



Request for Proposals (RFP) for Banking Services

SCHEDULE

Issued: June 17, 2025

Deadline for Questions: July 11, 2025 at 5:00 p.m. EST

**Deadline for Submitting Proposals: August 1, 2025
at 5:00 p.m. EST**

MaineHousing Contact for this Request For Proposals:

Darren Brown, Director of Finance

E-mail: dbrown@mainehousing.org

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

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Request for Proposals (RFP) for Banking Services

I. INTRODUCTION

Overview

Maine State Housing Authority ("MaineHousing") is requesting proposals from qualified financial institutions ("Bank") to provide depository, cash management, and general banking services. MaineHousing desires to review its banking costs, interest rate yield potential, and explore potential services that could benefit the financial security or efficiencies of its operation. This RFP is designed to provide Banks with the information necessary for the preparation of competitive bid proposals.

About MaineHousing

MaineHousing's mission is to assist Maine people in obtaining and maintaining quality affordable housing and services suitable to their housing needs. MaineHousing is an independent quasi-state agency that, at its core, couples the efficiencies of the private financial markets with public purpose goals to provide affordable home ownership and rental housing opportunities for Maine people. In addition, it administers a number of state and federal housing-related programs including the Low Income Housing Tax Credit Program, the Section 8 Rental Assistance programs, the Emergency Solutions Grant Program, the Weatherization Program, and the Low Income Home Energy Assistance Program on behalf of the State of Maine. These programs, as well as others, reduce costs associated with housing for Maine people.

For more information about MaineHousing, including its financial statements, please go to www.mainehousing.org.

II. GENERAL TERMS AND CONDITIONS

Review and Compliance

It is the responsibility of each Bank to review this entire document and comply with all requirements of this RFP. "Bank" refers to any person or entity who may, or does, submit a proposal in response to this RFP.

Point of Contact

The point of contact regarding this RFP is:

Darren Brown
Director of Finance
Maine State Housing Authority
dbrown@mainehousing.org

Banks may contact Darren Brown only via email. Verbal communications, facsimile transmissions, and hard copy documents will not be accepted.

Questions and Answers

All questions, including requests for clarification, must be submitted by email to Darren Brown no later than **July 11, 2025**. MaineHousing will respond to questions that MaineHousing deems relevant and material to this

RFP by posting a list of such questions and responses to the MaineHousing website. Any responses provided by MaineHousing to questions will become part of this RFP. No other contact with MaineHousing employees is allowed.

Proposal Terms

All proposals submitted by Banks and received by MaineHousing will be treated as contract offers. A Bank's proposal must remain open from the time of receipt of the proposal by MaineHousing and continue for a minimum of 90 days, pursuant to this RFP and may not be unilaterally modified by Bank during that period.

Alterations, modifications, or variations of a proposal after the submission deadline will not be considered by MaineHousing, unless authorized by an amendment or addendum to this RFP issued by MaineHousing.

In the case of any award pursuant to this RFP, the awarded Bank must keep in effect all proposal terms, including pricing, throughout any contract negotiations.

Proposal Costs

MaineHousing is not liable for any expenses incurred by the Bank in the preparation, delivery, or submission of their responses to this RFP. Costs of developing and delivering responses to this RFP are solely at the expense of the Bank.

Proposal Materials

All materials submitted, as part of the response, become the property of MaineHousing, whether or not selected.

Award Term

MaineHousing intends to make one (1) award for all services and the term of the award pursuant to this RFP will be for a five-year period.

Rights Reserved by MaineHousing

MaineHousing reserves the right to:

- Adjust the timetable for this RFP as deemed necessary, including but not limited to extending proposal deadlines.
- Waive informalities and minor irregularities in proposals received.
- Reject and not consider any or all Banks who do not meet the requirements of this RFP, including but not limited to incomplete responses and/or non-responsive proposals.
- Reject any or all proposals received and not to award a contract pursuant to this RFP, or to cancel or terminate this RFP process at any time, whether before or after any proposals have been submitted or received, if deemed by MaineHousing to be in its best interest.
- Negotiate fees or other factors included in any proposal submitted to MaineHousing, and in the event MaineHousing is unable to negotiate a mutually satisfactory contract with the successful Bank under this RFP, MaineHousing may, in its sole discretion, negotiate with another Bank or cancel this RFP and not award a contract to any Bank.
- Reject the Bank selected pursuant to this RFP and to offer a contract to another Bank in the event the selected Bank does not enter into the required contract to provide the services described in this RFP.
- Negotiate directly with one Bank if the responses to this RFP demonstrate a lack of competition.
- Correct or amend this RFP. In no case will this RFP be amended within seven (7) days of the proposal submission deadline unless the amendment includes an extension of time or is for the purpose of extending the deadlines. MaineHousing will not be liable for any costs incurred as a result of changes to this RFP.

Other Terms and Conditions

Conflict of Interest. The Bank, any principal or affiliate of the Bank, or anyone who will be paid for work associated with this proposal, that has business ties, familial relations, or other close personal relations with a current MaineHousing employee or a commissioner, or anyone who was a MaineHousing employee or a commissioner within the past year must disclose this information under **Appendix C - Conflict of Interest Disclosure Form**.

Confidentiality and Nondisclosure. Bank shall maintain in trust and confidence and shall not disclose to any third party, except as such disclosure may be authorized in writing in advance by MaineHousing, and shall not use for any unauthorized purpose, any and all information, documents and data received or obtained from or on behalf of MaineHousing. Bank may use such information, documents, and data only to the extent required for the purposes described in this RFP. Bank shall adhere to all security, confidentiality and nondisclosure policies and procedures required by MaineHousing for the protection of such information and data from unauthorized use and disclosure and from loss.

Maine Freedom of Access Act. Information submitted by a Bank in any proposal becomes public information, and is subject to disclosure in accordance with the requirements of law, including without limitation the Maine Freedom of Access Act, 1 M.R.S. Section 401 et seq. ("FOAA"), except as provided therein. Bank acknowledges that MaineHousing is required to comply with FOAA.

Protest Procedures. Protests of any award made pursuant to this RFP must be submitted in writing to MaineHousing at the address given on the cover page of this RFP, to the attention of: Director. To be considered, protests must be received by MaineHousing within fifteen (15) calendar days from the date of notification of the contract award and provide specific reasons and any supporting documentation for the protest.

Women and Minority Owned Businesses. Women and minority owned businesses are encouraged to apply. To subcontract any of the work, Bank must follow the steps outlined in 2 CFR 200.321.

III. CURRENT BANKING SERVICES

Financial Environment Overview

MaineHousing currently uses one financial institution, KeyBank National Association, for all its operational cash management, depository, and general banking needs. There are currently twenty-four (24) separate interest-bearing accounts that had an aggregate average balance of approximately \$95 million for the calendar year 2024 and \$115 million in the first four months of 2025.

MaineHousing administers a number of federal programs for the State of Maine and most bank accounts are for specific programs that require a standalone bank account. MaineHousing's three largest accounts are its Administrative, Mortgage Purchase Program Pledge Receipt, and Multifamily Loan Suspense accounts, which had average balances of approximately \$62 million, \$20 million, and \$3 million, respectively, for the first four months of 2025.

The Administrative account serves as a general depository and the primary disbursement account for MaineHousing. The majority of MaineHousing's banking transactions occurs in the Administrative account. The Mortgage Purchase Program Pledge Receipts and Multifamily Suspense accounts serve as

depositories for MaineHousing’s loan programs. Payments from MaineHousing’s single-family loan borrowers are collected by servicing agents and deposited into the Mortgage Purchase Program Pledge Receipt account on a weekly basis. Multifamily loan payments are collected directly by MaineHousing and deposited in the Multifamily Suspense account when received.

Services Activity Volume

Activity for all combined accounts consisted of the following transactions during the first 120 days of 2025:

Depository Services

Electronic/Scanned Item	1,784
Deposit Key Capture Ticket	226
Branch Deposits	12

Paper Payment Disbursement Services

Checks/Debits Paid	8,259
Positive Pay Items	7,816
Stop Payments	188

ACH Services

ACH Debit Received	162
ACH Credit Received	448
ACH Received Addenda	459
ACH Returns	30
Originated ACH Debits	779
Originated ACH Credits	16,673
Originated ACH Addenda	769

Wire and Other Transfer Services

Outgoing Domestic Wire	69
Book Transfer Entry	371
Incoming Domestic Wire	381

MaineHousing reserves the right to close existing accounts or to open new accounts, as operations require. Any additional account opened during the contract period is subject to the same requirements as specified in the proposal.

IV. SCOPE OF SERVICES

The following is an outline describing the Scope of Services required:

1. Electronic Banking

Provide a fully secured electronic banking system that does not require the addition of any proprietary software to MaineHousing’s server system and is capable of the following:

- Processing of standard-format ACH credit files for direct deposit, with e-mail notifications to MaineHousing of any noted exceptions
- Processing positive pay files and subsequent edit for prevention of check fraud, with e-mail notification to MaineHousing of any noted positive pay exceptions

- Processing of intra-bank account transfers
- Processing of Wire Transfer initiation
- Processing of stop payment order initiation
- Processing of routine balance inquiries
- Processing of routine transactions inquiries
- Processing of request to view/print cancelled check images on-line
- Ability to establish pre-set, pre-authorized wire and ACH transfer template and \$ limits not requiring additional bank or MaineHousing interaction
- Ability to generate and print/save/export requested reports
- Remote scan/deposit capabilities

2. Disbursement and Deposit Services

Serve as MaineHousing's primary depository and processor for check issuance and electronic disbursement of funds. Most deposits are made electronically to MaineHousing via ACH. Remote deposits capabilities are needed for incoming checks received and scanners to deposit checks and money orders electronically should be provided. The scanners should generate a detailed report, which reflects all scanned items in detail format. MaineHousing occasionally receives cash payments from clients and others and requires branch deposit services for cash deposits. Deposited checks should be cleared based on Bank's published availability schedule and all cleared deposits received by the bank's established deadline must be processed for same day credit.

3. Monthly Statements

Provide monthly account statements on-line for all accounts with complete supporting documentation. All accounts must be on a monthly calendar cycle and statements should be made available no later than the first business day after the end of each month. For checking accounts, the bank should provide both a statement listing checks in numerical order and an electronic file of canceled checks sorted in numerical order.

4. Account Analysis

Monthly account analysis reports must be provided for each account and on a consolidated account basis. A complete account analysis will be required monthly regardless of the payment basis. The monthly statement must provide an analysis of the monthly interest calculation on interest-bearing accounts. If the Compensated Balances method is adopted, a monthly analysis of Compensating Balances utilized should be reported.

5. Collateral Requirements

Account funds not insured by the Federal Deposit Insurance Corporation must be fully (100%) and continuously collateralized with specific and identifiable U.S. Government or Agency securities. Such securities shall be pledged and set aside in accordance with applicable law or Federal regulations. A monthly report listing all collateral securities pledged to cover deposits of MaineHousing must be provided. Permitted investments include only securities or obligations issued or fully insured or guaranteed by the United States, an agency or instrumentality thereof, or a United States government sponsored entity.

6. Bank Services Contact

To ensure a smooth implementation and continuation of services, provide a specific account executive and a back-up contact to coordinate services and expedite the solution of any problems encountered. A corporate/business customer service department and a 1-800 number that can handle normal daily inquiries and changes should also be provided.

7. Corporate Credit Card

The Bank will provide Visa and/or MasterCard credit under MaineHousing's name for two (2) individuals.

8. Other Services Offered

If the bank has any other alternative or supplemental services that could enhance value or be of interest to MaineHousing, please describe as part of the response to this RFP. The costs of such services should also be stated.

V. PROPOSAL REQUIREMENTS AND REQUESTED INFORMATION

Proposals should demonstrate the qualifications, experience, and capacity of the Bank to provide MaineHousing with the banking services requested in this RFP. In providing the following information, restate each item and sub-item with its letter and number. Responses to each item must be included immediately after the restated item without reference to any appendix or attachment. The following items must be included:

1. **Mandatory Requirements.** The following requirements must be met for a proposal to be further evaluated:
 - a. Must maintain at least one full-service branch or banking location within a reasonable driving distance of the City of Augusta, Maine or provide an alternative that would allow MaineHousing to make cash deposits.
 - b. Must participate in the FDIC system and all MaineHousing individual accounts must be insured to the extent authorized by Federal law governing deposits.
 - c. Must be able to collateralize deposits in excess of FDIC limits with permitted pledged government securities.
 - d. Must participate in both the Federal Reserve System's electronic funds transfer services, Fedwire and ACH.
 - e. Must maintain reasonable internal controls to safeguard funds, accounts, and confidential data.
 - f. Must employ appropriate disaster recovery plans and resources to adequately and completely protect all MaineHousing accounts.
 - g. Must maintain records of all MaineHousing transactions for a period of no less than seven (7) years.
2. **Bank Qualifications and Experience.**
 - a. Provide bank name, address, website and contact person name and information for the proposal.
 - b. Provide background and attributes of the bank including information on the bank size and number of branches, a description of the services that the Bank provides, and the bank's experience in providing banking and investment services to government agencies.
 - c. Qualifications to perform the services requested in this RFP.
 - d. Any unique characteristics of your organization relevant to the requested services.
3. **Service Level and Banking Products.**
 - a. Discuss the Scope of Services giving details about the methods and resources you will use and how you will accomplish each of the tasks involved.

- b. Provide a list of bank branches in the proximately of MaineHousing’s office at 26 Edison Drive, Augusta, ME 04330
- c. Describe in detail the capabilities and configuration of your online banking platform and provide software, networking, and authentication requirements.
- d. Discuss the training, if any, that would be offered to MaineHousing for the operations and use of the bank’s electronic banking system and other services.
- e. Describe how deposits will be insured or collateralized.
- f. Indicate the rate paid on deposits as of June 1, 2025. How often is the rate reset? How is the rate set? If an index is used, what is the benchmark, spread, and any other components of the formula?
- g. Describe the Bank’s ability to offer products and service enhancements.
- h. If the Bank is unable to provide any of the requested services, specifically identify those exceptions.
- i. Describe how your bank would coordinate a smooth transition from MaineHousing’s current Bank.

4. Business References

Provide three (3) business references from private, state, quasi-state and/or large local government clients that received services from applicant similar to those described in this Request within the past three (3) years.

Contact Information	
Entity:	
Contact Person:	
Phone, including area code:	
Email address:	
Services Description	
Brief description of services performed.	
Services start and end dates:	
Contact Information	
Entity:	
Contact Person:	
Phone, including area code:	
Email address:	
Services Description	
Brief description of services performed.	
Services start and end dates:	
Contact Information	
Entity:	
Contact Person:	
Phone, including area code:	
Email address:	
Services Description	
Brief description of services performed.	
Services start and end dates:	

5. **Financial Statements.**

Provide copies or a website link to the Bank’s annual audit reports for the past two (2) years.

6. **Bank Fee Proposal.**

Provide a cost proposal for the requested services that will remain firm for the initial three (3) years of the contract. The cost proposal must include all costs necessary for the Bank to fully comply with the requested Scope of Work. Costs should be broken down and differentiated, as necessary, between annual fees, transactional fees, or one-time fees. Please clearly describe whether fees are billed directly or whether a compensating balance, or other fee arrangement, is being proposed.

VI. PROPOSAL EVALUATION

Banks meeting the mandatory requirements under Section V 1. will have their proposals evaluated based on the criteria described in this Section. Proposals submitted by Banks that do not meet the mandatory requirements will not be evaluated.

1. The Bank’s qualifications and experience.
2. The proposed service plan, collateral, and earnings rate.
3. The Bank’s Fee Proposal.
4. The Bank’s responsiveness and adherence to the instructions in this RFP.

Bank may be contacted for clarification and to obtain additional information concerning any aspect of the proposal. MaineHousing is not required to ask for clarifications or information that is essential for a complete and thorough evaluation of Bank proposals. Therefore, all proposals should be complete when submitted.

Banks may be required to make a presentation of their proposal. The presentation, if necessary, will occur at MaineHousing’s offices. The determination as to the need for presentations, and the order and schedule of the presentations, is at the sole discretion of MaineHousing. Banks may also be asked to complete a Software Vendor Security Survey.

VII. SUBMISSION REQUIREMENTS

1. **The submission deadline for all proposals is 5:00 PM on August 1, 2025.** Proposals should be emailed in a single PDF document to Darren Brown at dbrown@mainehousing.org
2. The proposal must include a written response to the questions in Section V and an executive summary opening section. In the executive summary, please discuss how your financial institution is best positioned to provide requested services to MaineHousing. Please limit the executive summary to no more than two (2) pages and your question responses (as outlined in Section V) to no more than ten (10) pages. A cover letter and any exhibits or appendices should be limited to an additional ten (10) pages.
3. All information requested by this RFP must be submitted as part of the proposal. **Only information that is received in response to this RFP will be evaluated.** References to information submitted to MaineHousing outside this RFP process or references to Internet website addresses will be deemed non-responsive and will not be considered by MaineHousing.
4. All proposals must include the completed and signed **Appendix A - Bank Information Sheet, Appendix B - Bank Certification Form** and **Appendix C – Conflict of Interest Disclosure Form** attached to this RFP. Include at the front of your proposal.

APPENDIX A
BANK INFORMATION SHEET

for

MaineHousing Request for Proposals for Banking Services

Please provide the following information, completed and signed, and place this form at the front of the proposal:

General Information	
Company Name:	
Federal Tax ID:	
Street Address:	
City, State, Zip:	
Telephone#:	
Contact Person for Questions	
Name:	
Title:	
E-mail Address:	
Telephone#:	

APPENDIX B
BANK CERTIFICATION FORM

for

MaineHousing Request for Proposals for Banking Services

Bank Name	
Bank Address	

The undersigned Bank represents and certifies as follows:

1. The prices in this proposal have been arrived at independently and without consultation, communication, agreement, or disclosure with or to any other Bank or potential Bank.
2. No attempt has been made at any time to induce any Bank or person to submit any intentionally high or noncompetitive proposal or to otherwise submit or refrain from submitting a proposal for the purpose of restricting competition.
3. Bank has not given, and will not give at any time hereafter, any economic opportunity, future employment, gift, loan, gratuity, special discount, trip, favor, or service to any employee or representative of MaineHousing in connection with this RFP.
4. Bank acknowledges that MaineHousing will determine whether a conflict of interest exists and that MaineHousing reserves the right to disqualify any Bank on the grounds of actual or apparent conflict of interest.
5. Bank has not employed or retained any person or entity to solicit or obtain any contract resulting from this RFP and has not paid or agreed to pay to any person or entity any commission, percentage, brokerage, or other fee contingent upon or resulting from the award of any such contract.
6. Bank understands and acknowledges that the representations in its proposal are material and important and will be relied on by MaineHousing in evaluating the proposal. Bank certifies that, to the best of its knowledge, all the information contained in its proposal is true, correct, and complete and acknowledges that any intentional misrepresentation by Bank will disqualify Bank from further consideration in connection with this RFP.
7. The undersigned individual is legally authorized to sign this Bank Certification Form for and on behalf of Bank and to bind Bank to the statements made herein.

Name, Title and Signature of Individual with Authority to Bind Bank	
Name	
Title	
Signature	
Date	

APPENDIX C
**CONFLICT OF INTEREST DISCLOSURE FORM AND
CONFLICT OF INTEREST POLICY – MAINEHOUSING PARTNERS ***
for
MaineHousing Request for Proposals for Banking Services

To maintain the continued confidence of Maine citizens in carrying out our joint mission to assist Maine people in obtaining and maintaining quality affordable housing, MaineHousing Partners must avoid situations which are, or appear to be, at odds with their responsibilities to MaineHousing. Maine law and federal regulations (when federal funding is involved) govern conflicts of interest.

MaineHousing Partners must ensure that **no** person who is an employee, agent, or consultant of the Partner – *and* who performs any functions with respect to any MaineHousing program – may obtain a personal or financial interest or benefit (other than their earnings) from MaineHousing programs, either for themselves or for those with whom they have family, business, or close personal ties. As soon as the Partner becomes aware of a potential conflict of interest:

- The Partner must disclose to MaineHousing all personal and business relationships between Partner’s employees and any contractors, agents, or consultants who work on MaineHousing programs.
- The Partner must disclose to MaineHousing all employees (including temporary employees and volunteers) of the Partner who are applicants for MaineHousing programs administered by the Partner.
- The Partner must disclose to MaineHousing anyone who will be paid for work on MaineHousing programs who is a current or former MaineHousing employee or commissioner – or has family, business, or close personal ties with a current or former MaineHousing employee or commissioner (within the last year.)

Conflict of Interest Definitions

A ***conflict of interest*** arises when the personal interest of an employee (or a family member, friend, or business associate of the employee) conflicts or potentially conflicts with the employee’s work duties or responsibilities to MaineHousing. Conflicts of interest can occur when actions may be improperly influenced by a secondary motive, such as:

- financial gain,
- professional advancement, or
- desire to do favors for family and friends.

An ***appearance of a conflict of interest*** exists if circumstances are believed to create a risk that decisions may be improperly influenced by other motives. It is important to note that a conflict of interest may exist, regardless of whether any unethical or improper act has taken place.

A ***direct interest*** occurs when the employee individually, or through a majority stakeholder position in an entity, owns or is a party to any contract, business agreement, project, or property. Individuals with management, control or other decision-making responsibilities, or voting rights for an entity, are also considered to have a direct interest.

* This policy applies to all individuals and organizations who receive funding from or who have a business or contractual relationship with MaineHousing. Pertinent partners include, but are not limited to: Grantees,

Subgrantees, Sub-recipients, Community Action Agencies, Shelters, Developers, Applicants, Contractors, Administrators, and Vendors.

An *indirect interest* occurs when family members, friends, or business associates of the employee have ownership or contractual rights in any contract, business agreement, project, or property. Shares in an entity by the employee or commissioner through an investment vehicle, a trust or estate arrangement, mutual fund, or other intermediary also meets the definition of an indirect ownership interest. Additionally, any ownership interest in a related entity (such as a parent company or subcontractor) that plans to do business with MaineHousing is considered an indirect interest.

Family members are defined broadly, and include spouse/partner, mother, father, son, daughter, mother-in-law, father-in-law, son-in-law, daughter-in-law, brother, sister, brother-in-law, sister-in-law, nephew, niece, uncle, aunt, first cousin, grandparent, grandchild. Family members also include all "half" or "step" relatives (e.g. half-brother or step-daughter).

Conflict of Interest Procedures

Personal or Business Relationships Involving Employees

As soon as a Partner becomes aware of a personal or business relationship involving an employee that could give rise to perceived partiality, an appearance of a conflict of interest, or an actual conflict of interest in connection with MaineHousing programs, **the Partner shall disclose the relationship to MaineHousing in writing, with a description of the Partner's plan to manage the potential conflict.** Once reviewed and approved by MaineHousing's Director of Audit, the plan must be signed by the employee and representative(s) of the Partner and submitted to MaineHousing. Plans must be reviewed and re-signed once a year.

Employees as Applicants for MaineHousing Programs

If eligible, Partner employees (including temporary staff and volunteers) are encouraged to apply for MaineHousing programs administered by the Partner. However, in advance of a benefit being paid, approval of any program application by a partner employee **requires two levels of signature**, including the Director or other Senior Executive of the Partner.

Copies of signed applications must be submitted to MaineHousing and maintained by the Program Department in accordance with required Records Retention periods. The Partner must also retain original signed and approved applications in accordance with required Records Retention periods.

Compliance with the Partner Conflict of Interest Policy and Procedures will be monitored by MaineHousing staff and subject to periodic program audits.

If you are unsure whether a situation constitutes a conflict of interest, please consult with your contact at MaineHousing, or email MaineHousing's Director of Audit, Linda L. Grotton, at lgrotton@mainehousing.org.

Appendix C
MAINEHOUSING PARTNERS
CONFLICT OF INTEREST DISCLOSURE FORM

I have read and understand the *Conflict of Interest Policy – MaineHousing Partners*.

- YES
- NO

Do you (or any of your principals or affiliates, or anyone who will be paid for work in connection with the project, program, contract or services at hand), have business ties, family relationships, or other close personal relationships with a current MaineHousing commissioner or employee or anyone who was a MaineHousing commissioner or employee within the past year?

- NO
- YES (please describe below, or attach)

Signed: _____

Date: _____

Printed Name: _____

Title: _____