

# March 17, 2026 Board Packet

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Board of Commissioners Meeting – March 17, 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

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9:00	Adopt Agenda (VOTE)	All
	Remote Commissioners	Frank O’Hara
	- Reason remote	
	- Any other persons at their location	
	Approve minutes of February 17, 2026, meeting (VOTE)	All
	Communications and Conflicts	All
	Chair of the Board Updates	Frank O’Hara
9:15	Director Updates	Dan Brennan
9:30	DOE Weatherization State Plan Public Hearing	Kim Ferenc/Bobbi Crooker/Ashley Carson
10:00	Legislative Update	Erik Jorgensen
10:30	HEAP Rule/State Plan Introduction	Sarah Johnson/Bobbi Crooker
10:45	Commence Rulemaking QAP (VOTE)	Adam Krea
11:00	New 2 <sup>nd</sup> Lien Bond Resolution/Indenture Update	Adam Krea/Tom Cary
11:20	Admin Plan Changes Update	Allison Gallager
11:30	Asset Management Department Update	Laurie Warzinski
	<u>Department Reports:</u>	All
	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	
Adjourn (VOTE)		All

The next meeting of the Board is scheduled for April 28, 2026  
virtually and in person at 26 Edison Drive, Augusta, Maine



Minutes of the Board of Commissioners Meeting February 17, 2026

### **MEETING CONVENED**

A meeting of the Board of Commissioners for MaineHousing convened on February 17, 2026, at the offices of MaineHousing, 26 Edison Drive, Augusta, Maine and virtually. Notice of the meeting was published on February 6, 2026, in Central Maine newspapers. Notice of Board of Commissioners meetings are also on MaineHousing's website at [www.mainehousing.org](http://www.mainehousing.org).

Chair Frank O'Hara called the meeting to order at 9:00 a.m. Director Dan Brennan, Commissioners Elizabeth Dietz, Laura Buxbaum, Paul Shepherd, and State Treasurer Joseph Perry attended in person. Commissioner Melissa Hue attended remotely due to her schedule, she was alone at her location. Commissioner Nancy Harrison attended remotely due to her schedule, she was alone at her location. Commissioners Noël Bonam and Renee Lewis 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; Kelly Watson, Director of Homeless Initiatives; Jane Whitley, Director of Human Resources and Facilities; Laurie Warzinski, Director of Asset Management; Sarah Johnson, Manager of HEAP; Linda Grotton, Director of Audit; Bobbi Crooker, Director of Energy and Housing Services; Karen Lawlor, Executive Administrator; Jodie Stevens, Counsel; Kim Ferenc, Manager of Housing Services; Gerrylynn Ricker, Legal Compliance Officer; DeAnna Trask, Weatherization Program Officer; Josh Conkey; Technical Services Specialist; Joshua Ward, Multifamily Loan Officer II; Greg Payne, State of Maine Senior Advisor for Housing Policy; Laura Mitchell, Maine Affordable Housing Coalition; Kristin Styles, Westbrook Development Corporation; Erin Ferrell, Dana Totman, and Jack Watson, Paralegal and Note taker.

### **ADOPT AGENDA**

*Commissioner Elizabeth Dietz made a motion seconded by Commissioner Laura Buxbaum to adopt the February 17, 2026, agenda. The vote carried unanimously.*

### **APPROVE MINUTES OF JANUARY 20, 2026, MEETING**

*Commissioner Elizabeth Dietz made a motion seconded by Commissioner Laura Buxbaum to accept the January 20, 2026, minutes as written.*

### **COMMUNICATIONS AND CONFLICTS**

None

### **SWEARING IN OF COMMISSIONERS**

Multifamily Loan Officer/Dedimus Justice Joshua Ward swore in Commissioner Paul Shepherd, allowing him to continue to serve on the Board.

## **CHAIR OF BOARD UPDATES**

- Chair Frank O'Hara shared that Dan Simpson, a former employee of MaineHousing who worked as a public communications officer for agency, sadly passed away over the weekend. He was a wonderful guy that will be greatly missed.

## **DIRECTOR UPDATES**

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

- Director Brennan reiterated what Chair O'Hara said regarding the passing of Dan Simpson. He was a great guy and is a big loss.
- The Federal budget passed. We are very happy overall. All of our programs were fully funded.
- The Continuum of Care got taken care of, all contracts are going to be extended for a 12-month period. The one caveat is that if HUD is to win the lawsuit, they reserve the right to not extend them, but it looks like the courts are not going to be favorable to them.
- The Governor's supplemental budget was announced. It included lots of funding for housing. She's shown that she is a huge supporter of us.
- Met the new HUD State Director, Leanora Style and the Regional Administrator for New England, Michael Banks.
- Our Strategic Plan is in the process of being rolled out. Jamie Johnson and Jonny Kurzfeld are going department by department to go over it with staff.
- Director Brennan is testifying on Bill LD916, which Traci Gere is proposing.
- In response to questions from Chair O'Hara about the President's housing policy, Dan shared that the President's focus is asking Fannie and Freddie to invest more into housing and stopping large corporations from buying up single family homes. He seems to have abandoned his 50-year mortgage idea.
- In response to Commissioner Shepherd's question about the progress of a bill that affects LIAP, Dan said he does not know but will reach out to Erik Jorgensen and have him talk about it at the next meeting.

## **LEGISLATIVE/GOVERNOR'S OFFICE UPDATE**

Senior Advisor for Housing Policy in the Governor's Office of Policy, Innovation and the Future, Greg Payne provided a legislative/Governor's office update. Greg started by sharing that the proposed provision in committee to exempt projects funded with the Fed HOME program from BABA is not going through, which is disappointing. He said he thinks there are currently 6 projects in Maine being held up by this lack of funding caused by BABA. There has been some talk with Senator King's office about this issue, and they are looking into it. At the state level, Greg shared how the Governor in her State of the State speech last month announced her American Dream Initiative which includes her proposal for \$70 million to address housing challenges. 55 million of that is in the realm of production for new housing. 69 of the 70 million will come through MaineHousing. The funding is for the Rural Affordable Rental Housing program, the 4% LIHTC subsidy, the Affordable Homeownership Program, and a couple of pilot programs. The proposed budget also includes \$12 million for the Emergency Housing Relief Fund and \$1 million for the Community Aging in Place Program. Governor Mills also proposed increasing the ongoing line item for shelters from \$1.5 million to \$4 million. The public hearing on these budget proposals is on February 19<sup>th</sup>. There was a bill heard last week in the Housing Committee that would link the Real Estate Transfer Tax in a small way to the shelter operating subsidy by having about \$1.1 million of it

go towards shelters. This would be the first time that shelters have an ongoing source of revenue. The State Affordable Housing Tax Credit had its public hearing last month that went very well. They are asking OPEGA to do an expedited review of the program. He said the hope is to make it permanent. There is also going to be a hearing on a zoning and land use clarification bill soon. Finally, Greg mentioned that Bill LD1500 which went to the governor's desk is a bill that allows the Treasurer's office to invest up to \$10 million in the work of our community development institutions across the state. He doesn't have the exact details of it yet, but said there is a lot of excitement about it around the state. The Commissioners asked about the progress of a housing bond. Greg said it remains to be seen, but he thinks there is still a lot of bipartisan support for one.

Director Dan Brennan said that Erik Jorgensen, who was unable to attend the meeting, wanted to share that we have two must pass bills. One of them is the private activity bond allocation and the other is to increase the moral obligation limit, both of which got unanimous votes out of committee. We are in good shape regarding those. He also noted that there is a bill on Maine Redevelopment that deals with vacant school properties that might involve housing and a mobile home fix bill that we are watching. There is also a bill to provide \$15,000 grants to first time home buyers. We are supportive of it, but it would be a massive fiscal note and therefore are not spending much political capital on that one. Finally, Dan explained that for the past decade or so, MaineHousing has been getting \$3 million of TANF money from DHHS to help with LIHEAP. DHHS is now taking that money back, which we are completely fine with as it was very difficult to manage administratively.

#### **INTRODUCE DOE WEATHERIZATION STATE PLAN**

Director of Energy and Housing Services, Bobbi Crooker and Manager of Housing Services, Kim Ferenc introduced the Department of Energy Weatherization State Plan for 2026. Kim explained to the Commissioners that they are up for the application for DOE weatherization funds. These funds are used to help low-income families weatherize their home. She explained that because the state plan for 2025 didn't get approved until September of last year, there are only a few changes to this year's plan. The primary changes are the addition of the intent to use Ecos as our software system, the modification of all the areas that referred to the DOE's multifamily software to reflect an energy modeling software, the removal of a statement that said we intend to develop a mentorship program to expand QCI capacity, the clarification of the categorical income eligibility for the program to align with HEAP language, and the addition of an onsite inspection for in process units. Kim said the state plan was presented to the community action agencies in February to review. It was also provided to their building and technical committee. Once feedback is received a draft of it will be prepared for the public hearing in March that will take place during the board meeting.

#### **INTRODUCE QAP**

Senior Director of Finance and Lending, Adam Krea introduced the Qualified Allocation Plan (QAP) for 2026. Adam explained that at the next board meeting the Commissioners will be asked to commence rulemaking on the QAP and so before then he wanted to do a quick overview of what it is and what the process is for it. Adam said that the QAP is for mostly the 9% low-income housing tax credits that we get allocated from the federal government. Section 42 of the IRS code dictates that there are certain things in our QAP and then outside of that we have a lot of flexibility for state housing policy. A QAP lasts for two years, although you are allowed to open it up and change it for the second year. We try not to do that to give our developers more stability. We also tend to not make drastic changes from QAP to QAP. Work on this QAP started in October with a partner meeting where feedback was solicited on areas that might need updating or modernizing. A second

partner meeting was held at the beginning of December. There was also a standalone meeting in January just on the needs analysis which Director of Planning and Research Jonny Kurzfeld ran. Instead of simply taking data from the state and putting it into the QAP, Jonny and the Planning and Research team were able to tailor the data to housing in a more effective manner. The final partner meeting on February 19th will go over the discussion topic list that was in the memo that was provided to the Board. Once that meeting is over with and feedback is received, a draft of the QAP will be made and sent to the Commissioners in preparation for the next board meeting when they will be asked to commence rulemaking. The public hearing will take place in April.

### **HOMEOWNERSHIP PRESENTATION – 2025 REVIEW/2026 PREVIEW**

Director of Homeownership, Tricia Harriman gave a Homeownership department update and presentation. Tricia began by giving an overview of the department and briefly explained what they do. She shared that in 2025 their loan total was 1,274 loans for an amount of \$321,778,869. The average loan amount excluding mobile homes was \$261,472. The average purchase price excluding mobile homes was \$292,599. The average loan for mobile homes in 2025 was \$177,497. The average purchase price for mobile homes was \$205,573. Tricia said we added 5 new lenders in 2025. The target number of loans for 2026 is 1,350. In 2025, 117 Homebuyer Education Classes and 20 Landlord Classes were awarded. \$100,000 in First Generation Education Classes was also awarded. So far for 2026 we are little ahead of 2025, but a little under the 1,350-loan goal, but the winter season is usually slow, so we are right where we need to be.

### **ADJOURN**

*Commissioner Laura Buxbaum made a motion seconded by Commissioner Elizabeth Dietz to adjourn the meeting. The meeting was adjourned at 10:51 a.m. by unanimous vote of the Board.*

Respectfully submitted,

Elizabeth Dietz

## Energy & Housing Services Department Memorandum

**To:** MaineHousing Board of Commissioners

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

**Date:** March 17, 2026

**Subject:** Department of Energy Weatherization State Model Plan Public Hearing

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In preparation of the Public Hearing for the Department of Energy (DOE) Weatherization Assistance Program (WAP) State Model Plan for PY2026, MaineHousing provided opportunities for engagement with stakeholders and partners. These opportunities provided interested parties with a venue in which to comment on and recommend changes to the Plan in preparation for the DOE Weatherization PY2026, which will commence on July 1, 2026. Additionally, MaineHousing is proposing updates to the Infrastructure Investment and Jobs Act (IIJA) State Plan.

The major changes proposed for the PY2026 Weatherization State Plan are noted below and have been conveyed for interested parties to comment on. Additional, non-substantive changes are being proposed to provide clarification. These changes will also be made to the current Rule. A Public Hearing will be held during the March Board meeting, and we will be seeking permission to submit the State Plan at the April Board meeting.

**The following is a summary of the 2026 DOE State Plan Updates:**

- (1) Updated the Aroostook Community Action Agency's name to reflect the change to *Community Action in Aroostook, Washington, and Hancock Counties*.
- (2) Removed Downeast Community Partners (DCP), as the organization no longer exists.
- (3) Removed ICAST, as MaineHousing no longer holds a contract with this organization.
- (4) MaineHousing has implemented ECOS as our energy audit software and removed language related to the transition from HEAT Enterprise to ECOS.
- (5) Removed language regarding the intent to develop a mentorship program to expand Quality Control Inspector capacity under WPN 22-4. MaineHousing is currently collaborating with several Community Action Agencies to develop a statewide plan to increase capacity.
- (6) Added 2 items to the Weatherization Readiness Funds (WRF) "Eligible Measures" list:
  - Roof Replacements
  - Other
- (7) Updated the Grantee Monitoring Personnel list to change Program Officer #2 title to Program Specialist.
- (8) Minor format and grammar clean up.

The following is a summary of the Infrastructure Investment and Jobs Act Changes:

- (1) Remove all reference to Bipartisan Infrastructure Law (BIL) and replace it with the Infrastructure Investment and Jobs Act (IIJA).
- (2) Removed ICAST, as MaineHousing no longer holds a contract with this organization.
- (3) MaineHousing has implemented ECOS as our energy audit software and removed language related to the transition from HEAT Enterprise to ECOS.
- (4) Income Verification – include HEAP as a criterion for weatherization eligibility.
- (5) Add HUD categorical eligibility as a criterion for prioritizing 2–4-unit buildings.
- (6) Removed updates related to COVID 19.
- (7) Updated the Grantee Monitoring Personnel list to change Program Officer #2 title to Program Specialist.

Below is a list of events and key dates related to stakeholders and partners providing comments and recommendations on the State Model Plan:

<b>January 31, 2026</b>	MaineHousing and the Maine Community Action Partnership’s Energy and Housing Councils had initial discussions regarding the PY2026 DOE Weatherization State Plan process and recommendations.
<b>February 17, 2026</b>	MaineHousing introduced the PY2026 DOE WAP State Model Plan to the MaineHousing Board of Commissioners. The Public Hearing for the State Model Plan is scheduled for March 17, 2026.
<b>March 4, 2026</b>	MaineHousing introduced the PY2026 DOE WAP State Model Plan to the Efficiency Maine Trust (EMT) Board of Commissioners.
<b>March 4, 2026</b>	MaineHousing published a Public Hearing Notice in all Maine Newspaper to announce the opportunity to comment on the PY2026 DOE WAP State Model Plan at the Public Hearing to be held on March 17, 2026.

**U.S. Department of Energy**  
**WEATHERIZATION ANNUAL FILE WORKSHEET**  
(Grant Number: DE-EE0009906.) State: ME, Program Year: 20265

**IV.1 Subgrantees**

Subgrantee	City	Tentative	
		Funding	Units
<del>Aroostook County Action Program Community Action in Aroostook, Washington and Hancock Counties (Formerly Aroostook County Action Program)</del>	<del>Presque Isle</del>	<del>\$338,324.00_</del> <del>\$516,422</del>	<del>3927</del>
Community Concepts, Inc.	Lewiston	\$1,244,612.00_ \$822,819	4345
<del>Downeast Community Partners Community Action in Aroostook, Washington and Hancock Counties (Formerly Downeast Community Partners)</del>	<del>Ellsworth</del>	<del>\$15,000.00</del>	<del>2</del>
iCAST	Statewide	\$314,000.00_	
Kennebec Valley Community Action Program	Waterville	\$625,153.00_ \$822,819	3545
Penquis Community Action Program	Bangor	\$779,786.00_ \$822,819	4145
Waldo Community Action Partners	Belfast	\$45,000.00_ \$261,091	212
Western Maine Community Action	East Wilton	\$127,794.00_ \$312,157	4415
York County Community Action Corporation	Sanford	\$241,525.00_ \$261,091	4012
<b>Total:</b>			<u>201</u>

**Commented [BC1]:** Will this and Ellsworth be combined? Also has ACAP legally changed their name yet or is CAAWH just a d/b/a right now?

Also I updated numbers and funding to make close to what was actually put out for numbers in 2025 allocations plus a slightly higher adjustment to account for the anticipated bump from the extra \$3MM in base funding.

Plus the total units now matches was in PAGE for PY 2025 and thought to stay there for PY 2026

**IV.2 WAP Production Schedule**

Weatherization Plans	Units
Total Units (excluding reweatherized units)	<del>486</del> <u>201</u>
Reweatherized Units	

Average Unit Costs, Units subject to DOE Project Rules		
<b>VEHICLE &amp; EQUIPMENT AVERAGE COST PER DWELLING UNIT (DOE RULES)</b>		
A	Total Vehicles & Equipment (\$5,000 or more) Budget	\$0.00
B	Total Units Weatherized	<del>486</del> <u>201</u>
C	Total Units Reweatherized	0
D	Total Dwelling Units to be Weatherized and Reweatherized (B + C)	<del>486</del> <u>201</u>
E	Average Vehicles & Equipment Acquisition Cost per Unit (A divided by D)	\$0.00
<b>AVERAGE COST PER DWELLING UNIT (DOE RULES)</b>		
F	Total Funds for Program Operations	\$1,489,952.00 \$1,717,947
G	Total Dwelling Units to be Weatherized and Reweatherized (from line D)	<del>486</del> <u>201</u>

H	Average Program Operations Costs per Unit (F divided by G)	<del>\$8010.49</del> <u>\$8,547.00</u>
I	Average Vehicles & Equipment Acquisition Cost per Unit (from line E)	\$0.00
J	Total Average Cost per Dwelling (H plus I)	<del>\$8,010.49</del> <u>\$8,547.00</u>

### IV.3 Energy Savings

**U.S. Department of Energy**  
**WEATHERIZATION ANNUAL FILE WORKSHEET**  
(Grant Number: DE-EE0009906.) State: ME, Program Year: 20265

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):	<u>\$12,013</u>
This year estimated energy savings:	\$12,013
Prior year estimated energy savings:	\$7,823

**IV.4 DOE-Funded Leveraging Activities**

See Maine 202 <u>6</u> 5 DOE State Plan Master File.
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**IV.5 Policy Advisory Council Members**

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

**U.S. Department of Energy**  
**WEATHERIZATION ANNUAL FILE WORKSHEET**  
 (Grant Number: DE-EE0009906.) State: ME, Program Year: 20265

Dan Burgess ( <a href="#">Governor's Energy Office</a> , <a href="#">Department of Energy Resources</a> -Ex Officio)	Type of organization: Unit of State Government, <a href="#">Governor's Energy Office</a> , <a href="#">Department of Energy Resources</a> Phone: (207) 624-7446 Email: <a href="mailto:daniel.burgess@maine.gov">daniel.burgess@maine.gov</a>
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**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
<p><del>November 19, 2024</del>  <a href="#">March 17, 2026</a></p>	<p><i>Notice of Public Hearing was published on <del>March 4, 2026</del><a href="#">2026</a> in the following daily newspapers:</i></p> <p><i>Kennebec Journal</i></p> <p><i>Waterville Morning Sentinel</i></p> <p><i>Brunswick Times Record</i></p> <p><i>Portland Press Herald</i></p> <p><i>Bangor Daily News</i></p> <p><i>Lewiston Sun Journal</i></p> <p><i>The public hearing transcript will be sent to the DOE Regional Office as part of Maine's 202<u>6</u>5 DOE Application.</i></p>

Commented [DT2]: Anticipated date of publication

**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 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.

DOE F 540.2  
(08/05)

OMB Control No: 1910-5127

**U.S. Department of Energy**  
**WEATHERIZATION ANNUAL FILE WORKSHEET**  
**(Grant Number: DE-EE0009906.) State: ME, Program Year: 20265**

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.

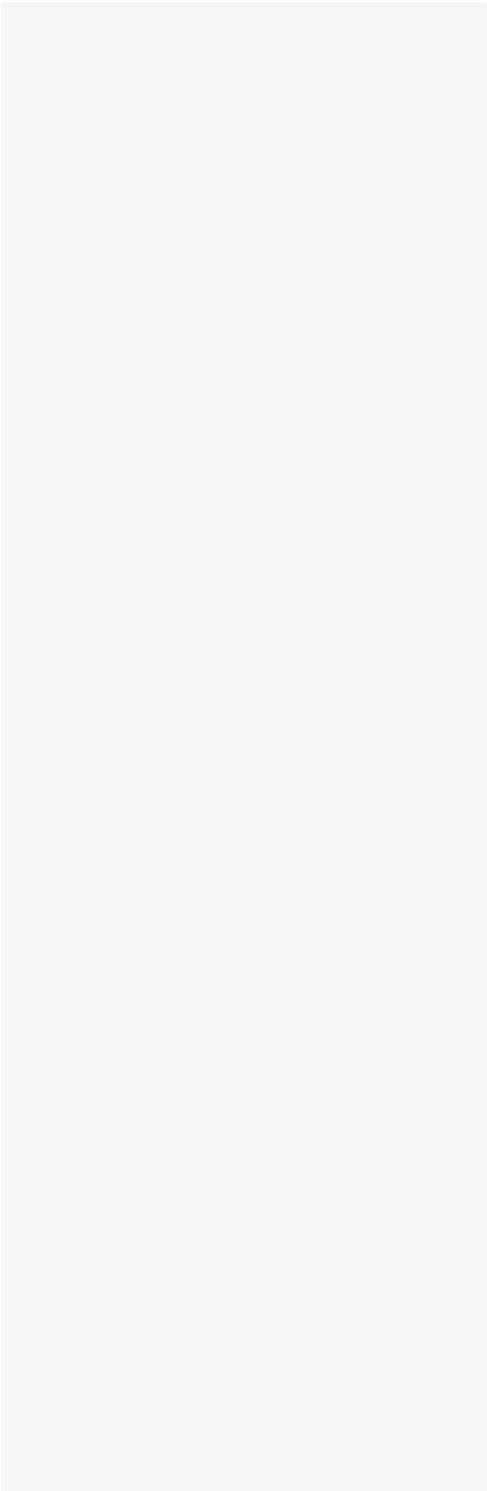
~~Maine has applied to transition the energy auditing software to ECOS. The intent is to begin the Program Year 2025- Weatherization Assistance Program in ECOS. At that time, Maine will transition out of the existing software, HEAT Enterprise. All historical data from Weatherization stored within HEAT will be provided to the appropriate subgrantees as well as archived within MaineHousing.~~

~~Maine intends to develop a mentorship program to expand the Quality Control Inspector capacity in accordance with WPN 22-4. The mentorship partnership would expand the network statewide to ensure training is diverse, encompasses an array of best practices, and ensures the responsibility is evenly distributed.~~

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 [2025-2026](#) DOE WAP program at its ~~October 30, 2024~~[January 28, 2026](#) meeting.



**U.S. Department of Energy  
WEATHERIZATION ASSISTANCE PROGRAM  
STATE PLAN MASTER FILE**

**(Grant Number DE-EE0009906, State: ME, Program Year: 20265)**

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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 Poverty Income Guidelines and Definition of Income<sup>1</sup>, 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.

Guidelines

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 501 (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

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- 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 (~~home owners~~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 ~~present~~ June 2025 are tracked in ~~Hancock Software’s web-based energy audit software system referred to as HEAT Enterprise (HEAT Enterprise) 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~~[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~~[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 HEAT-Enterprise](#).

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 Services](#) 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 25 and will allocate the funding equally across Subgrantees. These funds will only be used in jobs funded by WAP formula and IJA funds.

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#### 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~~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 seventy-eight (78) 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 HEAT Enterprise](#), based on household composition, annual energy consumption [usage for heat \(cost\)](#), and [energy burden/poverty level](#). 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 Subgrantee's](#) wait list should be weatherized in order of ranking according to [HEAT Enterprise our System of Record](#). Households with the highest [priority WAP](#) 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 [Hancock Software Energy Audit Tool \(HEAT Enterprise\)](#) 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 HDD can be found at [NOAA.org](http://www.ncei.noaa.gov/access/search/data-search/normals-hourly-1991-2020). ([www.ncei.noaa.gov/ access/search/data-search/normals-hourly-1991-2020](http://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
<a href="#">Aroostook County Action Program Community Action in Aroostook, Washington and Hancock Counties (Aroostook Community Action Program and the former Downeast Community Partners?)</a>	Aroostook	8,204
Community Concepts, Inc.	Androscoggin, Oxford	6,904
Community Concepts, Inc.	Cumberland	6,248
<a href="#">Downeast Community Partners Community Action in Aroostook, Washington and Hancock Counties (Aroostook Community Action Program and the former Downeast Community Partners)</a>	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>.

~~Notifications of updates to program manuals or guidance are posted to the HEAT Enterprise Home/News page. This page is maintained as a "Bulletin Board" and includes highlights of updates, implementation dates and directions to guidance as applicable. Since all users view the Home/News page on log-in, this ensures that Subgrantee field staff are apprised of and directed to the details of important updates as they are implemented.~~

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 Energy Audit Procedures**

**Audit Procedures and Dates Most Recently Approved by DOE**

Audit Procedure: Single-Family  
 Audit Name: Other (specify) ~~12/5/2016 Hancock Software~~  
 Approval Date: ~~8/24/2022 DOE approved HEAT v1.0.1(G015-SP8)~~

Audit Procedure: Manufactured Housing  
 Audit Name: Other (specify) ~~May 22, 2017 Hancock Software~~  
 Approval Date: ~~8/24/2022 DOE approved HEAT v1.0.1(G015-SP8)~~

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

**Comments**

~~ECOS Audit Tool: Grantee will be transitioning to ECOS effective April 1, 2025, if approved by DOE. Grantee transition plan to ECOS is as follows:~~

- ~~• Submission of ECOS for DOE Approval: Grantee will submit the complete application, supporting amendments, and user manual by close of business on March 14, 2025.~~
- ~~• Testing and Validation: ECOS is currently undergoing review by SMS to confirm that its calculations align with DOE approved energy modeling methodologies.~~
- ~~• Training and Implementation: in March, field staff, including energy auditors and program administrators, are being trained on ECOS to facilitate a smooth transition.~~
- ~~• Final Approval and Full Adoption: Once DOE grants formal approval, ECOS will be the exclusive audit to for SF and MH.~~

~~This transition ensures compliance with DOE guidelines. The Grantee will continue to report on the approval status and implementation progress in quarterly updated to DOE.~~

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 ~~TREAT (Targeted Retrofit Energy Analysis Tool)~~, ~~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.

Commented [BF6]: These need to be updated

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 HEAT Enterprise](#):
  - 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, back-drafting, 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 HEAT Enterprise](#).
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's [system of record HEAT Enterprise](#) 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 HEAT Enterprise](#), 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 HEAT-Enterprise](#) 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 HEAT-Enterprise](#).
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 ~~audit~~ [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

[HEAT-Enterprise ECOS](#) system reports are used as tools by the Grantee to monitor Subgrantee WAP production. Additionally, [the HEAT-Enterprise system 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 HEAT-Enterprise](#), 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 ~~and Building Technician Committee (BTC) 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 HEAT-Enterprise](#). 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 to 15 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 2025 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.

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### **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. Reweatheringization
  - c. Deferrals
  - d. Contractors & Procurement
  - e. Required Documents
  - f. Energy Audits
  - g. Field Notes
  - h. Licensing & Certifications
  - i. [EnergyHEAT 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.

**Financial Monitoring.** 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.

**Grantee Monitoring Personnel:**

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, <a href="#">ECOSHeat Enterprise</a> , and other areas as needed and/or requested by Subgrantee. Provides Programmatic Guidance to WAP Subgrantee
WAP Program Officers #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, <a href="#">ECOSHeat Enterprise</a> , and other areas as needed and/or requested by Subgrantee. Provides Programmatic Guidance to WAP Subgrantee
WAP Program Officers #2	1,206	58.00%	33.00%	25.00%	<del>Performs compliance desk review of completed jobs and onsite Grantee Programmatic compliance monitoring. Provide Subgrantee training to address administrative requirements, compliance issues, <a href="#">Heat Enterprise</a>, and other areas as needed and/or requested by Subgrantee. Provides Programmatic Guidance to WAP Subgrantee</del>

**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 HEAT Enterprise](#). 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 ~~BIL-IJA~~ 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 ~~BIL-IJA~~ 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: [HEAT Enterprise software](#), [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 ~~has will~~ initiated 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](http://maine.gov/audit/fraud)) as its 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:

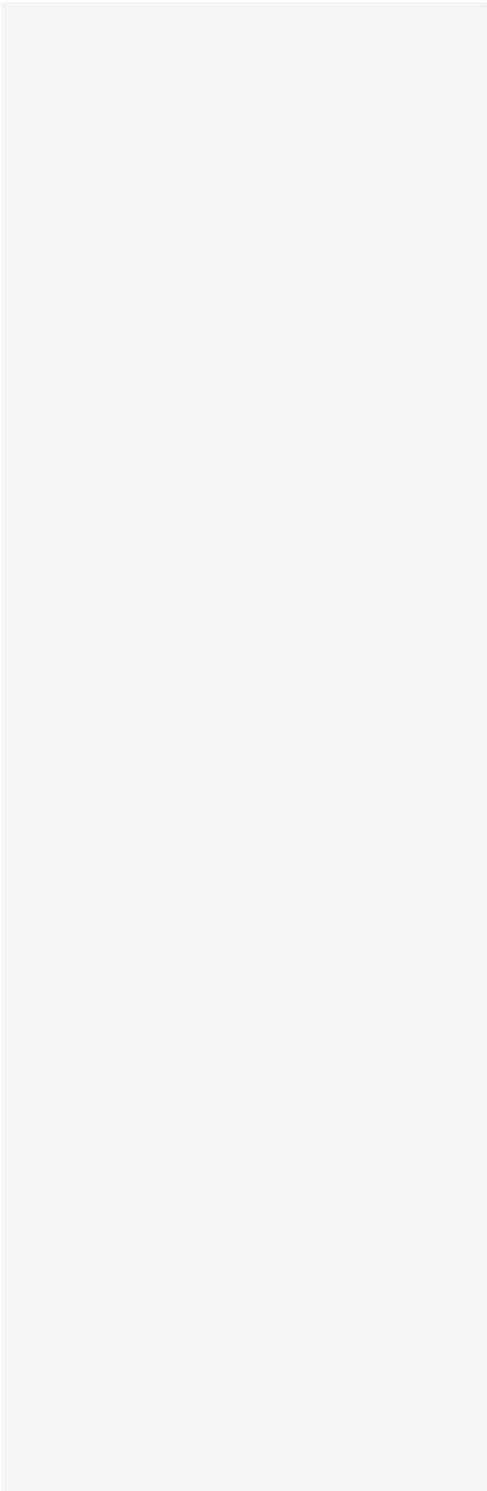
- Promptly disclose in writing to the DOE Contracting Officer or designated representative
- Provide relevant documentation and a summary of findings
- Cooperate fully with DOE's review or investigation

**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.



**To:** MaineHousing Board of Commissioners

**From:** Sarah Johnson, HEAP Manager, and  
Bobbi Crooker – Director of Energy and Housing Services

**Date:** March 17, 2026

**Re:** Introduction to HEAP Rule

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The HEAP Rule governs how MaineHousing will administer the Low-Income Home Energy Assistance Program grant which is awarded annually and is commonly referred to as LIHEAP or HEAP.

LIHEAP is administered by the Department of Health and Human Services and is structured as a block grant. Annually, Congressional appropriations fund the LIHEAP program at approximately \$4.1 billion, each state is distributed a portion of those funds based on several factors including census data and the estimated number of Maine Households whose income is at 150% of Federal Poverty or below compared to the National number of Households whose income is in the same category. Maine's portion of the annual funding is approximately \$40 million.

The U.S. Department of Health & Human Services, Administration for Children & Families, Office of Community Services (OCS) oversees the LIHEAP program for all states and territories. The [LIHEAP Statute and Regulations](#) provides the framework that each state must adhere to when developing their program, this includes income limitations as well as sets limits for the usage of funds. Annually, OCS requires that each administrator of the LIHEAP program submit a State Plan for review which includes detailed information about how each grantee will administer the program under the LIHEAP Statute. The HEAP Rule will be undergoing modifications for this upcoming program year to update the benefit matrix. We propose minor changes to clarify documentation requirements for citizenship, identity and social security. We propose a review of countable income. We propose to edit CHIP Uses language to lower the threshold requiring subgrantees to solicit bids for projects from over \$10,000 to \$5,000 or more and establish a lifetime limit of one heating system replacement per property.

#### LIHEAP Rule Schedule

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After the Introduction of the HEAP Rule, we will be seeking permission to Commence Rulemaking at the April Board Meeting. Prior to Commencing Rulemaking, we will be soliciting input from HEAP Stakeholders regarding the operation of the HEAP Program, as well as seeking suggestions and input for additional changes to the HEAP Rule and Program.

This process will be conducted this year via a stakeholder meeting and a survey link that will be sent to all individuals and organizations who have requested to be added to the interested parties list. We will be asking for participation from our Vendors, Advocacy Groups, and the Community Action Agencies who deliver the HEAP Program.

The Public Hearing for the HEAP Rule is scheduled for the May Board meeting, and we will be requesting adoption of the HEAP Rule at the June Board meeting.

Maine PY2027 LIHEAP STATE PLAN AND RULE AMENDMENT TIMELINE	
Date	Event
2/2/2026	Invitation to CAAs to engage in preliminary discussion and planning for HEAP PY2027 on 2/26/2026
2/12/2026	CAA Energy Council engage in preliminary discussion and planning for HEAP PY2027
2/26/2026	Meeting with CAAs to engage in discussion and planning for HEAP PY2027 at <a href="#">MaineHousing</a>
3/3/2026	Survey Monkey to Interested Parties with a deadline to respond of 3/17/2026
3/3/2026	Invitation to HEAP Stakeholder's Meeting – on March 20, 2026, held virtually from 1:00- 4:00 p.m. (invite stakeholders to submit initial thoughts to EHS by 3/17/2026)
3/17/2026	All Stakeholders submit input/recommendations in writing to Sarah Johnson at <a href="mailto:sjohnson@mainehousing.org">sjohnson@mainehousing.org</a>
3/17/2026	Meeting of <a href="#">MaineHousing</a> Board of Commissioners HEAP discussion and Board input
3/19/2026	Distribute written input received from stakeholders
3/20/2026	HEAP Meeting for stakeholder input - meeting held virtually from 1:00 – 4:00 p.m.
3/24-28, 2026	Draft HEAP Rule and PY2027 HEAP State Plan
4/13/2026	Distribute information to <a href="#">MaineHousing</a> Board of Commissioners – summary of proposed changes and draft of HEAP Rule
4/13/2026	Submit proposed Rule to Attorney General's office – notice of rulemaking
4/13/2026	Prepare Notice of Rule Making MAPA 3 doc to MH Legal
4/28/2026	Meeting of <a href="#">MaineHousing</a> Board of Commissioners – seek approval to commence Rule Making process
4/29/2026	Email Notice of Public Hearing on the Rule with proposed Rule to Secretary of State's office
5/12/2026	PY2027 State Plan and HEAP Rule to MH Legal to include in Board Packets
5/19/2026	Meeting of <a href="#">MaineHousing</a> Board of Commissioners – Public Hearing: HEAP Rule, PY2027 State Plan
5/26/2026	Comment Period for Public Hearing submissions ends
5/27-6/6, 2026	Prepare responses to Public Hearing submissions
6/9/2026	Responses to Public Hearing and all documents to MH Legal for Board Packets
6/16/2026	Meeting of <a href="#">MaineHousing</a> Board of Commissioners – seek approval of Rule and State Plan* (adopt)
6/16/2026	Send adopted Rule to AG's office if adopted by Board
TBD	Adopted Rule with Effective Date returned from Secretary of State's Office

*Memorandum*

To: MaineHousing Commissioners

From: Adam S. Krea

Date: March 10, 2026

RE: Commencing Rulemaking on the 2027-2028 Qualified Allocation Plan (“QAP”)

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At the March 17, 2026 Commissioner’s meeting we will ask you to commence rulemaking on the 2027-2028 QAP. As we discussed briefly at the February Commissioner’s meeting, every two years MaineHousing proposes a new QAP to you for adoption. The QAP is the process and scoring methodology for allocating 9% Low Income Housing Tax Credits.

**Public Process**

MaineHousing began work on the QAP in October by reviewing the areas we felt needed updating. Since that time we have met with our partners, including developers, contractors, attorneys, the Governor’s Office, and other interested parties to discuss the areas on which are focusing the updates. Following are the partner meetings that have been held to date:

First Partner Meeting on QAP	October 16, 2025
Second Partner Meeting on QAP	December 2, 2025
Partner Meeting Specifically on Needs Analysis	January 6, 2026
Third Partner Meeting	February 19, 2026

In addition, there were a few policy areas discussed at the February 19<sup>th</sup> meeting that we further considered internally and I then communicated with seven partner developers and two partner building specialists/contractors to review our thoughts. This months-long informal input process has been invaluable in assisting us with how to propose the best possible document to you.

**Rulemaking Timeline**

Following are the remaining steps in the rulemaking process:

March 17	Commence Rulemaking at Commissioner’s Meeting
April 28	Public Hearing at Commissioner’s Meeting
May 8	Deadline for Written Comments
May 19	Adopt QAP Rule

## Summary of Proposed Changes

Following is a summary of the proposed changes to the QAP, which can be seen in the redlined version of the document attached to this memo.

- Throughout: Updated deadlines and corrected grammatical errors
- Section 1: Added a Statement Regarding Cost Control, which is an NCSHA suggestion
- Section 4.C. Increased Monitoring Fee to \$1,100 per Credit Unit from \$1,000 per Credit Unit
- Section 4.F.1. Clarified process for sharing scores and developer informal appeal process
- Section 4.F.4. Formalized our long-standing practice that no developer will receive more than 50% of total projects awarded unless there are no other feasible projects
- Section 4.G. Codified our new practice of providing a Notice of Award and assignment of a loan officer and construction analyst within approximately one week of award
- Section 4.I.8. Added infeasibility as a reason for terminating a project
- Section 5.C. Updated the Total Development Cost (“TDC”) Index Cap for 2027 and indexed 2028 to New England CPI
- Section 5.H. Clarified that two phases of a project on the same site cannot apply in the same round and that if one phase is awarded, the project must move forward and cannot wait for the second phase to win a subsequent competitive process
- Section 5.I. Removed “Of particular note are updates to MaineHousing’s energy efficiency standards”
- Section 6.A. Reduced the points for Project Characteristics from 5 to 4
- Section 6.A.1. Removed “replacement” as it is included in 3
- Section 6.A.5. Clarified which bodies of a municipality can deem an area blighted
- Section 6.C. Added a point for projects using wood fiber insulation
- Section 6.D. Changed “set-aside” to “preference” for populations with special needs, clarified that project-based vouchers are only available for National Housing Trust Fund (“HTF”) units and reduced the points from 6 to 3
- Section 6.G. Clarified (i) that project-based vouchers are only available for the minimum required HTF units (ii) which Environmental Review requirements are necessitated by HTF funds and which are necessitated by project-based vouchers and (iii) increased the points from 2 to 3

- Section 6.I. Clarified the TIF beginning date is Placed in Service Date based on the new statutory language and clarified the TIF application deadline
- Section 6.J.1. Instituted the new location needs analysis developed by Planning and Research
- Section 6.J.2. Instituted the new location needs analysis developed by Planning and Research
- Section 6.J.3. Changed location policy so that location scoring from the prior QAP is available to developers for both years of this QAP if that scoring is higher
- Section 6.K. Added comprehensive plan
- Section 6.L. Removed Activities Important to Daily Living
- Section 6.O. Clarified existing language
- Section 6.Q. Clarified measurement period for management company performance
- Section 7.A.1. Clarified that the entire State includes all buildings therein
- Section 7.B.3. Included language to allow an Additional Developer Fees in 9% LIHTC projects and clarify that deferred developer fees cannot be interest bearing or secured by a mortgage on the project
- Section 10.F. Clarified Utility Monitoring requirements
- Appendix A Added definition of Additional Developer Fee and added cap on Additional Developer Fee that is excluded from the Total Development Cost in the definition of Total Development Cost. Removed definition for Activities Important to Daily Living. Modified definition of Total Development Cost to reflect Additional Developer Fee
- Appendix E Updated legal language on Right of First Refusal
- Appendix F Added Appendix F

**PROPOSED MOTION:**

*To authorize MaineHousing to commence the rulemaking process to repeal and replace Chapter 16 of MaineHousing's rules in the form provided to the Commissioners and described in the memorandum from Senior Director of Finance and Lending Adam Krea to the Commissioners dated March 10, 2026.*



20275-20286

# Low Income Housing Tax Credit

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Qualified Allocation Plan



**CHAPTER 16 LOW-INCOME HOUSING TAX CREDIT RULE**

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## SECTION 1: INTRODUCTION

The federal Low-Income Housing Tax Credit (LIHTC) was created by the Tax Reform Act of 1986 to encourage private capital investment in the development of affordable rental housing. It is governed by [Section 42](#) of the Internal Revenue Code of 1986, as amended, and associated regulations. As the designated housing credit agency for the State of Maine, MaineHousing is required by [Section 42](#) of the Code and [30-A MRS §§4741\(1\) and \(14\)](#) to adopt a Qualified Allocation Plan (QAP) for allocating and administering LIHTC; this rule is the State's QAP.

This rule repeals and replaces in its entirety the prior Chapter 16, *Low Income Housing Tax Credit Rule*, except that the allocation provisions continue to apply to projects that were awarded LIHTC under a prior rule, or a program subject to a prior rule.

Capitalized terms used in this rule are defined in **Appendix A**, unless the context otherwise indicates, or if not defined therein, have the same meaning as set forth in [Section 42](#) of the Code.

### Statement Regarding Cost Control

MaineHousing and its development partners have worked diligently to contain costs while improving the quality of construction and ultimately the livelihoods of Maine people who live in properties funded by LIHTC. The controls on per unit costs and available developer fees are a direct result of this partnership and commitment to controlling costs.

## SECTION 2: HOUSING NEEDS AND PRIORITIES

MaineHousing and the Department of Economic and Community Development annually complete a statewide needs assessment as part of the Consolidated Housing and Community Development Plan. *Maine Consolidated Plan (202~~50~~-202~~94~~)* establishes the following housing priorities:

- A. expand affordable housing opportunities;
- B. improve and preserve the quality of housing; and
- C. help Maine people attain housing stability.

## SECTION 3: SET-ASIDES AND MAXIMUM CREDIT AMOUNT

- A. Nonprofit Set-Aside. MaineHousing will set aside at least ten percent (10%) of the annual State Ceiling for Projects in which a Qualified Nonprofit Organization owns an interest and

materially participates in the development and operation throughout the Compliance Period in accordance with [Section 42\(h\)\(5\)\(B\)](#) of the Code. An Applicant will qualify if it is owned by either a Qualified Nonprofit Organization, or a business corporation which is 100% owned by one or more Qualified Nonprofit Organization(s), and (in accordance with [Section 42\(h\)\(5\)\(C\)](#) of the Code) it is the general partner or manager/managing member and controls the Project's development and day-to-day operation.

- B. Preservation Set-Aside. MaineHousing will set aside up to \$750,000 of the annual State Ceiling for the preservation and rehabilitation of one existing multifamily rental housing project if the scope of rehabilitation meets the minimum requirements set forth in Section 5.C.2. and one of the following:
1. at least 25% of its units, or those in a Related Development, are assisted under a Rural Development program; or
  2. at least 25% of its units will be converted to Section 8 under HUD's Rental Assistance Demonstration (RAD) Program, Section 18 Demolition/Disposition Program or other HUD conversion programs.

Demolition and reconstruction on an existing housing site will be treated as new construction and is not eligible for this set-aside.

- C. Maximum Credit Amount. The maximum amount of Credit that will be allocated for each Project is the least of (i) \$30,000 per Credit Unit, (ii) \$1,200,000, and (iii) the amount MaineHousing determines is necessary to ensure the Project's financial feasibility and long-term viability.

#### SECTION 4: ALLOCATION PROCESS

- A. Pre-Application Submission. Each Project must undergo a mandatory Pre-Application review by MaineHousing to assess its feasibility, suitability for housing, and eligibility for Credit. Applicants must submit the information and documents set forth in **Appendix B** with the pre-application fee specified in Section 4.C. to MaineHousing by Wednesday, July ~~23~~, 202~~64~~ for the 202~~75~~ round and by Thursday, July ~~13~~, 202~~75~~ for the 202~~86~~ round. —An Applicant will not be eligible for Credit if
1. it fails to provide a complete Pre-Application submission in accordance with this subsection, or
  2. there is any material change in the Project between the Pre-Application submission and the Application unless required by MaineHousing.
- B. Application. Applications are subject to the following limitations, conditions and requirements:

1. Existing Housing.
  - a) Acquisition and Rehabilitation Projects. Projects that involve the acquisition and rehabilitation of Affordable Housing must include the addition of at least 20 new units, or meet the requirements of the Preservation Set-Aside in Section 3.B.
  - b) Demolition of Existing Housing. Demolition of existing housing that has not been condemned or declared blight by a municipality is not eligible unless approved by MaineHousing.
2. Deadline. The deadlines for submitting Applications are Thursday, September 179, 20264 for the 20275 State Ceiling and Thursday, September 168, 20275 for the 20286 State Ceiling.
3. Format. The Application must be completed and submitted electronically in the form and manner prescribed by MaineHousing. Submitted exhibits must include documentation such as grant award letters, signed documentation on letterhead or evidence of official municipal action to provide evidence of all funding sources and official approvals. MaineHousing may require the Applicant to submit additional information.

C. Fees. Applicants must pay the following fees when due. All fees are non-refundable.

Type of Fee	Amount	Due Date
Pre-application Fee	\$2,000	By Pre-application deadline in Section 4.A.
Application Fee	\$2,500	Postmarked for delivery by Application deadline in Section 4.B.2
Allocation Fee	7.5% of Credit	Earlier of Carryover Allocation (Section 8.B.) or Final Allocation (Section 8.A.)
Monitoring Fee*	\$1,100 per Credit Unit	Final Allocation (Section 8.A.)

\*MaineHousing may charge an additional monitoring fee to cover any increased costs due to income averaging or other extraordinary monitoring requirements during the Compliance Period.

- D. Ineligible Applicants. An Application will be deemed ineligible if one or more of the following has occurred:
1. The Applicant, any Principal thereof, or Affiliates of either
    - a) has an uncorrected IRS Form 8823 in connection with any LIHTC Project to the extent it is correctable unless previously waived by MaineHousing;

- b) has been declared in default or has been 60 calendar days or more delinquent on any loan with MaineHousing, unless the default or delinquency has been cured or there is an approved payment or workout plan in good standing prior to the Application deadline;
  - c) has ever been the owner of any project in which MaineHousing has foreclosed a mortgage interest or received a deed-in-lieu of foreclosure of a mortgage interest unless previously waived by MaineHousing;
  - d) is presently debarred, suspended, proposed for debarment, or excluded from participation in any federal or state programs;
  - e) has sought to achieve early termination of an Extended Use Agreement through the written request to a housing credit agency to present a Qualified Contract;
  - f) has in the last 10 years either commenced or had commenced against it any proceeding in or for bankruptcy, receivership, reorganization or any other arrangement for relief from creditors commenced against it that affected a MaineHousing-funded project that was not dismissed within 90 calendar days; or
2. The tax credit syndicator, investor, or Affiliates of either
- a) transferred its interest in any LIHTC Project after March 25, 2014 in violation of the Ownership Transfer Rule;
  - b) failed to make any required capital contributions with respect to any LIHTC Project, and has not corrected such actions prior to the Application deadline;
  - c) has sought to achieve early termination of an Extended Use Agreement through the written request to a housing credit agency to present a Qualified Contract; or
  - d) has sought to undermine the exercise of a right of first refusal or purchase option with respect to any LIHTC Project by: (i) refusing to honor a right of first refusal or purchase option; or (ii) involvement in a lawsuit challenging the exercise of a right of first refusal or purchase option.

MaineHousing may reject the Application if it determines the deficiencies are not addressed. MaineHousing may also require financial statements from the Applicant, Principal thereof, or Affiliates of either.

- E. Notice to Local Jurisdiction. Upon receipt of an Application, MaineHousing will notify the Chief Executive Officer of the municipality with jurisdiction over the location of the proposed Project. The notice will provide for a 15-day comment period. MaineHousing will consider any comments received.

F. Selection Process. Applications for the State Ceiling with the highest scores will be awarded Credit until the applicable State Ceiling is fully awarded.

1. All Applications that meet the threshold requirements in Section 5 will be scored. Applicants must submit a self-score as part of the Application, which will be reviewed by MaineHousing as part of the selection process. Any differences in MaineHousing's scoring from the Applicants' self-score will be explained by MaineHousing. Applicants will be afforded five (5) business days to review MaineHousing's scoring determination and dispute the score if there is a disagreement. Disputes may only be based on evidence submitted with the original Application. Additional information or documentation will not be accepted or considered.

2. The preservation set-aside is limited to one Project. If the set-aside is not sufficient to complete the Project proposed in the highest scoring eligible Application, MaineHousing may allocate additional Credit, allocate the Credit under the set-aside to the next highest-scoring eligible Application that does not need more than the set aside, or not allocate any Credit under the preservation set-aside. All Applications that participate in the preservation set-aside and do not win will be placed on a waiting list.

3. The highest scoring Qualified Nonprofit Organization will be the winner of the nonprofit set-aside regardless of its ranking among other Applicants. If the set-aside is not fully awarded to the highest scoring eligible Applicant, MaineHousing may allocate additional Credit to the next highest scoring eligible Applicant for the set-aside, not fully allocate Credit under the set-aside, or require an Applicant that has not indicated that it is participating in the set-aside to participate in the set-aside. MaineHousing may, if necessary, require the Applicant to change its ownership structure. All Applications that participate in the nonprofit set-aside and do not win will be scored with the other Applications.

4.4. If an individual or entity owns a direct or indirect interest in more than one Applicant, MaineHousing will not award more than 50% of the total projects awarded in any one annual State Ceiling round to Applicants associated with that individual or entity unless there are no additional Applicants under consideration.

5. Except as set forth above, MaineHousing will make awards in score order to select threshold-eligible Applications. If the last Application selected for an award of Credit needs more Credit than remains under the applicable State Ceiling, MaineHousing may elect to either (a) not award the remaining Credit to any Application, or (b) award additional Credit under the next annual State Ceiling to the Application. All threshold-eligible Applications that are not selected will be placed on a waiting list. Any Credit that is returned or is otherwise unused will be made available to waiting list Applications using this process.

- G. ~~Notice to Proceed of Award. After scoring is completed and the five-business day Applicant review period expires, MaineHousing will notify the winning Applicants. Within approximately one week of notification, the winning Applicants will receive a Notice of Award and an assignment of MaineHousing staff. MaineHousing will meet with each Applicant selected for a Credit award. If the Applicant accepts the Credit award conditions, MaineHousing will issue a Notice to Proceed. Applicants must execute and return the Notice within the time period specified.~~
- H. Credit Allocation. Upon receipt of the fully executed Notice ~~to Proceed of Award~~, MaineHousing will evaluate the Application pursuant to Section 7 to determine the amount of Credit, if any, to be allocated.
- I. Termination of Application or Notice ~~to Proceed of Award~~. MaineHousing will deem an Application withdrawn and any Notice ~~to Proceed of Award~~ cancelled if one or more of the following occur without MaineHousing’s written approval after the Application is submitted:
1. The Application or the Notice ~~to Proceed of Award~~ is assigned or the Applicant or any Principal thereof changes;
  2. The location of the Project changes from the location identified in the Application;
  3. There is any change which would result in a net reduction (loss of points) in the Application’s score;
  4. There is a change in the Project’s design or financing from what was in the Application which results in a substantial increase in the amount of Credit or other MaineHousing funding required;
  5. The Project’s TDC Index exceeds the TDC Index Cap;
  6. Failure to meet the threshold requirements in Section 5;
  7. Any event in Section 4.D. occurs and is not cured within any applicable cure period;
  - 7.8. The Project is determined to be infeasible by MaineHousing, meaning the Applicant has not demonstrated the financial ability to develop and complete the Project and operate it through the Compliance Period; or
  - 8.9. There is any other material or substantive amendment or change to the Application.

## SECTION 5: THRESHOLD REQUIREMENTS

Applications must meet the following threshold requirements to be eligible for Credit:

- A. Affordability.  
 99-346 Maine State Housing Authority  
 Chapter 16 Low-Income Housing Tax Credit Rule  
~~June 18, 2024~~ May XX, 2026  
 Page 6 of 38

1. The Project will comply with [Section 42](#) of the Code and this QAP for a minimum period of 45 years to maintain the Project as residential rental housing, keep at least 60% of the total Credit Units in a Project occupied by persons with 50% area median income and keep the Credit Units in the Project rent-restricted in accordance with [Section 42](#) of the Code.
2. The Applicant waives the right to request MaineHousing to present a Qualified Contract under [Section 42\(h\)\(6\)](#) of the Code.
3. The Applicant must submit a letter of intent from an investor (and, in the event of any change in investor, the replacement investor) in which the investor agrees to the granting of an option to purchase: (i) the Project; and (ii) the partnership interest of the limited partner(s) or membership interest of the non-managing member(s) of the Project owner (“Purchase Options”), to one or more of the general partner, managing member, developer or sponsor on terms that at a minimum satisfy the threshold requirements set forth in **Appendix E**. The investor must also agree in the letter of intent that the Purchase Options complying at a minimum with the threshold requirements in **Appendix E** will be included in the Project owner’s limited partnership agreement or limited liability company operating agreement.
4. If the Applicant, general partner, managing member, developer, or sponsor of the Project is a Qualified Nonprofit Organization, the Applicant must submit a letter of intent from an investor (and, in the event of any change in investor, the replacement investor) in which the investor agrees to the granting of a right of first refusal (“ROFR”) to the Qualified Nonprofit Organization on terms that at a minimum satisfy the threshold requirements set forth in **Appendix E**. The investor must also agree in the letter of intent that the ROFR complying at a minimum with the threshold requirements in **Appendix E** will be included in the Project owner’s limited partnership agreement or limited liability company operating agreement.

B. Total Development Cost (TDC). Cost reasonableness will be evaluated using an index, which is the weighted average of the TDC per unit and the TDC per bedroom. For mixed-use projects, the TDC for only the residential portion of the project, including common areas, will be used for this calculation. The weighted average will be calculated as follows:

$$([2 \times \text{TDC/unit}] + [\text{TDC/bedroom}]) \text{ divided by } 3.$$

The product of this calculation will be referred to throughout this document as the “TDC Index”. An Application will be rejected if the TDC Index exceeds the TDC Index Cap below for a project of its type at any time prior to the later of the construction loan closing or carryover allocation.

<u>Type of Project</u>	<u>2027 TDC Index Cap</u>	<u>2028 TDC Index Cap</u>
<u>Adaptive Reuse</u>	<u>\$414,750 per unit</u>	<u>**</u>
<u>New construction</u>	<u>\$388,500 per unit</u>	<u>**</u>
<u>Acquisition and rehabilitation of existing housing</u>	<u>\$357,000 per unit</u>	<u>**</u>

\*\*For 2028, MaineHousing will review the Consumer Price Index for New England and adjust the TDC Index Caps accordingly to reflect market adjustments.

Demolition and reconstruction of all housing on the same site or another site will be treated as new construction. If a Project involves more than one project type, the TDC Index Cap for the Project is the average of the TDC Index Caps allocable to each type, weighted by the number of units of each type.

C. Acquisition and Rehabilitation of Existing Housing. Projects that involve the acquisition and rehabilitation of existing multifamily housing are subject to the following:

1. Capital Needs Assessment. The Application must include a capital needs assessment satisfying the requirements set forth in **Appendix C**.
2. Minimum Rehabilitation Requirements. The Rehabilitation Costs per unit of existing housing must be at least \$75,000.
3. Relocation/Displacement. The Project must comply with MaineHousing’s *Temporary Relocation and Permanent Displacement Policies* and, if the Project is federally-assisted, all applicable federal requirements, including the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended. The Applicant must take reasonable steps to minimize the displacement of existing tenants of the Project. The Application must identify any tenants who will be permanently displaced and the reason for the displacement. The Project’s TDC must include all costs associated with permanent and temporary displacement or relocation. MaineHousing will not allocate Credit until it has approved a project’s relocation plan.

D. Development and Management Experience and Capacity. Applicant teams must have sufficient knowledge, experience and capacity to adequately design, develop, complete, maintain, manage, and operate LIHTC Projects and ~~to~~ provide related services, such as accounting, tax and legal advice, and resident service coordination. If the Project will involve multiple subsidy sources in addition to LIHTC, which results in overlapping targeting and rental restrictions, the Applicant team must have sufficient knowledge, experience and capacity to handle the increased complexity. If MaineHousing determines the Applicant’s team lacks sufficient qualifications, the team may be required to

1. hire a qualified consultant,

2. hire additional qualified staff, or
  3. replace a team member.
- E. Site Control. The Applicant must have site control of the Project throughout the Application process in the form of an option, a purchase and sale contract, ownership, or long-term lease. The Applicant, its agents, and MaineHousing must have access to the Project site, and if the Project is an existing occupied property, access to records and other information about the existing tenants, including current rent and income information.
- F. Growth Management Limitations. A Project that involves the new construction or acquisition of newly-constructed residential rental property or the conversion of existing buildings to residential rental property must comply with the State’s Growth Management Law, [5 M.R.S. §3234](#), ~~30-A M.R.S. §4349-A~~, as amended. Projects must meet one of the following two sets of criteria to be eligible for a Credit allocation:
1. If the municipality in which the Project is located has adopted a comprehensive plan or growth management plan that is consistent with applicable State law, then the Project must be in a designated growth area as identified in such plan; or
  2. Otherwise the Project must be located in an area
    - a) served by a public sewer system with existing capacity for the Project,
    - b) identified as a census-designated place in the latest Federal Decennial Census, or
    - c) in an urban municipality and defined under [23 M.R.S. §754](#) as compact.

The law exempts projects that exclusively serve certain populations, such as persons with disabilities, who are homeless, or are wards of the State.

- G. Project Feasibility. The Applicant must have the financial ability to develop and complete the Project and to operate it throughout the Compliance Period.
1. Development Budget. The Applicant must identify [all](#)
    - a) ~~all~~ sources of funding for development and completion, whether direct or indirect, including the amount, timing, terms, conditions, and status (e.g. “applied for” or “committed”) as of the date of the Application and uses of the funding based on the projected costs of and schedule for developing and completing the Project; and
    - b) sources and uses of funding for the Project, whether direct or indirect and whether they are included in the development budget for the Project.

2. Operating Budget. The Applicant must identify all
  - a) sources of income, including rent from the residential units, any income from commercial or non-residential space, and the amount, terms and conditions of rental or operating assistance; and
  - b) costs of operating the Project as projected over the Compliance Period. The Applicant also must identify all forms of property tax relief (such as a PILOT, tax abatement or exemption, or Tax Increment Financing) and other assistance that reduces operating costs.
3. Related Development. Any Related Development must be completed prior to or concurrently with the completion of the Project, and there must be sufficient funding to operate the Related Development.

If MaineHousing determines that the Application includes information that is inconsistent with applicable requirements or is unreasonable based on comparable LIHTC projects, industry standards, or market conditions, MaineHousing may where it deems appropriate re-characterize such information to assess Project Feasibility notwithstanding the identified issue with the information provided.

H. Phased Projects. Applicants may not submit an Application for more than one phase of a multi-phase Project in an Application round. If a single phase of a multi-phase project is awarded Ccredit, it must comply with the timeline in the Notice of Award and cannot be delayed to align with a potential award of a future phase. If a delay occurs that is beyond the Applicant’s control, MaineHousing, in its sole discretion, may authorize a modification to the Notice of Award to allow for an extension of the Project timeline.

H.I. Project Design and Construction Requirements. The design and construction or rehabilitation of the Project must comply with MaineHousing’s Construction Standards and all applicable local, state and federal codes, regulations, statutes and ordinances. The latest version of Construction Services’ *Quality Standards and Procedures Manual* can be found here: <https://www.mainehousing.org/programs-services/housing-development/construction-services>

~~Of particular note are updates to MaineHousing’s energy efficiency standards.~~

When applicable, Projects must also comply with:

1. The Build America, Buy America Act (BABA), enacted as part of the Infrastructure Investment and Jobs Act, [Infrastructure Investment and Jobs Act, Pub. L. 117-58](#) and [2 CFR 184](#). BABA established a domestic content procurement preference for all Federal financial assistance obligated for infrastructure projects after May 14, 2022. The domestic content procurement preference requires that all iron, steel, manufactured products, and

construction materials used in covered infrastructure projects are produced in the United States. This requirement is known as the “Buy America Preference” (BAP).

BABA FAQs

[https://www.hudexchange.info/baba/faqs/?utm\\_source=HUD+Exchange+Mailing+List&utm\\_campaign=87c88d5f1e-BABA-FAQs-Now-Available-3.4.24&utm\\_medium=email&utm\\_term=0\\_-87c88d5f1e-%5BLIST\\_EMAIL\\_ID%5D](https://www.hudexchange.info/baba/faqs/?utm_source=HUD+Exchange+Mailing+List&utm_campaign=87c88d5f1e-BABA-FAQs-Now-Available-3.4.24&utm_medium=email&utm_term=0_-87c88d5f1e-%5BLIST_EMAIL_ID%5D)

2. Section 3 of the Housing and Development Act of 1968 (12 U.S.C § 1701u) and its associated regulations (24 C.F.R. Part 75). The Section 3 program requires that recipients of certain HUD financial assistance, to the greatest extent possible, provide training, employment, contracting and other economic opportunities to low- and very low-income persons, especially recipients of government assistance for housing, and to businesses that provide economic opportunities to low- and very low-income persons.

Please refer to the *Section 3 Contractor, Subcontractor and Subrecipient Package* on our website: [https://mainehousing.org/docs/default-source/development/construction-services/other-documents/section-3-contractor-subcontractor-subrecipient-package.pdf?sfvrsn=26f28615\\_5](https://mainehousing.org/docs/default-source/development/construction-services/other-documents/section-3-contractor-subcontractor-subrecipient-package.pdf?sfvrsn=26f28615_5)

H.J. Project Amenities. The Project must have the following amenities and services:

1. Community Room. The Project must include an on-site community room with sufficient capacity to serve tenants’ needs. For a scattered-site Project, only one community room is required and should be centrally located to the greatest extent possible to best serve all tenants.
2. Laundry Facilities. The Project must include either a washer/dryer hook-up in each unit or a fully accessible, centrally located laundry facility with sufficient capacity to serve all tenants.
3. Broadband Access. The Project must include broadband infrastructure with capacity sufficient to support the provision of Telehealth services.

Broadband infrastructure includes cables, fiber optics, CAT5e (or greater) interior wiring, or other permanent (integral to the structure) infrastructure, including wireless infrastructure, as long as the installation results in broadband infrastructure in each dwelling unit sufficient for the build-to standard of The Maine Connectivity Authority.

Healthcare service providers and the tenants receiving care may not be charged for the use of the internet or wireless and telephone services provided for telemedicine services.

4. Shared Facilities. An amenity will meet the requirements if the amenity:
  - a) is fully accessible and located on an accessible path to the Project;

- b) is within an existing multifamily housing project adjacent to the subject site,
  - c) has sufficient capacity to serve both the Project's tenants and the existing project,
  - d) will be available to the Project's tenants during the Compliance Period on the same terms as the residents of the existing multifamily project, and
  - e) will not charge the tenants to use the shared amenity other than a reasonable fee that does not exceed the amount charged to any others for the same use.
5. Recreational Activities. An area(s) of recreational activity must be located on the Project site or within a 1/2 mile. The area(s) and activities must be free of charge to the tenants and not require membership. Projects with single-family detached style units satisfy this requirement if each unit has a private lawn with sufficient room for playground equipment, gardening or other activities acceptable to MaineHousing.
6. Exceptions. The requirements of this subsection do not apply to existing multifamily housing projects if the Applicant cannot comply with the requirements because of the nature of the site, structural limitations, zoning restrictions or other land use limitations.

J.K. Resident Service Coordination. The Applicant must make a resident service coordinator available twice weekly to the tenants on-site a minimum of one (1) hour per week for every five (5) Credit Units. The coordinator shall meet with tenants in a private and confidential manner to evaluate individual needs and make appropriate referrals. The services provided must be free of charge to the tenants. The Applicant must maintain adequate funding throughout the Compliance Period.

K.L. Smoke-free Housing. The Applicant must

- 1. implement a written occupancy policy prohibiting smoking in the units and common areas,
- 2. include a non-smoking clause in the lease for every household, and
- 3. make educational materials on tobacco treatment programs (including the phone number for the statewide Maine Tobacco HelpLine) available to all tenants through the resident service coordinator.

L.M. Waiting List Preference. The Applicant must give an occupancy preference to eligible persons whose names are on a public housing or Section 8 waiting list, except for Projects: (i) financed by Rural Development, or (ii) with Section 8 Project-Based Rental Assistance (preference will apply to any Credit Unit without project-based rental assistance).

## SECTION 6: SCORING CRITERIA

The Applicant must complete all information and submit all documentation required to be eligible for points.

### Project Characteristics

A. Rehabilitation or Reuse of Existing Housing, Structure or Site. **Up to 5-4 Points**

The Project site exhibits one or more of the following characteristics (4 points for each that applies, up to 4 points total):

1. ~~Replacement or R~~rehabilitation of existing rental housing containing 5 or more units without permanently displacing any existing tenants or increasing their housing costs (including rent and all other charges paid by the tenant) by more than 10%;
2. Rehabilitation, remediation, or reuse of an existing building or structure that has a current use other than multifamily rental housing;
3. One or more buildings or structures used for purposes other than single family residential housing or agriculture purposes, have been or will be demolished or removed for purposes of redeveloping the site;
4. Lots left vacant or nearly vacant in the development of a downtown or other city or town center, such as vacant lots or parking lots abutting commercial buildings and/or multifamily rental housing. Vacant lots in single-family residential areas are not eligible for points under this subsection. Undeveloped portions of existing sites are not eligible for points unless the existing project on the site previously satisfied one of the above criteria; or
5. Specifically designated by a municipality's elected body, planning board, or zoning board for redevelopment to renew a blighted area (as defined by 30-A M.R.S. §5153) or remediate environmental risks to the occupants.

B. Historic Rehabilitation. **5 points**

The Project includes the rehabilitation of a certified historic structure using capital contributions generated from federal and state historic rehabilitation tax credits.

C. Projects Using Wood Fiber Insulation. 1 point

The Applicant pledges that a minimum of 50% of the square footage of each building's exterior thermal envelope will include wood fiber insulation unless it is deemed by MaineHousing, in its sole discretion, that it is infeasible due to either costs or supply chain delays.

C.D. Populations with Special Needs.

**63 points**

The Project ~~gives an occupancy preference~~ provides a set-aside preference for at least 20% of all the units, but not less than 4 of the units, for Persons Experiencing Homelessness or persons who have disabilities, are victims of domestic violence, or have other special housing needs, to create permanent supportive housing for persons who require that level of intervention within the special needs populations.

The Applicant must ~~commit to set aside units for the specific population(s) that qualify for the set-aside,~~ maintaining a separate waiting list for these units and make appropriate, voluntary services available through a qualified third-party provider other than the resident service coordinator required under Section 5.K.J. Project-Based Vouchers will not be available from MaineHousing for preference units, except in situations where an Applicant receives funding from the National Housing Trust Fund as described below in Section G.

D.E. Family Housing.

**Up to 6 points**

The Project is for families and a minimum percentage of the Credit Units are two and/or three or more bedroom units as follows:

<b>Project for Families with Minimum Percentage of Credit Units by Bedroom Size</b>	<b>Points</b>
At least 50% of the Credit Units are two or more bedroom units and at least 20% of the Credit Units are three or more bedroom units	<b>6 points</b>
At least 70% of the Credit Units are two or more bedroom units	<b>3 points</b>

E.F. Accessibility.

**Up to 12 points**

One (1) point for each unit that

1. exceeds the minimum number of such units required by applicable federal and state accessibility laws, and
2. meets the requirements for a Type A unit under ANSI Standard A117.1-2009, up to the maximum points by project type below.

<b>Type of Project</b>	<b>Maximum Points</b>
Projects providing Housing for Older Adults	<b>12 points</b>
Projects that are not specifically for Older Adults or Families, having only 1 BR and/or efficiency units	<b>9 points</b>
Family Projects	<b>6 points</b>

## Financial Characteristics

### F.G. National Housing Trust Fund.

**23 points**

The Applicant agrees to accept and use any funding from MaineHousing’s National Housing Trust Fund program for the Project. Any funding award will require a certain number of units in the Project to be affordable to and occupied by Extremely Low Income households. Project-Based Vouchers will be made available for the minimum number of required National Housing Trust Fund units, as determined by MaineHousing. National Housing Trust Fund awards require a Part 93 Environmental Review and Project-Based Vouchers require a Part 58 Environmental Review. Applicants should review the requirements before agreeing to accept funding, to avoid withdrawal of an Application if the requirements cannot be met. Awarding points is not a commitment of funding from the National Housing Trust Fund.

### G.H. Acquisition Cost.

**Up to 5 points**

Points are based on the percentage by which the acquisition costs are less than the average acquisition costs for a project of its type as follows:

Type of Project	Average Acquisition Cost
Acquisition and rehabilitation of existing housing	\$60,500 per unit
New construction	\$7,500 per unit
Adaptive Reuse	\$10,500 per unit

For purposes of this subsection, acquisition costs include

1. the purchase price for all of the land and any existing building(s) even if donated or leased to the Applicant at below market value,
2. the cost of razing or demolishing any building(s) and structure(s), or any part thereof, on the Project site, and
3. the Capitalized Lease Value of all leases of land or land and building(s) that are part of the Project, with the exception of parking spaces.

The value of any project reserves transferred to the Project as part of the acquisition and included in the purchase price will not be included for purposes of this subsection.

Percentage of Project’s Acquisition Cost as compared to Average Acquisition Cost	Points
0% to 1% (nominal)	<b>5 points</b>
>1% to 20%	<b>4 points</b>
>20% to 40%	<b>3 points</b>
>40% to 60%	<b>2 point</b>

>60% to 80%	1 point
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**H.I. Property Tax Relief.**

**Up to 3 points**

Points are based on the percentage of the Project’s annual incremental property tax revenue returned to the Applicant or foregone by the taxing authority as follows:

Percentage and Duration of Tax Benefit or Relief	Points
50% to <75% for at least 15 years <u>from the Placed in Service date</u>	1 point
50% to <75% for at least 30 years <u>from the Placed in Service date</u>	2 points
≥ 75% for at least 15 years <u>from the Placed in Service date</u>	2 points
≥ 75% for at least 30 years <u>from the Placed in Service date</u>	3 points

Only Tax Increment Financing, payment in lieu of taxes, abatement, or other property tax relief arrangement approved by the taxing authority and all other applicable governing entities ~~are~~ eligible. A Project that is either a) located in a jurisdiction that does not assess property taxes or b) exempt from property taxes will be awarded one (1) point.

Funding made possible by an Affordable Housing TIF will not be eligible unless the Applicant submits a complete application for the [Affordable Housing TIF to TIFs@mainehousing.org](mailto:TIFs@mainehousing.org) at least 30 calendar days before the applicable Application deadline ([for the 2027 State Ceiling no later than Tuesday, August 20, 2024](#)~~15, 2026~~ [for the 2025 State Ceiling](#) and [for the 2028 State Ceiling no later than Tuesday, August 19, 2025](#)~~14, 2027~~ [for the 2026 State Ceiling](#)). In order to count an Affordable Housing TIF application as “complete”, the application must include all of the information required by MaineHousing’s Affordable TIF Application Form and the Affordable Housing TIF Development Plan must have been approved by the relevant municipality. Points will not be awarded for an Affordable Housing TIF unless it is ultimately approved by MaineHousing, even if it was submitted before the applicable deadline only.

**Project Location**

**H.J. Housing Need.**

**Up to 10 points**

Points are based on the need for the type of housing in an area as follows:

1. Projects providing Housing for Older Adults located in the following ~~Service Center~~ Communities:

<b>Older Adults</b>			<b>Points</b>
<u><a href="#">Auburn</a></u>	<u><a href="#">Ellsworth</a></u>	<u><a href="#">Patten</a></u>	
<u><a href="#">Augusta</a></u>	<u><a href="#">Falmouth</a></u>	<u><a href="#">Pittsfield</a></u>	
<u><a href="#">Bangor</a></u>	<u><a href="#">Farmington</a></u>	<u><a href="#">Portland</a></u>	
<u><a href="#">Bar Harbor</a></u>	<u><a href="#">Fort Kent</a></u>	<u><a href="#">Presque Isle</a></u>	

<a href="#">Belfast</a> <a href="#">Biddeford</a> <a href="#">Bingham</a> <a href="#">Blue Hill</a> <a href="#">Boothbay Harbor</a> <a href="#">Brewer</a> <a href="#">Bridgton</a> <a href="#">Brunswick</a> <a href="#">Buxton</a> <a href="#">Calais</a> <a href="#">Camden</a> <a href="#">Cape Elizabeth</a> <a href="#">Caribou</a> <a href="#">Cumberland</a> <a href="#">Damariscotta</a> <a href="#">Dover-Foxcroft</a> <a href="#">Eastport</a>	<a href="#">Freeport</a> <a href="#">Gorham</a> <a href="#">Hallowell</a> <a href="#">Hampden</a> <a href="#">Houlton</a> <a href="#">Jackman</a> <a href="#">Kennebunk</a> <a href="#">Kittery</a> <a href="#">Lewiston</a> <a href="#">Lincoln</a> <a href="#">Lisbon</a> <a href="#">Machias</a> <a href="#">Madawaska</a> <a href="#">Millinocket</a> <a href="#">North Yarmouth</a> <a href="#">Norway</a> <a href="#">Orono</a>	<a href="#">Rockland</a> <a href="#">Rockport</a> <a href="#">Rumford</a> <a href="#">Saco</a> <a href="#">Sanford</a> <a href="#">Scarborough</a> <a href="#">Skowhegan</a> <a href="#">South Portland</a> <a href="#">Topsham</a> <a href="#">Van Buren</a> <a href="#">Waterville</a> <a href="#">Westbrook</a> <a href="#">Winslow</a> <a href="#">Wiscasset</a> <a href="#">Yarmouth</a>	<b><u>10</u></b>
<a href="#">Arundel</a> <a href="#">Benton</a> <a href="#">Boothbay</a> <a href="#">Canaan</a> <a href="#">Chelsea</a> <a href="#">Clinton</a> <a href="#">Durham</a> <a href="#">Fairfield</a> <a href="#">Farmingdale</a> <a href="#">Glenburn</a> <a href="#">Greene</a> <a href="#">Greenville</a> <a href="#">Hancock</a> <a href="#">Harrison</a> <a href="#">Hermon</a>	<a href="#">Kennebunkport</a> <a href="#">Lamoine</a> <a href="#">Limestone</a> <a href="#">Lincolntonville</a> <a href="#">Lyman</a> <a href="#">Madison</a> <a href="#">Manchester</a> <a href="#">Mars Hill</a> <a href="#">Mexico</a> <a href="#">Milbridge</a> <a href="#">Mount Desert</a> <a href="#">Naples</a> <a href="#">Nobleboro</a> <a href="#">Norridgewock</a> <a href="#">Oakland</a>	<a href="#">Old Orchard Beach</a> <a href="#">Orland</a> <a href="#">Orrington</a> <a href="#">Oxford</a> <a href="#">Sebago</a> <a href="#">Sidney</a> <a href="#">Southwest Harbor</a> <a href="#">Vassalboro</a> <a href="#">Warren</a> <a href="#">West Bath</a> <a href="#">West Gardiner</a> <a href="#">Wilton</a> <a href="#">Windham</a> <a href="#">Woolwich</a>	<b><u>8</u></b>
<a href="#">Ashland</a> <a href="#">Bath</a> <a href="#">Bethel</a> <a href="#">Bremen</a> <a href="#">Brooklin</a> <a href="#">Brooksville</a> <a href="#">Charleston</a> <a href="#">Chesterville</a> <a href="#">Cornish</a> <a href="#">Cornville</a> <a href="#">Dayton</a>	<a href="#">Gardiner</a> <a href="#">Garland</a> <a href="#">Guilford</a> <a href="#">Hebron</a> <a href="#">Hodgdon</a> <a href="#">Hope</a> <a href="#">Kenduskeag</a> <a href="#">Linneus</a> <a href="#">Long Island</a> <a href="#">Machiasport</a> <a href="#">Mapleton</a>	<a href="#">Randolph</a> <a href="#">Rangeley</a> <a href="#">Sangerville</a> <a href="#">Sebec</a> <a href="#">Sedgwick</a> <a href="#">South Bristol</a> <a href="#">Southport</a> <a href="#">Stonington</a> <a href="#">Strong</a> <a href="#">Surry</a> <a href="#">Thomaston</a>	<b><u>6</u></b>

<a href="#">Dedham</a>	<a href="#">New Sharon</a>	<a href="#">Tremont</a>	
<a href="#">Denmark</a>	<a href="#">New Sweden</a>	<a href="#">Trenton</a>	
<a href="#">Dexter</a>	<a href="#">Newcastle</a>	<a href="#">Veazie</a>	
<a href="#">East Machias</a>	<a href="#">Newport</a>	<a href="#">Washburn</a>	
<a href="#">Easton</a>	<a href="#">Old Town</a>	<a href="#">Waterford</a>	
<a href="#">Eddington</a>	<a href="#">Otis</a>	<a href="#">West Paris</a>	
<a href="#">Edgecomb</a>	<a href="#">Owls Head</a>	<a href="#">Westport Island</a>	
<a href="#">Fort Fairfield</a>	<a href="#">Paris</a>	<a href="#">Woodland</a>	
<a href="#">Frenchville</a>	<a href="#">Penobscot</a>		
<a href="#">Fryeburg</a>	<a href="#">Pownal</a>		

<b>Projects providing Housing for Older Adults</b>				
<b>Service Center Community</b>			<b>Points</b>	
<a href="#">Auburn</a>	<a href="#">Kennebunk</a>	<a href="#">Scarborough</a>	<b>10 points</b>	
<a href="#">Augusta</a>	<a href="#">Kittery</a>	<a href="#">Skowhegan</a>		
<a href="#">Bangor</a>	<a href="#">Lewiston</a>	<a href="#">South Portland</a>		
<a href="#">Bath</a>	<a href="#">Old Orchard Beach</a>	<a href="#">Topsham</a>		
<a href="#">Biddeford</a>	<a href="#">Portland</a>	<a href="#">Waterville</a>		
<a href="#">Brunswick</a>	<a href="#">Presque Isle</a>	<a href="#">Westbrook</a>		
<a href="#">Falmouth</a>	<a href="#">Saco</a>	<a href="#">Windham</a>		
<a href="#">Freeport</a>	<a href="#">Sanford</a>	<a href="#">Yarmouth</a>		
<a href="#">Bar Harbor</a>	<a href="#">Dexter</a>	<a href="#">Norway</a>		<b>8 points</b>
<a href="#">Belfast</a>	<a href="#">Dover-Foxcroft</a>	<a href="#">Oxford</a>		
<a href="#">Blue Hill</a>	<a href="#">Ellsworth</a>	<a href="#">Rockland</a>		
<a href="#">Brewer</a>	<a href="#">Fort Kent</a>	<a href="#">Rockport</a>		
<a href="#">Bridgton</a>	<a href="#">Gardiner</a>	<a href="#">Rumford</a>		
<a href="#">Camden</a>	<a href="#">Hallowell</a>	<a href="#">Southwest Harbor</a>		
<a href="#">Caribou</a>	<a href="#">Madawaska</a>	<a href="#">Van Buren</a>		
<a href="#">Damariscotta</a>	<a href="#">Mexico</a>	<a href="#">Wiscasset</a>		
<a href="#">Bethel</a>	<a href="#">Farmington</a>	<a href="#">Millinocket</a>	<b>6 points</b>	
<a href="#">Bingham</a>	<a href="#">Greenville</a>	<a href="#">Newport</a>		
<a href="#">Guilford</a>	<a href="#">Houlton</a>	<a href="#">Paris</a>		
<a href="#">Boothbay Harbor</a>	<a href="#">Jackman</a>	<a href="#">Pittsfield</a>		
<a href="#">Calais</a>	<a href="#">Limestone</a>	<a href="#">Rangeley</a>		
<a href="#">Cornish</a>	<a href="#">Lincoln</a>	<a href="#">Stonington</a>		
<a href="#">Danforth</a>	<a href="#">Mars Hill</a>	<a href="#">Thomaston</a>		
<a href="#">Eastport</a>	<a href="#">Millbridge</a>	<a href="#">Winter Harbor</a>		

2. Other Housing Projects in the following ~~Service Center~~ Communities:

<b>Other Housing Projects (not specifically for Older Adults)</b>			<b>Points</b>
<a href="#">Auburn</a>	<a href="#">Dover-Foxcroft</a>	<a href="#">Patten</a>	
<a href="#">Augusta</a>	<a href="#">Ellsworth</a>	<a href="#">Portland</a>	
<a href="#">Bangor</a>	<a href="#">Falmouth</a>	<a href="#">Presque Isle</a>	

<a href="#">Bar Harbor</a> <a href="#">Biddeford</a> <a href="#">Blue Hill</a> <a href="#">Boothbay Harbor</a> <a href="#">Brewer</a> <a href="#">Bridgton</a> <a href="#">Brunswick</a> <a href="#">Calais</a> <a href="#">Camden</a> <a href="#">Cape Elizabeth</a> <a href="#">Caribou</a> <a href="#">Cumberland</a> <a href="#">Damariscotta</a> <a href="#">Danforth</a>	<a href="#">Farmington</a> <a href="#">Fort Kent</a> <a href="#">Freeport</a> <a href="#">Gorham</a> <a href="#">Greeneville</a> <a href="#">Hallowell</a> <a href="#">Houlton</a> <a href="#">Lewiston</a> <a href="#">Limestone</a> <a href="#">Lincoln</a> <a href="#">Machias</a> <a href="#">Madawaska</a> <a href="#">Millinocket</a> <a href="#">Orono</a>	<a href="#">Rockland</a> <a href="#">Rockport</a> <a href="#">Rumford</a> <a href="#">Saco</a> <a href="#">Sanford</a> <a href="#">Scarborough</a> <a href="#">Skowhegan</a> <a href="#">South Portland</a> <a href="#">Van Buren</a> <a href="#">Waterville</a> <a href="#">Westbrook</a> <a href="#">Windham</a> <a href="#">Wiscasset</a> <a href="#">Yarmouth</a>	<b><u>10</u></b>
<a href="#">Arundel</a> <a href="#">Ashland</a> <a href="#">Belfast</a> <a href="#">Benton</a> <a href="#">Brooksville</a> <a href="#">Canaan</a> <a href="#">Charleston</a> <a href="#">Chesterville</a> <a href="#">Clinton</a> <a href="#">Cornish</a> <a href="#">Dayton</a> <a href="#">Dedham</a> <a href="#">Durham</a> <a href="#">East Machias</a> <a href="#">Frenchville</a> <a href="#">Fryeburg</a> <a href="#">Greene</a> <a href="#">Hancock</a> <a href="#">Hebron</a>	<a href="#">Hermon</a> <a href="#">Hodgdon</a> <a href="#">Hope</a> <a href="#">Kenduskeag</a> <a href="#">Kittery</a> <a href="#">Lamoine</a> <a href="#">Littleton</a> <a href="#">Lyman</a> <a href="#">Machiasport</a> <a href="#">Manchester</a> <a href="#">Mapleton</a> <a href="#">Mount Desert</a> <a href="#">Naples</a> <a href="#">New Sharon</a> <a href="#">Nobleboro</a> <a href="#">Norridgewock</a> <a href="#">North Yarmouth</a> <a href="#">Old Orchard Beach</a> <a href="#">Old Town</a>	<a href="#">Orland</a> <a href="#">Orrington</a> <a href="#">Owls Head</a> <a href="#">Sangerville</a> <a href="#">Sebago</a> <a href="#">Sedgwick</a> <a href="#">Sidney</a> <a href="#">Strong</a> <a href="#">Surry</a> <a href="#">Tremont</a> <a href="#">Trenton</a> <a href="#">Veazie</a> <a href="#">Warren</a> <a href="#">Waterford</a> <a href="#">West Bath</a> <a href="#">West Gardiner</a> <a href="#">West Paris</a> <a href="#">Woolwich</a>	<b><u>8</u></b>
<a href="#">Bath</a> <a href="#">Bethel</a> <a href="#">Boothbay</a> <a href="#">Buxton</a> <a href="#">Chelsea</a> <a href="#">Dexter</a> <a href="#">Eddington</a> <a href="#">Fairfield</a> <a href="#">Fort Fairfield</a> <a href="#">Gardiner</a>	<a href="#">Hampden</a> <a href="#">Harrison</a> <a href="#">Kennebunk</a> <a href="#">Kennebunkport</a> <a href="#">Lincolnville</a> <a href="#">Madison</a> <a href="#">Mexico</a> <a href="#">Newcastle</a> <a href="#">Newport</a> <a href="#">Norway</a>	<a href="#">Oxford</a> <a href="#">Paris</a> <a href="#">Southwest Harbor</a> <a href="#">Stonington</a> <a href="#">Thomaston</a> <a href="#">Topsham</a> <a href="#">Vassalboro</a> <a href="#">Washburn</a> <a href="#">Wilton</a> <a href="#">Winslow</a>	<b><u>6</u></b>

<a href="#">Glenburn</a>	<a href="#">Oakland</a>		
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<b>Other Housing Projects (not specifically for Older Adults)</b>			
<b>Service Center Community</b>			<b>Points</b>
Auburn Augusta Bangor Bath Biddeford Brewer Brunswick Caribou	Farmington Lewiston Old Orchard Beach Orono Portland Rumford Saco Sanford	Scarborough Skowhegan South Portland Waterville Westbrook Windham	<b>10 points</b>
Bar Harbor Blue Hill Dexter Ellsworth Falmouth Fort Kent Millinocket Gardiner	Hallowell Houlton Kittery Limestone Madawaska Mexico Yarmouth Newport	Norway Paris Presque Isle Rockland Rockport Topsham	<b>8 points</b>
Ashland Bethel Lincoln Bridgton Calais Columbia Falls Cornish Damariscotta	Danforth Dover-Foxcroft Greenville Machias Oxford Patten Rangeley Southwest Harbor	Stonington Thomaston Van Buren Winter Harbor Wiscasset	<b>4 points</b>

3. Projects located on Native American tribal lands will be awarded **8 points**.

~~For each QAP round, municipalities receive their Housing Need score from the immediately preceding QAP if that score was higher.~~

For the Applications submitted under the 2027-2028 QAP, Applicants may receive the Housing Needs score outlined in the 2025-2026 QAP for the municipality in which the Project is located, if that municipality saw a decrease in score in the 2027 2028 QAP.

J-K. Community Revitalization.

**Up to 5 points**

**Two (2) points** if the Project is located within the boundaries of and contributes to the revitalization goals and efforts identified in a municipality's comprehensive plan or a Community Revitalization Plan.

**Two (2) points** if the Project is located in a QCT and at least 20% of the units are market rate.

**One (1) extra point** if the Project also involves the preservation of existing Affordable Housing.

K.L. Smart Growth. **Up to 15–10 points**

Smart Growth Feature	Points
Access to Public Transportation. The Project is located within a Safe Walking Distance (½ mile or less) of a designated pick-up location for existing Fixed-route Public Transportation.	<b>5 points</b>
Demand Response Transportation. Demand Response Transportation is available to all tenants with no eligibility criteria that would limit or deny service.	<b>5 points</b>
<del>Proximity to Activities Important to Daily Living. Activities Important to Daily Living are located within not more than a ½ mile of the Project. (1 point per Activity)</del>	<del><b>Up to 5 points</b></del>

**Sponsor Characteristics**

L.M. Readiness. **Up to 10 points**

MaineHousing must approve both the design to be submitted to the municipality and the State and the final design, including all plans, details and specifications. The Project and any Related Developments must have all

1. municipal land use approvals (except building and other permits customarily issued during construction), and **5 points**
2. State land use approvals (such as site plan, subdivision, storm water, or wetlands approvals) required to proceed with and complete construction. **5 points**

As of the Application date, the timeframe to appeal all such approvals must have expired with no appellate action being taken, or all appeals have been resolved.

M.N. Developer Capacity. **Up to 5 points**

Points are based on the development experience of the Applicant, any Principal thereof, or Affiliates of either as follows:

Successfully completed at least one multifamily rental housing project with MaineHousing funding or completed at least one LIHTC Project in another state(s).	<b>5 points</b>
Experience successfully developing and operating multifamily rental housing or experience managing Affordable Housing, <i>and</i> the Applicant has a contract with a qualified LIHTC consultant to develop the Project.	<b>4 points</b>
Experience successfully developing and operating multifamily rental housing.	<b>3 points</b>

N.O. Owner Performance.

**Up to a 5 Point loss**

Points reductions are based on the recent performance of the Applicant. MaineHousing may reject the Application if it determines outstanding deficiencies are not addressed, or require financial statements from the Applicant, Principals thereof, or Affiliates.

Has been 60 calendar days or more delinquent in the payment of any MaineHousing loan since September <del>22, 2014</del> <u>1, 2021</u> (except delinquencies resulting from the delay or loss of Section 8 housing assistance payments), was declared in default by MaineHousing, or needed a financial workout for any project within the last 5 years.	<b>-2 points</b>
Had LIHTC Projects still in their Compliance Period <u>that had an year-end operating deficit at year-end in any previous year, in the last full Fiscal Year,</u> unless the operating deficit was fully funded by the Application deadline.	<b>-2 point</b>
Was (a) issued an IRS Form 8823 <u>for any reason other than a violation of UPCS or local inspection standards (box 11c) that was subsequently reported as “non-compliance corrected” within the correction period</u> <del>from owner non-performance;</del> or (b) had an IRS audit finding resulting in a recapture event, since September <del>22, 2016</del> <u>1, 2021</u> . <del>MaineHousing may consider, in its sole discretion, whether (a) or (b) resulted directly from: the Applicant’s non-performance, the performance of an unaffiliated third-party, or something outside the control of any affiliated party provided it was corrected appropriately within a reasonable timeframe.</del>	<b>-1 point</b>

O.P. Management Experience.

**Up to 2 points**

The company that will manage the Project has at least

one (1) staff person with a minimum of three (3) years of experience successfully managing: (a) at least one (1) LIHTC Project; or (b) at least one (1) low income housing property developed under a Federal program that is substantially similar to LIHTC, to be determined at MaineHousing’s sole discretion.	<b>1 point</b>
one (1) staff person with LIHTC training for every 150 units in LIHTC Project(s) the company plans to manage.	<b>1 point</b>

P.Q. Management Performance.

Up to a 3 point loss

Point reductions for Management Companies are based on which have shown instances of poor performance measured by in their management of LIHTC Projects in their portfolio that remain still in their LIHTC Compliance Period as of the June 30 immediately preceding the Application deadline. may lose points as follows:

<u>The average of the most recent physical plant inspection scores is as of June 30 before the Application deadline is below “Above Average” for properties that have a physical plant inspection on record dated within the three years prior to the June 30 immediately preceding the Application deadline.</u>	<b>-1 point</b>
<u>The average of Project Reports submission scores, based on the most recent reporting deadlines occurring on or before June 30 preceding the Application deadline, is below “Above Average”, for the last reporting period as of June 30 before the Application deadline is below Above Average.</u>	<b>-1 point</b>
<u>The average of the most recent Management and Occupancy Review scores as of June 30 before the Application deadline is below “Above Average” for properties that have an MOR on record dated within the three years prior to the June 30 immediately preceding the Application deadline.</u>	<b>-1 point</b>

Q.R. Tie Breaker.

If more than one Application has the same score, the Application for the least amount of Credit and 0% deferred debt from MaineHousing per unit will have priority. If the Applications request the same amount of these resources, the Application with the most acceptable plan to convert the Project to affordable homeownership for the residents after the Extended Use Period will have priority. The plan must describe the process for transferring ownership to the residents, the purchase price or process for determining it, any financial assistance available for residents (including any reserves), how the affordability will be maintained, and must provide for homebuyer counseling and professional representation of the residents at the time of the conversion.

SR. Review Process.

MaineHousing will notify each Applicant of its initial score in writing. If MaineHousing assigns a score in a scoring category which is lower than the score the Applicant assigned itself in the scoring category, the Applicant will have five business days from such written notice to demonstrate to MaineHousing that the Application as submitted should receive the higher score. MaineHousing will then make a final determination of scores and the ranking of Applications.

## SECTION 7: PROJECT EVALUATION

A. Amount of Credit. The amount of Credit allocated will be determined as follows:

1. The calculation of the amount of Credit will be based on 130% of Eligible Basis. MaineHousing has designated the entire State and all buildings therein, as a DDA under Section 42(d)(5)(B)(v) of the Code because of the high cost of developing housing, the low median income, and the high annual operating costs for housing relative to other states;
2. To determine the amount of Credit, MaineHousing will use the lesser of (a) the market rent, based on the Application market study as approved by MaineHousing, and (b) the maximum Credit rent. For three or more bedroom units MaineHousing will use the maximum Credit rent for two-bedroom units plus \$50.00;
3. The amount of Credit allocated for a Project will not exceed the least of
  - a) the amount the Project is eligible to receive under Section 42 of the Code,
  - b) the amount MaineHousing determines is necessary for financial feasibility and viability throughout the Credit Period, and
  - c) the Maximum Credit Amount;
4. The Applicant must submit financial and all other required information. MaineHousing will evaluate the need for Credit based on
  - a) all sources of financing, including the terms and conditions,
  - b) equity expected to be generated by reason of tax benefits, and
  - c) the uses of funds, including the reasonableness of development costs and operating expenditures; and
5. In order to determine the amount of Credit, MaineHousing must identify a gap between development sources and uses absent a Credit allocation. MaineHousing may limit recognition of Intermediary Costs, re-characterize Project sources and uses and make reasonable assumptions with respect to projected revenues and expenses. MaineHousing will also take into consideration any federal limitations when combining the Credit with other federal assistance (i.e. “subsidy layering” guidelines).

B. Developer Fee. Developer Fee will be determined as follows:

1. Maximum Developer Fee. The total Developer Fee may not exceed the sum of 15% of the Housing Development Costs, plus 10% of the costs of acquisition of land, existing buildings and equipment, determined without regard to the Developer Fee.
2. Net Developer Fee. The amount of Developer Fee not deferred may not exceed \$750,000 plus any unused construction contingency returned to the Applicant after completion.

3. Additional Developer Fee. An Applicant is eligible for Developer Fee in excess of the Net Developer Fee calculated above only if it is deferred and used to:
  - a) increase the tax credit equity generated for the Project (this will not be included in the TDC Index calculation); or
  - b) reduce the taxable surplus cash distributions and increase the losses to the syndicator thereby improving the economics of the Project, within the following parameters: Additional Developer Fee up to \$20,000 per LIHTC unit may be excluded from the TDC Index calculation.

Any Developer Fee that is deferred shall not be interest-bearing or secured by a mortgage on the Project.

- C. General Contractor Intermediary Costs. The general contractor's Intermediary Costs must be:
  1. separated from other construction and rehabilitation costs,
  2. with general conditions and overhead and profit parsed out, and
  3. no more than 14% of the Total Construction Cost, within the following ranges:
    - a) General conditions up to 6% of Total Construction Cost, and
    - b) Overhead and profit up to 8% of Total Construction Cost
- D. Time of Credit Determination. MaineHousing will determine the amount of Credit at the time of
  1. Application, which will be evidenced by the Notice ~~to Proceed~~ of Award;
  2. the allocation of Credit, including any carryover allocation;
  3. the date each Qualified Building is Placed in Service; and
  4. if a Qualified Building is allocated Credit pursuant to Section 9, the date of issuance of the tax-exempt bonds.

Prior to each determination, the Applicant must certify the full amounts of all funding sources and provide any other information required by MaineHousing.

- E. Market Study. The applicant must submit a comprehensive market study prepared by a qualified professional in accordance with the *National Council of Housing Market Analysis Model Standards for Market Studies for Rental Housing*. MaineHousing may require the Applicant to

either correct any inadequacies it identifies or submit a new market study. MaineHousing also may elect to commission its own market study.

- F. Construction Cost Increases. MaineHousing may allocate additional Credit to a Project if its construction costs increase after the Application date and the increase is the result of market conditions or other circumstances beyond the Applicant's control. Any additional Credit will not exceed an amount necessary to generate equity equal to 5% of the Total Construction Cost based on construction bids.

## **SECTION 8: ALLOCATION OF CREDIT**

- A. Allocation. MaineHousing will issue one or more IRS Form(s) 8609 after receipt of the following:

1. A complete request for allocation of Credit in a form prescribed by MaineHousing.
2. An audit report on the schedule of project costs prepared by an independent, third party certified public accountant including all associated costs (such as commissions, due diligence, legal, accounting, reserves, and other similar items).
3. Certification of the Project's sources, including all federal, state and local subsidies in any stage of commitment. This certification must include income, operating and development cost projections and methods for satisfying any deficits.
4. The allocation fee and monitoring fee less the amount of any allocation fee paid in connection with the issuance of a carryover allocation.

- B. Carryover Allocation.

1. The Applicant must submit the following to receive a carryover allocation:
  - a) A complete request for carryover allocation in the form prescribed by MaineHousing no later than the first day of December of the year in which the carryover allocation is made.
  - b) Certification of the Project's sources, including all federal, state and local funding. This certification must include income, operating and development cost projections and methods for satisfying any deficits.
  - c) Development progress report, including completion likelihood.
2. The applicant must execute a carryover allocation and return it to MaineHousing, together with the allocation fee, no later than December 31 of the year in which the carryover allocation is made.

3. A carryover allocation will be subject to the following conditions:
  - a) satisfactory evidence that more than 10% of the Project’s reasonably expected basis is incurred within 12 months of the carryover allocation, including an audit report prepared by an independent, certified public accountant; and
  - b) any performance conditions MaineHousing may require.

Failure to comply with these conditions may result in termination of the carryover allocation.

- C. **Tax Credit Compliance Experience.** Prior to an allocation the Applicant must demonstrate that the entity managing the Project has sufficient Credit compliance experience and training. The entity must complete a Credit compliance training or receive a certification from a MaineHousing-approved trainer.
- D. **Extended Use Agreement.** Prior to an allocation of Credit, the Owner must enter into an Extended Use Agreement with MaineHousing obligating the Owner to comply with [Section 42](#) of the Code, the threshold requirements in Section 5, and commitments for which the Application was awarded points. The Extended Use Agreement must be recorded in the appropriate registry of deeds prior to all mortgage liens and encumbrances on the Project and before MaineHousing issues any IRS Form 8609 for the Project.
- E. **Converting a Carryover Allocation.** MaineHousing may convert a carryover allocation to the year in which it is terminated or the following year if there are extenuating circumstances beyond the Applicant’s control. The carryover allocation must be rescinded by the mutual consent of MaineHousing and the Applicant. There can be no change in the design or financing that would render the Application withdrawn under Section 4.I. The Project will be subject to the QAP in effect at the time of the original allocation.
- F. **Forward Allocation of Credit.** MaineHousing may issue a binding commitment to allocate State Ceiling available in the subsequent year upon determining that the amount of Credit in the current year’s State Ceiling is insufficient.

**SECTION 9: TAX-EXEMPT BOND FINANCED PROJECTS**

Projects financed with tax-exempt bond proceeds must satisfy all QAP requirements except

- A. the Maximum Credit Amount limitation in Section 3.C.,
- B. the application limits in Section 4.B.1.,
- C. the application deadlines in Section 4.B.2.,
- D. the selection process described in Sections 4.F.,

- E. the affordability threshold requirement set forth in Section 5.A.,
- F. the requirement of a minimum \$75,000 per unit of Rehabilitation Costs for Projects involving the acquisition and rehabilitation of existing housing in Section 5.C.2.,
- G. the scoring criteria in Section 6, and
- H. the Developer Fee limits in Section 7.B.

## SECTION 10: MONITORING

- A. Compliance with Applicable Laws. Owners must comply with all local, state and federal laws and regulations, including without limitation:
  1. [Section 42](#) of the Code and associated regulations and guidance;
  2. UPCS and all other local, state and federal health, safety and building codes applicable to the Project;
  3. the [Federal Fair Housing Act, Title VIII of the Civil Rights Act of 1968](#), as amended by the Fair Housing Amendments Act of 1988 ([42 U.S.C. §3601 et seq.](#)), Title II of the Americans with Disabilities Act of 1990 ([42 U.S.C. §12101 et seq.](#)), and the Maine Human Rights Act ([5 M.R.S., Chapter 337, Subchapter IV](#)) and all other applicable federal, state and local fair housing and accessibility requirements, and the regulations, guidance and standards associated with all of the foregoing; and
  4. Title VI of the Violence Against Women Reauthorization Act of 2022~~13~~, [42 USC Chapter 136, Subchapter III, Part M](#), and all associated regulations and guidance, as may be amended (VAWA).
- B. Recordkeeping and Record Retention. Each Owner must keep on file and available to MaineHousing upon request the following records for each Qualified Building in its LIHTC Project(s) for each year in the Extended Use Period:
  1. The total number of residential rental units including the number of bedrooms and the square footage of each unit;
  2. The number of low-income units;
  3. The rent charged for each unit including any utility allowances;
  4. The number of occupants in each low-income unit;

5. The number of low-income unit vacancies and information showing when, and to whom, the next available units were rented;
6. Income certification and third-party documentation verifying the income of each household occupying a Credit Unit at the time of initial occupancy and for each new person added to the household after initial occupancy;
7. Annual income certifications and third-party documentation verifying the income of each household occupying a Credit Unit in a LIHTC Project are required if not all of the units in the LIHTC Project are Credit Units, or the LIHTC Project is financed or assisted under a state or federal program that requires annual certifications.

For a LIHTC Project with 100% Credit Units that are subject to more than one income limit, annual income certifications are only required for the households occupying the Credit Units subject to the lower income limits. The annual certification may be a self-certification, except that third-party documentation verifying the income of the household is required every 6 years from the date the LIHTC Project is Placed in Service and otherwise upon request by MaineHousing. The self-certification must be

- a) in writing,
- b) include the size of the household and annual household income,
- c) state that the information is complete and accurate,
- d) indicate that third-party source documentation will be provided if requested by the Owner or MaineHousing, and
- e) witnessed.

Annual income certifications are not required for a LIHTC Project with 100% Credit Units subject to the same income limit.

8. The Eligible Basis and Qualified Basis of each Qualified Building at the end of the first year of the Credit Period;
9. The character and use of the nonresidential portion of a Qualified Building included in its Eligible Basis;
10. A determination of the student status of the resident household;
11. The tenant occupancy policies and procedures and lease. The lease form and content must be acceptable to MaineHousing and comply with all applicable federal, state and local laws (including VAWA); and

12. All other disclosures to tenants, certifications and other records required by applicable local, state and federal laws.

Owners must maintain these records throughout the Extended Use Period for at least 6 years after the due date (with extensions) for filing the federal income tax return for that year, except that the records for the Credit Period's first year must be retained at least 6 years beyond the due date (with extensions) for filing the federal income tax return for the last year of the Compliance Period.

C. Annual Reports. Each Owner must submit the following to MaineHousing by March 1<sup>st</sup> of each year throughout the Extended Use Period:

1. Certification for the prior calendar year that the Owner's LIHTC Project(s) comply with IRS Treasury Regulation §1.42-5(c)(1) and *MaineHousing's Low Income Housing Tax Credit Program Owner's Certificate of Continuing Program Compliance* attached hereto as **Appendix D**. A completed and executed IRS Form 8609 for each Qualified Building must be submitted with the first certification; and

2. Certain information and data about the tenants in Credit Units for the prior calendar year, including household income; monthly rental payments; family composition; use of Section 8 rental assistance and other similar assistance; the race, ethnicity, age and disability status of the members of the households; and all other occupancy information required by MaineHousing.

D. Review. For new LIHTC Projects, MaineHousing will complete a review of tenant records within two (2) years following the year the last Qualified Building is Placed in Service. MaineHousing will give owners reasonable prior written notice of a review. To the extent required by the Internal Revenue Service (IRS), MaineHousing will inspect low income certifications and tenant records in accordance with IRS Treasury Regulation §1.42 5(c)(2)(iii)(A) through (D) and §1.42 5(d) and will give no more than 15 calendar days prior notice.

E. Inspections. Every one to three years after a Project is Placed in Service, MaineHousing will inspect LIHTC Projects. For new LIHTC Projects, MaineHousing will inspect Credit Units by the end of the second calendar year following the year the last Qualified Building is Placed in Service. MaineHousing will give reasonable prior written notice. To the extent required by the Internal Revenue Service, MaineHousing will inspect the LIHTC Projects in accordance with IRS Treasury Regulation §1.42 5(c)(2)(iii)(A) through (D) and §1.42 5(d) and will give no more than 15 calendar days prior notice.

F. Utility Monitoring

~~For a~~All projects funded ~~in Year 2 of~~by this QAP will require; monitoring and reporting of all utilities for all units in the manner and form provided by MaineHousing. will be required based on the HUD submission model for PHAs.

- G. Notification of Noncompliance. MaineHousing will notify an Owner in writing of any failure to
1. submit any complete certifications or information required by MaineHousing when due,
  2. allow MaineHousing to perform any review or inspection required under this Section, or
  3. comply with [Section 42](#) of the Code or any others requirements under this QAP.

The Owner will have a reasonable period of time to correct the noncompliance identified in the notice. MaineHousing will file a Form 8823, “Low-Income Housing Credit Agencies Report of Noncompliance” with the Internal Revenue Service within 45 calendar days of the end of the correction period.

## SECTION 11: GENERAL

- A. Conflicts. If this rule conflicts with [Section 42](#) of the Code or any other provision of federal or State law, the federal or State law shall control.
- B. Full Discretion. MaineHousing is entitled to the full discretion allowed by law in making all decisions and interpretations under this rule.
- C. Not an Entitlement. This rule establishes a pool of eligible Applicants but does not preclude additional reasonable criteria and does not confer any automatic right or entitlement to Credit on any person or entity eligible hereunder. MaineHousing may reject any and all Applications and may refuse to award any or all of the Credit.
- D. Final Agency Action. The director of MaineHousing, individually or by exercise of the delegation of powers contained in the Act, shall make all decisions and take all action necessary to implement this rule. Such action of the director shall constitute final agency action.
- E. Waiver. Upon a determination of good cause, the director of MaineHousing or the director’s designee may, subject to statutory limitations, waive any provision of this rule. The waiver must be in writing and must be supported by documentation of the pertinent facts and grounds.
- F. Freedom of Access Act. MaineHousing is subject to the Freedom of Access Act, [1 M.R.S. §401 et seq.](#), which requires the disclosure of all information provided to MaineHousing that is not specifically excluded, such as confidential information under the Act. MaineHousing shall not be liable for the disclosure of any information that it determines must be disclosed under the Freedom of Access Act.
- G. Liability. Compliance with [Section 42](#) of the Code is the responsibility of the Owner. MaineHousing is in no way responsible for an Owner’s compliance or liable for an Owner’s

noncompliance. Any allocation, review or inspection by MaineHousing and any determination made by MaineHousing pursuant to this QAP is for the sole benefit of MaineHousing. No liability or responsibility for Owner compliance with [Section 42](#) of the Code or other applicable requirements and no representation or warranty of a Project's feasibility or viability, eligibility for Credit, or compliance shall be implied or construed from any such actions and determinations by MaineHousing.

- H. Headings/Context. The headings in this rule are for convenience only and do not define or limit the scope of the provisions of this rule. The use of Section, Subsection or Appendix without a reference to another document or source refers to a section, subsection and Appendix of this rule. All Appendices attached to this Rule are incorporated herein and made a part of this Rule.

**STATUTORY AUTHORITY:** 30-A MRS §§4741(1) and 4741(14), §4726, Section 42 of the Internal Revenue Code of 1986, as amended

[EFFECTIVE DATE: May 25, 1987](#)

-  
[EFFECTIVE DATE \(ELECTRONIC CONVERSION\):](#)

-  
[NON-SUBSTANTIVE CORRECTIONS:](#)

[April 4, 1989 – amended to conform to federal law changes and procedural changes.](#)

[March 6, 1991 – amended to conform to changes in federal law made by the Omnibus Budget Reconciliation Act of 1990 and procedural changes.](#)

[February 12, 1992 – amended to make certain procedural changes.](#)

[September 24, 1992 - amended to make certain procedural changes.](#)

[January 30, 1993 – amended to make policy changes, procedural changes and/ or grammatical changes.](#)

[February 5, 1994 – amended to make policy changes, procedural changes and/ or grammatical changes.](#)

[April 26, 1995 – amended to make policy changes, procedural changes and/ or grammatical changes.](#)

[April 24, 1996 – amended to make policy changes, procedural changes and/ or grammatical changes.](#)

[February 16, 1997 – amended to make policy changes, procedural changes and/ or grammatical changes.](#)

[January 12, 1999 – amended to make policy changes, procedural changes and/ or grammatical changes.](#)

[January 9, 2000 - amended to make policy changes, procedural changes and/ or grammatical changes.](#)

[January 13, 2001 – amended to make policy changes, procedural changes and/ or grammatical changes.](#)

[July 7, 2001 – amended to make policy changes, procedural changes and/ or grammatical changes.](#)

[January 20, 2002 - amended to make policy changes, procedural changes and/ or grammatical changes.](#)

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~~June 18, 2024~~[May XX, 2026](#)

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November 25, 2002 – amended to make policy changes, procedural changes and/ or grammatical changes.

January 12, 2004 - amended to make policy changes, procedural changes and/ or grammatical changes.

November 8, 2005 - amended to make policy changes, procedural changes and/ or grammatical changes.

November 6, 2006 – amended to make policy changes, procedural changes and/ or grammatical changes.

September 17, 2007 – amended to make policy changes, procedural changes and/ or grammatical changes.

March 15, 2010 - amended to make policy changes, procedural changes and/ or grammatical changes.

October 25, 2011 – amended to make policy changes, procedural changes and/ or grammatical changes.

REPEALED AND REPLACED:

June 25, 1990

September 25, 2012

August 10, 2013

October 3, 2014

August 7, 2016

November 26, 2017

July 4, 2018

July 8, 2019

July 12, 2020

July 13, 2022

July 3, 2024

~~**BASIS STATEMENT:** This rule is the qualified allocation plan for allocating and administering federal low income housing tax credits (“LIHTC”) in the State of Maine, which MaineHousing, as the State’s designated housing credit agency, is required to adopt pursuant to Section 42 of the Internal Revenue Code and the above-referenced sections of the Maine Housing Authorities Act.~~

~~This rule replaces the prior rule and includes the following changes:~~

~~Throughout: Updated deadlines and corrected grammatical errors~~

~~Section 1: Added a Statement Regarding Cost Control, which is an NCSHA suggestion~~

~~Section 4.C. Increased Monitoring Fee to \$1,100 per Credit Unit from \$1,000 per Credit Unit~~

~~Section 4.F.1. Clarified process for sharing scores and developer informal appeal process~~

~~Section 4.F.4. Formalized our long-standing practice that no developer will receive more than 50% of total projects awarded unless there are no other feasible projects~~

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~~Section 4.G. — Codified our new practice of providing a Notice of Award and assignment of a loan officer and construction analyst within approximately one week of award~~

~~Section 4.I.8. — Added infeasibility as a reason for terminating a project~~

~~Section 5.C. — Updated the Total Development Cost (“TDC”) Index Cap for 2027 and indexed 2028 to New England CPI~~

~~Section 5.H. — Clarified that two phases of a project on the same site cannot apply in the same round and that if one phase is awarded, the project must move forward and cannot wait for the second phase to win a subsequent competitive process~~

~~Section 6.A.1. — Removed “replacement” as it is included in 3~~

~~Section 6.A.5. — Clarified which bodies of a municipality can deem an area blighted~~

~~Section 6.C. — Added a point for projects using wood fiber insulation~~

~~Section 6.D. — Changed “set aside” to “preference” for populations with special needs and clarified that project-based vouchers are only available for National Housing Trust Fund (“HTF”) units~~

~~Section 6.G. — Clarified (i) project-based vouchers are only available for the minimum required HTF units (ii) which Environmental Review requirements are necessitated by HTF funds and which are necessitated by project-based vouchers~~

~~Section 6.I. — Clarified the TIF beginning date is Placed in Service Date based on the new statutory language and clarified the TIF application deadline~~

~~Section 6.J.1. — Instituted the new location needs analysis developed by Planning and Research~~

~~Section 6.J.3. — Changed location policy so that location scoring from the prior QAP is available to developers for both years of this QAP if that scoring is higher~~

~~Section 6.K. — Added comprehensive plan~~

~~Section 6.L. — Removed Activities Important to Daily Living~~

~~Section 6.O. — Clarified existing language~~

~~Section 6.Q. — Clarified measurement period for management company performance~~

~~Section 7.B.3: Included language to allow an Additional Developer Fees in 9% LIHTC projects and clarify that deferred developer fees cannot be interest bearing or secured by a mortgage on the project~~

~~Appendix A: Added definition of Additional Developer Fee and added cap on Additional Developer Fee that is excluded from the Total Development Cost in the definition of Total Development Cost~~

~~Appendix E: Updated legal language on Right of First Refusal~~

Throughout:

- Updated deadlines
- Updated Section number references
- Repaired grammatical errors (punctuation, typos, correcting defined terms, etc.)

~~Section 3A: Added “at least” to clarify that MaineHousing can set aside more than 10% for the Nonprofit Set Aside.~~

~~Section 3B: Updated Preservation Set Aside amount to \$750,000.~~

~~Section 3C: Increased the amount of credit per unit to \$30,000 from \$20,000, and changed the maximum amount of credit per project to \$1,200,000.~~

~~Section 4A: Pre-apps due July 3~~2~~, 2024~~6~~ and July 13, 202~~7~~5.~~

~~Section 4B2: Applications due September 17~~9~~, 2026~~4~~ and September 16~~8~~, 2027~~5~~.~~

~~Section 4B3: Added language: “Submitted exhibits must include documentation such as grant award letters, signed documentation on letterhead or evidence of official municipal action to provide evidence of all funding sources and official approvals.”~~

~~Section 4I4: Updated language to clarify.~~

~~Section 4I5: Added language “in the case of a TDC Index Cap waiver, the TDC Index increases substantially”~~

~~Section 5A: Removed Section 811 language.~~

~~Section 5A3: Revised to revert the language back to the language that was adopted in the 2023-2024 QAP. MaineHousing had made changes to the 2023-2024 QAP after a public hearing and those changes were adopted, however in the version MaineHousing published for the 2025-2026 QAP, those changes were inadvertently left out. MaineHousing did not intend to make any changes to this Section.~~

~~Section 5A4 — Revised to revert the language back to the language that was adopted in the 2023-2024 QAP. MaineHousing had made changes to the 2023-2024 QAP after a public hearing and those changes were adopted, however in the version MaineHousing published for the 2025-2026 QAP, those changes were inadvertently left out. MaineHousing did not intend to make any changes to this Section.~~

~~Section 5B: — Increased the TDC Index caps.~~

~~Section 5C: — Increased Rehabilitation Costs per unit of existing housing from \$50,000 to \$75,000.~~

~~Section 5G: — Updated and clarified re-characterization language.~~

~~Section 5H: — Added a link to the latest version of the Quality Standards and Procedures Manual and noted energy efficiency standards. Additionally, updated Build America, Buy America requirements, removed electrical raceway/conduits language and relocated and updated Section 3 language.~~

~~Section 5I3: — Revised to revert the language back to the language that was adopted in the 2023-2024 QAP then revised to update the language to be consistent with the changes that were provided in the 2025-2026 version of the QAP that was published. Changed Broadband Capabilities to “Broadband Access” and indicated that the project must include broadband infrastructure with capacity sufficient to support the provision of Telhealth services. Separated out the definition of Broadband infrastructure and removed “ConnectMaine”. Deleted “If the broadband capabilities are used for telemedicine services”.~~

~~Section 5J: — Added that the resident service coordinator must be available twice weekly which is the appropriate number of days each week acceptable to MaineHousing.~~

~~Section 6: — Renumbered and reorganized the scoring criteria.~~

~~Section 6A: — Increased the scoring points for Rehabilitation or Reuse of Existing Housing, Structure or Site from 4 to 5.~~

~~Section 6B: — Increased the scoring points for Historic Rehabilitation from 4 to 5.~~

~~Section 6E: — Updated the scoring points for Accessibility to increase 6 points to 9 points for Projects that are not specifically for Older Adults or Families, having only 1 BR and/or efficiency units and to add 6 points for Family Projects.~~

~~Section 6F: — Increased the scoring points for National Housing Trust Fund from 1 to 2.~~

~~Section 6G: Increased the scoring points for Acquisition Cost from 4 to 5, increased the average acquisition cost per unit and increased the percentage of project's acquisition cost as compared to average acquisition cost and the associated points.~~

~~Section 6I: Decreased the scoring points for Housing Need from 10 to 8 and updated the Service Center Community Cities/Towns for both Project providing housing for Older Adults and Other Housing Projects and the associated points. Additionally, adjusted the points for Projects located on Native American tribal lands from 10 points to 8 points.~~

~~Section 6J: Increased the scoring points for Community Revitalization from 3 to 5 and added two points for Projects located in a QCT with at least 20% of the units at market rate.~~

~~Section 6K: Adjusted the scoring points and criteria for proximity to activities important to daily living to up to 5 points for activities important for daily living that are located within not more than a ½ mile of the Project, 1 point per activity.~~

~~Section 6L: Increased the scoring points for Readiness and provided a breakdown of the points for different categories.~~

~~Section 6M: Added the word "successfully" to the scoring criteria for two categories.~~

~~Section 6N: Changed to negative points for bad performance. Added language clarifying that MaineHousing has the discretion to consider whether non-compliance was a direct result of the Applicant's non-performance, the performance of an unaffiliated third party, or a result of something outside the control of any affiliated party provided it was corrected appropriately within a reasonable timeframe.~~

~~Section 6O: Reduced the weight of the scoring criterion from 5 points to 2. Added language clarifying that experience successfully managing at least one (1) low income housing property developed under a Federal program that is substantially similar to LHHC, to be determined at MaineHousing's sole discretion, is experience that qualifies for 1 point.~~

~~Section 6P: Changed to negative points for bad performance.~~

~~Section 10F: Added Utility Monitoring to begin in Year 2 of the QAP.~~

~~Section 11H: Added a reference to Appendices for clarity.~~

~~Appendix A: Change made to "Activities Important to Daily Living" definition adjusting retail store to a store that offers regularly purchased household supplies.~~

~~Deleted the definition for "Telemonitoring."~~

~~Appendix B: Language was added to require any available radon test results for the Project site.~~

~~Appendix E: Revised to revert the language back to the language that was adopted in the 2023-2024 QAP. MaineHousing had made changes to the 2023-2024 QAP after a public hearing and those changes were adopted, however in the version MaineHousing published for the 2025-2026 QAP, those changes were inadvertently left out. MaineHousing did not intend to make any changes to Appendix E.~~

**PUBLIC COMMENT:**

*Process:*

~~Notice of Agency Rule-making Proposal (MAPA-3) was submitted to the Secretary of State for publication in the March 27, 2024 edition of the appropriate newspapers. Additionally, MaineHousing sent the proposed rule to Interested Parties on March 27, 2024 and published the proposed rule on its website on March 27, 2024. MaineHousing held a public hearing on April 16, 2024. The comment period was held open until April 26, 2024 at 5:00 PM.~~

~~A second Notice of Agency Rule-making Proposal (MAPA-3) was submitted to the Secretary of State for publication in the May 15, 2024 edition of the appropriate newspapers. Additionally, MaineHousing sent the proposed rule to Interested Parties on May 15, 2024 and published the proposed rule on its website on May 15, 2024. No public hearing was held. The comment period was held open until June 14, 2024 at 5:00 PM.~~

*Summary of Comments and Responses to Comments:*

~~INSERT~~

**FISCAL IMPACT OF THE RULE:** The 2027<sup>5</sup> State of Maine ceiling of federal low-income housing tax credits is projected to raise approximately ~~\$40,500,000~~ \$34,700,000 of private investor capital, and the 2028<sup>6</sup> State of Maine ceiling of federal low-income housing tax credits is projected to raise approximately ~~\$41,150,000~~ \$35,300,000 of private investor capital. The private investor capital generated by the federal low-income housing tax credits will be used to develop affordable housing for low-income persons. Additionally, it is estimated that 1,400 jobs a year will be created with this investment. The rule will not impose any costs on municipalities or counties for implementation or compliance.

**EFFECTIVE DATE:** ~~JULY 3, 2024~~ JUNE XX, 2026

## APPENDIX A

### Definitions

“Above Average” means an average overall score of 4 in the rating category - Physical plant inspections, Project Reports submissions, or Management and Occupancy Reviews. Physical plant inspections, and Management Occupancy Reviews are scored on the following scale: 1- Unsatisfactory, 2 – Below Average, 3 – Average, 4 – Above Average, and 5 – Superior. Project Reports submissions are scored as 5-Timely Submission and 1-Late Submission for each required submission report – Audited Financial Review (AFR), Budget, and Owner Certification of Continued Compliance.

“Act” means the Maine Housing Authorities Act, [30-A M.R.S. §4701 et seq.](#), as may be amended from time to time.

~~“Activities Important to Daily Living” means activities or destinations that are important to the course of daily living of the population served by the Project, which include a grocery store, a public school only if the Project is housing for families, a daycare only if the Project is housing for families, a senior center only if the Project is Housing for Older Adults, a pharmacy, a bank or credit union, a post office, a store that offers regularly purchased household supplies, a general health care practitioner’s office, a public library, a location where people socialize, a hospital and other activities or destinations approved by MaineHousing. Convenience stores and gas stations are not eligible destinations for purposes of this subsection. If there is more than one activity or destination important to the course of daily living within a single establishment, each activity or destination will be counted separately (e.g. a retail store that also includes a pharmacy and a bank branch will be treated as 3 destinations important to the course of daily living).~~

“Adaptive Reuse” means the conversion of an existing non-housing building or structure to multi-family residential rental housing or the reconstruction of existing housing that has become functionally obsolete, as determined by MaineHousing.

“Additional Developer Fee” means Developer Fee in excess of the allowed Net Developer Fee. If this fee generates additional equity for the project, it will be exempt from the TDC Index calculation. If this fee is for purposes of reducing the taxable surplus cash distributions and increasing the losses to the syndicator thereby improving the economics of the project, up to \$20,000 per LIHTC unit will be exempt from the TDC Index calculation.

“Affiliates” means any person or entity directly or indirectly controlling, controlled by, or under common control with another person or entity.

“Affordable Housing” means multi-family rental housing that has five or more units and is assisted under a HUD or Rural Development program or is subject to a restrictive covenant requiring units in the housing to be restricted to households with income at or below 60% of area median income, as determined by HUD.

“Affordable Housing TIF” means an affordable housing development district and development program approved by MaineHousing pursuant to MaineHousing’s Affordable Housing Tax Increment Financing Program, [30-A M.R.S., Chapter 206, Subchapter 3](#) and the Act, as may be

amended.

“Applicant” means the entity applying for Credit, its successors and assigns, which must be the entity that will be the owner of the Project for tax purposes; must be duly organized and validly existing under the laws of the state in which it is formed, and if not formed in this State, must be duly authorized to conduct business in this State; and must be in good standing under the laws of this State and its state of formation, if not this State.

“Application” means an application to MaineHousing for an allocation of Credit.

“Capitalized Lease Value” means the net present value of all lease payments under a lease calculated over the term of the lease using the 10-year Treasury note rate 60 calendar days before the Application deadline plus 300 basis points.

“Code” means the Internal Revenue Code, Title 26 of the United States Code, and applicable regulations promulgated pursuant thereto, as may be amended.

“Community Revitalization Plan” means (1) a community that has been designated by HUD or RD as an Empowerment Zone, a Renewal Community or Enterprise Community, or a Neighborhood Revitalization Strategy Area; or (2) a written plan that was formally adopted by the governing body of a municipality no more than twelve (12) years prior to the Application deadline following a concerted planning process and public input, specifically targets a neighborhood or area in the community (not a single building or site or the entire municipality) for redevelopment or revitalization, and includes (a) an assessment of the existing physical structures and infrastructure of the area, (b) detailed policy goals with respect to economic redevelopment, the rehabilitation or development of housing (including multi-family rental housing) and the improvement or expansion of infrastructure, and (c) proposed activities and a timetable for implementing the policy goals. Plans for a single development and plans formulated by or on behalf of the Applicant are not Community Revitalization Plans. A comprehensive plan that meets all of the requirements in (2) may qualify.

“Compliance Period” means the period defined in Section 42(i)(1) of the Code.

“Credit” or “LIHTC” means the low-income housing tax credit established pursuant to [Section 42](#) of the Code and allocated pursuant to this rule.

“Credit Period” means the period defined in Section 42(f)(1) of the Code.

“Credit Units” means units in a Project that are eligible for Credit.

“Demand Response Transportation” means on-call transportation services that operate at least 3 days per week and provide service throughout the day.

“Developer Fee” means the total compensation for the work, costs and risks associated with developing a Project, including without limitation, creating the Project concept, identifying and acquiring the Project site, obtaining construction and permanent financing, obtaining necessary subsidies, negotiating the syndication of investment interests in the Project, obtaining all necessary regulatory approvals, constructing and/or rehabilitating the Project and marketing, and includes all

amounts paid to consultants to perform this work, except fees for professional services such as environmental assessments, rental market studies, soil tests, and water tests, and includes all reserves, in the form of cash, expected to be paid to the tax credit developer from the Project.

“DDA” means an area of the State that is designated by HUD as a difficult development area pursuant to [Section 42\(d\)\(5\)\(B\)\(iii\)](#) of the Code or an area of the State that is designated by MaineHousing as a difficult-to-develop area in Section 7.A.13 pursuant to [Section 42\(d\)\(5\)\(B\)\(v\)](#) of the Code.

“Extended Use Agreement” means an agreement that satisfies the requirements of [Section 42\(h\)\(6\)\(B\)](#) of the Code.

“Extended Use Period” means the period of time specified by MaineHousing in the Extended Use Agreement executed in connection with a Project pursuant to [Section 42\(h\)\(6\)\(D\)](#) of the Code, which is the period set forth in Section 5.A. for Projects allocated Credit under the State Ceiling.

“Extremely Low Income” means income that is at or below 30% of the area median income as determined pursuant to the regulations and guidance governing the National Housing Trust Fund.

“Family Housing” means housing for families that qualifies for points under the Family Housing scoring criteria set forth in Section 6.E.

“Fiscal Year” means the fiscal year for a LIHTC Project as defined in the Owner’s organizational documents.

“Fixed-route Public Transportation” means year-round, regularly scheduled public transportation that operates at least 5 days per week and provides regular service throughout the day.

“Housing Development Costs” means the total of all direct and indirect costs incurred in financing, creating, purchasing or rehabilitating a LIHTC Project except the costs attributable to the acquisition of the land and any existing buildings as determined by MaineHousing.

“Housing for Older Adults” means a Project that is designated as elderly or senior housing and receives funding and project-based rental assistance under a RD or HUD multi-family elderly housing program (such as [RD’s Section 515 Rural Rental Housing Program](#) and [HUD’s Section 202 Supportive Housing for the Elderly Program](#)) or that meets the definition of “housing for older persons” under the federal [Fair Housing Act, 42 U.S.C. §3607\(b\)\(2\)](#) and the Maine Human Rights Act, [5 M.R.S. §4581 et seq.](#) and all associated regulations, as may be amended.

“HUD” means the United States of America acting through the United States Department of Housing and Urban Development.

“Intermediary Costs” means all Housing Development Costs except the actual construction costs or eligible rehabilitation costs under [Section 42\(e\)](#) of the Code attributable to the development of the units.

“IRS” means the United States Department of Treasury, Bureau of Internal Revenue Service.

“LIHTC Project” means a qualified low-income housing project as defined in and governed by [Section 42\(g\)](#) of the Code.

“MaineHousing” means Maine State Housing Authority.

“MaineHousing’s Construction Standards” means MaineHousing’s [Quality Standards and Procedures Manual](#) in effect 60 calendar days prior to the applicable deadline for an Application for Credit which include without limitation certain energy efficiency standards and UPCS and incorporate MaineHousing’s accessibility policy and procedures.

“Maximum Credit Amount” means the maximum amount of Credit a Project is eligible to receive pursuant to Section 3.C.

“National Housing Trust Fund” means the Housing Trust Fund established under Title I of the Housing and Economic Recovery Act of 2008, [12 U.S.C. §4568](#), together with associated regulations and guidance now or hereafter promulgated pursuant thereto.

“Net Developer Fee” means the Developer Fee with respect to a Project that does not exceed the applicable limit set forth in Section 7.B.2., including any portion thereof that is deferred or loaned to pay for costs associated with the Project (and does not include any additional Developer Fee allowed under Section 7.B.3).

“Notice ~~to Proceed of Award~~” means the notice that a Project has been selected for further evaluation to determine the Project’s eligibility for Credit and the amount of Credit to be allocated for the Project. The Notice ~~to Proceed of Award~~ will require the submission of all information necessary for MaineHousing to determine the amount of Credit, if any, to be allocated to the Project, obligate the Applicant to fulfill all commitments made in the Application, and require the Applicant to promptly and diligently develop and complete the Project according to the deadlines specified in the notice.

“Owner” means the legal owner of a LIHTC Project or Qualified Building for which an Application has been submitted to MaineHousing or which has received an allocation of Credit from MaineHousing pursuant to this Qualified Allocation Plan or a prior Qualified Allocation Plan for the State.

“Ownership Transfer Rule” means Chapter 27 of MaineHousing’s rules, *Transfers of Ownership Interests*, and the policies and procedures related thereto, all as may be amended.

“Passive House Certification” means certification from Passive House Institute US, Inc. (PHIUS) or Passive House Institute (PHI) prior to MaineHousing’s issuance of IRS Form 8609.

“Persons Experiencing Homelessness” means persons sleeping in a place not meant for human habitation, in an Emergency Shelter, or in other emergency housing; persons exiting an institution where they resided for 90 days or less and who had resided in an Emergency Shelter, other emergency housing, or place not meant for human habitation before entering that institution; and persons fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking, or other dangerous or life-threatening conditions in the individual’s or family’s current housing

situation, including where the health and safety of children are jeopardized, and who have no other residence and lack the resources or support networks to obtain other permanent housing.

“Placed in Service” means the date on which a Qualified Building is suitable and available for occupancy as determined in accordance with [Section 42](#) of the Code.

“Principal” means any person or entity with a controlling interest in another entity, including without limitation, a person or entity with an ownership interest in an Applicant that controls the development and day-to-day operation of a Project, such as the general partner(s) of a limited partnership or the manager(s) or member(s) invested with the management authority of a limited liability company, and all persons and entities with an ownership interest in or control of said entity.

“Project” means the property described in the Application, which must be a qualified low-income housing project as defined in and governed by [Section 42\(g\)](#) of the Code.

“Project Reports” means the annual certification and tenant data required under Section 10.C., and if required for the LIHTC Project, the audited financial report (AFR) and the annual project budget.

“QCT” means an area of the State designated by HUD as a qualified census tract pursuant to [Section 42\(d\)\(5\)\(B\)\(ii\)](#) of the Code.

“Qualified Allocation Plan” or “Plan” means the plan for allocating and administering the Credit adopted by the housing credit agency pursuant [Section 42\(m\)\(1\)\(B\)](#) of the Code.

“Qualified Building” means a qualified low-income building as defined in and governed by [Section 42\(c\)\(2\)](#) of the Code.

“Qualified Contract” means a contract as defined in Section 42(h)(6)(F) of the Code.

“Qualified Nonprofit Organization” means a qualified nonprofit organization as defined in Section 42(h)(5)(C) of the Code.

“Rehabilitation Costs” means with respect to a Project (1) the site costs, (2) the costs of complying with the construction requirements of other funding sources except those required by the Applicant, any Principal thereof or Affiliates of either, (3) contractor profit, overhead and general conditions, and (4) certain costs identified in the capital needs assessment required under Section 5.C.1. of the QAP, including (a) the cost of correcting all violations of applicable federal, state and local health, safety and building codes and correcting deferred maintenance, (b) the rehabilitation or replacement of all structures, systems, facilities and components that have reached or exceed their useful life or will reach their useful life within 5 years, (c) the cost of complying with MaineHousing’s Construction Standards, (d) the cost of complying with the most current accessibility requirements for new construction projects under applicable federal, state and local accessibility laws, regulations, standards and guidance, and (e) the remediation and disposal of any environmental or other hazards identified in environmental reports. Rehabilitation Costs do not include construction contingency, relocation costs, or other soft costs.

“Related Development” means any development of which the Project is a part or is related and the

Project cannot be completed, either structurally or financially, without the completion of the development.

“RD” or “Rural Development” means the United States of America acting through the United States Department of Agriculture, Rural Housing Services.

“Safe Walking Distance” means a pedestrian route appropriate to the area, as determined by MaineHousing, with sidewalks, crosswalks and traffic signals at busy roads or intersections and year-round walkability, which includes being plowed during the winter.

“Section 8” means Section 8 of the United States Housing Act of 1937, [42 U.S.C. §1437f](#), as may be amended.

“Service Center Community” means an entire municipality that provides jobs and retail to surrounding areas and is a center for education, health care, cultural, recreational and social services, designated pursuant to the Municipal Planning Assistance Program of the State’s Department of Agriculture, Conservation and Forestry as a Regional Service Center as of January 2013.

“State” means the State of Maine.

“State Ceiling” means the State’s housing credit ceiling established pursuant to [Section 42\(h\)\(3\)\(C\)](#) of the Code.

“Tax Increment Financing” means any type of tax increment financing, including without limitation an Affordable Housing TIF, a development district and development program approved by a municipality or a tax increment financing district approved by the State’s Department of Economic and Community Development pursuant to [30-A M.R.S., Chapter 206](#), as may be amended.

“TDC Index” means the calculation described in Section 5.B.

“TDC Index Cap” means the limit on Total Development Cost set forth in Section 5.B.

“Telehealth” means the use of interactive real-time visual and audio or other electronic media for the purpose of consultation and education concerning and diagnosis, treatment, care management, and self-management of a patient's physical and mental health and includes real-time interaction between the patient and the telehealth provider, synchronous encounters, asynchronous encounters, store and forward transfers and remote patient monitoring. Telehealth includes telephonic services when interactive telehealth services are unavailable or when a telephonic service is medically appropriate for the underlying covered service.

“Total Construction Cost” means the sum of site costs, costs of constructing or rehabilitating structures, systems, facilities, units and components, general requirements, bond premiums, and contractor overhead and profit as determined by MaineHousing.

“Total Development Cost” or “TDC” means Total Project Cost less (1) the fees required by MaineHousing, (2) the Project’s operating deficit account to the extent required by MaineHousing, ~~and~~ (3) the costs associated with any commercial space developed in connection with the Project, ~~and~~ (4) up to \$20,000 per unit in Additional Developer Fee.

“Total Project Cost” means the sum of all costs associated with the development, construction and rehabilitation of a Project, as determined by MaineHousing. Total Project Cost includes, without limitation, acquisition costs, the Capitalized Lease Value of all leases of land and building(s), demolition costs, Total Construction Cost, construction contingency, costs associated with community service facilities included in the Eligible Basis of the Project, soft costs (such as permits, design and engineering fees, environmental reports, appraisals, market studies and legal fees), syndication costs, Developer Fee, financing costs and project reserves. Community service facilities are not considered commercial space for purposes of Total Project Cost.

“UPCS” means the Uniform Physical Conditions Standards established by HUD pursuant to [24 CFR §5.703](#), as may be amended.

## APPENDIX B Pre-Application Submission Requirements

Applicants must submit a request for pre-application review and the following information to MaineHousing **at least 60 calendar days before the applicable Application deadline.**

1. A narrative description of the Project and any Related Development, including, the location, type of housing, total number of units by bedroom size, breakdown of required and/or pledged accessible units by type and location, total number of income-restricted units by bedroom size, proposed affordability, any existing affordability restrictions, any existing or proposed use restrictions, common areas and amenities at the Project, any community service facilities, any commercial space and other unique features of the Project.
2. Conceptual, Diagrammatic Site Plan and Conceptual Floor Plans and Conceptual Building Elevations in accordance with the requirements set forth in MaineHousing's *Quality Standards and Procedures Manual* which can be found at <https://www.mainehousing.org/programs-services/housing-development/construction-services>.
3. The status of applicable federal, State and local land use approvals for the Project and any Related Development, and any site, subdivision and other plans for the Project and any Related Development that have been prepared for submission or have been submitted to applicable municipal, state and federal governmental entities.
4. Details about the parking for the Project, including the number, type and location of all on-site parking and off-site parking and the terms and conditions thereof.
5. An explanation and all supporting documentation for any exceptions from the requirement to provide a community room, laundry facilities, telemedicine facilities or area activities in accordance with Section 5.H of the QAP.
6. All available information about any known or suspected environmental conditions on the Project site and any Related Development or adjacent sites that may impact the Project site or any Related Development, including any environmental reports and all available radon test results for the Project site. To the extent feasible, identify any and all visible (both on and off-site) fuel oil and propane tanks and include them on the site plan
7. A capital needs assessment for any existing housing that meets the requirements in Section 5.C. and Appendix C.
8. A conceptual construction estimate(s) prepared by a qualified general contractor or third-party estimator for the Project and any Related Development, including trade breakdowns in the form of a schedule of values and a reasonable estimating contingency, if applicable, with sufficient detail to demonstrate expected construction-related costs. All exclusions and qualifications, if any, must be clearly stated in the estimate. The estimate is to be the basis of the hard cost line items contained in the project underwriting without exception.
9. A projected development and operating budget(s) for the Project and any Related Development which must be submitted electronically in the format prescribed by MaineHousing.

## APPENDIX C Capital Needs Assessment Requirements

1. The assessment must include a site visit, an interview with the on-site property manager and maintenance personnel concerning prior and pending repairs and improvements and existing or chronic physical deficiencies, and a physical inspection of the interior and exterior of at least 20% of the units and all other structures, facilities, systems and components that will be part of the Project, including the following:

- a) Site, including without limitation topography, drainage, pavement, curbing, walkways, sidewalks, parking, accessible parking, accessible routes, landscaping, amenities, water, sewer, storm drainage, and all utility lines;
- b) Structural systems and components, both substructure and superstructure, including without limitation foundations, exterior walls, balconies, porches, and stairways, exterior doors and windows, chimneys and roofing;
- c) Interiors, including without limitation unit and common area finishes and substrata (e.g. flooring, underlayment, carpeting, plaster or drywall, wall coverings and paint condition), and unit and common area kitchen finishes, cabinets, countertops and appliances, and unit and common area bathroom finishes, fixtures and accessories, laundry facilities, and common area lobbies and corridors; and
- d) Building systems, including without limitation plumbing supplies and drainage, domestic hot water production, heating, ventilating and air-conditioning production and distributions systems, fuel storage and delivery systems, electrical power distribution and metering systems, lighting controls and fixtures, smoke, fire and any other alarm systems, fire protection systems, security systems, and elevators.

The capital needs assessment must specifically identify all structures, systems, facilities, units and components that were inspected and must include a concise overview of the physical and operational condition of the existing housing and a detailed assessment of the expected useful life and the remaining useful life of each structure, system, facility, unit and component inspected. The assessment must also consider the presence of environmental and other hazards, including without limitation, asbestos, lead paint, mold, water damage and insect infestations.

2. The capital needs assessment must include a recommended scope of work and a cost estimate to complete the scope of work that addresses the following capital needs of the Project, without consideration of financial feasibility:

- a) Correction of all violations of applicable federal, state and local building, health and life safety codes and correction of all deferred maintenance;
- b) Rehabilitation or replacement of all structures, systems, facilities, units and components that have reached or exceeded their useful lives or will reach their useful lives within 5 years;
- c) Rehabilitation of all units and common areas and facilities to bring them into compliance with MaineHousing's Construction Standards to the maximum extent feasible;
- d) Rehabilitation of the minimum number of units and all common areas and facilities that are necessary to comply with the most current requirements for new construction projects under applicable federal, state and local accessibility laws, regulations, standards and guidance (which include without limitation, [Section 504 of the Rehabilitation Act of 1973](#), HUD's housing regulations at [24 C.F.R. Part 8](#) and any accessibility standard designated by HUD; Title II and Title III of the Americans with Disabilities Act of 1990 and the 2010 Standards of Accessible Design; and if the Project involves substantial rehabilitation,

the Maine Human Rights Act, the Maine Human Rights Commission's Chapter 8, Housing Regulations, and ANSI Standard A117.1-2009); and

e) Remediation and disposal of any environmental or other hazards identified in the assessment.

3. The capital needs assessment must also identify any structures, systems, facilities, units and components with a remaining useful life of less than 30 years. The Application must include a plan for future rehabilitation or replacement of any identified structure, system, facility, unit and component with a useful life of less than 30 years that is not included in the scope of work for the Project, including possible funding sources, which will be considered in establishing the appropriate funding amounts for the Project's reserve accounts.

**APPENDIX D  
LOW INCOME HOUSING TAX CREDIT PROGRAM  
OWNER'S CERTIFICATE OF CONTINUING PROGRAM COMPLIANCE**

To: *MaineHousing*  
26 Edison Drive  
Augusta, ME 04330

<b>Certification Dates:</b>	From: <b>January 1, 20</b> _____	To: <b>December 31, 20</b> _____		
<b>Project Name:</b>			<b>Project No:</b>	
<b>Project Address:</b>		<b>City:</b>	<b>County:</b>	<b>Zip:</b>
<b>Tax ID # of Ownership Entity:</b>				
<b>Building Identification Number(s):</b>	(1)	(2)	(3)	
	(4)	(5)	(6)	
	(7)	(8)	(9)	
	(10)	(11)	(12)	

No buildings have been Placed in Service  
 At least one building has been placed in Service but owner elects to begin credit period in the following year.  
 If either of the above applies, please check the appropriate box, and proceed to page 2 to sign and date this form.

The undersigned \_\_\_\_\_ on behalf of \_\_\_\_\_

\_\_\_\_\_ (the "Owner"), hereby certifies that:

1. The project meets the minimum requirements of: (check one)
  - 20 - 50 test under Section 42(g)(1)(A) of the Code
  - 40 - 60 test under Section 42(g)(1)(B) of the Code
  - 15 - 40 test for "deep rent-skewed" projects under Section 42(g)(4) and 142(d)(4)(B) of the Code
  - Income Averaging
  
2. There has been **no change in the applicable fraction** (as defined in Section 42(c)(1)(B) of the Code) for any building in the project:
 

**NO CHANGE**     **CHANGE**

If **"Change"**, list the applicable fraction to be reported to the IRS for each building in the project for the certification year on page 4:
  
3. There have been no changes in the building's eligible basis under Section 42(d) of any building in the project.
 

**NO CHANGE**     **CHANGE**

If **"Change"**, list the changes on page 4:
  
4. The owner has received an annual Tenant Income Certification from each low-income resident and documentation to support that certification, or the owner has a re-certification waiver letter from the IRS in good standing, has received an annual Tenant Income Certification from each low-income resident, and

documentation to support the certification at their initial occupancy.

YES  NO

5. Each low-income unit in the project has been rent-restricted under Section 42(g)(2) of the Code:

YES  NO

6. All low-income units in the project are and have been for use by the general public and used on a non-transient basis (except for transitional housing for the homeless provided under Section 42 (i)(3)(B)(iii) of the Code):

YES  NO  HOMELESS

7. There has been no finding of discrimination under the Fair Housing Act, 42 U.S.C 3601-3619 with respect to this project. A finding of discrimination includes an adverse final decision by the Secretary of Housing and Urban Development (HUD), 24 CFR 180.680, an adverse final decision by a substantially equivalent state or local fair housing agency, 42 U.S.C 3616a(a)(1), or an adverse judgment from a federal court:

FINDING  NO FINDING

If "**Finding**", please explain the nature of the violation and attach a copy of the decision or judgment.

8. There has been no finding of discrimination under any other applicable local, State or federal equal access or nondiscrimination law with respect to this project. A finding of discrimination includes an adverse final decision by the governmental agency responsible for administering such law, or an adverse judgment from a court with jurisdiction over such law:

FINDING  NO FINDING

If "**Finding**", please explain the nature of the violation and attach a copy of the decision or judgment.

9. Each building in the project is and has been suitable for occupancy, taking into account local health, safety, and building codes (or other habitability standards), and the state or local government unit responsible for making building code inspections did not issue a report of a violation for any building or low income unit in the project:

YES  NO

If "**No**", explain the nature of violation on page 4 and attach a copy of the violation report as required by 26 CFR 1.42-5 and any documentation of correction.

10. Each building and all FedHome (HOME) assisted units are suitable for occupancy, taking into account State and local health, safety, and other applicable codes, ordinances, and requirements, and the ongoing property standards established by the participating jurisdiction (MaineHousing) to meet the requirements of 24 CFR, Part 92, HOME Investment Partnership Program, Section 92.251.

YES  NO  N/A

11. There has been **no change in the eligible basis** (as defined in Section 42(d) of the Code) of any building in the project since last certification submission:

NO CHANGE  CHANGE

If "**Change**", state nature of change (e.g., a common area has become commercial space, a fee is now charged for a tenant facility formerly provided without charge, or the project owner has received federal

subsidies with respect to the project which had not been disclosed to the allocating authority in writing) on page 4:

12. All tenant facilities included in the eligible basis under Section 42(d) of the Code of any building in the project, such as swimming pools, other recreational facilities, parking areas, washer/dryer hookups, and appliances were provided on a comparable basis without charge to all tenants in the buildings:  
 YES  NO
13. If a low-income unit in the project has been vacant during the year, reasonable attempts were or are being made to rent that unit or the next available unit of comparable or smaller size to tenants having a qualifying income before any units were or will be rented to tenants not having a qualifying income:  
 YES  NO
14. If the income of tenants of a low-income unit in any building increased above the limit allowed in Section 42(g)(2)(D)(ii) of the Code, the next available unit of comparable or smaller size in that building was or will be rented to residents having a qualifying income:  
 YES  NO
15. Project complies with an extended low-income housing commitment as described in section 42(h)(6) (not applicable to buildings with tax credits from years 1987-1989):  
 YES  NO  N/A
16. In the prior 12 month period, the owner has:
- a) terminated the tenancy of a tenant in a low income unit, including without limitation, non-renewal of the lease of an existing tenant in a low income unit, for other than good cause;
  - b) increased the gross rent of a tenant with respect to a low income unit not otherwise permitted under Section 42 of the Code and any other applicable program (e.g. HOME, HUD Section 8);
  - c) denied tenancy to any applicant or terminated the tenancy of any tenant solely because the applicant or tenant had a Section 8 voucher or certificate; or
  - d) denied tenancy to any applicant, terminated the tenancy of any tenant, or failed to assist a tenant in finding alternative appropriate housing in violation of Title VI of the Violence Against Women Reauthorization Act of 2013, 34 USC Subpart 2 – housing rights Chapter 121 and applicable regulations (VAWA), as amended.
- YES  NO

If “Yes”, please explain the nature of the violation on page 4.

17. The project complies with the requirements of all applicable Federal and State Housing Programs included in the development (e.g., Rural Housing Services, HOME, HUD Section 8, or Tax-Exempt Bonds).  
 YES  NO

If “No”, please explain the nature of the violation on page 4.

18. The owner received its credit allocation from the portion of the state ceiling set-aside for a project involving "qualified non-profit organizations" under Section 42(h)(5) of the code and its non-profit entity materially participated in the operation of the development within the meaning of Section 469(h) of the Code.  
 YES  NO  N/A

19. The property has not suffered a casualty loss resulting in the displacement of residents.  
 YES  NO

If “Yes”, please explain the nature of the loss on page 4.

20. There has been no change in the ownership or management of the project:

NO CHANGE     CHANGE

If "**Change**", complete page 4 detailing the changes in ownership or management of the project.

**Note: Failure to complete this form in its entirety will result in noncompliance with program requirements. In addition, any individual other than an owner or general partner of the project is not permitted to sign this form, unless permitted by the state agency.**

The project is otherwise in compliance with the Code, including any Treasury Regulations, the applicable State Allocation Plan, and all other applicable laws, rules and regulations. This Certification and any attachments are made UNDER PENALTY OF PERJURY.

\_\_\_\_\_  
(Ownership Entity)

By: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_

**PLEASE PROVIDE ANY CHANGES OR EXPLANATIONS REQUIRED UNDER QUESTIONS 1-19.**

Question #	Explanation

**CHANGE IN MANAGEMENT CONTACT**

Date of Change:	
Management Co. Name:	
Management Address:	
Management city, state, zip:	
Management Contact:	
Management Contact Phone:	
Management Contact Fax:	
Management Contact Email:	

**1. CHANGES IN OWNERSHIP OR MANAGEMENT**

(to be completed **ONLY** if **“CHANGE”** marked for question 20 above)

**2. TRANSFER OF OWNERSHIP**

Date of Change:	
Taxpayer ID Number:	
Legal Owner Name:	
Address:	
Phone:	
General Partnership:	
Status of Partnership (LLC, etc.):	

**CHANGE IN OWNER CONTACT**

Date of Change:	
Owner Contact:	
Owner Contact Phone:	
Owner Contact Fax:	
Owner Contact Email:	

## APPENDIX E

### THRESHOLD REQUIREMENTS FOR PURCHASE OPTIONS/RIGHTS OF FIRST REFUSAL

I. The Purchase Options must:

- 1) grant to one or more of the general partner, managing member, developer or sponsor an irrevocable option to purchase the Project at a purchase price not more than the greater of: (a) its fair market value as encumbered by the Extended Use Agreement and any other restrictions of record; and (b) the sum of: (i) the outstanding debt secured by the Project, (ii) the amount of the limited partner's or non-managing member's federal, state and local tax liability resulting from the sale of the Project, and (iii) all amounts owed to the limited partner or non-managing member under the limited partnership agreement or limited liability company operating agreement (the "Project Option Price");
- 2) grant to one or more of the general partner, managing member, developer or sponsor an irrevocable option to purchase the interest of the limited partner(s) or non-managing member(s) in the Project ownership entity ("Ownership Interest") at a purchase price not more than the amount the limited partner(s) or non-managing member(s) would have received on an after-tax basis if the Project had been sold at the Project Option Price and the proceeds distributed pursuant to the terms of the limited partnership agreement or limited liability company operating agreement;
- 3) be exercisable beginning at the earlier of: (a) the expiration of the Compliance Period; or (b) the exit of or change of controlling interest (as defined in the Transfers of Ownership Interests Rule, Chapter 27) in the limited partner or non-managing member occurring after the expiration of the Credit Period;
- 4) expire no earlier than 36 months after the expiration of the Compliance Period; and
- 5) give the holder of the option a minimum of 12 months to close on the purchase of the Project or the Ownership Interest after exercise of the option or such longer period required by any lender(s) or other party whose consent to the transfer is required.

II. The right of first refusal (ROFR) must:

- 1) grant to a Qualified Nonprofit Organization an irrevocable and exclusive ROFR to purchase the Project at ~~the lesser of: (a) its fair market value as encumbered by the Extended Use Agreement and any other restrictions of record; and (b) the Minimum Purchase Price as defined in Section 42(i)(7) of the Code but in no event less than the outstanding debt secured by the Project,~~ excluding any indebtedness incurred within the 5-year period ending on the date of the sale pursuant to the ROFR (the "ROFR Price");
- 2) be exercisable beginning at the expiration of the Compliance Period;

- 3) expire no earlier than 36 months after the later of: (i) the public offer of the Project for sale by the general partner or managing member; and (ii) the expiration of the Compliance Period;
- 4) give the holder of the ROFR a minimum of 90 days to exercise its ROFR and a minimum of 12 months to close on the purchase of the Project after exercise of the ROFR or such longer period required by any lender(s) or other party whose consent to the transfer is required; and
- 5) not require more than a nominal earnest money deposit in order to exercise the ROFR.

III. The Project owner's limited partnership agreement or limited liability company operating agreement must provide that:

- 1) the holder of the ROFR may assign the ROFR to a governmental unit, tenant organization or resident management corporation of the Project, or another Qualified Nonprofit Organization without the consent of the limited partner(s) or non-managing member(s);
- 2) the general partner or managing member may elect to do any of the following:
  - a) subject to the consent of the limited partner(s) or non-managing member(s), which consent shall not be unreasonably withheld, conditioned, or delayed, sell the Project to the holder of the ROFR in connection with the exercise of the ROFR (the limited partner(s) or non-managing member(s) may not withhold consent for a non-material breach of the Project owner's organizational documents);
  - b) at its discretion, without the consent of the limited partner(s) or non-managing member(s), sell the Project to the holder of the ROFR in connection with the exercise of the ROFR following the general partner's or managing member's receipt of a bona fide third party offer to purchase the Project, which offer may be solicited by the general partner/managing member or the holder of the ROFR; or
  - c) at its discretion, without the consent of the limited partner(s) or non-managing member(s), offer the Project for sale publicly at any time following the expiration of the Compliance Period and thereafter accept an offer from the highest bidder to purchase the Project, as long as the sale price is not less than the ROFR Price, and provided such acceptance is subject to the rights of the holder of the ROFR to exercise the ROFR and purchase the Project at the ROFR Price;
- 3) the general partner or managing member is directed and authorized to execute all documents necessary to effect the sale of the Project pursuant to the ROFR or Purchase Options;
- 4) the limited partner(s) or non-managing member(s) affirmatively agree not to challenge: (i) the sale of the Project pursuant to the terms of the ROFR by the general partner or managing member to the holder of the ROFR even if the holder of the ROFR is affiliated with the general partner or managing member; (ii) the general partner's or managing member's acceptance of an offer from the highest bidder in response to the general partner's or managing member's public offer of the Project for sale, provided the offer price is not less than the ROFR Price, and/or the exercise of the ROFR by the holder of the ROFR after any such acceptance; and (iii) the

exercise of the Purchase Options by the holder(s) thereof pursuant to the terms of the Purchase Option;

- 5) in the event Section 42(i)(7) of the Code is amended to permit a Qualified Nonprofit Organization to hold a purchase option after the expiration of the Compliance Period, and only to the extent permitted under such revised Section 42(i)(7) of the Code, the holder of the ROFR shall be entitled to purchase the Project, or at its option, all of the interests in the owner, in either case at the ROFR Price, in lieu of exercising the ROFR;
- 6) neither the ROFR or Purchase Options will be adversely affected or limited by any other rights of the limited partner(s) or non-managing member(s), or any owner of any interest in any limited partner or non-managing member, such as forced sale rights, and there are no conditions to the exercise of the ROFR or Purchase Options except as explicitly identified in the limited partnership agreement or limited liability company operating agreement; and
- 7) any amendment that would modify any term or condition related to the ROFR or Purchase Options requires the prior written consent of MaineHousing.

**APPENDIX F**  
**HUD POLICY REQUIREMENTS**

[Some of these requirements are currently under a stay by the Court and may or may not ultimately be required. MaineHousing will inform Applicants of the applicable requirements.]

If applicable:

1. The Recipient shall not use grant funds to promote “gender ideology,” as defined in Executive Order (E. G. ) 14168, Defending Women from Gender Ideology Extremism and Restoring Biological Truth to the Federal Government;
2. The Recipient agrees that its compliance in all respects with all applicable Federal antidiscrimination laws is material to the U.S. Government's payment decisions for purposes of section 3729(b)(4) of title 31, United States Code;
3. The Recipient certifies that it does not operate any programs that violate any applicable Federal anti-discrimination laws, including Title VI of the Civil Rights Act of 1964;
4. The Recipient shall not use any grant funds to fund or promote elective abortions, as required by E.O. 14182, Enforcing the Hyde Amendment; and that,
5. Notwithstanding anything in the NOFO or Application, this Grant shall not be governed by Executive Orders revoked by E.G. 14154, including E. O. 14008, or NOFO requirements implementing Executive Orders that have been revoked.
6. The Recipient must administer its grant in accordance with all applicable immigration restrictions and requirements, including the eligibility and verification requirements that apply under title IV of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996, as amended (8 U.S.C. 1601-164 ) (PRWORA) and any applicable requirements that HUD, the Attorney General, or the U. S. Citizenship and Immigration Services may establish from time to time to comply with PRWORA, Executive Order 4218, or other Executive Orders or immigration laws.
7. No state or unit of general local government that receives funding under this grant may use that funding in a manner that by design or effect facilitates the subsidization or promotion of illegal immigration or shields illegal aliens from deportation, including by maintaining policies or practices that materially impede enforcement of federal immigration statutes and regulations.
8. The Recipient must use SAVE, or an equivalent verification system approved by the Federal government, to prevent any Federal public benefit from being provided to an ineligible alien who entered the United States illegally or is otherwise unlawfully present in the United States.
- 1-9. Faith-based organizations may be subrecipients for funds on the same basis as any other organization. Recipients may not, in the selection of subrecipients, discriminate against an organization based on the organization's religious character, affiliation, or exercise.

**BASIS STATEMENT:** This rule is the qualified allocation plan for allocating and administering federal low income housing tax credits (“LIHTC”) in the State of Maine, which MaineHousing, as the State’s designated housing credit agency, is required to adopt pursuant to [Section 42](#) of the Internal Revenue Code and the above-referenced sections of the Maine Housing Authorities Act.

This rule replaces the prior rule and includes the following changes:

Throughout: Updated deadlines and corrected grammatical errors

Section 1: Added a Statement Regarding Cost Control, which is an NCSHA suggestion

Section 4.C. Increased Monitoring Fee to \$1,100 per Credit Unit from \$1,000 per Credit Unit

Section 4.F.1. Clarified process for sharing scores and developer informal appeal process

Section 4.F.4. Formalized our long-standing practice that no developer will receive more than 50% of total projects awarded unless there are no other feasible projects

Section 4.G. Codified our new practice of providing a Notice of Award and assignment of a loan officer and construction analyst within approximately one week of award

Section 4.I.8. Added infeasibility as a reason for terminating a project

Section 5.C. Updated the Total Development Cost (“TDC”) Index Cap for 2027 and indexed 2028 to New England CPI

Section 5.H. Clarified that two phases of a project on the same site cannot apply in the same round and that if one phase is awarded, the project must move forward and cannot wait for the second phase to win a subsequent competitive process

Section 5.I. Removed “Of particular note are updates to MaineHousing’s energy efficiency standards

Section 6.A. Reduced the points for Project Characteristics from 5 to 4

Section 6.A.1. Removed “replacement” as it is included in 3

Section 6.A.5. Clarified which bodies of a municipality can deem an area blighted

Section 6.C. Added a point for projects using wood fiber insulation

Section 6.D. Changed “set-aside” to “preference” for populations with special needs and clarified that project-based vouchers are only available for National Housing Trust Fund (“HTF”) units and reduced the points from 6 to 3

Section 6.G. Clarified (i) that project-based vouchers are only available for the minimum required HTF units (ii) which Environmental Review requirements are necessitated by HTF funds and which are necessitated by project-based vouchers and (iii) increased the points from 2 to 3

Section 6.I. Clarified the TIF beginning date is Placed in Service Date based on the new statutory language and clarified the TIF application deadline

Section 6.J.1. Instituted the new location needs analysis developed by Planning and Research

Section 6.J.2. Instituted the new location needs analysis developed by Planning and Research

Section 6.J.3. Changed location policy so that location scoring from the prior QAP is available to developers for both years of this QAP if that scoring is higher

Section 6.K. Added comprehensive plan

Section 6.L. Removed Activities Important to Daily Living

Section 6.O. Clarified existing language

Section 6.Q. Clarified measurement period for management company performance

Section 7.A.1. Clarified that the entire State includes all buildings therein

Section 7.B.3. Included language to allow an Additional Developer Fees in 9% LIHTC projects and clarify that deferred developer fees cannot be interest bearing or secured by a mortgage on the project

Section 10.F. Clarified Utility Monitoring requirements

Appendix A Added definition of Additional Developer Fee and added cap on Additional Developer Fee that is excluded from the Total Development Cost in the definition of Total Development Cost. Removed definition for Activities Important to Daily Living. Modified definition of Total Development Cost to reflect Additional Developer Fee.

Appendix E Updated legal language on Right of First Refusal

Appendix F Added Appendix F

Throughout:

- ~~• Updated deadlines~~
- ~~• Updated Section number references~~
- ~~• Repaired grammatical errors (punctuation, typos, correcting defined terms, etc.)~~

~~Section 3A: Added “at least” to clarify that MaineHousing can set aside more than 10% for the Nonprofit Set Aside.~~

~~Section 3B: Updated Preservation Set Aside amount to \$750,000.~~

~~Section 3C: Increased the amount of credit per unit to \$30,000 from \$20,000, and changed the maximum amount of credit per project to \$1,200,000.~~

~~Section 4A: Pre-apps due July 32, 20246 and July 13, 20275.~~

~~Section 4B2: Applications due September 179, 20264 and September 168, 20275.~~

~~Section 4B3: Added language: “Submitted exhibits must include documentation such as grant award letters, signed documentation on letterhead or evidence of official municipal action to provide evidence of all funding sources and official approvals.”~~

~~Section 4I4: Updated language to clarify.~~

~~Section 4I5: Added language “in the case of a TDC Index Cap waiver, the TDC Index increases substantially”~~

~~Section 5A: Removed Section 811 language.~~

~~Section 5A3 Revised to revert the language back to the language that was adopted in the 2023-2024 QAP. MaineHousing had made changes to the 2023-2024 QAP after a public hearing and those changes were adopted, however in the version MaineHousing published for the 2025-2026 QAP, those changes were inadvertently left out. MaineHousing did not intend to make any changes to this Section.~~

~~Section 5A4 Revised to revert the language back to the language that was adopted in the 2023-2024 QAP. MaineHousing had made changes to the 2023-2024 QAP after a public hearing and those changes were adopted, however in the version MaineHousing published for the 2025-2026 QAP, those changes were inadvertently left out. MaineHousing did not intend to make any changes to this Section.~~

~~Section 5B: Increased the TDC Index caps.~~

~~Section 5C: Increased Rehabilitation Costs per unit of existing housing from \$50,000 to \$75,000.~~

~~Section 5G: Updated and clarified re-characterization language.~~

~~Section 5H: Added a link to the latest version of the Quality Standards and Procedures Manual and noted energy efficiency standards. Additionally, updated Build America, Buy America requirements, removed electrical raceway/conduits language and relocated and updated Section 3 language.~~

~~Section 5I3: Revised to revert the language back to the language that was adopted in the 2023-2024 QAP then revised to update the language to be consistent with the changes that were provided in the 2025-2026 version of the QAP that was published. Changed Broadband Capabilities to “Broadband Access” and indicated that the project must include broadband infrastructure with capacity sufficient to support the provision of Telehealth services. Separated out the definition of Broadband infrastructure and~~

~~removed “ConnectMaine”. Deleted “If the broadband capabilities are used for telemedicine services”.~~

~~Section 5J: Added that the resident service coordinator must be available twice weekly which is the appropriate number of days each week acceptable to MaineHousing.~~

~~Section 6: Renumbered and reorganized the scoring criteria.~~

~~Section 6A: Increased the scoring points for Rehabilitation or Reuse of Existing Housing, Structure or Site from 4 to 5.~~

~~Section 6B: Increased the scoring points for Historic Rehabilitation from 4 to 5.~~

~~Section 6E: Updated the scoring points for Accessibility to increase 6 points to 9 points for Projects that are not specifically for Older Adults or Families, having only 1 BR and/or efficiency units and to add 6 points for Family Projects.~~

~~Section 6F: Increased the scoring points for National Housing Trust Fund from 1 to 2.~~

~~Section 6G: Increased the scoring points for Acquisition Cost from 4 to 5, increased the average acquisition cost per unit and increased the percentage of project’s acquisition cost as compared to average acquisition cost and the associated points.~~

~~Section 6I: Decreased the scoring points for Housing Need from 10 to 8 and updated the Service Center Community Cities/Towns for both Project providing housing for Older Adults and Other Housing Projects and the associated points. Additionally, adjusted the points for Projects located on Native American tribal lands from 10 points to 8 points.~~

~~Section 6J: Increased the scoring points for Community Revitalization from 3 to 5 and added two points for Projects located in a QCT with at least 20% of the units at market rate.~~

~~Section 6K: Adjusted the scoring points and criteria for proximity to activities important to daily living to up to 5 points for activities important for daily living that are located within not more than a ½ mile of the Project, 1 point per activity.~~

~~Section 6L: Increased the scoring points for Readiness and provided a breakdown of the points for different categories.~~

~~Section 6M: Added the word “successfully” to the scoring criteria for two categories.~~

~~Section 6N: Changed to negative points for bad performance. Added language clarifying that MaineHousing has the discretion to consider whether non-compliance was a direct result of the Applicant’s non-performance, the performance of an unaffiliated third-party, or a result of something outside the control of any affiliated party provided it was corrected appropriately within a reasonable timeframe.~~

~~Section 6O: Reduced the weight of the scoring criterion from 5 points to 2. Added language clarifying that experience successfully managing at least one (1) low income housing property developed under a Federal program that is substantially similar to LIHTC; to be determined at MaineHousing’s sole discretion, is experience that qualifies for 1 point.~~

~~Section 6P: Changed to negative points for bad performance.~~

~~Section 10F: Added Utility Monitoring to begin in Year 2 of the QAP.~~

~~Section 11H: Added a reference to Appendices for clarity.~~

~~Appendix A: Change made to “Activities Important to Daily Living” definition adjusting retail store to a store that offers regularly purchased household supplies.~~

~~Deleted the definition for “Telemonitoring.”~~

~~Appendix B: Language was added to require any available radon test results for the Project site.~~

~~Appendix E: Revised to revert the language back to the language that was adopted in the 2023-2024 QAP. MaineHousing had made changes to the 2023-2024 QAP after a public hearing and those changes were adopted, however in the version MaineHousing published for the 2025-2026 QAP, those changes were inadvertently left out. MaineHousing did not intend to make any changes to Appendix E.~~

## **PUBLIC COMMENT:**

### *Process:*

~~Notice of Agency Rule-making Proposal (MAPA-3) was submitted to the Secretary of State for publication in the March 27, 2024 edition of the appropriate newspapers. Additionally, MaineHousing sent the proposed rule to Interested Parties on March 27, 2024 and published the proposed rule on its website on March 27, 2024. MaineHousing held a public hearing on April 16, 2024. The comment period was held open until April 26, 2024 at 5:00 PM.~~

~~A second Notice of Agency Rule-making Proposal (MAPA-3) was submitted to the Secretary of State for publication in the May 15, 2024 edition of the appropriate newspapers. Additionally, MaineHousing sent the proposed rule to Interested Parties on May 15, 2024 and published the proposed rule on its website on May 15, 2024. No public hearing was held. The comment period was held open until June 14, 2024 at 5:00 PM.~~

### *Summary of Comments and Responses to Comments:*

~~[INSERT]~~

*Memorandum*

To: MaineHousing Commissioners

From: Adam S. Krea  
Tom Cary

Date: March 10, 2026

RE: Update on Proposed Second Lien Bond Resolution

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As we have discussed, we have been working with our bond counsel, Kutak Rock, on a new bond resolution that will provide additional flexibility not allowed in the Mortgage Purchase Program (“MPP”). We have provided our comments to Kutak Rock and they are preparing an updated draft for us.

On a parallel track, we are finishing up the procurement process to hire a trustee for this new bond resolution. Responses to our Request for Proposals are due March 13, 2026. This will allow us to engage a trustee so they can read and comment on the resolution prior to you adopting it. This is a best practice as the trustee is hired to enforce the rules of the resolution to protect bondholders.

At this point, we believe we are on track to have a draft of the bond resolution to you in advance of your April Commissioners meeting. We look forward to providing you more details at the March 17<sup>th</sup> meeting.

**Housing Choice Vouchers Department Memorandum**

**To: MaineHousing Board of Commissioners**

**From: Allison Gallagher**

**Date: March 17, 2026**

**Subject: HCV Administrative Plan Changes**

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The Housing Choice Voucher Administrative plan has been updated effective March 1, 2026. The full version of the administrative plan can be found on our website at [Housing Choice Vouchers](#).

MaineHousing is required to revise the administrative plan as needed to comply with changes in HUD regulations. The original plan and any changes must be approved by the board of commissioners of the agency, only if there are changes to pertinent sections included in the Agency Plan.

Below is a summary of changes. They do not require Board approval and do not include any changes to pertinent changes to our Agency Plan.

I will go over the changes at the board meeting and be available to provide any details or answer questions you may have.

**HUD Regulation Updated**

- Updated to reflect changes in **[24 CFR 982.505(c)(4) and Notice PIH 2024-34]**
  - The payment standard may be increased during the term of HAP contract; previously an increase was only allowed at the next annual recertification.

**MaineHousing Policy Updated**

- Updated policy to reflect utilizing Rural Development approved utility allowances for families residing in Section 515 USDA Rural Development units instead of the MaineHousing established utility allowances.
- Updated policy to reflect changes in when HCV will approve assisted tenancy and start the HAP contract only if a unit passes inspection. Previously HCV allowed tenancy on units with no life safety failures and an agreement to repair all other failed items within 30 days.
- Added language to include HUD waiver language which allows MaineHousing to perform subsidy layering reviews for projects for which MaineHousing proposes to use PBV assistance, previous version listed only LIHTC projects.
- Added specific reasons for entering in an Agreement to Enter into a Housing Assistance Payment contract (AHAP) after construction or rehabilitation work has started for Project Based Voucher units. Previously we did not enter into an AHAP if construction or rehabilitation work had started.
- Added language to allow PBV vacancy payments in limited circumstances for the Home for Good Program only.

## Asset Management Department Memorandum

**To:** MaineHousing Board of Commissioners

**From:** Laurie Warzinski – Director of Asset Management

**Date:** March 10, 2026

**Subject:** Monthly Report - Asset Management

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### Program Highlights:

#### Notes on MFH Delinquency

- Court St Apartments/Court St Senior Housing – Ownership transfer and workout deferral is still in process and taking longer than expected. We are waiting for some follow up documents from out-of-state limited partners.
- Durbin Apartments/Waterville Housing Authority – Status is the same as last month. The property currently has tenant certifications that are not clearing through the HUD TRACS system. MaineHousing is working with them to resolve the issue, and because they have agreed to have their mortgage payment offset from their Housing Assistance Payments, we are not considering them delinquent at this time. If they are unable to correct the issue, MaineHousing will place them in delinquent status and actively engage with owner/management toward a resolution.

### Department Highlights:

#### Asset Management and Development Teambuilding Event

In support of our goal to grow as an efficient organization where people want to work, Asset Management and Development took a few hours from their busy schedules on Tuesday, March 3, to participate in an event at Interstate Bowling. Providing staff with opportunities to build relationships in an informal setting strengthens communication, reinforces teamwork, and supports more effective coordination in day-to-day operations. This effort also reflects our core values of collaboration and communication, and aligns with Goal #8, Strategy 8.1, which emphasizes supporting strategies for interdepartmental communication. The team bowled several strings, enjoyed lunch, and had the chance to connect—and great fun was had by all.

#### Several staff shared their appreciation:

**“Loved the bowling, hate the shoes! However, lunch was great and I think I won, I had the lowest score in the games!”**

**“Thank you for making this happen. It was a blast and we made a dent in the food too.”**

**“That was a blast!!! What a great way to spend a couple of hours off-site!”**

**“That was so much fun! Thank you for putting this together and including Development!”**

**“Thank you for putting such a fun event together. Great fun and great team building.”**



**Development Department Memorandum**

**To:** MaineHousing Board of Commissioners  
**From:** Laurie Warzinski, Interim Director of Development  
**Date:** March 10, 2026  
**Subject:** Monthly Report - Development

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**Events of Note**

- 2/19 – QAP Partner Meeting #3
- 3/2 – Main View Apartments, Orono ME ribbon-cutting
- 3/6 – Michael Shoyket, Loan Officer, attended Scittery Woods, Falmouth AHOP
- 3/10 – CHOM meet and greet

**Edgewater Village, Farmington**



Edgewater Village is a newly opened project located at 126 Willow Springs Drive, Farmington, Maine. The project is a two (2) story building with an elevator and contains twenty-five (25) one-bedroom units. All units are restricted to residents at least fifty-five years old (55+) and for households with income up to 60% of Area Median Income. Eight units are FedHOME units. Nine (9) units are accessible, one (1) is adaptable and equipped for the hearing and visually impaired, with the remaining fifteen (16) units being adaptable.

Amenities offered include a community room, laundry room, building-wide broadband, and a management office. The property features a pond, woodlands, and walking trails. The proposed site is in close proximity to downtown

Farmington, as well as a grocery store, pharmacy, bank, and UMaine Farmington campus. Western Maine Transportation Services has buses equipped with wheelchair lifts available to schedule rides around Farmington and to the Rumford/Norway area and Lewiston/Auburn, including service to the Lewiston VA Clinic.

### Main View Apartments, Orono



Main View Apartments, located on Main Street in Orono, offers 24 one-bedroom homes for older adults and residents with disabilities. For many years, the Housing Authority of the City of Old Town (HACOT) managed the property. When the private owner decided to sell, HACOT successfully negotiated to purchase it, ensuring the long-term preservation of its affordability.

The property continues to participate in the USDA Rural Development (RD) program, maintaining vital rental assistance for residents. Originally converted to affordable housing in the 1980s under the USDA RD Section 515 program, the building was in significant need of reinvestment. The ownership transfer, paired with new capital—including the State Tax Credit RD set-aside—made it possible to complete a substantial and long-overdue rehabilitation.

### Home for Good

#### *Cohort #1*

Five project teams were selected to participate 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. The teams are as follows:

Location	Developer	Owner	Property Manager	Service Provider
Auburn.	Developers Collaborative	Auburn Housing	Auburn Housing	Spurwink
Augusta	Developers Collaborative	VOANNE	Developers Collaborative	VOANNE
Bangor	Bangor Housing	Bangor Housing	Bangor Housing	Preble Street
Sanford	Avesta Housing	Sanford Housing	Sanford Housing	YCCAC
Greater Portland	Avesta Housing	Avesta Housing	Avesta Housing	Preble ST

Cohort #2

RFQ responses were due January 22, 2026. MaineHousing reviewed seven (7) responses and awarded these three:

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

**Staff**

No changes from last report

**Development Pipeline**

Below you will find the Development Pipeline updated as of February 9. 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
<b>Completed in 2026</b>					
Edgewater Village	Avesta	4%	Farmington	Senior	25
Central Park Residences	Reincorp	Rural	Sanford	Family	18
<i>NC/AR Projects</i>	<i>2</i>			<i>New Units</i>	<i>43</i>
<i>Rehab Projects</i>	<i>0</i>			<i>Rehab Units</i>	<i>0</i>
<b>Total Projects</b>	<b>2</b>			<b>Total Units</b>	<b>43</b>

<b>Under Construction*/In Underwriting - likely completed in 2026</b>					
Iron Heights*	Mastway Dev	4%	Gardiner	Family	32
King Street Apartments*	KVCAP	4%	Waterville	Family	37
Lockwood Mill*	North River Co.	4%	Waterville	Family	65
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
Equality Comm Housing *	Equality Comm. Center	9%	Portland	Senior	54
Landry Woods*	SoPo Housing	9%	So. Portland	Senior	43
Milford Place*	Penquis CAP	9%	Bangor	Senior	40
540 Centre Street*	Bath HA	Debt Only	Bath	Family	24

Central Fire Station*	DC	CC Rural	Brunswick	Family	5
Islesford RHP*	CIRT	Islands	Islesford	Family	4
Vinalhaven*	Vinalhaven Housing	Islands	Vinalhaven	Family	4
ICDC Town Acq*	ICDC	Islands	Isle au Haut	Family	4
Bridgton Recovery Home*	LB Dev	RHP	Bridgton	Supp.	6
986 Prospect Ave*	Wilbur, Calhoun	Rural	Rumford	Family	18
7 Madelyn Lane*	Lake City Investments	Rural	Rockport	Family	18
Mechanic Street*	WLR Properties	Rural	Houlton	Family	18
<i>NC/AR Projects</i>	<i>18</i>			<i>New Units</i>	<i>565</i>
Berry Park Apartments*	Northland Enterprises	4%	Biddeford	Family	46
North Deering Gardens*	Wingate Dev.	4%	Portland	Family	164
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
<i>Rehab Projects</i>	<i>5</i>			<i>Rehab Units</i>	<i>320</i>
<b>Total Projects</b>	<b>23</b>			<b>Total Units</b>	<b>885</b>

#### Under Construction/In Underwriting - likely completed in 2027

3i Homes at the Downs	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
Seavey Crossing*	Avesta	9%	Westbrook	Senior	61
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
Long Island Aff Housing	Long Island	Islands	Long island	Family	4
OddFellows Apts.	Archer Properties LLC	Rural	Norway	Family	13
Charles Jordan House	ME Prisoner Adv Coal	SHP	Auburn	Supp.	11
<i>NC/AR Projects</i>	<i>19</i>			<i>New Units</i>	<i>722</i>
Franklin Towers	Portland HA	4%/ no sub	Portland	Family	200
Riverton Park*	Portland HA	4%/ no sub	Portland	Family	182
<i>Rehab Projects</i>	<i>2</i>			<i>Rehab Units</i>	<i>382</i>
<b>Total Projects</b>	<b>21</b>			<b>Total Units</b>	<b>1104</b>

#### Preliminary Underwriting

Grandview Ave	DC	AHOP	Bangor	Family	14
Harkness Haven	Mid-Coast H4H	AHOP	Rockport	Family	10
Hillcrest Estates	A&O Properties	AHOP	Monmouth	Family	9

Island Avenue Sub	H4H York County	AHOP	Sanford	Family	5
Landon Woods	Neigh Housing Trust	AHOP	Kennebunkport	Family	6
Linnell Homeownership	The Linnell LLC	AHOP	Rumford	Family	16
Newman Meadows	Newman Homes	AHOP	Waterville	Family	13
Heritage Crossing	Avesta	Home 4 Good	Sanford		30
TBD	Avesta	Home 4 Good	Portland		25
Hampshire Commons	DC	Home 4 Good	Auburn		30
Riverlands	DC	Home 4 Good	Augusta		25
Donna's Garden	Bangor Housing	Home 4 Good	Bangor		30
Farwell Mill	Realty Resources	4%	Lisbon	Family	42
Martel II	Lewiston Housing	4%	Lewiston	Senior	44
Soleil Phase 1	Lewiston Housing	4%	Lewiston	Family	44
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
36 Cleaves Street	Moll, Hight, Wilbur	Rural	Yarmouth	Family	18
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
Rangeley WF Housing	Wasilewski, Teare	Rural	Rangeley	Family	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
<i>NC/AR Projects</i>	36			<i>New Units</i>	960
Sun Valley Apartments	Chesapeake Comm.	9%	Mexico	Family	24
Belfast Birches	Realty Resources Dev LLC	9%	Belfast	Seniors	24
<i>Rehab Projects</i>	2			<i>Rehab Units</i>	48
<b>Total Projects</b>	<b>38</b>			<b>Total Units</b>	<b>1008</b>

**Total Projects in Underwriting & Under Construction 84**

**Total Units 3040**

**Energy & Housing Services Department Memorandum**

**To:** MaineHousing Board of Commissioners  
**From:** Bobbi Crooker – Director of Energy and Housing Services  
**Date:** March 10, 2026  
**Subject:** Monthly Report – Energy and Housing Services Department

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**DEPARTMENT HIGHLIGHTS**

MaineHousing submitted the HEAP State Plan to DHS for Program Year 2026 and received a total of \$37,041,104 as 90% of the anticipated LIHEAP funds. As of **3/9/2026**, we have paid out **\$16,708,738** in HEAP Fuel Assistance.

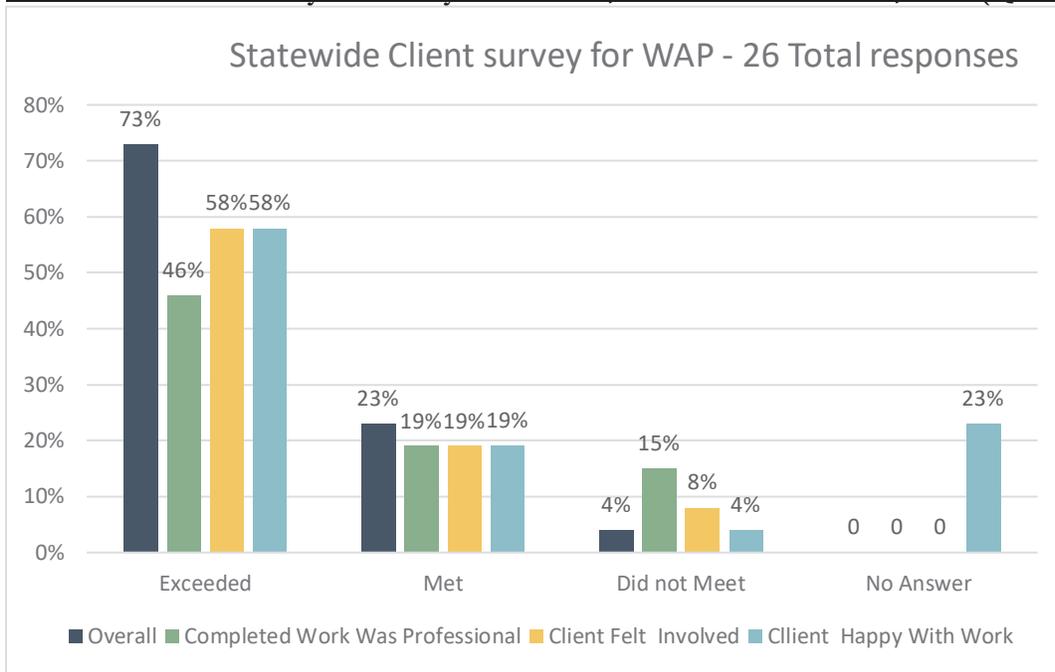
EHS plans to introduce the PY2027 HEAP Rule and State Plan to the board at the March 2025 meeting and commence Rule Making in April 2026.

On February 26, 2026, EHS hosted a very productive meeting with the HEAP program managers from eight CAAs to discuss their suggestions for the PY2027 HEAP program. This important collaboration assists with our development of the HEAP Rule and State Plan.

EHS has started work on the Weatherization State Plan to submit to DOE for Program Year 2026. An updated draft State Plan has been included in your board packet – numbers of units and funding amounts have been updated for the Community Action Agencies. During the March 2026 Board Meeting we will hold the Public Hearing for the DOE Annual WAP Application and revisions to the DOE IJJA plan. In April 2026 EHS will request the Board to adopt the 2026 Maine DOE Weatherization Assistance Program (WAP) Application and State Plan. This submission is part of the annual application process for administering the Department of Energy Weatherization Assistance Program for program year 2026, which spans July 1, 2026, through June 30, 2027.

In February, two weatherization staff members attended the National Association for State Community Service Programs (NASCSPP) 2026 Annual Conference held in Arlington, VA. The conference focused on updates to the Weatherization Assistance Program (WAP), including federal policy outlook, program administration, and strategies to strengthen performance management and accountability across the Community Action Network. Sessions emphasized collaboration with national partners, peer learning amount states, and sharing operational best practices to improve program impact and ensure effective use of federal funding.

**Statewide Client Survey Summary -October 1, 2025 – December 30, 2025 (Qtr. 4)**



**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.

	<b>Program Year 2026 to-date</b>	Program Year 2025 to-date Comparison	Overall Program Year 2025
Applications Taken	<b>45,715</b>	56,191	58,433
Eligible Applicants	<b>30,239</b>	36,298	44,535
Benefits Issued	<b>\$16,708,738</b>	\$18,006,569	\$22,554,406

**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, **329** units have been weatherized at a total cost of **\$5,524,171.62** 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 (DOE) approved our State Plan at the end of September. This allocated \$4,465,333 in Total; (\$4,067,543 for the Weatherization Assistance Program (WAP) and Training and Technical Assistance, along with an additional \$397,790 in Weatherization Readiness Funding (WRF)).

### **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 July 1 through December 2025, the CHIP Program has completed **70** projects totaling **\$1,332,875.48**.

### **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, **109** projects have been completed, with **74** 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 **12/31/2025**, there were **30,043** participants, of which **375** were oxygen/vent participants.

## Finance Department Memorandum

**To:** Board of Commissioners  
**From:** Darren R. Brown  
**Date:** March 10, 2026  
**Subject:** Monthly Activity Report – Finance Department

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### ACCOUNTING AND FINANCIAL REPORTING (AFR):

- The audit of the financial statements for the year ended December 31, 2025 is ongoing. The purpose of this audit is to ensure that the financial statements prepared in-house are properly done in accordance with accounting rules and requirements and that they are free of material misstatements.

The AFR staff worked closely with the auditors from Baker Newman Noyes (BNN) providing various schedules and documents, addressing questions, and preparing the financial statements. The auditors will be finalizing their work over the next several weeks. MaineHousing's bond resolution requires that the audited financial statements be completed and submitted to its trustee by the end of March each year.

Work on the Uniform Grant Guidance (A-133) federal compliance audit is scheduled to continue in April. This is an audit of the various federal programs that are administered by MaineHousing. For the year ended December 31, 2025, MaineHousing administered and disbursed approximately \$218 million through twenty-five federal programs.

Major federal programs are audited on a rotating basis and the programs for the 2025 audit have not been determined by the auditors at this point. The Uniform Grant Guidance 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 year end. The AFR staff will be working with the program departments to compile and prepare information for this audit in the coming weeks.

### LOAN ADMINISTRATION:

- The Loan Administration team is conducting the annual Quality Control Review of the Housing and Urban Development (HUD) and Rural Development (RD) loan portfolios serviced by Mortgage Servicing Solutions (MSS), the agency's largest single-family loan servicer. The review evaluates both system controls and day-to-day servicing operations. It includes interviews with key MSS personnel to confirm their understanding of HUD and RD servicing requirements and to verify that they are following the appropriate processing guides. It also involves detailed loan-level file reviews to assess MSS's compliance with federal guidelines and to determine whether its internal procedures are adequate and effective. The review is scheduled to be completed by the end of March.
- Loan Administration staff have begun holding monthly conference calls with Bangor Savings Bank (BSB) to review and discuss a variety of loan-servicing matters. BSB services a portfolio of roughly 2,000 loans totaling \$242 million. They have experienced significant staff turnover in recent months and are actively reviewing and updating their servicing procedures, making these regular check-ins valuable for both organizations. In November, the team developed and delivered a training webinar outlining key monthly servicing processes and a recording was provided to BSB for ongoing reference. BSB has since requested additional in-person training, which is scheduled for later this month.

**Finance Department Memorandum**

**To:** Board of Commissioners

**From:** Darren R. Brown

**Date:** March 10, 2026

**Subject:** Monthly Financial and Budget Report

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**FINANCIAL RESULTS**

Attached are the Balance Sheets and Statements of Revenues, Expenses, and Changes in Net Assets for the one-month period ended January 31, 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 seven 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 \$3.29 billion and total combined liabilities are \$2.78 billion. Total net assets are approximately \$512.1 million. Total combined revenues are \$34.9 million and total expenses amount to \$31.3 million, which results in net operating income of \$3.6 million. Total combined net operating income for January 2025 was \$2.5 million. Net operating income for one month is \$1.1 million higher in 2026 due primarily 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 \$1.1 million for January 2026. This is a \$0.4 million decrease compared to net operating income of \$1.5 million in 2025. A paper loss of \$0.3 million was recorded in 2026, compared with a paper gain of \$0.5 million in 2025, creating a year-over-year swing of \$0.8 million. 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 is \$1.4 million for January 2026 and \$1 million for January 2025. The \$0.4 million increase in net operating income is due primarily to higher interest income from mortgages.

The HOME Fund has net operating income of \$1.5 million, which is an increase of \$0.8 million compared with net operating income of \$0.7 million in 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 \$0.6 million, while program expenditures are \$0.2 million lower at this point in 2026 compared to 2025.

## **BUDGET RESULTS**

Also attached are the budget variance results for the period ended January 31, 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 January 31, 2026 amount to \$13.4 million, while total expenses amount to \$11.2 million. For the one-month period ended January 31, 2026, revenues exceed expenses by approximately \$2.2 million. Total 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 2026 operating expenses are budgeted at approximately \$28.6 million. As of January 31, 2026, approximately \$2.6 million or 9% of the total operating budget has been used. Total other program administrative expenses are budgeted at \$13.6 million and actual expenses amount to \$1.1 million as of January 31, 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. 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 January 31, 2026 totaled \$80,000 and were for equipment associated with upgrading the computer network storage system.

### **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 January 31, 2026.

**MAINE STATE HOUSING AUTHORITY**  
**BALANCE SHEETS**  
**JANUARY 31, 2026**  
*(IN THOUSANDS OF DOLLARS)*

	Memorandum Only Combined Totals		Mortgage Purchase Fund Group	Bondholder Reserve Fund	General Fund	HOME Fund	Federal Programs Fund	Other Funds	Maine Energy Housing & Economic Recovery Funds
	2025	2026							
<b>ASSETS:</b>									
Cash, principally time deposits	101,808	75,231	16,680	0	49,282	1	9,268	0	0
Investments	747,279	749,845	607,452	7,427	20,511	9,623	0	91,759	13,073
Accounts receivable - Government	8,955	8,067	0	0	0	2,629	5,147	291	0
Accrued interest and other assets	15,201	16,524	15,524	13	414	127	276	117	53
Mortgage notes receivable, net	2,075,669	2,411,188	2,289,170	1,658	4,640	70,387	0	0	45,333
Land, equipment and improvements, net	17,003	16,002	22	0	15,980	0	0	0	0
Other real estate owned	0	364	364	0	0	0	0	0	0
Derivative instrument - interest rate swaps	19,631	13,740	13,740	0	0	0	0	0	0
Deferred pension expense	906	811	441	3	92	0	0	275	0
Deferred amount on debt refundings	1,698	1,521	1,521	0	0	0	0	0	0
Deferred Grant Expense	0	1,151	0	0	0	1,151	0	0	0
<b>Total Assets</b>	<b>2,988,150</b>	<b>3,294,444</b>	<b>2,944,914</b>	<b>9,101</b>	<b>90,919</b>	<b>83,918</b>	<b>14,691</b>	<b>92,442</b>	<b>58,459</b>

**LIABILITIES AND NET ASSETS:**

Accrued interest payable	16,760	19,792	19,635	0	0	0	0	0	157
Excess arbitrage to be rebated	1,939	3,207	3,207	0	0	0	0	0	0
Accounts payable - Government	371	824	0	0	0	0	824	0	0
Accounts payable & accrued liabilities	40,897	18,349	862	0	15,770	146	708	863	0
Unearned income	90,769	108,706	0	0	0	0	4,324	104,382	0
Net pension liability	,240	1,550	844	5	174	0	0	527	0
Deferred pension credit	387	551	300	2	62	0	0	187	0
Accumulated increase in fair value of hedging derivatives	19,631	13,740	13,740	0	0	0	0	0	0
Interfund	0	0	4,597	33	16,341	(5,976)	1,050	(16,048)	3
Mortgage bonds and notes payable, net	2,336,736	2,615,598	2,559,021	0	12,236	0	0	0	44,341
Deferred grant income	117	0	0	0	0	0	0	0	0
Deferred loan origination points	12	12	12	0	0	0	0	0	0
<b>Total Liabilities</b>	<b>2,509,859</b>	<b>2,782,329</b>	<b>2,602,218</b>	<b>40</b>	<b>44,583</b>	<b>(5,830)</b>	<b>6,906</b>	<b>89,911</b>	<b>44,501</b>

**NET ASSETS:**

Restricted Net Assets	433,712	465,779	342,696	9,061	0	89,748	7,785	2,531	13,958
Unrestricted Net Assets	44,579	46,336	0	0	46,336	0	0	0	0
<b>Total Net Assets</b>	<b>478,291</b>	<b>512,115</b>	<b>342,696</b>	<b>9,061</b>	<b>46,336</b>	<b>89,748</b>	<b>7,785</b>	<b>2,531</b>	<b>13,958</b>
<b>Total Liabilities and Net Assets</b>	<b>2,988,150</b>	<b>3,294,444</b>	<b>2,944,914</b>	<b>9,101</b>	<b>90,919</b>	<b>83,918</b>	<b>14,691</b>	<b>92,442</b>	<b>58,459</b>

**MAINE STATE HOUSING AUTHORITY**  
**STATEMENTS OF REVENUES, EXPENSES AND CHANGES IN NET ASSETS**  
**FOR THE PERIOD ENDED JANUARY 31, 2026**  
*(IN THOUSANDS OF DOLLARS)*

	Memorandum Only							Maine Energy Housing & Economic Recovery Funds	
	Combined Totals		Mortgage Purchase Fund Group	Bondholder Reserve Fund	General Fund	HOME Fund	Federal Programs Fund		Other Funds
	2025	2026							
<b>REVENUES:</b>									
Interest from mortgages and notes	7,146	9,143	9,102	7	20	10	0	4	
Income from investments	2,713	2,443	1,989	23	67	31	285	42	
Net increase (decrease) in the fair value of investments	459	(296)	(296)	0	0	0	0	0	
Fee income	1,585	1,892	388	0	269	0	1,229	6	
Other revenue	12	0	0	0	0	0	0	0	
Grant income	13,278	6,952	0	0	0	224	3,898	2,830	
Income from State	2,240	2,629	0	0	0	2,629	0	0	
Federal rent subsidy income	11,311	12,105	0	0	0	0	12,105	0	
Gain on bond redemption	0	0	0	0	0	0	0	0	
<b>Total Revenues</b>	<b>38,744</b>	<b>34,868</b>	<b>11,183</b>	<b>30</b>	<b>356</b>	<b>2,894</b>	<b>17,238</b>	<b>3,121</b>	
<b>EXPENSES:</b>									
Operating expenses	2,389	2,619	0	0	2,619	0	0	0	
Other program administrative expenses	931	881	863	0	0	0	18	0	
Mortgage servicing fees	173	188	187	0	1	0	0	0	
Interest expense	6,420	7,585	7,506	0	0	0	0	79	
Grant expense	14,922	8,131	0	0	0	1,348	3,906	46	
Federal rent subsidy expense	11,447	11,884	0	0	0	0	11,884	0	
Allocated operating costs	0	0	1,516	9	(2,333)	0	803	5	
<b>Total Expenses</b>	<b>36,282</b>	<b>31,288</b>	<b>10,072</b>	<b>9</b>	<b>287</b>	<b>1,348</b>	<b>16,611</b>	<b>2,836</b>	
<b>Net Operating Income (Loss)</b>	<b>,462</b>	<b>3,580</b>	<b>1,111</b>	<b>21</b>	<b>69</b>	<b>1,546</b>	<b>627</b>	<b>285</b>	
Transfers between funds, net	0	0	0	0	0	0	0	0	
<b>Change in net assets</b>	<b>2,462</b>	<b>3,580</b>	<b>1,111</b>	<b>21</b>	<b>69</b>	<b>1,546</b>	<b>627</b>	<b>285</b>	
<b>Net assets at beginning of year</b>	<b>475,829</b>	<b>508,535</b>	<b>341,585</b>	<b>9,040</b>	<b>46,267</b>	<b>88,202</b>	<b>7,158</b>	<b>2,246</b>	
<b>Net assets at end of period</b>	<b>478,291</b>	<b>512,115</b>	<b>342,696</b>	<b>9,061</b>	<b>46,336</b>	<b>89,748</b>	<b>7,785</b>	<b>2,531</b>	
								<b>13,958</b>	

**MAINE STATE HOUSING AUTHORITY  
OPERATING REVENUES AND EXPENSES BUDGET VARIANCE REPORT  
FOR THE PERIOD ENDED JANUARY 31, 2026**

*(IN THOUSANDS OF DOLLARS)*

	Mortgage Lending Activities Actual	Federal & Other Program Administration Actual	Total Combined Actual	Total Annual Budget	Total Under/(Over)	%	Variance
<b>REVENUES:</b>							
Interest from mortgages and notes	9,129	0	9,129	114,680	105,551	92%	
Income from investments	2,079	285	2,364	23,730	21,366	90%	
Fee income	657	1,235	1,892	22,110	20,218	91%	
Other revenue	0	0	0	150	150	100%	
Total Revenues	11,865	1,520	13,385	160,670	147,285	92%	
<b>EXPENSES:</b>							
Operating expenses	1,811	808	2,619	28,585	25,966	91%	
Other program administrative expenses	1,051	18	1,069	13,554	12,485	92%	
Interest expense	7,506	0	7,506	104,340	96,834	93%	
Total Expenses	10,368	826	11,194	146,479	135,285	92%	
<b>Excess Revenues Over Expenses</b>	<u>1,497</u>	<u>694</u>	<u>2,191</u>	<u>14,191</u>	<u>12,000</u>	<u>85%</u>	

**MAINE STATE HOUSING AUTHORITY  
OPERATING AND OTHER PROGRAM ADMINISTRATIVE EXPENSES  
FOR THE PERIOD ENDED JANUARY 31, 2026**

**ATTACHMENT B**

	<b>Total Annual Budget</b>	<b>Total Year to Date Actual</b>	<b>Budget Available</b>	<b>Percentage of Budget Available</b>
<b>Operating Expenses</b>				
Salaries	15,174,253	1,478,559	13,695,694	90%
Payroll Taxes	1,105,810	109,936	995,874	90%
Retirement	1,529,541	131,799	1,397,742	91%
Medical and Life Insurance	4,641,290	370,137	4,271,153	92%
Other Fringe Benefits	20,000	1,812	18,188	91%
Office Supplies	52,675	3,167	49,508	94%
Printing	74,200	3,864	70,336	95%
Membership and Dues	72,068	14,562	57,506	80%
Subscriptions	22,455	6,547	15,908	71%
Sponsorships	16,750	3,000	13,750	82%
Staff Educ/Train/Conf	292,615	11,035	281,580	96%
Travel/Meals - Staff Educ/Train/Conf	226,726	20,414	206,312	91%
Partner/Client Train/Meetings	24,839	400	24,439	98%
Travel/Meals - Partner/Client Training	68,830	4,753	64,077	93%
Staff Events	37,205	400	36,805	99%
Meals - Staff Events	44,978	479	44,499	99%
Leased Vehicles	186,936	15,482	171,454	92%
Computer Supplies	33,500	2,792	30,708	92%
Computer License SAAS	323,638	54,674	268,964	83%
Rent-Other	35,630	1,605	34,025	95%
Computer Maintenance	1,115,212	104,341	1,010,871	91%
Depreciation	1,350,000	108,714	1,241,286	92%
Telephone	142,838	18,751	124,087	87%
Employment Advertising	1,000	0	1,000	100%
Postage and Shipping	149,900	6,440	143,460	96%
Insurance	129,994	1,775	128,219	99%
Recording Fees	2,500	60	2,440	98%
Payroll Services	60,935	4,615	56,320	92%
Audit Services	176,000	0	176,000	100%
Property Expenses	635,500	85,402	550,098	87%
Professional Services	448,131	19,634	428,497	96%
Building Interest Expense	389,357	34,177	355,180	91%
<b>Total Operating Expenses</b>	<b>28,585,306</b>	<b>2,619,326</b>	<b>25,965,980</b>	<b>91%</b>
<b>Other Program Administrative Expenses</b>				
Loan foreclosure expenses	217,500	7,397	210,103	97%
REO expenses	50,000	3,047	46,953	94%
Provision for losses on loans & REOs	150,000	0	150,000	100%
Mortgage Servicing fees	2,420,000	187,515	2,232,485	92%
Loan Origination expenses	6,937,500	425,193	6,512,307	94%
Bond issuance expenses	905,000	54,135	850,865	94%
Trustee/Bank fees	183,750	14,191	169,559	92%
Program advertisements	206,400	0	206,400	100%
Bond and mortgagee insurance	28,710	0	28,710	100%
Variable rate bond remarket/SBPAs	817,250	184,483	632,767	77%
Cash flow/arbitrage/swap consultants/legal	880,000	171,489	708,511	81%
Homebuyer education	160,000	2,400	157,600	99%
Program administrator fees	598,350	19,339	579,011	97%
<b>Total Other Program Administration Expenses</b>	<b>13,554,460</b>	<b>1,069,189</b>	<b>12,485,271</b>	<b>92%</b>

**MAINE STATE HOUSING AUTHORITY  
CAPITAL BUDGET  
FOR THE PERIOD ENDED JANUARY 31, 2026**

**ATTACHMENT C**

Description	2026 Budget	2026 Actual	Budget Available	% Expended
<b>Computer Hardware:</b>				
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	<u>237,750</u>	<u>79,842</u>	<u>157,908</u>	<u>34%</u>
<b>Computer Software:</b>				
Enterprise multi-family housing system	187,735		187,735	
Data Modeling and ETL software	35,000		35,000	
Single Family loan servicing system modifications	10,000		10,000	
Single Family lender & loan tracking systems mods	15,000		15,000	
Section 8 Voucher system - Elite upgrade	30,459		30,459	
Total computer software	<u>278,194</u>	<u>-</u>	<u>278,194</u>	<u>0%</u>
<b>Office Building:</b>				
Additional workstations & furniture	15,000		15,000	
Potential office building improvements/repairs	50,000		50,000	
Total office building	<u>65,000</u>	<u>-</u>	<u>65,000</u>	<u>0%</u>
<b>Total</b>	<u><u>580,944</u></u>	<u><u>79,842</u></u>	<u><u>501,102</u></u>	<u><u>14%</u></u>

**MAINE STATE HOUSING AUTHORITY  
MEMBERSHIPS, DUES, AND SPONSORSHIPS  
FOR THE PERIOD ENDED JANUARY 31, 2026**

	Description	Amount
<b>Memberships and Dues</b>		
	Association for Public Policy and Analysis - employee dues	120
	American College of Mortgage Attorneys - employee dues	225
	Board of Overseers of the Bar - 5 employee annual registration	1,000
	Maine Association of Mortgage Professional - employee annual membership	495
	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	230
	National Association for State Community Services Programs - annual membership	1,174
	National Energy Assistance Directors Association - annual membership	7,413
	National Leased Housing Association - annual membership	910
	Total	<u>14,562</u>
<b>Sponsorships</b>		
	New England Resident Service Coordinator - conference sponsor	3,000
	Total	<u>3,000</u>



## Finance Department Memorandum

**To:** Board of Commissioners  
**From:** Darren Brown  
**Date:** March 6, 2026  
**Subject:** Monthly Delinquencies Report

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### MULTI-FAMILY DELINQUENCIES

The Multi-Family portfolio totals \$1.28 billion with 1,415 loans as of February 28, 2026. There are four 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 \$1.4 billion with 10,827 loans as of January 31, 2026. The over 60-day delinquencies increased from 2.98% to 3.14%, and the in-foreclosures increased from 0.62% to 0.63%. The over 60-day delinquencies amount to \$44.6 million, with approximately \$8.9 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 3.14% and the overall delinquency rate by loan count is 3.00%. As shown in *Exhibit 5*, the overall delinquency rate by loan count is below the delinquency rate for all Maine loans.

**Servicer Delinquencies** –Delinquencies for our largest servicer, Mortgage Servicing Solutions, increased from 3.37% to 3.57%, while the in-foreclosure rate stayed at 0.72%. 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 January 2026, FHA insured loans had the highest delinquency rate by total insurance type of 6.09%, with in-foreclosures at 0.67%. When compared to the total loan portfolio, FHA insured loans had the highest delinquency rate of 1.55%, with in-foreclosures at 0.17%. Delinquencies by insurance type and the portfolio, as a whole, are shown in *Exhibit 6*.

FHA insured loans comprise 25% of the Single-Family portfolio and 49% of delinquencies, while RD insured loans comprise 42% of the portfolio and represent 42% 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 month January 2026, we assisted 127 borrowers with various foreclosure prevention options.

# Multi-Family Delinquent Loans

MAINE STATE HOUSING AUTHORITY  
MULTI-FAMILY DELINQUENCIES  
2/28/2026

Section 8 BORROWER	LEVEL PMT	PTD	LOCATION	PROJECT OWNER	ORIGINATION DATE	DELINQUENT		
						1 MONTH	2 MONTHS	3+ MONTHS
DURBIN APARTMENTS	2,227.03	12/01/25	WATERVILLE	WATERVILLE HOUSING AUTHORITY	06/04/04	0.00	177,596.00	0.00
DURBIN APARTMENTS	4,383.36	12/01/25	WATERVILLE	WATERVILLE HOUSING AUTHORITY	06/04/04	0.00	349,559.00	0.00
						0.00	527,155.00	0.00

Rental Housing BORROWER	LEVEL PMT	PTD	LOCATION	PROJECT OWNER	ORIGINATION DATE	DELINQUENT		
						1 MONTH	2 MONTHS	3+ MONTHS
COURT ST APARTMENTS*	0.01	10/01/07	AUBURN	COURT STREET SENIOR HOUSING AS	10/01/07	0.00	1,036,005.00	0.00
COURT ST APARTMENTS*	0.01	10/01/07	AUBURN	COURT STREET SENIOR HOUSING AS	10/01/07	0.00	306,196.00	0.00
						0.00	1,342,201.00	0.00

Supportive Housing & Other BORROWER	LEVEL PMT	PTD	LOCATION	PROJECT OWNER	ORIGINATION DATE	DELINQUENT		
						1 MONTH	2 MONTHS	3+ MONTHS
						0.00	0.00	0.00
						0.00	1,869,356.00	0.00

Grand Total

% of Portfolio Delq 60+ days  
Total Number of Loans

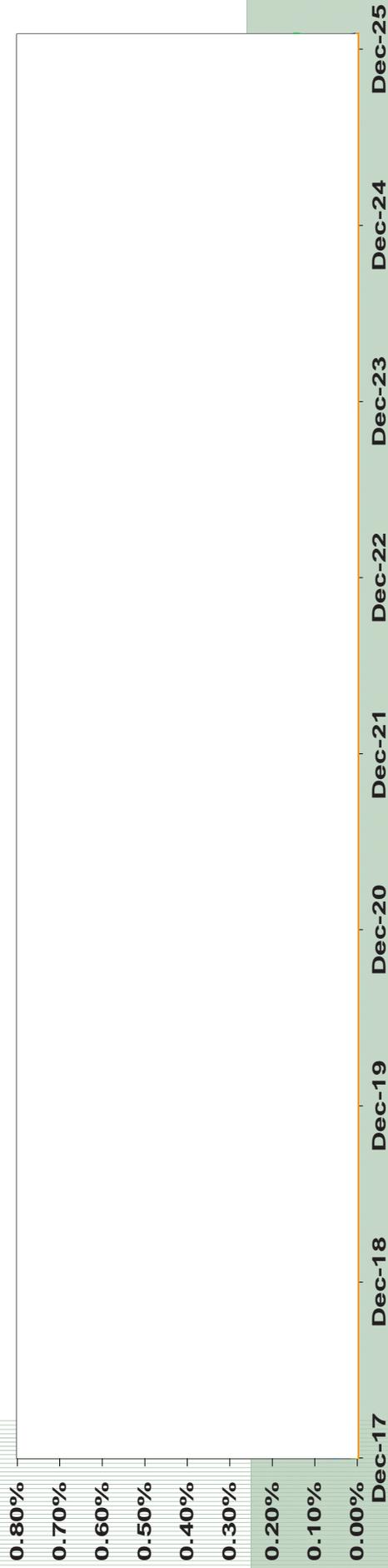
0.15%  
1,415

\* Loans past maturity date



# Multi-Family Delinquency & Foreclosure Trends

MULTI-FAMILY DELINQUENCY AND FORECLOSURE RATES



	OUTSTANDING		1 MONTH		2+ MONTHS		FORECLOSURES	
	PRINCIPAL	DOLLARS	DOLLARS	RATE	DOLLARS	RATE	DOLLARS	RATE
Feb-26	\$ 1,280,887,199	\$ -	\$ -	0.00%	\$ 1,869,356	0.15%	\$ -	0.00%
Dec-25	\$ 1,263,060,892	\$ 1,557,982	\$ 1,557,982	0.12%	-	0.00%	\$ -	0.00%
Dec-24	\$ 1,099,201,435	\$ 30,700	\$ 30,700	0.00%	\$ 1,256,541	0.11%	\$ -	0.00%
Dec-23	\$ 898,515,001	\$ 518,845	\$ 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	\$ 2,791,073	0.42%	-	0.00%	\$ -	0.00%
Dec-19	\$ 635,961,774	\$ 4,379,009	\$ 4,379,009	0.69%	\$ 1,620,600	0.25%	\$ -	0.00%
Dec-18	\$ 630,936,475	\$ 1,473,376	\$ 1,473,376	0.23%	\$ 20,600	0.00%	\$ -	0.00%
Dec-17	\$ 608,939,257	\$ 319,836	\$ 319,836	0.05%	\$ 60,624	0.01%	\$ -	0.00%



# Single-Family Delinquent Loans

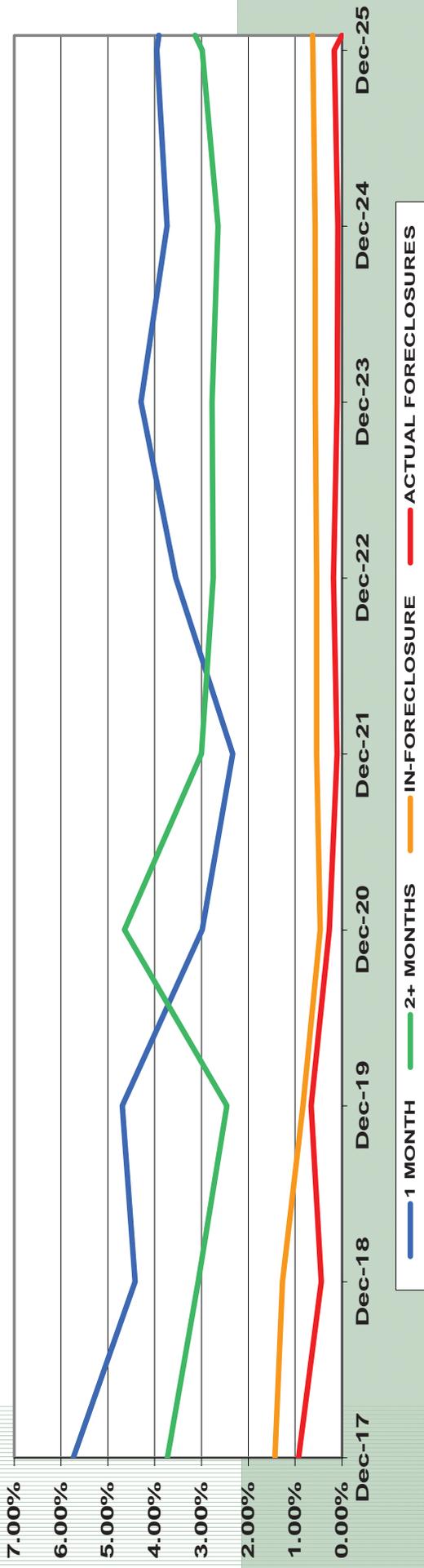
## Maine State Housing Authority Single-Family Delinquencies by Servicer 1/31/2026

SERVICER	% OF PORTFOLIO	% of Portfolio Delq 60 + days	OUTSTANDING PRINCIPAL	1 MONTH	2 MONTHS	3+ MONTHS	IN-FORECLOSURE
MORTGAGE SERVICING SOLUTIONS	76.76%	3.57%	1,090,919,490.34	48,761,772.71	9,440,300.15	21,715,663.25	7,802,602.00
BANGOR SAVINGS BANK QS	10.63%	1.51%	151,073,248.41	1,973,505.51	340,579.91	1,768,097.92	166,185.13
BANGOR SAVINGS BANK	6.43%	1.67%	91,370,966.80	2,658,006.13	334,627.09	900,509.92	294,124.45
CAMDEN NATIONAL BANK UK	6.18%	2.09%	87,805,548.38	2,166,083.60	985,604.33	199,425.96	648,669.93
SALEM FIVE MORTGAGE CORP	0.01%	0.00%	129,743.85	1,464.84	0.00	0.00	0.00
TOTAL	100.00%	3.14%	1,421,298,997.78	55,560,832.79	11,101,111.48	24,583,697.05	8,911,581.51



# Single-Family Delinquency & Foreclosure Trends

SINGLE-FAMILY DELINQUENCY AND FORECLOSURE RATES

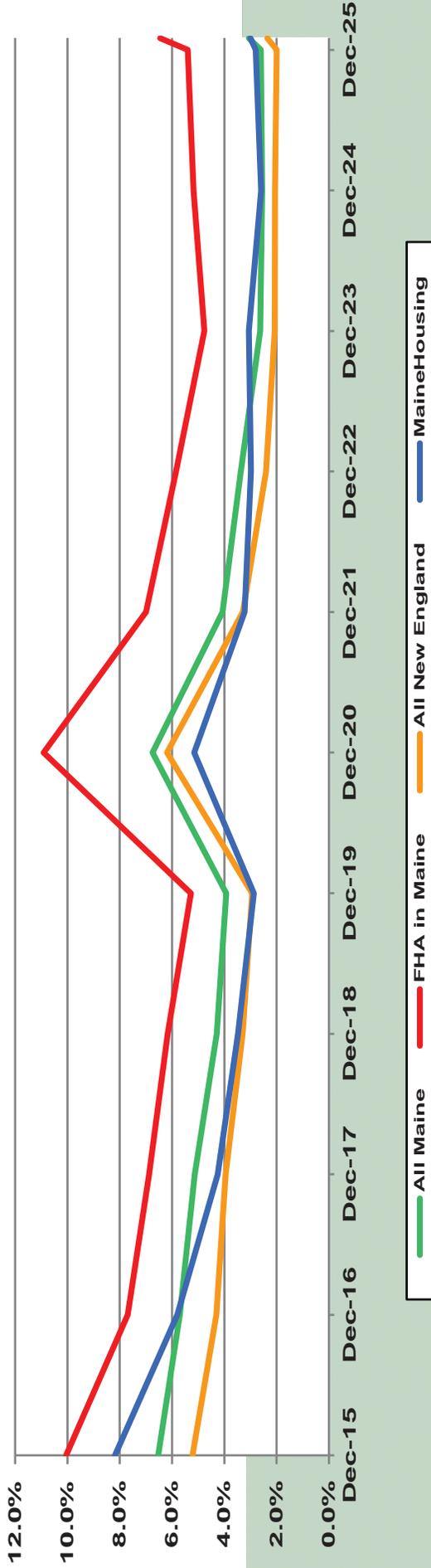


	OUTSTANDING		1 MONTH		2+ MONTHS		IN-FORECLOSURE		ACTUAL FORECLOSURES	
	PRINCIPAL	DOLLARS	RATE	DOLLARS	RATE	DOLLARS	RATE	DOLLARS	DOLLARS	RATE
Jan-26	\$ 1,421,298,998	\$ 55,560,833	3.91%	\$ 44,596,390	3.14%	\$ 8,911,582	0.63%	\$	\$	0.00%
Dec-25	\$ 1,405,199,662	\$ 55,575,092	3.95%	\$ 41,904,680	2.98%	\$ 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, FHA, ALL STATE & ALL NEW ENGLAND DELINQUENCY RATE COMPARISON



MAINEHOUSING LOAN COUNT COMPARISON

	Loan Count	2 Months	3+ Months	In-Foreclosure	Totals
All State*	123,797	0.99%	1.20%	0.87%	3.06%
FHA for State*	17,206	1.88%	3.01%	1.56%	6.45%
All New England*	1,728,967	0.85%	1.06%	0.45%	2.36%
MaineHousing**	10,827	0.79%	1.58%	0.63%	3.00%

\*This information is obtained from MBA's National Delinquency Survey for the fourth quarter of 2025.

\*\*MaineHousing's overall delinquency rate based on loan dollars is 3.14%, whereas rates in this exhibit are based on loan count.



# Single-Family Delinquencies by Mortgage Insurer

As A Percent of Total Insurance Type

1/31/2026

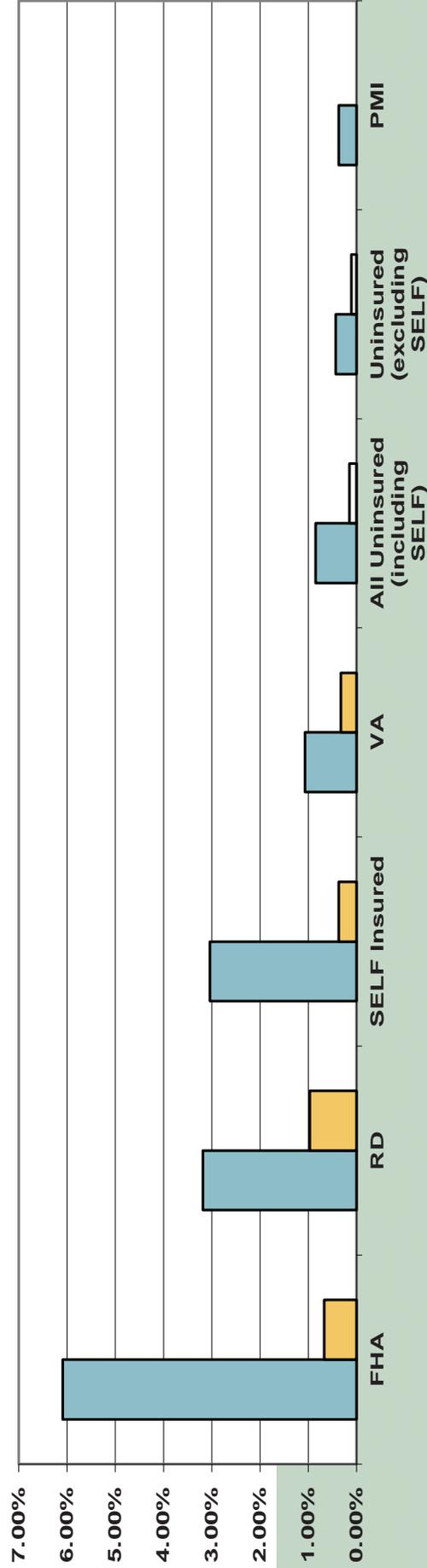
TYPE	2+ MONTHS	IN-FORECLOSURE
FHA	6.09%	0.67%
RD	3.19%	0.97%
SELF Insured	3.04%	0.37%
VA	1.07%	0.33%
All Uninsured (including SELF)	0.85%	0.15%
Uninsured (excluding SELF)	0.43%	0.11%
PMI	0.37%	0.00%

As A Percent of Total Loan Portfolio

1/31/2026

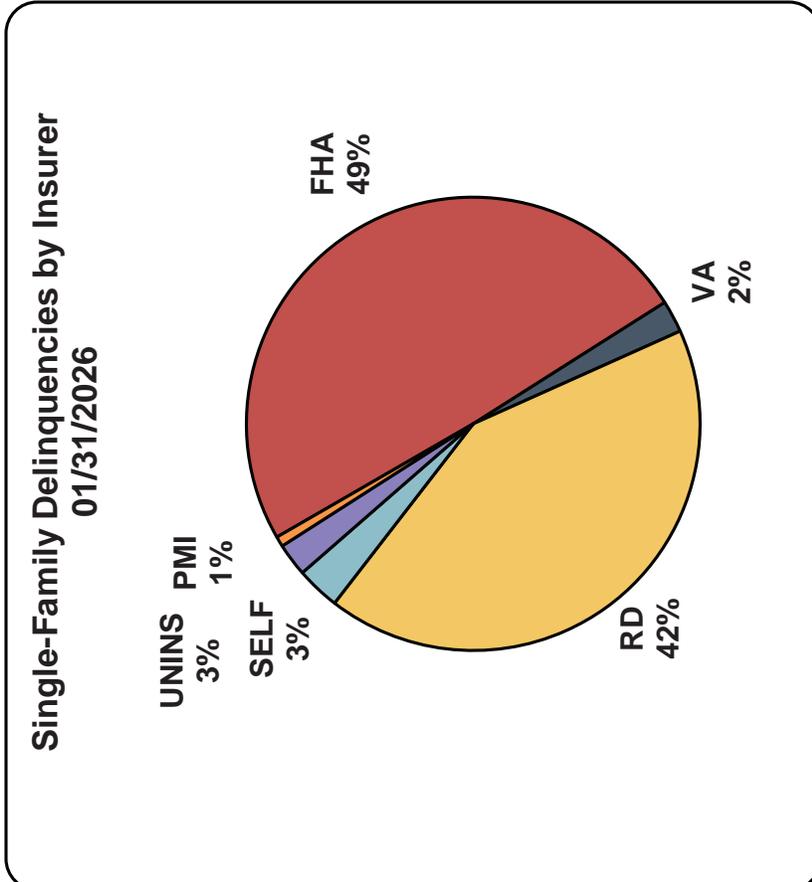
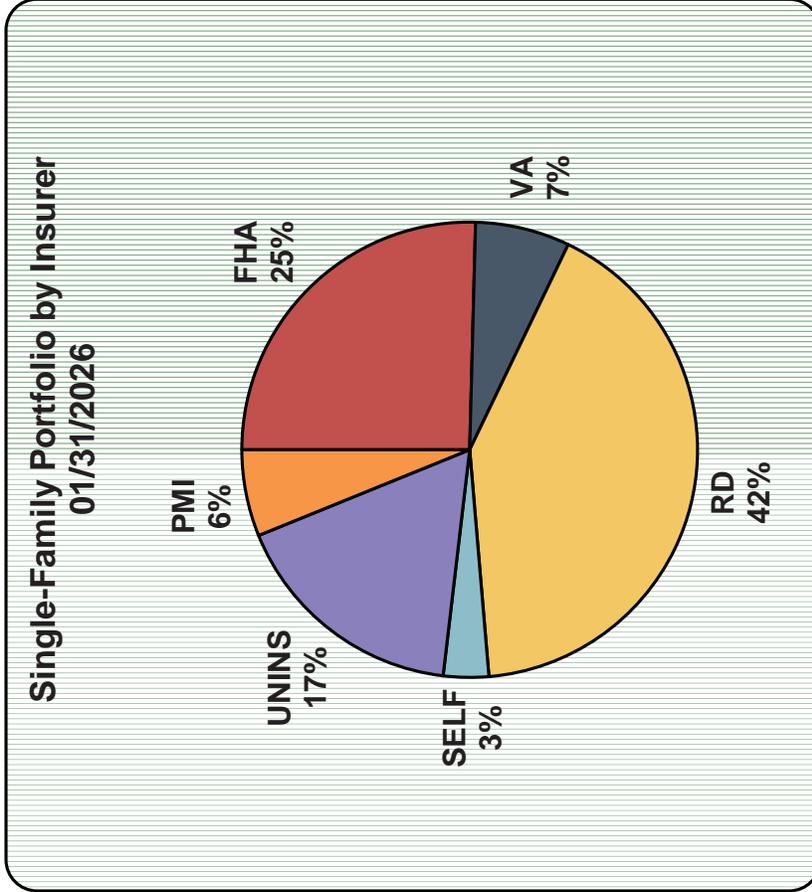
TYPE	2+ MONTHS	IN-FORECLOSURE
FHA	1.55%	0.17%
RD	1.32%	0.40%
All Uninsured (including SELF)	0.17%	0.03%
SELF Insured	0.10%	0.01%
Uninsured (excluding SELF)	0.07%	0.02%
VA	0.07%	0.02%
PMI	0.02%	0.00%

SINGLE-FAMILY DELINQUENCY RATES BY INSURER TYPE



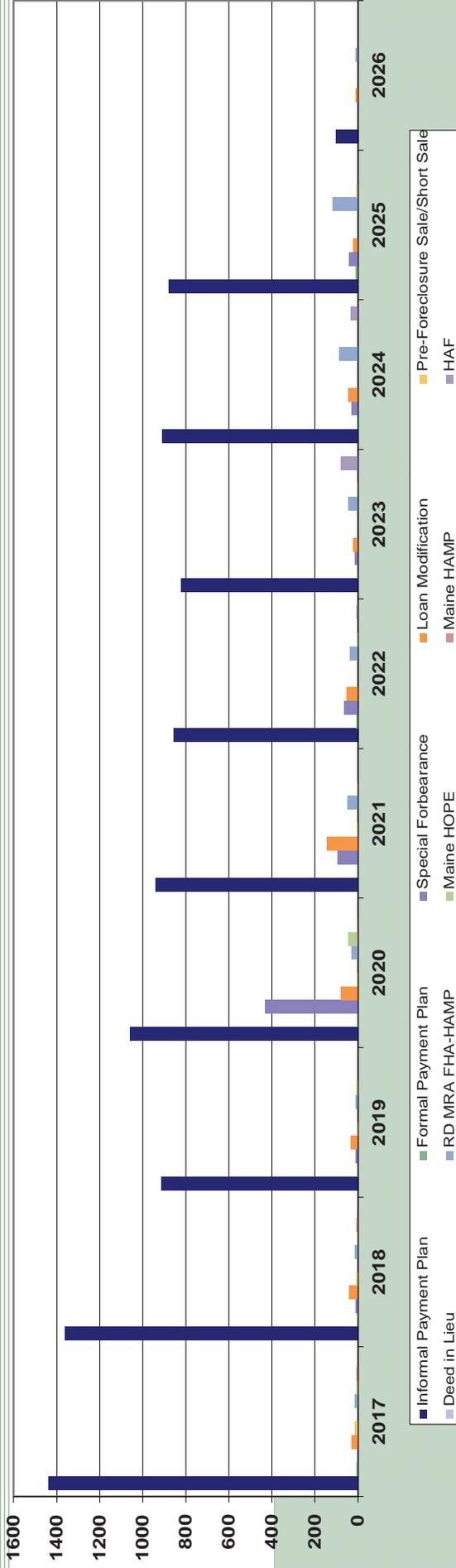
# Single-Family Delinquencies by Mortgage Insurer

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

**BORROWERS ASSISTED 2017-2026**



**Number of Borrowers Approved for Assistance**

	Informal Payment Plan	Formal Payment Plan	Special Forbearance	Loan Modification	Pre-Foreclosure Sale/Short Sale	Deed in Lieu	RD MIRA FHA-HAMP	Maine HOPE	Maine HAMP	HAF	Total Workouts
Jan-26	103	1	3	9	0	0	11	0	0	0	127
Dec-25	879	12	42	21	1	1	116	6	1	0	1079
Dec-24	909	4	27	44	1	0	88	1	1	32	1107
Dec-23	822	3	15	22	0	0	43	2	1	81	989
Dec-22	857	8	63	54	0	0	35	4	0	7	1028
Dec-21	939	5	94	146	2	0	50	2	0	0	1238
Dec-20	1058	5	432	79	3	0	29	44	2	0	1652
Dec-19	914	3	12	32	4	0	10	8	0	0	983
Dec-18	1361	4	12	39	8	0	15	3	6	0	1448
Dec-17	1437	8	4	31	14	0	14	8	7	0	1523

**Actual Foreclosures**

	Number of Foreclosures	Number of Loans in Portfolio	Percentage of Portfolio
Jan-26	0	10,827	0.00%
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%





## Homeless Initiatives Department Memorandum

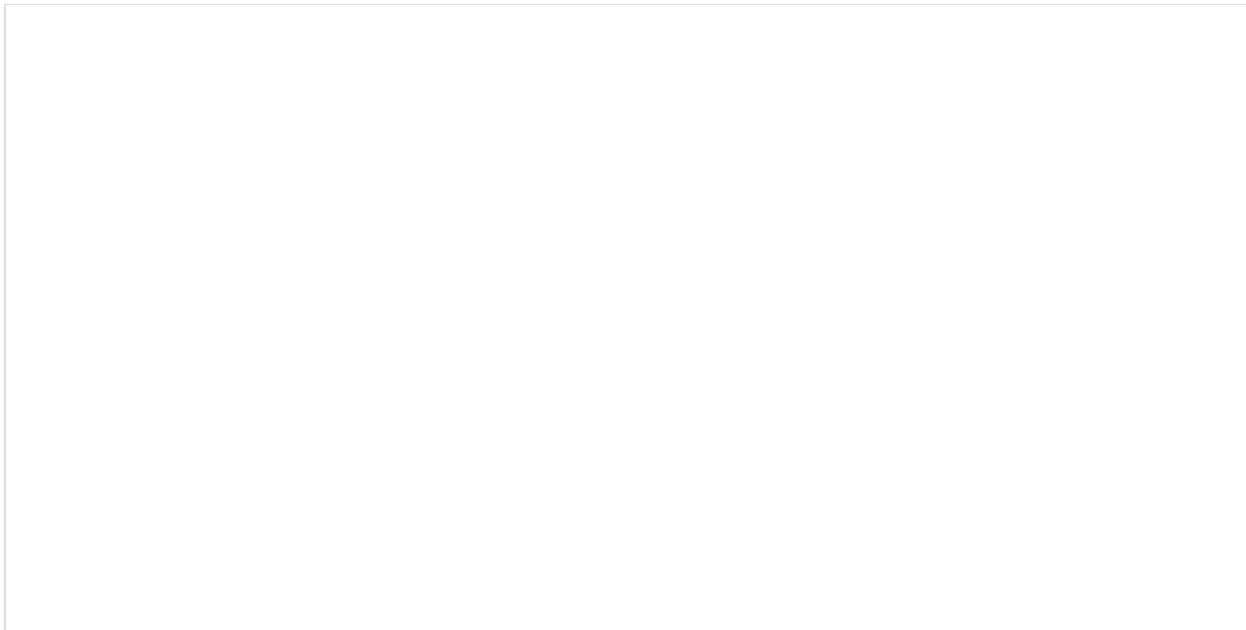
**To:** Board of Commissioners  
**From:** Kelly Watson, Director of Homeless Initiatives  
**Date:** March 10, 2026  
**Subject:** Homeless Initiatives Report

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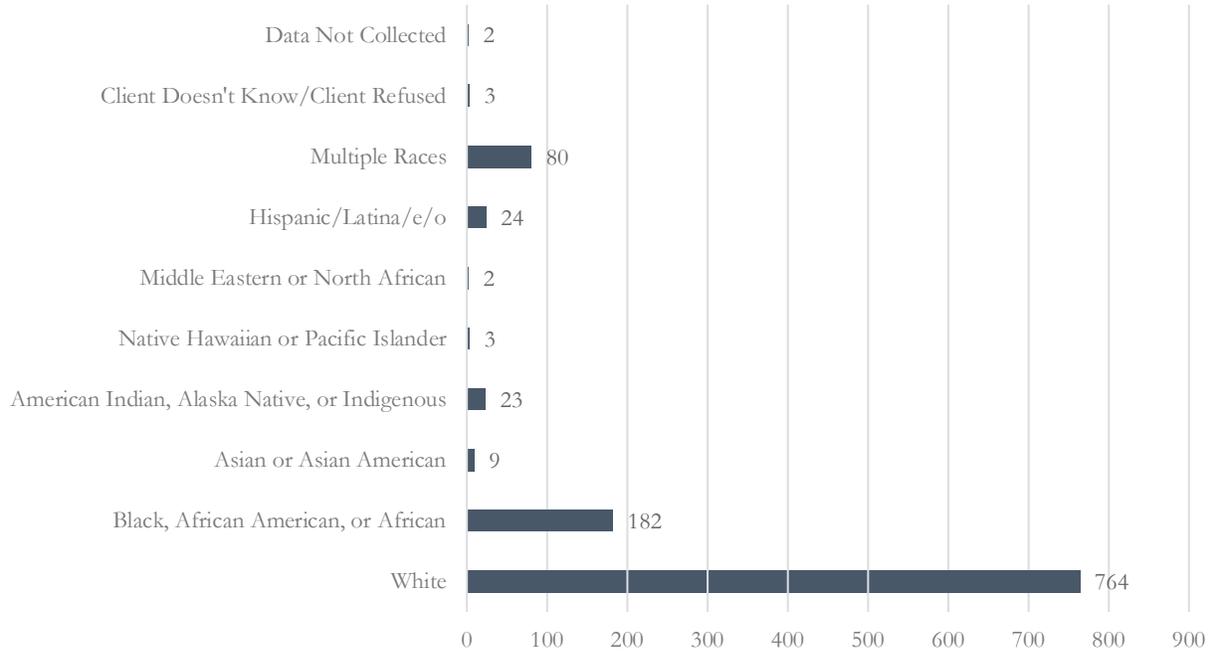
### Homeless Data – February 2026

The following are the monthly statistics for February:

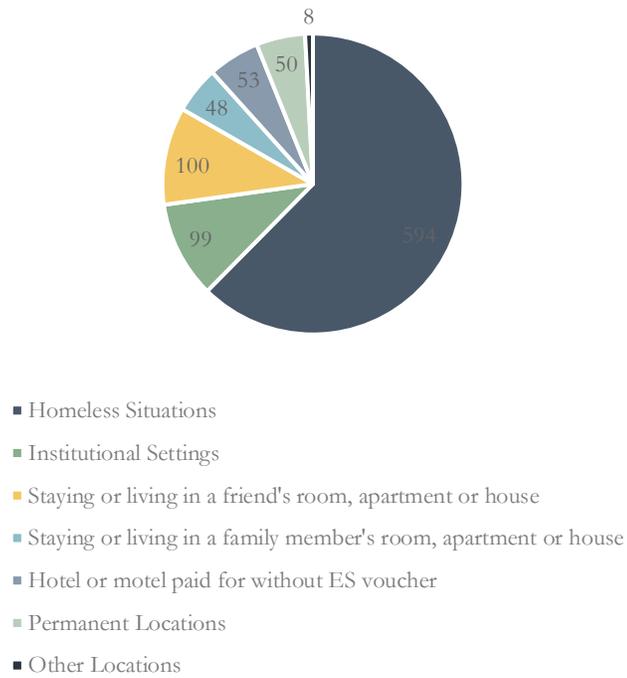
1. The total number of people served in ESHAP funded shelters (1092) decreased by 45 individuals from January to February. This number does not include many of the Asylum Seekers in Portland as well as those served in hotels through GA, or those seeking emergency shelter with a Victim Service Provider.
2. Racial equity – the percentage of people of color increased from 29 in January to 30 in February. The number of those who identify as Hispanic/Latina/e/o stayed consistent at 24 from January to February.
3. The number of Exits to Permanent Housing decreased from 80 in January to 71 in February. The total exits from shelter to any location was down by 19 in February from the previous period.



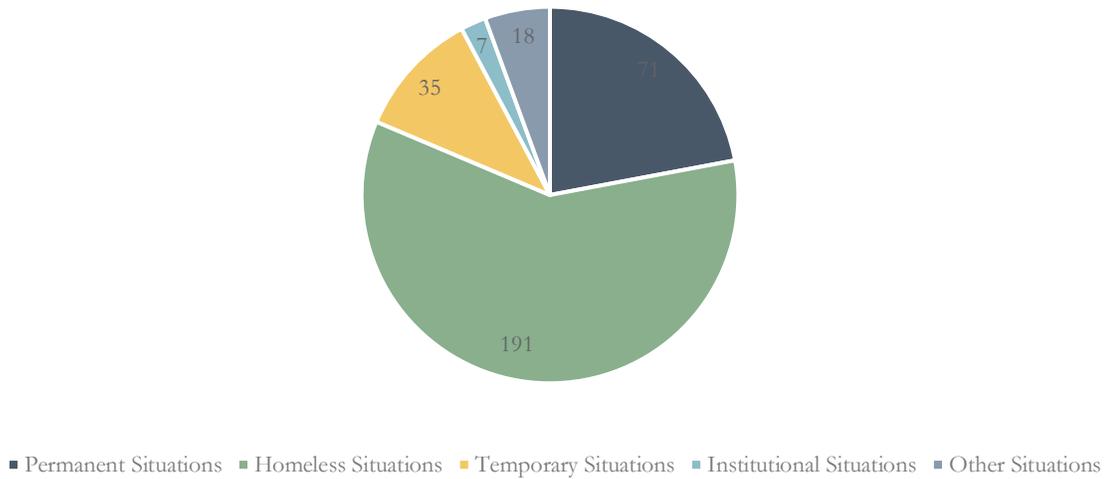
### Number of People Served by Race



### Residence of Clients Prior to Entry



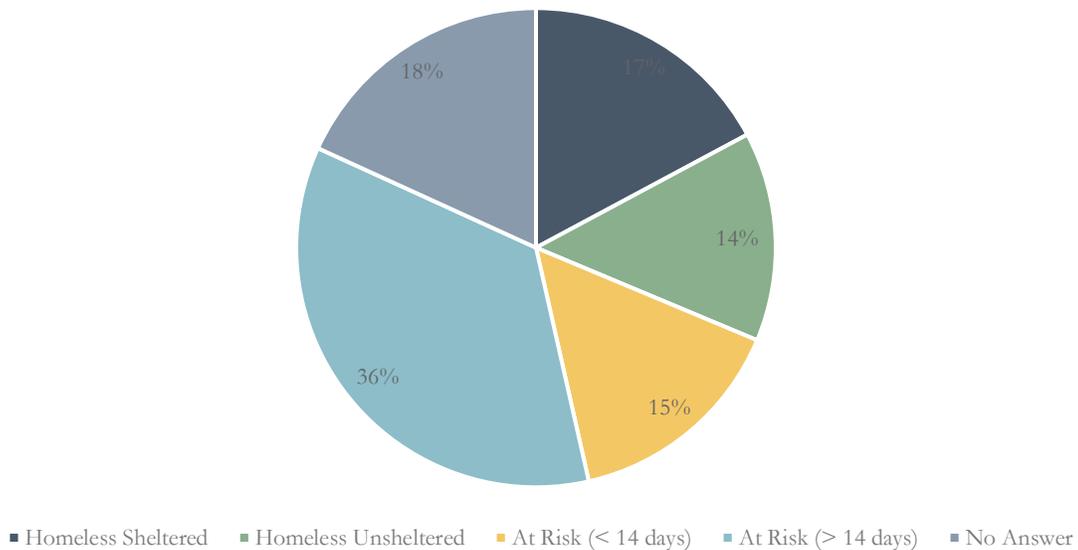
Residence of Clients after Entry



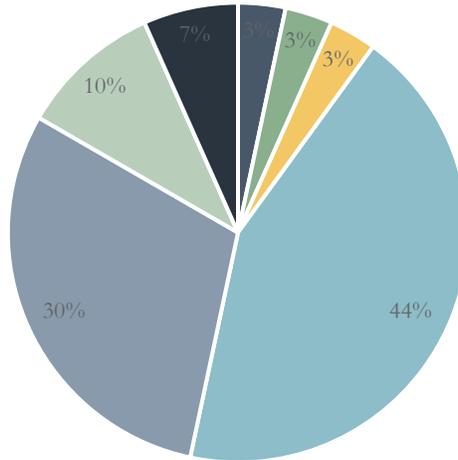
**Housing Problem Solving (HPS) Data**

In the month of February, 99 households were served in the Housing Problem Solving Program. This number does not include those served at Victim Service Provider organizations. Of the 30 households exited from the program in February, 26 were reported to have a resolved housing crisis. Forty five 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 February.

HPS Housing Status at Entry - Total Served 99

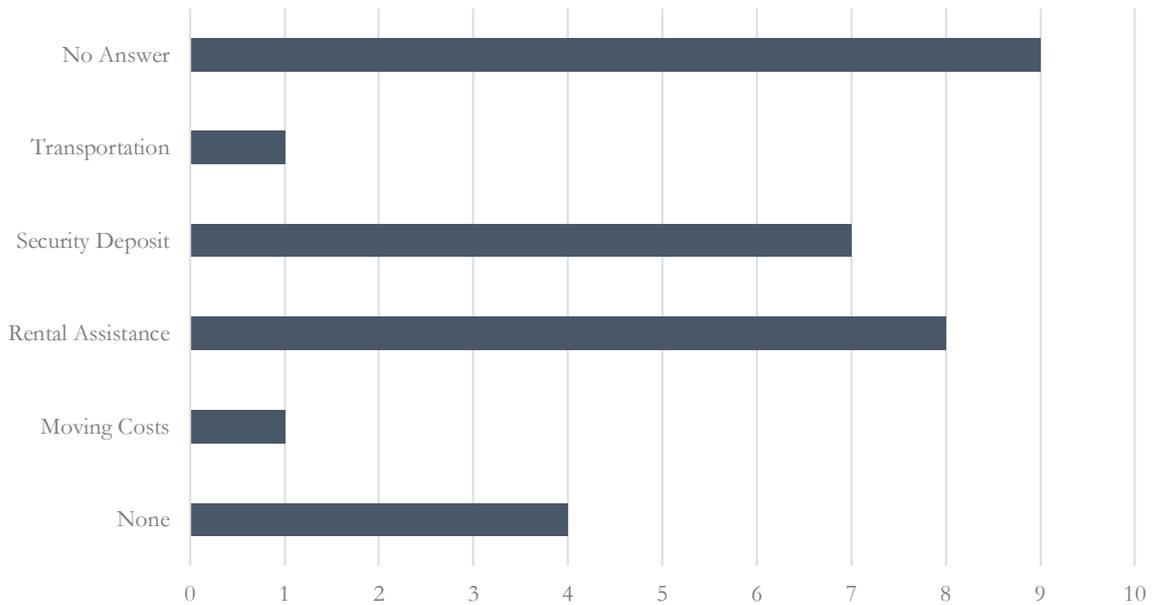


Housing Problem Solving February Reason for Call



- Eviction/Foreclosure
- Home Habitability Issues
- Lack of Transportation
- Loss of Income/Lack of Monetary Resources
- Rental/Mortgage Arrears
- Other
- No Answer

Housing Problem Solving February- Type of Financial Intervention



### **Gaps and Needs Analysis**

Housing Innovations has completed their Gaps and Needs Analysis of Maine's homeless response system after an investment of time in 2025 gathering data and collecting information from key shareholders. The analysis is part of the Maine CoC's responsibilities, and funding and support to complete the analysis was provided by MaineHousing. The report was presented to the CoC Board in February and will be shared wider as the Board determines how best to utilize the resource.

### **REACH Training**

The Director of Homeless Initiatives attended an interactive training led by Wabanaki REACH in February. The training was focused on Wabanaki Maine history and involved interactive storytelling. Incredibly impactful and educational, the training was an invaluable experience that shed light on historical events that have continued to have an impact on our native communities.

### **HI Goal Setting**

The Homeless Initiatives department gathered to learn more about MaineHousing's new strategic plan and work on their own goal setting for 2026. Much of the ongoing and upcoming work of the department is outlined in the strategic plan roadmap, and the team identified some more granular goals for the coming year to contribute to partner relationships, advancement of initiatives, and continuous improvement of internal processes.

### **Service Hub Updates**

With the Hub 3 Coordinator, Jeff Cosgrove-Cook, transferring to ICA to be a system administrator for Maine's HMIS, we are currently conducting interviews for a new Hub 3 Coordinator. We are hoping to have the position filled by the middle of March. This is the first time in 2 years that we have had an open Hub Coordinator position.

United Way of Southern Maine received a Capacity Building Grant from Community Solutions to add a Statewide Homeless Data Lead position to support the Hubs. Briella Ntungane was hired in January and is currently being onboarded by both United Way of Southern Maine and MaineHousing. She will work closely with Hub Coordinators to understand the barriers to Quality Data in each Hub and try to solve for them, work with providers to create sustainable processes, and onboard new access points to the Coordinated Entry System. This position will also work closely with the new HMIS lead, Institute for Community Alliances.

### **Hub Data**

Data quality and reliability for both the Hubs and the state are critical in advancing our mission. Having an accurate and complete picture of the need in our state will aid us in understanding where available services and housing resources are not meeting that need. From that information, Hubs and statewide entities can make strategic decisions around service provision and housing resources.

In the Community Solutions Built for Zero framework there are two major milestones that a community has to reach to achieve data quality. The first is to answer yes to all of the questions on the population scorecard. There are three populations, all single individuals, families, and youth and young adults. Each scorecard contains 29 questions covering three areas, data contribution, data collection, and race equity. When all questions related to the three areas are answered with a yes, the

community has a perfect scorecard that is reviewed and approved by Community Solutions. The next step is to ensure data reliability. This is measured by the community's data having less than a 15% margin of error for four consecutive months. This means the community's actively homeless numbers and inflow and outflow numbers balance out. Currently five Hubs have a perfect scorecard, (2, 4, 7, 8, and 9) and are tracking for data reliability. The remaining four Hubs continue to work on flipping their scorecard questions to a "yes". The areas that are most challenging for these Hubs are related to data contributions and can be attributed to their rural nature and the lack of service providers to meet the need. While Hubs try to find creative solutions within their communities to overcome the last barriers, it is apparent that there is not adequate outreach across the entire state or service providers to meet the need of people experience homelessness.

Currently, we are onboarding a Statewide Data Lead position in collaboration with the United Way of Southern Maine who applied through Community Solutions for capacity building grant. This is funding for a 2-year position to help with supporting all Hubs. The position will help agencies that do not have capacity to enter data into HMIS with data entry and ongoing workflows for sustainability, work on provider data quality, and use data to track how initiatives are tested for their desired outcomes at the Hub level.

Maine can still reach quality data at a statewide level because the largest homeless populations are in Hubs that have already produced a perfect scorecard and are tracking for data reliability. Maine may be the first state to achieve statewide data quality within the Built for Zero initiatives across the county.

### Hub Self-Reported Data Quality Score



Question	Hub Still Addressing
Is the geographic coverage of your outreach clearly mapped out, informed by your data and regularly assessed, to ensure you are able to reach all unsheltered individuals within your community?	6
Have you coordinated your outreach, ensuring that your outreach teams are deployed at the locations and the times that they are mostly likely to effectively engage with unsheltered homeless individuals, while minimizing duplication between providers?	1 and 6
Do you have a documented outreach policy that clearly states how your outreach teams will be deployed and how they work with each other to swiftly connect individuals to their self-determined needs?	1 and 6

Do you have consistent, coordinated and reliable outreach and in-reach efforts across your geographic coverage area that gives you confidence that at least 90% of the unsheltered population is captured on your BNL?	6
Are 90% of CoC-funded and non-CoC-funded providers reporting data into your by-name list?	1
Are approximately 90-100% of currently homeless single adult individuals served by the providers reporting into your by-name list?	1 and 5
Is your by-name list able to collect data on all currently homeless single adults in your community, including individuals fleeing domestic violence?	1 and 3
Has your community established a written policy that specifies the number of days of inactivity (i.e. the person cannot be located) after which a person's status will be changed to "inactive," and which includes protocols to attempt to locate an individual before they are moved to inactive status?	1 and 3
Does that written policy account for changing an individual's status to 'inactive' based on a client's verified absence from the community before the specified number of days has elapsed? (e.g. reunited with family in a different community, death etc.)	1
Does that written policy account for individuals on your list who are entering an institution (e.g. jail or hospital) where they are expected to remain for 90 days or fewer?	1 and 6
Does your community have a way to track actively homeless individuals who have not consented to services and/or assessment at this time?	1
Does your community have policies and protocols in place for keeping your by-name list up to date and accurate, including timelines for provider data submission and ongoing quality assurance protocol?	1

## Homeownership Department Memorandum

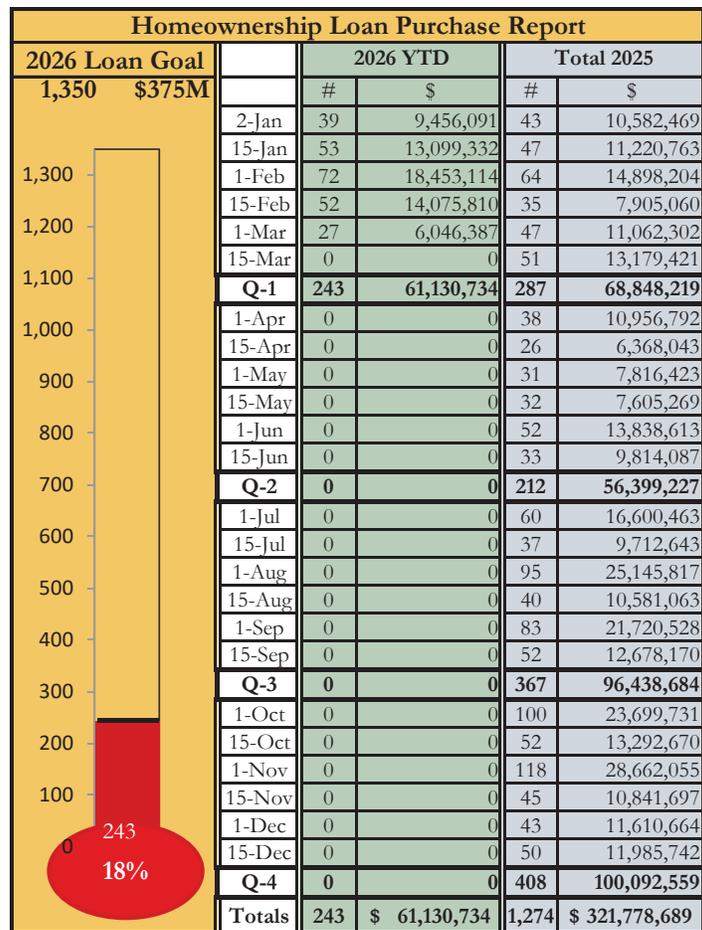
**To:** MaineHousing Board of Commissioners

**From:** Patricia Harriman, Director of Homeownership

**Date:** March 9, 2026

**Subject:** Monthly Report – Homeownership Department

### PRODUCTION UPDATE



Monthly Loan Reservations: 03/02/26	
#	\$ Volume
72	\$ 18,333,865

Loan Pipeline as of: 03/02/26	
#	\$ Volume
165	\$ 40,617,971

Loan Reservation Comparison					
February 2025		February 2026		2025 vs 2026	
#	\$ Volume	#	\$ Volume	#	\$ Volume
225	\$56,390,786	165	\$ 40,617,971	-27%	-28%

## **PROGRAM HIGHLIGHTS:**

The thought of Spring brings with it the thoughts of warm weather, sunny days, flowers blooming and the real estate market starting to really flourish. Judy Oberg, 2026 President of the Maine Association of REALTORS said that January brought with it some of the coldest temperatures we have had in years combined with above average snowfall. Unfortunately, that also seems to have rolled into February and March and as Oberg said moved Mainers into a “traditional winter hibernation.”

Realtors, lenders and investors like Mainehousing have seen the ripple effects of winter and the uncertainty caused by the late 2025 federal shutdown. Traditionally winters are slower in the market, but Maine saw a 9.53% decrease in home sales in January of 2026 compared to the same month in 2025. Inventory still remains a challenge but is more balanced, leaning towards a moderate shortage versus severe, and the signs of Spring will start to encourage borrowers and sellers alike.

The market has seen so many changes and many still see uncertainty in the market. The Maine Association of Realtors as well as economists throughout New England project a moderate increase in home prices of about 2-4% in 2026, in line with historical inflation expectations, which means for the first time in years home prices are appreciating at a normal predictable rate.

The Bean Group released an article in January indicating that from 2021-2025 median home prices increased approximately 37% in Maine vs 19% nationally. The reason is Maine’s appeal during and after the pandemic. Remote work has continued to allow buyers to live in various states and locations outside of work proximities, thus increasing the demand in an already strained supply shortage.

Maine needs 84,000 homes by 2030 to meet demand and achieve a healthy market balance. When supply is able to meet the demand needs, then and only then will we see a moderation in prices. Until then we will continue to see prices moving upward, even if at only moderate levels.

The other key factor in generating growth in the market is interest rates. In late 2023 mortgage rates peaked at 7.8% and have gradually declined since, settling in around 6% in the early months of 2026. Economists again project that throughout most of the year rates will settle in between 5.8% and 6.2%. Each potential market decrease represents relevant savings to borrowers, increased buying power and eventually will improve overall affordability. A borrower who purchased a home for \$330,000 at a 7.8% interest rate, could afford a \$400,000 home if the rate was 5%, again a meaningful difference for a potential borrower.

Homes are staying on the market longer, inventory is increasing and buyers are now faced with choices. They have more time to consider their options, and a greater ability to negotiate from stronger positions compared to years ago. Sellers, while still in a sellers’ market, are starting to feel the competitiveness in pricing, the need for concessions or repairs and also realizing their homes are on the market longer than anticipated.

Down payment assistance, first time homebuyer programs and other subsidies are not the solution to the affordability issues; it is one of the factors that is allowing more homebuyers opportunities they would never have had.

As we look ahead in our program, we will continue to follow the interest rate environment and work with our partners to ensure we are providing a strong resource for homebuyers on the journey to homeownership. While we are not the solution to affordability, we are a pillar in the process of helping Maine people find and sustain homeownership.

## **EDUCATION AND OUTREACH:**

The success of MaineHousing's first time homebuyer program brings with it an increased interest in working with our program and being able to provide the resource to buyers. Maggie Silva, Outreach and Education Coordinator, trained our newest lender, Cornerstone First Mortgage Company, and will begin training The County Federal Credit Union in the coming days.

In addition to training new lenders, Maggie, Tina Partridge, Homeownership Manager, and Patricia Harriman, Director of Homeownership, conducted a Continuing Education Class in Augusta for the Kennebec Valley Board of Realtors. The class is 3 hours and allows realtors to receive 3 hours of CEU credits. Teaching our curriculum is key in this industry to distill the myths and remind realtors of the value added to the transaction when MaineHousing can be a part of it. In addition to learning new information, Hannah Brann, Realtor with The Maine Real Estate Experience, took the knowledge she gained and shared it across her social media platforms. Her goal was to educate herself and take that knowledge to educate her clients as they take the journey together to homeownership. Hannah was able to grab the attention of her clients and MaineHousing was in turn able to share her posts on our social media, a great way to develop influencers and champions of programming

*Hannah Brunner*

MaineHousing Takeaways • Day 1

**“HOUSEHOLD  
INCOMES” MAY NOT  
BE WHAT YOU THINK...**



**It may be based on the borrower, not  
everyone in the home.**

Eligibility Varies • Lender Confirms



A very successful class indeed!

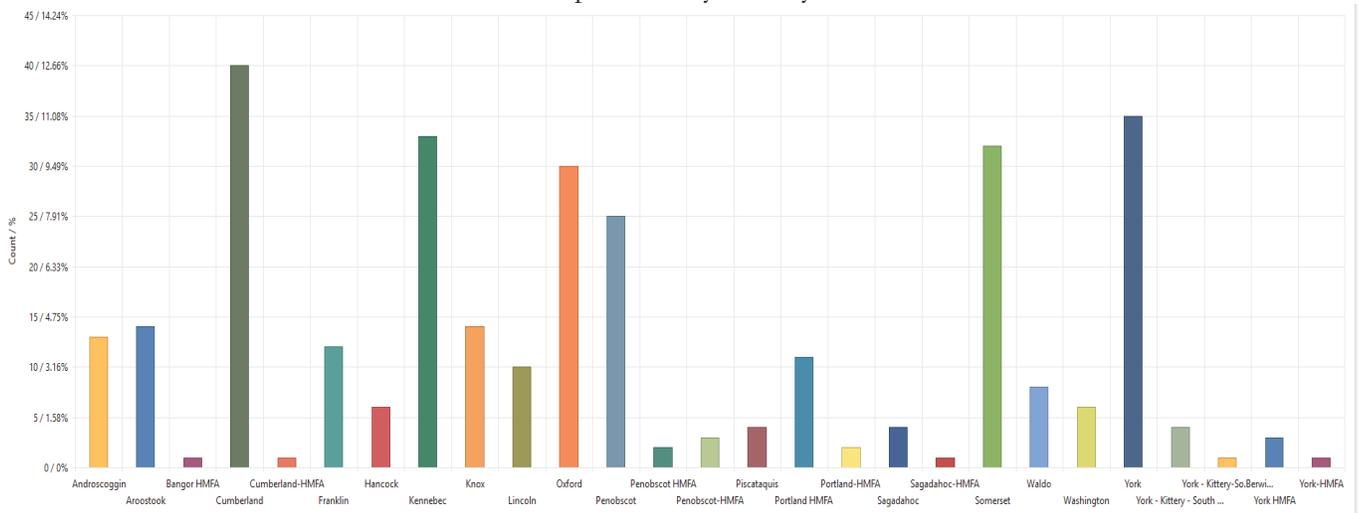
Finally, the hoMEviews podcast has begun recording episodes, starting with Kelly Watson, Director of Homeless Initiatives. As we begin the editing process, we will begin making them available internally and across our social media platforms. The podcast will target departments throughout MaineHousing and will also take a look at outside partnerships and how we are all working together towards the same mission, to help Maine families afford safe, high-quality housing as a foundation for healthy communities.



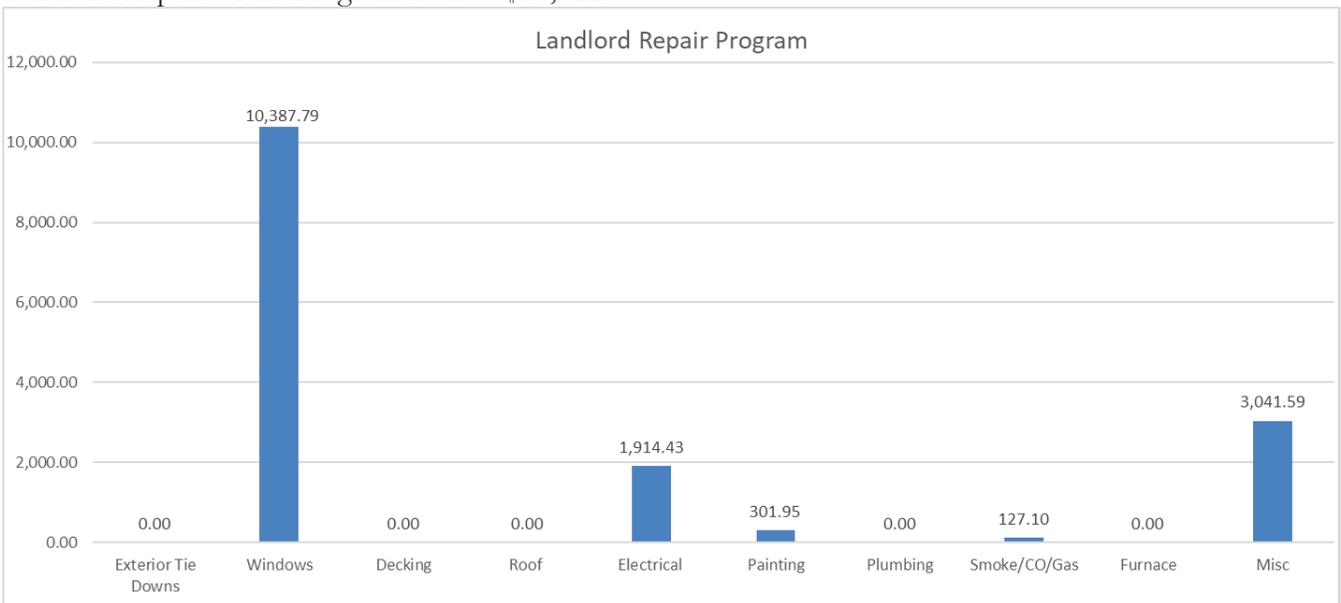
# Inspection Updates:



### Inspections by County



# Landlord Repair Grant Program YTD – \$15,522.86



**Human Resources and Facilities Department Memorandum**

**To:** Board of Commissioners  
**From:** Jane Whitley, Director of Human Resources & Facilities  
**Date:** March 2026  
**Subject:** Board Report

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[Human Resources as of March 9](#)



[Facilities Updates](#)

✓ No new news to report.

Information Technology Department Memorandum

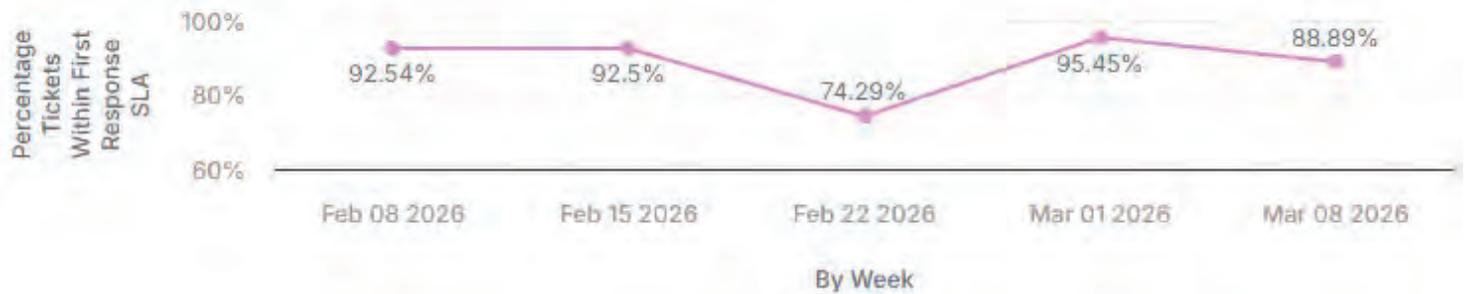
**To:** Board of Commissioners  
**From:** Craig Given, Director of IT  
**Date:** March 10, 2026  
**Subject:** Monthly Report

**Unresolved Tickets - Trend**

Group By : **By Week** ▾



**First Response SLA Compliance - Trend**



**Resolution SLA Compliance - Trend**

Group By : **By Week** ▾



## Information Technology Updates:

- Completed pilot of Microsoft Teams phone system porting multiple numbers from legacy system. Implementation of call queues and porting of number to occur in coming weeks.
- Began implementation of new fax solution, including setup and configuration. Porting of fax numbers to be completed after Teams Phone project completion.
- Training modules for Acceptable Use Policy (AUP) and Responsible AI Use prepared in new Learning Management System.
- Announcement of updated AUP and AI Policies planned for mid March, with resources to support rollout including training, online resources and guidance, and Facts & Snacks presentation.
- Quarterly security training was completed in February. 99% of staff have completed.
- Data Stewardship Team completed meetings with departments and stakeholders to evaluate and document data sets existing throughout the organization. Results presented to Data Governance Committee.
- Working with departments on software solutions to support Grant Management and EHS.
- Ongoing configuration and implementation of Microsoft Purview. Preparation for the implementation of additional software features of Microsoft 365, including Teams, SharePoint and OneDrive.
- Continued quality improvement process for ITSM (Information Technology Service Management) software. Started implementation of Employee Journeys tool to improve tracking of Onboarding/Offboarding/Crossboarding.
- Applied security patches to critical systems to address identified vulnerabilities.

**Planning and Research Department Memorandum**

**To:** Board of Commissioners  
**From:** Jonathan Kurzfeld, Ph.D., Director of Planning and Research  
**Date:** March 17, 2026  
**Subject:** March 2026 Board Report

**Planning and Research Department (PnR)**

Annual reporting work continues in PnR, with the StateHome, Federal Funds Reports, and Annual Report all underway. The website accessibility project, a months-long, agency-wide initiative led by PnR’s UX/UI Designer Ouellette, has seen significant progress and is approaching culmination by its April 1<sup>st</sup> deadline.

An ad hoc set of technical talking points was produced by PnR, which gathered, collated, and analyzed data from across departments on how MaineHousing programs assist older Mainers. Senior Director of Government Relations & Communications Erik Jorgensen requested the figures for a presentation he then gave to the state’s Caucus on Aging.

Also of note is the February data included in the board report regarding the new-this-year Social Media tracking. An aggressive campaign of increased social media posting and interactions by PnR Coordinator Anderson led to exponential growth in our Facebook metrics, as described below.

**External Communications**

<b>Press Interaction</b>	ME-based outlets Press contacts*	Out-of-state outlets Press contacts*	Director-level Press interviews
February 2026	11	1	9
Previous 3 mo Average	17.3	0.7	11.7
Previous 12 mo Average	19.3	0.4	11.9
February 2025	27	1	14

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

Amidst the major national and international events and ongoing election-year political campaigns which have consumed much of the reporting capacity and attention, MaineHousing fielded 10 media inquiries and outreach efforts from seven media outlets, including local, statewide, and national reporters, from February 7 to March 5, 2026.

Media coverage focused primarily on challenges in affordable housing development, federal policy impacts, homelessness responses, and homeownership barriers. MaineHousing staff provided interviews, written responses, data, and expert guidance, reinforcing the agency’s role as a key source for housing policy and program information in Maine. Specifically, reporters requested insight on the following topics:

- Federal Policy Impact – Build America, Buy America (BABA): Multiple reporters (including from the Associated Press, signaling potential national attention) requested information on how federal sourcing requirements may be affecting affordable housing development timelines in Maine. MaineHousing provided project impact information and policy context.
- Housing Supply and Condition: MaineHousing provided available data and context to help guide reporting on Maine’s housing needs study and the prevalence of homes in disrepair.
- Homelessness and Shelter Funding: Inquiries came in on Portland warming shelter operations and funding; state funding for homeless shelters and related legislation; and school-based homelessness prevention programs in Lewiston.
- Homeownership and Workforce Housing: Inquiries on workforce housing development and homeownership challenges for Maine residents.
- Housing Policy and Programs: Questions were raised regarding policy tools such as lodger laws and the effectiveness of the Nesterly home-sharing model.

Proactive actions this past month included pitches to Maine Public Radio and Portland Press Herald to cover the FHLBank Boston summit in Portland, focused on developing affordable rental housing; outreach to Bangor Daily News on an upcoming homeownership reporting series; and an advance plug to Maine Public on an upcoming Home for Good award announcement.

**Social Media**

<b>Facebook Activity</b>	Viewers	New Follows	Content* Interactions	Direct Interactions
February 2026	113,892	65	613	9
Previous 3 mo Average	-	-	-	-
Previous 12 mo Average	-	-	-	-
February 2025	-	-	-	-

*\*Content interactions include link clicks and reactions, as opposed to direct interactions, which are responses given to comments and messages*

Department tracking and parsing of social media metrics is still new, and the data includes both paid advertisement through our marketing partner, Rinck, and “organic” material posted (or shared) directly to the Facebook account by Coordinator Anderson. As a result, we continue to work to identify causes and effects in trending figures. We can say, however, that February – which had four times as many of these “organic” items produced as in December and January combined – showed a marked increase in views attributed to just these “in house” posts (12,329 for December/January together, and 28,385 for February).

**Internal Communications**

<b>Intranet Activity</b>	Total Monthly Visits	Average Pages Per Session	Average Session Time
February 2026	7,609	1.89	2.9
Previous 3 mo Average	6,936.3	2.0	3.2
Previous 6 mo Average	7,204.8	2.0	2.8
February 2025	-	-	-

Staff visits to the Intranet were up in February; in fact, it was the third highest month since the new platform was rolled out last May. While there have been fluctuations, the numbers significantly

increased since that initial monthly visit count of 4,029 and quickly trended upward, staying fairly steady since July.

### Interdepartmental Support

Lytho Activity	New Requests	Requests Completed	Median hours to completion*	Top 2 Departments
February 2026	23.0	22.0	27.1	Asset Management, Homeownership
Previous 3 mo Average	15.3	16.3	28.6	Energy, Homeless
Previous 12 mo Average	22.0	23.0	9.1	Energy, Homeless
February 2025	19	20	1.92	Homeless, Energy

\*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
February 2026	52,387	123,889	62.2%	Energy, Homebuyer
Previous 3 mo Average	53,965	186,827	83.60%	Energy, Homebuyer
Previous 12 mo Average	52,952	188,474	83.84%	Energy, Homebuyer
February 2025	54,565	181,451	81.1%	Energy, Homebuyer

The full web report for February is **included** below. Compared to the previous month, site visits were up but page loads and engagement were down by almost 50% while everything else looked normal, so that may bear closer examination.

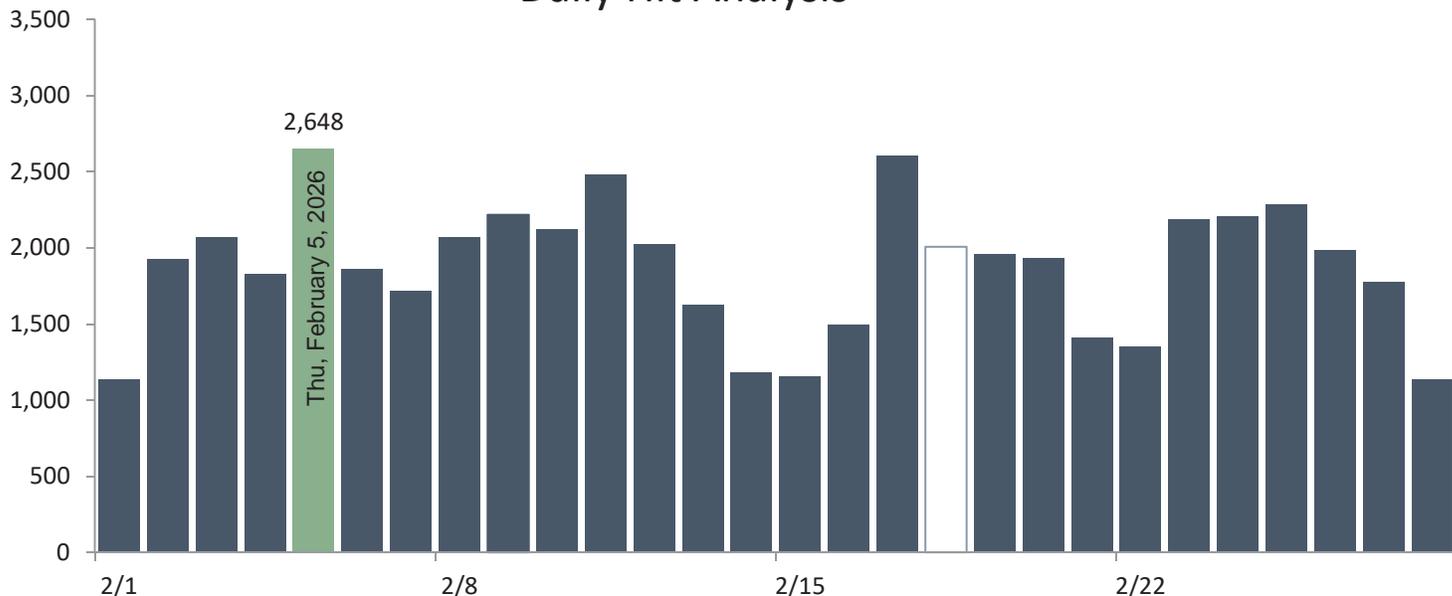
Attachments:

- February website traffic report

# February 2026 - MaineHousing Website Statistics

## Hit Summary

### Daily Hit Analysis

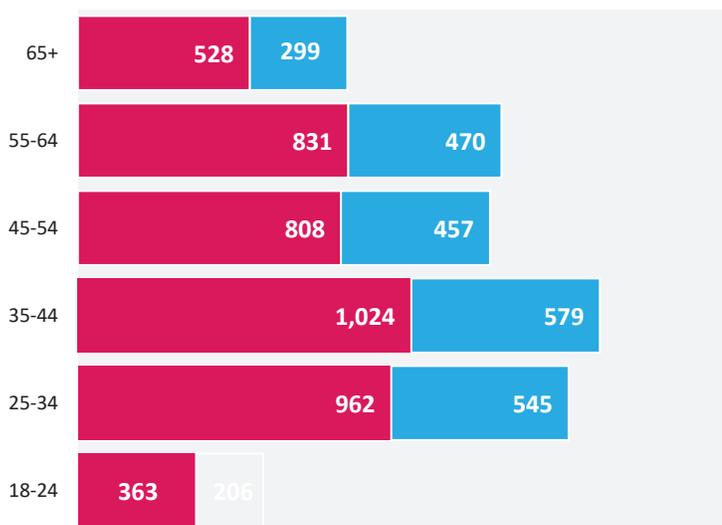


Visitors	Unique Visitors	Page Loads (Hits)	Avg Page Views	Avg Duration	Avg Engagement Rate
52,387	34,613	123,889	2.32	0:02:52	62.6%

## 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, browser history, and other factors. Users must have previously allow this information to be collected through browser or app settings.

### AGE & GENDER



### TOP CITIES

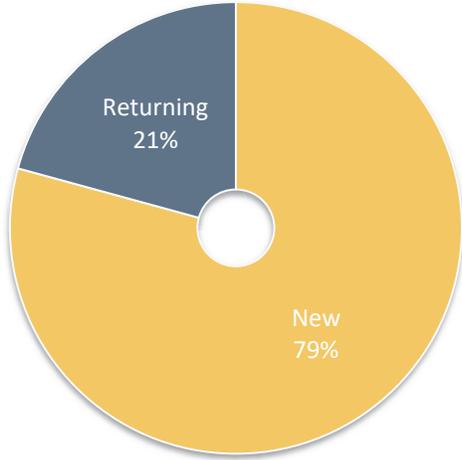
Portland, Maine	2,951
Boston, Massachusetts	2,807
Augusta, Maine	1,793
Bangor, Maine	1,526
Phoenix, Arizona	1,487
Des Moines, Iowa	1,449
New York, New York	1,135
Frankfurt, Germany	1,129
Chicago, Illinois	1,124
Moses Lake, Washington	1,080

Top Cities account for 31.46% of all website traffic.

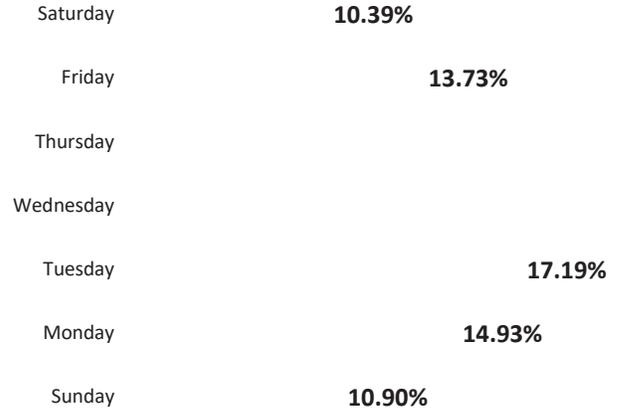
# Visitor Engagement

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, browser history, and other factors.

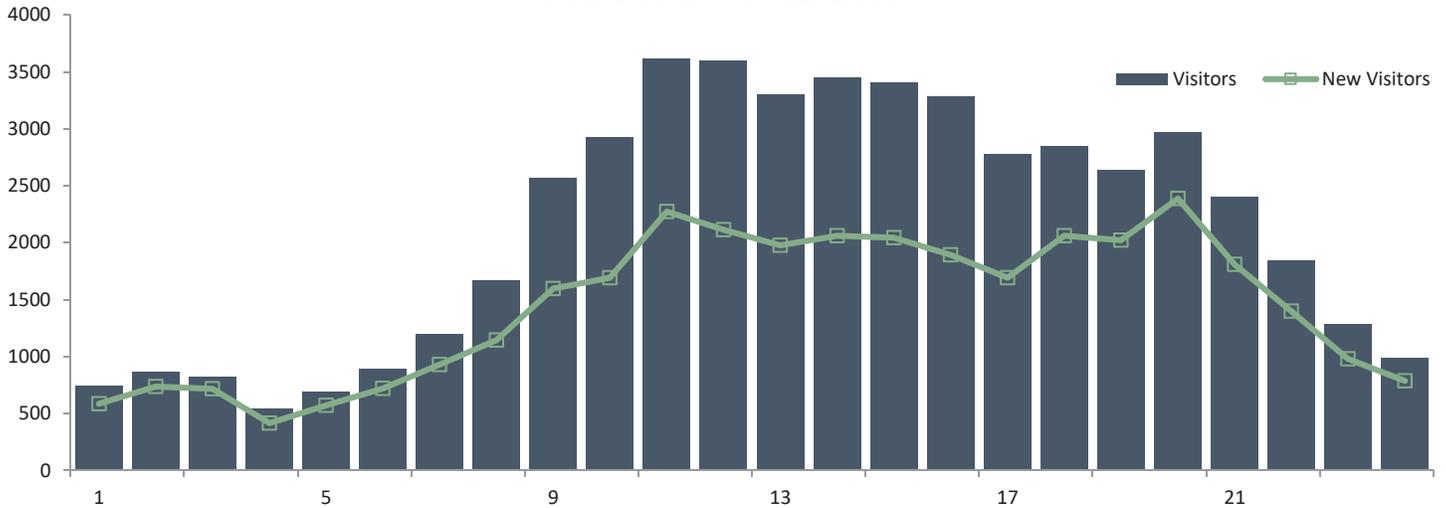
## NEW & RETURNING VISITORS



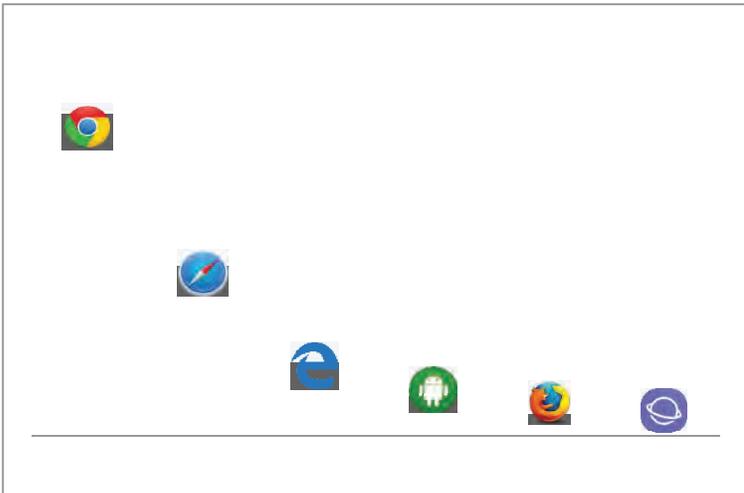
## DAYS OF THE WEEK



## HOUR OF THE DAY

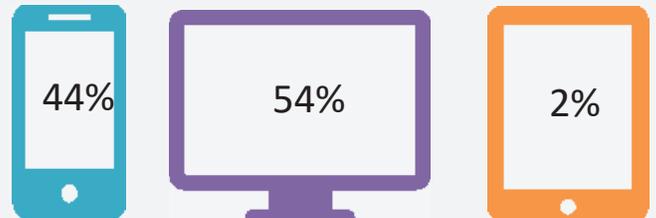


## Visitor Technology Summary



## DEVICE ANALYSIS

Cell Phone      Desktop      Tablet

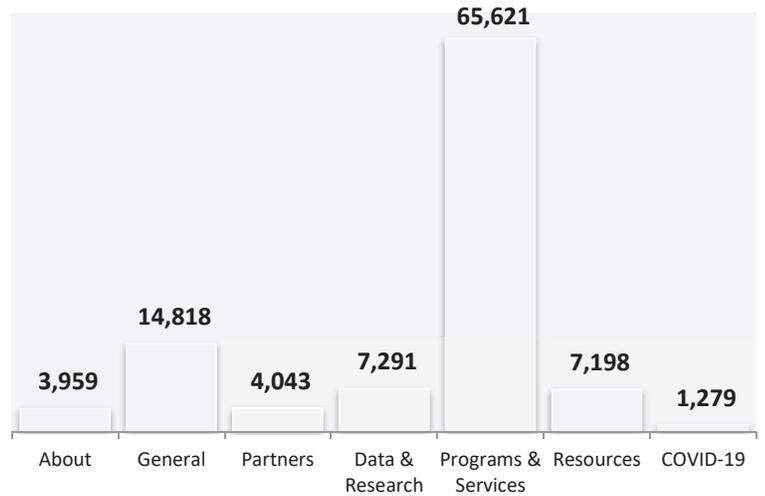


## Popular Content

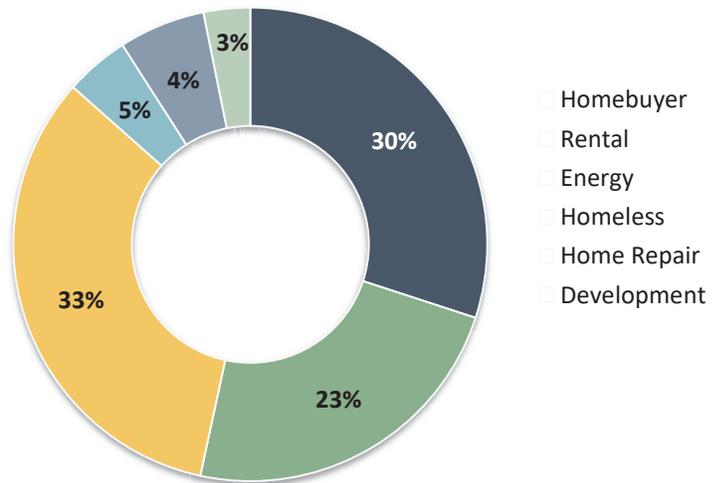
Popular content on our site is defined by pages and or sections of our site that have the highest visits. Below content has been categorized by page, program area and content sections. COVID-19 was added in March of 2020.

Home	12,958
Home Energy Assistance Program	11,399
Home Energy Assistance Program Online Application Resources	7,385
First Home Loan Program	7,135
Housing Data	5,841
Rental Assistance	4,269
Subsidized Housing	3,915
Housing Choice Vouchers	3,892
Mortgage Calculator	2,239
MaineHousing Lenders	2,039
Home Repair	1,955
Homebuyer Income & Purchase Limits	1,855
HEAP Income Eligibility	1,749
Current Interest Rates	1,721
Emergency Shelters	1,685
Contact MaineHousing	1,224
Steps to Homeownership	1,184
First Generation Program	1,181
Homebuyer Programs	1,028
Rent - Income Charts	1,003
Programs - Services	993
Multifamily Developers Programs	962
Low Income Assistance Program	912
Energy Assistance	872
HEAP & LIAP Agency Contacts	865

### Popular Content By Program

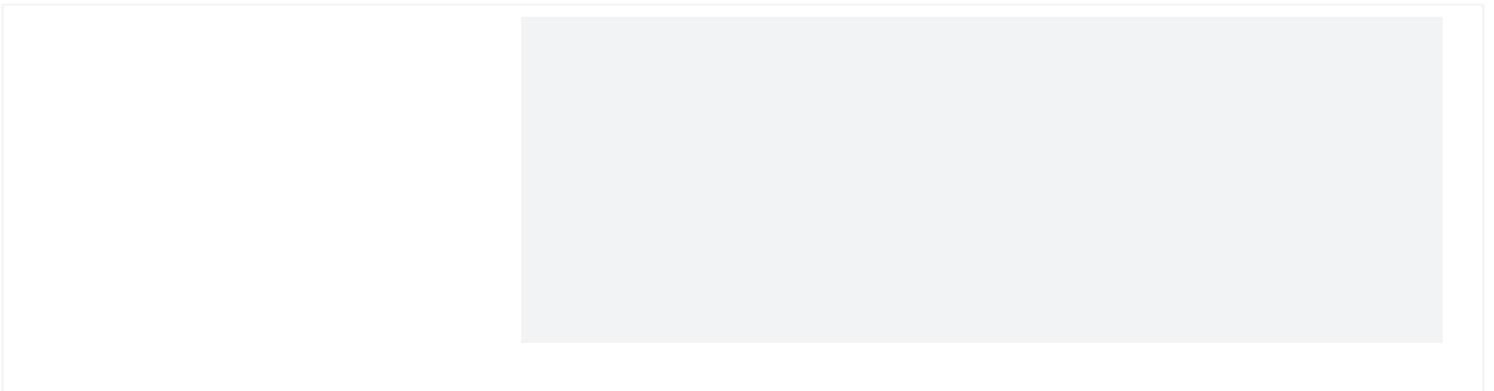


### Popular Content By Section



## 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

Referring websites are sites that link to our own website. When a visitor clicks on that link and visits our website, the site they came from becomes a referring site. Below are highlighted a few of the top referring sites.



## Board Calendar 2026-2027

<p><b>MARCH 17, 2026</b>  <u>Board Business:</u></p> <ul style="list-style-type: none"> <li>• DOE Weatherization State Plan Public Hearing</li> <li>• Legislative Update</li> <li>• HEAP Rule/State Plan introduction</li> <li>• Commence Rulemaking QAP <b>(VOTE)</b></li> <li>• New 2<sup>nd</sup> Lien Bond Resolution/Indenture Update</li> <li>• Admin Plan Changes Update</li> </ul> <p><u>Program Presentations:</u>  Asset Management Department update</p>	<p><b>APRIL 28, 2026</b>  <u>Board Business:</u></p> <ul style="list-style-type: none"> <li>• QAP Public Hearing</li> <li>• Legislative Update</li> <li>• Commence Rulemaking HEAP Rule <b>(VOTE)</b></li> <li>• Adopt DOE Weatherization State Plan <b>(VOTE)</b></li> <li>• Vote on New 2<sup>nd</sup> Lien Bond Resolution/Indenture <b>(VOTE)</b></li> <li>• AI Update Presentation</li> <li>• Executive Session – Personnel Matter <b>(VOTE)</b></li> </ul> <p><u>Program Presentations:</u>  2025 Budget and Audit results</p>
<p><b>MAY 19, 2026</b>  <u>Board Business:</u></p> <ul style="list-style-type: none"> <li>• HEAP Rule/State Plan Public Hearing</li> <li>• Planning and Research department and strategic planning update</li> <li>• Adopt QAP <b>(VOTE)</b></li> </ul> <p><u>Program Presentations:</u>  Mortgage Purchase Program (MPP) Overview/Financial Results  Homeless Initiatives Department Update</p>	<p><b>JUNE 16, 2026</b>  <u>Board Business:</u></p> <ul style="list-style-type: none"> <li>• Legislative Update/Update from the Governor’s Office</li> <li>• Adopt HEAP Rule/State Plan <b>(VOTE)</b></li> <li>• Homeless Rule Intro</li> <li>• Executive Session – Personnel matter followed by a <b>(VOTE)</b></li> </ul> <p><u>Program Presentations:</u>  IT department update  Development department update</p>
<p><b>JULY 21, 2026</b></p> <p style="text-align: center;">Meeting to be held if necessary</p>	<p><b>AUGUST 18, 2026</b>  <u>Board Business:</u></p> <ul style="list-style-type: none"> <li>• Commence Rulemaking Homeless Solutions Rule <b>(VOTE)</b></li> <li>• Introduce PHA Plan</li> <li>• 2027 Goal Setting – initial discussion</li> </ul> <p><u>Program Presentations:</u></p>
<p><b>SEPTEMBER 15, 2026</b>  <u>Board Business:</u></p> <ul style="list-style-type: none"> <li>• Homeless Solutions Rule Public Hearing</li> <li>• PHA Plan Public Hearing</li> <li>• 2027 Goal Setting – continued discussion</li> </ul> <p><u>Program Presentations</u></p>	<p><b>OCTOBER 20, 2026</b>  <u>Board Business:</u></p> <ul style="list-style-type: none"> <li>• Adopt PHA Plan <b>(VOTE)</b></li> <li>• Adopt Homeless Rule <b>(VOTE)</b></li> <li>• Mission Statement/Core Values/2027 Goal Setting – Priorities</li> </ul> <p><u>Program Presentations:</u></p>
<p><b>NOVEMBER 17, 2026</b>  <u>Board Business:</u></p> <ul style="list-style-type: none"> <li>• Review Preliminary 2027 Budget</li> <li>• Resource Allocation for 2027</li> <li>• Legislative Update</li> </ul> <p><u>Program Presentations:</u></p>	<p><b>DECEMBER 15, 2026</b>  <u>Board Business:</u></p> <ul style="list-style-type: none"> <li>• Approve 2027 Budget <b>(VOTE)</b></li> <li>• Elect Officers <b>(VOTE)</b></li> <li>• MPP Series Resolution <b>(VOTE)</b></li> <li>• Updates from the Governor’s office (Greg Payne)</li> </ul> <p><u>Program Presentations:</u></p>
<p><b>JANUARY 19, 2027</b>  <u>Board Business:</u></p> <ul style="list-style-type: none"> <li>• Legislative Preview</li> <li>• Strategic Plan Update</li> </ul> <p><u>Program Presentations:</u>  Multi-family Development – 2026 Review, 2027 Preview</p>	<p><b>FEBRUARY 16, 2027</b>  <u>Board Business:</u></p> <ul style="list-style-type: none"> <li>• Legislative Update</li> <li>• Governor’s Office Update</li> <li>• Introduce DOE Weatherization State Plan</li> </ul> <p><u>Program Presentations:</u>  Homeownership – 2026 Review, 2027 Preview</p>