

# September 16, 2025 Board Packet

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**Board of Commissioners Meeting – September 16, 2025, 9:00 a.m. to 12:00 p.m.**

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

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<b>9:00</b>	<b>Adopt Agenda (VOTE)</b>	<b>All</b>
	Remote Commissioners	Frank O'Hara
	- Reason remote	
	- Any other persons at their location	
	Approve minutes of August 19, 2025, meeting (VOTE)	All
	Communications and Conflicts	All
	Chair of the Board Updates	Frank O'Hara
<b>9:15</b>	<b>Director Updates</b>	<b>Dan Brennan</b>
<b>9:30</b>	<b>Homeless Solutions Rule Public Hearing</b>	<b>Kelly Watson/Ashley Carson</b>
<b>9:45</b>	<b>PHA Plan Wrap-up</b>	<b>Allison Gallagher</b>
<b>10:00</b>	<b>MPP Amendments and Investment Policy</b>	<b>Tom Cary</b>
<b>10:45</b>	<b>2026 Goal Setting – continued discussion</b>	<b>Jamie Johnson/Jonny Kurzfeld</b>
	<u><b>Department Reports:</b></u>	<b>All</b>
	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	
	2025-2026 Board Calendar	

**Adjourn (VOTE)** **All**



Minutes of the Board of Commissioners Meeting August 19, 2025

## **MEETING CONVENED**

A meeting of the Board of Commissioners for MaineHousing convened on August 19, 2025, at the offices of MaineHousing, 26 Edison Drive, Augusta, Maine and virtually. Notice of the meeting was published on August 8, 2025, in Central Maine newspapers. Notice of Board of Commissioners meetings is also on MaineHousing's website at [www.mainehousing.org](http://www.mainehousing.org).

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

## **PUBLIC ATTENDANCE**

Guests and staff present for all or part of the meeting included: Jamie Johnson, Senior Director of Operations; Ashley Carson, Chief Counsel; Adam Krea, Senior Director of Finance and Lending; Erik Jorgensen, Senior Director of Government Relations and Communications; Craig Given, Director of Information Technology; Kim Ferenc, Manager of Housing Services; Karen Lawlor, Executive Administrator; Allison Gallagher, Director of Housing Choice Vouchers; Scott Thistle, Communications Director; Bobbi Crooker, Director of Energy and Housing Services; Jane Whitley, Director of Human Resources and Facilities; Tom Cary, Treasurer; Mark Wiesendanger, Director of Development; Linda Groton, Director of Audit; Lauren Bustard, Senior Director of Homeless Initiatives; Patricia Harriman, Director of Homeownership; Kelly Watson, Director of Homeless Initiatives; Laurie Warzinski, Director of Asset Management; Jonny Kurzfeld, Director of Planning and Research; Daniel Drost, Human Resources & Program Training Coordinator; Melody Gorrell, HCV Programs Manager; Melissa Cloutier, HCV Housing Manager; Melissa Lizotte, Homeless Partner Support Manager; Jennifer Hawkins, President & CEO of Avesta Housing; Casey Cramton, President & CEO of Dead River Company; and Jack Watson, Paralegal and Note taker.

## **ADOPT AGENDA**

*Commissioner Elizabeth Dietz made a motion seconded by Commissioner Laura Buxbaum to adopt the August 19, 2025, agenda. The vote carried unanimously.*

## **APPROVE MINUTES OF JUNE 17, 2025, MEETING**

*Commissioner Elizabeth Dietz made a motion seconded by Commissioner Laura Buxbaum to accept the June 17, 2025, minutes as written.*

## **COMMUNICATIONS AND CONFLICTS**

None

## **CHAIR OF BOARD UPDATES**

- Chair Frank O'Hara welcomed Avesta Housing's new President Jennifer Hawkins

- Frank congratulated MaineHousing on being named as one of the best places to work in Maine.

## **DIRECTOR UPDATES**

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

- Director Brennan thanked the commissioners for their evaluation of him.
- Dan shared that he became a grandfather this summer.
- Director Brennan shared that this will be Senior Director of Homeless Initiatives, Lauren Bustard's last board meeting as she is retiring. Her last day is September 5th. We are very thankful for all that she has contributed, and we wish her well.
- Federally, there was a 12% increase in LIHTC. 50% test was lowered to 25%. This allows us to stretch the use of our bond cap.
- Cost concerns are getting louder in regard to the Tax Credit Program. We need to stay frugal.
- The Senate marked up the HUD appropriations bill which added funding to many of the programs that had been zeroed out.
- There continues to be talk about a continuing resolution.
- Planning to meet with Mike Metz of Senator Collins' office next week.
- We have been working with the MAHC Board on taking a more risk-based approach.
- Legislative session has ended. We fared well overall despite losing 10 million in our HOME fund. New housing production fund was established as part of new waterfall for RETT. Estimate is this will create at least a 17MM dollar fund annually for housing production.
- Received 3 million for mobile home replacement fund.
- Put forward some thoughts and ideas on legislative initiatives for next year. Should we create a legislative committee of the board to work on strategy?
- Want to get permanency for LIHTC on a state level and need a bond issue.
- Hoping to ask legislature for an increase in moral obligation level for bonds.
- Internally, we are continuing to focus on employee centered approach with the help of MGT report, Best Places to Work Survey, All Staff Day, Human Resources Committee.
- State's Continuum of Care – hired as new Homeless Management Information System lead agency. They will be taking it over from us.
- Maine Affordable Housing Conference is on September 9<sup>th</sup>.
- Directors' Team held cookout on July 29<sup>th</sup> for the MaineHousing staff.
- Been engaged with MeCAP Board to talk about HEAP starting up.
- Attended NCSHA LIHTC conference in June. Missed Executive Director workshop.
- FHLBB visited Portland in June.
- Met with Lewiston and Bangor city mayors and with John Butera the USDA State Director.
- Was at Housing Innovation Alliance roundtable.
- Adam and Dan attended a fundraiser for Homeworthy.
- We have 21 9% pre-applications. Can fund 5 or 6.
- Will be going to 45 Dougherty in Portland for a ribbon cutting. It will be Nathan Szanton's last one in Maine as he is moving to Colorado.

## **COMMENCE RULEMAKING – HOMELESS SOLUTIONS RULE**

Director of Homeless Initiatives Kelly Watson and Chief Counsel Ashley Carson asked the Commissioners to commence rulemaking for the Homeless Solutions Rule. The Homeless Solutions Rule is the rule that governs how MaineHousing will administer programs aimed at solving homelessness where MaineHousing is the pass-through entity. The largest of those programs is the Emergency Shelter Housing Assistance Program. Feedback from providers on proposed changes focused on the proposed change to the Low Barrier Shelter definition, the Performance Share of the ESHAP funding formula, and the addition of a prohibition on charging guests for shelter stays for specific purposes.

*Commissioner Nancy Harrison made a motion, seconded by Commissioner Elizabeth Dietz to authorize MaineHousing to commence the rulemaking process to repeal and replace the existing Homeless Solutions Rule, Chapter 19 of MaineHousing's rules, and replace it with a new Homeless Solutions Rules substantially in the form provided to the Commissioners in the Board packet and described in the memorandum from Kelly Watson and Ashley Carson to the Commissioners dated August 12, 2025. The vote carried unanimously.*

## **INTRODUCE PHA PLAN**

Director of Housing Choice Vouchers, Allison Gallagher presented information about the HCV Department and HCV Program. It was shared that we are a public housing authority (PHA). We are one of 21 in Maine. We do not oversee the other housing authorities but do work in collaboration. HUD is responsible for regulations, contracts, and funding. Once MaineHousing receives the funding we are responsible for administering the Program and disbursing those funds, which we do through a HAP contract. That contract specifies what our and the owner's obligations are. There was discussion about how we have to pay for recipients' vouchers even if they move out of the state as long as they continue to meet the requirements. MaineHousing is required to submit an annual plan and a 5-year plan to HUD to describe its programs and activities. The Housing Choice Voucher Administrative Plan has been updated effective July 1, 2025 to comply with mandatory changes from HUD that complies with HOTMA. The original plan and any changes must be approved by the board of commissioners of the agency, only if there are changes to pertinent sections included in the Agency Plan. These changes do not require Board approval and do not include any changes to pertinent sections to our Agency Plan. We plan to have a public hearing in September for any public comment, and then will seek the Board's adoption in October.

## **2026 GOAL SETTING – INITIAL DISCUSSION**

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

Jamie Johnson shared that the priorities set at last year's goal setting were innovation, culture, and new program implementation. The board packet that was shared with the commissioners prior to the meeting outlined how the agency tried to fulfill those priorities in the last year and where the agency succeeded and fell short. Director Brennan elaborated a bit on those successes and shortcomings. For innovation, he used the example of continuing to work with the Maine Affordable Housing Coalition on the development process and our work with Home For Good. For culture, he mentioned the creation of the Human Resources Oversight Committee and enhancing

the Employee Experience Team. For new program implementation, he mentioned the Greenhouse Gas Reduction Fund being canceled.

The Commissioners proceeded to participate in an activity where they identified what they see as the core values of the agency. They settled on responsiveness, accountability, communication, collaboration, creativity, resourcefulness, innovation, opportunity, access, resilience, and results.

The Commissioners then shared what they think the strengths and weaknesses of the agency are and what opportunities and threats exist.

Strengths: the people, knowledgeable, collaborative, well respected, resilient, financially sound/well managed, nimble, flexible/open to feedback, great public relations management, great communication, good public confidence, competence, factual, creative, lots of staff facing learning curve, even distribution across the state.

Weaknesses: slow to change/resistance to change, more reactive than proactive...need to be more proactive, reliant on and constrained by legislature/lack of control, advocacy is reactive, lots of staff facing learning curve.

Opportunities: deregulation, lots of demand for what we do, awareness of housing being huge issue, can be proactive, having less traditional partnerships, creative approaches, rural development, building stronger relationships with legislature and stakeholders, innovation, feedback, can speak with governor candidates about housing issues and getting commitments, artificial intelligence.

Threats: Loss of federal funding, tariffs, BABA, loss of key federal resources/staff cuts, impatience about homelessness, being a non-partisan organization in an increasingly partisan world, more demand for increasingly limited resources, worsening housing crisis could lead to blame towards MaineHousing, climate crisis, economic downturn, artificial intelligence.

Finally, the Commissioners shared their initial goals for the upcoming year. They were developing deregulatory strategies, having the Continuum of Care develop state strategy for homelessness, getting a bond issue, identifying opportunities for new and creative ideas, using AI, production, learning opportunities for developers, working on a TA program, helping with homelessness, better communication, successful legislative agenda, internally focused response to feedback from staff, seeing detailed picture of development process, having a few key goals that are narrowed down.

## **ADJOURN**

*Commissioner Paul Shepherd made a motion seconded by Commissioner Laura Buxbaum to adjourn the meeting. The meeting was adjourned at 11:49 a.m. by unanimous vote of the Board.*

Respectfully submitted,

Elizabeth Dietz

## Homeless Initiatives Memorandum

**To:** Dan Brennan

**From:** Kelly Watson

**Date:** August 14, 2025

**Subject:** Sole Source Procurement to provide Targeted Rapid Rehousing and Housing Problem Solving in York County

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### Background

MaineHousing provided funding to York County Shelter Programs Inc. (YCSPI) for the Targeted Rapid Rehousing (TRRP) and Housing Problem Solving (HPS) programs for the 2025 grant year. The closure of the YCSPI Adult Shelter and discontinuation of these programs in York County has created an emergent need in the community for services to prevent, divert, and rapidly exit persons from homelessness. Funding from the YCSPI contracts remains unspent in the amount of \$131,341.

### Request

MaineHousing would like to support TRRP and HPS in York County in an effort to address a gap in services left by the discontinuation of YCSPI's programs, and is therefore looking to enter into contracts with Preble Street for a term of 8/15/2025 – 12/31/2025.

The rationale for this request falls under the Emergency or Urgent Need category in MaineHousing's Procurement Policy, Section IV.

- **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.

Preble Street is a current recipient of TRRP and HPS funding and is effectively administering both programs in the Portland area. With urgency around service need and a short grant window, they are the agency best positioned to quickly implement both programs in York County to address these emergent needs.

I am hopeful that you will provide written approval so that the contracts can be presented to the Board at the next Board meeting. Please let me know if you have any questions. Thank you.

ACKNOWLEDGED & APPROVED

8/15/2025

Date



Daniel Brennan

Director, Maine State Housing Authority

## Human Resources and Facilities Department Memorandum

**To:** Dan Brennan, Director

**From:** Jane Whitley, Director of Human Resources & Facilities

**Date:** September 10, 2025

**Subject:** Procurement: Sole Source Recommendations OTIS Elevator Service Agreement

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### Background

MaineHousing's office currently has two elevators. One (EL3164) was installed in 1981 and the other (EL37747) was installed by OTIS elevator during the reconstruction of our facility. The new elevator is of a proprietary design belonging to OTIS and not serviceable by outside vendors. This year we have procured OTIS to perform a full upgrade of the original facility elevator that will be completed within the coming months. The upgraded elevator will utilize the same proprietary OTIS control system. This point was noted by both Stanley Elevator and Pine State Elevator during the procurement process for the upgrade.

Vendors from both Stanley Elevator and Pine State Elevator have acknowledged that they cannot fully maintain and service our elevators as they use OTIS's designs and systems. These same vendors advised the same information in 2020 when we were first procuring services for our machines and recommended, we contact OTIS for our service needs.

### Request

To continue MaineHousing's service agreement with OTIS:

- ☐ Continue inspection and service of the OTIS equipment as required by the state and for general safety of staff, visitors, and the public.
- ☐ Ensure the continued operation of the machines while keeping repair costs to a minimum by having locked in rates for service and catching problems as they arise.

We are requesting funding approval for a five-year contract with OTIS based on Sole Source procurement.

The cost will not exceed \$9,000 annually.

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



☐ **Uniqueness:** Both facility elevators utilize or soon will utilize a system specific to the company (OTIS) that installed the machines that outside vendors cannot fully provide service for and have acknowledged so to us.

ACKNOWLEDGED & APPROVED

9/11/2025

Date

A handwritten signature in black ink, appearing to read "Daniel Brennan", written over a horizontal line.

Daniel Brennan

Director, Maine State Housing Authority

## Homeless Initiatives Department Memorandum

**To:** MaineHousing Board of Commissioners

**From:** Kelly Watson, Director of Homeless Initiatives

**Date:** September 9, 2025

**Subject:** Homeless Solutions Rule Public Hearing: Public Participation and Proposed Changes

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In preparation for the Public Hearing on the Homeless Solutions Rule – Chapter 19, MaineHousing provided opportunities for engagement with interested parties and partners. These opportunities provided a venue in which to comment on and recommend changes to proposed changes to the Rule.

**Proposed Changes to the Homeless Solutions Rule:** In addition to minor changes relating to definitions, clarifications, and corrections, MaineHousing is recommending the following changes to the Homeless Solutions Rule:

- Change to the Low Barrier Shelter Definition to add requirement of 24 hour on-site staffing, regular training on substance abuse and crisis response, and overdose prevention and mitigation strategies in common spaces and sleeping quarters
- Addition of language around providing adequate staffing levels for participant safety and access to services
- Addition of language prohibiting shelters from charging shelter guests fees from their own assets for their stay unless approved by MaineHousing
- Removal of Emergency Housing Matching Grant Program, as it is no longer an operating program

### Public Participation:

**6/25/2025** MaineHousing held a virtual meeting with current ESHAP, HPS, and TRRP grantees to discuss and receive feedback on proposed changes to the Rule.

**7/8/2025** MaineHousing presented proposed Rule changes to the Statewide Homeless Council and solicited feedback on those proposed changes.

**7/14/2025** MaineHousing held a follow up virtual meeting with current ESHAP, HPS, and TRRP grantees to discuss and receive feedback on proposed changes to the Rule.

- 7/17/2025** MaineHousing presented proposed Rule changes to the Maine Continuum of Care and solicited feedback on those proposed changes.
- 8/12/2025** MaineHousing sought and received MaineHousing Board of Commissioners' approval to commence the rulemaking process. A draft of the proposed Chapter 19 – Homeless Solutions Rule was provided to the Board of Commissioners. The Public Hearing for the Homeless Solutions Rule was scheduled for September 16, 2025.
- 8/26/2025** Pursuant to Maine statutory requirements, legal notification for the Public Hearing was published on MaineHousing's website, sent to the Secretary of State for publication, and a notice to interested partners was distributed via email. Copies of the proposed Homeless Solutions Rule were made available on MaineHousing's website. The public notification announced the date and time of the Public Hearing and informed interested parties that comments would be received until 5:00 p.m. on Friday, September 26, 2025.

## 99-346 MAINE STATE HOUSING AUTHORITY

### Chapter 19: HOMELESS SOLUTIONS RULE

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**Summary:** The Maine State Housing Authority uses funds from certain federal and state resources to give grants to agencies for a variety of activities to assist people who are experiencing homelessness. This Rule governs MaineHousing's allocation of resources for such programs, program design, the publication and distribution of program guides, and potential selection criteria. Some resources are distributed according to a funding formula set forth in the applicable Program Guide and Application. Other resources may be distributed according to programs designed by MaineHousing.

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#### 1. Definitions

- A. "Act" means the Maine Housing Authorities Act, 30-A M.R.S. §4701, *et seq.* as amended.
- B. "Agency Participation Agreement" is a document that sets forth the obligations of service providers participating in HMIS and governs how information regarding clients and the services they receive is treated.
- C. "Applicant" means the municipality or non-profit corporation applying for funds governed by this Rule.
- D. "Bed Capacity" means the maximum number of year round beds in an Emergency Shelter as indicated on the agency's Emergency Shelter and Housing Assistance Program ("ESHAP") Program Guide and Application; provided, however, for purposes of this Rule, the Bed Capacity of a Low Barrier Shelter means its maximum number of beds as indicated on the Program Guide and Application, multiplied by 125%.
- E. "Continuum of Care" or "CoC" is the group organized to carry out the responsibilities required under the CoC Program Interim Rule (24 CFR Part 578, Continuum of Care Program, [77 FR 45442, July 31, 2012, as amended at 80 FR 75940, Dec. 7, 2015]) and comprises representatives of organizations that provide a full range of emergency, transitional, and permanent housing and other service resources to address the various needs of Persons Experiencing Homelessness within the State of Maine.
- F. "Coordinated Entry Process" means a process designed to coordinate program participant intake, assessment, and provision of referrals within a geographic area. A Coordinated Entry Process covers the geographic area, is easily accessed by individuals and families seeking housing or services, is well advertised, and includes a comprehensive and standardized assessment tool.

- G. “Emergency Shelter” means any facility, the primary purpose of which is to provide a temporary shelter for Persons Experiencing Homelessness or for specific populations of Persons Experiencing Homelessness and which meets the criteria set forth in section 3 of this Rule.
- H. “Funding Formula Allocation” means an annual allocation of funds by MaineHousing for Emergency Shelters as further described in section 4 of this Rule.
- I. “General Assistance” means the programs run by cities/towns in Maine that help people in need by providing for basic necessities, such as affordable housing, utilities and food.
- J. “HEARTH Act” means the Homeless Emergency and Rapid Transition to Housing Act of 2009 (P.L. 111-22), and the regulations promulgated thereunder.
- K. “HMIS” means the Homeless Management Information System as further defined in the McKinney-Vento Act as amended by the HEARTH Act.
- L. “HMIS Data Standards” means the baseline data collection requirements developed by each of the federal partners which require participation in HMIS, or a comparable database for Victim Service Providers, as a condition of their funding.
- M. “HMIS Lead Agency” means the entity designated by the CoC to manage the CoC’s HMIS on the CoC’s behalf
- N. “Homeless Prevention” means activities or programs designed to prevent persons from experiencing homelessness including without limitation subsidies for rent, utilities, security deposits, and mortgage payments.
- O. “Homeless Service Hub” also referred to as “Hub” or “Service Hub” means a group of regional providers that creates local foundation for the prioritization and case conferencing of the Coordinated Entry Process, as well as working collectively toward ending homelessness. Each Hub supports regional coordination and resource alignment and provides system level data used to improve performance. Maine has nine Service Hubs.
- P. “Housing Stabilization” means assessing, arranging, coordinating, and monitoring the delivery of individualized services to facilitate housing stability for a program participant who resides in permanent housing or to assist a program participant in overcoming immediate barriers to obtaining housing.
- Q. “HUD” means the United States Department of Housing and Urban Development.
- R. “Low Barrier Shelter” means an Emergency Shelter that does not require the following for a person or persons to enter or stay at the shelter: (i) criminal background checks, (ii) passing a sex offender registry check, (ii) credit checks or income verification, (iii) payment, (iv) program participation, (iv) sobriety, or (v) identification. Low Barrier Shelters must be accessible and have staff on-site 24 hours a day. Low Barrier Shelters must conduct regular staff training on substance

abuse and crisis response and must have overdose prevention and mitigation strategies in place for common spaces and sleeping quarters. All Low Barrier Shelters must maintain and enforce safety requirements for self, staff, place, and others in instances of an imminent threat to safety.

- S. “MaineHousing” means Maine State Housing Authority.
- T. “Mainstream Resources” means a variety of Federal and state benefit government assistance programs Persons Experiencing Homelessness may be eligible to receive. These include but are not limited to: Temporary Assistance For Needy Families (TANF), Food Supplement Program, veterans’ benefits, MaineCare, General Assistance, Supplemental Security Income Program (SSI), Social Security Disability Insurance (SSDI), and Housing Choice Voucher Program.
- U. “Maine’s Job Bank” is an on-line job posting and job search system provided by Maine CareerCenter.
- V. “McKinney-Vento Act” means the Stewart B. McKinney-Vento Homeless Assistance Act, 42 U.S.C. §11301 *et seq.*, and the regulations promulgated thereunder.
- W. “Performance” means the performance of the eligible applicants with regards to performance indicators as described in the applicable Program Guide and Application.
- X. “Persons Experiencing Homelessness” means persons meeting the definition of homeless as defined by 24 CFR 576.2, Definitions, [76 FR 75974, Dec. 5, 2011, as amended at 80 FR 75939, Dec. 7, 2015].
- Y. “Program” means an offering of grants, potentially, subject to recapture, available to prospective eligible Applicants on certain terms and for certain purposes determined by MaineHousing pursuant to this Rule.
- Z. “Program Guide and Application” means the written procedural and administrative guide for a particular Program governed by the terms and conditions of this Rule. It includes the application completed by Applicants.
- AA. “Rapid Re-housing” means housing relocation and stabilization services and short-and/or medium-term rental assistance as necessary to help Persons Experiencing Homelessness move as quickly as possible into permanent housing and achieve stability in that housing.
- BB. “Shelter Operations” are the costs of maintenance (including minor or routine repairs), rent, security, fuel, equipment, insurance, utilities, food, furnishings, and supplies necessary for the operation of an Emergency Shelter. The allocation of funding that an Emergency Shelter will receive for Shelter Operations will relate to the Emergency Shelter’s Bed Capacity as described further in the applicable Program Guide and Application.

- CC. “Victim Service Providers” means private nonprofit organizations whose primary mission is to provide direct services to victims of domestic violence.
- DD. “Violence Against Women Act “or “VAWA” is a United States federal law (Title IV, sec. 40001-40703 of the Violent Crime Control and Law Enforcement Act of 1994, H.R. 3355).

## **2. Eligible Applicants**

To be eligible to receive funds, an Applicant must meet the eligibility criteria defined within the applicable Program Guide and Application for funding and comply with MaineHousing requirements for the applicable Program. Applicants for ESHAP will be required to participate in the Coordinated Entry Process. Applicants for other Programs may be required to participate in the Coordinated Entry Process as prescribed in the applicable Program Guide and Application.

## **3. Emergency Shelter Requirements**

To be eligible to receive funding for operation of an Emergency Shelter, the following requirements must be met:

- A. Provide access 365 days per year to assist Persons Experiencing Homelessness meet basic emergency shelter needs;
- B. provide adequate sleeping space or beds, and clean and functioning shower and toilet facilities;
- C. provide safe and nutritious food, including breakfast or arranging access to breakfast and, if open 24 hours, also provide lunch and dinner or arrange access to lunch and dinner; if meal arrangements occur offsite, arrangement must be reasonably located, comply with accommodation requests, and be safe to consume;
- D. provide adequate staffing for program and facility design that ensures participant safety and access to necessary services;
- E. treat all guests with dignity and respect, regardless of religious or political beliefs, cultural background, disability, gender identity or sexual orientation;
- F. provide shelter, housing services, and connection to permanent housing without preconditions and barriers to entry, such as sobriety, treatment, or service participation requirements;
- G. have admittance and stay policies that are appropriate for the population served and do not create unnecessary barriers to guests staying;
- H. provide linkages and access to community resources such as health care, job readiness and employment services, Mainstream Resources, and educational services to assist guests in achieving housing stability;

- I. assess guests for program eligibility and services to enable mobility to permanent housing with adequate supports;
- J. inform guests of their rights and responsibilities, including specific shelter policies and house rules;
- K. accept eligible persons regardless of their ability to pay or their eligibility for reimbursement or actual reimbursements from any third party source, including local, municipal, state, or federal funding sources;
- L. refrain from collecting fees from guests' personal assets unless approved by MaineHousing;
- M. have no lease requirements for guests;
- N. if serving families with children, provide space other than open dormitory style and do not require involuntary family separation for admission;
- O. provide separate accommodations for male and female consumers consistent with their gender identity;
- P. protect the privacy and confidentiality of guests and their personal information;
- Q. provide training, policies, procedures and regular maintenance to encourage, improve, and maintain the health and safety of guests, volunteers and staff;
- R. post fire, disaster, and other emergency procedures in a conspicuous place and review the procedures with each guest;
- S. maintain a daily and confidential census of shelter clients including precise sleeping locations;
- T. operate in compliance with all applicable federal, state and local codes, laws and regulations; and
- U. have written policies and procedures for standards that address the following areas: non-discrimination, client grievance and appeal of termination, approval of financial transactions, record retention, procurement, whistleblowers, access to shelter and services, client rights and responsibilities, program personnel and facility operations, health and safety, food preparation and distribution, electronic data and security, Fair Housing, and Drug Free Workplace. All policies must meet federal guidelines.

#### **4. Funding Allocation**

From time to time MaineHousing will allocate a certain amount of funds to be distributed, subject to availability. The funding formula for allocations of funding will be enumerated in



the applicable Program Guide and Application. Based on availability, funds will be allocated for the following Programs:

- A. **Emergency Shelter and Housing Assistance Program** – Funding for shelter and rehousing services aimed at meeting immediate shelter needs and movement into permanent housing. Funding will be allocated according to the Funding Formula Allocation, as enumerated in the Program Guide and Application, to include a share for Shelter Operations and Housing Stabilization, and Performance.
- B. **Targeted Rapid Rehousing Program (TRRP)** – Funding for rapid rehousing activities aimed at quickly moving Persons Experiencing Homelessness to housing.
- C. **Housing Problem Solving (HPS)** –Funding for homelessness prevention and rapid exit activities aimed at diverting persons from the homeless system or making their time in the homeless services system rare, brief, and non-reoccurring.
- D. **The Student Homelessness Prevention Pilot (and any continuation thereof)** – Funding to provide assistance to students and their families to prevent them from becoming homeless and/or support them in obtaining stable housing. Funding will be provided to school districts who may choose to subcontract with nonprofit organizations to administer the program.
- E. **Other Programs.** MaineHousing may allocate other funds for Programs to assist Persons Experiencing Homelessness in accordance with applicable federal and state laws.

## 5. Program Design

- A. **Programs.** MaineHousing shall design and offer Programs based upon available funds, restrictions attached to such funds, best practices, and needs. The funds may be used for shelter services and outreach activities; for Homeless Prevention and Rapid Re-housing activities such as rental assistance, housing search, mediation, outreach to property owners, legal services, security on utility deposits, and moving costs; and to support entities that offer an integrated array of services to meet the health, housing, employment, and other basic needs of Persons Experiencing Homelessness; to support the construction, renovation or acquisition of a new or existing building to provide emergency housing and shelter services and/or cover the costs to lease a building; and to provide assistance to homeless students in elementary school and secondary school.
- B. **Program Guide and Application.** MaineHousing may distribute a Program Guide and Application to: parties who may be eligible for a Program and who have expressed an interest to MaineHousing in connection with the type of activities eligible under a Program; parties MaineHousing selects for marketing a particular Program; parties that request the Program Guide and Application; and the public by posting it on MaineHousing's website.

## 6. Funding

- A. **Processing of Applications.** MaineHousing may process applications on a first come first served basis or may set an application due date described in the Program Guide and Application for submission for review by a committee. The selection process will be outlined in the Program Guide and Application.
- B. **Selection for Funding.** MaineHousing shall retain final discretion as to whether or not to offer funds to a particular Applicant for a particular purpose.
- C. **Availability of Funds.** Grants are always subject to the availability of funds.
- D. **Selection Criteria.** MaineHousing will set forth requirements and selection and approval criteria germane to a particular Program in the applicable Program Guide and Application. selection criteria may include but are not limited to the following:

- i. **Mainstream Resources**

- 1. how well the Applicant collaborates with their respective Homeless Service Hub;
    - 2. how well the Applicant assists clients in the completion and submission of applications for Mainstream Resources; and
    - 3. how well the Applicant captures the results of the actual benefits received.

- ii. **Housing**

- 1. how well the Applicant assists clients in the completion and submission of applications for client appropriate housing;
    - 2. how well the Applicant assists clients with housing searches;
    - 3. how well the Applicant assists clients with landlord relationships; and
    - 4. how well the Applicant has developed and maintained effective working relationships with local General Assistance offices in assisting clients with access and applications.

- iii. **Health Care**

- 1. Applicant's relationships and links with one or more local health care providers who provide treatment for clients; and
    - 2. Applicant's ability to provide or refer clients for mental health or substance abuse assessments and treatment.

iv. **Employment**

1. how well the Applicant assists clients with employment searches, including registering with Maine's Job Bank;
2. how well the Applicant has developed and maintained effective working relationships with local career centers in assisting clients; and
3. how well the Applicant has developed and maintained effective working relationships with local employers or employment agencies in assisting clients.

v. **Prevention**

1. Applicant's knowledge of and ability to refer clients to Pine Tree Legal Assistance for eviction prevention and other legal assistance; and
2. Applicant's knowledge of and ability to actively refer clients to other local and regional resources, as appropriate.

**7. Data Collection Requirements for Applicants**

In order to receive funding, eligible Applicants must do the following, unless prohibited by VAWA or other statute or not required at MaineHousing's sole discretion:

- A. Enter into an Agency Participation Agreement with the HMIS Lead Agency to share certain Homeless Management Information System (HMIS) data with other Emergency Shelters and other providers of services for Persons Experiencing Homelessness;
- B. Enter client data as prescribed by MaineHousing and HUD in accordance with requirements set forth in the HMIS Data Standards as revised, and the HEARTH Act, and ensure data completeness and quality in regard to Program performance measures on a monthly basis and submit reports as prescribed by MaineHousing or HUD;
- C. Enter client data on outcomes and housing stability as prescribed by MaineHousing or HUD, which will be used for performance measurement, research, or evaluation;
- D. Have the capacity to enter client level data into the system of the CoC designated vendor for HMIS data entry; and
- E. Submit de-duplicated aggregate reports as required by MaineHousing.

Victim Service Providers are required to have the capacity of a comparable database that collects client level data and provides aggregate, de-duplicated data to MaineHousing in electronic form.

## 8. Reporting Requirements for Applicants

- A. **General Reporting Requirements.** An Applicant who receives a grant (“Grantee”) must provide client data prescribed by MaineHousing in a form or forms prescribed by MaineHousing to centralized data collection systems prescribed by MaineHousing in the grant agreement.
- B. **Missing Reports or Data.** A Grantee must provide all reports and all required client data in accordance with the reporting requirements at the time of funds disbursement in order to receive funding.
- C. **Complete Report.** A report will not be considered submitted unless MaineHousing determines that the report is sufficiently complete and all client data is valid.
- D. **Final Reports.** A Grantee may be required to submit a final report showing its use of a grant within 30 days of the end of the term of the grant.

## 9. Monitoring and Assessment for Applicants

- A. MaineHousing will review for Program compliance based on assessment of risk or at least every three years at reasonable times.
- B. MaineHousing may copy and examine all of a Grantee’s records other than medical or other confidential client information protected by VAWA or privacy laws.
- C. Grantees will maintain records sufficient to meet monitoring and auditing requirements of MaineHousing and HUD including without limitation daily rosters and client files.

In the case of a physical shelter program facility, MaineHousing will inspect to a minimum for compliance with HUD’s minimum emergency shelter standards pursuant to 24 CFR §576.403(b), Minimum standards for emergency shelters, [76 FR 75974, Dec. 5, 2011, as amended at 88 FR 30498, May 11, 2023].

## 10. Rule Limitations

- A. **Other Laws.** If this Rule conflicts with any provision of federal or state law, the federal or state law shall control.
  - B. **Waivers.** Upon determination of good cause, the Director of MaineHousing or the Director’s designee may, subject to statutory limitations, waive any provision of this Rule. Each waiver shall be in writing and shall be supported by documentation of the pertinent facts and grounds.
-

STATUTORY AUTHORITY: 30-A M.R.S. §§4741 (1) and (18); §4766; §4994-A; 42 U.S.C. §§11301, *et seq.*

EFFECTIVE DATE:

To: MaineHousing Commissioners

From: Tom Cary, Treasurer

Date: September 08, 2025

Re: Adopting a Supplemental Resolution amending the General Mortgage Purchase Bond Resolution (MPP)

At the September meeting you will be asked to adopt a Supplemental Resolution which will contain two primary amendments to the General Mortgage Purchase Bond Resolution (MPP). The two amendments are to (1) to add governmental money market funds as a permitted investment in the MPP and (2) revise the definition of "Variable Interest Rate Calculation Rate" with respect to quantifying the projected interest rate on Variable Rate Bonds when certifying that the amount in the MPP's Housing Reserve Fund is greater than the projected annual debt service in any future year. Currently, about \$280 million of the \$2.5 billion bonds outstanding in the MPP are Variable Interest Rate Bonds. The amendments have been approved by our bond counsel, Kutak Rock, by US Bank Trust Company, National Association, the trustee of the MPP, and by the trustee's counsel Troutman Pepper Locke.

Background on the MPP:

The General Mortgage Purchase Bond Resolution (MPP) was adopted by the commissioners on February 4, 1972. The document was a 93-page contract with the bondholders which permitted the issuance of bonds to fund both single family and multi-family first lien mortgages. Since its adoption, over 150 bond issues have been sold in an amount which now exceeds \$10 billion. Since 1972, the MPP has been amended 19 times. There are currently over \$2.5 billion MPP bonds outstanding. S&P and Moody's have assigned ratings of AA+ and Aa1 to the MPP Bonds, respectively. I have discussed the amendments with both rating agencies and have been assured there would be no impact on our ratings.

I have attached an email from our bond counsel, John Wagner of Kutak Rock, which summarizes the amendments, and a copy of the Supplemental Resolution. I look forward to discussing these matters with you at your September 16th meeting.

## Tom Cary

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**From:** Wagner, John J. <John.Wagner@KutakRock.com>  
**Sent:** Thursday, September 4, 2025 1:21 PM  
**To:** Tom Cary  
**Cc:** Jodie Stevens  
**Subject:** Amendments to MaineHousing MPB General Resolution  
**Attachments:** MSHA 2025 Supplemental Amending Resolution.docx

### EXTERNAL EMAIL

Tom –

Attached is the final version of the Supplemental Resolution which would amend two provisions of the Mortgage Purchase Program General Resolution (plus correct two minor typos). It reflects our discussions, and has been reviewed by Trustee's counsel and the Trustee, both of which are ok with the changes.

I thought I would take a few moments to summarize the amendments and what they would accomplish.

The first amendment is to the definition of "Investment Obligations". The present permitted investments don't work well for short term investments – the only practical present investment is government collateralized repurchase agreements, which are almost impossible to find any more and only offer low interest rates. By virtue of being collateralized, collateralized repos are the functional equivalent of directly investing in the collateral, which I strongly suspect is the reason they are already permitted by the General Resolution as Investment Obligations. In lieu of government collateralized repurchase agreements, many state housing agencies and governmental entities use Government Money Market Funds for short term investments, and the rating agencies are ok with that. In light of the present permitted Investment Obligations, we are proposing to amend the definition of Investment Obligation to include "Government Money Market Funds" as defined by and registered with the SEC. The definition requires that no less than 99.5% of the Governmental Money Market Fund investments be federal government obligations, or federal agencies – in accord with the Investment Obligations already permitted by the General Resolution. Those do include repurchase agreements collateralized by government or federal agency obligations, which are also already permitted by the General Resolution. The amendment also requires that any such Funds be rated in the highest rating category by both S & P and Moody's, which rate MaineHousing bonds, and that any such investment will not result in a reduction of the rating on MaineHousing bonds.

The second amendment is to the definition of "Variable Interest Rate Calculation Rate". That definition is very complex, and needs to be read in conjunction with the definitions of Interest Account Requirement, Variable Interest Rate Calculation Rate, and Variable Interest Base Rate. The latter is used in the definition of Variable Interest Rate Calculation Rate with respect to the interest rate used to calculate the Housing Reserve Fund Maximum Requirement and the Housing Reserve Fund Minimum Requirement, the latter being the one year reserve requirement mandated by the MaineHousing Act with respect to the moral obligation of the State of Maine (hence the last sentence of that definition which makes it clear that the MaineHousing act overrides anything in the General Resolution). The General Resolution language is not clear, but it seems to say that with respect to the rate on variable rate bonds which are not hedged by interest rate swaps, the Variable Interest Base Rate is to be used as the interest rate for the calculation, which is the average interest rate borne by such bonds for the twelve calendar months preceding the date of calculation. The proposed amendment would clarify this definition to reflect the above Variable Interest Base Rate interpretation, but also to require that the average rate for unhedged variable rate bonds be increased by 100 basis points for tax-exempt variable rate bonds and 200 basis points for taxable variable rate bonds – which would provide additional security for the benefit of the bondholders. The

Reserve Funds calculation is made every year, so would annually reset every year based on interest rates on variable interest rate bonds during the preceding year.

Finally, the amendments would also correct an obvious error in the last sentence of the definition of Variable Interest Rate Calculation Rate, where the word "Revenue" should be "Reserve", as well as close an open parenthesis. We have been unable to ascertain whether these typos have long been in the General Resolution, or somehow crept in over the years, but we thought we should formally correct them.

We and the Trustee believe these amendments fall within the purview of Section 801 of the General Resolution, particularly subsections (2) and (7), so do not require the consent of the bondholders. If the Board determines to adopt this Supplemental Resolution, it will be effective upon you receiving the written consent of the Trustee.

**John J. Wagner** | Partner | **Kutak Rock LLP**  
1650 Farnam Street, Omaha, NE 68102-2186  
D (402) 231-8811 | O (402) 346-6000  
[john.wagner@KutakRock.com](mailto:john.wagner@KutakRock.com) | [www.KutakRock.com](http://www.KutakRock.com)

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Thank you.



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**MAINE STATE HOUSING AUTHORITY**  
**MORTGAGE PURCHASE PROGRAM**

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**SUPPLEMENTAL RESOLUTION**

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Amending General Mortgage Purchase Bond Resolution  
adopted on February 4, 1972, as previously amended and  
supplemented, providing for the Issuance of

Mortgage Purchase Bonds and  
Mortgage Purchase Notes

of

Maine State Housing Authority

Adopted September 16 2025

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**AMENDING THE GENERAL MORTGAGE PURCHASE  
BOND RESOLUTION AUTHORIZING THE ISSUANCE OF  
MORTGAGE PURCHASE BONDS AND  
MORTGAGE PURCHASE NOTES  
OF MAINE STATE HOUSING AUTHORITY**

BE IT RESOLVED BY THE COMMISSIONERS OF MAINE STATE HOUSING AUTHORITY (“MaineHousing”) on September 16, 2025 that, pursuant to the General Mortgage Purchase Bond Resolution adopted on February 4, 1972, as previously amended and supplemented (the “Resolution”), this Supplemental Resolution (this “Amending Resolution”) is adopted, for the reasons hereinafter described, to amend the Resolution as follows:

**ARTICLE I**

**DEFINITIONS AND AUTHORITY**

**Section 101. Definitions.**

(a) Except as provided in paragraph (b) of this Section, all defined terms contained in the Resolution shall have the same meanings in this Amending Resolution as such defined terms are given in Section 101 of the Resolution, unless the context shall otherwise require.

(b) Articles and sections referred to by number shall mean the articles and sections of this Amending Resolution unless the context shall otherwise require.

**Section 102. Authority for This Amending Resolution.** This Amending Resolution is adopted pursuant to the provisions of the Act and the Resolution.

**ARTICLE II**

**AMENDMENTS**

**Section 201. Amendments.** Subject to the provisions of Article III, Section 301 hereof, Section 101 of the Resolution is hereby amended as follows:

(a) An additional definition of “Authorized Senior Officer” is hereby added in alphabetical order to read as follows:

*“Authorized Senior Officer”* means the Director, Senior Director of Finance and Lending, or Treasurer of MaineHousing.

(b) The definition of “Interest Account Requirement” is hereby amended by adding “)” after the phrase “(that is not a Variable Interest Rate Bond or Note which calls for a Variable Interest Rate Swap Payment by the Authority”.

(c) The definition of “Investment Obligations” is hereby amended by adding at the end of such definition a new paragraph (vii) that reads as follows:

“(vii) Government Money Market Funds (as defined by and registered with the Securities and Exchange Commission) with ratings in the highest category of both Standard & Poor’s Rating Services and Moody’s Investors Services, Inc., and which do not result in a reduction by either such rating agency of any rating of the Bonds.”

(d) The definition of “Variable Interest Rate Calculation Rate” is hereby amended to read:

“Variable Interest Rate Calculation Rate--shall mean with respect to each Calendar Year (i) with respect to Variable Interest Rate Bonds or Notes, which are not capped or fixed pursuant to a Swap, and/or is for a period or periods of time ending prior to the next immediate Interest Payment Date, the interest rate thereon in effect (pursuant to the Variable Interest Rate Bonds or Notes) until the next date of change (being the date of calculation referred to in the definition of Variable Interest Base Rate) and thereafter for the balance of such Calendar Year the Variable Interest Base Rate plus an adjustment factor (herein “Adjustment Factor”) of 100 basis points with respect to federally tax-exempt Variable Interest Rate Bonds or Notes, or 200 basis points with respect to federally taxable Variable Interest Rate Bonds or Notes (in either case subject to the proviso below) or (ii) with respect to Variable Interest Rate Bonds or Notes which, for a period of time ending on or after the next immediate Interest Payment Date, is capped by its terms or pursuant to a Swap, the lesser of (a) the interest rate by which the Variable Interest Rate is so capped if less than the rate calculated in (i) hereof or (b) the interest rate calculated in (i) hereof, on the Variable Interest Rate Bonds or Notes, respectively (pursuant to the Variable Interest Rate Bonds or Notes), or (iii) with respect to Variable Interest Rate Bonds or Notes bearing a Variable Interest Rate which, for a period of time ending on or after the next immediate Interest Payment Date is fixed by its terms or pursuant to a Swap, the Variable Interest Rate, so fixed, on the Variable Interest Rate Bonds or Notes, respectively (pursuant to the Variable Interest Rate Bonds or Notes or a Swap applicable thereto); provided, however, that in the event that an Authorized Senior Officer determines, as the consequence of a Swap, to maintain the rating on the Bonds by each of the rating agencies then rating the Bonds, that an Adjustment Factor greater than provided for under clause (i) is required, then such additional Adjustment Factor for interest, as an Authorized Senior Officer shall determine is so required as a consequence of a Swap or to maintain the rating on the Bonds by each of the rating agencies then rating the Bonds, shall be utilized in clause (i) hereof. Notwithstanding the foregoing, and unless otherwise permitted by law, for purposes of calculating the Housing Reserve Fund Minimum Requirement, the Variable Interest Rate Calculation Rate shall be the maximum Variable Interest Rate to be borne on such Variable Interest Rate Bonds or Notes pursuant to their respective terms.”

## ARTICLE III

### EFFECTIVE DATES

**Section 301. Amendments Effective Dates.** Pursuant to the provisions of Articles VIII and IX of the Resolution:

(a) The foregoing amendments described in Section 201 of Article II hereof are hereby adopted, upon the consent of the Trustee with respect to the amendments specified in Section 201(b) hereof, the revision of clause (i) of the first sentence of Section 201(d) to add "or fixed" immediately before the words "pursuant to a Swap", the revision of clause (ii) of the first sentence of Section 201(d) hereof into clauses (ii) and (iii) (but not including the proviso that immediately follows clause (iii)), and the revision to the last sentence thereof, and the taking of the other actions referred to in Section 803 of the Resolution, to add additional covenants and agreements for the purpose of better securing the payment of the Bonds, to cure ambiguities, defects or inconsistent provisions in the Resolution or to insert provisions clarifying matters or questions arising under the Resolution as are necessary or desirable, and are not contrary to or inconsistent with the Resolution.

(b) If the Trustee does not consent to any of the foregoing amendments described in Section 201 of Article II hereof, such amendment or amendments to which the Trustee does not consent shall become effective upon the approval thereof of the Holders of not less than 66 2/3% of the Bonds Outstanding at the time such consent is given and the taking of the other actions referred to in Article IX of the Resolution. Holders of Bonds issued prior to the date of adoption of this Amending Resolution may file written consents to either or both of the foregoing amendments in accordance with the provisions of said Article IX. Holders of Bonds purchased subsequent to the date hereof shall be deemed to have consented to the related amendment if the Bonds contain a provision whereby the purchasers thereof consent, if notice of the pending adoption thereof is provided by the Authority in the applicable offering materials or otherwise in a manner satisfactory to the Trustee.

**Section 302. Amending Resolution Effective Date.** This Amending Resolution shall take effect upon adoption by the Commissioners of MaineHousing.

**To:** MaineHousing Board of Commissioners

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

**Date:** September 11, 2025

**Subject:** 2026 MaineHousing Board of Commissioners Annual Goal Setting

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During the August 2025 board meeting, you engaged in the annual goal-setting exercise to discuss priorities for 2026. 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. Subsequently, we will share the core values selected at the August board meeting and how they compare to those selected by the staff.

**MaineHousing Board of Commissioners**  
**Annual Goal Setting Discussion – Flip Chart Notes from Board Discussion**  
**August 19, 2025**

**Beginning with the End in Mind – What do you want to accomplish?**

- Advocate – be a leader in housing
- *Best Places to Work* – What does that mean?
- Clarifying and solidifying short-term and long-term goals
- Clear picture of where we are heading
- Customer service – having metrics of what works – Where is room for improvement?
- Cut back or stop certain activities if needed because of national and state cuts – adapting to change
- Efficiency in providing homelessness guidance and reducing production costs
- Improve Development process and be more proactive
- Internal/external collaboration
- Lead innovation in Development and Homelessness
- Short-term and long-term goals

**Core Values Activity:**

- Accountability
- Collaboration
- Communication
- Creativity
- Innovation
- Opportunity and Access
- Resilience
- Resourcefulness
- Responsiveness
- Results

**Looking Forward Activity**

**Strengths:**

- Advocacy
- Collaboration – internal and external
- Confidence in the organization
- Creative approaches – open mindedness
- Distribution of impact of programs throughout the state
- Engaging Board and good conversations
- Fact-based
- Knowledgeable and Institutional Knowledge

- Leadership (e.g. *Dan B.*) and management of relationships
- Open/responsive leadership
- Public relations management is done well, especially media outlets
- Resilient
- Staff has new and creative energy
- Structure
- The people/staff/team at MaineHousing – they can deliver, are nimble and “go with the flow”
- Well managed financially

### **Weaknesses:**

- Slowness can chip away at reputation
- Learning curve with new staff can be long
- Legislature can slow us: MH has lack of control, funding, major policies, and constraints
- MH has a reputation for resistance to change
- More education will be needed for lawmakers to understand the impact of their decisions
- Need to be more proactive – reaching out earlier and advocacy
- Need to move faster – an area of improvement
- The Agency can be slow to change – hard to move traditions

### **Opportunities:**

- *\*See list of Weaknesses for more Opportunities*
- “The missing middle” – how better to serve
- Affordable Housing Conference – an opportunity to share information and to hear from participants
- Demand for what MH does – housing is #1 issue
- Deregulatory – leadership to propose changes for participation
- Fueling innovation with visioning with partners and communities
- Highest and best uses for available land and properties – new ownerships and partnerships
- Look at less traditional partnerships – “think outside the box” e.g. RD
- New Administration coming in – educate and extract commitments
- Reactive vs proactive
- Visioning process with partners

### **Threats:**

- Public “Impatience” with addressing homelessness
- Administrative challenges due to loss of key federal human resources – staff cuts
- Down-cycle of economy including a decrease in tax dollars
- Environmental crisis events – natural disasters
- Greater housing pressures
- Loss of federal funding



- More people will be in need and a greater demand for housing/services because of stress on resources
- Not making connections between the factors identified and the implications
- Tariffs and BBA – costs to development
- Things over which MH has no control
- World is becoming more “partisan” – balance and communication between partisan and non-partisan camps

### **Goals for Coming Year (Priorities/Areas of Focus):**

- AI – How can it be used?
- Deregulatory strategies across all programs – communicate with delegation in response
- Get a larger picture of the Development process
- Homelessness:
  - Identifying opportunities – look to other states – “Think Tank”
  - Involving more local partners
  - Issuing Bonds – more resources in production
  - Leading opportunities for people to enter the housing industry
  - Manage narrative and perceptions
  - More communication about what is available and what is being done
- Production process – speed things up
- Robust, meaningful and transparent response to staff feedback
- Short-term and long-term goals and focus
- State strategy defined (*already on agenda with Homeless Council*)

### **Final Thoughts – What did we miss? (General Comments):**

- ADU – Can MH finance? – Zoning changes?
- Advocacy – We are doing a good job but it is more important than ever!
- Been a tough year – doing our best!
- Communication – MH as interpreter of housing market in Maine
- Mentorships and partnerships for MH employees and external people – learning, skill development and encouragement
- Rural Rental Housing Program
- Single-family programs – more help with downpayments

## Asset Management Department Memorandum

**To:** MaineHousing Board of Commissioners

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

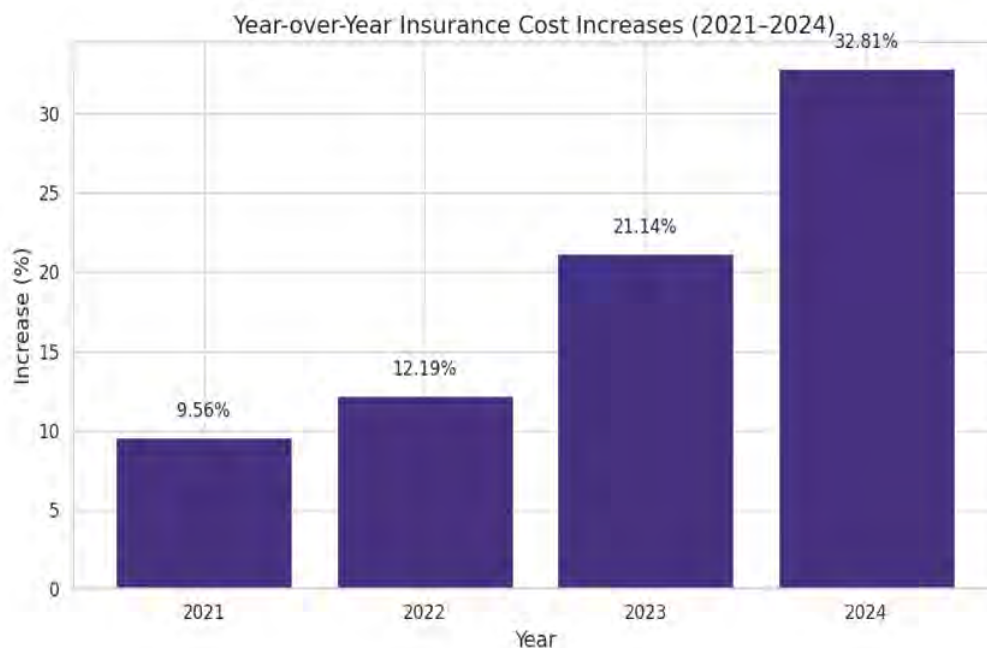
**Date:** September 8, 2025

**Subject:** September Board Report - Asset Management

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### Department Highlights

As you know, the Affordable Housing Conference continues to be a cornerstone event for the affordable housing community, and this year's programming includes a timely panel focused on rising insurance costs. Our department reviews hundreds of financial reports annually, and we've seen a clear trend: insurance expenses are climbing, posing increasing risks to maintaining existing and developing new affordable housing. To illustrate the trend we're seeing, the graph below shows the year-over-year percentage increases in insurance costs from 2021 to 2024 across our portfolio. This panel is a proactive way for us to stay ahead of industry shifts, deepen our understanding, and gather critical stakeholder feedback.



## **Field Inspection Reflection – Lewiston Shelter**

As part of MaineHousing’s ongoing commitment to community engagement and quality assurance, leadership and staff recently conducted a field inspection of the new Lewiston shelter ahead of its major renovation. This visit included conversations with local stakeholders and a collaborative review of the building’s layout and design.

Our building analyst, drawing on years of experience in supportive housing, provided valuable recommendations to enhance both safety and resident dignity—such as modifying interior walls to improve visibility of common areas while preserving privacy. These insights are instrumental in shaping thoughtful, trauma-informed environments.

Also present was one of our Asset Managers, who joined the inspection to observe and learn from the process:

“Although I am an Asset Manager, I have enjoyed working with our inspectors to inspect across Maine. Conducting these inspections has opened my eyes to the dedication of our employees and to the effect MaineHousing has on communities. For example, while inspecting the new Lewiston shelter before its major renovation, our building analyst had given them the best advice on how to be successful given her years of experience. This included opening walls for the best field of view to common area to give participants privacy while still ensuring safety. Although our building analysts are naturally perceived as intrusive to many managers and residents, they are an important part of keeping housing safe and healthy and I am happy they are a part of our team.

At the end of the day, these shelters are thoughtfully designed with intent, and it is made possible by our inspectors and dedicated staff.”

This reflection underscores the value of cross-functional collaboration and the importance of field engagement in shaping safe, supportive housing across Maine.

## **Program Updates**

### **2025 SHP Repair Highlights**

#### **Florence House Safe Haven, 180-198 Valley St., Portland**

Originally developed in 2009 to both provide long-term supportive housing and short-term emergency shelter for women experiencing chronic homelessness and mental health challenges, Florence House operated part of the shelter under the Safe Haven model. Following HUD’s 2012 HEARTH Act, Safe Haven funding ended, and Florence House transitioned to ESHAP support.

After 14 years, the program’s design no longer meets resident needs or federal priorities. The physical layout limits staff oversight, and outcomes have declined. Preble Street and Florence House Housing Corporation requested a Change of Use to convert the 15 beds to Emergency Shelter, supported by revised plans under the SHP Repair application.

On May 8, 2025, Avesta and Preble St. submitted a SHP Repair application to reconfigure the former Safe Haven space to better serve Emergency Shelter clients. Planned modifications include

lowering bed partitions for improved visibility, updating lighting and electrical systems, and expanding the bathroom to add two toilet stalls, sinks, and a new wet wall. A no-motion detection system will also be installed to support resident safety.

The total cost of the upgrades is \$295,733.69, exceeding the SHP Repair Program's per-project cap.

Funding will be covered through:

- \$200,000 from the SHP Repair Loan
- \$35,000 from Replacement Reserves
- \$60,733.69 from Owner Contribution

These changes will ensure the space is safer, more functional, and better aligned with current shelter needs.

### **Round Pond Village Care, 1410 State Route 32, Round Pond**

The Round Pond Village Care, also known as Round Pond Green, has been operated by ElderCare Network of Lincoln County (ECNLC) as a 6-bedroom facility that provides permanent foster care for frail elderly since 2002.

On February 1, 2025, ECNLC submitted a SHP Repair application requesting \$31,434.00 to address two critical water-related issues. Recent testing revealed dangerously high levels of uranium (160 µg/L), E. coli, iron, and manganese in the well water—far exceeding state safety thresholds. After consultation with specialists, a reverse-osmosis filtration system was identified as the only viable solution. Additionally, the 2022 well installation did not extend water supply lines or pump infrastructure to the cellar, leaving the project without reliable access. This request includes funding to complete those connections and ensure safe, consistent delivery of water to the facility.

## Development Department Memorandum

**To:** MaineHousing Board of Commissioners

**From:** Mark C. Wiesendanger, Director of Development

**Date:** September 16, 2025

**Subject:** Monthly Report

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### Home For Good

Five project teams were selected to participate in the first cohort of the Home For Good Program. One project was withdrawn. Each project will house and provide on-site support to 20-30 individuals experiencing chronic homelessness. The teams are as follows:

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

### 2025 Low Income Housing Tax Credit (9%) Program

On July 3, Development received 21 Pre-Applications for the 2025 9% LIHTC program. Full Applications are due September 18. We expect to fund 5-7 projects. A few projects will likely drop out due to feasibility, compliance, and timing issues before Full Applications are due. We plan to employ a new simpler and faster award process to more quickly provide developers with documentation of award and the assignment of Development staff.

Project Name	Developer	City/Town	Subsidy Request	Tenants	Total Units
33 Union	Developers Collaborative	Augusta	\$ 2,800,000	Fam	50
Andie's Apts	Brandon Roberge	Livermore Falls	\$ 4,068,313	Fam	32
Atlantic Street Apts	LB Dev Part	Portland	\$ 1,287,303	Senior	30
Barra Road	Avesta	Biddeford	\$ 2,990,000	Senior	46
Belfast Birches	Realty Resources	Belfast	\$ 1,600,000	Senior	24
Belmont Avenue Apts	Waldo CAP	Belfast	\$ 3,000,000	Family	60
Cumberland Housing	Portland Housing	Portland	\$ -	Senior	50
Fairfield School Apts	KVCAP	Fairfield	\$ 619,658	Senior	27
Kennebunk	Avesta	Kennebunk	\$ 2,405,000	Senior	37

Landry Heights	So. Portland Housing	South Portland	\$	33,466	Senior	38
Marshview Terrace	So. Portland Housing	Scarborough	\$	2,898,238	Senior	50
Mayo Housing	Portland Housing	Portland	\$	730,026	Family	27
McLain School	Developers Collaborative	Rockland	\$	1,680,000	Family	29
Meadowridge Apts	Westbrook Housing	Biddeford	\$	2,340,000	Senior	36
Meadowview I	Avesta	Gray	\$	380,000	Senior	20
Nason Park Manor	Bangor Housing	Bangor	\$	3,000,000	Senior	50
Oxford Street	Avesta	Portland	\$	391,728	Family	20
Prosperity Place	ProsperityME	Portland	\$	3,000,000	Family	50
Quebec Commons	Westbrook Housing	Biddeford	\$	2,600,000	Senior	45
Soleil Apts II	Lewiston Housing	Lewiston	\$	1,960,000	Senior	28
The Woodbury	CHOM	Portland	\$	2,773,798	Senior	51

### **Events of Note**

9/20 – Grand Opening, 45 Dougherty, Portland



9/3 – Home For Good Cohort Meeting – Resident Selection

9/3 – Development Team Outing

9/4 – Interview with Sophie Burchell at Portland Press Herald

9/9 - Maine Affordable Housing Conference, Bangor

### **Staff**

Dylan Hanscom joined the Development Team as a Construction Analyst. Dylan has extensive experience in project analysis, cost estimation, compliance with state regulations, and construction oversight for new and renovation projects throughout the State as a Facilities Engineer for Maine's Judicial Branch. Please help us give Dylan a warm welcome!

## Development Pipeline

Below you will find the Development Pipeline updated as of August 12. We expect that a small number of these projects will not see completion, and that predicted construction starts and completions will change as projects move forward.

Project Name	Developer	Program	City	Family/ Senior	Total Units
<b>Completed in 2025</b>					
45 Dougherty	Szanton	4%	Portland	Family	63
Betsy Ross Crossing	SoPo HA	4%	So. Portland	Senior	52
Fairview Commons	Brunswick HA	4%	Topsham	Family	38
Meadowview II	Avesta	4%	Gray	Senior	27
Peasley Park	DC	9%	Rockland	Senior	49
Picker House Lofts	Szanton	9%	Lewiston	Family	36
Sturgeon Landing	Augusta Housing	9%	Augusta	Family	32
Alexander Way	BH Land Trust	AHOP	Boothbay Harbor	Family	7
Fletcher Farms	Patco	AHOP	Sanford	Family	7
Highpines Village	Highpine Properties	AHOP	Wells	Family	20
Theresa's Place	Penquis Cap	HOME-ARP	Bangor	Family	36
18 Central Ave	Home Start	Islands	Peaks Island	Family	3
520 Centre Street	Bath HA	Rural	Bath	Family	18
Berry's Block Apartments	Lake City Investments	Rural	Rockland	Family	9
Tree Tops Apartments	Mastway Dev	Rural	Hallowell	Family	17
<i>NC/AR Projects</i>	<i>15</i>			<i>New Units</i>	<i>414</i>
Oak Grove Commons	Realty Resources	9%	Bath	Family	34
<i>Rehab Projects</i>	<i>1</i>			<i>Rehab Units</i>	<i>34</i>
<b>Total Projects</b>	<b>16</b>			<b>Total Units</b>	<b>448</b>
<b>Under Construction* - likely completed in 2025</b>					
Lockwood Mill*	North River Co.	4%	Waterville	Family	65
Wedgewood*	Lewiston HA/Avesta	4%	Lewiston	Family	65
Rumford Senior Living*	DC	9%	Rumford	Senior	33
Wilbur's Woods*	GreenMars	AHOP	Brunswick	Family	20
CICA 2022 Housing*	CICA	Islands	Chebeague Island	Family	4
ICDC Town Acq*	ICDC	Islands	Isle au Haut	Family	4
Islesford RHP*	CIRT	Islands	Islesford	Family	4
NHSH Affordable*	NH Sust Housing	Islands	North Haven	Family	4
Vinalhaven*	Vinalhaven Housing	Islands	Vinalhaven	Family	4
Portland Recovery Home*	LB Dev	RHP	Portland	Supp.	8
986 Prospect Ave*	Wilbur, Calhoun	Rural	Rumford	Family	18
16 Mills Road*	Rob Nelson/Wilbur	Rural	Newcastle	Family	16
Central Park Residences*	Reincorp	Rural	Sanford	Family	18
The Elm Estates*	East Town Rentals	Rural	Presque Isle	Family	18
<i>NC/AR Projects</i>	<i>14</i>			<i>New Units</i>	<i>281</i>
Harbor Terrace*	Portland HA	4%	Portland	Senior	120
<i>Rehab Projects</i>	<i>1</i>			<i>Rehab Units</i>	<i>120</i>
<b>Total Projects</b>	<b>15</b>			<b>Total Units</b>	<b>401</b>

### Under Construction\*/In Underwriting - likely completed in 2026

3i Homes at the Downs	3i Homes/POAH	4%	Scarborough	Family	51
Edgewater Village*	Avesta	4%	Farmington	Senior	25
Iron Heights*	Mastway Dev	4%	Gardiner	Family	32
King Street Apartments	KVCAP	4%	Waterville	Family	37
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
Millinocket Manor	Penquis	4%	Millinocket	AL	38
Sunridge Senior Housing	Bangor Housing	4%	Bangor	Senior	50
DeWitt	LHA/Avesta	4% Choice	Lewiston	Family	104
Adams Point	Biddeford HA	9%	Biddeford	Family	39
Equality Comm Housing	Equality Comm. Center	9%	Portland	Senior	54
Landry Woods	SoPo Housing	9%	So. Portland	Senior	43
Milford Place	Penquis CAP	9%	Bangor	Senior	40
Seavey Crossing	Avesta	9%	Westbrook	Senior	61
Varney Heights	FHA/Gooch	9%	Freeport	Senior	42
Dougherty Commons	Maine Coop Dev Part	AHOP	Portland	Family	12
Wildlands	Greater Portland H4H	AHOP	Standish	Family	12
540 Centre Street	Bath HA	Debt Only	Bath	Family	24
Central Fire Station	DC	CC Rural	Brunswick	Family	5
MVS	Islesboro Affordable	Islands	Islesboro	Family	2
Bridgton Recovery Home	LB Dev	RHP	Bridgton	Supp.	6
7 Madelyn Lane	Lake City Investments	Rural	Rockport	Family	18
Mechanic Street	WLR Properties	Rural	Houlton	Family	18
<i>NC/AR Projects</i>	<i>24</i>			<i>New Units</i>	<i>865</i>
Berry Park Apartments	Northland Enterprises	4%	Biddeford	Family	46
North Deering Gardens	Wingate Dev.	4%	Portland	Family	164
Place St. Marie	Brisa Dev w/Andy J	4%	Lewiston	Family	40
Summer Block	Bateman	4%	Saco	Senior	32
Patriot Place	Avesta	4%/no sub	Sanford	Family	40
Oak Ridge Apartments	Realty Resources	9%	Bath	Senior	30
<i>Rehab Projects</i>	<i>6</i>			<i>Rehab Units</i>	<i>352</i>
<b>Total Projects</b>	<b>30</b>			<b>Total Units</b>	<b>1217</b>

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

89 Elm Apartments	Tom Watson & CO	4% PLA	Portland	Family	201
19 Bodwell Street	Androscoggin Homes	AHOP	Sanford	Family	9
Beals Ave WF Housing	LB Dev Partners	AHOP	Ellsworth	Family	23
Nasson 4	GreenMars	AHOP	Springvale	Family	20
Cliff Island	Sustainable Cliff Isl	Islands	Cliff Island	Family	2
Long Island Aff Housing	Long Island	Islands	Long island	Family	4
165 Main Street	Kennebec Realty Part	Rural	Waterville	Family	18
OddFellows Apts.	Archer Properties LLC	Rural	Norway	Family	13
WaterWorks Apts	Northland Ent.	Rural	Waterville	Family	18
Charles Jordan House	ME Prisoner Adv Coal	SHP	Auburn	Supp.	11
Seavey House	Biddeford Housing	SHP	Saco	Supp.	8



<i>NC/AR Projects</i>	<i>11</i>			<i>New Units</i>	<i>327</i>
Franklin Towers	Portland HA	4%/ no sub	Portland	Family	200
Riverton Park	Portland HA	4%/ no sub	Portland	Family	182
<i>Rehab Projects</i>	<i>2</i>			<i>Rehab Units</i>	<i>382</i>
<b>Total Projects</b>	<b>13</b>			<b>Total Units</b>	<b>709</b>

#### Preliminary Underwriting

Butler Road	Boothbay Reg Dev Corp	AHOP	Boothbay	Family	8
Dougherty Commons III	MCDP	AHOP	Portland	Family	20
Front Street III	Portland Housing	AHOP	Portland	Family	6
Grandview Ave	DC	AHOP	Bangor	Family	14
Harkness Haven	Mid-Coast H4H	AHOP	Rockport	Family	10
Hillcrest Estates	A&O Properties	AHOP	Monmouth	Family	9
Island Avenue Sub	H4H York County	AHOP	Sanford	Family	5
Landon Woods	Neigh Housing Trust	AHOP	Kennebunkport	Family	6
Linnell Homeownership	The Linnell LLC	AHOP	Rumford	Family	16
Newman Meadows	Newman Homes	AHOP	Waterville	Family	13
Scittery Woods	Scittery Woods Part	AHOP	Falmouth	Family	20
Farwell Mill	Realty Resources	4%	Lisbon	Family	42
Martel II	Lewiston Housing	4%	Lewiston	Senior	44
COMB Block Phase 1	Portland Housing	9%	Portland	Family	55
Thatcher Brook Apts I	Westbrook Housing	9%	Biddeford	Family	40
Woodfords Parish House	CHOM	9%	Portland	Seniors	45
Youth & Family Outreach	YF&O/DC	9%	Portland	Family	60
Anchorage South	Bath Housing	9%	Bath	Seniors	47
Windham Senior	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	Cheryl A. Golek	Rural	Brunswick	Family	14
36 Cleaves Street	Moll, Hight, Wilbur	Rural	Yarmouth	Family	18
Project Greenhouse	Badhus LLC	Rural	Rockland	Family	0
Clark Street	DEV Properties	Rural	Thomaston	Family	16
Poland Eld Housing Dev	Auburn Housing	Rural	Poland	Seniors	18
Rangeley WF Housing	Wasilewski, Teare	Rural	Rangeley	Family	18
55 Weston Avenue II	55 Weston	Rural	Madison	Family	18
CoSI	LB Dev Part	SHP	#REF!	Family	8
Glenridge Supp Housing	Motivational Svs	SHP	Augusta	Family	8
Old Post Road	Fair Tide	SHP	Kittery	Family	12

<i>NC/AR Projects</i>	<i>31</i>			<i>New Units</i>	<i>661</i>
Riverlands	VOANNE	CoC	Augusta	Supp.	10
Sun Valley Apartments	Chesapeake Comm.	9%	Mexico	Family	24
<i>Rehab Projects</i>	<i>2</i>			<i>Rehab Units</i>	<i>34</i>
<b>Total Projects</b>	<b>33</b>			<b>Total Units</b>	<b>695</b>

**Total Projects  
in Underwriting &  
Under Construction 107**

**Total Units 3470**



**Energy & Housing Services Department Memorandum**

**To:** MaineHousing Board of Commissioners

**From:** Bobbi Crooker – Director of Energy and Housing Services

**Date:** September 9, 2025

**Subject:** Monthly Report – Energy and Housing Services Department

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**DEPARTMENT HIGHLIGHTS**

EHS submitted the LIHEAP State Model Plan to HHS for Program Year 2026 as of August 29, 2025. We are not anticipating a delay in the approval process.

EHS submitted the Weatherization Annual State Plan to DOE for Program Year 2025 as of February 3, 2025. We are currently awaiting approval for the PY 2025 Annual State Plan though DOE has allocated Maine \$4,067,543 for the Weatherization Assistance Program (WAP) and Training and Technical Assistance (T&TA), along with an additional \$397,790 in Weatherization Readiness Funding (WRF). These funds will not be available until DOE approves our State Plan. We anticipate this approval any day. Our next check-in with DOE is Thursday, September 11<sup>th</sup>.

Our System of Record for Weatherization, ECOS, has conditional approval by DOE for the audit tool portion; full approval will be granted once JAI's third party software consultant addresses the final item DOE has requested to be updated.

MaineHousing applied to DOE for an Enhancement & Innovation Grant in October, requesting \$2,000,000. If awarded, these funds will be combined with our current DOE Weatherization grant to address weatherization readiness for 125 households. The application is currently under review per the DOE infrastructure-exchange website. We expect that DOE will announce grant awards in late the Fall of 2025.

**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 2026 to-date	Program Year 2025
Applications Taken	10,087	58,433
Eligible Applicants	2,986	44,535
Benefits Issued	\$0	\$22,554,406

The House Appropriations Committee has released its Federal Fiscal Year funding package, which includes support for the Low-Income Home Energy Assistance Program (LIHEAP). The committee proposed a \$10 million increase in LIHEAP funding, bringing the total to \$4.035 billion. The Senate Appropriations Committee has released its Federal Fiscal Year funding package, which includes support for the Low-Income Home Energy Assistance Program (LIHEAP). The committee proposed a \$10 million increase in LIHEAP funding, bringing the total to \$4.045 billion. The formal appropriations process will continue while Congress considers a short-term Continuing Resolution to fund the government past September 30. We are hopeful that a Continuing Resolution means the speedy release of 90 percent of the funds we typically initially receive in early November, as the winter heating season quickly approaches.

### **Weatherization Assistance Program (Wx)**

- **Annual Weatherization: Program Year 2025 (April 1, 2025 – June 30, 2026)**

The U.S. Department of Energy (DOE) has allocated \$4,067,543 for the Weatherization Assistance Program (WAP) and Training and Technical Assistance, along with an additional \$397,790 in Weatherization Readiness Funding (WRF). These funds will not be available until DOE approves our State Plan.

MaineHousing submitted the required State Plan on February 3, 2025, with an anticipated program start date of April 1, 2025. However, DOE has requested that all states with April 1st start transition to July 1st start. As a result, MaineHousing has moved to a July 1st start date beginning in Program Year (PY) 2026.

- **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, **237** units have been weatherized at a total cost of **\$4,285,574.86** with our partner agencies actively working toward the goal of weatherizing **1,628** units by 2029. MaineHousing will continue collaborating with Community Concepts, Inc. to launch the multifamily weatherization program.

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 working to implement a new Energy Audit software system, ECOS. We are collaborating with JAI, the software developer, and the community action agencies to resolve remaining issues.

### **Home Accessibility and Repair Program (HARP)**

The Home Accessibility and Repair Program provides grants to income eligible homeowners for professional home repairs and accessibility modifications. HARP is delivered statewide through the network of Community Action Agencies.

As of June 6, 2025, the HARP Program has completed **128** projects, with an additional **36** currently in progress. The total cost for these projects is **\$2,136,329.16**.

### **Community Aging in Place (CAIP)**

The Community Aging in Place Program provides no-cost home safety checks, minor maintenance repairs, and accessibility modifications to eligible low-income older and disabled homeowners.

To date, safety enhancements have been completed in **119** homes, with an average cost of **\$752.60** per home. Work is also currently in progress in an additional **25** homes.

### **Lead Abatement Program**

The Lead Abatement Program provides funding for single family homes and owners of rental properties in Maine to help make them lead safe. Priority for program funds is granted to abatement projects for housing in which a child lives, and it has been determined that they have an elevated blood lead level. MaineHousing works with four Community Action Agencies to deliver the Lead Abatement Program across the state. Currently, **65** projects have been completed, with **151** units in progress.

### **Low-Income Assistance Plan (LIAP)**

The Low-Income Assistance Plan (LIAP) helps eligible homeowners and renters with their electric utility bills. The LIAP program is funded by contributions from electricity providers and governed by the MPUC. As of **6/30/2025**, there were **46,176** participants, of which **2,054** were oxygen/vent participants.

## Finance Department Memorandum

**To:** Board of Commissioners

**From:** Darren R. Brown

**Date:** September 9, 2025

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

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### 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 19<sup>th</sup>. 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, 2024 is near completion. Although a draft report has not been provided at this time, Baker Newman Noyes (BNN) has communicated that their draft report will contain an unmodified (a.k.a. “clean”) auditors’ opinion. This means that MaineHousing has administered the federal programs in compliance with federal guidelines and requirements. BNN also indicated that their report may include several audit findings. Management responses and corrective action plans will be prepared for any findings and included in the final report.

MaineHousing administered and disbursed approximately \$223 million through thirty-two different federal grants in 2024. Major programs are audited on a rotating basis. Six programs were selected for the 2024 audit, which are as follows: the Section 8 Performance Based Contract Administrators, Low Income Home Energy Assistance, Emergency Rental Assistance, Expand Affordable Housing (Coronavirus State and Local Fiscal Recovery Funds), Housing Trust Fund, 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 30<sup>th</sup> for MaineHousing. The final audit reports are expected to be issued within the next couple of weeks.

- As part of the ongoing Request for Proposals (RFP) process for banking services, a total of twelve comprehensive responses were received from financial institutions. An internal evaluation team conducted an initial review and assessment of all submissions based on predefined and other criteria. Following this evaluation, the pool of respondents has been narrowed down to a shortlist of four candidates. We are proceeding with the next phase of the review process and conducting further assessment of the shortlist proposals. We plan to reduce the number of candidates to one or two and invite them to review their electronic banking system with staff. We expect to make a final decision by the end of September or early October.

### LOAN ADMINISTRATION:

- The Loan Administration staff continued preparation work associated with the transfer of the Machias Savings Bank loan portfolio to Mortgage Servicing Solutions. All preparations for the transfer have been successfully

completed. The computer systems involved in the transfer have been fully mapped and all required testing has been completed without issue. The project is on track and everything is in place for the official transfer date of October 1, 2025. We will continue to monitor and work on this transition closely to ensure a smooth and seamless experience for our borrowers.

- Loan Administration performs semi-annual evaluations of its single-family loan servicing agents. These evaluations address performance in the areas of financial reporting, customer service and default management. The evaluations also serve as a tool to monitor trends and identify servicer training needs. The final evaluation reports for the first half of 2025 were completed and issued in August and there were no major findings reported for any servicer.
- Loan Administration began working with the Asset Management Department several months ago to increase the number of multifamily loan accounts enrolled in autopay. The multifamily loan portfolio consists of approximately six hundred paying loans and about one-third of these loans are currently enrolled in autopay. Since this initiative began, forty-five additional loans have been successfully set up on autopay. Ultimately, we would like to have the majority of loans on autopay. Increasing the use of autopay will result in a more streamlined multifamily payment process and enhance overall efficiency by reducing the number of payments delivered to the agency's lockbox that require manual processing.

## Finance Department Memorandum

**To:** Board of Commissioners

**From:** Darren R. Brown

**Date:** September 9, 2025

**Subject:** Monthly Financial and Budget Report

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### FINANCIAL RESULTS

Attached are the Balance Sheets and Statements of Revenues, Expenses, and Changes in Net Assets for the seven-month period ended July 31, 2025.

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

Total combined assets are \$3.14 billion and total combined liabilities are \$2.64 billion. Total net assets amount to approximately \$500 million. Total combined revenues approximate \$249.9 million and total expenses amount to approximately \$225.4 million, which results in net operating income of \$24.5 million. Total combined net operating income for this period in 2024 was approximately \$14.2 million. Net operating income is \$10.3 million higher in 2025 due primarily to the activities and operating results of the Mortgage Purchase Fund (MPP), MaineHousing's largest fund group.

The MPP has net operating income of \$15 million as of July 31, 2025. This is a \$4.1 million increase compared to the net operating income of \$10.9 million in 2024. The increase is attributed largely to the recognition of a paper gain associated with adjusting the carrying values of non-mortgage investments. A paper gain of \$3.1 million has been recorded for 2025, which is an increase of approximately \$3.1 million over the small paper loss of \$45,000 recorded in 2024. 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 the paper gains and losses, the MPP's has net operating income of \$11.9 million at the end of July 2025 and \$10.9 million on July 31, 2024. The increase of \$1 million is primarily due to an increase in loan origination fees collected from multifamily loans. These fees have increased by \$2 million due to an increase in multifamily loan production. Single family loan production has also increased, which has caused loan origination expenses paid to lenders to increase by \$0.8 million.



The Maine Energy Housing & Economic Recovery Fund (MEHER) has net operating income of \$1.6 million at July 31, 2025. This is an increase of \$3.5 million compared to a net operating loss of \$1.9 million at the end of July 2024. The increase is due to timing differences with the expending of program funds and recognition of grant expenses. Grant expenditures for 2025 are \$3.5 million lower than expenditures in 2024 at this point.

## **BUDGET RESULTS**

Also attached are the budget variance results for the period ended July 31, 2025. 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 the net interest income from mortgage lending activities and 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 2025 are \$135.1 million and total expenses are budgeted at \$117.3 million. Total actual revenues as of July 31, 2025 amount to \$83.2 million, while total expenses amount to \$67.7 million. For the seven-month period ended July 31, 2025, revenues exceed expenses by approximately \$15.5 million.

Revenues are running above budget due primarily to higher income from non-mortgage investments. Average yields from investments in 2025 have exceeded budget assumptions. 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 2025 operating expenses are budgeted at approximately \$27.1 million. As of July 31, 2025, approximately \$15.4 million or 57% of the total operating budget has been expended. Overall, operating expenses are consistent with that anticipated for the period.

Total other program administrative expenses are budgeted at \$11.1 million and actual expenses amount to \$6.8 million, which is 61% of the budget amount. Expenses in this area are running above budget due primarily to higher loan origination expenses. Loan origination expenses are running over budget because single family loan production exceeds budget projections.

## **CAPITAL BUDGET**

The Capital Budget, **Attachment C**, presents items that provide an economic benefit to MaineHousing over a period of time. Items are recorded as assets and depreciated over an estimated useful life. The total authorized capital budget for 2025 is \$682,000. Expenditures are approximately \$451,000 as of July 31, 2025 and are primarily for the ProLink multifamily housing system installment and modifications to the LIHEAP and Wx system.

## **MEMBERSHIPS, DUES AND SPONSORSHIPS**

In accordance with MaineHousing's Contributions Policy, all payments for memberships, dues and sponsorship are required to be reported to the Commissioners each month as part of the budget variance reports. **Attachment D** presents an itemized listing of the membership, dues, and sponsorship expenses as of July 31, 2025.

**MAINE STATE HOUSING AUTHORITY**  
**BALANCE SHEETS**  
**JULY 31, 2025**  
*(IN THOUSANDS OF DOLLARS)*

	<b>Memorandum Only Combined Totals</b>		<b>Mortgage Purchase Fund Group</b>	<b>Bondholder Reserve Fund</b>	<b>General Fund</b>	<b>HOME Fund</b>	<b>Federal Programs Fund</b>	<b>Other Funds</b>	<b>Maine Energy Housing &amp; Economic Recovery Funds</b>
	<b>2024</b>	<b>2025</b>							
<b>ASSETS:</b>									
Cash, principally time deposits	81,497	84,711	17,624	0	55,199	0	8,508	3,380	0
Investments	741,145	782,157	622,023	6,746	28,578	24,261	0	86,483	14,066
Accounts receivable - Government	8,592	14,064	0	0	0	4,900	6,393	190	2,581
Accrued interest and other assets	13,175	17,104	14,342	14	699	103	453	1,444	49
Mortgage notes receivable, net	1,872,867	2,212,806	2,107,169	1,618	4,361	59,062	0	0	40,596
Land, equipment and improvements, net	17,736	16,608	22	0	16,586	0	0	0	0
Other real estate owned	70	384	384	0	0	0	0	0	0
Derivative instrument - interest rate swaps	19,926	14,510	14,510	0	0	0	0	0	0
Deferred pension expense	629	906	497	3	98	0	0	308	0
Deferred amount on debt refundings	1,850	1,561	1,561	0	0	0	0	0	0
<b>Total Assets</b>	<b>2,757,487</b>	<b>3,144,811</b>	<b>2,778,132</b>	<b>8,381</b>	<b>105,521</b>	<b>88,326</b>	<b>15,354</b>	<b>91,805</b>	<b>57,292</b>
<b>LIABILITIES AND NET ASSETS:</b>									
Accrued interest payable	15,303	17,915	17,757	0	0	0	0	0	158
Excess arbitrage to be rebated	1,389	1,939	1,939	0	0	0	0	0	0
Accounts payable - Government	412	336	0	0	0	0	336	0	0
Accounts payable & accrued liabilities	23,234	21,635	267	0	20,903	0	409	56	0
Unearned income	77,753	122,015	0	0	0	473	9,387	112,155	0
Net pension liability	1,931	2,240	1,230	7	241	0	0	762	0
Deferred pension credit	451	387	212	2	41	0	0	132	0
Accumulated increase in fair value of hedging derivatives	19,926	14,510	14,510	0	0	0	0	0	0
Interfund	0	0	2,402	(543)	26,133	(4,305)	(1,550)	(22,137)	0
Mortgage bonds and notes payable, net	2,151,630	2,463,391	2,406,333	0	12,577	0	0	0	44,481
Deferred grant income	103	117	0	0	0	0	117	0	0
Deferred loan origination points	13	11	11	0	0	0	0	0	0
<b>Total Liabilities</b>	<b>2,292,145</b>	<b>2,644,496</b>	<b>2,444,661</b>	<b>(534)</b>	<b>59,895</b>	<b>(3,832)</b>	<b>8,699</b>	<b>90,968</b>	<b>44,639</b>
<b>NET ASSETS:</b>									
Restricted Net Assets	422,047	454,689	333,471	8,915	0	92,158	6,655	837	12,653
Unrestricted Net Assets	43,295	45,626	0	0	45,626	0	0	0	0
<b>Total Net Assets</b>	<b>465,342</b>	<b>500,315</b>	<b>333,471</b>	<b>8,915</b>	<b>45,626</b>	<b>92,158</b>	<b>6,655</b>	<b>837</b>	<b>12,653</b>
<b>Total Liabilities and Net Assets</b>	<b>2,757,487</b>	<b>3,144,811</b>	<b>2,778,132</b>	<b>8,381</b>	<b>105,521</b>	<b>88,326</b>	<b>15,354</b>	<b>91,805</b>	<b>57,292</b>

**MAINE STATE HOUSING AUTHORITY**  
**STATEMENTS OF REVENUES, EXPENSES AND CHANGES IN NET ASSETS**  
**FOR THE PERIOD ENDED JULY 31, 2025**  
*(IN THOUSANDS OF DOLLARS)*

	<b>Memorandum Only Combined Totals</b>		<b>Mortgage Purchase Fund Group</b>	<b>Bondholder Reserve Fund</b>	<b>General Fund</b>	<b>HOME Fund</b>	<b>Federal Programs Fund</b>	<b>Other Funds</b>	<b>Maine Energy Housing &amp; Economic Recovery Funds</b>
	<b>2024</b>	<b>2025</b>							
<b>REVENUES:</b>									
Interest from mortgages and notes	44,024	53,182	52,812	55	143	146	0	0	26
Income from investments	18,310	17,804	15,139	169	495	516	17	1,037	431
Net increase (decrease) in the fair value of investments	(45)	3,054	3,054	0	0	0	0	0	0
Fee income	9,366	13,282	3,875	0	1,228	0	7,953	226	0
Other revenue	121	67	25	0	27	3	12	0	0
Grant income	54,405	64,277	0	0	0	3,270	28,716	32,291	0
Income from State	14,357	16,085	0	0	0	13,504	0	0	2,581
Federal rent subsidy income	75,263	82,158	0	0	0	0	82,158	0	0
<b>Total Revenues</b>	<b>215,801</b>	<b>249,909</b>	<b>74,905</b>	<b>224</b>	<b>1,893</b>	<b>17,439</b>	<b>118,856</b>	<b>33,554</b>	<b>3,038</b>
<b>EXPENSES:</b>									
Operating expenses	13,997	15,393	0	0	15,393	0	0	0	0
Other program administrative expenses	4,995	5,455	4,711	0	0	0	562	182	0
Mortgage servicing fees	1,182	1,306	1,302	0	4	0	0	0	0
Interest expense	36,834	46,053	45,484	0	0	0	0	0	569
Grant expense	69,548	75,350	0	0	0	13,465	28,710	32,307	868
Federal rent subsidy expense	74,264	81,794	0	0	0	0	81,794	0	0
Loss on bond redemption	83	72	72	0	0	0	0	0	0
Excess arbitrage	739	0	0	0	0	0	0	0	0
Allocated operating costs	0	0	8,303	49	(13,732)	0	5,335	45	0
<b>Total Expenses</b>	<b>201,642</b>	<b>225,423</b>	<b>59,872</b>	<b>49</b>	<b>1,665</b>	<b>13,465</b>	<b>116,401</b>	<b>32,534</b>	<b>1,437</b>
<b>Net Operating Income</b>	<b>14,159</b>	<b>24,486</b>	<b>15,033</b>	<b>175</b>	<b>228</b>	<b>3,974</b>	<b>2,455</b>	<b>1,020</b>	<b>1,601</b>
<b>Transfers between funds, net</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>822</b>	<b>(17)</b>	<b>(822)</b>	<b>17</b>	<b>0</b>
<b>Change in net assets</b>	<b>14,159</b>	<b>24,486</b>	<b>15,033</b>	<b>175</b>	<b>1,050</b>	<b>3,957</b>	<b>1,633</b>	<b>1,037</b>	<b>1,601</b>
<b>Net assets at beginning of year</b>	<b>451,183</b>	<b>475,829</b>	<b>318,438</b>	<b>8,740</b>	<b>44,576</b>	<b>88,201</b>	<b>5,022</b>	<b>(200)</b>	<b>11,052</b>
<b>Net assets at end of period</b>	<b>465,342</b>	<b>500,315</b>	<b>333,471</b>	<b>8,915</b>	<b>45,626</b>	<b>92,158</b>	<b>6,655</b>	<b>837</b>	<b>12,653</b>

**MAINE STATE HOUSING AUTHORITY  
OPERATING REVENUES AND EXPENSES BUDGET VARIANCE REPORT  
FOR THE PERIOD ENDED JULY 31, 2025**

*(IN THOUSANDS OF DOLLARS)*

	<b>Mortgage Lending Activities Actual</b>	<b>Federal &amp; Other Program Administration Actual</b>	<b>Total Combined Actual</b>	<b>Total Annual Budget</b>	<b>Total Under/(Over)</b>	<b>% Variance</b>
<b>REVENUES:</b>						
Interest from mortgages and notes	53,010	0	53,010	89,695	36,685	41%
Income from investments	15,803	1,054	16,857	23,765	6,908	29%
Fee income	5,103	8,179	13,282	21,450	8,168	38%
Other revenue	52	12	64	265	201	76%
<b>Total Revenues</b>	<b>73,968</b>	<b>9,245</b>	<b>83,213</b>	<b>135,175</b>	<b>51,962</b>	<b>38%</b>
<b>EXPENSES:</b>						
Operating expenses	10,013	5,380	15,393	27,118	11,725	43%
Other program administrative expenses	6,017	744	6,761	11,091	4,330	39%
Interest expense	45,556	0	45,556	79,135	33,579	42%
<b>Total Expenses</b>	<b>61,586</b>	<b>6,124</b>	<b>67,710</b>	<b>117,344</b>	<b>49,634</b>	<b>42%</b>
<b>Excess Revenues Over Expenses</b>	<b>12,382</b>	<b>3,121</b>	<b>15,503</b>	<b>17,831</b>	<b>2,328</b>	<b>13%</b>

**MAINE STATE HOUSING AUTHORITY  
OPERATING AND OTHER PROGRAM ADMINISTRATIVE EXPENSES  
FOR THE PERIOD ENDED JULY 31, 2025**

**ATTACHMENT B**

	<b>Total Annual Budget</b>	<b>Total Year to Date Actual</b>	<b>Budget Available</b>	<b>Percentage of Budget Available</b>
<b>Operating Expenses</b>				
Salaries	14,642,535	8,538,098	6,104,437	42%
Payroll Taxes	1,109,857	668,883	440,974	40%
Retirement	1,472,312	865,110	607,202	41%
Medical and Life Insurance	3,855,636	2,215,560	1,640,076	43%
Other Fringe Benefits	10,000	8,355	1,645	16%
Office Supplies	54,025	27,928	26,097	48%
Printing	81,550	34,919	46,631	57%
Membership and Dues	69,107	19,476	49,631	72%
Subscriptions	19,197	8,889	10,308	54%
Sponsorships	11,750	5,750	6,000	51%
Staff Educ/Train/Conf	236,535	58,792	177,743	75%
Travel/Meals - Staff Educ/Train/Conf	206,404	71,002	135,402	66%
Partner/Client Train/Meetings	60,827	14,372	46,455	76%
Travel/Meals - Partner/Client Training	134,975	22,456	112,519	83%
Staff Events	36,935	11,227	25,708	70%
Meals - Staff Events	39,693	8,664	31,029	78%
Leased Vehicles	183,486	94,963	88,523	48%
Computer Supplies	33,000	13,428	19,572	59%
Computer License SAAS	251,358	192,555	58,803	23%
Rent-Other	37,630	18,312	19,318	51%
Computer Maintenance	1,048,736	454,026	594,710	57%
Depreciation	1,383,500	773,908	609,592	44%
Telephone	136,950	81,061	55,889	41%
Employment Advertising	15,000	495	14,505	97%
Postage and Shipping	167,300	64,556	102,744	61%
Insurance	112,480	90,241	22,239	20%
Recording Fees	1,600	1,567	33	2%
Payroll Services	61,064	37,177	23,887	39%
Audit Services	172,000	125,000	47,000	27%
Property Expenses	571,350	338,106	233,244	41%
Professional Services	482,249	282,292	199,957	41%
Building Interest Expense	419,284	245,780	173,504	41%
<b>Total Operating Expenses</b>	<b>27,118,325</b>	<b>15,392,948</b>	<b>11,725,377</b>	<b>43%</b>
<b>Other Program Administrative Expenses</b>				
Loan foreclosure expenses	200,000	90,265	109,735	55%
REO expenses	50,000	1,375	48,625	97%
Provision for losses on loans & REOs	125,000	0	125,000	100%
Mortgage Servicing fees	2,195,000	1,306,254	888,746	40%
Loan Origination expenses	4,162,500	2,809,308	1,353,192	33%
Bond issuance expenses	1,050,000	470,731	579,269	55%
Trustee/Bank fees	182,000	103,837	78,163	43%
Program advertisements	301,400	97,213	204,187	68%
Bond and mortgagee insurance	26,682	26,582	100	0%
Variable rate bond remarket/SBPAs	645,000	493,411	151,589	24%
Cash flow/arbitrage/swap consultants/legal	795,500	575,592	219,908	28%
Homebuyer education	160,000	70,200	89,800	56%
Program administrator fees	1,198,119	716,802	481,317	40%
<b>Total Other Program Administration Expenses</b>	<b>11,091,201</b>	<b>6,761,570</b>	<b>4,329,631</b>	<b>39%</b>

**MAINE STATE HOUSING AUTHORITY  
CAPITAL BUDGET  
FOR THE PERIOD ENDED JULY 31, 2025**

**ATTACHMENT C**

Description	2025 Budget	2025 Actual	Budget Available	% Expended
<b>Computer Hardware:</b>				
Computer replacements (45)	60,000	67,676	(7,676)	
DMZ servers upgrade (2)	25,000		25,000	
Monitoring server upgrade	2,500		2,500	
Total computer hardware	<u>87,500</u>	<u>67,676</u>	<u>19,824</u>	<u>77%</u>
<b>Computer Software:</b>				
Enterprise multi-family housing system	182,267	182,267	-	
Amplifund grant management software	45,600		45,600	
Single Family loan servicing system modifications	26,950		26,950	
Single Family lender & loan tracking systems mods	10,000		10,000	
Multi-family loan servicing system modifications	31,160		31,160	
LIHEAP & Wx JAI system modifications	25,000	114,298	(89,298)	
Homeless Mgmt Information System (HMIS)	170,000		170,000	
Total computer software	<u>490,977</u>	<u>296,565</u>	<u>194,413</u>	<u>60%</u>
<b>Office Building:</b>				
Additional workstations & furniture	18,000		18,000	
EV Charging Station	40,000	3,978	36,022	
Potential office building improvements/repairs	45,000	83,200	(38,200)	
	<u>103,000</u>	<u>87,178</u>	<u>15,822</u>	<u>85%</u>
<b>Total</b>	<u>681,477</u>	<u>451,418</u>	<u>230,059</u>	<u>66%</u>

**MAINE STATE HOUSING AUTHORITY  
MEMBERSHIPS, DUES, AND SPONSORSHIPS  
FOR THE PERIOD ENDED JULY 31, 2025**

Description	Amount
<b>Memberships and Dues</b>	
American Bar Association - employee dues	355
American Payroll Association - employee annual membership	305
Association for Public Policy and Analysis - employee dues	115
Association of Certified Fraud Examiners - (1) employee annual membership	245
American College of Mortgage Attorneys - employee dues	225
Board of Overseers of the Bar - (5) employee annual registration	1,390
Construction Specifications Institute - employee annual membership	375
Council of State Community Development Agencies - annual membership	1,500
Diversity Hiring Coalition - annual membership	300
Institute of Internal Auditors - employee annual membership	200
Information Systems Audit and Control Association - employee annual membership	210
Kennebec Board of Realtors - employee dues	199
Kennebec Valley Human Resources Association - employee dues	175
Maine Association of Mortgage Professional - employee annual membership	450
Maine Bankers Association - annual affiliate membership	995
Maine Dept of Environmental Protection - employee lead inspection license	400
Maine Indoor Air Quality Council - annual membership	650
Maine Municipal Bond Bank - annual membership	50
Maine Real Estate & Development Association - annual membership	1,350
National Association of Home Builders - employee membership	95
National Association for State Community Services Programs - annual membership	986
National Energy & Utility Affordability Coalition - annual membership	600
National Energy Assistance Directors' Association - annual membership	7,197
National Leased Housing Association - annual membership	810
Society for Human Resource Management - employee annual membership	299
Total	\$ 19,476
<b>Sponsorships</b>	
New England Resident Service Coordinator - conference sponsor	3,000
Preble Street - conference sponsor	2,500
Realtor Green Day - conference sponsorship	250
Total	\$ 5,750





## Finance Department Memorandum

**To:** Board of Commissioners  
**From:** Darren Brown  
**Date:** September 3, 2025  
**Subject:** Monthly Delinquencies Report

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### MULTI-FAMILY DELINQUENCIES

The Multi-Family portfolio totals \$1.2 billion with 1,411 loans as of August 31, 2025. 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 \$1.3 billion with 10,379 loans as of July 31, 2025. The over 60-day delinquencies increased from 2.52% to 2.68%, and the in-foreclosures stayed at 0.64%. The over 60-day delinquencies amount to \$34 million, with approximately \$8 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 2.68% and the overall delinquency rate by loan count is 2.38%. As shown in ***Exhibit 5***, the overall delinquency rate by loan count is below the delinquency rate for all Maine loans.

**Servicer Delinquencies** –Delinquencies for our largest servicer, Mortgage Servicing Solutions, increased from 2.88% to 3.09%, while the in-foreclosure rate decreased from 0.82% to 0.81%. 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 2025, FHA insured loans had the highest delinquency rate by total insurance type of 4.87%, with in-foreclosures at 0.49%. When compared to the total loan portfolio, RD insured loans had the highest delinquency rate of 1.14%, with in-foreclosures at 0.39%. Delinquencies by insurance type and the portfolio as a whole are shown in ***Exhibit 6***.

FHA insured loans comprise 23% of the Single-Family portfolio and 42% of delinquencies, while RD insured loans comprise 46% of the portfolio and represent 43% of all delinquent loans. The current composition of the Single-Family portfolio by insurance type, along with the percentage of delinquencies by insurance type, is shown in ***Exhibit 7***.

**Foreclosure Prevention Activities** – ***Exhibit 8*** summarizes our foreclosure prevention activities, as well as the number of completed foreclosures. As of the end of month July 2025, we assisted 651 borrowers with various foreclosure prevention options.

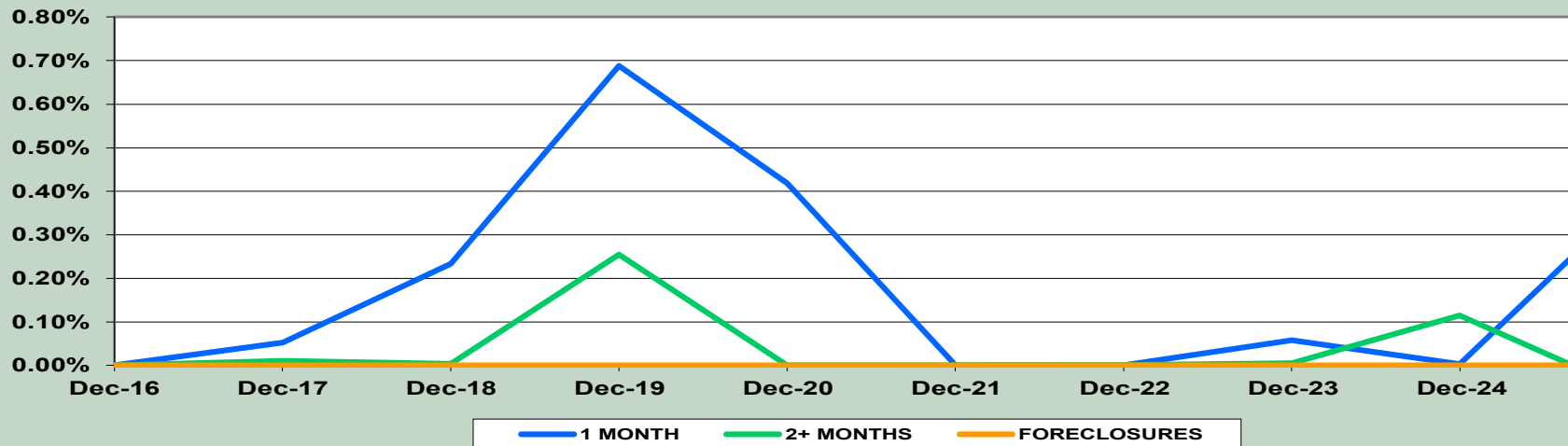
# Multi-Family Delinquent Loans

MAINE STATE HOUSING AUTHORITY MULTI-FAMILY DELINQUENCIES 8/31/2025								
Section 8					ORIGINATION	DELINQUENT		
BORROWER	LEVEL PMT	PTD	LOCATION	PROJECT OWNER	DATE	1 MONTH	2 MONTHS	3+ MONTHS
						0.00	0.00	0.00
Rental Housing					ORIGINATION	DELINQUENT		
BORROWER	LEVEL PMT	PTD	LOCATION	PROJECT OWNER	DATE	1 MONTH	2 MONTHS	3+ MONTHS
CONGRESS SQUARE COMMONS	5,497.93	07/01/25	BELFAST	DC 115A CONGRESS LLC	08/03/23	1,319,504.00	0.00	0.00
PROSPECT AVE, 986	8,623.59	07/01/25	RUMFORD	986 PROSPECT AVENUE, LLC	01/16/25	1,724,718.00	0.00	0.00
						3,044,222.00	0.00	0.00
Supportive Housing & Other					ORIGINATION	DELINQUENT		
BORROWER	LEVEL PMT	PTD	LOCATION	PROJECT OWNER	DATE	1 MONTH	2 MONTHS	3+ MONTHS
						0.00	0.00	0.00
Grand Total						3,044,222.00	0.00	0.00
% of Portfolio Delq 60+ days		0.00%						
Total Number of Loans		1,411						
* Loans past maturity date								
**Partial payment held in suspense								



# Multi-Family Delinquency & Foreclosure Trends

**MULTI-FAMILY DELINQUENCY AND FORECLOSURE RATES**



	OUTSTANDING PRINCIPAL	<u>1 MONTH</u>		<u>2+ MONTHS</u>		<u>FORECLOSURES</u>	
		DOLLARS	RATE	DOLLARS	RATE	DOLLARS	RATE
Aug-25	\$ 1,219,650,716	\$ 3,044,222	0.25%	\$ -	0.00%	\$ -	0.00%
Dec-24	\$ 1,099,201,435	\$ 30,700	0.00%	\$ 1,256,541	0.11%	\$ -	0.00%
Dec-23	\$ 898,515,001	\$ 518,845	0.06%	\$ 45,709	0.01%	\$ -	0.00%
Dec-22	\$ 796,448,381	\$ -	0.00%	\$ 4,553	0.00%	\$ -	0.00%
Dec-21	\$ 696,004,882	\$ -	0.00%	\$ -	0.00%	\$ -	0.00%
Dec-20	\$ 666,678,177	\$ 2,791,073	0.42%	\$ -	0.00%	\$ -	0.00%
Dec-19	\$ 635,961,774	\$ 4,379,009	0.69%	\$ 1,620,600	0.25%	\$ -	0.00%
Dec-18	\$ 630,936,475	\$ 1,473,376	0.23%	\$ 20,600	0.00%	\$ -	0.00%
Dec-17	\$ 608,939,257	\$ 319,836	0.05%	\$ 60,624	0.01%	\$ -	0.00%
Dec-16	\$ 579,916,852	\$ -	0.00%	\$ -	0.00%	\$ -	0.00%



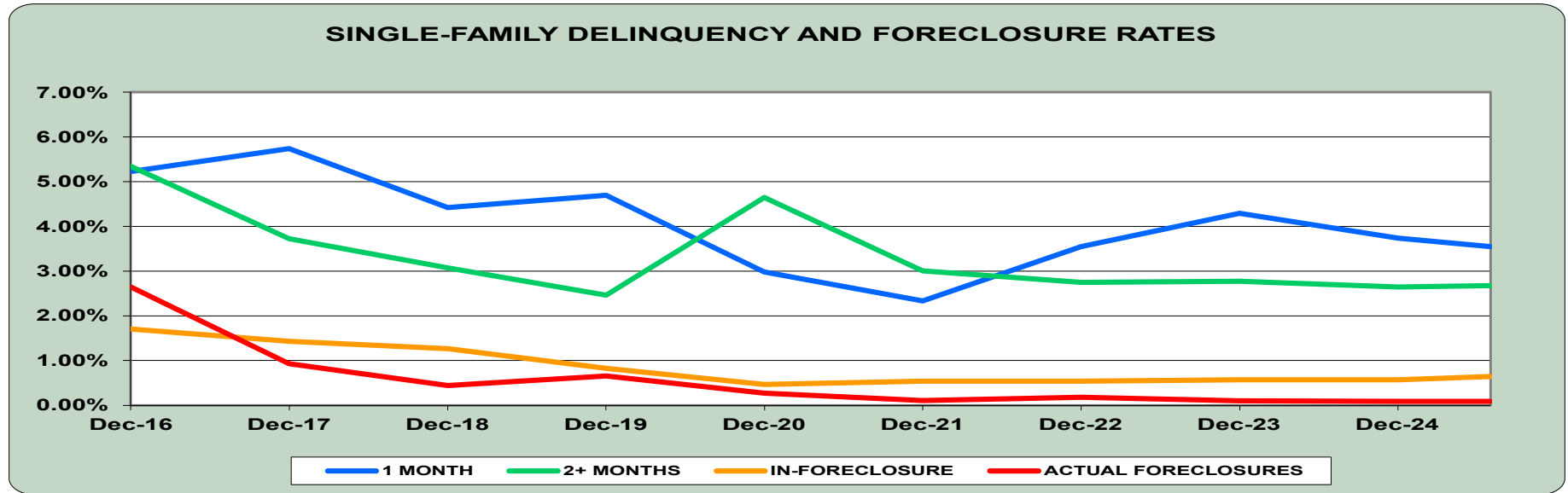
# Single-Family Delinquent Loans

## Maine State Housing Authority Single-Family Delinquencies by Servicer 7/31/2025

SERVICER	% OF PORTFOLIO	% of Portfolio Delq 60 + days	OUTSTANDING PRINCIPAL	----- 1 MONTH	DELINQUENT 2 MONTHS	----- 3+ MONTHS	IN- FORECLOSURE
MORTGAGE SERVICING SOLUTIONS	70.64%	3.09%	902,570,960.29	35,468,124.54	6,468,846.40	14,157,667.17	7,294,043.67
BANGOR SAVINGS BANK QS	9.58%	1.89%	122,458,990.72	1,851,046.24	275,746.10	1,867,650.09	166,185.13
BANGOR SAVINGS BANK	7.48%	1.52%	95,606,200.25	2,773,582.06	504,473.47	787,221.85	158,978.00
CAMDEN NATIONAL BANK UK	6.80%	1.57%	86,828,066.38	2,131,190.18	314,295.06	461,116.21	591,112.99
MACHIAS SAVINGS BANK	5.49%	1.62%	70,143,266.89	3,063,116.55	847,347.69	286,027.08	0.00
SALEM FIVE MORTGAGE CORP	0.01%	0.00%	165,319.55	0.00	0.00	0.00	0.00
TOTAL	100.00%	2.68%	1,277,772,804.08	45,287,059.57	8,410,708.72	17,559,682.40	8,210,319.79



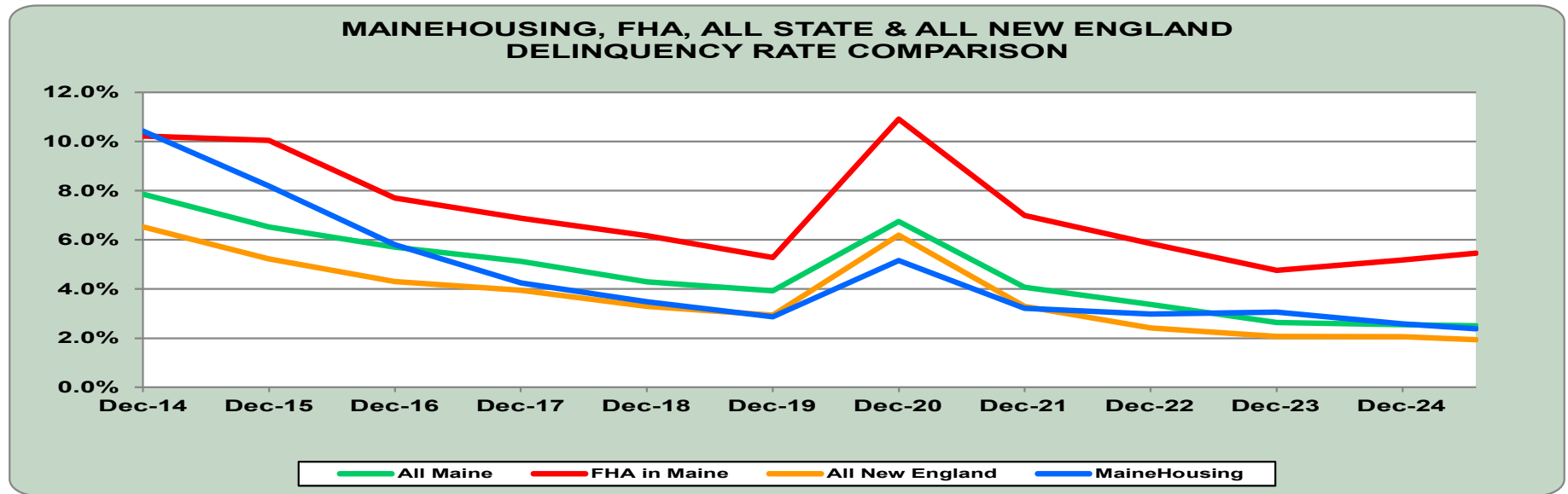
# Single-Family Delinquency & Foreclosure Trends



	OUTSTANDING PRINCIPAL	<u>1 MONTH</u>		<u>2+ MONTHS</u>		<u>IN-FORECLOSURE</u>		<u>ACTUAL FORECLOSURES</u>	
		DOLLARS	RATE	DOLLARS	RATE	DOLLARS	RATE	DOLLARS	RATE
Jul-25	\$ 1,277,772,804	\$ 45,287,060	3.54%	\$ 34,180,711	2.68%	\$ 8,210,320	0.64%	\$ 1,109,691	0.09%
Dec-24	\$ 1,184,161,154	\$ 44,223,429	3.73%	\$ 31,339,302	2.65%	\$ 6,758,973	0.57%	\$ 1,045,136	0.09%
Dec-23	\$ 1,053,014,623	\$ 45,215,476	4.29%	\$ 29,205,657	2.77%	\$ 5,986,311	0.57%	\$ 1,043,395	0.10%
Dec-22	\$ 958,984,521	\$ 33,996,366	3.55%	\$ 26,378,301	2.75%	\$ 5,183,906	0.54%	\$ 1,733,447	0.18%
Dec-21	\$ 887,303,920	\$ 20,685,547	2.33%	\$ 26,645,647	3.00%	\$ 4,806,968	0.54%	\$ 941,490	0.11%
Dec-20	\$ 960,761,414	\$ 28,645,024	2.98%	\$ 44,603,599	4.64%	\$ 4,471,656	0.47%	\$ 2,617,001	0.27%
Dec-19	\$ 967,171,381	\$ 45,399,415	4.69%	\$ 23,774,547	2.46%	\$ 8,037,512	0.83%	\$ 6,357,994	0.66%
Dec-18	\$ 916,608,577	\$ 40,526,473	4.42%	\$ 28,155,105	3.07%	\$ 11,647,401	1.27%	\$ 4,056,247	0.44%
Dec-17	\$ 844,497,676	\$ 48,457,930	5.74%	\$ 31,454,643	3.72%	\$ 12,099,518	1.43%	\$ 7,847,858	0.93%
Dec-16	\$ 799,557,471	\$ 41,780,468	5.23%	\$ 42,682,410	5.34%	\$ 13,625,991	1.70%	\$ 21,142,137	2.64%



# Single-Family Delinquency Comparison Trends



MAINEHOUSING LOAN COUNT COMPARISON					
	<u>Loan Count</u>	<u>2 Months</u>	<u>3+ Months</u>	<u>In-Foreclosure</u>	<u>Totals</u>
All State*	126,869	0.63%	0.99%	0.89%	2.51%
FHA for State*	17,009	1.86%	2.23%	1.36%	5.45%
All New England*	1,746,836	0.61%	0.88%	0.45%	1.94%
MaineHousing**	10,379	0.62%	1.16%	0.60%	2.38%

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

\*\*MaineHousing's overall delinquency rate based on loan dollars is 2.68%, whereas rates in this exhibit are based on loan count.



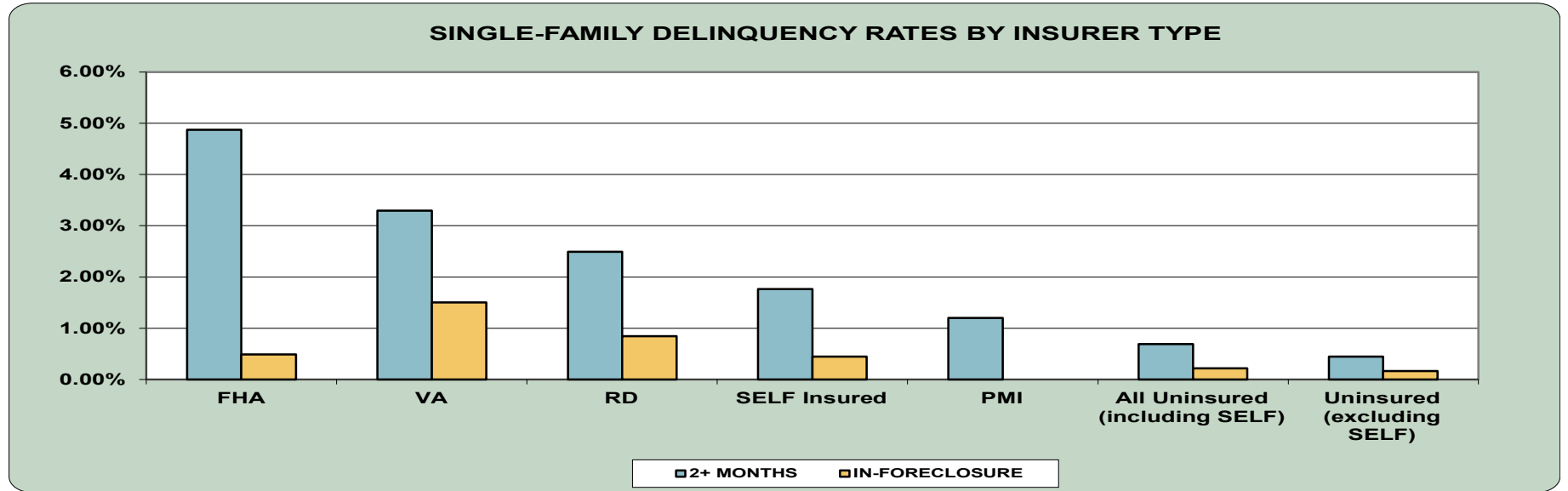
# Single-Family Delinquencies by Mortgage Insurer

**As A Percent of Total Insurance Type**  
**7/31/2025**

TYPE	2+ MONTHS	IN-FORECLOSURE
FHA	4.87%	0.49%
VA	3.29%	1.51%
RD	2.49%	0.85%
SELF Insured	1.76%	0.45%
PMI	1.20%	0.00%
All Uninsured (including SELF)	0.69%	0.22%
Uninsured (excluding SELF)	0.45%	0.17%

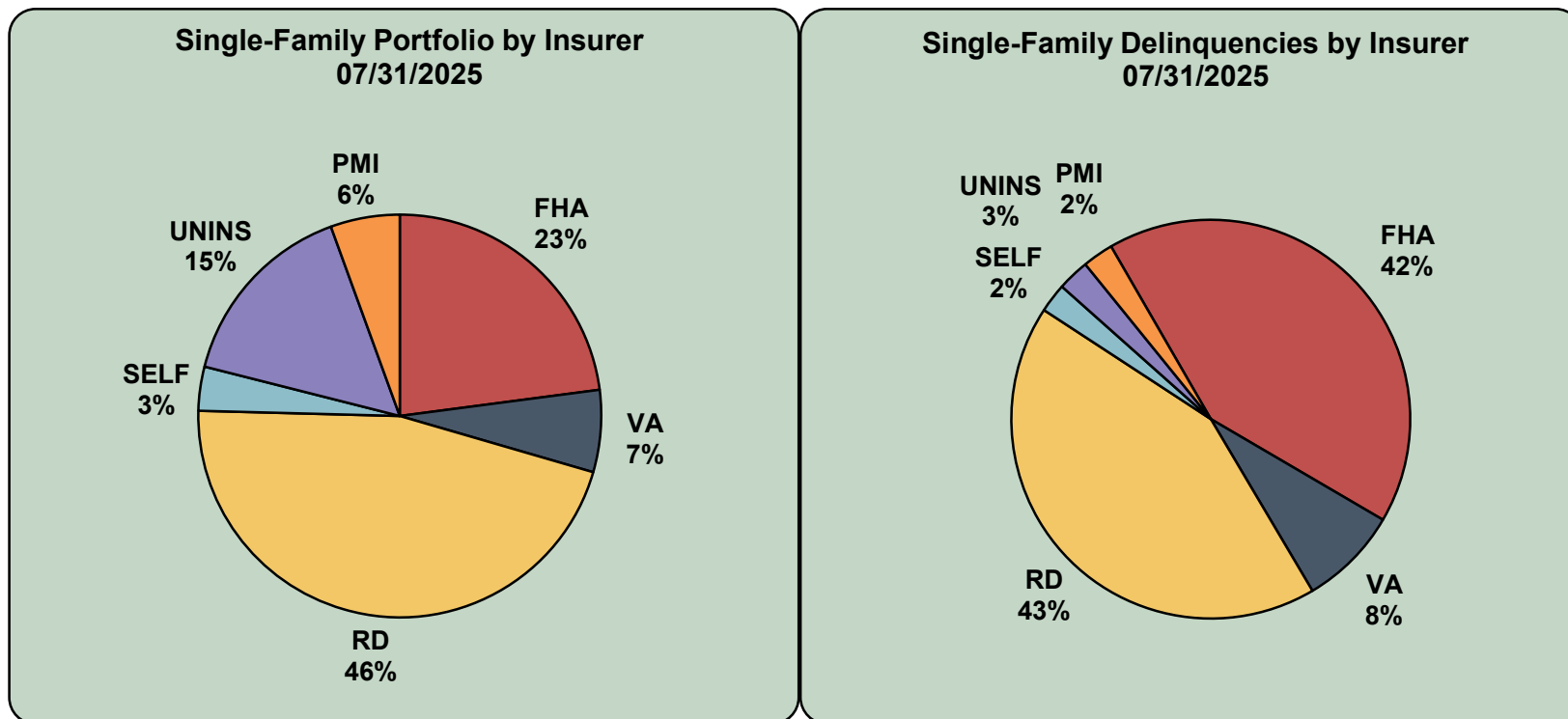
**As A Percent of Total Loan Portfolio**  
**7/31/2025**

TYPE	2+ MONTHS	IN-FORECLOSURE
RD	1.14%	0.39%
FHA	1.12%	0.11%
VA	0.22%	0.10%
All Uninsured (including SELF)	0.13%	0.04%
Uninsured (excluding SELF)	0.07%	0.03%
PMI	0.07%	0.00%
SELF Insured	0.06%	0.02%



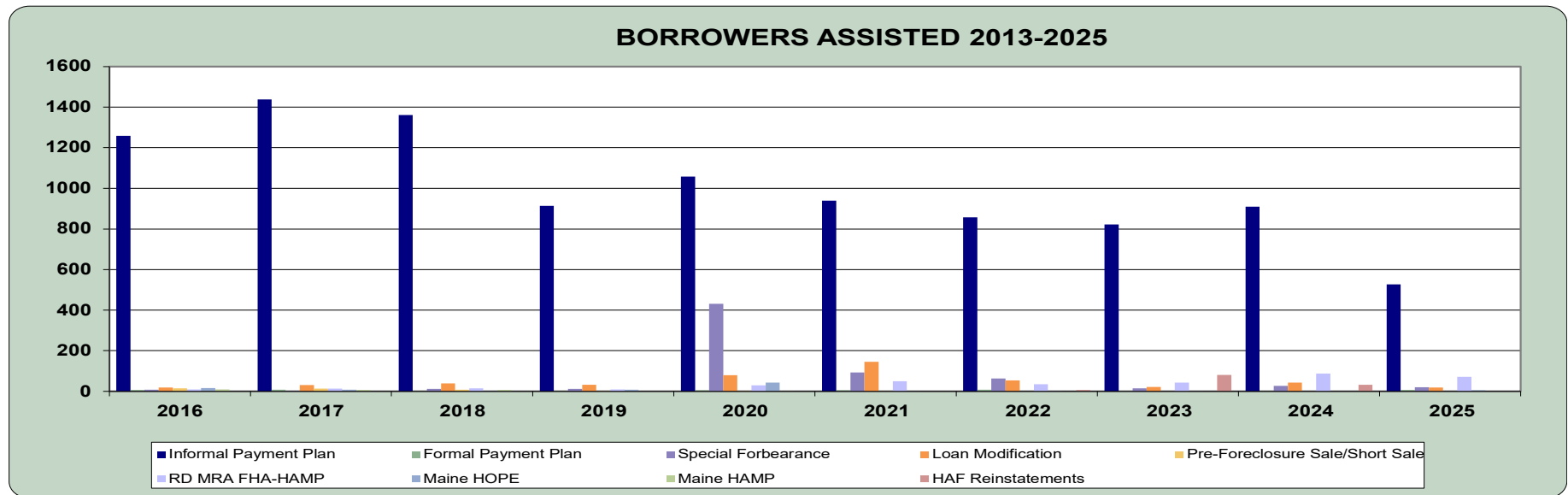
# Single-Family Delinquencies by Mortgage Insurer

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





# Single-Family Foreclosure Prevention Activities



**Number of Borrowers Approved for Assistance**

	Informal Payment Plan	Formal Payment Plan	Special Forbearance	Loan Modification	Pre-Foreclosure Sale/Short Sale	RD MRA FHA-HAMP	Maine HOPE	Maine HAMP	HAF Reinstatements	Total Workouts
Jul-25	527	6	20	19	1	72	5	1	0	651
Dec-24	909	4	27	44	1	88	1	1	32	1107
Dec-23	822	3	15	22	0	43	2	1	81	989
Dec-22	857	8	63	54	0	35	4	0	7	1028
Dec-21	939	5	94	146	2	50	2	0	0	1238
Dec-20	1058	5	432	79	3	29	44	2	0	1652
Dec-19	914	3	12	32	4	10	8	0	0	983
Dec-18	1361	4	12	39	8	15	3	6	0	1448
Dec-17	1437	8	4	31	14	14	8	7	0	1523
Dec-16	1259	6	8	19	15	10	16	9	0	1342

**Actual Foreclosures**

	Number of Foreclosures	Number of Loans in Portfolio	Percentage of Portfolio
Jul-25	12	10,379	0.12%
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%
Dec-16	258	10,097	2.56%



## Homeless Initiatives Department Memorandum

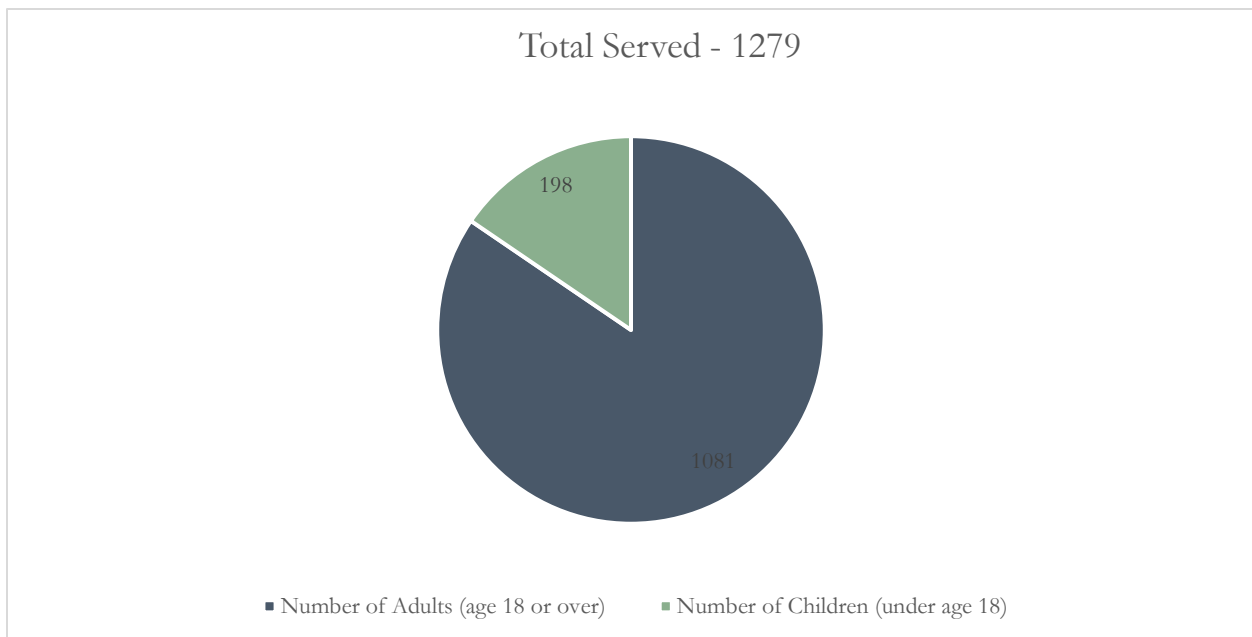
**To:** Board of Commissioners  
**From:** Kelly Watson, Director of Homeless Initiatives  
**Date:** September 9, 2025  
**Subject:** Homeless Initiatives Report

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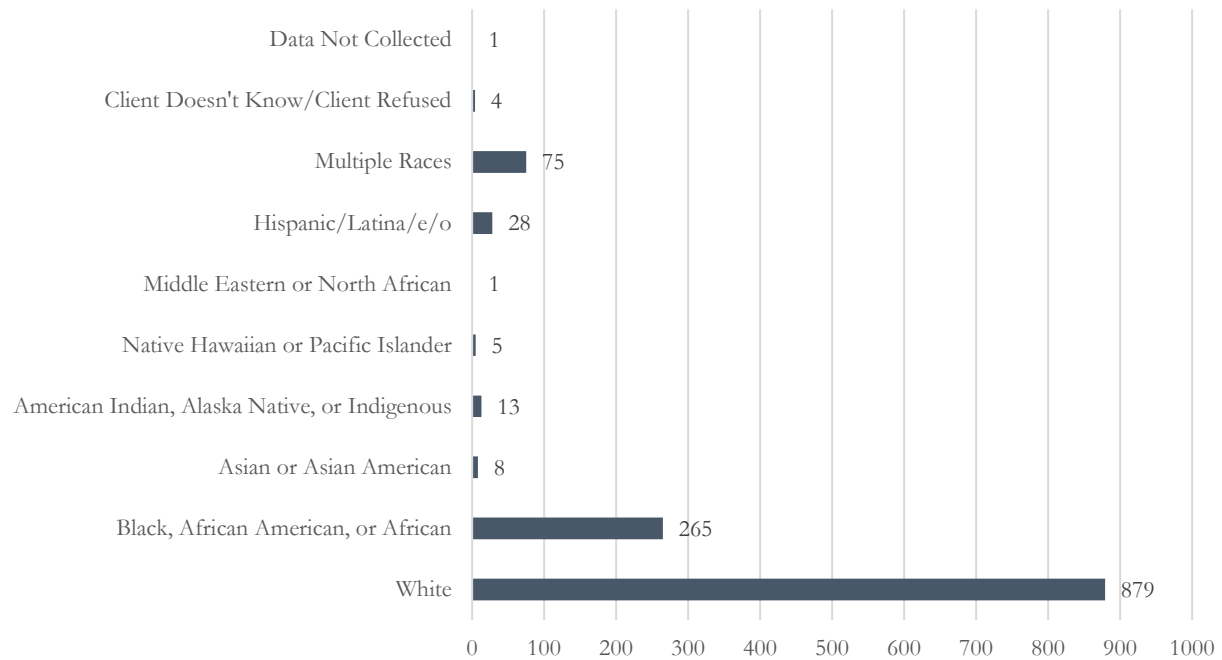
### Homeless Data – August 2025

The following are the monthly statistics for August:

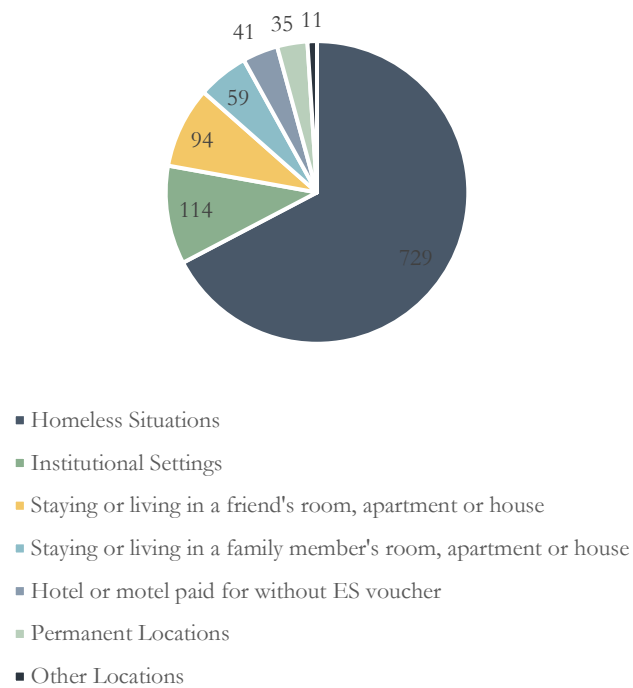
1. The total number of people served in ESHAP funded shelters (1279) decreased by 24 individuals from July to August. This number does not include many of the Asylum Seekers in Portland as well as those served in hotels through GA, or those seeking emergency shelter with a Victim Service Provider.
2. Racial equity – the percentage of people of color increased from 30 in July to 31 in August. The number of those who identify as Hispanic/Latina/e/o increased from 24 in July to 28 in August.
3. The number of Exits to Permanent Housing increased from 50 in July to 52 in August. The total exits from shelter to any location was down by 18 in August from the previous period.

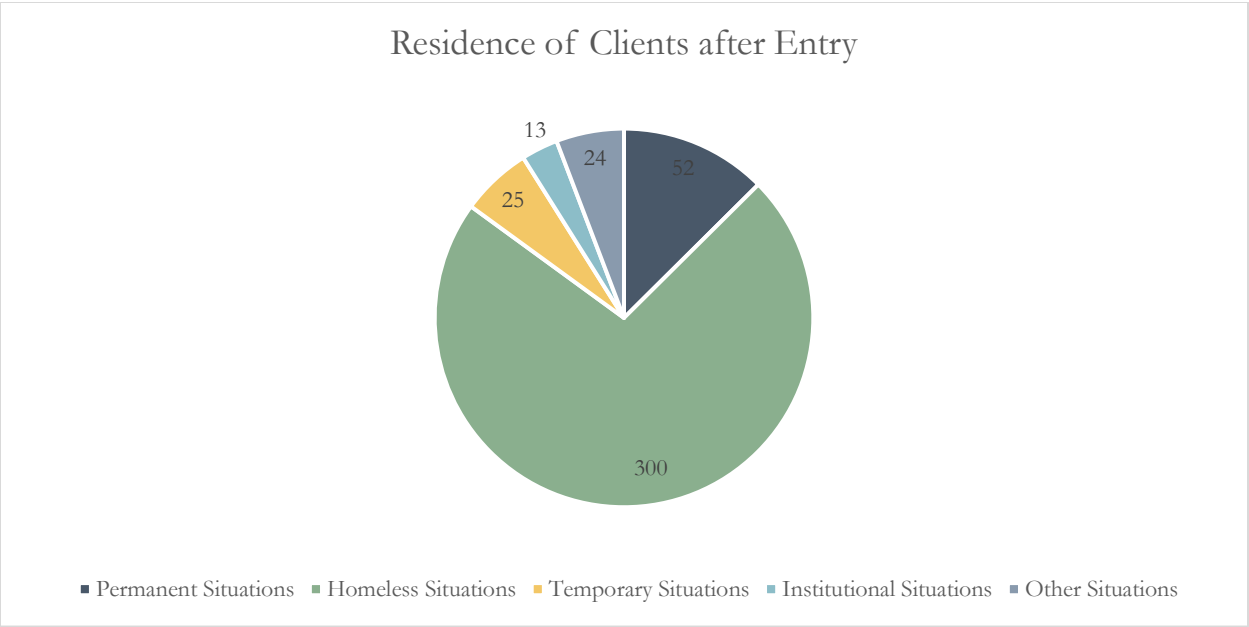


### Number of People Served by Race



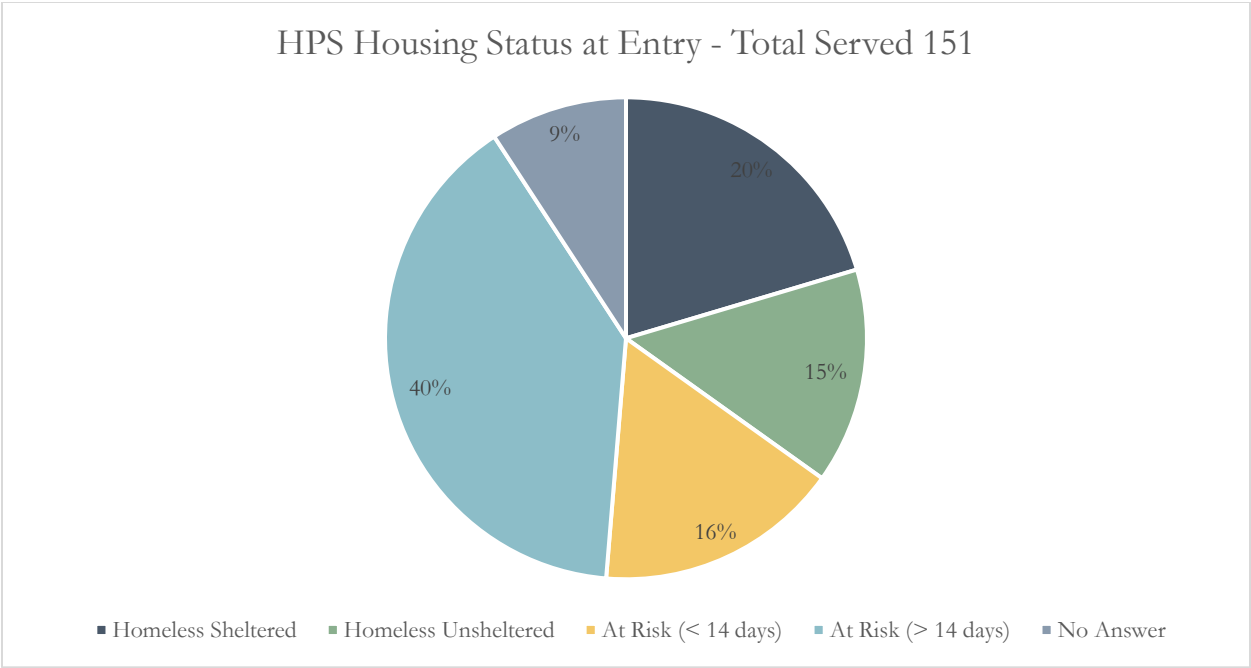
### Residence of Clients Prior to Entry



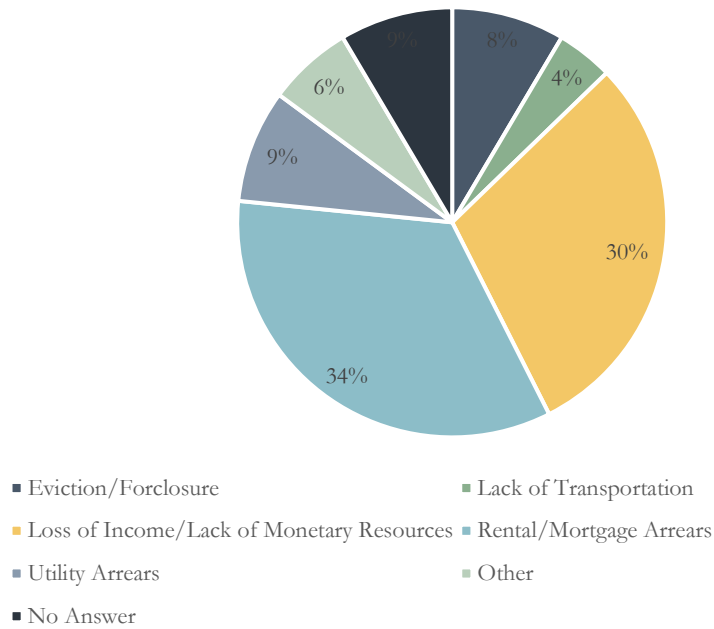


**Housing Problem Solving (HPS) Data**

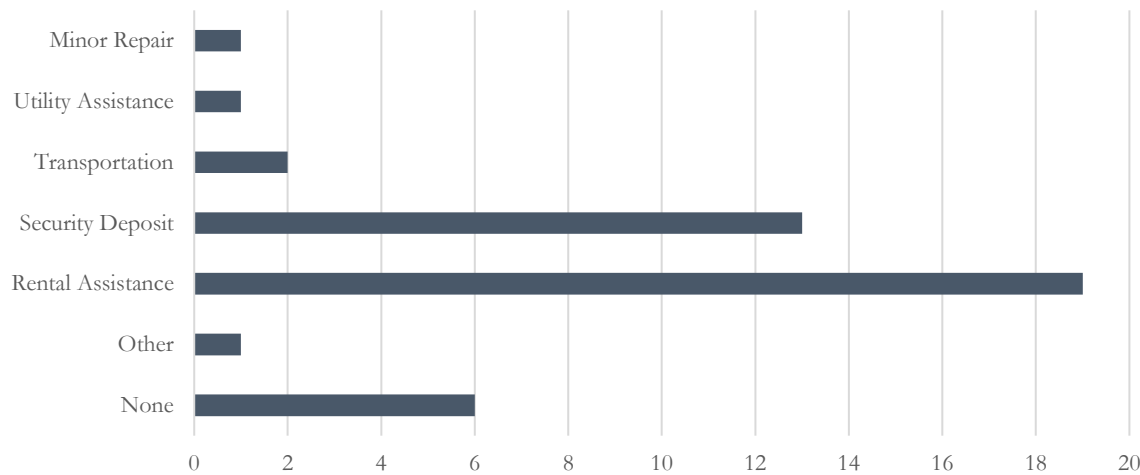
In the month of August, 151 households were served in the Housing Problem Solving Program. This number does not include those served at Victim Service Provider organizations. Of the 48 households exited from the program in August, 43 were reported to have a resolved housing crisis. Forty eight percent 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 housing crisis resolution.



Housing Problem Solving August - Reason for Call



Housing Problem Solving August - Type of Financial Intervention



### **HSSP Update**

A RFP for the Housing Stability Support Program closed at the end of July, and awards were made to the Immigrant Resource Center of Maine and ProsperityME. The program provides assistance to prevent evictions of households with income of less than 30% AMI as well as job seeking assistance, and connections to mainstream supports that promote long term housing stability.

### **HMIS Lead Agency Update**

The MCoC Board approved a recommendation from the HMIS Lead working group to select the Institute for Community Alliances (ICA) to serve as the new HMIS Lead Agency for the MCoC, effective January 1, 2026. Fall and early winter will involve intensive work by MaineHousing, the CoC, and ICA to ensure a smooth and effective transition.

### **Homeless Programming Update**

Fall brings with it the annual application and training process for some key programs in Homeless Initiatives, including ESHAP and Housing Problem Solving. The team is gearing up for the release of the application, working on updating program guides, application guidance, and workflows. Planning is underway for the annual Navigator Training held each year to inform our partners of key updates, important initiatives, and to allow for networking and a little bit of fun.

### **Shelter Site Tour**

Members of senior leadership, Homeless Initiatives, and Asset Management visited the potential new site for a 24 hour, low barrier shelter in Lewiston. Kaydenz Kitchen was awarded funding from MaineHousing through the Long Term Solutions grant for purchase and operations costs and they are working hard on the projects' success.

### **CoC Update**

The newly restructured MCoC committees are starting to meet and make plans for achieving system level goals in the coming months and year. MCoC committees now include: NOFO (Notice of Funding Opportunity), PWLE (Persons With Lived Experience), Coordinated Entry, Outcomes. Membership, Policy, Governance, HVAC (Homeless Veterans Action Committee), and HYPG (Homeless Youth Provider Group). The committee work will be integral to the advancement of the MCoC goals and mission.

### **Department Update**

The Homeless Initiatives department invited members of the Development department to join their August staff meeting to learn more about what they do and how they make it all happen. It was an incredibly informative presentation and question and answer opportunity. The value of cross departmental sharing cannot be understated, and this was a step in the right direction to begin some of the intentional work to connect our different worlds inside of MaineHousing.

### **Service Hub Implementation – Built for Zero Initiative**

MaineHousing recently contracted with Housing Innovations to conduct a Gaps and Needs Analysis of Maine's Homeless Response System. The consultants from Housing Innovations came to Maine at the beginning of August to hold in-person Gaps and Needs meetings in each of the nine Homeless Response Hubs. These meetings were an amazing opportunity for providers and volunteers from across each hub to attend, learn about state-level data, and share what they are seeing on the ground. We hope to use that gathering as a foundation for building more connections across each Hub and an opportunity for more providers to become engaged in the system.

## Homeownership Department Memorandum

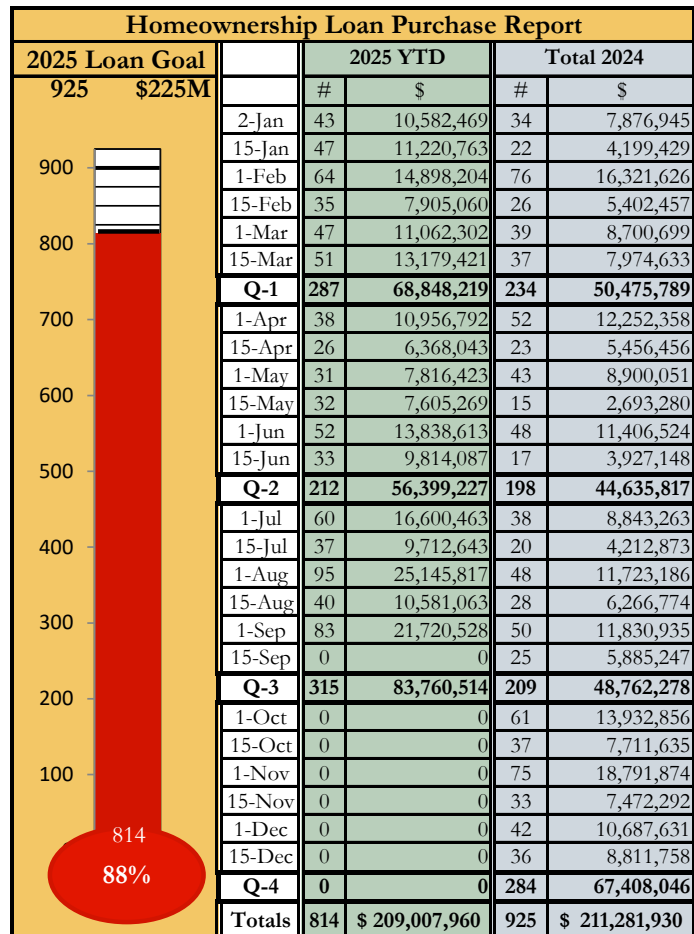
**To:** MaineHousing Board of Commissioners

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

**Date:** September 4, 2025

**Subject:** Monthly Report – Homeownership Department

### PRODUCTION UPDATE



Monthly Loan Reservations: 09/02/25	
#	\$ Volume
170	\$ 42,934,791

Loan Pipeline as of: 09/02/25	
#	\$ Volume
399	\$ 95,655,228

Loan Reservation Comparison					
August 2024		August 2025		2024 vs 2025	
#	\$ Volume	#	\$ Volume	#	\$ Volume
277	\$62,421,801	399	\$ 95,655,228	44%	53%

## **PROGRAM HIGHLIGHTS:**

As summer winds down, Maine's real estate market in August continues to show signs of transformation, offering both opportunities and challenges for buyers and sellers alike.

In July, the number of homes for sale in Maine reached 5,346, the highest since October of 2020, marking the fifth consecutive month of inventory growth. The increase in listings is giving buyers more options and leverage, with some sellers having to adjust their sales prices downward to attract interest.

Despite the inventory boost, Maine remains a seller's market with a 3.2-month supply – well below the 6-month benchmark needed for a balanced market.

The median sales price hit \$419,950, up 5.25% from July of 2024. Unit sales rose, with 1,570 homes sold in July, a 5.02% increase year over year, again indicating sustained buyer demand. Nationally prices and sales saw modest gains, but Maine outpaced the Northeast average.

Lincoln county remains highly active, with towns like Waldoboro, Wiscasset and Boothbay leading in year-to-date sales.

Predictions remain strong and it is expected that there will be continued moderate growth through the remainder of 2025, with inventory gains gradually balancing the market. Buyers may find more negotiating room, while sellers may need to price competitively to stand out.

All these things continue to be good news for our First time homebuyers as is evidenced by our program having already surpassed 2024 records. With no new programmatic changes and a steady interest rate that remains at 5.95%, homebuyers are finding success in the market. Trends continue to reflect an increased awareness of our programs as well as significant increases in participation. As we close out summer and head into the final quarter of 2025, we look forward to continuing to help house seekers become home buyers.

## **EDUCATION AND OUTREACH UPDATES:**

The financial literacy classes that the Homeownership Department reimburses agencies for have been a considerable success in recent months. Below are two photos taken of the most recent class of financial literacy graduates who worked with Healthy HoMEworks and Amy Smith and will now continue their journey to homeownership.





Graduates from the first time home buyer class who also received tool boxes .



The graduates will now begin the next step of their journey to homeownership.



August brought Maggie Silva, Outreach and Education Coordinator to the Hire-A- Vet campaign at the Augusta Civic Center. The event allowed MaineHousing to serve as a resource not only for hiring but also in promoting our First Time Homebuyer program, and more specifically our Salute ME program. While the event was geared towards Veterans, Civilians were also able to take part in the event and benefit from the resources provided.

In addition to the outreach, Maggie and Compliance Specialist Lisa McKenna have been engaging lenders in some additional training. New lenders have come on board and several of our other lenders have seen staffing changes in the past few months which prompted us to offer a second set of training. Attendance was high and many great questions were asked as our lenders continue to collaborate with first-time homebuyers on their journey to homeownership.

Outreach has taken on new forms as well. Maggie Silva has rolled out quarterly newsletters to borrowers, lenders, and realtors. Each newsletter is specific to the target audience sharing valuable information for new homeowners, changes to our programs and reminders for lenders, and key talking points for lenders as they interact with potential buyers.

## Housing Choice Vouchers Department Memorandum

**To:** MaineHousing Board of Commissioners

**From:** Allison Gallagher - Director of HCV Programs

**Date:** September 16, 2025

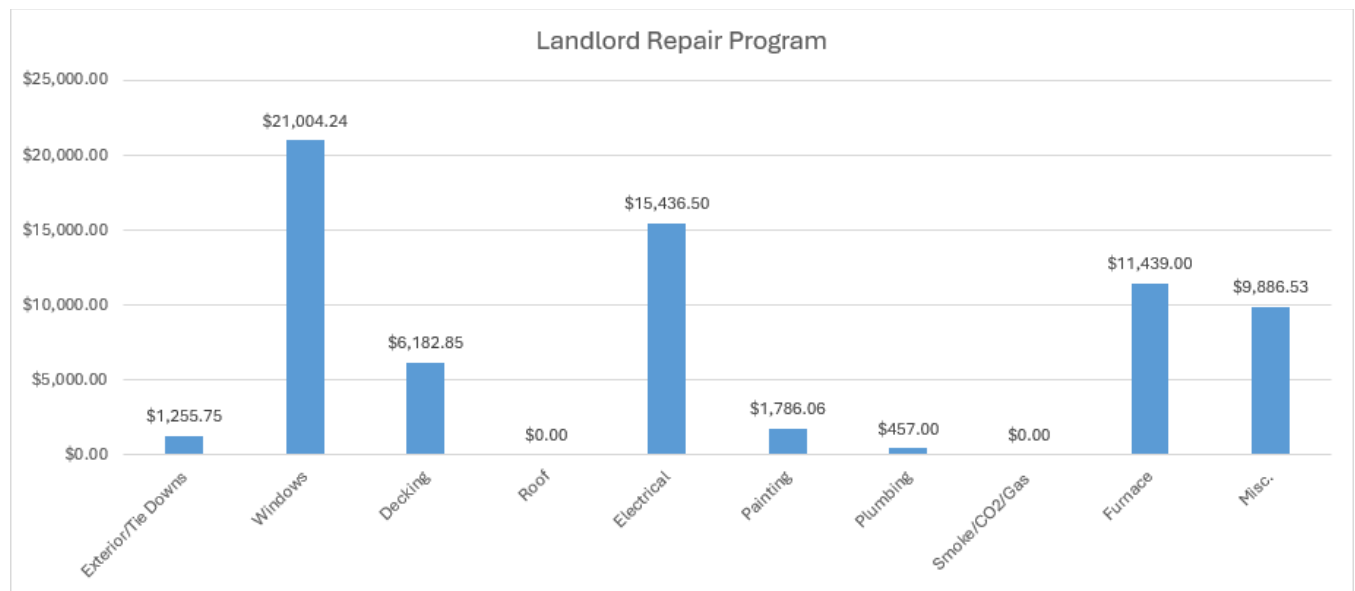
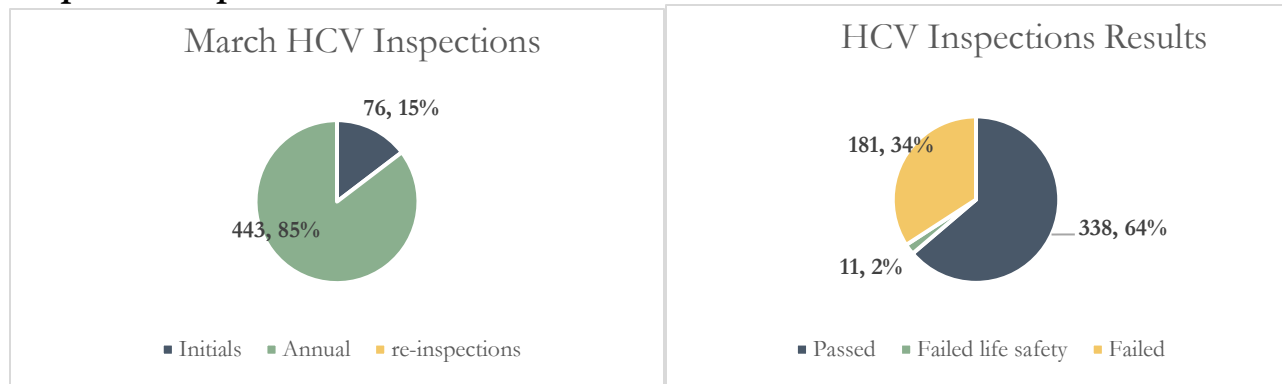
**Subject:** Monthly Report – Housing Choice Voucher Program

### Program Updates:

The Public Hearing for the 2026 PHA Plan will be held October 15, 2025, at 9:30am. Please contact Jack or Ashley if you would like to attend.



## Inspection Updates:



- LL Repair Program YTD – \$67,227
- Damage Reimbursement Program YTD – \$27,600

## Human Resources and Facilities Department Memorandum

**To:** Board of Commissioners

**From:** Jane Whitley, Director of Human Resources & Facilities

**Date:** September 2025

**Subject:** Board Report

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### Human Resources – as of September 9, 2025



### BEST PLACES TO WORK IN MAINE SURVEY

We have once again been selected as one of Maine's Best Places to Work for 2025! This is our third consecutive selection, which we apply for every other year, we were selected in 2021 and 2023.



### Fair Housing Training for Partners

MaineHousing is offering a free Understanding of Fair Housing training program. This program is on demand and self-paced. It is available through our online learning portal. To register for the training, please visit our website: <https://www.mainehousing.org/education/fair-housing-education>

### Facilities Updates

➤ No new news



## Information Technology Department Memorandum

**To:** Board of Commissioners

**From:** Craig Given, Director of IT

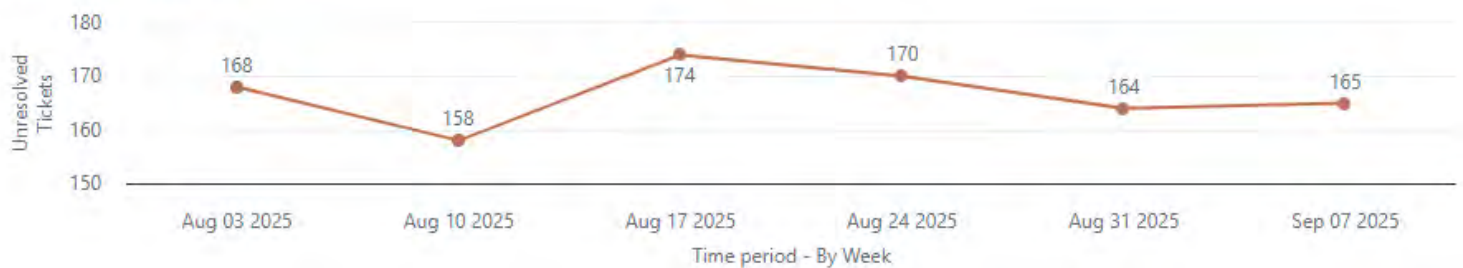
**Date:** September 9, 2025

**Subject:** Monthly Report

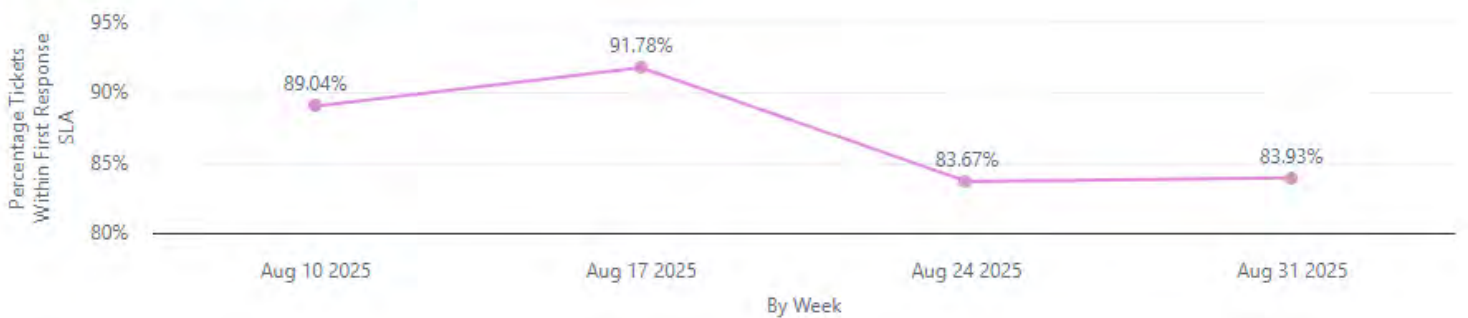
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### Unresolved Tickets - Trend

Group By : By Week ▾

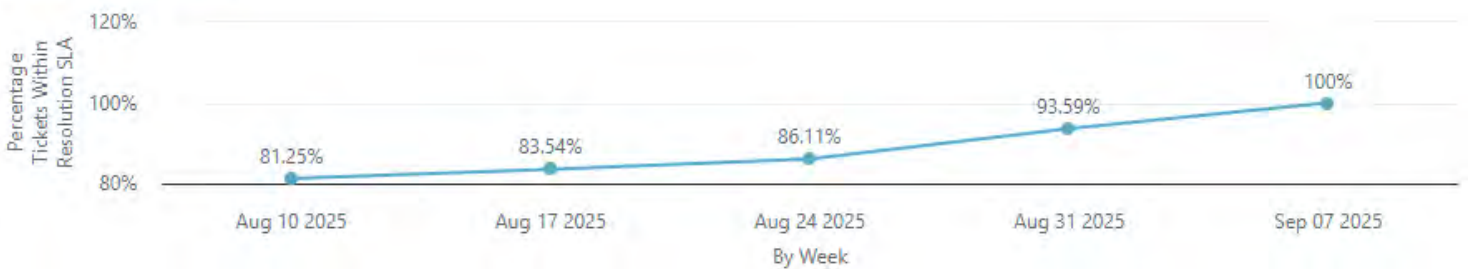


### First Response SLA Compliance - Trend



### Resolution SLA Compliance - Trend

Group By : By Week ▾



## Information Technology Updates:

- Initiated Phase II of Teams rollout, including departmental enhancements to achieve process improvements. Migration of existing processes from previous environment to support within Teams.
- External risk assessment and penetration testing to validate current configurations and identify risk areas to be addressed. Final report is pending.
- External phishing campaign completed. Results are being compiled, but there was a 50% reduction in the number of staff who exposed security information.
- New Application Specialist started work and is currently going through the IT onboarding process.
- IT Help Desk provided support for the Affordable Housing Conference.
- Technology staff presented “Protecting Yourself From Cyberthreats” seminar at the Affordable Housing Conference.
- Quarterly security training is currently active for all staff.
- Information Security Committee completed review and interviews for the latest round of CAA Security Questionnaire.
- Rollout of Windows 11 to cover all desktop configurations underway with completion prior to end of support planned.
- Ongoing configuration and implementation of Microsoft Purview. Preparation for the implementation of additional software features of Microsoft 365, including Teams, SharePoint and OneDrive.
- Continued quality improvement process for ITSM (Information Technology Service Management) software.
- Applied security patches to critical systems to address identified vulnerabilities.

**Planning and Research Department Memorandum**

**To:** Board of Commissioners

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

**Date:** September 08, 2025

**Subject:** September 2025 Board Report

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**Planning and Research Department (PnR)**

A major August highlight for PnR is the newly re-launched Homeownership Affordability Dashboard. Data Analyst Viger worked for several months to accumulate and merge several external data sources, then calculate numerous affordability metrics. With support from Data Analyst Byer and Director Jonny Kurzfeld, she then developed the dashboard framework for easily visualization of the data for all users. Filterable graphs and tables make sections such as “Income and Price Trends” and “Affordability Comparisons” maximally informative and accessible. As one attorney in the Legal and Compliance Department noted, “Fantastic. The functionality is very impressive. The local information and trends are immediately useful for a great deal of the work in our department. Thank you [...] for making this available to all and sharing it here.” You can access the dashboard for your own browsing at this link: [Homeownership Affordability Metrics](#)

The 2025 Maine Affordable Housing Conference is scheduled to take place Tuesday, September 9, a week prior to the Board’s September meeting. In the run-up, UI/UX Designer Ouellette and Executive Administrator Lawlor, supported by a team of PnR and IT staff, are working tirelessly to ensure the event runs smoothly. Attendance is expected to be exceptional, and the day boasts an impressive roster of insightful speakers and sessions. Online registration has expired but there will likely be attendees arriving to register onsite the day of the event.

Following this meeting of the Board, the NCSHA (National Counsel for State Housing Agencies) is hosting its annual conference October 4<sup>th</sup> through 7<sup>th</sup> in New Orleans. Department Director Jonny Kurzfeld and Communications Director Scott Thistle will be attending on behalf of PnR, along with a diverse MaineHousing contingent from our other departments. MaineHousing submitted three entries for NCSHA Awards, a national competition whose results are announced at the conference, and we were asked to present on one of those submissions during the organized sessions.

2025 Annual Conference & Showplace — NCSHA

NCSHA plays an key role in MaineHousing’s work; in just the last few weeks, communications from this important networking, educational, and advocacy group have included updates on housing legislation and movement on initiatives such as the Community Reinvestment Act; information and data on industry trends; policy analysis and generalized forecasting; and specialized forums curated to our areas of work. NCSHA Director Stockton Williams, a frequent speaker at our housing conferences, will be once again sharing his keen insights with us in Bangor at the Affordable Housing Conference.



## External Communications

Press Interaction	ME-based outlets Press contacts*	Out-of-state outlets Press contacts*	Director-level Press interviews
August 2025	12	1	6
Previous 3 mo Average	16.6	.33	11
Previous 12 mo Average	21.7	.66	15
August 2024	20	2	14

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

MaineHousing Communications Director Scott Thistle fielded 14 media requests over the period of August 8 to September 5, 2025. These requests came from a range of outlets, including television, print, radio, and online. Only one of these requests, from the Associated Press, originated outside of Maine.

The other 13 were from Maine-based outlets, and all but two of the interactions resulted in stories where MaineHousing was mentioned or staff were directly quoted. The Bangor Daily News made the largest number of requests with 4, while Maine Public and WCSH NewsCenter each requested information or comment twice over the period. The remaining requests came from a mix of outlets, large and small.

The most frequent topics of interest this period were inspired by local news events, like the approval of new multi-family housing construction. Reporters also often spoke with MaineHousing Planning and Research staff for information, and simply education and background.

Development Director Mark Wiesendanger spoke on the record with Press Herald reporter Dana Richie about the tight competition for Low Income Housing Tax Credits and how that program is administered. The resulting report provided some foundational knowledge about multi-family housing financing to the Press Herald's readers.

### [Proposed South Portland low-income housing development tries to win points](#)

Director of Homeless Initiatives Kelly Watson also spent time explaining the complexities of Rapid Rehousing programs, their funding streams, and how we track their effectiveness in a background session with Maine Public's Nicole Orgysko.

While the bulk of our requests came from what would be considered traditional mainstream media, we also received requests from some the state's alternative online news outlets, including The Maine Monitor and The Maine Wire.

Here are links to some of the stories MaineHousing appeared in:

[UPDATE: Trump Administration Orders Review of All Public Housing Authorities to Root-Out Illegal Immigrants - The Maine Wire](#)

[Midcoast group to buy property for middle-class housing](#)

[One of Bangor's few overnight warming shelters won't open this winter](#)

## Internal Communications

<b>Intranet Activity</b>	Total Monthly Visits	Average Users Per Day	Average Session Time
August 2025	6,492	113	32 minutes
Previous 3 mo Average	-	-	-
Previous 12 mo Average	-	-	-
August 2024	-	-	-

Intranet activity remains strong in the face of our transition to the SharePoint platform, with the unique daily users averaging over 100. As with the previous report, the transition to a new system means that new metrics are still being assessed. Average session time is one such metric, which we currently have measuring the total time logged into the site for each active session.

## Interdepartmental Support

<b>Lytho Activity</b>	New Requests	Requests Completed	Median hours to completion*	Top 2 Departments
August 2025	21	30	2.49	EHS, I&C
Previous 3 mo Average	26.6	25.6	11.22	Homeownership, EHS
Previous 12 mo Average	25.75	26.2	2.18	EHS, Homeless Initiatives
August 2024	38	42	0.17	EHS, Homeless Initiatives

\*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.

Among the work for other departments in August, both PnR's data analysts put extensive time and effort into two specific projects. Data Analyst Byer tackled Dollar Per Point (DPP) for EHS, the formula calculation for determining HEAP benefits, which she uses to project the expected costs in the coming year based on previous year client data. Data Analysts Viger and Byers worked together on in-depth data collection and collation to update the Utility Allowances for the HCV Department. While heating cost estimates are revised annually for Section 8 Voucher holders, non-heating expenses such as water, sewage, and trash removal are updated intermittently and had not been thoroughly reevaluated for quite some time. The new allowances provide a more accurate representation of current tenant costs for these services.

## Website

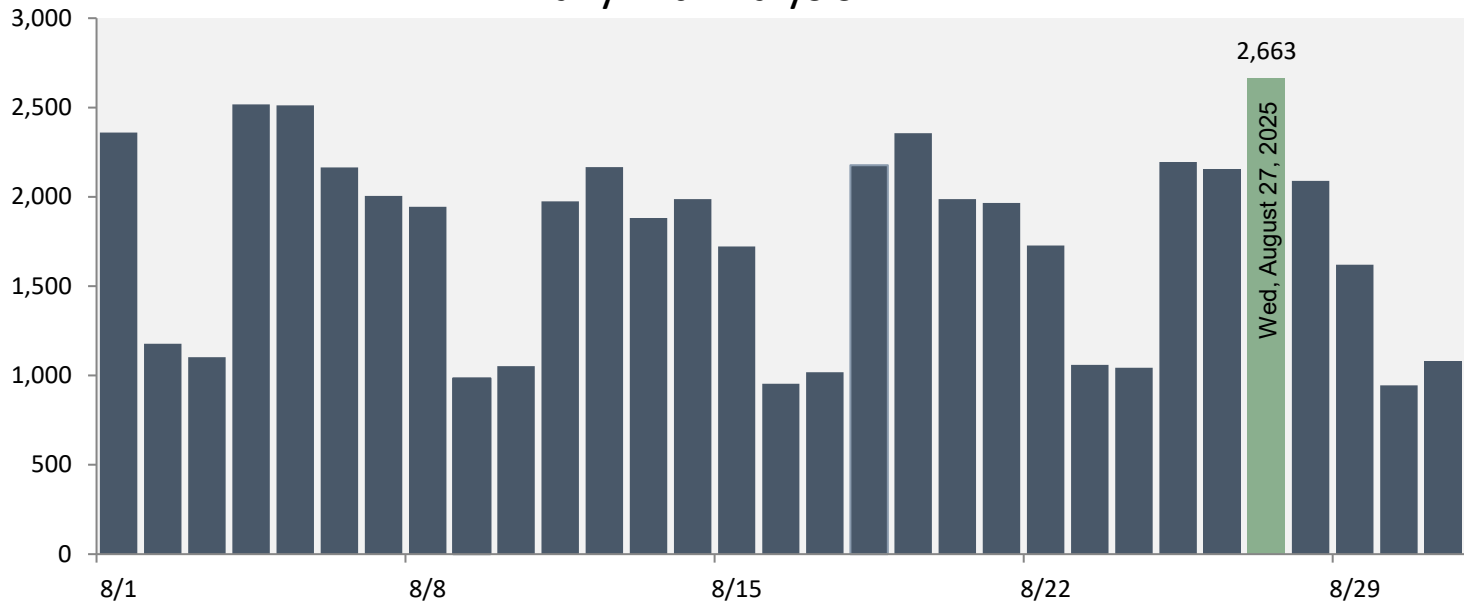
Web Traffic	Visitors	Total Hits	Engagement	Top 2 Program Areas
August 2025	54,588	20,883	84.9%	Energy Programs Homebuyer Programs
Previous 3 mo Average	47,085	164,116	84%	Homebuyer Programs Rental Programs
Previous 12 mo Average	57,082	205,258	85.5%	Homebuyer Programs Rental Programs
August 2024	58,877	217,872	88.1%	Homebuyer Programs Rental Programs

Full web report for August is included below. Website hits were up, which can be attributed to the seasonal restart of the HEAP marketing, as evidenced by the total hit figure and in that the top ranked referring sites and keywords were all related to HEAP.

# August 2025 - MaineHousing Website Statistics

## Hit Summary

### Daily Hit Analysis

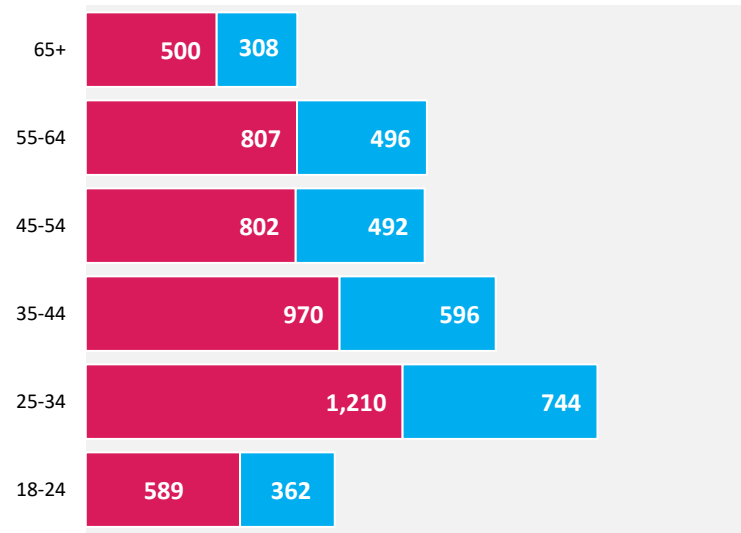


Visitors	Unique Visitors	Page Loads (Hits)	Avg Page Views	Avg Duration	Avg Engagement Rate
54,588	32,018	208,830	3.81	0:03:37	84.9%

## Demographics Summary

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

### AGE & GENDER



62%



38%

### TOP CITIES

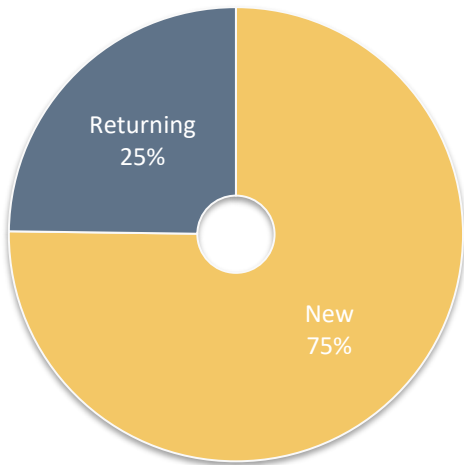
Portland, Maine	3,711
Boston, Massachusetts	3,534
Augusta, Maine	1,746
New York, New York	1,585
Bangor, Maine	1,558
Frankfurt , Germany	926
Lewiston, Maine	888
Des Moines, Iowa	670
Ashburn, Virginia	665
Waterville, Maine	589

Top Cities account for 29.08% of all website traffic

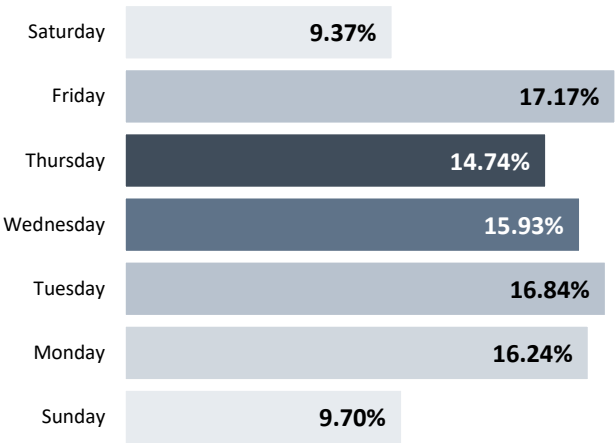
# Visitor Engagement

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

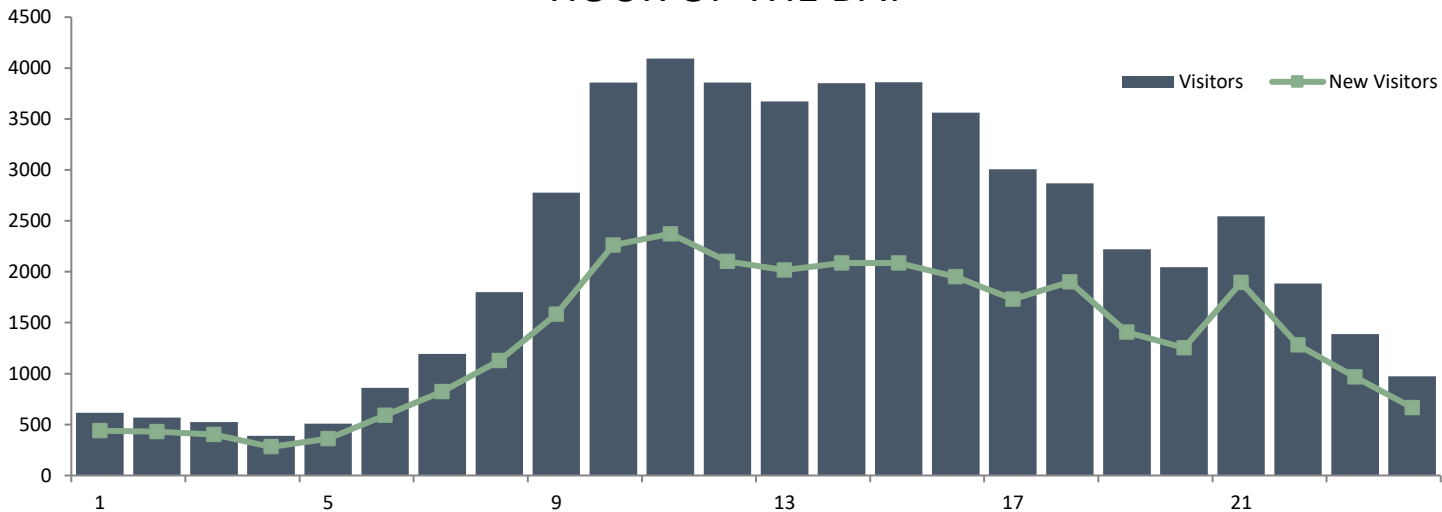
## NEW & RETURNING VISITORS



## DAYS OF THE WEEK

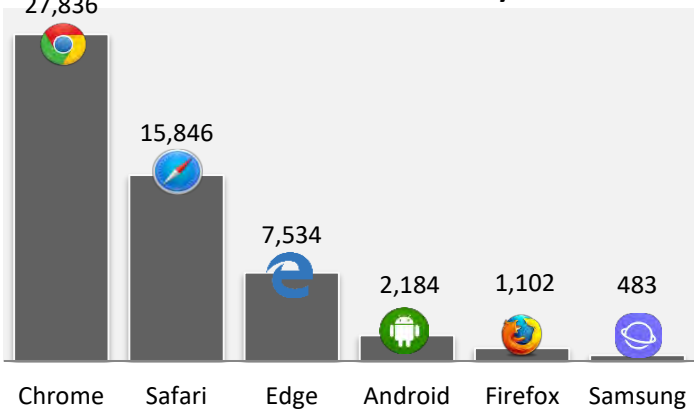


## HOUR OF THE DAY



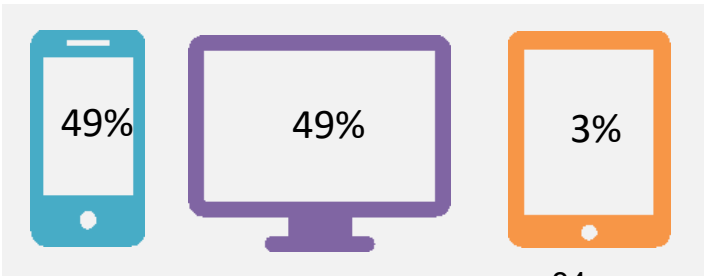
# Visitor Technology Summary

## Web Browser Analysis



## DEVICE ANALYSIS

Cell Phone      Desktop      Tablet

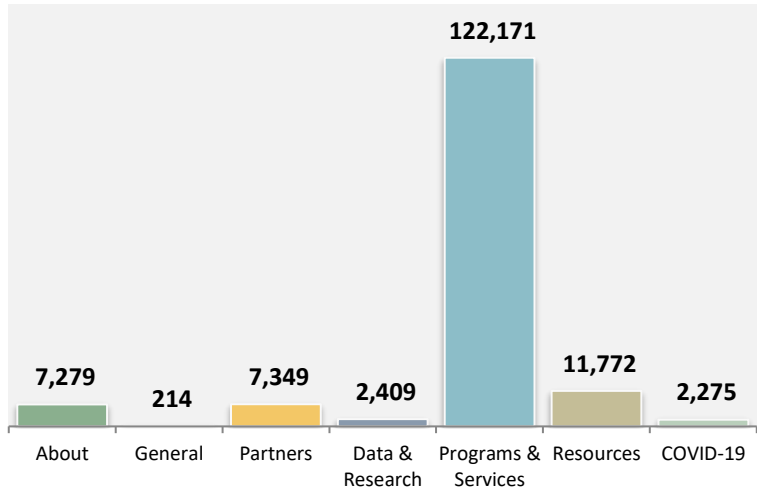


## Popular Content

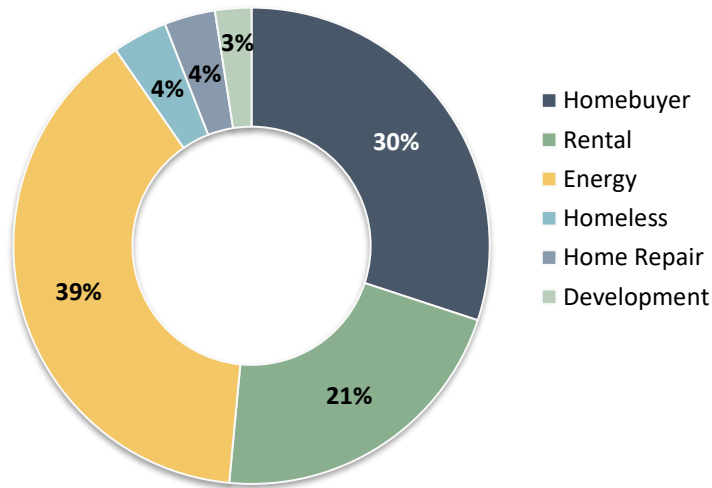
Popular content on our site is defined by pages and or sections of our site that have the highest visits. Below content has been categorized by page, program area and content sections. COVID-19 was added in March of 2020.

Page Title	Hits
Home	26,589
Home Energy Assistance Program	21,845
Home Energy Assistance Program Online Application Resources	18,677
First Home Loan Program	13,638
Rental Assistance	7,713
Housing Choice Vouchers	6,512
Subsidized Housing	5,831
Mortgage Calculator	4,353
MaineHousing Lenders	4,151
Homebuyer Income & Purchase Limits	3,158
HEAP Income Eligibility	3,056
Current Interest Rates	2,867
Eviction Prevention Program	2,768
Emergency Shelters	2,741
Home Energy Assistance Program	2,486
Steps to Homeownership	2,315
Home Energy Assistance Program	1,998
Programs - Services	1,962
Rent - Income Charts	1,833
Home Repair	1,807
Homebuyer Programs	1,606
Multifamily Developers Programs	1,546
Energy Assistance	1,531
First Generation Program	1,530
Contact MaineHousing	1,521

Popular Content By Program

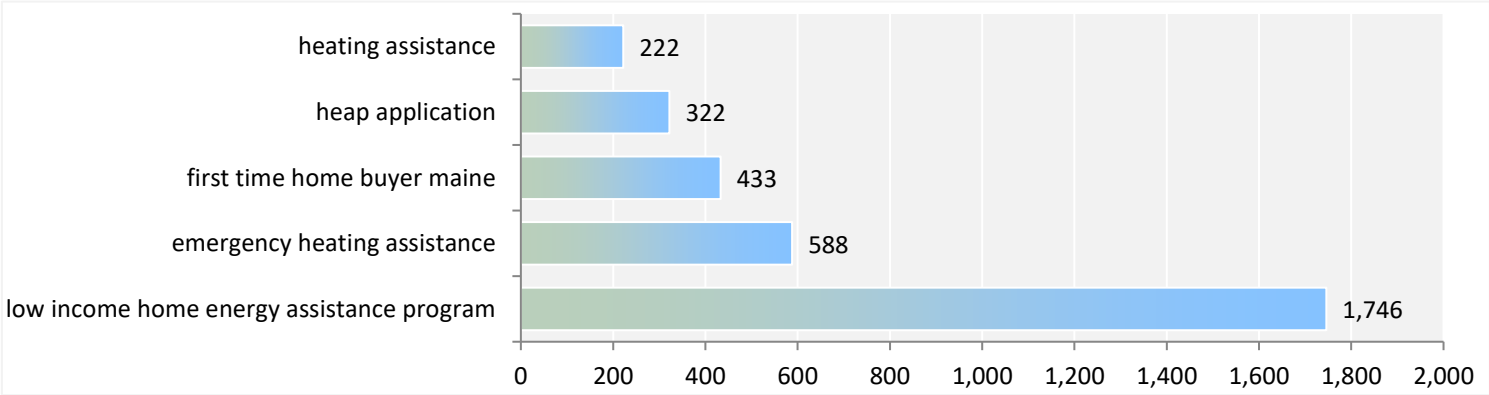


Popular Content By Section



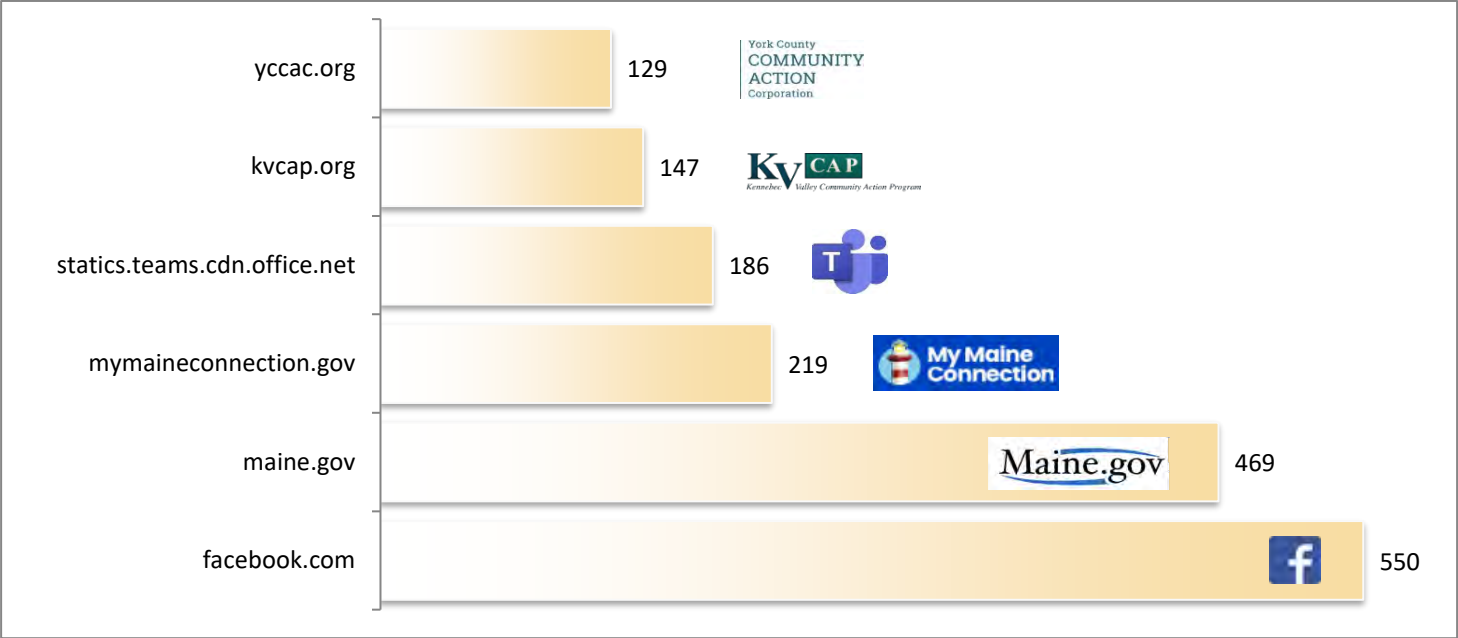
## Search Keywords

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 2025-2026

<b>SEPTEMBER 16, 2025</b> <u>Board Business:</u> <ul style="list-style-type: none"> <li>Homeless Solutions Rule Public Hearing</li> <li>PHA Plan Wrap-Up</li> <li>Mortgage Purchase Program Amendments and Investment Policy</li> <li>2026 Goal Setting – continued discussion</li> </ul> <u>Program Presentations:</u>	<b>OCTOBER 21, 2025</b> <u>Board Business:</u> <ul style="list-style-type: none"> <li>Adopt PHA Plan <b>(VOTE)</b></li> <li>Adopt Homeless Rule <b>(VOTE)</b></li> <li>2026 Goal Setting – final</li> </ul> <u>Program Presentations:</u> Asset Management Department Update
<b>NOVEMBER 18, 2025</b> <u>Board Business:</u> <ul style="list-style-type: none"> <li>Review Preliminary 2026 Budget</li> <li>Resource Allocation</li> <li>Updates from the Governor’s office (Greg Payne)</li> </ul> <u>Program Presentations:</u>	<b>DECEMBER 16, 2025</b> <u>Board Business:</u> <ul style="list-style-type: none"> <li>Approve 2026 Budget <b>(VOTE)</b></li> <li>Elect Officers <b>(VOTE)</b></li> <li>MPP Series Resolution <b>(VOTE)</b></li> </ul> <u>Program Presentations:</u>
<b>JANUARY 20, 2026</b> <u>Board Business:</u> <ul style="list-style-type: none"> <li>Legislative Preview</li> </ul> <u>Program Presentations:</u> Multi-family Development – 2025 Review, 2026 Preview	<b>FEBRUARY 17, 2026</b> <u>Board Business:</u> <ul style="list-style-type: none"> <li>Legislative Update</li> <li>Governor’s Office Update</li> </ul> <u>Program Presentations:</u> Homeownership – 2025 Review, 2026 Preview
<b>MARCH 17, 2026</b> <u>Board Business:</u> <ul style="list-style-type: none"> <li>HEAP Rule/State Plan introduction</li> <li>Introduce DOE Weatherization State Plan</li> <li>Legislative Update</li> <li>Executive Session – Personnel matter</li> </ul> <u>Program Presentations:</u> Asset Management department update	<b>APRIL 21, 2026</b> <u>Board Business:</u> <ul style="list-style-type: none"> <li>Commence Rulemaking HEAP Rule <b>(VOTE)</b></li> <li>DOE Weatherization State Plan Public Hearing</li> <li>Legislative Update</li> <li>Executive Session – Personnel Matter <b>(VOTE)</b></li> </ul> <u>Program Presentations:</u> 2025 Budget and Audit results
<b>MAY 19, 2026</b> <u>Board Business:</u> <ul style="list-style-type: none"> <li>HEAP Rule/State Plan Public Hearing</li> <li>Adopt DOE Weatherization State Plan <b>(VOTE)</b></li> <li>Planning and Research department and strategic planning update</li> </ul> <u>Program Presentations:</u> Mortgage Purchase Program (MPP) Overview/Financial Results	<b>JUNE 16, 2026</b> <u>Board Business:</u> <ul style="list-style-type: none"> <li>Adopt HEAP Rule/State Plan <b>(VOTE)</b></li> <li>Homeless Rule Intro</li> <li>Legislative Update/Update from the Governor’s Office</li> <li>Executive Session – Personnel matter followed by a <b>(VOTE)</b></li> </ul> <u>Program Presentations:</u> IT department update Development department update
<b>JULY 21, 2026</b>  Meeting to be held if necessary	<b>AUGUST 18, 2026</b> <u>Board Business:</u> <ul style="list-style-type: none"> <li>Commence Rulemaking Homeless Solutions Rule <b>(VOTE)</b></li> <li>Introduce PHA Plan</li> <li>2027 Goal Setting – initial discussion</li> </ul> <u>Program Presentations:</u>