September 15, 2026 Board Packet

Board of Commissioners Meeting – September 15, 2026, 9:00 a.m. to 12:00 p.m.

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

9:00	**Adopt Agenda (VOTE)**	**All**
	Remote Commissioners - Reason remote - Any other persons at their location	**Frank O'Hara**
	Approve minutes of August 18, 2026, meeting (VOTE)	**All**
	Communications and Conflicts	**All**
	Chair of the Board Updates	**Frank O'Hara**
9:15	**Director Updates**	**Dan Brennan**
9:30	**Adopt PHA Plan (VOTE)**	**Allison Gallagher/Ashley Carson**
9:40	**Compensation Study**	**Jane Whitley/Adam Krea**
10:00	**Housing Choice Voucher department update**	**Allison Gallagher**
10:30	**HR & Facilities department update**	**Jane Whitley**
11:00	**2027 Goal Setting – continued discussion**	**Jamie Johnson/Jonny Kurzfeld**
	Department Reports: Asset Management Development Energy and Housing Services Finance Monthly Report Financial & Budget Report Finance Delinquency Report & Charts Homeless Initiatives Homeownership Housing Choice Vouchers Human Resources & Facilities Information Technology Planning and Research 2026-2027 Board Calendar	**All**
Adjourn (VOTE)		**All**

The next meeting of the Board is scheduled for October 20, 2026
virtually and in person at 26 Edison Drive, Augusta, Maine

Minutes of the Board of Commissioners Meeting August 18, 2026

MEETING CONVENED
A meeting of the Board of Commissioners for MaineHousing convened on August 18, 2026, at the offices of MaineHousing, 26 Edison Drive, Augusta, Maine and virtually. Notice of the meeting was published on August 7, 2026, in Central Maine newspapers. Notice of Board of Commissioners meetings are also on MaineHousing's website at www.mainehousing.org.

Chair Frank O'Hara called the meeting to order at 9:00 a.m. Director Dan Brennan, Commissioners Laura Buxbaum, Elizabeth Dietz, Nancy Harrison, Renee Lewis, and Paul Shepherd attended in person. Commissioner Noël Bonam attended remotely due to his schedule, he was alone at his location. Commissioner Melissa Hue attended remotely due to her schedule, she was alone at her location. Deputy Treasurer Gregory Olson on behalf of State Treasurer Joseph Perry attended remotely due to his schedule, he was alone at his location. 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; Allison Gallagher, Director of Housing Choice Vouchers; Tom Cary, Treasurer; Patricia Harriman, Director of Homeownership; Erik Jorgensen, Senior Director of Government Relations & Communications; Bobbi Crooker, Director of Energy and Housing Services; Jonny Kurzfeld, Director of Planning and Research; Jane Whitley, Director of Human Resources and Facilities; Scott Thistle, Communications Director; Kelly Watson, Director of Homeless Initiatives; Laurie Warzinksi, Director of Development; Sheryl Peavey, Director of Asset Management; Karen Lawlor, Executive Administrator; Sarah Johnson, Manager of HEAP; Daniel Drost, Human Resources & Program Training Coordinator; Laura Mitchell, Maine Affordable Housing Coalition; Caitlin Andrews, The Maine Monitor; Robby Perkins-High, ProsperityME; Jennifer Hawkins, Avesta Housing; Jonathan Greven, Avesta Housing; and Jack Watson, Paralegal and note taker.

ADOPT AGENDA
Commissioner Elizabeth Dietz made a motion seconded by Commissioner Renee Lewis to adopt the August 18, 2026, agenda. The vote carried unanimously

APPROVE MINUTES OF JUNE 16, 2026, MEETING
Commissioner Elizabeth Dietz made a motion seconded by Commissioner Renee Lewis to adopt the June 16, 2026, minutes as written. The vote carried unanimously.

APPROVE MINUTE OF JUNE 1, 2026, SPECIAL MEETING
Commissioner Elizabeth Dietz made a motion seconded by Commissioner Renee Lewis to adopt the June 1, 2026, special meeting minutes as written. The vote carried unanimously.

COMMUNICATIONS AND CONFLICTS
None

CHAIR OF BOARD UPDATES
None

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

- Congratulated Sheryl Peavey on being named the new Director of Asset Management and Laurie Warzinski on becoming the Director of Development.
- HUD has pulled back its potentially detrimental notice of funding opportunity for the Continuum of Care that was originally issued in June, after the court ruled in favor of the plaintiffs who opposed it. HUD is currently appealing the decision, asking for an emergency stay from the 1st Circuit Court.
- The National Council of State Housing Agencies is reporting that HUD and The Office of Management and Budget (OMB) are making significant progress on BABA issues.
- Both the House and the Senate have passed versions of a continuing resolution to keep the government funded as of October 1. The Senate version has a clause in it that would pause OMB's effort to change 2 CFR 200, which is the governing regulation of all federal grants. OMB's proposed change to the regulation would allow the ability to recall grant funding that has already been spent, amongst other challenging things.
- The 21st Century Road to Housing Act has become law. MaineHousing is looking into all the ways it impacts the agency.
- The Home Energy Assistance Program is underway.
- The Department of Energy's guidance for the Weatherization program came out and so that program is moving forward.
- Legislation has been put forward in Congress to remove mortgage revenue bond sales from the bond cap. Many states in the country are currently cap constrained. Maine is not but is moving towards being capped so this legislation passing would be significant.
- Have been meeting with each of the Commissioners in one-on-one meetings.
- Met with Representative Traci Gere and will soon be meeting with Representative Chip Curry amongst others.
- Will be meeting with Jennifer Hawkins of Avesta and other partners.
- It is taking a little longer than expected to hire a Director of Information Technology but have recently had an uptick in resumes and interest, which is good.
- Opening a search for the new Director of Finance with the pending retirement of Darren Brown.
- Have gone to our consultant MGT to do a compensation study after recognizing our open positions have been rising with increased trouble in filling them.
- Continuing to streamline our development process and make it more efficient.
- Erik Jorgensen will be reaching out to all the gubernatorial and Senate and House candidates to hopefully get one-on-one meetings with each of them.
- Have attended lots of ribbon cuttings including those in Lewiston for Martel School Apartments and Gardiner for Iron Heights Apartments.
- Celebrated Hidden Circle Mobile Home Park in Jay being bought by its own residents.
- Attending Equality Commons ribbon cutting in Portland on August 19 and Landon Woods ribbon cutting in September.
- $100 million is in our single-family pipeline. We are outpacing where we were last year.

- Attended event J.T. Gorman put together along with the Aspen Institute called Maine Strategy Summit, which focused on housing for Maine families.
- Met with the Maine Climate Council, and other members of the state government where they talked about resiliency strategies and how housing fits into that.
- MaineHousing has issued awards under the Student Homelessness Prevention Program RFP to multiple school districts. A little over $2 million in total was awarded.

PHA PLAN PUBLIC HEARING

Director of Housing Choice Vouchers, Allison Gallagher and Chief Counsel, Ashley Carson conducted the 2027 PHA Annual Plan public hearing. Allison explained that the PHA Plan is an update and review of the elements of 5-year PHA Plan. She said there were no significant changes to the plan. Only a few updates were made. The plan was reviewed internally by HCV staff and senior directors and then made available for public review on July 1, 2026. It was also posted on our website and made available for in-person review at MaineHousing's office. Ashley stated that the notice to interested parties was sent out on July 1, 2026, and the comment period expires at 5 o'clock on August 18. The public hearing was recorded and MaineHousing stated it would summarize any comments received and provide written responses to the comments and make them available to the public. No comments were received, and the public hearing was adjourned.

FUNDING SOURCE MEMO DISCUSSION

The Board discussed the funding source memo Senior Director of Finance and Lending Adam Krea provided in the board packet sent to the Commissioners. Commissioner Renee Lewis said that given the recent increase of money given to the agency for various programs it would be helpful to see which funding sources were recent. Adam concurred and explained which ones in the memo were recent. Other clarifying questions were answered.

2027 GOAL SETTING – INITIAL DISCUSSION

Senior Director of Operations, Jamie Johnson and Director of Planning and Research, Jonny Kurzfeld facilitated the initial discussion for 2027 goal setting while Human Resources Program & Training Coordinator Daniel Drost scribed.

Jonny began the session by updating the Commissioners on the implementation of the Strategic Plan. He shared that he and Jamie have met with every department to review the whole process and explain the intents and elements of the Plan so everyone better understands the purpose and mission of it. In addition, they used those meetings to gather feedback and make sure every department's work is reflected well in the Plan. He reminded the Commissioners that the Strategic Plan is a living document that needs to be updated every year. Chair Frank O'Hara reminded everyone that there is an external public facing Strategic Plan and an internal Strategic Plan. It was explained that the goal setting priorities established during the goal setting sessions will help shape the 2027-2029 MaineHousing Strategic Plan.

Jamie moved forward to goal setting by asking the Commissioners if there are any topics that typically don't come up during regular board meetings they would like to discuss. Commissioner Buxbaum and Chair O'Hara mentioned having more discussion over the opportunities and challenges of addressing homelessness. Commissioner Buxbaum said it would be nice to learn more about the everyday problems staff and external programs are facing. She said this doesn't just apply to homelessness but other problem areas as well. Commissioner Lewis meanwhile mentioned broadening discussions to public policy. Director Brennan shared the desire to have the Commissioners see each department every year, but not just on a "here's who we are, here's what we do basis", but more of a "why this department exists" basis. Director Brennan also said he would like more investment in the legislative committee of the Board, which Commissioner Bonam agreed with. Commissioner Bonam said he would like MaineHousing to continue telling the story of all the good things they do. He said he thinks the agency is too humble at times but understands there is a fine line. Commissioner Hue expressed the desire for the agency to increase its community engagement. They expressed the sentiment they would like to be able to help staff with questions or strategies, but don't want to overreach. They want to let staff do their jobs, which they are great at.

Jonny proceeded to ask the Commissioners if there are areas of MaineHousing that they have concerns about. Commissioner Buxbaum mentioned figuring out how to best balance between oversight and customer service support regarding housing development and construction services. Commissioner Lewis mentioned improving housing development production. She said she doesn't think 675 units is enough. Director Brennan agreed and said he would like to get over 1,000 units. Both recognized there are improvements underway and that there might be some undervaluing of preservation units. Commissioner Dietz stressed the importance of educating the public, dispelling myths and increasing community engagement. Commissioner Shepherd expressed concerns over production and energy costs, which Director Brennan seconded. He said we are steadfast in trying to keep costs down, while also hoping to ramp up production. Chair O'Hara mentioned that encouraging manufactured housing could help with lowering costs and increasing production. Other topics brought up were making sure MaineHousing is a welcoming and safe place for all employees to be who they are, that the agency/Board becomes more proactive with advocacy especially with lawmakers, that community action agencies are supported, and managing rising delinquency rates.

Jonny asked the Commissioners about potential opportunities they see for MaineHousing staff to think about in the coming year. The main opportunity that was discussed was AI implementation and the best practices regarding it. The new administration that will be coming in and the 21st Century Road to Housing Act were also brought up as areas of opportunity.

The priorities the Commissioners listed for the coming year were increasing production numbers, streamlining the development process, artificial intelligence, legislative advocacy and education, manufactured/modular housing, supporting community action agencies, interdepartmental collaboration, Weatherization and HARP expansion and support, homelessness issues, climate change issues, community engagement and relationship development, and better and increased story telling.

ADJOURN

Commissioner Laura Buxbaum made a motion seconded by Commissioner Nancy Harrison to adjourn the meeting. The meeting was adjourned at 11:27 a.m. by unanimous vote of the Board.

Respectfully submitted,

Elizabeth Dietz

MaineHousing
MAINE STATE HOUSING AUTHORITY

Homeless Initiatives Department Memorandum

To: Dan Brennan

From: Kelly Watson

Date: August 20, 2026

Subject: Sole Source Procurement for a Case Study of Maine's Homeless Response System

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Background

Maine's homeless response system underwent a significant redesign over 2021 and 2022, resulting in nine regional Homeless Service Hubs, each staffed with a Hub Coordinator. This redesign work was done in collaboration with Community Solutions, drawing from their expertise in homelessness response. In addition to their work on the redesign, Maine joined other communities in their Built for Zero initiative, receiving guidance, coaching, and support from Community Solutions in the statewide and Hub level work aligned with the BfZ framework.

Over the past four years, we have seen implementation and settling-in occur across the state within the new design. Hub Coordinators have spent much of their time connecting with local partners, focusing on data and Coordinated Entry, and collaborating on efforts to address homelessness in their region. This foundational work has been integral to Maine's homeless response, and it is time to analyze the progress we have made as well as gain recommendations on the structure, components, and focus that we need to make thoughtful, continuous improvements to the work being done to end homelessness.

Request

MaineHousing would like to contract with Community Solutions on a case study of the homeless response system to include an analysis of the system over the past five years, collection of qualitative and quantitative data on Hub and Coordinated Entry performance, recommendations on strategy, system improvements, and next steps to enhance Maine's homeless response system. The case study and recommendation process would span approximately six months, and we are anticipating a cost between $75,000 and $80,000, which would be funded by the CoC Planning grant.

The rationale for this request falls under the Uniqueness category in MaineHousing's procurement policy, Section IV.

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

The national Built for Zero movement belongs to Community Solutions, and they have been a partner with us in designing our system to work in concert with that movement. In seeking an evaluative case study of our system, it must be done with specific expertise in both the BfZ movement and Maine's homeless response system structure. No other entity possesses this expertise, and therefore, Community Solutions is the only entity that could provide the type of analysis and recommendations that we are seeking.

I am hopeful that you will provide written approval so that we can move forward in contracting. Please let me know if you have any questions. Thank you.

ACKNOWLEDGED & APPROVED

8/20/2026

Date

Daniel Brennan
Director, Maine State Housing Authority

MaineHousing
MAINE STATE HOUSING AUTHORITY

Information Technology Department Memorandum

To: Dan Brennan, Director

From: Jamie Johnson, Senior Director of Operations
Adam Krea, Senior Director of Finance and Lending

Date: August 25, 2026

Subject: Sole Source Procurement for Multifamily Affordable Housing Software (ProLink Solutions)

Request
MaineHousing would like to enter into an extension of the Agreement for the period of February 6, 2027 to February 6, 2028 with the option of two (2) additional one (1) year extensions for a possible total of three (3) additional years. The rationale for this request falls under the Uniqueness and Emergency or Urgent Need category in MaineHousing's Procurement Policy, Section IV:

- Uniqueness: you must determine that the goods or services are available from only one source based on reasonable, good faith review of the market for the type of goods or services needed.
- Emergency or Urgent Need: an emergency or other urgent need exists and only one known source can provide the required goods or services within the time needed.

ProLink is configured to align with MaineHousing's process that begins with the Development department and ultimately flows through Treasury, Legal, Finance, and Asset Management. Changing the system of record during this critical time of housing development would take substantial staff capacity and financial resources and would be detrimental to the mission of MaineHousing.

Background
MaineHousing entered into a Hosted Technology Services Agreement ("Agreement") on February 7, 2022 with ProLink Solutions, Inc. ("ProLink") as a result of a Request for Proposals ("RFP") process for vendors to provide multifamily affordable housing software services for Development, Asset Management, Legal, Finance, and Treasury. The Agreement is now set to expire of February 6, 2027.

ACKNOWLEDGED & APPROVED

8/26/2026
Date

Daniel Brennan
Director, Maine State Housing Authority

MaineHousing
MAINE STATE HOUSING AUTHORITY

Memorandum

To: Jamie Johnson

From: Allison Gallagher

Date: September 3, 2026

Subject: Sole Source Procurement for HOTB Software for EPP

Background

The State of Maine established the Eviction Prevention Program (the "Program") by 2026 Public Law Chapter 650, Section GGGG-1 to help renters who are behind on their rent and are at risk of being evicted. The State provided MaineHousing with $11,000,000 to administer the Program. MaineHousing put out a Request for Proposals for Eviction Prevention Program Administrator on April 30, 2026, and selected Project Home to administer the Program. In conjunction with administration of the Program, a software system is needed to allow applicants to apply online and maintain applicant files.

In 2024, MaineHousing did a Request for Proposals for a Software System for the prior iteration of the Program. HOTB Software Solutions was selected, and the system was implemented. In 2025, MaineHousing issued a Sole Source Memorandum for the continued access and utilization of the HOTB software system for an additional eighty-four (84) months after the end of the Program. This allowed MaineHousing to continuing using and storing applicant records within the HOTB system.

MaineHousing is now looking to administer the 2026 iteration of the Program. As the HOTB system is already up and running and MaineHousing is contractually obligated to continue with HOTB for retention purposes, the request is being made to allow MaineHousing to continue using the HOTB system for further administration of the Program.

Justification

Section IV of MaineHousing's Procurement Policy allows for procurement from one source if the request falls under the Uniqueness category:

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

HOTB has already created a customized system for the Program that does not exist with any other vendor. Other vendors would have to create the system from scratch and then export all of the data into the system. This would not only be more costly, but also more time-consuming, which would not allow the Program to start on the anticipated start date of September 14, 2026. Additionally, given the current retention contract with HOTB, it would be in MaineHousing's best interest to continue using the HOTB system to administer the Program.

Request:

To allow MaineHousing to enter into a contract with HOTB for the software system to administer the Program and the associated retention contract to maintain the records for seven (7) years following the end of the Program. The anticipated costs are:

- $105,000 for the software system contract
- $ 19,600 for added requirements for EPP 2

ACKNOWLEDGED & APPROVED

09/04/2026
Date

Jamie Johnson
Jamie Johnson
Senior Director of Operations
Maine State Housing Authority

MaineHousing
MAINE STATE HOUSING AUTHORITY

Housing Choice Vouchers Department Memorandum

To: Board of Commissioners

From: Allison Gallagher

Date: September 15, 2026

Subject: HCV Annual Plan

PROPOSED MOTION:

To adopt the HCV FFY 2027 Annual Plan as attached to the memo.

The Annual plan provides a progress report on our program goals and priorities outlined in the HCV 5 Year plan (2020-2025). There were no changes to Annual Plan from the previous year.

MaineHousing did not receive comments at the August public hearing or from the resident Advisory Board specifically about the plan.

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

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

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

Definitions.

(1) ***High-Performer PHA*** – A PHA that owns or manages more than 550 combined public housing units and housing choice vouchers (HCVs) and was designated as a high performer on both the most recent Public Housing Assessment System (PHAS) and Section Eight Management Assessment Program (SEMAP) assessments if administering both programs, SEMAP for PHAs that only administer tenant-based assistance and/or project-based assistance, or PHAS if only administering public housing.

(2) ***Small PHA*** - A PHA that is not designated as PHAS or SEMAP troubled, that owns or manages less than 250 public housing units and any number of vouchers where the total combined units exceed 550.

(3) ***Housing Choice Voucher (HCV) Only PHA*** - A PHA that administers more than 550 HCVs, was not designated as troubled in its most recent SEMAP assessment and does not own or manage public housing.

(4) ***Standard PHA*** - A PHA that owns or manages 250 or more public housing units and any number of vouchers where the total combined units exceed 550, and that was designated as a standard performer in the most recent PHAS and SEMAP assessments.

(5) ***Troubled PHA*** - A PHA that achieves an overall PHAS or SEMAP score of less than 60 percent.

(6) ***Qualified PHA*** - A PHA with 550 or fewer public housing dwelling units and/or HCVs combined and is not PHAS or SEMAP troubled.

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

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

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

B.	**Plan Elements.**

B.1 **Revision of Existing PHA Plan Elements.**

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

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

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

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

B.4	**Capital Improvements. –** Not Applicable
B.5	**Most Recent Fiscal Year Audit.** (a) Were there any findings in the most recent FY Audit? Y N N/A ☒ ☐ ☐ (b) If yes, please describe: One instance was identified where a household receiving a housing choice voucher had a family member move out between their interim and annual recertifications. At the time of annual recertification, their household composition was not updated to reflect one less family member in the form 50058. This impacted the bedroom voucher calculation, the family payment standard used, the tenant rent to owner and the HAP subsidy. This resulted in overpaid HAPs for four months during 2025.
C.	**Other Document and/or Certification Requirements.**
C.1	**Resident Advisory Board (RAB) Comments.** (a) Did the RAB(s) have comments to the PHA Plan? Y N ☐ ☒ (b) If yes, comments must be submitted by the PHA as an attachment to the PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

C. Other Document and/or Certification Requirements.

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

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

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

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

To: MaineHousing Board of Commissioners

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

Date: September 8, 2026

Subject: 2027 MaineHousing Board of Commissioners Annual Goal Setting

During the August 2026 board meeting, you engaged in the annual goal-setting exercise to discuss priorities for 2027.

We used the results of the exercise to lead an internal discussion with MaineHousing's leadership team to get their thoughts about what may become our priorities. Please review the attached summary for discussion at the September board meeting.

Top Three 2027 Priorities

1. **Proactive Advocacy and Education** – Continue to provide information, data, and leadership, where appropriate. Be proactive in advocating for legislation and public policies that create efficiencies within our programs, expand funding opportunities, and support growth within our mission. Recognized advocacy as a key strategy to increasing housing production through expanded funding resources. Further explore and define the advocacy role of Commissioners in advancing the agency's mission and priorities.

2. **Storytelling and Impact** – Increase the use of storytelling and data to effectively communicate the impact and outcomes of existing programs.

3. **Artificial Intelligence** – Explore opportunities for staff to use artificial intelligence to streamline existing processes, improve efficiency, and advance organizational goals while maintaining data security privacy, and appropriate safeguards.

Additional Top-of-Mind Topics

- **Production** – Continue efforts to streamline and strengthen the development process in collaboration with partners.

- **Manufactured/Modular Housing** – Further explore short- and long-term solutions and the role that MaineHousing should play in this interagency initiative.

- **Community Action Agencies (CAA)** – Continue to explore ways to provide support to the CAA network.

- **Homelessness** – Continue support of the Statewide Homeless Council and collaboration with the Maine Continuum of Care (CoC). Explore opportunities for policy-making partners to participate in a conversation with the Commissioners on the efforts to address homelessness in Maine.

- **Resiliency and Climate Change** – Identify the impact of climate change on housing and explore opportunities within the Weatherization and Home Repair programs to address emerging needs.

- **Staff Recruitment and Retention** – Continue to prioritize the recruitment of talented staff while supporting the professional growth, engagement, and retention of existing employees.

Asset Management Department Memorandum

To: **MaineHousing Board of Commissioners**

From: Sheryl Peavey, Director of Asset Management

Date: September 15, 2026

Subject: **Monthly Report - Asset Management**

AM Team Program Updates:

- Completed 139 PBCA Management & Occupancy Reviews this federal fiscal year (10/1-9/30)
- Completed 276 FY2025 Audited Financial Reviews since 1/1/2026

Notes on MFH Delinquency:

- 50-52 Summer Street - Asset Manager/Finance following up to address consistently late payments.
- Dexter Group Home - Payment status is associated with a pending ownership transfer.
- Berry Park Apartments - Construction loans past maturity date, PLC scheduled for September 3, funding/payoff September 4.

Department Highlights:

Spectrum Compliance held their 40th Anniversary Tax Credit Spectacular Augst 26th - 28th to discuss with industry partners a variety of topics related to the Tax Credit program. These included: HOTMA Updates, HOME Final Rule, Common NPSIRE findings, and Common 8823 Issues. MaineHousing Asset Manager Billy Clark and four other state agency representatives were invited as panelists to discuss the most common findings with the 8823 forms, as well as best practices to avoid and correct them. Many of the audience were owners and management companies, and the practical discussion of avoiding and correcting noncompliance issues was well received.

Rescheduled Invitation:

The Board is invited to join this month's MaineHousing Facts & Snacks, hosted by Asset Manager Tracy Snowden, on September 16 from 1:30-2:30 p.m.

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

MaineHousing
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Development Department Memorandum

To: **MaineHousing Board of Commissioners**

From: **Laurie Warzinski, Director of Development**

Date: **September 15, 2026**

Subject: **Monthly Report - Development**

Events of Note

8/19 – Equality Community Housing, Portland. Dan Brennan and Scott Thistle attended the ribbon cutting ceremony.

Equality Community Housing is a new construction project located at 25 Casco Street, Portland, Maine. The project is a single five (5) story building for people aged 55+, with twelve (12) efficiencies, thirty-four (34) one-bedroom and eight (8) two-bedroom units. Thirty-three (33) of the units will be set aside for households at or below 50% of Area Median Income (AMI) and the remaining twenty-one (21) will be set aside for households at or below 60% AMI. MaineHousing will be providing eleven (11) project-based vouchers as the developer committed to providing a set-aside for at least 20% of the units for populations with special needs. Seven (7) units are required to be accessible by law, and the developer has pledged an additional twelve (12). Two (2) units will be equipped for the hearing and visually impaired. The project offers a community room, office, indoor bike storage, trash room, laundry room, a patio, and a commercial suite. The project will also include broadband infrastructure with the capacity to support telehealth/telemonitoring.

08/25 – 89 Elm Apartments, Portland. Dan Brennan and Scott Thistle attended the "topping off ceremony", which marked the placement of the building's final structural component. A longstanding construction tradition that recognizes the skilled tradespeople who worked on this project.

89 Elm Apartments is a new construction project located at 89 Elm Street, Portland. The project is an 8-story building that will have three condo units. Two of the condominium units will be commercial/retail and located on the ground floor. The third condominium unit will be the residential project with common areas on the first (mail room, fitness room, and offices) and third floors (community room, kitchen and laundry facilities) and 201 units on the second through eighth floors of the building, consisting of thirty-nine (39) efficiency units, one hundred and forty-one (141) one-bedroom units, and twenty-one (21) two-bedroom units. All units will be restricted to households under 60% of Area Median Income.

Department Highlights / Operational Assessment

As part of the operational assessment initiated following the transition in Development leadership, we completed the first phase of the review, which included individual conversations with staff to better understand strengths, challenges, and opportunities within the department. Feedback gathered through those discussions has already informed several operational changes, with additional opportunities still under evaluation.

The next phase of the assessment will focus on a detailed review of the Construction Services function through a facilitated process-mapping exercise involving the entire Construction Services team. The objective is to develop a shared understanding of how the process operates today, identify strengths, assess opportunities to improve consistency and efficiency, and document areas where modifications may enhance service delivery and operational effectiveness.

In addition to the internal review, we will engage external stakeholders to better understand their experiences and perspectives. Following completion of the internal process-mapping sessions, Development leadership plans to meet with industry partners to gather feedback and discuss opportunities to support more efficient housing development outcomes while maintaining appropriate oversight and risk management.

Staff

We launched the first in a series of ProLINK Loan Officer Training Modules, strengthening employee development, operational consistency, risk management, and long-term organizational capacity. The module provides a standardized framework for onboarding and ongoing training. A big THANK YOU to Dan Drost who partnered with Development to make this happen.

Development Pipeline

Development received ten applications for the 2026 Rural Affordable Rental Housing Program. The application deadline was September 3, 2026.

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

Project Name	Developer	Program	City	Family/ Senior	Total Units
	Completed in 2026				
Edgewater Village	Avesta	4%	Farmington	Senior	25
Central Park Residences	Reincorp	Rural	Sanford	Family	18
986 Prospect	Wilbur, Calhoun	Rural	Rumford	Family	18
7 Madelyn Lane	Lake City Investments	Rural	Rockport	Family	18
Bridgton Recovery Home	LB Dev	RHP	Bridgton	Unrestricted	6
Lockwood Mill	North River Co.	4%	Waterville	Family	65
Iron Heights	Mastway Dev	4%	Gardiner	Family	32
21 Town Hall Place (fka Central Fire Station)	DC	CC Rural	Brunswick	Family	5
Equality Comm Housing	Equality Comm. Center	9%	Portland	Senior	54
540 Centre Street	Bath HA	Debt Only	Bath	Family	24
Landry Woods	SoPo Housing	9%	So. Portland	Senior	43
Sunridge Senior Housing	Bangor Housing	4%	Bangor	Senior	50
Adams Point	Biddeford HA	9%	Biddeford	Family	39
NC/AR Projects	**13**			*New Units*	*397*
Berry Park Apartments	Northland Enterprises	4%	Biddeford	Family	36

North Deering Gardens	Wingate Dev.	4%	Portland	Family	164
Place St. Marie	Brisa Dev w/Andy J	4%	Lewiston	Family	40
Rehab Projects	**3**			*Rehab Units*	*240*
Total Projects	**16**			**Total Units**	**637**

Under Construction*/In Underwriting - likely completed in 2026

King Street Apartments*	KVCAP	4%	Waterville	Family	37
DeWitt*	LHA/Avesta	4% Choice	Lewiston	Family	104
Milford Place*	Penquis CAP	9%	Bangor	Senior	40
Islesford RHP*	CIRT	Islands	Islesford	Family	4
Vinalhaven*	Vinalhaven Housing	Islands	Vinalhaven	Family	4
ICDC Town Acq*	ICDC	Islands	Isle au Haut	Family	4
Mechanic Street*	WLR Properties	Rural	Houlton	Family	18
Landon Woods*	KHHT2	AHOP	Kennebunkport	Family	6
Seavey Crossing*	Avesta	9%	Westbrook	Senior	61
NC/AR Projects	**9**			*New Units*	*278*
Patriot Place*	Avesta	4%/no sub	Sanford	Family	40
Oak Ridge Apartments*	Realty Resources	9%	Bath	Senior	30
Rehab Projects	**2**			*Rehab Units*	*70*
Total Projects	**11**			**Total Units**	**348**

Under Construction*/In Underwriting - likely completed in 2027

Sturgeon Place (fka 3i Home)	3i Homes/POAH	4%	Scarborough	Family	51
Lambert Woods North*	Maine Coop Dev Part	4%	Portland	Family	74
Malta Street Senior	Augusta Housing	4%	Augusta	Senior	34
Martel School Apts*	Lewiston Housing	4%	Lewiston	Senior	44
Varney Heights*	FHA/Gooch	9%	Freeport	Senior	42
Dougherty Commons III*	MCDP	AHOP	Portland	Family	20
Scittery Woods*	Scittery Woods Part	AHOP	Falmouth	Family	20
Thatcher Brook Apts I*	Westbrook Housing	9%	Biddeford	Family	40
Millinocket Manor	Penquis	4%	Millinocket	AL	38
89 Elm Apartments*	Tom Watson & CO	4% PLA	Portland	Family	201
Beals Ave WF Housing	LB Dev Partners	AHOP	Ellsworth	Family	23
Cedar Bend Condos*	Boothbay Reg Dev Corp	AHOP	Boothbay	Family	8
Nasson 3	GreenMars	AHOP	Springvale	Family	20
Wildlands*	Greater Portland H4H	AHOP	Standish	Family	12
Front Street III*	Portland Housing	AHOP	Portland	Family	6
OddFellows Apts.	Archer Properties LLC	Rural	Norway	Family	13
Paco's Place (fka Charles Jordan House)	ME Prisoner Adv Coal	SHP	Auburn	Supp.	11
Rangeley WF Housing*	Wasilewski, Teare	Rural	Rangeley	Family	18
Hillcrest Estates*	A&O Properties	AHOP	Monmouth	Family	9
Newman Meadows*	Newman Homes	AHOP	Waterville	Family	13
36 Cleaves Street	Moll, Hight, Wilbur	Rural	Yarmouth	Family	18
Sun Valley Apartments	Chesapeake Comm.	9%	Mexico	Family	24
Riverlands	VOANNE, Inc&VOANNE Dev LLC	Home4Good	Augusta	Unrestricted	25
NC/AR Projects	**23**			*New Units*	*764*
Riverton Park*	Portland HA	4%/ no sub	Portland	Family	182

	Rehab Projects	**1**		*Rehab Units*	*182*
	Total Projects	**24**		**Total Units**	**946**
Under Construction*/In Underwriting - likely completed in 2028-2029					
Franklin Towers	Portland HA	4%/ no sub	Portland	Family	**200**
	Rehab Projects	**1**			
	Total Projects	1		**Total Units**	**200**
Preliminary Underwriting					
Grandview Ave	DC	AHOP	Bangor	Family	14
Harkness Haven	Mid-Coast H4H	AHOP	Rockport	Family	10
Island Avenue Sub	H4H York County	AHOP	Sanford	Family	5
Linnell Homeownership	The Linnell LLC	AHOP	Rumford	Family	16
Heritage Crossing	Avesta	Home4Good	Sanford	Unrestricted	30
The Dawn	Avesta	Home4Good	Portland	Unrestricted	35
Hampshire Commons	DC	Home4Good	Auburn	Unrestricted	32
Riverlands	DC	Home4Good	Augusta	Unrestricted	25
Portland (2)	DC	Home4Good	Portland	Unrestricted	32
South Portland	So Portland Housing Dev	Home4Good	SoPortland	Unrestricted	30
Bangor	Bangor Housing	Home4Good	Bangor	Unrestricted	30
Farwell Mill	Realty Resources	4%	Lisbon	Family	42
Martel II	Lewiston Housing	4%	Lewiston	Senior	44
Soleil Apartments	Lewiston Housing	4%	Lewiston	Family	72
The Apartments at Time & Temp	DC	4%	Portland	Senior	41
COMB Block Phase 1	Portland Housing	9%	Portland	Family	55
Youth & Family Outreach	YF&O/DC	9%	Portland	Family	60
Anchorage South	Bath Housing	9%	Bath	Seniors	47
Pettingill Pines	DC	9%	Windham	Seniors	48
J. Palmer Merrill Block	Patric Moore	Rural	Skowhegan	Family	5
Asher's Village Apts	Newman Homes	Rural	Winslow	Family	18
Rosa's Place	Golek/Dooryard	Rural	Brunswick	Family	14
Project Greenhouse	Badhus LLC	Rural	Rockland	Family	12
Clark Street	DEV Properties	Rural	Thomaston	Family	16
Poland Eld Housing Dev	Auburn Housing	Rural	Poland	Seniors	18
55 Weston Avenue II	55 Weston	Rural	Madison	Family	18
Glenridge Supp Housing	Motivational Svs	SHP	Augusta	Family	8
Old Post Road	Fair Tide	SHP	Kittery	Family	12
McLain School Housing	DC	9%	Rockland	Senior	29
The Rochambeau	Avesta	9%	Biddeford	Senior	46
Landry Heights	South Portland Housing	9%	So Portland	Senior	38
The Woodbury	CHOM	9%	Portland	Senior	51
Quebec Commons	Westbrook Dev Corp	9%	Biddeford	Senior	45
Lisbon Recovery Home	An Angel's Wing	RHP	Lisbon	Unrestricted	10
Raymond Recovery Home	An Angel's Wing	RHP	Raymond	Unrestricted	11
Cumberland Housing	Portland Housing Dev Corp	4%	Portland	Senior	91

Yellen Pines		Bangor Housing	Home4Good	Bangor	Unrestricted	30
	NC/AR Projects	**37**			*New Units*	*1140*
Belfast Birches		Realty Resources Dev	9%	Belfast	Seniors	24
	Rehab Projects	**1**			*Rehab Units*	*24*
	Total Projects	**38**			**Total Units**	**1164**

Total Projects in Underwriting & Under Construction	**74**		
		Total Units Completed, in Underwriting & Under Construction	**3295**

MaineHousing
MAINE STATE HOUSING AUTHORITY

Energy & Housing Services Department Memorandum

To: MaineHousing Board of Commissioners

From: Bobbi Crooker – Director of Energy and Housing Services

Date: September 15, 2026

Subject: Monthly Report – Energy and Housing Services Department

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DEPARTMENT HIGHLIGHTS

EHS has completed the interview process to fill the Housing Program Officer vacancy created by Betty Barry's transition to the Homeless Initiatives Department. An offer has been made, and we look forward to welcoming Richard Pelton to the team on September 21st.

MaineHousing submitted the LIHEAP State Plan to Dept of Health and Human Services (HHS) for Program Year 2027 on August 18, 2026. We anticipate hearing about this award by the end of September.

MaineHousing submitted the Dept of Energy (DOE) Weatherization State Plan to DHS for Program Year 2027 on August 4, 2026. We anticipate hearing about this by the end of September. Per the DOE Weatherization Program Notice (WPN) 26-02 guidance provided, Maine is anticipated to receive $4,094,134 in Program Allocation and T&TA funds along with $397,790 in Weatherization Readiness Funds for a total of $4,491,294 in program funding.

MaineHousing submitted a grant application in the amount of $7,850,000 to HUD for the Lead Hazard Reduction program on August 28, 2026. We anticipate hearing about this by the end of September. This grant will allow MaineHousing to complete Lead Hazard Reduction in the State to eliminate childhood lead poisoning and create healthy homes. Our current Lead Hazard grant funding is anticipated to be exhausted at the end of this year, and this new grant will continue this work in Maine.

MaineHousing submitted a grant application in the amount of $3,000,000 to HUD for the Older Adults Home Modification program on August 28, 2026. We anticipate hearing about this by the end of September. This grant will allow MaineHousing to complete low-cost, high-impact home modifications in approximately 160 homes to help recipients continue to live safely and comfortably at home.

PROGRAM UPDATES

Home Energy Assistance Program (HEAP)

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

	Program Year 2027 to-date	Program Year 2026 to-date Comparison	Overall Program Year 2026
Applications Taken	10,581	10,087	55,913
Eligible Applicants	1,751	2,986	41,715
Benefits Issued	$0	$0	$20,625,130

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, **313** units have been weatherized at a total cost of **$5,601,893.25** with our partner agencies actively working toward the goal of weatherizing **1,627** units by 2029. MaineHousing will continue collaborating with Community Concepts, Inc. to launch the multifamily weatherization program.

- Annual Weatherization: Program Year 2026 (July 1, 2026 – June 30, 2027)
  The U.S. Department of Energy approved MaineHousing's State Plan on September 4, 2026. The Energy and Housing Services Department has submitted the DOE Terms and Conditions to Legal for review and approval. Fiscal is allocating funds and preparing contract amendments, while the weatherization team finalizes the program guide.

Central Heating Improvement Program (CHIP)

The Central Heating Improvement Program provides grants to households that are HEAP eligible to assist with heating system, chimney, and oil tank repairs or replacements. Funding for this program is from the LIHEAP grant. Reporting January 1 through August 2026, the CHIP Program has completed **243**projects totaling **$960,385.84.**

<u>Home Accessibility and Repair Program (HARP)</u>

The Home Accessibility and Repair Program provides grants to income eligible homeowners for professional home repairs and accessibility modifications. HARP is delivered statewide through the network of Community Action Agencies. As of September 4, 2026, the HARP Program has completed **67** projects, with an additional **20** currently in progress. The total cost for these projects is **$1,187.903.70.**

<u>Lead Abatement Program</u>

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, **126** projects have been completed, with **97** units in progress.

<u>Low-Income Assistance Plan (LIAP)</u>

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

MaineHousing
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Finance Department Memorandum

To: **Board of Commissioners**

From: **Darren R. Brown**

Date: **September 8, 2026**

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

ACCOUNTING AND FINANCIAL REPORTING (AFR):

- The AFR staff started planning and working on MaineHousing's 2026 budgets in August. The timeline for completing the budgets is the same as last year. Budget packages have been prepared and distributed to departments. Departments need to complete and return their budget packet to Finance by September 19th. Once departments have completed and submitted their packets, Finance staff will review, consolidate the information, and use it to prepare the agency-wide budgets. Preliminary budgets will be made available and presented at the November meeting for your input and feedback. Final budgets will be presented for a vote in December.

- The audit of MaineHousing's federally funded programs for the year ended December 31, 2025 is near completion. Baker Newman Noyes has provided draft reports. The draft auditors' report contains an unmodified (a.k.a. "clean") opinion, which means that MaineHousing has administered the federal programs in compliance with federal guidelines and requirements. There are four audit findings included in the draft report. None of the findings have been designated as material weakness in internal controls by the auditors. Additionally, a draft Management Letter has been provided. This letter reports on audit observations and makes recommendations for internal control improvements. The draft includes several recommendations. Management responses and corrective action plans to the findings and Management Letter recommendations are being prepared and will be included in the final reports.

  MaineHousing administered and disbursed approximately $243 million through twenty-eight different federal grants in 2025. Major programs are audited on a rotating basis. Four major programs were selected for the 2025 audit, which are as follows: the Section 8 Housing Choice Voucher, HOME Investment Partnership, Community Development Block Grants (Recovery Housing), and Temporary Assistance for Needy Families (TANF) programs.

  The compliance audit needs to be completed and filed with the federal Single Audit Clearinghouse and the HUD Real Estate Assessment Center (REAC) within nine months after the fiscal year end, which is September 30th for MaineHousing. The final audit reports are expected to be issued within the next week.

- The State of Maine is preparing its biennial budgets for FY 2028 and 2029. While MaineHousing does not receive state funding for its operational costs, it does receive appropriations for several programs and is required to submit budget information to the State.

  MaineHousing completed and submitted its required budget information in August. The programs and funding estimates for FY 2028 and FY2029 are as follows:

- **Housing Opportunities for Maine Fund:** (HOME): $21.6 million in FY 2028; $22.4 million in FY 2029
- **Housing Production Fund:** $20.2 million in FY 2028; $21.0 million in FY 2029
- **Maine Housing & Economic Recovery Fund**: $4.3 million annually
- **Shelter Operating Subsidy:** $4 million annually
- **Low-Income Assistance Program:** $7.5 million annually
- **Rental Assistance Program for Homeless Students:** $125,000 annually

The first three above programs are funded through real estate transfer tax receipts, while the remaining three programs are funded through the State's General Fund. Overall, the funding amounts for FY 2028 and FY 2029 are consistent with current year funding levels.

LOAN ADMINISTRATION:

- The subservicing agreement with Mortgage Servicing Solutions (MSS), a d/b/a of Rhode Island Housing Authority, expires at the end of this year. MSS has provided a notice of intent to continue the subservicing arrangement, and a new pricing proposal and contract are currently in the works. MSS has been a long-standing servicer for MaineHousing and currently service a portfolio of approximately 8,200 loans totaling $1.1 billion, representing approximately 77% of MaineHousing's single-family loan portfolio.

  This subservicing arrangement provides benefits to MaineHousing and its borrowers. As a governmental, public-purpose organization, MSS is not profit driven in the same manner as commercial financial institutions and banks that provide these services. This structure has historically allowed for competitive servicing costs and favorable pricing. Rhode Island Housing is also a sister state housing finance agency and has directly serviced their loans for 30 years. Its familiarity with the requirements of housing finance agencies and with loan products and borrowers similar to those of MaineHousing makes it well positioned to provide the required services. MSS has performed extremely well as a MaineHousing servicer and we hope to reach an agreement on updated terms and extend the subservicing arrangement.

MaineHousing
MAINE STATE HOUSING AUTHORITY

Finance Department Memorandum

To: **Board of Commissioners**

From: **Darren R. Brown**

Date: **September 8, 2026**

Subject: **Monthly Financial and Budget Report**

FINANCIAL RESULTS

Attached are the Balance Sheets and Statements of Revenues, Expenses, and Changes in Net Assets for the seven-month period ended July 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 eight Fund Groups and the individual Balance Sheets and Statements of Revenues, Expenses and Changes in Net Assets for each are presented in columns on the attachments (pages 1 and 2). The following is a summary of MaineHousing's total combined financial position and operating results for the current year and a brief explanation of the changes between the current and prior year net operating results.

Total combined assets amount to $3.5 billion and total combined liabilities are $3 billion. Total net assets are approximately $529 million. Total combined revenues are $240 million and total expenses amount to $219.6 million, which results in net operating income of $20.4 million. Total combined net operating income for July 2025 was $24.5 million. Net operating income for the first seven months is $4.1 million lower in 2026 due largely to the activities and operating results of the Mortgage Purchase Fund (MPP), MaineHousing's largest Fund Group, and the HOME Fund.

The MPP has net operating income of $3.3 million for July 2026. This is a $11.7 million decrease compared to net operating income of $15 million in 2025. The reduction is primarily attributed to a decrease in the fair value of investments. A paper loss of $6.4 million has been recorded for 2026, which is a decrease of $9.4 million compared to the paper gain of $3 million recorded in 2025. The change associated with the recording of paper gains and losses is attributed to interest rate changes during the year.

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

Excluding paper gains and losses, the MPP's adjusted net operating income totaled $9.7 million as of July 31, 2026, compared with $12 million as of July 31, 2025. The $2.3 million decrease is primarily attributable to lower origination fee income from multifamily loans. Loan origination fees are $2.3 million lower year-to-date compared with the same period in 2025. The decline is timing related, as the multifamily loan pipeline remains strong and is expected to generate higher fee income as loans close.

The HOME Fund has net operating income of $7.2 million, which is an increase of $3.2 million compared with net operating income of $4 million in July 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 $0.7 million, while program expenditures are $2.5 million lower at this point in 2026 compared to 2025.

BUDGET RESULTS

Also attached are the budget variance results for the period ended July 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 July 31, 2026 amount to $91.1 million, while total expenses amount to $79.5 million. For the seven-month period ended July 31, 2026, revenues exceed expenses by approximately $11.6 million. Overall, revenues and expenses are in line with amounts anticipated for the period.

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

OPERATING AND OTHER PROGRAM ADMINISTRATIVE EXPENSES

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

Total operating expenses for 2026 are budgeted at approximately $28.6 million. As of July 31, 2026, approximately $16.2 million or 57% of the operating budget has been used. Total other program administrative expenses are budgeted at $13.6 million and actual expenses amount to $6.9 million as of July 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. These items are recorded as assets and depreciated over an estimated useful life. The total authorized capital budget for 2026 is $581,000. Capital expenditures as of July 31, 2026, totaled $396,000 and were primarily for the multifamily housing system, ProLink installment payment, and equipment associated with upgrading the computer network storage system. Building improvements included the installation of a new radiator and expansion tank to improve reliability and stabilize the air-temperature control system, as well as upgrade work on one of the elevators.

MEMBERSHIPS, DUES AND SPONSORSHIPS

In accordance with MaineHousing's Contributions Policy, all payments for memberships, dues and sponsorship are required to be reported to the Commissioners each month as part of the budget variance reports. **Attachment D** presents an itemized listing of the membership, dues, and sponsorship expenses as of July 31, 2026.

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

	Memorandum Only Combined Totals									
	2025	**2026**	**Mortgage Purchase Fund Group**	**Home Investment Program Fund**	**Bondholder Reserve Fund**	**General Fund**	**HOME Fund**	**Federal Programs Fund**	**Other Funds**	**Maine Energy Housing & Economic Recovery Funds**
ASSETS:										
Cash, principally time deposits	84,711	84,783	19,788	0	0	54,687	0	10,308	0	0
Investments	782,157	843,817	701,622	0	8,091	19,275	12,665	0	92,727	9,437
Accounts receivable - Government	14,064	9,946	0	0	0	0	545	3,720	1,364	4,317
Accrued interest and other assets	17,104	19,633	18,113	0	14	706	76	284	113	327
Mortgage notes receivable, net	2,212,806	2,529,843	2,403,542	0	1,115	4,529	75,471	0	0	45,186
Other notes receivable, net	0	0	0	0	0	0	0	0	0	0
Land, equipment and improvements, net	16,608	15,477	22	0	0	15,455	0	0	0	0
Other real estate owned	384	471	471	0	0	0	0	0	0	0
Derivative instrument - interest rate swaps	14,510	14,557	14,557	0	0	0	0	0	0	0
Deferred pension expense	906	811	441	0	3	92	0	0	275	0
Deferred amount on debt refundings	1,561	1,421	1,421	0	0	0	0	0	0	0
Total Assets	3,144,811	3,520,759	3,159,977	0	9,223	94,744	88,757	14,312	94,479	59,267
LIABILITIES AND NET ASSETS:										
Accrued interest payable	17,915	22,021	21,868	0	0	0	0	0	0	153
Excess arbitrage to be rebated	1,939	3,207	3,207	0	0	0	0	0	0	0
Accounts payable - Government	336	3,513	0	0	0	0	0	3,513	0	0
Accounts payable & accrued liabilities	21,635	15,175	334	0	0	14,408	0	425	8	0
Unearned income	122,015	109,152	0	0	0	0	0	1,038	108,114	0
Net pension liability	2,240	1,550	844	0	5	174	0	0	527	0
Deferred pension credit	387	551	300	0	2	62	0	0	187	0
Accumulated increase in fair value of hedging derivatives	14,510	14,557	14,557	0	0	0	0	0	0	0
Interfund	0	0	4,878	42	29	20,571	(6,594)	1,105	(19,538)	(493)
Mortgage bonds and notes payable, net	2,463,391	2,822,127	2,769,127	0	0	11,886	0	0	0	41,114
Deferred grant income	117	0	0	0	0	0	0	0	0	0
Deferred loan origination points	11	12	12	0	0	0	0	0	0	0
Total Liabilities	2,644,496	2,991,865	2,815,127	42	36	47,101	(6,594)	6,081	89,298	40,774
NET ASSETS:										
Restricted Net Assets	454,689	481,251	344,850	(42)	9,187	0	95,351	8,231	5,181	18,493
Unrestricted Net Assets	45,626	47,643	0	0	0	47,643	0	0	0	0
Total Net Assets	500,315	528,894	344,850	(42)	9,187	47,643	95,351	8,231	5,181	18,493
Total Liabilities and Net Assets	3,144,811	3,520,759	3,159,977	0	9,223	94,744	88,757	14,312	94,479	59,267

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

	Memorandum Only Combined Totals		Mortgage Purchase Fund Group	Home Investment Program Fund	Bondholder Reserve Fund	General Fund	HOME Fund	Federal Programs Fund	Other Funds	Maine Energy Housing & Economic Recovery Funds
	2025	2026								
REVENUES:										
Interest from mortgages and notes	53,182	64,385	64,117	0	35	139	68	0	0	26
Income from investments	17,804	19,312	15,615	0	164	1,037	204	71	1,959	262
Net increase (decrease) in the fair value of investments	3,054	(6,357)	(6,357)	0	0	0	0	0	0	0
Fee income	13,282	9,916	1,550	0	0	1,117	0	7,064	185	0
Other revenue	67	56	26	0	0	0	30	0	0	0
Grant income	64,277	47,123	0	0	0	0	2,921	25,586	18,123	493
Income from State	16,085	20,234	0	0	0	0	14,939	0	978	4,317
Federal rent subsidy income	82,158	85,246	0	0	0	0	0	85,246	0	0
Gain on bond redemption	0	14	14	0	0	0	0	0	0	0
Total Revenues	249,909	239,929	74,965	0	199	2,293	18,162	117,967	21,245	5,098
EXPENSES:										
Operating expenses	15,393	16,201	0	0	0	16,201	0	0	0	0
Other program administrative expenses	5,455	5,435	5,016	42	0	3	0	222	152	0
Mortgage servicing fees	1,306	1,415	1,411	0	0	4	0	0	0	0
Provision for losses on loans	0	27	0	0	0	25	2	0	0	0
Interest expense	46,053	56,954	56,405	0	0	0	0	0	0	549
Grant expense	75,350	54,734	0	0	0	0	11,011	25,197	18,433	93
Federal rent subsidy expense	81,794	84,804	0	0	0	0	0	84,804	0	0
Loss on bond redemption	72	0	0	0	0	0	0	0	0	0
Allocated operating costs	0	0	8,868	0	52	(14,465)	0	5,512	33	0
Total Expenses	225,423	219,570	71,700	42	52	1,768	11,013	115,735	18,618	642
Net Operating Income (Loss)	24,486	20,359	3,265	(42)	147	525	7,149	2,232	2,627	4,456
Transfers between funds, net	0	0	0	0	0	851	0	(1,159)	308	0
Change in net assets	24,486	20,359	3,265	(42)	147	1,376	7,149	1,073	2,935	4,456
Net assets at beginning of year	475,829	508,535	341,585	0	9,040	46,267	88,202	7,158	2,246	14,037
Net assets at end of period	500,315	528,894	344,850	(42)	9,187	47,643	95,351	8,231	5,181	18,493

MAINE STATE HOUSING AUTHORITY
OPERATING REVENUES AND EXPENSES BUDGET VARIANCE REPORT
FOR THE PERIOD ENDED JULY 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
REVENUES:						
Interest from mortgages and notes	64,291	0	64,291	114,680	50,389	44%
Income from investments	16,816	71	16,887	23,730	6,843	29%
Fee income	2,667	7,249	9,916	22,110	12,194	55%
Other revenue	26	0	26	150	124	83%
Total Revenues	83,800	7,320	91,120	160,670	69,550	43%
EXPENSES:						
Operating expenses	10,656	5,545	16,201	28,585	12,384	43%
Other program administrative expenses	6,501	374	6,875	13,554	6,679	49%
Interest expense	56,391	0	56,391	104,340	47,949	46%
Total Expenses	73,548	5,919	79,467	146,479	67,012	46%
Excess Revenues Over Expenses	10,252	1,401	11,653	14,191	2,538	18%

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

	Total Annual Budget	Total Year to Date Actual	Budget Available	Percentage of Budget Available
Operating Expenses				
Salaries	15,174,253	8,867,383	6,306,870	42%
Payroll Taxes	1,105,810	658,772	447,038	40%
Retirement	1,529,541	859,543	669,998	44%
Medical and Life Insurance	4,641,290	2,577,918	2,063,372	44%
Other Fringe Benefits	20,000	12,070	7,930	40%
Office Supplies	52,675	20,008	32,667	62%
Printing	74,200	55,961	18,239	25%
Membership and Dues	72,068	61,325	10,743	15%
Subscriptions	22,455	12,233	10,222	46%
Sponsorships	16,750	6,850	9,900	59%
Staff Educ/Train/Conf	292,615	78,348	214,267	73%
Travel/Meals - Staff Educ/Train/Conf	226,726	88,471	138,255	61%
Partner/Client Train/Meetings	24,839	7,136	17,703	71%
Travel/Meals - Partner/Client Training	68,830	34,206	34,624	50%
Staff Events	37,205	17,297	19,908	54%
Meals - Staff Events	44,978	17,304	27,674	62%
Leased Vehicles	186,936	112,728	74,208	40%
Computer Supplies	33,500	7,141	26,359	79%
Computer License SAAS	323,638	227,577	96,061	30%
Rent-Other	35,630	17,548	18,082	51%
Computer Maintenance	1,115,212	491,902	623,310	56%
Depreciation	1,350,000	761,728	588,272	44%
Telephone	142,838	81,471	61,367	43%
Employment Advertising	1,000	0	1,000	100%
Postage and Shipping	149,900	82,185	67,715	45%
Insurance	129,994	107,220	22,774	18%
Recording Fees	2,500	1,015	1,485	59%
Payroll Services	60,935	34,777	26,158	43%
Audit Services	176,000	127,000	49,000	28%
Property Expenses	635,500	394,284	241,216	38%
Professional Services	448,131	151,735	296,396	66%
Building Interest Expense	389,357	228,178	161,179	41%
Total Operating Expenses	28,585,306	16,201,314	12,383,992	43%
Other Program Administrative Expenses				
Loan foreclosure expenses	217,500	56,469	161,031	74%
REO expenses	50,000	9,201	40,799	82%
Provision for losses on loans & REOs	150,000	25,000	125,000	83%
Mortgage Servicing fees	2,420,000	1,415,532	1,004,468	42%
Loan Origination expenses	6,937,500	2,863,554	4,073,946	59%
Bond issuance expenses	905,000	627,776	277,224	31%
Trustee/Bank fees	183,750	109,543	74,207	40%
Program advertisements	206,400	84,516	121,884	59%
Bond and mortgagee insurance	28,710	21,480	7,230	25%
Variable rate bond remarket/SBPAs	817,250	600,270	216,980	27%
Cash flow/arbitrage/swap consultants/legal	880,000	629,765	250,235	28%
Homebuyer education	160,000	87,100	72,900	46%
Program administrator fees	598,350	344,461	253,889	42%
Total Other Program Administration Expenses	13,554,460	6,874,667	6,679,793	49%

MAINE STATE HOUSING AUTHORITY **ATTACHMENT C**
CAPITAL BUDGET
FOR THE PERIOD ENDED JULY 31, 2026

Description	2026 Budget	2026 Actual	Budget Available	% Expended
Computer Hardware:				
Computer replacements (45)	75,000		75,000	
Firewall replacement	8,750		8,750	
Network Storage replacement	154,000	79,842	74,158	
Total computer hardware	237,750	79,842	157,908	34%
Computer Software:				
Enterprise multi-family housing system	187,735	187,735	-	
Data Modeling and ETL software	35,000		35,000	
Single Family loan servicing system modifications	10,000	7,790	2,210	
Single Family lender & loan tracking systems mods	15,000		15,000	
Section 8 Voucher system - Elite upgrade	30,459	6,630	23,829	
Total computer software	278,194	202,155	76,039	73%
Office Building:				
Additional workstations & furniture	15,000		15,000	
Potential office building improvements/repairs	50,000	114,405	(64,405)	
Total office building	65,000	114,405	(49,405)	176%
Total	580,944	396,402	184,542	68%

ATTACHMENT D

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

Description	Amount
Memberships and Dues	
Association for Public Policy and Analysis - employee dues	120
Association of Certified Fraud Examiners - (1) employee annual membership	252
American College of Mortgage Attorneys - employee dues	225
American Payroll Association - employee annual membership	312
Board of Overseers of the Bar - (5) employee annual registration	3,135
Construction Specifications Institute - employee annual membership	375
Council of Internal Auditors - employee membership	120
Council of State Community Development Agencies - annual membership	1,500
Diversity Hiring Coalition - annual membership	300
Institute of Internal Auditors - employee annual membership	400
Maine Association of Mortgage Professional - employee annual membership	495
Maine Association of Public Housing Directors - annual membership	2,100
Maine Bankers Association - annual affiliate membership	995
Maine Indoor Air Quality Council - annual membership	650
Maine Real Estate & Development Association - annual membership	1,350
Maine State Bar Association - (2) employee annual memberships	615
Maine Department of Environmental Protection - lead inspector license renewal	800
National Association of Home Builders - employee membership	95
National Association for State Community Services Programs - annual membership	1,174
National Council of State Housing Agencies - annual membership	36,791
National Energy Assistance Directors' Association - annual membership	7,413
National Energy & Utility Affordability Coalition - annual membership	300
National Housing & Rehabilitation Association- annual membership	500
National Leased Housing Association - annual membership	910
PowerOptions - annual membership	50
PassiveHouse - employee membership	49
Society for Human Resource Management - employee annual membership	299
Total	$ 61,325
Sponsorships	
Homeworks Realtor Green Day - conference sponsorship	250
Kennebec Behavioral Health Conference - conference sponsorship	100
Maine Council on Aging - conference sponsorship	500
Maine Real Estate Management Association - conference sponsorship	3,000
New England Resident Service Coordinator - conference sponsor	3,000
Total	$ 6,850

Finance Department Memorandum

To: Board of Commissioners

From: Darren Brown

Date: September 3, 2026

Subject: Monthly Delinquencies Report

MULTI-FAMILY DELINQUENCIES

The Multi-Family portfolio totals $1.4 billion with 1,396 loans as of August 31, 2026. There are no loans 60 days or more delinquent, as shown in ***Exhibit 1***. The Multi-Family delinquency rate is benchmarked against MaineHousing's historical rates, as shown in ***Exhibit 2***.

SINGLE-FAMILY DELINQUENCIES

The Single-Family portfolio totals $1.49 billion with 10,964 loans as of July 31, 2026. The over 60-day delinquencies decreased from 3.26% to 3.03%, and the in-foreclosures decreased from 0.75% to 0.69%. The over 60-day delinquencies amount to $45 million, with approximately $10 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 3.03% and the overall delinquency rate by loan count is 2.88%. MaineHousing's overall loan count delinquency rates are lower than the loan count rates for FHA and all Maine loans as presented in ***Exhibit 5***.

Servicer Delinquencies – Delinquencies for our largest servicer, Mortgage Servicing Solutions, decreased from 3.76% to 3.46%, while the in-foreclosure rate decreased from 0.91% to 0.84%. 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 July 2026, FHA insured loans had the highest delinquency rate by total insurance type of 5.91%, with in-foreclosures at 0.79%. When compared to the total loan portfolio, FHA insured loans also had the highest delinquency rate of 1.60%, with in-foreclosures at 0.21%. Delinquencies by insurance type and the portfolio, as a whole, are shown in ***Exhibit 6***.

FHA insured loans comprise 27% of the Single-Family portfolio and 53% of delinquencies, while RD insured loans comprise 39% of the portfolio and represent 36% 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 July 2026, we assisted 702 borrowers with various foreclosure prevention options. The partial year comparison chart provides a comparison of the total workouts for the month of July for the years 2024 through 2026.

Multi-Family Delinquent Loans

MAINE STATE HOUSING AUTHORITY
MULTI-FAMILY DELINQUENCIES
8/31/2026

Section 8					ORIGINATION	----------------	DELINQUENT	----------------
BORROWER	LEVEL PMT	PTD	LOCATION	PROJECT OWNER	DATE	1 MONTH	2 MONTHS	3+ MONTHS
BERRY PARK APARTMENTS*	0.01	08/15/26	BIDDEFORD	EVERYBODY LOVES RAYMOND ST LP	11/14/24	6,880,000.00	0.00	0.00
BERRY PARK APARTMENTS*	0.01	08/15/26	BIDDEFORD	EVERYBODY LOVES RAYMOND ST LP	11/14/24	1,871,095.83	0.00	0.00
						8,751,095.83	0.00	0.00

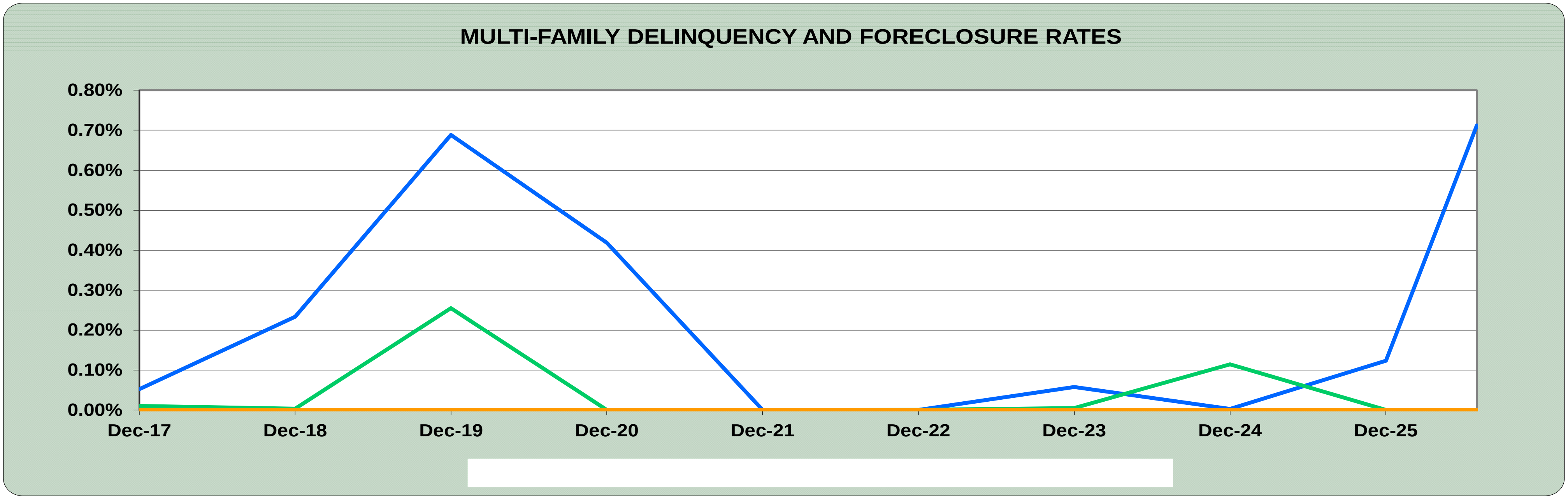
Rental Housing					ORIGINATION	----------------	DELINQUENT	----------------
BORROWER	LEVEL PMT	PTD	LOCATION	PROJECT OWNER	DATE	1 MONTH	2 MONTHS	3+ MONTHS
SUMMER ST, 50-52	2,551.36	07/01/26	ROCKLAND	CANUCK INVESTMENTS LLC	03/11/19	474,789.00	0.00	0.00
SUMMER ST, 50-52	1,808.66	07/01/26	ROCKLAND	CANUCK INVESTMENTS LLC	03/10/25	326,155.00	0.00	0.00
						800,944.00	0.00	0.00

Supportive Housing & Other					ORIGINATION	----------------	DELINQUENT	----------------
BORROWER	LEVEL PMT	PTD	LOCATION	PROJECT OWNER	DATE	1 MONTH	2 MONTHS	3+ MONTHS
DEXTER GROUP HOME	1,496.93	07/01/26	DEXTER	PENQUIS MENTAL HEALTH ASSOCIATION	12/19/00	70,256.00	0.00	0.00
						70,256.00	0.00	0.00
Grand Total						9,622,295.83	0.00	0.00

% of Portfolio Delq 60+ days **0.00%**
Total Number of Loans **1,396**

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

Multi-Family Delinquency & Foreclosure Trends



	OUTSTANDING PRINCIPAL	1 MONTH DOLLARS	1 MONTH LOAN COUNT	1 MONTH RATE	2+ MONTHS DOLLARS	2+ MONTHS LOAN COUNT	2+ MONTHS RATE	FORECLOSURES* DOLLARS	FORECLOSURES* LOAN COUNT	FORECLOSURES* RATE
Aug-26	$ 1,351,309,707	$ 9,622,296	5	0.71%	$ -	0	0.00%	$ -	0	0.00%
Dec-25	$ 1,263,060,892	$ 1,557,982	4	0.12%	$ -	0	0.00%	$ -	0	0.00%
Dec-24	$ 1,099,201,435	$ 30,700	2	0.00%	$ 1,256,541	2	0.11%	$ -	0	0.00%
Dec-23	$ 898,515,001	$ 518,845	2	0.06%	$ 45,709	2	0.01%	$ -	0	0.00%
Dec-22	$ 796,448,381	$ -	0	0.00%	$ 4,553	1	0.00%	$ -	0	0.00%
Dec-21	$ 696,004,882	$ -	0	0.00%	$ -	0	0.00%	$ -	0	0.00%
Dec-20	$ 666,678,177	$ 2,791,073	4	0.42%	$ -	0	0.00%	$ -	0	0.00%
Dec-19	$ 635,961,774	$ 4,379,009	6	0.69%	$ 1,620,600	2	0.25%	$ -	0	0.00%
Dec-18	$ 630,936,475	$ 1,473,376	1	0.23%	$ 20,600	1	0.00%	$ -	0	0.00%
Dec-17	$ 608,939,257	$ 319,836	5	0.05%	$ 60,624	2	0.01%	$ -	0	0.00%

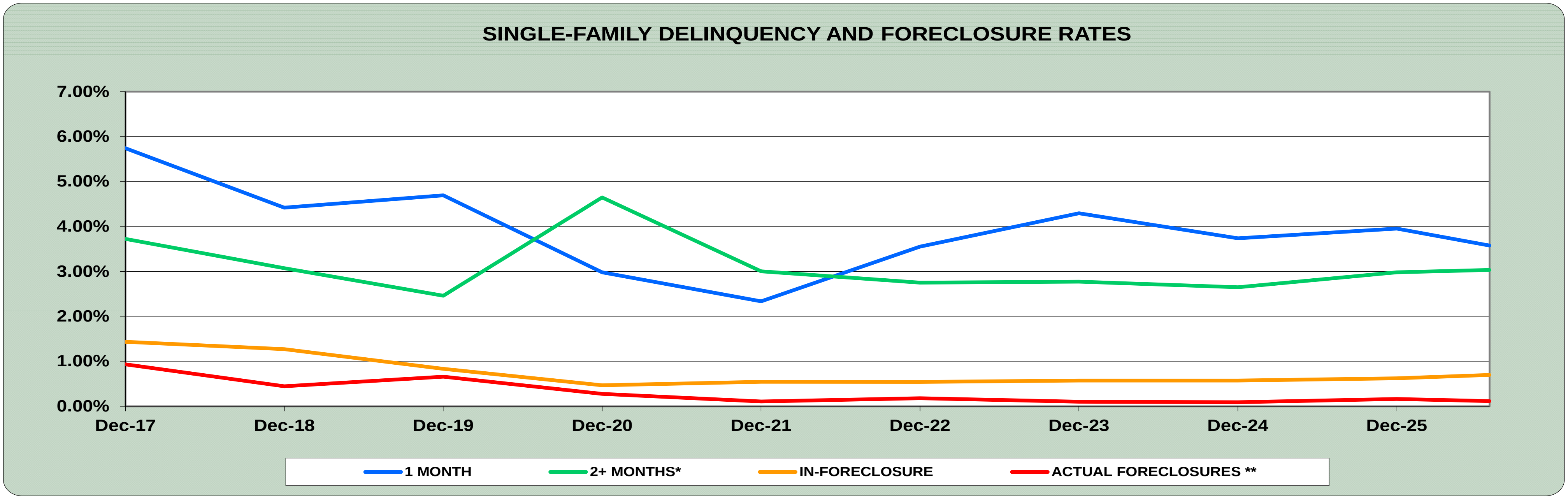
* The number of loans in foreclosure is included in the 2+ months dollars and loan count.

Single-Family Delinquent Loans

Maine State Housing Authority
Single-Family Delinquencies by Servicer
7/31/2026

SERVICER	% OF PORTFOLIO	% of Portfolio Delq 60 + days	OUTSTANDING PRINCIPAL	---------------- 1 MONTH	DELINQUENT 2 MONTHS	---------------- 3+ MONTHS	IN-FORECLOSURE
MORTGAGE SERVICING SOLUTIONS	76.91%	3.46%	1,150,912,928.33	45,937,639.45	6,451,305.28	23,780,561.97	9,637,980.76
BANGOR SAVINGS BANK QS	11.59%	1.24%	173,436,538.62	2,601,806.67	198,095.50	1,735,181.28	219,575.11
BANGOR SAVINGS BANK	5.75%	1.67%	86,116,355.48	2,965,352.80	746,531.91	471,180.56	220,395.38
CAMDEN NATIONAL BANK UK	5.74%	2.25%	85,890,613.34	1,994,395.96	258,512.58	1,353,669.14	320,685.97
SALEM FIVE MORTGAGE CORP	0.01%	0.00%	96,836.62	0.00	0.00	0.00	0.00
TOTAL	100.00%	3.03%	1,496,453,272.39	53,499,194.88	7,654,445.27	27,340,592.95	10,398,637.22

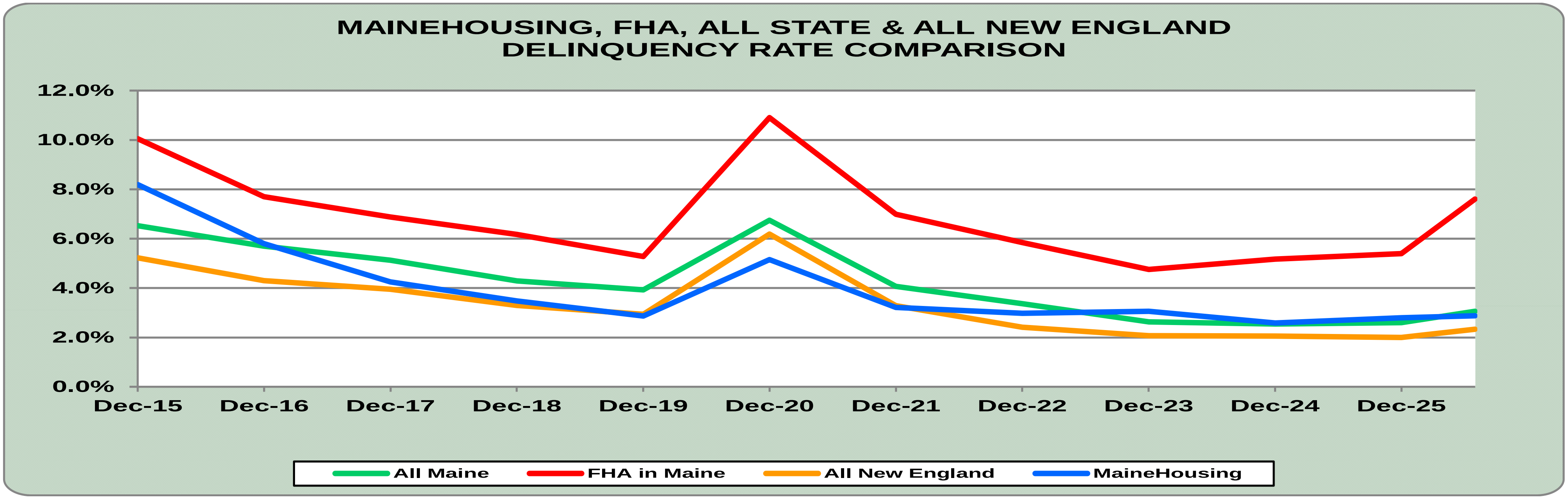
Single-Family Delinquency & Foreclosure Trends



	OUTSTANDING	1 MONTH			2+ MONTHS*			IN-FORECLOSURE			ACTUAL FORECLOSURES **	
	PRINCIPAL	DOLLARS	LOAN COUNT	RATE	DOLLARS	LOAN COUNT	RATE	DOLLARS	LOAN COUNT	RATE	DOLLARS	RATE
Jul-26	$ 1,496,453,272	$ 53,499,195	436	3.58%	$ 45,393,675	316	3.03%	$ 10,398,637	77	0.69%	$ 1,680,210	0.11%
Dec-25	$ 1,405,199,662	$ 55,575,092	475	3.95%	$ 41,904,680	300	2.98%	$ 8,727,402	61	0.62%	$ 2,284,255	0.16%
Dec-24	$ 1,184,161,154	$ 44,223,429	432	3.73%	$ 31,339,302	265	2.65%	$ 6,758,973	64	0.57%	$ 1,045,136	0.09%
Dec-23	$ 1,053,014,623	$ 45,215,476	458	4.29%	$ 29,205,657	304	2.77%	$ 5,986,311	69	0.57%	$ 1,043,395	0.10%
Dec-22	$ 958,984,521	$ 33,996,366	382	3.55%	$ 26,378,301	290	2.75%	$ 5,183,906	62	0.54%	$ 1,733,447	0.18%
Dec-21	$ 887,303,920	$ 20,685,547	277	2.33%	$ 26,645,647	314	3.00%	$ 4,806,968	54	0.54%	$ 941,490	0.11%
Dec-20	$ 960,761,414	$ 28,645,024	379	2.98%	$ 44,603,599	495	4.64%	$ 4,471,656	53	0.47%	$ 2,617,001	0.27%
Dec-19	$ 967,171,381	$ 45,399,415	594	4.69%	$ 23,774,547	316	2.46%	$ 8,037,512	95	0.83%	$ 6,357,994	0.66%
Dec-18	$ 916,608,577	$ 40,526,473	575	4.42%	$ 28,155,105	371	3.07%	$ 11,647,401	147	1.27%	$ 4,056,247	0.44%
Dec-17	$ 844,497,676	$ 48,457,930	683	5.74%	$ 31,454,643	439	3.72%	$ 12,099,518	158	1.43%	$ 7,847,858	0.93%

* The number of loans in foreclosure is included in the 2+ months dollars and loan count.
**The number of actual foreclosures is provided on Exhibit 8.

Single-Family Delinquency Comparison Trends



MAINEHOUSING LOAN COUNT COMPARISON

	Loan Count	2 Months	3+ Months	In-Foreclosure	Totals
All State*	124,540	0.67%	1.37%	1.02%	3.06%
FHA for State*	18,615	1.67%	3.71%	2.23%	7.61%
All New England*	1,738,267	0.62%	1.15%	0.56%	2.33%
MaineHousing**	10,964	0.57%	1.61%	0.70%	2.88%

*This information is obtained from MBA's National Delinquency Survey for the second quarter of 2026.
**MaineHousing's overall delinquency rate based on loan dollars is 3.03%, whereas rates in this exhibit are based on loan count.

Exhibit 5

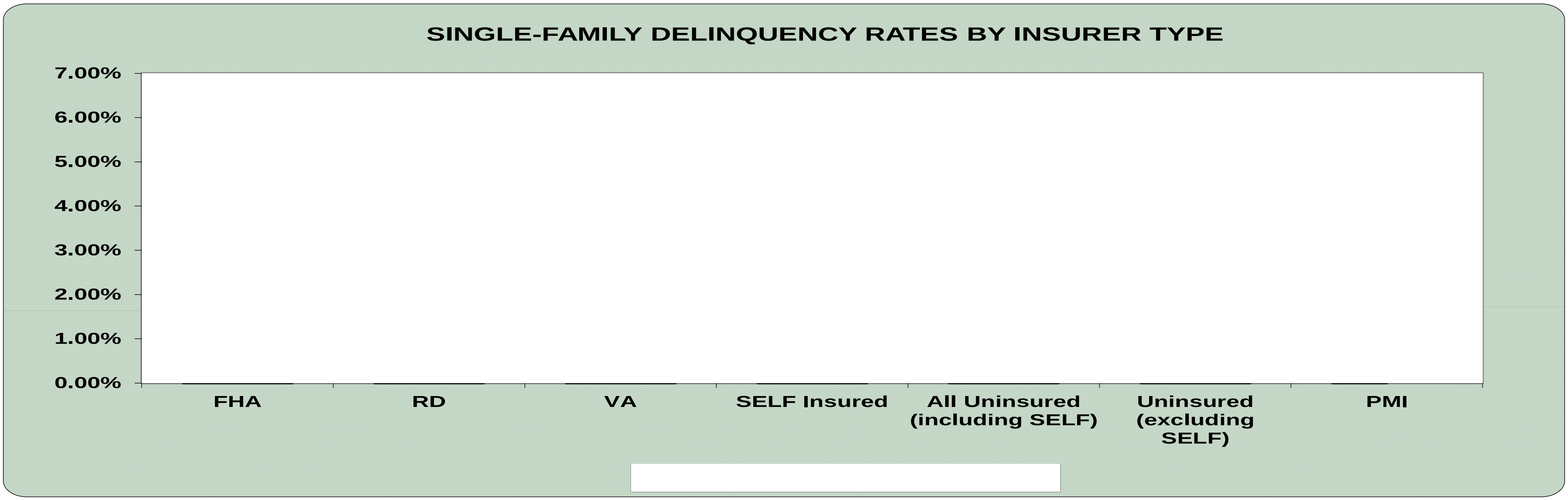
Single-Family Delinquencies by Mortgage Insurer

As A Percent of Total Insurance Type
7/31/2026

TYPE	2+ MONTHS	IN-FORECLOSURE
FHA	5.91%	0.79%
RD	2.85%	1.00%
VA	2.10%	0.71%
SELF Insured	1.98%	0.45%
All Uninsured (including SELF)	0.75%	0.22%
Uninsured (excluding SELF)	0.55%	0.18%
PMI	0.40%	0.00%

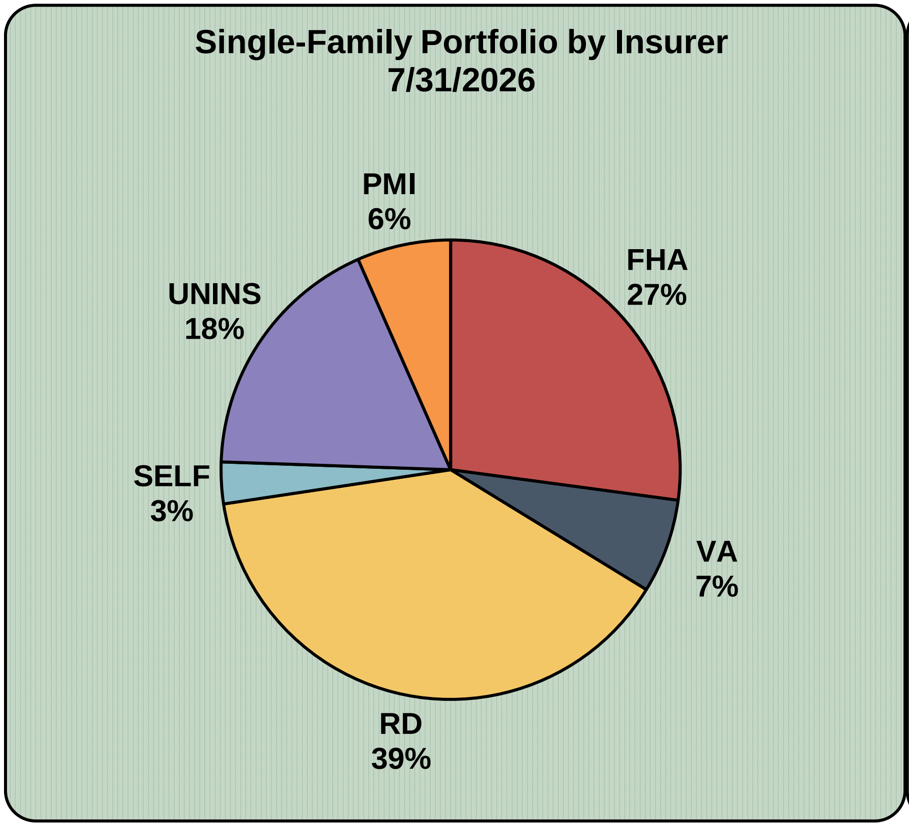
As A Percent of Total Loan Portfolio
7/31/2026

TYPE	2+ MONTHS	IN-FORECLOSURE
FHA	1.60%	0.21%
RD	1.11%	0.39%
All Uninsured (including SELF)	0.16%	0.05%
VA	0.14%	0.05%
Uninsured (excluding SELF)	0.10%	0.03%
SELF Insured	0.06%	0.01%
PMI	0.03%	0.00%



Single-Family Delinquencies by Mortgage Insurer

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



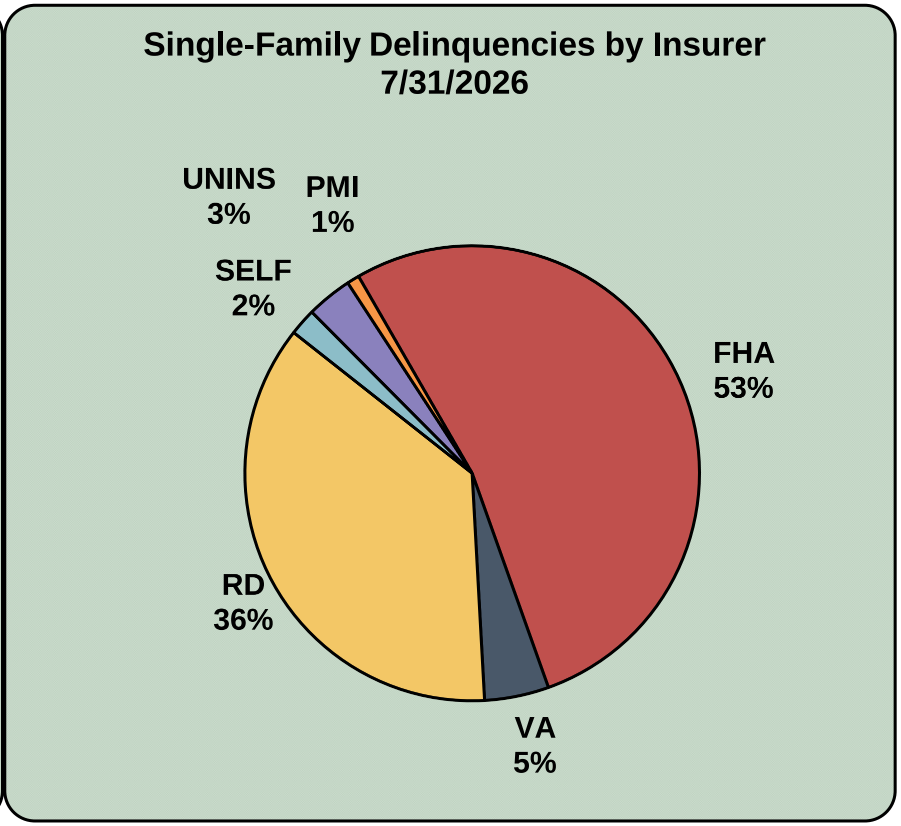
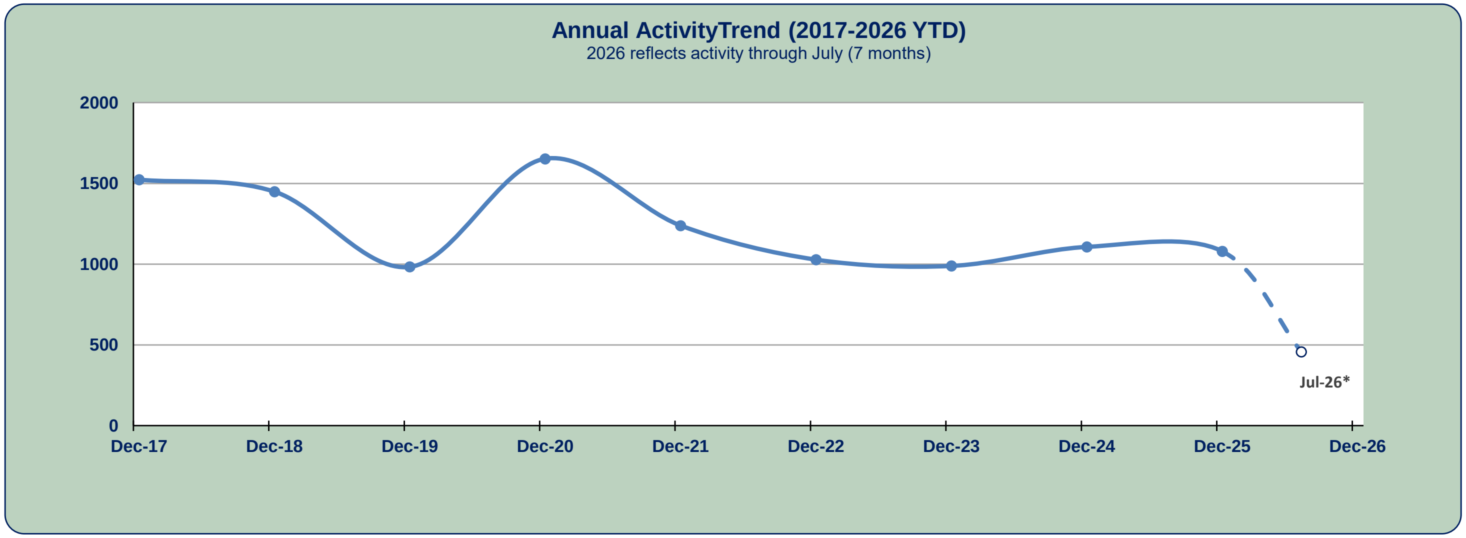
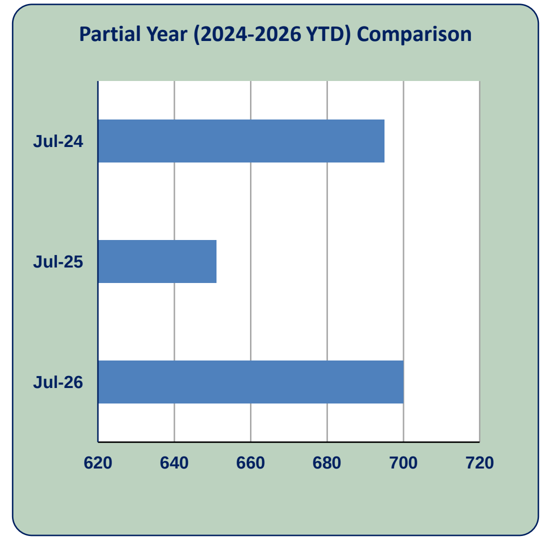


Exhibit 7

Single-Family Foreclosure Prevention Activities





Number of Borrowers Approved for Assistance

Partial Year	Informal Payment Plan	Formal Payment Plan	Forbearance	Loan Modification	RD MRA FHA-HAMP	Maine HOPE	Maine HAMP	HAF Assistance	Pre-Foreclosure Sale	Deed in Lieu of Foreclosure	Total Workouts
Jul-26	607	8	15	30	37	1	1		2	1	702
Jul-25	527	6	20	19	72	5	1		1	0	651
Jul-24	578	4	18	22	47	0	0	25	1	0	695
Full Year											
Dec-25	879	12	42	21	116	6	1		1	1	1079
Dec-24	909	4	27	44	88	1	1	32	1	0	1107
Dec-23	822	3	15	22	43	2	1	81	0	0	989
Dec-22	857	8	63	54	35	4	0	7	0	0	1028
Dec-21	939	5	94	146	50	2	0		2	0	1238
Dec-20	1058	5	432	79	29	44	2		3	0	1652
Dec-19	914	3	12	32	10	8	0		4	0	983
Dec-18	1361	4	12	39	15	3	6		8	0	1448
Dec-17	1437	8	4	31	14	8	7		14	0	1523

Actual Foreclosures

	Number of Foreclosures	Number of Loans in Portfolio	Percentage of Portfolio
Jul-26	13	10,964	0.12%
Jul-25	12	10,379	0.12%
Jul-24	10	10,084	0.10%
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%

Exhibit 8

MaineHousing
MAINE STATE HOUSING AUTHORITY

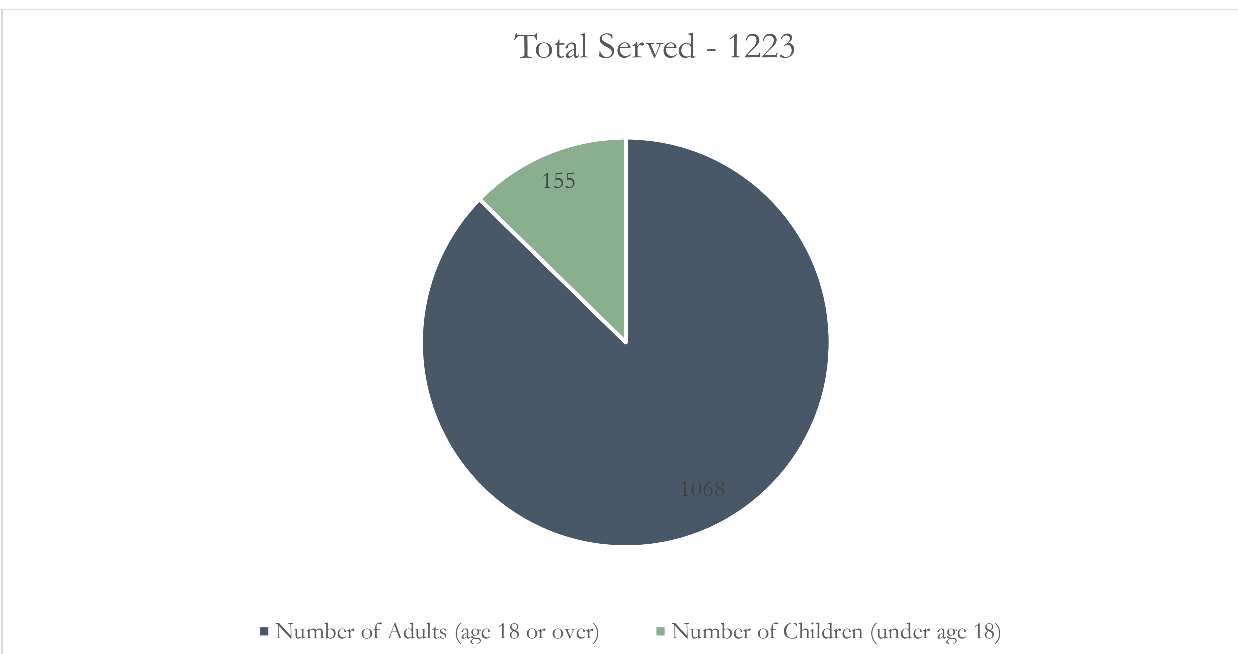
Homeless Initiatives Department Memorandum

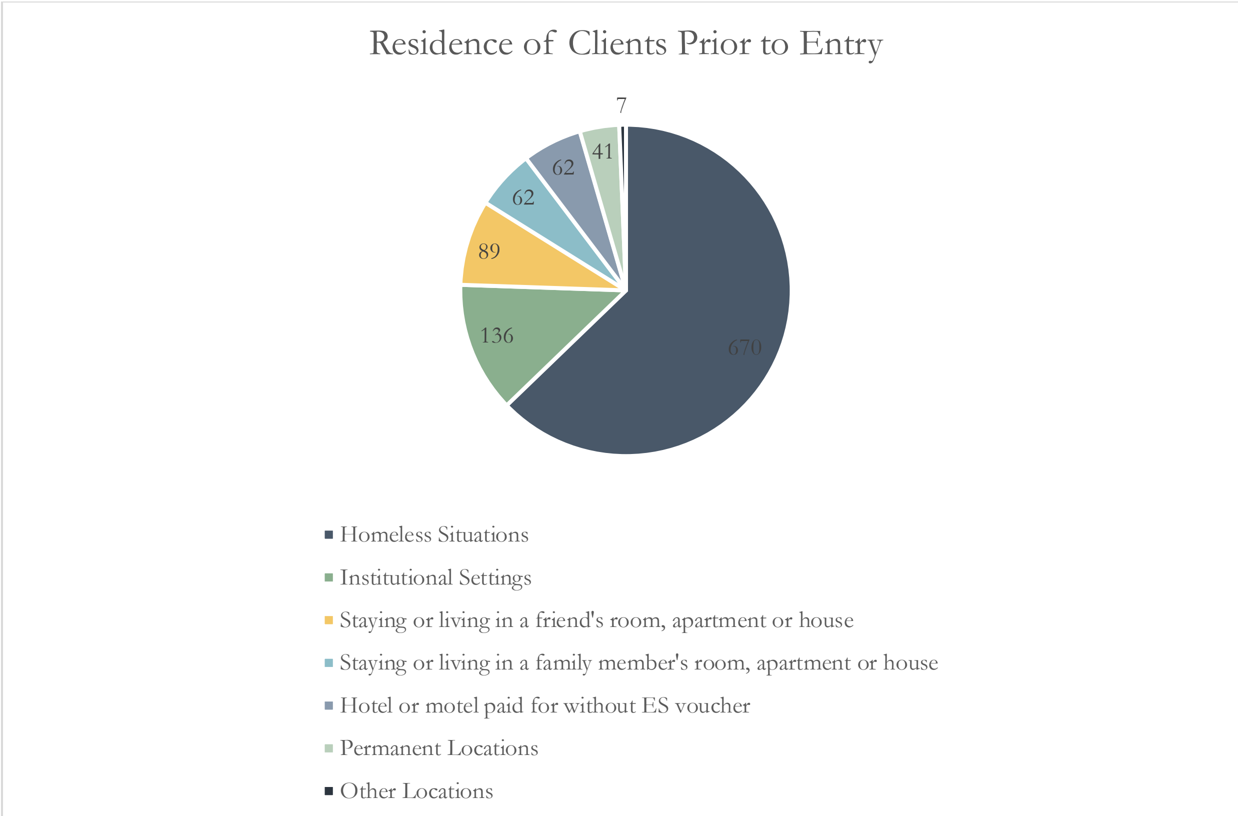
To: Board of Commissioners
From: Kelly Watson, Director of Homeless Initiatives
Date: September 8, 2026
Subject: Homeless Initiatives Report

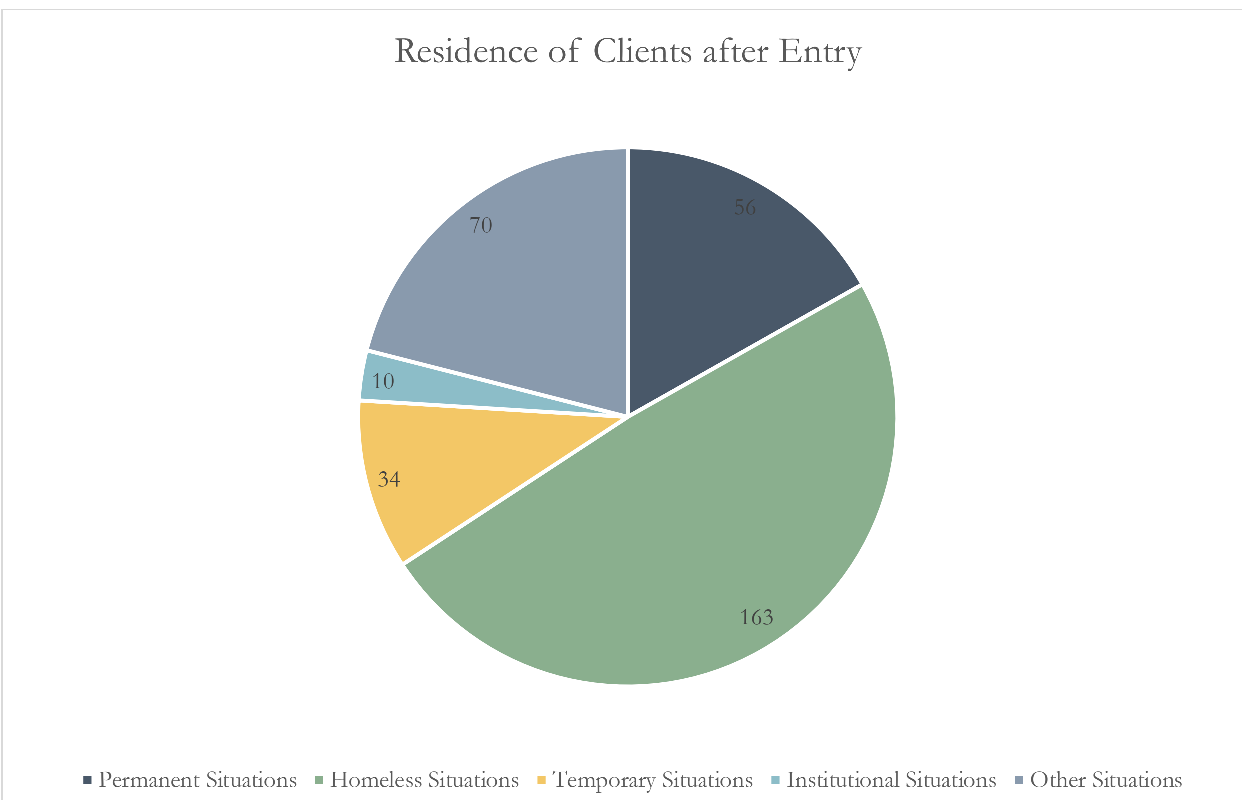
<u>Homeless Data – August 2026</u>

The following are the monthly statistics for August:

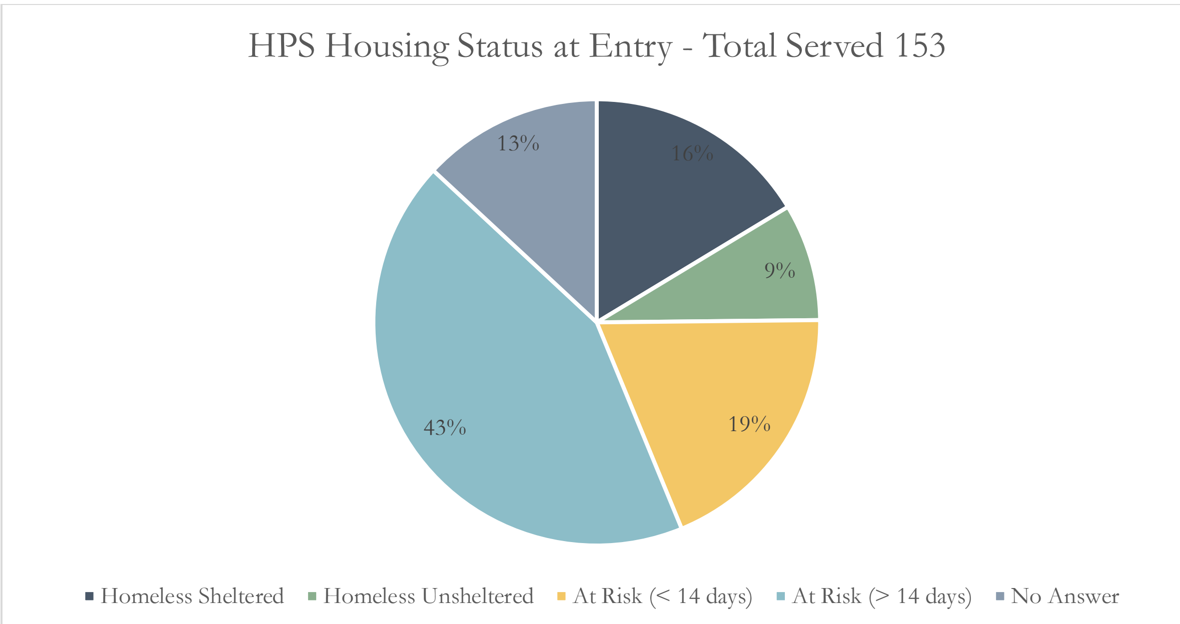
1. The total number of people served in ESHAP funded shelters (1223) increased by 11 individuals from July to August. This number does not include many of the Asylum Seekers in Portland as well as those served in hotels through GA, or those seeking emergency shelter with a Victim Service Provider.
2. The number of Exits to Permanent Housing decreased from 59 in July to 56 in August. The total exits from shelter to any location was down by 5 in August from the previous period.

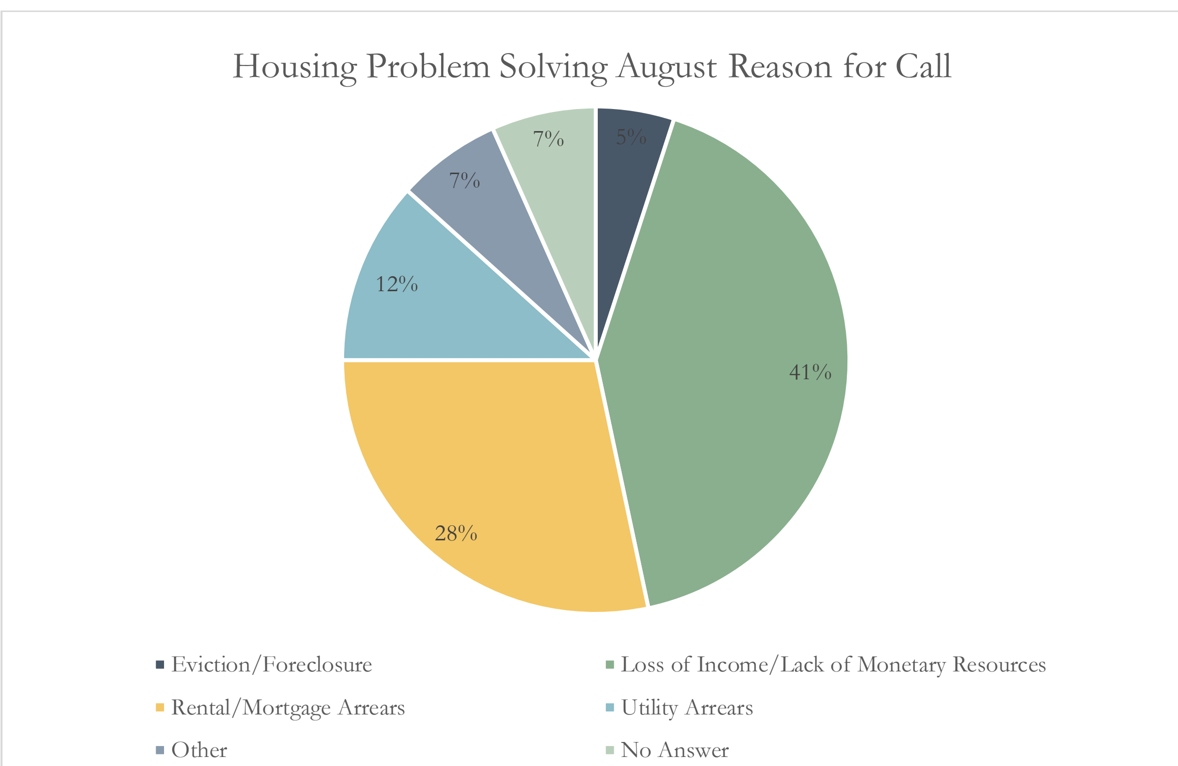


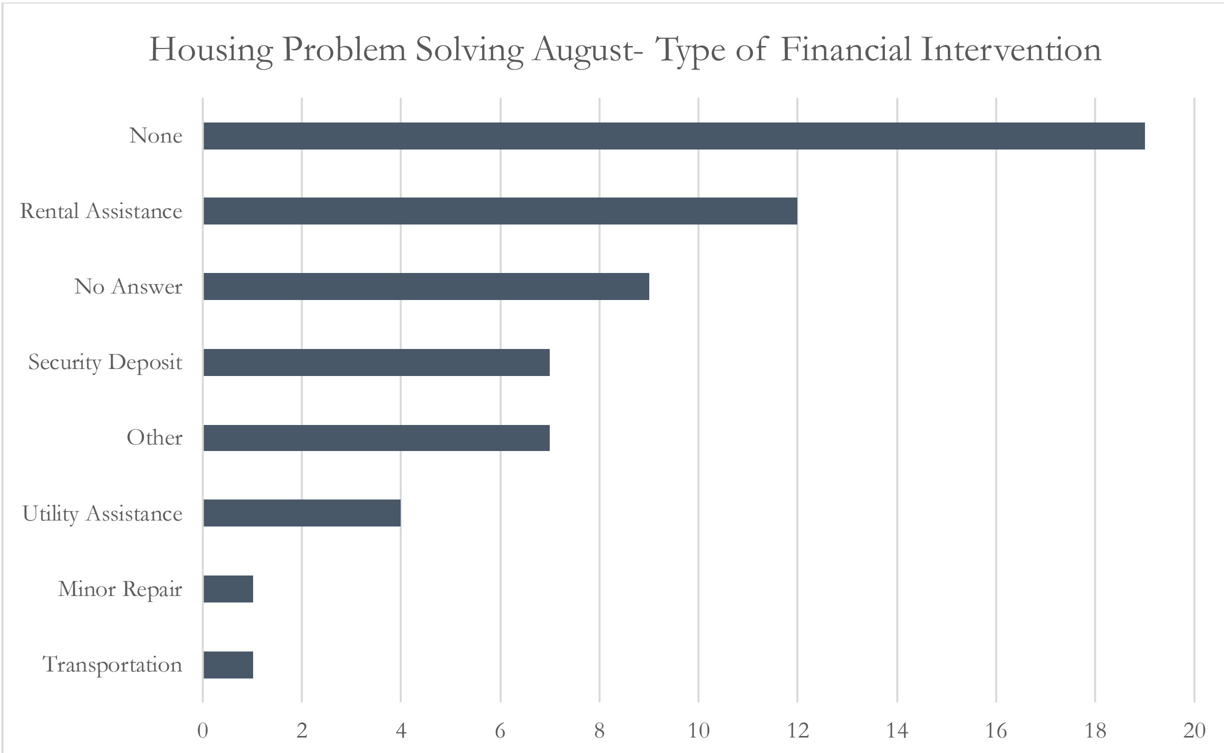

Residence of Clients Prior to Entry
7
41
62
62
89
136
670
Homeless Situations
Institutional Settings
Staying or living in a friend's room, apartment or house
Staying or living in a family member's room, apartment or house
Hotel or motel paid for without ES voucher
Permanent Locations
Other Locations


Residence of Clients after Entry
56
70
10
34
163
Permanent Situations
Homeless Situations
Temporary Situations
Institutional Situations
Other Situations

Housing Problem Solving (HPS) Data
In the month of August, 153 households were served in the Housing Problem Solving Program. This number does not include those served at Victim Service Provider organizations. Of the 60 households exited from the program in August, 55 were reported to have a resolved housing crisis. Fifty-four 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 August.







2026-2027 Warming Shelter RFP

An RFP was issued on August 14th for the 2026-2027 Winter Overnight Warming Shelter Program. As in previous years, the RFP seeks proposals for warming shelters that will operate from November 15th, 2026 to April 30, 2027. Warming shelters are expected to be an expansion of currently existing shelter services in order to provide additional shelter and service resources during Maine's coldest months. Proposals are due to MaineHousing no later than September 11th, 2026.

Student Homelessness Prevention Program Start

The beginning of September marked the beginning of the newest round of the Student Homelessness Prevention Program. This program was delivered in pilot form over 2025 and 2026, and was rolled out as a program, funded through Emergency Housing Relief Funds and awarded through an RFP, for 2026 and 2027. The program is aimed at preventing homelessness for at-risk students and their families or rapidly exiting students and families from homelessness through housing relocation and navigation services and direct financial assistance.

Maine CDC Training Opportunity

On September 27th, Maine CDC offered an information session to shelter providers on infectious disease prevention and response. The opportunity covered details about infections that clients may be at risk of, the kind of prevention and resources available, and where to go for additional support and information. Many of our shelter providers were in attendance, and Maine CDC did a great job at providing details on the topic.

Homeless Initiatives Team Day

The Homeless Initiatives department had an off-site team day in mid-August to encourage connection, collaboration, and fun. The day was Olympic themed and included some healthy competition. There were activities centered around making connections, trust, and team problem solving. Delicious food was on the menu as we sat together to reset before a very busy fall and winter to come.

Service Hub Updates

Last week, MaineHousing hosted a 2-day Hub Coordinator Strategy Retreat. All 9 Hub Coordinators from around the state attended, as well as the Statewide Homeless Data Lead. The HCV Department came and gave a presentation about the Homeless Priority Vouchers, the Statewide Homeless Data Lead walked the group through exercises to look at data analysis and trends, and the group worked on documentation to enhance provider engagement in the Hubs. Overall, the retreat was productive, and Hub Coordinators came away with many action items.

MaineHousing
MAINE STATE HOUSING AUTHORITY

Homeownership Department Memorandum

To: MaineHousing Board of Commissioners

From: Patricia Harriman, Director of Homeownership

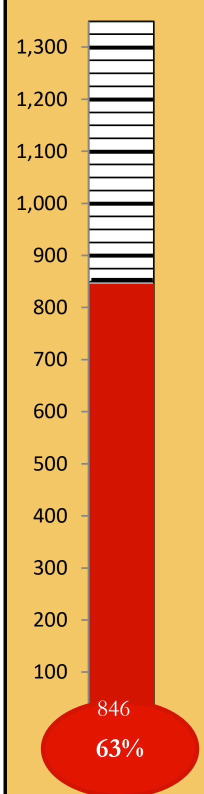
Date: September 8, 2026

Subject: Monthly Report – Homeownership Department

PRODUCTION UPDATE

Homeownership Loan Purchase Report

2026 Loan Goal
1,350 $375M



	2026 YTD		Total 2025	
	#	$	#	$
2-Jan	39	9,456,091	43	10,582,469
15-Jan	53	13,099,332	47	11,220,763
1-Feb	72	18,453,114	64	14,898,204
15-Feb	52	14,075,810	35	7,905,060
1-Mar	27	6,046,387	47	11,062,302
15-Mar	27	6,939,552	51	13,179,421
Q-1	**270**	**68,070,286**	**287**	**68,848,219**
1-Apr	40	10,124,380	38	10,956,792
15-Apr	33	8,161,639	26	6,368,043
1-May	39	9,522,749	31	7,816,423
15-May	40	9,773,976	32	7,605,269
1-Jun	41	10,895,326	52	13,838,613
15-Jun	36	9,399,800	33	9,814,087
Q-2	**229**	**57,877,870**	**212**	**56,399,227**
1-Jul	55	15,061,941	60	16,600,463
15-Jul	54	13,864,256	37	9,712,643
1-Aug	89	25,324,707	95	25,145,817
15-Aug	73	20,748,994	40	10,581,063
1-Sep	76	21,730,465	83	21,720,528
15-Sep	0	0	52	12,678,170
Q-3	**347**	**96,730,363**	**367**	**96,438,684**
1-Oct	0	0	100	23,699,731
15-Oct	0	0	52	13,292,670
1-Nov	0	0	118	28,662,055
15-Nov	0	0	45	10,841,697
1-Dec	0	0	43	11,610,664
15-Dec	0	0	50	11,985,742
Q-4	**0**	**0**	**408**	**100,092,559**
Totals	**846**	**$ 222,678,519**	**1,274**	**$ 321,778,689**

Monthly Loan Reservations: 09/01/26	
#	**$ Volume**
166	$ 45,513,904

Loan Pipeline as of: 09/01/26	
#	**$ Volume**
369	$ 100,790,765

Loan Reservation Comparison					
August 2025		**August 2026**		**2025 vs 2026**	
#	**$ Volume**	**#**	**$ Volume**	**#**	**$ Volume**
399	$95,655,228	369	$ 100,790,765	-8%	5%

PROGRAM HIGHLIGHTS:

Real Estate sales in Maine hit their stride in July and continue to keep the momentum as we begin to close out summer. Nearly 1700 homes were sold in July, up 7.75% from July 2025. The median sales price rose 1.67% to $427,000 compared to the same timeframe in 2025.

Judy Oberg, President of the Maine Association of REALTORS said "active home sales listing exceeded 6,200 for the first time since December of 2019, resulting in the 8th best July since 2020. Based on those sales, 77 families bought a home each business day in July."

With increased inventory and the shift towards the autumn season Oberg said "sellers should consider pricing to their current local market conditions and seasonal trends with the knowledge that buyers in some markets can be more discerning and have additional negotiating leverage. It's a great time to purchase a home in Maine."

Mainehousing's First Home loan program has also hit the same stride as we entered the summer months. The active pipeline continues to exceed $100 million, while overall purchases remain ahead of the 2025 production that was record setting. Borrowers' average loan size remains relatively consistent at $222,678 despite the rising median sales prices throughout the state, again indicating borrowers are focusing on outside areas versus the higher priced city inventory.

While inventory is rising and the market is showing promising movement, inventory remains below needed levels throughout the state to address the need. Buyers must continue to be diligent and more importantly be prepared as they search for their homes. Many cities and towns have begun tax assessments which will in turn result in higher tax payments for borrowers, something a first-time buyer must consider as they begin their journey.

As we look forward to fall, buyers have more options and price increases are starting to stabilize in many markets. Affordability remains a challenge and there is significant variation in regions throughout the state. The forecast continues to remain steadfast, but buyers and sellers must be well prepared as they move ahead.

As the homeownership team moves forward, we continue to monitor the current rate environment, focusing on what's to come as markets indicate a potential Fed fund rate increase later in 2026. While the fed fund rate doesn't impact mortgages directly, it has an impact on the overall market and in turn borrowers' habits are going forward.

The journey to homeownership has its challenges, but it is important to remember that a borrower's success is measured beyond the purchase.

As September begins, we will begin making the transition to bring default servicing into homeownership. The effective transfer will take place on October 1st, but in the meantime, we will begin our meetings to blend the teams as well as make the necessary transitions. We look forward to joining these departments as we look beyond the purchase and follow our borrowers on their journey. The departments together will become stronger as we navigate the ever-changing mortgage world.

Outreach and Education:

The Homeownership team has continued to join its partners in providing Continuing Education Credits to our Realtors within our communities. Lisa Mckenna, Mortgage Compliance Specialist, was joined by Patricia Harriman, Director of Homeownership, Maggie Nason, Mortgage Compliance Specialist and Kathy Lasher, Mortgage Compliance Officer, in late August to work with our real estate partners in Augusta. Bangor Savings Bank hosted us at their Augusta location for a three-hour class that provided knowledge of our programs as well as education credit to our realtors. On September 9th we will teach a class, partnered with Bangor Savings Bank, at their Bangor location on Hamlin Drive. Joining our lenders and realtors to share our program helps us to ensure that those who qualify for our program are getting the needed information from trusted professionals.

In addition to teaching, the homeownership team partnered with Daniel Drost, Human Resources and Program Training Coordinator, to develop a landlord education class. We partner with many agencies to offer homebuyer education, but unfortunately the need for a landlord class was growing faster than agencies could provide. Together, we took information from our current offerings as well as guidance from Fannie Mae, state regulations and developed a comprehensive self-paced course that meets the requirements of our multi-unit advantage program. Participants can enroll in the course and complete it at their own pace and receive their certificate of completion after successfully completing the course and knowledge test. The class went live on August 3rd and here is the current enrollment information:

- 22 Enrolled
- 6 Completed Journey successfully with average final test score of 87%
- 3 In Progress
- 13 Not Started

September is Mortgage professional's month, another opportunity to thank our partners as well as our internal staff for the amazing work they do. Tracey Anderson, Planning and Research Coordinator, used our social media platforms to thank our external partners. (see below for the post)
In addition, we will be recognizing them for their current production and contribution to our program. As of 9/1/26 our top leaders are:

Originator	**# Loans**	**$ Loans**
Bangor Savings Bank	185	$48,153,161
Guild Mortgage Company	118	$34,131,604
Cmg Mortgage, Inc	97	$26,741,373
Fairway Independent Mtg	43	$10,221,024
Machias Savings Bank	39	$6,481,092

MaineHousing
Published by GAIN · 15h ·

We're celebrating the amazing staff and outside partners who make our mortgage programs work so well.

And finally, Patricia Harriman, Director of Homeownership, filled in as the guest host for the upcoming episode of the hoMEviews podcast. Erik Jorgensen, Senior Director of Government Relations & Communications, was our guest, and we explored Erik's role from legislature to liaison and everything in between. Stay tuned for the early October release!

MaineHousing
MAINE STATE HOUSING AUTHORITY

Housing Choice Vouchers Department Memorandum

To: MaineHousing Board of Commissioners

From: Allison Gallagher - Director of HCV Programs

Date: September 15, 2026

Subject: Monthly Board Report – Housing Choice Voucher Program

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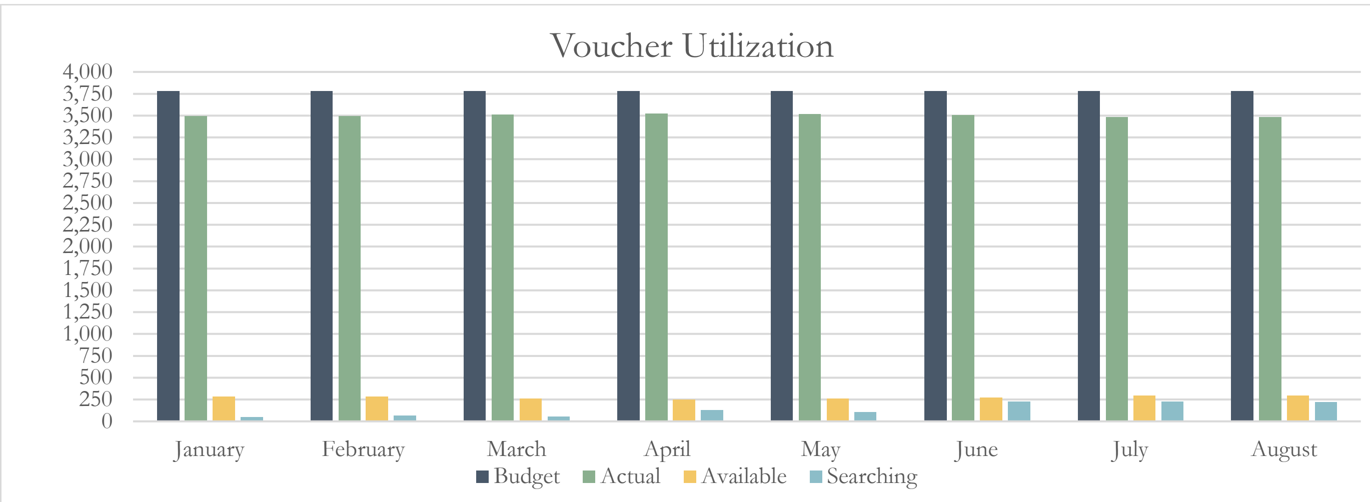
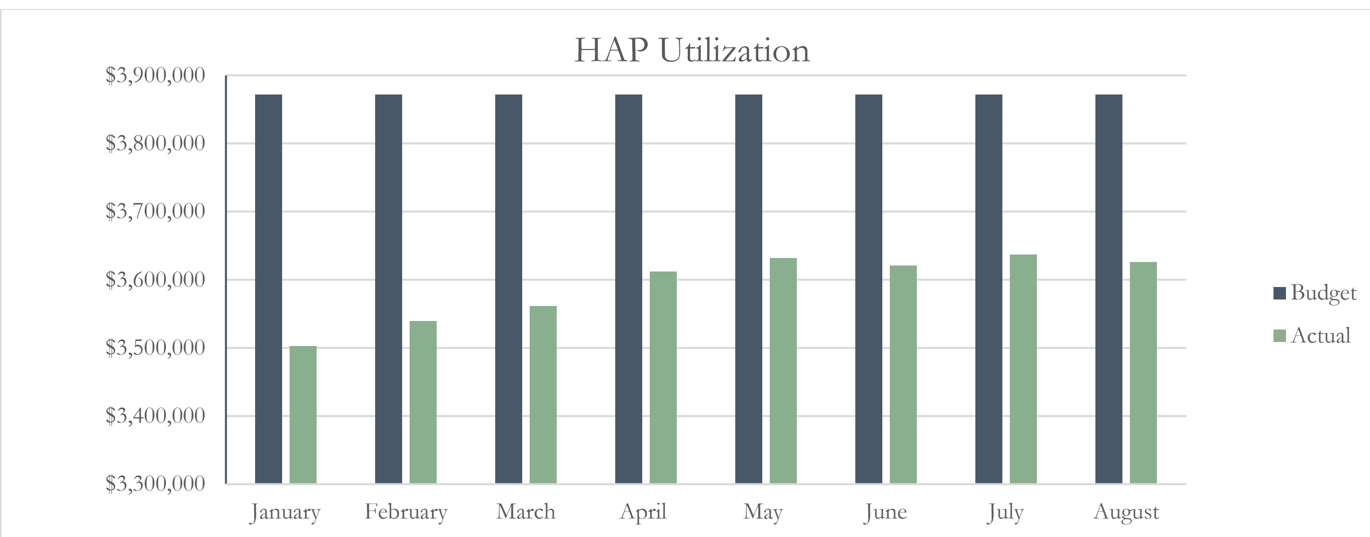
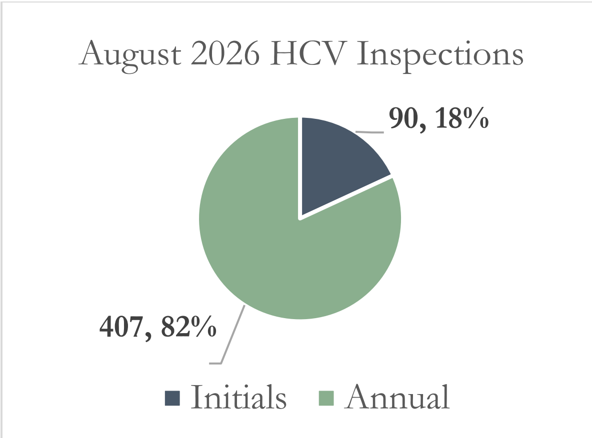
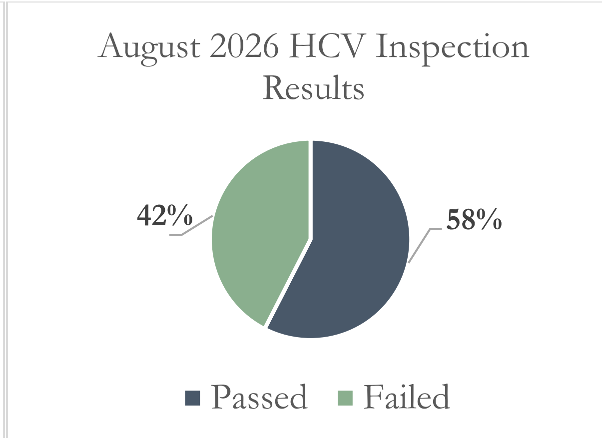
HCV Program Updates:
A draft of the 2027 PHA Annual Plan was posted to our website and available for review on July 1, 2026. A public hearing for the 2027 PHA Annual Plan was completed at the August meeting and a vote on the plan will occur at the September Board meeting. Please see the memo regarding the 2027 PHA Annual Plan.



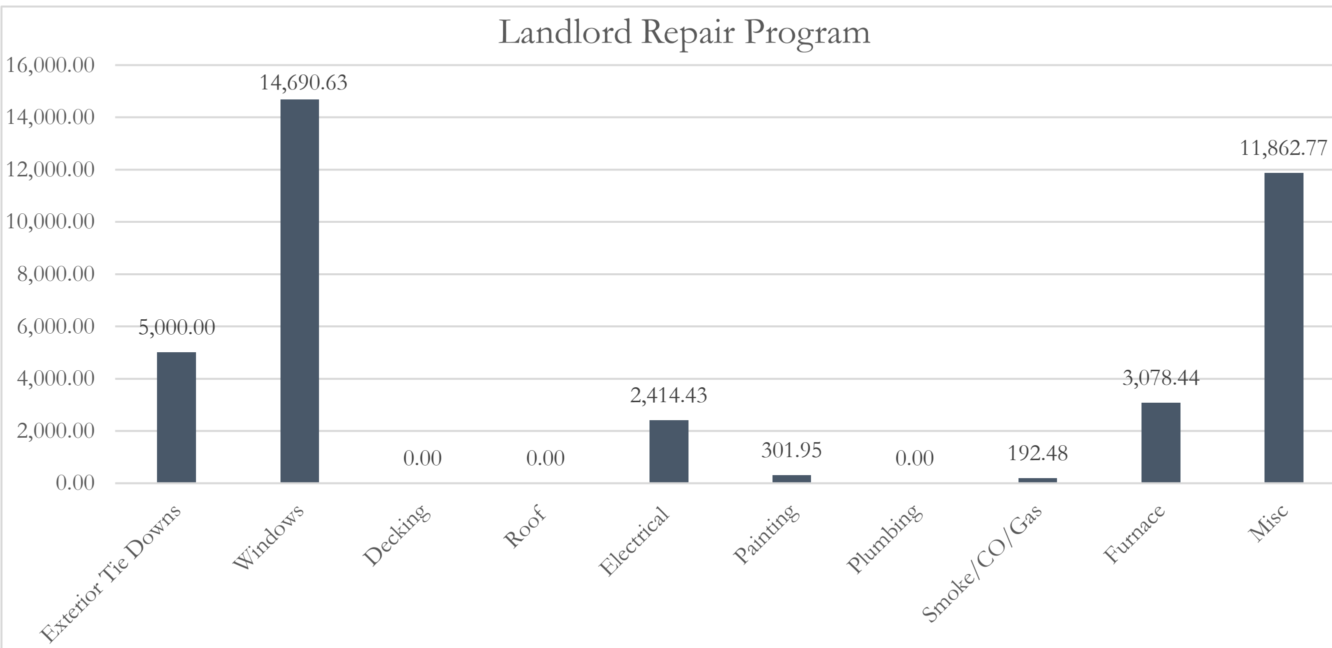


HCV Inspection Updates:





Landlord Repair Grant Program YTD – $37,290.70



Eviction Prevention Program:
The 2026 Eviction Prevention Program will begin taking applications in September. We are working with Project Home, program administrator, on a press release announcing the start of the program.

MaineHousing
MAINE STATE HOUSING AUTHORITY

Human Resources and Facilities Department Memorandum

To: Board of Commissioners

From: Jane Whitley, Director of Human Resources & Facilities

Date: September 4, 2026

Subject: Board Report

Human Resources Updates

Headcount	Hired		Growth Rate	Turnover Rate	Average Tenure
176	8	19	-5.9%	10.7%	9.9
As of Sep 2026					(Years)

We Are Hiring!

You may visit our website at www.mainehousing.org/about/careers to view our vacant positions: Construction Analyst, Asset Manager I, and Mortgage Assistant. Encourage your friends and family to apply.

2027 Pre-Renewal Benefits Meeting

We met with our insurance broker to recap our medical, dental and vision plan utilization for the prior 12-months, review current market trends, and are now waiting for projected renewal rates for 2027.

ActWell Team News & Events

- ActWell is getting ready for our annual “Dip Day” contest later this month. This is an event where we invite staff to share their favorite dip – whether it be salsa, guacamole, or another creation – with their coworkers. Staff can vote on their favorites with the top three winning bragging rights and a “spoon” trophy.
- We are also working on our October events, including a surprise “pop-up” event to enjoy some autumn delights and our annual Halloween festivities.

Facilities Updates

- We are installing two new workstations, one in Legal and one in Development.
- About 70 tiny snapper turtles hatched this week, and make their way to the pond.

Information Technology Department Memorandum

To: MaineHousing Board of Commissioners

From: Jamie Johnson, Senior Director of Operations

Date: September 8, 2026

Subject: September Board Report – Information Technology

Director of Information Technology Search

The recruitment process for the position is ongoing, and the team is conducting second-round interviews with a few qualified candidates. In the interim, I continue to support a highly knowledgeable and experienced IT team that remains focused on supporting the agency.

Updates from the Department

The Application Specialist worked closely with the Homeless Initiatives Team to launch a Microsoft Power Automate tool to streamline the ESHAP application review process. The Application Specialist and Homeless Partner Support Manager presented the tool to the Leadership Team to further identify other ways the tool may be used. This initiative strengthens operational workflow to effectively and efficiently review applications.

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

The next KnowBe4 security training was launched in August as part of an ongoing effort to educate staff on security risks.

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

The Information Security Committee (ISC) will begin reviewing and providing updates to the Information Security Plan for January 1, 2017.

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

Planning and Research Department Memorandum

To: Board of Commissioners

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

Date: September 08, 2026

Subject: September 2026 Board Report

Planning and Research Department (PnR)

The past month has seen PnR and our marketing partner, Rinck Advertising, coordinate an exciting new initiative – drone footage of MaineHousing's Augusta office campus and of several portfolio properties in Hallowell, Lewiston, Brunswick, and Portland. The footage, which includes a series of still images and video clips from each property, provide us with unique digital assets for marketing and communications purposes (see sample images below).

The biggest news for the month is the impending arrival of our newest team member! The whole department is very excited to welcome Data Analyst Bhariday, who joins MaineHousing on September 21st. In addition to more than five years of experience in data analytics, Bhariday earned a graduate degree in highly relevant subject matter. She will be valued member of our team.

Meanwhile, Data Analyst Viger has completed a long-awaited overhaul of our utility allowance framework, from which we provide utility allowance estimates for use by the HCV and Asset Management departments. The process is streamlined for quicker, cleaner updates and clearly documented to fully align with HUD-provided guidance and the underlying evidence base.

Lastly, an item that you may have noticed in your own inbox! PnR experimented with a supplemental announcement for the most recent ***hoMEworks*** podcast episode, pushing it out to interested parties email list with excellent results. Statistics showed a very significant bump in listening metrics after that notification landed, so it will now be included in each episode launch.

Images: Left, MaineHousing staff congregate for drone footage. Right, in Hallowell, Tree Tops Apts in the foreground, Central Commons behind.

External Communications

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

Press Interaction	ME-based outlets Press contacts*	Out-of-state outlets Press contacts*	Director-level Press interviews
August 2026	14	1	9
Previous 3 mo Average	7	0	3.3
Previous 12 mo Average	11.6	0.7	7.5
August 2025	12	1	6

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

There were 15 total media interactions and nine interviews in the month of August. This represents moderately elevated activity relative to the average over the past 12 months and the same month of 2025, continuing our strong statewide presence despite election coverage and breaking news. Overall, broadcast interviews, published stories, active data requests, strategic referrals, and proactive story development were part of a larger picture that required cross-department collaboration and furthered MaineHousing's standing as a visible, credible, and solutions-focused statewide resource. Core values and strategic plan components in play were collaboration, responsiveness, and integrity.

Priority Themes

HEAP, housing production, homelessness, affordability, manufactured housing, and environmental health coverage were all heavily covered topics.

Notable Media Activity

- Director Dan Brennan was interviewed by NEWS CENTER Maine about affordable housing production as well as by Spectrum News at the Bellwether project construction "topping off" event. This in-person Bellwether engagement resulted in coverage of the 200 unit affordable housing development.
- HEAP Manager Sarah Johnson's appeared on both MPR's Maine Calling radio programming and on camera with NEWS CENTER Maine about the HEAP program and winter readiness.
- The Maine Monitor interviewed EHS Housing Services Manager Kim Ferenc about the Well Water Abatement Program for arsenic mitigation and reached out to MaineHousing for homeless system data.

Data, Policy, and Info Requests and Referrals

- Director Kurzfeld provided background information and context in response to a request by Princeton University's Eviction Lab regarding state-funded rental assistance programs.
- Kurzfeld and Comms Director Thistle supplied MaineHousing data and institutional context to the Portland Press Herald in response to their inquiries on manufactured housing and housing affordability.
- Thistle referred the Press Herald to our Continuum of Care partners on the front end, while preparing and providing talking points regarding rural homelessness to those same partners.
- MaineHousing provided the relevant press release and factual context to the Franklin Journal in regard to RSU 9's unsuccessful student homelessness grant application, resulting in clarifying follow up coverage.

- WABI inquiries regarding renters' rights and the property complaints of bats were referred to Pine Tree Legal and Legal Services for the Elderly.

Proactive Efforts/Outreach

- As part of supporting the Press Herald's coverage of the the student homelessness awards, Thistle suggested that a fall feature on older Mainers should include Bath Housing's Comfortably Home program, which is both the model for and a participant in MaineHousing's Community Aging in Place program.
- Both Maine Public and the local print newspaper were pitched on a modular Rural Affordable Rental Program development in Rangeley. Comms Director Scott Thistle provided project details and visual assets, and plans to have first-hand materials and details for next month's board report.
- Staff supported messaging on the 2026 Point-in-time count, including regional data interpretation.
- A new ***hoMEviews*** podcast was recorded this week featuring Senior Director of Comms and Government Relations Erik Jorgensen and Homeownership Director Tricia Harriman. Scheduled for September release, the discussion explores Jorgensen's approach to and work with state and federal officials, building rapport and explaining housing priorities and needs.
- Staff and media contact with The Maine Monitor at the Hidden Circle Mobile Home Coop purchase celebration in Jay fueled coverage, strengthened ties, and promoted future story opportunities, as did the NEW CENTER Maine attendance and engagement at Portland's Equality Commons opening festivities.

Social Media

Facebook Activity	Organic Posts	Organic Views	New Follows	Direct Interactions
August 2026	21	106,114	131	10
Previous 3 mo Average	13.3	33,221	45.3	4.3
Previous 12 mo Average	n/a	n/a	n/a	n/a

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

The impressive increase in "Organic Views" in August can be attributed to the launch of our HEAP campaign, announcing the opening of application and encouraging early application, plus a boosted* ***hoMEworks*** podcast notification post. This set of four posts represented more than 90% of the organic views.

The number of organic posts was up 11% in August, with just over half the content being created in house. Of those, 60% were directly related to MaineHousing programming and the remainder designed to foster general engagement. About 48% of content was non-MaineHousing material intentionally showcased on our feed through content sharing. New followers increased significantly relative to previous months as well, likely due to elevated interactions with our organic content.

** a small amount of budgeted advertising funds applied to an organic content to strategically increase exposure.*

Internal Communications

Intranet Activity	Total Monthly Visits	Average Pages Per Session	Average Session Time*
August 2026	26,547	1.93	53.53
Previous 3 mo Average	27,109	1.8	-
Previous 12 mo Average	11,563	1.8	-
August 2025	6,498	1.99	-

*As noted in last month's board report, our metrics tracking method shifted based on the realization of a data capture flaw in the previous system. While session visit and page figures remain consistent, session time was not accurately measured. Therefore, the historic comparisons for that column are suppressed. Overall, Intranet usage has risen steadily over the past year.

Interdepartmental Support

Lytho Activity	New Requests	Requests Completed	Median hours to completion*	Top 2 Departments
August 2026	24	32	20.19	Homeownership, Legal
Previous 3 mo Average	30.7	41.7	22.4	EHS, Homeless Initiatives
Previous 12 mo Average	22.9	27.9	16.2	EHS, Homeless Initiatives
August 2025	21	30	2.49	Asset Management, EHS

*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.

The PnR Department has been experimenting in 2026 with using the Lytho software for internal workflow, in addition to its historical use for interdepartmental requests. To keep the data "clean," UX/UI Designer Ouellette has been reviewing the metrics while gathering them each month.

Website

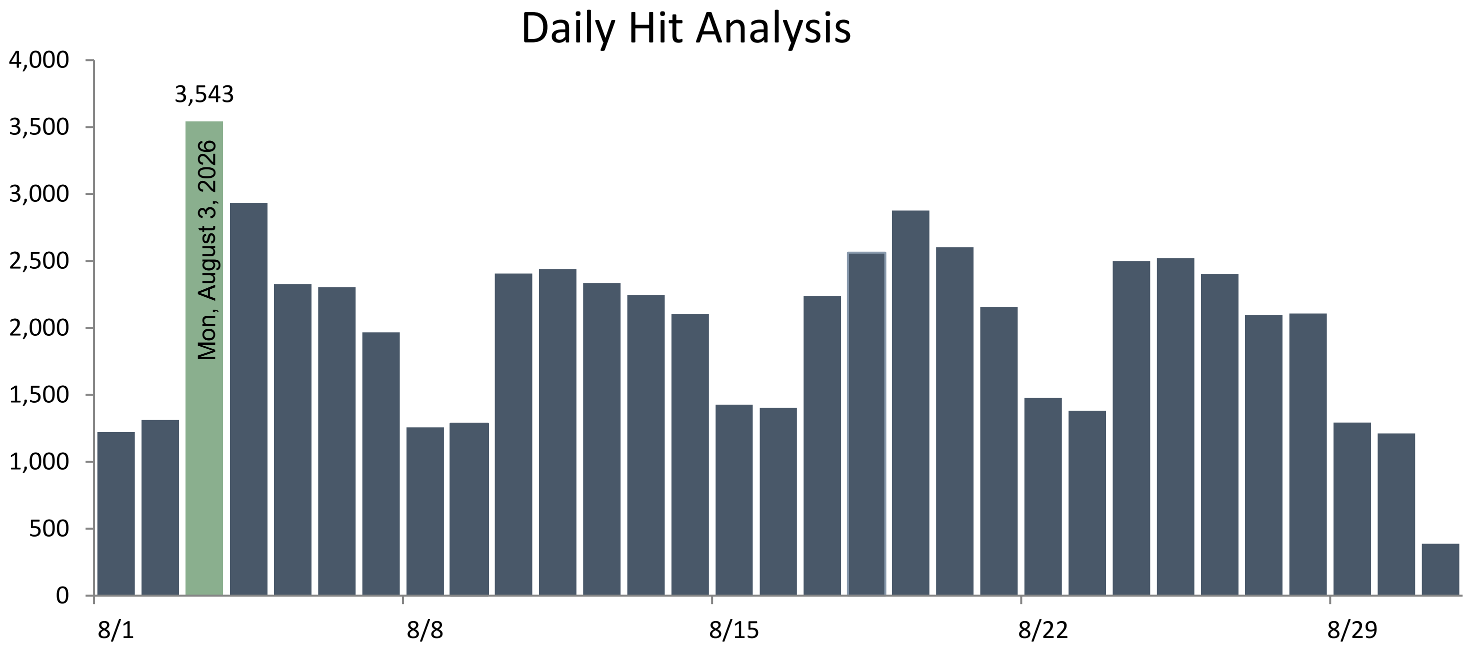
Web Traffic	Visitors	Total Hits	Engagement %	Top 2 Program Areas
August 2026	62,328	107,296	52	Energy programs Homebuyer programs
Previous 3 mo Average	53,233	92,313	46.93	Energy programs, Homebuyer programs
Previous 12 mo Average	54,804	149,381	67.72	Energy programs, Homebuyer programs
August 2025	54,588	208,830	84.9	Energy programs, Homebuyer programs

Website analytics showed a modest spike in activity on August 3rd, the day that HEAP applications opened for the new season. We are cautiously optimistic about progress in flattening the usual peak that occurs after cold weather has already hit by encouraging early applications for assistance.

This month's website statistics report is the last that will feature COVID programs in the charts, as the final remaining pandemic relief program will be retired in September when the payments process for the Homeowner Assistance Fund (HAF) is fully concluded.

August 2026 - MaineHousing Website Statistics

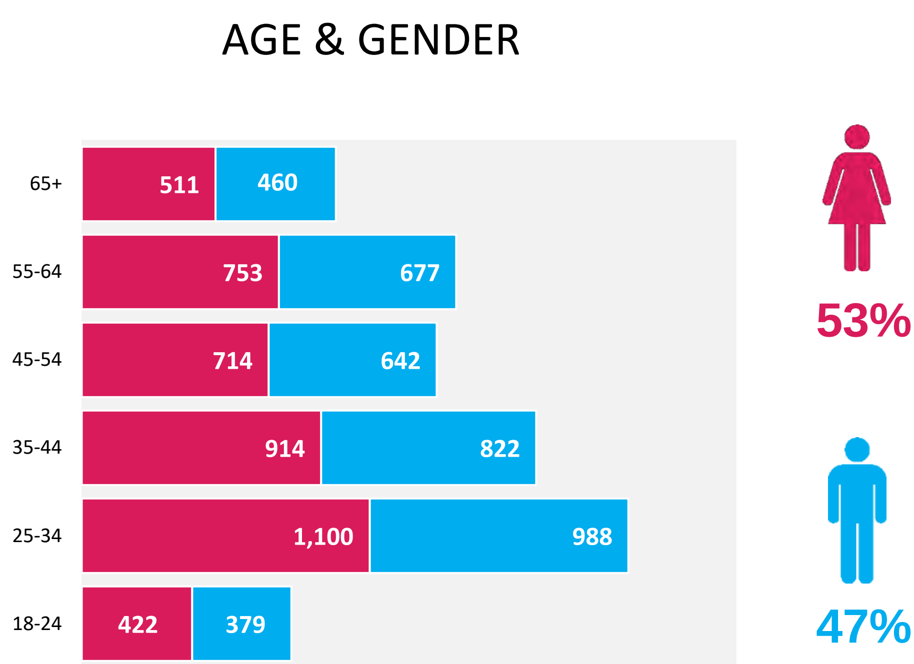
Hit Summary



Visitors	Unique Visitors	Page Loads (Hits)	Avg Page Views	Avg Duration	Avg Engagement Rate
62,328	37,935	107,296	1.69	0:02:49	52.0%

Demographics Summary

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



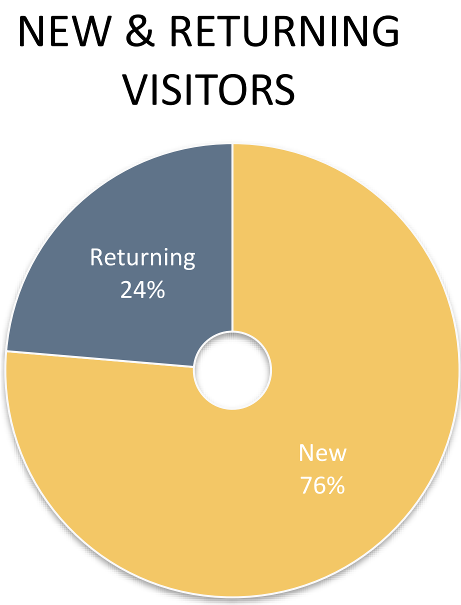
TOP CITIES

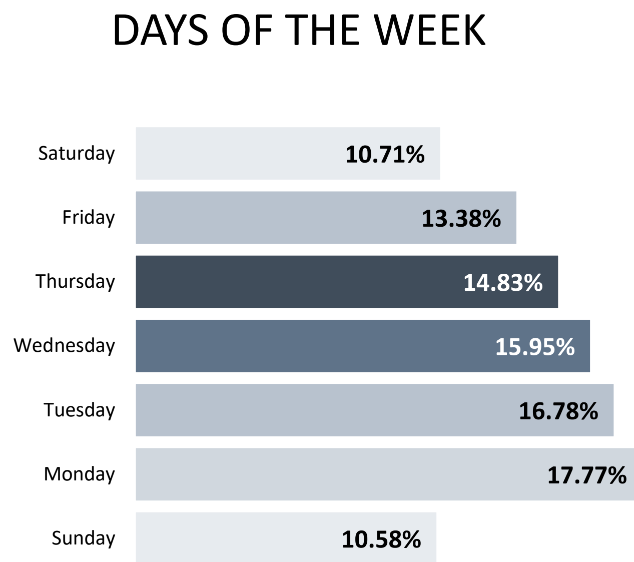
Boston, Massachusetts	5,105
Portland, Maine	4,861
Bangor, Maine	1,987
New York, New York	1,268
Augusta, Maine	1,261
Lewiston, Maine	1,150
Ashburn, Virginia	708
Frankfurt, Germany	662
South Portland, Maine	625
Sanford, Maine	614

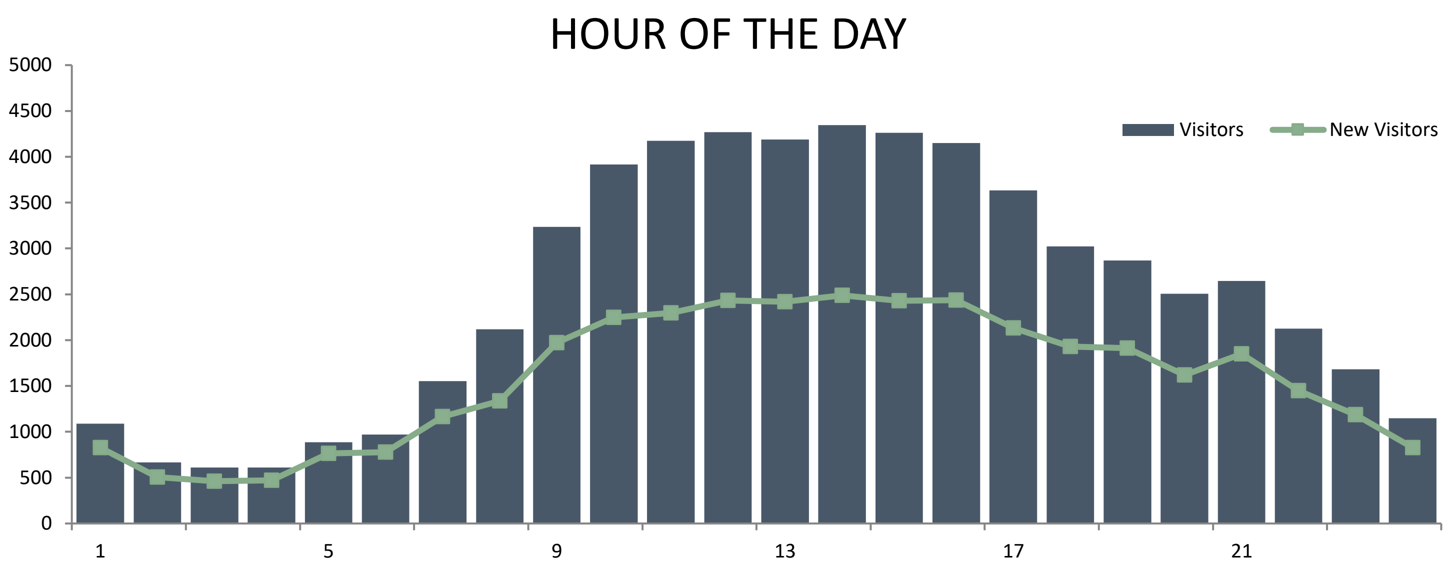
Top Cities account for 29.27% of all website traffic.

Visitor Engagement

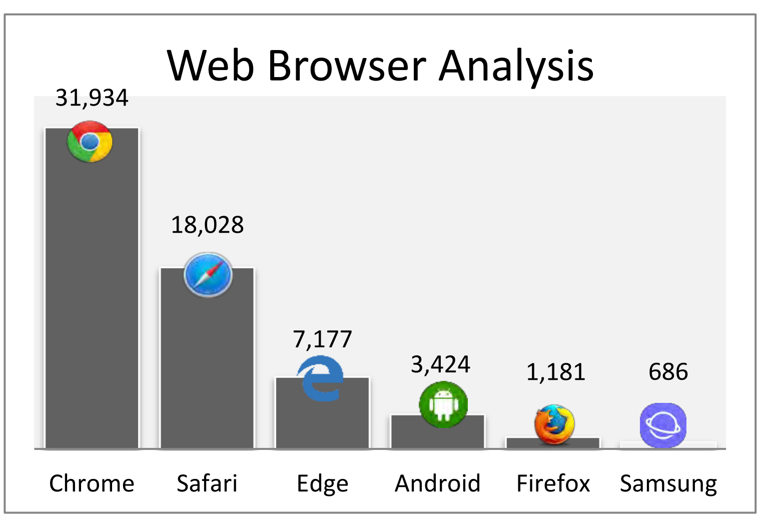
Demographic information collected by Google Analytics via a 3rd party collection tool. Age and gender are estimated numbers based upon several features present on a users mobile device, brower history, and other factors.

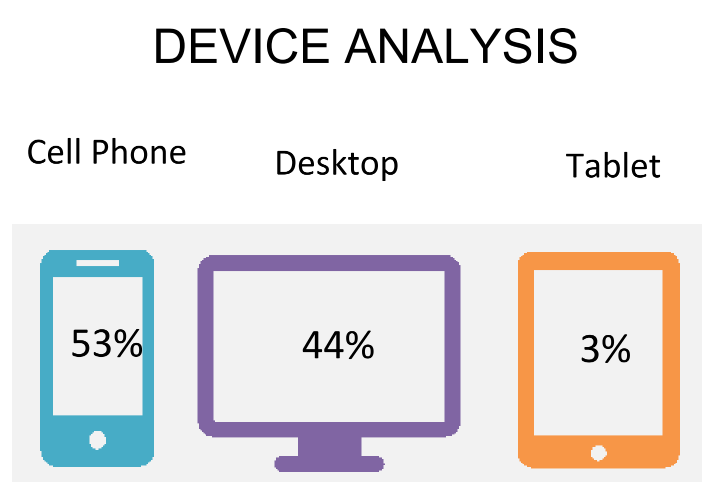






Visitor Technology Summary



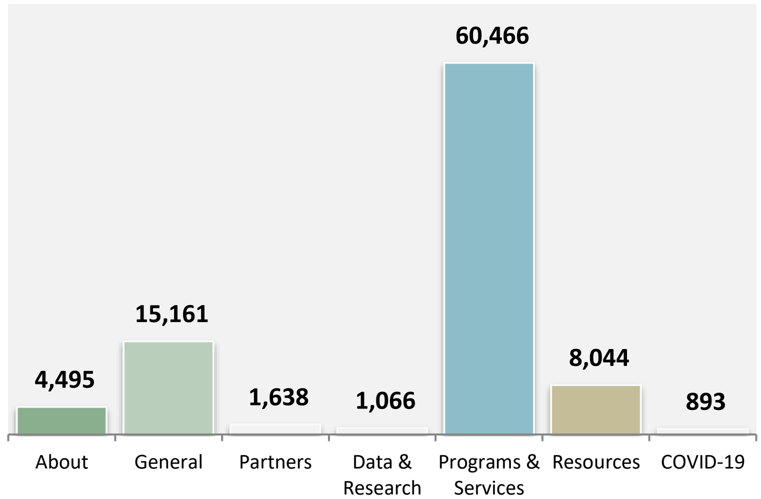


Popular Content

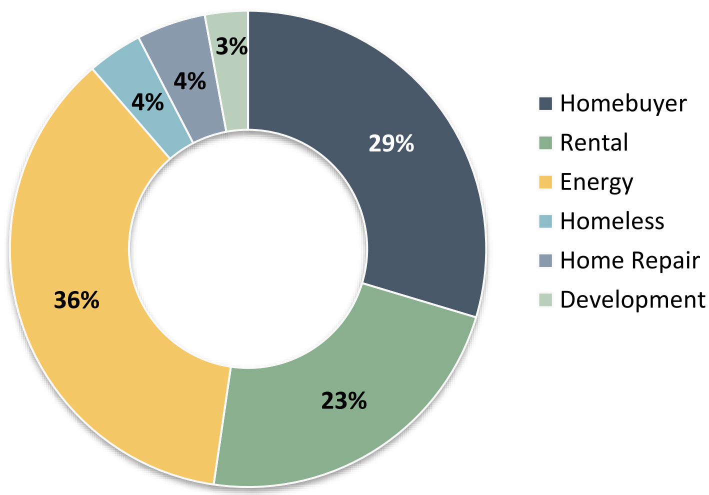
Popular content on our site is defined by pages and or sections of our site that have the highest visits. Below content has been categorized by page, program area and content sections. COVID-19 was added in March of 2020.

Page Title	Hits
Home Energy Assistance Program	18,656
Welcome to MaineHousing.org	13,460
First Home Loan Program	7,715
Rental Assistance	5,170
Housing Choice Vouchers	3,394
Subsidized Housing	3,039
HEAP Income Eligibility	2,957
MaineHousing Lenders	1,670
Homebuyer Income & Purchase Limits	1,592
Current Interest Rates	1,562
Mortgage Calculator	1,486
Emergency Shelters	1,223
Home Repair	1,145
Rent - Income Charts	985
Steps to Homeownership	962
Contact MaineHousing	958
Homebuyer Programs	939
Energy Assistance	891
Careers at MaineHousing	862
First Generation Program	806
Multifamily Developers Programs	797
MaineHousing RFPs	772
Weatherization Program	748
Maine HAF	724
HEAP & LIAP Agency Contacts	705

Popular Content By Program

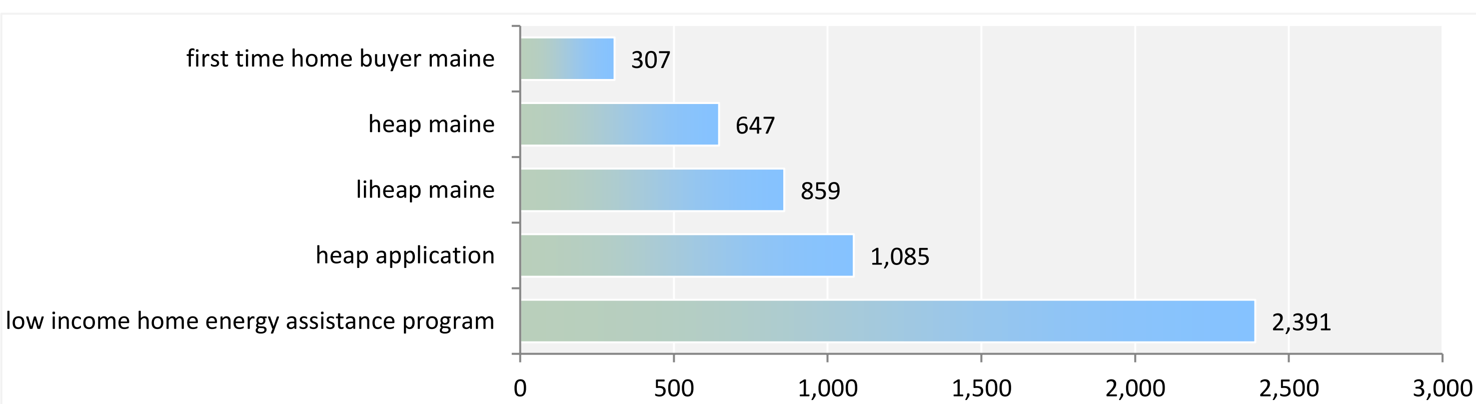


Popular Content By Section



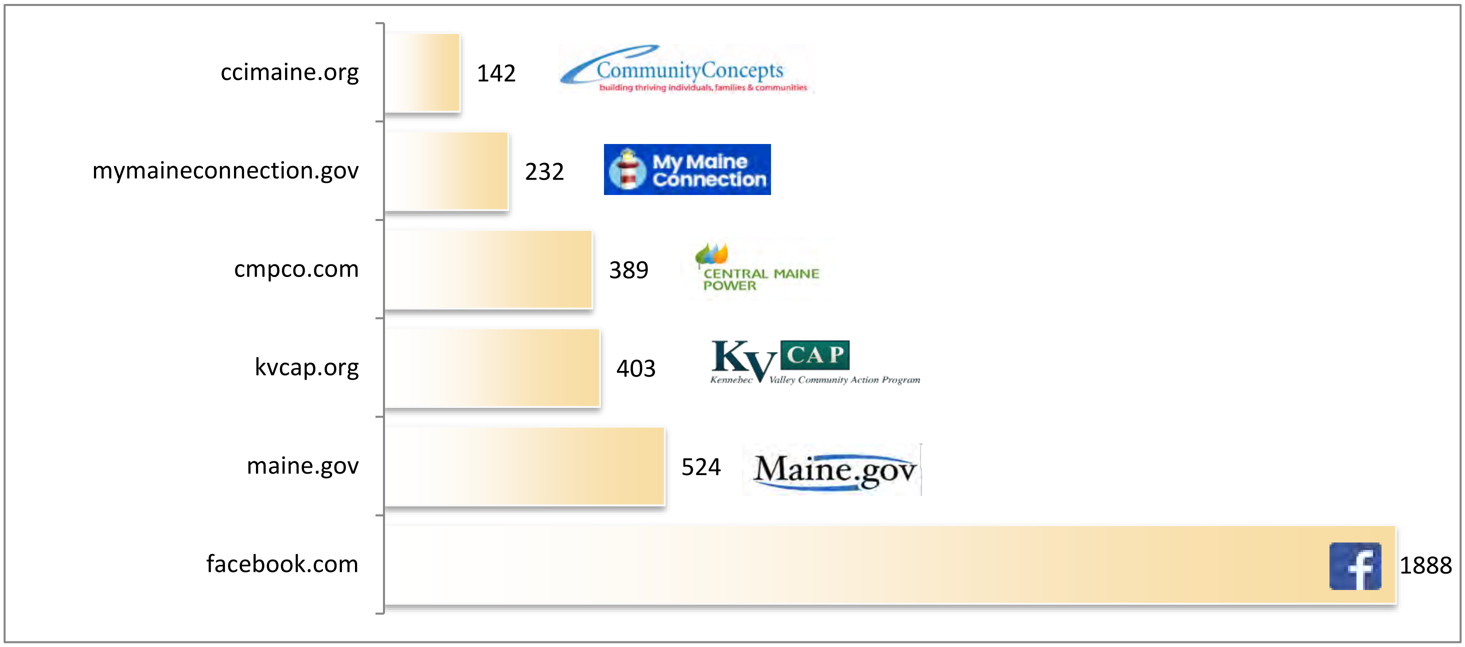
Search Keywords

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

SEPTEMBER 15, 2026 Board Business: • Adopt PHA Plan **(VOTE)** • Compensation Study • 2027 Goal Setting – continued discussion Program Presentation Housing Choice Voucher department update HR & Facilities department and building physical plant update	**OCTOBER 20, 2026** Board Business: • 2027 Goal Setting – Priorities Program Presentations: Legal Services department update
NOVEMBER 17, 2026 Board Business: • Legislative/Governor's Office Update • Review Preliminary 2027 Budget • Resource Allocation for 2027 Program Presentations: Loan Servicing presentation	**DECEMBER 15, 2026** Board Business: • Approve 2027 Budget **(VOTE)** • Elect Officers **(VOTE)** • MPP Series Resolution **(VOTE)** • Updates from the Governor's office Program Presentations:
JANUARY 19, 2027 Board Business: • Legislative Preview • Strategic Plan Update Program Presentations: Multi-family Development – 2026 Review, 2027 Preview	**FEBRUARY 16, 2027** Board Business: • Legislative Update • Governor's Office Update • Introduce DOE Weatherization State Plan Program Presentations: Homeownership – 2026 Review, 2027 Preview
MARCH 16, 2027 Board Business: • DOE Weatherization State Plan Public Hearing • Legislative Update • HEAP Rule/State Plan introduction Program Presentations: Asset Management department update	**APRIL 20, 2027** Board Business: • Legislative Update • Commence Rulemaking HEAP Rule **(VOTE)** • Executive Session – Personnel Matter **(VOTE)** Program Presentations: 2026 Budget and Audit results
MAY 18, 2027 Board Business: • Legislative Update • HEAP Rule/State Plan Public Hearing • Adopt DOE Weatherization State Plan **(VOTE)** Program Presentations: Mortgage Purchase Program (MPP) Overview/Financial Results Homeless Initiatives Department Update	**JUNE 15, 2027** Board Business: • Adopt HEAP Rule/State Plan **(VOTE)** • PHA Plan Introduction • HOPE/HAMP update Program Presentations: Planning and Research Department Update
JULY 20, 2027 Meeting to be held if necessary	**AUGUST 17, 2027** Board Business: • PHA Plan Public Hearing • 2027 Goal Setting – initial discussion Program Presentations: