August 18, 2026 Board Packet

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MaineHousing
MAINE STATE HOUSING AUTHORITY

Board of Commissioners Meeting – August 18, 2026, 9:00 a.m. to 12:00 p.m.

MEMBERS OF THE BOARD: Frank O'Hara (Chair), Daniel Brennan, Joseph Perry, Laura Buxbaum (Vice Chair), Nancy Harrison, Elizabeth Dietz (Secretary), Renee Lewis, Noël Bonam, Paul Shepherd and Melissa Hue

9:00	**Adopt Agenda (VOTE)**	**All**
	Remote Commissioners - Reason remote - Any other persons at their location	**Frank O'Hara**
	Approve minutes of June 16, 2026, meeting (VOTE)	**All**
	Approve minutes of June 1, 2026, special meeting (VOTE)	**All**
	Communications and Conflicts	**All**
	Chair of the Board Updates	**Frank O'Hara**
9:15	**Director Updates**	**Dan Brennan**
9:30	**PHA Plan Public Hearing**	**Allison Gallagher/Ashley Carson**
9:45	**2027 Goal Setting – initial discussion**	**Jamie Johnson/Jonny Kurzfeld**
	Department Reports: Asset Management Development Energy and Housing Services Finance Monthly Report Financial & Budget Report Finance Delinquency Report & Charts Homeless Initiatives Homeownership Housing Choice Vouchers Human Resources & Facilities Information Technology Planning and Research 2026-2027 Board Calendar	**All**

Adjourn (VOTE) **All**

The next meeting of the Board is scheduled for September 15, 2026 virtually and in person at 26 Edison Drive, Augusta, Maine

MaineHousing
MAINE STATE HOUSING AUTHORITY

Minutes of the Board of Commissioners Meeting June 16, 2026

MEETING CONVENED
A meeting of the Board of Commissioners for MaineHousing convened on June 16, 2026, at the offices of MaineHousing, 26 Edison Drive, Augusta, Maine and virtually. Notice of the meeting was published on June 5, 2026, in Central Maine newspapers. Notice of Board of Commissioners meetings are also on MaineHousing's website at www.mainehousing.org.

Chair Frank O'Hara called the meeting to order at 9:00 a.m. Director Dan Brennan, Commissioners Laura Buxbaum, Elizabeth Dietz, Nancy Harrison, Noël Bonam, and State Treasurer Joseph Perry attended in person. Commissioner Renee Lewis attended remotely due to her schedule, she was alone at her location. Commissioners Paul Shepherd and Melissa Hue were absent. There was a quorum present.

PUBLIC ATTENDANCE
Guests and staff present for all or part of the meeting included: Jamie Johnson, Senior Director of Operations; Ashley Carson, Chief Counsel; Adam Krea, Senior Director of Finance and Lending; Craig Given, Director of Information Technology; Allison Gallagher, Director of Housing Choice Vouchers; Tom Cary, Treasurer; Patricia Harriman, Director of Homeownership; Erik Jorgensen, Senior Director of Government Relations & Communications; Bobbi Crooker, Director of Energy and Housing Services; Jonny Kurzfeld, Director of Planning and Research; Jane Whitley, Director of Human Resources and Facilities; Scott Thistle, Communications Director; Darren Brown, Director of Finance; Kelly Watson, Director of Homeless Initiatives; Linda Grotton, Director of Audit; Karen Lawlor, Executive Administrator; Sarah Johnson, Manager of HEAP; Kim Ferenc, Manager of Housing Services; Kimberly Whitley, Portfolio Manager; Bobbie Jo Marcoux, Loan Administration Manager; Laura Mitchell, Maine Affordable Housing Coalition; and Jack Watson, Paralegal and Note taker.

ADOPT AGENDA
Commissioner Elizabeth Dietz made a motion seconded by Commissioner Nancy Harrison to adopt the June 16, 2026, agenda. The vote carried unanimously

APPROVE MINUTES OF MAY 19, 2026, MEETING
Commissioner Laura Buxbaum made a motion seconded by Commissioner Elizabeth Dietz to adopt the May 19, 2026, minutes as written. The vote carried unanimously.

COMMUNICATIONS AND CONFLICTS
None

CHAIR OF BOARD UPDATES

- Chair Frank O'Hara congratulated Linda Grotton on her upcoming retirement from the Internal Auditor position at MaineHousing and congratulated Kim Whitley who has been hired to replace Linda in that role.
- Will be participating in a Home for Good focus group on June 22.
- On June 23rd, will be with an economics group Director of Planning and Research, Jonny Kurzfeld put together that will be looking at the economics of the housing market and what is going on in Maine.
- MaineHousing's Pride lunch is taking place after the board meeting and all the Commissioners are invited.

DIRECTOR UPDATES

Director Brennan summarized recent issues, and his activities as follows:

- Congratulated Linda Grotton on her retirement and congratulated Kim Whitley on being named the new Internal Auditor.
- Congratulated Craig Given on his retirement from the Director of Information Technology position.
- Thanked both Linda and Craig for their contributions. They will both be missed.
- Searches are ongoing for the new Development Director and IT Director.
- Pride luncheon is taking place after the board meeting. One of the highlights of the year.
- There is a delay in launching the DOE Weatherization Program as the Department of Energy has yet to come out with the instruction document that gives all the details the grantees need to know to stand up their program.
- Went to St. Louis at the beginning of June for the Low-Income Housing Tax Credit Conference and Board of Directors meetings. Dan's seat on the board is up for renewal in October, and he plans to ask for another two-year term. He is also working to be considered for the ex officio slot on the board, which would put him into the executive level ranks.
- While in St. Louis, there was a lot of discussion around the continuum of care notice of funding opportunity that has been issued by HUD and what next year's issuance will look like. It doesn't look like it will be as extreme, but some pain is expected.
- There is some concern over the fundamental federal grant management regulation called 2 CFR 200. It is the major grant regulation on all federal grants. Some proposals are concerning, such as one where any federal agency would have the opportunity to look at past activity on any federal grant and make a decision on that grant.
- There has been a lot of discussion and advocacy around BABA. Representative Flood from Nebraska and Representative Goodlander from New Hampshire introduced a bill that would basically pause or suspend BABA while HUD does an analysis and a report.
- The U.S. Senate might vote on the 21st Century Road to Housing Act soon, as they have put forward their own version.
- MaineHousing had it's all staff day on June 9th. It was 100% employee led and was fantastic. Very proud of all the work and level of detail that went into it.
- As talked about last month, the Skowhegan church shelter, Shelters by Jesus, which MaineHousing doesn't have any financial relationship with, is being shut down by the town for the building being out of code. Our role is to amass various supportive service providers in that region and be prepared to help anybody from that shelter that seeks and wants help.

- Recognized the Asset Management department for reaching 25 years of clean audits on our performance-based contracting.
- A few changes were made in the Development department. Mitchell Eden was elevated to a manager role, joining Kelly Purington, allowing for more balance on portfolio management and managerial availability. Meanwhile, Jane Sturk and Megan McDonough's positions were moved into the Development department from the Asset Management department to consolidate all the underwriting under one team.
- Included in the board packet is a memo explaining the capital stack the Commissioners previously requested. It is an overview of the financing sources in development programs.
- Also included in the board packet is an answer to a question from last month's meeting about the delinquency reports. The discrepancy was that one was showing loan count and the other was showing loan dollars.
- Partner meetings for Rural Affordable Rental and AHOP are underway.
- Home for Good meetings are taking place.
- Talked with multiple single-family lenders.
- MaineHousing is at the same pace as last year for loans purchased in the Homeownership department. Currently at 499 loans through the end of the second quarter.

ADOPT HEAP RULE/STATE PLAN

Manager of HEAP, Sarah Johnson, Director of Energy and Housing Services, Bobbi Crooker, and Chief Counsel, Ashley Carson asked the Commissioners to repeal the existing Home Energy Assistance Program Rule and replace it with the Home Energy Assistance Program Rule included in the board packet sent to the Commissioners for the meeting. They also asked the Commissioners to adopt the FFY 2027 HEAP State Plan included in the same board packet. Sarah Johnson said they made no changes to the HEAP Rule or State Plan since the public hearing that took place on June 1.

Chief Counsel Ashley Carson read the proposed motion, to repeal the existing Home Energy Assistance Program Rule, Chapter 24 of MaineHousing's rules, and replace it with the replacement Home Energy Assistance Program Rule attached to the memo on adoption of the Home Energy Assistance Program Rule and FFY 2027 State Plan from Manager of HEAP Sarah Johnson and Chief Counsel Ashley Carson to the Board of Commissioners dated June 9, 2026. Commissioner Nancy Harrison made the motion, and it was seconded by Commissioner Laura Buxbaum. The vote carried unanimously.

Chief Counsel Ashley Carson read the proposed motion, to adopt the FFY 2027 Home Energy Assistance Program State Plan as attached to the memo on adoption of the Home Energy Assistance Program Rule and FFY 2027 State Plan from Manager of HEAP Sarah Johnson and Chief Counsel Ashley Carson to the Board of Commissioners dated June 9, 2026. Commissioner Laura Buxbaum made the motion, and it was seconded by Commissioner Elizabeth Dietz. The vote carried unanimously.

PHA PLAN INTRODUCTION

Director of Housing Choice Vouchers, Allison Gallager introduced the draft 2027 PHA plan and the PHA 5-year plan to the Commissioners. She explained that the PHA annual plan is an update and review of the elements of the 5-year plan. She said there are no significant changes to the plan from last year. The proposed changes to the plan were listed in the memo that was a part of the board packet provided to the Commissioners for the meeting. The draft of the plan will be posted to

MaineHousing website in July. The public hearing on the plan is scheduled to take place at the August board meeting, and the adoption of the plan is scheduled for the September board meeting.

HOPE/HAMP UPDATE
Director of Finance, Darren Brown and Loan Administration Manager, Bobbie Jo Marcoux provided an update on the Maine Homeownership Protection for Unemployment Plan (HOPE) and the Maine Home Affordable Modification Program (HAMP) and MaineHousing's foreclosure prevention activities in general. They reviewed the delinquency report that was provided in the board packet and went over the different tools and practices they use to help borrowers who are at risk of foreclosure. It was emphasized that avoiding foreclosure helps both the borrower and MaineHousing.

PLANNING AND RESEARCH DEPARTMENT UPDATE
Director of Planning and Research, Jonny Kurzfeld and Communications Director, Scott Thistle provided a Planning and Research Department update. They started their presentation by sharing a little bit about the members of the department and what each of them do in their roles. They then explained how there are essentially two segments of the department, the marketing, social media, and media relations and communications segment and the research, report writing and data analytics segment. It was explained later by Director Brennan how the culture of the organization led to them being combined and how it is something that works well despite being an unusual combination in other organizations. Jonny concurred and said the set up provides them with certain advantages that otherwise might not be utilized. Scott's portion of the presentation focused on the media relations and communications side, while Jonny's portion focused on everything else. They both conveyed how the department supports the agency each day. The Commissioners asked various questions.

ADJOURN
Commissioner Elizabeth Dietz made a motion seconded by Commissioner Laura Buxbaum to adjourn the meeting. The meeting was adjourned at 11:31 a.m. by unanimous vote of the Board.

Respectfully submitted,

Elizabeth Dietz

MaineHousing
MAINE STATE HOUSING AUTHORITY

Minutes of the special meeting of the Board of Commissioners to conduct the public hearing for the HEAP Rule and HEAP State Plan June 1, 2026

MEETING CONVENED

A special meeting of the Board of Commissioners for MaineHousing convened on June 1, 2026, at the offices of MaineHousing, 26 Edison Drive, Augusta, Maine and virtually. Notice of the meeting was published on May 13, 2026, in Central Maine newspapers. Notice of Board of Commissioners meetings are also on MaineHousing's website at www.mainehousing.org.

Ashley Carson, Chief Counsel, called the meeting to order at 10:00 a.m. Director Dan Brennan, Chair Frank O'Hara, and Commissioners Laura Buxbaum, Elizabeth Dietz, Renee Lewis and Melissa Hue attended virtually. Treasurer Joseph Perry also attended virtually. Commissioners Nancy Harrison, Paul Shepherd and Noël Bonam were absent. There was a quorum present.

PUBLIC ATTENDANCE

Guests and staff present for all or part of the meeting included: Jamie Johnson, Senior Director of Operations; Ashley Carson, Chief Counsel; Adam Krea, Senior Director of Finance and Lending; Bobbi Crooker, Director of Energy and Housing Services; Sarah Johson, Manager of Home Energy Assistance Programs; Kim Ferenc, Manager of Housing Services; Amber Wiers, Midcoast Maine Community Action; Heidi LeBlanc, Penquis; Alicia Fasulo, The Opportunity Alliance; Melissa Howard, Penquis; Lynn Ludgon, Penquis; Scott Cuddy, Maine Labor Climate Counsel; Jennifer Giosia, Penquis; Paul Deschaine, Aroostook County Action Program; Lisa McGee, Community Concepts, Inc.; and Karen Turgeon, The Opportunity Alliance.

HEAP RULE & STATE PLAN PUBLIC HEARING

Chief Counsel, Ashley Carson, Director of Energy and Housing Services, Bobbi Crooker and Manager of Home Energy Assistance Programs, Sarah Johnson conducted the Home Energy Assistance Rule and State Plan public hearing. Chief Counsel Carson began by introducing the Commissioners and MaineHousing staff representing MaineHousing and then asked Sarah to go over the interested parties input process. Sarah explained that work on the HEAP Rule and State Plan began in March, and since then there have been multiple meetings with partners and interested parties to discuss areas of the Rule and the Plan that needed updating. Ashley shared that the revised notice to interested parties was sent out on May 7th and published on our website the same day. Ashley also shared the revised notice was published in newspapers statewide on May 13th. She said the comment period expires on June 11th at 5 o'clock and that the public hearing is being recorded. After the expiration of the comment period, all the comments will be summarized, and written responses will be provided and made available to the public. Comments were received from Lynn Ludgon of Penquis. No other comments were received and the public hearing and meeting were adjourned at 10:08 a.m.

Respectfully submitted,

Elizabeth Dietz

MaineHousing
MAINE STATE HOUSING AUTHORITY

Memorandum

To: Daniel Brennan

From: Erik Jorgensen

Date: June 10 2026

RE: Continuation of HR&A Research: Housing Affordability Strategy PHASE II

As discussed, we are planning to continue with the research work into housing affordability that has been conducted by HR&A Advisors, Inc. Like the prior projects in this series, this will be a joint project between MaineHousing, the Governor's Office, and the Maine Department of Economic and Community Development.

Scope: A detailed scope of work has been prepared by HR&A. The project will consist of three distinct tasks: (1) Creating a steering committee and assessing changes that have occurred since the original phase 1 report; (2) Developing a set of legislative and administrative strategies; and (3) Creating a prioritized "Action Brief" for the next administration.

Cost: The quoted total cost of the new contract would be $125,000. Maine state agencies will provide a total of $105,000 and MaineHousing will provide the final $20,000.

Justification: This project falls under the first of MaineHousing's criteria for sole source procurement, **Uniqueness** because this is a direct extension of three earlier projects provided by HR&A for the Stateand will be drawing from that earlier work in developing this report. HR&A is the only vendor who can provide this service in a timely fashion

1. Uniqueness The item or service is available from only one source, based on a reasonable, good-faith review of the market for the type of item or service needed. A prior relationship between MaineHousing and a vendor does not, by itself, satisfy the requirement of uniqueness.	If an item is unique to a specific vendor, the nature and necessity of the unique characteristics must be documented. If a vendor has unique expertise in providing a service, the expertise and its necessity must be documented.

Concurrence:

6/12/2026

Daniel E. Brennan
Director

Date

MaineHousing
MAINE STATE HOUSING AUTHORITY

Homeless Department Memorandum

To: Dan Brennan

From: Kelly Watson

Date: July 13, 2026

Subject: Sole Source Procurement for Housing Stability Services Program Administrator

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Background
MaineHousing issued a Request for Proposals for the Housing Stability Support Program Administrator (the "RFP") on July 8, 2025. In response to the RFP, MaineHousing received four proposals from ProsperityME, the Immigrant Resource Center of Maine, Quality Housing Coalition n/k/a Project Home, and Forward. The proposals were scored and ProsperityME and the Immigrant Resource Center of Maine were selected to administer the Housing Stability Services Program ("HSSP").

MaineHousing entered into contracts with ProsperityME and the Immigrant Resource Center of Maine. The Immigrant Resource Center of Maine is unable to continue working on HSSP and additional assistance is needed to continue administering the program. Quality Housing Coalition n/k/a Project Home ("Project Home") was the next highest scorer under the RFP and has the capacity to quickly stand up the program and serve the individuals that have already applied/are awaiting benefits.

Justification
Section IV of MaineHousing's Procurement Policy allows for procurement from only one source by reason of emergency or urgent need. Currently, there is a large number of applicants who were receiving payments that stopped and an even larger number that applied and have not been served. These applicants are facing housing instability and eviction, and timely administration is necessary to avoid homelessness and risk to housing stability. For that reason, there is an urgent need to serve these applicants.

Request
To enter into a contract with Project Home for the administration of HSSP from July 15, 2026 to October 15, 2026 in the amount of $300,000, with the possibility of an extension through July of 2027 and an additional sum of up to $500,000, dependent on need.

ACKNOWLEDGED & APPROVED

7/13/2026
Date

Daniel Brennan
Director, Maine State Housing Authority

Planning & Research Department Memorandum

To: Dan Brennan, Director

From: Jonathan Kurzfeld, Ph.D., Director of Planning and Research

Date: July 07, 2026

Subject: Sole Source Procurement for Sitefinity

Background

Sitefinity is a content management system ("CMS") used for hosting MaineHousing's website. MaineHousing has used Sitefinity since 2012. In 2022, MaineHousing issued an Invitation for Proposals for Website Housing Solutions, to which Sitefinity and other companies responded. Sitefinity was selected as the winner, and MaineHousing entered into a year-to-year contract with Sitefinity that could be extended through a term of five years. 2026 would be the fourth year of the contract. Sitefinity has offered a new three-year term contract at a lower cost of $137,700. The original procurement has two years left, so entering into this contract would exceed the allowable five-year term.

Request

MaineHousing would like to enter into a contract with Sitefinity for the three-year term at the lower cost of $137,700. The rationale for this request falls under the Uniqueness category in MaineHousing's procurement policy, Section IV:

- **Uniqueness**: The item or service is available from only one source, based on a reasonable, good faith review of the market for the type of item or service needed.

As we are hosting MaineHousing's website directly from the CMS creator, the three-year contract offered by Sitefinity is unique. A new company would not be able to offer the same service at this cost, due to the uniqueness of the hosting environment, expertise, knowledge base and server tool setup built specifically for Sitefinity users hosting directly from the CMS creator. The three-year contract with Sitefinity is the best value for MaineHousing. Entering into two additional one-year contracts with Sitefinity would not result in the same value. MaineHousing intends to procure the service again at the expiration of the three years.

ACKNOWLEDGED & APPROVED

Daniel Brennan, Director | 7/22/2026 Date

Memorandum

To: MaineHousing Commissioners

From: Adam S. Krea

Date: August 11, 2026

RE: Financing Source Examples from Actual Projects

At the June Board of Commissioners' meeting, there was a brief discussion of my June 5, 2026 memo outlining the typical funding sources for multifamily rental projects as well as the average use of each funding source by program. There was a request made to see what the funding actually looked like in a few example projects. This memo addresses that request.

Overview of Funding Sources

As a reminder, MaineHousing uses three basic sources of funds when financing the creation of new rental housing: Low Income Housing Tax Credits ("LIHTC"), MaineHousing paying debt, and non-paying debt or subsidy. Most multifamily rental projects have a small amount of non-MaineHousing financing as well, whether a Tax Increment Financing arrangement with the municipality, a subsidy from the Affordable Housing Program at the Federal Home Loan Bank of Boston, CDBG funds from Maine's Department of Economic and Community Development, or Federal HOME from a municipality.

Example Projects

The following three examples are actual, completed projects that have minimal anomalies and have very average costs: they are neither the least expensive nor the most expensive developed under the respective programs.

9% LIHTC Project. Seavey Street is a 61-unit older Mainer multifamily rental property that was developed by Avesta in Westbrook. It is new construction. There are six units at ≤30% AMI (these six units have project-based vouchers), 31 units at ≤50% AMI, and 24 units at ≤60% AMI. All units are 1-bedrooms. The sources of funding were as follows:

LIHTC Equity	$10,918,799
MaineHousing 6% Interest-Only Loan	$ 7,701,250
MaineHousing StateHOME	$ 1,345,940
MaineHousing Housing Trust Fund	$ 1,100,000
MaineHousing FedHOME	$ 907,336
ARPA Funds	$ 350,000
Efficiency Maine Rebates	$ 282,249
Brownfields Grant	$ 500,000
Solar Equity	$ 37,796
TOTAL	**$23,143,370**

Total construction was $16,653,359 or $273,006 per unit. All other costs, including site acquisition, soft costs, financing costs, fees and overhead, and funding of reserves totaled $6,490,011 or $106,394 per unit. The total per unit cost was $379,400.

4% LIHTC Project. Iron Heights is a 32-unit multifamily rental property that is not age-restricted that was developed by Mastway Development in Gardiner. It is new construction. All units are for families ≤60% AMI. There are 29 one-bedroom units and three two-bedroom units. The sources of funding were as follows:

LIHTC Equity	$ 4,185,746
MaineHousing 5.5% Interest-Only Loan	$ 1,701,490
MaineHousing State Funds	$ 4,086,104
GP Equity	$ 115,699
Deferred Developer Fee	$ 152,556
Solar Equity	$ 35,996
TOTAL	**$10,277,591**

Total construction was $8,087,364 or $252,730 per unit. All other costs, including site acquisition, soft costs, financing costs, fees and overhead, and funding of reserves totaled $2,190,227 or $68,445 per unit. The total per unit cost was $321,175.

Rural Affordable Rental Housing Program Project. 7 Madelyn Lane is an 18-unit multifamily rental property that is not age-restricted that was developed by Lake City Investments in Rockport. It is an adaptive reuse of a former medical building. All units are for families ≤80% AMI. There are 11 one-bedroom units, three two-bedroom units, and four three-bedroom units. The sources of funding were as follows:

MaineHousing State Funds	$ 3,600,000
MaineHousing 6% Interest-Only Loan	$ 1,599,805
Genesis Fund Grant	$ 100,000
TOTAL	**$ 5,299,805**

Total construction was $3,686,676 or $204,815 per unit. All other costs, including site acquisition, soft costs, financing costs, fees and overhead, and funding of reserves totaled $1,613,129 or $89,618 per unit. The total per unit cost was $294,434.

I would be happy to answer any questions the board may have or discuss at a future meeting.

MaineHousing
MAINE STATE HOUSING AUTHORITY

Energy and Housing Services

To: Maine State Housing Authority Board of Commissioners

From: Bobbi Crooker, Director of Energy and Housing Services and
Kim Ferenc, Manager of Housing and Weatherization

Date: August 18, 2026

Subject: Intent to Proceed with 2026 Maine DOE WAP Application and State Plan

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The Weatherization Assistance Program (WAP) is designed to deliver high-quality weatherization services to Maine's aging housing stock, improving energy efficiency, reducing household energy consumption, and lowering heating costs. The program also addresses health and safety hazards through the installation of necessary measures. Priority is given to households eligible for HEAP assistance, particularly those with a high energy burden that include an elderly member, a person with disabilities, or a child under 6 years old.

MaineHousing has updated the draft State Plan originally presented to the Board in February to show that York County assistance will be provided by Community Concepts, Inc effective June 1, 2026, at the request of York County Community Action (YCCAC); see attached. YCCAC still has a placeholder in the plan to allow them to reenter the program once they have reestablished their WAP program at a yet to-be-determined date. No additional revisions have been made to the 2026 Maine DOE WAP Application and State Plan.

A public hearing was held on March 17, 2026, and the comment period has since closed with no comments received.

DOE was delayed in providing the annual guidance to submit Annual State Plan applications until July 9, 2026. This is typically received around March – April each year. When the guidance was received it noted the submission deadline as 9/7/2026; however, it went on to say that "packages received within 30 days will receive prioritization review." This meant submitting by 8/7/2026 to meet the 30-day timeframe to give our application prioritization review. After reviewing the approval process with Legal, it was determined that the approval process MaineHousing has in place is an internal process and it is not a requirement of 10 CFR part 440 that the State Plan must be approved by the Agency Board prior to submission. We moved forward with the path of priority submittal, as we were already 4 months behind in the DOE application process due to their delay and due to the fact that our 'No Cost' Extension for PY 25 will expire on 9/30/2026. Without submitting for a priority review, we risked the possibility of a DOE WAP funding gap if the approval is received after Sept. 30th. EHS submitted the State Plan application to DOE on August 4, 2026. EHS fully plans to return to the typical State Plan process with PY 2027's submission which will span July 1, 2027, through June 30, 2028. We thank you for your understanding with this unusual circumstance.

U.S. Department of Energy
WEATHERIZATION ANNUAL FILE WORKSHEET
(Grant Number:DE-EE0009906,) State: ME, Program Year: 2026

IV.1 Subgrantees

Subgrantee	City	Tentative Funding	Tentative Units
ACAP- CAAWHC (Community Action in Aroostook, Washington and Hancock Counties)	Presque Isle	$520,113	27
Community Concepts, Inc.	Lewiston	$1,083,573	56
Kennebec Valley Community Action Program	Waterville	$831,320	45
Penquis Community Action Program	Bangor	$831,320	45
Waldo Community Action Partners	Belfast	$261,024	12
Western Maine Community Action	East Wilton	$312,695	15
York County Community Action Corporation	Sanford	$8,547	1
Total:			201

IV.2 WAP Production Schedule

Weatherization Plans	**Units**
Total Units (excluding re-weatherized units)	201
Re-weatherized Units	

Average Unit Costs, Units subject to DOE Project Rules		
VEHICLE & EQUIPMENT AVERAGE COST PER DWELLING UNIT (DOE RULES)		
A	Total Vehicles & Equipment ($5,000 or more) Budget	$0.00
B	Total Units Weatherized	201
C	Total Units Re-weatherized	0
D	Total Dwelling Units to be Weatherized and Re-weatherized (B + C)	201
E	Average Vehicles & Equipment Acquisition Cost per Unit (A divided by D)	$0.00
AVERAGE COST PER DWELLING UNIT (DOE RULES)		
F	Total Funds for Program Operations	$1,746,559
G	Total Dwelling Units to be Weatherized and Re-weatherized (from line D)	201
H	Average Program Operations Costs per Unit (F divided by G)	$8,813.00
I	Average Vehicles & Equipment Acquisition Cost per Unit (from line E)	$0.00
J	Total Average Cost per Dwelling (H plus I)	$8,813.00

IV.3 Energy Savings

Method used to calculate energy savings: MaineHousing will be using the DOE WAP algorithm to calculate energy savings. Other (describe below)
Estimated energy savings (Mbtus): $12,013
This year estimated energy savings: $12,013
Prior year estimated energy savings: $7,823

IV.4 DOE•Funded Leveraging Activities

See Maine 2026 DOE State Plan Master File.

IV.5 Policy Advisory Council Members

Glenn Pole, Chair	Type of organization: Efficiency Maine Trust, Board of Directors Phone: (866) 376•2463 Email: efficiencymaine@efficiencymaine.com
Mark Isaacson Vice Chair	Type of organization: Efficiency Maine Trust, Board of Directors Phone: (866) 376•2463 Email: efficiencymaine@efficiencymaine.com
Kenneth Colburn, Treasurer	Type of organization: Efficiency Maine Trust, Board of Directors Phone: (866) 376•2463 Email: efficiencymaine@efficiencymaine.com
Joan Welsh, Secretary	Type of organization: Efficiency Maine Trust, Board of Directors Phone: (866) 376•2463 Email: efficiencymaine@efficiencymaine.com
Heather Furth	Type of organization: Efficiency Maine Trust, Board of Directors Phone: (207) 376-2463 Email: efficiency@efficiencymaine.com
Suzanne MacDonald	Type of organization: Efficiency Maine Trust, Board of Directors Phone: (866) 376•2463 Email: efficiencymaine@efficiencymaine.com
Christopher Rauscher	Type of organization: Efficiency Maine Trust, Board of Directors Phone: (866) 376•2463 Email: efficiencymaine@efficiencymaine.com
Daniel Brennan (Maine State Housing Authority Ex Officio)	Type of organization: Unit of State Government, Maine State Housing Authority Phone: (207) 626•4600 Email: dbrennan@mainehousing.org

U.S. Department of Energy
WEATHERIZATION ANNUAL FILE WORKSHEET
(Grant Number: DE-EE0009906,) State: ME, Program Year: 2026

Dan Burgess (Department of Energy ResourcesEx Officio)	Type of organization: Unit of State Government, Department of Energy Resources Phone: (207) 624-7446 Email: daniel.burgess@maine.gov

IV.6 State Plan Hearings (Note: attach notes and transcripts to the SF-424)

Date Held	Newspapers that publicized the hearings and the dates the notice ran
March 17, 2026	*Notice of Public Hearing was published on March 4, 2026, in the following daily newspapers:* *Kennebec Journal* *Waterville Morning Sentinel* *Brunswick Times Record* *Portland Press Herald* *Bangor Daily News* *Lewiston Sun Journal* *The public hearing transcript will be sent to the DOE Regional Office as part of Maine's 2026 DOE Application.*

IV.7 Miscellaneous

Bobbi Crooker is named as MaineHousing's Business Officer, Recipient Business Officer and is the representative authorized to act on behalf of MaineHousing to negotiate the award. All DOE official correspondence related to the award will be addressed to the Recipient Business Officer.

Bobbi Crooker is named as MaineHousing's Recipient Principal Investigator and is the technical representative authorized to act on behalf of MaineHousing as project manager for the award. The Recipient Principal Investigator is the prime point of contact for the DOE Project Officer during the project period of performance and will receive a copy of all DOE official correspondence related to the award.

Program Partners:

Grantee WAP management staff attend regularly scheduled monthly meetings with Subgrantee Housing Directors. These meetings provide ongoing opportunities for Subgrantees to provide input regarding WAP implementation, including suggestions for changes and content in the DOE Annual State Plan.

Grantee WAP team participate in the bimonthly NASCSP Region 1 meetings. This is an opportunity for the regional Grantees to discuss best practices and ways to address barriers experienced at the state level.

Weatherization Readiness Funds (WRF):

Maine State has the fifth oldest housing stock in the nation. Many Maine homes are older than 1940 and are in need of repairs before any weatherization measures can be installed. MaineHousing will follow DOE guidance in WPN 24-9 and use WRF to provide necessary repairs (e.g., Health and Safety issues, structural) in dwellings that have been deferred from receiving weatherization or will be deferred for costs exceeding allowable averages for Health & Safety and Incidental Repair services.
MaineHousing's Subgrantees maintain a list of homes deferred for weatherization services that will benefit from the WRF.

Distribution of WRF Funds: MaineHousing will distribute the funds among our Subgrantees. The Subgrantees will identify projects from their deferral tracking list to complete repairs using WRF.

WRF Household Prioritization: MaineHousing will require Subgrantees to use the same prioritization method used to determine priority for weatherization services. Priority for weatherization services is identified through the system of record based on household composition, annual energy consumption usage for heat (cost), and poverty level. Households with an older adult (60 years or older), a person with disabilities, and/or a child younger than six (6) years of age will be given priority for WRF and weatherization services.

Restrictions related to the funding: WRF funding will be restricted to eligible site-built single family and manufactured housing. CAA must certify that the home will receive WAP services after the WRF tasks have been completed. Projects that receive WRF must also be weatherized using DOE WAP funding. The DOE funded weatherization job must be completed within 6 months of the WRF job completion.

Grantee Monitoring of WRF activities: The Grantee will work closely with the Subgrantee personnel to ensure there is quality workmanship, financial systems and procedures in place. Grantee Technical staff will inspect each Subgrantee's completed work to verify compliance with the Installation Standards set forth by DOE SWS and Maine State Building codes. The Grantee will monitor/inspect a minimum of 10% of the WRF completed units.

The Grantee will track the funds for each building and unit including the measures/repairs and costs associated with the WRF completion through the system of record. The funds will be monitored as part of the annual monitoring of the Subgrantee to ensure funds are expended in accordance with this plan and to ensure the end result is a completed weatherization unit.

Cost per Unit The WRF Cost per Unit is set at $15,000.00. Each subgrantee will be held to the ACPU of $15,000, waivers may be considered on a case-by-case basis if as a state the ACPU is below that limit.

Work in Progress:

Grantee intends to apply to DOE for use of the regional priority lists. Maine is located in Region 3 (cold) and intends to apply to DOE to use all three established regional priority lists: single-family site-built homes, manufactured homes, and low-rise multifamily projects. The Grantee will work with the DOE Technical Project Officer to apply for and implement these lists for the Maine WAP network.

Policy Advisory Council (PAC): 2009 Public Law Chapter 372, An Act Regarding Maine's Energy Future, repeals 5 MRSA §3327, which established the Energy Resources Council, and places oversight of energy related programs under the jurisdiction of the Efficiency Maine Trust as of July 1, 2010. The new law requires that "after July 1, 2010, the Maine State Housing Authority, prior to applying for federal funds on behalf of the State…for weatherization, energy conservation and fuel assistance pursuant to the Weatherization Assistance for Low Income Persons Program administered through the United States Department of Energy and the Low Income Home Energy Assistance Program administered through the United States Department of Health and Human Services, shall submit to the board for its review and input the authority's implementation plans for the use of such funds. The plans must provide for coordination by the Maine State Housing Authority in its use of such funds with the programs administered by the trust…. The Maine State Housing Authority shall include in its plans any recommendations of the board to the extent the recommendations are consistent with the applicable federal guidelines governing the use of the funds." The Efficiency Maine Trust is controlled by a board of nine voting members. The statutory membership includes the Director of the Maine State Housing Authority, the Director of the Governor's Office of Energy Independence and Security and seven members appointed by the Governor that adequately represent the interests of commercial energy consumers, industrial energy consumers, small business energy consumers, residential energy consumers, and low-income energy consumers. The body as a whole must include persons with knowledge and experience in financial matters, consumer advocacy, conservation fund programs, and climate change policy.

The Efficiency Maine Trust reviewed MaineHousing's draft plans for the 2026 DOE WAP program at its January 28, 2026, meeting.

U.S. Department of Energy
WEATHERIZATION ASSISTANCE PROGRAM

STATE PLAN MASTER FILE

(Grant Number DE-EE0009906, State: ME, Program Year: 2026)

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V.1 Eligibility

V.1.1 Approach to Determining Client Eligibility

1. Provide a description of the definition of income used to determine eligibility

Definition of Low Income. Grantee has chosen to use the definition of household income, as described in the Home Energy Assistance Program Rule. Incomes calculated using this definition are adjusted as needed to align with WPN 25-3 PY 2025 *Poverty Income Guidelines and Definition of Income*[1]*, WPN 22-5 Expansion of Client Eligibility In the Weatherization Assistance Program* and any related DOE guidance thereafter, to determine household energy burden and eligibility.

Income Verification. Subgrantees obtain required income documentation and verify income eligibility as part of the intake process to certify households eligible to receive fuel assistance benefits from the Department of Health and Human Services' Low-Income Home Energy Assistance Program (HEAP). If a household member receives either TANF or SNAP assistance, that member will have Categorical Income Eligibility for HEAP, as the Maine Department of Health and Human Services has already vetted their income. Household members not listed on the TANF or SNAP documentation will need to provide all applicable income documentation. Only those households who have Categorical Income Eligibility, HEAP or whose income has been verified within the previous 12 months to be at or below 200 percent poverty level are considered for weatherization services. Subgrantees will re-verify income eligibility prior to commencing an energy audit for households whose application eligibility certification has expired. Subgrantees are required to ensure client eligibility during the period in which services are delivered. Clients that do not qualify for HEAP, but are still at or below 200%of poverty or for those that choose not to apply for HEAP, but still want weatherization services will be required to complete a DOE Weatherization Assistance Program only application and provide all required documentation to determine Program eligibility.

2. Describe what household eligibility basis will be used in the Program

Grantee has chosen the following definition of low income for the basis of eligibility for the Weatherization Assistance Program (WAP): Low income means that income in relation to household/family size is at or below 200 percent of the poverty level determined in accordance with criteria established by the Director of the Office of Management and Budget.

3. Describe the process for ensuring qualified non-citizens are eligible for weatherization benefits

A household may include:

a. A qualified non-citizen who has obtained the status of a qualified non-citizen lawfully admitted for temporary residence under Section 210 of the Immigration and Nationality Act by approval of an application and are categorized as Special Agricultural Workers (SAWS) who perform seasonal agricultural work during a specified period of time; or

b. A qualified non-citizen who has obtained the status of a qualified non-citizen lawfully admitted for temporary residence under Section 245A and 210A of the Immigration and Nationality Act by approval of an application and who is aged, blind and/or has a disability as defined in Section 1414 (a)(1) of the Social Security Act (Public Law 74271); or
(c) Cuban or Haitian qualified non-citizen as defined in Public Law 96422, Section 50I (e).

Households are considered eligible if qualified non-citizen members have a "Green Card" or show permanent residence (I-551 Alien Registration Card, Passport, I-688 Employment Authorization Card, I-766 Employment Authorization Document, I-94 with R-1 or R-2 status designation).

V.1.2 Approach to Determining Building Eligibility

1. Procedure to determine that units weatherized have eligibility documentation

Eligible Dwellings: Household members must meet one of the following eligibility criteria to be considered for weatherization services and to assure compliance with the requirements of 10 CFR 440.22:

a. A dwelling unit shall be eligible for weatherization assistance if it is occupied by a household who has Categorical Income Eligibility or whose income is at or below 200 percent of the poverty level and/or meets the eligibility for assistance under the Low Income Home Energy Assistance Act of 1981 as determined in accordance with criteria established by the Director of the Office of Management and Budget; or

b. Prior to weatherizing entire rental buildings, a specific eligibility test will be applied. Not less than 66 percent (or 50 percent in the case of rental dwellings of two (2) or four (4) dwelling units), must be eligible or must become eligible dwelling units within 180 days under a federal, state or local program for rehabilitating the building or making similar improvements to the building.

2. Multi-family eligibility – (WPN) 22-5 expanded WAP's categorical income eligibility to include HUD means-tested programs' income qualifications at or below 80% of Area Median Income (AMI). WPN 22-5 was accompanied by three spreadsheets listing HUD properties which were categorically or potentially income eligible.

3. Weatherization Memorandum 109: Eligible Buildings - U.S. Department of Housing and Urban Development (HUD) Lists (energy.gov)

4. Multi-family eligibility – WPN 25-4 expanded WAP's categorical income eligibility to include properties qualifying under USDA means-tested programs with income limits at or below 80% of Area Median Income (AMI). WPN 25-4 included a link to the USDA website. DOE identified buildings that meet the requirements of 10 CFR 440.22 (b)(2). These buildings qualify because at least 66% of their units receive rental subsidies through USDA or HUD means-tested programs. WPN 25-4 also provides an attachment listing the eligible properties.

Eligibility Documentation. All subgrantee files and records contain authorized HEAP applications with verified income documentation (homeowners and renters), as well as WAP *Consent Form*, *Proof of Ownership* and *Landlord/Tenant Agreement* (if applicable). All documents are available for review by state or federal staff as needed. Documentation of categorical eligibility will be obtained and kept in client file.

Undue or Excessive Enhancements. Grantee conducts desk reviews on weatherization jobs to confirm that no undue or excessive enhancements occurred to the value of the dwelling unit. If costs are questionable, an "Open Item Report" is issued to the Subgrantee. Dialog and documentation determines whether the cost is allowable. If not, it is removed from the DOE billing and the subgrantee uses non-WAP funding.

5. *Describe re-weatherization compliance*

The Consolidation Appropriations Act of 2021 allows Grantee to weatherize units 15 years after the date of such previous weatherization was completed to receive further financial assistance for weatherization utilizing DOE and other federal program funds. Grantee requires that these units be reported separately. Each dwelling unit served must receive a completely new energy audit that takes into account any previous energy conservation improvements to the dwelling. Subgrantees are allowed to count these homes as completions for the purposes of compliance with the per-home expenditure limit in 10 CFR 440.18.

The Maine State Housing Authority (Grantee) maintains available data of previously weatherized homes and assists Subgrantees in determining compliance with the re-weatherization requirements. For weatherization jobs completed in the prior 15 years Grantee and Subgrantee rely primarily on records maintained by the Subgrantee. Weatherization jobs completed between 1998-2008 are tracked in Grantee's Central Heating Improvement Program and Weatherization Jobs SIR database. Weatherization jobs completed 2009-September 2016 are tracked in Grantee's ECOS database. Weatherization jobs completed October 2016 to June 2025 are tracked in SQL Server 2019 reporting service. Our current system of record is ECOS, beginning July 2025. Multi-family projects will be tracked manually in an internal database.

6. *Describe what structures are eligible for weatherization*

Grantee defines an eligible structure as a dwelling unit, including a stationary manufactured home, stick built house, and multi-family buildings. An eligible dwelling does not include a camper, or other structures designed and constructed to provide temporary living quarters. All dwelling units will have a permanent physical address documented by a current tax bill or confirmation from a municipal official.

A dwelling unit is eligible for weatherization assistance if it is occupied by a family who has Categorical Income Eligibility or whose income is at or below 200 percent of the poverty level and/or is eligible for assistance under the Low-Income Home Energy Assistance Program.

Non-traditional dwelling units such as shelters and units with a business component will be discussed with DOE prior to commencement of the project.

Maine WAP includes the following components:

a. An individual audit for each dwelling unit;

b. Energy savings calculations based on the American Society of Heating and Refrigerating and Air Conditioning Engineers (ASHRAE) fundamentals; and

c. A comprehensive health and safety protocol. Prior to initiating any weatherization activities, Subgrantees are required to evaluate the physical condition of the home, the mechanical systems, and building tightness.

If the structure fails to meet minimum standards as to Structural Integrity and Health & Safety, weatherization must be deferred until the issue is resolved. *See* V.1.2.5 Deferral Process and V.5.2 Energy Audit Procedures.

Grantee complies with its State Historic Preservation Office (SHPO) Programmatic Agreement (PA) to satisfy DOE's Section 106 requirement for all structures eligible for weatherization.

Grantee complies with DOE WAP Memorandum 110, Historic Preservation Review Process for Utilizing Weatherization Funds on Tribal Lands, to follow the written procedures of Historic Preservation on Tribal land.

7. Describe how rental units/multifamily buildings will be addressed

Grantee intends to weatherize rental units/multifamily buildings with the DOE Grant Funds.

Rental units will be eligible for WAP provided that the Subgrantee has obtained written authorization from landlords/building owners and not less than 66% (50% for duplexes and four-unit buildings, and certain eligible types of multi-family buildings) of the dwelling units in the building are: (i) eligible dwelling units, or (ii) will become eligible dwelling units within 180 days under a Federal, State or local government program for rehabilitating the building or making similar improvements.

The Subgrantee is required to ensure that the benefits of the weatherization assistance on rental units accrue primarily to the low-income tenants residing in the units and that no undue or excessive enhancement occurs to the value of the rental units. Additionally, the Subgrantee must require that the landlords/building owners execute the *Weatherization Rental Agreement*, to ensure that for a period of one (1) year following the weatherization work, the tenants in that rental unit will not be subjected to rent increases unless the increases are demonstrably related to matters other than the weatherization work performed. The *Weatherization Rental Agreement* further requires adherence by the landlords/owners to the requirements of 10 CFR §440.22(b)(3) and §440.22(c)-(e), as laid out in the *Weatherization Assistance Program Guidance*.

If the landlords/owners increase the rent in violation of the *Weatherization Rental Agreement* and the *Weatherization Assistance Program Guidance*, the landlords/owners must repay the full cost of the weatherization assistance. Any dispute as to the circumstances for a rent increase will be reviewed by the Subgrantee or MaineHousing, if requested by the Subgrantee, landlord/owner or tenant.

WAP will be working closely with the DOE Project Officer and the new multifamily Subgrantees to ensure that all DOE approvals and training needs are met. Priority will be given to identifying and providing weatherization assistance to: older adult persons, persons with disabilities, families with children, high residential energy users, and households with high energy burden. Multifamily buildings, because of their size and character, may offer an opportunity to meet many of these priorities. When addressing "significant energy improvements" in multifamily dwellings, WAP will contact the DOE Project Officer and refer to the WPN 22-12 Multifamily Weatherization and WPN 22-13 Weatherization of Rental Units.

Eligible Dwelling Units. Grantee intends to weatherize rental dwelling units occupied by income eligible (low-income) tenant(s), providing a direct benefit to the low-income tenant(s). In the event of 2-4 unit buildings, one of the units may be occupied by the owner. Grantee, consistent with Department of Energy guidance, requires the weatherization of the entire building not just the low-income units.

Prioritization. Rental unit buildings will be prioritized similar to single unit buildings: tenants with the highest energy use and highest energy burden (as a percentage of income) will receive priority. DOE funding is used to weatherize multi-family unit buildings provided at least 66 percent of residents in a three (3) unit property and 50 percent in a two (2) or four (4) unit property (determined on a building-by-building basis in a multi-building property) meet WAP income guidelines or HUD categorical eligibility.

Written Permission. Prior to conducting the energy audit, the Subgrantee must verify the ownership of the unit/building and secure landlord's/owner's and tenant's consent, in writing, to proceed with weatherization measures. In addition, the landlord and tenant are required to sign a *Weatherization Rental Agreement* before the Subgrantee can proceed with weatherization. The provisions of this Agreement include:

a. Rent Increases: Secure landlord's/owner's and tenant's signature on a *Weatherization Rental Agreement* that prohibits an increase for twelve (12) months because of any increase in the value of the property due solely to the weatherization work.

b. *Sale of Property*: If the property is sold within one (1) year of the completion of weatherization work, the owner may be required to reimburse the Grantee for the cost of the weatherization material installed.

Tenant Complaints. Customer survey cards, client phone calls, and client comments during site monitoring are tracked by Grantee. Grantee technicians, program and management staff engage with clients and Subgrantees as needed to address issues. Closure is documented in applicable Grantee databases.

8. Describe the deferral process

Some dwelling conditions or client circumstances may require deferral of weatherization until the issues are resolved. Documentation of all activities in the client's file is required. "Deferral" does not necessarily mean that the home will not receive weatherization services, but that until the conditions are rectified, the weatherization services are temporarily postponed.

Deferral of Services Policy. *See* Grantee's Weatherization Assistance Program Guidance, Section 6(J) for Grantee's *Deferral of Weatherization Services Policy*, which provides the guidelines for Subgrantees when a building should be deferred because the building is not appropriate for weatherization.

Deferral Tracking. All deferred jobs, including the reason for deferral, are entered and tracked in an excel spreadsheet developed by DOE and electronically in the appropriate system of record.

Deferral Notification: Subgrantee provides a written *Notice of Deferral* to each deferred client with the reason for deferral. A copy of the *Notice of Deferral* is retained with the weatherization job in the system of record.

Once the applicant notifies the Subgrantee that the deferral reason(s) have been resolved/addressed the applicant will receive priority for WAP providing they still meet WAP eligibility.

Clients have the right to appeal the decision to defer WAP services. They must make this request by contacting the Manager of Housing and Weatherization in writing within 30 calendar days of the date the Deferral of Services Notice was signed. The request must include the reason(s) why they don't agree with this decision along with any documentation that will show that the deferral reason was made in error or not accurate.

9. Weatherization Readiness Funds (WRF)

Weatherization Readiness Funds (WRF) are designated for use by Grantees to address necessary repairs (health and safety, structural issues, etc.) that may be barriers to Weatherization Activities being funded by the US Department of Energy Weatherization Assistance Program (WAP). This funding is intended to overcome barriers to weatherization. The following is the plan utilized in the state of Maine to expend the Weatherization Readiness Funding.

Distribution of Funding:

The State of Maine has been allocated $397,790 for PY 26 and will allocate the funding equally across Subgrantees. These funds will only be used in jobs funded by WAP formula and IIJA funds.

WRF Maximum Per Unit:

The Maximum Per Unit amount to address necessary repairs (health and safety, structural issues, etc.) that may be barriers will be capped at $15,000.

Prioritization of Dwelling:

WRF prioritization will follow the prioritization criteria used by the WAP program. In addition, WAP will prioritize customers with barriers that do not exceed the WRF Maximum Per Unit Cap (MPUC) and with energy projects that will allow WAP to adhere to its required Average Cost Per Unit (ACPU).

Reporting/Tracking:

All households deferred from receiving weatherization services due to a weatherization barrier being present are tracked according to the process outlined in WPN 24-9. Subgrantees will utilize the DOE Recommended deferral tracker to track all jobs deferred from receiving weatherization services, including jobs that are remediated using WRF funding.

Reporting Categories:

Each subgrantee is required to submit quarterly reports to MaineHousing. Reports must include:

- Unit ID
- WAP Intake Date
- Date(s) Deferred (if previously deferred by WAP)
- Date Weatherization Ready
- Date Weatherized
- Mailing Information (Street, City, State, Zip)
- Building Information (Type, Year Built, Fuel Type)
- Deferral Issue (Issue or Action Needed, WRF Category, Total Remediation Cost, Non-WAP Funding Source Used, WRF Fund Applied)

Eligible Measures:

WPN 24-9 determines which measures are allowable utilizing the WRF funding. Maine will use WRF funds for measures included in 22-7, as well as roof repairs and replacements. The measure list below is not exhaustive, and Maine may approve additional repairs outside of this list as needed and as aligned with WPN 24-9.

- Roof repair
- Wall repair (interior or exterior)
- Ceiling repair
- Floor repair
- Foundation or subspace repair
- Exterior drainage repairs (e.g., landscaping or gutters)
- Plumbing repairs
- Electrical repair (including removal of knob and tube)
- Repair or replacement of damaged door/windows
- Lead Paint
- Asbestos (confirmed or suspected, including vermiculite), mold and/or moisture
- Roof Replacement
- Other - All projects that fall under this category must receive prior written approval from a MaineHousing Weatherization Program Officer (Note: measures that are an allowable expense under DOE WAP or are eligible under another MaineHousing program (i.e. CHIP) are not an allowable WRF expense).

Process:

Each one-to-four unit household served by the Weatherization Assistance Program (WAP) is first screened for necessary repairs—such as health and safety or structural issues—that may pose barriers to weatherization activities. If a barrier is identified by the Energy Auditor, the household is evaluated using the DOE-approved Health and Safety Audit. Based on this evaluation, a scope of work is developed to address the identified barriers.

Once the repairs are completed, the Energy Auditor returns to verify that all barriers have been resolved and to perform the energy assessment. The Community Action Agency (CAA) must certify that the home will receive WAP services following completion of the Weatherization Readiness Fund (WRF) tasks.

Projects that receive WRF assistance must also be weatherized using DOE WAP funds, and the DOE-funded weatherization must be completed within six months of the WRF project's completion.

Braiding Funds:

The Subgrantees will only be utilizing Weatherization Readiness Funds to address health and safety barriers to weatherize income-eligible households.

Monitoring:

The proper use of WRF funding is monitored in three ways. First, an inspection of all work completed as part of a unit's remediation is conducted by the Energy Auditor, who initially halted the energy assessment due to an identified barrier. Once that inspection is completed the household is then served by MaineHousing's WAP and is subject to 100% final inspection by the Subgrantee QCI and a minimum of 10% inspected by the state QCI with a majority of the households being inspected while work is in progress to ensure quality work is being completed. All Activities conducted utilizing WRF are reviewed as part of Grantee's annual monitoring of Subgrantee activities.

Funding Restrictions:

Maine WAP does not propose putting any restrictions on the use of WRF funds outside of the defined allowable scope described in WPN 24-9. Funds for remediation measures will be used exclusively to remediate barriers that prevent the installation of weatherization measures identified in the comprehensive Health & Safety audit.

V.1.3 Definition of Children

Definition of children: younger than six (6) years of age.

V.1.4 Approach to Tribal Organizations

Grantee has five federally recognized Indian Tribes and each of them participate in the HEAP fuel assistance, as well as HEAP and DOE weatherization programs (WAP): Penobscot Indian Nation; Houlton Band of Maliseets; Aroostook Band of Mic Macs; Passamaquoddy Tribe, Pleasant Point; and Passamaquoddy Tribe, Indian Township. Grantee and the Indian Tribes maintain annual Memorandums of Understanding that outline the disbursement terms of WAP funds for these Tribal Entities.

The low-income members of an Indian tribe shall receive benefits equivalent to the assistance provided to other low-income persons within Maine. Grantee allocates funds to five (5) tribal organizations based upon the number of eligible HEAP clients. This has resulted in three percent of Grantee's DOE grant award being allocated to the five (5) tribes. Actual administration of the weatherization programs within tribal organizations' land is provided by Subgrantees that service areas include Counties in which Indian Tribes are located.

Process: Tribal organizations process HEAP fuel assistance applications for tribal members and verify eligibility for benefits. Subgrantees contact the local tribal organizations to obtain eligible HEAP fuel assistance applications, as well as contact information for tribal members that are at 200% or below poverty guidelines that do not meet HEAP fuel assistance income eligibility or who have not applied for fuel assistance. Upon receipt of the applications/information, audits and weatherization jobs may be scheduled.

V.2 Selection of Areas to Be Served

Selection Method. In the case of areas currently served by a Subgrantee established under Section 222(a)(12) of the Economic Opportunity Act of 1964, as amended, funds available under this program will be granted to that Subgrantee for the same geographic area. Any new or additional Subgrantees shall be selected at a hearing in accordance with 10 CFR Section 440.14(a), as amended, and upon the basis of the criteria set forth in 10 CFR 440.15(a), as amended.

Grantee's WAP serves all counties statewide through seven (7) Subgrantees. Each Subgrantee is, in fact, a Community Action Agency or other public or non-profit entity. Grantee may expand the Subgrantee Network to add additional non-profit organizations to provide WAP services.

The Grantee ensures that each Subgrantee is selected on the basis of public comment received during a public hearing conducted pursuant to 440.14(a) and other appropriate findings regarding:

a. The Subgrantee's experience and performance in weatherization or housing renovation activities;
b. The Subgrantee's experience in assisting low-income persons in the area to be served; and
c. The Subgrantee's capacity to undertake a timely and effective weatherization program.

In selecting a Subgrantee, preference is given to any Community Action Agency or other public or non-profit entity, which has, or is currently administering, an effective program under this part or under Title II of the Economic Opportunity Act of 1964. Program effectiveness is evaluated by consideration of factors including, but not necessarily limited to the following:

a. The extent to which the past or current program achieved or is achieving weatherization goals in a timely fashion;
b. The quality of work performed by the Subgrantee;
c. The number, qualifications, and experience of the staff members of the Subgrantee; and
d. The ability of the Subgrantee to secure volunteers, training participants, public service employment

workers, and other federal or state training programs.

Subgrantee Removal. In the event that a Subgrantee is unable to complete the terms of its Subgrantee Agreement, or if Grantee determines that the Subgrantee cannot fulfill its obligations under the Subgrantee Agreement, Grantee will reach out to other Subgrantees to fulfill the terms of their Subgrantee Agreement and work with the Subgrantees to extend their WAP services into the territory needing service coverage or Grantee will select new Subgrantee pursuant to 10 CFR Section 440.14(a), as amended, and upon the basis of the criteria set forth in 10 CFR 440.15(a), as amended Contracts would be amended as needed to accommodate the change in service area. This process ensures that WAP services are delivered with minimal interruption to clients if this type of situation was encountered.

V.3 Priorities

Prioritization. Priority for weatherization services is identified through the system of record, based on household composition, annual energy consumption), and energy burden. Each applicant is assigned priority points at the time of eligibility determination, as follows:

1. At least one member in the household is elderly (age 60 or older). (1 point)
2. At least one member in the household is a person **with** disabilities (receives disability benefits). (1 point)
3. At least one member in the household is a child (under the age of 6). (1 point)
4. The household has a high energy burden (spending at least 6.9% of total income on heating costs). (1 point)
5. The household is a high energy user (spending 10 cents or more per square foot on electricity). (1 point)

Wait Lists. Subgrantees are required to develop and maintain a wait list consisting of HEAP eligible households. Households on the system of records wait list should be weatherized in order of ranking according to our System of Record. Households with the highest priority ranking have the highest priority. A Subgrantee may move an eligible household's priority based on geographic considerations. However, the geographic consideration should only be used as a secondary consideration. For example, if there are two equally ranked households, one can be prioritized based on location even though the other household had been on the wait list longer.

V.4 Climatic Conditions

Maine's weather and geography directly affect energy consumption in homes. Heating requirements vary from south to north based on the District Heating Factors for the United States. Maine's 7500 to 9800 degree day environment mandates consideration of heating needs. In order to meet the additional heating needs of those in the northern and western portions of Maine, the Grantee uses a sliding scale of allocation based on recorded Heating Degree Days (HDD).

Maine's Energy Audit Tool accounts for localized climatic variances by using climate data from the National Oceanic and Atmospheric Administration (NOAA). Heating degree hours are calculated using state climate data associated with each Maine zip code. The data set that is used to determine HHD can be found at NOAA.org. (www.ncei.noaa.gov/ access/search/data-search/normals-hourly-1991-2020).

Maine's Heating Degree Days by County (HDD):

Subgrantee	Service Area – counties	Heating Degree Days
Community Action in Aroostook, Washington and Hancock Counties (Aroostook Community Action Program and the former Downeast Community Partners?	Aroostook	8,204
Community Concepts, Inc.	Androscoggin, Oxford	6,904
Community Concepts, Inc.	Cumberland	6,248
Community Action in Aroostook, Washington and Hancock Counties (Aroostook Community Action Program and the former Downeast Community Partners)	Washington, Hancock	6,734
Kennebec Valley Community Action Program	Kennebec, Somerset	7,255
Kennebec Valley Community Action Program	Lincoln, Sagadahoc	6,170
Penquis Community Action Program	Penobscot, Piscataquis	7,257
Penquis Community Action Program	Knox	6,352
Waldo Community Action Partners	Waldo	6,856
Western Maine Community Action	Franklin	8,078
York County Community Action Corporation	York	6,301

V.5 Type of Weatherization Work to Be Done

V.5.1 Technical Guides and Materials

Technical Guides. Standards for the proper installation of materials and procedures are described in the *Maine Weatherization Standards* and the Maine Field Guide which are located on the Grantee's website https://www.mainehousing.org/partners/partner-type/community-agencies/maine-weatherization-programs.

The *Maine Weatherization Standards* are aligned with the companion Maine Field Guide, which embodies SWS applicable to the Maine Weatherization Assistance Program. While the *Maine Weatherization Standards* and the Maine Field Guide are fully aligned, the documents are distinct. The *Maine Weatherization Standards* provides more overview and detail on overarching goals and guidance for delivery of weatherization services. The Maine Field Guide format provides clear quality standards for specific measures and test procedures using concise SWS language and photographs and is well suited for direct use in the field.

Notification/Distribution to Subgrantees. Grantee has created and maintains a dedicated web portal for Subgrantees, which provides electronic access to current versions of technical guides, program updates, procedure manuals, standard documents, relevant client education brochures, and a link to all WAP Program Notices and Memoranda. See http://www.mainehousing.org/partners/partner-type/community-agencies.

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Program updates and notifications are emailed to Subgrantee Housing Directors and posted on our web portal.

Required Language. All Subgrantee Agreements contain the following language: "Subgrantee agrees to ensure that the standard work specifications for work quality outlined in WPN 22-4, Section 1, will be met and that all contracts with vendors will contain the same requirement." The Subgrantee's signature on the Agreement confirms that all expectations contained in the Subgrantee Agreement, Work Plan, and Budget are understood and implemented. The Subgrantee must deliver the executed Agreement, with Work Plan and Budget to the Grantee for approval before WAP funds will be disseminated.

All weatherization work is performed in accordance to DOE approved energy audit procedures and 10 CFR 440 Appendix A.

NEPA Review. Subgrantees may only perform activities identified in the current NEPA Maine determination.

Maine Field Guide type approval dates.

Maine Weatherization Field Guide (Single-family and Mobile Home) DOE approved on September 23, 2021

Special Materials/Audit Procedures Approvals	
Item	**Comments**
Energy Star Light Emitting Diode (LED) Lighting	Approved 10/4/2022
Energy Star Refrigerators	Approved 10/4/2022
Rigid Foam Board Insulation Complying with ASTM C 1289	Approved 8/24/2022
Lifetime Changes	Approved 7/30/2020
Spray Polyurethane Foam (SPF) Insulation	Approved 11/27/2018

V.5.2 <u>Energy Audit Procedures</u>

Audit Procedures and Dates Most Recently Approved by DOE

Audit Procedure: Single-Family
Audit Name: Other (specify) Approval Date:

Audit Procedure: Manufactured Housing
Audit Name: Other (specify) Approval Date:

Audit Procedure: Multi-Family
Audit Name: Other (specify) TREAT
Approval Date: MaineHousing is currently applying for TREAT

Comments

Multifamily Production: At this time, the Grantee does not have approval to conduct energy audits for multifamily (MF) projects. However, the Grantee is actively working through the approval process for multifamily energy auditing tools and procedures. Specifically, the Grantee is pursuing approval for the WAWeb -DOE's energy audit tool and the LRMF (Low-Rise Multifamily) Priority List to assess and implement energy efficiency measures in MF buildings.

Once approval is obtained, the Grantee will implement MF audits following program guidelines, ensuring compliance with all necessary protocols. Energy audits will be conducted using the approved tool(s) to assess energy usage, identify cost-effective weatherization measures, and optimize energy efficiency improvements for multifamily buildings. Until the approval process is completed, the Grantee will not initiate multifamily audits but will continue preparing for implementation by developing internal processes, training staff, and aligning with state and federal requirements.

Grantee anticipates MF units will account for less than 20% of total weatherized units, therefore, each individual multifamily project will be submitted to DOE for approval before project commencement. No work will proceed without written DOE authorization.

1. Grantee's energy audits consists of the following components:
   a. an individual audit for each dwelling unit,
   b. energy savings calculations based on ASHRAE fundamentals, and
2. A comprehensive health and safety protocol. Prior to initiating any weatherization activities, Subgrantees are required to evaluate: the physical condition of the home, the mechanical systems, and building tightness. Evaluation of the physical condition of the home and its mechanical systems is accomplished using blower door tests, combustion efficiency analysis, ventilation assessment, fossil fuel appliance combustion safety testing, and moisture level evaluation. Results determine the necessity for various remedial actions, which must be accomplished prior to weatherization, as well as whether investing program dollars in the structure is appropriate.
3. Grantee's health and safety procedures, as described in the *Maine Weatherization Standards* require a total assessment of the home. Briefly, and not all inclusive, the auditor is required to assess the home from basement to attic using the system of record:
   a. list possible pollutant sources;
   b. record any observable pollutant indicators;
   c. interview the client as to health problems and lifestyle;

d. test all combustion appliances to the degree allowed by law as to efficiency and safe operation;

e. perform zone pressure diagnostic testing if applicable;

f. determine combustion air requirements and assess the adequacy of the existing combustion air supply;

g. test for spillage, backdrafting, and venting capability of all combustion exhaust vents; and

h. check CO production of all combustion appliances.

- Homes that fail combustion safety tests must be deferred until corrective action is taken. Homes with unvented fossil fuel heaters cannot be weatherized until such heaters are removed, except when ANSI approved and used as secondary heat only. In addition, no weatherization activity that will affect the drying capability of the home may be undertaken until all necessary moisture control activities have been completed. After the weatherization measures are completed, the home must be checked again to ascertain that all combustion appliances are operating safely. If homes fail to meet minimum standards as to Structural Integrity and Health & Safety, weatherization must be deferred until the issue is resolved. Once a deferred home becomes eligible for weatherization, all energy audit diagnostics, including blower door testing and combustion safety testing, must be redone to establish a new baseline for the building conditions. Documentation of all activities in the client file is required.

4. Grantee standard work specifications are embodied in the *Field Guide* and is posted on the Grantee's website. This measures selection system applies to all types of dwelling units and is based on instrumented audits interacted with ASHRAE 62.2–2016 based calculations for energy use, actual installation and energy costs and material lifetimes to produce a savings investment ratio (SIR)-driven work order. These calculations will be conducted using the system of record.

5. Grantee requires Subgrantees to utilize, to the degree allowed by law, diagnostic equipment including blower doors, combustion analyzers, hygrometers, CO analyzers, digital manometers and infrared cameras. Mandated tests include blower door tests, combustion efficiency analysis, minimal ventilation assessment, fossil fuel appliance CO testing, and moisture level evaluation.

6. Grantee system of record uses the basic heat loss equation for conductive heat loss, (BTU/hr times area times degrees Fahrenheit over "R") taken from the ASHRAE 62.2–2016 Fundamentals Handbook, for pre and post weatherization energy use. Included in the calculations are heating degree-day correction factors and a blower door "N" factor when necessary. The results are checked against actual consumption whenever possible (HEAP vendors are required to provide consumption data; clients are asked to provide fuel bills during the audit). As the database grows, any necessary adjustments to correction factors will be made. Grantee's energy audit calculates SIRs for each contemplated weatherization measure, which reflect local heating degree-day figures and a heating degree-day correction factor.

7. Maine's system of record, material lifetimes were updated based on DOE input and are the most conservative generally accepted by the industry. Installation costs are established by using actual subcontractor and supplier bids as well as crew installation costs at each Subgrantee.

8. A SIR is calculated for each contemplated energy conservation measure (ECM). Measures are arranged in descending order of payback by the system of record with any individual measure with a SIR of less than 1 being considered "unallowable" unless paid for with another funding source (non-DOE). It is possible for the Subgrantee to elect to do fewer measures than proposed on any given job as long as measures are accomplished in the order established by the system of record and not a major measure.

9. Projected incidental repair costs are also calculated and added to the total cost. Incidental repair costs are capped at 15 percent of the total cost of weatherization tasks being completed (conductive + air infiltration + mechanical tasks) in a contract period. Overall calculated SIR for activities excluding health and safety must be equal to or greater than 1. Grantee's system of record assigns an energy savings to air infiltration reduction as determined by reduction of the CFM50 figure from blower door testing. As there is no way to accurately predict a post weatherization CFM50 figure, Grantee may waive the SIR requirement for the aggregate of air infiltration reduction measures on a case-by-case basis if the overall payback requirement is not met by the post blower door test.

10. All weatherization work is performed in accordance to DOE approved energy audit procedures and 10 CFR 440 Appendix A. Supplemental DOE Approval for Spray Foam as an Air Sealing (Infiltration) Material as well as Insulation Material approved November 27, 2018

V.5.3 Final Inspection

Every DOE WAP unit reported as a completed unit receives a final inspection by the Subgrantee's BPI certified

Quality Control Inspector (QCI), to ensure that all work meets the minimum standard work specifications as outlined in the National Renewable Energy Laboratory (NREL) Single-Family Quality Control Inspector Job Task *Analysis*. The QCI must complete and provide an *Inspection Completion Form* to Grantee for every completed unit, certifying that the weatherization materials and measures were properly installed in accordance with the Grantee WAP standards.

Grantee conducts desk reviews on up to 100 percent of completed jobs, based on Subgrantee performance. Grantee will only authorize payment to the Subgrantee when satisfied that all work is completed in accordance with the work quality requirements outlined in WPN 22-4, Section 1. The Subgrantee is notified of any job not in compliance and is required to take the steps necessary to complete the job. In addition, the Grantee will perform quality assurance inspection reviews of at least 5 percent of completed units and 10 percent of all completed units of Subgrantees that allow the audit and inspection to be done by the same person.

Subgrantee Agreements outline disciplinary action for inadequate inspection practices, as well as other duties not performed in accordance with expectations contained in the Agreement. *To wit:* Grantee shall notify the Subgrantee of the respects in which the Subgrantee's performance is deficient and the time period Subgrantee has to conform its performance. In the event the Subgrantee fails to correct deficiencies in its performance within the specified time, Grantee may withhold Subgrantee's funding under the Agreement until Subgrantee is in compliance.

If a Subgrantee weatherizes a project that is financed/owned by the Subgrantee, or sufficient reserves are in place for the project to incur these costs, without prior approved clearance, the Grantee has the right to refuse to reimburse for weatherization costs incurred.

Maine Weatherization Standards, Subgrantee Agreements, and Grantee's *Weatherization Assistance Program Guidance and Procedures* (Section 6), provide policies and procedures that govern the inspection process.

V.6 Weatherization Analysis of Effectiveness

ECOS system reports are used as tools by the Grantee to monitor Subgrantee WAP production. Additionally, ECOS calculates an Energy Savings Report for each job that includes pre-R, post-R as well as annual and lifetime BTU savings for the dwelling. Grantee plans to implement the following procedures to analyze the effectiveness of weatherization projects:

1. Grantee reviews estimated energy savings calculations and reports produced by the system of record, which also prioritizes all activities in all types of housing addressed by WAP.
2. Grantee surveys recipients of weatherization services and shares results with Subgrantees performing the work.
3. Grantee's Energy and Housing Services team (EHS) communicates regularly with Subgrantee weatherization technicians through telephone, email and onsite visits.
4. Grantee's EHS staff participates in monthly Housing Council meetings hosted and attended by Subgrantees directors, managers and technical staff. These meetings provide a platform to receive and solicit feedback from Subgrantees regarding technical concerns, training and other areas that may need improvement. Grantee will implement training based on need.

Grantee conducts up to 100 percent desk review of all jobs and provides timely feedback to Subgrantees. Grantee's State Monitor Technical Review Checklist and State Monitor Compliance Review Checklist classifies common or problematic areas of work identified during desk audits of each weatherized unit. This checklist includes specific areas of the building model, which prompts the monitor to require that the audit be restated if housing characteristics were not accurately entered into the initial audit. Grantee maintains a database which tracks jobs that have issues, follows-up with the Subgrantee, and documents resolutions.

The desk review process will flag any units that need additional monitoring in the form of a unit inspection. Any uncharacteristic testing numbers, costs, or unusual circumstances and measures will trigger this inspection. These inspections will be considered part of the required Quality Control Inspections. When findings or concerns are found on these inspections, the state monitor will work with the Subgrantee to help them understand how the issue occurred, how to prevent it and provide any additional training as needed.

V.7 Health and Safety

Purpose and scope. The primary goals for Grantee WAP are to implement cost effective weatherization procedures to conserve energy and to assess and correct related health and safety hazards. Materials used for the abatement of such hazards not listed in Appendix A of 10 CFR 440 must meet all standards incorporated by reference and made a part of 10 CFR 440.

1. Subgrantees will be allowed to expend program funds for the abatement of energy related health and safety hazards up to an average of $1,200 per unit. Grantee health and safety related costs will be charged to either the administrative or training and technical assistance cost category. It is the responsibility of Subgrantees to manage the health and safety expenditure report as part of the billing process. The health and safety costs excluded from the cost-effective calculations are tracked separately.
   The cost of eliminating health and safety hazards, which is necessary before or because of installation of weatherization materials, is an allowable expense. Definitions of "minor" or allowable Health & Safety related repairs, and at what point repairs are considered beyond the scope of weatherization are included in the applicable sections of Grantee's 2025 Health and Safety Plan Template, (4.0, 7.6, 7.9, 7.14, 7.16), and are aligned with the *Maine Weatherization Standards*.
   Grantee WAP has set parameters by defining allowable minor repairs versus unallowable major repairs for potentially out-of-scope repairs such as roof, structure, moisture, electrical, and worker/client safety. This has greatly reduced the call for case-by-case considerations. However, rigors will be applied to any case-by-case consideration, including cost , Health and Safety risk, SIRs, pursuit of non-WAP resources, and the extent of benefits to especially vulnerable low-income households and individuals per 10 CFR 440.
2. Subgrantees are encouraged to leverage other funds whenever possible when addressing non-cost effective tested items. Problems with the dwelling unit that have no connection with weatherization activities can only be addressed with other funding sources, such as Grantee's *Lead Hazard Reduction Demonstration Grant*, or its *Home Repair Program*. Potential funding sources include, but are not limited to:
   a. Central Heating Improvement Program (CHIP)
   b. Community Development Block Grant (CDBG)
   c. Maine State Housing Authority programs
   d. City or Town assistance
   e. USDA Rural Economic Development (formerly FHA)
   f. Housing and Urban Development (HUD)
   g. Local church and community groups
   h. Building Materials Bank
   i. Habitat for Humanity
   j. Donations from local businesses
   k. Landlords

Intake Procedures. Per the Maine Weatherization Standards, the auditor's duties include an evaluation of available information starting with viewing the client application, interviewing the client, and assessing the dwelling. A series of tests as outlined in the *Maine Weatherization Standards* and the *Field Guides* are performed in order to identify potential health and safety hazards as well as energy conservation opportunities. The clients sign a WAP Consent Form that specifies, "In consideration of any WAP services received, I have received a copy of the EPA publication The Lead-Safe Certified Guide to Renovate Right and have also been educated on weatherization and health and safety topics pertinent to my home."

Client Education and Training. As outlined in WPN 22-7, the auditor makes the client aware of potential hazards and provides them with appropriate instructions and educational materials. The client also receives guidance and information on energy conservation tips, both verbally and through educational materials relating to the subject(s). In addition to various brochures and manuals available to clients, education is provided as the home is being weatherized. Crews, contractors, inspectors and other qualified personnel explain various related concepts as the work progresses. Clients are encouraged to contact appropriate Subgrantee after weatherization if they have any questions, concerns, or wish to report feedback on the conservation efforts.

Deferral of Services Policy: *See* Grantee's *Weatherization Assistance Program Guidance*, Section 6(J) for Maine's *Deferral of Weatherization Services Policy*.

Grantee Health and Safety Program: Grantee health and safety related costs will be charged to either the administrative or training and technical assistance cost category. Grantee will follow all Occupational Safety and Health Administration (OSHA) safety regulations, and national, state and local codes as further described under the Subgrantee/Contractor Safety section below.

Subgrantee/Contractor Safety: Subgrantees must comply with OSHA requirements in all weatherization activities. When contractors are employed by Subgrantees, those contractors are expected to comply with OSHA requirements as well. The contractors' costs to comply with OSHA, as applicable, are part of their bid price.

Related costs for Subgrantees to comply with OSHA requirements may be charged under section 440.18 as health and safety, tools and equipment, incidental repairs, etc.

1. Grantee WAP expects the crews, contractors, and other field personnel to be able to work under conditions that do not jeopardize their own health and safety.
2. Weatherization personnel shall be properly trained in workplace safety and will be provided with necessary protective equipment by their employer. All weatherization workers must comply with EPA's Renovation, Repair and Painting Rule (RRP) and at least one (1) person on each weatherization crew (includes both subcontractor crews and Subgrantee direct hires) must be trained in Renovation, Repair and Painting (RRP).
3. Subgrantees and contractors are expected to follow the requirements of Construction Industry OSHA Safety and Health Standards (29 CFR 1926/1910).
4. Subgrantees must comply with the OSHA Hazard Communication "Right to Know Program." The program requires chemical manufacturers or importers to assess the hazards of chemicals that they produce or import. It also requires that all employers provide information to their employees about the hazardous chemicals to which they are exposed, by means of a hazard communication program, labels and other forms of warning, material safety data sheets, and information and training. Subgrantees must follow the record keeping requirements for Occupational Injuries and Illnesses.
5. Subgrantees are responsible for maintaining vehicles purchased with federal funds so that they are in safe and proper operating condition.
6. Subgrantees are responsible for ensuring all work performed in client homes abides by federal, state, and local codes and regulations.
7. Grantee verifies contractor and Subgrantee compliance with OSHA 10, Safety Data Sheets (SDS), and RRP requirements as follows:
    a. As part of the annual bid process, contractors are required to submit RRP certifications. Grantee reviews this documentation to ensure compliance.
    b. Grantee conducts in-progress monitoring inspections to verify compliance with OSHA 1910 and 1926, RRP, and reviews/compares SDS information to actual products being installed.
    c. Grantee conducts client interviews to confirm that they received SDS information prior to the installation of WAP measures.

Client Health and Safety. Client health and safety is a priority for Grantee WAP. Through DOE trainings, related trainings at Maine Safety Works, and field training, Grantee has developed a comprehensive plan to ensure safety in energy related areas. Subgrantees are required to have the proper equipment to perform the necessary weatherization tests. Subgrantee personnel are required to attend trainings as determined necessary. Homes constructed prior to 1978 are presumed to contain lead paint. All weatherization clients residing in homes constructed prior to 1978 will receive the EPA publication The Lead-Safe Certified Guide to Renovate Right prior to the commencement of any weatherization activities.

1. Maine's Community Action Agency Building Technology Committee (BTC) meets on a monthly basis to discuss all technical aspects of the weatherization program. The committee consists of a technical representative from each Subgrantee. Through this venue, Subgrantees are continually updated with information and techniques regarding energy conservation and health and safety issues. This system ensures that all Subgrantees are receiving the same information and creates consistency for a quality program statewide.
2. The Weatherization and CHIP programs work in unison to guarantee "A House as a System" approach when conducting an audit.
3. All Subgrantees have blower doors, digital manometers, CO testers, heating system efficiency testers, and hygrometers, as well as other test equipment. All weatherization personnel are required to be trained in energy related health and safety issues and indoor air quality problems. Testing and corrective procedures requiring special licensing on a state level will be referred to the appropriate authority.

Health and Safety Guidance Grantee uses the Table of Issues (adopted in DOE WPN 22-7) as a reference of a majority of conditions that Grantee regards as hazardous. In all cases these conditions will determine the course that weatherization will take. The chart outlines the hazard, the importance of correction, if postponement of weatherization services is necessary, types of testing, and corrective procedures for each hazard. In addition to the prescribed guidance in the Table of Issues, the following will be assessed and addressed, as applicable:

1. Air Conditioning and Heating Systems. Because of Maine's high heating degree-day environment, cooling

needs are considered insignificant for Maine dwellings. Therefore, Maine climate conditions do not warrant defining at-risk occupants or the repair or replacement of air conditioning systems under DOE WAP.

2. Asbestos. According to the EPA's *Building Air Quality Guide*, the mere presence of asbestos in a building does not mean that the health of a building occupant is endangered. Asbestos-containing material in good condition, not damaged or disturbed, is not likely to release asbestos into the air.

3. Combustion Appliances and Combustion Gases. Grantee recognizes that combustion gases in homes pose the most serious hazard. As a result, Grantee has adopted a comprehensive plan to ensure safe operation of combustion appliances and to make sure that weatherization procedures do not contribute to a problem.

4. Per the SWS, (2.02 Combustion Safety) CO in the appliance vent, ambient CO and spillage testing must occur as part of a weatherization job. If the mandatory testing results are outside of the allowable limits, a clean, tune & evaluate (CTE) of the heating system must occur as part of a weatherization job.

5. Energy auditors must comply with the rules of the Maine Fuel Board: Prior to performing a combustion safety and efficiency test, a limited energy auditor technician shall obtain the manufacturer's installation and operating instructions for the specific equipment to be tested. Energy auditors must make every effort to obtain an equipment manual on site or online. When a manual is not obtainable, the energy auditor must order a CTE by a licensed Heating Technician. This CTE must be performed prior to invoicing the job. A visual inspection, CAZ pressure test, spillage test, and ambient CO measurement must still be conducted as part of the energy audit.

6. In addition, CTEs should also be conducted as part of routine maintenance and safety practices. Subgrantees must provide in their Work Plan established internal policies that describe how CTEs will be addressed for clients of the weatherization program. Of all the by-products of fuel combustion, carbon monoxide (CO) is deadly. Grantee views any ambient level of CO as potentially dangerous and will be considered a warning signal that a problem exists. Corrective procedures requiring special licensing will be referred to the appropriate authority. Grantee follows guidance provided in the ASHRAE standards.

7. Mold and Moisture. A thorough moisture assessment of the home is done during the audit process, and conditions are noted in the system of record. The assessment process includes a client interview, visual inspection, measuring humidity levels and blower door testing. Corrective procedures include client education, eliminating/reducing source of moisture, and providing mechanical ventilation as prescribed by ASHRAE standards.

8. Occupant Pre-existing or Potential Health Conditions. Agencies will provide an "Occupant Pre-Existing or Potential Health Conditions" form to the client which explains that some weatherization measures create dust, smells, or other conditions that may aggravate certain health conditions in some individuals. The client will then have the opportunity to self-identify any pre-existing or potential health concerns that may be aggravated by weatherization services.

9. Diagnostic equipment, such as blower doors, will not be used on units where such equipment could exacerbate existing problems *(e.g.,* vermiculite in open floored attics).

10. Spray Polyurethane. Grantee must follow EPA recommendations (available online at http://www.epa.gov/saferchoice/ventilation-guidance-promote-safe-use-spray-polyurethane-foam-spf-insulation-incluyendo).

V.8 Program Management

V.8.1 Overview and Organization

Organization Overview. The Maine State Housing Authority (MaineHousing), created in 1969 by the state legislature, is Maine's housing finance agency. MaineHousing is a quasi-state agency with a Board of Commissioners appointed by the Governor and confirmed by the Legislature. MaineHousing administers the DOE Weatherization Assistance Program. MaineHousing's mission statement reads, "The mission of MaineHousing is to assist Maine people to obtain and maintain decent, safe, affordable housing and services suitable to their unique housing needs." In carrying out this mission, MaineHousing provides leadership, maximizes resources, and promotes partnerships to develop and implement sound housing policy.

Since its inception, MaineHousing has provided housing for low and very low-income renters and the opportunity for low and moderate-income Maine families to purchase their own homes. In the more recent past, MaineHousing has expanded its programs to meet new challenges posed by various housing needs: people who are homeless; people with special housing needs (such as mental health consumers); older adults; low income homeowners who cannot afford basic home repairs; and others.

The State of Maine developed the nation's first Weatherization Program in 1973 in response to the energy crisis that gripped the northeast and caused economic hardship across the country. Maine WAP became the model used in developing funding for a program in every state in the nation. The program was originally administered by the Division of Community Services, an executive department agency. It was re-assigned to MaineHousing in 1991.

By its nature, MaineHousing rarely serves its customers directly. It places a heavy reliance on its partners to deliver its programs and services to the households that it serves. These partners include real estate professionals and lenders, non-profit organizations, other government agencies (in particular, Maine Department of Economic and Community Development, and Health and Human Services) municipalities, for-profit corporations, private developers, private property owners, management corporations, and Community Action Agencies. With offices located throughout Maine, eight (8) of Maine's Community Action Agencies serve as Subgrantees for the DOE Weatherization and Low Income Home Energy Assistance Programs (HEAP).

In addition to WAP, MaineHousing serves as Grantee for HEAP, Central Heating Improvement Program and other home repair programs. Weatherization serves as MaineHousing's cornerstone to providing thousands of Maine homeowners and renters with funds to repair and improve their homes. CDBG and other state and federal sources of funds will be used in conjunction with WAP funds to address this home repair crisis. In addition, MaineHousing consistently designates up to15 percent of its HEAP grant to weatherization and heating system repair programs.

Review of Subgrantee Work Plans, Budgets, and Reported Results - Grantee requires Subgrantees to provide a Work Plan and Budget for the 2026 DOE program as part of the Subgrantee Agreement. Grantee will review the Work Plan and Budget and request any updates, if necessary, for the program year. No funds will be advanced to Subgrantees until the Work Plan and Budget is reviewed and approved by Grantee. Grantee’s EHS staff will perform comparisons of Subgrantees monthly billings versus their approved budgets to identify financial or compliance variances. EHS staff will work with Subgrantees to correct/understand variances as they are identified during this process.

Allocation of Funding to Subgrantees - Grantee will allocate program funding to Subgrantees based on the percentage of HEAP applications approved. Grantee reserves the right to re-allocate funding among Subgrantees during the program year based on program performance and need statewide.

Competitive Process for Subgrantees

Grantee intends to conduct a competitive process to attract new Subgrantees to provide DOE WAP services. The Grantee will ensure that each Subgrantee is selected on the basis of public comment received during a public hearing conducted pursuant to 440.14(a). Grantee will consider:

a. The Subgrantee's experience and performance in weatherization or housing renovation activities;
b. The Subgrantee's experience in assisting low-income persons in the area to be served; and
c. The Subgrantee's capacity to undertake a timely and effective weatherization program.

Preference will be given to a Subgrantee who is currently administering an effective program. Program effectiveness is evaluated by consideration of factors including, but not necessarily limited to the following:

a. The extent to which the past or current program achieved or is achieving weatherization goals in a timely fashion;
b. The quality of work performed by the Subgrantee;
c. The number, qualifications, and experience of the staff members of the Subgrantee; and
d. The ability of the Subgrantee to secure volunteers, training participants, public service employment workers, and other federal or state training programs.

V.8.2 Administrative Expenditure Limits

Pursuant to 10 CFR 440.18(e) Grantee will not allow more than 7.5% of the DOE allocation to be available to Subgrantees for administrative purposes, unless Subgrantees meets the below criteria for an additional 5%. Subgrantees will be required to provide budgets reflecting actual administrative costs, and allocations will be made in accordance with those budgets.

Grantee WAP may allow up to an additional five percent administrative funding for Subgrantees that qualify based on the following criteria:

1. As required by federal regulations, the Subgrantees must receive less than $350,000 for their total annual sub-granted amount.
2. Subgrantee budgets must reflect reasonably expected administrative costs for the new grant period, which are in excess of the five percent. These expected costs should be based on the best information currently available.
3. The Subgrantees must have no uncorrected audit or monitoring findings regarding the allocation of costs to the DOE sub-grant for the most current period available.

Any Subgrantee meeting criteria defined in 10 CFR 440.18(d) may receive increased administrative funding, not to exceed an additional five percent (20 percent total), based on actual costs incurred. The Grantee will require the Subgrantees to submit a letter of application for additional administrative funding. This letter must address the impact on production and the need for the additional administrative funds as well as the three (3) criteria shown above.

V.8.3 Monitoring Activities

Programmatic/Subgrantee Monitoring. The monitoring approach under the Grantee WAP is to work closely with Subgrantee personnel to ensure continued quality workmanship and to ensure adequate financial systems and procedures. Grantee WAP will administer Quality Control Inspections (QCI) in accordance with SWS outlined in the Field Guides and 10 CFR 440 using both the independent QCI and independent auditor/QCI. This will enable Subgrantees with fewer staff to utilize the process. In all cases QCIs will be Subgrantee employees or hired contractors and the Grantee will perform quality assurance reviews of at least 5 percent of completed units and 10 percent of all completed units of Subgrantees that allow the audit and inspection to be done by the same person.

Comprehensive coverage of all Subgrantee WAP activities is achieved by a combination of regularly scheduled Grantee efforts:

1. Administrative and
2. Fiscal monitoring – annually.
3. Onsite inspection of in process and completed units – ongoing.
4. Client file review (Compliance & Technical) – monthly.
5. Subgrantee monitoring – annually.
6. Review of Subgrantee work plans, budgets, and reported results – ongoing.
7. Review of independent Subgrantee annual audits – annually.

Grantee has developed its own monitoring tool that includes reviews of the Subgrantee Uniform Grant Guidance Audit prescribed by 2 CFR 200. Among other things, Grantee has determined that the DOE monitoring tool duplicates many financial and compliance audit requirements under 2 CFR 200 which all Subgrantees must have their independent auditors perform annually. Subgrantees are required to submit their annual independent audit (Single-Audit) report to Grantee as soon as the report is available.

Subgrantee Monitoring: On site monitoring will consist of administrative, programmatic and technical components. All eight of our Subgrantees will have at a minimum one on site monitoring on an annual basis.

1. Annual Subgrantee Administrative Monitoring Review
   a. Priority & Wait List
   b. Re-weatherization
   c. Deferrals
   d. Contractors & Procurement
   e. Required Documents

f. Energy Audits

g. Field Notes

h. Licensing & Certifications

i. Energy Audits

j. Photo Documentation

k. Equipment Compliance

2. Each comprehensive monitoring visit will include an exit interview during which the WAP Program Officer/Specialist apprises Subgrantee personnel of any findings, recommended improvements, and best practices as applicable. Within 30 days of the Subgrantee Monitoring visit, the WAP Program Officer/Specialist will prepare and deliver a report to the Subgrantee summarizing any findings and requesting corrective actions. The WAP Program Officer/Specialist will perform a follow-up review of any corrective action plans within six months of the monitoring visit.
3. If significant issues are identified, Grantee requires the Subgrantee to submit a corrective action plan for Grantee's review/approval. Grantee will conduct a six (6) month follow-up review to ensure the plan was executed and effective in addressing the issues.
4. If Grantee is not able to conduct onsite administrative and/or programmatic monitoring remote desk monitoring will be performed. The same monitoring tools and criteria will be used as much as possible utilizing online software for individual meetings/interviews and information submissions to MaineHousing via ShareFile to obtain the same outcome as a physical onsite.

<u>Financial Monitoring</u>. Grantee staff will perform comprehensive fiscal monitoring of each Subgrantee on an annual basis using the Compliance Review Administrative Monitoring Tool. During the annual fiscal audit, Grantee conducts a 10 percent file review of Subgrantee's production. If a significant issue is cited, Grantee will expand the sample size.

The EHS Fiscal Compliance Specialist addresses the following areas of performance under DOE Weatherization:

1. Annual Financial Monitoring review
   a. Financial/Fiscal Accountability
   b. Uniform Grant Guidance Audit prescribed by 2 CFR 200
   c. General ledger
   d. Payroll/Personnel/Timecards
   e. Vehicles and equipment purchases
   f. Indirect rate review to make sure it is being calculated correctly
   g. Invoicing
   h. Corrective action plans
   i. Contractor payments
2. Each comprehensive monitoring visit includes an exit interview in person meeting, or written communication, during which the EHS Fiscal Compliance Specialist apprises Subgrantee personnel of pertinent findings and recommended improvements, as applicable. Within 30 days of the administrative/fiscal monitoring visit, the EHS Fiscal Compliance Specialist will prepare and deliver a report to the Subgrantee summarizing these findings and requesting corrective actions.

   Additionally, the Fiscal Compliance Specialist will perform a six (6) month follow-up review of corrective action plans, if applicable.
3. If significant issues are identified, Grantee requires the Subgrantee to submit a corrective action plan for Grantee's review/approval. Grantee will conduct a six (6) month follow-up review to ensure the plan was executed and effective in addressing the issues.
4. If Grantee is not able to perform fiscal monitoring onsite for numerous reasons all needed data for review will be sent to Grantee and a comprehensive desk review will be completed.

<u>Grantee Monitoring Personnel</u>:

TITLE/GROUP CATEGORY	HRS /YR	TIME %	ADMIN %	T&TA %	DESCRIPTION OF DUTIES
Fiscal Compliance Specialist	624	30.00%	25.00%	5.00%	Performs fiscal reviews of Subgrantees to ensure fiscal compliance to federal rules and regulations; provides Programmatic Guidance to Sub-Grantees.
Technical Services Specialists #1	1,456	70.00%	50.00%	20.00%	Primary responsibility for field inspections and monitoring of completed weatherized units to ensure quality and compliance with program regulations. Assists in technical training, such as conducting energy audits, contractor relations, including contractor bids
Technical Services Specialists #2	1,456	70.00%	50.00%	20.00%	Primary responsibility for field inspections and monitoring of completed weatherized units to ensure quality and compliance with program regulations. Assists in technical training, such as conducting energy audits, contractor relations, including contractor bids
WAP Program Specialist #1					Performs compliance desk review of completed jobs and onsite Grantee Programmatic compliance monitoring. Provide Subgrantee training to address administrative requirements, compliance issues, ECOS, and other areas as needed and/or requested by Subgrantee. Provides Programmatic Guidance to WAP Subgrantee
WAP Program Officer #1	874	42.00%	32.00%	10.00%	Performs compliance desk review of completed jobs and onsite Grantee Programmatic compliance monitoring. Provide Subgrantee training to address administrative requirements, compliance issues, ECOS, and other areas as needed and/or requested by Subgrantee. Provides Programmatic Guidance to WAP Subgrantee

Independent QCI Monitoring: QCI monitoring has three components: Desk Review, Unit Inspections, and On-site Subgrantee Monitoring Visits.

1. Grantee State Monitors conduct a minimum of 10 percent and up to 100 percent desk/file review of the completed units submitted by each Subgrantee. The percentage of desk review depends on Subgrantees' performance, which is captured on Grantee's internal tracking sheet. This practice allows the Grantee to monitor best practices, identify concerns, and select/prioritize units for onsite inspections for each Subgrantee. *State Monitor Desk Review Checklists* provide Subgrantee with the desk review results for jobs reviewed, including job deficiencies. Deficiencies are tracked by number and level of concern of reviewed jobs on Grantee's internal tracking sheet. *State Monitor Review Checklists* are made available to the

Subgrantee in the system of record. Any deficiencies identified on the checklists must be addressed in the job file before payment can be issued.

2. EHS Technical Service Specialists will perform onsite unit inspections of completed and in-progress units statewide on an ongoing basis. They will inspect a minimum of five percent of completed units and 10 percent of all completed units of Subgrantees that allow the audit and inspection to be done by the same person.
3. If significant issues are identified, the Technical Services Specialists will expand the percentage of inspected units. Technical Guides and Materials (V.5.1) establishes the criteria for inspection procedures.
4. Capture and reporting of inspection data will be accomplished using the *Maine WAP QCI Field Form*, which provides a comprehensive checklist that includes:
   a. Assessment of auditors' pre-existing R-values and accurate building model
   b. Evaluation of auditors' approach for each distinct area of the structure, attic, walls, basement, site specifics, etc.
   c. Verification and evaluation of each installed measure
   d. Combustion appliance inspection and combustion safety testing data
   e. Blower door, pressure pan and other applicable building diagnostics data
   f. Exhaust device cfm measurement and confirmation of correct ASHRAE ventilation requirement
   g. Confirmation of on-site documentation required by SWS such as Insulation Certificates
   h. Client comments, concerns and positive remarks
5. Within 30 days of the site inspection, the Grantee monitor submits a Unit Inspection Report to the Subgrantee. These reports include findings and any required corrective actions, communications with the client/owner and contractor, observations and an assessment of the auditor's performance. If a rework is ordered, the Subgrantee will have 30 days to complete the rework and notify EHS, in writing, of its completion. The Subgrantee may also contact the Manager of Housing and Weatherization in writing during this 30-day period to appeal a rework finding. The unit will be revisited by the Manager of Weatherization, a representative of the Maine Community Action Agency Housing Council, the Grantee monitor, and a Subgrantee representative to resolve the dispute through actual onsite observations and discussion of discrepancies.
   a. If the rework ordered is not rescinded following this appeal process, the Subgrantee will have 30 days from the date of the appeal resolution to complete the rework.
   b. If reworks are not completed within 30 days, and the Subgrantee has not demonstrated reasonable cause for delay, a billing adjustment will be made for the entire dwelling unit. The unit will not be reinstated until the rework has been completed.
   c. If there are significant deficiencies identified, the Grantee monitor will increase the number of units reviewed and frequency of monitoring visits to the Subgrantee until there are assurances that all deficiencies have been resolved.
6. Subgrantees are required to submit corrective action plans when there are indications that the Subgrantee has significant compliance issues.
7. EHS Technical Service Specialists conduct multi-day focused technical monitoring at each Subgrantee office on an annual basis. This includes face-to-face meetings and interviews with Subgrantee weatherization managers, field staff and contractors to evaluate processes and training needs. A written summary of the site visit is provided to the Subgrantee within 30 days. The Subgrantee must respond to any requests, concerns or findings within 30 days.

Independent Subgrantee Audit: Each Subgrantee will have an audit of their financial statements and a Uniform Grant Guidance Audit prescribed by 2 CFR 200 compliance audit conducted by an independent CPA firm following the close of the Subgrantee fiscal year. These audits will comply with all regulations pertaining to DOE WAP and will be made available to Grantee management. Grantee's Fiscal Compliance Specialist evaluates/reviews the results of these audits on an annual basis.

Subgrantee must provide written assurance that corrective action has been taken or present a plan to correct any noted deficiencies within 60 days. During and following this 60-day corrective action period, Grantee staff will offer and be available for training and technical assistance as needed by the Subgrantee.

V.8.4 Training and Technical Assistance Approach and Activities

With the addition of IIJA Weatherization funds added to the program, production has increased therefore driving the need for additional staffing capacity as well as subcontractors. Subgrantees have expressed the need to create an inclusive onboarding curriculum. In addition, the cost and associated time to onboard new staff has become an identified need.

Given the ramp up period prior to the deployment of the IIJA funds, the subgrantees also have existing staff needs in terms of professional development. The employment market attracted candidates from various backgrounds. The need for soft skill professional development is prevalent.

In addition to Grantee and Subgrantee staffing, the Grantee has partnered with Maine Building Performance Association (BPA) on a Workforce Development Project. BPA recently conducted an in-depth needs assessment survey and are currently analyzing the data. BPA will also work on creating pathways to bring people, schools, and contractors together; integrate a feeder system into statewide energy specialists, pre-apprenticeship, apprenticeship, and internship programs; provide outreach and bring attention to historically underrepresented communities. The Grantee will also conduct outreach via community events such as trade and home shows.

The Grantee has also partnered with the Governor's Energy office and Efficiency Maine Trust. This collaboration will open up additional referral streams for potential program recipients as well as contractor and vendor resources. This partnership will not only enhance the production but will provide program recipients with additional resources to help reduce their energy burden and increase efficiency.

Grantee will continue to support Subgrantees by providing training opportunities for crews and contractors, as well as providing guidance regarding the allowable use of DOE Training and Technical Assistance (T&TA) funds for training weatherization contractors, as well as Subgrantee technicians and weatherization crews. Subgrantees are encouraged to renew their certified employees' certifications and licenses six months prior to expiration. These certifications include, but are not limited to, HEP Energy Auditor, HEP Quality Control Inspector, BPI Building Analyst, as well as all other occupational specialties requiring certification. All Subgrantees and contractors are required to have all state and local licenses as required by the state of Maine.

Grantee's WAP T&TA plan provides a variety of activities to support developing and enhancing skills of personnel at the Grantee, Subgrantee and contractor levels. The desired result of all T&TA activities is to maximize energy savings, ensure health and safety of clients and WAP personnel, minimize operating costs, improve management and administrative procedures, and prevent waste, fraud and abuse. New WAP staff who do not possess all required training and certifications will receive necessary training as soon as possible and no later than 6 months from their date of hire. WAP staffs work under supervision as needed until they have received required training and certifications.

The T&TA plan incorporates results and information made available through EHS field monitoring visits and input from Subgrantees, weatherization contractors, WPNs, DOE monitoring visits, internal state audits, IG reports and/ or ACSI reports. All Comprehensive Training will be conducted by Interstate Renewable Energy Council (IREC) accredited training organizations. Specific trainings will be administered by qualified personnel as needed. The percentage of comprehensive and specific trainings will be roughly thirty and seventy percent respectfully. A comprehensive breakdown of training activities are found on the T&TA Template submitted as an attachment to this document.

Grantee/Subgrantee Training. Grantee supports the professional development and training needs of Grantee and Subgrantee weatherization staff and contractors. Subgrantees are provided T&TA funds that allow them flexibility in meeting training needs for their WAP staffs and contractors.

1. *BPI (HEP) Comprehensive Training.* Grantee will coordinate and fund mandatory accredited certifications for Grantee and Subgrantee staff as required by Weatherization Program Notices. Comprehensive training will be scheduled as current certifications are expiring, or new staff/contractors are employed. Certification renewal is currently on a rolling three-year timeframe.

   a. During the 2026 DOE plan year, Grantee anticipates coordinating and funding accredited trainings and testing for Grantee, Subgrantee technicians, Contractors, and Subgrantee Crew workers as detailed on Grantee's 2026 DOE T&TA Planning and Reporting Template.

   b. Grantee will coordinate and fund Crew Leader (CL) and Retrofit Installer (RIT) Comprehensive Training and certification for Subgrantee crew workers and weatherization contractors as needed. Grantee makes training opportunities available annually. These Comprehensive Trainings will be provided to Grantee's weatherization network to ensure continuity and best practices across the work force for weatherization contractors and Subgrantee crews performing weatherization work. IREC accredited training will align with the NREL Job Task Analysis (JTAs) for the scope of work performed by the WAP professional.

2. *Grantee, Subgrantee and Contractor Training*. Grantee will coordinate and fund training to address the top training topics/needs identified by Subgrantees including Energy Audit Software, monitoring and technical best practices, WPN guidance, and training needs identified through Grantee monitoring activities. Training topics will be addressed through Comprehensive or Specific training avenues as needed.
3. *National and Regional Conferences*. Grantee will send Grantee staff and encourage Subgrantee technical and fiscal personnel and weatherization contractors to attend NASCSP and DOE approved training conferences, as well as other conferences relating to health and safety, air quality, energy audits and weatherization specific measures.
4. *In-House Training*. Grantee staff will provide training on-site as needed in technical and fiscal matters and to address acute deficiencies in the field such as combustion safety training, audit training, ASHRAE, etc.
5. *Online Training Modules*. Grantee continues to develop online training modules geared toward new staff orientations for Subgrantees and/or weatherization contractors, as well as modules focusing on technical, fiscal and overall program management to provide support for weatherization installation and standards on an as needed basis. These trainings are offered to the WAP network via MaineHousing's Bridge Learning Software. Training will be added to address building code compliance. This training is sponsored by the Maine Fuel Board and Maine Manufactured Housing Board at no cost and is virtual. This training is listed on the Maine T&TA Template.

All Subgrantees are required to submit a T&TA work plan with their budget for Grantee approval. These work plans will identify and address T&TA needs at Subgrantee agencies. A standard outline is provided to all Subgrantees setting forth the areas required in their work plans.

The Grantee will review the Work Plans and Budgets to determine whether the Subgrantees are complying with the outline as well as the standards stated above. The Grantee will also coordinate and provide all Subgrantees with current developments in technical procedures and DOE guidance on technical issues. Through these procedures, the Grantee will ensure consistency in the Subgrantees' procedures as well as identifying needs of individual Subgrantees. The Grantee will expend every effort, through monitoring and management activities, to ensure that Grantee continues to operate a quality WAP.

In addition, Subgrantees submit semi-annual activity reports to Grantee identifying agency staff and/or contractor employees benefiting from the use of DOE T&TA funds for training.

The Housing Director of each Subgrantee will notify the Grantee and the Housing Council of any and all planned training sessions so that common needs are coordinated and duplication is avoided.

The Grantee will initiate a working group comprised of the Manager of Housing and Weatherization and volunteer members from the subgrantees. The focus of this working group is to identify DOE allowable methods and uses for T&TA funds that are applicable to the Maine Weatherization network. Specifically, the focus of the working group is to develop a comprehensive training needs assessment. This tool will be utilized for administrative and technical staff at both the Grantee and Subgrantee level, as well as for the subcontractors performing services. The analysis from this tool as well as additional input from the subgrantees will provide data to drive the T&TA plan.

Grantee also relies heavily on information gathered during the monitoring process to determine and prioritize training needs. There will continue to be training such as EPA Certified Lead Renovator training which requires EPA certified trainers and other specialized training as it becomes available (i.e. Maine Indoor Air Quality, Building Performance Association, etc.). Grantee is notified of these external training opportunities and informs Subgrantees/contractors of them.

Grantee tracks applicable Grantee and Subgrantee credentials to ensure maintenance of these credentials.

The effectiveness of T&TA activities is gauged by:

1. review of session evaluation forms;
2. feedback from Building Technical Committee and contractor meetings;
3. comparison of pre & post training on-site results; and
4. analysis of responses to annual Subgrantee training needs surveys.

Contractor Training. Grantee requires that contractors receiving DOE T&TA funds for DOE approved training events sign a retention agreement confirming that the contractor will provide weatherization services for a period of one year from the date of training. The use of T&TA funds to reimburse contractors is limited to T&TA that supports the four Home Energy Professionals occupations (Retrofit Installer Technician, Crew Leader, Energy Auditor, Quality Control Inspector).

Client Education. Per the Maine Weatherization Standards, energy auditors and inspectors are required to provide the client/owner education during all phases of the weatherization process. This includes, but is not limited to:

1. how the weatherization process will address health and safety issues;
2. explanation of energy-conserving measures that will be installed;
3. recommendations on how the client can conserve energy; and
4. explanation of required maintenance for existing equipment, including equipment calibration requirements, added equipment, or energy-saving measures.

V.9 Energy Crisis and Disaster Plan

In the event that an energy crisis or disaster plan is triggered by state or federal declarations, Grantee will ensure that use of WAP funds adhere to procedures outlined in WPN 12-7.

V.10 Dispute Resolution Process:

MaineHousing, as the Grantee for the U.S. Department of Energy Weatherization Assistance Program (DOE WAP), maintains a formal Dispute Resolution Process to ensure timely and equitable resolution of issues that may arise during the administration of the program. This process covers disputes involving property owners, tenants, subcontractors, applicants, and other stakeholders associated with the delivery of WAP services.

Subgrantee-Level Resolution Procedures

Subgrantees are expected to document all complaints and resolutions, and to respond to the complainant in writing within ten (10) business days of receiving a formal complaint.

Grantee-Level Resolution Procedures

If the client is not satisfied with the Subgrantee's conclusion(s) or action(s) taken, he/she may request that MaineHousing review the Subgrantee's decision(s). A request for a MaineHousing review must be received by MaineHousing within 10 business days of the Subgrantee's decision(s).

Further Dispute Resolution Options

If the complainant remains unsatisfied after MaineHousing's review, the following options may be available depending on the nature of the dispute:

- **Mediation**: MaineHousing may offer third-party mediation services to help reach a mutually acceptable resolution.
- **Arbitration**: In cases where contractual obligations are in dispute (e.g., subcontractor disputes), parties may pursue binding arbitration as outlined in their agreements.
- **State Appeal Process**: Applicants and tenants may seek recourse through the Maine State Housing Authority's formal grievance process or through appropriate state agencies if applicable.

All parties involved in a dispute are encouraged to follow the steps in good faith to ensure fair and timely resolution. MaineHousing is committed to upholding transparency, accountability, and equity in the administration of WAP services across the state.

A copy of MaineHousing's full Dispute Resolution Policy is attached to this application.

V.11 Investigating Allegations of Fraud, Waste and Abuse:

MaineHousing has established comprehensive procedures for addressing allegations of fraud, waste, and abuse (FWA) within the administration of the U.S. Department of Energy's Weatherization Assistance Program (WAP). These procedures are designed to maintain program integrity and protect public resources.

Reporting Allegations

All employees, Subgrantees, contractors, clients, or members of the public may report suspected FWA through:

- MaineHousing uses the Maine State Auditor's Fraud Hotline (maine.gov/audit/fraud)as it's fraud tip hotline.
- Complaints can also be submitted electronically by completing the Online Fraud Form.

In addition, suspected or reported fraud may be referred to MaineHousing's Weatherization Assistance Program for review and follow-up.

All complaints will be treated with confidentiality to the extent permitted by law and policy, and complainants are protected from retaliation.

Initial Review and Triage

Upon receipt of an allegation, the WAP Program Manager or their designee will:

- Acknowledge the report (unless submitted anonymously)
- Conduct a preliminary review to determine whether the allegation falls under FWA and whether an investigation is warranted
- Refer the matter to MaineHousing's Compliance or Legal Department if the allegation involves serious misconduct or criminal activity

Roles and Responsibilities

- **WAP Program Manager**: Responsible for coordinating the initial review and ensuring program-level documentation and response.
- **Compliance Department**: Leads or supports investigations involving potential violations of federal regulations, internal policy, or misuse of funds.
- **Legal Department**: Advises on legal implications and determines whether referral to external agencies (e.g., Office of Inspector General) is required.
- **Subgrantees**: Required to cooperate fully with any investigation and maintain records as outlined in their contracts.

Investigation Procedures

- Develop a formal investigation plan
- Collect and review relevant documents and records
- Conduct interviews with involved parties
- Document findings and determine whether a violation occurred
- If substantiated, determine appropriate corrective actions, including repayment of funds, retraining, or termination of Subgrantee agreements

Mandatory Disclosures

If MaineHousing discovers any violations of federal criminal law involving fraud, bribery, or gratuity violations potentially affecting the WAP grant, MaineHousing will:

- Promptly disclose in writing to the DOE Contracting Officer or designated representative
- Provide relevant documentation and a summary of findings
- Cooperate fully with DOE's review or investigation

Reporting to DOE

All substantiated allegations involving FWA will be formally reported to the DOE WAP Project Officer, including:

- A summary of the allegation
- Description of the investigative process
- Findings and conclusions
- Actions taken to resolve the issue and prevent recurrence

A copy of MaineHousing's full **Fraud, Waste, and Abuse Investigation Procedures** is attached to this SF-424 application.

MaineHousing
MAINE STATE HOUSING AUTHORITY

Housing Choice Vouchers Department Memorandum

To: MaineHousing Board of Commissioners

From: Allison Gallagher, Director of Housing Choice Voucher

Date: August 11, 2026

Subject: 2027 PHA Annual Plan

During the August Board meeting, we will have a public hearing on the 2027 PHA Annual Plan. A draft is attached to this memo along with a copy of the PHA 5-Year Plan for your reference.

The 2027 PHA Annual Plan was posted on the MaineHousing website and available for review on July 1, 2026. You will be asked to vote on the final draft during the September Board meeting.

The PHA Annual plan is an update and review of the elements of the 5-Year Plan. Below are the sections with noted changes however; none were significant.

B.2-New Activities

-Units providing tenants with supportive services
York-8 (Biddeford)
Cumberland-24 (Westbrook and Portland)

-Home for Good projects
up to 50 statewide
-15 Augusta

-23-8 conversions to PBV assistance
York-60

B.3- Progress Report

- Awarded 6 Project-based vouchers to permanent supportive housing projects for homeless and or disabled families

- Awarded 7 Project-based vouchers to housing projects with supportive services

-Continue to administer and coordinate the Family Self Sufficiency Program, enrolled 90+ participants

-Set aside 20 Non-Elderly Disabled Vouchers to assist families that participate in the Money-follows-the-person grant through the Maine DHHS Homeward Bound program. (4 currently housed)

-Set aside 32 Non-Elderly Disabled Vouchers to assist families that qualify under the 811 waiver program (27 currently housed)

-Set aside 25 vouchers for a program for working families who may be interested in joining the FSS program (Aroostook, Penobscot, Washington and Waterville counties) 9 currently leased

- Set aside 115 Family Unification vouchers for families and youth (98 currently leased)

- Transitioned EHV to regular HCV-EHV program ending

Streamlined Annual PHA Plan *(HCV Only PHAs)*	**U.S. Department of Housing and Urban Development Office of Public and Indian Housing**	**OMB No. 2577-0226 Expires: 09/30/2027**

Purpose. The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services. They also inform HUD, families served by the PHA, and members of the public of the PHA's mission, goals, and objectives for serving the needs of low-, very low-, and extremely low- income families.

Applicability. The Form HUD-50075-HCV is to be completed annually by **HCV-Only PHAs**. PHAs that meet the definition of a Standard PHA, Troubled PHA, High Performer PHA, Small PHA, or Qualified PHA do not need to submit this form. Where applicable, separate Annual PHA Plan forms are available for each of these types of PHAs.

Definitions.

(1) ***High-Performer PHA*** – A PHA that owns or manages more than 550 combined public housing units and housing choice vouchers (HCVs) and was designated as a high performer on both the most recent Public Housing Assessment System (PHAS) and Section Eight Management Assessment Program (SEMAP) assessments if administering both programs, SEMAP for PHAs that only administer tenant-based assistance and/or project-based assistance, or PHAS if only administering public housing.
(2) ***Small PHA*** - A PHA that is not designated as PHAS or SEMAP troubled, that owns or manages less than 250 public housing units and any number of vouchers where the total combined units exceed 550.
(3) ***Housing Choice Voucher (HCV) Only PHA*** - A PHA that administers more than 550 HCVs, was not designated as troubled in its most recent SEMAP assessment and does not own or manage public housing.
(4) ***Standard PHA*** - A PHA that owns or manages 250 or more public housing units and any number of vouchers where the total combined units exceed 550, and that was designated as a standard performer in the most recent PHAS and SEMAP assessments.
(5) ***Troubled PHA*** - A PHA that achieves an overall PHAS or SEMAP score of less than 60 percent.
(6) ***Qualified PHA*** - A PHA with 550 or fewer public housing dwelling units and/or HCVs combined and is not PHAS or SEMAP troubled.

A.	**PHA Information.**
A.1	**PHA Name**: Miane State Housing Authority **PHA Code**: ME 901 **PHA Plan for Fiscal Year Beginning**: (MM/YYYY): 01/2027 **PHA Inventory** (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above) **Number of Housing Choice Vouchers (HCVs)** 4517 **PHA Plan Submission Type:** ☒ Annual Submission ☐ Revised Annual Submission **Public Availability of Information.** In addition to the items listed in this form, PHAs must have the elements listed below readily available to the public. A PHA must identify the specific location(s) where the proposed PHA Plan, PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. Additionally, the PHA must provide information on how the public may reasonably obtain additional information of the PHA policies contained in the standard Annual Plan but excluded from their streamlined submissions. At a minimum, PHAs must post PHA Plans, including updates, at each Asset Management Project (AMP) and main office or central office of the PHA and should make documents available electronically for public inspection upon request. PHAs are strongly encouraged to post complete PHA Plans on their official websites and to provide each resident council with a copy of their PHA Plans. https://www.mainehousing.org/program-services/rental/renatldetail/housing-choice-vouchers/Documents & links or Request a copy at MaineHousing located at 26 Edison Drive Augusta ME 04330

☐ **PHA Consortia**: (Check box if submitting a joint Plan and complete table below)

Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program
Lead HA:				

B.	Plan Elements.

B.1 Revision of Existing PHA Plan Elements.

a) Have the following PHA Plan elements been revised by the PHA since its last Annual Plan submission?

Y N
☐ ☒ Statement of Housing Needs and Strategy for Addressing Housing Needs.
☐ ☒ Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.
☐ ☒ Financial Resources.
☐ ☒ Rent Determination.
☐ ☒ Operation and Management.
☐ ☒ Informal Review and Hearing Procedures.
☐ ☒ Homeownership Programs.
☐ ☒ Self Sufficiency Programs and Treatment of Income Changes Resulting from Welfare Program Requirements.
☐ ☒ Substantial Deviation.
☐ ☒ Significant Amendment/Modification.

(b) If the PHA answered yes for any element, describe the revisions for each element(s):

B.2	**New Activities.** (a) Does the PHA intend to undertake any new activities related to the following in the PHA's applicable Fiscal Year? Y N ☒ ☐ Project-Based Vouchers (b) If Project-Based Voucher (PBV) activities are planned for the applicable Fiscal Year, provide the projected number of PBV units and general locations, and describe how project-basing would be consistent with the PHA Plan. Units providing tenants with supportive services York-8 (Biddeford) Cumberland-24 (Westbrook and Portland) Home for Good projects up to 50 statewide -15 Augusta 23-8 conversions to PBV assistance York-60
B.3	**Progress Report.** Provide a description of the PHA's progress in meeting its Mission and Goals described in its 5-Year PHA Plan. - Provided excellent customer service by hiring staff competent in customer service delivery -34 staff members - Awarded 6 Project-based vouchers to permanent supportive housing projects for homeless and or disabled families - Awarded 7 Project-based vouchers to housing projects with supportive services - Ensure EHO and Fair Housing by reviewing requests for reasonable accommodations - Continue to administer and coordinate the Family Self Sufficiency Program, enrolled 90+ participants - Work with partners in providing services and outreach to low-income families via –Community Action Agencies, homeless shelters, domestic violence agencies, landlord associations, 211 site, statewide conferences, and other Public Housing Authorities - Offer MaineHousingSearch.org to tenants looking for housing in Maine. It is an on-line registry of available housing. - Housing navigator conducts the voucher briefings, landlord outreach and housing search assistance. - Used administrative fee reserves and other state funding to provide security deposits and landlord repair money - Provided staff and contractors with excellent tools to enable service (software, training, education and technical assistance) including updated HQS software to assist our inspectors in the field. - Utilize additional preferences to apply to applicants. The highest preferences are elderly/disabled/families and a preference for US military veterans. - 60% of available HCV vouchers are set aside for homeless applicants and those experiencing domestic violence -Referrals from Maine's Coordinated Entry System through 9 homeless service hubs - Set aside 20 Non-Elderly Disabled Vouchers to assist families that participate in the Money-follows-the-person grant through the Maine DHHS Homeward Bound program. (4 currently housed) -Set aside 32 Non-Elderly Disabled Vouchers to assist families that qualify under the 811 waiver program (27 currently housed) -Set aside 25 vouchers for a program for working families who may be interested in joining the FSS program (Aroostook, Penobscot, Washington and Waterville counties) 9 currently leased - Set aside 115 Family Unification vouchers for families and youth (98 currently leased) - Transitioned EHV to regular HCV-EHV program ending - Set aside vouchers for disaster assistance (50 vouchers) 1 leased - Regularly participate in partner meetings, presenting on the HCV program, creating landlord training videos in 2027 - Staff attend industry meetings, conferences, and trainings

B.4	**Capital Improvements.** – Not Applicable
B.5	**Most Recent Fiscal Year Audit.** (a) Were there any findings in the most recent FY Audit? Y N N/A ☐ ☒ ☐ (b) If yes, please describe:
C.	**Other Document and/or Certification Requirements.**
C.1	**Resident Advisory Board (RAB) Comments.** (a) Did the RAB(s) have comments to the PHA Plan? Y N ☐ ☒ (b) If yes, comments must be submitted by the PHA as an attachment to the PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations.

C.2	**Certification by State or Local Officials.** Form HUD 50077-SL, *Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan*, must be submitted by the PHA as an electronic attachment to the PHA Plan.
C.3	**Civil Rights Certification/ Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan.** Form HUD-50077-ST-HCV-HP, *PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed,* must be submitted by the PHA as an electronic attachment to the PHA Plan.
C.4	**Challenged Elements.** If any element of the PHA Plan is challenged, a PHA must include such information as an attachment with a description of any challenges to Plan elements, the source of the challenge, and the PHA's response to the public. (a) Did the public challenge any elements of the Plan? Y N ☐ ☒ (b) If yes, include Challenged Elements.

Instructions for Preparation of Form HUD-50075-HCVAnnual PHA Plan for HCV-Only PHAs

A. PHA Information. All PHAs must complete this section (24 CFR 903.4).

A.1 Include the full **PHA Name**, **PHA Code**, **PHA Type**, **PHA Fiscal Year Beginning** (MM/YYYY), **Number of Housing Choice Vouchers (HCVs), PHA Plan Submission Type**, and the **Public Availability of Information**, specific location(s) of all information relevant to the public hearing and proposed PHA Plan. Note: The number of HCV's should include all special purpose vouchers (e.g. Mainstream Vouchers, etc.) (24 CFR 903.23(e)).

PHA Consortia: Check box if submitting a Joint PHA Plan and complete the table (24 CFR 943.128(a)).

B. Plan Elements. All PHAs must complete this section (24 CFR 903.11(c)(3)).

B.1 Revision of Existing PHA Plan Elements. PHAs must:

Identify specifically which plan elements listed below that have been revised by the PHA. To specify which elements have been revised, mark the "yes" box. If an element has not been revised, mark "no."

☐ **Statement of Housing Needs and Strategy for Addressing Housing Needs.** Provide a statement addressing the housing needs of low-income, very low-income and extremely low-income families and a brief description of the PHA's strategy for addressing the housing needs of families who reside in the jurisdiction served by the PHA and other families who are on the Section 8 tenant-based assistance waiting lists. The statement must identify the housing needs of (i) families with incomes below 30 percent of area median income (extremely low-income); (ii) elderly families (iii) households with individuals with disabilities, and households of various races and ethnic groups residing in the jurisdiction or on the public housing and Section 8 tenant-based assistance waiting lists based on information provided by the applicable Consolidated Plan, information provided by HUD, and generally available data. The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location.

The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location. (24 CFR 903.7(a)(2)(i)). Provide a description of the ways in which the PHA intends, to the maximum extent practicable, to address those housing needs in the upcoming year and the PHA's reasons for choosing its strategy (24 CFR 903.7(a)(2)(ii)).

☐ **Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.** A statement of the PHA's policies that govern resident or tenant eligibility, selection and admission including admission preferences for HCV (24 CFR 903.7(b)).

☐ **Financial Resources.** A statement of financial resources, including a listing by general categories, of the PHA's anticipated resources, such as PHA HCV funding and other anticipated Federal resources available to the PHA, as well as tenant rents and other income available to support tenant-based assistance. The statement also should include the non-Federal sources of funds supporting each Federal program and state the planned use for the resources (24 CFR 903.7(c)).

☐ **Rent Determination.** A statement of the policies of the PHA governing rental contributions of families receiving tenant-based assistance, discretionary minimum tenant rents, and payment standard policies (24 CFR 903.7(d)).

☐ **Operation and Management.** A statement that includes a description of PHA management organization, and a listing of the programs administered by the PHA (24 CFR 903.7(e)).

☐ **Informal Review and Hearing Procedures.** A description of the informal hearing and review procedures that the PHA makes available to its applicants (24 CFR 903.7(f)).

☐ **Homeownership Programs**. A statement describing any homeownership programs (including project number and unit count) administered by the agency under section 8y of the 1937 Act, or for which the PHA has applied or will apply for approval (24 CFR 903.7(k)).

☐ **Self Sufficiency Programs and Treatment of Income Changes Resulting from Welfare Program Requirements.** A description of any PHA programs relating to services and amenities coordinated, promoted, or provided by the PHA for assisted families, including those resulting from the PHA's partnership with other entities, for the enhancement of the economic and social self-sufficiency of assisted families, including programs provided or offered as a result of the PHA's partnerships with other entities, and activities subject to Section 3 of the Housing and Community Development Act of 1968 (24 CFR Part 135) and under requirements for the Family Self-Sufficiency Program and others. Include the program's size (including required and actual size of the FSS program) and means of allocating assistance to households. (24 CFR 903.7(l)(i)) Describe how the PHA will comply with the requirements of section 12(c) and (d) of the 1937 Act that relate to treatment of income changes resulting from welfare program requirements (24 CFR 903.7(l)(iii)).

☐ **Substantial Deviation.** PHA must provide its criteria for determining a "substantial deviation" to its 5-Year Plan (24 CFR 903.7(s)(2)(i)).

☐ **Significant Amendment/Modification**. PHA must provide its criteria for determining a "Significant Amendment or Modification" to its 5-Year and Annual Plan (24 CFR 903.7(s)(2)(ii)).

If any boxes are marked "yes", describe the revision(s) to those element(s) in the space provided.

B.2 New Activities. If the PHA intends to undertake any new activities related to these elements in the applicable Fiscal Year, mark "yes" for those elements, and describe the activities to be undertaken in the space provided. If the PHA does not plan to undertake these activities, mark "no."

☐ **Project-Based Vouchers.** Describe any plans to use HCVs for new project-based vouchers, which must comply with PBV goals, civil rights requirements, Housing Quality Standards (HQS) and deconcentration standards, as stated in 24 CFR 983.55(b)(1) and set forth in the PHA Plan statement of deconcentration and other policies that govern eligibility, selection, and admissions. If using project-based vouchers, provide the projected number of project-based units and general locations (including if PBV units are planned on any former or current public housing units or sites), and describe how project-basing would be consistent with the PHA Plan (24 CFR 903.7(b)(3), 24 CFR 903.7(r).)

B.3 **Progress Report.** For all Annual Plans following submission of the first Annual Plan, a PHA must include a brief statement of the PHA's progress in meeting the mission and goals described in the 5-Year PHA Plan (24 CFR 903.11(c)(3), 24 CFR 903.7(s)(1)).

B.4 **Capital Improvements.** This section refers to PHAs that receive funding from the Capital Fund Program (CFP) which is not applicable for HCV-Only PHAs.

B.5 **Most Recent Fiscal Year Audit.** If the results of the most recent fiscal year audit for the PHA included any findings, mark "yes" and describe those findings in the space provided (24 CFR 903.7(p)).

C. Other Document and/or Certification Requirements.

C.1 **Resident Advisory Board (RAB) comments**. If the RAB had comments on the annual plan, mark "yes," submit the comments as an attachment to the Plan and describe the analysis of the comments and the PHA's decision made on these recommendations (24 CFR 903.13(c), 24 CFR 903.19).

C.2 **Certification by State of Local Officials.** Form HUD-50077-SL, *Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan*, must be submitted by the PHA as an electronic attachment to the PHA Plan (24 CFR 903.15). Note: A PHA may request to change its fiscal year to better coordinate its planning with planning done under the Consolidated Plan process by State or local officials as applicable.

C.3 **Civil Rights Certification/ Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan.** Provide a certification that the following plan elements have been revised, provided to the RAB for comment before implementation, approved by the PHA board, and made available for review and inspection by the public. This requirement is satisfied by completing and submitting form HUD-50077 ST-HCV-HP, *PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed*. Form HUD-50077-ST-HCV-HP, *PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed* must be submitted by the PHA as an electronic attachment to the PHA Plan. This includes all certifications relating to Civil Rights and related regulations. A PHA will be considered in compliance with the certification requirement to affirmatively further fair housing if the PHA fulfills the requirements of 24 CFR 5.150 *et seq*., 24 CFR 903.7(o)(1), and 24 CFR 903.15.

C.4 **Challenged Elements**. If any element of the Annual PHA Plan or 5-Year PHA Plan is challenged, a PHA must include such information as an attachment to the Annual PHA Plan or 5-Year PHA Plan with a description of any challenges to Plan elements, the source of the challenge, and the PHA's response to the public (24 CFR 903.23(b)).

This information collection is authorized by Section 511 of the Quality Housing and Work Responsibility Act, which added a new section 5A to the U.S. Housing Act of 1937, as amended, which introduced the Annual PHA Plan. The Annual PHA Plan provides a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services, and informs HUD, families served by the PHA, and members of the public for serving the needs of low- income, very low- income, and extremely low- income families.

Public reporting burden for this information collection is estimated to average 4.52 hours per response, including the time for reviewing instructions, searching existing data sources, gathering, and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions to reduce this burden, to the Reports Management Officer, REE, Department of Housing and Urban Development, 451 7th Street, SW, Room 4176, Washington, DC 20410-5000. When providing comments, please refer to OMB Approval No. 2577-0226. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

Privacy Notice. The United States Department of Housing and Urban Development is authorized to solicit the information requested in this form by virtue of Title 12, U.S. Code, Section 1701 et seq., and regulations promulgated thereunder at Title 12, Code of Federal Regulations. Responses to the collection of information are required to obtain a benefit or to retain a benefit. The information requested does not lend itself to confidentiality.

5-Year PHA Plan *(for All PHAs)*	**U.S. Department of Housing and Urban Development** **Office of Public and Indian Housing**	**OMB No. 2577-0226** **Expires: 03/31/2024**

Purpose. The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services, and informs HUD, families served by the PHA, and members of the public of the PHA's mission, goals and objectives for serving the needs of low- income, very low- income, and extremely low- income families

Applicability. The **Form HUD-50075-5Y** is to be completed once every 5 PHA fiscal years by all PHAs.

A.	**PHA Information.**
A.1	**PHA Name**: Maine State Housing Authority **PHA Code**: ME901 **PHA Plan for Fiscal Year Beginning**: (MM/YYYY): 01/2025 **The Five-Year Period of the Plan (i.e. 2019-2023): 2025-2029** **PHA Plan Submission Type:** ☒ 5-Year Plan Submission ☐ Revised 5-Year Plan Submission **Availability of Information.** In addition to the items listed in this form, PHAs must have the elements listed below readily available to the public. A PHA must identify the specific location(s) where the proposed PHA Plan, PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. Additionally, the PHA must provide information on how the public may reasonably obtain additional information on the PHA policies contained in the standard Annual Plan, but excluded from their streamlined submissions. At a minimum, PHAs must post PHA Plans, including updates, at each Asset Management Project (AMP) and main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on their official websites. PHAs are also encouraged to provide each resident council a copy of their PHA Plans. ☐ PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below.)

Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program	
				PH	HCV
Lead PHA:					

B.	**Plan Elements.** Required for all PHAs completing this form.
B.1	**Mission.** State the PHA's mission for serving the needs of low-income, very low-income, and extremely low-income families in the PHA's jurisdiction for the next five years. MaineHousing's mission is to assist Maine people in obtaining and maintaining quality affordable housing and services suitable to their housing needs. Housing Choice Vouchers assist very low-income individuals and families to choose and lease safe and affordable privately owned rental housing and to achieve self-sufficiency and maintain housing stability. MaineHousing may serve low-income families participating in the Veteran Affairs Supportive Housing (VASH) Program.
B.2	**Goals and Objectives.** Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low-income, very low-income, and extremely low-income families for the next five years. **GOAL 1: EXPAND THE SUPPLY OF AFFORDABLE HOUSING** - APPLY FOR NEW VOUCHERS- PROJECT-BASED VASH, MAINSTREAM, FUP YOUTH OR OTHERS THAT ARE AVAILABLE THROUGH HUD NOFA - OFFER LANDLORD INCENTIVES TO ATTRACT NEW LANDLORDS AND RETAIN EXISTING LANDLORDS - PARTNER WITH AGENCIES TO INCREASE SET-ASIDE OPPORTUNITIES FOR TARGETED POPULATIONS. **GOAL 2: HELP MAINE PEOPLE ATTAIN HOUSING STABILITY** - AWARD PROJECT-BASED VOUCHERS IN PROPERTIES THAT PROVIDE SUPPORTIVE SERVICES (APPROXIMATELY 200) -AWARD PROJECT-BASED VOUCHERS TO MULTI-FAMILY RENTAL PROPERTIES SELECTED THROUGH MAINEHOUSING'S COMPETITIVE PROCESS (APPROXIMATELY 100) - CONTINUE TO ADMINISTER THE FAMILY SELF SUFFICIENCY PROGRAM AND INCREASE TO 75 PARTICIPANTS -INCREASE THE HOMEOWNERSHIP ALLOCATION TO 75 VOUCHERS - FULLY UTILIZE SPECIALTY VOUCHERS (NED, VASH, FAMILY UNIFICATION, MAINSTREAM, 811) **GOAL 3: IMPROVE HOUSING QUALITY** - ENSURE DECENT AND SAFE HOUSING BY ENFORCING THE COMPLIANCE OF INSPECTION STANDARDS ABOVE HQS/NSPIRE REQUIREMENTS - MAINTAIN AN INSPECTIONS PROCESS THAT IS EFFICIENT AND CONSISTENT WHILE CONDUCTING TIMELY INSPECTIONS **GOAL 4: PROVIDE LEADERSHIP IN THE HOUSING FIELD:** - CONTRIBUTE TO ONGOING ANALYSIS OF HOUSING NEEDS AND MAINTAIN A PROGRAM DASHBOARD - MAINTAIN HIGH PERFORMANCE SCORE UNDER SEMAP - ENSURE EHO AND FAIR HOUSING BY OFFERING REASONABLE ACCOMMODATIONS - FOSTER COLLABORATIVE RELATIONSHIPS WITH HOUSING AND SERVICE PROVIDERS STATE WIDE **MAINEHOUSING'S OPERATIONAL PRIORITIES:** **SERVICE:** - STRIVE FOR AND MONITOR POSITIVE CUSTOMER SATISFACTION THROUGH FEEDBACK, SURVEYS AND A CALL DISTRIBUTION LINE AND AN INFORMATION BOX VIA OUR WEBSITE - WORK WITH PARTNERS IN PROVIDING SERVICES AND OUTREACH TO LOW-INCOME FAMILIES VIA –COMMUNITY ACTION AGENCIES, HOMELESS SHELTERS, LANDLORD ASSOCIATIONS, 211 SITE AND OTHER PUBLIC HOUSING AUTHORITIES AS WELL AS OFFERING OPTIONS FOR ELECTRONIC COMMUNICATIONS (CONFERENCE CALLING, ON-LINE APPLICATIONS, ETC.) - OFFER MAINEHOUSINGSEARCH.ORG TO TENANTS LOOKING FOR HOUSING IN MAINE. IT IS AN ON-LINE REGISTRY OF AVAILABLE HOUSING - EMPLOY A HOUSING NAVIGATOR TO ASSIST VOUCHER HOLDERS WITH THEIR HOUSING SEARCH AND BUILD ON OUR LANDLORD OUTREACH EFFORTS -ADMINISTER STATEWIDE HOUSING NAVIGATOR PROGRAM FOR INDIVIDUALS AND FAMILIES SEARCHING FOR HOUSING **PEOPLE:** - PROVIDE CUSTOMER SERVICE AND COMMUNICATIONS (MI) TRAINING TO STAFF - SUPPORT A SHARED WORK MODEL THAT CREATES CONSISTENCY FOR PARTICIPANTS AND PARTNERS AND FLEXIBILITY FOR STAFF - PROVIDE STAFF AND CONTRACTORS WITH EXCELLENT TOOLS TO ENABLE SERVICE (SOFTWARE, TRAINING, EDUCATION AND TECHNICAL ASSISTANCE) - UTILIZING A COACHING MODEL FOR STAFF PERFORMANCE IMPROVEMENT **FINANCIAL CAPACITY:** - SUPPORT FUNDING SHORTFALLS THROUGH ADMINISTRATIVE FEE RESERVES AS NEEDED - REQUEST SET-ASIDE FUNDING WHEN APPROPRIATE - REQUEST WHEN APPROPRIATE FOR HIGHER ADMINISTRATIVE FEES OR BLENDED RATES (STATEWIDE JURISDICTION) - UTILIZE HUDS TWO YEAR TOOL TO MONITOR VOUCHER ISSUANCE, ATTRITION AND HAP SPENDING TO STAY WITHIN CY BUDGET **RESOURCE OPTIMIZATION:** - PROVIDE INCENTIVES FOR BOTH TENANTS AND LANDLORDS TO COMPLY WITH PROGRAM REQUIREMENTS (SECURITY DEPOSIT, OWNER EXCELLENCE PROGRAMS AND LANDLORD REPAIR GRANTS) - CONTINUE TO LOOK FOR PROCESS IMPROVEMENTS THROUGH LEAN INITIATIVES

B.3	**Progress Report.** Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan. - Provided excellent customer service by hiring staff competent in customer service delivery -33 staff members - Awarded 56 Project-based vouchers to permanent supportive housing projects for homeless and or disabled families - Awarded 32 Project-based vouchers to housing projects with supportive services - Awarded 99 Project Based vouchers to LIHTC projects for older adults - Awarded 20 project Based vouchers to housing projects for families - SEMAP score has been high performing - Ensure EHO and Fair Housing by reviewing requests for reasonable accommodations - Continue to administer and coordinate the Family Self Sufficiency Program, enrolled 70+ participants - Work with partners in providing services and outreach to low-income families via –Community Action Agencies, homeless shelters, domestic violence agencies, landlord associations, 211 site, statewide conferences, and other Public Housing Authorities - Offer MaineHousingSearch.org to tenants looking for housing in Maine. It is an on-line registry of available housing. Hired a Housing navigator. - Used administrative fee reserves and other state funding to provide security deposits and landlord repair money as needed - Provided staff and contractors with excellent tools to enable service (software, training, education and technical assistance) including updated HQS software to assist our inspectors in the field. - Utilize additional preferences to apply to applicants. The highest preferences are elderly/disabled/families and a preference for US military veterans. - 60% of available HCV vouchers are set aside for homeless applicants and those experiencing domestic violence -50 specifically for Housing Opportunities for People in Encampments (HOPE) -25 specifically to support the Youth Demonstration Program (19 currently leased) - Set aside 20 Non-Elderly Disabled Vouchers to assist families that participate in the Money-follows-the-person grant through the Maine DHHS Homeward Bound program. (6 currently housed) -Set aside 32 Non-Elderly Disabled Vouchers to assist families that qualify under the 811 waiver program (26 currently housed) -Set aside 25 vouchers for a program for working families who may be interested in joining the FSS program (Aroostook, Penobscot, Washington and Waterville counties)11 currently leased -Awarded 5 year mainstream vouchers (approx. 22 available) 19 currently leased - Set aside 115 Family Unification vouchers for families and youth (97 currently leased) - Administer 99 Emergency Housing Vouchers (EHV) for people experiencing homelessness, previously homeless or at risk and people experiencing domestic violence, stalking or victims of human trafficking (70 currently housed) - Set aside vouchers for disaster assistance (50 vouchers) - Regularly participate in partner meetings, presenting on the HCV program - Staff attend industry meetings, conferences, and trainings
B.4	**Violence Against Women Act (VAWA) Goals.** Provide a statement of the PHA's goals, activities, objectives, policies, or programs that will enable the PHA to serve the needs of child and adult victims of domestic violence, dating violence, sexual assault, or stalking. MaineHousing has a homeless priority of 60% of its available vouchers set aside which includes child and adult victims of domestic violence, dating violence, sexual assault, or stalking. As part of our transition plan MaineHousing offers a Security Deposit of $1000 to allow a family to move who are victims of domestic violence, dating violence, sexual assault, or stalking. We support 15 PBV units that provide preference to victims of domestic violence, dating violence, sexual assault, or stalking.
C.	**Other Document and/or Certification Requirements.**
C.1	**Significant Amendment or Modification**. Provide a statement on the criteria used for determining a significant amendment or modification to the 5-Year Plan. A "significant amendment" to our plan would be a policy change in our delivery of the program that would have an impact on the applicants and participants we currently serve in the areas we serve. A "substantial deviation/modification" to our plan would be a change in our current policy that would change the number of units that we allow for optional program opportunities or set-asides (project-base, homeownership, FSS, population specific).
C.2	**Resident Advisory Board (RAB) Comments.** (a) Did the RAB(s) have comments to the 5-Year PHA Plan? Y N ☐ ☒ (b) If yes, comments must be submitted by the PHA as an attachment to the 5-Year PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations.
C.3	**Certification by State or Local Officials.** Form HUD-50077-SL, *Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan*, must be submitted by the PHA as an electronic attachment to the PHA Plan.

C.4	**Required Submission for HUD FO Review.** (a) Did the public challenge any elements of the Plan? Y ☐ N ☒ (b) If yes, include Challenged Elements.
D.	**Affirmatively Furthering Fair Housing (AFFH).**

D.1	**Affirmatively Furthering Fair Housing. (Non-qualified PHAs are only required to complete this section on the Annual PHA Plan. All qualified PHAs must complete this section.)** **Provide a statement of the PHA's strategies and actions to achieve fair housing goals outlined in an accepted Assessment of Fair Housing (AFH) consistent with 24 CFR § 5.154(d)(5). Use the chart provided below. (PHAs should add as many goals as necessary to overcome fair housing issues and contributing factors.) Until such time as the PHA is required to submit an AFH, the PHA is not obligated to complete this chart. The PHA will fulfill, nevertheless, the requirements at 24 CFR § 903.7(o) enacted prior to August 17, 2015. See Instructions for further detail on completing this item.** **Fair Housing Goal:** ***Describe fair housing strategies and actions to achieve the goal*** **Fair Housing Goal:** ***Describe fair housing strategies and actions to achieve the goal*** **Fair Housing Goal:** ***Describe fair housing strategies and actions to achieve the goal***

Instructions for Preparation of Form HUD-50075-5Y - 5-Year PHA Plan for All PHAs

A. PHA Information. All PHAs must complete this section. (24 CFR § 903.4)

A.1 Include the full **PHA Name**, **PHA Code**, **PHA Fiscal Year Beginning** (MM/YYYY), **Five-Year Period** that the Plan covers, i.e. 2019-2023, **PHA Plan Submission Type**, and the **Availability of Information**, specific location(s) of all information relevant to the hearing and proposed PHA Plan.

PHA Consortia: Check box if submitting a Joint PHA Plan and complete the table.

B. Plan Elements.

B.1 Mission. State the PHA's mission for serving the needs of low- income, very low- income, and extremely low- income families in the PHA's jurisdiction for the next five years. (24 CFR § 903.6(a)(1))

B.2 Goals and Objectives. Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low-income, very low- income, and extremely low- income families for the next five years. (24 CFR § 903.6(b)(1))

B.3 Progress Report. Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan. (24 CFR § 903.6(b)(2))

B.4 Violence Against Women Act (VAWA) Goals. Provide a statement of the PHA's goals, activities objectives, policies, or programs that will enable the PHA to serve the needs of child and adult victims of domestic violence, dating violence, sexual assault, or stalking. (24 CFR § 903.6(a)(3)).

C. Other Document and/or Certification Requirements.

C.1 Significant Amendment or Modification. Provide a statement on the criteria used for determining a significant amendment or modification to the 5-Year Plan. For modifications resulting from the Rental Assistance Demonstration (RAD) program, refer to the 'Sample PHA Plan Amendment' found in Notice PIH-2012-32, REV 2.

C.2 Resident Advisory Board (RAB) comments.

(a) Did the public or RAB have comments?
(b) If yes, submit comments as an attachment to the Plan and describe the analysis of the comments and the PHA's decision made on these recommendations. (24 CFR § 903.17(b), 24 CFR § 903.19)

C.3 Certification by State or Local Officials.

Form HUD-50077-SL, *Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan*, must be submitted by the PHA as an electronic attachment to the PHA Plan.

C.4 Required Submission for HUD FO Review.
Challenged Elements.
(a) Did the public challenge any elements of the Plan?
(b) If yes, include such information as an attachment to the Annual PHA Plan or 5-Year PHA Plan with a description of any challenges to Plan elements, the source of the challenge, and the PHA's response to the public.

D. Affirmatively Furthering Fair Housing.
(Non-qualified PHAs are only required to complete this section on the Annual PHA Plan. All qualified PHAs must complete this section.)

D.1 Affirmatively Furthering Fair Housing. The PHA will use the answer blocks in item D.1 to provide a statement of its strategies and actions to implement each fair housing goal outlined in its accepted Assessment of Fair Housing (AFH) consistent with 24 CFR § 5.154(d)(5) that states, in relevant part: "To implement goals and priorities in an AFH, strategies and actions shall be included in program participants' … PHA Plans (including any plans incorporated therein) …. Strategies and actions must affirmatively further fair housing …." Use the chart provided to specify each fair housing goal from the PHA's AFH for which the PHA is the responsible program participant – whether the AFH was prepared solely by the PHA, jointly with one or more other PHAs, or in collaboration with a state or local jurisdiction – and specify the fair housing strategies and actions to be implemented by the PHA during the period covered by this PHA Plan. If there are more than three fair housing goals, add answer blocks as necessary.

Until such time as the PHA is required to submit an AFH, the PHA will not have to complete section D.; nevertheless, the PHA will address its obligation to affirmatively further fair housing in part by fulfilling the requirements at 24 CFR 903.7(o)(3) enacted prior to August 17, 2015, which means that it examines its own programs or proposed programs; identifies any impediments to fair housing choice within those programs; addresses those impediments in a reasonable fashion in view of the resources available; works with local jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement; and maintain records reflecting these analyses and actions. Furthermore, under Section 5A(d)(15) of the U.S. Housing Act of 1937, as amended, a PHA must submit a civil rights certification with its Annual PHA Plan, which is described at 24 CFR 903.7(o)(1) except for qualified PHAs who submit the Form HUD-50077-CR as a standalone document.

This information collection is authorized by Section 511 of the Quality Housing and Work Responsibility Act, which added a new section 5A to the U.S. Housing Act of 1937, as amended, which introduced the 5-Year PHA Plan. The 5-Year PHA Plan provides the PHA's mission, goals and objectives for serving the needs of low- income, very low- income, and extremely low-income families and the progress made in meeting the goals and objectives described in the previous 5-Year Plan.

Public reporting burden for this information collection is estimated to average 1.64 hours per year per response or 8.2 hours per response every five years, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

Privacy Act Notice. The United States Department of Housing and Urban Development is authorized to solicit the information requested in this form by virtue of Title 12, U.S. Code, Section 1701 et seq., and regulations promulgated thereunder at Title 12, Code of Federal Regulations. Responses to the collection of information are required to obtain a benefit or to retain a benefit. The information requested does not lend itself to confidentiality.

MaineHousing
MAINE STATE HOUSING AUTHORITY

To: MaineHousing Board of Commissioners

From: Jamie Johnson, Senior Director of Operations
Jonny Kurzfeld, Director of Planning and Research

Date: August 11, 2026

Subject: 2027 MaineHousing Board of Commissioners Annual Goal Setting

During the August 2026 Board meeting, you will participate in the annual goal-setting exercise to establish priorities for 2027. These priorities will help shape the 2027 - 2029 MaineHousing Strategic Plan.

The session will begin with an update on the implementation of the Strategic Plan, followed by a discussion on key topics that are top-of-mind. This conversation will be informed by the feedback we have received from all of you in response to the questions below, as well as any additional topics you would like to raise. If you have not yet shared your thoughts, please do so. We value and appreciate your input.

1. Are there topics that typically don't come up during our regular board meetings that you would like to discuss?
2. Are there areas of MaineHousing that you have concerns?
3. What are potential opportunities for MaineHousing staff to think about in the coming year?

The session will then transition into an opportunity for you to share perspectives on priorities for the coming year. These discussions will help identify areas of focus that will guide the agency over the next year.

26 Edison Drive | Augusta, Maine 04330-6046 | 207-626-4600 | 800-452-4668 | Maine Relay 711 | Fax 207-626-4678 | mainehousing.org

Agenda

Strategic Plan Implementation Update	**Jonny Kurzfeld and Jamie Johnson**
Discussion on Top-of-Mind Topics	**MaineHousing Commissioners**
Priorities for the Coming Year	**MaineHousing Commissioners**

MaineHousing
MAINE STATE HOUSING AUTHORITY

Asset Management Department Memorandum

To: **MaineHousing Board of Commissioners**

From: Sheryl Peavey, Director of Asset Management

Date: August 18, 2026

Subject: **Monthly Report - Asset Management**

Program Updates:

Notes on MFH Delinquency

- Riverbend Apartments - Payment delayed due to management company's computer upgrade; no broader payment concern identified at this time.
- Pine Ledge Terrace - Payment delayed due to management company's computer upgrade; no broader payment concern identified at this time.
- 50-52 Summer Street - Asset Manager/Finance site visit on August 12 to discuss options to avoid recurring late payments.
- Dexter Group Home - Payment status is associated with a pending ownership transfer.

Department Highlights:

Collaboration

On July 29, MaineHousing Asset Managers joined Community Housing of Maine (CHOM) and staff from the Office of Aging and Disability Services (OADS), within the Department of Health and Human Services (DHHS), to tour five CHOM properties in the MaineHousing portfolio. The visit provided an opportunity to see firsthand how MaineHousing financing, rental assistance, supportive services, and strong owner partnerships come together in the lives of residents.

The tour began at The Schoolhouse (MSHA-RLP-513), a former Bangor school rehabilitated while preserving much of the building's historic character. The property is now home to 66 households. Financing through the 4% Rental Loan Program supported accessibility improvements throughout the building and helped make the property well suited for participation in the Section 811 Project Rental Assistance (PRA) program.

Through the PRA contract, 12 units provide rental assistance for people with disabilities. Having OADS staff with us added an important perspective and reinforced how coordination across programs can translate into stable, accessible housing for the people we collectively serve.

CHOM has served vulnerable populations in Maine for 33 years and our group also toured four properties serving families working toward reunification, people in recovery, adults with disabilities, and people who have experienced homelessness. At several stops, residents spoke with us about what their homes have meant to them and their families. Those conversations made tangible the impact of CHOM's work, MaineHousing financing, and project-based rental assistance in a way that program descriptions and numbers alone cannot.

Just as meaningful was the connection between CHOM staff and residents. At every property, staff greeted residents by name, knew their stories, and interacted with them with warmth, dignity, and an evident understanding of their individual circumstances. The relationships were not incidental to the housing; they were part of what made the housing feel like home.

The day illustrated the results of successful partnership: MaineHousing's Development, Asset Management, and Housing Choice Voucher Departments working alongside an owner and service provider deeply invested in both its properties and the people who call them home.

You're Invited!
The Board is invited to join this month's MaineHousing Facts & Snacks, hosted by Asset Manager Tracy Snowden, on August 18 from 1:00-2:00 p.m. in the State of Maine Conference Room.

Kirsten Wears, founder, owner, and Chief Executive Director of Tucker's House and Tucker's House-Harrison, will share how MaineHousing's Recovery Housing Program has affected the lives of men and women in recovery in western Maine. Tucker's House was the first recipient of Recovery Housing Program funding, opening a 10-bed residence for women in Bridgton in early 2023. This was followed one year later by a 10-bed residence for men in Harrison. Kirsten will share what that investment has meant for the people who have called Tucker's House home and the role stable housing can play in supporting long-term recovery.

Development Department Memorandum

To: MaineHousing Board of Commissioners

From: Laurie Warzinski, Director of Development

Date: August 18, 2026

Subject: Monthly Report - Development

Events of Note

7/16 – Martel School Apartments, Lewiston, Dan Brennan, Thomas Hodgkins and Scott Thistle attended the groundbreaking ceremony.

Martel School, Lewiston

Martel School is a new construction project located on the site of the former Martel Elementary School at 860 Lisbon Street, Lewiston. The project is three-stories with an elevator and consists of forty-four (44) one-bedroom units for residents fifty-five (55) and older. Twenty-seven units are income restricted at or below 50% area median income (AMI) and seventeen are 60% AMI. All forty-four units are supported by Project-Based Vouchers provided by Lewiston Housing Authority. Eleven Type A accessible units have been pledged. The project includes a community room, laundry room on each floor, bike storage, outdoor seating and broadband capable of supporting telemedicine services.

7/23 – Iron Heights, Gardiner, Dan Brennan, Scott Thistle, Thomas Hodgkins, Eric Poirier and Gerrylynn Ricker attended the ribbon cutting ceremony.

Iron Heights, Gardiner

Iron Heights is a new construction project located at the corner of 1 Summer Street and 12 Highland Avenue in Gardiner. Both lots were a blight on the City of Gardiner's downtown; 1 Summer Street is the site of the former TW Dick (iron and steel fabrication company) office building and 12 Highland Avenue housed a dilapidated apartment building. Neither property was able to be reused. The project is four stories with an elevator and consists of twenty-nine (29) one-bedroom units and three (3) two-bedroom units, for households at or below 60% AMI. Seven (7) units are ADA units, twenty-five (25) units are Type B and one (1) unit is Type B designated for hearing and visually impaired. The project will have broadband connectivity supporting telemedicine services and Wi-Fi in the community room. Electrical conduits have been run to the roof for future solar and to the parking lots for future EV charging.

<u>Home for Good</u>

The monthly meeting was held on July 20, 2026, and included both Cohort #1 and #2.

Cohort #1

Five project teams were selected to take part in the first cohort of the Home For Good Program. Each project will house and provide on-site support to 20-30 individuals experiencing chronic homelessness. Riverlands, to be located in Augusta and Yellen Woods to be located in Bangor, have submitted applications. The remaining three project applications will be forthcoming. The project teams are as follows:

Location	Developer	Owner	Property Manager	Service Provider
Auburn (Hampshire Commons)	Developers Collaborative	Auburn Housing	Auburn Housing	Spurwink
Augusta (Riverlands)	Developers Collaborative	VOANNE	Developers Collaborative	VOANNE
Bangor (Yellen Woods)	Bangor Housing	Bangor Housing	Bangor Housing	Preble Street
Sanford (Heritage Crossing)	Avesta Housing	Sanford Housing	Sanford Housing	YCCAC
Portland (The Dawn)	Avesta Housing	Avesta Housing	Avesta Housing	Preble Street

Cohort #2

Three project teams were selected to take part in the second cohort of the Home For Good Program.

Location	Developer	Owner	Property Manager	Service Provider
Bangor (TBD)	Bangor Housing	BHDC Home for Good 2, LP	Bangor Housing	Preble Street
Portland (TBD)	Developers Collaborative	Catholic Charities of Maine	DC Management 2	Catholic Charities of Maine
South Portland (TBD)	South Portland Housing Development Corporation	South Portland Housing Authority (SPHA)	SPHA	Preble Street

Department Highlights

2027 9% Applications:
The 2027 9% program generated 22 pre-applications. Of those, we currently expect 18 projects to advance to the full application stage, with submissions due in September. The Development team completed feedback calls with all developers shortly after the pre-application review process, ensuring applicants received timely guidance as they prepare their full submissions.

Recovery Housing Program:
The team issued Notices of Award for two Recovery Housing Program projects in Lisbon and Raymond, supporting 21 recovery housing units and just under $2.7 million in potential financing.

Supportive Housing Program:
We received comments on the 2026 Draft Supportive Housing Program Guide and RFP from partners and have drafted our responses to address them. We are finalizing the guide and will release it by September 2, 2026. Pre-applications are due by October 15, 2026, and final applications are due by November 19, 2026.

Rural Rental Affordable Housing Program and Affordable Homeownership Program:
Both RFPs were released a few days earlier than our published target dates! Applications are due by September 3 and October 8, 2026, respectively.

Staff

Effective June 15, 2026, Laurie Warzinski was appointed Director of Development after serving as Acting Director since January 2026. Her experience leading Asset Management provides a unique perspective that strengthens coordination between project financing, development, and long-term portfolio oversight. To support an orderly transition, Laurie continued to provide interim oversight of Asset Management until Sheryl Peavey was promoted to Director of Asset Management effective July 27, 2026. The close partnership between Development and Asset

Management remains a key organizational strength, promoting seamless support for properties from underwriting and construction through stabilization and ongoing asset management.

We are pleased to welcome Rob Seavey, Construction Analyst, back to the team following his recovery from a serious injury. His resilience throughout this challenging period has been inspiring, and we are grateful to have him back supporting our work in Construction Services.

Development Pipeline

We expect that a small number of these projects will not see completion, and that predicted construction starts and completions will change as projects move forward.

Project Name	Developer	Program	City	Family/ Senior	Total Units
	Completed in 2026				
Edgewater Village	Avesta	4%	Farmington	Senior	25
Central Park Residences	Reincorp	Rural	Sanford	Family	18
986 Prospect	Wilbur, Calhoun	Rural	Rumford	Family	18
7 Madelyn Lane	Lake City Investments	Rural	Rockport	Family	18
Bridgton Recovery Home	LB Dev	RHP	Bridgton	Unrestricted	6
Lockwood Mill	North River Co.	4%	Waterville	Family	65
Iron Heights	Mastway Dev	4%	Gardiner	Family	32
21 Town Hall Place (fka Central Fire Station)	DC	CC Rural	Brunswick	Family	5
Equality Comm Housing	Equality Comm. Center	9%	Portland	Senior	54
540 Centre Street	Bath HA	Debt Only	Bath	Family	24
NC/AR Projects	**10**			*New Units*	*265*
Berry Park Apartments	Northland Enterprises	4%	Biddeford	Family	36
North Deering Gardens	Wingate Dev.	4%	Portland	Family	164
Rehab Projects	**2**			*Rehab Units*	*200*
Total Projects	**12**			**Total Units**	**465**
	Under Construction*/In Underwriting - likely completed in 2026				
King Street Apartments*	KVCAP	4%	Waterville	Family	37
Sunridge Senior Housing*	Bangor Housing	4%	Bangor	Senior	50
DeWitt*	LHA/Avesta	4% Choice	Lewiston	Family	104
Adams Point*	Biddeford HA	9%	Biddeford	Family	39
Landry Woods*	SoPo Housing	9%	So. Portland	Senior	43
Milford Place*	Penquis CAP	9%	Bangor	Senior	40
Islesford RHP*	CIRT	Islands	Islesford	Family	4
Vinalhaven*	Vinalhaven Housing	Islands	Vinalhaven	Family	4
ICDC Town Acq*	ICDC	Islands	Isle au Haut	Family	4
Mechanic Street*	WLR Properties	Rural	Houlton	Family	18
Landon Woods*	KHHT2	AHOP	Kennebunkport	Family	6
Seavey Crossing*	Avesta	9%	Westbrook	Senior	61
NC/AR Projects	*12*			*New Units*	*410*
Place St. Marie*	Brisa Dev w/Andy J	4%	Lewiston	Family	40

Patriot Place*	Avesta	4%/no sub	Sanford	Family	40
Oak Ridge Apartments*	Realty Resources	9%	Bath	Senior	30
Rehab Projects	*3*			*Rehab Units*	*110*
Total Projects	**15**			**Total Units**	**520**
Under Construction*/In Underwriting - likely completed in 2027					
Sturgeon Place (fka 3i Homes)	3i Homes/POAH	4%	Scarborough	Family	51
Lambert Woods North*	Maine Coop Dev Part	4%	Portland	Family	74
Malta Street Senior	Augusta Housing	4%	Augusta	Senior	34
Martel School Apts	Lewiston Housing	4%	Lewiston	Senior	44
Varney Heights*	FHA/Gooch	9%	Freeport	Senior	42
Dougherty Commons III*	MCDP	AHOP	Portland	Family	20
Scittery Woods*	Scittery Woods Part	AHOP	Falmouth	Family	20
Thatcher Brook Apts I*	Westbrook Housing	9%	Biddeford	Family	40
Millinocket Manor	Penquis	4%	Millinocket	AL	38
89 Elm Apartments*	Tom Watson & CO	4% PLA	Portland	Family	201
Beals Ave WF Housing	LB Dev Partners	AHOP	Ellsworth	Family	23
Cedar Bend Condos*	Boothbay Reg Dev Corp	AHOP	Boothbay	Family	8
Nasson 3	GreenMars	AHOP	Springvale	Family	20
Wildlands	Greater Portland H4H	AHOP	Standish	Family	12
Front Street III*	Portland Housing	AHOP	Portland	Family	6
OddFellows Apts.	Archer Properties LLC	Rural	Norway	Family	13
Paco's Place (fka Charles Jordan House)	ME Prisoner Adv Coal	SHP	Auburn	Supp.	11
Rangeley WF Housing*	Wasilewski, Teare	Rural	Rangeley	Family	18
Hillcrest Estates	A&O Properties	AHOP	Monmouth	Family	9
Newman Meadows	Newman Homes	AHOP	Waterville	Family	13
36 Cleaves Street	Moll, Hight, Wilbur	Rural	Yarmouth	Family	18
NC/AR Projects	*21*			*New Units*	*715*
Franklin Towers	Portland HA	4%/ no sub	Portland	Family	200
Riverton Park*	Portland HA	4%/ no sub	Portland	Family	182
Rehab Projects	*2*			*Rehab Units*	*382*
Total Projects	**23**			**Total Units**	**1097**
Preliminary Underwriting					
Grandview Ave	DC	AHOP	Bangor	Family	14
Harkness Haven	Mid-Coast H4H	AHOP	Rockport	Family	10
Island Avenue Sub	H4H York County	AHOP	Sanford	Family	5
Linnell Homeownership	The Linnell LLC	AHOP	Rumford	Family	16
Heritage Crossing	Avesta	Home4Good	Sanford	Unrestricted	30
The Dawn	Avesta	Home4Good	Portland	Unrestricted	35
Hampshire Commons	DC	Home4Good	Auburn	Unrestricted	32
Riverlands	DC	Home4Good	Augusta	Unrestricted	25
Yellen Woods	Bangor Housing	Home4Good	Bangor	Unrestricted	30
Portland (2)	DC	Home4Good	Portland	Unrestricted	32
South Portland	So Portland Housing Dev	Home4Good	South Portland	Unrestricted	30
Bangor	Bangor Housing	Home4Good	Bangor	Unrestricted	30

Farwell Mill	Realty Resources	4%	Lisbon	Family	42
Martel II	Lewiston Housing	4%	Lewiston	Senior	44
Soleil Apartments	Lewiston Housing	4%	Lewiston	Family	72
The Apartments at Time & Temp	DC	4%	Portland	Senior	41
COMB Block Phase 1	Portland Housing	9%	Portland	Family	55
Youth & Family Outreach	YF&O/DC	9%	Portland	Family	60
Anchorage South	Bath Housing	9%	Bath	Seniors	47
Pettingill Pines	DC	9%	Windham	Seniors	48
J. Palmer Merrill Block	Patric Moore	Rural	Skowhegan	Family	5
Asher's Village Apts	Newman Homes	Rural	Winslow	Family	18
Rosa's Place	Golek/Dooryard	Rural	Brunswick	Family	14
Project Greenhouse	Badhus LLC	Rural	Rockland	Family	12
Clark Street	DEV Properties	Rural	Thomaston	Family	16
Poland Eld Housing Dev	Auburn Housing	Rural	Poland	Seniors	18
55 Weston Avenue II	55 Weston	Rural	Madison	Family	18
Glenridge Supp Housing	Motivational Svs	SHP	Augusta	Family	8
Old Post Road	Fair Tide	SHP	Kittery	Family	12
McLain School Housing	DC	9%	Rockland	Senior	29
The Rochambeau	Avesta	9%	Biddeford	Senior	46
Landry Heights	South Portland Housing	9%	South Portland	Senior	38
The Woodbury	CHOM	9%	Portland	Senior	51
Quebec Commons	Westbrook Dev Corp	9%	Biddeford	Senior	45
Lisbon Recovery Home	An Angel's Wing	RHP	Lisbon	Unrestricted	10
Raymond Recovery Home	An Angel's Wing	RHP	Raymond	Unrestricted	11
NC/AR Projects	*36*			*New Units*	*1049*
Sun Valley Apartments	Chesapeake Comm.	9%	Mexico	Family	24
Belfast Birches	Realty Resources Dev LLC	9%	Belfast	Seniors	24
Rehab Projects	*2*			*Rehab Units*	*48*
Total Projects	**38**			**Total Units**	**1097**

Total Projects in Underwriting & Under Construction	**88**		
		Total Units Completed, in Underwriting & Under Construction	**3179**

MaineHousing
MAINE STATE HOUSING AUTHORITY

Energy & Housing Services Department Memorandum

To: MaineHousing Board of Commissioners

From: Bobbi Crooker – Director of Energy and Housing Services

Date: August 18, 2026

Subject: Monthly Report – Energy and Housing Services Department

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DEPARTMENT HIGHLIGHTS

MaineHousing plans to submit the LIHEAP State Plan to DHS for Program Year 2027 by August 21, 2026. On August 3rd, the HEAP program opened for Community Action Agencies to begin taking applications for the PY2027 Fuel Assistance program year.
We just closed out PY 2026 HEAP program year; as of 6/30/2026, we paid out $20,625,130 in HEAP Fuel Assistance to clients.

With the transition of Betty Barry to the Homeless Initiatives Dept from the EHS Housing Team, we are currently reviewing resumes to fill this vacancy.

The DOE Weatherization Program Notice (WPN) 26-01 which provides application instructions and guidance was finally released on July 9, 2026. The guidance noted that all submittals were due by September 7, 2026, with a caveat that State Plan applications submitted within 30 days of guidance issuance would have priority review. MaineHousing submitted their application on August 4, 2026. This was to meet the 30-day timeline to receive prioritization review, and in hopes that the approval will be received prior to our 'No Cost Extension' expiring on September 30, 2026. This submission is part of the annual application process for administering the Department of Energy (DOE) Weatherization Assistance Program for program year 2026, which is anticipated to span July 1, 2026, through June 30, 2027. Per the DOE Weatherization Program Notice (WPN) 26-02 guidance provided, Maine is anticipated to receive **$4,094,134** in Program Allocation and T&TA funds along with **$397,790** in Weatherization Readiness Funds for a total of **$4,491,297** in program funding.

Around EHS: In July, the EHS HEAP Team conducted a Train-the-Trainer session for the Community Action Agencies (CAAs) on the upcoming PY 2027 HEAP program year. This training was an interactive session to update the CAAs on changes for PY 2027, providing time for questions, as well as time for feedback and collaboration. One CAA noted after the training that "I wanted to personally thank MaineHousing for hosting the CAAs for an interactive and hands-on learning experience ahead of the new program year. It was clear that the execution of this training was thoroughly planned and prepared for. We left having felt stronger connected to MaineHousing staff and our fellow Community Action Agencies. I also have valuable insight and interactive lessons we are excited to bring back to the team. We know that it is not easy trying to capture everyone's needs in a single training event, but I personally felt like all of my questions ahead of the new program year."

PROGRAM UPDATES

Home Energy Assistance Program (HEAP)

Maine's Low-Income Home Energy Assistance Program (LIHEAP or HEAP) is a grant funded by the US Department of Health and Human Services (HHS) and is administered by MaineHousing in collaboration with Maine's Community Action Agencies and ProsperityME.

	Program Year 2027 to-date	Program Year 2026 to-date Comparison	Overall Program Year 2026
Applications Taken	2,604	2,839	55,913
Eligible Applicants	86	381	41,715
Benefits Issued	$0	$0	$20,625,130

A glimpse into how the first week of applications for PY 2027 broke down across the three available intake options:
Phone Applications: 1,028 In Person Applications: 540 Online Applications: 1,036

Weatherization Assistance Program (Wx)

MaineHousing's Weatherization team continues to collaborate with DOE to finalize the Priority List and Program Manual for the multifamily (5+ units) weatherization program. Our Technical Services Specialists are currently undergoing training on multifamily inspection requirements, and we hope to move this initiative forward in the near future.

The Weatherization Department is continuing work to implement the Energy Audit software system, ECOS. We are collaborating with JAI, the software developer, and the Community Action Agencies to resolve remaining issues.

- IIJA (formerly BIL) Weatherization: Period of Performance (July 1, 2023 – June 30, 2029)
  The U.S. Department of Energy has extended the performance period for this grant through 2029, extending the original end date of March 31, 2027. To date, **311** units have been weatherized at a total cost of **$5,571,753.41** with our partner agencies actively working toward the goal of weatherizing **1,628** units by 2029. MaineHousing will continue collaborating with Community Concepts, Inc. to launch the multifamily weatherization program.

- Annual Weatherization: Program Year 2025 (April 1, 2025 – June 30, 2026)
  The U.S. Department of Energy approved MaineHousing's State Plan in September, our Weatherization Assistance Program (WAP) program start date was April 1st, resulting in a six-month program delay. This delay, combined with the federal government shutdown and the loss of ten Quality Control Inspectors (QCI) statewide – five of whom were in southern Maine – has placed significant strain on production capacity. In response, EHS has implemented biweekly Community Action Agency manger meetings to promote collaboration and resource sharing, deployed the State Quality Control Inspector to support southern Maine, and is working to expand capacity by training our Lead technicians to become certified energy auditors who can provide temporary assistance across the state.

Central Heating Improvement Program (CHIP)

The Central Heating Improvement Program provides grants to households that are HEAP eligible to assist with heating system, chimney, and oil tank repairs or replacements. Funding for this program is from the LIHEAP grant. Reporting January 1 through July 2026, the CHIP Program has completed **236** projects totaling **$921,006.39.**

Home Accessibility and Repair Program (HARP)

The Home Accessibility and Repair Program provides grants to income eligible homeowners for professional home repairs and accessibility modifications. HARP is delivered statewide through the network of Community Action Agencies. As of August 4,, 2026, the HARP Program has completed **56** projects, with an additional **20** currently in progress. The total cost for these projects is **$990,758.94.**

Lead Abatement Program

The Lead Abatement Program provides funding for single family homes and owners of rental properties in Maine to help make them lead safe. Priority for program funds is granted to abatement projects for housing in which a child lives, and it has been determined that they have an elevated blood lead level. MaineHousing works with four Community Action Agencies to deliver the Lead Abatement Program across the state. Currently, **123** projects have been completed, with **106** units in progress.

Low-Income Assistance Plan (LIAP)

The Low-Income Assistance Plan (LIAP) helps eligible homeowners and renters with their electric utility bills. The LIAP program is funded by contributions from electricity providers and governed by the MPUC. As of **6/30/2026,** there were **43,826** participants, of which **2,013** were oxygen/vent participants.

Finance Department Memorandum

To: **Board of Commissioners**

From: **Darren R. Brown**

Date: **August 11, 2026**

Subject: **Monthly Activity Report – Finance Department**

ACCOUNTING AND FINANCIAL REPORTING:

- The State of Maine is in the process of preparing its audited financial statements for their fiscal year ended June 30, 2026. MaineHousing is a component unit of the State for accounting purposes and needs to prepare and provide financial information for inclusion in the State's financial statements. This involves preparing a reporting package and converting our audited financial statements into a format consistent with the State. Our reporting package was recently completed and submitted.

- The mid-year closing of the agency's general ledger and accounting systems was completed and the financial statements for the six-month period ended June 30, 2026 are being finalized. Draft financial statements have been prepared and the preliminary results are included in the Financial and Budget Results section of this packet.

- MaineHousing received a substantial appropriation for new program funding as part of the State of Maine's Fiscal Year 2027 Supplemental Budget. As part of the State's budget and payment process, agencies are required to prepare and submit Work Program Forms (WPFs) to the Bureau of the Budget. These forms identify when funds for each program will be needed and outline the planned distribution of funds across fiscal quarters and months. The WPFs were submitted at the end of July for the following MaineHousing supplemental budget programs:

    1. $12.4 million – Emergency Housing Relief Fund
    2. $2 million – Community Aging in Place
    3. $11 million – Eviction Prevention Program
    4. $7.5 million – Low-Income Assistance Plan (Electricity)
    5. $0.25 million – Redevelop Island Nursing Home to Affordable Senior Housing
    6. $4.75 million - Shelter Operating Subsidy (SOS)
    7. $37.5 million – Rual Affordable Rental Housing Program

- Work on the federal compliance audit for the year ended December 31, 2025 continued throughout July. MaineHousing administered and disbursed approximately $240 million through thirty-one different federal grants in 2025.

  Major programs are audited on a rotating basis. Four major programs have been selected for the 2025 audit, which are as follows: the Section 8 Housing Choice Voucher, HOME Investment Partnership, Recovery Housing, and Temporary Assistance for Needy Families (TANF) programs. The compliance audit needs to be completed and filed with the federal Single Audit Clearinghouse and the HUD Real Estate Assessment Center (REAC) within nine months after the fiscal year end, which is September 30th for MaineHousing.

LOAN ADMINISTRATION:

- Loan Administration conducts semiannual evaluations of its single-family loan servicing agents that retain the servicing rights for MaineHousing's First Home loans. These evaluations assess performance in the areas of financial reporting, customer service, and default management. They also serve as a tool to monitor performance trends and identify training opportunities for servicers.

  The evaluations for the first half of 2026 have been completed. No major findings were identified for Camden National Bank or Salem Five Mortgage Corp. Bangor Savings Bank's (BSB) evaluation identified several financial reporting issues, all of which were attributed to staffing challenges.

  MaineHousing has worked closely with BSB to address these issues through targeted training and ongoing collaboration. MaineHousing provided customized, in-person training to strengthen BSB's understanding of MaineHousing's reporting requirements and servicing procedures. In turn, BSB provided MaineHousing's staff with an overview of its reconciliation and reporting processes. These collaborative training sessions helped identify the underlying causes of the reporting issues and resolve several recurring errors.

  In addition, MaineHousing and BSB continue to hold monthly conference calls to address outstanding issues, monitor progress, and identify any additional training needs. These efforts have already resulted in a reduction in reporting errors, and we expect a significant improvement in BSB financial reporting performance during the second half of the 2026 evaluation period.

- Paisley Keene has been promoted to the role of Multifamily Mortgage Accounting Officer. The Multifamily Accounting Officer performs financial accounting functions related to the multifamily loan portfolio. This position collaborates with various departments to support loan closings, new originations, and loan restructurings. The position also prepares and distributes financial, delinquency, and cash flow reports to various partners.

  Paisley joined MaineHousing in June 2024 as the Loan Administrative Assistant and was subsequently promoted to a Financial Reporting Specialist position. Prior to joining MaineHousing, she served as a Library Aide Ed Tech III at Robert V. Connors Elementary School and as a Finance Assistant for Cheverus High School. Paisley's strong analytical skills, attention to detail, and work experience position her well for success in her new role and be a valuable asset to the Loan Administration team.

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Finance Department Memorandum

To: **Board of Commissioners**

From: **Darren R. Brown**

Date: **August 11, 2026**

Subject: **Monthly Financial and Budget Report**

FINANCIAL RESULTS

Attached are the Balance Sheets and Statements of Revenues, Expenses, and Changes in Net Assets for the six-month period ended June 30, 2026.

MaineHousing's programs are accounted for in Fund Groups, based on funding sources. For financial reporting purposes, each Fund Group is a separate and standalone entity. There are eight Fund Groups and the individual Balance Sheets and Statements of Revenues, Expenses and Changes in Net Assets for each are presented in columns on the attachments (pages 1 and 2). The following is a summary of MaineHousing's total combined financial position and operating results for the current year and a brief explanation of the changes between the current and prior year net operating results.

Total combined assets amount to $3.5 billion and total combined liabilities are $3 billion. Total net assets are approximately $525 million. Total combined revenues are $204.9 million and total expenses amount to $187.9 million, which results in net operating income of $17 million. Total combined net operating income for June 2025 was $19.1 million. Net operating income for the first six months is $2.1 million lower in 2026 due largely to the activities and operating results of the Mortgage Purchase Fund (MPP), MaineHousing's largest Fund Group, and the HOME Fund.

The MPP has net operating income of $5 million for June 2026. This is a $9.2 million decrease compared to net operating income of $14.2 million in 2025. The reduction is primarily attributed to a decrease in the fair value of investments. A paper loss of $3.7 million has been recorded for 2026, which is a decrease of $8 million compared to the paper gain of $4.3 million recorded in 2025. The change associated with the recording of paper gains and losses is attributed to interest rate changes during the year.

The recording of paper gains and losses is required for accounting purposes. However, because MaineHousing does not actively buy and sell related investments, actual gains and losses will not occur and these amounts are ignored by the rating agencies, bond analysts, and management when assessing profitability.

Excluding paper gains and losses, the MPP's adjusted net operating income totaled $8.7 million as of June 30, 2026, compared with $9.9 million as of June 30, 2025. The $1.2 million decrease is primarily attributable to lower origination fee income from multifamily loans. Loan origination fees are approximately $1.1 million lower year-to-date compared with the same period in 2025. The decline is timing related, as the multifamily loan pipeline remains strong and is expected to generate higher fee income as loans close.

The HOME Fund has net operating income of $8.1million, which is an increase of $5.4 million compared with net operating income of $2.7 million in June 2025. MaineHousing's portion of the real estate transfer taxes received from the State are accounted for in this Fund Group. The increase in net operating income is due to higher real estate transfer tax receipts and timing differences with the expending of program funds and the recognition of grant expenses. Income is higher by $4.5 million, while program expenditures are $0.9 million lower at this point in 2026 compared to 2025.

BUDGET RESULTS

Also attached are the budget variance results for the period ended June 30, 2026. These results are summarized and presented in the attachment described below:

OPERATING REVENUES AND EXPENSES BUDGET

MaineHousing has two primary business segments, which consist of mortgage lending activities and the administration of federal and other programs. All operating and program administrative costs are paid by either the net interest income from mortgage lending activities, which is the difference between interest income earned from mortgage and non-mortgage investment assets and the interest paid on bonds, or fee income received for the administration of federal and other programs.

The Operating Revenues and Expenses Budget, **Attachment A**, presents the revenues available to pay operating and program administrative expenses. It also presents the aggregate operating and program administrative expenses. Total budgeted revenues for 2026 are $160.7 million and total expenses are budgeted at $146.5 million. Total actual revenues as of June 30, 2026 amount to $77.8 million, while total expenses amount to $67.2 million. For the six-month period ended June 30, 2026, revenues exceed expenses by approximately $10.6 million. Overall, revenues and expenses are in line with amounts anticipated for the period.

The operating and other program administration expenses (the first two expense lines) are detailed in **Attachment B** and summarized below:

OPERATING AND OTHER PROGRAM ADMINISTRATIVE EXPENSES

MaineHousing's overhead and operational costs for the year as well as other program administrative expenses, which are costs that are specifically and exclusively related to a particular program, are itemized on **Attachment B**.

Total operating expenses for 2026 are budgeted at approximately $28.6 million. As of June 30, 2026, approximately $13.7 million or 48% of the operating budget has been used. Total other program administrative expenses are budgeted at $13.6 million and actual expenses amount to $5.6 million as of June 30, 2026. Overall, expenditures in these areas are consistent with that anticipated for the period.

CAPITAL BUDGET

The Capital Budget, **Attachment C**, presents items that provide an economic benefit to MaineHousing over a period of time. These items are recorded as assets and depreciated over an estimated useful life. The total authorized capital budget for 2026 is $581,000. Capital expenditures as of June 30, 2026, totaled $393,000 and were primarily for the multifamily housing system, ProLink installment payment, and equipment associated with upgrading the computer network storage system. Building improvements included the installation of a new radiator and expansion tank to improve reliability and stabilize the air-temperature control system, as well as upgrade work on one of the elevators.

MEMBERSHIPS, DUES AND SPONSORSHIPS

In accordance with MaineHousing's Contributions Policy, all payments for memberships, dues and sponsorship are required to be reported to the Commissioners each month as part of the budget variance reports. **Attachment D** presents an itemized listing of the membership, dues, and sponsorship expenses as of June 30, 2026.

MAINE STATE HOUSING AUTHORITY
BALANCE SHEETS
JUNE 30, 2026
(IN THOUSANDS OF DOLLARS)

	Memorandum Only Combined Totals		Mortgage Purchase Fund Group	Home Investment Program Fund	Bondholder Reserve Fund	General Fund	HOME Fund	Federal Programs Fund	Other Funds	Maine Energy Housing & Economic Recovery Funds
	2025	2026								
ASSETS:										
Cash, principally time deposits	171,692	82,860	22,577	0	0	50,197	0	10,086	0	0
Investments	660,156	867,830	728,029	0	8,067	19,227	10,800	0	92,298	9,409
Accounts receivable - Government	6,134	5,457	0	0	0	0	2,897	2,425	135	0
Accrued interest and other assets	13,320	17,423	16,293	0	13	638	66	279	101	33
Mortgage notes receivable, net	2,185,112	2,494,510	2,368,449	0	1,111	4,543	74,931	0	0	45,476
Land, equipment and improvements, net	16,720	15,584	22	0	0	15,562	0	0	0	0
Other real estate owned	283	506	506	0	0	0	0	0	0	0
Derivative instrument - interest rate swaps	14,510	14,557	14,557	0	0	0	0	0	0	0
Deferred pension expense	906	811	441	0	3	92	0	0	275	0
Deferred amount on debt refundings	1,584	1,438	1,438	0	0	0	0	0	0	0
Total Assets	3,070,417	3,500,976	3,152,312	0	9,194	90,259	88,694	12,790	92,809	54,918
LIABILITIES AND NET ASSETS:										
Accrued interest payable	10,766	13,334	13,281	0	0	0	0	0	0	53
Excess arbitrage to be rebated	1,939	3,207	3,207	0	0	0	0	0	0	0
Accounts payable - Government	337	3,468	0	0	0	0	0	3,468	0	0
Accounts payable & accrued liabilities	22,436	12,421	320	0	0	11,666	0	429	6	0
Unearned income	133,731	104,177	0	0	0	0	477	1,032	102,668	0
Net pension liability	2,240	1,550	844	0	5	174	0	0	527	0
Deferred pension credit	387	551	300	0	2	62	0	0	187	0
Accumulated increase in fair value of hedging derivatives	14,510	14,557	14,557	0	0	0	0	0	0	0
Interfund	0	0	4,053	42	21	18,723	(8,107)	5	(14,494)	(243)
Mortgage bonds and notes payable, net	2,388,971	2,822,202	2,769,119	0	0	11,945	0	0	0	41,138
Deferred grant income	117	0	0	0	0	0	0	0	0	0
Deferred loan origination points	11	12	12	0	0	0	0	0	0	0
Total Liabilities	2,575,445	2,975,479	2,805,693	42	28	42,570	(7,630)	4,934	88,894	40,948
NET ASSETS:										
Restricted Net Assets	449,354	477,808	346,619	(42)	9,166	0	96,324	7,856	3,915	13,970
Unrestricted Net Assets	45,618	47,689	0	0	0	47,689	0	0	0	0
Total Net Assets	494,972	525,497	346,619	(42)	9,166	47,689	96,324	7,856	3,915	13,970
Total Liabilities and Net Assets	3,070,417	3,500,976	3,152,312	0	9,194	90,259	88,694	12,790	92,809	54,918

MAINE STATE HOUSING AUTHORITY
STATEMENTS OF REVENUES, EXPENSES AND CHANGES IN NET ASSETS
FOR THE PERIOD ENDED JUNE 30, 2026
(IN THOUSANDS OF DOLLARS)

	Memorandum Only Combined Totals		Mortgage Purchase Fund Group	Home Investment Program Fund	Bondholder Reserve Fund	General Fund	HOME Fund	Federal Programs Fund	Other Funds	Maine Energy Housing & Economic Recovery Funds
	2025	2026								
REVENUES:										
Interest from mortgages and notes	45,268	54,700	54,471	0	30	119	57	0	0	23
Income from investments	14,999	16,341	13,237	0	139	834	170	57	1,671	233
Net increase (decrease) in the fair value of investments	4,255	(3,676)	(3,676)	0	0	0	0	0	0	0
Fee income	10,778	8,876	1,550	0	0	1,107	0	6,058	161	0
Other revenue	40	56	26	0	0	0	30	0	0	0
Grant income	56,647	40,971	0	0	0	0	1,748	22,996	15,984	243
Income from State	10,922	14,939	0	0	0	0	14,939	0	0	0
Federal rent subsidy income	70,305	72,649	0	0	0	0	0	72,649	0	0
Gain on bond redemption	0	14	14	0	0	0	0	0	0	0
Total Revenues	213,214	204,870	65,622	0	169	2,060	16,944	101,760	17,816	499
EXPENSES:										
Operating expenses	12,998	13,668	0	0	0	13,668	0	0	0	0
Other program administrative expenses	4,318	4,333	3,958	42	0	2	0	198	133	0
Mortgage servicing fees	1,118	1,200	1,196	0	0	4	0	0	0	0
Provision for losses on loans	0	27	0	0	0	25	2	0	0	0
Losses on foreclosed real estate	0	0	0	0	0	0	0	0	0	0
Interest expense	39,212	48,498	48,024	0	0	0	0	0	0	474
Grant expense	66,240	47,814	0	0	0	0	8,820	22,608	16,294	92
Federal rent subsidy expense	70,113	72,368	0	0	0	0	0	72,368	0	0
Loss on bond redemption	72	0	0	0	0	0	0	0	0	0
Allocated operating costs	0	0	7,410	0	43	(12,210)	0	4,729	28	0
Total Expenses	194,071	187,908	60,588	42	43	1,489	8,822	99,903	16,455	566
Net Operating Income (Loss)	19,143	16,962	5,034	(42)	126	571	8,122	1,857	1,361	(67)
Transfers between funds, net	0	0	0	0	0	851	0	(1,159)	308	0
Change in net assets	19,143	16,962	5,034	(42)	126	1,422	8,122	698	1,669	(67)
Net assets at beginning of year	475,829	508,535	341,585	0	9,040	46,267	88,202	7,158	2,246	14,037
Net assets at end of period	494,972	525,497	346,619	(42)	9,166	47,689	96,324	7,856	3,915	13,970

MAINE STATE HOUSING AUTHORITY
OPERATING REVENUES AND EXPENSES BUDGET VARIANCE REPORT
FOR THE PERIOD ENDED JUNE 30, 2026

(IN THOUSANDS OF DOLLARS)

	Mortgage Lending Activities Actual	Federal & Other Program Administration Actual	Total Combined Actual	Total Annual Budget	Total Under / (Over)	% Variance
REVENUES:						
Interest from mortgages and notes	54,620	0	54,620	114,680	60,060	52%
Income from investments	14,210	57	14,267	23,730	9,463	40%
Fee income	2,657	6,219	8,876	22,110	13,234	60%
Other revenue	26	0	26	150	124	83%
Total Revenues	71,513	6,276	77,789	160,670	82,881	52%
EXPENSES:						
Operating expenses	8,911	4,757	13,668	28,585	14,917	52%
Other program administrative expenses	5,227	331	5,558	13,554	7,996	59%
Interest expense	48,010	0	48,010	104,340	56,330	54%
Total Expenses	62,148	5,088	67,236	146,479	79,243	54%
Excess Revenues Over Expenses	9,365	1,188	10,553	14,191	3,638	26%

MAINE STATE HOUSING AUTHORITY
OPERATING AND OTHER PROGRAM ADMINISTRATIVE EXPENSES
FOR THE PERIOD ENDED JUNE 30, 2026

	Total Annual Budget	Total Year to Date Actual	Budget Available	Percentage of Budget Available
Operating Expenses				
Salaries	15,174,253	7,526,963	7,647,290	50%
Payroll Taxes	1,105,810	557,754	548,056	50%
Retirement	1,529,541	690,395	839,146	55%
Medical and Life Insurance	4,641,290	2,209,540	2,431,750	52%
Other Fringe Benefits	20,000	9,981	10,019	50%
Office Supplies	52,675	19,022	33,653	64%
Printing	74,200	51,819	22,381	30%
Membership and Dues	72,068	20,600	51,468	71%
Subscriptions	22,455	10,912	11,543	51%
Sponsorships	16,750	6,850	9,900	59%
Staff Educ/Train/Conf	292,615	66,754	225,861	77%
Travel/Meals - Staff Educ/Train/Conf	226,726	77,725	149,001	66%
Partner/Client Train/Meetings	24,839	6,786	18,053	73%
Travel/Meals - Partner/Client Training	68,830	24,392	44,438	65%
Staff Events	37,205	16,802	20,403	55%
Meals - Staff Events	44,978	15,761	29,217	65%
Leased Vehicles	186,936	94,584	92,352	49%
Computer Supplies	33,500	7,141	26,359	79%
Computer License SAAS	323,638	173,100	150,538	47%
Rent-Other	35,630	15,859	19,771	55%
Computer Maintenance	1,115,212	452,685	662,527	59%
Depreciation	1,350,000	652,514	697,486	52%
Telephone	142,838	73,888	68,950	48%
Employment Advertising	1,000	0	1,000	100%
Postage and Shipping	149,900	54,909	94,991	63%
Insurance	129,994	42,509	87,485	67%
Recording Fees	2,500	946	1,554	62%
Payroll Services	60,935	30,403	30,532	50%
Audit Services	176,000	107,000	69,000	39%
Property Expenses	635,500	334,829	300,671	47%
Professional Services	448,131	119,827	328,304	73%
Building Interest Expense	389,357	195,427	193,930	50%
Total Operating Expenses	28,585,306	13,667,677	14,917,629	52%
Other Program Administrative Expenses				
Loan foreclosure expenses	217,500	54,881	162,619	75%
REO expenses	50,000	10,462	39,538	79%
Provision for losses on loans & REOs	150,000	25,000	125,000	83%
Mortgage Servicing fees	2,420,000	1,200,451	1,219,549	50%
Loan Origination expenses	6,937,500	2,319,892	4,617,608	67%
Bond issuance expenses	905,000	554,667	350,333	39%
Trustee/Bank fees	183,750	91,843	91,907	50%
Program advertisements	206,400	70,069	136,331	66%
Bond and mortgagee insurance	28,710	0	28,710	100%
Variable rate bond remarket/SBPAs	817,250	413,676	403,574	49%
Cash flow/arbitrage/swap consultants/legal	880,000	431,934	448,066	51%
Homebuyer education	160,000	77,500	82,500	52%
Program administrator fees	598,350	308,162	290,188	48%
Total Other Program Administration Expenses	13,554,460	5,558,537	7,995,923	59%

MAINE STATE HOUSING AUTHORITY **ATTACHMENT C**
CAPITAL BUDGET
FOR THE PERIOD ENDED JUNE 30, 2026

Description	2026 Budget	2026 Actual	Budget Available	% Expended
Computer Hardware:				
Computer replacements (45)	75,000		75,000	
Firewall replacement	8,750		8,750	
Network Storage replacement	154,000	79,842	74,158	
Total computer hardware	237,750	79,842	157,908	34%
Computer Software:				
Enterprise multi-family housing system	187,735	187,735	0	
Data Modeling and ETL software	35,000		35,000	
Single Family loan servicing system modifications	10,000	7,790	2,210	
Single Family lender & loan tracking systems mods	15,000		15,000	
Section 8 Voucher system - Elite upgrade	30,459	6,116	24,343	
Total computer software	278,194	201,641	76,553	72%
Office Building:				
Additional workstations & furniture	15,000		15,000	
Potential office building improvements/repairs	50,000	111,940	(61,940)	
Total office building	65,000	111,940	(46,940)	172%
Total	580,944	393,423	187,521	68%

MAINE STATE HOUSING AUTHORITY
MEMBERSHIPS, DUES, AND SPONSORSHIPS
FOR THE PERIOD ENDED JUNE 30, 2026

Description	Amount
Memberships and Dues	
Association for Public Policy and Analysis - employee dues	120
Association of Certified Fraud Examiners - (1) employee annual membership	252
American College of Mortgage Attorneys - employee dues	225
American Payroll Association - employee annual membership	312
Board of Overseers of the Bar - (5) employee annual registration	1,320
Construction Specifications Institute - employee annual membership	375
Diversity Hiring Coalition - annual membership	300
Institute of Internal Auditors - employee annual membership	200
Maine Association of Mortgage Professional - employee annual membership	495
Maine Association of Public Housing Directors - annual membership	2,100
Maine Bankers Association - annual affiliate membership	995
Maine Indoor Air Quality Council - annual membership	650
Maine Real Estate & Development Association - annual membership	1,350
Maine State Bar Association - (2) employee annual memberships	615
Maine Department of Environmental Protection - lead inspector license renewal	600
National Association of Home Builders - employee membership	95
National Association for State Community Services Programs - annual membership	1,174
National Energy Assistance Directors' Association - annual membership	7,413
National Energy & Utility Affordability Coalition - annual membership	300
National Housing & Rehabilitation Association- annual membership	500
National Leased Housing Association - annual membership	910
Society for Human Resource Management - employee annual membership	299
Total	$ 20,600
Sponsorships	
Homeworks Realtor Green Day - conference sponsorship	250
Kennebec Behavioral Health Conference - conference sponsorship	100
Maine Council on Aging - conference sponsorship	500
Maine Real Estate Management Association - conference sponsorship	3,000
New England Resident Service Coordinator - conference sponsor	3,000
Total	$ 6,850

MaineHousing
MAINE STATE HOUSING AUTHORITY

Finance Department Memorandum

To: Board of Commissioners

From: Darren Brown

Date: August 6, 2026

Subject: Monthly Delinquencies Report

MULTI-FAMILY DELINQUENCIES

The Multi-Family portfolio totals $1.3 billion with 1,402 loans as of July 31, 2026. There are no loans 60 days or more delinquent, as shown in ***Exhibit 1***. The Multi-Family delinquency rate is benchmarked against MaineHousing's historical rates, as shown in ***Exhibit 2***.

SINGLE-FAMILY DELINQUENCIES

The Single-Family portfolio totals $1.48 billion with 10,913 loans as of June 30, 2026. The over 60-day delinquencies increased from 3.25% to 3.26%, and the in-foreclosures increased from 0.74% to 0.75%. The over 60-day delinquencies amount to $48 million, with approximately $11 million representing accounts in foreclosure. The over 60-day and in-foreclosure historic rates are shown in ***Exhibit 4.*** MaineHousing's overall delinquency rate by loan dollars is 3.26% and the overall delinquency rate by loan count is 3.05%. MaineHousing's overall loan count delinquency rates are lower than the loan count rates for FHA and are above all Maine loans as presented in ***Exhibit 5***.

Servicer Delinquencies – Delinquencies for our largest servicer, Mortgage Servicing Solutions, increased from 3.75% to 3.76%, while the in-foreclosure rate increased from 0.89% to 0.91%. Salem Five Mortgage Corp had a rate of 0.00%, which was the lowest rate for the month. Delinquency rates for each servicer are shown in ***Exhibit 3***.

Delinquencies by Insurance Type – In June 2026, FHA insured loans had the highest delinquency rate by total insurance type of 6.10%, with in-foreclosures at 0.87%. When compared to the total loan portfolio, FHA insured loans also had the highest delinquency rate of 1.64%, with in-foreclosures at 0.23%. Delinquencies by insurance type and the portfolio, as a whole, are shown in ***Exhibit 6***.

FHA insured loans comprise 27% of the Single-Family portfolio and 50% of delinquencies, while RD insured loans comprise 40% of the portfolio and represent 39% of all delinquent loans. The current composition of the Single-Family portfolio by insurance type, along with the percentage of delinquencies by insurance type, is shown in ***Exhibit 7***.

Foreclosure Prevention Activities – ***Exhibit 8*** summarizes our foreclosure prevention activities, as well as the number of completed foreclosures. As of the end of June 2026, we assisted 600 borrowers with various foreclosure prevention options. The partial year comparison chart provides a comparison of the total workouts for the month of June for the years 2024 through 2026.

Multi-Family Delinquent Loans

MAINE STATE HOUSING AUTHORITY
MULTI-FAMILY DELINQUENCIES
7/31/2026

Section 8

BORROWER	LEVEL PMT	PTD	LOCATION	PROJECT OWNER	ORIGINATION DATE	DELINQUENT 1 MONTH	2 MONTHS	3+ MONTHS
						0.00	0.00	0.00

Rental Housing

BORROWER	LEVEL PMT	PTD	LOCATION	PROJECT OWNER	ORIGINATION DATE	DELINQUENT 1 MONTH	2 MONTHS	3+ MONTHS
RIVERBEND APARTMENTS	1,604.17	06/01/26	BIDDEFORD	CALEB HOUSING CORPORATION	09/08/98	350,000.00	0.00	0.00
RIVERBEND APARTMENTS	3,107.77	06/01/26	BIDDEFORD	CALEB HOUSING CORPORATION	03/24/16	546,146.00	0.00	0.00
SUMMER ST, 50-52	2,551.36	06/01/26	ROCKLAND	CANUCK INVESTMENTS LLC	03/11/19	475,064.00	0.00	0.00
SUMMER ST, 50-52	1,808.66	06/01/26	ROCKLAND	CANUCK INVESTMENTS LLC	03/10/25	326,332.00	0.00	0.00
PINE LEDGE TERRACE	5,759.78	06/01/26	SACO	CALEB HOUSING CORPORATION	10/15/20	1,202,041.00	0.00	0.00
PINE LEDGE TERRACE	7,563.57	06/01/26	SACO	CALEB HOUSING CORPORATION	10/14/20	1,815,257.00	0.00	0.00
						4,714,840.00	0.00	0.00

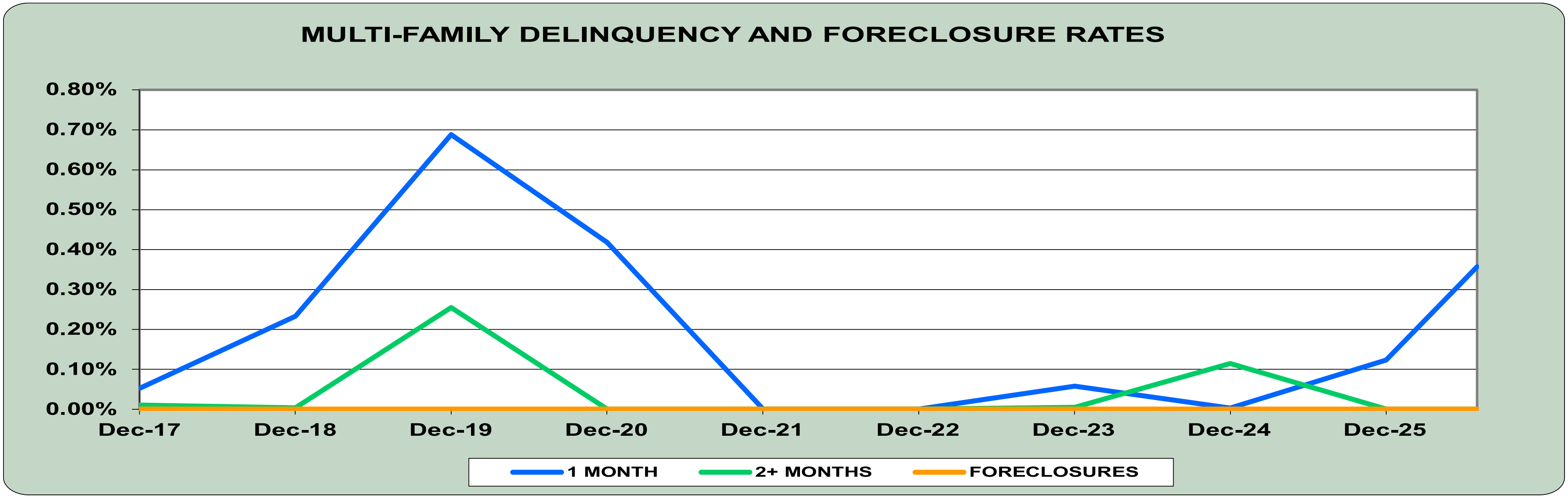
Supportive Housing & Other

BORROWER	LEVEL PMT	PTD	LOCATION	PROJECT OWNER	ORIGINATION DATE	DELINQUENT 1 MONTH	2 MONTHS	3+ MONTHS
DEXTER GROUP HOME	1,496.93	06/01/26	DEXTER	PENQUIS MENTAL HEALTH ASSOCIATION	12/19/00	71,337.00	0.00	0.00
						71,337.00	0.00	0.00
Grand Total						4,786,177.00	0.00	0.00

% of Portfolio Delq 60+ days **0.00%**
Total Number of Loans **1,402**

* Loans past maturity date
** Partial payment held in unapplied

Multi-Family Delinquency & Foreclosure Trends



	OUTSTANDING PRINCIPAL	1 MONTH DOLLARS	1 MONTH RATE	2+ MONTHS DOLLARS	2+ MONTHS RATE	FORECLOSURES DOLLARS	FORECLOSURES RATE
Jul-26	$ 1,341,119,686	$ 4,786,177	0.36%	$ -	0.00%	$ -	0.00%
Dec-25	$ 1,263,060,892	$ 1,557,982	0.12%	$ -	0.00%	$ -	0.00%
Dec-24	$ 1,099,201,435	$ 30,700	0.00%	$ 1,256,541	0.11%	$ -	0.00%
Dec-23	$ 898,515,001	$ 518,845	0.06%	$ 45,709	0.01%	$ -	0.00%
Dec-22	$ 796,448,381	$ -	0.00%	$ 4,553	0.00%	$ -	0.00%
Dec-21	$ 696,004,882	$ -	0.00%	$ -	0.00%	$ -	0.00%
Dec-20	$ 666,678,177	$ 2,791,073	0.42%	$ -	0.00%	$ -	0.00%
Dec-19	$ 635,961,774	$ 4,379,009	0.69%	$ 1,620,600	0.25%	$ -	0.00%
Dec-18	$ 630,936,475	$ 1,473,376	0.23%	$ 20,600	0.00%	$ -	0.00%
Dec-17	$ 608,939,257	$ 319,836	0.05%	$ 60,624	0.01%	$ -	0.00%

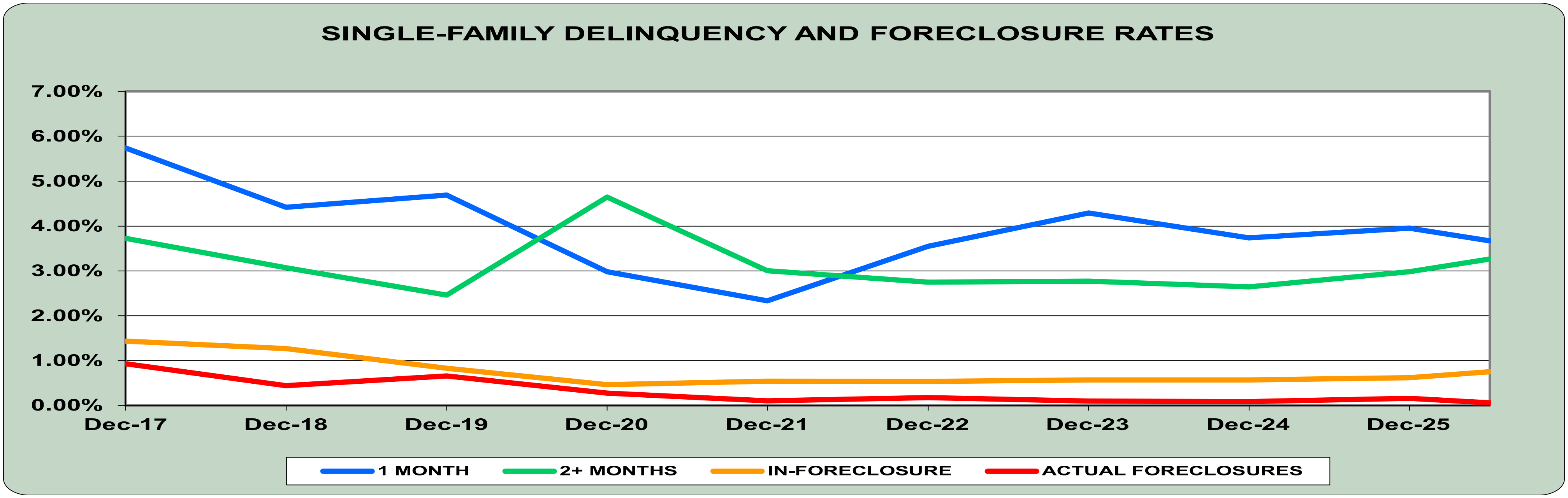
Exhibit 2

Single-Family Delinquent Loans

Maine State Housing Authority
Single-Family Delinquencies by Servicer
6/30/2026

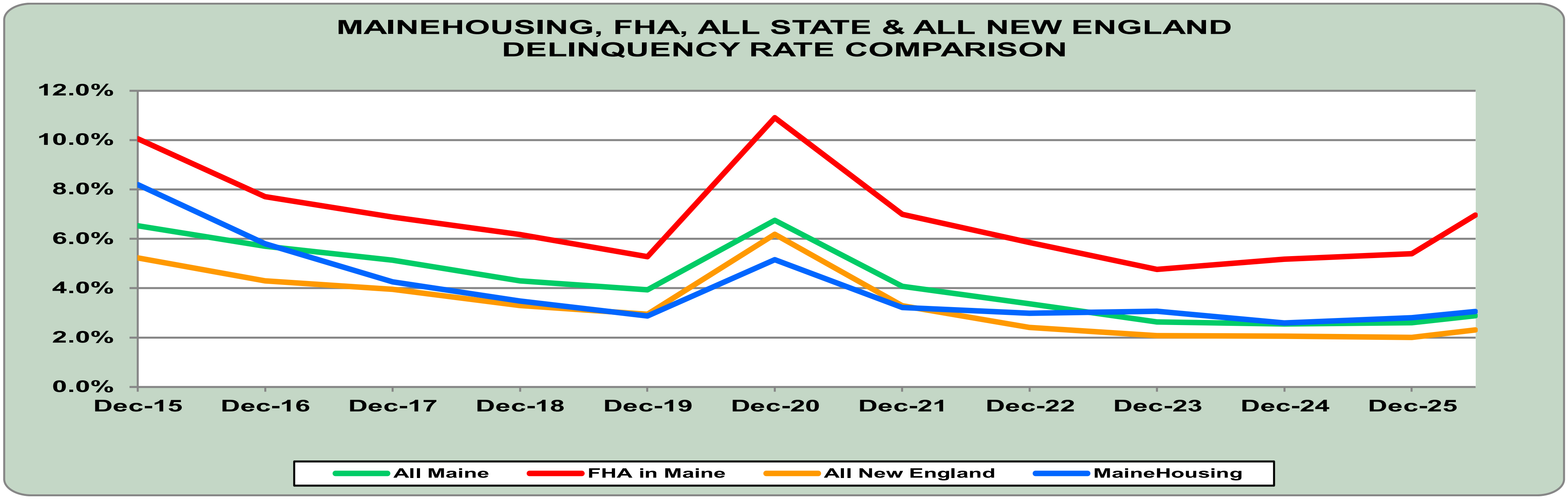
SERVICER	% OF PORTFOLIO	% of Portfolio Delq 60 + days	OUTSTANDING PRINCIPAL	---------------- 1 MONTH	DELINQUENT 2 MONTHS	---------------- 3+ MONTHS	IN-FORECLOSURE
MORTGAGE SERVICING SOLUTIONS	76.90%	3.76%	1,136,333,909.66	46,378,520.89	9,106,038.54	23,261,756.04	10,366,499.30
BANGOR SAVINGS BANK QS	11.38%	1.54%	168,089,952.20	2,109,193.06	363,791.63	2,011,610.33	219,575.11
BANGOR SAVINGS BANK	5.89%	1.13%	87,081,531.15	3,639,608.16	560,260.07	203,589.54	220,395.38
CAMDEN NATIONAL BANK UK	5.83%	2.24%	86,075,039.03	2,028,384.08	640,459.73	968,232.06	320,685.97
SALEM FIVE MORTGAGE CORP	0.01%	0.00%	102,306.49	14,335.79	0.00	0.00	0.00
TOTAL	100.00%	3.26%	1,477,682,738.53	54,170,041.98	10,670,549.97	26,445,187.97	11,127,155.76

Single-Family Delinquency & Foreclosure Trends



	OUTSTANDING	1 MONTH		2+ MONTHS		IN-FORECLOSURE		ACTUAL FORECLOSURES	
	PRINCIPAL	DOLLARS	RATE	DOLLARS	RATE	DOLLARS	RATE	DOLLARS	RATE
Jun-26	$ 1,477,682,739	$ 54,170,042	3.67%	$ 48,242,894	3.26%	$ 11,127,156	0.75%	$ 1,270,935	0.09%
Dec-25	$ 1,405,199,662	$ 55,575,092	3.95%	$ 41,904,680	2.98%	$ 8,727,402	0.62%	$ 2,284,255	0.16%
Dec-24	$ 1,184,161,154	$ 44,223,429	3.73%	$ 31,339,302	2.65%	$ 6,758,973	0.57%	$ 1,045,136	0.09%
Dec-23	$ 1,053,014,623	$ 45,215,476	4.29%	$ 29,205,657	2.77%	$ 5,986,311	0.57%	$ 1,043,395	0.10%
Dec-22	$ 958,984,521	$ 33,996,366	3.55%	$ 26,378,301	2.75%	$ 5,183,906	0.54%	$ 1,733,447	0.18%
Dec-21	$ 887,303,920	$ 20,685,547	2.33%	$ 26,645,647	3.00%	$ 4,806,968	0.54%	$ 941,490	0.11%
Dec-20	$ 960,761,414	$ 28,645,024	2.98%	$ 44,603,599	4.64%	$ 4,471,656	0.47%	$ 2,617,001	0.27%
Dec-19	$ 967,171,381	$ 45,399,415	4.69%	$ 23,774,547	2.46%	$ 8,037,512	0.83%	$ 6,357,994	0.66%
Dec-18	$ 916,608,577	$ 40,526,473	4.42%	$ 28,155,105	3.07%	$ 11,647,401	1.27%	$ 4,056,247	0.44%
Dec-17	$ 844,497,676	$ 48,457,930	5.74%	$ 31,454,643	3.72%	$ 12,099,518	1.43%	$ 7,847,858	0.93%

Single-Family Delinquency Comparison Trends



MAINEHOUSING LOAN COUNT COMPARISON

	Loan Count	2 Months	3+ Months	In-Foreclosure	Totals
All State*	126,231	0.68%	1.23%	0.97%	2.88%
FHA for State*	18,653	1.41%	3.54%	2.01%	6.96%
All New England*	1,753,927	0.64%	1.14%	0.53%	2.31%
MaineHousing**	10,913	0.75%	1.56%	0.74%	3.05%

*This information is obtained from MBA's National Delinquency Survey for the first quarter of 2026.
**MaineHousing's overall delinquency rate based on loan dollars is 3.26%, whereas rates in this exhibit are based on loan count.

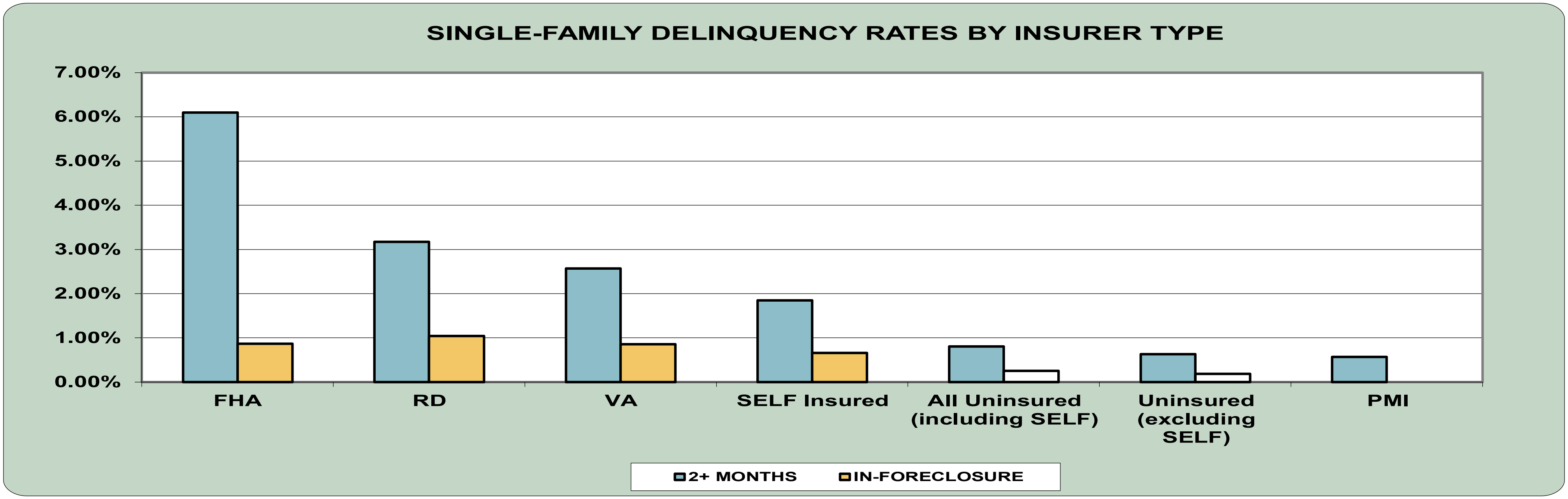
Single-Family Delinquencies by Mortgage Insurer

As A Percent of Total Insurance Type
6/30/2026

TYPE	2+ MONTHS	IN-FORECLOSURE
FHA	6.10%	0.87%
RD	3.17%	1.04%
VA	2.57%	0.85%
SELF Insured	1.85%	0.66%
All Uninsured (including SELF)	0.81%	0.25%
Uninsured (excluding SELF)	0.63%	0.18%
PMI	0.57%	0.00%

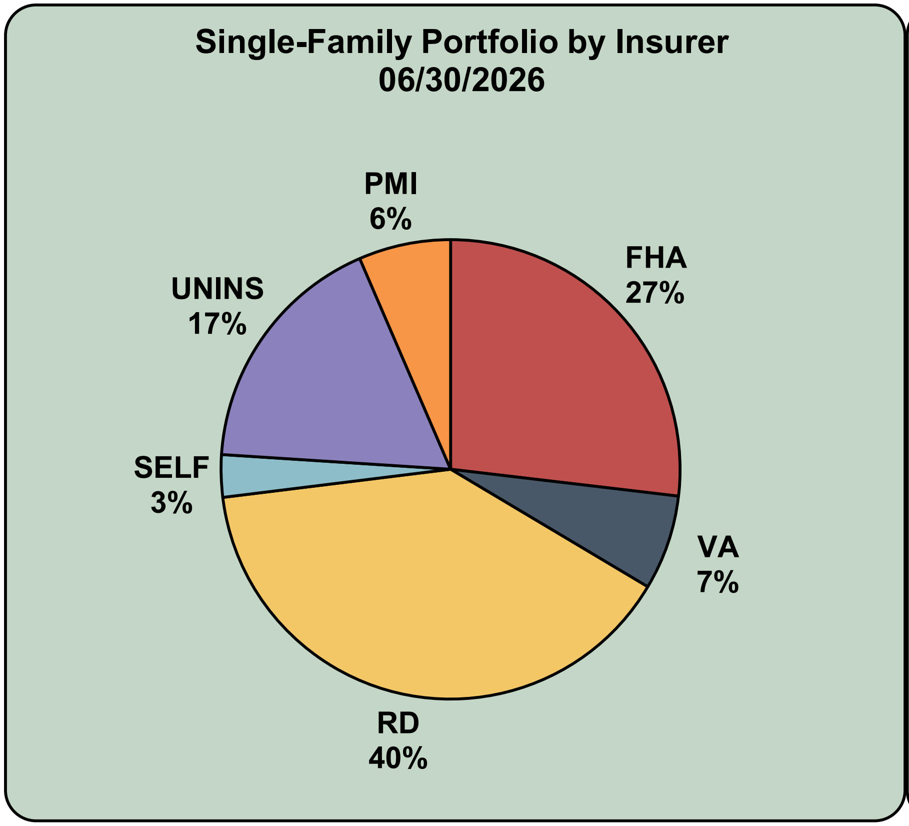
As A Percent of Total Loan Portfolio
6/30/2026

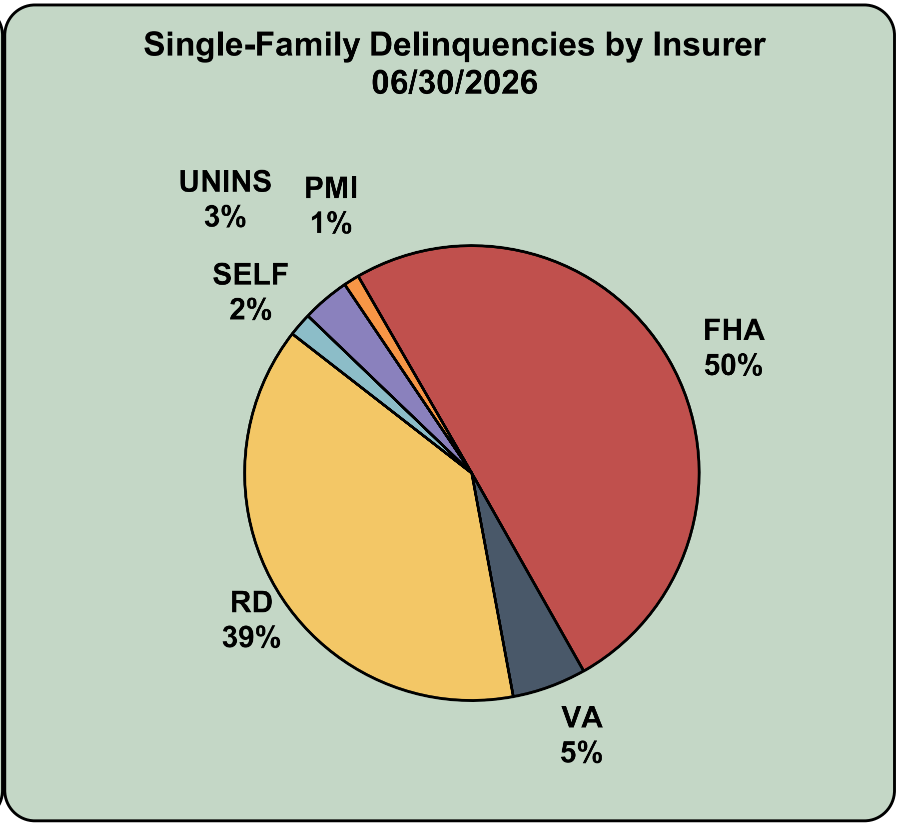
TYPE	2+ MONTHS	IN-FORECLOSURE
FHA	1.64%	0.23%
RD	1.25%	0.41%
VA	0.17%	0.06%
All Uninsured (including SELF)	0.17%	0.05%
Uninsured (excluding SELF)	0.11%	0.03%
SELF Insured	0.05%	0.02%
PMI	0.04%	0.00%



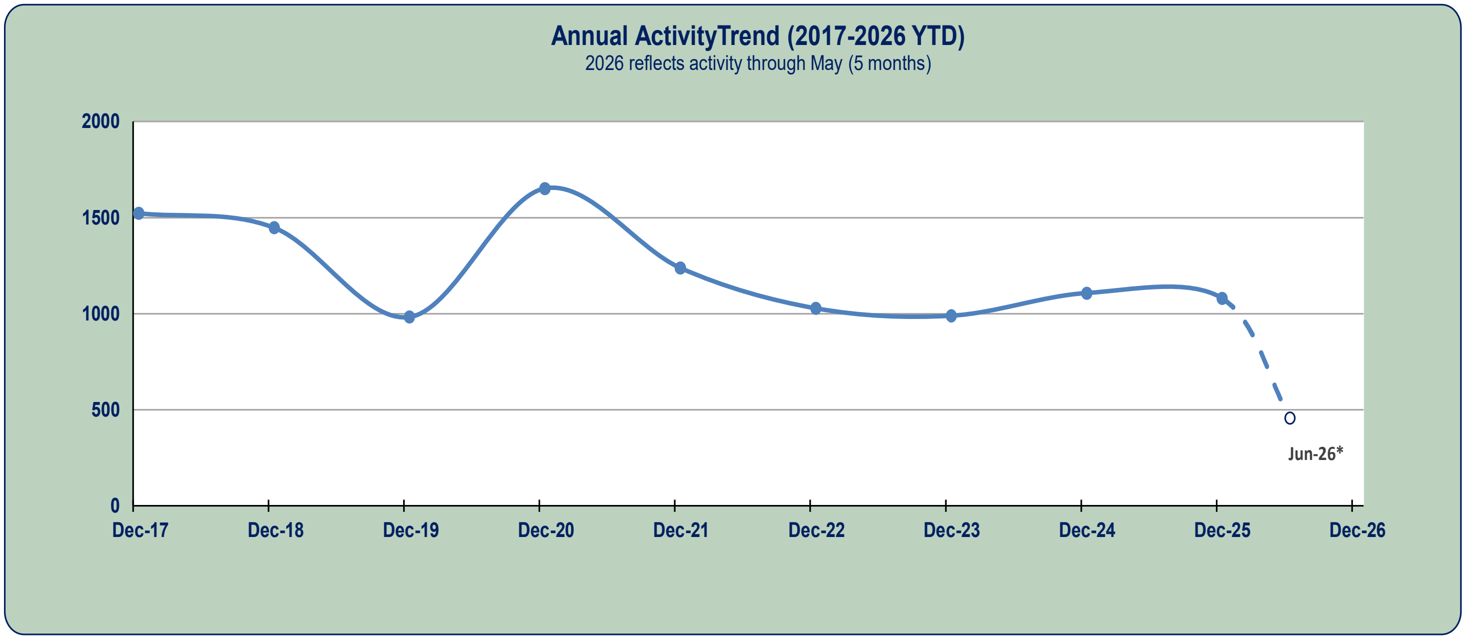
Single-Family Delinquencies by Mortgage Insurer

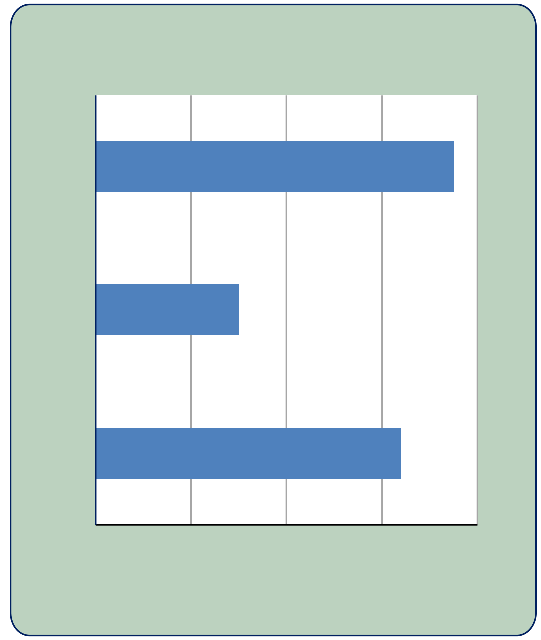
The following charts show the composition of MaineHousing loans by mortgage insurer. Self insured loans are mainly mobile homes. Uninsured loans are those not needing mortgage insurance (i.e. for loans under 80% property value). The following charts are in dollar amounts.





Single-Family Foreclosure Prevention Activities





Number of Borrowers Approved for Assistance

Partial Year	Informal Payment Plan	Formal Payment Plan	Forbearance	Loan Modification	RD MRA FHA-HAMP	Maine HOPE	Maine HAMP	HAF Assistance	Pre-Foreclosure Sale	Deed in Lieu of Foreclosure	Total Workouts
Jun-26	509	7	15	28	36	1	1		2	1	600
Jun-25	465	5	18	17	60	4	1		0	0	570
Jun-24	511	1	17	14	46	0	0	25	1	0	615
Full Year											
Dec-25	879	12	42	21	116	6	1		1	1	1079
Dec-24	909	4	27	44	88	1	1	32	1	0	1107
Dec-23	822	3	15	22	43	2	1	81	0	0	989
Dec-22	857	8	63	54	35	4	0	7	0	0	1028
Dec-21	939	5	94	146	50	2	0		2	0	1238
Dec-20	1058	5	432	79	29	44	2		3	0	1652
Dec-19	914	3	12	32	10	8	0		4	0	983
Dec-18	1361	4	12	39	15	3	6		8	0	1448
Dec-17	1437	8	4	31	14	8	7		14	0	1523

Actual Foreclosures

	Number of Foreclosures	Number of Loans in Portfolio	Percentage of
Jun-26	10	10,913	0.09%
Jun-25	10	10,356	0.10%
Jun-24	8	10,087	0.08%
Dec-25	20	10,778	0.19%
Dec-24	12	10,239	0.12%
Dec-23	16	9,927	0.16%
Dec-22	21	9,739	0.22%
Dec-21	14	9,750	0.14%
Dec-20	38	10,668	0.36%
Dec-19	86	10,904	0.79%
Dec-18	57	10,673	0.53%
Dec-17	97	10,332	0.94%

MaineHousing
MAINE STATE HOUSING AUTHORITY

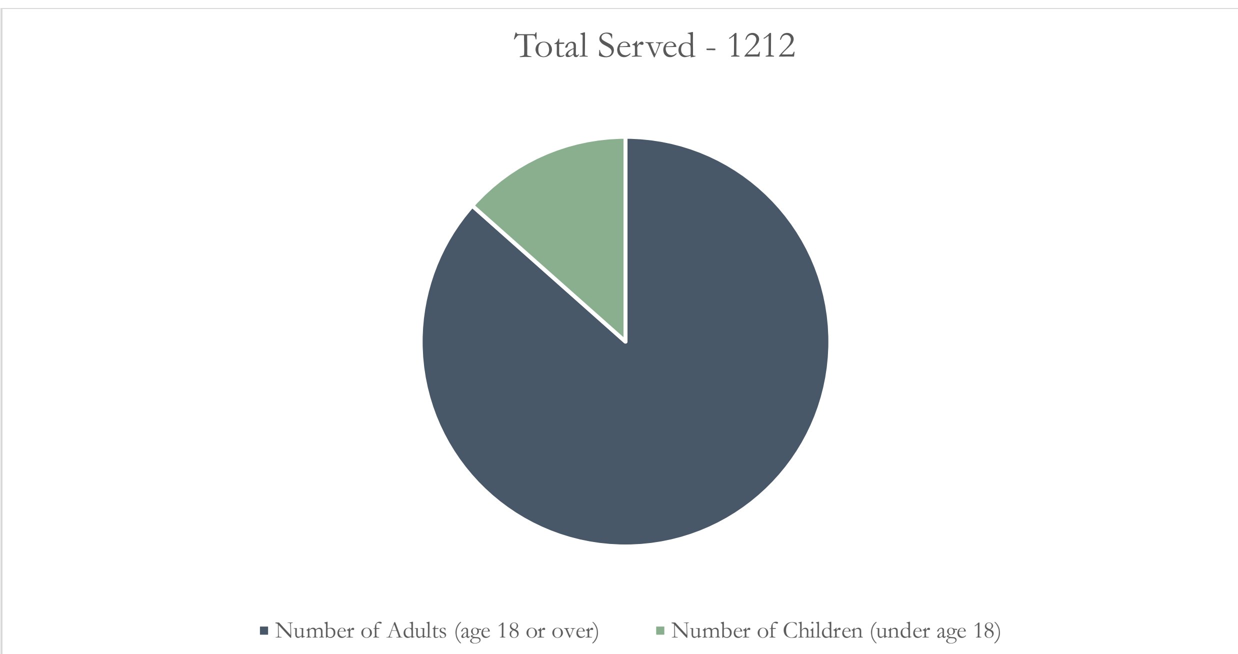
Homeless Initiatives Department Memorandum

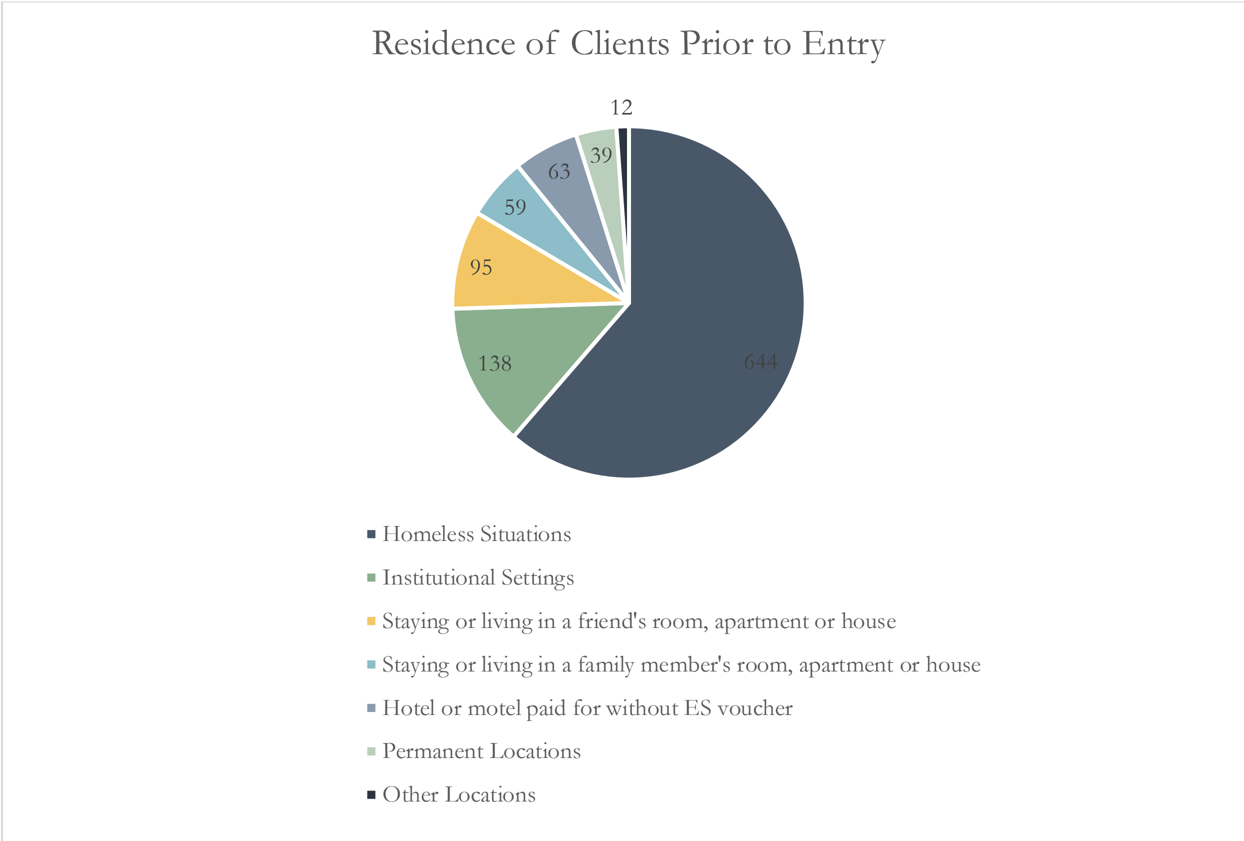
To: Board of Commissioners
From: Kelly Watson, Director of Homeless Initiatives
Date: August 11, 2026
Subject: Homeless Initiatives Report

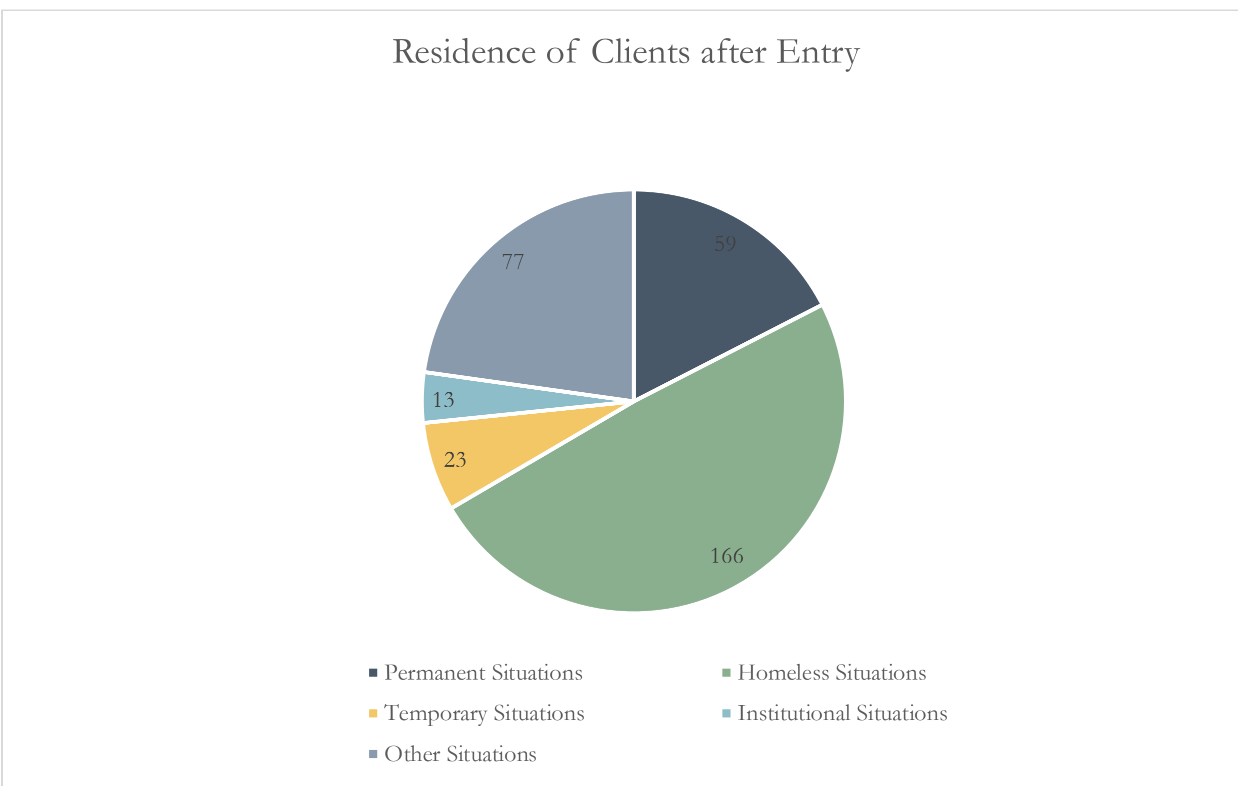
Homeless Data – July 2026

The following are the monthly statistics for July:

1. The total number of people served in ESHAP funded shelters (1212) increased by 15 individuals from May to July. This number does not include many of the Asylum Seekers in Portland as well as those served in hotels through GA, or those seeking emergency shelter with a Victim Service Provider.
2. The number of Exits to Permanent Housing increased from 56 in May to 59 in July. The total exits from shelter to any location was down by 22 in July from the previous period.

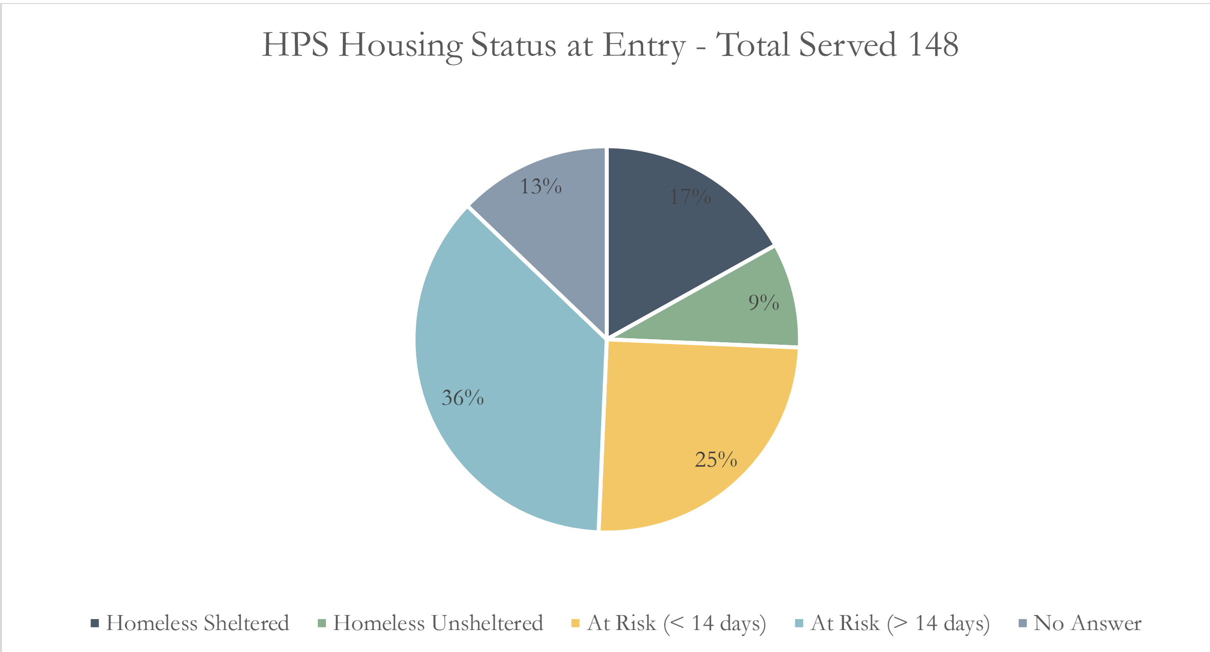


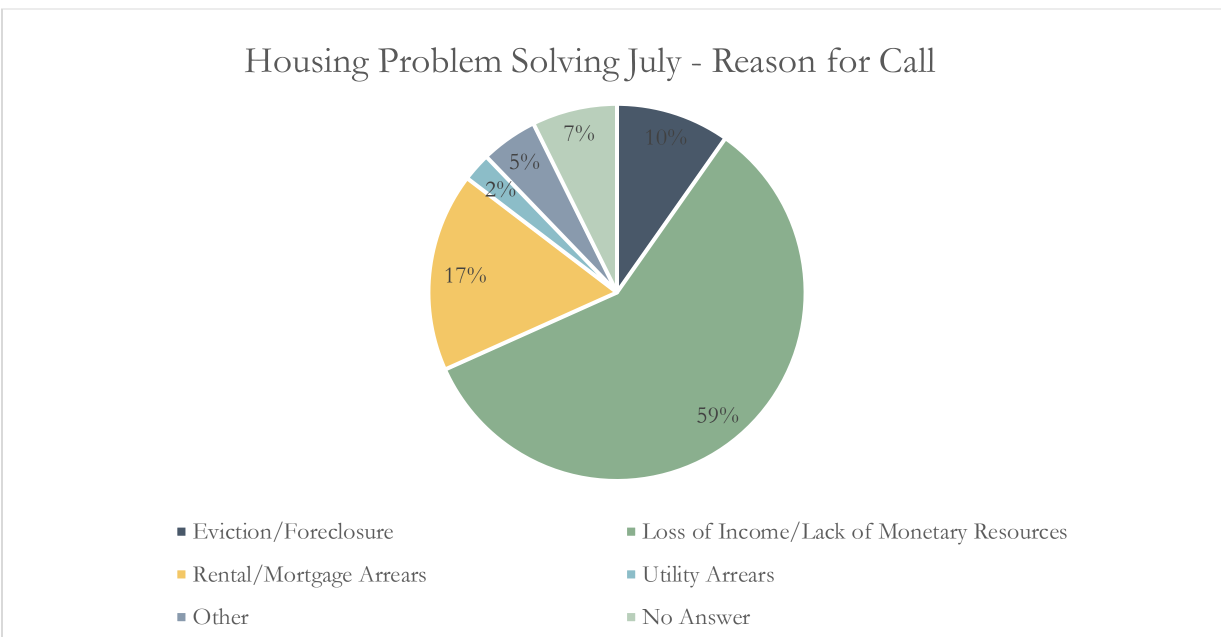

Residence of Clients Prior to Entry
12
39
63
59
95
138
644
Homeless Situations
Institutional Settings
Staying or living in a friend's room, apartment or house
Staying or living in a family member's room, apartment or house
Hotel or motel paid for without ES voucher
Permanent Locations
Other Locations

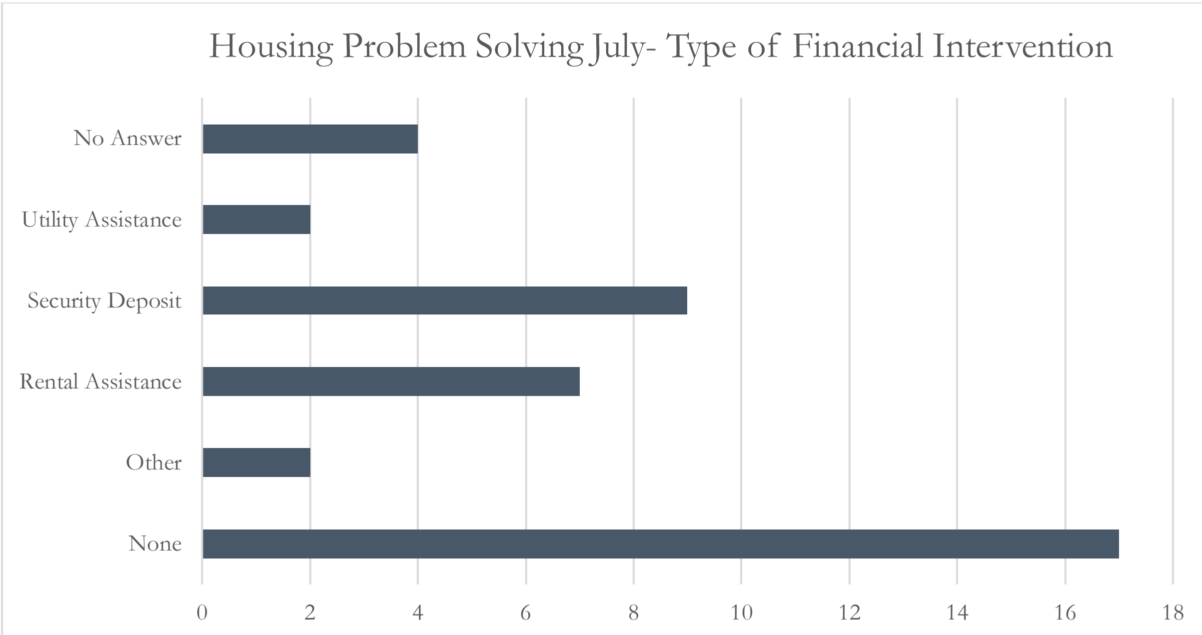

Residence of Clients after Entry
59
77
13
23
166
Permanent Situations
Homeless Situations
Temporary Situations
Institutional Situations
Other Situations

Housing Problem Solving (HPS) Data

In the month of July, 148 households were served in the Housing Problem Solving Program. This number does not include those served at Victim Service Provider organizations. Of the 41 households exited from the program in July, 35 were reported to have a resolved housing crisis. Fifty-one percent of the households served reported having a disabling condition. The charts below break down household housing status at entry for all households, reason for client outreach, and type of financial assistance provided for those who exited in July.







2026 CoC NOFO

On Friday, August 7th, a federal court ordered HUD to vacate the issuance of the 2026 Notice of Funding Opportunity (NOFO) for the Continuum of Care grant program. Impacts of this court order are still unknown, and the Maine CoC awaits further clarification on how the process will change based on the latest developments.

2026 Point-in-Time Report

On July 16th, the Mane Continuum of Care, in collaboration with the Institute for Community Alliances (ICA) and MaineHousing, released the 2026 Point-in-Time report. The Point-in-Time is an attempt to count all persons experiencing homelessness in Maine on one specific night in January. The report is released later in the year after much work goes into unduplicating the numbers and preparing the official submission to HUD. This was MaineHousing's first year not holding the HMIS Lead Agency role for the count, and the coordination between all parties was very successful. Trends observed this year included an overall decrease of persons experiencing homelessness with an increase in those experiencing unsheltered homelessness. The full report can be found at the Maine 2026 Point-in-Time Report - Maine Homeless Planning.

ESHAP 2027 Proposed Changes

After reviewing the Emergency Shelter and Housing Assistance Program (ESHAP) in relation to the ongoing challenges that emergency shelters are facing and the legislative directive that additional ongoing funding be used only for shelter operations, MaineHousing is proposing changes to the program for 2027. These proposed changes include:

- A shift in the funding formula from a 45/45/10 split for Operations, Stabilization, and Performance respectively, to a 65/25/10 split;
- A change in program eligibility for providers with physical shelters only, this change would come with the opportunity for those without physical shelters to apply to our rapid rehousing program;

- An effort to streamline documentation processes for those grantees who also bill to MaineCare, as current processes can often be duplicative.

Current grantees have been notified of the proposed changes and given an opportunity to provide written feedback, which will help inform MaineHousing's next steps in the process.

Housing Problem Solving Training

In mid-June, the Homeless Initiatives department hosted a series of in-person trainings on housing problem solving and mediation approaches. The trainings were conducted by a consultant skilled in these areas and included hands-on practice. Over 35 people attended over the course of 4 days of training, and attendance included both homeless sector providers and those who are peripheral to the homeless system. The trainings were an opportunity to provide our partners with tools and skills to have difficult conversations in their daily work as they problem solve with clients experiencing housing crises.

Student Homelessness Prevention Program RFP

On May 22nd, an RFP was posted for the Student Homelessness Prevention Program with responses due by June 22nd. Responses were reviewed and award offers were made to Cape Elizabeth Schools, Portland Public Schools, Ellsworth Schools, Lewiston Public Schools, RSU 1, South Portland Public Schools, and Biddeford Schools. The RFP was open to School Administrative Units and Education in Unorganized Territory (SAUs) and funding provides homelessness prevention and housing navigation support as well as direct financial assistance to students and their families at risk of or experiencing homelessness.

Housing Problem Solving Workshop Series

On June 18th, the Director of Homeless Initiatives completed a 2-month workshop series on Securing Buy-in for Housing Problem Solving put on by HUD technical assistance providers. The workshop was informational and required real time application of covered concepts with a goal of providing communities with resources and tools that they could use to enhance conversations in the community around housing problem solving approaches and funding.

Aroostook County Visit

In late June, members of senior leadership and HI leadership ventured to Aroostook County for a visit with key homeless service partners. During the visit, time was spent at a local Hub provider meeting, touring a shelter and meeting shelter staff, and meeting with the local Community Action Agency. The visit was insightful and provided an opportunity to make and strengthen connections with our partners to the north.

Service Hub Updates

Data cleanup continues to be a priority in the Hubs. Hub Coordinators are working closely with providers and the Statewide Homeless Data Lead to ensure that data is entered accurately and in a timely manner. Hub Coordinators continue to work closely with the outreach teams on data quality and identifying individuals who may not otherwise be captured within the homeless response system. They are continuing to work to ensure that Hub data reflects all individuals known to be experiencing homelessness, including individuals who may not currently be enrolled in services or in shelter.

In Hub 7, homeless service providers, outreach teams, and housing providers with PSHP and City of Bangor Rental Assistance Program have worked particularly closely over the past month to house several individuals who have experienced chronic homelessness. It has been encouraging to see the level of collaboration involved in not only helping individuals obtain housing but also ensuring that appropriate support is in place to help them maintain that housing.

Plans are underway for the Hub Coordinator employer of record contract to go out to RFP this fall with an intention to move to one employer of record for all 9 Hubs to ensure consistency and equity.

MaineHousing
MAINE STATE HOUSING AUTHORITY

Homeownership Department Memorandum

To: MaineHousing Board of Commissioners

From: Patricia Harriman, Director of Homeownership

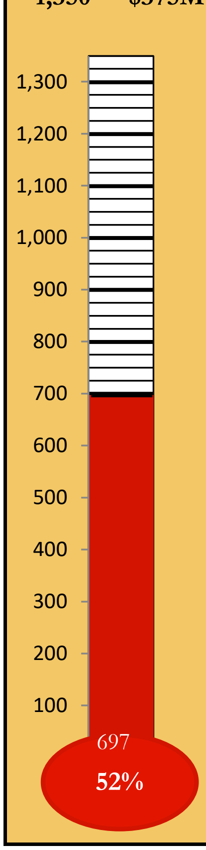
Date: August 10, 2026

Subject: Monthly Report – Homeownership Department

PRODUCTION UPDATE

Homeownership Loan Purchase Report

2026 Loan Goal: 1,350 $375M



	2026 YTD		Total 2025	
	#	$	#	$
2-Jan	39	9,456,091	43	10,582,469
15-Jan	53	13,099,332	47	11,220,763
1-Feb	72	18,453,114	64	14,898,204
15-Feb	52	14,075,810	35	7,905,060
1-Mar	27	6,046,387	47	11,062,302
15-Mar	27	6,939,552	51	13,179,421
Q-1	**270**	**68,070,286**	**287**	**68,848,219**
1-Apr	40	10,124,380	38	10,956,792
15-Apr	33	8,161,639	26	6,368,043
1-May	39	9,522,749	31	7,816,423
15-May	40	9,773,976	32	7,605,269
1-Jun	41	10,895,326	52	13,838,613
15-Jun	36	9,399,800	33	9,814,087
Q-2	**229**	**57,877,870**	**212**	**56,399,227**
1-Jul	55	15,061,941	60	16,600,463
15-Jul	54	13,864,256	37	9,712,643
1-Aug	89	25,324,707	95	25,145,817
15-Aug	0	0	40	10,581,063
1-Sep	0	0	83	21,720,528
15-Sep	0	0	52	12,678,170
Q-3	**198**	**54,250,904**	**367**	**96,438,684**
1-Oct	0	0	100	23,699,731
15-Oct	0	0	52	13,292,670
1-Nov	0	0	118	28,662,055
15-Nov	0	0	45	10,841,697
1-Dec	0	0	43	11,610,664
15-Dec	0	0	50	11,985,742
Q-4	**0**	**0**	**408**	**100,092,559**
Totals	**697**	**$ 180,199,060**	**1,274**	**$ 321,778,689**

Monthly Loan Reservations: 08/03/26	
#	**$ Volume**
146	$ 43,105,035

Loan Pipeline as of: 08/03/26	
#	**$ Volume**
368	$ 101,619,925

Loan Reservation Comparison					
July 2025		July 2026		2025 vs 2026	
#	**$ Volume**	**#**	**$ Volume**	**#**	**$ Volume**
370	$88,958,378	368	$ 101,619,925	-1%	14%

PROGRAM HIGHLIGHTS:

Real estate markets in Maine are feeling the heat as year over year numbers are on the rise. June proved to be a significant month with Maine recording 1,556 single family home sales, an increase of approximately 7.3% from June of 2025. The increase indicates that the summer selling season began with stronger transaction activity than the previous year. The statewide median sales price reached $436,000, reflecting an increase of 2.59% over June of 2025. The continued increase in price demonstrates that, despite improving inventory, Maine has not entered a broad-based price decline. Markets that saw median price declines were single digits, while those with increases (such as Franklin and Oxford) saw double digit increases.

Judy Oberg, 2026 President of the Maine Association of REALTORS said "the highest statewide for sale inventory in 70 months (5,667) resulted in a strong sales period during June. Though market conditions do vary by region across our state, we continue to see high demand and low-sale inventory in some markets. This activity pushed the statewide median sales price to $436,000 in June- a new historic high."

Buyers remain highly active throughout the state and in those areas where the inventory is higher, buyers are finding a little more leverage in negotiations. The increase in inventory and for sale homes represents an important change from the extremely constrained inventory conditions that characterized much of the housing market in Maine in recent years. The overall market is said to be strong but gradually becoming more balanced. Demand remains healthy and buyers are benefitting from more choices than they had in previous years. More inventories provide buyers with:

More properties to choose from
More opportunities to compare properties.
Greater negotiating leverage
More time to make purchasing decisions.
Less dependence on bidding wars in some markets

For sellers, however, increased inventory means that pricing and presentation are becoming increasingly important.

Overall, the market in Maine would be best described as a transitioning market. It is not a traditional buyers' market across the entire state, nor is it exceptionally tight seller's market. Instead, the conditions vary by location. Statewide statistical data, for example leaned toward a buyers' market in June of 2026, but statewide statistics can look more balanced while individual communities can remain highly competitive.

July is traditionally one of Maine's most active real estate months because of the state's strong summer season. Reports are not out yet to determine the results, but the market went into July with strong sales momentum, record level pricing, significant inventory improvement, and continued buyer demand. The outlook going forward is strong and will rely heavily on housing inventory, housing supply, and mortgage rates. Mortgage rates continue to be a factor in affordability in the secondary market and continue to have buyers planning their next move.

How does the market relate to Mainehousing's first time homebuyer loan program? Very much the same. The year-over-year comparison shows that we are slightly ahead of 2025 but with a growing pipeline we expect to continue that path. First time homebuyers are taking advantage of the lower 5.575% rate as well as the down payment assistance to find homes that meet their needs and their budgets. Bangor Savings Bank leads the way in lender production with Guild and CMG financial services rounding out the top 3. We continue to collaborate closely with our partners to better understand the challenges in the market(s) and what we can do to help overcome them.

The journey to homeownership can be a challenge but the partnerships we have are truly helping buyers navigate the path ahead.

OUTREACH AND EDUCATION:

With summer upon us we often find that there are many vacations both internally and externally that make some outreach a challenge, but we continue to work with our partners to engage and educate.

On June 26th Patricia Harriman, Director of Homeownership, Lisa McKenna, Mortgage Compliance Specialist and Maggie Nason, Mortgage Compliance Specialist, visited CEI in Brunswick to host a continuing education class for realtors. The event was sponsored by Bangor Savings Bank with about 25 Realtors in attendance.

In addition, Homeownership has submitted our Real Estate curriculum to the Real Estate Board for approval for the upcoming year. Generally, each class awards 3 hours of continuing education credits to a realtor who successfully completes the course. For the upcoming year we have also been approved of a 2-hour course offering for those looking for a shorter class with our content. The classes provide a way for us to educate realtors, dispel myths about Mainehousing while also providing educational credit opportunities.

Homeownership also partnered with Daniel Drost, Human Resources &Program Training Coordinator to develop a landlord education class that went live on August 10th. Currently only two agencies provide Landlord education, but the demand for the class has grown. Together we created a comprehensive outline of what should be included to ensure it was robust enough to support the education requirement for the Multi Unit Advantage program. Daniel worked to complete the graphics, voice over and assessments in our Bridge Learning System that will allow borrowers to take the course at their leisure, with no cost to them and receive the certificate of completion, meeting the requirements of our program. Daniel was a great partner on this project providing a curriculum that encompasses the values of Mainehousing and will give future landlords a great start to their journey.

MaineHousing
MAINE STATE HOUSING AUTHORITY

Housing Choice Vouchers Department Memorandum

To: MaineHousing Board of Commissioners

From: Allison Gallagher - Director of HCV Programs

Date: August 11, 2026

Subject: Monthly Board Report – Housing Choice Voucher Program

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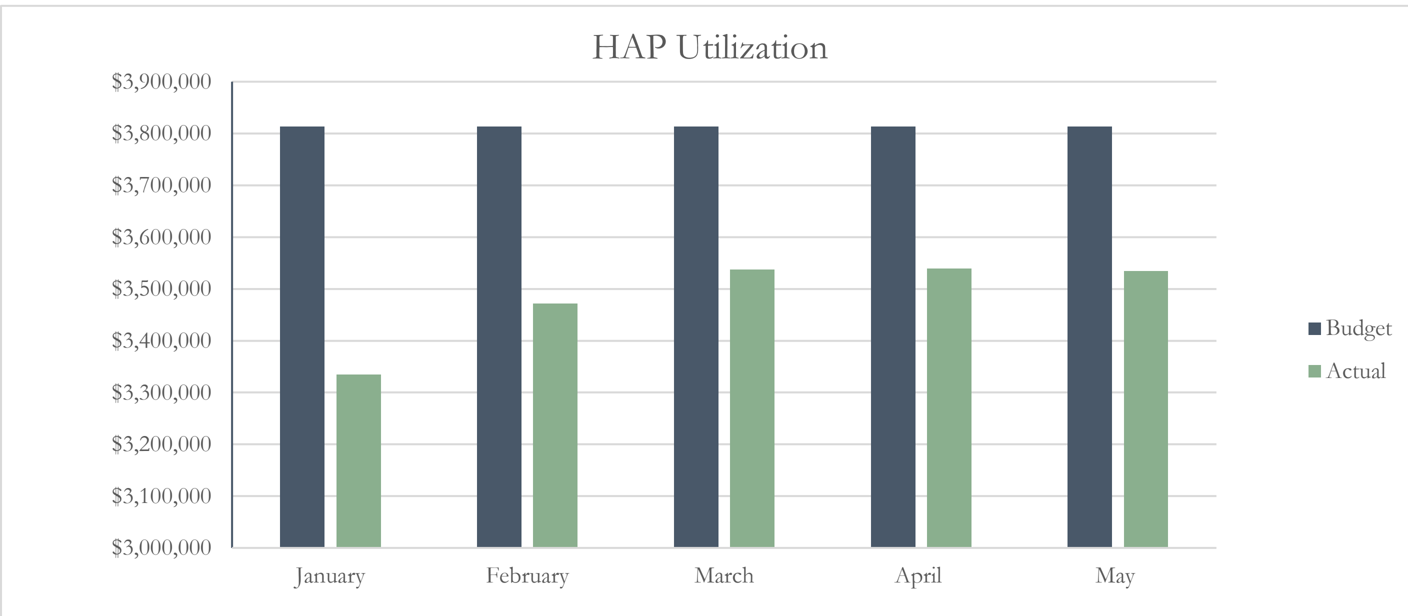
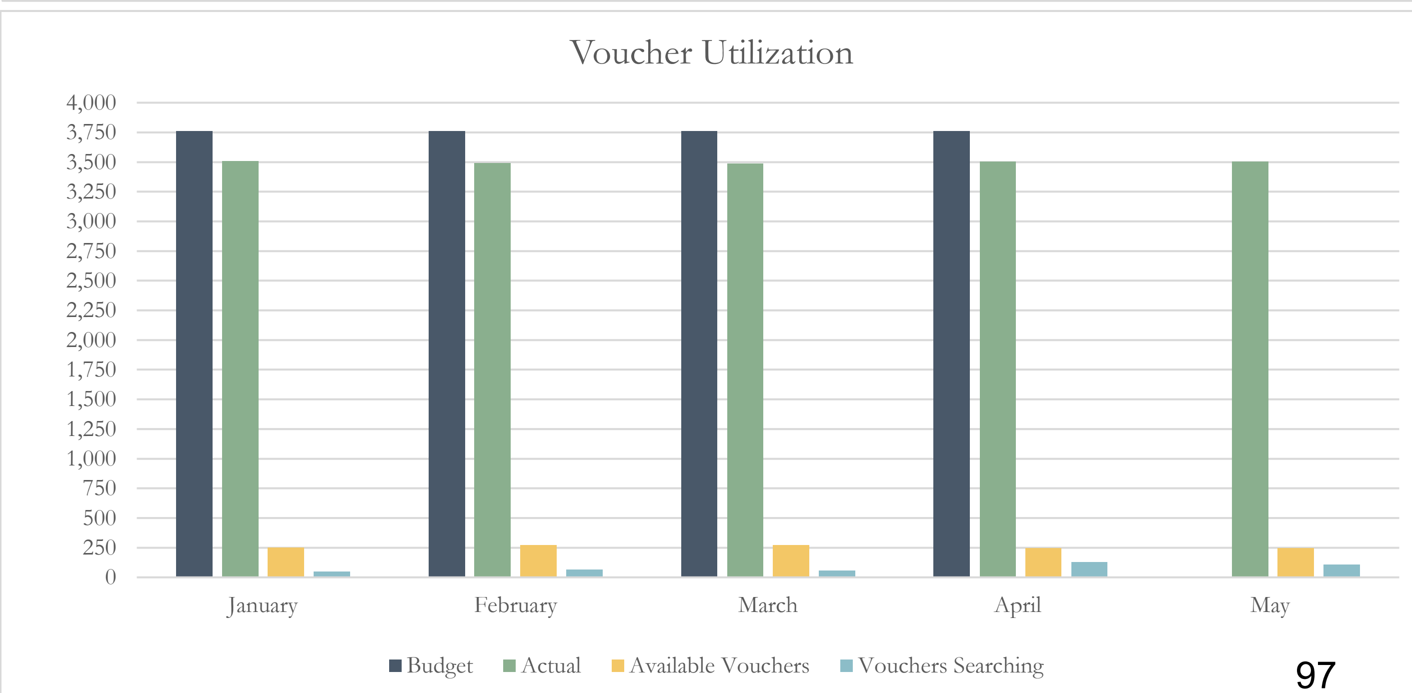
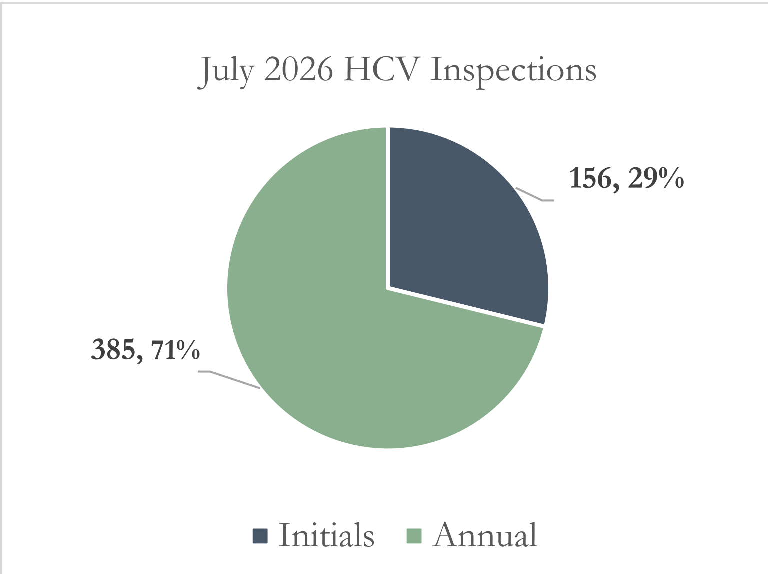
HCV Program Updates:

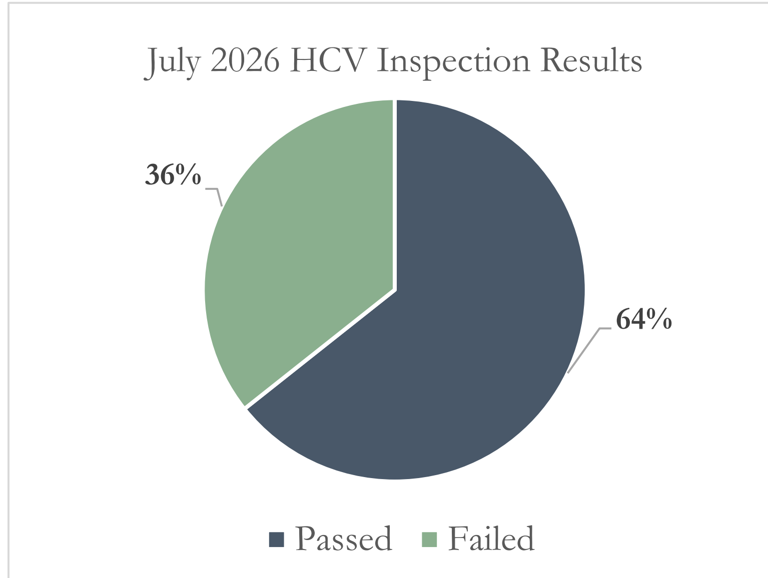
A draft of the 2027 PHA Annual Plan was posted to our website and available for review on July 1, 2026. At the August Board meeting we will have a public hearing for the 2027 PHA Annual Plan and a vote on the plan will follow at the September Board meeting. Please see the memo regarding the 2027 PHA Annual Plan for more details.



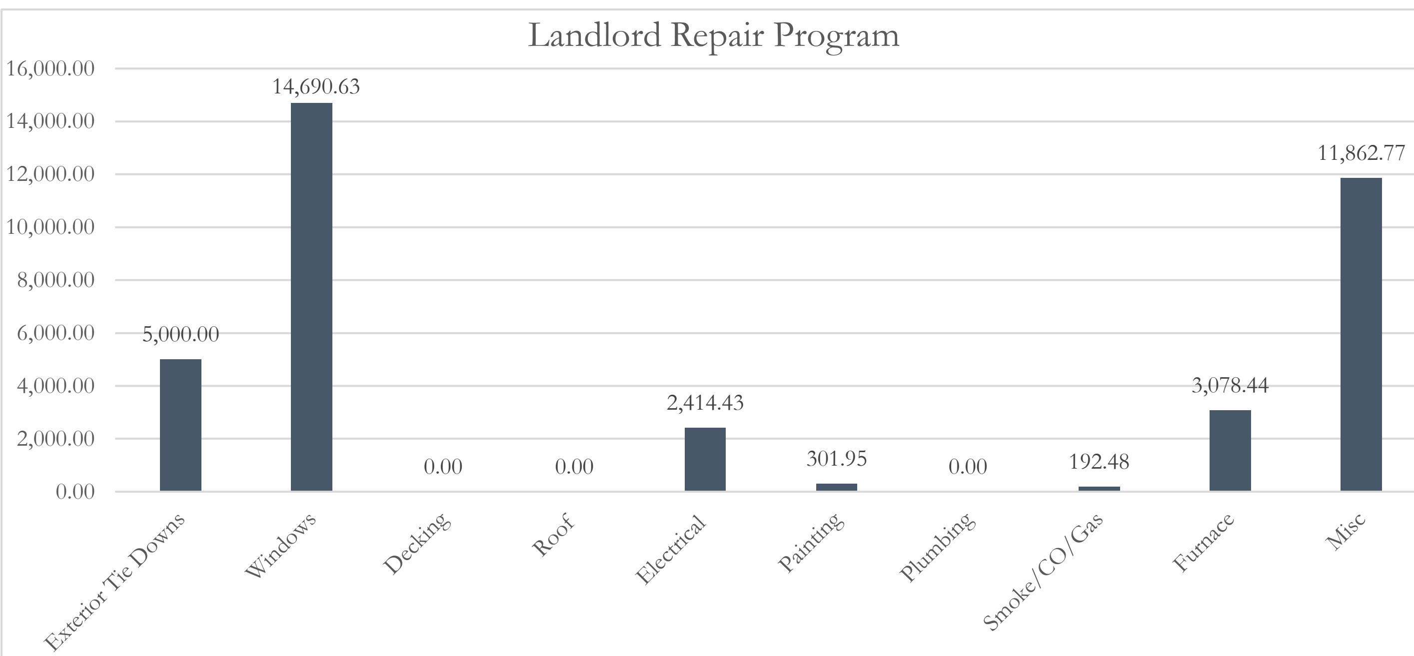


HCV Inspection Updates:





Landlord Repair Grant Program YTD – $37,290.70



Eviction Prevention Program:
We selected Project Home (formally Quality Housing Coalition) to administer the continuation of the Eviction Prevention Pilot Program that is scheduled to begin this fall.

Human Resources and Facilities Department Memorandum

To: Board of Commissioners

From: Jane Whitley, Director of Human Resources & Facilities

Date: August 11, 2026

Subject: Board Report

Human Resources Updates

Headcount	Hired	Departures	Growth Rate	Turnover Rate	Average Tenure
176	8	19	-5.9%	10.6%	9.8
As of Aug 2026					(Years)

We Are Hiring!

You may visit our website at www.mainehousing.org/about/careers to view our vacant positions: Director of Finance, Director of IT, Construction Analyst, Asset Manager II, HCV Financial Compliance Specialist, Housing Program Officer, Asset Manager II, Asset Manager I, and Mortgage Assistant. Encourage your friends and family to apply.

Upcoming retirement:

We have one upcoming retirement: Director of Finance. We thank Darren Brown for 32 years of great service and wish him all the best in his new adventures!

Program Training

Daniel Drost worked with the Homeownership department creating a comprehensive landlord training program for First Time Home Buyers – Multi-Unit Advantage Landlord Education Program.

On Monday, August 10th, MaineHousing made available to program participants a six (6) part "training journey" on the Bridge Learning Management System. This project has been a long-term collaboration with HR/Training and the Homeownership Department. The training journey is required for all borrowers in order to be eligible for the Program's downpayment and closing cost assistance. The training is **FREE** and after successfully completing the six (6) modules and the final certification test, the participants will receive a Certificate of Completion.

The six modules address a number of important issues a new landlord will need to know, including but not limited to:

- Decisions that need to be made prior to becoming a landlord;
- Guidance for building a sound, small business model;

- Best practices for recordkeeping and documentation related to the tenancy;
- Legal requirements associated with the landlord/tenant relationship: before, during and after the tenancy;
- Strategies for finding good tenants using a fair and consistent tenant selection plan;
- Resources for marketing available units, including using MaineHousingSearch.org;
- Information about the lease process and keys to a long and successful tenancy;
- Available rental subsidies, including the Housing Choice Voucher;
- What to do when a tenancy ends including security deposit disposition, eviction, unclaimed property and preparing for the next tenant; and
- Throughout the training modules, lists of invaluable resources and websites.

This training module will be made available on MaineHousing's Bridge Learning Management System and will be free to all participants.

ActWell Team News & Events

- ActWell held our annual "Ice Cream for a Cause" event in July. This event involves working with Darling's car dealership program where they send out old-fashioned ice cream trucks to organizations who are interested in raising money for local non-profit groups. This year, ActWell chose to donate the proceeds from this very popular event to the United Way of Kennebec Valley. In past years, we have also donated the funds raised to MaineShare, which is part of Maine Initiatives.

  We were pleased to present a check for $281.62 to Mary-Kate Murphy, Marketing and Events Coordinator, and Shannon Ferran, Director of Development.

  - We also hosted our annual Bagel Day by treating staff to a wide variety of bagels and spreads provided by locally owned Sunrise Bagel.
  - Lastly, we are currently in the middle of our Summer Bucket List Wellness Challenge, which invites our coworkers to create and submit a list of fun seasonal activities that they completed with friends and family. Participants will be eligible for a day pass to the Senator Inn spa by submitting their names for a random drawing.

Facilities Updates

- Minuteman Security will installed a new handicap accessible door operator to the cafeteria door. This will provide more convenient year-round wheelchair access and assist with deliveries from vendors and during staff events.

MaineHousing
MAINE STATE HOUSING AUTHORITY

Information Technology Department Memorandum

To: MaineHousing Board of Commissioners

From: Jamie Johnson, Senior Director of Operations

Date: August 11, 2026

Subject: August Board Report – Information Technology

Director of Information Technology Search

Craig Given, MaineHousing's Director of Information Technology, retired on June 18, 2026. His experience in the IT field, leadership, and contributions to MaineHousing will be greatly missed. The recruitment process for the position is ongoing, and the team is conducting first-round interviews with several qualified candidates. In the interim, I continue to support a highly knowledgeable and experienced IT team that remains focused on supporting the agency.

Updates from the Department

The Data Stewardship Team, which is led through a partnership with our Business Systems Manager and the Planning and Research Department collaborated with program departments to establish proof-of-concept projects supporting the development of a comprehensive data map and data dictionary.

The Application Specialist and Business Systems Manager worked closely with the Energy and Housing Team to launch the DOE Weatherization Assistant as a backup energy modeling tool for the Weatherization Assistance Program. This initiative strengthens operational continuity by providing an additional modeling resource to support program delivery.

> *These support MaineHousing's Strategic Plan Goal 8.1 Support strategies for internal workflow efficiencies and interdepartmental collaboration.*

The Helpdesk Analyst II collaborated with the Director of Human Resources & Facilities to streamline the internal process for employee transitions. The process is now managed through the ITSM (Information Technology Service Management) Software, improving coordination between Human Resources, Information Technology, Managers, and Staff while creating a more consistent and efficient workflow.

The Helpdesk Analyst I completed training on DocuWare, the agency's document management software. This training strengthens internal expertise and supports the effect use and ongoing administration of the system.

> *These support MaineHousing's Strategic Plan Goal 10.5 Cultivate a positive employee experience through onboarding, training and the Performance Coaching Program.*

KnowBe4 security training was completed in June with 100% staff completion.

The quarterly anti-phishing campaign was conducted in June. Of the 176 staff who participated, five clicked on a simulated phishing link or opened an attachment, resulting in a 2.86% click/open rate. This measure will continue to be monitored as part of our ongoing security awareness efforts.

This month, the team will hold a kickoff meeting with JANUS, who will conduct the agency's annual security assessment and penetration test. This assessment will help identify any potential vulnerabilities and strengthen the overall security.

> *These support MaineHousing's Strategic Plan Goal 9.5 Continually identify and respond to the agency's business risks and opportunities.*

MaineHousing
MAINE STATE HOUSING AUTHORITY

Planning and Research Department Memorandum

To: Board of Commissioners

From: Jonathan Kurzfeld, Ph.D., Director of Planning and Research

Date: August 11, 2026

Subject: August 2026 Board Report

Planning and Research Department (PnR)

A PnR reconfiguration of the Intranet home page, based on staff feedback around ease of access to common information, has been well received. Additionally, at the request of the Employee Experience Team, we added Suggestion Box to the platform, which is already seeing activity.

With the July departure from MaineHousing of Data Analyst Byers, PnR is in the hiring process currently. More than 800 resumes have been received for the open position! We have interviews with several promising candidates are underway and hope to have an exciting new department member to introduce at next month's board meeting.

Summer activities for the PnR staff included our department retreat in June, touring the Wedgewood development and enjoying food and board games at Taylor Pond Yacht Club, and variety of individual adventures throughout Maine and around the country. The photos below are a small sampling of images from those excursions and the furry friends who welcome us home.

External Communications

**Copilot (a generative AI tool) assisted with organizing and curating the data and information in this section.*

Press Interaction	ME-based outlets Press contacts*	Out-of-state outlets Press contacts*	Director-level Press interviews
July 2026	6	0	2
June 2026	5	0	3
Previous 3 mo Average	10.7	1	8.3
Previous 12 mo Average	13.2	0.7	8.6
June, July 2025	30	0	18

**Repeated outreach from the same outlet regarding a single topic is considered a single press contact.*

Category	Count
Direct media requests/interviews	10
Public-info/policy inquiries	1
Proactive media pitches	2
Media placement/facilitation	1
Strategic outreach partnerships	3

For an alternative perspective on our media interactions, the table to the right includes the 11 June and July interactions from the table above, plus the more proactive approaches by which Communications Director Thistle engages the press. These total to 17 media interactions during the two-month period. These include media pitches, such as when Thistle notifies reporters about an upcoming report and releases it to them early on embargo, and strategic partnerships in which Thistle coordinates press with the other state agencies or partners, as we did for the opening of the HEAP program.

This work advances **Strategic Goal 7: Grow awareness of housing issues, policy solutions and program availability** by strengthening public understanding of MaineHousing programs, contributing trusted information to policy conversations, and building engaged relationships with media and community partners. The strategy reflects MaineHousing's commitment to making its programs and expertise accessible to the public.

Priority Themes

- **Homelessness and Point-in-Time Count:** The most active July topic, including regional data requests and interview coordination involving York County, Lewiston, Androscoggin County and Hub 4.
- **Housing policy and production:** Media interest focused on the 21st Century ROAD to Housing Act, Maine's production dashboard and progress toward statewide housing goals.
- **Energy assistance and winter readiness:** MaineHousing advanced HEAP outreach through Maine Public, the Portland Press Herald and partner organizations serving older Mainers.
- **Program and development inquiries:** Responses addressed to the Rumford Dooryard development and MaineHousing's Well Water Abatement Program.

Notable Media Activity

- **The Maine Monitor:** Well Water Abatement Program and York County homelessness data.
- **Portland Press Herald:** Maine housing data and a proactive HEAP pitch.
- **Maine Public:** Funding information for the Rumford Dooryard development and a proposed Aug. 18 *Maine Calling* program on HEAP and winter preparedness.
- **WMTW and NEWS CENTER Maine:** Federal housing legislation, statewide housing production.
- **Maine Trust for Local News/Sun Journal:** Active response coordination on homelessness trends and data in Lewiston and Androscoggin County.
- **Bangor Daily News:** Active response coordination on homelessness trends and data in Bangor and Penobscot County.

Strategic Outreach and Next Steps

As part of MaineHousing's public relations work during the reporting period, Communications Director Scott Thistle coordinated and attended partner events with Director Dan Brennan, including the groundbreaking for the Martel School project in Lewiston and the grand opening ceremony for the Iron Heights development in Gardiner.

MaineHousing also plans to attend Avesta Housing's August 25 topping-off ceremony for the Bellwether development in Portland. With 201 apartments and a total development cost of approximately $88 million, Bellwether is the largest new-construction Low-Income Housing Tax Credit development MaineHousing has ever financed.

Events such as these support partner visibility, highlight affordable housing investments, and strengthen MaineHousing's presence in communities across the state.

Guided by Strategic Goal 7, MaineHousing is coordinating HEAP awareness efforts with AARP Maine, the Maine Council on Aging and the Maine Department of Energy Resources to extend program information through trusted networks and reach people who may otherwise be underserved. Opportunities include newsletters, social media, events, presentations, the annual Winter Heating Guide, and a public webinar. Near-term priorities are to finalize the *Maine Calling* guest and to coordinate consistent winter-readiness messaging across partners. These actions will expand program awareness, strengthen partner and media relationships, and keep MaineHousing's data, expertise, and Mission visible in public conversations.

Special Note: Why MaineHousing Uses Print Advertising Selectively

Context: In response to Commissioner Bonam's question about advertising in small-town print publications, we wanted to provide the thinking behind how MaineHousing deploys—or decides not to deploy—print advertising.

Our approach weighs the value of reaching local and specialized audiences against cost, measurable results, and expected return on investment. Print remains an option when it offers a strong audience fit or supports a specific campaign objective. Still, we balance those opportunities against digital and earned-media strategies that generally provide broader reach, more precise targeting, and clearer performance data.

Summary: MaineHousing should continue to use print advertising selectively when it offers access to a clearly defined, high-value audience or supports a specific campaign goal.

For broad public awareness, however, digital advertising is generally the stronger investment: recent Maine media buys indicate print costs about $100 per 1,000 impressions, compared with roughly $6 to $30 for digital, while digital also provides more precise targeting, real-time optimization, and measurable results.

Combined with earned media and proactive press engagement, a digital-first strategy allows MaineHousing to reach more people, track performance, and protect its public reputation.

Social Media

Facebook Activity	Organic Posts	Organic Views	New Follows	Direct Interactions
July 2026	19	33,618	32	3
June 2026	11	36,464	38	3
Previous 3 mo Average	10.7	29,917	77	8.3

"Organic Posts" and "Organic Views" are metrics specific to posts created in house and shared by PnR staff -- organic, unpaid content. "New follows" to the MaineHousing account may come from this organic content or from paid advertising efforts through Rinck, our marketing partner. "Direct interactions" are PnR responses to comments to and messages regarding any type of MaineHousing Facebook content, paid or organic.

PnR staff, primarily Coordinator Anderson, produce three types of "organic" social media posts; original content created in-house, which can be program-related, job postings, or public interest posts, such as holiday messages; adoptive reshares, which are when we take posts by partners or third-parties and share them with our own added narrative or context; and simple reshares in which we promote a partner/other entity's post without adding any additional narrative. In June and July, half of our organic posts were original content and about 40% were adoptive reshares. This content strategy correlates with several of our strategic plan goals by intentionally increasing our own brand exposure, expanding our reach to a wider range of potential clients, providing engaging and informative content as a valued source of information, and furthering community/partner relations.

Internal Communications

Intranet Activity	Total Monthly Visits	Average Pages Per Session	Average Session Time
July 2026	27,183	2.33	58
June 2026	26,760	1.81	2.8
Previous 3 mo Average	11,327	1.36	2.97
Previous 12 mo Average	8,134	1.84	2.78
July 2025	7,392	2	2.3
June 2025	5,391	2.32	2.3

The significant jump in average session time reflects a shift to a different metrics tracking method. We determined that the external analytical software we were using prior to July was only capturing a very small group of people looking at the Intranet site. Switching to the metrics provided within the ShareFile portal itself provided session visit and page figures that were consistent with the past year's metrics, but significantly different session time.

While the SharePoint platform metrics have functional limitations, we believe that is less important than the concern than we have about the external tool incorporating only a minute portion of user data.

Interdepartmental Support

Lytho Activity	New Requests	Requests Completed	Median hours to completion*	Top 2 Departments
July 2026	27	41	43.32	EHS, Homeless
June 2026	36	51	21.76	DEV, EHS, L&C, HR&F, Homeless
Previous 3 mo Average	25.33	31.33	3.82	EHS
Previous 12 mo Average	22.16	24.58	11.59	EHS, AM
July 2025	35	36	.38	AM, EHS
June 2025	19	16	9.4	EHS, Homeless, HO

*These hours are the project duration, which begins once the job has been accepted and ends when it is marked completed. This excludes any lag time between submission and staff acknowledgement, such as when a request is submitted on a Friday afternoon and not seen by PnR staff until the following week.

Website

Web Traffic	Visitors	Total Hits	Engagement %	Top 2 Program Areas
July 2026	52,130	90,523	46.2	Homebuyer
June 2026	55,426	90,767	44.9	Homebuyer
Previous 3 mo Average	55,752	101,409	50.6	Energy Programs, Homebuyer
Previous 12 mo Average	53,583	161,521	74.1	Energy Programs, Homebuyer
July 2025	48,178	17,606	84.2	Homebuyer, Energy Programs
June 2025	44,725	156,369	83.7	Homebuyer, Energy Programs

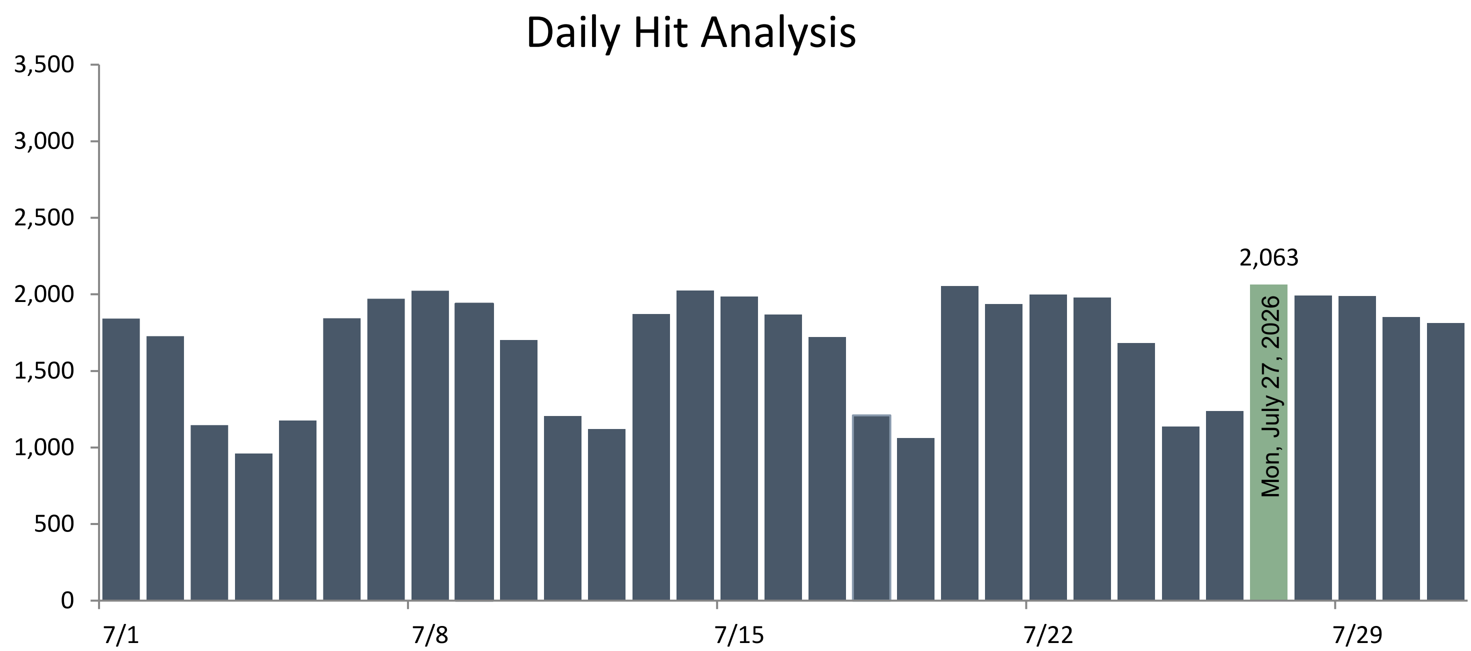
Although the First Home Loan program held station as the second highest traffic page (after our homepage) in June and July, HEAP dominated search in July with the first four out of five top search terms.

Attachments:

- June website traffic report
- July website traffic report

July 2026 - MaineHousing Website Statistics

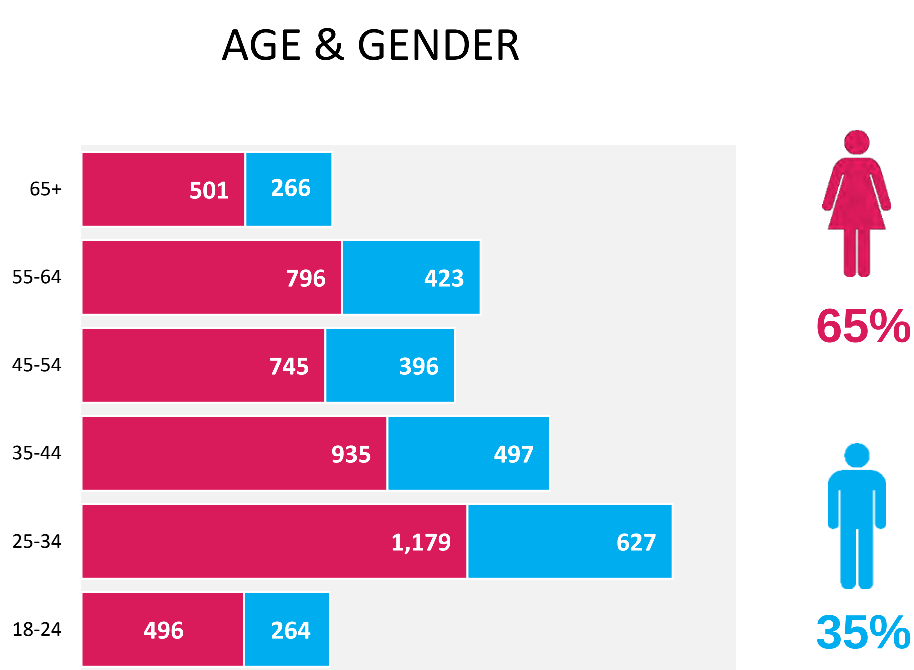
Hit Summary



Visitors	Unique Visitors	Page Loads (Hits)	Avg Page Views	Avg Duration	Avg Engagement Rate
52,130	33,039	90,523	1.71	0:02:45	46.2%

Demographics Summary

Demographic information collected by Google Analytics via a 3rd party collection tool. Age and gender are estimated numbers based upon several features present on a users mobile device, brower history, and other factors. Users must have previously allow this information to be collected through browser or app settings.



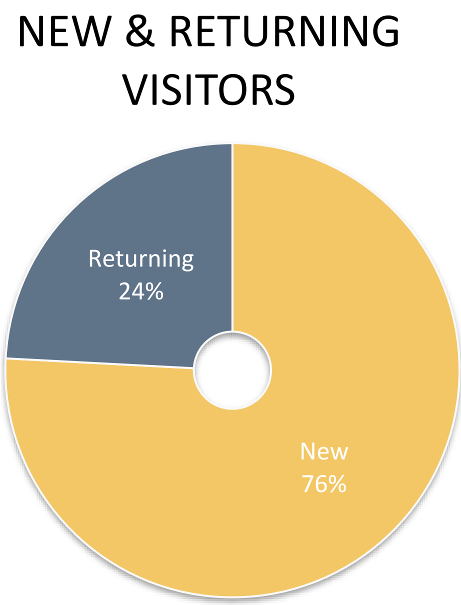
TOP CITIES

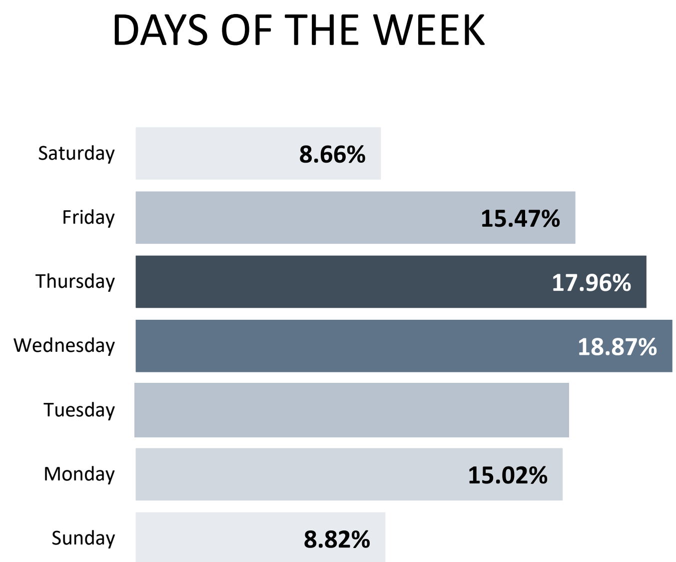
Boston, Massachusetts	4,299
Portland, Maine	3,167
Bangor, Maine	1,748
Augusta, Maine	1,614
New York, New York	1,226
Lewiston, Maine	836
Ashburn, Virginia	779
Frankfurt, Germany	718
South Portland, Maine	520
Council Bluffs, Iowa	492

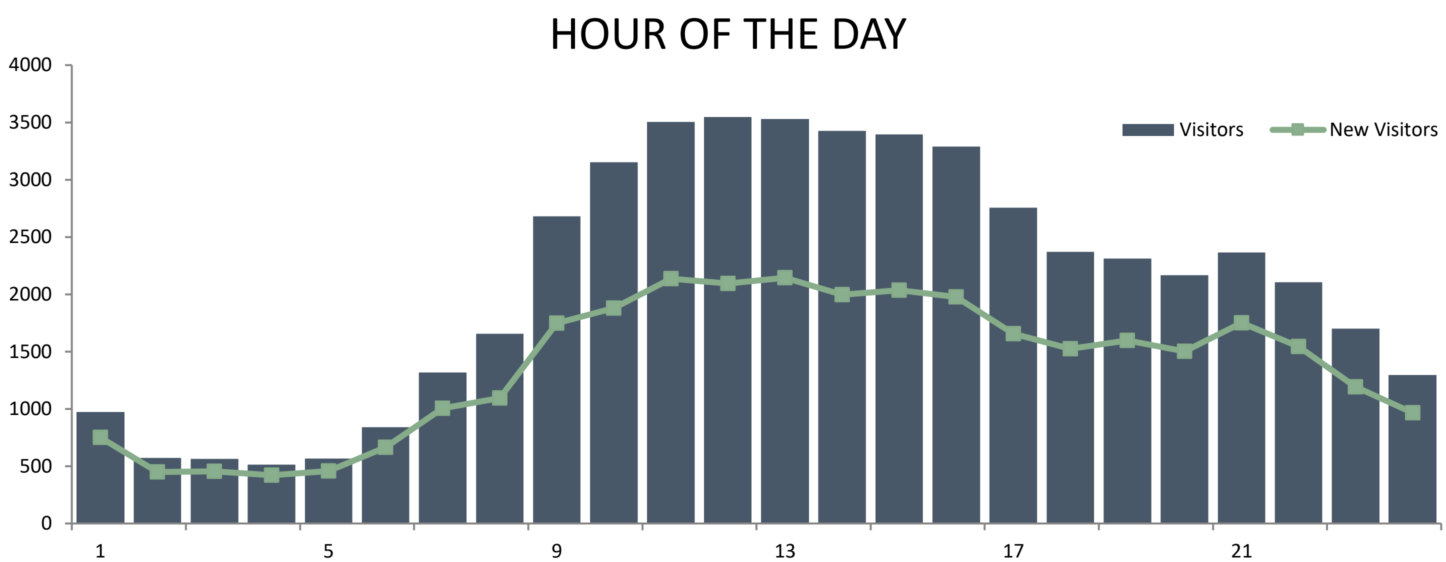
Top Cities account for 29.54% of all website traffic.

Visitor Engagement

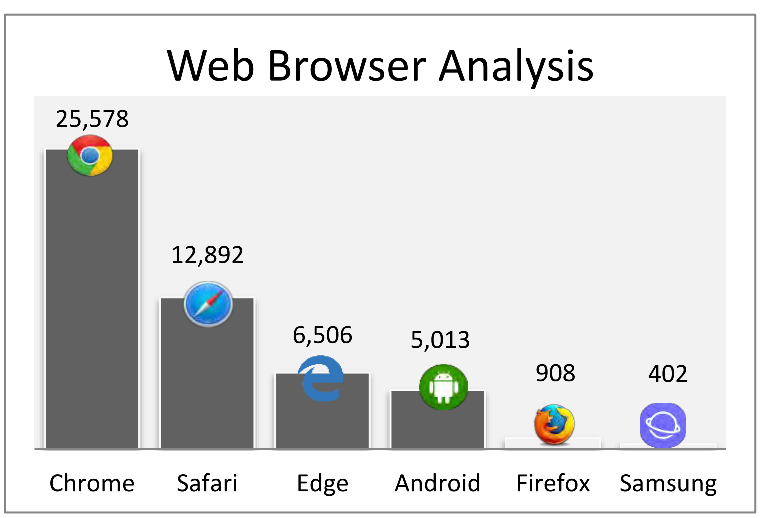
Demographic information collected by Google Analytics via a 3rd party collection tool. Age and gender are estimated numbers based upon several features present on a users mobile device, brower history, and other factors.

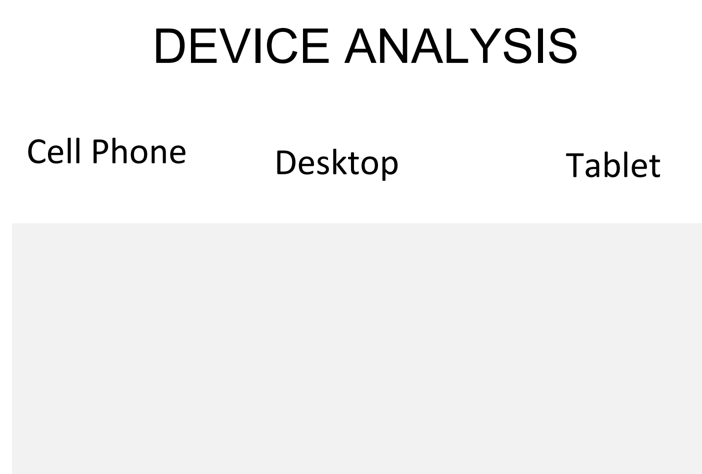






Visitor Technology Summary



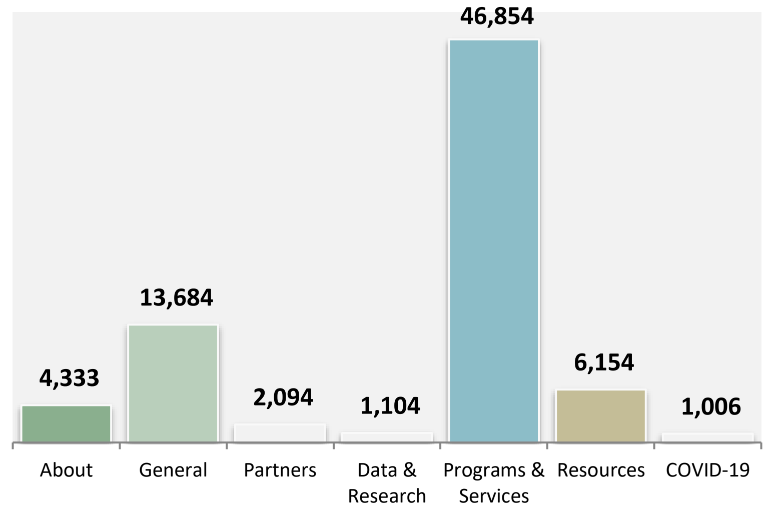


Popular Content

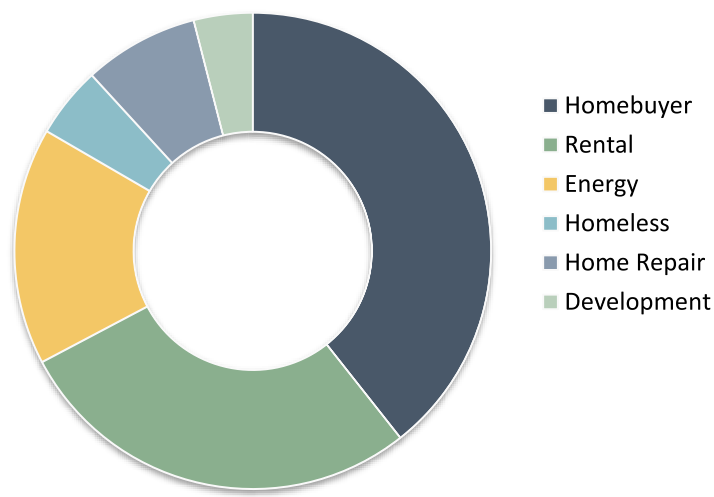
Popular content on our site is defined by pages and or sections of our site that have the highest visits. Below content has been categorized by page, program area and content sections. COVID-19 was added in March of 2020.

Page Title	Hits
Welcome to MaineHousing.org	11,162
First Home Loan Program	8,112
Home Energy Assistance Program	5,050
Rental Assistance	4,980
Housing Choice Vouchers	3,164
Subsidized Housing	2,928
MaineHousing Lenders	1,785
Mortgage Calculator	1,660
Homebuyer Income & Purchase Limits	1,576
Current Interest Rates	1,459
Home Repair	1,457
Maine's Homeshare Pilot Program, hosted by Nesterly	1,313
Emergency Shelters	1,312
HEAP Income Eligibility	1,229
Steps to Homeownership	1,069
First Generation Program	974
Homebuyer Programs	959
Contact MaineHousing	939
Weatherization Program	888
Careers at MaineHousing	859
Multifamily Developers Programs	854
Maine HAF	822
Rent - Income Charts	734
Eviction Prevention Program	720
HEAP & LIAP Agency Contacts	660

Popular Content By Program

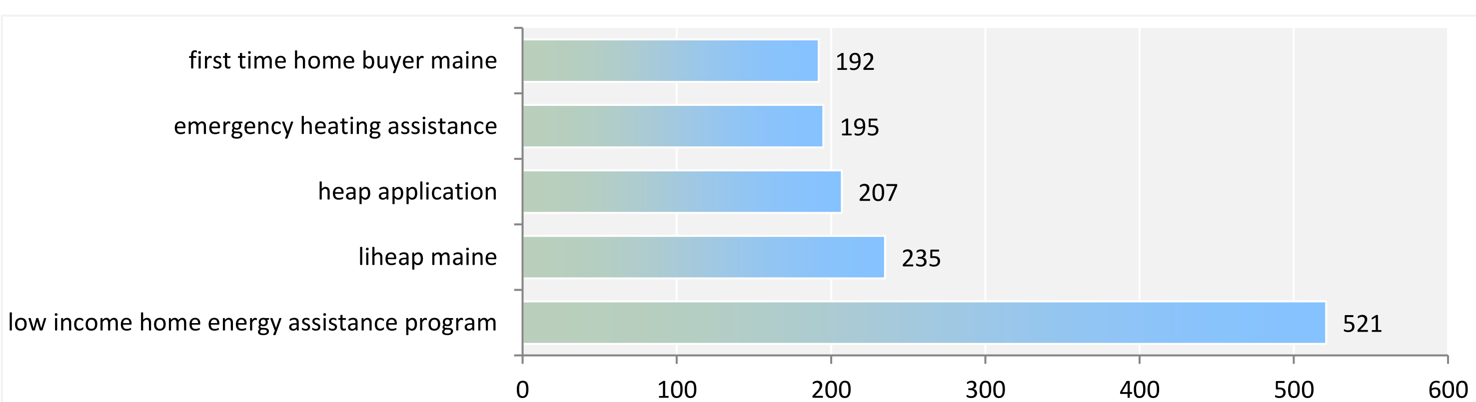


Popular Content By Section



Search Keywords

Below are some of the most popular phrases that people are typing into a search engine (such as google or bing) that then provide a search result for our site.



Referring Websites

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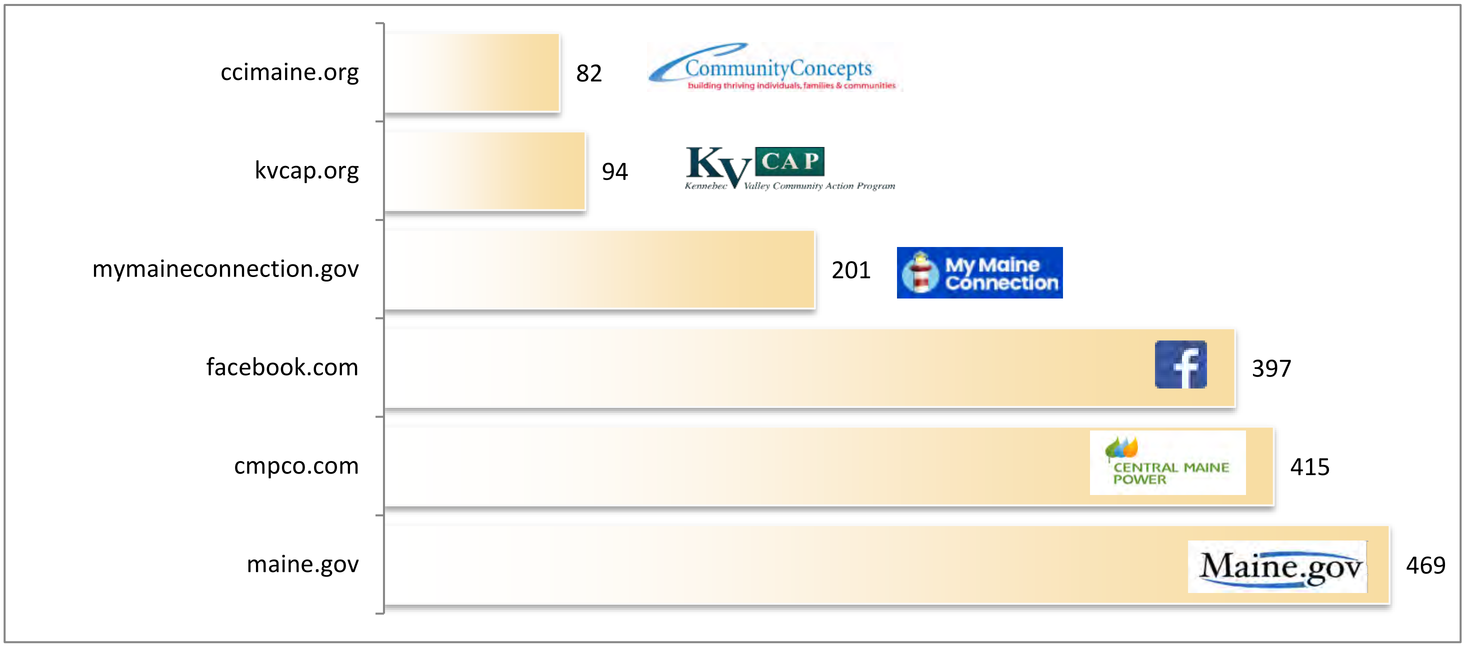
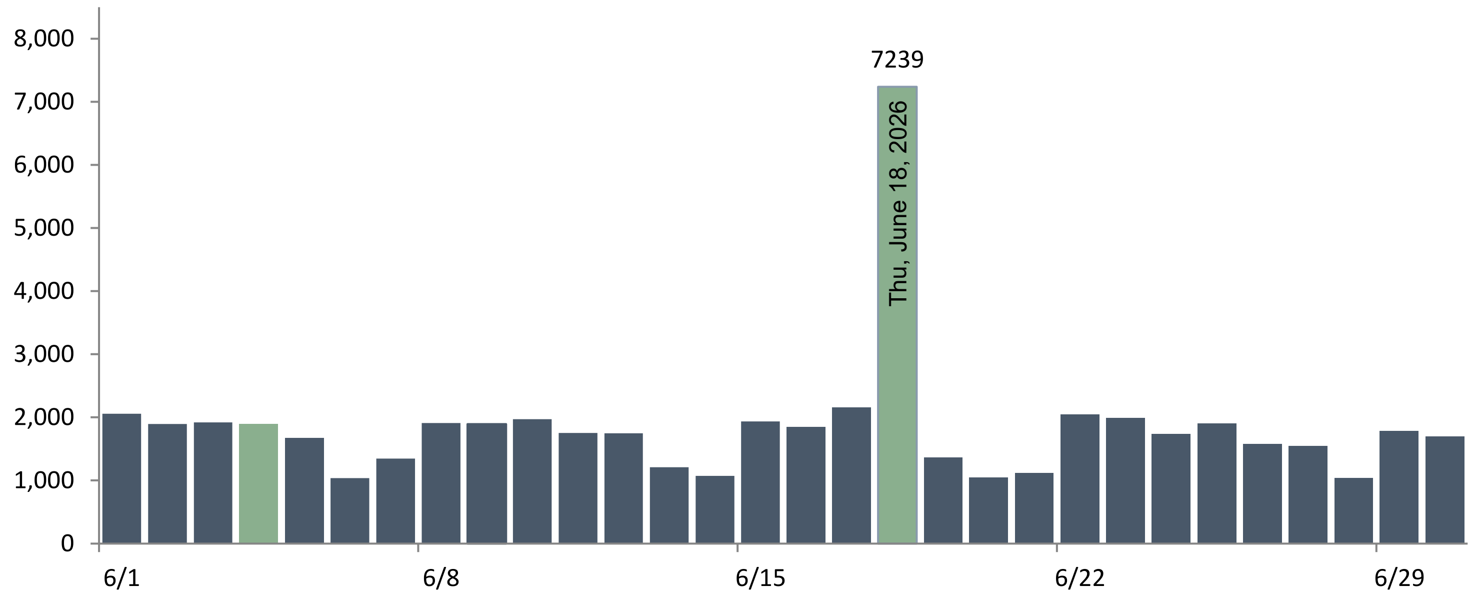


June 2026 - MaineHousing Website Statistics

Hit Summary

Daily Hit Analysis



Visitors	Unique Visitors	Page Loads (Hits)	Avg Page Views	Avg Duration	Avg Engagement Rate
55,426	37,364	90,767	1.68	0:02:46	44.9%

Demographics Summary

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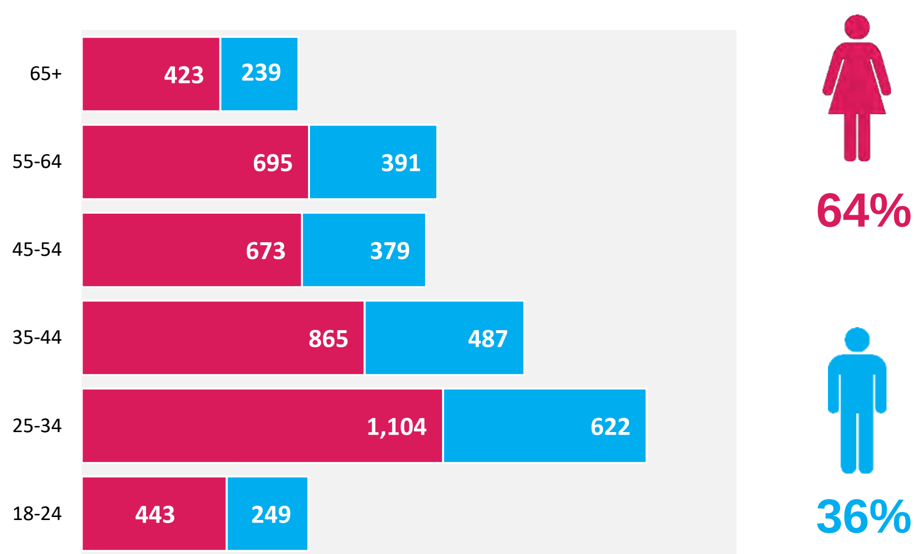
AGE & GENDER



TOP CITIES

Portland, Maine	3,507
Boston, Massachusetts	3,387
Lanzhou, China	2,461
Bangor, Maine	1,336
Augusta, Maine	1,263
New York, New York	1,259
Ashburn, Virginia	1,090
Lewiston, Maine	941
Frankfurt, Germany	637
Council Bluffs, Iowa	622

Top Cities account for 29.77% of all website traffic.

Visitor Engagement

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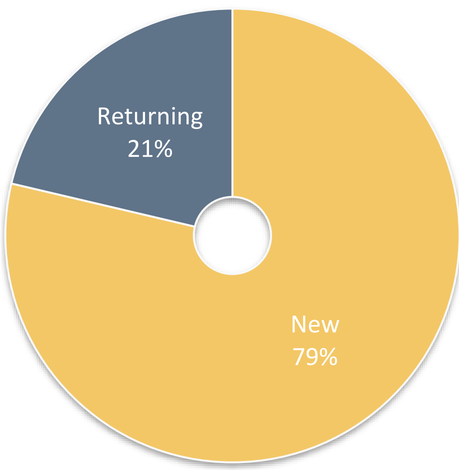
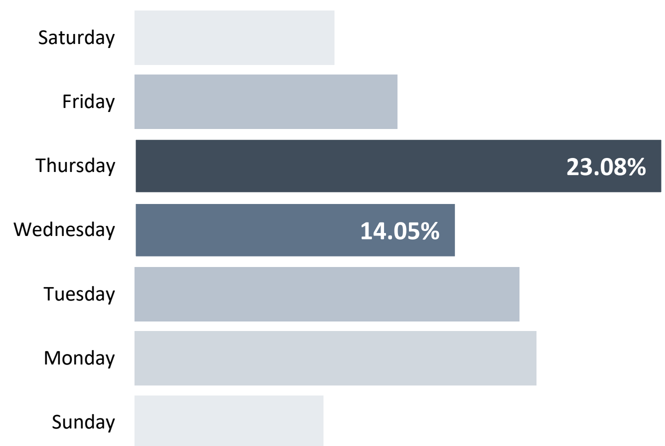
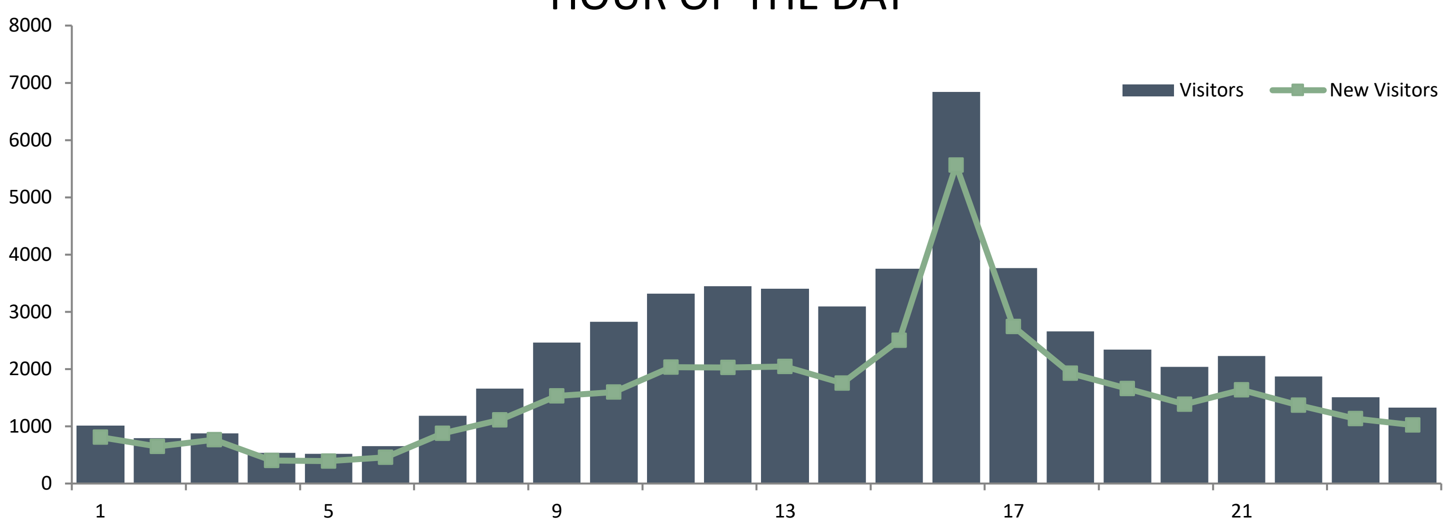
NEW & RETURNING VISITORS



DAYS OF THE WEEK



HOUR OF THE DAY



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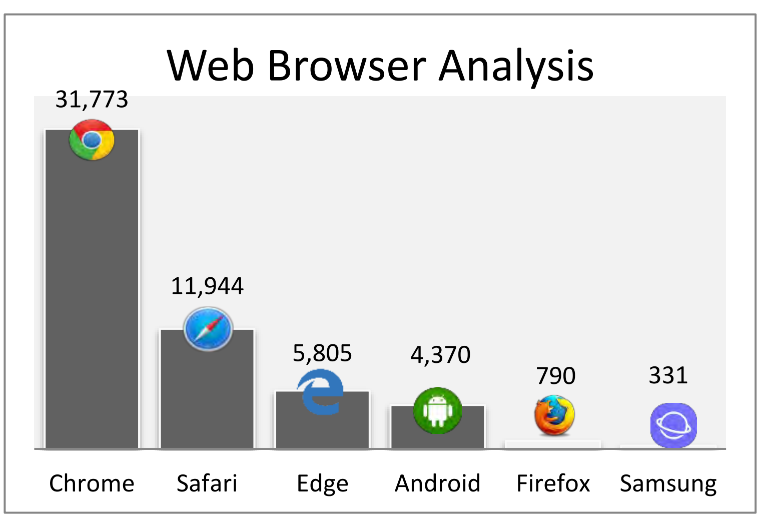
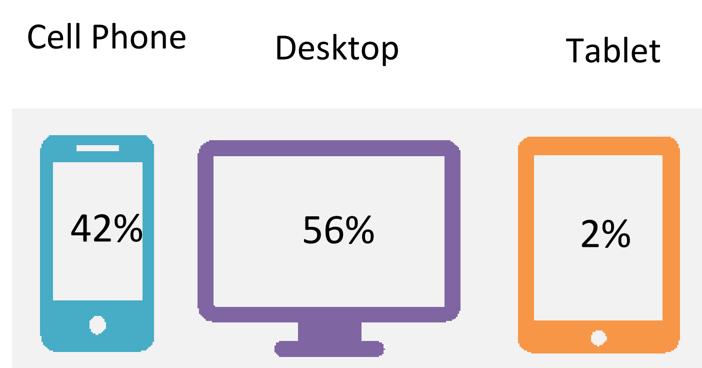


DEVICE ANALYSIS



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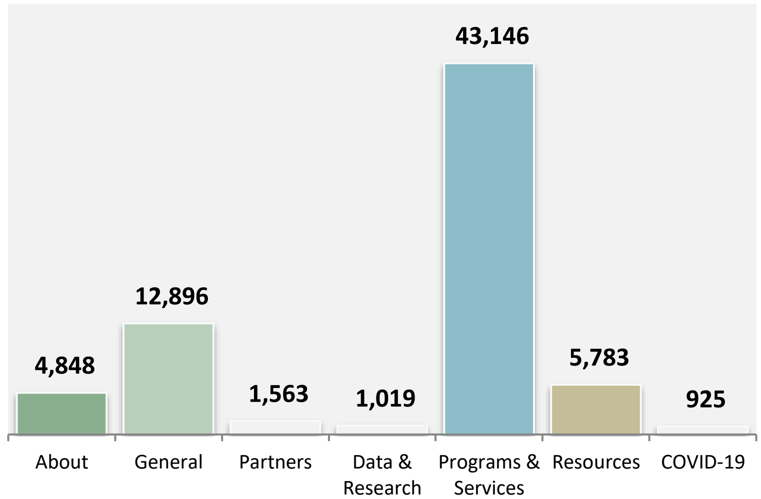
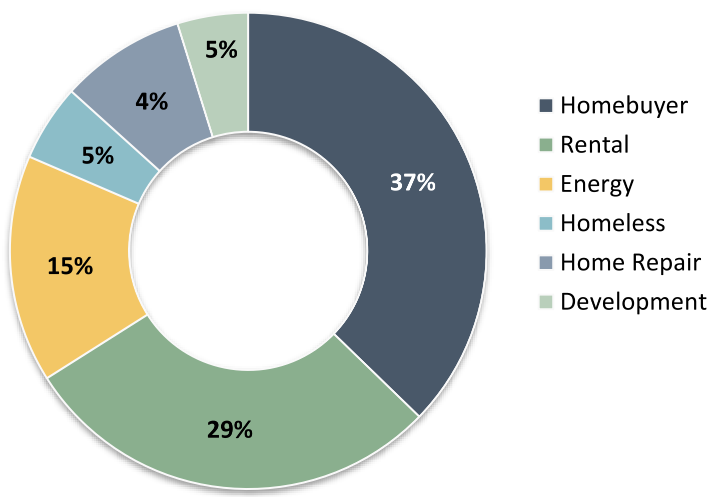
MaineHousing Lenders	1,810
Homebuyer Income & Purchase Limits	1,635
Mortgage Calculator	1,528
Current Interest Rates	1,497
Home Repair	1,331
Emergency Shelters	1,239
Central Heating Improvement Program	1,021
First Generation Program	1,010
Steps to Homeownership	969
Homebuyer Programs	953
Rent - Income Charts	939
Careers at MaineHousing	936
Contact MaineHousing	929
Multifamily Developers Programs	859
Eviction Prevention Program	758
HEAP Income Eligibility	737
MaineHousing RFPs	734
Maine HAF	717
Low Income Housing Tax Credit Program	654

Popular Content By Program



Popular Content By Section



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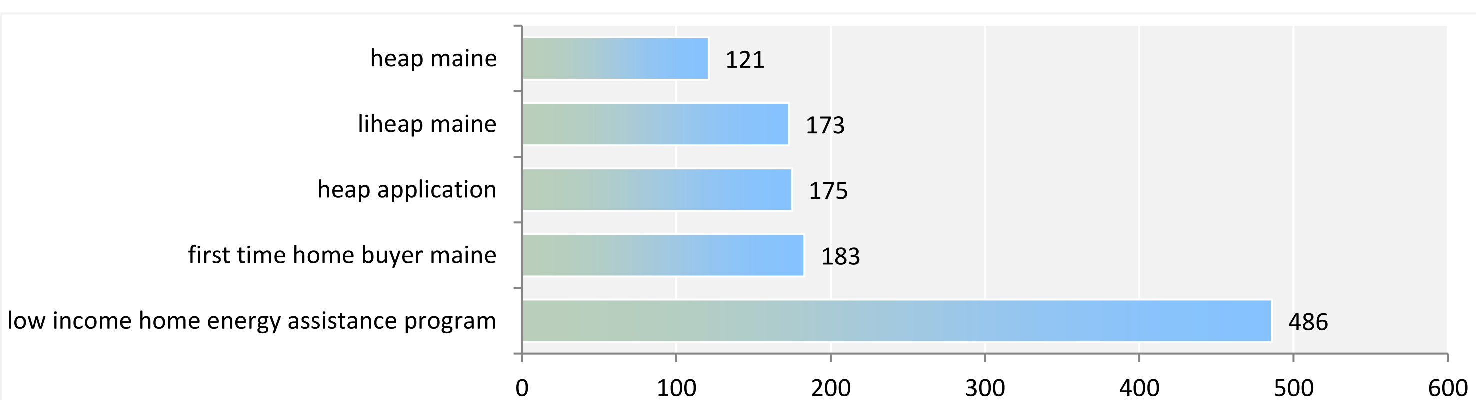

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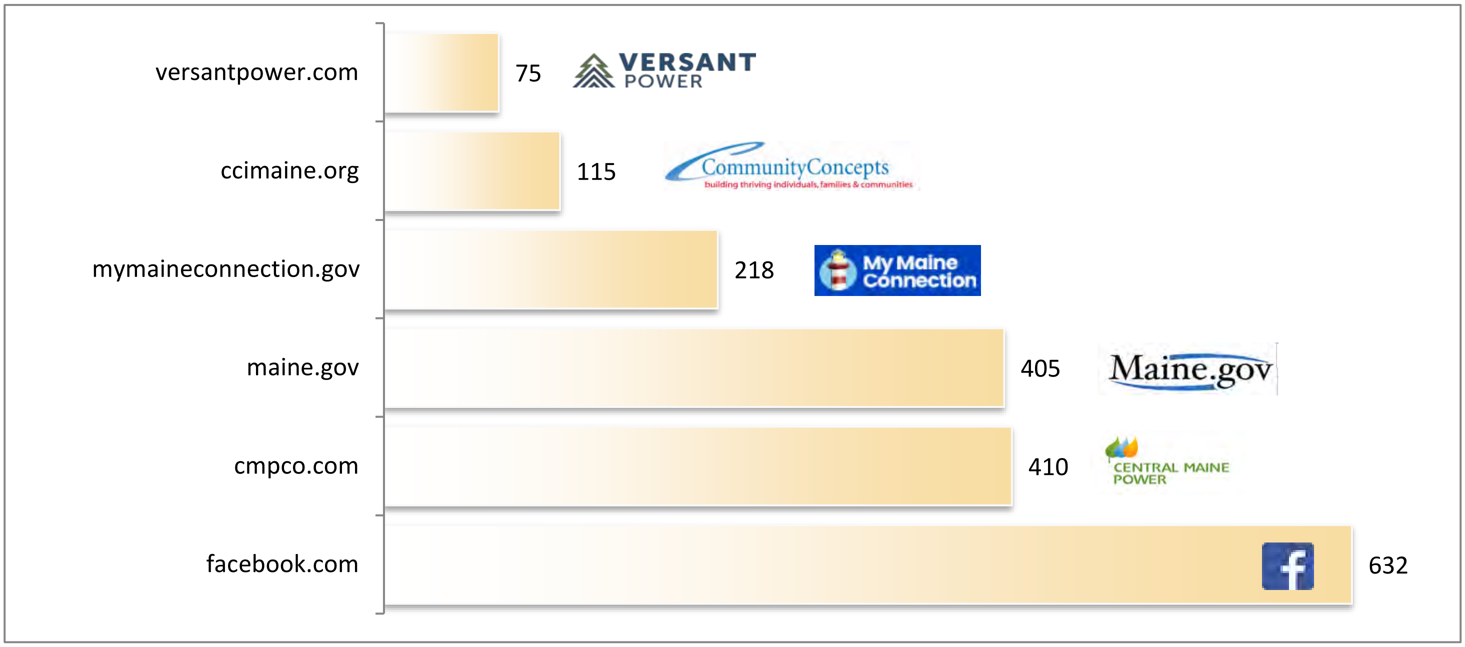

Board Calendar 2026-2027

AUGUST 18, 2026

Board Business:

- PHA Plan Public Hearing
- 2027 Goal Setting – initial discussion

Program Presentations:

SEPTEMBER 15, 2026

Board Business:

- Adopt PHA Plan **(VOTE)**
- 2027 Goal Setting – continued discussion

Program Presentation

HR & Facilities department and building physical plant update
Housing Choice Voucher department update

OCTOBER 20, 2026

Board Business:

- 2027 Goal Setting – Priorities

Program Presentations:

Legal Services department update

NOVEMBER 17, 2026

Board Business:

- Legislative/Governor's Office Update
- Review Preliminary 2027 Budget
- Resource Allocation for 2027

Program Presentations:

Loan Servicing presentation

DECEMBER 15, 2026

Board Business:

- Approve 2027 Budget **(VOTE)**
- Elect Officers **(VOTE)**
- MPP Series Resolution **(VOTE)**
- Updates from the Governor's office

Program Presentations:

JANUARY 19, 2027

Board Business:

- Legislative Preview
- Strategic Plan Update

Program Presentations:

Multi-family Development – 2026 Review, 2027 Preview

FEBRUARY 16, 2027

Board Business:

- Legislative Update
- Governor's Office Update
- Introduce DOE Weatherization State Plan

Program Presentations:

Homeownership – 2026 Review, 2027 Preview

MARCH 16, 2027

Board Business:

- DOE Weatherization State Plan Public Hearing
- Legislative Update
- HEAP Rule/State Plan introduction

Program Presentations:

Asset Management department update

APRIL 20, 2027

Board Business:

- Legislative Update
- Commence Rulemaking HEAP Rule **(VOTE)**
- Executive Session – Personnel Matter **(VOTE)**

Program Presentations:

2026 Budget and Audit results

MAY 18, 2027

Board Business:

- Legislative Update
- HEAP Rule/State Plan Public Hearing
- Adopt DOE Weatherization State Plan **(VOTE)**

Program Presentations:

Mortgage Purchase Program (MPP) Overview/Financial Results
Homeless Initiatives Department Update

JUNE 15, 2027

Board Business:

- Adopt HEAP Rule/State Plan **(VOTE)**
- PHA Plan Introduction
- HOPE/HAMP update

Program Presentations:

Planning and Research Department Update

JULY 20, 2027

Meeting to be held if necessary