD’s specifically listed construction materials, as defined in the Phased Implementation Waiver. This includes:

- i. plastic and polymer-based products other than composite building materials or plastic and polymer-based pipe or tube;
- ii. glass (including optic glass); and
- iii. drywall.

Q. Obligate. The term “obligate,” for purposes of HUD’s phased implementation of BABA, means the date that HUD executed the legal instrument creating the relationship between HUD and the grantee for an award of Federal financial assistance. The milestone that establishes an obligation date depends on each program but for many HUD Programs, such as CDBG, the obligation date occurs upon HUD’s execution of the grant agreement.

R. Pre and Post Disaster or Emergency Response Expenditures. The term “pre and post disaster or emergency response expenditures” means Federal funding authorized under section 402, 403, 404, 406, 408, or 502 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (Stafford Act) relating to a major disaster or emergency declared by the President under section 401 or 501, respectively. The BAP does not apply to pre and post disaster or emergency response expenditures authorized by statutes other than the Stafford Act and made in anticipation of or in response to an event that qualifies as an emergency or major disaster within the meaning of the Stafford Act.

S. Produced in the United States is defined in 2 CFR 184.3 and means:

- i. In the case of iron or steel products, all manufacturing processes, from the initial melting stage through the application of coatings, occurred in the United States.
- ii. In the case of manufactured products:
  - a. The product was manufactured in the United States; and
  - b. The cost of components of the manufactured product that are mined, produced, or manufactured in the United States is greater than 55 percent of the total cost of all components of the manufactured product, unless another standard that meets or exceeds this standard has been established under applicable law or regulation for determining the minimum amount of domestic content of the manufactured product. See 2 CFR 184.2(a). The costs of components of a manufactured product are determined according to 2 CFR 184.5.
  - c. In the case of construction materials, all manufacturing processes for the construction material occurred in the United States. See 2 CFR 184.6 for more information on the meaning of “all manufacturing processes” for specific construction materials.

T. Project. The term “project” means the construction, alteration, maintenance, or repair of infrastructure, including housing, in the United States. (Section 70912(7) of BABA).

U. Section 70917(c) Materials. The term “section 70917(c) materials” is defined in 2 CFR 184.3 and means cement and cementitious materials; aggregates such as stone, sand, or gravel, or aggregate binding agents or additives. These materials are not considered “construction materials” for the purpose of BABA implementation.

V. Specifically listed construction materials. The term “specifically listed construction materials” for HUD programs includes:

- i. non-ferrous metals;
- ii. lumber;
- iii. composite building materials; and
- iv. plastic and polymer-based pipe and tube.

## **BAP Applicability to HUD Programs and DOE Weatherization Programs**

In order to determine if BAP applies, the funding source(s) must be identified for each project, including HUD funding and other Federal agency funding that must comply with BABA. HUD Guidance states if HUD contributes the largest portion of Federal funds to a project, then the HUD BABA rules apply. If another Federal agency contributes the largest portion of Federal funds to the project, that Federal agency is the “Cognizant Agency for Made in America” and projects must comply with that agency’s guidance for applicability of the BAP to a project.

### **HUD Programs**

BABA applies to all Federal financial assistance used for an infrastructure project including:

- Grants;
- Cooperative agreements;
- Non-cash contributions or donations of property;
- Direct assistances;
- Loans;
- Loan guarantees; and
- Other financial assistance.

The BAP currently applies for the following HUD Programs, which MaineHousing administers, subject to change:

- **Continuum of Care (CoC)**
- **Emergency Solutions Grants (ESG)**
- **HOME Investment Partnerships Program (HOME)**
- **HOME Investment Partnerships American Rescue Plan Program (HOME-ARP)**
- **Housing Trust Fund (HTF)**
- **Recovery Housing Program (RHP)**

The BAP also applies to additional HUD Programs, not currently administered by MaineHousing:

- **Community Development Block Grant Formula Programs (CDBG)**
- Community Project Funding (CPF)/Economic Development Initiatives (EDI)
- FY23 Permanent Supportive Housing (PSH) Funds
- Housing Opportunities for Persons With AIDS (HOPWA)
- Pathways to Removing Obstacles to Housing (PRO Housing)
- Preservation and Reinvestment Initiative for Community Enhancement (PRICE)
- Rural Capacity Building
- Section 4 Capacity Building

- Section 108 Loan Guarantee
- Self-Help Homeownership Opportunity Program (SHOP)
- Special NOFA for unsheltered and rural homeless
- Veterans Housing Rehabilitation and Modification Program (VHRMP)

The BAP **does not apply** to the following HUD Programs:

- Community Compass Technical Assistance Program
- Community Development Block Grant CARES Act (CDBG-CV)
- Community Development Block Grant – Disaster Recovery Funds (CDBG-DR)
- Community Development Block Grant – Mitigation (CDBG-MIT)
- Community Development Block Grant – National Disaster Resilience Competition (CDBG-NDR)
- Emergency Solutions Grants CARES Act (ESG-CV)
- Housing Opportunities for Persons With AIDS CARES Act (HOPWA-CV)

### **DOE Weatherization Programs**

Awards made by the DOE Weatherization Assistance Program (“WAP”) after May 14, 2022 are subject to BABA. **Only weatherization on public housing or on privately owned buildings that serve a public function are required to comply with the BABA requirements.**

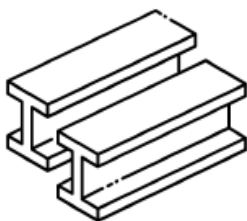
The BAP currently applies for the following DOE Weatherization Programs:

- WAP Annual Formula Grants for Program Year (PY) 2022 and beyond
- WAP Bipartisan Infrastructure Law (BIL) Grants
- WAP Enhancement & Innovation (E&I) Grants
- WAP Sustainable Energy Resources for Consumers (SERC) Grants
- WAP Community Scale Pilot Program (CSPP) Grants

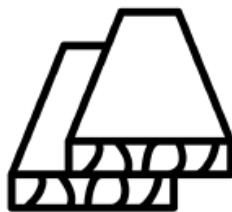
### **Product Classification**

Products should be classified based on their status when they arrive at a project site. Products should be classified into one of the three following categories, but not more than one category:

**Iron and Steel**



**Construction Materials**



**Manufactured Products**





## Iron and Steel

**Definition:** means the product consists completely or predominantly of iron or steel, meaning the cost of the iron or steel content exceeds 50% of the total cost of the product components.

**Production Requirements:** All manufacturing, from initial melting through application of coatings, must occur in the United States.

**Examples:** Rebar, Steel playground slide

## Construction Materials

**Definition:** Construction materials are divided into two categories:

1. **Specifically Listed Construction Materials:** Non-ferrous metals, lumber, plastic- and polymer-based composite building materials, pipe, and tube.
2. **Not Listed Construction Materials:** All other plastic- and polymer-based materials, glass, fiber-optic cables, optical fiber, engineered wood, and drywall.

**Production Requirements:** All manufacturing processes must occur in the United States. Minor additions of materials or binding agents to a construction material do not change the categorization of the material.

## Manufactured Products

**Definition:** materials that have been processed into a specific form or shape OR materials combined with other items to create a product with different properties.

**Production Requirements:** The final product must be manufactured in the United States AND at least 55% of the cost of the product must come from components that were mined, produced, or manufactured in the United States.

**Examples:** Pre-fabricated window (combines glass and fiberglass), precast concrete (processed into a specific form before arriving at a job site).

## Excluded Materials

The BAP is not applicable to the following types of materials:

### Section 70917(c) Materials

**Definition:** means cement and cementitious materials; aggregates such as stone, sand, or gravel, or aggregate binding agents or additives.

**Requirements:** Not considered construction materials and generally exempt unless they are used to produce a manufactured product.

### Equipment, Supplies and Furnishings

**Definition:** means tools, equipment, supplies, such as temporary scaffolding brought to a construction site and removed at or before completion of the infrastructure project. Also includes equipment and furnishings, such as chairs, desks and computer equipment, that are used at or within the finished infrastructure project, but are not an integral part of the structure or permanently affixed to the infrastructure project.

**Requirements:** Exempt from the BABA requirements.

### Other Excluded Costs

- Technical Assistance and Management Costs
- Design and Planning Costs
- Labor

## HUD General Waivers

The BAP applies to all federally funded infrastructure projects unless a project obtains a waiver. The BAP can be waived in very limited circumstances.

HUD has currently established four general waivers:

1. Exigent Circumstances Waiver
2. *De Minimis* and Small Grants Waiver
3. Phased Implementation Waiver
4. Pacific Island Territories Waiver

If any of the general waivers apply, MaineHousing may waive the BAP for a project or a portion of a project. No formal request to HUD is needed to use these waivers. MaineHousing is responsible for maintaining documentation that demonstrates the applicability of the waiver to a project, consistent with the BABA requirements.

### Exigent Circumstances Waiver (Effective until November 23, 2027)

**Requirements:** The BAP may be waived if projects must be complete immediately to protect life, ensure safety, or prevent the destruction of property.

**Example:** Following a tornado, CDBG funds are used to repair public facilities made structurally unsound during the disaster. Stabilizing these buildings is critical to prevent further destruction of property.

De Minimis and Small Grants Waiver (Effective until November 23, 2027)

*De Minimis Waiver*

**Requirements:** The BAP can be waived for a portion of the materials used in a project if the cost of those materials comprises no more than 5% of the total cost of the iron, steel, construction materials and manufactured products used in the project (not to exceed \$1 million) and there is a justification for the waiver, such as the materials are not domestically produced. “Total cost” does not include labor or other materials that are exempt from the BAP.

**Example:** construction of a new playground, where almost all the materials can be found domestically except for a \$20,000 slide. The total cost of the materials used in the project is \$500,000. Since the cost of the slide is less than 5% ( $\$500,000 \times .05 = \$25,000$ ) of the total cost of the materials, the *de minimis* waiver can be used on the slide. **Note the BAP would still apply to the other materials used in the project**

*Small Grants Waiver* (Effective until November 23, 2027)

**Requirements:** The BAP can be waived for a project if the **total project cost** (including all sources of funding, both Federal, State and other) is \$250,000 or less. “Total project cost” means the total cost of development (all the work that goes into the project). **In this case the BAP can be waived for the entire project.**

**Example:** A grantee is using \$200,000 in ESG funding to rehabilitate the bathroom facilities in an emergency shelter. The grantee is also contributing \$25,000 in local funds. Because of the total cost of the project is less than the \$250,000 threshold, the Small Grants waiver applies.

Phased Implementation Waiver

**Requirements:** The Phased Implementation Waiver establishes a schedule for when the BAP will apply to HUD Programs. MaineHousing must know which HUD funds are used in a project, the products used in a project, and the obligation date of the HUD funds in order to determine if the Phased Implementation Waiver applies. The “obligation date” is the date the grant agreement is signed by HUD.

**Example:** A participating jurisdiction contributes \$2,000,000 in HOME funds for construction of a multi-unit residential building. The project will use steel, construction materials, and manufactured products. ***The funds were obligated by HUD on July 15, 2023.***

- This project is an infrastructure project because it involves construction of a building.
- This project is funded using HOME, which is a covered HUD Program under BABA.
- This project contains steel, construction materials, and manufactured products.

- HOME-funded projects will not be required to comply with the BAP until August 23, 2024.
- This project is not eligible for any general waivers.

**Requirements:** The Phased Implementation Waiver establishes a schedule for when the BAP will apply to HUD Programs. MaineHousing must know which HUD funds are The BAP does not apply to this project because the funds were obligated by HUD before August 23, 2024 (the phased implementation date for HOME).

The below chart represents the Phase Implementation Schedule for BABA:

BAP will apply to...	Iron and Steel	Specifically Listed Construction Materials	Not Listed Construction Materials	Manufactured Products
CDBG Formula Grants	All funds obligated on or after November 15, 2022	As of the date HUD obligates new FFA from FY24 appropriations	As of the date HUD obligates new FFA from FY25 appropriations	As of the date HUD obligates new FFA from FY25 appropriations
Choice Neighborhood, Lead Hazard Reduction, and Healthy Homes Production Grants	New FFA obligated by HUD on or after February 22, 2023	New FFA obligated by HUD on or after August 23, 2024	New FFA obligated by HUD on or after August 23, 2024	New FFA obligated by HUD on or after August 23, 2024
Recovery Housing Program (RHP) Grants	New FFA obligated by HUD on or after August 23, 2023	As of the date HUD obligates new FFA from FY24 appropriations	As of the date HUD obligates new FFA from FY25 appropriations	As of the date HUD obligates new FFA from FY25 appropriations
All other HUD FFA except HOME, HTF, and Public Housing FFA used for maintenance projects	New FFA obligated by HUD on or after February 22, 2024	New FFA obligated by HUD on or after August 23, 2024	New FFA obligated by HUD on or after August 23, 2024	New FFA obligated by HUD on or after August 23, 2024
All HUD FFA	New FFA obligated by HUD on or after August 23, 2024	New FFA obligated by HUD on or after August 23, 2024	New FFA obligated by HUD on or after August 23, 2024	New FFA obligated by HUD on or after August 23, 2024

Pacific Island Territories Waiver (Effective until February 15, 2025)

**Requirements:** The BAP is currently waived for all Federal financial assistance for infrastructure projects in the Northern Mariana Islands, American Samoa, and Guam.

## MAINEHOUSING'S PLAN TO IMPLEMENT

The Phased Implementation Waiver applies to projects based on the funding a project receives. MaineHousing will not require a request for waiver in these situations and will inform Developers whether or not BABA applies to their project.

For Exigent Circumstances Waivers MaineHousing will approve a request for a waiver if there is an urgent need to immediately complete the project because of a threat to life, safety, or property of residents and the community. Developers should complete the General Waiver Form, attached hereto as Appendix A, and provide the required information, as outlined in the Form.

For projects whose total project cost (including all sources of funding, materials and labor) is less than \$250,000 MaineHousing will approve a Small Grants Waiver. Developer should complete the General Waiver Form, attached hereto as Appendix A, and provide the required information, as outlined in the Form.

For *De Minimis* Waivers MaineHousing will review a request for a waiver if the cost of the materials for which the waiver is sought comprises no more than 5% of the total cost of the iron, steel, construction materials and manufactured products used in the project (not to exceed \$1 million). Developer should complete the General Waiver Form, attached hereto as Appendix A, and provide the required information, as outlined in the Form.

## HUD Project-Specific Waivers

In addition to the HUD General Waivers, project-specific waivers may be available for projects where the BAP would otherwise apply. HUD will review project-specific waivers on a case-by-case basis. There are currently three project-specific waivers available:

1. Public Interest
2. Nonavailability
3. Unreasonable Cost

If a project has multiple sources of federal funding and HUD is not the largest portion of that funding, waivers should be submitted to the federal agency with the largest source of funds.

### Public Interest Waiver

**Requirements:** A Public Interest Waiver may be available when apply the BAP would be inconsistent with the public interest.

**Applying for a Waiver:** When applying for a waiver the waiver should explain how waiving the BAP for the project or product serves the public interest and it should demonstrate definite impacts on the community if specific items, products, or materials are not utilized in an infrastructure project.

**Example:** The Environmental Protection Agency (“EPA”) is working to upgrade the nation’s water infrastructure, to increase the resilience of communities and ecosystems, and

to effectively implement infrastructure appropriations in a timely and cost-effective manner. Applying the BAP to this project would increase project and construction costs, delay compliance with the Clean Water Act and Safe Drinking Water Act Requirements, delay achieving water quality and other public health goals, require re-evaluation of design decisions, and result in a decline of the use of EPA funds. Applying the BAP would be inconsistent with the public interest and therefore a waiver would be justified.

### Nonavailability Waiver

**Requirements:** A Nonavailability Waiver may be available when a particular iron or steel product, construction material, or manufactured product is not produced in the United States in sufficient quantities or of a satisfactory quality.

**Applying for a Waiver:** When applying for a waiver the waiver should demonstrate that the grantee has conducted market research and adequately considered qualified alternative items and describe the due diligence performed, including information, quotes, and/or responses from manufacturers, distributors, or suppliers.

**Example 1:** A Developer, through market research, which included contacting ten potential manufacturers, discovered that none of the manufacturers were able to produce a BABA-compliant window that met the technical specifications for the project. The Developer proposes procuring the window from a manufacturer in Canada as no domestic alternative products were identified through the market research.

**Example 2:** A Developer, through market research, which included contacting ten potential manufacturers, discovered that only one manufacturer was able to produce BABA-compliant windows, however the lead time to obtain the windows was eighteen (18) months and the cost of the windows would increase the overall project cost by 25%. The Developer proposes procuring the windows from a manufacturer in Canada as the lead time is excessive and the cost pushes the project above the 25% threshold.

### Unreasonable Cost Waiver

**Requirements:** An Unreasonable Cost waiver may be available when applying the BAP will increase the total project cost by more than 25%. “Total project cost” means the total cost of development (all the work that goes into the project).

**Applying for a Waiver:** When applying for a waiver the waiver should demonstrate that applying the BAP increases the total project cost by more than 25%, determine the additional cost of BAP-compliant products, determine the dollar amount to be waived, and demonstrate that no domestic alternatives are available within the project budget.

Example:

Product Name	Estimated cost for BABA compliant product(s)	Estimated cost for non-BABA compliant product(s)
Heat pump – COP 3.5	\$60,000	\$36,000
Corrosion resistant Vents	\$40,000	\$24,000
All other project costs (installation, permitting, overhead, profit)	\$12,000	\$12,000
Total Project cost	\$112,000	\$72,000
Percentage difference	156%	

### MAINEHOUSING'S PLAN TO IMPLEMENT

MaineHousing's Waiver Review Team, which will be made up of at least three members and include staff from the Development and Legal and Compliance Department, will review waivers on a case-by-case basis. MaineHousing expects compliance with BABA and will only review waivers in very limited circumstances where the waiver is clearly justified. If a waiver will cause unreasonable delay and cost to a project, it will not be considered.

Developer will need to submit to MaineHousing a HUD Project-Specific Waiver Form that corresponds with the type of waiver being requested. The Project-Specific Waiver Forms are attached hereto as Appendices B, C & D. Developer must provide the required information, as outlined in the Form, in order for MaineHousing to consider the request. Incomplete Forms will not be considered and will be returned to the Developer.

In reviewing a request, MaineHousing, to the greatest extent possible, will look to have the request for a waiver be at the project level and be product specific, rather than being a broader request for a waiver. This means the waiver must be for a specific project and a specific item, not multiple items. If this is not possible, MaineHousing, in its sole discretion, may consider a broader waiver.

In considering a broader waiver, MaineHousing may require the waiver to be:

1. Time-limited, meaning it is issued for a certain period of time rather than for a specific project;
2. Targeted, meaning it will only apply to specific item(s), product(s), or material(s) or category(ies) of item(s), product(s), or material(s); and
3. Conditional with conditions that support the policies of BABA.

For broader waivers, all projects affected by the issue must participate in the waiver request and coordinate completion of the Broad Waiver Project-Specific Waiver Form, attached hereto as Appendix E. Broad Waivers will not be provided for Unreasonable Costs. If

MaineHousing directs the completion of the Broad Waiver Project-Specific Waiver Form, MaineHousing may designate one Developer to complete the Form.

Upon receipt of all the necessary information and review of the request, MaineHousing will either deny, approve or approve in part a waiver request. This will be communicated to Developer. MaineHousing will then complete a HUD BABA Waiver Form, attached hereto as Appendix F, and go through HUD's project-specific waiver process. The Made in America Officer ("MIAO") will be the final determining factor if a waiver is approved. Developer will cooperate with MaineHousing through the HUD waiver process to provide any additional information that may be required in a timely manner.

## DOE Waivers

The BAP also applies to the DOE Weatherization Assistance Programs infrastructure projects on public housing or on privately owned buildings that serve a public function. When necessary, recipients may apply for, and DOE may grant, a waiver from the BAP requirements. To request a waiver, a recipient should put the request in writing. Waivers are subject to review by the Office of Management and Budget ("OMB") and subject to public comment.

DOE allows for three types of waivers:

1. Public Interest Waiver
2. Nonavailability Waiver
3. Unreasonable Cost Waiver

### Public Interest Waiver

**Requirements:** A Public Interest Waiver may be available when apply the BAP would be inconsistent with the public interest.

**Applying for a Waiver:** When applying for a waiver the waiver should include a detailed justification as to how the non-domestic item(s) is/are essential to the project. The waiver should also show a good faith effort to solicit bids for domestic products were made and a justification statement as to why the items in question cannot be procured domestically.

### Nonavailability Waiver

**Requirements:** A Nonavailability Waiver may be available when a particular iron or steel product, construction material, or manufactured product is not produced in the United States in sufficient quantities or of a satisfactory quality.

**Applying for a Waiver:** When applying for a waiver the waiver should include a detailed justification as to how the non-domestic item(s) is/are essential to the project. The waiver should also show a good faith effort to solicit bids for domestic products were made and a justification statement as to why the items in question cannot be procured domestically.



## Unreasonable Cost Waiver

**Requirements:** An Unreasonable Cost waiver may be available when applying the BAP will increase the cost of the overall project by more than 25%. “Total project cost” means all the work that goes into the project.

**Applying for a Waiver:** When applying for a waiver the waiver should include a detailed justification as to how the non-domestic item(s) is/are essential to the project. The waiver should also show a good faith effort to solicit bids for domestic products were made and a justification statement as to why the items in question cannot be procured domestically.

## MAINEHOUSING’S PLAN TO IMPLEMENT

MaineHousing will review waivers on a case-by-case basis. MaineHousing expects compliance with BABA and will only review waivers in very limited circumstances where the waiver is clearly justified. If a waiver will cause unreasonable delay and cost to a project, it will not be considered.

Contractor will need to submit to MaineHousing a DOE Project-Specific Waiver Form, which is attached hereto as Appendix G. Contractor must provide the required information, as outlined in the Form, in order for MaineHousing to consider the request. Incomplete Forms will not be considered and will be returned to the Contractor.

In reviewing a request, MaineHousing, to the greatest extent possible, will look to have the request for a waiver be at the project level and be product specific, rather than being a broader request for a waiver. MaineHousing may require the request for a waiver to be:

1. Time-limited, meaning it is issued for a certain period of time;
2. Targeted, meaning it will only apply to specific item(s), product(s), or material(s) or category(ies) of item(s), product(s), or material(s); and
3. Conditional with conditions that support the policies of BABA.

Upon receipt of all the necessary information and review of the request, MaineHousing will either deny, approve or approve in part a waiver request. This will be communicated to Developer. MaineHousing will then complete a DOE BABA Waiver Form, attached hereto as Appendix H, and submit the request to its DOE PO for review. DOE will be the final determining factor if a waiver is approved. Contractor will cooperate with MaineHousing through the DOE waiver process to provide any additional information that may be required in a timely manner.

The final approval or rejection of a waiver request by DOE may not be appealed.

## **Process for Documenting BABA Compliance for HUD Programs**

MaineHousing is required to document the BABA process to analyze if the BAP applies to a project using the approach as outlined in the CPD-2023-12 Notice, issued November 2, 2023. Records will be retained in accordance with existing records retention requirements for the applicable HUD

Program. If there are no HUD program-specific records requirements, MaineHousing will follow 2 C.F.R. § 200.334.

MaineHousing will use the MaineHousing HUD BABA Checklist, attached hereto as **Appendix I**, to document BABA Compliance for each project. This Checklist will be completed for every project to determine if BABA applies and MaineHousing will retain the Checklist with the project file.

### **MAINEHOUSING'S PLAN TO IMPLEMENT**

**Developers will be required to have all bidders for a project complete a HUD Bidder Certification Form, attached hereto as Appendix J, acknowledging that the project is subject to BABA.**

**Developers must include the following language on the project's plans and specifications to inform all parties of the BABA requirements:**

\_\_\_\_\_ (developer name) ("Developer") must comply with the requirements of the Build America, Buy America Act (BABA), 41 USC 8301 note, and all applicable rules and notices, as may be amended. Pursuant to HUD's Notice, "Public Interest Phased Implementation Waiver for FY 2022 and 2023 of Build America, Buy America Provision as Applied to recipients of HUD Federal Financial Assistance" (88 FR 17001), any funds obligated by HUD on or after the applicable listed effective dates, are subject to BABA requirements, unless excepted by a waiver.

The Build America, Buy America Act (BABA) requires that all iron, steel, manufactured products, and construction materials used for federally funded infrastructure projects are produced in the United States, unless otherwise exempt or subject to an approved waiver. Developer is responsible for documenting compliance and ensuring that all contractors and subcontractors provide the required information to document compliance. Please see the MaineHousing's Compliance and Implementation Plan for Build America, Buy America for more information.

**Developers will be responsible for documenting compliance with BABA and ensuring that all contractors and subcontractors comply with BABA. All Contractors and Subcontractors will be required to complete the AIA G702 Certification Addendum when requesting payment. The AIA G702 Certification Addendum is attached hereto as Appendix K. Payment will not be made until this certification is provided.**

**Developers must identify the materials that will be used in the project and properly classify the products as either iron or steel, specifically listed construction materials, not listed construction materials, and manufactured products. Developers will submit a HUD Build America, Buy America Construction Material Spreadsheet, attached hereto as Appendix L, prior to the start of construction that will be updated monthly on either the 1<sup>st</sup> or the 15<sup>th</sup> of the month depending on what the Developer selects for a requisition schedule. The HUD Build America, Buy America Construction Material Spreadsheet should classify products as they arrive on site.**

Payment of a specific requisition will be conditioned on providing the Construction Material Spreadsheet and required Made In America certifications. MaineHousing will withhold payment if Developer is not in compliance with BABA requirements. If Developer is not submitting a requisition for a specific month, Developer is still expected to submit the Construction Material Spreadsheet and Made In America certifications for that month. Additionally, failure to comply with the BABA requirements and this Compliance and Implementation Plan will result in a loss of funding and default and may result in a loss of funding for future projects.

Developer must attach certifications for each product certifying that products are made in America. Acceptable forms of certification include documentation evidencing products are “Made in America”, such as certifications from manufacturers and suppliers. Appendix R is an example of an acceptable form of certification. The certification must have the BABA language and must be on the company’s letter head and list the products with enough specificity to determine compliance. Once a product has been certified, Developer will not be required to recertify the product every time it is used. Developer may refer back to the original certification for compliance.

Upon completion of construction, Developers will execute a HUD Build America, Buy America Self-Certification, attached hereto as Appendix M, certifying and affirming the requirements of BABA have been met.

## **Process for Documenting BABA Compliance for DOE Weatherization Assistance Programs**

MaineHousing is required to document the BABA process to analyze if the BAP applies to a project. If there are no program-specific records requirements, MaineHousing will follow 2 C.F.R. § 200.334.

MaineHousing will use the MaineHousing DOE BABA Checklist, attached hereto as **Appendix N**, to document BABA Compliance for each project.

### **MAINEHOUSING’S PLAN TO IMPLEMENT**

Subgrantees administering DOE Weatherization Programs on MaineHousing’s behalf (“Subgrantees”) must include the following language on a project’s Work Order that goes out for bid so that Contractors are aware of the BABA requirements:

All Contractors must comply with the requirements of Section 70914 of the Infrastructure Investment and Jobs Act, and all applicable rules and notices, as may be amended. Pursuant to DOE’s Memorandum, reissued February 23, 2024, “Weatherization Assistance Program “Build America, Buy America” Requirements – Revised”, awards made by the DOE Weatherization Assistance Program after May 14, 2022 are subject to BABA requirements, unless excepted by a waiver. This only applies to weatherization on public housing or on privately owned buildings that serve a public function.

The Build America, Buy America Act (BABA) requires that all iron, steel, manufactured products, and construction materials used for federally funded infrastructure projects are produced in the United States, unless otherwise exempt or subject to an approved waiver. Contractors will be responsible for documenting compliance and ensuring that all subcontractors provide the required information to document compliance. Please see the MaineHousing's Compliance and Implementation Plan for Build America, Buy America for more information.

Subgrantees will be required to have all bidders for a project complete a DOE Bidder Certification Form, attached hereto as Appendix O, acknowledging that the project is subject to BABA.

Contractors will be responsible for documenting compliance with BABA. Contractors must identify the materials that will be used in the project and properly classify the products as either iron or steel, specifically listed construction materials, not listed construction materials, and manufactured products. Contractors will submit a DOE Build America, Buy America Construction Material Spreadsheet, attached hereto as Appendix P, prior to the start of the project that will be updated quarterly as the project progresses. The DOE Build America, Buy America Construction Material Spreadsheet should classify products as they arrive on site.

Payments to Contractor will be withheld if Contract fails to provide the required Construction Material Spreadsheet and/or the BABA requirements are not met. Additionally, failure to comply with the BABA requirements and this Compliance and Implementation Plan will result in a loss of funding and may result in a loss of funding for future projects.

Contractor must attach certifications for each product certifying that products are made in America. Acceptable forms of certification include documentation evidencing products are "Made in America", such as certifications from manufacturers and suppliers. Appendix R is an example of an acceptable form of certification. The certification must have the BABA language and must be on the company's letter head and list the products with enough specificity to determine compliance. Once a product has been certified, Contractor will not be required to recertify the product every time it is used. Contractor may refer back to the original certification for compliance.

Upon completion of the project, prior to final payment, Contractor will execute a DOE Build America, Buy America Self-Certification, attached hereto as Appendix Q, certifying and affirming the requirements of BABA have been met.

**Energy & Housing Services Department Memorandum**

**To:** MaineHousing Board of Commissioners  
**From:** Bobbi Crooker – Director of Energy and Housing Services  
**Date:** September 10, 2024  
**Subject:** Monthly Report – Energy and Housing Services Department

**DEPARTMENT UPDATES**

The Energy and Housing Services Department is excited to welcome our new staff in the role of Director of Energy and Housing Services, Energy & Housing Quality Control Specialist and Fiscal Grant Manager. We currently have two open Technical Services Specialist and are in the process of conducting interviews.

MaineHousing submitted an application to HUD for a Healthy Homes Production Grant, requesting \$2,000,000. If awarded, these funds will be combined with our current Lead Paint Hazard Reduction Grant to address health hazards in 169 low-income units. We anticipate that HUD will announce grant awards by early October.

MaineHousing submitted the HEAP State Plan to DHS for Program Year 2025.

The Online Application window has opened for the HEAP Program. To date, we have had 354 completed applications.

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



## PROGRAM UPDATES

### Home Energy Assistance Program (HEAP)

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

	Program Year 2025	Program Year 2024
<b>Applications Taken</b>	9521	71,713
<b>Clients Served</b>	0	52,479
<b>Benefits Issued</b>	0	\$23,028,737.15

### Weatherization Assistance Program (Wx)

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

<b>Annual Weatherization Program Year 2024 (April 1, 2024 – March 31, 2025)</b>			
	Projected / Allocated	Completed / Expended	% Completed
<b>Number of Completed Units</b>	539	0	0
<b>DOE Funds</b>	\$3,507,881	\$6,937	0%
<b>HEAP Wx (HEAP PY24)</b>	\$2,110,092	\$1,591,309	75%
<b>Weatherization Readiness Funds</b>	\$409,045	\$0	0

<b>BIL Weatherization Period of Performance (July 1, 2023 – June 30, 2025)</b>			
	Projected / Allocated	Completed / Expended	% Completed
<b>Number of Completed Units</b>	1314	125	9%
<b>DOE funds</b>	\$12,652,263	\$2,119,093	17%

### Heat Pump Installation Program

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

<b>Period of Performance April 1, 2023 – March 31, 2025</b>			
	<b>Projected / Allocated</b>	<b>Completed / Expended</b>	<b>% Completed</b>
<b>Number of Completed Units</b>	1019	848	83%
<b>DOE funds</b>	\$4,835,000	\$4,328,311	90%

**Central Heating Improvement Program (CHIP)**

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

<b>Reporting Period: January 1, 2024 – July 31, 2024</b>		
	<b>Projects</b>	<b>Total Costs</b>
<b>Heating System CTE</b>	157	\$35,568
<b>Heating System Repair</b>	391	\$223,077
<b>Heating System Replacement</b>	234	\$1,701,235
<b>Chimney or Oil Tank Repairs or Replacements</b>	125	\$351,138
<b>2024 Total</b>	<b>907</b>	<b>\$2,311,019</b>

**Low-Income Assistance Plan (LIAP)**

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

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

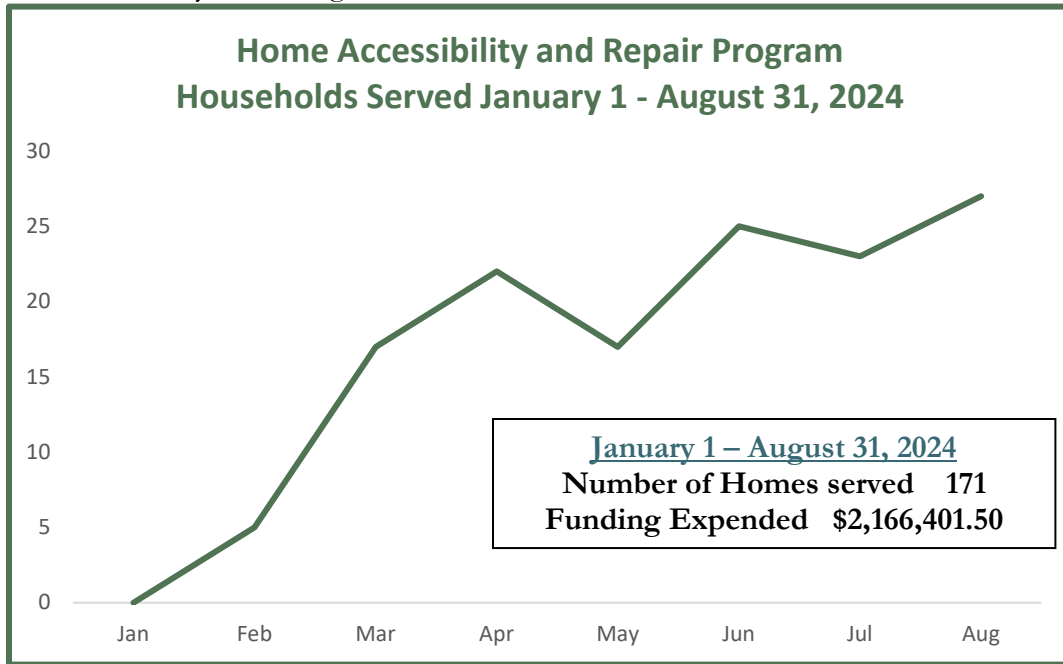
**Community Aging in Place**

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

<b>Reporting Period: January 1, 2024 – August 31, 2024</b>	
<b>Households Served</b>	100
<b>Expenditures</b>	\$322,449.07
<b>Average Assistance Cost</b>	<b>\$3,224.49</b>

**Home Accessibility and Repair Program (HARP)**

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



**Lead Abatement Program**

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

<b>Reporting Period: January 1, 2024 – August 31, 2024</b>	
<b>Units in Process</b>	75
<b>Units Completed</b>	0



**Finance Department Memorandum**

**To:** Board of Commissioners  
**From:** Darren R. Brown  
**Date:** September 10, 2024  
**Subject:** Monthly Activity Report – Finance Department

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

- The AFR staff started planning and working on MaineHousing’s 2025 budgets in August. The timeline for completing the budgets is the same as last year. Budget packages have been prepared and distributed to departments. Departments need to complete and return their budget packet to Finance by September 20<sup>th</sup>. Once departments have completed and submitted their packets, Finance staff will review, consolidate the information, and use it to prepare the agency-wide budgets. Preliminary budgets will be made available and presented at the November meeting for your input and feedback. Final budgets will be presented for a vote in December.
- The State Bureau of the Budget is in the process of preparing the State’s budgets for the 2026-2027 Biennium. MaineHousing receives funds for certain programs and is required to complete and submit budget information to the State. The required information was submitted on September 1<sup>st</sup>. MaineHousing’s budget requests consist of the Housing Opportunities for Maine (HOME) Fund, the Maine Energy, Housing & Economic Recovery (MEHER) Fund, and Shelter Operating Subsidy (SOS).

HOME funds represent a portion of total real estate transfer taxes (RETTs) collected by the State. MaineHousing allocates and uses these funds in various housing programs. Based on current estimates, MaineHousing is expected to get approximately \$24 million for FYs 2026 and 2027. MEHER funds also come from RETTs collected by the State and are used exclusively by MaineHousing to make debt service payments on related bonds. Funding for this program amounts to approximately \$4.3 million per year. The SOS program is the only program funded by the State’s General Fund. MaineHousing receives \$2.5 million each year for this program.

- The audit of MaineHousing’s federally funded programs for the year ended December 31, 2023 is near completion. Baker Newman Noyes has provided a draft report. The draft report contains an unmodified (a.k.a. “clean”) auditors’ opinion, which means that MaineHousing has administered the federal programs in compliance with federal guidelines and requirements. The draft report also includes several preliminary audit findings. These findings are currently being reviewed by program staff. Management responses and corrective action plans will be prepared for each finding and included in the final report.

MaineHousing administered and disbursed approximately \$274 million through thirty different federal programs in 2023. Major programs are audited on a rotating basis. There are eight major programs included as part of the 2023 audit. There are five COVID relief programs, which are as follows: Emergency Rental Assistance Program (ERA 2), Homeowner Assistance Fund, Expand Affordable Housing (State & Local Fiscal Recovery Fund), FEMA Disaster Grants Public Assistance, and Low

Income Water Assistance Program. Additionally, the Section 8 Housing Choice Voucher Program, Weatherization Program, and the HOME Investment Partnership Program are major programs for the 2023 audit. The compliance audit needs to be completed and filed with the federal Single Audit Clearinghouse and the HUD Real Estate Assessment Center (REAC) within nine months after the fiscal year end, which is September 30<sup>th</sup> for MaineHousing. The final audit reports are expected to be issued within the next couple of weeks.

## **LOAN ADMINISTRATION:**

- Machias Savings Bank (MSB) has requested to discontinue servicing first home loans and to have their existing portfolio of MaineHousing loans transferred to another servicer. The MSB portfolio consist of 805 loans and amounts to \$71 million. MSB's portfolio will be transfered to MaineHousing's primary servicer, Mortgage Servicing Solutions (MSS) and we will be working with both MSB and MSS in the coming months to complete this transfer of servicing. The transfer will occur at the end of this year or early 2025. MSB has communicated that they intend to continue participating in the First Home Loan Program and originate MaineHousing loans.
- Loan Administration performs semi-annual evaluations of its single-family loan servicing agents. These evaluations address performance in the areas of financial reporting, customer service and default management. The evaluations also serve as a tool to monitor trends and identify servicer training needs. The final evaluations report for the first half of 2024 were completed and issued in August and there were no major findings reported for any servicer.
- Loan Administration also performs an annual Quality Control Review for servicers where MaineHousing retains and owns the servicing rights to loans. Staff are currently preparing for these reviews, which includes our largest servicer, Mortgage Servicing Solutions. The purpose of these review is to ensure the loan portfolio are in compliance with all FHA and USDA servicing requirements, per regulatory guidelines. These reviews will be performed in October.



## Finance Department Memorandum

**To:** Board of Commissioners  
**From:** Darren R. Brown  
**Date:** September 10, 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 seven-month period ended July 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 \$2.76 billion and total combined liabilities approximate \$2.29 billion. Total net assets amount to approximately \$465 million. Total combined revenues approximate \$215.8 million and total expenses amount to approximately \$201.6 million, which results in net operating income of \$14.2 million. Total combined net operating income for this period in 2023 was \$18.7 million. The net operating income decrease of \$4.5 million is attributed primarily to the following:

The Maine Energy Housing & Economic Recovery Fund (MEHER) has a net operating loss of \$1.9 million, which is a decrease of \$4.3 million compared to net operating income of \$2.4 million at the end of July 2023. The decrease is due to timing differences with the expending of program funds and recognition of grant expenses. Grant expenditures are \$4.2 million in 2024, which is \$4 million higher than expenditures in 2023 at this point.

The net operating income for MaineHousing's largest Fund Group, the Mortgage Purchase Fund (MPP), is consistent at approximately \$10.9 million as of the end of July 2024 and 2023.

### BUDGET RESULTS

Also attached are the budget variance results for the period ended July 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 July 31, 2024 amount to \$69.9 million, while total expenses amount to \$57.2 million. For the seven-month period ended July 31, 2024, revenues exceed expenses by approximately \$12.7 million.

Revenues are running above budget due primarily to higher income from non-mortgage investments. Average yields from investments in 2024 have exceeded budget assumptions. 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 July 31, 2024, approximately \$14 million or 55% of the total operating budget has been used. Total other program administrative expenses are budgeted at \$10 million and actual expenses amount to \$6.2 million as of July 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. Expenditures amounted to approximately \$412,000 as of July 31, 2024 and were primarily for the third installment on the multifamily housing system, ProLink.

### **MEMBERSHIPS, DUES AND SPONSORSHIPS**

In accordance with MaineHousing's Contributions Policy, all payments for memberships, dues and sponsorship are required to be reported to the Commissioners each month as part of the budget variance reports. **Attachment D** presents an itemized listing of the membership, dues, and sponsorship expenses as of July 31, 2024.

**MAINE STATE HOUSING AUTHORITY**  
**BALANCE SHEETS**  
**JULY 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	85,044	81,497	15,312	0	56,221	1	8,709	1,254	0
Investments	629,491	741,145	617,276	8,601	26,183	28,786	0	42,349	17,950
Accounts receivable - Government	19,746	8,592	0	0	0	2,122	4,305	43	2,122
Accrued interest and other assets	11,025	13,175	12,241	22	356	127	208	155	66
Mortgage notes receivable, net	1,646,764	1,872,867	1,777,750	0	7,022	49,095	0	0	39,000
Land, equipment and improvements, net	17,576	17,736	22	0	17,714	0	0	0	0
Other real estate owned	0	70	70	0	0	0	0	0	0
Derivative instrument - interest rate swaps	18,471	19,926	19,926	0	0	0	0	0	0
Deferred pension expense	959	629	346	2	67	0	0	214	0
Deferred amount on debt refundings	2,142	1,850	1,850	0	0	0	0	0	0
<b>Total Assets</b>	<b>2,431,218</b>	<b>2,757,487</b>	<b>2,444,793</b>	<b>8,625</b>	<b>107,563</b>	<b>80,131</b>	<b>13,222</b>	<b>44,015</b>	<b>59,138</b>
<b>LIABILITIES AND NET ASSETS:</b>									
Accrued interest payable	13,647	15,303	15,142	0	0	0	0	0	161
Excess arbitrage to be rebated	0	1,389	1,389	0	0	0	0	0	0
Accounts payable - Government	429	412	0	0	0	0	412	0	0
Accounts payable & accrued liabilities	12,288	23,234	271	0	22,668	0	292	3	0
Unearned income	39,326	77,753	0	0	0	215	29,049	48,489	0
Net pension liability	1,780	1,931	1,063	6	205	0	0	657	0
Deferred pension credit	798	451	248	2	48	0	0	153	0
Accumulated increase in fair value of hedging derivatives	18,471	19,926	19,926	0	0	0	0	0	0
Interfund	0	0	3,061	25	28,102	(4,669)	(21,928)	(4,594)	3
Mortgage bonds and notes payable, net	1,910,868	2,151,630	2,090,569	0	13,245	0	0	0	47,816
Deferred grant income	0	103	0	0	0	0	103	0	0
Deferred loan origination points	12	13	13	0	0	0	0	0	0
<b>Total Liabilities</b>	<b>1,997,619</b>	<b>2,292,145</b>	<b>2,131,682</b>	<b>33</b>	<b>64,268</b>	<b>(4,454)</b>	<b>7,928</b>	<b>44,708</b>	<b>47,980</b>
<b>NET ASSETS:</b>									
Restricted Net Assets	393,009	422,047	313,111	8,592	0	84,585	5,294	(693)	11,158
Unrestricted Net Assets	40,590	43,295	0	0	43,295	0	0	0	0
<b>Total Net Assets</b>	<b>433,599</b>	<b>465,342</b>	<b>313,111</b>	<b>8,592</b>	<b>43,295</b>	<b>84,585</b>	<b>5,294</b>	<b>(693)</b>	<b>11,158</b>
<b>Total Liabilities and Net Assets</b>	<b>2,431,218</b>	<b>2,757,487</b>	<b>2,444,793</b>	<b>8,625</b>	<b>107,563</b>	<b>80,131</b>	<b>13,222</b>	<b>44,015</b>	<b>59,138</b>

**MAINE STATE HOUSING AUTHORITY**  
**STATEMENTS OF REVENUES, EXPENSES AND CHANGES IN NET ASSETS**  
**FOR THE PERIOD ENDED JULY 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	38,405	44,024	43,612	0	216	170	0	0	26
Income from investments	16,229	18,310	15,424	267	500	919	13	452	735
Net increase (decrease) in the fair value of investments	287	(45)	(45)	0	0	0	0	0	0
Fee income	8,659	9,366	1,623	0	792	0	6,714	237	0
Other revenue	243	121	102	0	3	16	0	0	0
Grant income	153,448	54,405	0	0	0	1,687	38,534	14,184	0
Income from State	14,290	14,357	0	0	0	12,235	0	0	2,122
Federal rent subsidy income	66,375	75,263	0	0	0	0	75,263	0	0
<b>Total Revenues</b>	<b>297,936</b>	<b>215,801</b>	<b>60,716</b>	<b>267</b>	<b>1,511</b>	<b>15,027</b>	<b>120,524</b>	<b>14,873</b>	<b>2,883</b>
<b>EXPENSES:</b>									
Operating expenses	14,135	13,997	0	0	13,997	0	0	0	0
Other program administrative expenses	4,009	4,995	3,867	0	10	0	959	156	3
Mortgage servicing fees	1,094	1,182	1,175	0	7	0	0	0	0
Interest expense	30,993	36,834	36,250	0	0	0	0	0	584
Grant expense	162,107	69,548	0	0	0	14,769	36,362	14,247	4,170
Federal rent subsidy expense	66,872	74,264	0	0	0	0	74,264	0	0
Loss on bond redemption	0	83	83	0	0	0	0	0	0
Excess arbitrage	0	739	739	0	0	0	0	0	0
Allocated operating costs	0	0	7,712	45	(12,541)	0	4,703	81	0
<b>Total Expenses</b>	<b>279,210</b>	<b>201,642</b>	<b>49,826</b>	<b>45</b>	<b>1,473</b>	<b>14,769</b>	<b>116,288</b>	<b>14,484</b>	<b>4,757</b>
Net Operating Income (Loss)	18,726	14,159	10,890	222	38	258	4,236	389	(1,874)
Transfers between funds, net	0	0	0	0	946	0	(3,132)	0	2,186
Change in net assets	18,726	14,159	10,890	222	984	258	1,104	389	312
Net assets at beginning of year	414,873	451,183	302,221	8,370	42,311	84,327	4,190	(1,082)	10,846
Net assets at end of period	433,599	465,342	313,111	8,592	43,295	84,585	5,294	(693)	11,158

**MAINE STATE HOUSING AUTHORITY  
OPERATING REVENUES AND EXPENSES BUDGET VARIANCE REPORT  
FOR THE PERIOD ENDED JULY 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	43,828	0	43,828	74,385	30,557	41%
Income from investments	16,191	465	16,656	23,400	6,744	29%
Fee income	2,415	6,951	9,366	19,266	9,900	51%
Other revenue	105	0	105	105	0	0%
<b>Total Revenues</b>	<b>62,539</b>	<b>7,416</b>	<b>69,955</b>	<b>117,156</b>	<b>47,201</b>	<b>40%</b>
<b>EXPENSES:</b>						
Operating expenses	9,213	4,784	13,997	25,670	11,673	45%
Other program administrative expenses	5,059	1,116	6,175	10,021	3,846	38%
Interest expense	37,072	0	37,072	65,570	28,498	43%
<b>Total Expenses</b>	<b>51,344</b>	<b>5,900</b>	<b>57,244</b>	<b>101,261</b>	<b>44,017</b>	<b>43%</b>
<b>Excess Revenues Over Expenses</b>	<b>11,195</b>	<b>1,516</b>	<b>12,711</b>	<b>15,895</b>	<b>3,184</b>	<b>20%</b>

**MAINE STATE HOUSING AUTHORITY  
OPERATING AND OTHER PROGRAM ADMINISTRATIVE EXPENSES  
FOR THE PERIOD ENDED JULY 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	7,895,516	5,958,382	43%
Payroll Taxes	1,013,479	588,819	424,660	42%
Retirement	1,386,948	804,176	582,772	42%
Medical and Life Insurance	3,663,963	1,947,716	1,716,247	47%
Other Fringe Benefits	10,000	3,653	6,347	63%
Office Supplies	60,525	24,940	35,585	59%
Printing	85,450	40,313	45,137	53%
Membership and Dues	66,879	22,705	44,174	66%
Subscriptions	20,080	8,755	11,325	56%
Sponsorships	19,600	13,750	5,850	30%
Staff Educ/Train/Conf	213,342	56,625	156,717	73%
Travel/Meals - Staff Educ/Train/Conf	230,594	56,608	173,986	75%
Partner/Client Train/Meetings	87,250	6,031	81,219	93%
Travel/Meals - Partner/Client Training	89,506	20,149	69,357	77%
Staff Events	36,680	11,336	25,344	69%
Meals - Staff Events	33,590	20,320	13,270	40%
Leased Vehicles	198,991	91,334	107,657	54%
Computer Supplies	31,000	15,096	15,904	51%
Computer License SAAS	248,564	199,682	48,882	20%
Rent-Other	44,519	23,158	21,361	48%
Computer Maintenance	986,752	361,123	625,629	63%
Depreciation	1,279,000	632,642	646,358	51%
Telephone	131,750	79,279	52,471	40%
Employment Advertising	18,000	7,515	10,485	58%
Postage and Shipping	152,512	88,183	64,329	42%
Insurance	102,186	73,165	29,021	28%
Recording Fees	1,000	936	64	6%
Payroll Services	51,668	31,421	20,247	39%
Audit Services	175,350	123,000	52,350	30%
Property Expenses	556,950	298,395	258,555	46%
Professional Services	371,538	194,529	177,009	48%
Building Interest Expense	448,452	256,138	192,314	43%
<b>Total Operating Expenses</b>	<b>25,670,016</b>	<b>13,997,008</b>	<b>11,673,008</b>	<b>45%</b>
<b>Other Program Administrative Expenses</b>				
Loan foreclosure expenses	200,000	41,161	158,839	79%
REO expenses	50,000	952	49,048	98%
Provision for losses on loans & REOs	125,000	0	125,000	100%
Mortgage Servicing fees	1,975,000	1,181,523	793,477	40%
Loan Origination expenses	3,230,000	1,974,562	1,255,438	39%
Bond issuance expenses	900,000	572,519	327,481	36%
Trustee/Bank fees	178,000	103,628	74,372	42%
Program advertisements	336,500	191,941	144,559	43%
Bond and mortgagee insurance	24,313	24,256	57	0%
Variable rate bond remarket/SBPAs	645,000	457,227	187,773	29%
Cash flow/arbitrage/swap consultants/legal	738,500	495,962	242,538	33%
Homebuyer education	150,000	60,000	90,000	60%
Program administrator fees	1,469,000	1,071,645	397,355	27%
<b>Total Other Program Administration Expenses</b>	<b>10,021,313</b>	<b>6,175,376</b>	<b>3,845,937</b>	<b>38%</b>



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

**ATTACHMENT C**

Description	2024 Budget	2024 Actual	Budget Available	% Expended
<b>Computer Hardware:</b>				
Laptop replacements	57,000	56,900	100	
Total computer hardware	<u>57,000</u>	<u>56,900</u>	<u>100</u>	<u>100%</u>
<b>Computer Software:</b>				
Enterprise multi-family housing system	176,958	176,958	-	
Amplifund grant management software	45,600	0	45,600	
ITMS & Patching replacement	20,000	0	20,000	
Internal communication enhancements	25,000	0	25,000	
Single Family loan servicing system modifications	10,000	0	10,000	
Single Family lender & loan tracking systems mods	10,000	0	10,000	
Salesforce software upgrades	220,000	100,605	119,395	
Total computer software	<u>507,558</u>	<u>277,563</u>	<u>229,995</u>	<u>55%</u>
<b>Office Building:</b>				
Additional workstations & furnitures	40,000	0	40,000	
Potential office building improvements/repairs	50,000	52,595	(2,595)	
	<u>90,000</u>	<u>52,595</u>	<u>37,405</u>	<u>58%</u>
<b>Director's Vehicle:</b>				
	<u>30,000</u>	<u>25,189</u>	<u>4,811</u>	<u>84%</u>
<b>Total</b>	<u><u>684,558</u></u>	<u><u>412,247</u></u>	<u><u>272,311</u></u>	<u><u>60%</u></u>

**MAINE STATE HOUSING AUTHORITY  
MEMBERSHIPS, DUES, AND SPONSORSHIPS  
FOR THE PERIOD ENDED JULY 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 Association of Public Housing Directors - annual membership	2,100
Maine Real Estate & Development Association - annual membership	1,200
Maine Indoor Air Quality Council - annual membership	650
National Affordable Housing Management Association - affiliate membership	1,350
National Energy & Utility Affordability Coalition - annual membership	600
National Association of Home Builders - employee membership	95
Maine Department of Environmental Protection - lead inspector license renewal	400
NCHM Accounting Office Employee Certification dues	125
Kennebec Board of Realtors - employee dues	199
Institute of Internal Auditors - employee annual membership	190
Association of Certified Fraud Examiners - (2) employee annual membership	490
Council of State Community Development Agencies - annual membership	1,500
Board of Overseers of the Bar - (6) employee annual registration	1,695
Society for Human Resource Management - employee annual membership	264
Diversity Hiring Coalition - annual membership	300
Project Management Institute/Professional- employee annual membership	338
Association of Government Accountants - (1) employee annual memberships	110
American Payroll Association - employee annual membership	299
Construction Specifications Institute - employee annual membership	375
Maine Association of Mortgage Professional - employee annual membership	395
American College of Mortgage Attorneys - employee dues	225
Total	<u>\$ 22,705</u>
<b>Sponsorships</b>	
Inclusion Maine - conference sponsorship	1,500
New England Resident Service Coordinator - conference sponsor	3,000
Greater Portland Board of Realtors - conference sponsor	250
Maine Real Estate Management Association - 2024 conference sponsorship	3,000
ProsperityMe - housing conference sponsorship	500
Maine Council on Aging - conference sponsorship	500
Preble Street Fall Homelessness Conference - conference sponsor	2,500
Maine Affordable Housing Coalition - housing conference sponsor	2,500
Total	<u>\$ 13,750</u>



## Finance Department Memorandum

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

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### MULTI-FAMILY DELINQUENCIES

The Multi-Family portfolio totals \$988 million with 1,352 loans as of August 31, 2024. There are two loans that are delinquent 60 days or more, as shown in *Exhibit 1*. The Multi-Family delinquency rate is benchmarked against MaineHousing's historical rates, as shown in *Exhibit 2*.

### SINGLE-FAMILY DELINQUENCIES

The Single-Family portfolio totals \$1.1 billion with 10,084 loans as of July 31, 2024. The over 60-day delinquencies increased from 2.54% to 2.59%, and the in-foreclosures decreased from 0.61% to 0.55%. The over 60-day delinquencies amount to \$29 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 2.59% and the overall delinquency rate by loan count is 2.58%. As shown in *Exhibit 5*, the overall delinquency rate by loan count is slightly below the delinquency rate for all Maine loans.

**Servicer Delinquencies** – As of July 2024, Bank of America (BOA) had the highest overall delinquency rate of 12.63% (13 loans), with an in-foreclosure rate of 4.15% (4 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 (86 loans).

Delinquencies for our largest servicer, Mortgage Servicing Solutions, increased from 3.00% to 3.03%, while the in-foreclosure rate decreased from 0.66% to 0.59%. Bangor Savings Bank QS had a rate of 0.99%, which was the lowest rate for the month. Delinquency rates for each servicer are shown in *Exhibit 3*.

**Delinquencies by Insurance Type** – In July 2024, FHA insured loans had the highest delinquency rate by total insurance type of 4.18%, with in-foreclosures at 0.30%. When compared to the total loan portfolio, RD insured loans had the highest delinquency rate of 1.22%, with in-foreclosures at 0.40%. 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 31% of delinquencies, while RD insured loans comprise 52% of the portfolio and represent 47% 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 July 2024, we assisted 695 borrowers with various foreclosure prevention options.

# Multi-Family Delinquent Loans

MAINE STATE HOUSING AUTHORITY  
MULTI-FAMILY DELINQUENCIES  
8/31/2024

**Section 8**

BORROWER	LEVEL PMT	PTD	LOCATION	PROJECT OWNER	ORIGINATION DATE	DELINQUENT		
						1 MONTH	2 MONTHS	3+ MONTHS
BANGOR HOUSE	14,550.25	07/01/24	BANGOR	BANGOR HOUSE LLC	12/10/09	2,171,873.00	0.00	0.00
BANGOR HOUSE	18,339.86	07/01/24	BANGOR	BANGOR HOUSE LLC	12/09/09	2,737,537.00	0.00	0.00
STEELE - MC SMITH & SHERWOOD**	6,977.01	07/01/24	FARMINGTON	STEELE ACADIA LLC	07/21/17	1,522,257.00	0.00	0.00
						<u>6,431,667.00</u>	<u>0.00</u>	<u>0.00</u>

**Rental Housing**

BORROWER	LEVEL PMT	PTD	LOCATION	PROJECT OWNER	ORIGINATION DATE	DELINQUENT		
						1 MONTH	2 MONTHS	3+ MONTHS
COURT ST APARTMENTS*	0.00	10/01/23	AUBURN	COURT STREET SENIOR HOUSING	10/01/07	0.00	959,263.93	
COURT ST APARTMENTS*	0.00	10/01/23	AUBURN	COURT STREET SENIOR HOUSING	10/01/07	0.00	297,278.29	
						<u>0.00</u>	<u>1,256,542.22</u>	<u>0.00</u>

**Supportive Housing & Other**

BORROWER	LEVEL PMT	PTD	LOCATION	PROJECT OWNER	ORIGINATION DATE	DELINQUENT		
						1 MONTH	2 MONTHS	3+ MONTHS
W VALENTINE ST, 216	568.74	07/01/24	WESTBROOK	MORRISON CENTER	4/18/97	17,006.00	0.00	0.00
						<u>17,006.00</u>	<u>0.00</u>	<u>0.00</u>

**Grand Total**

6,448,673.00 1,256,542.22 0.00

% of Portfolio Delq 60+ days 0.13%

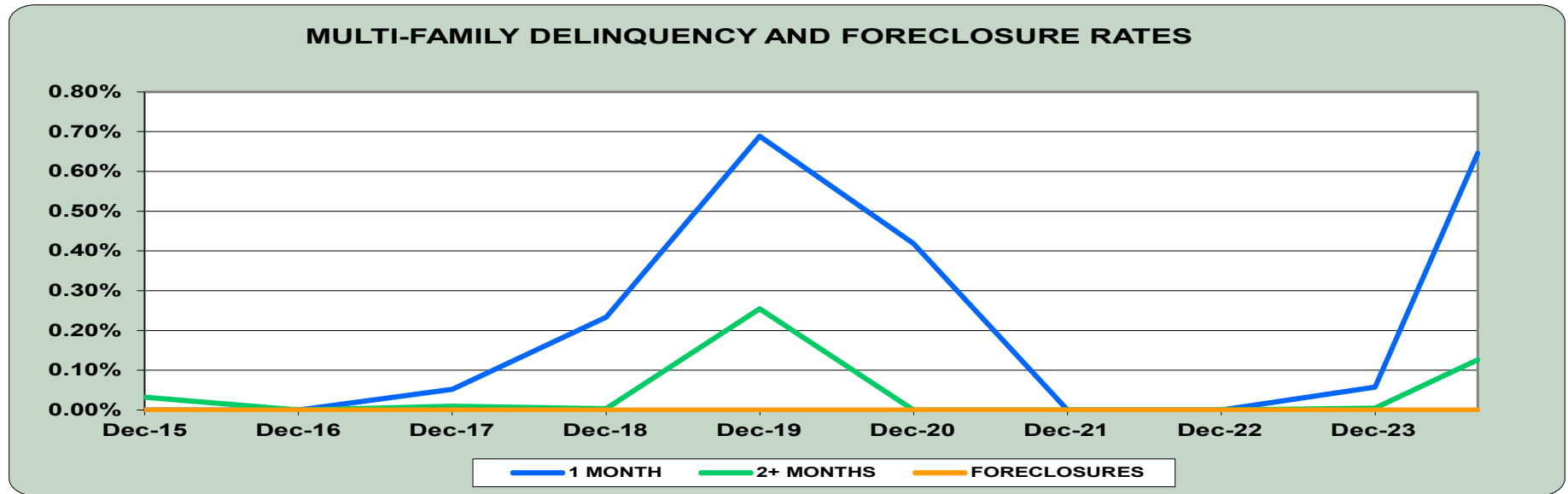
Total Number of Loans 1,352

\* Loans past maturity date

\*\*Partial payment held in unapplied



# Multi-Family Delinquency & Foreclosure Trends



	OUTSTANDING PRINCIPAL	1 MONTH		2+ MONTHS		FORECLOSURES	
		DOLLARS	RATE	DOLLARS	RATE	DOLLARS	RATE
Aug-24	\$ 998,114,777	\$ 6,448,673	0.65%	\$ 1,256,542	0.13%	\$ -	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%



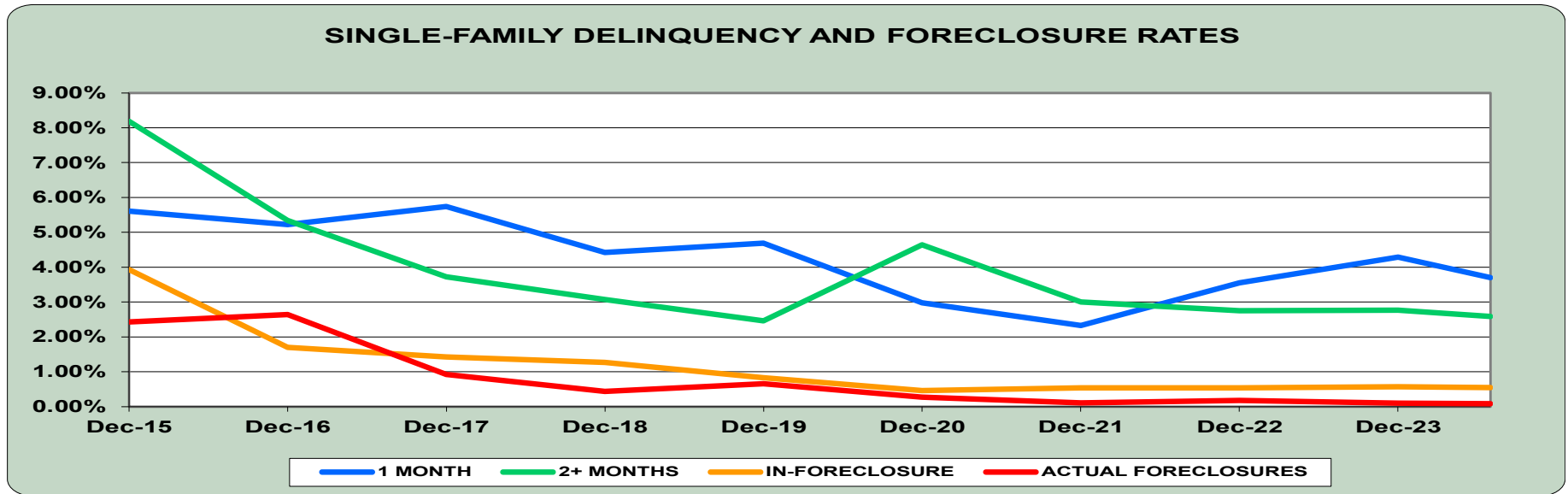
# Single-Family Delinquent Loans

**Maine State Housing Authority  
Single-Family Delinquencies by Servicer  
7/31/2024**

SERVICER	% OF PORTFOLIO	% of Portfolio Delq 60 + days	OUTSTANDING PRINCIPAL	----- 1 MONTH	DELINQUENT 2 MONTHS	----- 3+ MONTHS	IN- FORECLOSURE
MORTGAGE SERVICING SOLUTIONS	68.55%	3.03%	766,052,105.61	32,480,361.21	8,513,795.42	10,209,394.54	4,522,823.66
BANGOR SAVINGS BANK	9.37%	1.22%	104,672,443.92	2,166,396.01	387,769.32	478,796.91	406,798.08
BANGOR SAVINGS BANK QS	7.69%	0.99%	85,934,613.57	1,529,055.64	656,683.34	198,352.73	0.00
CAMDEN NATIONAL BANK UK	7.56%	1.20%	84,452,185.37	2,621,807.54	436,772.58	334,002.43	241,106.54
MACHIAS SAVINGS BANK	6.37%	2.64%	71,152,854.54	2,241,140.42	542,717.78	533,967.29	804,601.81
BANK OF AMERICA NA	0.44%	12.63%	4,925,425.00	330,424.76	272,645.29	144,879.84	204,616.65
SALEM FIVE MORTGAGE CORP	0.02%	3.79%	239,955.09	29,805.09	0.00	9,088.93	0.00
<b>TOTAL</b>	<b>100.00%</b>	<b>2.59%</b>	<b>1,117,429,583.10</b>	<b>41,398,990.67</b>	<b>10,810,383.73</b>	<b>11,908,482.67</b>	<b>6,179,946.74</b>



# Single-Family Delinquency & Foreclosure Trends

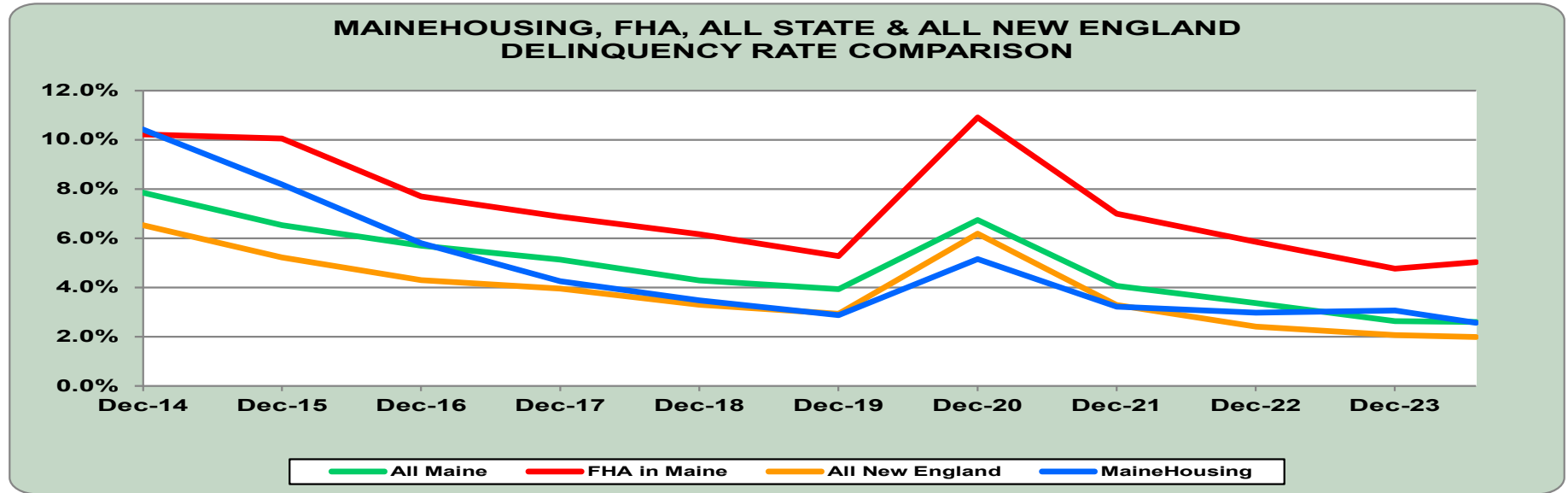


	OUTSTANDING PRINCIPAL		1 MONTH		2+ MONTHS		IN-FORECLOSURE		ACTUAL FORECLOSURES	
	DOLLARS	DOLLARS	DOLLARS	RATE	DOLLARS	RATE	DOLLARS	RATE	DOLLARS	RATE
Jul-24	\$ 1,117,429,583	\$ 41,398,991	\$ 28,898,813	3.70%	\$ 6,179,947	0.55%	\$ 968,066	0.09%		
Dec-23	\$ 1,053,014,623	\$ 45,215,476	\$ 29,205,657	4.29%	\$ 5,986,311	0.57%	\$ 1,043,395	0.10%		
Dec-22	\$ 958,984,521	\$ 33,996,366	\$ 26,378,301	3.55%	\$ 5,183,906	0.54%	\$ 1,733,447	0.18%		
Dec-21	\$ 887,303,920	\$ 20,685,547	\$ 26,645,647	2.33%	\$ 4,806,968	0.54%	\$ 941,490	0.11%		
Dec-20	\$ 960,761,414	\$ 28,645,024	\$ 44,603,599	2.98%	\$ 4,471,656	0.47%	\$ 2,617,001	0.27%		
Dec-19	\$ 967,171,381	\$ 45,399,415	\$ 23,774,547	4.69%	\$ 8,037,512	0.83%	\$ 6,357,994	0.66%		
Dec-18	\$ 916,608,577	\$ 40,526,473	\$ 28,155,105	4.42%	\$ 11,647,401	1.27%	\$ 4,056,247	0.44%		
Dec-17	\$ 844,497,676	\$ 48,457,930	\$ 31,454,643	5.74%	\$ 12,099,518	1.43%	\$ 7,847,858	0.93%		
Dec-16	\$ 799,557,471	\$ 41,780,468	\$ 42,682,410	5.23%	\$ 13,625,991	1.70%	\$ 21,142,137	2.64%		
Dec-15	\$ 790,409,905	\$ 44,303,365	\$ 64,656,769	5.61%	\$ 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*	124,983	0.66%	1.05%	0.88%	2.59%
FHA for State*	17,271	1.74%	2.12%	1.17%	5.03%
All New England*	1,746,324	0.64%	0.90%	0.45%	1.99%
MaineHousing**	10,084	0.97%	0.96%	0.64%	2.58%

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

\*\*MaineHousing's overall delinquency rate based on loan dollars is 2.59%, whereas rates in this exhibit are based on loan count.



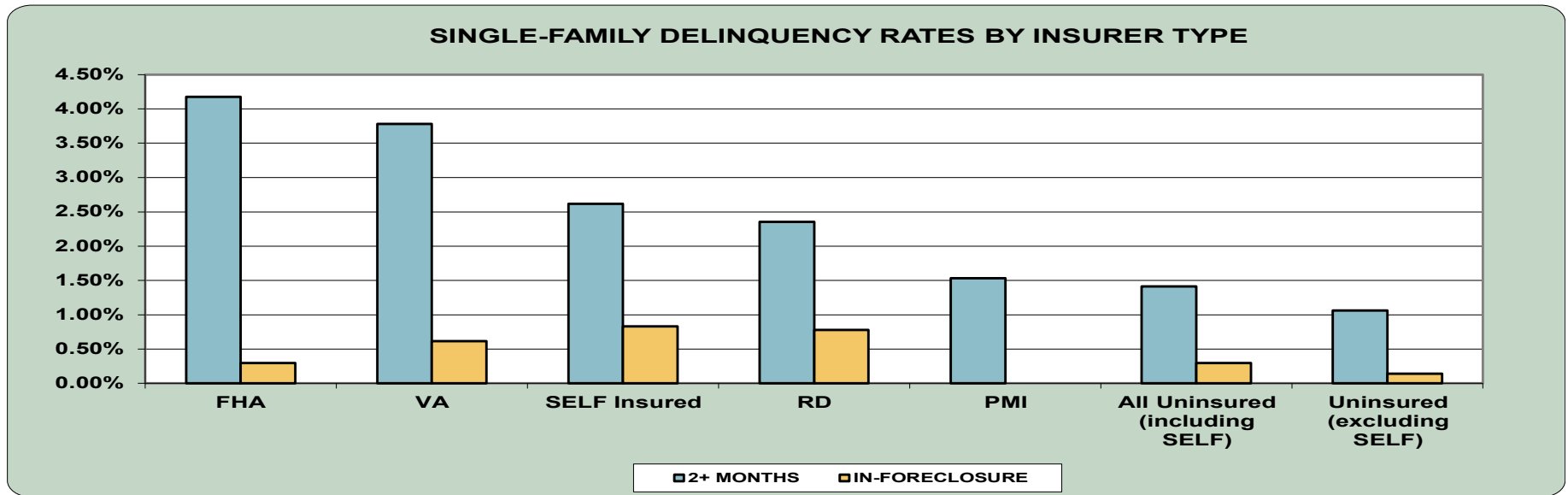
# Single-Family Delinquencies by Mortgage Insurer

**As A Percent of Total Insurance Type**  
7/31/2024

TYPE	2+ MONTHS	IN-FORECLOSURE
FHA	4.18%	0.30%
VA	3.78%	0.62%
SELF Insured	2.62%	0.83%
RD	2.35%	0.78%
PMI	1.53%	0.00%
All Uninsured (including SELF)	1.41%	0.30%
Uninsured (excluding SELF)	1.06%	0.14%

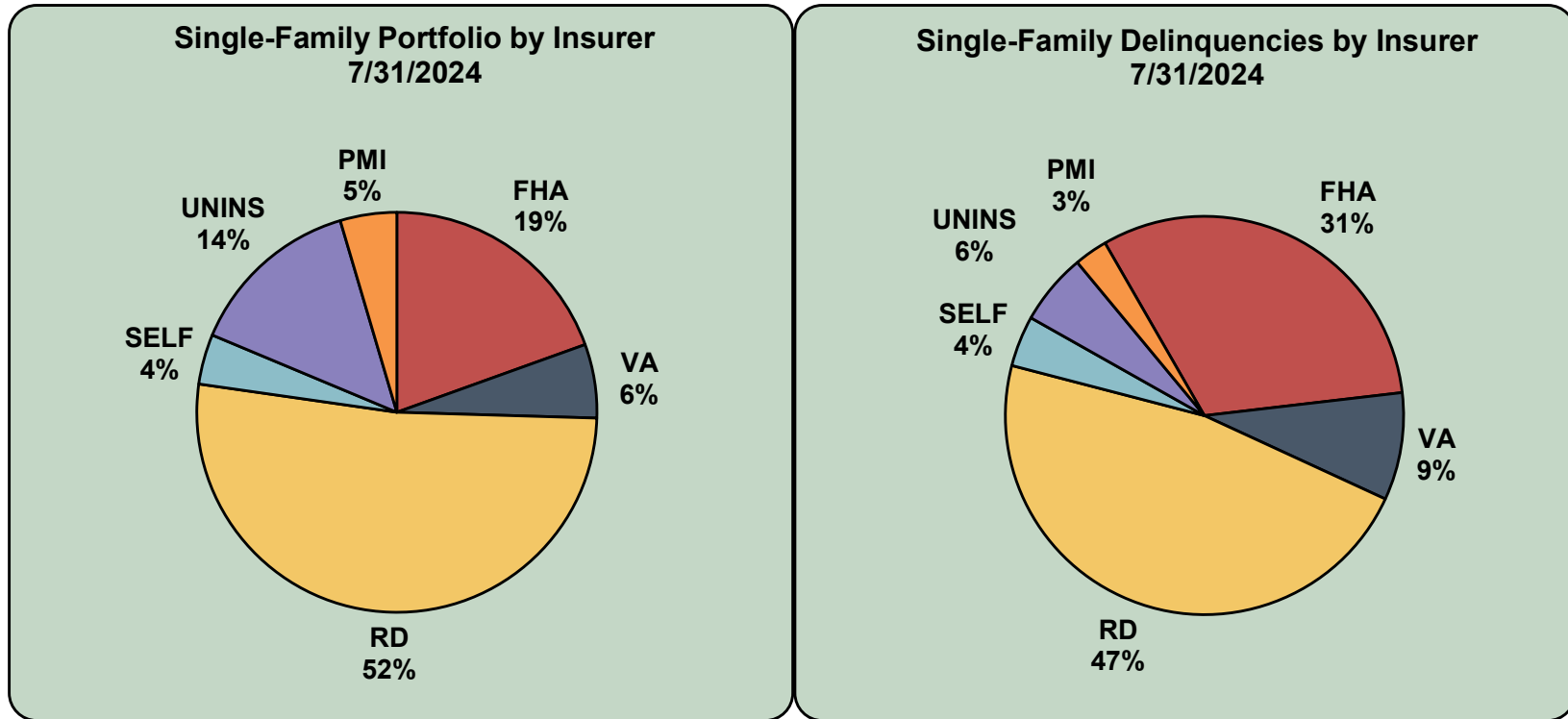
**As A Percent of Total Loan Portfolio**  
7/31/2024

TYPE	2+ MONTHS	IN-FORECLOSURE
RD	1.22%	0.40%
FHA	0.81%	0.06%
All Uninsured (including SELF)	0.26%	0.05%
VA	0.23%	0.04%
Uninsured (excluding SELF)	0.15%	0.02%
SELF Insured	0.11%	0.03%
PMI	0.07%	0.00%

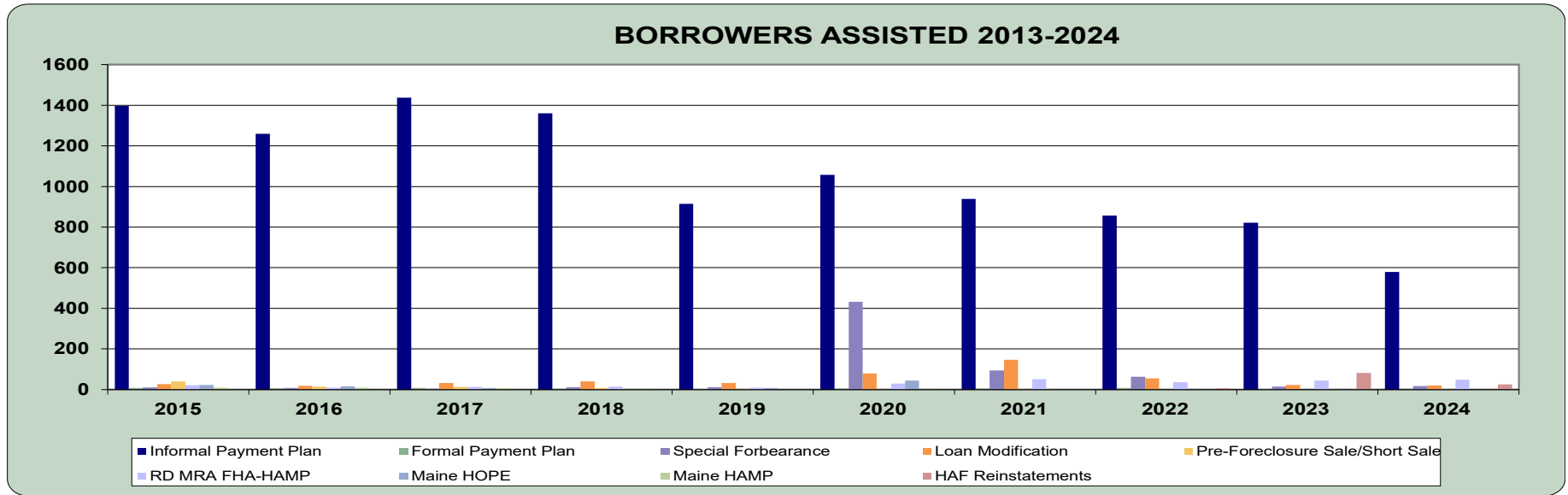


# Single-Family Delinquencies by Mortgage Insurer

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
Jul-24	578	4	18	22	1	47	0	0	25	695
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
Jul-24	10	10,084	0.10%
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**

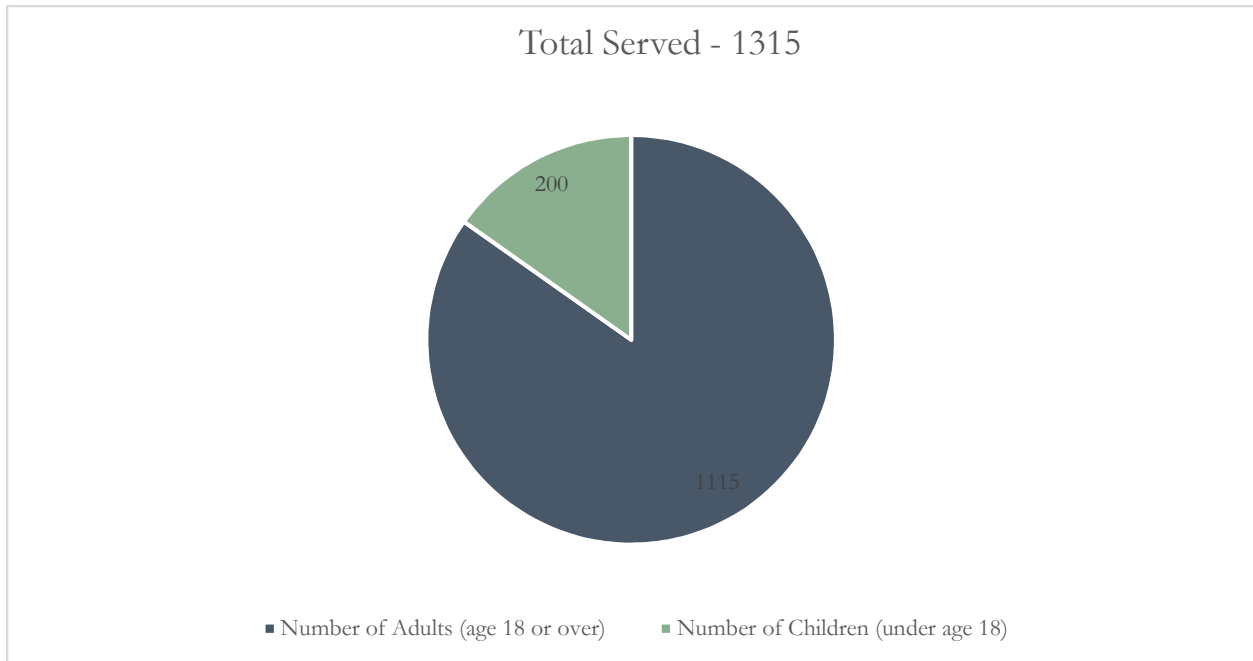
**To:** Board of Commissioners  
**From:** Kelly Watson, Director of Homeless Initiatives  
**Date:** September 10, 2024  
**Subject:** Homeless Initiatives Report

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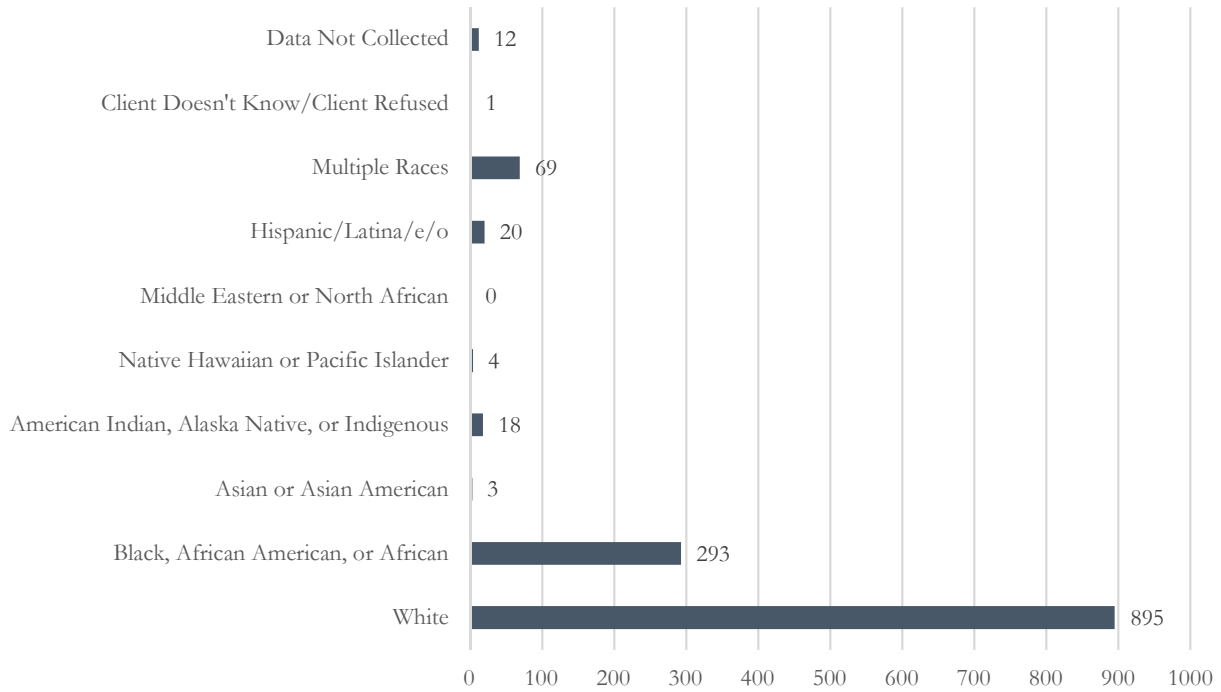
**Homeless Data – August 2024**

The following are the monthly statistics for August:

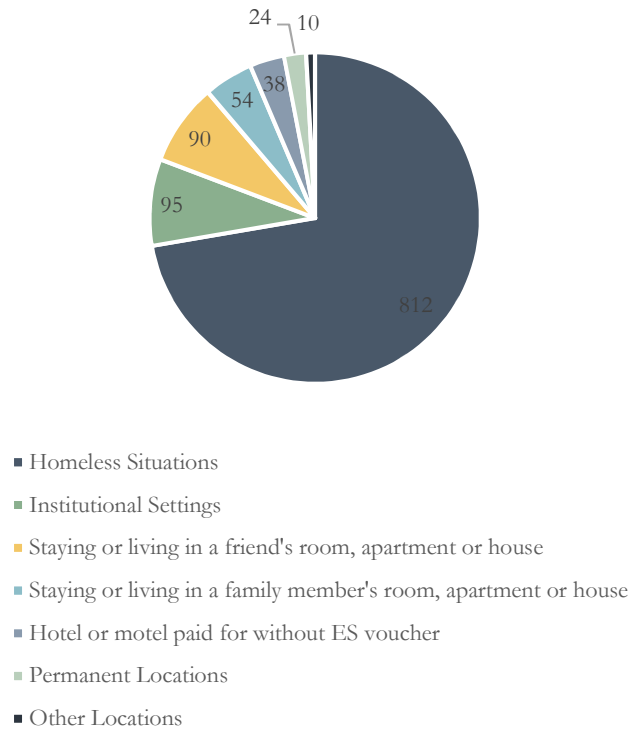
1. Total number of people served in ESHAP funded shelters (1315) increased by 8 individuals from July to August. This number does not include many of the Asylum Seekers in Portland as well as those served in hotels through GA, or those seeking emergency shelter with a Victim Service Provider.
2. Racial equity – the percentage of people of color served stayed consistent at 31 from July to August. The number of those who identify as Hispanic/Latina/e/o increased from 17 in July to 20 in August.
3. The number of Exits to Permanent Housing increased from 77 in July to 104 in August. The total exits from shelter to any location was up by 52 in August from the previous month.

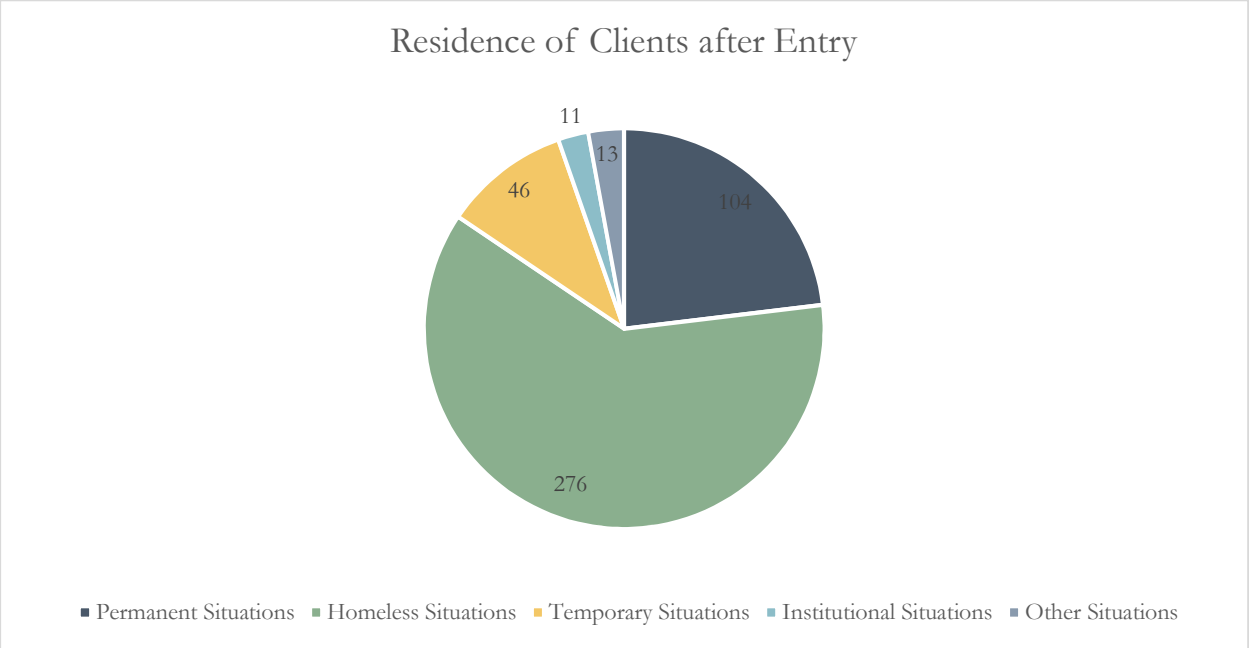


### Number of People Served by Race



### Residence of Clients Prior to Entry

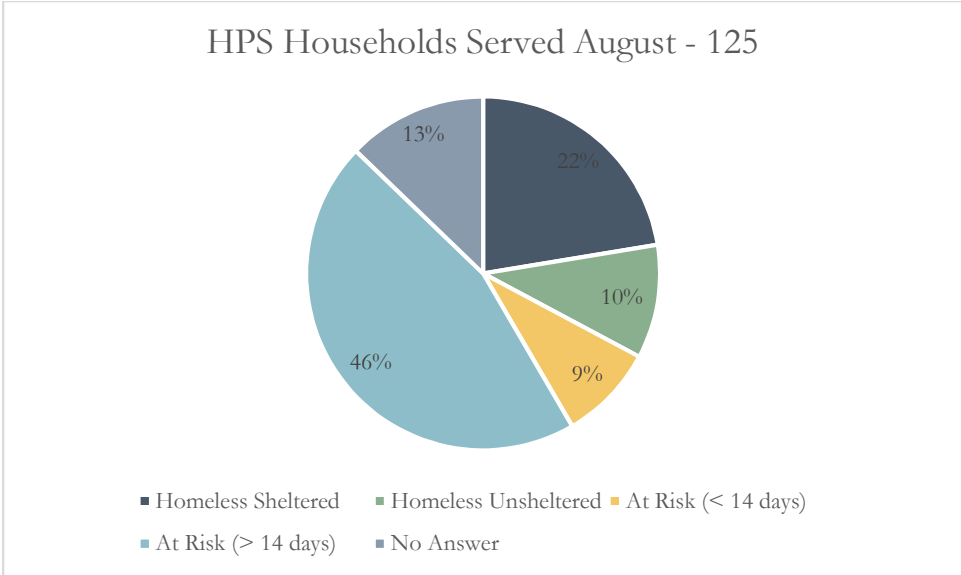




**Housing Problem Solving Metrics**

In the month of August, 125 households were served in the Housing Problem Solving Program. This number does not include those served at a Victim Service Provider organization. Of these households, 24 were reported to have a resolved housing crisis in the month. 84 of the households were still active in the program at the end of the month, which indicates they are likely still working with an agency to resolve. 54 of the households reported having a disabling condition.

The Homeless Initiatives department is working on additional data collection requirements for Housing Problem Solving providers to gather more robust data that allows for a better analysis. The aim is to get more standardized information on what types of interventions are being utilized as well as outcome data on whether people return to homelessness.



### **Winter Warming Shelters 24/25 RFP**

An RFP for Winter Overnight Warming Shelters for the 2024/2025 winter season closed on August 23, 2024, and 12 providers have been selected to operate warming shelter facilities with one additional provider carrying over funds from the previous warming shelter cycle who will be operational as well. The selected agencies cover various areas of the state from Aroostook to York counties and will begin operating during the month of November.

### **Long Term Solutions RFP**

An RFP for “Long Term Solutions to Assist People Experiencing Homelessness” was opened on August 16<sup>th</sup> with responses due on September 30<sup>th</sup>. The program will be funded with Emergency Housing Relief Funds (EHRF-4) and aims to fund long term solutions to unsheltered homelessness through various programming. Applicants are required to coordinate with their local municipalities to ensure proposed projects meet identified needs and are encouraged to provide a letter of support from the municipality. A similar program was funded with an earlier round of EHRF and resulted in innovative projects to address the current housing crisis.

### **Emergency Shelter Cost Study**

The Homeless Initiatives department is working with the Planning and Research department on a shelter cost study. The study is aimed at getting a better understanding of the costs associated with running an emergency shelter and providing aligned services. We are at the beginning stages of communicating with and collecting budget information from shelters willing to participate. More complete information around shelter funding requirements will provide useful data given the increased advocacy from providers for additional funding.

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

As hubs continue to push towards quality data, Hub Coordinators have been concentrating their work with providers to clean up HMIS data and document processes for topics including outreach and data collection. At least two of the hubs are on track to reach quality data by the end of this year and will be working especially closely with Built for Zero data coaches to confirm the quality data benchmarks.

With winter months approaching, Hub Coordinators have already begun meeting with the municipalities and providers in their hubs to discuss potential warming shelters and plan for the upcoming winter for the unsheltered population. Particularly in Hub 3 (Midcoast Region), the Hub Coordinator is holding regular meetings with the town of Brunswick, shelters, law enforcement, and churches to create a plan for a warming center in that area.

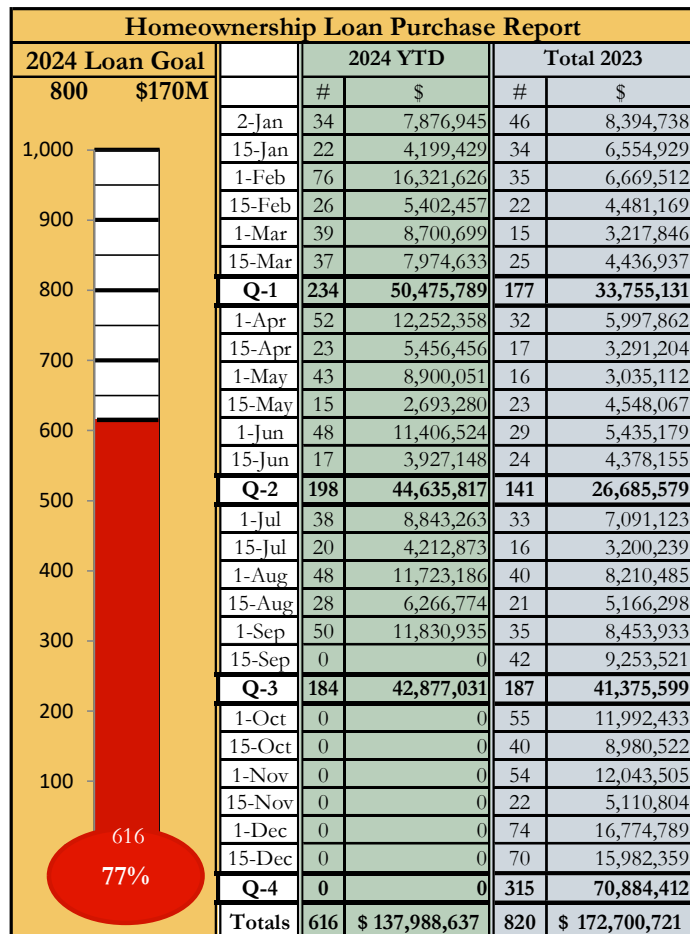


**Homeownership Department Memorandum**

**To:** MaineHousing Board of Commissioners  
**From:** Patricia Harriman, Director of Homeownership  
**Date:** September 9, 2024  
**Subject:** Monthly Report – Homeownership Department

**PRODUCTION UPDATE**

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



Monthly Loan Reservations: 08/01/24	
#	\$ Volume
83	\$ 19,388,515

Loan Pipeline as of: 08/01/24	
#	\$ Volume
277	\$ 62,421,801

Loan Reservation Comparison					
August 2023		August 2024		2023 vs 2024	
#	\$ Volume	#	\$ Volume	#	\$ Volume
350	\$73,902,707	277	\$ 62,421,801	-21%	-16%

## **PROGRAM HIGHLIGHTS**

The real estate industry has received a significant amount of attention since the August 17<sup>th</sup> settlement announcement. For months many speculated on how the changes would impact buyers and sellers and the market as a whole. Changes that were made had an immediate impact on buyers and empowered them with a voice and a choice. Industry changes brought transparency in both the service offerings and the agent compensation and have allowed the buyer more negotiating power in regards to the fees they are willing to pay.

Sales have continued to remain healthy while the number of units available remains low and continues to bring challenges to prospective buyers. Maine currently has a 3.2 month inventory supply with 4705 homes on the market. While that number is still low, and the ideal inventory supply for a balanced market is about 6 months, these numbers reflect the highest availability in the last 45 months. Sales in July were up 10.93% over the same period in 2023 with 1482 homes exchanging hands and the average median sales price rising to a high of \$399,250.

Homeownership still remains the focus for many. Providing generational wealth, investing in one's own future and simply having something to call their own remains the foundation for homeownership. As of July, 37% of all homebuyers were first time homebuyers, a number that remains constant year over year. Rent prices continue to rise and more and more people are looking for ways to turn rent into equity. MaineHousing's Homeownership team continues to provide outreach and visibility to educate and guide the next generation of homebuyers. With First Gen and the First Time Homebuyer programs we can continue to help the next generation build their future and realize the goal of homeownership.

## **Outreach and Events**

Maine's Hire-A-Vet Campaign kicked off at the Augusta Civic Center on Thursday, August 15<sup>th</sup>. This public hiring event and resource fair had over 150 participating resource and employer tables. Jessica Gurney, Outreach and Education Coordinator, represented the Homeownership Team by providing resources on Homeownership.

To show appreciation for the commitment and sacrifices made by Maine's Veterans, MaineHousing is proud to offer the Salute ME Program. Qualified active duty veterans and retired military personnel will receive a 0.50% discount to the already low First Home Loan 30-year fixed rate. MaineHousing primarily offers mortgages to first-time homebuyers; however, we are able to waive the first-time homebuyer requirement for qualified active duty, veterans, and retired military. This program is known as Salute Home Again. Many Veterans were interested in starting their journey to Homeownership with a First Time Homebuyers Class. There are agencies across the state that offer this class free to Veteran's.



## Housing Choice Vouchers Department Memorandum

**To:** MaineHousing Board of Commissioners

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

**Date:** September 17, 2024

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

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### Program Updates:

#### HCV PHA Plan

A Public Hearing will be held September 17, 2024 to gather comments on the draft PHA Annual and 5 YR plans. The draft plans are available on our website and a notice of public hearing was published on August 1, 2024 in the Bangor Daily, Kennebec Journal/Morning Sentinel, Lewiston Sun Journal and Portland Press Herald newspapers.

Final drafts of the plans will be presented for approval at the October board meeting. A memo of changes from the previous 5 YR plan can be found at the end of HCV's board report.

#### HCV Funding

On July 19, 2024 we received an official notification that the Shortfall Prevention Team (SPT) from HUD has confirmed a projected shortfall in Maine Housing's, Housing Choice Voucher (HCV) program for CY 2024.

Effective July 22, 2024 MaineHousing has:

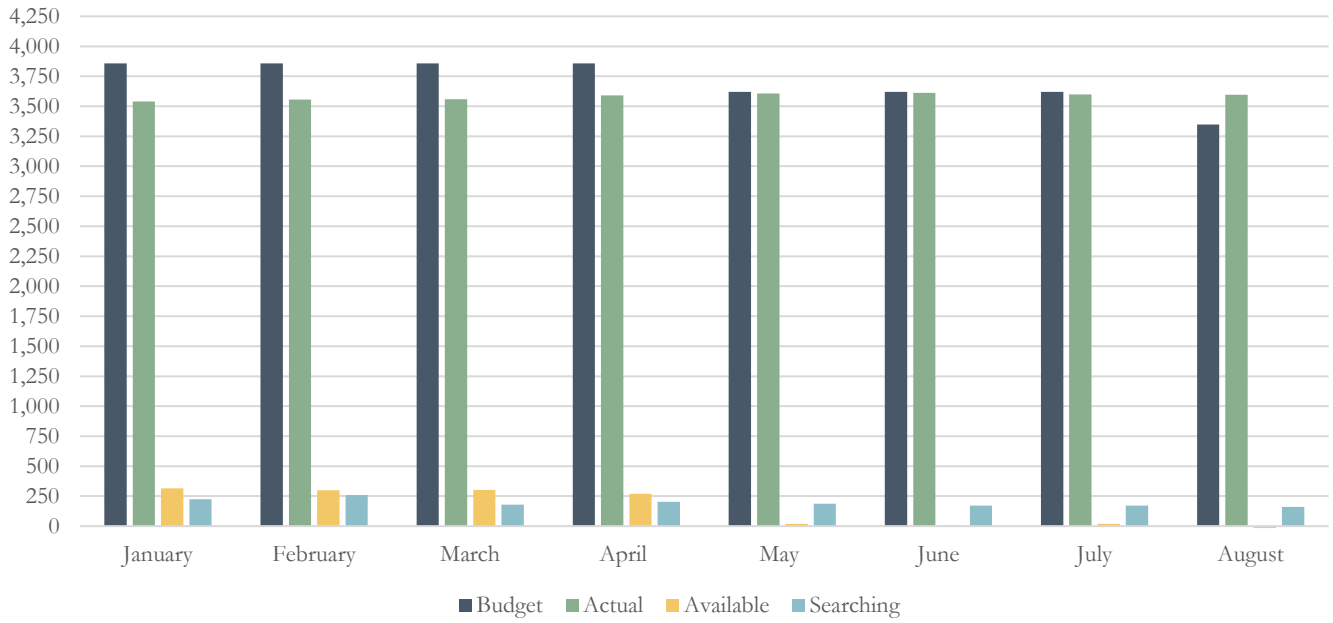
- Stopped issuing any new vouchers
- Absorbing vouchers porting in from other PHA's
- Applied for Set-Aside funds under Category 1 HAP Set-Aside funding

Next Steps:

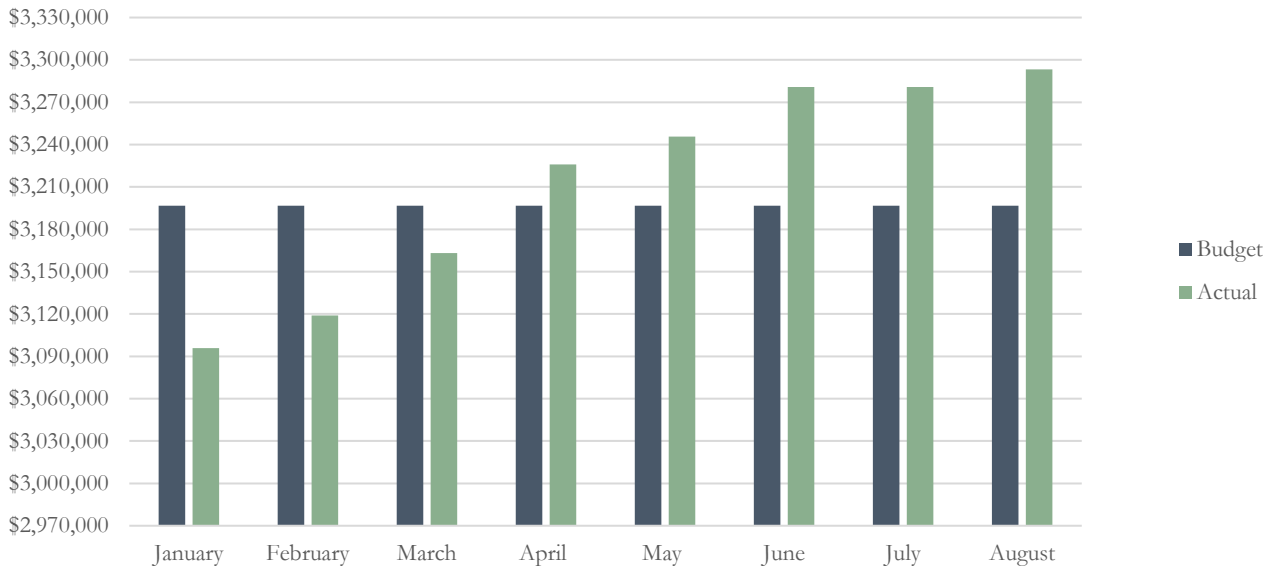
- Meet with HUD to create an Action plan
- Implement all cost saving measures identified by the SPT on the Action Plan within the timeframe specified

We anticipate these cost savings measures to be necessary through early 2025.

### Voucher Utilization

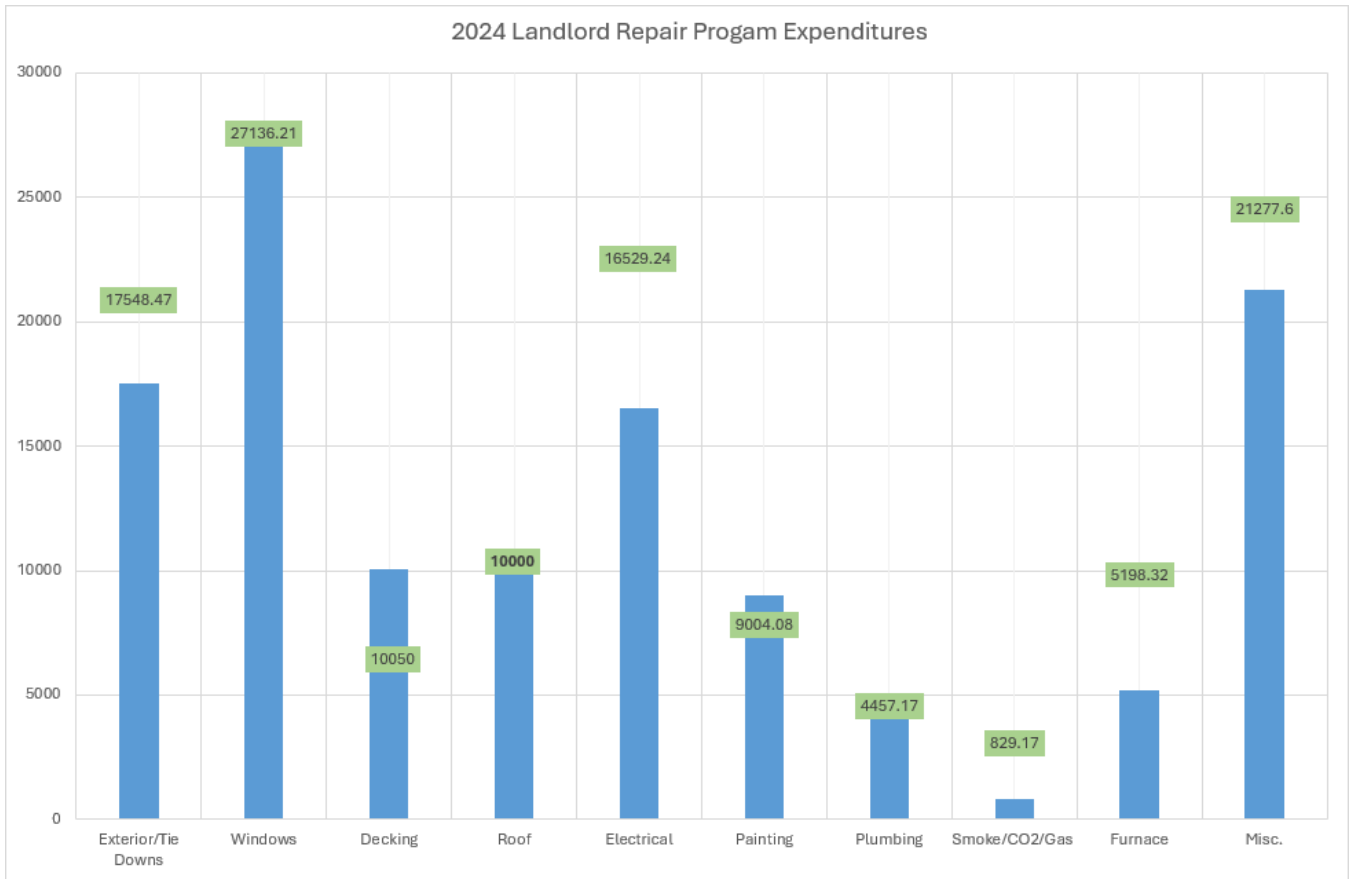
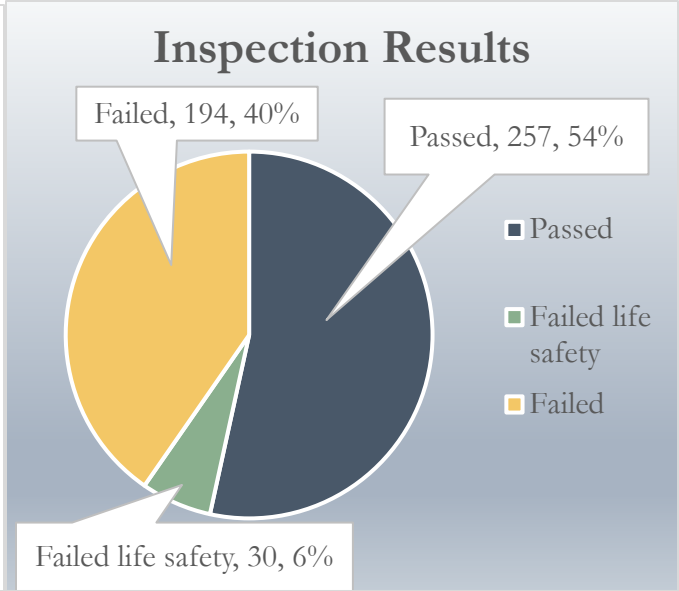
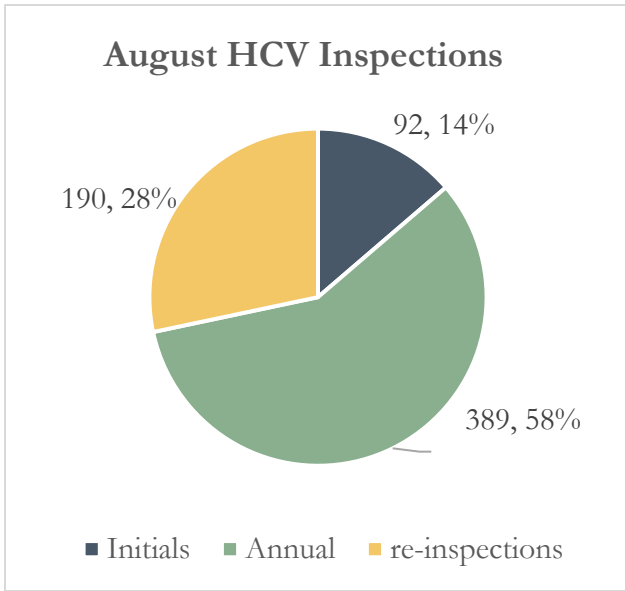


### HAP Utilization



## Inspection Updates:

Landlord Repair and Damage Claims YTD Total \$152,030

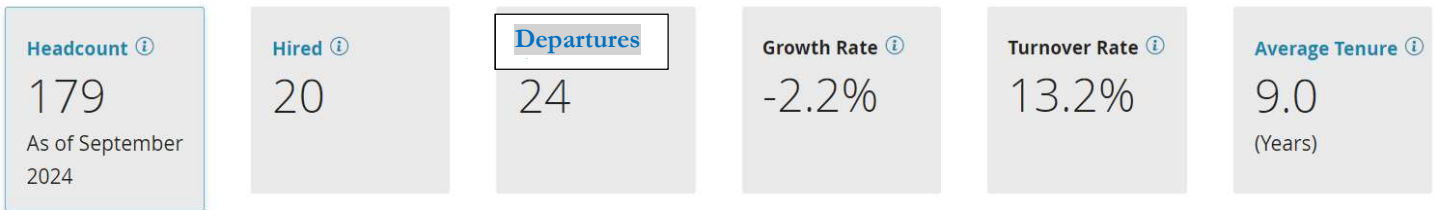


**Human Resources and Facilities Department Memorandum**

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

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**Human Resources – as of September 10**



**Fair Housing Training for Partners**

MaineHousing is offering a free Understanding of Fair Housing training program. This program is on demand and self-paced. It is available through our online learning portal. To register for the training, please visit our website: <https://www.mainehousing.org/education/fair-housing-education>

**Facilities Updates**

➤ No new news.

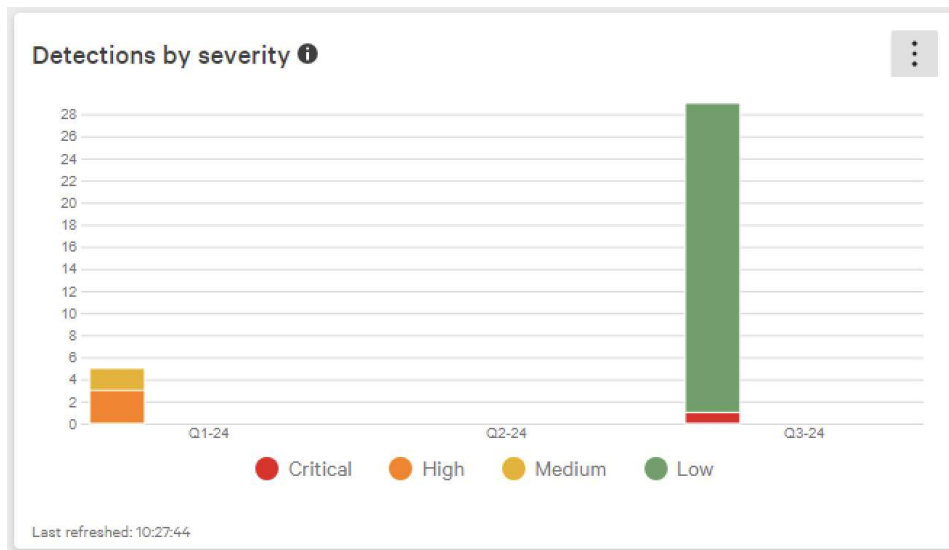
**Information Technology Department Memorandum**

**To:** Board of Commissioners  
**From:** Craig Given, Director of IT  
**Date:** September 9, 2024  
**Subject:** Monthly Report

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**September 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:**

- Launched new ITSM (Information Technology Service Management) software, providing for a wider range of tool to track service requests and provide data on outcomes. Additional phases will add new functionality including Change Management and ITOM (IT Operations Management).
- Implemented new offboarding procedures for technology and account management using ITSM software. Process will provide efficiencies and better tracking to ensure security.
- Started implementation of Business Workspace in Service Management software for Homeless Initiatives



department.

- Continued installation of Microsoft 365 applications on user desktops, replacing no longer supported versions of the software.
- Completed final draft of Business Impact Analysis (BIA) and began drafting updated Business Continuity and Disaster Recovery plans.
- Continued Microsoft Fast Track implementation of Microsoft Intune for comprehensive application and patch management. Expanded patch management systems for server hardware.
- Began support for implementation of Eviction Prevention program software with vendor and internal teams.
- Completed quarterly security training with 96.2% completion by deadline.
- Applied security patches to critical systems to address identified vulnerabilities.
- Completed external audit of security systems and penetration testing.

**Planning and Research Department Memorandum**

**To:** Board of Commissioners  
**From:** Jonathan Kurzfeld, Director of Planning & Research  
**Date:** September 10, 2024  
**Subject:** September 2024 Board Report

**Planning and Research Department**

It is tempting to think that things will mellow out after clearing the current queue of pressing work, but that has yet to be case for any period since I came fully into my role leading the Planning and Research team (PnR). The present suite of ad hoc projects that PnR is leading or helping to coordinate include the HUD-mandated 5-Year Consolidated Plan and Fair Housing Plan, creation and deployment of the Development Process Survey, a legislative request about home repair from Senator Bennett’s office, as well as the goalsetting and strategic planning project with the Board of Commissioners. In terms of ongoing internal and interdepartmental projects, we have been developing an internal workflow tracking system, we are about halfway through stage one redevelopment of all existing departmental dashboards, we have three new departmental dashboards (HCV, Homeless Initiatives, and EHS-CAIP) in the initial stages of development, our UI/UX Designer continues to support the development of the Maine Homeless Planning website, and we have been working on a number of projects with our colleagues in EHS.

**External Communications**

<b>Press Interaction</b>	ME-based outlets Press contacts*	Out-of-state outlets Press contacts*	Director-level Press interviews
August 2024	20	2	14
Previous 3mo Average	19	0.7	11.7
Previous 6mo Average	20	0.8	14.5
August 2023	-	-	-

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

Since the last Board of Commissioners meeting, MaineHousing has responded to numerous media requests and has initiated media conversations with six different reporters, on topics ranging from the Home Energy Assistance Program to the pending launch of the Eviction Protection Pilot Program. After a bit of a slump during the summer months, the pace of requests and responses has converged back to our typical volume of media interaction during any 30-day period.

As usual, the bulk of the requests came from local Maine outlets and affiliates. However, one notable request from a national outlet came from the Wall Street Journal seeking clarification on differences between MaineHousing’s Point In Time data and that being reported by HUD, which PnR fielded with support from our colleagues in Homeless Initiatives.

News that HUD had requested a pause to the issuance of new Housing Choice Vouchers as MaineHousing – in addition to a host of Maine PHAs – had reached their funding allocations generated considerable interest in the Maine press. Director Daniel Brennan, Senior Director of Communications and Government Relations Erik Jorgenson, and Communications Director Scott Thistle all responded to requests on this topic and were subsequently quoted or referenced in Maine media reports.

Other MaineHousing experts were interviewed and featured, or will be featured, in upcoming reports. MaineHousing Director of Homeownership Patricia Harriman took a turn in the limelight for an interview with writer Lee Nelson on the agency’s First Generation and First Home mortgage programs, which will appear in an upcoming edition of Maine Realtor. Meanwhile, MaineHousing’s EHS Department will be heavily featured in upcoming radio appearances. Manager of Housing Services Kim Ferenc is scheduled to appear on WMPG and WERU radio shows, hosted by none other than AARP Director Noel Bonam, to speak on programs EHS offers that help older Mainers stay comfortable in their own homes. In addition, we arranged for HEAP Manager Sarah Johnson to sit on a panel for Maine Public radio’s Maine Calling show that will focus on getting ready for the winter heating season, which will have aired before you have a chance to read this.

PnR did some of its own heavy lifting on press questions relating to data and analysis, where we hope my own expertise was a source of clarity and insight, not only for the aforementioned Wall Street Journal but also a request from the Northern Forecaster, a Falmouth-based publication. The Forecaster wanted to better understand MaineHousing’s housing affordability indexes and median home sale prices. Interestingly, this request was referred to us by the Maine Revenue Service, who had expressed confidence in the reliability of our data and analysis.

Finally, external communications during this period included the issuance of MaineHousing’s Summer/Fall Newsletter, which you likely received and will have highlighted many of the agency’s activities and work achievements that took place over Maine’s short summer season.

### Internal Communications

<b>Intranet Activity</b>	Content Created (Articles, blogs, polls, etc)	Total Content Interactions	Total Page Views
August 2024	33	282	2,530
Previous 3mo Average	32.67	201.33	2,151.7
Previous 12mo Average	26.17	180.67	2,234.4
August 2023	25	211	2187

Our internal communications strategy, developed by the Internal Communications Team, continues to pay dividends as everyone in the agency grows more accustomed to the guidance. We can see that August activity in 2024 is significantly increased across all metrics relative to 2023. In addition, during at least one of those weeks the PnR team was able to hit pause on our active content development, delaying several posts because we felt there was already a sufficient amount of “organic” content being posted by staff. That was despite the fact that we, with the Internal Communications Team, decided to take a hiatus on planning Facts & Snacks for the months of August and September, due to other agencywide events and activities.

### Interdepartmental Support

Lytho Activity	New Requests	Requests Completed	Median hours to completion*	Top 2 Departments
August 2024	38	42	0.17	Energy & Housing Homeless Initiatives
Previous 3mo Average	29	28	3.3	Energy & Housing Homeless Initiatives
Previous 12mo Average	28.3	28.1	3.2	Energy & Housing Homeless Initiatives
August 2023	41	40	0.16	Energy & Housing Asset Management

\*These hours are the project duration, which begins once the job has been accepted and ends when it is marked completed. This excludes any lag time between submission and staff acknowledgement, such as when a request is submitted on a Friday afternoon and not seen by PnR staff until the following week.

Planning and Research supports other departments via a workflow management software called Lytho. The jobs range between simple edits to documents, website updates, graphic design and print jobs, data and dashboard development, and major projects like planning events.

Technical Note: You may notice that the *Median hours to completion* metric appears inconsistent with previous reporting to the Board. This was due to the fact that UI/UX Designer Ouellette and I were tracking two different measures of task duration, both of which the platform will report on. The previous reports with much greater values for this metric were showing the *request duration*, which includes the time period in which a request may have submitted but not yet viewed by a member of PnR. Instead, we have aligned our reporting on *project duration* as a more consistent measure of how long it takes to complete requests. I have noted this choice in the data box comment such that it should not be a point of confusion in the future.

### Website

Web Traffic	Visitors	Total Hits	Engagement	Top 2 Program Areas
August 2024	58,877	217,872	88.1%	Homebuyer Programs Rental Programs
Previous 3mo Average	54,123	195,303	87.6%	Homebuyer Programs Rental Programs
Previous 12mo Average	60,483	224,544	85.9%	Homebuyer Programs Rental Programs
August 2023	68,340	270,948	85.5%	Homebuyer Programs Energy Programs

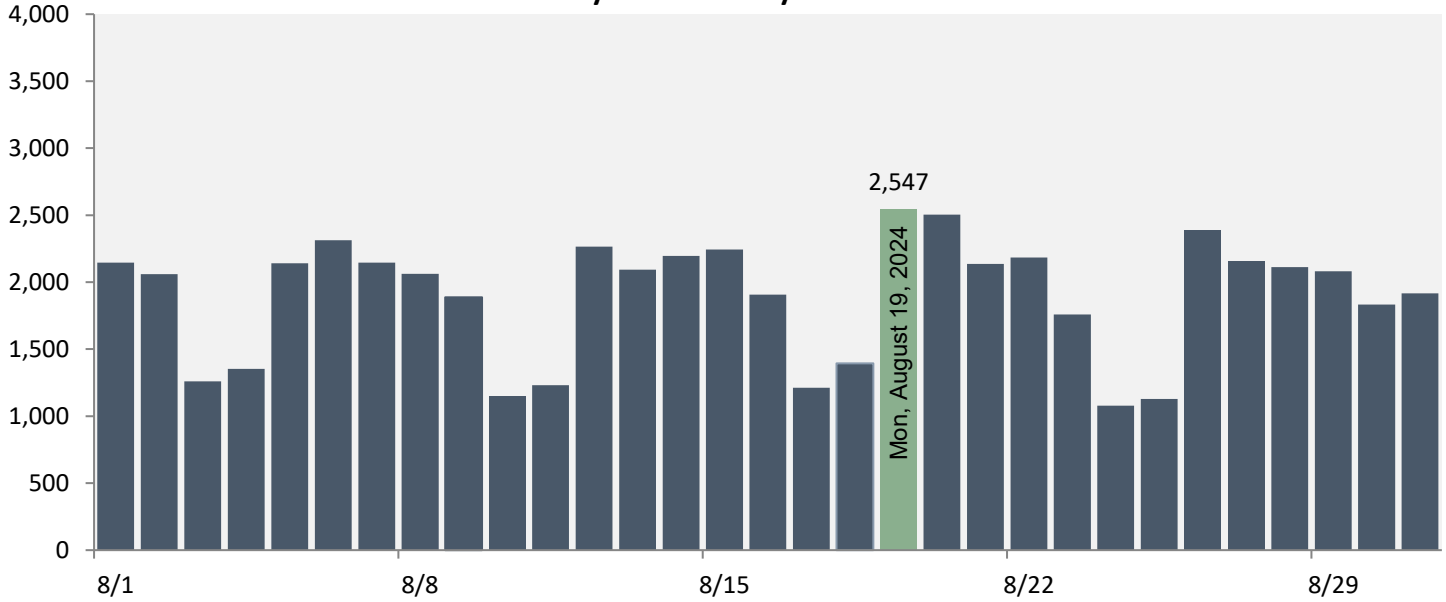
UI/UX Designer Ouellette notes that the website saw a 5% jump in energy-related hits, evidence that the seasons are beginning to change, and Mainers are thinking about it. You can also see increasing interest in the HEAP program, evidenced by the dominance of related search terms.

Another point of interest is that this was our 5th month in a row where one of the news stations was among our top referring websites. These are normally more one-off events that happen when we launch a program or have a big event. This could be the result of housing being an increasingly salient issue in the public mind, or simply that we've had a summer full of big news! We've had ribbon cuttings on new developments, the Homeshare Pilot Program, the upcoming Eviction Prevention Program, Homeownership Day at the Sea Dogs, and the list goes on. Any way about it, we take this as a positive sign that news outlets want to talk to us and viewers/readers want to hear about us.

# August 2024 - MaineHousing Website Statistics

## Hit Summary

### Daily Hit Analysis

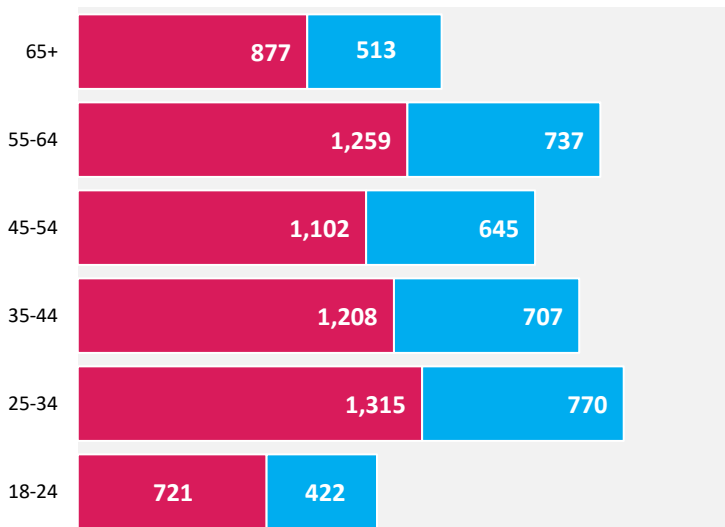


Visitors	Unique Visitors	Page Loads (Hits)	Avg Page Views	Avg Duration	Avg Engagement Rate
58,877	36,082	217,872	3.69	0:03:03	88.1%

## Demographics Summary

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

### AGE & GENDER



63%



37%

### TOP CITIES

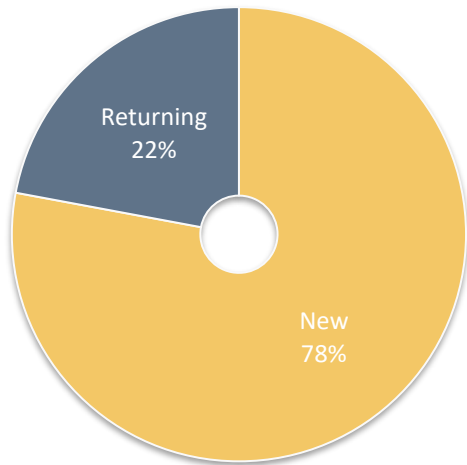
Boston, Massachusetts	6,852
New York, New York	4,435
Portland, Maine	3,444
Augusta, Maine	2,703
Bangor, Maine	2,032
Ashburn, Virginia	1,285
Lewiston, Maine	1,190
Greenville, North Carolin	1,049
Sanford, Maine	681
Waterville, Maine	590

Top Cities account for 41.21% of all website traffic.

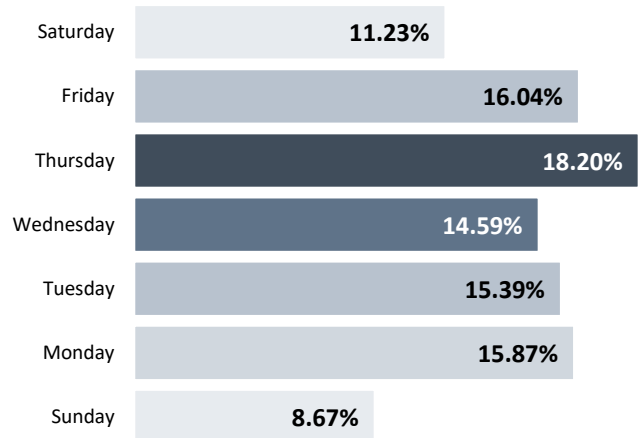
# Visitor Engagement

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.

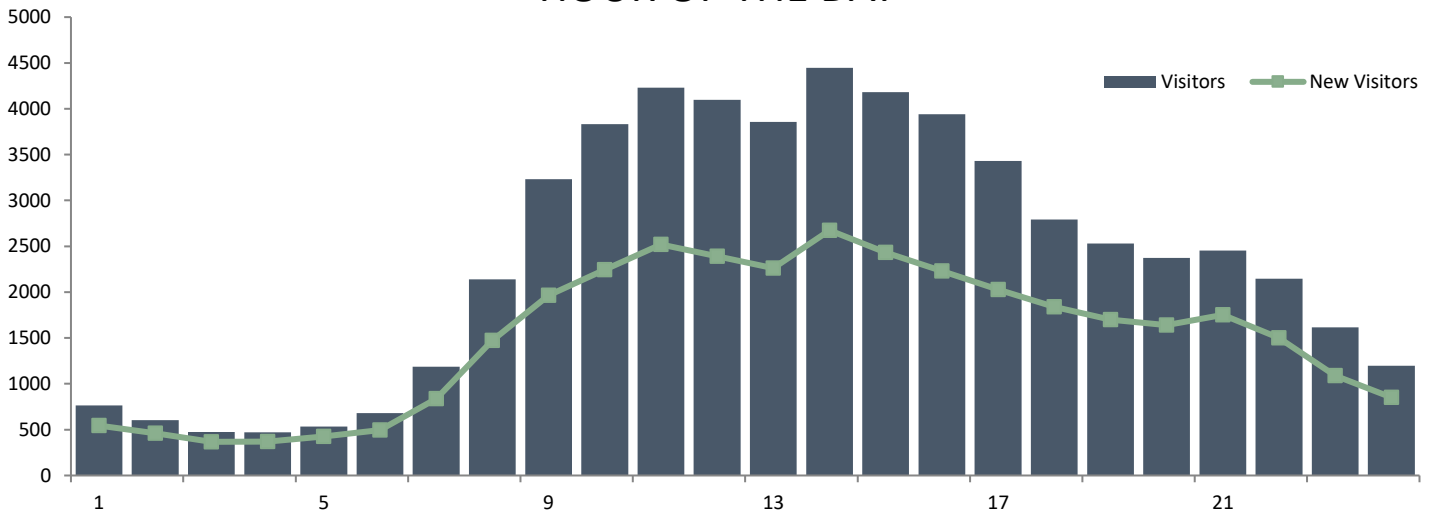
## NEW & RETURNING VISITORS



## DAYS OF THE WEEK

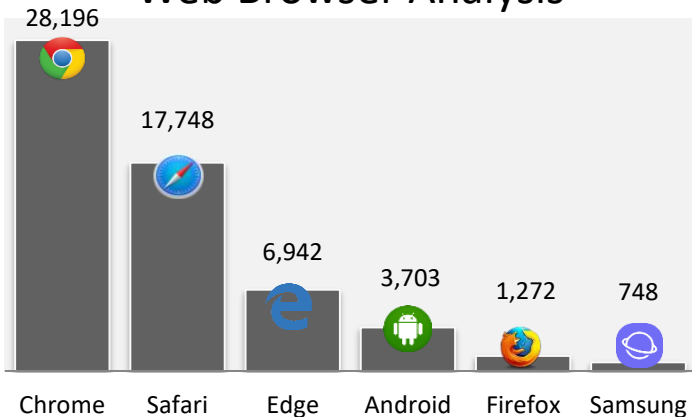


## HOUR OF THE DAY

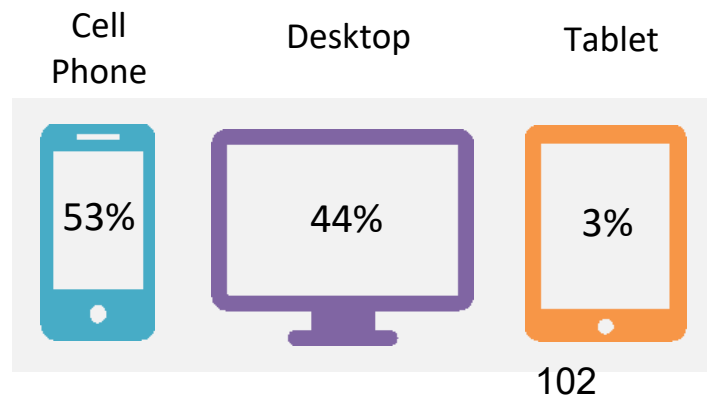


# Visitor Technology Summary

## Web Browser Analysis



## DEVICE ANALYSIS

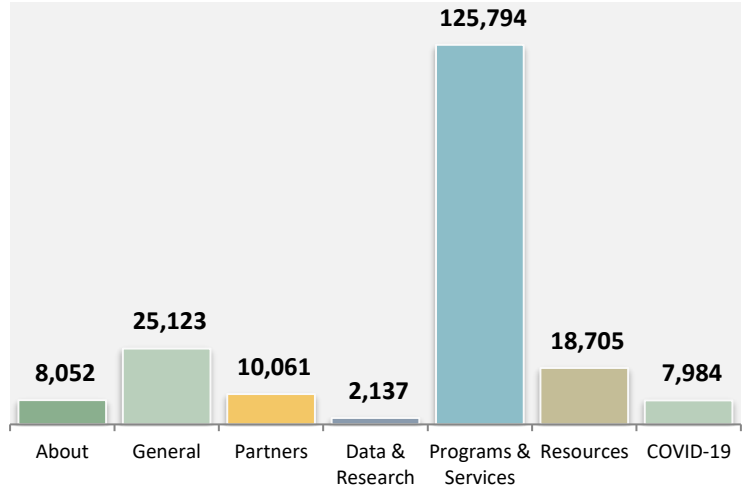


## Popular Content

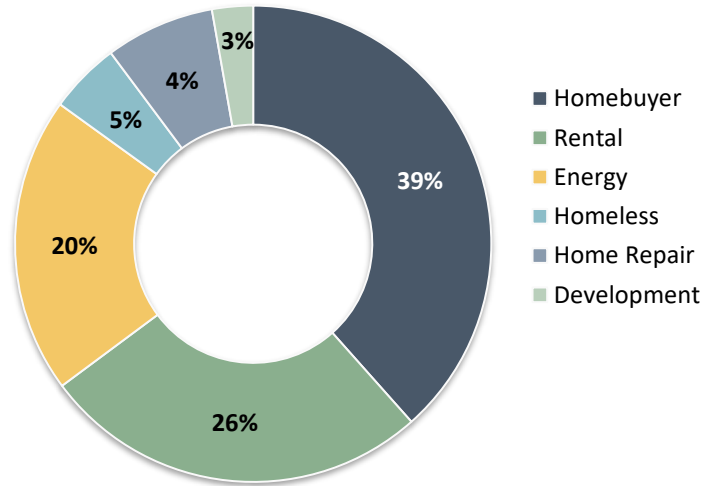
Popular content on our site is defined by pages and or sections of our site that have the highest visits. Below content has been categorized by page, program area and content sections. COVID-19 was added in March of 2020.

Page Title	Hits
Home	20,470
First Home Loan Program	18,794
Home Energy Assistance Program	17,495
Housing Choice Vouchers	10,340
HEAP Income Eligibility	8,975
Rental Assistance	7,775
Subsidized Housing	6,950
Homebuyer Programs	6,314
Home Repair	4,943
Programs - Services	4,897
MaineHousing Lenders	4,827
Homebuyer Income & Purchase Limits	3,207
Mortgage Calculator	3,202
Current Interest Rates	3,164
Emergency Shelters	3,079
Steps to Homeownership	3,075
Contact MaineHousing	2,956
(not set)	2,791
First Generation Program	2,567
Home Energy Assistance Program	2,379
Rent - Income Charts	2,368
Homeless Initiatives	2,024
HEAP Agency Contacts	1,921
Maine HAF	1,856
Emergency Rental Assistance Program	1,771

### Popular Content By Program

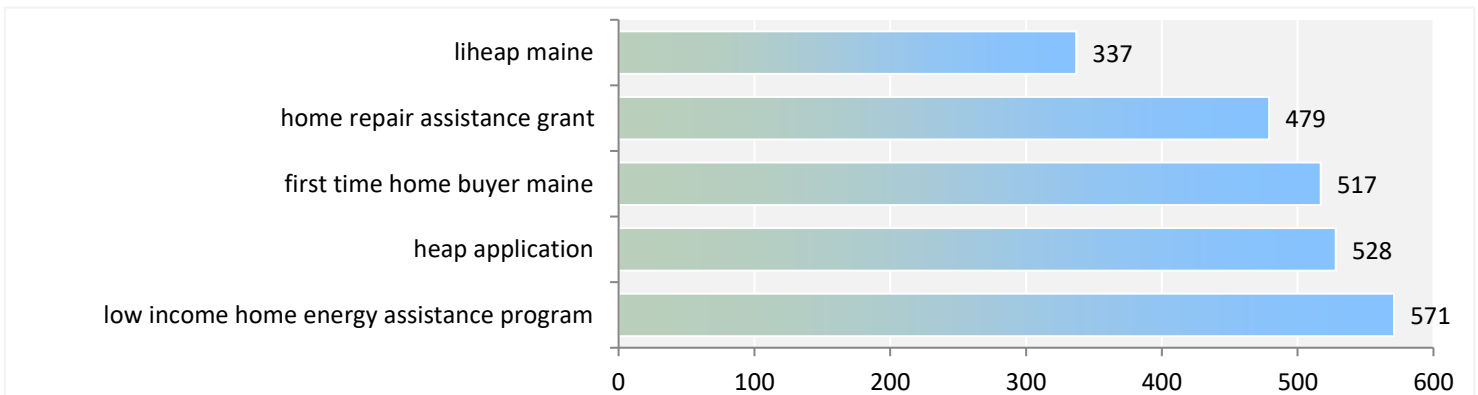


### Popular Content By Section



## Search Keywords

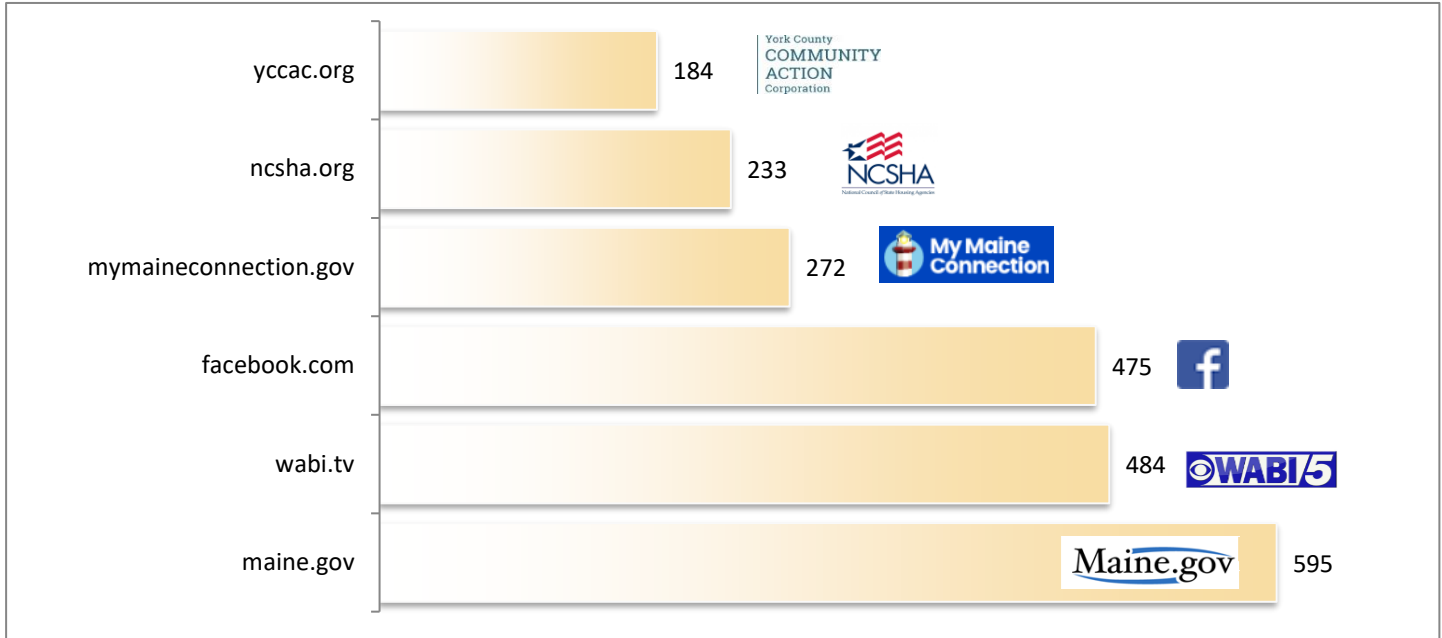
Below are some of the most popular phrases that people are typing into a search engine (such as google or bing) that then provide a search result for our site.





## 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.



## 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>• HEAP State Plan Introduction</li> </ul> <p><u>Program Presentations:</u></p> <ul style="list-style-type: none"> <li>• 2023 Mortgage Purchase Program (MPP) 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> <li>• Adopt QAP <b>(VOTE)</b></li> <li>• HEAP State Plan Public Hearing</li> <li>• Legislative Update (final)</li> <li>• Update from the Governor’s Office (Greg Payne)</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> <li>• Adopt HEAP State Plan</li> <li>• Commence Rulemaking Homeless Rule <b>(VOTE)</b></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> <li>• Homeless Rule Public Hearing</li> </ul> <p><u>Program Presentations:</u></p> <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> <li>• Adopt Homeless Rule <b>(VOTE)</b></li> <li>• Housing First Rule <b>(VOTE)</b></li> </ul> <p>Program Presentations:</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> <li>• Housing First Rule Public Hearing</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> <li>• Housing First Rule Public Hearing <b>(VOTE)</b></li> </ul> <p>Program Presentations:</p> <p>NCSHA Special Board of Directors Meeting and Executive Directors Forum Washington, D.C. (Dec. 8 – Dec. 10)</p>