MaineHousing
Maine State Housing Authority

ANNUAL REPORT 2018

Helping Mainers
rent, buy, and heat their homes
since 1969.

This year was a year of change for MaineHousing. We are improving the way we do business and working harder than ever to serve Mainers who need safe, warm, and affordable homes in which to live and raise their families.

We are looking at new and exciting partnerships while we continue to build on the relationships with the many people and organizations that make our work possible. As we learn more from national best practice research and our own evidence-based work, we confirm what we have always known: where you live matters and what residents and partners tell us should inform our work.

Looking back at my first year as MaineHousing's director, I am grateful to our partners and the MaineHousing staff who have helped ensure that all Mainers live in safe, warm, and affordable homes. There is much to be proud of – some of the highlights are included in this year's annual report. As we prepare for our 50th anniversary, I look forward to more innovation, leadership, and action to solve Maine's most difficult housing issues.

Daniel Brennan
Director, MaineHousing

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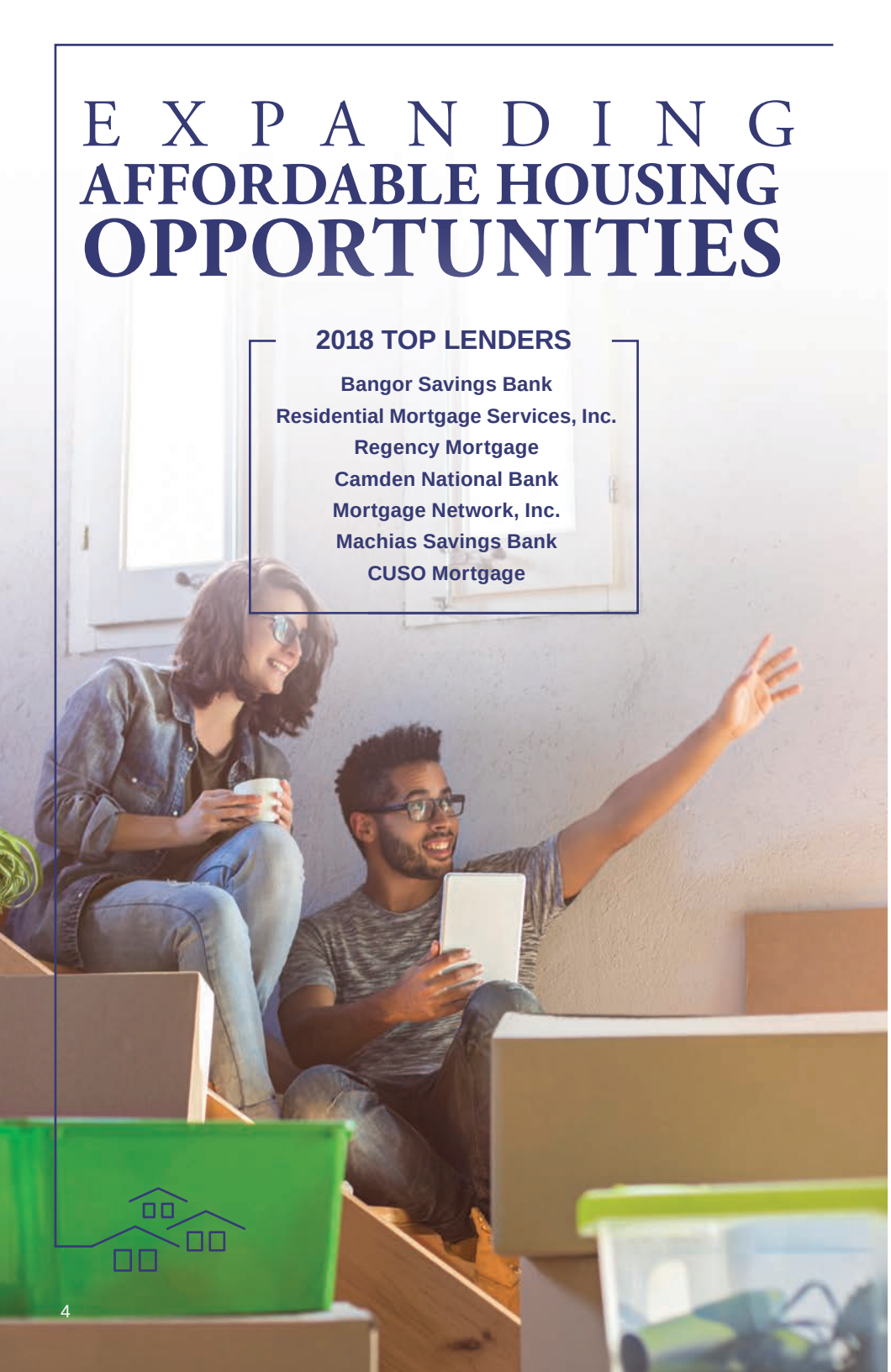
EXPANDING AFFORDABLE HOUSING OPPORTUNITIES



2018 TOP LENDERS

Bangor Savings Bank
Residential Mortgage Services, Inc.
Regency Mortgage
Camden National Bank
Mortgage Network, Inc.
Machias Savings Bank
CUSO Mortgage

HELPING MAINERS BUY THEIR FIRST HOME

The MaineHousing Homeownership Department exceeded their 2018 mortgage loan goal of 1,125 by providing 1,189 mortgage loans to first-time homebuyers and veterans for a total of $160 million in loans. The average mortgage was $134,569. This accomplishment is due to strong partnership with 41 lenders who offer the First Home Loan program, and to the real estate professionals who help first-time homebuyers buy their home.

FIRST HOME LOAN
MaineHousing

HELPING HOMEOWNERS SUCCEED

In 2018, over 3,400 people took homebuyer education classes. Offered through the hoMEworks program, these classes teach potential homebuyers about their rights and responsibilities as a homeowner, help them determine what they can afford, prepare them for financial challenges, and more. Our staff assisted 1,537 MaineHousing first-time homebuyers by working closely with them to address their challenges and provide loan modifications, forbearances, and help through other MaineHousing programs. This assistance helped borrowers who were struggling with their loan payments avoid defaulting and foreclosure and ultimately stay in their homes.

REPLACING PRE-1976 MOBILE HOMES

MaineHousing has revived the Mobile Home Replacement Program. People who are income-eligible and who own and live in a mobile home built before 1976 are eligible for the program. With a MaineHousing mortgage loan combined with a $30,000 MaineHousing grant, the cost of removing the existing home and installing a new manufactured home on the same site is significantly reduced. The program helps people move into safer and more stable homes.

DEVELOPING NEW AFFORDABLE HOUSING

As our state faces growing housing challenges, we are proud to commit our support to expanding new affordable housing options in Maine. The new projects we have financed are building neighborhoods and stronger, safer, and more inclusive communities for Mainers to call home. MaineHousing's multifamily development programs enable the creation of affordable rental housing for families, seniors, and people with special needs. Utilizing our financing options, housing built by our developer partners adds affordable rental units to the market that otherwise would not be available to the people of Maine.

IMPROVING & PRESERVING AFFORDABLE HOUSING

Central to our mission is ensuring that Mainers have safe, warm, and affordable housing. As our existing affordable housing ages, we are increasing our focus on its preservation and continued affordability. MaineHousing offers renovation and repair funding for supportive housing projects and homeless shelters. We support the transition of mobile home parks to cooperative ownership, and we offer refinancing and workout arrangements for multifamily housing projects to reduce their operating costs. We are always looking for innovative ways to improve and preserve existing housing.

We are working with the U.S. Department of Agriculture on rural multifamily housing projects that are nearing the end of their loans, which means that the contract under which they must be maintained as affordable housing is about to expire. This was an issue with the Quarry Ridge housing development in Freeport. We purchased the project and offered its sale to owners who would maintain its affordability. We selected Freeport Housing Trust. The Trust did not request any MaineHousing subsidy, will invest over $1.5 million of their equity and fees in the property, and offered to ensure that the lowest income families can afford to live at Quarry Ridge.

DEVELOPMENT
BY THE NUMBERS

PROJECTS COMPLETED

21 FAMILY UNITS	1 FAMILY PROJECT
+ 181 SENIOR UNITS	+ 4 SENIOR PROJECTS
202 TOTAL UNITS	5 TOTAL PROJECTS

$240,935 AVERAGE COST PER FAMILY UNIT

$180,111 AVERAGE COST PER SENIOR UNIT

$186,435 TOTAL AVERAGE COST PER UNIT

PROJECTS FINANCED & UNDER CONSTRUCTION

381 FAMILY UNITS	11 FAMILY PROJECTS
+ 461 SENIOR UNITS	+ 8 SENIOR PROJECTS
842 TOTAL UNITS	19 TOTAL PROJECTS

CABIN IN THE WOODS

Photo courtesy of Volunteers of America Northern New England

"It's the best thing that's ever happened to me."

– Ernie, Resident

Through the Low Income Housing Tax Credit Program, MaineHousing financed the construction of Cabin in the Woods at Togus VA Medical Center. Cabin in the Woods opened in 2018 and houses veterans who were once homeless. Cabin in the Woods is the only project in Maine that provides homes for both male and female veterans. A few of the units are occupied by families.

Volunteers of America Northern New England approached MaineHousing for funding and worked diligently with the U.S. Department of Veteran Affairs to secure a 75-year lease on the VA Maine Healthcare System's Togus campus under their Enhanced-Use Lease program. MaineHousing, with approval from the U.S. Department of Housing and Urban Development, ensured that 16 of the cabins had rental assistance from Veterans Affairs' Supportive Housing Vouchers. The financing needed to make this project a reality was provided by MaineHousing, Bangor Savings Bank, Northern New England Housing Investment Fund, and The Home Depot Foundation.

Veterans moved into homes set up with linens, dishes, and furniture purchased through donations. Those who gave to this effort join a list of mission-driven developers, financers, construction crews, supportive staff, and volunteers who have made this unique project a reality. All 21 cabins are occupied and tenants have told MaineHousing staff how happy they are to live in a beautiful place with easy access to Togus, Maine's VA medical center. They are excited about the upcoming addition of an outdoor community space where they can have barbeques and community events.

HELPING MAINE PEOPLE STAY SAFE & WARM

HOME ACCESSIBILITY & REPAIR PROGRAM IMPLEMENTS SIGNIFICANT POSITIVE CHANGES

MaineHousing's Home Accessibility and Repair Program provides grants to income-eligible homeowners for professional home rehabilitation, repair, assistance with replacement, and accessibility services. The program is delivered through Maine's Community Action Agencies and is administered by MaineHousing's Energy and Housing Services Department.

Beginning in 2018, MaineHousing made several changes to the Home Accessibility and Repair Program to improve services for eligible households and provide flexibility for our Community Action Agencies (CAA) partners to meet the home repair needs of the clients they serve. Updates and changes included:

- Accessibility projects became part of the program with up to $15,000 granted per project. Accessibility projects fix issues with the house so household members with physical disabilities can safely and comfortably access and live in their home.
- Home Replacement allows up to $30,000 toward home replacement projects when replacement is a more viable option than repair. These funds are used with other funding sources to pay for the entire replacement project.
- Emergency projects are now funded. Emergency situations must threaten the occupant's health or safety to qualify for program funds. This can include: no heat in the winter, dangerous electrical systems, inoperable toilet and leaking waste pipes, severe roof leaks, and lack of drinking water supply.
- Pre-1976 manufactured homes may now be considered for emergency projects up to $15,000 or up to $30,000 for replacement when replacement is the most viable option.
- Well water testing is available for homes on a private water supply or well. For homes that have not had a well water test in the past 12 months, a test (including arsenic testing) will be conducted. If test results show unsafe levels of arsenic, the household can apply for MaineHousing's Arsenic Abatement Program.

NEW LEAD PAINT HAZARD ABATEMENT PROGRAM LAUNCHED

The State of Maine allocated $4 million to fund a lead paint hazard abatement program to make Maine homes and apartments lead safe.

The Maine Lead Paint Hazard Abatement Program provides grants to eligible single-family, owner-occupied homeowners and deferred/forgivable loans to owners of eligible residential rental units. The program is designed to complement the three existing lead-based paint hazard reduction programs in Maine, all of which are funded by the U.S. Department of Housing and Urban Development.

It is delivered statewide through three Community Action Agencies: Aroostook County Action Program, Community Concepts, Inc., and Penquis Community Action Program.

The funding for this program is a one-time allocation with no set term to expend the funds. Added to the federal funding we receive for lead remediation, MaineHousing assisted 66 households in 2018.

2018 ENERGY, HEAT & SAFETY

BY THE NUMBERS

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

100
HOUSEHOLDS HELPED

$389,085
EXPENSES

HEAP - HOME ENERGY ASSISTANCE PROGRAM
(help with heating costs)
(October 1 - September 30)

29,551
HOUSEHOLDS HELPED

$24,363,611
SPENT TO KEEP MAINERS WARM

HOME REPAIR PROGRAM

199 PROJECTS
× $15,667 AVERAGE PROJECT COST

$3,117,766 TOTAL

CENTRAL HEATING IMPROVEMENT PROGRAM
(repairing or replacing heating systems)
(January 1 - November 30)

95
HOUSEHOLDS HELPED

$109,739
EXPENSES

LOW INCOME ASSISTANCE PROGRAM
(help with electric utility bills)
(October 1 - September 30)

15,493
HOUSEHOLDS HELPED

$5,468,218
EXPENSES

ARSENIC ABATEMENT

60 PROJECTS
× $7,971 AVERAGE PROJECT COST

$478,289 TOTAL

ENERGY CRISIS INTERVENTION PROGRAM & EMERGENCY FUEL ASSISTANCE

10,736
HOUSEHOLDS HELPED

$989,859
EXPENSES

LEAD HAZARD CONTROL PROGRAM

66
UNITS ABATED

$7,501
AVERAGE COST

INNOVATING BY EXAMPLE

> **"I can't believe you're doing all of this for me at no cost. This is going to allow me to stay at home."**
>
> – Bath resident

119	$189,453	$1,592
HOUSEHOLDS HELPED	SPENT HELPING OLDER MAINERS STAY IN THEIR HOMES	AVERAGE COST PER HOME

AGING IN PLACE HOME MODIFICATIONS

Following the example set by Bath Housing Authority, and after two years of piloting the program with other public housing authorities, MaineHousing is expanding an aging in place home modification program that brings basic, quality home safety improvements to the homes of income-eligible older adults. The program is based on the best practice model CAPABLE (Community Aging in Place – Advancing Better Living for Elders), a program developed by Johns Hopkins School of Nursing. Five public housing authorities took part in the first year of the pilot: Bath, South Portland, Old Town, Westbrook, and Fort Fairfield.

The program serves people 60 years old or older or people with disabilities who own their own homes or live in a house owned by their family. They can ask the housing authority to inspect and make suggestions on how to make their home safer for them. Bath Housing trained the other housing authorities on how to operate the program.

A safety check of each home, including smoke and carbon monoxide detectors, is conducted. If needed, installations are made, including: grab bars, shower wands and seats, handrails, raised toilet seats, drawer pulls, and faucet levers. Minor repairs to flooring, gutters, storm and screen doors, and existing steps and ramps also may be done. No major home renovations are part of the program, but referrals to agencies that may help are given.

As of December 2018, the program had assisted 119 older adults and the average amount spent per house is $1,600. The program received an Innovations Award from the National Association of Housing and Redevelopment Officials in 2018.

FINDING ALTERNATIVE HOUSING MODELS

MaineHousing seeks opportunities to provide affordable housing to more Maine people. Our partnership with Midcoast Habitat for Humanity and Knox County Homeless Coalition to develop different kinds of affordable housing in Midcoast Maine was a recent model demonstration opportunity.

The goal of the demonstration is to develop an affordable, mixed income housing model that includes rental and ownership options. Specific aspects of the model demonstration include:

6 "TINY EQUITY BUILDERS"
– small housing units (about 400 square feet) for tenants to rent at low cost, while building equity over a 5-year period.

4 AFFORDABLE FAMILY RENTALS
– 2 two-bedroom units at about 800 square feet, and 2 three-bedroom units at about 1,000 square feet.

6 HOUSE LOTS
for the traditional Habitat for Humanity model.

SUPPORTING INFRASTRUCTURE,
such as water and sewer lines, for all units.

Each of the three partners has agreed to provide resources to accomplish the development and management of the model demonstration.

HELPING MAINE'S MOST VULNERABLE

HOUSE DONATED TO SUPPORT TRAFFICKING VICTIMS

In 2014, MaineHousing was invited to take part in a discussion about human trafficking prevention and response. The discussion was held in the Maine Attorney General's office, and attended by federal and state officials, state prosecutors, domestic violence and sexual assault service providers, and MaineHousing staff, led by then-Director John Gallagher.

Our staff learned about the realities of human trafficking in Maine and that victims were often being held in county jails, largely to keep them safe. A need for safe housing with treatment services was identified, and MaineHousing was on board to help.

MaineHousing had a number of foreclosures resulting from the housing crisis and offered to donate a suitable building as a safe home. After reviewing the options and several site visits by victim advocates, the Federal Bureau of Investigation, and federal probation officers, a suitable property was selected. We are not publicly revealing the location in order to protect current and future residents.

Three state agencies came together to support the creation of the safe house for victims. MaineHousing donated the property, but it required repair – a new roof, heating system, and more. The Maine Attorney General's Office agreed to provide $100,000 to MaineHousing to cover the costs of the repairs. In the meantime, the Maine Department of Health and Human Services developed and funded a contract for treatment and residential services which was awarded to the Maine Coalition to End Domestic Violence.

MaineHousing officially transferred title for the property to the Maine Coalition to End Domestic Violence mid-2018, and the safe house accepted its first residents in the fall of 2018.

2018 EMERGENCY SHELTER & HOUSING ASSISTANCE PROGRAM BY THE NUMBERS

$6,094,743

IN FINANCIAL SUPPORT

38

SHELTERS SUPPORTED

104

NAVIGATORS HELPING PEOPLE WHO ARE HOMELESS

1,308

PEOPLE WHO WERE HOMELESS HOUSED

ATTAINING HOUSING STABILITY

2018 HOUSING SUPPORT BY THE NUMBERS

HOUSING CHOICE VOUCHERS

MaineHousing administers 28% of total vouchers in Maine

3,608
AVERAGE HOUSEHOLDS/ MONTH

$25,785,416
PROVIDED TO HELP MAINERS AFFORD TO LIVE IN APARTMENTS

ASSET MANAGEMENT

777
PROPERTIES

19,485
UNITS IN PORTFOLIO

SECTION 8 ADMINISTRATION

Performance Based Contract Administered on behalf of HUD

2,660
UNITS

$21,674,483
SUBSIDY

TRADITIONAL CONTRACT ADMINISTERED ON BEHALF OF MAINEHOUSING

5,370
UNITS

$49,647,773
SUBSIDY

STATEWIDE CENTRALIZED WAITING LIST LAUNCHED

People in need of Section 8 Housing Choice Vouchers rental assistance can now apply anywhere in Maine through one centralized waiting list. The application is available online and is used by MaineHousing and all 20 local public housing authorities (PHAs).

With the creation of the Maine Centralized Section 8/HCV Waiting List, individuals and families no longer need to apply at the PHA offices that serve the towns where they may want to live – they apply in one place and only once.

For program administrators, the centralized waiting list gives Maine's housing authorities an accurate count of how many individuals and families are waiting for Housing Choice Vouchers.

The centralized waiting list was recommended by the 2015 Maine Affordable Housing Working Group. Applications accepted before the centralized waiting list went online were transferred onto the new list for clients' ease of access to information.

NEW NATIONAL INSPECTION STANDARDS FOR SUBSIDIZED HOUSING PILOTED BY MAINEHOUSING

MaineHousing was chosen to participate as a demonstration site to field-test a new national housing inspection standard. Congress recently directed the U.S. Department of Housing and Urban Development (HUD) to improve the effectiveness of the inspection protocol for public and assisted housing. As a result, HUD developed a new inspection and oversight approach called Uniform Physical Condition Standards – Vouchers (UPCS-V) and implemented a three-year Demonstration Program. HUD plans to implement the standards nationwide following the demonstration pilot.

STABILITY THROUGH ENGAGEMENT PROGRAM IMPROVED

The Stability Through Engagement Program (STEP) provides short-term rental assistance to quickly re-house people who meet the federal definition of homelessness. MaineHousing's Housing Choice Voucher (HCV) Department assumed administration of the program in 2018. This change enhanced the program's administration, and made the process for applicants and the homeless shelter staff supporting them more accessible and efficient. Additionally, the length of time for the voucher has been extended to up to 24 months.

Changes to the program are designed to better address the needs of homeless persons and streamline the process for shelters. Participating homeless shelter staff continue to refer eligible clients based on the likelihood that the participant, with the support of the program, will be housed immediately and then continue to be stably housed within 12 months. HCV program staff have worked hard to foster relationships with homeless shelter staff to ensure the program's success.

STEP is offered statewide. However, STEP applications mostly come from our federally-funded shelters located in Androscoggin, Aroostook, Cumberland, Hancock, Kennebec, Knox, Oxford, Penobscot, Washington, and York Counties.

PROVIDING LEADERSHIP IN THE HOUSING FIELD

MaineHousing's New Director – DANIEL BRENNAN

"As I look ahead to the opportunity to lead this great agency, I am committed to continuing the agency's strategic direction, maintaining our focus on being lean, efficient, and smart in the use of our resources, and maintaining our ability to quickly respond to the affordable housing needs of Maine citizens as those needs change over time."

– Daniel Brennan, Senate Confirmation Testimony

On April 5, 2018, the Maine State Senate unanimously approved Dan Brennan as MaineHousing's Director. The Senate vote followed a unanimous vote by the Maine Legislature's Labor, Commerce, Research, and Economic Development Committee. He was nominated by Governor Paul LePage.

Prior to becoming Director, Dan served as Senior Director of Programs, overseeing departments responsible for creating single and multifamily housing, addressing homelessness, managing Section 8 Housing Choice Vouchers, and administering the federal Home Energy Assistance Program (HEAP) as well as the Department of Energy Weatherization Program. Dan became director after serving in many other roles at the agency, including Internal Auditor, Director of Asset Management, and Director of Energy and Housing Services.

Dan succeeded John Gallagher, who retired in January after more than 40 years in Maine's housing industry. As he was sworn in surrounded by MaineHousing staff, Dan told those gathered how grateful he was for the hard work MaineHousing staff do each day.

Senator Amy Volk, Senator Shenna Bellows, Director Daniel Brennan, and Senator Brian Langley at MaineHousing Director Daniel Brennan's Senate Confirmation on April 5, 2018, in the Maine State Senate Chambers.

POLICY FORUMS

MaineHousing organizes policy forums to discuss emerging issues, changing housing needs, and potential solutions. In 2018, we held three policy forums to discuss MaineHousing's role in creating recovery housing for those with substance use issues, the housing needs of older adults, and how to assist small, private landlords in developing affordable housing. Each discussion helped inform our existing policies and programs and plan the future of publicly supported housing and housing opportunities in Maine. These forums shape our role as an agency that finances projects people want to live in, increase public awareness and education about issues facing specific populations who need affordable housing, and support connections between municipalities and developers seeking to build housing for both seniors and those recovering from substance abuse.

A VIABLE & CAPABLE ORGANIZATION

EDISON DRIVE PURCHASED

MaineHousing will move from Downtown Augusta to a building on Edison Drive in Augusta. In 2018, MaineHousing closed on the purchase of a vacant 70,000 square-foot, two-story building at 26 Edison Drive. The building is being renovated and we expect to move in Spring 2020.

MAINEHOUSING'S HOUSE OF LEAN: OUR CONTINUOUS IMPROVEMENT WORK

MaineHousing is fostering a culture of continuous process improvement by empowering staff to evaluate and streamline our work. We have already seen improvements in our partners' and clients' experiences with us, and improvements in our own relationships to our work. We have adopted Lean principles which are helping us navigate these changes and focus on reducing or eliminating waste.

As a result, we've made a lot of changes to the way we work including: streamlining funding reporting processes, changing the application process to some of our programs, and developing secure processes to digitize more of our work. Lean principles are also helping us prepare for our move to Edison Drive so we can reduce what we bring into our new office.

STAFF PROFESSIONAL DEVELOPMENT

MaineHousing wants to attract and keep the best talent to solve Maine's housing issues. As part of our work, we see professional and leadership development as integral to staffing our 165-person agency. We offered 11 courses in 4 development tracks through our in-house leadership education department.

In 2018, 85 MaineHousing staff members attended at least one staff development course, with 49 staff attending 2 or more courses.

Leadership Development Program

Beginning in 2018, MaineHousing offered a new program to support emerging leaders in our field and agency. The Leadership Development Program is a 10-month professional development program that focuses on competencies, knowledge, skills, and behaviors to increase the leadership capacity and ability of MaineHousing's current and future leaders. Learning activities include facilitated sessions, peer to peer coaching, and other experiential learning projects. Six participants were promoted to leadership positions since the program began in November 2017.

FINANCIAL HIGHLIGHTS

MaineHousing's net position
INCREASED BY $12.9 MILLION TO $343 MILLION
as a result of program operations and financing activities.

MORTGAGE RECEIVABLES INCREASED BY $93 MILLION (7.2% TO $1.39 BILLION)
primarily due to higher single-family mortgage loan purchases and a reduction in mortgage loan prepayments. Single-family mortgage loan purchases amounted to an all-time high volume of $160 million for the year and increased by $21.2 million (15.3%) compared to 2017. Prepayments decreased by $27.4 million (29.3%).

Single-family mortgage loan
DELINQUENCY RATES AND FORECLOSURES DECREASED IN 2018 FOR THE THIRD CONSECUTIVE YEAR.
The rate for loans 60 days or more delinquent decreased from 3.72% to 3.07%. This rate was 8.18% at the start of 2016 and has decreased by 62.5% over the past three years. The volume of foreclosed loans decreased by $3.6 million or 42.9%; from $8.4 million to $4.8 million.

FINANCIAL SUMMARY

For the years ended December 31, 2018 & 2017
Statement of Net Position (in millions of dollars)

	2018	2017
ASSETS		
Cash and investments	$400.7	$437.3
Mortgage and other notes receivable	1,388.4	1,295.4
Other assets	23.6	19.0
Total Assets	1,812.7	1,751.7
Total Deferred Outflows of Resources	**9.6**	**13.4**
LIABILITIES		
Bonds and notes payable	1,454.9	1,404.3
Other liabilities	23.3	28.3
Total Liabilities	1,478.2	1,432.6
Total Deferred Inflows of Resources	**1.1**	**2.4**
NET POSITION		
Investment in capital assets	3.2	0.6
Restricted	308.1	296.0
Unrestricted	31.7	33.5
Total Net Position	**$343.0**	**$330.1**

Statement of Revenues, Expenses & Changes in Net Position
(in millions of dollars)

	2018	2017
REVENUES		
Interest from mortgages and notes	$59.8	$57.6
Income from investments	7.8	5.1
Net (decrease) increase in the fair value of investments	(2.7)	0.3
Grants and subsidies	167.2	162.1
All other revenue	9.3	9.3
Total Revenues	**241.4**	**234.4**
EXPENSES		
Operating and program administrative expenses	24.3	26.1
Provision for losses on loans and foreclosed real estate	0.3	(0.9)
Interest expense	42.7	40.1
Grants and subsidies	161.2	149.9
Total Expenses	**228.5**	**215.2**
Increase in net position	12.9	19.2
Net Position at beginning of year	330.1	310.9
Net Position at end of year	**$343.0**	**$330.1**

Please refer to the audited financial statements on our website: MaineHousing.org.

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.

MAINEHOUSING'S CORE VALUES

In carrying out our work we pride ourselves on being:

PASSIONATE AND COMMITTED
We care passionately about the mission of MaineHousing and the impact of our work on people's lives.

THOUGHTFUL AND CARING
We care about one another and the people we serve. We are willing to do more than is required or expected in order to provide help where it is needed.

PROFESSIONAL
We pride ourselves on being competent and knowledgeable.

ACCOUNTABLE
In the administration of our resources, we are answerable to funders and creditors. We take our stewardship of resources very seriously, adhering to rules and regulations. We believe we owe nothing less to our Board, our funders and creditors, our partners and clients, and the communities across Maine where our resources are being applied for positive impact.

We believe that a focus on continuous improvement makes us stronger and better able to deliver on our mission. How we do our work matters. We are committed to upholding our core values while striving toward an agency-wide culture that is evermore:

RESPONSIVE
We view both our partners and clients as customers and pride ourselves on providing excellent customer service. We work collaboratively and deliver clear, timely responses. We respect that our actions impact our customers; we consider the overall goal and offer thoughtful, workable solutions to issues.

INNOVATIVE
We are open to adaptive approaches and innovative solutions that ultimately lead to better outcomes for our customers.

MAINEHOUSING'S OPERATIONAL VISION

MaineHousing is the leading provider of affordable housing resources in Maine, helping Maine people to obtain and maintain quality affordable housing. The agency is known for the excellence of its programs and services, responsiveness to clients and partners, efficient and cost-effective delivery of programs and services, and fiscal responsibility. MaineHousing's employees are known for their competency, passion, and innovative approaches to problem solving.

MaineHousing delivers on its mission in collaboration with a wide array of public and private partners. The agency is responsive, open, and transparent in its relationships. The agency is a leader in identifying important housing issues and working with its stakeholders to develop effective solutions.

MISSION

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

MAINEHOUSING 2018 BOARD OF COMMISSIONERS

Daniel Brennan
Director of MaineHousing

Terry Hayes
Maine State Treasurer

Thomas Davis
Retired CEO, Skills, Inc.

Sheryl Gregory
Real estate broker, Homestead Realty, Winthrop

Laurence Gross
CEO, Southern Maine Agency on Aging

Kevin P. Joseph
Co-owner, Joseph's Fireside Steak House, Waterville

Lincoln J. Merrill, Jr.
Board Chairman
President and CEO of Patriot Insurance Co.

Donna Talarico
Senior Loan Officer, Embrace Home Loans, Portland, Maine

MAINEHOUSING NON-DISCRIMINATION POLICY

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, marital status, 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:

Louise Patenaude
Maine State Housing Authority

353 Water Street
Augusta, Maine 04330-4633

1-800-452-4668 (voice in state only)
(207) 626-4600 (voice) or Maine Relay 711

MaineHousing
Maine State Housing Authority

353 Water Street, Augusta ME 04330

207-626-4600 | 800-452-4668 | Fax: 207-626-4678 | Maine Relay 711

MaineHousing.org

FOLLOW US

EQUAL HOUSING OPPORTUNITY

EQUAL HOUSING LENDER