

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

3,818
Average Households per Month with Housing Choice 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**
5,370 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

3,818 average households/month
\$26,850,881 subsidy
\$586 Housing Assistance
Payment (HAP) per voucher/
month

Family Self Sufficiency Program

62 participants