

MAINE STATE LEGISLATURE

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Housing Programs for Maine People



September 1999

Housing Programs for Maine People

The mission of the Maine State Housing Authority is to assist Maine people to obtain and maintain decent, safe, affordable housing and services suitable to their unique housing needs.

Every year thousands of Maine people — MSHA's customers and partners — call on the agency. Some need housing assistance. Some want information — how to buy a first home, or where to apply for assisted housing, or whether there are programs to improve or repair homes.

MSHA is Maine's housing finance agency, created in 1969 to finance affordable housing for Maine people and distribute federal housing funds in the state. More than 30,000 Maine people currently live in MSHA-financed housing. MSHA financing comes primarily from tax-exempt housing bonds, which are not debts of the state of Maine. These bonds not only finance affordable housing, they also provide MSHA with funds to operate and pay for its staff.

MSHA offers a wide variety of programs that serve five distinct housing constituencies in Maine:

- First-time homebuyers;
- Owners of substandard housing;
- Renters needing assistance;
- People with special needs; and
- People who are homeless.

The Housing Authority's staff is knowledgeable about housing and is committed to helping the customers we serve and the partners with whom we work.

This booklet provides general information about MSHA's housing programs. Many of these programs have their own brochures that provide more specific and detailed information. If you need more help than this booklet contains, please call one of MSHA's divisions for information.

Michael Finnegan, Director
Maine State Housing Authority

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Homeownership Programs



Overview

This flagship MSHA program helps Maine families realize the American dream — “to own a home.” It provides lower interest rate mortgages, generally one to two points below conventional interest rates, to low- and moderate-income Maine people for the purchase of their first homes. The program has maximum income limits for borrowers and price limits for eligible homes. It can be used to finance single-family

homes, mobile homes, two-to-four unit owner-occupied homes, and condominiums.

In the coming years MSHA plans to make \$100 million or more in mortgages annually, helping 2,000 or more Maine families buy their first homes.

In order to reduce the required down payment, MSHA’s program requires borrowers to use mortgage insurance. Mortgage insurance reduces the down payment to 5% or less, depending on the type of insurance used. Borrowers have the option of using private mortgage insurance; Federal Housing Administration (FHA) insurance; Veterans Administration (VA) guarantee; or the Rural Development (formerly Farmers Home) insurance. Each type of insurance has slightly different eligibility requirements. Borrowers who complete a home buying course may qualify for a reduced down payment (3% instead of 5%). MSHA also finances some types of mobile homes for which no mortgage insurance is available, with a 5% down payment.

Closing Cost Assistance is available for borrowers who do not have the cash to cover these costs. The costs include such fees as title examination, credit check, and several others. Eligible applicants receive 2% of the mortgage amount, which is credited toward the closing costs. The closing cost assistance is repaid by a slightly higher interest rate on the mortgage.

For a limited number of lower income borrowers, the Housing Authority offers its “**Down Home**” loans that permit a family to buy a home with a minimum cash contribution of \$750 or \$1,000 in out-of-pocket expenses. The option is limited to borrowers who qualify for the MSHA purchase program, use FHA insurance, have less than \$4,000 in liquid assets, and have an income that is 90% or less of the median income. The agency plans to make several hundred of these loans in 1999. The difference between the borrower’s payment and the actual up front costs are repaid when the borrower sells the home.

Summary

Customers: Low- and moderate- income first-time homebuyers.

Partners: Banks and lenders, with support from real estate professionals. MSHA *first!* real estate professionals have received specific training in MSHA programs.

Budget: Approximately \$100 - \$150 million.

Accomplishments: Helped an estimated 2,017 low- and moderate-income families become homeowners in 1998.

Goals: Provide lower interest rate financing and other benefits to make it possible for 2,000 low/moderate-income Maine families to become homeowners in 1999.



MSHA also offers a **Purchase Plus Improvement** option that allows applicants to borrow more than the purchase price in order to make immediate repairs or improvements to the home. Details on Closing Cost Assistance, Down Home, and Purchase Plus Improvement are available from MSHA or from participating lenders.

Effective in May 1996, MSHA offered special financing to encourage homeownership in inner-city, low-income neighborhoods in Portland, Lewiston and Bangor. The **New Neighbors** program incentives include 100%, below market rate financing to purchase and rehab eligible homes without additional mortgage insurance costs or requirements. The first-time homebuyer restriction also is lifted for people buying homes in these neighborhoods. The program is being operated in conjunction with the local Community Development offices in the three cities. The Housing Authority may expand the program to other Maine cities with qualifying low-income neighborhoods in the future.

For more information about the New Neighbors program, contact MSHA's Homeownership division at (207) 626-4600.

Introduced in June, 1999, the **Great Rate** program makes monthly payments affordable with an interest rate that is 1% lower than the regular program interest rate in effect at the time of application. It is available for applicants with household incomes at or below 65% of the area median income. A 10-hour homebuyer education course must be completed before loan application. MSHA expects up to 150 credit-worthy households may take advantage of this reduced rate program in 1999.

For more information about **Great Rate**, contact MSHA's Homeownership division at (207) 626-4600.

Application Information

People who think they may qualify for a MSHA mortgage should apply for the loan at one of the many participating banks and other lending institutions that work with MSHA to bring this program to Maine people (see list on page 3). Other information needed for an application includes a purchase and sale agreement on the home, and copies of the borrower's past three years federal income tax returns.

For More Information

Contact your local real estate professional, a participating lender or MSHA's Homeownership division at 1-800-452-4668. The current interest rate and a list of lenders are available from the Homeownership division. Call Georgia Baillargeon at (207) 626-4663 (email gbaillar@mainehousing.org) for an information package. Information about the program also is available at MSHA's web site at www.mainehousing.org.

Lending Institution	Phone	Ins. Type*
Androscoggin Savings Bank	784-9164	RD/VA
Augusta Federal Savings	622-4907	(PMI only)
Bangor Savings Bank	1-800-432-1591	RD/VA
Bar Harbor Banking & Trust Co.	1-800-924-7787	(PMI only)
Bath Savings Institution	1-800-447-4559	FHA/VA
Camden National Bank	236-8821	FHA/VA/RD
Coastal Bank	1-800-551-3360	FHA/VA/RD
Countrywide Home Loans, Inc.	1-800-846-8337	FHA/VA/RD
Crossland Mortgage	1-800-300-0095	FHA/VA/RD
Cuso Mortgage Corp.	1-800-360-CUSO	FHA/VA/RD
Downeast Mortgage	773-6161	FHA/VA
First National Bank of Bar Harbor	1-800-244-3341	RD
First National Bank of Damariscotta	1-800-564-3195	RD
Fleet Mortgage		
Northern & Central	1-800-244-6616	FHA/VA
Southern	1-800-442-8001	FHA/VA
Franklin Savings Bank	778-2900	RD
Gardiner Savings Institution	582-5550	FHA/VA
GMAC Mortgage Corp.		
Northern Central	1-800-533-4622	FHA/VA
York County	1-877-533-4622	FHA/VA
Gorham Savings Bank	839-3342	VA/RD
Homeowners Assistance Corp.	1-800-274-5537	FHA/VA/RD
Ivy Mortgage	908-575-3600	FHA/VA
Katahdin Federal Credit Union	1-800-451-9145	(PMI only)
Kennebec Federal Savings & Loan	1-888-249-0606	RD
Kennebunk Savings Bank	1-800-339-6573	FHA/RD
Key Bank National Association	1-800-452-8762	FHA/VA/RD
Kingfield Bank	265-2181	VA/RD
KV Federal Credit Union	623-5171	(PMI only)
Machias Savings Bank	1-800-339-3347	VA/RD
Mechanics Savings Bank	786-5700	FHA/VA
Merrill Merchants Bank	942-4801	FHA/RD
Merrimack Mortgage	1-800-600-3007	FHA/VA
National City Mortgage	1-800-465-0550	FHA/VA/RD
North American Mortgage	774-9863	FHA/VA/RD
Northeast Bank	1-800-284-5989	VA/RD
Norwest Mortgage		
Southern	1-800-933-4701	FHA/VA/RD
Northern	990-3182	FHA/VA/RD
Ocean National Bank	1-800-473-7835	RD
Peoples Heritage Bank		
Northern	1-800-272-5559	FHA/VA
Central & Southern	1-800-462-6606	FHA/VA
Rockland Savings & Loan Association	594-8465	RD
Salem 5 Mortgage Co.	1-800-932-5626	FHA/VA/RD
Schaefer Mortgage	1-800-649-1355	FHA/VA
Skowhegan Savings Bank	1-800-303-9511	FHA/VA/RD
United Bank	942-5263	(PMI only)
Waldoboro Bank	1-800-540-5363	RD

**All lenders offer Private Mortgage Insurance (PMI).*

Rental Loan Program

Summary

Customers: Low- and very low-income renters.

Partners: Private and nonprofit housing developers.

Budget (1999): \$2.15 million in subsidy money and \$10 million in bonds, plus subsidy of \$1.4 million through the federal low-income housing tax credit.

Accomplishments (1998): 17 developments with 608 total units, including 442 for low-income renters.

Goals: Financing for development of large scale affordable apartment buildings. In 1999 MSHA plans to finance 200 or more units.

Overview

The Rental Loan Program (RLP) is MSHA's program for development of affordable rental housing in projects of 20 or more units (10 units for developments using tax-exempt bonds). The program provides long term mortgage financing at attractive interest rates. RLP financing generally is linked with the subsidy available from the federal **Housing Tax Credit** (see Financing, below). Developers using RLP and/or the housing credit must reserve a portion of the units for low- or very low-income renters. The RLP program may be used for acquisition, acquisition/rehab, or new construction of apartment buildings.



Financing

Program interest rates and terms are determined by changes in the national bond markets, and the availability of additional subsidies, such as state and federal grant money. The program's interest rates for those using tax-exempt or taxable bonds are typically well below conventional rates. The Housing Tax Credits are a federal resource allocated in Maine by MSHA. The credits are allocated to developers, who sell (syndicate) them to corporate investors. Money raised from the sale is used as equity in the developer's rental housing project. The Maine Housing Investment Fund, which MSHA created in 1995, helps developers market the credits. The Fund can be reached at (207) 772-8255.

Application and Selection

Both nonprofit and for-profit developers may apply for RLP financing. Applicants must show how they will provide the required number of low-income units. Recent program offerings require that from 20% to 40% of units must be rented to very low-income tenants. Prior to applying under the RLP, developers must demonstrate site control and meet with MSHA development staff. The Housing Authority offers several rounds of Requests for Proposals for RLP loans each year. Sponsors of qualified low-income housing, as defined by the Internal Revenue Code (Section 42), are eligible to apply for the Housing Credits.

In general, MSHA selects for RLP financing and housing credits those developments that will provide the greatest amount of long term, low-income housing benefit at the least cost of scarce subsidy dollars. MSHA continually refines the program to establish selection criteria that meet current market needs.

For More Information

For information about RLP, call Bill Glover in MSHA's Development division at (207) 626-4686 (email bglover@mainehousing.org).

New Lease Program

Overview

The New Lease Program provides reduced interest rate loans to finance the acquisition/ refinancing and rehab of housing that is 4 to 19 units in size. The program serves two primary purposes: creating more affordable units, and upgrading existing, substandard units. New Lease provides financing at 4% interest for 30 years for acquisition, refinancing and rehab of rental properties. When completed, 30% of the units are rented to tenants with incomes at or below 60% of the area median income; 40% of the units are rented to tenants with incomes at or below 40% of the area median income, of which one unit is rented to tenants with incomes at or below 30% of the area median income. To encourage geographic diversification, maximum points will be awarded to projects in communities that have a demonstrated need. Only one project in a municipality, and one project per developer, will be selected.

Financing

MSHA uses two sources of funds in the programs: the agency's own bonds and state grant funds.

Application and Selection

Apartment owners interested in rehabilitating apartments or acquiring and rehabilitating apartments through the New Lease Program should contact MSHA's Development division for more information. The funds are awarded on a competitive basis through rounds of applications.

For More Information

Call Diane Townsend at (207) 626-4696 (email dtownsen@mainehousing.org) or Rick Churchill at (207) 626-4694 (email rchurchi@mainehousing.org) in MSHA's Development division.

Summary

Customers: Low- and very low-income renters.

Partners: Private developers.

Budget: (1999) \$2 million, including \$1.4 million in loans and \$600,000 in subsidy.

Accomplishments: Provided additional low-income rental housing and improved rental housing stock. MSHA financed 17 developments with 192 units (including 148 units for low-income tenants) in 1998 through the program.

Goals: Provide additional low-income rental housing and improve rental housing stock. MSHA's target is to finance 70 low-income units through the program in 1999.

Supportive Housing Program

Summary

Customers: Persons who need supportive housing and services.

Partners: Nonprofit housing developers and service providers.

Budget (1999): \$1.1 million in state HOME money and \$1 million in state bond funds, plus MSHA's 501(c)(3) bonds for nonprofit organizations.

Accomplishments (1998): Financed development of 182 units/beds.

Goals: Provide tax-exempt financing and subsidy financing for nonprofit groups to develop housing for persons who need supportive housing. The 1999 goal is 175 units/beds.

Overview

The Supportive Housing Program (SHP) provides reduced interest rate mortgage financing and subsidy funding to eligible nonprofit sponsors to create housing for persons with special needs. The program targets low-income tenants, with special emphasis on those with incomes at or below 30% of the median income. Eligible sponsors must be 501(c)(3) nonprofit corporations. The program may be used for the purchase, purchase and rehab, or new construction of facilities such as transitional housing, group homes, emergency shelters, and supported or independent apartments. Sponsors must show that revenue from the housing or other support will amortize the mortgage.

Financing

MSHA's debt financing is from the sale of tax-exempt bonds, often supplemented by other MSHA funds to reduce the interest rate on the debt. Loans have a 30-year amortization. For 1998 there are three components to the Supportive Housing Program:

(a) **Supportive Housing Program (SHP) Debt:** A total of \$2 million of tax-exempt financing is available for 1998. The current interest rate is 7%; the term is 30 years. Qualified 501(c)(3) nonprofits can apply on a walk-in basis for funding to provide housing with a service component to people with a need for both services and affordable housing.

(b) **SHP Request For Proposals (RFP):** A total of \$860,000 in subsidy will be available in two competitive rounds. 501(c)(3) nonprofit organizations may apply for up to \$200,000 of grants to develop housing and services for specific target populations (such as elderly, victims of domestic violence, and homeless children and families). Applicants may request debt financing in conjunction with a grant request. The terms of the debt financing are the same as with the SHP Debt program (above).

(c) **SHP C:** Proceeds from a 1995 mental health general obligation (state) bond issue are available to qualified 501(c)(3) nonprofit sponsors for creation of appropriate housing for people with mental health service needs. Fixed rate debt financing and interest-free subsidies are available to applicants for the development of appropriate housing, such as group homes, transitional housing, and supportive apartments, for the eligible mental health population.

Application and Selection

Sponsoring organizations must be tax-exempt, nonprofit corporations. In selecting projects to finance, the Housing Authority will consider such things as the need for the housing, the capacity of the sponsor to develop and operate the housing, the appropriate service delivery system, affordability, and other related issues.

For More Information

Call Bill Olsen at (207) 626-4633 (email bolsen@mainehousing.org) at MSHA's Development division for additional information.

FIX ME Program



Overview

The FIX ME program represents a commitment to address a major state housing need - repairing homes of low- and very low-income homeowners. The agency plans to invest \$8.5 million to finance repairs to 850 homes in 1999. The need for a program to repair substandard homes of low-income homeowners has been identified as a priority by the state's consolidated housing plan. There are an estimated 85,000 home-

owners in the state with incomes of half or less of the median income, including about 30,000 with annual incomes that are \$10,000 or less. FIX ME lenders are the state's Community Action Program (CAP) agencies.

Financing

The FIX ME financing comes from four sources: MSHA tax-exempt bonds; MSHA state grant funds; MSHA Federal housing block grant funds; and funding from the Maine Municipal Bond Bank.

Application and Selection

The FIX ME program is aimed at helping low- and very low-income homeowners afford basic home repairs. The income levels for eligible borrowers vary by county and family size. The loans carry an interest rate of either 4% or 1%, depending on the type and scope of the repairs. The program is targeted toward basic improvements, such as repairs to home systems (electrical, plumbing, heating), repairs to roofs, energy conservation, septic systems, and accessibility improvements. Applicants may borrow up to \$15,000 for up to 15 years. A home replacement option allows borrowers access up to \$25,000 with up to 20 years to repay.

Low- and very low-income homeowners interested in a FIX ME loan apply at their regional CAP agency (see list on page 8). The CAP agencies may link the FIX ME loans with other programs they offer (including the Department of Energy and Health and Human Services Weatherization programs) to provide borrowers additional benefits.

For More Information

For FIX ME, contact the CAP agency representative in your area (listed on next page) or call David Ranslow at MSHA's Energy and Housing Services division at (207) 626-4602 (email dranslow@mainehousing.org).

Summary

Customers: Low-income homeowners in substandard housing.

Partners: Community Action Agencies.

Budget (1999): \$8.5 million, including subsidy and MSHA bond funds.

Accomplishments:

Creative program design that provides loans through a unique combination of bond monies, federal grant funds, and MSHA funds. FIX ME has financed repairs for more than 3,500 homes in the past four years.

Goals: Provide a source of loan funds, at very low interest rates, for low-income homeowners to finance needed home repairs. MSHA plans for the program to help 850 homeowners make repairs in 1999.

CAP Agencies

TELEPHONE #	AGENCY	FIX ME Contact
764-3721	Aroostook County Action Program, Presque Isle	Ken Feller
442-7963	Coastal Economic Development Corp., Bath	Carol Thomas
743-7716	Community Concepts, Inc., South Paris	Dexter Akers
873-2122	Kennebec Valley Community Action Program, Waterville	George Bates
596-0361	Coastal Community Action Program, Rockland	Nancy Fritz
973-3500	Penquis Community Action Program, Bangor	Steve Mooers
874-1140	Peoples Regional Opportunity Program, Portland	Carla Peterson
946-5095	Rural Community Action Ministries (RCAM), Leeds*	Sue Patenaude
338-6809	Waldo County Committee for Social Action, Belfast	Vicki York
546-7544	Washington-Hancock Community Agency, Milbridge	Mike Bonzagni
645-3764	Western Maine Community Action, Inc., East Wilton	Michael Burrill
324-5762	York County Community Action Corp., Sanford	Wes Riley

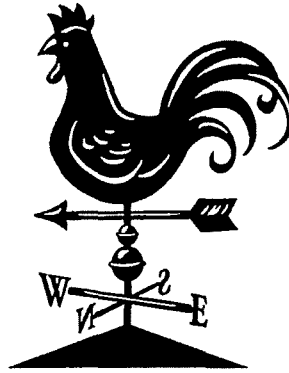
*FIX ME program only; not involved in Weatherization or LIHEAP

TELEPHONE #	AGENCY	LIHEAP Contact
764-3721	Aroostook County Action Program, Presque Isle	Jim Baillargeon
442-7963	Coastal Economic Development Corp., Bath	Catherine McConnell
743-771	Community Concepts, Inc., South Paris	Lisa McGee
873-2122	Kennebec Valley Community Action Program, Waterville	Dianne Hanley
596-0361	Coastal Community Action Program, Rockland	Joanne Kenny
973-3500	Penquis Community Action Program, Bangor	Jennifer Giosia
874-1140	Peoples Regional Opportunity Program, Portland	Vicky Doughty
338-6809	Waldo County Committee for Social Action, Belfast	Kitty Spaulding
546-7544	Washington-Hancock Community Agency, Milbridge	Eleanor West
645-3764	Western Maine Community Action, Inc., East Wilton	Judy Frost
324-5762	York County Community Action Corp., Sanford	Barbara Lizotte

Weatherization/Central Heating Improvement Programs

Overview

MSHA operates the Weatherization and Central Heating Improvement Program (CHIP) to finance energy related repairs for low-income homeowners and renters. The programs are run through Maine's Community Action Program (CAP) agencies. The Weatherization program may be used to pay for improvements that increase the energy efficiency of the home - such things as insulation, weatherstripping, and in some cases safety related repairs or more general improvements. The CHIP program pays for repairs or replacement of central heating equipment.



Financing

The federal Departments of Energy and Health and Human Services finance the Weatherization and CHIP programs. Combined, the programs improved the housing for about 1,500 Maine families in 1998. The average Weatherization grant varies from \$1,100 to \$1,500, depending on the funding source; the average CHIP grant is about \$1,750. The federal funding for 2000 is expected to be about the same as last year.

Application and Selection

The Housing Authority distributes the federal funds to Maine's Community Action agencies. Low-income persons in need of weatherization services, or repairs to their heating system, should contact their local CAP agency (see page 8).

For More Information

Call Tony Gill at MSHA's Energy and Housing Services division at (207) 626-4651 (email tgill@mainehousing.org) or your regional Community Action Program agency (see page 8 for list and telephone numbers).

Summary

Customer: Low-income homeowners and renters.

Partners: Community Action Agencies.

Budget: \$4.5 million in the Weatherization and CHIP programs.

Accomplishments: The Weatherization program financed repairs for 1,000 households in 1998; the CHIP program financed repairs for 500 households.

Goals: Deliver weatherization and central heating repair/replacement to low-income homeowners and renters. May be combined with other funds if possible to accomplish a greater repair to home (see FIX ME program).

Low-Income Home Energy Assistance Program (LIHEAP)

Summary

Customers: Low- and very low-income homeowners and renters in need of fuel aid.

Partners: Community Action Agencies.

Budget: \$14.5 million in 1999.

Accomplishments: Helped approximately 36,000 low-income Maine households pay home heating bills in 1998-99 heating season.

Goals: Provide funds to help pay heating costs for low/very low-income Maine residents.

Overview

The Low-Income Home Energy Assistance Program (commonly called LIHEAP or HEAP) provides money to low-income homeowners and renters to help pay heating costs. The funds are distributed throughout Maine by 11 Community Action Programs, in most cases directly to the fuel vendors. The program is not intended to pay for all heating costs, but to assist in paying the heating bills. The average benefit in Maine in 1999 was about \$280, and the program served about 36,000 households (83,000 people).

Financing

LIHEAP is federally funded through the Department of Health and Human Services. Funding levels are established by the federal government annually.

Application and Selection

LIHEAP is targeted to low- and very low-income Maine homeowners and renters. Persons interested in applying for LIHEAP assistance should apply at the nearest Community Action Program office.

For More Information

Call the Community Action Program serving the region. See the list of CAP agencies and telephone numbers on page 8, or call Jo-Ann Choate at MSHA's Energy and Housing Services division at (207) 624-5708 (email jchoate@mainehousing.org).

Homeless Housing Programs

Overview

The four homeless programs administered by MSHA provide funds for existing shelters, help prevent homelessness, and coordinate efforts to better serve the homeless population. The state and federal programs provide money to homeless shelters to help pay operating expenses and improve the physical facilities. The state Temporary Housing Assistance Program (THAP) prevents homelessness by providing funds to pay security deposits and back rent. The homeless shelters provided their guests with shelter for a total of 162,544 "bednights" in 1998. "Bednights" are the number of customers served times the number of nights the customers stayed in a shelter.

Financing

In 1999 MSHA allocated \$2,888,000 directly to eligible shelters. The 11 Community Action Agencies loaned or granted \$250,000 in THAP funds.

Application and Selection

Emergency shelters serving the homeless are eligible to apply for the state and federal operating funds. Shelters receive funds based upon a formula which generally reflects each shelter's share of homeless guests.

The CAP agencies administer the distribution of funds under the THAP.

For More Information

Call Warren Cunningham at MSHA's Energy and Housing Services division at (207) 624-5709 (email wcunning@mainehousing.org). For information about the THAP program, call the appropriate regional Community Action Program agency. The telephone numbers are listed on page 8.

Maine Emergency Shelter Providers

Shelter Name	Type of Shelter	Phone #	Address
Abused Women's Advocacy Project	Domestic Violence	784-3995 1-800-559-2927	Auburn
Hope Haven Gospel Mission	General (separate family quarters)	783-6086	209 Lincoln St., Lewiston
New Beginnings	Youth	795-4070	491 Main St., Lewiston
Rural Community Action Ministry (RCAM)	General (mostly families)	524-3791 524-5095, 224-7505	River Road, Leeds
Battered Women's Project	Domestic Violence	764-2977 1-800-439-2323	Caribou Houlton
Sister Mary O'Donnell Shelter	General	764-4125	745 Central Ave., Presque Isle

Summary

Customer: Homeless persons or families, or persons in jeopardy of becoming homeless.

Partners: Homeless shelters and Community Action Agencies.

Budget (1999): \$2.9 million.

Accomplishments: Helped provide operating subsidies and support for 37 homeless shelters that provided 162,544 bed nights and served 14,615 clients in 1998.

Goals: To keep emergency shelters operating, and to prevent families or individuals from becoming homeless.

County

Androscoggin

Aroostook

Maine Emergency Shelter Providers

County	Shelter Name	Type of Shelter	Phone #	Address
Cumberland	City of Portland Family Shelter	Family	772-8339	54&55 Chestnut St., Portland
	Oxford Street Shelter	General	761-2072	197 Oxford St., Portland
	Family Crisis Services	Domestic Violence	874-1973 1-800-537-6066	Portland
	Ingraham (Mainstay/Bridge)	Mental Illness	774-4357 1-800-870-9998	237 Oxford St., Portland
	Milestone	Substance Abuse	775-4790s	65 India St., Portland
	My Choice	Pregnant Teens & Women	772-7555 1-800-640-7550	306 Congress St., Portland
	Preble Street Resource Center	Day Program	775-0026	5 Portland St., Portland
	Salvation Army Lighthouse Shelter	Youth	774-6304	65 Elm St., Portland
	Tedford Shelter	General Families	725-4871 725-7626	49 Cumberland St., Brunswick
	Youth Alternatives	Youth	874-1184	549 Westbrook St., South Portland
Hancock	YWCA Fair Harbor	Single Women Youth	874-1130 x3018	87 Spring St., Portland
	HOME, Inc.	General	469-7961	988 Acadia Hwy., East Orland
	HOME, Inc - Emmaus	General	667-3962	Corner of Main & Water St., Ellsworth
Kennebec	Bread of Life	General (1 family apartment)	626-3434 or 626-3479	157 Hospital St., Augusta
	Family Violence Project	Domestic Violence	623-3560	Augusta
	Mid-Maine Homeless Shelter	General (space for families)	872-8082	28 Ticonic St., Waterville
Knox	Mid-Coast Hospitality House	General	594-1422	169 Old County Rd., Rockport

Maine Emergency Shelter Providers

Shelter Name	Type of Shelter	Phone #	Address	County
New Hope for Women	Domestic Violence - safe homes	594-2128 1-800-522-3304	No shelter; safe home network	
Community Concepts/Stratglass Shelter	General	364-3824 or 743-7716 1-800-866-5588	32 Erchles St., Rumford	Oxford
Rumford Group Home	Youth	364-2886 1-800-550-3551	346 Pine St., Rumford	
Acadia Recovery Community Shelter	Substance Abuse	973-6400 or 973-6421 1-800-244-2555	179 Indiana Ave., Bangor	Penobscot
Bangor Area Homeless Shelter	General	947-0092	26 Cedar St., Bangor	
My Choice	Pregnant Teens & Women	941-8809 1-800-773-9595	181 State St., Bangor	
Shaw House	Youth	941-2882	136 Union St., Bangor	
Spruce Run	Domestic Violence	947-0496 1-800-863-9909	Bangor	
Womancare	Domestic Violence - safe homes	1-888-564-8165	No shelter; safe home network	Piscataquis
Family Crisis Services	Domestic Violence	442-0424 1-800-537-6066	Bath	Sagadahoc
Youth and Family Services	Youth	474-8574	Middle Rd., Skowhegan	Somerset
Tranquility Farm	General	255-5898	4 Cove Rd., East Machias	Washington
WHCA Domestic Violence Project - Peaceful Choices	Domestic Violence	255-4934 1-888-604-8692	Machias	
Caring Unlimited	Domestic Violence	324-1802 1-800-239-7298	Sanford	York
YANA	Substance Abuse	283-0069	826 Portland Rd., Saco	
York County Shelters	General (separate facility for families)	324-1137 1-800-639-3770	Shaker Hill Rd., Alfred	

Residential Energy Assistance Challenge (REACH)

Summary

Customers: Low-income households eligible for LIHEAP and/or with annual electric usage over 15,000 kilowatt hours (KWHs).

Partners: Community Action Agencies.

Budget: \$1.5 million for 3 years.

Accomplishments: Energy education program designed to help 38,000 low-income households reduce their energy costs. Energy audits will be conducted on 1,220 households, with appliance replacements or repairs for up to 258 households with annual energy usage at or above 15,000 KWHs.

Goals: Reduce customer electric utility usage an average of 25%; increase customer's health and safety; assist customers' understanding of electric restructuring.

Overview

The Residential Energy Assistance Challenge (REACH) option program is designed to help low-income households reduce their energy costs. The program is broken into four tiers. They are:

Tier one: Education services, providing educational materials and information about utility choices to all FY2000 LIHEAP recipients (36,000 households).

Tier two: Energy audits for approximately 1,220 homeowner households who use more than 10,000 KWHs of electricity annually. Homeowners will enter into an agreement to continue with energy conservation activities.

Tier three: Appliance replacement or repairs for approximately 258 households, based on homeowners who have an annual usage of 15,000 KWHs or more of electricity.

Tier four: Heating systems conversion for those homeowner households whose annual electric usage exceeds 15,000 KWHs and who have electricity as their primary heat source.

Financing

REACH is federally funded through the Department of Health and Human Services. Funding for the REACH grant is a one-time award. All activities and reporting must be completed by September, 2001.

Selection

REACH education is targeted to all households (36,000) that receive LIHEAP benefits. Tiers two-four above are pre-selected households that previously applied for LIHEAP and were found to be large users of electricity.

For More information

Call the Community Action Program serving the area, or call Jo-Ann Choate at MSHA's Energy and Housing Services division at (207) 624-5708 or email jchoate@mainehousing.org.



Lead Safe Program

Overview

MSHA plans to provide \$3.5 million in federal and state grants and loans to alleviate lead paint hazards in 230 homes of low-income Maine people. The program targets single family homeowners and landlords with tenants who have an identified child under age 6 in the household, and the child has an elevated lead level. MSHA estimates there are as many as 226,000 Maine housing units with lead-based paint problems, many in homes of low-income renters and homeowners. Community Action Program (CAP) agencies will deliver the Lead Safe program for MSHA. The program will inspect more than 600 homes.

Financing

Financing is through a combination of federal grants and MSHA funds. The federal money is a \$2.75 million grant from the Department of Housing and Urban Development (HUD). MSHA funding includes \$750,000 in grants and bond funds. The \$3.5 million will finance lead hazard reduction activities. The details on the loans and grants depend on the work needed and ability of the owner to repay loans.

Application and Selection

Program administration is shared by MSHA and CAP agencies. An eligible low- or very low-income homeowner or tenant may receive up to \$10,000 for lead paint control measures. Applicants with incomes at or below 50% of median income will be considered for a grant. Applicants with incomes between 50% and 80% of median will be considered for a loan. Median incomes vary based on family size and county. Apply at your regional CAP agency (see page 8 for list). CAPs will determine eligibility of applicants.

The loan program is modeled on the FIX ME program (see page 7) for homeowners, and the New Lease program (see page 5) for landlords. Multi-family loans will be at 4% interest for 15 years. Persons interested in receiving a grant or loan for lead paint hazard reduction should contact the closest CAP.

Summary

Customers: Low-income homeowners and renters.

Partners: Participating Community Action Program agencies.

Budget: \$3.5 million, including a \$2.75 million grant from HUD and MSHA funding.

Accomplishments: New program starting September 1999.

Goals: To provide grants and loans to low-income customers for lead paint hazard control in 230 homes with lead paint problems. Provide inspections for another 655 units.

MSHA Assisted Housing

Summary

Customer: Very low- and low-income elderly, disabled, and families.

Partners: Housing developers, owners, and managers.

Budget: MSHA distributed \$40 million in federal rental assistance through these programs in 1997.

Accomplishments: MSHA-financed housing through federal subsidy programs, and its own programs provide about 12,000 apartment units for low- and very low-income people.

Goals: To maintain financial and physical viability of subsidized housing in order to continue providing affordable housing to very low-income families and elderly.

Overview

There are several types of affordable rental housing that MSHA oversees. Two are:

(1) Housing MSHA financed under the federal **Section 8 New Construction/ Substantial Rehabilitation Program**.

That program ended in 1982, but the 5,000 housing units and the subsidies remain. The typical development under this program is 24 units, but size ranges from 6 to 200 units. The federal subsidy pays the difference between the tenant's payment (30% of

tenant's income) and the actual rent. The subsidy is tied to the development. Property owners/managers determine eligibility of the tenants. The **Moderate Rehabilitation** program is similar, but the level of housing rehab is less and the federal subsidy is guaranteed for fewer years. In addition, eligibility of tenants is determined by MSHA or a local housing authority. There are 400 units financed through the federal Moderate Rehabilitation program.

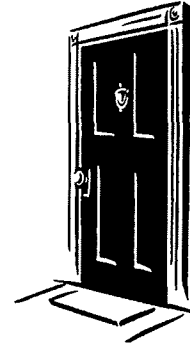
(2) Affordable housing MSHA has financed through a variety of its own programs. MSHA has developed this housing through its Rental Loan Program, supportive housing programs, and small apartment acquisition/repair programs. These programs provide favorable financing rates for developers to acquire or construct rental units. In turn, developers agree to rent and income restraints on some or all units. There were 574 units created under these programs in 1998. The low-income benefit was preserved and extended 15 years on another 246 federally subsidized unit by refinancing through the Preservation program. MSHA's Management division oversees the management of these projects and the delivery of low-income benefits to the tenants who live in them.

Application and Selection

The demand for subsidized housing in Maine far outstrips the supply of assisted units. Most housing projects have waiting lists, and in some cases the waiting lists are lengthy. Applications for subsidized housing are made through the individual development's owner or management agent.

For More Information

Call Bob Conroy at (207) 626-4624 (email bconroy@mainehousing.org) or Sarah Tracy at (207) 626-4623 (email stracy@mainehousing.org) at MSHA's Management division for information about MSHA-financed developments. For information and lists of all subsidized housing in Maine, call MSHA's Consumer Assistance Line at (207) 626-4618 or toll free at 1-800-452-4668 (email msha@maine.com). For application information for some subsidized housing see the list on pages 15-17 of MSHA management agents and local housing authorities.



MSHA Tenant Assistance

Overview

MSHA uses federal rent subsidies in a program that provides a voucher to very low-income elderly, disabled, or families, who may use it in any private apartment in which the landlord agrees to participate in the program. The assistance pays the difference between the tenant's contribution (generally 30% of income) and the actual rent. MSHA's program provides affordable rental housing for about 3,500 tenants in the state. Many local housing authorities also have a federal allocation of certificates and vouchers and serve about 7,000 customers with this rental assistance.

Application and Selection

As with other subsidized housing, the need outweighs the supply. Persons who need rental assistance should apply in the appropriate areas from the MSHA Management Agents listed below. MSHA gives preference to persons who are homeless. Local housing authorities may set different preferences, or have no preferences.

For More Information

Call Maureen Brown at (207) 626-4639 (email mbrown@mainehousing.org) at MSHA's Management division.

MANAGEMENT AGENTS	AREA SERVED	TELEPHONE #
Penquis Community Action Program, Bangor	Penobscot, Piscataquis	973-3500
Aroostook County Action Program, Inc., Presque Isle	Aroostook	764-3721
Bath Housing Authority, Bath	Lincoln, Sagadahoc	443-3116
Community Concepts, Inc., Lewiston	Oxford, Franklin, Androscoggin, Somerset	743-7716
Dirigo Housing Associates, Augusta	Kennebec, Waldo, Knox	622-9310
Washington-Hancock Community Agency, Milbridge	Washington, Hancock	546-7544
York-Cumberland Housing Development Corp., Gorham	York, Cumberland	839-6516

Summary

Customers: Extremely low- and very low-income elderly, disabled and other families.

Partners: Housing management agents, local housing authorities, and private landlords.

Budget: MSHA distributed \$16 million in federal rental assistance through these programs in 1998.

Accomplishments: MSHA-allocated federal housing subsidy that provides affordable rental housing to about 3,500 very low-income tenants throughout Maine.

Goals: To maintain and if possible increase the number of assisted housing units, ensure program requirements are followed, and inspect the physical conditions of the properties to make sure they meet inspection standards.

Local Housing Authorities

Auburn Housing Authority

143 Mill Street · P.O. Box 3037
Auburn, Maine 04212-3037
Tel. 784-7351

Augusta Housing Authority

16 Cony Street, City Center Plaza
Augusta, Maine 04330
Tel. 626-2357

Bangor Housing Authority

161 Davis Road
Bangor, Maine 04401-2399
Tel. 942-6365

Bath Housing Authority

80 Congress Avenue
Bath, Maine 04530
Tel. 443-3116 or 1-800-288-3121

Biddeford Housing Authority

Community Development Director
Municipal Building
205 Main Street · P.O. Box 586
Biddeford, Maine 04005
Tel. 282-6537

Brewer Housing Authority

One Colonial Circle
Brewer, Maine 04412
Tel. 989-7890

Brunswick Housing Authority

12 Stone Street
Brunswick, Maine 04011
Tel. 725-8711

Caribou Housing Authority

City of Caribou
25 High Street
Caribou, Maine 04736
Tel. 493-4234



Ellsworth Housing Authority

430 Water Street
Ellsworth, Maine 04605
Tel. 667-9705

Fort Fairfield Housing Authority

255 Main Street
Fort Fairfield, Maine 04742
Tel. 476-5771

Indian Township Passamaquoddy Reservation Housing Authority

P.O. Box 99
Princeton, Maine 04668
Tel. 796-8004

Lewiston Housing Authority

One College Street
Lewiston, Maine 04240
Tel. 783-1423

Mt. Desert Island Housing Authority

80 Mt. Desert Street
Bar Harbor, Maine 04609
Tel. 288-4770

Old Town Housing Authority

P.O. Box 404
Old Town, Maine 04468
Tel. 827-6151

Penobscot Tribal Reservations Housing Authority

P.O. Box 498
Old Town, Maine 04668
Tel. 827-7147

Local Housing Authorities (cont'd)



**Pleasant Point Passamaquoddy
Reservation Housing Authority**
RR 1, P.O. Box 339
Perry, Maine 04667
Tel. 853-6021

Portland Housing Authority
14 Baxter Boulevard
Portland, Maine 04101-1822
Tel. 773-4753

Presque Isle Housing Authority
58 Birch Street
Presque Isle, Maine 04769
Tel. 768-8231

Saco Housing Authority
99 School Street
Gorman, ME 04038

Sanford Housing Authority
277 Main Street · P.O. Box 1008
Sanford, Maine 04073
Tel. 324-6747

South Portland Housing Authority
51 Landry Circle · P.O. Box 2128
South Portland, Maine 04106
Tel. 773-4140

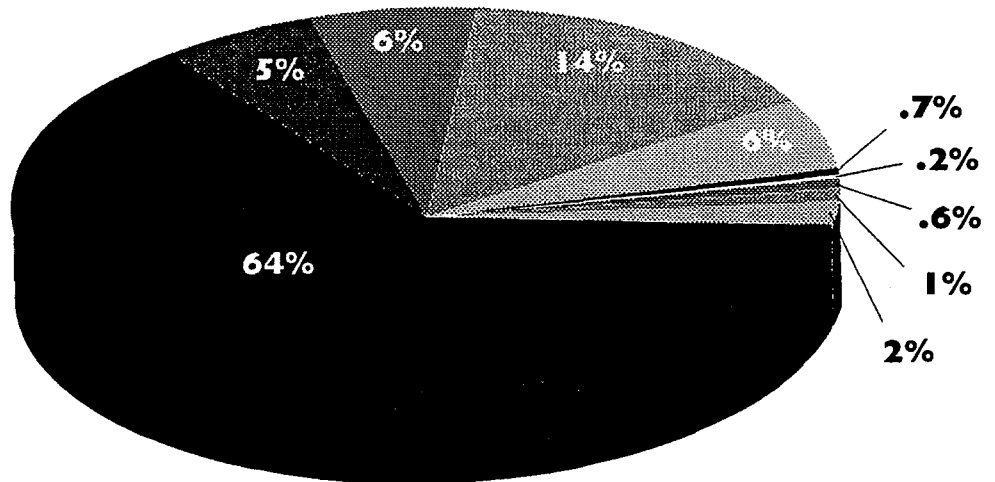
Topsham Housing Authority
95-A Lisbon Street · P.O. Box 100
Lewiston, Maine 04243-0100
Tel. 784-0303

Van Buren Housing Authority
16 Champlain Street · P.O. Box 158
Van Buren, Maine 04785
Tel. 868-5441

Waterville Housing Authority
60 Elm Street
Waterville, Maine 04901
Tel. 873-2155

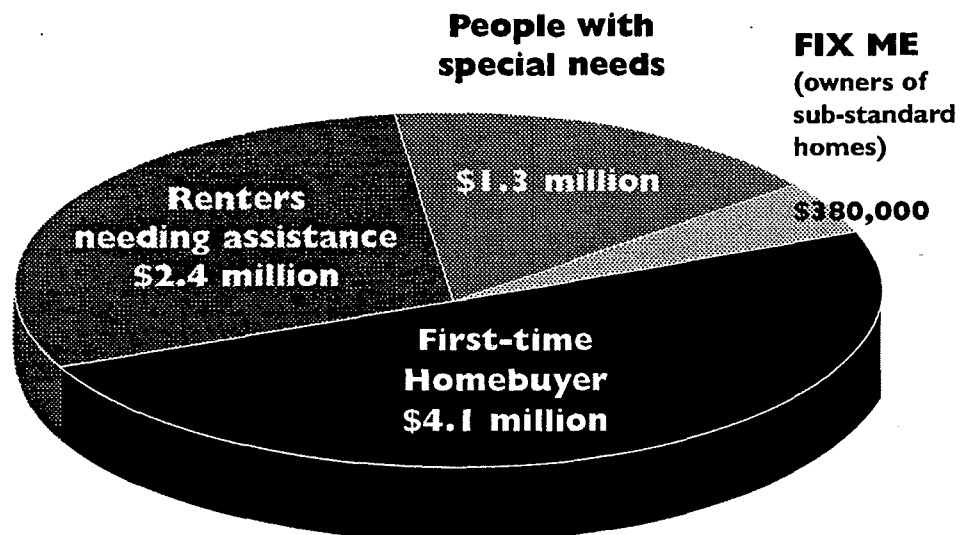
Westbrook Housing Authority
30 Liza Harmon Drive, Box 500
Westbrook, Maine 04098
Tel. 854-9779

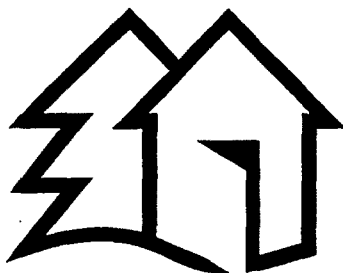
MSHA Federal Funding by Housing Program — 1999



Mortgage Revenue Bonds	\$165 million	Weatherization	\$1.8 million
Housing Tax Credit	\$14 million	Homeless Grants	\$700,000
Heating Assistance	\$15 million	Energy Education Grants	\$1.6 million
Rent Subsidies-project Based	\$36.5 million	Lead-paint Removal Grant	\$2.8 million
Rent Subsidies-tenant Based	\$15.3 million	Federal HOME	\$5.4 million

Housing Opportunities for Maine (HOME) Fund Allocation — 1999





The Maine State Housing Authority (MSHA) does not discriminate on the basis of disability status in the admission or access to, or treatment or employment in, its federally assisted programs and activities. MSHA will provide special communication assistance to persons with vision or hearing impairment. Maine State Housing Authority, 353 Water Street, Augusta, Maine 04330-4633. Telephone Number (207) 626-4600 or 1-800-452-4668 (voice); 1-800-452-4603 (TTY).