

MAINE STATE LEGISLATURE

The following document is provided by the
LAW AND LEGISLATIVE DIGITAL LIBRARY
at the Maine State Law and Legislative Reference Library
<http://legislature.maine.gov/lawlib>



Reproduced from electronic originals
(may include minor formatting differences from printed original)

Maine's Housing Outlook

JANUARY 2026



Contents

Executive Summary	2
Introduction.....	3
U.S. Inflation and Unemployment Rates	3
Maine Economic Forecast.....	4
Demographic Highlights	5
Housing Production	7
Affordable Housing Construction	7
The Cost of Affordable Housing.....	8
Maine Residential Construction Indicators	9
National and Northeast Regional Housing Starts	10
Homeownership.....	11
Mortgage Rate Comparison	11
Housing Prices	12
Mortgages Issued	13
Foreclosures.....	14
Housing Affordability	15
Incomes and Homeownership	15
Heating Fuel Prices.....	16
Rental Cost Burden	17
Eviction Filings	18
Homelessness	19
Length of Stay	19
Returns to Homelessness	20
Point in Time.....	21

Executive Summary

2025 was a year marked by uncertainty in the housing sector. While macroeconomic indicators paint a relatively stable picture for Maine and the nation, here in Maine, the dominant housing issue continues to be affordability. From 2015-2024, for example, the state's median income increased by only 44%, while the income needed to afford the median priced home increased a whopping 187%. The rental market has not fared better, as it too is affected by the dramatically increased cost of real estate across Maine. These factors come together to affect housing in several ways that are explored in this report.

Despite MaineHousing's record success in 2025 with its first-time homebuyer program, the demand from homebuyers continues to outstrip the supply of homes for sale. While year-over-year price increases were lower than in the recent past, the supply pressure is not likely to ease meaningfully until interest rates tick down more. Maine, a state famous for natural beauty and quality of life, has become an attractive location for telecommuters and retirees who often have larger home-buying budgets than Mainers. While these new residents have certainly added to the state's economy, they have brought additional price pressure to the single-family housing market.

Another significant problem directly tied to housing affordability has been continued pressure around homelessness, which has strained Maine's homeless service system. Initial data suggest that while the number of persons experiencing homelessness in Maine may have moved closer to pre-pandemic levels, the network of organizations charged with assisting this population is worn out from years of underfunding. 2025 saw the closure of a major shelter in York County, and almost all of the state's shelters currently report financial fragility. Adding still more complexity, what appear to be capricious federal decisions around future funding now threaten stable housing for nearly 1,000 households who have moved out of homelessness.

Housing production is one key to solving these problems. Maine has a well-articulated goal to increase housing production at all levels, both market-rate and subsidized. MaineHousing's affordable housing production remains well above historical averages, with 755 low and middle-income units coming online in 2025, and a record future production pipeline extending through the next few years. Positive trends for housing starts across the Northeast suggest that the broader production picture is improving as well (the state is taking steps to better gauge this progress). At the same time, the effects of unpredictable federal policy, the uncertain ability of Maine's legislature to maintain what has been a record level of support, demographic trends affecting the construction workforce, and persistent high costs for construction all cloud what in general is a positive outlook for production.

Moving into 2026, Maine shows evidence of progress on several fronts of the housing crisis, but there is still much work to be done. Market rate production, overall economic health, and interest and foreclosure rates will all be important indicators of overall direction in the coming year.

Introduction

This report is an annual summary of the state of housing and housing-related issues in Maine. The report combines data from national and state agencies and organizations to examine the health of housing and employment markets, housing affordability trends, and homelessness patterns. This examination is primarily conducted by reviewing historical data up to and including the previous year. The purpose of this report is to help inform expectations for the coming year, not to make predictions. The report conducts this examination in the context of the current economic landscape in Maine, for which the following three subsections review the state of the U.S. economy, the Maine Economic Forecast, and the current demographic characteristics of Maine.¹ The report is then organized into sections reviewing metrics in four topic areas: Housing Production, Homeownership, Housing Affordability, and Homelessness.

U.S. Inflation and Unemployment Rates

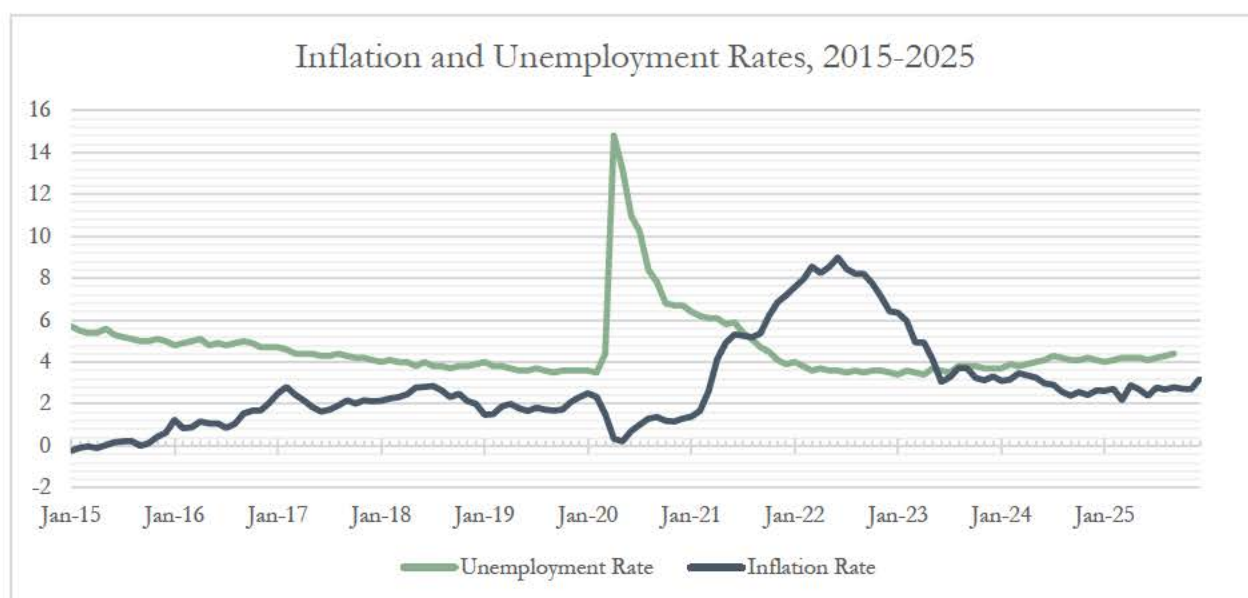


Figure 1 - Historical U.S. inflation (year-over-year CPI percent change) and U.S. unemployment rates.

Source: fred.stlouisfed.org

Inflation and unemployment are currently positioned for moderate economic growth. The upheaval of the COVID-19 pandemic is clearly seen in early 2020 when the unemployment rate quadruples, followed by surging inflation in 2021. Both economic indicators have been relatively stable since mid-2023. In 2025, the unemployment rate continued to climb slowly but steadily, remaining above 4%.² Inflation began trending upward in 2025 as well, though with greater month-to-month variation, averaging about 2.65% overall. Although these indicators are slightly less favorable than they were one year ago, they do not raise significant concern about the state of the U.S. economy.

¹ The state of the U.S. economy is summarized by inflation and unemployment rates, while the Maine Economic Forecast is a product of Maine's Consensus Economic Forecasting Commission, which meets twice a year to update its forecasts.

² 4% is commonly understood to be the *natural rate of unemployment* in the U.S., which is the rate that you expect to see in a healthy economy, due to natural employment frictions that cause job separations and new job searches.

Maine Economic Forecast

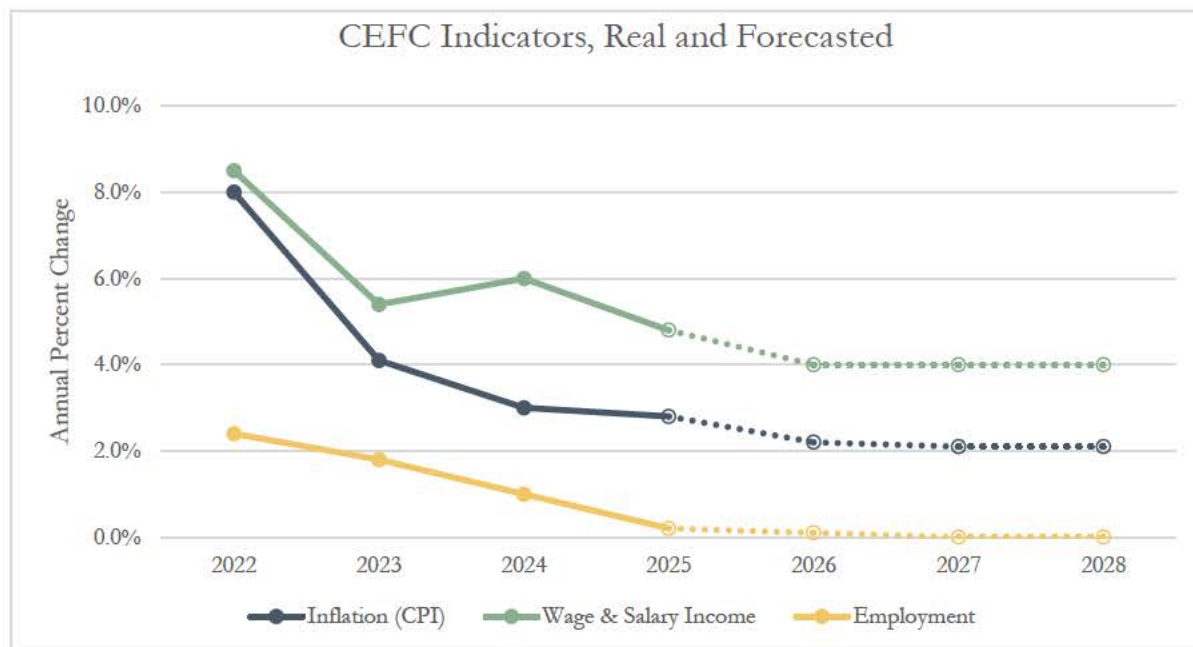


Figure 2 - CEFC Forecast summary. All values for 2025 and onward, the dotted lines, are forecasts based on available information at the time of the fall 2025 CEFC meeting. Each value represents the percentage increase from the previous year in total employment, wages and salaries, or prices (inflation) as measured by the Consumer Price Index. Source: Report of the Consensus Economic Forecasting Commission, November 1, 2025.

Maine's Consensus Economic Forecasting Commission (CEFC) predicts a stable growth path for Maine in the coming three years. The CEFC meets twice yearly to forecast key indicators of Maine's economic health. Figure 2 shows the historic (solid line) and forecast values (dotted line) of those indicators, limited to three years pre- and post-2025. The CEFC predicts that inflation will decrease from 2.8% in 2025 towards 2%, which is the standard rate of growth targeted by the U.S. Federal Reserve. Wages and salaries are expected to grow at a stable 4% in each of the coming years, slower than the rapid wage growth of recent years but steadily greater than the rate of inflation. Finally, employment growth has effectively come to a stop and is expected to remain stagnant throughout the next few years.

Maine's economy experienced slow but stable growth in 2025 and the CEFC continues to expect a similar trajectory in the coming years. However, persistent uncertainty regarding federal trade and economic policy, as well as questions about funding for a variety of federal programs, raise the potential for significant variance from the expected trajectory. This environment, with its many unknown factors, is likely to discourage new ventures and other bold business or investment strategies. These conditions tend to promote a conservative approach to business decisions that most often contributes to a limited growth outlook.

Demographic Highlights

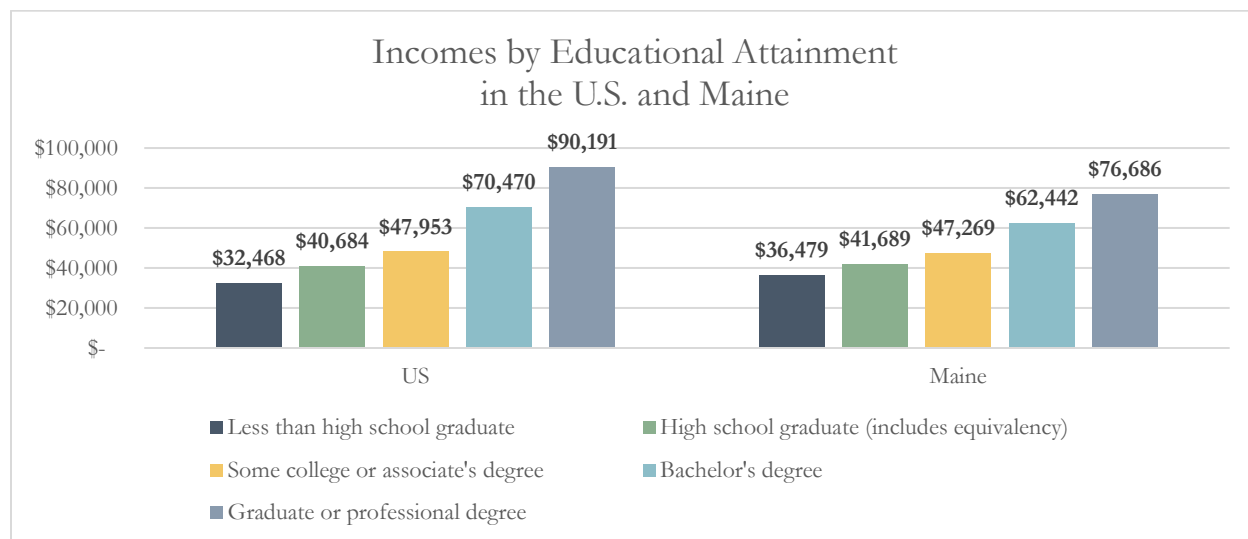


Figure 3 – Median income by educational attainment. The graph depicts the median income for those within each level of education reached, comparing Maine's median incomes to the U.S. median incomes.

Source: ACS 1-year Sample; Census Data Table S1501- Educational Attainment, 2024

Highlight: On average, Mainers without a college education earn more than elsewhere in the U.S. Conversely, household incomes in Maine are lower for those with a college degree than they are elsewhere in the country.

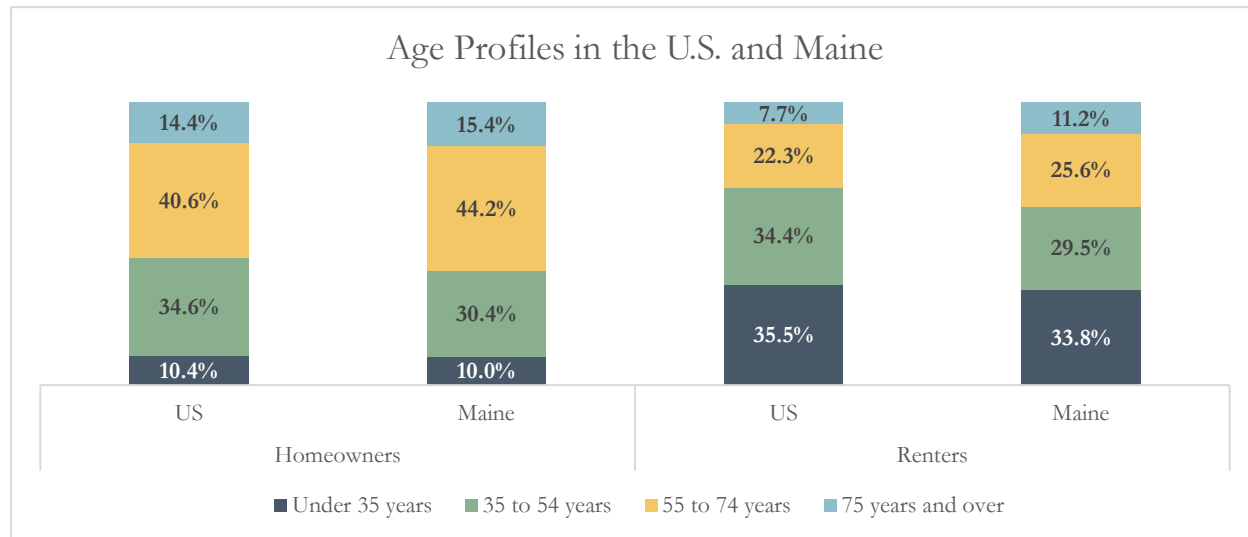


Figure 4 – Age distributions by housing tenure. The graph depicts the distribution of ages for homeowners and renters, contrasting the U.S. profile with that of Maine.

Source: ACS 1-year Sample; Census Data Table S2502 Demographic Characteristics for Occupied Housing Units, 2024

Highlight: Proportionally, Maine has more homeowners and renters aged 55+ than the national average. Maine is the state with the highest median age in the US (44.9 years compared to 39.2 for the US). Relative to the U.S. average, renters in Maine are 45% more likely to be above the age of 75.

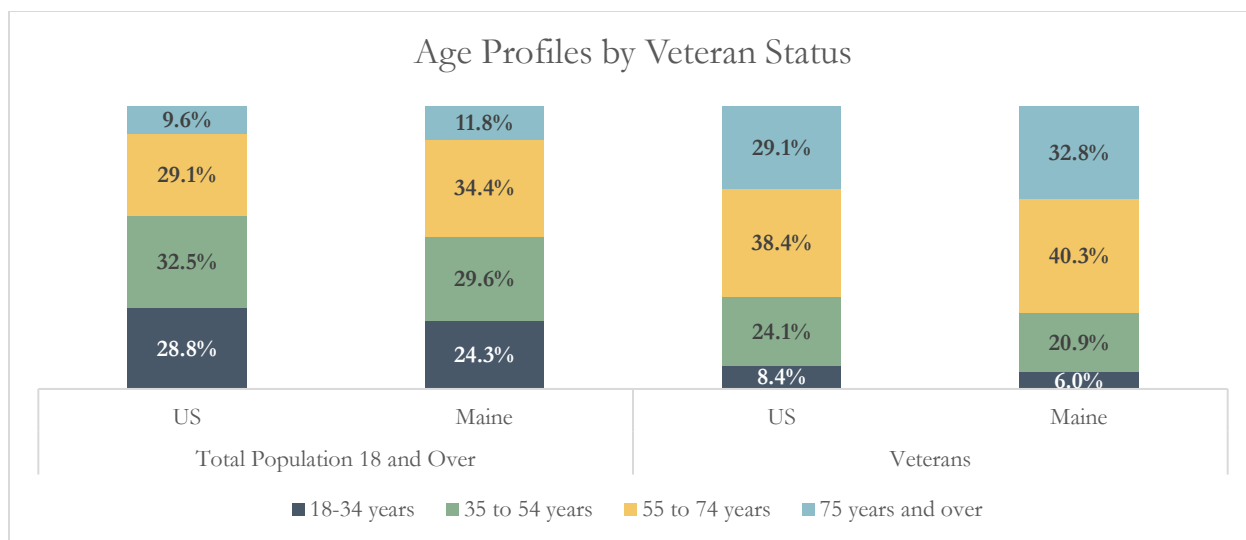


Figure 5 – Age Distribution by Veteran Status. The graph depicts the distribution of ages among the overall population, aged 18+, relative to the veteran population, in Maine and the U.S.

Source: ACS 1-year Sample; Census Data Table S2101Veteran Status, 2024

Highlight: Both nationally and in Maine, veterans are disproportionately over the age of 55. 73% of veterans in Maine are age 55+, compared to 46% of all adults in Maine.

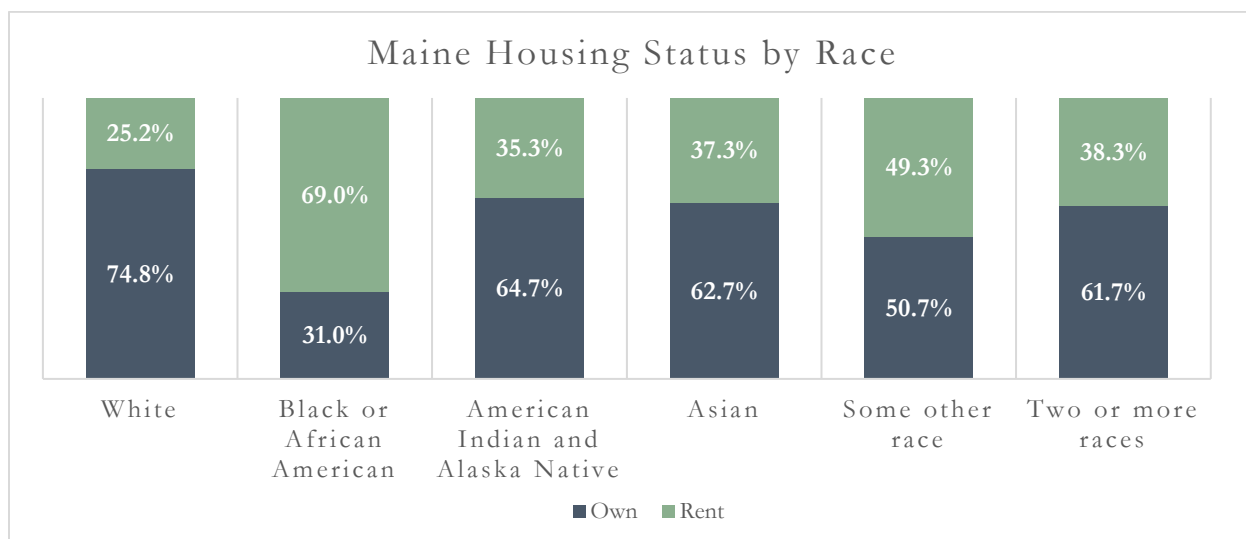


Figure 6 – Maine Tenure by Race. The graph depicts homeownership status by Race for the State of Maine.

Source: ACS 1-year Sample; Census Data Table DP05 Demographic and Housing Estimates, 2024

Highlight: Non-white Mainers are roughly 10% less likely to be homeowners. 89.7% of Maine residents are white (2024 ACS estimate).

Housing Production

Affordable Housing Construction

Indication: *Positive*

Highlight: MaineHousing's affordable housing pipeline continues to produce well above historical averages.

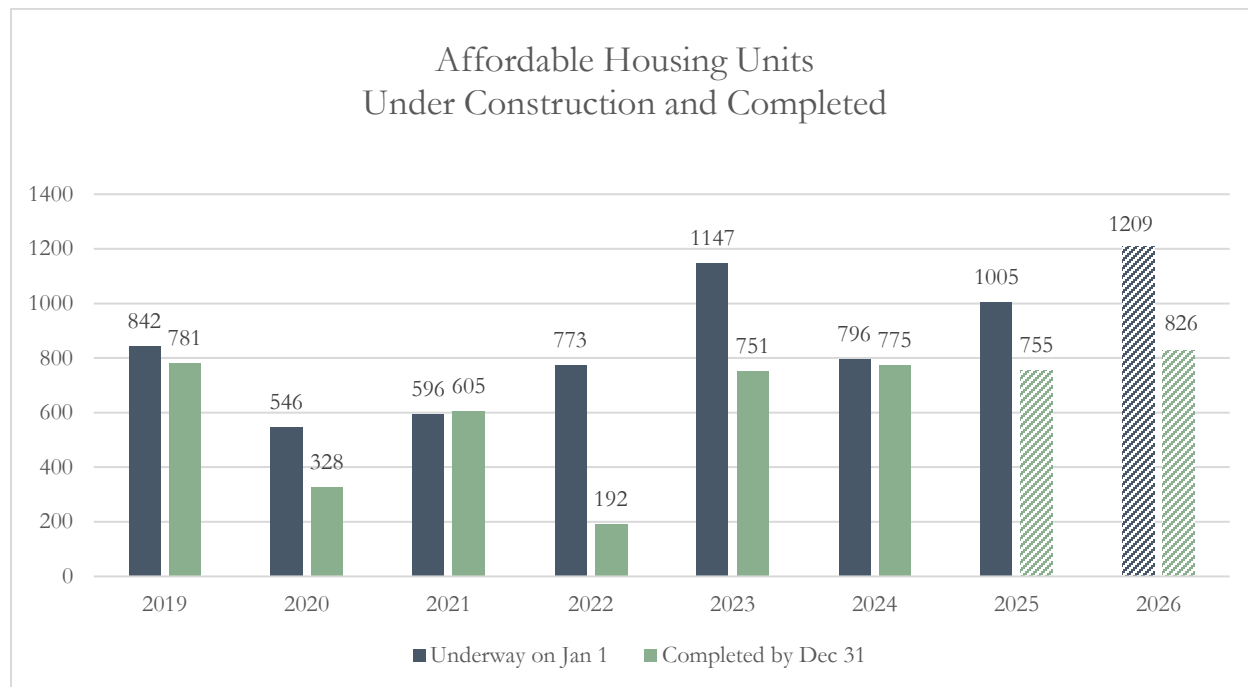


Figure 7 - Affordable housing units financed by MaineHousing. The graph depicts those units under construction at the start of each year (blue) and completed by the end of the same year (green); it does not include financed units that have yet to begin construction. The number of units completed in 2025 and 2026, as well as under construction in 2026, are forecasted based on information available on December 10, 2025, and are therefore subject to change.

Source: MaineHousing Annual Accomplishments Reports, and 2025 development estimates produced for the MaineHousing Board of Commissioners

New affordable rental housing in Maine is financed through MaineHousing's development programs, designed to meet the varying needs of communities around the state. The unit counts in the chart above include all rental units³ financed by those programs. A total of 755 affordable housing units were completed in 2025. Another 1,209 units are under construction as we enter 2026, of which 826 units are expected to be ready for occupancy by the end of 2026. Assuming bipartisan support and funding for affordable housing development continues, MaineHousing hopes to maintain this elevated rate of affordable housing development. New state legislation in 2025, LD 1082, created permanent funding for the state's affordable housing income tax credit, which is a key supplement to the federal LIHTC program. However, additional sources of funding, or expansions of existing sources, will be required to maintain the current pipeline volume.

³ This excludes production financed by the Recovery Housing Program, which does not produce standalone housing units, and the Affordable Homeownership Program (2024 winner of an NCSHA Annual Award for Program Excellence), which finances production of price-restricted single-family homes that are sold to qualifying homebuyers.

The Cost of Affordable Housing

Indication: *Ongoing Concern*

Highlight: Although the cost of affordable housing units completed in 2025 increased significantly for the fourth year in a row, MaineHousing continues to see indications in currently financed projects that costs are leveling out.

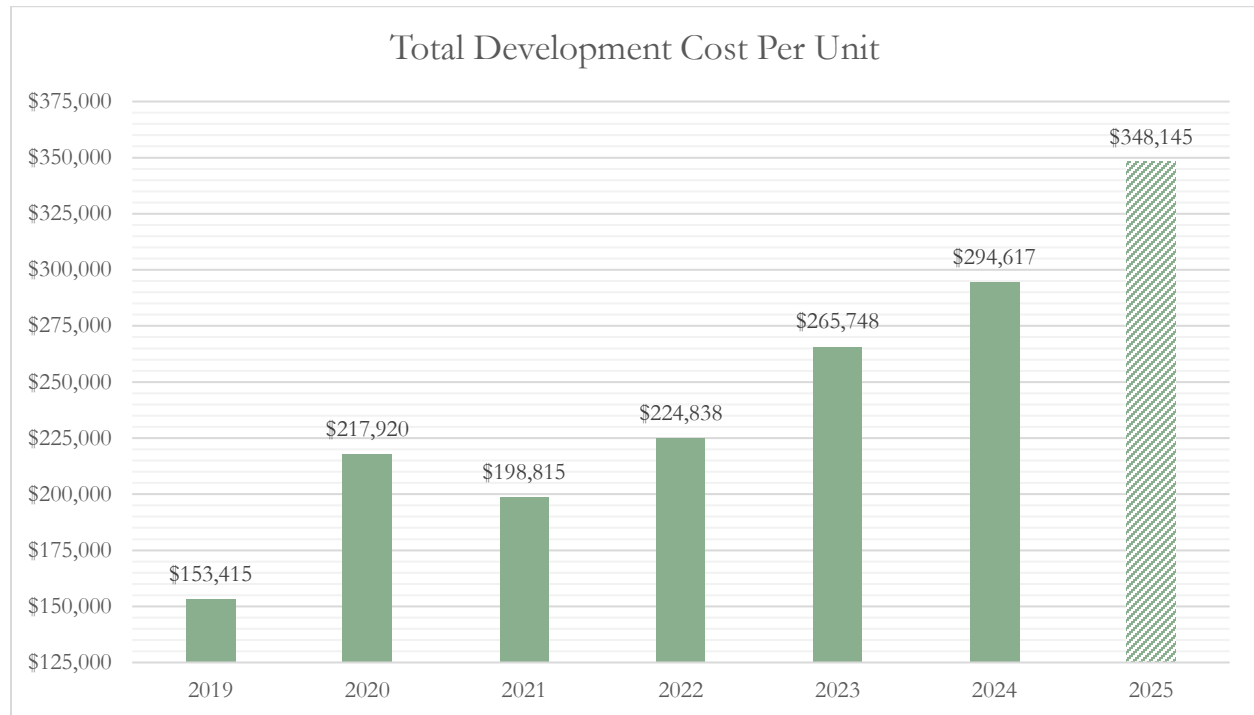


Figure 8 - Total development costs (TDC) per unit over time. This figure depicts the overall TDC index for all MaineHousing-financed rental units completed each year.⁴ The 2025 average remains subject to change because some projects have yet to undergo project loan closing at the time of this report, so their expected final costs are included. Source: MaineHousing Annual Accomplishments and 2024 Development Department project data

Production costs have risen steadily over recent years, increasing the demand on the existing sources of funding needed to maintain production levels. Although the data for completed projects show only increasing costs, we have begun to see evidence in currently financed projects that cost increases have slowed and may have leveled out. Due to the length of construction, costs of completed projects lag current costs by one to two years. In addition, the units completed in 2025 included several larger, more expensive projects that contributed to a high overall average. As such, production costs may begin to stabilize in 2026 and 2027.

However, policy and economic factors can shift the cost environment very quickly. In particular, the Build America, Buy America (BABA) Act, which sets requirements to source construction materials domestically, could lead to significant cost increases if the law is fully implemented. Recent legislative efforts to exclude HUD-financed programs from BABA requirements may prevent those increases from occurring.

⁴ Units from the Affordable Housing Initiative for Maine Islands, of which 17 units were completed in 2025, are excluded due to the uniquely elevated production costs inherent to that program.

Maine Residential Construction Indicators

Indication: *Neutral*

Highlight: Construction employment in Maine dipped slightly from its peak toward the end of 2024. Weekly construction wages have continued on a moderate growth trajectory, indicating higher wages and/or more weekly hours per worker.

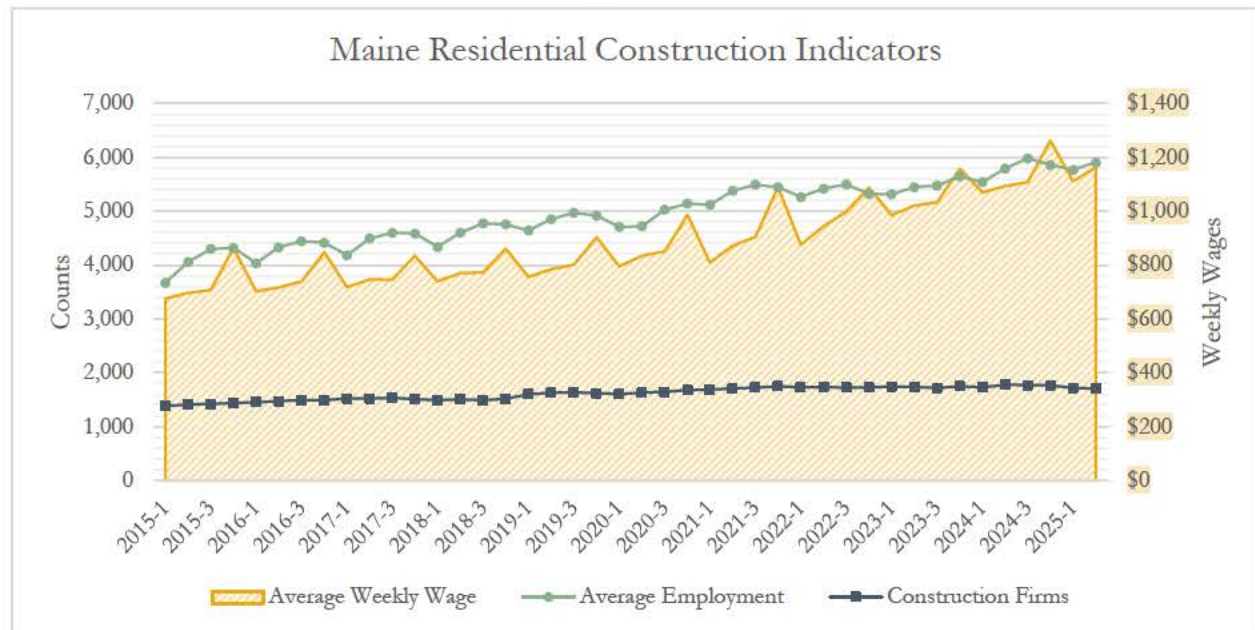


Figure 9 - State of Maine Residential Construction Quarterly Data. Total residential construction firms and employees reported on the left axis. Average weekly wages paid to residential construction workers reported on the right axis.
Source: Center for Workforce Research and Information, www.maine.gov/labor/cwri/qcew1.html

Prior to 2022, the number of construction firms grew by an average of just over 3% each year, while construction employment grew by an average of 4.3% each year. Growth of both measures leveled off during 2022 and has not resumed for the number of firms. Construction employment resumed growth by 2.6%-3.6%, year-over-year, during 2023 and the first half of 2024, but has dipped slightly since its peak in the third quarter of 2024. In summary, the formation of new construction firms stagnated following the pandemic, while total employment shows that the existing firms, and thus sector capacity, continued to grow in 2023 and 2024, but that growth has now slowed or stalled.

Average weekly wages are the total weekly earnings of workers, reflecting the changes in the average hours worked by each worker, as well as any changes in the hourly rate of pay. This explains the seasonality with which average weekly wage increases in the third or fourth quarter of each year, then dips down during the winter. However, the overall upward trend in this metric may be reflective of increasing hourly wages, increasing weekly hours worked, or both. Given that fewer workers were employed during the most recent three quarters of data, the continued growth of weekly wages could indicate that the remaining workforce is working more hours; or it may indicate that the decrease in employment is driven by a shortage of available workers that is putting upward pressure on hourly wages.

National and Northeast Regional Housing Starts

Indication: *Positive*

Highlight: Although the Northeast Region experienced a sustained decrease in housing production relative to the U.S. market during 2023, housing starts have sharply increased in the Northeast during the mid-year quarters of 2024 and 2025.



Figure 10 - Regional and National Housing Production Trends. Housing starts are new residential housing units for which construction has begun. The U.S. and Northeast trend lines show the percent difference in total (single family plus multifamily) quarterly housing starts relative to their own average quarterly housing starts in the year 2015. In addition to Maine, the Northeast Region includes NH, VT, MA, CT, RI, NY, NJ, and PA.

Source: US Census Bureau, Survey of Construction, <https://www.census.gov/construction/nrc/data/series.html>

Housing production in Maine is impacted by regional and national market conditions. This is due to globalized supply chains and regional labor trends. Although Maine markets may deviate from regional and national trends, they are subject to many of the same market pressures and so tracking them together can be informative. This observation is reinforced by the fact, depicted in the chart above, that housing starts in the Northeast have historically had a close correlation with the national trend.

New housing starts – which measure the number of new residential housing units for which construction has begun – were relatively stagnant in the Northeast throughout 2023, 13%-25% below the 2015 benchmark, but then the seasonal spikes in activity returned during the second and third quarters of 2024 and 2025. During the third quarter of 2024 and the second quarter of 2025, housing starts in the Northeast exceed the 2015 benchmark by 18% and 12.2%, respectively.

Homeownership

Mortgage Rate Comparison

Indication: **Neutral/Positive**

Highlight: Market rates have largely remained in the 6-7% range since late 2022 and MaineHousing's First Home Loan program maintains its rate significantly below the market average. If the Federal Open Market Committee continues to reduce national interest rates, mortgage rates are expected to fall as well and thus encourage homebuying activity.

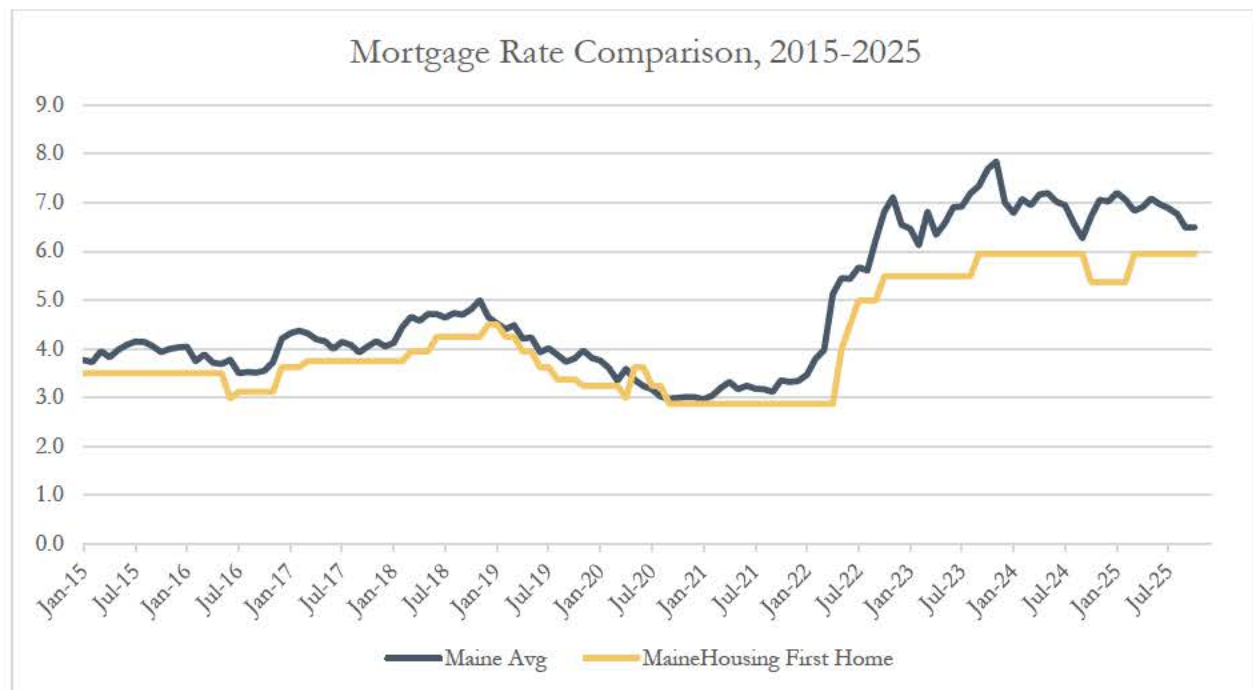


Figure 11 - Mortgage Rates in Maine. This figure shows MaineHousing's First Home Loan Program base rate over the past decade, alongside the average 30-year fixed rate reported by Maine mortgage lending institutions.

Source: MaineHousing Homeownership Department, Rate Watch surveys

Mortgage rates are a primary determinant of homebuying activity. The average market rate in Maine peaked at 7.8% in November 2023, mostly hovered around 7% throughout 2024 and 2025, and has now begun dropping into the lower 6% range as the Federal Open Market Committee (FOMC) has slowly but steadily decreased rates nationally. If the FOMC continues to reduce interest rates, mortgage rates are expected to decrease as well. MaineHousing returned its First Home Loan Program rate to 5.95% after briefly dropping the rate to 5.375% in late 2024. If the market rate continues to fall, the First Home Loan Program rate will follow suit.

The importance of mortgage rates to homebuying activity is best understood by considering the impact an interest rate can have on a monthly mortgage payment. For example, if a household can afford a maximum mortgage payment of \$2,000 per month, then a rate decrease from 7% to 6% on a 30-year mortgage increases that household's affordable home price from approximately \$250,000 to \$270,000. The increase in available options means that potential homebuyers are, on average, more likely to find one or more homes that suit their preferences and make an offer on those homes. Therefore, decreasing interest rates generally translate to increased homebuying activity.

Housing Prices

Indication: *Ongoing Concern*

Highlight: Rising home prices continue to be a primary concern for homeownership access in Maine. From 2021 to 2025, the median home price in Maine grew by more than 36% while the wages and salaries of Maine workers grew by less than 27%.

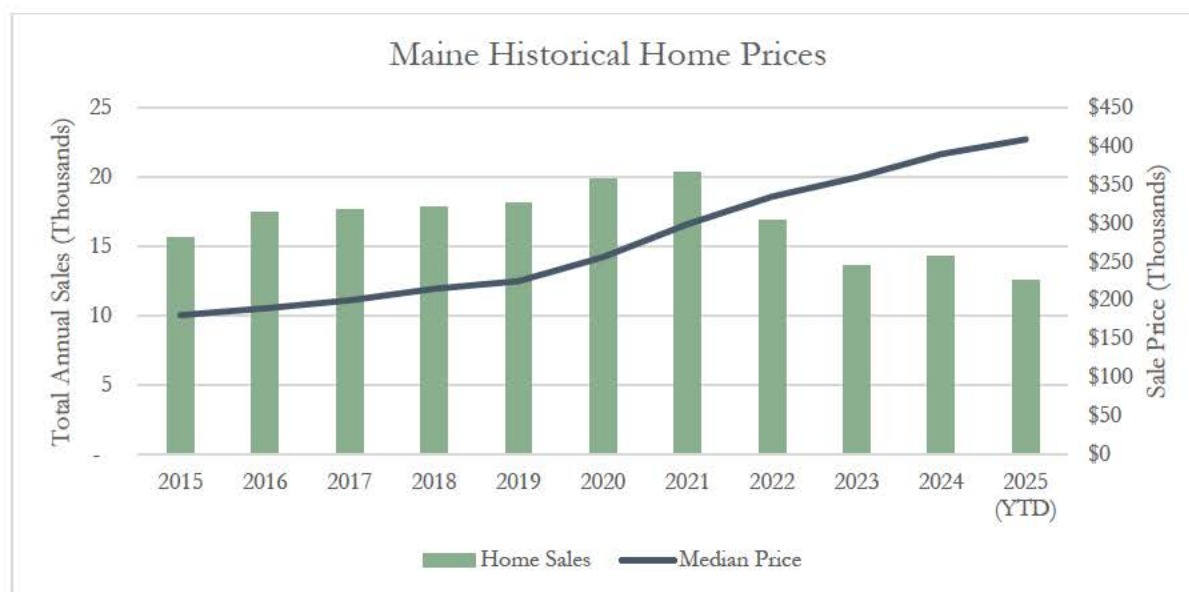


Figure 12 - Median Home Prices and Total Sales Volume in Maine. Prices include only homes purchased for occupancy by the owner, not those purchased for rental or other uses.

Source: Maine Association of Realtors, [Home Sales Statistics & Press Releases](#) (2025 YTD sales price is a weighted average of monthly Median Price from January – October, YTD sales is a sum of sales Jan.-Oct)

For much of the previous decade, Maine's median home price grew more slowly than nationwide home prices. However, from 2021 through 2025, the median home price in Maine increased by 36.9% (Maine Association of Realtors data), while the U.S. median home price increased by only 19.2% (FRED [MSPUS](#)). [Figure 2](#) shows that Maine's workforce saw an average wage or salary increase of only 27% during the same post-pandemic period. Although that rate of growth in household wages is impressive, it failed to keep up with increasing home prices. In the face of these trends, it is unsurprising to hear Maine households reporting that the dream of homeownership feels out of reach for them.

Although the volume of home sales in Maine decreased significantly after its peak in 2021, it has now remained roughly stable since 2023. When sales volume remains flat or declines while prices continue to rise, it is an indication that housing demand continues to exceed supply. However, the high mortgage rates seen since 2022 are a factor that may reduce housing supply, an effect that may begin to dissipate if rates are expected to remain high. This is discussed further in the next section.

Mortgages Issued

Indication: *Positive*

Highlight: Mortgage activity increased in 2024, but remained well below the highs seen prior to 2022. However, MaineHousing's 925 First Home loans in 2024 roughly matched the high watermarks of the previous five years and the program is currently expected to purchase a record-breaking 1,275 loans in 2025.

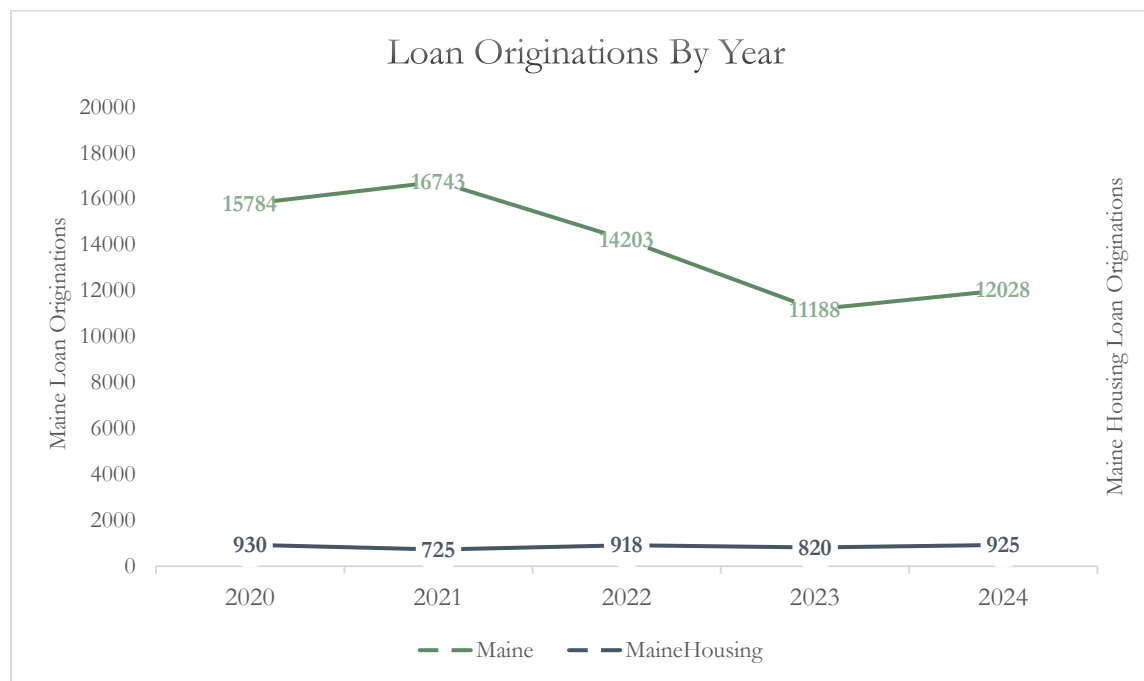


Figure 13 - Residential Loan Originations in Maine. The graph shows the total number of new residential mortgages issued (excluding homes purchased by business entities) in Maine each year and the total number of First Home mortgages purchased by MaineHousing each year. At the date of this publication, statewide mortgage data for the year 2025 is not yet available, but MaineHousing expects to purchase a total of 1,275 First Home loans.

Sources: MaineHousing Homeownership Department data; Consumer Financial Protection Bureau. HMDA (2024) Data

Unlike home sales volume in [Figure 12](#), the HMDA mortgage data in this metric are restricted to residential mortgages issued to individual buyers for their principal residences. After steadily declining in 2022 and 2023, home purchasing in Maine rebounded in 2024. The declines in 2022 and 2023 coincided with mortgage rates roughly doubling between the beginning and end of 2022. Such a significant rise in mortgage rates not only makes purchasing more expensive for potential buyers, it also creates a phenomenon where current homeowners cannot afford to sell and move to a new home. Thus, both supply and demand for home sales decrease. Those conditions did not change in any obvious way in 2024, so the most likely explanations for the moderate increase in home sales are fading expectations of lower future mortgage rates and mounting financial pressures on potential buyers and sellers who have been waiting to make a move.

MaineHousing's First Home programs, including First Home, SaluteME, and First Generation mortgages, maintained steady loan activity throughout the high-rate environment by offering rates well below the market average. Where 2024 was a stable year with 925 First Home loans purchased, 2025 was a record-breaking high-volume year with a total of 1,275 loans..

Foreclosures

Indication: *Neutral*

Highlight: Although foreclosures during the previous year remain well below the pre-pandemic rates, the average monthly rate of default notices for the most recent 12 months exceeds that of the preceding two years by 21%.

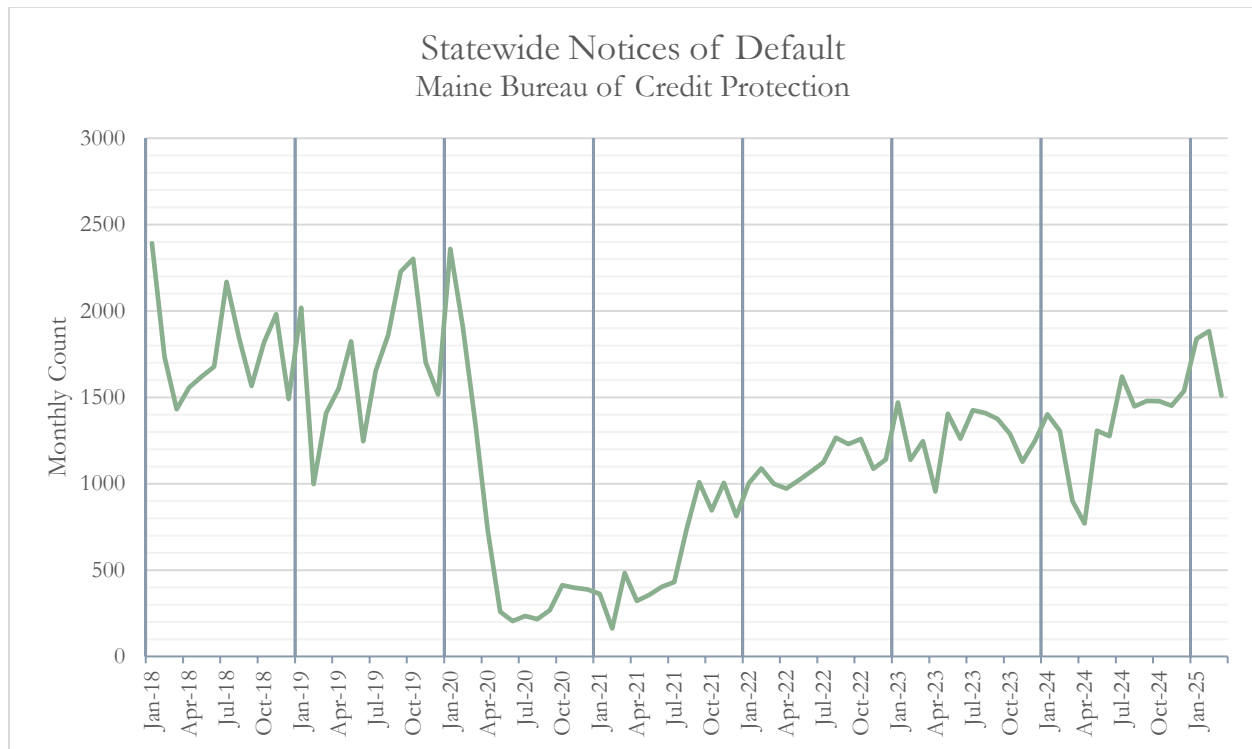


Figure 14 – Notices of Mortgage Default in Maine. The graph depicts the monthly count of statewide notices issued. The abrupt decrease in early 2020 captures the impact of pandemic-era policies, like the eviction moratorium in the federal CARES Act.

Source: Maine Bureau of Consumer Credit Protection, [Quarterly Reports](#)

Notices of default fell dramatically during the COVID-19 pandemic for multiple reasons, including a moratorium on foreclosures, as well as several state and federal programs to aid homeowners. We observe that the average monthly default rate during the most recent 12 months of data (April 2024 to March 2025) is 21% higher than the average of the preceding two years. Even so, the pre-pandemic default rate was significantly higher than we are now seeing. This may imply some moderate improvement in the ability of current homeowners to manage their mortgage and home expenses, despite the rapid inflation that recently beset the nation. If so, that financial strength would indicate potential for increased liquidity in Maine's real estate market if and when the interest rate environment improves and transitioning to new homes becomes more financially attractive.

Housing Affordability

Incomes and Homeownership

Indication: **Ongoing Concern**

Highlight: From 2015-2024 the state median income increased by only 44% while the income needed to afford the median priced home increased 187% during the same period.

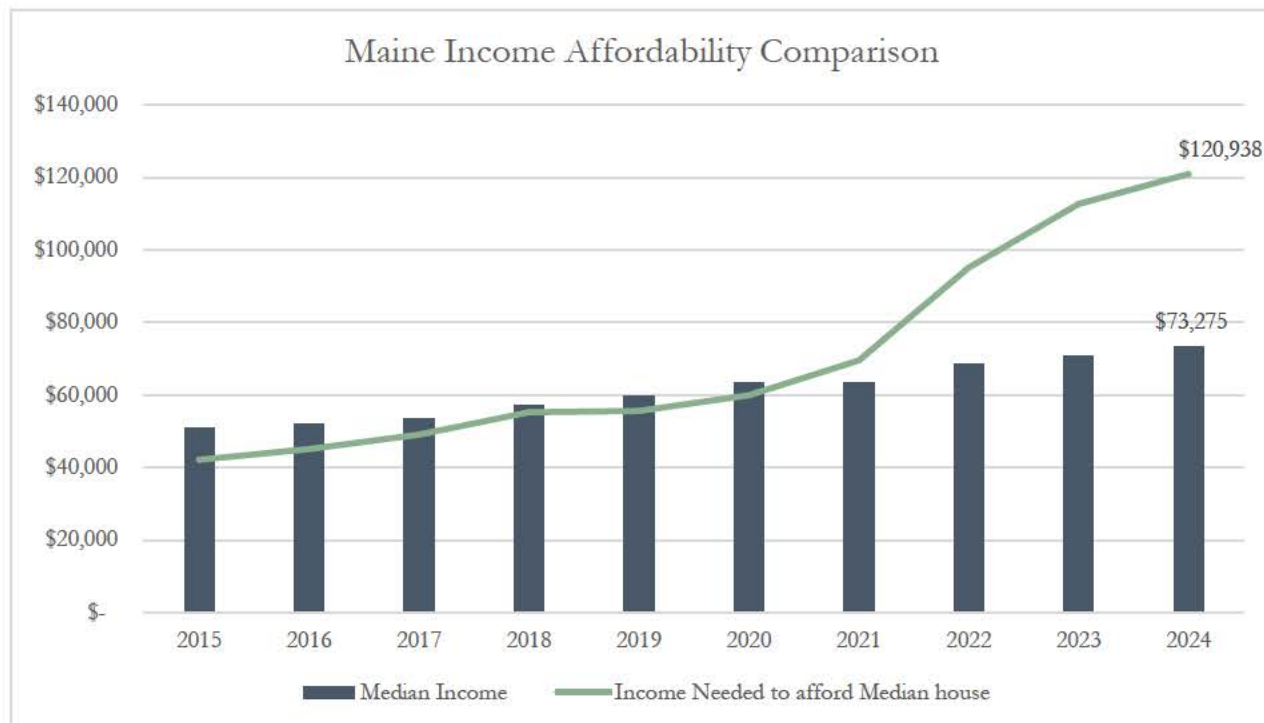


Figure 15 - *Affordability Income Comparison*. The graph depicts the Median income for the state of Maine from 2015-2024 compared to the amount of income that would be needed to afford the Median priced home for that same year. Affordability is defined as total housing costs being 30% or less of gross household income.

Source: *MaineHousing Homeownership Affordability Dashboard, 2025*

In 2015, the median income in Maine exceeded by 21% what was needed to afford the median home price in the state. In other words, an average earner could afford an average home. This is no longer the case. In 2024, the median income provided only 61% of what a purchaser would need to afford a median-priced home. Although steadily rising home prices are certainly one of the factors driving the growing affordability gap, the rapid increase in mortgage rates, which occurred in 2022, was just as impactful as prices. As discussed in the [Mortgage Rate Comparison](#) section, rates have shown no sign of rising further and may continue to slowly decline, which would greatly relieve the current homeownership affordability gap.

Heating Fuel Prices

Indication: *Neutral*

Highlight: Although they are still well above their historic low points, all three of the primary heating fuel prices have stabilized. 2026 will likely see a seasonal increase in fuel prices during the high demand of the winter months, similar to 2025.

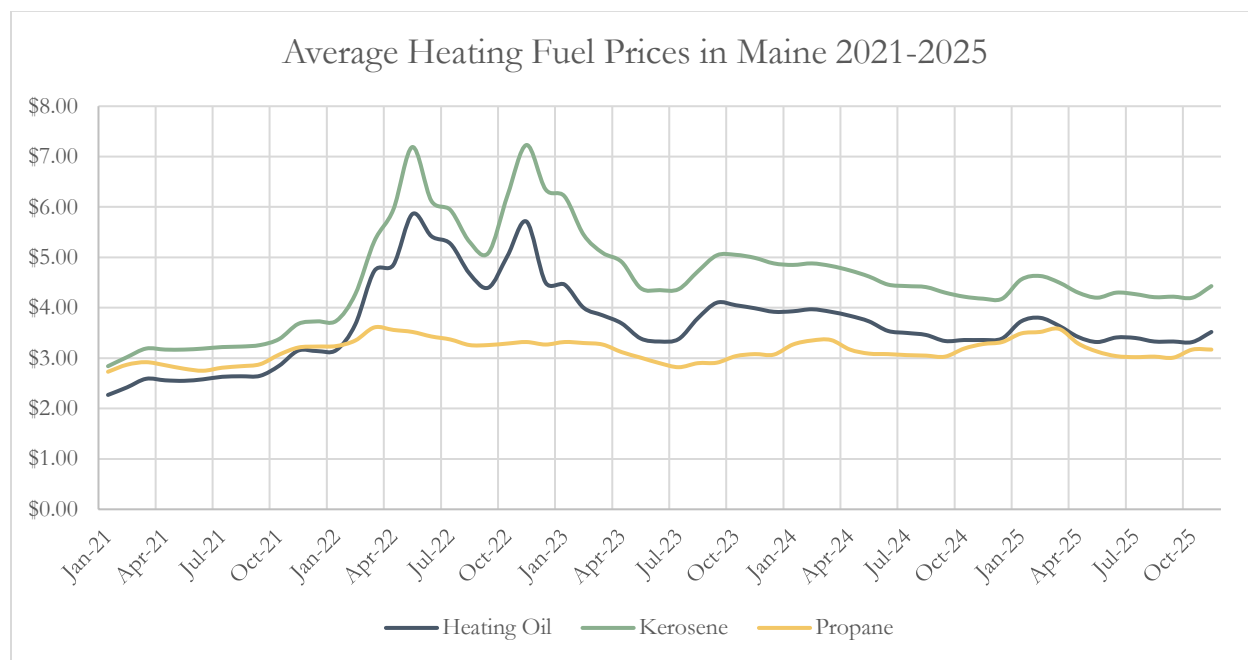


Figure 16 - Heating Fuel Prices in Maine. The graph depicts the price per gallon of delivered heating oil, kerosene, and propane measured via a weekly survey of retailers statewide.

Source: Historical Heating Fuel Prices, State of Maine Governor's Energy Office. <https://www.maine.gov/energy/heating-fuel-prices>

Heating costs are a significant affordability concern for households in Maine. Failure to plan for extended cold spells or price increases can leave a household facing frigid temperatures with few good options. MaineHousing's Energy Crisis Intervention Program can provide support to eligible households experiencing such an emergency, but that is a contingency for crisis situations. Additionally, failure to properly heat a home can have costly negative health effects for residents, especially for older Mainers and the very young.

Heating fuel prices in Maine were extremely volatile in 2022 and 2023, with both heating oil and kerosene reaching record highs. Propane remained more stable than the other fuels, but still climbed above \$3 per gallon and has largely remained there since. Heating oil and kerosene prices, although they remain historically elevated, have declined significantly from their peaks in 2022 and remained fairly stable throughout 2024 and 2025. The moderate increase in prices during early 2025, a response to surging demand during the coldest months of the year, will likely be replicated in 2026.

Rental Cost Burden

Indication: *Ongoing Concern*

Highlight: Since 2018, rental cost burden has increased sharply among Maine households earning between \$35,000 and \$75,000 in total household income.

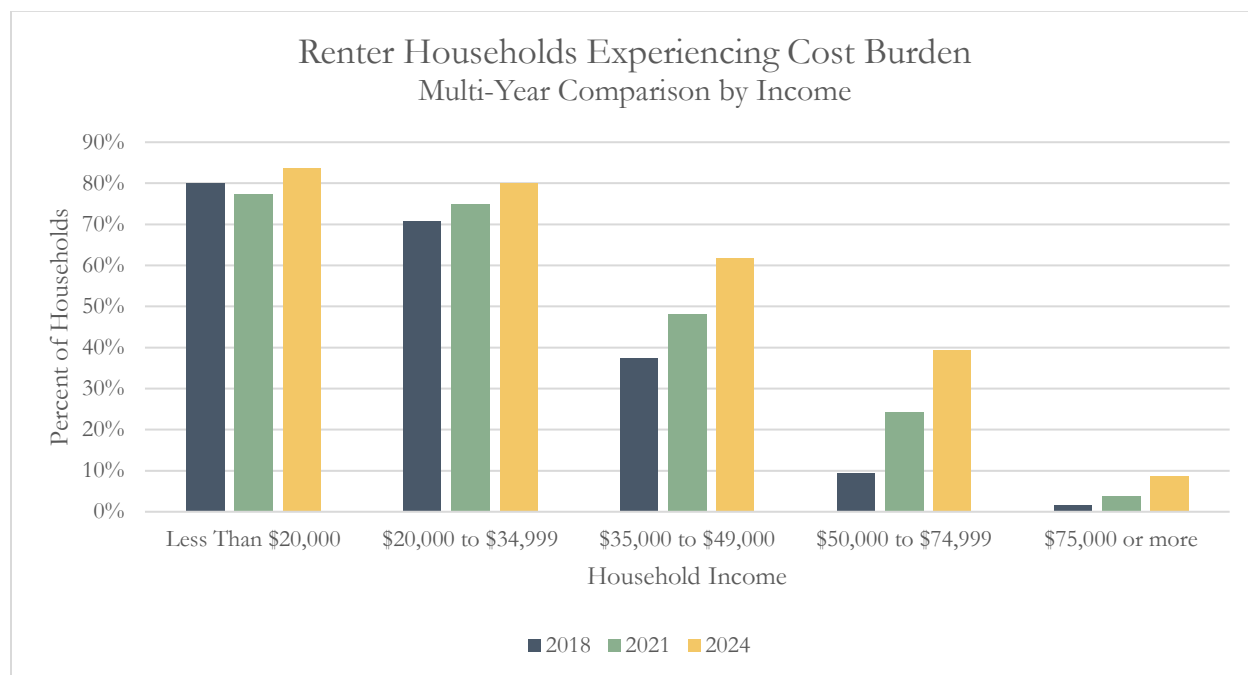


Figure 17 – Percent of Renter Households Experiencing Cost Burden in Maine. 2018, 2021, and 2024 comparisons by household income brackets. Each bar shows the estimated percentage of all renter households in the given income range that are cost burdened, with the color of the bar indicating which year the estimate is for. Cost burden is defined as total housing costs amounting to more than 30% of gross household income.

Source: ACS 1-year Sample; Census Data Table S2503 –Financial Characteristics, 2018, 2021, 2024

Housing cost burden is a straightforward means of identifying households spending a disproportionate percentage of their income on housing costs. A household that spends more than 30% of gross household income on their housing costs is considered to be cost burdened. Such a household necessarily has very little income remaining to cover other necessities, much less any savings, or funds for discretionary spending.

Although rental cost burden has increased across all income brackets, the most notable changes occurred for those Mainers earning between \$35,000 and \$75,000 in total income. 62% of renters earning \$35,000-\$49,999 were cost burdened in 2024, up from 37% just six years earlier; 39% of renters earning \$50,000-\$74,999 were cost burdened in 2024, up from only 9% six years earlier. Even among those renter households earning more than \$75,000 per year, a small but notable percentage (9%) are now experiencing cost burden.

Among renter households earning less than \$20,000 per year, a large and stable majority of around 80% have been persistently cost burdened over the years. Renter households in the next lowest bracket, earning \$20,000-\$34,999, are now cost-burdened at nearly the same rate.

Eviction Filings

Indication: *Positive*

Highlight: Annual statewide eviction filings in Maine decreased for the second consecutive year. MaineHousing's Eviction Prevention Pilot Program, launched in October of 2024, may have contributed to this decline.

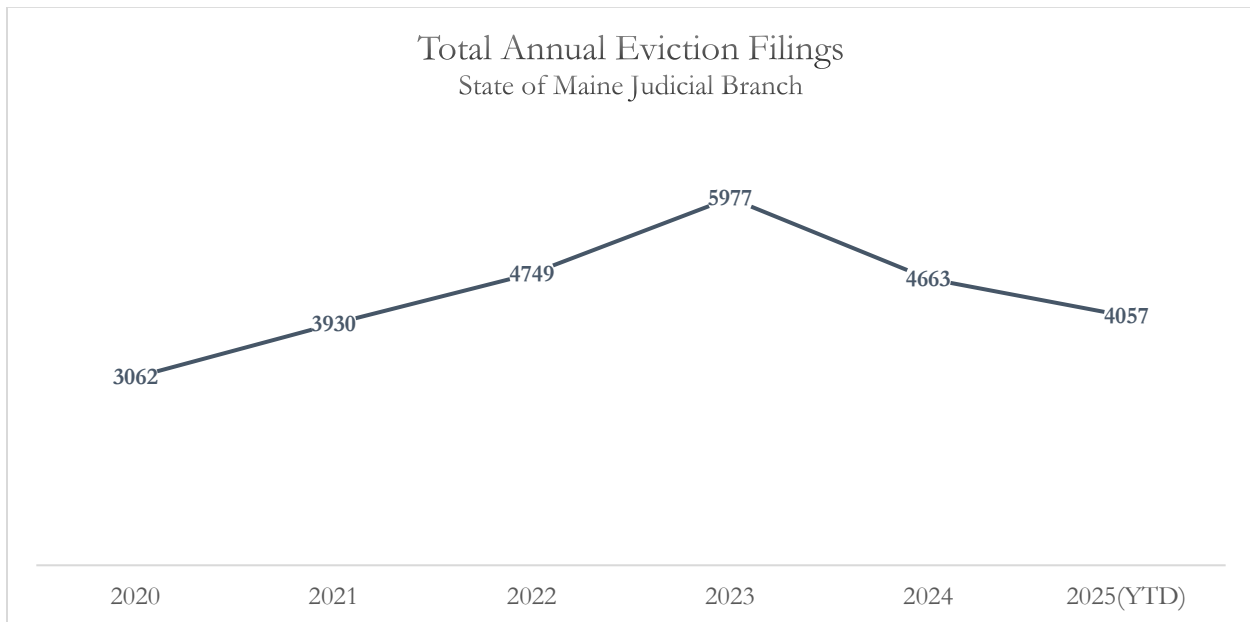


Figure 18 - Eviction Filings in Maine Courts. This figure depicts the total count of eviction filings registered with the Maine Judicial Branch in each year. The year-to-date (YTD) count for 2025 only includes data through the end of the month of November.

Source: State of Maine Judicial Branch. <https://www.courts.maine.gov/about/reports/fed-monthly15yr-report.pdf>

To legally evict a tenant, a landlord or property manager must file an eviction proceeding with their nearest district court. Not all filings result in an actual eviction, but the filing is a legal first step that provides a consistent way of measuring eviction activity. During the COVID-19 pandemic, a sequence of executive orders and legislation, both state and federal, instituted moratoriums on evictions by limiting the allowable grounds for an eviction. Those policy measures artificially decreased the count in both 2020 and 2021.

Although the 2025 count only includes 11 months of data, it is safely on track to be the second year since 2020 in which the total number of evictions in Maine has fallen year over year. Assuming evictions in the final month of 2025 are no greater than the average of all other months in 2025, the total – 4,426 or fewer – will be at least 5% less than the 2024 total and 25% less than the 2023 total.

MaineHousing's Eviction Prevention Program (EPP) was launched late in 2024, so any resulting decrease in evictions would have occurred during the final two months of 2024 and throughout 2025.⁵ With a total of 1,280 EPP households receiving benefits across the two years, it is safe to assume that the program has contributed to this decline.

⁵ EPP was made possible when Maine's 131st Legislature enacted LD 1540, which provided one-time funding to prevent evictions through the payment of rental arrears and temporary rental support for eligible applicants.

Homelessness

Length of Stay

Indication: **Ongoing Concern**

Highlight: The average length of shelter stays in Maine has steadily increased for three consecutive years.

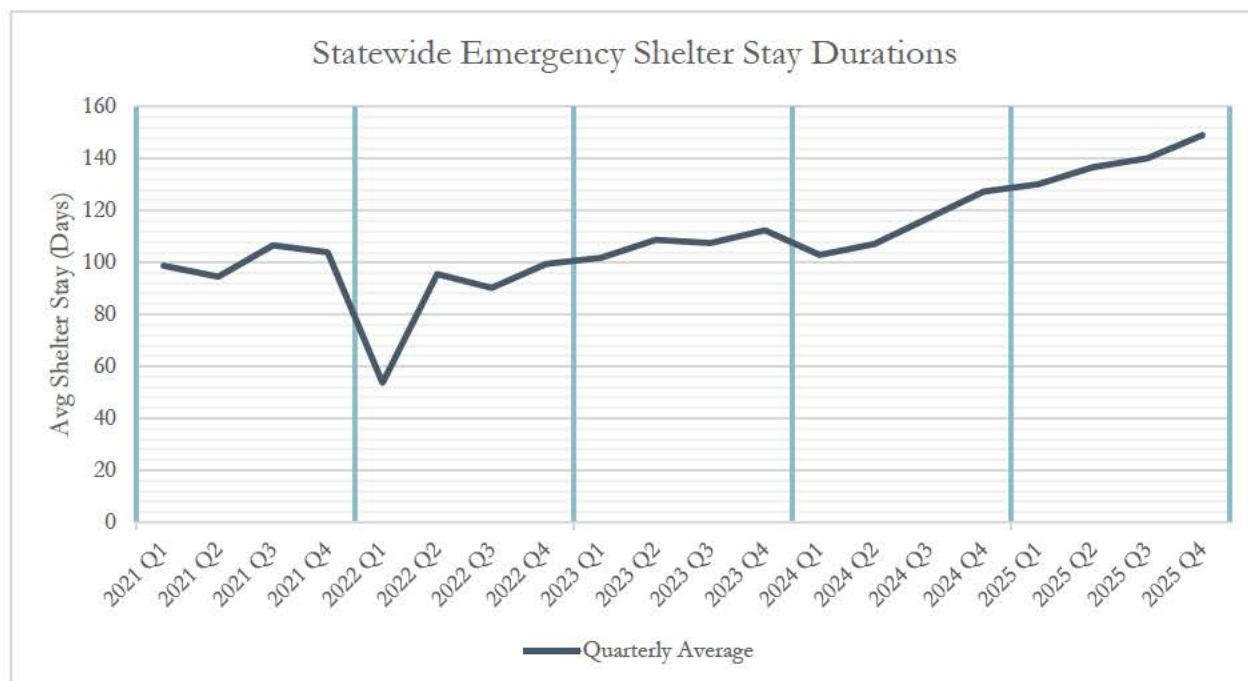


Figure 19 - Maine Shelter Stay Durations. The graph depicts the average length of stay for all new admissions to shelters in the associated month. The data includes all participating Emergency Shelter Housing Assistance Program (ESHAP) shelters in Maine. Note: The 2025 Housing Outlook report presented length of stay metrics drawn from a standardized report that included inaccurate interpretations of client data. The chart above should be relied on for accurate shelter stay metrics.

Source: HMIS System Performance Measures (WellSky), compiled on 12/30/25

Length of stay is an important indicator of the current shelter and housing environment for people experiencing homelessness. It reflects not only the individuals' willingness to remain in the shelter, but the difficulty of finding viable housing solutions for people experiencing homelessness. The average length of stay increased in 2025 to nearly five months (150 days), continuing what is now a three-year trend of increasingly long shelter stays. This trend illustrates the growing challenge of finding housing solutions in a housing market that remains supply constrained and largely unaffordable for low-income households.

Returns to Homelessness

Indication: *Ongoing Concern*

Highlight: Relative to the preceding two years, in 2025 Maine saw 9-10% fewer people reentering the homeless services system after having exited to a housing placement within the previous two years.



Figure 20 - Returns to Homelessness in Maine. Returns are people enrolling in homeless services who had previously exited to a housing placement less than 24 months prior to their reenrollment. The data includes all participating ESHAP shelters in the State of Maine. Note: The 2025 Housing Outlook report presented return to homelessness metrics based on a shorter reenrollment period and drawn from a standardized report that included inaccurate interpretations of client data. The chart above should be relied on for accurate measurement of returns.

Source: HMIS System Performance Measures (WellSky), compiled on 12/30/25

This metric measures the frequency with which people in Maine exit homelessness to a permanent housing solution and yet find themselves back in the system again. A return to homelessness, in this data, is identified as an individual enrolling in homeless services less than 12 months after having exited homeless services to any form of permanent housing solution. Individuals accessing services after being out of the system for more than two years are not included in the totals depicted above.

Returns in 2025 decreased 9%-10% relative to 2023 and 2024. The elevated number of returns during 2021 and 2022 were inflated by the availability of COVID-19 response programs, the impact of which are depicted in the Point in Time counts on the next page.

Point in Time

Indication: *Ongoing Concern*

Highlight: The number of people in shelters, unsheltered, or in transitional housing remained close to 2,300 in 2025. These traditional count categories continue summing to amounts comparable to pre-pandemic averages.

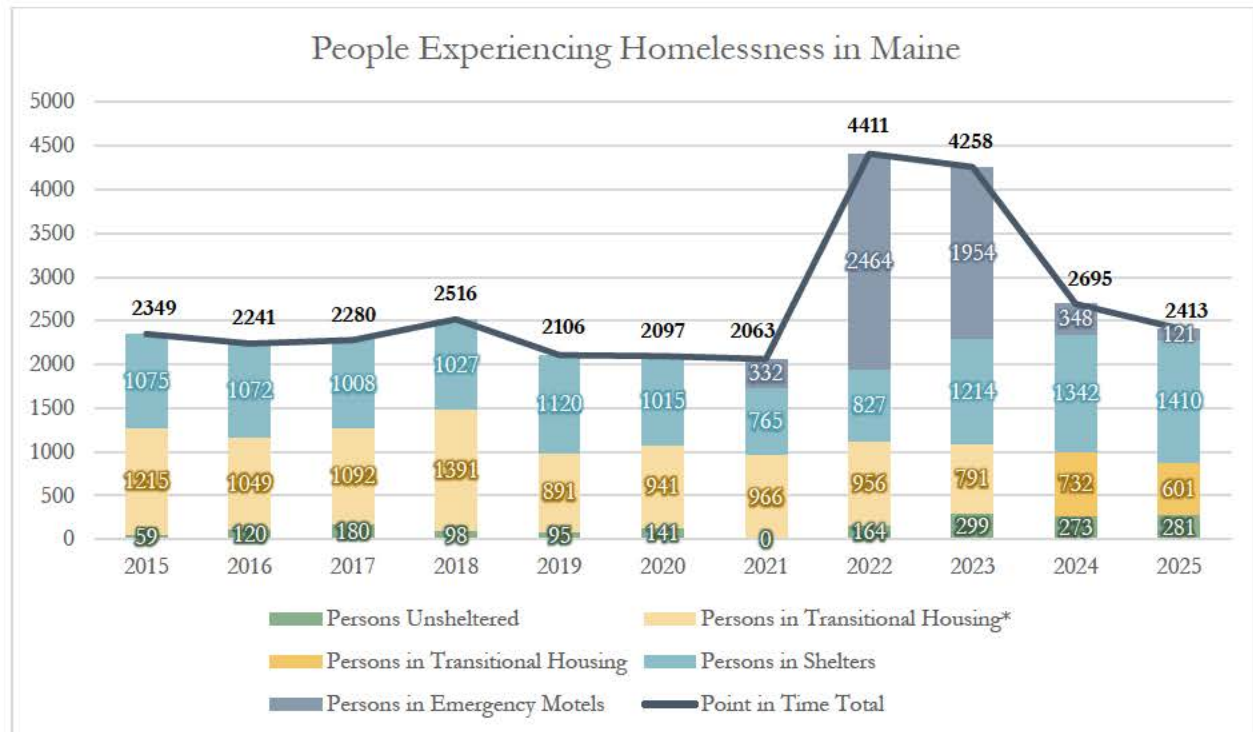


Figure 21 – Point in Time Counts. Snapshot counts of people experiencing homelessness in late January of each year. The counts are shown by unsheltered, sheltered, in transitional housing, or in emergency motels.

*Until 2023, the Transitional Housing count included some recipients of rental assistance through the Bridging Rental Assistance Program (BRAP), administered by Maine DHHS. Although BRAP continues to operate after 2023, program recipients are no longer included in the Transitional Housing count reported for the Point in Time.

Source: MSHA Point in Time Count, 2015–2025

Although the total “point in time” count decreased in 2025, the subset from only the core categories of homeless status, which excludes persons in emergency motels, remained effectively equal to 2024 and the average from the pre-COVID period. The more notable overall reduction relative to 2022 and 2023 cannot be attributed to fewer people in Maine facing housing crises and homelessness because it is so closely linked to changes in program availability (see below). With the help of its network of nine Homeless Planning Hubs, the Maine Continuum of Care, the Maine Statewide Homeless Council, and MaineHousing, Maine’s system of shelters and homeless service providers navigated the many challenges of the COVID-19 pandemic followed by a period of record inflation. Despite this, much work remains to address homelessness in Maine.

The appearance of emergency motels in 2021 resulted from the myriad COVID-19 response programs which made access to no-cost shelter in motels available to individuals and families who may otherwise have relied on informal housing solutions, such as doubling up with a friend or “couch surfing.” Importantly, those informal housing arrangements are not classified by HUD as experiencing homelessness. COVID-related emergency relief programs have now expired and many of those individuals and families will have returned to informal means of addressing their housing crises.