

# Accomplishments & Priorities



**MaineHousing**  
Maine State Housing Authority

HELPING MAINERS RENT, BUY  
& HEAT THEIR HOMES SINCE 1969

**2012-2017**

## “Our mission ... to assist Maine people ...”

During the last five years, thousands of Maine residents have moved into affordable housing, been put on a path to housing stability, and have been kept warm during Maine’s winters.

Among them (approximates):

- 3,900 first-time homebuyers under MaineHousing’s First Home Loan program;
- 8,500 attended homebuyer education classes;
- 80 affordable housing projects completed, providing homes for more than 2,100 families and seniors;
- Another 54 affordable housing projects in the planning stages and will provide homes to more almost 2,500 families and seniors;
- 2,800 homes of lower-income households were weatherized;
- On average, 41,000 households received heating assistance each year through the Low-Income Home Energy Assistance Program;
- 237 houses were remediated of lead;
- 300 homes of lower-income households were repaired;
- On average, 3,800 people received a Section 8 Housing Choice Voucher each year;
- 135 people participated in the ReStart: A HUD Family Self-Sufficiency Program, and 13 have graduated;
- Single-family loan deficiency rate has dropped to below 4%;
- 50 landlord and property management companies are part of the Owner Excellence Program.

## PRIORITIES & 2017 RESULTS



**Expand Affordable Housing Opportunities**

**1,106**  
First Home Loans

**464**  
MultiFamily Units Completed/Constructed

**2,158**  
Homebuyer Education Attendees



**Improve and Preserve the Quality of Housing**

**19,298**  
Multifamily Units in Portfolio

**30,804**  
Households Assisted with Home Energy Assistance Program

**120**  
Homebuyer Repair Projects



**Help Maine People Attain Housing Stability**

**3,817**  
Average Households per Month with Housing Choic Vouchers

**1,635**  
Clients Housed with ESHAP

**137**  
New Households Assisted with STEP

# 2017 Accomplishments



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## Development

### Projects Completed

**Total**  
9 projects; 464 units  
\$161,466 average cost per unit

**Family**  
5 projects; 272 units  
\$164,980 average cost per unit

**Senior**  
4 projects; 192 units  
\$156,487 average cost per unit

### Projects Financed and Under Construction

**Total**  
14 projects; 598 units

**Family**  
7 projects; 186 units

**Senior**  
7 projects; 412 units

### Projects Under Review

**Family**  
4 projects; 166 units

**Senior**  
4 projects; 151 units

### Affordable Housing TIF

6 approvals

## Energy & Housing Services

### Home Repair Program (January 1 - December 31)

120 projects  
\$1,800,645  
\$15,005 average project cost

### Arsenic Abatement

20 projects  
\$64,123  
\$3,206 average project cost

### Lead Hazard Control Program

66 units abated  
\$7,501 average cost

### Weatherization

(unduplicated, excluding CHIP/CTE)  
(January 1 - December 31)

440 households assisted  
\$2,897,644 expenses

### Central Heating Improvement Program (CHIP) (January 1 - December 31)

1,229 households assisted  
\$2,123,088 expenses

### Home Energy Assistance Program (HEAP) (October 1 - September 30)

30,804 households assisted  
\$728 average benefit  
\$22,436,985 funds paid out

### Low Income Assistance Program (LIAP) (October 1 - September 30)

16,327 households assisted  
\$8,092,907 expenses

### ECIP and Heat & Eat Fuel Assistance

8,069 households assisted  
\$895,780 expenses

### Drought Relief - Home Repair Program

3 units assisted  
\$31,696

## Homeless Initiatives

### Emergency Shelter & Housing Assistance Program (ESHAP)

37 shelters assisted  
62 navigators  
1,635 clients housed  
\$6,454,447 financial support

### Stability Through Engagement Program (STEP)

137 new households assisted  
273 total households  
\$1,368,078 financial support

## Homeownership

### First Home Loan Program

**Total**  
1,106 mortgages  
\$125,518 average mortgage  
\$138.8 million total

**Mobile Home Self-insured**  
62 units; \$5 million

**First Time Home Buyers**  
1,044 mortgages; \$133.9 million

**Salute ME/Home Again**  
58 mortgages; \$8 million

### Mortgage Insurance

**Federal Housing  
Administration**  
157 loans; \$21.5 million

**Rural Economic &  
Community Development**  
714 loans; \$89.8 million

**Self-insured**  
62 loans; \$5 million

**Uninsured**  
102 loans; \$12.1 million

**United Guaranty**  
27 loans; \$4.1 million

**Veterans Administration**  
44 loans; \$6.3 million

### Homebuyer Education

107 in-person classes  
(2,158 attendees)  
1,196 attendees online

## Loan Servicing

### Single Family

**Single family loan portfolio**  
10,332 loans  
\$844.5 million

**Home improvement  
loan portfolio**  
134 loans; \$515,608

### Delinquency rate

(60+ days)  
3.72% single family loans  
29.78% home improvement loans

### Foreclosures

164 approved  
97 completed  
77 prevented  
\$17,268 average loss defaulted

### Maine HOPE Program

8 households; \$26,379 benefits

### Maine HAMP Program

5 households; \$68,086 benefits

### Multifamily

**Loan portfolio**  
1,081 loans; \$608.9 million

**Delinquency rate**  
(60+ days): 0.01%

## Subsidized Housing

### Asset Management

788 properties  
19,298 units in portfolio

### Section 8 Administration

**Administered on behalf  
of HUD**  
5,373 units  
\$49,251,788 subsidy

**Administered on behalf  
of MaineHousing**  
2,660 units  
\$21,950,579 subsidy

### Housing Choice Vouchers

MaineHousing administers 32% of  
total vouchers in Maine

3,817 average households/month  
\$26,850,881 subsidy  
\$586 Housing Assistance  
Payment (HAP) per voucher/  
month

### Family Self Sufficiency Program

62 participants