

MAINE STATE LEGISLATURE

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THE POCKET GUIDE TO



MAINE HOUSING

MAINE STATE HOUSING AUTHORITY

Annual Report 2016





House flip book design, data collection assistance, and creative support by MaineHousing Communications Intern Alexis Soucy.

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MaineHousing
Maine State Housing Authority



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THE POCKET GUIDE TO MAINEHOUSING

OUR 2016 ANNUAL REPORT



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mainehousing.org/contact/info-request-form

SOCIAL MEDIA

Search “MaineHousing” on these sites:





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DID YOU KNOW?

MaineHousing was created by the Maine Legislature in 1969. *But we don't look a day over 25!*

After more than 22 years of service, Deputy Director Margaret Bean retired in 2016. (Center) Margaret speaks at the opening of Village Centre in Brewer, and (bottom) chats with Senior Director Denise Lord at a staff meeting.





DEDICATION

This annual report is dedicated to Margaret Bean, a long-time and much-loved member of the MaineHousing family. Margaret started her career with MaineHousing 22 years ago and retired in 2016 as Deputy Director for Programs.

During her career at MaineHousing there was not a program or person she did not touch. Her knowledge, experience, insight, and leadership have served the agency in countless ways. Indeed, we were so reluctant to have her leave, we enticed her to consult part time in the development of a leadership program. What better way to use her gifts!



DID YOU KNOW?

Margaret uses white sticky poster paper to organize her thoughts. She's so busy the posters wallpaper her office.



Deputy Director Peter Merrill, Board of Commissioners Chairman Peter Anastos, and Director John Gallagher pose in front of the nation's Capitol before visiting Maine's Congressional delegation during a spring visit.



LETTER FROM THE DIRECTOR

John Gallagher

A spirit of empowerment and motivation is underway at MaineHousing ever since I asked our employees almost four years ago to “think outside the box.” The concept was simple: “Consider each tomorrow to be the first day of your job. Take a fresh approach. How can what you do be done better?”

In this 2016 Annual Report, I am pleased to share stories from this productive year that illustrate several important initiatives that are underway.

Innovation is one of our Core Values, and in 2016, MaineHousing launched several pilot programs to test new approaches to helping Maine people attain housing stability. These pilots include assisting youth to transition out of the foster care system to self-sufficiency; increasing opportunities for self-sufficiency among homeless families and young adults; and

developing an improved training program for our employees who work directly with clients. Each of these programs has an evaluation component and we are eagerly awaiting the initial results.

Collaboration significantly factored into our accomplishments. We partnered with the Maine Coalition of Area Agencies on Aging to help us identify age friendly communities. With financial support from the Maine Department of Health and Human Services' Office of Child and Family Services, we are able to offer services to participants in two of our pilot programs.

Also, the advocacy community for persons with disabilities was successful in the Maine Legislature's enactment of the AccessAble Home Tax Credit program that offers tax credits for home modifications. And Bath Housing Authority came to us with the proposal to expand its home modification program for senior homeowners called Comfortably Home. Our ability to make a difference is multiplied by our strong relationships with our partners.

MaineHousing employees are mission driven. They come to work to help others improve their lives. It's an honor to be working among them.



DID YOU KNOW?

John is an accomplished blues guitar player and has the socks to prove it!





Director John Gallagher kicks off National Homeownership Month with a press conference. With John are (from left): Ed Gardner, president of Maine Association of Realtors, Chris Bolduc of Bangor Savings Bank, Heidi Rines of Camden National Bank, Jennifer Day of Coldwell Banker Rizzo Mattson, Realtors, Joe Ferris of Androscoggin Bank, Suzanne Guild of MAR, and Craig Reynolds of MaineHousing.



Director John Gallagher (right) and Research Manager Richard Taylor (second from left) listen to local officials during an agency-sponsored community forum.



OUR MISSION

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

OUR PROGRAM GOALS

Improve housing quality.

Expand the supply of affordable housing.

Help Maine people attain housing stability.

Provide leadership in the housing field.



MAINEHOUSING

ORGANIZATION



Board Chairman Peter Anastos thanks MaineHousing employees for their service during a staff meeting.



(Above) U.S. Senator Susan Collins (second from right) meets with Deputy Director Peter Merrill, Director John Gallagher, Anastos, and State Treasurer Terry Hayes at her Washington, D.C. office. (Right) Board member Sheryl Gregory chats with Deputy Director Margaret Bean at Margaret's retirement party.





BOARD OF COMMISSIONERS

Chairman

Peter Anastos

Members

Tom Davis

MaineHousing Director John Gallagher

Sheryl Gregory

Larry Gross

Maine State Treasurer Terry Hayes

Kevin P. Joseph

Lincoln J. Merrill, Jr.

Donna Talarico

Jim Whitten



DID YOU KNOW?

Commissioner Sheryl Gregory is “tri-partisan.” She’s been appointed to the MaineHousing Board by Gov. Angus King (I), Gov. John Baldacci (D), and Gov. Paul LePage (R).



Director
John Gallagher



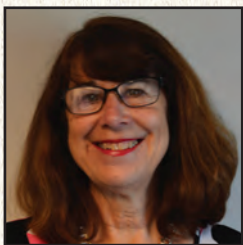
Deputy Director
Peter Merrill



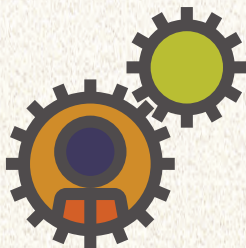
**Senior Director
of Communications
and Planning**
Denise Lord



**Senior Director
of Programs**
Dan Brennan



**Executive Office
Administrator**
Jody Rollins



EXECUTIVE TEAM

MaineHousing's administrators have more than 100 years of combined experience in the public housing and government sectors, including positions in development, real estate, legislative advocacy, public policy, and communications and research.

GOVERNANCE

MaineHousing is a quasi-independent authority created by the Legislature in 1969 to address the problems of unsafe, unsuitable, overcrowded, and unaffordable housing.

We are governed by a 10-member Board of



MaineHousing
is a \$1.6 billion
financial
institution.

Commissioners appointed by the governor and confirmed by the Senate upon the recommendation of the Labor, Commerce, Research, and Economic Development Committee. The state Treasurer and our Director also serve on the board.

The Director is appointed by the governor and confirmed by the Senate upon the recommendation of the Labor, Commerce, Research, and Economic Development Committee.

OPERATIONS

MaineHousing pays for its operating costs through a combination of resources generated from lending activities and fees paid to us for administering federal programs. No state General Fund money is used to pay MaineHousing personnel or operating costs.

PRIVATE METHODS FOR PUBLIC PURPOSES

MaineHousing couples the methods and efficiencies of the private financial markets with the federal tax incentives of tax-exempt bonds and the government's public purpose goals to provide affordable rental and ownership housing.



MaineHousing serves as both Maine's housing finance agency and as a statewide public housing authority.

The housing finance agency component of MaineHousing works much like any other bank except that we raise capital with tax-exempt bonds and federal and state subsidies, and we

take greater risks to achieve our public purpose. The tax-exempt bonds allow us to borrow funds at a lower rate. In turn, we are able to lend those funds at a lower rate.

Federal and state subsidy funds (such as the HOME Fund) allow us to further reduce the costs.



DID YOU KNOW?

MaineHousing's 162 employees generously volunteer with veterans and children's groups, as well as collect socks, blankets, toys, and other items for shelters as part of their all-staff meetings and throughout the year.

MORAL OBLIGATION

The bulk of our assets are in mortgages, primarily from first-time home buyers. These are funded by the tax-exempt mortgage revenue bonds that we are authorized to sell. The bonds issued by MaineHousing are not backed by the full faith and credit of the State of Maine; the debt payments are made by MaineHousing. These bonds are called moral obligation bonds, which means quite literally that the state has a moral obligation to back our bonds if we cannot make the interest payments we owe. This is specifically authorized in statute.

MaineHousing is required to maintain reserve funds to cover annual debts to the bond holders. If the account falls below the required level, we must tell the Governor how much is needed to restore these accounts. The state is not legally obligated to do so. This has never happened.

WHO WE SERVE

- First-time home buyers;
- Owners of substandard housing;
- Renters needing assistance;
- People with special needs;
- People experiencing homelessness;
- People seeking help to make their homes safe, warm, or accessible.

PROGRAMS

MaineHousing administers a number of federal and state housing-related programs. They are:

AccessAble Home: Home Modification Tax Credit

Affordable Housing Tax Increment Financing

Arsenic Abatement

Central Heating Improvement Program

Comfortably Home

Emergency Shelter and Housing Assessment

Emergency Shelter Grant

First Home Loan

Home Repair

Homeless Management Information System

Housing Counseling

HOME Partnership

Lead-Based Paint Hazard Control

Low-Income Home Energy Assistance Program

Low Income Assistance Program (*electricity customers; on behalf of Maine Public Utilities Commission*)

Low-Income Housing Tax Credit

National Housing Trust Fund

Project-Based Voucher

ReStart — A HUD Family Self-Sufficiency Program

Salute ME & Salute Home Again

Section 8 Housing Choice Voucher

Stability Through Engagement Program

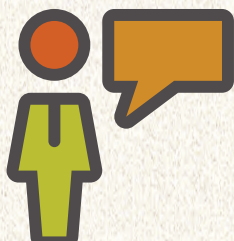
Weatherization



Hodgkins School in Augusta was rehabilitated into 47 senior housing units in 2016. Life lessons that may have been taught when the school was open now grace the walls.



Contractors move materials to the roof of a Scarborough home being weatherized by MaineHousing and The Opportunity Alliance. 2016 was the 40th Anniversary of the federal Weatherization Assistance Program.



MAINEHOUSING

OUR STORIES

Comfortably Home

making home a safer place to stay



MaineHousing Director John Gallagher presents the Stephen B. Mooers Award to Bath Housing Authority Director Debora Keller in November 2016.



MY STORY

Director John Gallagher
presents Stephen B. Mooers Award

Simple solutions help seniors stay comfortably in their homes

Bath Housing Authority Director Debora Keller was sitting at a How Housing Matters conference in Washington, D.C., when a simple solution to a complicated issue came to her.

In recent years, the concern for how seniors will live safely as they age has been a hot topic in Maine. For many, it may mean moving from their homes to affordable housing. Unfortunately, there isn't enough for everyone and, for many, they don't want to move.

That could not be the only option for seniors, Debora thought. The conference was a “eureka!” moment.

After much research, especially listening to applicants for senior housing and Bath Housing’s maintenance staff, Bath Housing launched the Comfortably Home program – a new, simple home repair program that’s community based to help seniors age at home. With minimal investment, repairs or accessibility modifications are made to seniors’ homes, including grab bars and hand rails, smoke and CO detectors, winterizing, floor repairs, and other fixes.

“A lot of people coming in and getting on our waiting lists for elderly disabled housing are looking at an 18-month wait. In talking to them, we learned that many didn’t necessarily want to move into our housing, but there were home maintenance issues that they could no longer handle,” Debora told the “How Housing Matters” newsletter.

The goal is to demonstrate that small investments in home safety can extend the time low-income seniors can stay safely in their home and reduce health care expenses while improving health outcomes. More than 70 homeowners have been served thus far.



DID YOU KNOW?

Maine is the oldest state in the nation. *How old is it?*
Maine’s median age is 43.8 years. *We’re #1!*

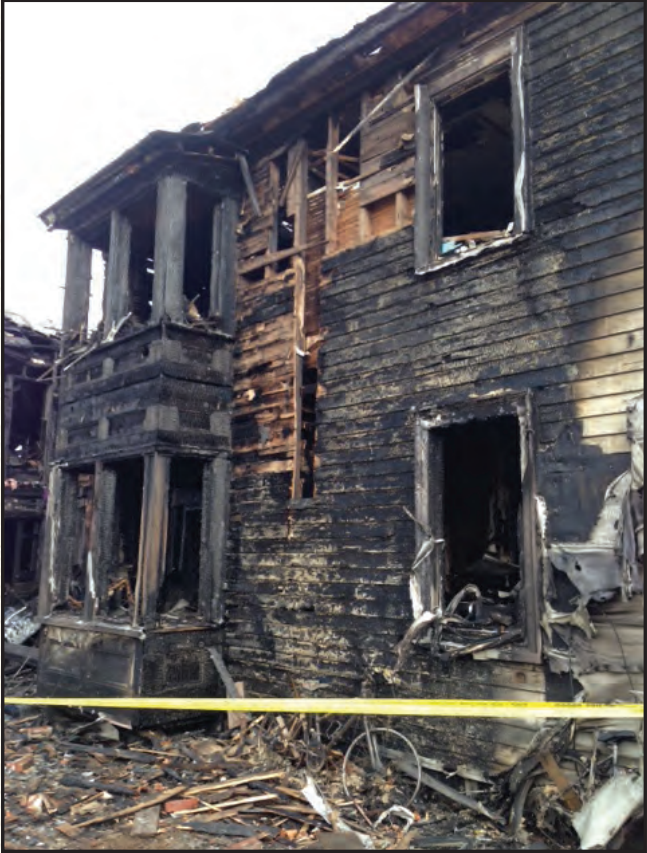
Results to date have been impressive, with participants consistently observing that they have fewer areas in their home that are unsafe or difficult to use.

To recognize the creativity, ingenuity, and compassion demonstrated with the creation of Comfortably Home, MaineHousing Director John Gallagher presented Debora with the Stephen B. Mooers Award at the Maine Affordable Housing Policy Conference in November.

MaineHousing created the Stephen B. Mooers Award in 2015 to recognize the contributions of individuals in the housing field who exemplify Stephen's lifelong commitment to assist Maine people in obtaining and maintaining quality affordable housing and services.

Following the example being set by Bath Housing, MaineHousing launched a similar aging-in-place home modification pilot program that brings basic, quality home safety improvements to the residences of income-eligible seniors. Four public housing authorities are taking part in the \$300,000 pilot: South Portland, Old Town, Westbrook, and Fort Fairfield.

The John T. Gorman Foundation provided Bath Housing with a grant to start the program, and with their continued support is training the other housing authorities. The first question always asked of residents is, "How do you use your home and how can we help you make it better?" It begins with communication.



A two-story apartment building owned by Peter Marcinuk was destroyed by fire in October 2016. All tenants got out safely.



MY STORY

Landlord Peter Marcinuk

Late-night fire destroys
apartment complex.
And the smoke detectors
were working.

That high-pitched noise squealing through the chilly October night air would not stop. The constant buzzing and blaring of one long-held note lasted for more than one-and-a-half hours.

But nobody minded.

Landlord Peter Marcinuk, owner of Northeast Rental Housing, stood outside his burning four-unit Norway apartment building that night hearing that nerve-grating sound as he tried to keep a mental checklist

of questions as they popped up and eventually were answered. Were his tenants out of the building? Did they have guests over? Were they out? *Is anyone hurt? Is everyone safe?*

The noise finally stopped. But if there is such a thing as music to one's ears, this sound's presence was it.

"The smoke detectors were going off throughout the blaze until they melted," he said, with a sigh of relief.

Too often news reports of apartment or house fires include the words, "the smoke detectors were not working." Not in this case.

"We were thankful that no one was hurt in the building," he said. "A cat died, but people were safe. They were kept safe because we comply with life-safety codes."

Like the majority of buildings in Maine, the Norway apartment building was old — about a hundred years old. Building and life-safety codes that are in place now were not written a century ago.

Today, landlords participating in the Section 8 Housing Choice Voucher (HCV) Program are required to adhere to the U.S. Department of Housing and Urban Development's (HUD) Housing Quality Standards (HQS) and MaineHousing's additional requirements, which in several instances are stricter than HUD's.

Landlords also agree to move-in and annual inspections of their units.

The extensive inspection list covers egress and windows, carbon monoxide and smoke detectors, corridors, sanitation facilities, electrical, lead paint, plus many other items.

Marcinuk and his family own more than 200 apartment units; about one-third of them are under the Section 8 program. He said he applies the HQS and MaineHousing standards in *all* of his units.

“My kids and I say, ‘if it wasn’t for Maine State Housing, how would we know how to keep people safe’, ” Marcinuk said. “We defend Maine State Housing to a lot of people who may not see the value of renting through Section 8.”

To Marcinuk, it’s all about safety.

“I sleep well at night knowing we’re doing the best we can,” he said. “We rely on what Maine State Housing tells us, and we use it on all of our units.

“We make sure we do things as correctly as we can.”



DID YOU KNOW?

51 property owners or landlords with 130 total properties are in MaineHousing’s Owner Excellence Program!



(Top) Pathway to Opportunity Navigator Kevin Michaud and program participant Daniel share their stories with MaineHousing staff. (Below) PTO staff gave a tour of the facility and their program after it got underway in 2016.



MY STORY

Pathway to Opportunity

Pathway to Opportunity: Mentor and student navigate toward a future

Kevin Michaud has more than three decades of experience in public education. He can read people like Daniel — a person who left home at age 16, eventually got his high school diploma through Penobscot Job Corps, worked odd jobs in roofing, food service, and telemarketing, and became a “couch surfer” or homeless — and not give up on them.

That’s why he’s a navigator for Pathways to Opportunity (PTO), an 18-month pilot program that serves 18-25

year olds who are homeless by the U.S. Department of Housing and Urban Development's standards and are referred by two shelter providers in Kennebec or Somerset counties.

MaineHousing partners with the Maine Department of Health and Human Services, Good Will-Hinckley, and shelter providers to assist them in obtaining post-secondary education to increase their income, employability, and housing stability.

Participants are guided by advisors and navigators who offer supportive services to help them learn career preparation, financial management, and how to succeed academically.

PTO has a three-prong mission for each of its participants. First, secure stable housing. Second, complete education for long-term viable employment that is meaningful in their lives. And, third, gain career skills working part-time jobs while balancing school and other activities.

Since the program's inception in late 2016, 17 people have been referred by shelters. They are homeless, unemployed or underemployed, possibly overcoming addictions, maybe a criminal record, or working to be reunified with their children.

“When we talk about their barriers, some of those barriers just don't go away that easy,” Kevin said. “The

perseverance required to pick the right pathway is what's important. That's why they need navigators or case workers to help them because it's not easy."

Twelve individuals, though, have received services. Eight are housed. Five are employed. Seven are pursuing education. One, Kevin says, is a complete success.

"He has housing," Kevin said. "He's completed an education program, and he has full-time employment in the line of work that he's been trained in (as a certified nursing assistant). He's told me he's never done anything like this in his life, and that's a great success."

That's what Daniel wants, too. He's 22 years old. Once had a nice apartment. Couldn't afford it. He knows now what he needs to do. His goal: to be a dietician.

"It takes motivation and determination to actually do it. Pathway To Opportunity. I hear that. It really is. We have this opportunity and we can do it if we want to. I love it for the fact that I'm going to be starting in the fall at Southern Maine Community College and that's going to be great."



DID YOU KNOW?

On one night in January 2016, when the annual Point in Time Count of individuals who are homeless took place, 122 unaccompanied youth aged 24 or less were homeless.

RE START

A HUD FAMILY SELF-SUFFICIENCY PROGRAM FROM MAINEHOUSING



ReStart Coordinator Laurie Glidden speaks with Scott Carmel, a board member with Compass National Family Self-Sufficiency Network about how a partnership will provide additional training opportunities for program participants.



MY STORY

RESTART GRADUATES

Jennifer and Rosemary

By setting goals,
they showed their kids
how to stand on their own

It was time to push the ReStart button. After a few years of so-so numbers in terms of graduates, MaineHousing re-energized its U.S. Department of Housing and Urban Development's Family Self-Sufficiency Program to help more people learn to live on their own without welfare. We call the program "ReStart" to better reflect the efforts our participants are taking to rebuild their lives.

Now with more than 30 participants, ReStart provides

resources to help lower-income individuals in the Section 8 Housing Choice Voucher (HCV) Program learn skills to become self sufficient and eventually not need a rental assistance voucher.

To help them, MaineHousing formed partnerships with state government and nonprofit agencies whose services will benefit participants, and joined the Compass National Family Self-Sufficiency Network to better educate clients on asset building and financial strategies.

Two 2016 graduates have pushed the ReStart button.

Jennifer P. of Biddeford, a single mom who once was struggling to take care of her family while on assistance, had a longing to provide a secure life for her children.

“Her motivation was her family, and ReStart just made sense,” said Laurie Glidden, MaineHousing’s ReStart coordinator who worked with Jennifer until her graduation in August 2016. She completed the five-year program in four years and received a check for \$15,149 to put towards her goal of homeownership.

The check amount is based on savings. ReStart participants receive a Housing Choice Voucher, and as their employment earnings increase, the amount of rental assistance decreases because they’re able to pay more towards a rent payment. What isn’t spent on rental assistance goes into her savings account. And it adds up.



Jennifer



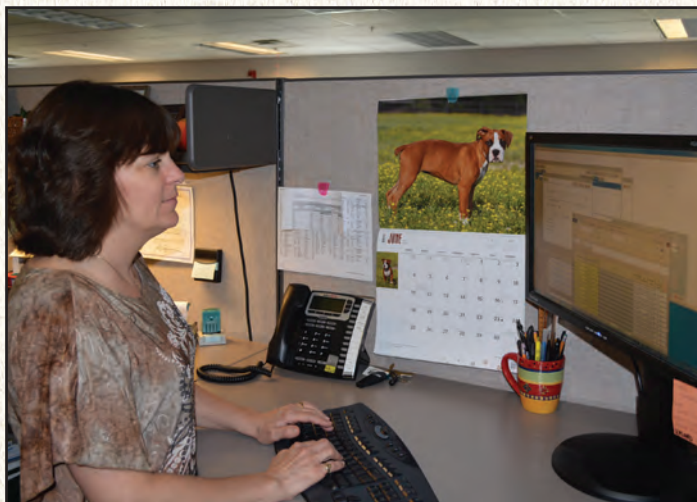
Rosemary

“The best part of the ReStart program is setting up personal goals and working towards them,” Jennifer said. “The end result is pride and accomplishment.”

When Rosemary was a child, she was abused by her foster parents. As a young adult with children, and living on welfare, she suffered a similar fate with their father. “I was violated and it prevented me from becoming who I wanted to be in life,” she said.

She wanted to become mentally stronger for her kids. Rosemary was enrolled in ReStart for six years. She completed her LPN degree, no longer receives housing assistance, and saved \$5,500.

“Today I feel good about myself and have become the woman who I really am, not what others expected me to become,” Rosemary said. “It’s never too late to learn.”



Financial Analyst Kathy Abbondanzio streamlined the Section 8 Housing Assistance Payment process from one of thousands of sheets of paper to an entirely electronic system. The result was a reduction in staff time, paper expense, and a clean desk!



MY STORY

Going Lean

Print. Fax. Mail. File.
Repeat.

There's got to be a better way!

When Kathy Abbondanzio started at MaineHousing more than 10 years ago, she hated paperwork. Too much paper caused too much work.

Kathy felt like she was seeing an extraordinary number of sheets of paper. So she began to take a close look at it all – the amount of excessive waste that was being generated from paper printing and then the subsequent handling of all of that paper in her primary duties

processing monthly multifamily Section 8 Housing Assistance Payments (HAP) and special claims.

MaineHousing's 13 departments are implementing Lean efficiency concepts and improvements as part of the agency's Continuous Improvement plan that began in late 2015. Kathy is among the first to go Lean.

In 2012, there were two full-time employees working on processing the payments, with Kathy focusing about 90 percent of her time on processing and her co-worker spending about 80% of her time doing the same thing.

The monthly review and approval for subsidy payments for more than 8,000 housing units involved property managers printing and faxing or mailing voucher reports to MaineHousing. Kathy's team would verify the documents by checking them against a MaineHousing voucher report.

Once verified, additional documents would be attached, approved, and uploaded to the U.S. Department of Housing and Urban Development TRACS. Next, the documents would be scanned and stored in Fortis, a MaineHousing computer system, and then the papers would be filed. A letter of approval and the approved



DID YOU KNOW?

Maine is *not really* one of the oldest states in the nation. It became a state on March 15, 1820, and is the 23rd to be granted statehood.

voucher report would be emailed or faxed to the property owner or manager.

In all, the monthly voucher process required more than 1,500 pieces of paper being copied, printed, scanned, and mailed. That's about 18,000 pieces annually!

Kathy changed the process. Documents that actually need to be printed are double-sided. Instead of printing out reports as part of the verification process, they are viewed on screen. These simple steps alone saved almost 800 pieces of paper per month. In 2015, HUD and MaineHousing's software was updated to electronically process the monthly payments. Kathy used this transition to eliminate all paper by saving files into the computer system.

After streamlining the monthly Housing Assistance Payments process, Kathy did the same for the special claims process. Property owners or managers file claims for vacancies, damages, or unpaid rent by filling out HUD documents and attaching them to the claim documents. A typical claim package can take up to 40 sheets of paper that would be mailed to MaineHousing. With up to 60 claims a month, that's up to 2,400 sheets of paper.

It, too, is now electronic through secured Sharefiles.

Today, Kathy's position is 100% electronic. No paper at all. And while there's still work to do, it's more efficient.



Tyler and Angela Schools, and their daughters, place their hands in cement to memorialize the construction of their new stick-built home that replaced their pre-1976 mobile home through the Mobile Home Replacement Program.





MAINEHOUSING INITIATIVES



Residents sit on rockers on the front porch of Ridgewood at Village Square, 24 units of senior housing in Gorham.



Director John Gallagher (left) joins South Portland Housing Authority Director Michael Hulse and other guests at the grand opening of Ridgeland Gardens, 44 units of senior housing in South Portland.



LOW-INCOME HOUSING **TAX CREDITS' IMPACT**

Development projects add
2,444 jobs plus \$150M
to gross domestic product

In addition to the social benefits affordable stable housing brings to a community, the construction or rehabilitation of that housing generates jobs, income, and tax revenue that contribute to local economic growth. That growth begins with construction but it continues after the project is done and the housing units are occupied.

MaineHousing is a major player in the affordable multifamily housing construction in Maine. So we decided to examine the economic activity it generates.

In 2016 MaineHousing partnered with the University of Southern Maine's Center for Business and Economic Research (MCBER) to quantify the economic impact the Low-Income Housing Tax Credit (LIHTC) program had on the economy from 2015 to 2016. MaineHousing investments during that period totaled \$137 million. That investment combined with another \$42 million leveraged from our partners resulted in a total investment of more than \$180 million.

How does it all happen? Before construction even begins, architects, engineers and other professionals are involved in the design and planning of the housing development. During construction, contractors, tradespeople and others place orders for materials, supplies and equipment with local lumber yards, plumbing and hardware outlets. At the same time, they frequent local restaurants, convenience stores, and other local businesses for daily necessities. In turn, local businesses order additional products from their suppliers in an effort to build and maintain the level of inventory needed to meet increased demand.

Once the development is completed, the occupants of new housing units remain in the community continuing to boost the financial health of the local community



DID YOU KNOW?

Maine ranks ninth nationally in terms of the percent of housing built prior to 1939, at 25 percent.



2015-2016 MAINEHOUSING INVESTMENTS

Affordable Housing

\$180 million (\$137 from MaineHousing and \$42 million from other sources)

Wages and Salaries

\$74 million

Municipal Tax Revenue

\$1.4 million

Total Jobs

2,444 in construction (59%), professional services (direct, indirect, and induced)

Gross Domestic Product

\$150 million

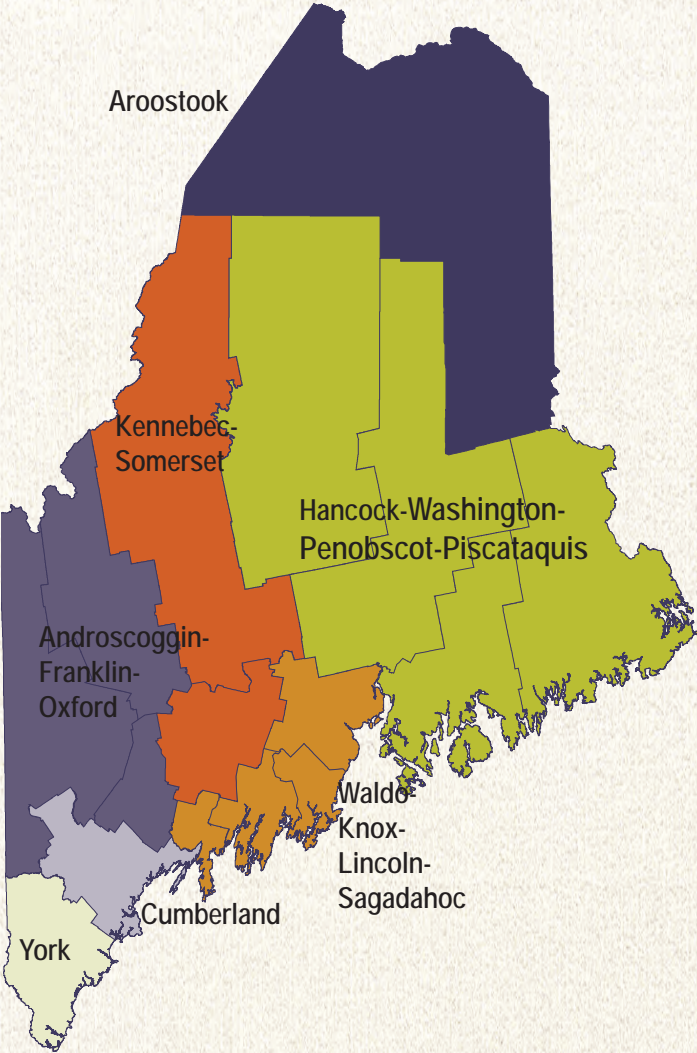
Total Output

\$259 million

indirectly as they consume needed household goods and services such as clothing, food, and transportation from local vendors. In addition, they add to the local property tax and user fee base essential to maintaining local services and the upkeep of infrastructure in general. Where MaineHousing invests the winners are diverse in age and profession.

Affordable housing sets the foundation for a stronger more vibrant community. In 2015-2016, 29 different communities throughout the state benefitted from MaineHousing's LIHTC investment.

LIHTC'S ECONOMIC IMPACT



LIHTC'S ECONOMIC IMPACT

Androscoggin-Franklin-Oxford

451 total jobs
\$12.6 million salaries/wages
\$43.8 million Total Output
\$25 million GDP

Waldo-Knox-Lincoln-Sagadahoc

119 total jobs
\$3 million salaries/wages
\$11.3 million Total Output
\$6.5 million GDP

Aroostook

74 total jobs
\$1.8 million salaries/wages
\$6.6 million Total Output
\$3.8 million GDP

Kennebec-Somerset

131 total jobs
\$10.3 million salaries/wages
\$35.4 million Total Output
\$21 million GDP

Cumberland

512 total jobs
\$21 million salaries/wages
\$64 million Total Output
\$38 million GDP

York

240 total jobs
\$12.3 million salaries/wages
\$50.4 million Total Output
\$29 million in GDP

Hancock-Washington-Penobscot-Piscataquis

483 total jobs
\$13.4 million salaries/wages
\$47.6 million Total Output
\$27 million GDP



(Top) MaineHousing employees meet with community officials to discuss their housing issues. (Middle) Dick Barringer of the Muskie School of Public Policy and (right) Ed Barrett of the City of Lewiston share their perspectives on housing challenges.





VOICES IN THE COMMUNITY

Partners share insights on finding solutions to Maine's housing challenges

In 2016, under the leadership of Director John Gallagher, MaineHousing began undertaking a process to formulate a vision of publicly supported housing and housing opportunities in Maine for the next five years or more. What this will do is help us identify Maine's housing needs by examining how changes in our external environment, such as demographic, economic, community and social, may affect the demand for housing and housing-related services — and our capacity to deliver them.

The process included convening panels of stakeholders who are well regarded in selected areas. Three sessions were conducted: 1) Changing demographics and how they shape housing policy, 2) Community planning and housing, and 3) Maine's workforce and housing.

This effort was the brainchild of MaineHousing's Strategic Vision transformation team. Members of the agency's executive committee and department directors participated.

1) Changing demographics and how they will shape housing policy

Participants: Frank O'Hara, Planning Decisions; Bruce Mayberry, BCM Planning; Amanda Rector, State Economist; and several invited guests.

Summary: Building communities is more important than building housing. A focus on regionalization should include facilitating growth in communities outside — but near — major areas, such as Portland. Also, consideration should be given to migration when determining housing investment. The challenge is to build housing in the communities where people choose to live.

2) Community planning and housing

Participants: Judith Cooper East, Washington County Council of Governments; Andrew Deci, City of Bath;

Wayne Marshall, City of Belfast; Tex Haeuser, City of South Portland; Dick Barringer, Muskie School of Public Policy; and Ed Barrett, City of Lewiston.

Summary: Communities say the serious issues facing Maine are a lack of affordable housing, an aging housing stock, lead hazards, and energy costs. They believe there is the need to strike a balance between commercial and residential development as well as the ratio of affordable housing to market rate housing. Such a balance will help the community grow stronger in the long run. How municipalities tackle these issues may vary depending on their size.

3) Maine's workforce and housing

Participants: Glen Mills, Maine Department of Labor; James Breece, University of Maine; Ryan Wallace, University of Southern Maine, and others.

Summary: A shrinking population and rural decline will continue to shape Maine's economy, its workforce and subsequently housing policy choices and investment. Skills and income separation vary regionally.

Also, Maine's workforce is separating into a small layer of higher-income skilled workers and a larger layer of lower-income unskilled workers, with little in between.

A more comprehensive planning approach to economic development that includes housing is needed.



ACCESSABLE HOME

TAX CREDIT



Robert Picone of the National MS Society, Amy Gallant of AARP Maine, Deputy Director Peter Merrill, and former state Representative Arthur “Archie” Verow discuss the AccessAble Home Tax Credit on a Biddeford community television program.

ACCESSABLE HOME TAX CREDIT HELPS RELIEVE RENOVATION COSTS

With approval by the 125th Maine Legislature, MaineHousing developed a program to offer the new home modification tax credit beginning in 2017.

The program is named AccessAble Home, and it is being administered and promoted by MaineHousing, Maine Revenue Services, and advocacy groups AARP Maine, the National MS Society, and Alpha One.

Taxpayers whose federal adjusted gross income does not exceed \$55,000 may receive a tax credit up to \$9,000 for a percentage of expenses incurred to make a home accessible to an individual with a disability or physical hardship who resides in the home.

To receive the tax credit, eligible taxpayers must request certification from MaineHousing, show documentation of the work that was completed, and be available for an inspection, if needed. The certification accompanies the taxpayer's income tax return filing to the Maine Revenue Services.



DID YOU KNOW?

208,645 Mainers have one or more disabilities: hearing, vision, cognitive, ambulatory, self-care, or independent living.

4% LIHTC SENIOR PROGRAM TO ADD THREE AGE FRIENDLY COMMUNITIES

MaineHousing allocated \$4 million through the 4% Low-Income Housing Tax Credit (LIHTC) program to three new affordable senior housing projects that will be located in “age friendly communities.”

Applications were required to show a tiered approach to creating an age-friendly community, from committing to collect information on how to implement aging-in-place strategies, to developing a plan of action and then putting in place appropriate programs and services.



Fox School Apartments

MaineHousing received five applications for debt

and subsidy financing for the 4% LIHTC. The total request was for more than \$7 million, in excess of the \$4 million available.

The three selected projects will create 157 senior housing units. They are: St. Francis II, Catholic Diocese of Maine, Waterville, 68 units; Larrabee Commons, Westbrook Housing, Westbrook, 55 units; and Fox School Apartments, Avesta Housing, South Paris, 34 units.



A sign posted at fundraisers tells Mid-Maine Homeless Shelter supporters about its mission.

BUILDING FAMILY FUTURES PILOT AT MID-MAINE HOMELESS SHELTER

Building Family Futures, a new pilot program aimed at preventing homelessness and increasing opportunity for working families, is the result of a recommendation of the 2015 Maine Affordable Housing Working Group, which was established by the Maine Legislature to study housing affordability in Maine. The rental assistance pilot program was one of several recommendations that were adopted by the Legislature.

The pilot includes a significant focus on increasing family self-sufficiency. Building Family Futures pairs rental assistance with the Housing Choice Voucher

(HCV) program's ReStart — Family Self-Sufficiency (FSS) Program as well as shelter navigator services aimed at providing resources to families.

In 2016, MaineHousing began this pilot with 10 Section 8 vouchers in Waterville. Families were referred to the program by the Mid-Maine Homeless Shelter's Homelessness Prevention Program.

Participants will be working families who meet income and general eligibility requirements for the HCV program, and preference will be given to families in which an adult member is participating in an FSS-related service or program, such as financial literacy, employment preparation, or other courses.

Waterville, located in Kennebec County, was selected for the initial pilot based on the challenges faced by families in the area. The median income is \$31,995 compared to Kennebec County at \$46,559.

BUILDING YOUTH FUTURES PILOT AT SHAW HOUSE IN BANGOR

The Building Youth Futures pilot program is aimed at successfully transitioning homeless young adults who have aged out of the foster care system in the Bangor area towards self sufficiency. Participants have the opportunity to obtain a housing voucher, get help with finding safe housing, complete educational programs, and find and maintain employment.



Shaw House in Bangor is taking part in a pilot program to help youth who age out of foster care find housing.

The pilot is part of a national U.S. Department of Housing and Urban Development effort, and is being offered in Maine through a collaboration between MaineHousing, the Maine Department of Health and Human Services Office of Child and Family Services, and Shaw House Youth Shelter.

TELEMEDICINE SUITES BEING ADDED TO NEW HOUSING DEVELOPMENTS

In an effort to help residents receive medical care, MaineHousing is requiring that affordable housing developers include a telemedicine room in their project plans. The room will be used by tenants to access counseling, home health services, diagnostic and monitoring activities, rehabilitation services (including assessment and therapy), and education from a qualified medical professional either on site or through videoconferencing.

In 2016, Avesta Housing opened a senior housing project that was funded by MaineHousing and includes a telemedicine room. Young Street Apartments is a 28-unit senior housing complex that is wired for telemedicine allowing residents to consult with their doctor without having to make a trip to the doctor's office. The complex features a private wellness room where residents are able to log on and talk to their doctor in non-emergency consultations.

“People will be able to connect with their health care professional in York hospital from right here,” said Avesta Housing President and CEO Dana Totman.



MAINE CENTRALIZED SECTION 8/HCV WAITING LIST

[Welcome!](#) [How To Apply](#) [Check Your Status](#) [Update Your Application](#) [Applicant Log In](#)

[Eligibility](#) [Waiting List Update](#) [Frequently Asked Questions](#) [Contact Us](#)

The website is mainesection8centralwaitlist.org

MAINE CENTRALIZED SECTION 8/ HCV WAITING LIST EASES PROCESS

MaineHousing has joined the Section 8 Housing Choice Voucher (HCV) Program centralized application and waiting list system that combines our waiting list with 10 local housing authorities, a recommendation of the 2015 Maine Affordable Housing Working Group.

Now clients need to complete only one application to be placed on one or more waiting lists of their choice. Applications already on file are being integrated into the new system. For MaineHousing, that's 12,000 applications!

In April 2013, Portland, South Portland, and Westbrook Housing Authorities centralized their application system to eliminate duplications among each agency. Now at 11 housing authorities, the centralized waiting list covers most of the state, making it convenient for applicants who are seeking housing assistance.

RHODE ISLAND HOUSING NOW A MAINE HOUSING LOAN SUB-SERVICER

MaineHousing selected Rhode Island Housing to serve as sub-servicer of a half-billion dollar mortgage portfolio. Rhode Island Housing is one of only a handful of housing finance agencies nationwide, and the only one in New England, that offers mortgage sub-servicing to others.



TOTAL LOAN SERVICING

Single Family

Loan Portfolio

10,097 loans
\$799.6 million

Home improvement loan portfolio

184 loans
\$795,184

The agreement with Rhode Island Housing benefits both state housing agencies and is reducing the overall cost per loan due to economies of scale.

Rhode Island Housing is rated as a “Top Tier” servicer by the U.S. Department of Housing and Urban Development, and understands the



DID YOU KNOW?

Rhode Island *actually* is older than Maine. It was one of the original 13 colonies and it became the 13th state on May 29, 1790.

complexities of the federal loan insurance programs. Also, it will provide customers with online access to their mortgage account.

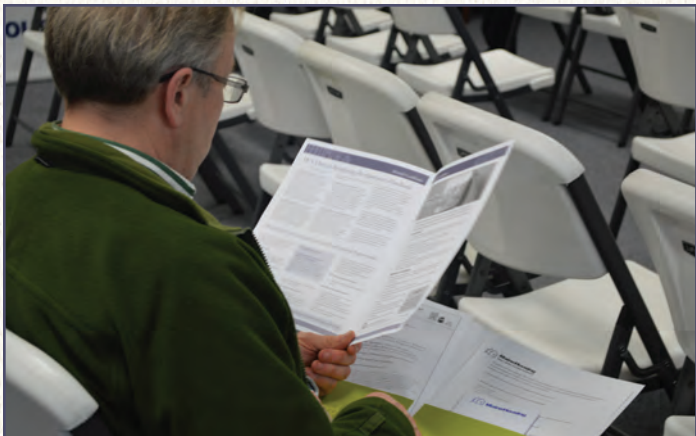
The MaineHousing loan portfolio being serviced by Rhode Island Housing consists of 6,509 loans totaling \$531,385,786.

“We considered several options for servicing our home loans and Rhode Island offered the best proposal,” said Director John Gallagher. “This business relationship will reduce MaineHousing’s overall costs for loan servicing while still retaining a portion of our loan portfolio in Maine. The agreement benefits both our agencies and supports our common mission of expanding affordable housing opportunities for our residents.”

DROUGHT RELIEF BRINGS WATER TO LOW-INCOME HOUSEHOLDS

During the summer of 2016, most of southern Maine was experiencing a drought that left many wells with little or no water.

Using the state HOME Fund, MaineHousing provided \$500,000 to help eligible lower-income households whose wells were severely impacted. Forty-three homes were assisted.



Matt Wellman from Housing of Maine reviews the Housing Choice Voucher Program's newsletter, *Mainely Landlords*, while attending a landlord forum in Rockport.



Housing Choice Voucher Program staff at a landlord forum: (from left) Susan Pond, Melissa Folsom, Sarah Johnson, Director Lauren Bustard, Laurie Glidden, Melissa Lizotte, and Sue O'Clair.

LANDLORD FORUMS CONNECT HCV PARTNERS TO INFORMATION

With a goal of strengthening the partnership between landlords and MaineHousing, as well as between landlords and tenants, the Section 8 Housing Choice Voucher (HCV) Program is conducting landlord forums throughout the state that provide useful information about all aspects of the program. Local housing authorities in the towns we visit serve as hosts.

Guest speakers address topics and concerns that are important to landlords and property owners. They include conflict mediation and services to help end disputes between landlords and tenants, Fair Housing laws, and what to do if a tenant has an addiction that is affecting the housing relationship.

Also, HCV inspectors discuss Housing Quality Inspection standards, and staff from the ReStart – A HUD Self-Sufficiency Program and the Energy and Housing Services departments provide information.

Vendors from Efficiency Maine, Lowe's, Bug Busterzzz, and other services also attend.



DID YOU KNOW?

Landlords can post their apartments for free on MaineHousingSearch.org! In 2016, 749 landlords placed 2,307 listings. In all, 18,210 properties are on the site!

THEN



1988: A Community Concepts crew demonstrates insulation of a membrane roof at the New England Mobile Home Retrofit Conference in Lisbon, Maine.

NOW



2016: Workers blow in insulation under a Scarborough mobile home as part of a full-house weatherization service by The Opportunity Alliance and MaineHousing.

WEATHERIZATION ASSISTANCE PROGRAM CELEBRATES 40TH YEAR

In 2016, MaineHousing partnered with the National Association for State Community Services Programs to celebrate the 40th Anniversary of the Weatherization Assistance Program (WAP) which was signed into law on August 14, 1976.

For Maine, the anniversary could have been marked years earlier. Maine is considered the birthplace of weatherization for lower income households, with two community action agencies each implementing energy-savings strategies that became components of the national program. A 1974 initiative called “Project Fuel” provided “basic winterizing for the elderly, disabled, and low income people” of Franklin County.

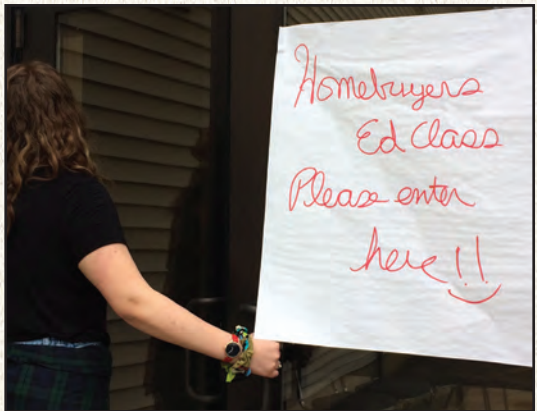


In 1975, the then Federal Energy Administration published Project Retro-Tech, a series of home weatherization instruction guides that were written by three University of Maine professors.

More than 70,600 Maine homes have been weatherized through the coordinated efforts of nine community action agencies, weatherization services providers, technical service businesses, and 2-1-1 Maine.



**Housing Choice Voucher Program Occupancy Specialists
Roxanne Meader and Sarah Johnson provide information to
landlords at forums held throughout the state.**



**A prospective homebuyer enters a community
action agency office to attend a homebuyer
education class.**



MAINEHOUSING

DEPARTMENTS

ASSET MANAGEMENT

Oversees the operations of nearly 20,000 apartment units that MaineHousing finances or that MaineHousing controls via federal programs, including ensuring the units meet fiscal and safety standards.



ASSET MANAGEMENT

796 properties
with 19,120 units
in portfolio

Compliance Review

MaineHousing's Asset Management Department received superb results on its 2016 Annual Compliance Review by the U.S.

Department of Housing and Urban Development of its Performance Based Contract Administration. MaineHousing is under contract to administer the

Section 8 program on HUD's behalf.

Property Management Classes

For more than two years, MaineHousing has worked with Southern Maine Community College to offer a property management certification class for students interested in pursuing careers at affordable housing projects. Most of the graduates have been placed in jobs.

COMMUNICATIONS AND PLANNING

Assists in setting MaineHousing's strategic direction, analyzes and prepares data to support agency operations and programs, prepares and distributes public information, markets MaineHousing and its programs, and answers media inquiries.

The Communications and Planning Department is fully integrated into the Executive Team and its mission is to strengthen the dissemination of communications and housing-related research to all appropriate parties that have a role in Maine's affordable housing industry, from financiers and investors, to developers and homebuyers.

Communications

Communications is placing great emphasis in helping the Homeownership Department increase its numbers of First Home Loans by targeting our advertising efforts to areas that have the greatest potential market demand based on our data. We're engaging our partners (Green Key Lenders, First Home Finders, and recent first-time homebuyers) to help us reach more prospective first-time homebuyers.

We are posting targeted messages on social media using the latest trends and strategies to reach our key audiences where they "hang out." With this shift we're realizing solid returns on our marketing investments.

Because of the results we're seeing with our First Home



WEBSITE ANALYTICS

Hits

254,279 total
176,047 unique
25,120 in August; top
month

New and Returning Visitors

New: 155,219 or 61%
Returning: 99,057 or 39%

Gender

65% Female
35% Male

Ages

25-34: 47,645
35-44: 31,521

Top Days of the Week

Tuesday: 18.08%
Wednesday: 17.18%

Top Hours

11 a.m. to noon

Top 5 Pages

1. Subsidized housing
2. Home loan programs
3. First Home Loan
program
4. Green Key Lenders
5. Homebuyer limits

Most Popular Content

Programs and services



DID YOU KNOW?

MaineHousing's 2015 Annual Report, titled "Continually Improving," won a Maine Public Relations Council Golden Arrow award for best annual report — nonprofit!

Loan marketing campaign, we're using the same methods to increase participation in other programs, including the Low-Income Home Energy Assistance Program (LIHEAP), ReStart – A HUD Family Self-Sufficiency Program, the AccessAble Home Tax Credit program, and our apartment rental portal, MaineHousingSearch.org.

To inform our partners of MaineHousing news, data, and programs, CPD began an external electronic newsletter that is emailed to more than 4,500 addresses each month. Our analytics show we are receiving a very good “open rate,” including Maine’s media, which turns to our newsletter for story ideas. MaineBiz, for example, did two separate stories on the MaineHousing Affordability Index numbers.

According to Constant Contact Knowledge Base, the average open rate for government services is 23.7%. Our rate ranges from 28% to 31% each month. It is our hope, of course, to bring that number higher as we continue with this effective communications tool.

Research

MaineHousing is diving into the data to look at how changes in Maine’s population and the state’s economy will impact housing.

In 2016, we partnered with the University of Southern Maine to conduct an economic impact analysis of MaineHousing’s Low-Income Housing Tax Credit



GET \$3,500
TOWARDS
DOWN PAYMENT &
CLOSING COSTS.

PLUS 0.25% OFF OUR
BELOW MARKET RATES

**FIRST
HOME
LOAN**
FOR VETERANS
MaineHousing



Our increased target marketing of our First Home Loan rate for military produced a dramatic increase in mortgages.

Program. The results show that multi-million-dollar investments in affordable housing development make up 57% of the state's construction jobs while adding \$150 million to the Maine's gross domestic product.

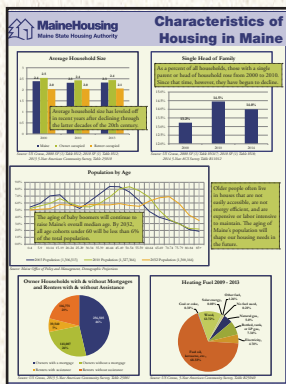
Our annual Maine Affordability Index, an analysis of homeownership, rentals, and the wages needed to afford a house or an apartment, returned to "unaffordable" in 2016 after two years of an "affordable" statewide index. Those two years were a blip in the 17 years of doing this analysis as all the other years were "unaffordable." Areas of the state remain affordable for homeownership and rentals, but many areas, particularly in metropolitan communities or southern Maine, are not.

Our research team has taken thorough looks at housing

characteristics in Maine, including age of housing stock, population, and price; energy use, including types of fuel, cost, and the Low-Income Home Energy Assistance Program (LIHEAP); and affordability, including cost burdens, a shift towards renting, and MaineHousing's role in providing affordable housing. All are presented as fact sheets and are online at www.mainehousing.org.

To get a better perspective on how our programs are impacting our clients, we're surveying first-time homebuyers, LIHEAP recipients, residents of affordable housing developments, and people who visit our office for assistance.

All data, from research and surveys, are used to help improve our programs for greater value in Maine. To view our reports, please visit www.mainehousing.org.

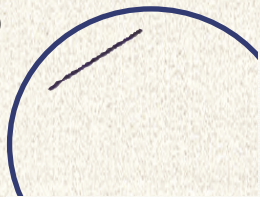


The Characteristics of Housing in Maine fact sheet.



BUILD A HOUSE!

MaineHousing does not “flip” houses. But you can! Starting here, grab this booklet by the corners and with your thumb flip the pages to the end! *Ta Da!*





A boy finds the best vantage point — on top of a slide! —to listen to speakers including Cullen Ryan, executive director at Community Housing of Maine, at the grand opening of Village Centre in Brewer.

DEVELOPMENT

Administers a variety of programs to finance development of affordable housing and ensure its long term viability. These include the Low-Income Housing Tax Credit Program, which leverages approximately \$30 million per year in private investment, development loans, direct development subsidies, and affordable housing tax increment financing. Some programs finance housing specifically for low and very low income families, seniors, and people with special needs. Other programs finance housing for lower and moderate income people.

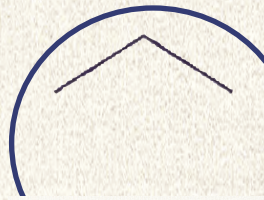
MaineHousing works with developers to address the need for affordable senior and family housing in Maine.

In 2016, Development and its partners saw the completion of 24 projects that added 864 units. Of those, 10 family or workforce housing projects added 453 units, and 14 senior housing projects added 411 units.

MaineHousing in recent years has reduced the average total development cost (TDC) per unit in our Low-Income Housing Tax Credit (LIHTC) projects. In 2010, the average TDC was \$199,973. In 2016, it was \$161,470.

4% Senior Housing Initiative

MaineHousing created a new 4% LIHTC Senior Housing Initiative that





DEVELOPMENT

Affordable Housing TIF

6 approvals

Projects Completed

Total:

21 projects; 752 units

\$161,058 average cost
per unit

Family:

9 projects; 392 units

\$147,979 average cost
per unit

Senior:

12 projects; 360 units

\$175,301 average cost
per unit

Projects Granted

Notice to Proceed

Total:

7 projects; 392 units

Family:

4 projects; 241 units

Senior:

3 projects; 151 units

Projects Under

Review/Construction

Family:

10 projects; 491 units

Senior:

9 projects; 497 units

Supportive:

3 projects; 20 units

awarded \$4 million to three developers who are locating housing in “age friendly communities” and have made a commitment to “aging in place” principles.

MaineHousing received five applications (116 potential units) for debt and subsidy financing, and the total request was for more than \$7 million.

9% LIHTC

Under the competitive 9% Low-Income Housing Tax Credit that was scored in 2016, MaineHousing is distributing more than \$3 million to the six development projects that received the highest scores under the 2017 Qualified Allocation Plan. The projects will create 207 family units and 83 elderly units.

National Housing Trust Fund

A new federal program, the National Housing Trust Fund, provides funding to build housing for households of extremely low incomes. In 2016, MaineHousing developed its NHTF application process in anticipation of its 2017 launch. Maine will receive \$2.7 million in federal funds for 15-20 new extremely low income (30% average median income or less) units.



DID YOU KNOW?

From development to ... The most common name among MaineHousing employees is Deb or a variation thereof. Four people go by Deb, Debbie, Debie, or Deborah! Plus a Debora received the Mooers Award!





ENERGY AND HOUSING SERVICES

Central Heating Improvement Program

1,427 households
\$3,161,296
expenses

Drought Relief -- Home Repair Program

41 households
\$432,402

Home Repair Program

(January 1 - December 31)

57 projects
\$759,260
\$13,320 avg. project cost

Home Retro Program

(Alpha One)

13 projects
\$194,713
\$14,978 avg. project cost

Lead Hazard Control Program

13 units abated
\$10,545 avg. cost

Low-Income Home Energy Assistance Program (LIHEAP) *(October 1 - September 30)*

32,234 households
\$663 avg. benefit
\$21,361,494 paid

Low Income Assistance Program *(October 1 - September 30)*

470 households
\$8,069,390 expenses

Weatherization Program

514 households
\$6,164,228 expenses

ENERGY & HOUSING SERVICES

Administers the federal Low-Income Home Energy Assistance Program, the federal Department of Energy Weatherization Program, home repair, and lead abatement programs.

MaineHousing administers a variety of federal and state funded programs that assist low-income Maine residents with their energy and housing needs. Our largest program, the Low-Income Home Energy Assistance Program (LIHEAP), serves more than 36,000 households a year with partial payment of heating costs based on income. We also administer a relief program through LIHEAP to address emergency heating fuel needs during the coldest of the winter months.

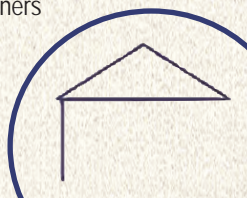
In addition to heating assistance, we provide assistance to help make homes more energy efficient. These include weatherization and energy efficiency modifications to reduce energy cost burden, and emergency heating system repair and replacement.

To make homes safer, we provide abatement measures to reduce or eliminate potential lead poisoning of children



DID YOU KNOW?

Heating oil is the top choice among Mainers as their source of heat during Maine's long winters. Over 66 percent of homes get heating oil deliveries.





To make more people aware of the Low-Income Home Energy Assistance Program, we asked caregivers to share information about LIHEAP with seniors.

residing in older homes, and we offer remediation of arsenic contamination in private drinking water sources.

In 2016, parts of Maine experienced drought conditions that left wells dry. We offered assistance to 43 lower-income households to get water back in their homes.

At the request of the Maine Legislature, we developed the criteria by which the AccessAble Home Tax Credit program is administered. Homeowners wishing to make their homes accessible to sustain independent living can receive up to \$9,000 tax credit for eligible work.

HOMELESS INITIATIVES

Works with homeless service providers and other organizations toward a shared goal of preventing and eliminating homelessness in Maine. Collaborative efforts underway include: working with Maine's Continuum of Care, as the Lead Homeless Management Information System (HMIS) Agency, with the Statewide Homeless Council, and as the grantee agency to 38 Maine shelters for federal and state funds.

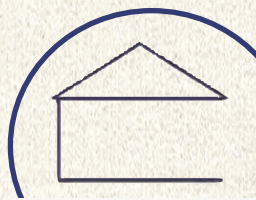
In recent years, MaineHousing and its partners have focused efforts on helping individuals experiencing homelessness move more rapidly to stable permanent housing. According to the numbers, it's working.

In 2016, 6,304 individuals sought a place to sleep in Maine's emergency shelters. Of them, 1,329 (21%) were under 18 years of age, 252 (4%) were over 62, and 359 (6%) were veterans. This represents a 19% decrease in people experiencing homelessness since 2013. This represents 1,461 fewer people, including 133 veterans.

From 2015 to 2016, there were 716 fewer people identified as experiencing homelessness, down 10%.

Navigation Services

MaineHousing's 38 Emergency Shelter and Housing Assistance Provider (ESHAP) grantee agencies have been key in these reductions by helping efficiently identify





HOMELESS INITIATIVES

Emergency Shelter & Housing Assistance Program

38 shelters assisted
72 navigators
6,304 clients served
2,775 clients housed
\$6,599,485 financial support

Stability Through Engagement Program

281 new households
277 total households
\$1,285,324 financial support

and strategize resources for people experiencing homelessness. ESHAP providers have achieved this through the provision of housing navigator services, and by utilizing coordinated assessment tools and available housing resources, some of which are set aside for these providers by MaineHousing's Tenant Based Rental Assistance and Housing Choice Voucher (HCV) programs.

A new pilot, Pathways to Opportunities, offers adults ages 18-24 years old who are homeless similar services, with some additional supports. MaineHousing partners with the Maine Department of Health and Human Services, Good Will-Hinckley, and 2 ESHAP providers to assist the young adults to transition

from homelessness to housing stability by utilizing educational achievement as a vehicle for their success.

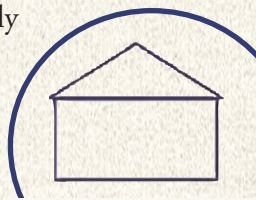
Shelter Funding

Working with our partners, we made significant changes to the method by which homeless shelters receive state and federal funding. MaineHousing no longer reimburses shelters solely on bednights, which was a metric based only on the number of people served. Now, funding is directed towards a results-oriented approach that offers consistent funding and incentives to shelters that demonstrate achievement toward shared goals like housing stability.

HMIS and Point-in-Time Survey

Data about individuals who are homeless are collected by shelters and MaineHousing two ways throughout a year. The Housing Management Information System (HMIS) serves as the repository for the collection and verification of information gathered at all levels of the process throughout the year, and is used in direct collaboration with the Maine Continuum of Care (CoC). The second way is the annual Point-in-Time (PIT) count, a U.S. Department of Housing and Urban Development effort to count all sheltered and unsheltered persons who are homeless on a single night in January.

All data help partners locally and federally develop long-range plans to end and prevent homelessness.





FIRST HOME LOAN PROGRAM

Total

980 mortgages
\$112,923 average
mortgage
\$120.4 million total

First Time Homebuyers

903 mortgages
\$114.4 million

Mobile Home

77 units; \$6 million

Salute ME/Home Again

56 mortgages
\$7.8 million

Mortgage Insurance

**Federal Housing
Administration**
146 loans; \$19.4 million

**Rural Economic &
Community
Development (RD)**
572 loans; \$71 million

Uninsured

96 loans; \$11.1 million

United Guaranty
(PMI Pilot)

28 loans; \$4.5 million

Veterans Administration

61 loans; \$8.3 million

HOMEBUYER EDUCATION

(Oct. 1, 2015 - Sept. 30, 2016)

In-Person

107 classes
2,060 attendees

Online Course

1,112 completions

HOMEOWNERSHIP

Provides below market, low-interest rate loans and other assistance to help make homeownership affordable, achievable, and sustainable for low to moderate-income homebuyers, including veterans. Partners with Green Key Lenders, more than 40 lenders statewide, and the real estate community to encourage income-eligible borrowers to use MaineHousing's programs.

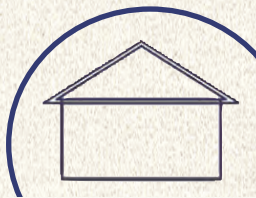
Homebuyer education is a requirement of first-time home buyers receiving down payment and closing cost assistance from MaineHousing.

MaineHousing's Homeownership Department assisted 980 homebuyers purchase their first home or 98 percent of its 1,000-loan goal for 2016, and well above the 2015 total of 750 mortgages. MaineHousing far surpassed the loan volume goal of \$115 million with a final total exceeding \$120 million.

The 2017 goal is 1,100 mortgages.

MaineHousing reduced by a quarter-point its already competitive First Home Loan interest rate for veterans, active duty military, and retirees. The rate reduction helped 56 veterans purchase a home, up from two in 2015.

To better position itself in a competitive mortgage market, MaineHousing





MaineHousing promotes its partner Green Key Lenders (GKL) on social media. Our top GKLs were thanked on social media, too, as part of our co-branding efforts.

reduced its First Home Loan rate from 3.5% for a 30-year fixed rate to 2.99% for June 2016 to celebrate National Homeownership Month. The rate was held at 3.125% for most of the remainder of the year.

Homebuyer Education

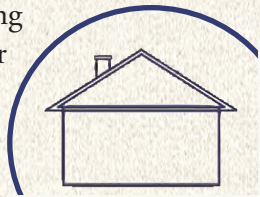
To help first-time home buyers achieve the dream of homeownership, MaineHousing provides up to \$3,500 toward down payment and closing costs. A requirement of receiving this assistance is that home buyers complete a homebuyer education class. More people are taking homebuyer ed classes -- even if they are not seeking a MaineHousing mortgage.

HOUSING CHOICE VOUCHER

Provides federal Section 8 rental assistance to income-eligible tenants by subsidizing a portion of their monthly rents and paying it directly to their landlords. The assistance provided is the difference between what the tenant pays toward rent (generally 30% to 40% of the household's adjusted gross income) and the cost of the rent. Inspects Section 8 units to ensure decent and safe living conditions in accordance with federal and state standards. Maintains Housing Referral Service to assist lower-income individuals and families in their search for affordable housing.

For families to access economic opportunities, housing matters. The Section 8 Housing Choice Voucher (HCV) Program provides housing assistance to help families have a stable home base, cover their basic needs, and save for the future. For many, the voucher is not a substitution for work. They may be disabled or they are working long hours to try to make ends meet.

In 2016, MaineHousing utilized the federal program's full funding to serve more than 3,800 households. With thousands on a multi-year waiting list, we're focusing on helping people find the path to a life without housing assistance. MaineHousing and partners at homeless shelters provide navigation services that direct people to classes on learning how to budget, finding and keeping a job, and building a life for themselves and their families.



In 2016, we began two pilot programs aimed at this goal: Building Family Futures teaches self-sufficiency skills to families in Kennebec County, while Building Youth Futures in the Bangor area helps youth ages 18-24 who aged out of foster care learn the same skills.

Our ReStart – A HUD Family Self-Sufficiency Program is a five-year program that assists participants in setting and achieving financial, educational, and employment goals while at the same time depositing funds into an escrow account. As participants' earned income increases, their rent portion increases as well and the voucher payment is reduced. That reduction is placed in the escrow account, and after successful completion of the program, participants receive the funds.

MaineHousing and the U.S. Department of Housing and Urban Development (HUD) believe that greater opportunities may be available for education, employment, and services for tenants who live in low poverty areas. To assist voucher holders with moving out of poverty, we began offering a higher security deposit to landlords to lease rentals in 11 Maine towns with a poverty level of under 8%.

In 2016, we continued to build stronger relationships



DID YOU KNOW?

Our eight Section 8 Housing Choice Voucher Program inspectors plus three assistants conducted 4,772 annual inspections in 2016.



HOUSING CHOICE VOUCHER

Section 8

Administration

On behalf of HUD:

5,382 units

\$47,471,199 subsidy

On behalf of
MaineHousing:

2,660 units

\$21,731,714 subsidy

Housing Choice Vouchers

3,825 avg. households/
month

\$26,485,632 subsidy

\$577 avg. Housing
Assistance Payment
(HAP) per voucher/month

with HCV program participating landlords or property owners. Landlord forums are held throughout the state to give much-needed information on Fair Housing laws, program and inspection standards, mediation skills, plus other topics such as MaineHousing's lead hazard control and arsenic abatement programs.

To show our gratitude, we recognize exceptional landlords with our Owner Excellence Program (OEP). The more than 50 OEP landlords and property owners of 130 units consistently meet or exceed program guidelines and Maine laws, and receive benefits for their efforts.



FINANCE

Oversees the agency's budget, fulfills financial reporting requirements, coordinates external audits, services single family, multi-family and home improvement loans, and distributes the payments to thousands of renters who receive federal housing assistance payments.

INTERNAL AUDIT

Acts independently of staff to ensure conformity with state and federal standards.

TREASURER

Oversees the selling of bonds and the distribution of those funds to single-family and multi-family mortgages.

CORPORATE SUPPORT

- Facilities
- Human Resources
- Information Technologies
- Legal



MAINEHOUSING

FINANCIALS



Statement of Net Position

(in millions of dollars)

| | 2016 | 2015 | Total % Change |
|---|------------------------------|------------------------------|-------------------|
| Cash and investments | \$398.2 | \$356.0 | 11.9% |
| Mortgage and other notes receivable | 1,223.2 | 1,216.9 | 0.5% |
| Other assets | <u>22.6</u> | <u>29.3</u> | (22.9%) |
| Total Assets | 1,644.0 | 1,602.2 | 2.6% |
| Total Deferred Outflows of Resources | 18.7 | 21.7 | (13.8%) |
| Bonds and notes payable | 1,310.0 | 1,275.1 | 2.7% |
| Other Liabilities | <u>36.8</u> | <u>39.5</u> | (6.8%) |
| Total Liabilities | 1,346.8 | 1,314.6 | 2.4% |
| Total Deferred Inflows of Resources | 5.1 | 2.5 | 104% |
| Investment in Capital Assets | 0.7 | 0.7 | 0% |
| Restricted | 277.5 | 279.8 | (0.8%) |
| Unrestricted | <u>32.6</u> | <u>26.3</u> | 24% |
| Total Net Position | <u><u>\$310.8</u></u> | <u><u>\$306.8</u></u> | 1.3% |

Statement of Revenues, Expenses, and Changes in Net Position

(in millions of dollars)

| | 2016 | 2015 |
|---|-----------------------|-----------------------|
| Revenues: | | |
| Interest from mortgages and notes | \$58.2 | \$58.9 |
| Income from investments | 3.1 | 3.5 |
| Increase in fair value of investments | (1.1) | 0.4 |
| Grants and subsidies | 152.9 | 143.3 |
| Other | 9.8 | 10.0 |
| Total revenues | <u>222.9</u> | <u>216.1</u> |
| Expenses: | | |
| Operating and other program expenses | 26.9 | 25.9 |
| Provision for losses on loans and foreclosed real estate | 0.8 | 0.1 |
| Interest expense | 39.9 | 42.1 |
| Grants and subsidies | <u>151.3</u> | <u>141.5</u> |
| Total expenses | <u>218.9</u> | <u>209.6</u> |
| Increase in net position | 4.0 | 6.5 |
| Net position at beginning of year | <u>306.8</u> | <u>300.3</u> |
| Net position at end of year | <u>\$310.8</u> | <u>\$306.8</u> |



FROM MAINEHOUSING'S 2016 AUDITED FINANCIAL STATEMENTS

As a result of program operations and financing activities, MaineHousing's net position increased by \$4 million to \$310.8 million.

Debt retirements totaled \$214.7 million. The retirement and refunding of bonds contributed to a \$2.1 million reduction in interest expense, which offset a \$1.2 million decrease in interest income from mortgage and non-mortgage investments and improved the net interest margin by \$0.9 million.

Single-family mortgage loan delinquency rates and loans in foreclosure decreased significantly during 2016. The rate for loans 60 days or more delinquent decreased from 8.18% to 5.34%. Loans in foreclosure decreased by \$17.5 million or 56%; from \$31.1 million to \$13.6 million.

Mortgage receivables increased by \$6.3 million. Single-family loan purchases totaled \$120.1 million and increased by \$32.4 million or 37%.

Total governmental revenues increased by \$10.1 million or 6.7% to \$160.8 million due principally to higher income from the U.S. Department of Housing and Urban Development for Section 8 rental assistance programs and program income from the State of Maine for homeless shelters.



MAINEHOUSING

PARTNERS



COMMUNITY ACTION AGENCIES

MaineHousing partners with various community agencies throughout the state of Maine to provide housing, energy and utility assistance programs to low income homeowners and renters.

Aroostook County Action Program

Community Concepts, Inc.

Kennebec Valley Community Action Program

Penquis Community Action Program

The Opportunity Alliance

Waldo Community Action Partners

Washington-Hancock Community Agency

Western Maine Community Action

York County Community Action Corp.

2-1-1 MAINE

2-1-1 Maine is a statewide provider that connects callers who dial one simple number — 2-1-1— to thousands of health and human services, including housing and heating. In 2016, 2-1-1 received 3,393 heating assistance calls and 2,762 housing/shelter calls.

COMMUNITY ACTION AGENCIES



ACAP and Littleton officials pose with the Schools family.

Officials with Aroostook County Action Program, Inc. (ACAP) and the Town of Littleton joined the Schools family on June 30, 2016, to celebrate the construction of their new home through the Mobile Home Replacement Program.

Tyler and Angela Schools and their daughters, Aria and Scarlett, are replacing their pre-1976 mobile home with a new, stick-built, two-bedroom home with a full basement. “The home is being constructed through funds allocated to ACAP by MaineHousing through a statewide Maine Energy, Housing and Economic Recovery Program,” explains Jim Baillargeon, Senior Manager, ACAP Energy & Housing. “The goal of the program is to replace hazardous, unhealthy and inefficient homes that do not meet U.S. Department of Housing and Urban Development regulations.”



EMERGENCY AND DOMESTIC VIOLENCE SHELTERS

MaineHousing supports many emergency shelters by providing funds to help with operating expenses, capital improvements, and navigator and housing stability services. MaineHousing works with shelters and other organizations toward a shared goal of preventing and eliminating homelessness in Maine.

Bangor Area Homeless
Shelter

Bread of Life Ministries

Caring Unlimited

City of Portland Family
Shelter

Community Concepts
Oxford Hills Family
Shelter
Strathglass Family
Shelter

Family Crisis Shelter

Family Violence Project

Homeless Services of
Aroostook – Sr. Mary
O'Donnell Shelter

H.O.M.E. Inc.

Dorr House
Emmaus

Mandala Farm
St. Francis Inn

Hope and Justice Project

Hope Haven Gospel Mis-
sion

Hope House

Hospitality House

Maliseet Domestic Violence
& Sexual Assault Program

Mid-Maine Homeless
Shelter

Milestone

EMERGENCY AND DOMESTIC VIOLENCE SHELTERS

New Beginnings

Shaw House

New Hope for Women

Spruce Run Womancare
Alliance

New Hope Shelter

St. Martin de Porres
Residence

Oxford Street Shelter

Passamaquoddy Peaceful
Relations

Tedford Housing
Family Shelter
Individual Shelter

Preble Street

Florence House

Joe Kreisler Teen Shelter
Resource Center

The Next Step

The Shepherd Godparent
Home

Rumford Group Homes

Norway Family Center

Rumford Family Center

South Paris Men's Shelter

Trinity Shelter

Western Maine Homeless
Outreach

Rural Community Action
Ministries

York County Shelter
Programs, Inc.

Safe Voices



FIRST HOME FINDERS

MaineHousing's First Home Finders are trusted real estate professionals who sold houses that were purchased with the First Home Loan in 2016. They provide homebuyers with information about the First Home Loan and then connect them to a Green Key Lender to secure the mortgage. Real estate professionals who sell three or more are listed on our website and promoted in social media.

The 2016 First Home Finders (three or more) are:

Adams Realty, Bangor

Dennis Theriault

Augusta

Joel Alexander

Les Priest

Allied Realty, Skowhegan

Sylvia Turner

Bangor

Melissa Bartlett

Kim McPheters

Berkshire Hathaway

HomeServices, Bangor

Sharon Mountain

Keene, NH

Alexis Scott

Better Homes and Gardens

— The Masiello Group:

Auburn

Jane Cyr

Linda Davis

Susan Dube

Gina Letourneau

Stephanie Densmore

Big Bear Real Estate Co.

Presque Isle

Michael Willette

Brett Davis Realtors

Freeport

Brett Davis

FIRST HOME FINDERS



The image shows a graphic of a real estate sign. The sign is mounted on a wooden post and has a green roof. On the roof, there is a logo for 'MaineHousing' with the text 'Maine State Housing Authority' below it. The main body of the sign is dark blue with the words 'FIRST HOME FINDER' in large white letters. Below this, in smaller green text, it says 'Real Estate Professionals for First-Time Homebuyers'. To the left of the sign, there are some purple flowers. In the bottom left corner, there is a small logo for 'LENDER'.

**THANK YOU,
FIRST HOME
FINDERS!**

**GET \$3,500
TOWARDS
DOWN PAYMENT &
CLOSING COSTS.**

**BELOW MARKET
INTEREST RATES**

MaineHousing promotes its First Home Finders in social media posts and ads.

**Century 21 — Land & Lakes
Realty, *Oakland*
Shawn Marquis**

**Coldwell Banker — Sandy
River Realty, *Farmington*
Stephanie Marcotte**

**Century 21 — Surette Real
Estate, *Waterville*
James Orr**

**Due East Real Estate, *Calais*
Jessie Tompkins Howard**

**Coldwell Banker — Plourde
Real Estate, *Waterville*
Rachel Anderson
Dennis Brides
Kim Hawkes
Beth Satow**

**Farrin Properties,
Damariscotta
Wayne Farrin**



FIRST HOME FINDERS

Fields Realty, *Fort Fairfield*

Stephanie Fields Beaulieu

First Choice Realty, *Houlton*

Becky Day

Keller Williams Realty:

Auburn

Toni Ferraro

Bangor

Philip Cormier

Portland

Bethany Bennett

Jeffrey Lunt

Teri Ouellette

Nora West

South Portland

Kate Hodgson

Maine Real Estate Network,

Auburn

Doreen Jackson

Sue Maservier

Brenda Sessions

Maine Source Realty,

Auburn

Nikki Chabot

Christopher Cormier

Jon Mercier

On The Water Real Estate,

Rockport

Mary Bumiller

Palmer Realty, *Farmington*

Linda Barton

Carol Hatch

Progressive Realty, *Caribou*

Catherine Cullins

Realty of Maine:

South China

Dianna Patterson

Bangor

Lisa Caron

Frances Rodrigue

Joseph Simpson

Felicia Ward

RE/MAX Central,

Presque Isle

Leigh Smith

FIRST HOME FINDERS



“The FirstHomeLoan program is dedicated to providing housing opportunities with low or no down payment required. It provides advantages for first-time home buyers and veterans who might not qualify for other lending options.”

— Stephanie “Gert” Fields Beaulieu, Broker at Progressive Realty and a MaineHousing FirstHomeFinder.

RE/MAX Riverside, Topsham
Kathy Gallant

Welcome Home Realty,
Brunswick
Jason G. Norton

Rob Edgerley Real Estate,
Scarborough
Kim Tarbox

Whittemores Real Estate,
Skowhegan
Van Ames

Scott Sanford Realty,
Falmouth
Scott Sanford



GREEN KEY LENDERS

MaineHousing works with more than 35 Green Key Lenders throughout Maine to make the First Home Loan available to homebuyers. These lending partners are community banks, credit unions, and mortgage companies where many Mainers already do their banking.

During 2016, five of MaineHousing's Green Key Lenders secured more than 55 percent of the First Home Loans, totaling \$68.6 million in volume on 562 of 980 total mortgages. They are:

- Bangor Savings Bank, 148 loans;
- Regency Mortgage Corp., 115 loans;
- Camden National Bank, 103 loans;
- Residential Mortgage Services, 101 loans; and,
- Machias Savings, 95 loans.

MaineHousing's Green Key Lenders are:

**Androscoggin Savings
Bank**

**Casco Federal
Credit Union**

**Atlantic Federal
Credit Union**

**CrossCountry Mortgage,
Inc.**

BANGOR SAVINGS BANK

CUSO Home Lending

Bath Savings Institution

Embrace Home Loans

CAMDEN NATIONAL BANK

First National Bank

Names in all caps are top Green Key Lenders.

GREEN KEY LENDERS



MaineHousing promotes its partner Green Key Lenders on social media.

Five County
Credit Union

Franklin American
Mortgage Co.

Franklin Savings Bank

Gorham Savings Bank

Guaranteed Rate

Kennebec Federal Savings
& Loan

Kennebunk Savings Bank

MACHIAS SAVINGS BANK

Maine Savings Federal
Credit Union

Mechanics Savings Bank

MegaStar Financial Corp

Merrimack Mortgage Co.

Mortgage Network



GREEN KEY LENDERS

New Dimensions Federal
Credit Union

Northeast Bank

Norway Savings Bank

Ocean Community
Federal Credit Union

People's United Bank, N.A.

PHH Home Loans, LLC

Primary Residential
Mortgage, Inc.

Rainbow Federal
Credit Union

REGENCY MORTGAGE

**RESIDENTIAL MORTGAGE
SERVICES, INC.**

Rockland Savings Bank,
FSB

Sanford Institution For
Savings

Skowhegan Savings Bank

**TruChoice Federal
Credit Union**

University Credit Union

Waterstone Mortgage Cor-
poration

HOMEBUYER EDUCATION

Our partner, hoMEworks, offers a 10-hour homebuyer education class taught by industry professionals (lenders, home inspectors, real estate agents) in an educational, non-sales oriented environment. The classes are conveniently offered statewide in the evenings and on weekends for a small charge. To learn online, hoMEworks partners with eHome America to offer a fee-based online certification course.

LOCAL HOUSING AUTHORITIES

*Ma*ineHousing collaborates with many local public housing authorities to develop and sustain local programs. These programs provide Mainers with more affordable housing options and services in their specific towns and regions.

Auburn Housing Authority

Penobscot Nation Housing
Department

Augusta Housing Authority

Pleasant Point
Passamaquoddy
Reservation Housing
Authority

Bangor Housing Authority

Bath Housing Authority

Biddeford Housing Authority

Portland Housing Authority

Brewer Housing Authority

Presque Isle Housing
Authority

Brunswick Housing
Authority

Sanford Housing Authority

Caribou Housing Authority

South Portland Housing
Authority

Fort Fairfield Housing
Authority

Van Buren Housing
Authority

Indian Township
Passamaquoddy

Waterville Housing Authority

Lewiston Housing Authority

Westbrook Housing
Authority

Mount Desert Island &
Ellsworth Housing Authority

York Housing
Authority

Old Town Housing Authority



OWNER EXCELLENCE PROGRAM

MaineHousing recognizes exceptional property owners and managers who are participating in the Section 8 Housing Choice Voucher Program by inviting them to participate in the Owner Excellence Program. These property owners and managers consistently meet or exceed program guidelines and Maine laws pertaining to rental housing, and receive benefits for their efforts.

**II Rent Property
Management, LLC**
(Jeff Foss)

Madison (11 units)
Skowhegan (2 units)

ABL Management, LLC
Farmington (2 units)
New Sharon (1 unit)

Arthur Muse
Mexico (1 unit)

**Avesta Cousens Housing,
LP**
Kennebunk (5 units)

**B.C. Housing Limited
Partnership, c/o C & C
Realty Management**
Waldoboro (10 units)

Betty Pooler
Fort Kent (1 unit)

Bread of Life Ministries
Augusta (7 units)

**Bruce Laukka, c/o C & C
Realty Management**
Rockland (2 units)

Bruce MacDonald
Denmark (6 units)

Calvin Burgess
Mexico (2 units)
Rumford (19 units)

Cathleen A. Manchester
Gray (1 unit)

**CEI Housing, Inc., c/o
C & C Realty Management**
Waldoboro (4 units)
Wiscasset (1 unit)

OWNER EXCELLENCE PROGRAM

**CHOM Housing Limited
Partnership, c/o C & C
Realty Management**
Belfast (4 units)

**Coastal Meadowview
Housing Associates, c/o
C & C Realty Management**
Rockland (10 units)

**Community Housing of
Maine**

Auburn (4 units)
Augusta (4 units)
Bangor (21 units)
Belfast (1 unit)
Biddeford (4 units)
Lisbon (1 unit)
Oakland (2 units)
Saco (3 units)
Waterville (19 units)

Cummings Mill LLC
South Berwick (5 units)

Dalton Scovil
Mars Hill (27 units)

**Damariscotta Elderly
Housing Associates, c/o
C.B. Mattson, Inc.**
Damariscotta (7 units)

Facilities, Inc.
Houlton (3 units)

**Farmington Hills Housing
Associates, LP, c/o
Community Concepts, Inc.**
Farmington (5 units)

**Gardiner Family Housing
Associates, c/o
C.B. Mattson, Inc.**
Gardiner (1 unit)

**Gerald Hotel Associates
LP, c/o C & C Realty
Management**
Fairfield (9 units)

Harry McKenna
Dixfield (1 unit)
Mexico (2 units)
Rumford (1 unit)

Honeymoon Housing LLC
Mexico (9 units)
Rumford (1 unit)

James Russell Tarason
South Berwick
(1 unit)



OWNER EXCELLENCE PROGRAM

John Pederson

Randolph (2 units)
Whitefield (1 unit)

**Kennebec Elderly Housing,
c/o C.B. Mattson, Inc.**
Farmingdale (3 units)

Kent Stevens
Skowhegan (1 unit)

Laurel Lane
Madison (2 units)

Lawrence D. Sturgeon
Lincoln (1 unit)

Leonard Bard
Calais (1 unit)

**Maine Avenue Housing
Associates, c/o C.B.
Mattson, Inc.**
Farmingdale (4 units)

Mark Leo Cyr
Madawaska (5 units)

**Market Square Housing, c/o
C & C Realty Management**
Houlton (5 units)

Matthew W. Smith
Skowhegan (9 units)

**Monmouth Elderly Housing
Associates, c/o C.B.
Mattson, Inc.**
Monmouth (4 units)

**Newcastle Elderly Housing
Associates, c/o C.B.
Mattson, Inc.**
Newcastle (1 unit)

**Norway Housing Associates
LP, c/o Community
Concepts, Inc.**
Norway (8 units)

**Patterson Hill Housing
Associates LP, c/o The
Housing Foundation**
Belfast (11 units)
Corinna (3 units)
Lincoln (3 units)
Searsport (7 units)

**Pine Ridge Associates, c/o
C.B. Mattson, Inc.**
Farmingdale (4 units)
Gardiner (8 units)

OWNER EXCELLENCE PROGRAM

**Pond Circle Limited
Partnership, c/o C & C
Realty Management**
Damariscotta (7 units)

**Riverside Housing
Associates, LP**
Kennebunk (3 units)

Roddy Theriault
Fort Kent (1 unit)

Ronald St. Amand
Fairfield (1 unit)

**Rural Community Action
Ministry**
Leeds (3 units)

S and S Properties
(Robert Stafford)
Thomaston (7 units)

Savatore DiStefano
Lincoln (2 units)

Troy Ripley
South Paris (5 units)

**Western Hills Housing
Associates, LP, c/o
Community Concepts, Inc.**
Bethel (4 units)
Brownfield (3 units)
Fryeburg (3 units)

**York County Shelter
Programs, Inc.**
Kittery (4 units)
Springvale (2 units)



DID YOU KNOW?

The word "housing" is used 416 times in this report. *And that's what we're all about!*









MaineHousing

Maine State Housing Authority

353 Water Street
Augusta, ME 04330-4633

207-626-4600 or 1-800-452-4668
Fax: 207-626-4678 / Maine Relay 711
www.mainehousing.org