



2022 *Annual Report*



Historic, unprecedented, and extraordinary. All three of these words, alone, and together, can be used to sum up the work of MaineHousing in 2022. And while we all longed to put the COVID-19 pandemic behind us and were able to do so in many ways, its lingering impacts, followed by record inflation, a Russian war in Ukraine, and continuing migration to Maine by those with and without financial means have all combined to exacerbate the strains on affordable housing in our great state.

But even in the face of daunting financial challenges, skyrocketing home energy prices, interest rate hikes and continuing inventory shortages. MaineHousing continues to achieve its mission and is helping more Mainers than ever before stay warm, safe, and affordably housed. We did so with historic levels of support from our elected leaders in Washington and Augusta. We did so with unprecedented new programs and program expansions. And we did so with extraordinary collaborative efforts made by our dedicated staff and partners in the private, non-profit, and government sectors.

In 2022, with innovative and flexible solutions, we opened doors to new construction technology, we made getting heating help easier than ever before, we moved mountains of paper records to the digital realm, and we put the keys to that first home into the hands of nearly 1,000 new homeowners. As complicated as housing development and finance issues can be, our staff and all who work with us understand that a safe, warm, affordable home is key - indeed instrumental - to a quality life. That core understanding drives all that we do and inspires us to do even more.

Yes, we saw ups and downs in 2022, hit some bumps in the road, but we also turned some important corners. We achieved some giant victories, and are especially proud to share some of those positive accomplishments with you in this annual report.

Daniel Brennan
Director, MaineHousing



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EXPANDING AFFORDABLE HOMEOWNERSHIP



FIRST HOME LOAN PROGRAM HITS A NEW RECORD

In 2022, MaineHousing's First Home Loan Program set a new record for the total value of loans purchased, topping its previous record by 17 percent. The total dollar volume for all of 2022, at just over \$177.7 million, easily surpassed our previous record, of \$160 million. Contributing to the record loan amount, and the demand for MaineHousing's First Home Loan by first-time buyers, were record home prices. These required larger loan amounts and an enhanced down payment assistance program. As a non-profit, quasi-governmental entity, most of MaineHousing's operating budget and salaries are paid by the interest made from its loan portfolio, investing that funding into the agency's mission of providing safe, warm, and affordable housing for Maine people.

INCREASING DOWN PAYMENT ASSISTANCE

In 2022 MaineHousing increased the Advantage down payment assistance grant available to first-time homebuyers from \$3,500 to \$5,000. This increase added to the savings of hopeful first-time homebuyers to help overcome one of the biggest hurdles to securing financing for a mortgage. MaineHousing's low interest rates can save the average homebuyer thousands of dollars over the full term of their loan. MaineHousing remains committed to keeping our interest rates as low as possible to help as many Mainers as possible find the route to home ownership. Combining MaineHousing's low interest rates with the new \$5,000 Advantage grant toward down payment and closing costs, makes the First Home Loan Program a great choice for first-time homebuyers.

2022 TOP LENDERS

Bangor Savings Bank
CMG Mortgage, Inc
Guild Mortgage Company, LLC
Machias Savings Bank
Fairway Independent
Mortgage Company

918

LOANS
CLOSED

\$177,711,924

TOTAL LOAN
VOLUME

AFFORDABLE HOMEOWNERSHIP DEVELOPMENT PROGRAM

In an ongoing effort to offer solutions to the current affordable housing crisis, and to increase the supply of moderately-priced homes available to Mainers, MaineHousing made resources available for the development of affordable single-family housing. This funding, \$10 million, came from the American Rescue Plan Act, through Governor Mills's Maine Jobs & Recovery Plan. The Affordable Homeownership Program is intended to help lower the costs to developers building single-family subdivisions by providing zero percent interest, forgivable loans. This funding will help to offset the rising costs to developers for land acquisitions and construction costs. This will keep sales prices affordable.

ASSISTANCE THROUGH PARTNERSHIP

MaineHousing has awarded the Genesis Community Loan Fund a new contract to pilot a number of technical assistance initiatives to help Maine cities and towns, regional planning groups, and new developers in their efforts to create more affordable rental housing. Genesis will conduct outreach and training sessions for new or inexperienced developers, and provide technical assistance to these developers in order to facilitate a positive and productive development experience with MaineHousing-funded programs. The Genesis Fund will manage the initiative's three areas of service: Matchmaking Support, Outreach and Support, and Financial Expertise to enhance and support MaineHousing's capacity to evaluate and fund well-designed projects. Expanding the pool of qualified developers in our state is a critical first step in expanding the housing supply.

PARTNERING WITH COMMUNITIES FOR INNOVATIVE HOUSING SOLUTIONS

In 2022, the City of Auburn secured a \$250,000 Community Solutions Grant from MaineHousing to help homeowners add accessory dwelling units (ADUs) to their properties. The funding, matched with \$225,000 of the federal American Rescue Plan Act funding, is meant to spur the creation of at least 15 new residential units of housing for the city. These modest units, no larger than 800 square feet, will be offered at affordable rates to low-to-moderate income residents as part of Auburn's ongoing and comprehensive efforts in responding to the shortage of affordable housing units in Auburn and Maine.

MaineHousing Director Daniel Brennan noted that Auburn's proposal was directly in line with the purpose of the Community Solutions grant program. "It's particularly encouraging to see Auburn putting some of its federal pandemic relief funding towards housing," Brennan said. "To build the housing inventory we need in Maine, we need to see more municipalities stepping up, as Auburn has by putting their focus and financial resources towards adding safe, warm, and affordable housing units for their citizens."

DEVELOPMENT BY THE NUMBERS



PROJECTS IN THE PIPELINE

1,147
UNITS UNDER
CONSTRUCTION

1,987
UNITS IN
UNDERWRITING



PROJECTS COMPLETED

68 FAMILY
UNITS
86 OLDER
ADULT UNITS
+ **38** SUPPORTIVE
HOUSING UNITS

192 TOTAL
UNITS

2 FAMILY
PROJECTS
3 OLDER
ADULT PROJECTS
+ **5** SUPPORTIVE
HOUSING PROJECTS

10 TOTAL
PROJECTS

Projects completed totals do not include
2 shelters and 1 recovery house completed in 2022

KEEPING MAINERS SAFE AND WARM



STREAMLINING THE HEAP PROGRAM

Each year the federal Low Income Home Energy Assistance Program (HEAP) distributes between \$35 million and \$40 million of aid to an estimated 35,000 households. Rising heating costs started this program year with the expectation that we would see more applications than in previous years. As the program year progressed, this expectation proved true. In late 2022 Maine Governor Janet Mills and the state Legislature started discussions to provide additional financial support for HEAP customers with another \$50 million in fuel assistance, allowing MaineHousing to double the benefit provided to most HEAP households and to assist with heating assistance emergencies. In addition, Congress added an additional \$13 million for the program during the year.

MaineHousing launched the first iteration of a new online portal for the HEAP Program early in the program year. The portal allows those seeking heating assistance to start the application process remotely while sending their application information directly to the local community action agency that will then be tasked with verifying and processing the application. This portal has made applying for HEAP more accessible for thousands of Maine households and we hope it will expand the reach of the program.

In addition to the online portal, we made several other key changes to Maine's process, to make applying for HEAP easier and more efficient than ever before. These include categorical eligibility for households that have a member who receives help from another state benefit programs such as Temporary Aid to Needy Families (TANF) and/or the Supplemental Nutrition Assistance Program (SNAP). Streamlining the application process for the program is another step in making sure the program is easily accessible to Mainers across the state.

EXPANDING WATER ASSISTANCE

In 2022, MaineHousing launched two new programs to help support Mainers' water needs.

MaineHousing's Well Water Abatement Program provides grants to eligible single-family homeowners or landlords for dwellings with four or fewer rental units, with private well water that shows evidence of high levels of contamination. Abatement is important to provide clean drinking water to lower-income households, especially those with children under 7 years of age or pregnant women who live or spend a considerable amount of time in the house.

In collaboration with local water and wastewater utility districts, MaineHousing launched the Maine Water Assistance Program. This federally funded program is meant to help households that may be facing a water disconnection or sewer lien because of an unpaid bill or past due balance. The program, funded with \$4.7 million from the American Rescue Plan Act, helps low and moderate income homeowners or renters who are facing a disconnection notice, who have had their water turned off, or who are struggling to pay their water bill. Launching this program was a collaborative effort among a group of partners, including the Maine Rural Water Association, the Maine Water Utilities Association, the Maine Office of the Public Advocate, the Maine Public Utilities Commission, the Maine Department of Environmental Protection, the Portland Water District, the Greater Augusta Water District, and the U.S. Department of Health and Human Services.

ENERGY, HEAT & SAFETY BY THE NUMBERS

WEATHERIZATION

(improving energy efficiency to save money & help the environment)
(January 1 - November 30)

332

HOUSEHOLDS
HELPED

\$6,302,367

EXPENSES

HEAP - HOME ENERGY ASSISTANCE PROGRAM

(help with heating costs)
(January 1 - November 30)

32,861

HOUSEHOLDS
HELPED

\$30,396,347

SPENT TO KEEP
MAINERS WARM

HOME REPAIR PROGRAM

	235	PROJECTS
x	\$10,085	AVERAGE PROJECT COST
	\$2,967,378	TOTAL

CENTRAL HEATING IMPROVEMENT PROGRAM

(repairing or replacing heating systems)
(January 1 - November 30)

2,074

HOUSEHOLDS
HELPED

\$6,388,901

TOTAL EXPENSES

HEAT PUMP PROGRAM

991

HOUSEHOLDS
HELPED

\$4,430,257

SPENT TO KEEP
MAINERS WARM

WELL WATER ABATEMENT PROGRAM

	122	PROJECTS
x	\$125	AVERAGE PROJECT COST
	\$60,278	TOTAL

ENERGY CRISIS INTERVENTION PROGRAM

(emergency fuel assistance)

6,292

HOUSEHOLDS
HELPED

\$5,508,419

TOTAL EXPENSES

LEAD HAZARD CONTROL PROGRAM

243

HOUSEHOLDS
HELPED

\$13,951

AVERAGE PROJECT COST

INNOVATION BY DESIGN

3D PRINTING HOUSES



Big ideas are usually sparked by curiosity. That's exactly what happened when MaineHousing Development Director Mark Wiesendanger emailed University of Maine Professor Habib Dagher after Mark saw the news that the university's Advanced Structures and Composite Center had used its giant 3-D printer to print a boat.

"Perhaps there might be a way to produce housing using new, Maine-based, wood-based technologies that would be durable and energy efficient, and would benefit the local economy," Wiesendanger wrote. "Additionally, I think there is an opportunity to showcase Maine innovation while providing a public benefit."

Dagher took the question to heart and began to think about it another way, "Could we print a house?" Now, three years and thousands of research hours later a first-of-its-kind home is sitting on the Orono campus undergoing environmental testing and studies to see if its components can endure all Maine's weather has to offer. The prototype BioHome 3D, is the first of its kind, but it won't be the last, and a village of affordable homes printed in the same manner is on the horizon nearby in Bangor. From the materials used for construction to the method of printing to the design of the 600-square-foot house itself, the lab, in close consultation with

MaineHousing's development team, is advancing this home of the future. The 3D home offers solutions for a number of environmental and economic problems currently slowing the pace of affordable housing development in the U.S. Other partners include the U.S. Department of Energy, Oak Ridge National Laboratories, and the Maine Technology Institute.

"This pops us into the future. Never before seen, here in Maine, or in the country, or across the world," said Gov. Janet Mills during a ceremonial ribbon cutting for the prototype home. Using residual wood waste from Maine's forest industry, and a unique corn-based resin, a revolutionary new building material has been invented. As strong as steel, lighter than concrete, and far more sustainable, this evolving technology holds great promise for the future.

"That material is widely available and relatively inexpensive," Dagher said. "Automating the printing process and training the next generation of engineers to do that will solve the labor issue and the material costs issues using this technology." As the technology scales up, Dagher believes a new house could be printed every 48 hours.

PROVIDING HOUSING STABILITY



RESTART HONORED AT NATIONAL CONFERENCE

MaineHousing's ReStart Program was honored by the National Council of State Housing Authorities (NCSHA) in its Awards for Program Excellence Contest during NCSHA's Annual Conference in Houston in October. The ReStart program is Maine's version of the federally funded Family Self-Sufficiency Program. It pairs Housing Choice Voucher clients with career and financial coaching and education. Participants volunteer for the program, which is headed up at MaineHousing by Laurie Glidden and Brianna Martin. MaineHousing's program received its award in the Empowering New Buyers segment of the Homeownership section of the contest. Glidden was on hand to pick up the award and later presented to a large group of colleagues from around the country on how MaineHousing's program helped many voucher holders become financially independent, up to and including being able to purchase their first home. It was a very exciting moment for MaineHousing to be recognized before about 700 people from housing finance agencies from across the U.S.



LANDLORD INCENTIVE PROGRAM CONTINUES

The Landlord Incentive Program provides participating landlords with up to a \$750 signing bonus for each unit they place in the Housing Choice Voucher (HCV) program, which provides rental assistance to income-eligible tenants by paying a portion of their monthly rent and utilities directly to their landlord. The incentive program can also provide eligible applicants and landlords funding for security deposits on rental units, as well covering the costs of repairs and damages. In 2022, \$750,000 in funding from the State's Housing Opportunity for Maine (HOME) Fund was used to continue this program in partnership with Maine's Public Housing Authorities.

ENDING EMERGENCY RENTAL ASSISTANCE

Launched as a temporary support program funded with COVID-19 relief money, in September 2022, MaineHousing successfully ended the Emergency Rental Assistance (ERA) Program. Maine was among the first states to open its ERA program under the federal relief laws and since the program's inception it aided over 30,000 unique households and expended more than \$350 million. The program largely paid rent directly to an eligible household's landlord, helping to prevent evictions while also stabilizing rental housing businesses both small and large across Maine during the uncertainty of the COVID-19 pandemic.

HOUSING SUPPORT BY THE NUMBERS

ASSET MANAGEMENT

770

PROPERTIES

20,214

UNITS IN PORTFOLIO

SECTION 8 ADMINISTRATION

8,007

UNITS

\$78,683,262

SUBSIDY

RECOVERY RESIDENCES

17

RESIDENCES

129

BEDS

HOUSING CHOICE VOUCHERS

MaineHousing administers 35% of total vouchers in Maine

3,625

AVERAGE
HOUSEHOLDS/MONTH

\$31,299,470

PROVIDED IN VOUCHER
RENTAL PAYMENTS

RESTART - FAMILY SELF SUFFICIENCY PROGRAM

68

PARTICIPANTS

BUILDING FAMILY FUTURES PROGRAM

15

PARTICIPANTS

EMERGENCY RENTAL ASSISTANCE PROGRAM

28,344

HOUSEHOLDS HELPED

\$185,060,719

PROVIDED IN
RENTAL PAYMENTS

TUCKER'S HOUSE

A HEALING HOME



In Bridgton, an innovative approach to helping women in recovery heal and build their lives back up is one example of the supportive housing that MaineHousing helped finance in 2022. Just 10 beds in all, the old brick farmhouse was renovated to provide a safe, healthy and, healing environment for women on their path to recovery.

“This house has given me a safe place to rest my head at night, a warm hug when I’m down, and the necessary tools to navigate difficult mental health diagnoses, stressful life experiences, and substance abuse disorders,” one resident wrote. “I am reminded every day that I’m beautiful, resilient, worth fighting for, and more than my addictions.”

The house’s executive director and founder, Kirsten Wears, said the support she received from MaineHousing’s development staff is a key reason that her idea of a safe and peaceful place for women in recovery to continue to heal was able to move forward. She said MaineHousing Development Director Mark Wiesendanger and Construction Services Manager Don McGilvery were instrumental in creating the house.

“Honestly, if I didn’t have Mark and Don in my corner, this wouldn’t have happened,” Wears said. Wears also credits the federal Department of Housing and Urban Development for allowing flexibility in its grant awards and for believing in the concept of a place like Tucker’s House.

Beyond staying away from substance use – staying sober – the house rules are fairly simple. Be kind, be respectful, be helpful. Residents share in the housework, they have bi-weekly family-style dinners, daily exercise requirements, and journaling, they must work at least part-time, and they pay rent. “Some have never even experienced a family dinner before,” Wears said. They come from many places – some from jail, some from homelessness.

Residents can only stay up to two years but when their time at Tucker’s House ends they have exit plans including stable housing, ongoing health care, education, and work.

The house’s mission is simple too:

“To provide a safe and supportive temporary home environment, to serve as a stepping stone while gaining skills to maintain a healthy life in recovery. We believe in second chances. You will be welcomed with love and kindness as you begin the journey to recovery. We believe everyone can recover. We believe in you!”

HELPING MAINE'S MOST VULNERABLE



HOMELESS SYSTEM REDESIGN

In 2022, MaineHousing launched a new state-wide strategy to address homelessness by implementing a scalable approach that has proven necessary and catalytic to helping many cities and counties make progress in ending homelessness. Guided by the work of national consultant Community Solutions' *Built for Zero* program, this redesign will put Maine ahead of the curve in the U.S. We are looking forward to working with our regional partners and national experts to move the goal of solving homelessness forward. This is a critical step in a more than two-year process of reforming our response to individuals and families experiencing homelessness in Maine.

In the initial stage of this process, contracts for nine Service Hub Coordinators were awarded to local partners across the state. From June to December of 2021, MaineHousing, the Statewide Homeless Council, and Community Solutions worked together to begin implementation of this statewide hub model, convening cross-agency teams in each Hub and setting a foundation for Hub Coordinators to establish command centers. Unlike other staff whose primary role is supporting programmatic, compliance, or organization-specific goals, Hub Coordinators will be uniquely responsible for coordinating and tracking system-wide efforts to achieve reductions in homelessness across the entire Hub.

EMERGENCY SHELTER & HOUSING ASSISTANCE PROGRAM BY THE NUMBERS

\$7,283,470

IN FINANCIAL
SUPPORT

39

SHELTERS
SUPPORTED

108

NAVIGATORS
HELPING PEOPLE
WHO ARE HOMELESS

5,630

TOTAL # CLIENTS
SERVED BY SHELTER OR
NAVIGATOR SERVICES

SPOTLIGHT ON MAINEHOUSING



MORNING MAKEOVER

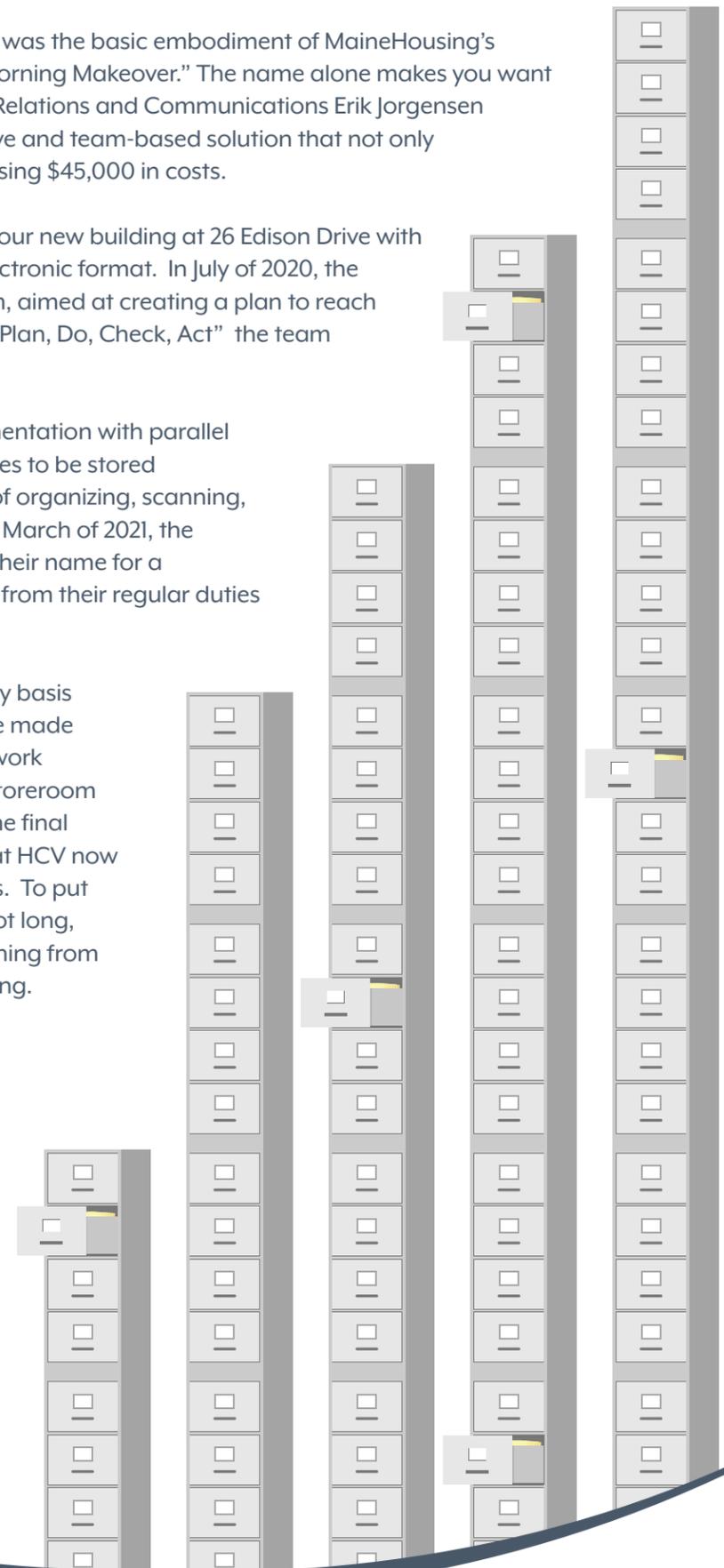
The old saying that many hands make light work was the basic embodiment of MaineHousing's Housing Choice Voucher (HCV) Department's "Morning Makeover." The name alone makes you want to participate, as Senior Director of Government Relations and Communications Erik Jorgensen put it. All joking aside, the Makeover was a creative and team-based solution that not only achieved an important task but saved MaineHousing \$45,000 in costs.

In June of 2020, the HCV Department moved into our new building at 26 Edison Drive with the vision of transferring their tenant files to an electronic format. In July of 2020, the department created the Electronic File Lean Team, aimed at creating a plan to reach this goal. By adapting to the Lean approach of "Plan, Do, Check, Act" the team created a plan.

In January of 2021, the department began implementation with parallel strategies. They created a process flow for new files to be stored electronically, while tackling the large challenge of organizing, scanning, and storing around 4,000 existing tenant files. In March of 2021, the department had their first "Morning Makeover"- their name for a dedicated time when all staff would take a break from their regular duties to focus on the backlog of existing tenant files.

Morning Makeovers then took place on a monthly basis – and with each one, around 50 existing files were made electronic. It was an ambitious goal, but as the work progressed the number of files remaining in the storeroom continued to shrink. And on December 15, 2022, the final paper records had been digitized. This means that HCV now has over 51,000 fully electronic document packets. To put that in perspective, if you assume each file is a foot long, laying them end to end would create a line stretching from MaineHousing to Belgrade – more than 11 miles long.

The Morning Makeover saved roughly 26, four-drawer filing cabinets worth of space by digitizing files. Stacking those filing cabinets would equal the height of a 10-story building!



FINANCIAL SUMMARY

FOR YEARS ENDED 12/31/2022 AND 12/31/2021

STATEMENT OF NET POSITION (in millions of dollars)

	2022	2021
Assets:		
Cash and investments	\$605.2	\$557.8
Mortgage and other notes receivable	1,571.1	1,410.5
Other assets	74.3	71.3
Total Assets	2,250.6	2,039.6
Total Deferred Outflows of Resources	3.2	13.9
Liabilities:		
Bonds and notes payable	1,742.9	1,571.6
Other liabilities	76.7	72.4
Total Liabilities	1,819.6	1,644.0
Total Deferred Inflows of Resources	19.3	3.2
Net Position:		
Investment in capital assets	2.7	2.7
Restricted	375.0	368.2
Unrestricted	37.2	35.4
Total Net Position	\$414.9	\$406.3

STATEMENT OF REVENUES, EXPENSES, AND CHANGES IN NET POSITION (in millions of dollars)

	2022	2021
Revenues:		
Interest from mortgages and notes	\$60.2	\$60.1
Income from investments	9.2	1.2
Net (decrease) in the fair value of investments	(15.2)	(1.0)
Fee income	13.8	12.4
Grants and subsidies	483.8	364.7
All other revenue	0.7	1.2
Total Revenues	552.5	438.6
Expenses:		
Operating and program administrative expenses	30.1	26.5
Interest expense	41.8	42.1
Grants and subsidies	472.0	343.9
Total Expenses	543.9	412.5
Increase in net position	8.6	26.1
Net Position at beginning of year	406.3	380.2
Net Position at end of year	\$414.9	\$406.3

Note: This page is for illustrative purposes and is not intended to present a complete financial picture of MaineHousing.

For more information, please refer to the audited financial statements.

Dan Brennan describes in his opening letter to this report what a “historic, unprecedented, and extraordinary” year 2022 was in the housing arena. I’d just like to add one more extraordinary fact – the way that Maine people have come together at the local, regional, and state levels to respond to the housing crisis.

In every large and medium-sized city in Maine, volunteers from churches and nonprofit groups are combining to help people who are homeless and asylum-seekers. The result is that there are new and expanded shelters, warming centers, food banks, donated clothing shops, and car-ride services, all across the state.

At the municipal level, selectmen, councilors, planning board members, and employers are identifying land for housing, reforming city policies and ordinances, and courting developers to come in and build new affordable housing. At the state level, legislators and appointed officials are working with housing advocates to create new programs and put in place new incentives to expand the supply of affordable housing.

2023 presents new challenges. Much of the federal funding that was available during the pandemic years is returning to pre-pandemic levels. But with our expanded coalition, new state funds, and creative programming, together we can take another bite out of the housing problem in the coming year.

Thanks to the MaineHousing staff, the board, and the people of Maine, for all you are doing.

Frank O’Hara
Chair, MaineHousing Board of Commissioners



2022 MaineHousing Board of Commissioners

FRANK O’HARA, Chair

DANIEL BRENNAN, Director, MaineHousing

HENRY BECK, Maine State Treasurer

NOËL BONAM, State of Maine Director, AARP

LAURA BUXBAUM, Senior Vice President, Public Policy and Resource Development, CEI

ELIZABETH DIETZ, Retired Advocate

NANCY HARRISON, Vice President, Regional Sales Manager, Bangor Savings Bank

DEB IBONWA, Attorney & Housing Advocate, Maine Equal Justice

RENEE LEWIS, Principal and Managing Partner, Bloomfield Capital

PAUL SHEPHERD, Owner, Penobscot Home Performance

2022 Departing Board Commissioners:

Sonia Barrentes, Kevin Joseph, Lincoln Merrill, John Wasileski, and Bonita Usher.

About MaineHousing

MaineHousing has helped Maine people own, rent, repair, and heat their homes since 1969. MaineHousing is an independent state authority created to address the problems of unsafe, unsuitable, overcrowded, and unaffordable housing. MaineHousing is a \$2.1 billion financial institution with a staff of over 180 people and is governed by a 10-member Board of Commissioners appointed by the Governor. MaineHousing assists more than 90,000 Maine households and invests more than \$300 million in the Maine economy annually.



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mainehousing.org

Maine State Housing Authority (MaineHousing) does not discriminate on the basis of race, color, religion, sex, sexual orientation, gender identity or expression, marital status, national origin, ancestry, physical or mental disability, age, familial status or receipt of public assistance in the admission or access to or treatment in its programs and activities. In employment, MaineHousing does not discriminate on the basis of race, color, religion, sex, sexual orientation, gender identity or expression, national origin, ancestry, age, physical or mental disability or genetic information. MaineHousing will provide appropriate communication auxiliary aids and services upon sufficient notice.

MaineHousing will also provide this document in alternative formats upon sufficient notice. MaineHousing has designated the following person responsible for coordinating compliance with applicable federal and state nondiscrimination requirements and addressing grievances: Lauren Bustard, Maine State Housing Authority, 26 Edison Drive, Augusta, Maine 04330-6046, Telephone Number 1-800-452-4668 (voice in state only), (207) 626-4600 (voice) or Maine Relay 711.

