

September 19, 2023 Board Packet

Agenda September 19, 2023 Meeting	1
Minutes of August 15, 2023 Meeting	2
HCV PHA Annual Plan memo	5
HCV PHA Plan Public Comment Notice Plan 080123	14
HCV PHA Plan - Draft	6
Legislative Overview	15
2024 Goal Setting Agenda- Leadership Conversation	29
Asset Managment	30
Development Update 091923	31
Energy and Housing Services	35
Finance - CommissionersReport0823	52
Finance - Commrpt 0823	50
Finance - MonthlyFinanceActivityReport92023	39
Finance - MonthlyFinancial&BudgetReport92023	41
Homeless Initiatives Board Report	60
Homeownership Board Report	64
HCV Board Report	67
HR Board Report	69
IT Board Report	70
Planning and Research Board Report	72
2023 Calendar.pdf	79



Board of Commissioners Meeting – September 19, 2023 9:00 a.m. to 12:00 p.m.

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

9:00	Adopt Agenda (VOTE)	All
	Remote Commissioners	Frank O'Hara
	- Reason remote	
	- Any other persons at their location	
	Approve minutes of August 15, 2023 meeting (VOTE)	All
	Communications and Conflicts	All
	Chair of the Board Updates	Frank O'Hara
	Director Updates	Dan Brennan
9:30	PHA Public Hearing	Ashley Carson / Allison Gallagher
9:45	Legislative Overview	Erik Jorgenson
10:15	Information Technologies Presentation	Craig Given
10:45	2024 Goal Setting <i>See separate Goal Setting Agenda in the Board Packet</i>	Jamie Johnson
	<u>Department Reports:</u>	All
	Asset Management	
	Development	
	Energy and Housing Services	
	Finance Monthly Report	
	Financial & Budget Report	
	Finance Delinquency Report & Charts	
	Homeless Initiatives	
	Homeownership	
	Housing Choice Vouchers	
	Human Resources & Facilities	
	Information Technology	
	Planning and Research	
	2023 Board Calendar	
	Adjourn (VOTE)	All

The next meeting of the Board is scheduled for October 24, 2023
virtually and in person at 26 Edison Drive, Augusta, Maine



Minutes of the Board of Commissioners Meeting August 15, 2023

MEETING CONVENED

A meeting of the Board of Commissioners for MaineHousing convened on August 15, 2023 at the offices of MaineHousing, 26 Edison Drive, Augusta, Maine and virtually. Notice of the meeting was published on August 4, 2023 in Central Maine newspapers. Notice of Board of Commissioners meetings is also on MaineHousing's website at www.mainehousing.org.

Chair Frank O'Hara called the meeting to order at 9:00 a.m. Director Dan Brennan, State Treasurer Henry Beck, Commissioners Elizabeth Dietz, Paul Shepherd, Laura Buxbaum, Nancy Harrison, Noël Bonam, and Renee Lewis, all attended in person. There was a quorum present.

PUBLIC ATTENDANCE

Guests and staff present for all or part of the meeting included: Ashley Carson, Chief Counsel; Adam Krea, Senior Director of Finance and Lending; Jamie Johnson, Senior Director of Operations; Lauren Bustard, Senior Director of Homeless Initiatives; Genevieve Soucy, Director of Energy & Housing Services; Scott Thistle, Communications Director; Erik Jorgensen, Senior Director of Government Relations & Communications; Jonny Kurzfeld, Director of Planning & Research; Allison Gallagher, Director of Housing Choice Vouchers; Karen Lawlor, Executive Administrator; Craig Given, Director of Information Technology; Andrew Thomas, Help Desk Analyst II; Jane Whitley, Director of Human Resources and Facilities; Bob Conroy, Director of Asset Management; Craig Reynolds, Director of Homeownership; Darren Brown, Director of Finance; Kelly Watson, Director of Homeless Initiatives; Daniel Drost, Program Training & Quality Control Coordinator; Mark Wiesendanger, Director of Development; Linda Grotton, Director of Audit and Compliance; Tom Cary, Treasurer; Joshua Cole, Data Analyst; Caitlyn Andrews, Maine Public Radio; Laura Mitchell, Executive Director, Maine Affordable Housing Coalition; and Gerrylynn Ricker, Paralegal and Note taker.

ADOPT AGENDA

Commissioner Buxbaum made a motion to adopt the August 15, 2023 agenda.

APPROVE MINUTES OF JUNE 20, 2023 MEETING

Commissioner Buxbaum made a motion seconded by Commissioner Shepherd to accept the June 20, 2023 minutes as written.

COMMUNICATIONS AND CONFLICTS

Chair O'Hara reported he and Director Brennan received an e-mail about concerns of the impact on neighbors on a project. He advised the e-mailer that the Board does not review individual projects and that staff would get back to him about his concerns.

Commissioner Buxbaum was approached by an affordable housing developer who expressed some concerns about delays they felt were happening at MaineHousing. Commissioner Buxbaum spoke with Director Brennan about it who offered to speak with the person. Commissioner Buxbaum has not yet closed that loop.

Commissioner Harrison had a conversation with the Director of Four Directions at an outside function who was looking for different contacts within MaineHousing.

Commissioner Lewis reached out to a national engineering company to provide some information on construction costs.

CHAIR OF THE BOARD UPDATES

- Chair O'Hara advised the members that the NCSHA Annual Conference & Showplace is in Boston, Massachusetts this year from October 14 to October 17, the date of the October meeting. With the consent of the members, the October meeting was changed to October 24, 2023 at 9:00 a.m. Commissioner Buxbaum advised the members that she would not be attending the October meeting due to several conferences in October.
- Chair O'Hara reported that MaineHousing was successful in achieving the Best Places to Work in Maine. Congratulations to Director Brennan and staff.
- Last year's goal setting included housing marketing analysis, market research, national research, best practices, etc. Today at the meeting we have Jonny Kurzfeld, he's been recently hired and will be working on this kind of housing market analysis and housing needs research.

DIRECTOR UPDATES

Director Brennan reported issues, his activities and upcoming matters as follows:

- Director Brennan welcomed and introduced Jonny Kurzfeld, our new Director of Planning & Research. He also introduced our Director of Homeless Initiatives, Kelly Watson. Kelly has been a manager in the Homeless Initiatives department for a number of years.
- Director Brennan recognized Caitlyn Andrews of Maine Public who has joined the meeting virtually. She has expressed an interest in this session and what we're doing so welcome Caitlyn and thank you for your interest in MaineHousing.
- We learned that the investor Evernorth (formerly Northern New England Housing Investment Fund) will not be able to fund seven projects in our pipeline, some of which were getting ready to go to closing.
- Director Brennan discussed the Inflation Reduction Act and the amount of money that will be coming in for energy efficient related issues. Commissioner Buxbaum asked about MaineHousing's participation in the Solar for All competition. Director Brennan reported the Governor's Energy Office is taking the lead on.
- The Governor's office created a new Office of New Americans and the Governor's Office of Policy Innovation & Future will be looking into that and MaineHousing will have a role.
- Director Brennan had a call with Joaquin Altoro, Administrator Rural Housing Service about Rural Development preservation.
- We hosted the Principal Deputy Assistant Secretary for Public Indian Housing for HUD, Richard Monocchio. He met here with all the public housing directors.
- We were invited to attend the Veterans Housing Surge in Portland with the Veterans Administration Secretary, Denis McDonough. Senator King and Representative Pingree were there.
- Legislative work is done and included in your Board packet is a high-level summary. At next month's meeting we'll have Senior Director of Government Relations & Communications Erik Jorgensen, give a much deeper dive overview.
- Director Brennan mentioned our multi-family pipeline which is just massive, it is great, and it is moving. Director Brennan has already been to six ground breakings or ribbon cuttings and there are fifteen that are going to happen between now and the end of the year. On average, our production capacity looks to be around 650-700 new units for the next four years.
- We're looking at the heating assistance program for 2024. We won't be getting all the extra money we received last year. Going back to just our base grant of about \$40 million. In order to serve the same number of people, their benefit would be half the amount they received last year.

- Director Brennan talked about the computer conversion we are doing for our weatherization and heating assistance program. We went live yesterday on our multi-family system, ProLink. That was a massive amount of work.
- Commissioner Shepherd asked Director Brennan about the Housing Needs Assessment study. Director Brennan advised that it is in the final stages and we're hoping to roll it out during our housing conference on October 4th. Director Brennan will give an update at the September meeting.

GOAL SETTING

Chair O'Hara introduced Jamie Johnson, our Senior Director of Operations as our facilitator for the 2024 annual goal setting. She began by having each Commissioner share what they hoped to accomplish from the goal setting. Jamie Johnson then facilitated brainstorming using an Affinity Diagram to identify 2024 priorities. Director Brennan shared a high level overview of the 2023 goal setting milestones, his vision for 2024 and discussed the idea of a 2025 three year strategic plan. Adam Krea, Senior Director of Finance and Lending then shared a high level overview of MaineHousing's funding, breaking out discretionary and nondiscretionary. Jamie Johnson continued to facilitate the brainstorming and the following themes were identified: Advocacy, Accessibility, Systems, Climate/Energy, Homelessness, Preservation/Production, Preservation/Homeownership, and Housing Choice Voucher. The Commissioners agreed to continue the discussion at the next meeting with some input from staff regarding the themes that were identified.

ADJOURN

Commissioner Buxbaum made a motion seconded by Commissioner Bonam to adjourn the meeting. The meeting was adjourned at 11:37 a.m. by unanimous vote of the Board.

Respectfully submitted,

Elizabeth Dietz

Housing Choice Vouchers Department Memorandum

To: Board of Commissioners

From: Allison Gallagher

Date: September 19, 2023

Subject: HCV Annual Plan Process

The Annual plan provides a progress report on our program goals and priorities outlined in the HCV 5 Year plan (2020-2025). The plan has four sections described below:

Section A- PHA Information

Section B

- **Revision of existing PHA Plan Elements**

The only revision MaineHousing will make in 2024 is to Rent Determination HUD waivers allowing us to set payment standards at 120% of FMR and allowed us to adjust the payment standard between annual re-certifications. The waivers expire on December 31, 2023.

- **New Activities**-Not Applicable
- **Progress Report**-See details on draft of PHA plan
- **Capital Improvements**-Not Applicable
- **Most Recent Fiscal Year Audit**-No findings

Section C

- **Resident Advisory Board (RAB) Comments**-Pending public comment period
- **Certification by State or Local Officials**-Signed when plan approved by MaineHousing Board of Commissioners
- **Civil Rights Certification**- Signed when plan approved by MaineHousing Board of Commissioners
- **Challenged Elements**-Pending public comment period

Section D

- **Affirmatively Furthering Fair Housing (AFFH)**-MaineHousing is not required to submit an AFH, therefore we do not need to complete Section D.

Annual Plan Schedule

August 1, 2023	Public Notice of Public Hearing and Public availability of PHA Plan
August 15, 2023	Submit draft plan to Board for review prior to Public Hearing
September 19, 2023	Public Hearing
October 17, 2023	Board adoption

Streamlined Annual PHA Plan (HCV Only PHAs)	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires 03/31/2024
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Purpose. The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA’s operations, programs, and services, including changes to these policies, and informs HUD, families served by the PHA, and members of the public of the PHA’s mission, goals and objectives for serving the needs of low- income, very low- income, and extremely low- income families

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

Definitions.

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

A.	PHA Information.																																			
A.1	<div> <div> PHA Name: Maine State Housing Authority PHA Code: ME901 PHA Plan for Fiscal Year Beginning: (MM/YYYY): 01/2024 PHA Inventory (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above) Number of Housing Choice Vouchers (HCVs) 4490 PHA Plan Submission Type: <input checked="" type="checkbox"/> Annual Submission <input type="checkbox"/> Revised Annual Submission </div> <div> Availability of Information. In addition to the items listed in this form, PHAs must have the elements listed below readily available to the public. A PHA must identify the specific location(s) where the proposed PHA Plan, PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. Additionally, the PHA must provide information on how the public may reasonably obtain additional information of the PHA policies contained in the standard Annual Plan but excluded from their streamlined submissions. At a minimum, PHAs must post PHA Plans, including updates, at the main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on their official website. </div> </div> <div> <input type="checkbox"/> PHA Consortia: (Check box if submitting a joint Plan and complete table below) </div> <table border="1"> <thead> <tr> <th>Participating PHAs</th> <th>PHA Code</th> <th>Program(s) in the Consortia</th> <th>Program(s) not in the Consortia</th> <th>No. of Units in Each Program</th> </tr> </thead> <tbody> <tr> <td>Lead HA:</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> </tbody> </table>	Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program	Lead HA:																													
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B.	Plan Elements.																																	
B.1	<p>Revision of Existing PHA Plan Elements.</p> <p>a) Have the following PHA Plan elements been revised by the PHA since its last Annual Plan submission?</p> <table border="0"> <tr> <td>Y</td> <td>N</td> <td></td> </tr> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td>Statement of Housing Needs and Strategy for Addressing Housing Needs.</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td>Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td>Financial Resources.</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td>Rent Determination.</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td>Operation and Management.</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td>Informal Review and Hearing Procedures.</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td>Homeownership Programs.</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td>Self Sufficiency Programs and Treatment of Income Changes Resulting from Welfare Program Requirements.</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td>Substantial Deviation.</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td>Significant Amendment/Modification.</td> </tr> </table> <p>(b) If the PHA answered yes for any element, describe the revisions for each element(s): Rent Determination-Requested and approved for a waiver to set payment standards up to 120% of FMR for 2023-waiver expires 12/31/2023</p>	Y	N		<input type="checkbox"/>	<input checked="" type="checkbox"/>	Statement of Housing Needs and Strategy for Addressing Housing Needs.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Financial Resources.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Rent Determination.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Operation and Management.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Informal Review and Hearing Procedures.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Homeownership Programs.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Self Sufficiency Programs and Treatment of Income Changes Resulting from Welfare Program Requirements.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Substantial Deviation.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Significant Amendment/Modification.
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B.2	New Activities. – Not Applicable																																	

Draft

B.3**Progress Report.**

Provide a description of the PHA's progress in meeting its Mission and Goals described in its 5-Year PHA Plan.

Program Goals:**Improve Housing Quality**

- Used administrative fee reserves and other state funding to provide landlord repair money and damage reimbursement.

Landlord Repair- \$187,500

Damage Reimbursement-\$62,500

- Hold Landlord forums and PHA inspector forums- virtually

- Require gas detectors in units where gas utility or appliances are used

Expand the Supply of Affordable Housing

- Used administrative fee reserves and other state funding to provide landlord incentives and security deposits.

Landlord Incentives- \$270,000

Security Deposits- \$175,000

- Awarded 12 Project-based vouchers to housing projects for elderly and or disabled families

- Awarded 57 Project-based vouchers to permanent supportive housing projects for homeless and or disabled families

- Added 16 Tenant Protection vouchers to preserve affordable housing in Oxford County

-Added 14 Project Based voucher units to an existing HAP contract for Knox County

Help Maine People Attain Housing Stability

- Ensure EHO and Fair Housing by reviewing requests for reasonable accommodations

- Utilize additional preferences to apply to applicants. The highest preferences are elderly/disabled/families and a preference for US military veterans.

- Set aside 20 Non-Elderly Disabled Vouchers to assist families that participate in the Money-follows-the-person grant through the Maine DHHS Homeward Bound program. (7 currently housed)

-Administer 135 VASH vouchers for veterans (100 currently housed)

-Set aside 32 Non-Elderly Disabled Vouchers to assist families that qualify under the 811 waiver program (30 currently housed)

-Set aside 42 vouchers for a program for working families who may be interested in joining the FSS program (working with Community Action agencies to deliver program throughout the state) (12 currently leased)

- Set aside 115 Family Unification vouchers for families and youth (90 currently leased)

- 60% of available HCV vouchers are set aside for homeless applicants and those fleeing domestic violence

- Administer 5 year mainstream vouchers (approx. 22 available) 16 currently leased

- Administer 99 Emergency Housing Vouchers (EHV) for people experiencing homelessness, previously homeless or at risk and people experiencing domestic violence, stalking or victims of human trafficking (59 currently housed)

- Added priority vouchers for Youth Homeless Demonstration Project (50 vouchers for two years) 12 currently leased

- Added Priority vouchers for disaster assistance (50 vouchers)

Provide Leadership in the Housing Field

- SEMAP score for 2023 high performer

- HCV Director serves as Chair of the Maine Centralized Waiting list Advisory Group

- Coordinate state wide 2 year Housing Navigator pilot by providing funds and tracking outcomes

	<p>Work with 9 agencies providing assistance with pre-tenancy, housing search and landlord outreach to assist Maine people with affordable housing options including new Mainers and underserved populations statewide</p> <ul style="list-style-type: none"> - Administer and coordinate the Family Self Sufficiency Program, enrolled 12 participants - Participate and lead the statewide Program Coordinating Committee (PCC) - Work with partners in providing services and outreach to low-income families via Community Action Agencies, homeless shelters, domestic violence agencies, landlord associations, 211 site, statewide conferences, and other Public Housing Authorities - Coordinate pre-occupancy meetings and yearly updates with owner/managers of Project Based units to monitor vacancies and tenant selection policies - Extended the Landlord Incentives provided by MaineHousing to all PHA's in Maine to deliver a consistent resource to landlords and tenants - Staff attend industry meetings, conferences, and trainings <p>Attend SAVE trainings to stay current with immigration regulations and documentation to determine US citizenship</p> <p>Operational Priorities:</p> <p><u>Service</u></p> <ul style="list-style-type: none"> - Provided excellent customer service by hiring staff competent in customer service delivery – hired one additional Occupancy Specialist - Offer centralized customer service phone line, fax line and email address for applicants, tenants and partners - Utilize a Maine Centralized Waitlist for applicants - Color coded recertification packets and landlord packets to ensure information provided is complete. This allows for efficient processing of tenant and landlord information. <p><u>People</u></p> <ul style="list-style-type: none"> - Provided staff and contractors with excellent tools to enable service (software, training, education and technical assistance) including updated program software to the latest version offered from our vendor. - Process and track certifications through a shared work model <p><u>Financial Capacity</u></p> <ul style="list-style-type: none"> - Access state funds to offer landlord incentives statewide - Monitor utilization using HUD's Two Year Tool - Request Blended Administrative fee to serve tenants statewide <p><u>Resource Optimization</u></p> <ul style="list-style-type: none"> - Tenant files are scanned and saved electronically in Docuware - Utilize RingCentral to track work flow - Use HQS Touch to document inspection results and transmit to Elite software <p>Adding IOS functionality to optimize HQS inspection process</p>
B.4	Capital Improvements. – Not Applicable

B.5	<p>Most Recent Fiscal Year Audit.</p> <p>(a) Were there any findings in the most recent FY Audit?</p> <p>Y N N/A <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/></p> <p>(b) If yes, please describe:</p>			
C.	<p>Other Document and/or Certification Requirements.</p>			
C.1	<p>Resident Advisory Board (RAB) Comments.</p> <p>(a) Did the RAB(s) have comments to the PHA Plan?</p> <p>Y N <input type="checkbox"/> <input type="checkbox"/></p> <p>(b) If yes, comments must be submitted by the PHA as an attachment to the PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations.</p>			
C.2	<p>Certification by State or Local Officials.</p> <p>Form HUD 50077-SL, <i>Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>			
C.3	<p>Civil Rights Certification/ Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan.</p> <p>Form HUD-50077-ST-HCV-HP, <i>PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>			
C.4	<p>Challenged Elements. If any element of the PHA Plan is challenged, a PHA must include such information as an attachment with a description of any challenges to Plan elements, the source of the challenge, and the PHA's response to the public.</p> <p>(a) Did the public challenge any elements of the Plan?</p> <p>Y N <input type="checkbox"/> <input type="checkbox"/></p> <p>If yes, include Challenged Elements.</p>			
D.	<p>Affirmatively Furthering Fair Housing (AFFH).</p>			
D.1	<p>Affirmatively Furthering Fair Housing (AFFH).</p> <p>Provide a statement of the PHA's strategies and actions to achieve fair housing goals outlined in an accepted Assessment of Fair Housing (AFH) consistent with 24 CFR § 5.154(d)(5). Use the chart provided below. (PHAs should add as many goals as necessary to overcome fair housing issues and contributing factors.) Until such time as the PHA is required to submit an AFH, the PHA is not obligated to complete this chart. The PHA will fulfill, nevertheless, the requirements at 24 CFR § 903.7(o) enacted prior to August 17, 2015. See Instructions for further detail on completing this item.</p> <table border="1" data-bbox="181 1434 1451 1896"> <tr> <td data-bbox="181 1434 1451 1476"> <p>Fair Housing Goal:</p> </td> </tr> <tr> <td data-bbox="181 1476 1451 1896"> <p><u>Describe fair housing strategies and actions to achieve the goal</u></p> </td> </tr> </table> <table border="1" data-bbox="181 1906 1451 1946"> <tr> <td data-bbox="181 1906 1451 1946"> <p>Fair Housing Goal:</p> </td> </tr> </table>	<p>Fair Housing Goal:</p>	<p><u>Describe fair housing strategies and actions to achieve the goal</u></p>	<p>Fair Housing Goal:</p>
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Instructions for Preparation of Form HUD-50075-HCV Annual PHA Plan for HCV-Only PHAs

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

A.1 Include the full **PHA Name**, **PHA Code**, **PHA Type**, **PHA Fiscal Year Beginning** (MM/YYYY), **Number of Housing Choice Vouchers (HCVs)**, **PHA Plan Submission Type**, and the **Availability of Information**, specific location(s) of all information relevant to the public hearing and proposed PHA Plan.

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

B. Plan Elements. All PHAs must complete this section. ([24 CFR §903.11\(c\)\(3\)](#))

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

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

☐ **Statement of Housing Needs and Strategy for Addressing Housing Needs.** Provide a statement addressing the housing needs of low-income, very low-income and extremely low-income families and a brief description of the PHA’s strategy for addressing the housing needs of families who reside in the jurisdiction served by the PHA and other families who are on the Section 8 tenant-based assistance waiting lists. The statement must identify the housing needs of (i) families with incomes below 30 percent of area median income (extremely low-income); (ii) elderly families (iii) households with individuals with disabilities, and households of various races and ethnic groups residing in the jurisdiction or on the public housing and Section 8 tenant-based assistance waiting lists. The statement of housing needs shall be based on information provided by the applicable Consolidated Plan, information provided by HUD, and generally available data. The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location. Once the PHA has submitted an Assessment of Fair Housing (AFH), which includes an assessment of disproportionate housing needs in accordance with 24 CFR 5.154(d)(2)(iv), information on households with individuals with disabilities and households of various races and ethnic groups residing in the jurisdiction or on the waiting lists no longer needs to be included in the Statement of Housing Needs and Strategy for Addressing Housing Needs. (24 CFR § 903.7(a)).

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

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

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

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

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

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

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

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

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

☐ **Significant Amendment/Modification.** PHA must provide its criteria for determining a "Significant Amendment or Modification" to its 5-Year and Annual Plan.

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

B.2 New Activities. This section refers to new capital activities which is not applicable for HCV-Only PHAs.

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

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

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

C. Other Document and/or Certification Requirements.

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

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

C.3 Civil Rights Certification/ Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan. Provide a certification that the following plan elements have been revised, provided to the RAB for comment before implementation, approved by the PHA board, and made available for review and inspection by the public. This requirement is satisfied by completing and submitting form HUD-50077 ST-HCV-HP, *PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed*. Form HUD-50077-ST-HCV-HP, *PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed* must be submitted by the PHA as an electronic attachment to the PHA Plan. This includes all certifications relating to Civil Rights and related regulations. A PHA will be considered in compliance with the certification requirement to affirmatively further fair housing if the PHA fulfills the requirements of §§ 903.7(o)(1) and 903.15(d) and: (i) examines its programs or proposed programs; (ii) identifies any fair housing issues and contributing factors within those programs, in accordance with 24 CFR 5.154; or 24 CFR 5.160(a)(3) as applicable (iii) specifies actions and strategies designed to address contributing factors, related fair housing issues, and goals in the applicable Assessment of Fair Housing consistent with 24 CFR 5.154 in a reasonable manner in view of the resources available; (iv) works with jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement; (v) operates programs in a manner consistent with any applicable consolidated plan under 24 CFR part 91, and with any order or agreement, to comply with the authorities specified in paragraph (o)(1) of this section; (vi) complies with

any contribution or consultation requirement with respect to any applicable AFH, in accordance with 24 CFR 5.150 through 5.180; (vii) maintains records reflecting these analyses, actions, and the results of these actions; and (viii) takes steps acceptable to HUD to remedy known fair housing or civil rights violations, impediments to fair housing choice within those programs; addresses those impediments in a reasonable fashion in view of the resources available; works with the local jurisdiction to implement any of the jurisdiction's initiatives to affirmatively further fair housing; and assures that the annual plan is consistent with any applicable Consolidated Plan for its jurisdiction. (24 CFR §903.7(o)).

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

D. Affirmatively Furthering Fair Housing (AFFH).

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

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

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

Public reporting burden for this information collection is estimated to average 6.02 hour per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

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

**STATE OF MAINE
NOTICE OF PUBLIC COMMENT**

**ANNUAL PHA PLAN FOR
SECTION 8 HOUSING CHOICE VOUCHER
PROGRAM**

The Maine State Housing Authority (“MaineHousing”) has prepared a draft of the Annual PHA Plan required by the U.S. Department of Housing and Urban Development for MaineHousing to administer the Section 8 Housing Choice Voucher Program.

The draft Annual PHA Plan was developed in consultation with MaineHousing’s Resident Advisory Board and provides information on current programs and the resident population served, as well as strategies for addressing the housing needs of currently assisted families and the larger community.

MaineHousing shall hold a public hearing on September 19, 2023 at 9:30 a.m. at the Maine State Housing Authority at 26 Edison Dr., Augusta, Maine. Meeting rooms are accessible to persons with physical disabilities. Upon sufficient notice, appropriate communication auxiliary aids and services will be provided. The draft Annual PHA Plan is available for inspection at MaineHousing’s offices in Augusta and on MaineHousing’s webpage: www.mainehousing.org. Written comments will be accepted upon publication of this Notice until close of business on September 19, 2023. If you would like to request a disability-related accommodation, testify at the public hearing or make a comment, please direct your communication to:

Allison Gallagher
Maine State Housing Authority
26 Edison Dr.
Augusta, ME 04330
Telephone: (207) 624-5712 (voice)
1-800-452- 4668 (voice)
Maine Relay 711 (TTY)



MAINEHOUSING LEGISLATIVE SUMMARY

131st Legislature 2023 First Session and First Special Session

The Maine legislature concluded its first session business (a regular and a special session) and adjourned during the evening of July 25, 2023. This was, by any measure, the most consequential legislative session for housing ever, and the issues were driven by a desire among legislators to respond to the deep housing shortages in Maine and across the nation. For the first time, Maine had a designated legislative committee devoted to housing. This committee, which from the start adopted a largely non-partisan stance, received 58 bill referrals that tended to fall across 4 categories: direct support for housing production; supports for people experiencing homelessness and in need of emergency housing; zoning and land use initiatives; and proposals for tenant support and protection.

Bill provisions that specifically require action of MSHA are shown in bold. Bills passed and in law are shown in green (including laws absorbed into the governors change package), bills carried over to the next regular legislative session are shown in yellow, and bills that died during this session are shown in grey. MSHA positions, where we had a position, were “supported”, “opposed” and “NFNA” (Neither For Nor Against).

If you are viewing this document electronically, the LD numbers shown in the leftmost column are linked to the legislature’s bill tracking system, which provides broader information, bill status, and testimony.

LD	TITLE - AN ACT TO	CHIEF SPONSOR	STATUS
2	Address Chronic Homelessness by Creating the Housing First Fund	Talbot-Ross	ABSORBED IN BUDGET

This Bill was absorbed into Governor Mills’ Change Package. It establishes the Housing First Program, which funds the construction and operation of Housing First projects for persons experiencing chronic homelessness. It is funded by an allocation from the real estate transfer tax, which means it won’t be subject to future budget negotiations and cuts. **This bill requires DHHS and MSHA to jointly administer the program and report annually to the housing committee.**

MSHA POSITION: supported.

3	Establish the Winter Energy Relief Payment Program to Aid Residents with High Heating Costs and to Finalize the COVID Pandemic Relief Payment Program”	Talbot-Ross	IN LAW
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This was an emergency bill that provided a one-time transfer of \$71,000,000 to provide relief to eligible Maine households to assist with high heating costs this past winter. Funding came in the form of \$40,000,000 for LIHEAP; \$10,000,000 for emergency heating assistance (ECIP); \$21,000,000 for short and long-term emergency housing.

MSHA POSITION: supported.

11	Strengthen Temp Protections for Children Living in Dwellings with Identified Lead Hazards	Cloutier	IN LAW
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This bill empowers DHHS to order landlords to conduct lead abatement or temporary controls in units with children. Landlords are also responsible for relocating tenants to another unit until lead hazards are abated.

MSHA POSITION: followed but did not take a position, as it is a DHHS bill.

27	Align Maine's Lead Abatement Law with Federal Definitions and to Clarify Lead Abatement Licensing and Certification Requirements	Pouliot	IN LAW
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This law changes the exemptions to lead abatement standards to be consistent with Federal laws. Unfinished basements and areas sealed off from occupants are no longer excluded from classification as a “residential dwelling,” and are therefore subject to lead hazard protection laws. Furthermore, this law clarifies that anywhere children under 6 are expected to reside or even visit is subject to lead laws.

MSHA POSITION: followed but did not take a position.

144	Regarding the Monitoring of Municipal Abandoned Property	Sachs	IN LAW
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This was a technical bill to improve the process of monitoring abandoned property. Municipalities will now report abandoned properties to the Maine Redevelopment Land Bank Authority instead of the Maine State Housing Authority.

MSHA POSITION: supported.

184	Provide for the 2023 and 2024 Allocations of the State Ceiling on Private Activity Bonds	Daughtry	IN LAW
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This is an annual bill whose passage is necessary for MaineHousing and other bonding agencies to issue tax exempt bonds. The bill sets allocations within Maine's bond cap for authorizing entities in Maine to sell private activity bonds for the coming year. It is routine but important.

MSHA POSITION: supported.

207	Transfer Responsibility for Administering the Maine Uniform Building and Energy Code from the Department of Public Safety, Office of the State Fire Marshal to the Department of Professional and Financial Regulation	Morris	IN LAW
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This bill mandates that a stakeholder group convene to examine the responsibilities of the Technical Building Codes and Standards Board. It will include representatives from many different public and private stakeholder groups, and examine the cost, enforcement, timeline, and administration of new building codes, then present recommendations to the legislature. **This bill requires that the director of MSHA or his designee participate in the stakeholder group.**

MSHA POSITION: followed but did not take a position.

214	Amend the Laws Regarding Zoning and Land Use Restrictions to Limit Certain Requirements to Municipalities with a Population of More than 10,000	Campbell	DEAD
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This bill died in the housing committee. It was meant to change zoning laws to exclude small towns from the land-use requirements of LD 2003

MSHA POSITION: followed but did not take a position.

226	To Address Maine's Affordable Housing Crisis	Millett	CARRIED OVER
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This bill originally called for \$200,000,000 support housing through subsidy. It was amended to include an ongoing finding mechanism from the liquor tax, which was not adopted. Subsidy was ultimately included in the State budget, providing \$35,000,000 annually for 2 years (\$70,000,000 total) to support the small rural and 4% programs. **So, while provisions of this bill were adopted, the bill itself has been carried over to 2024.**

MSHA POSITION: supported.

238	Resolve, Regarding Mortgage Assistance for Persons with Illnesses Related to COVID-19 (formerly Create a Program for Mortgage Assistance for Persons with Illnesses Related to COVID-19)	Griffin	IN LAW
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This bill was motivated by a constituent who had run into problems with the HAF program as run by the state. It originally set out to create a state-funded Homeowner Assistance Fund (HAF). It was eventually amended to a resolve, **requiring MSHA to continue running the federal HAF program (which we are doing), and included a provision requiring MSHA to submit a program progress report by February 1 2024 to the Committee on Innovation, Development, Economic Advancement and Business.**

MSHA POSITION: we were opposed to LD 238 due to our already administering HAF program, but were OK with providing a report.

258	STATE BUDGET: An Act Making Unified Appropriations and Allocations from the General Fund and Other Funds for the Expenditures of State Government and Changing Certain Provisions of the Law Necessary to the Proper Operations of State Government for the Fiscal Years Ending June 30, 2023, June 30, 2024 and June 30, 2025	Sachs/Rotundo (Governor's bill)	IN LAW
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This is the initial state budget, which was passed by majority vote in April. It funded only baseline government activity, leaving expansion and new activities to be included in the subsequent supplemental budget (Change Package). This bill covered only the “routine” funding provided by the state: It covers the HOME Fund account, the LIAP Account, the MEHER bond program, the state portion of the Shelter Operating Subsidy. It also initially included \$30,000,000 (Part TT) for housing subsidy but this was struck when the bill passed as a majority budget, and was instead included in the Change Package

MSHA POSITION: supported.

314	Establish the Permanent Commission on the Status of Housing in Maine	Hickman	CARRIED OVER
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This bill would establish the permanent Commission on the Status of Housing in Maine to identify hurdles to developing more affordable housing and recommend solutions.

MSHA POSITION: followed but did not take a position.

337	Amend the Regulations of Manufactured Housing to Increase Affordable Housing	Golek	CARRIED OVER
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So far, this bill remains a concept draft aiming to amend regulations on manufactured housing to increase affordable housing. Details currently unknown.

MSHA POSITION: followed but did not take a position.

383	Restore Legislative Oversight of Rulemaking	Andrews	DEAD
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This was a bill attempting to make all rules “major substantive rules,” subjecting them to legislative approval. MSHA testified in opposition because we felt this would result in a colossal increase in bureaucracy and create a huge bottleneck in the legislature.

MSHA POSITION: opposed.

387	Promote Affordable Housing by Providing a Tax Exemption for Housing Choice Vouchers	Blier	CARRIED OVER
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This is another concept bill that would create an income tax deduction for income received by a landlord from tenants with Section 8 housing choice vouchers.

MSHA POSITION: followed but did not take a position.

462	Assist Persons Experiencing Homelessness in Areas of High Rent by Seeking a Waiver from the Federal Government	Madigan	DEAD
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This bill was killed. It would have required MSHA to seek a waiver in areas where actual fair market rent exceeds fair market rent as calculated by HUD. This waiver would permit additional funds to cover the cost of actual fair market rent specifically for persons experiencing homelessness. MSHA had several concerns. First, this bill dealt directly with MSHA, despite the fact that we only issue about 1/3 of Maine’s vouchers and have no jurisdiction to seek waivers on behalf of vouchers issued by PHAs. Secondly, HUD does not have any system to provide temporary waivers for its FMR rates. Finally, it is important to note that successfully increasing the value of a voucher does not bring any additional funding from HUD. This means that funding each voucher at a higher level would reduce the number of total vouchers a PHA could issue.

MSHA POSITION: opposed.

470	Support Lead Abatement in Older Residential Properties	Cloutier	FUNDED OFF TABLE
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This bill was partially funded in the Change Package. It proposed to fund MSHA \$1,000,000, each year for the next three years to support lead abatement. At the end of the process it was amended to provide a one-time allocation of \$375,000 to continue the lead abatement program, which is better than nothing, but far lower than what is needed. We are seeking to have this funding increased through a supplemental budget request.

MSHA POSITION: supported.

490	Designate the Department of Health and Human Services as the Implementing Department of the Lead-safe Housing Registry	Craven	IN LAW
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This bill transferred the responsibility for maintaining the Lead-safe Housing Registry from the Department of Environmental Protections to the Department of Health and Human Services.

MSHA POSITION: followed but did not take a position.

524	Requiring the Installation of Electric Vehicle Charging Stations in New Commercial and Multifamily Parking Lot Construction	Runte	DEAD
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This bill died between houses. It would have required all new construction, with some exceptions, to have some portion of parking spaces wired for electric vehicle charging. We were concerned about unintended consequences and costs, as the bill would have required all new multifamily housing of more than 5 units have at least 15% of parking spaces wired for electric vehicle charging.

MSHA POSITION: NFNA, and urged committee to adopt rules parallel to our EV & PV policies, which require conduit and electrical boxes sized to accommodate EV chargers and PV panels, but not the chargers or panel themselves.

554	Continue the Rural Affordable Rental Housing Program	Shagoury	DEAD
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This bill sought to provide \$10,000,000 to the Rural Affordable Rental Housing Program through the MSHA. Funding for that program was included in the Governor's Change package, so while the bill died, its intent was recognized.

MSHA POSITION: supported.

611	Resolve, Establishing a Working Group to Maximize Eligibility for Energy Efficiency Programs for Low-income Homeowners, formerly An Act to Create the Whole Home Repairs Program	Malon	IN LAW
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This bill began as an attempt to add funding to the weatherization readiness program. It was modified into a resolve requiring **MSHA to create a working group to design a program providing assistance to low-income homeowners for weatherization and repairs needed to meet eligibility for home energy assistance programs. MSHA working group must then report to Housing Committee with program proposal by December 1st 2023.**

MSHA POSITION: supported.

638	Directing the Maine State Housing Authority to Study Strategies for Improving Abandoned Properties and Developing Housing Infrastructure	Malon	DEAD
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This bill died, it would have required MSHA to study strategies for improving abandoned properties and creating incentives for land improvements.

MSHA POSITION: followed but did not take a position.

665	Extend the Date by Which Compliance is Required for Affordable Housing Development, Increased Numbers of Dwelling Units and Accessory Dwelling Units	Hepler	DEAD
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This was another bill seeking to modify the terms of LD 2003. It would have postponed, until 2025, the requirement that accessory dwelling units in new affordable housing developments have the same setback requirements as single-family homes. LD 1706, which passed, deals with a similar zoning issue.

MSHA POSITION: followed but did not take a position.

705	Concerning the Housing Opportunities for Maine Fund and Expenditures by the Maine State Housing Authority	Lookner	DEAD
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This bill died as a concept. It would have reviewed the Housing Opportunities for Maine Fund.

MSHA POSITION: followed but did not take a position.

709	Support Home Share Programming for Seniors	O'Neil	FUNDED BY MSHA
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This bill passed, and was funded by MSHA off the table. **It requires MSHA to develop and administer a home share pilot program to match older persons who own homes with adults who need affordable housing. This bill also requires MSHA to develop and solicit proposals, award a contract and submit a report to the legislature showing how the original program went.**

MSHA POSITION: supported.

721	Preserve Historic Buildings and Promote Affordable Housing	Daughtry	CARRIED OVER
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This bill would have enacted laws to protect historic buildings and promote affordable housing. This is a concept draft, we have no further details at this time.

MSHA POSITION: followed but did not take a position.

724	Expand Workforce Housing in Rural Maine by Funding the Maine State Housing Authority's Rural Affordable Rental Housing Program	Reny	IN LAW
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This bill started life as a bill to support the Rural Affordable Program. It is now a general purpose housing cleanup bill. It clarifies a previous law, ensuring that MSHA and municipal housing authorities have the first option to purchase low-income rental housing that could lose its affordability: owners of low-income rental housing must provide notice of an intent to sell their property and allow MSHA and/or municipal housing authorities time to explore purchasing the property. It also authorizes this purchase option to a nonprofit organization.

This law also removed a statutory cap on the amount of outstanding principal on construction loan bonds held by MSHA, and made a tweak to the growth management law.

MSHA POSITION: supported.

774	Require the Maine State Housing Authority to Report to the Legislature on the Housing Opportunities for Maine Fund	Pouliot	IN LAW
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This bill requires MSHA to submit an annual report to the housing committee identifying the sources and uses of the Housing Opportunities for Maine fund. We already submit a biennial report; this bill made that report annual.

MSHA POSITION: NFNA.

801	Require Municipalities to Obtain Housing Units for Residents Experiencing Homelessness	Perry	DEAD
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This bill died. It would have required municipalities to maintain at least 1 housing unit for every 1,000 residents for persons experiencing homelessness.

MSHA POSITION: followed but did not take a position.

815	Provide Energy Efficiency Program Outreach and Assistance to Manufactured Housing Residents	Golek	IN LAW
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This bill focused on the Efficiency Maine Trust. **The trust, in coordination with MSHA, will provide an education and outreach program to inform low and moderate-income residents of manufactured housing about the energy efficiency programs offered by MSHA. MSHA will ensure energy efficiency programs (grants for weatherization and heat pumps) are offered to residents of manufactured housing.**

MSHA POSITION: supported.

853	RESOLUTION, Proposing an Amendment to the Constitution of Maine to Establish a Right to Housing	Collings	CARRIED OVER
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This bill proposed an amendment to the Constitution of Maine to declare that individuals have an inalienable right to housing. We are not clear on the practical implications of what such an amendment would mean.

MSHA POSITION: followed but did not take a position.

885	Help First-time Home Buyers in Maine	Skold	DEAD
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This bill died in its early concept phase. It would have modified MSHA's First Home Loan Program by increasing the cash down payment assistance grants, adding a "buy down" option to further lower the mortgage rate, and allowing rent payments to bolster lower credit scores. MSHA had concerns that these changes would not have worked and that while we would welcome more funds for homeownership, these changes were probably not the top priority.

MSHA POSITION: NFNA but more opposed.

1074	Authorize a General Fund Bond Issue to Fund New Affordable Housing for Low-income Households	Daughtry	CARRIED OVER
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This bill proposed a bond issue of \$100,000,000 to build or rehabilitate affordable housing for low-income households. No general obligation bond bills were passed this session—all were carried over.

MSHA POSITION: followed – we will support.

1101	Support Lower Home Energy Costs by Establishing a Home Energy Scoring System	Millett	IN LAW
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This bill requires that the Efficiency Maine Trust, in conjunction with MSHA establish a home energy scoring system to evaluate a building’s energy efficiency. EMT will maintain a database of these scores. The trust and the Maine State Housing Authority shall prepare suggested energy efficiency standards for landlords and other lessors of residential rental property that is used by a tenant or lessee as a primary residence.

MSHA POSITION: followed but did not take a position.

1107	Establish a Pilot Project to Improve Access to Credit for Low-income Individuals	Zager	FUNDED OFF TABLE
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This bill creates a pilot project to collect and report tenant rent payment histories to credit reporting agencies. This way, renters can build their credit by making payments on time. The program was funded off the table with some settlement funding from the Attorney General’s office. **It requires that MSHA solicit contractors, run the pilot program, and submit a report on the pilot project to the legislature.**

MSHA POSITION: supported.

1116	Provide Rural Recovery Residences for Families (formerly Provide Rural Sober Living Housing for Mothers)	Supica	ABSORBED IN BUDGET
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This was absorbed into the Change Package. As amended, this bill provided a one-time allocation of \$1,500,000 for the creation of rural sober living houses. When added to the change package the intent was for this bill to augment a proposed federal earmark from Senator Collins.

MSHA POSITION: followed but did not take a position.

1177	Assess a Slip Fee on Megayachts Registered in Overseas Tax Havens	Lookner	CARRIED OVER
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This bill would require that megayachts to pay an “impact fee” for up to 30 days. The fee is \$10 per foot of length over 150 feet. The municipality retains 10% of the fee; the rest are deposited into the Megayacht Fund, half of which would support harbor infrastructure, and the other half will support public transit infrastructure. This was originally drafted as a fund to support affordable housing development, but that purpose was amended out of the bill by the committee.

MSHA POSITION: NFNA.

1193	Allow Residents of Low-income Housing to Keep Pets	Chipman	DEAD
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This bill would have directed MSHA and municipal housing authorities to allow residents of public housing to own household pets. Most subsidized housing already follows HUD's pet policies. There are some properties where pets are permitted and others where they are not. MSHA did not support a blanket permission to allow pets. We were very concerned about the complexity of this legislation in terms of how it would harmonize with HUD rules; we also had concerns about the establishment of more landlord mandates.

MSHA POSITION: NFNA.

1282	Streamline Income Verification Requests for Income Supplementation & Assistance Programs	Daughtry	CARRIED OVER
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This is the latest in a series of efforts to reform information sharing between DHHS and other programs. Personally Identifiable Information protections can make sharing information between government agencies difficult. This bill directs the Department of Health and Human Services to provide income records and program enrollment information when requested for the purpose of administering any local, state, or federal subsidized housing program or energy assistance program.

MSHA POSITION: supported.

1293	End Chronic Homelessness by Creating the Housing First Fund	Gattine	DEAD
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This bill set out to create a designated fund to support the creation of housing first based multifamily projects. It was ultimately the basis for LD 2, thereby making this particular bill unnecessary

MSHA POSITION: Supported

1422	End Homelessness and Assist Students Who Are Homeless by Establishing a Rental Subsidy Program (formerly titled Housing Voucher Program and Providing Site-based Housing Services)	Brennan	CARRIED OVER
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This bill would have required MSHA to create a housing choice voucher program for homeless students and their families. It passed but ended up not being funded and so was carried over on the special table.

MSHA POSITION: supported

<u>1505</u>	Amend the Maine Cooperative Affordable Housing Ownership Act	Cloutier	CARRIED OVER
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This bill would amend the Maine Cooperative Affordable Housing Ownership Act to include “group equity cooperatives.” These are like any other housing cooperative, but have additional restrictions to ensure they uphold public purpose, and they are often low-equity entities where residents can purchase shares for a nominal amount and participate in management. MaineHousing worked with the bill’s sponsor to assure that language was workable. A central question around low-equity cooperatives: are the residents tenants or owners?

MSHA POSITION: Probably will support

<u>1514</u>	Provide Safe, Short-term Housing to Individuals Recently Released from Correctional Facilities	Talbot-Ross	CARRIED OVER
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This bill directs the department of corrections to create and administer a program that provides transitional housing for 2 months for individuals released from correctional facilities. It would also require MSHA to study long-term solutions for this demographic.

MSHA POSITION: Not Determined

<u>1540</u>	Resolve, to Establish an Eviction Prevention Pilot Program (formerly Create the Stable Home Fund Program)	Millett	CARRIED OVER
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This bill creates a pilot program to prevent eviction through rental assistance. It is meant to assist low-income people not receiving a housing voucher. The program would provide direct payments of up to \$300 per month to landlords for up to 24 months. It would require MSHA to delegate or administer the program.

MSHA POSITION: NFNA

<u>1673</u>	Encourage Affordable Housing and Mixed-use Development by Establishing a Thriving Corridors Program	Gere	CARRIED OVER
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This bill is supported by “smart growth” advocates and establishes the Thriving Corridors program, which helps municipalities redevelop roads near downtowns and village centers into mixed-use, walkable neighborhoods. This bill would require that MSHA prioritize funding for mixed-use projects in designated corridors (we are not clear about what that would require). It also enlists the help and resources of The Governor’s Office of Policy Innovation and the Future, as well as the Maine Department of Transportation.

MSHA POSITION: Need to discuss with sponsor about issue of prioritization.

1706	Clarify Statewide Laws Regarding Affordable Housing and Accessory Dwelling Units	Malon	IN LAW
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This bill prohibits municipalities from passing ordinances that impose dimensional or setback requirements stricter than what already exists. It also permits accessory dwelling units on nonconforming lots, as long as units don't worsen nonconformity—this includes shore land, as long as accessory dwelling units meet requirements established by the Department of Environmental Protection. The bill also postpones the implementation of these laws until July 1, 2024.

MSHA POSITION: Did not take a position

1710	Establish the Maine Rental Assistance and Guarantee Program and Amend the Laws Regarding Tenants and the Municipal General Assistance Program	Golek	CARRIED OVER
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This bill proposes to task MSHA with creating and administering a supplementary, state-run housing choice voucher program. This program would run parallel to section 8, targeting slightly higher income levels, and would be funded at \$75,500,000 annually. Some of this money would have come from a graduated increase in the real estate transfer tax. This bill would have also amended the Maine Human Rights Act to include “Source of Income” protections for tenants, meaning they could not be discriminated against by a landlord because of their participation in a rental assistance program. Throughout this session, the bill was whittled down to a more modest version of itself and eventually carried over. We had questions about the program cost, how it would be administered and the “rental guarantee” component of the bill.

MSHA POSITION: NFNA

1721	Create Transitional Housing Communities for Homeless Populations in the State	Duson	CARRIED OVER
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This bill would have created the Transitional Housing Community Construction Program Fund to create transitional housing communities for persons experiencing homelessness. It would have been allocated \$57,000,000 over 2 years. It would have required MSHA to create transitional housing communities that cover all 16 counties, with the Department of Health and Human Services coordinating services.

MSHA POSITION: NFNA

1810	Expand the Maine Historic Rehabilitation Credit and Establish a Weatherization Tax Credit	Terry	CARRIED OVER
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This bill would have increased the tax credit for the rehabilitation and weatherization of historic properties and increased the allowed expenditures for this program.

MSHA POSITION: Has not come up yet

1844	Support Emergency Housing Construction and Renovation by Creating a Matching Grant Program (formerly Construction, Renovation and Acquisition Statewide)	Arford	Funded in Change Package
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This bill would have directed MSHA to create the Emergency Housing Matching Grant Program to provide grants, up to \$500,000, for the creation, renovation, or leasing of buildings for emergency housing. It proposed funding at \$5,000,000 a year for 2 years. Ultimately, this bill passed and was funded off the table at \$257,000 one-time. The funding will become available in SFY 25.

MSHA POSITION: Support

1867	Establish the Community Housing and Rural Development Authority	Lookner	CARRIED OVER
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This bill proposes a new quasi-government agency, the “Community Housing and Rural Development Authority” to create and maintain affordable public housing.

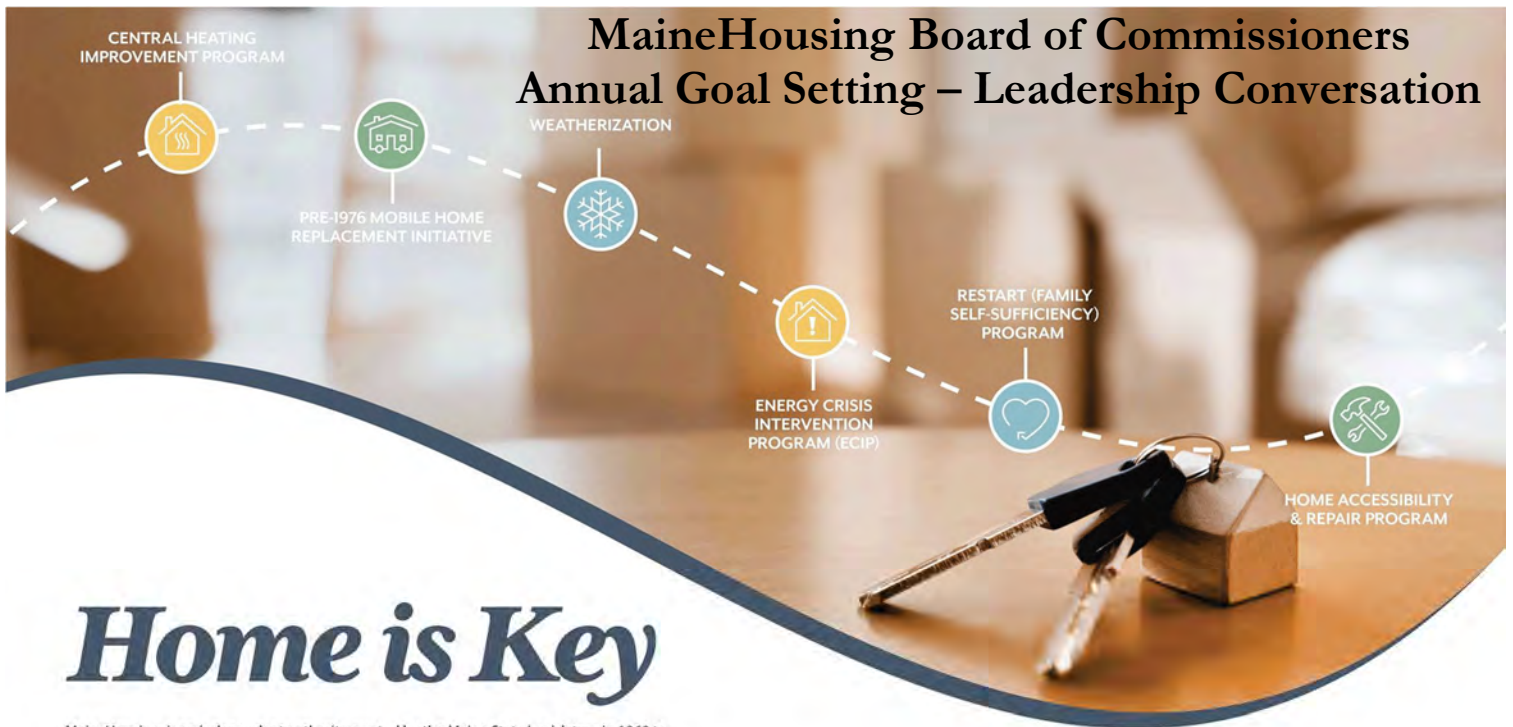
MSHA POSITION: followed but did not take a position – we may take a position next session.

1931	Foster Stable and Affordable Home Ownership in Mobile Home Parks by Amending the Laws Relating to the Sale of Mobile Home Parks	Gere	IN LAW
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This bill requires owners of mobile home parks to give their residents notice of intent to sell. It requires a 60-day window where residents may make an offer to purchase their mobile home park; during this period, the owners must negotiate in good faith with their residents. This bill will help maintain mobile home parks, which serve as a naturally occurring type of affordable housing in Maine. The idea is residents will be able to purchase their park and turn it into a long lasting co-op, preventing profit-maximizing interests from purchasing the land and potentially displacing current residents.

MSHA POSITION: followed but did not take a position.

MaineHousing Board of Commissioners Annual Goal Setting – Leadership Conversation



Agenda

Facilitator – Jamie Johnson

2024 Priorities

- ✓ Setting the Stage
 - Dan Brennan, Director

Climate/Energy

- ✓ Greenhouse Gas Reduction Fund (GGRF)
 - Adam Krea, Senior Director of Finance and Lending
- ✓ Department of Energy Bipartisan Infrastructure Law (BIL) Weatherization
 - Genevieve Soucy, Director of Energy and Housing Services
- ✓ Energy Standards
 - Mark Wiesendanger, Director of Development

Internal and External Systems

- ✓ Diversity, Equity, Inclusion, and Belonging (DEIB)
 - Lauren Bustard, Senior Director of Homeless Initiatives
 - Jane Whitley, Director of Human Resources and Facilities
- ✓ Internal Communications Team
- ✓ Lean Process Improvement
 - Jamie Johnson, Senior Director of Operations
- ✓ Business Systems Manager and Planning and Research
 - Craig Given, Director of Information Technology
 - Jonny Kurzfeld, Director of Planning and Research

Asset Management Department Memorandum

To: MaineHousing Board of Commissioners

From: Robert Conroy – Director, Asset Management

Date: September 12, 2023

Subject: September Board Report - Asset Management

New Loan and Ownership Transfer Activity

As we near the fourth quarter of the year we generally see increasing activity regarding ownership transfers and new loan requests for properties in our portfolio. Below is a summary of the current status:

New Loans

<u>Project Name</u>	<u>Location</u>	<u>Proj. #</u>	<u>Purpose</u>	<u>Amount</u>
St. Mary's Residences	Lewiston	PHP-747h	Acquisition	4,590,000
Place Ste. Marie	Lewiston	H017-175	Equity/repairs	955,000
Atkinson Apts.	Lewiston	RLP-661	Partner buyout	1,700,000
Capital Village	Augusta	RLP-1397	Acquisition	220,000
Oak Apartments	Howland	R000-012	Acquisition	705,500
Buck Apartments	Howland	H017-009	Acquisition	399,500
Richmond Terrace	Richmond	H017-375	Acquisition	1,200,000
Barrons Hill I & II	Topsham	R000-026	Acquisition	TBD
LaRose Gardens/Appleton	Westbrook	RLP-1419	Acquisition	<u>330,000</u>
TOTAL				10,100,000

Ownership Transfers

<u>Project Name</u>	<u>Location</u>	<u>Number</u>	<u>Purpose</u>	<u>Requestor</u>
Bayside East	Portland	RLP-1436	Investor buyout	Avesta
PROP Family III	Portland/Westbrook	RLP-1383	Investor buyout	Avesta
The Maples	Sanford	RLP-1437	Investor Buyout	Sanford Housing
Corundel Commons #2	Corinna	RLP-1365	Dissolving LP	Penquis
Freese Building	Bangor	RPL-938	Substitute Mgmt.	Boston Capital
Loring House	Portland	RLP-516h	Substitute GPs	Wishrock
Brick Hill Cottages #2	S.Portland	RLP-1376	Investor buyout	Avesta
Northside Apartments	Bangor	RLP-1429	Investor buyout	Penquis
Bangor Waterworks	Bangor	RLP-1290h	Investor LP exit	Caleb
Pearl Place	Portland	RLP-1395	on hold	Avesta

Development Department Memorandum

To: MaineHousing Board of Commissioners

From: Mark C. Wiesendanger, Director of Development

Date: September 19, 2023

Subject: Monthly Report

2024 LIHTC (9%) Pre-applications

On July 6, MaineHousing received 12 Pre-applications for the 2024 round of 9% Low Income Housing Tax Credit (LIHTC) funding. One project was withdrawn. One project was deemed ineligible. The following projects were invited to submit Full Applications, due September 21. A few projects are required to find additional funding from a source other than MaineHousing to fill sizeable gaps before submitting a Full Application.

Project Name	Developer	City	Family/ Senior	Total Units
3i Home at The Downs	POAH/ 3iHoME	Scarborough	Family	51
Avesta Seavey Street	Avesta	Westbrook	Senior	61
Equality Community Housing	Equality Community Center	Portland	Senior	54
Essex View	Penquis CAP	Bangor	Family	40
Malta Street Senior	Augusta Housing	Augusta	Senior	34
Martel School Apartments	LAAHDC	Lewiston	Senior	44
Oak Ridge Apartments	Realty Resources	Bath	Senior	30
Residences at Herald Square	Lincoln Avenue Capital	Portland	Senior	70
Sunset Avenue	Bangor HA	Bangor	Senior	50
Varney Heights	Freeport HA	Freeport	Senior	42

2023 Rural Affordable Rental Housing Program

In anticipation of an allocation of funding from the state, we have released an updated Requests for Proposal (RFP) for the Rural Affordable Rental Housing Program. The new program will be different from the last iteration in that it is a competitive funding round due to limited resources. Additional changes include an updated paying loan interest rate, increased subsidy amounts, and a program-specific Design and Construction Process and Requirements guide.

New England HFA Roundtable

On October 2, MaineHousing will be hosting representatives from each of the other New England states' Housing Finance Agency development teams. Every year the six states get together to share concerns and ideas about

affordable housing finance and construction. In 2023 it is our turn to host. It is always a great opportunity to network and share best practices.

Development Pipeline

Below you will find the Development Pipeline updated as of September 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
Completed in 2023					
155 Danforth	Bunker	4%	Portland	Family	30
Blake & Walnut	Raise-Op	4%	Lewiston	Family	18
Milliken Heights	Szanton	4%	OOB	Senior	55
The Uplands II	Bunker	4%	Scarborough	Senior	39
Mary Street Apartments	KVCAP	4%+State	Skowhegan	Family	40
Phoenix Flats	CHOM	4%+State	Portland	Senior	45
Front Street Re-Dev I	Portland HA	9%	Portland	Family	60
Sr Living at the Marketplace	Tim Gooch	9%	Augusta	Senior	42
Washington Gardens	Portland HA	9%	Portland	Senior	100
West End Apts. II	Avesta	9%	So. Portland	Family	52
89 Olive Street	Penquis CAP	HTF	Bangor	Family	6
Tucker's House	LB Dev Part.	RHP	Bridgton	Supportive	4
Total Projects	12			Total Units	491
Under Construction - likely completed in 2023					
Brunswick Landing	Developers Collaborative		Brunswick	Family	36
Blueberry Ridge	Bangor HA	4%	Bangor	Senior	32
Mountain View Apts	Bateman	4%	Fairfield	Senior	28
The Schoolhouse	CHOM	4%	Bangor	Family	66
Porter Station	Avesta	4%+State	Portland	Family	60
100 Ohio Street	CHOM	SHP	Bangor	Family	4
Total Projects	6			Total Units	226
Under Construction - likely completed in 2024					
One Edgemont Drive	ACAP	SHP	Presque Isle	Family	13
Harrison Ridge	Developers Collaborative	4%	Bridgton	Senior	48
Hartland II	KVCAP	4%	Hartland	Senior	30
Jocelyn Place	SoPo HA	4%	Scarborough	Senior	60
Millbrook Estates	Westbrook HA/EBM	4%	Westbrook	Senior	100
Snow School Apartments	Avesta	4%+HTF	Fryeburg	Senior	28
The Equinox	CHOM	4%+State	Portland	Family	43
Winter Landing	CHOM	4%+State	Portland	Senior	52
Congress Square Commons	Developers Collaborative	9%	Belfast	Family	36
Front Street Re-Dev II	Portland HA	9%	Portland	Senior	45

The Uptown	Szanton	9%	Bath	Senior	60
Village Commons	Avesta	9%	Scarborough	Senior	31
Theresa Bray Knowles Place	Penquis CAP	HOME-ARP	Bangor	Family	36
Total Projects	13			Total Units	582

Starting Construction in 2023

9+41:709 Western Ave	Mastway Dev LLC	4%	Augusta	Family	38
Berry Park Apartments	Northland Enterprises	4%	Biddeford	Family	46
Betsy Ross Crossing	SoPo HA	4%	So. Portland	Senior	52
Edgewater Village	Avesta	4%	Farmington	Senior	25
Fairview Commons	Brunswick HA	4%	Topsham	Family	38
Harbor Terrace	Portland HA	4%	Portland	Senior	120
Lambert Woods North	Maine Coop. Dev. Partners	4%	Portland	Family	74
Lockwood Mill	North River Co.	4%	Waterville	Family	65
Meadowview II	Avesta	4%	Gray	Senior	27
North Deering Gardens	Wingate Dev.	4%	Portland	Family	164
Stacy M. Symbol Apts	Westbrook HA	4%	Westbrook	Senior	60
Stroudwater Apartments	Westbrook HA	4%	Westbrook	Senior	55
Wedgewood	Lewiston HA/Avesta	4%	Lewiston	Family	82
Adams Point	Biddeford HA	9%	Biddeford	Family	39
Landry Woods	South Portland Housing	9%	So. Portland	Senior	43
Milford Place	Penquis CAP	9%	Bangor	Senior	40
Oak Grove Commons	Realty Resources	9%	Bath	Family	34
Peasley Park	Developers Collaborative	9%	Rockland	Senior	49
Picker House Lofts	Szanton	9%	Lewiston	Family	72
Rumford Senior Living	Developers Collaborative	9%	Rumford	Senior	33
Sturgeon Landing	Augusta Housing	9%	Augusta	Family	32
Highpines Village Condos	Highpine Properties LLC	AHOP	Wells	Family	20
Stearns Farm	S.E. MacMillan Co, INC	AHOP	Hampden	Family	23
Wildlands	Greater Portland Habitat	AHOP	Standish	Family	12
22 Shapleigh Road	Fairtide	HOME-ARP	Kittery	Family	6
Colonial Valley & Mt Blue	WMCA	HOME-ARP	Farmington	Family	33
18 Green Street	Motivational Svs	HTF	Augusta	Family	8
55 Weston Ave	55 Weston Avenue LLC	Rural	Madison	Family	18
Total Projects	28			Total Units	1308

Preliminary Underwriting

45 Dougherty	Szanton	4%	Portland	Family	63
Farwell Mill	Realty Resources	4%	Lisbon Falls	Family	96
Munjoy South	Avesta	4%	Portland	Family	106
Place St. Marie	Brisa Dev with Andy J	4%	Lewiston	Family	40
Riverton Park	Portland HA	4%	Portland	Family	182
Seton Tower	Kevin Mattson with Andy J	4%	Waterville	Family	68
Summer Block	Bateman	4%	Saco	Senior	32
89 Elm Apartments	Tom Watson & CO LLC	4% PLA	Portland	Family	201
3i Home at The Downs	POAH/3iHoME	9%	Scarborough	Family	51
Avesta Seavey Street	Avesta	9%	Westbrook	Senior	61

Equality Community Housing	Equality Community Center	9%	Portland	Senior	54
Essex View	Penquis CAP	9%	Bangor	Family	40
Malta Street Senior	Augusta Housing	9%	Augusta	Senior	34
Martel School Apartments	LAAHDC	9%	Lewiston	Senior	44
Oak Ridge Apartments	Realty Resources	9%	Bath	Senior	30
Residences at Herald Square	Lincoln Avenue Cap	9%	Portland	Senior	70
Sunset Avenue	Bangor HA	9%	Bangor	Senior	50
Varney Heights	Freeport HA	9%	Freeport	Senior	42
19 Bodwell Street	Androscoggin Homes LLC	AHOP	Sanford	Family	9
Alexander Way	BH Land Trust	AHOP	Boothbay Harbor	Family	7
Beals Ave Workforce Housing	LB Development Partners	AHOP	Ellsworth	Family	23
Clarks Bridge Crossing	Patco	AHOP	Waterboro	Family	9
Windward Estates	Penquis CAP	AHOP	Searsport	Family	7
Great Cranberry Island	Cranberry Isles Realty Trust	Islands	Cranberry Island	Family	2
NHSH Affordable	NH Sustainable Housing	Islands	New Haven	Family	4
Tucker's House Harrison	LB Development Partners	Recovery	Harrison	Supportive	5
OddFellows Apts.	Archer Properties LLC	Rural	Norway	Family	13
Berry's Block Apts.	Lake City Investments	Rural	Rockland	Family	9
520 Centre Street	Bath HA	Rural	Bath	Family	18
The Elm Estates	East Town Rentals	Rural	Presque Isle	Family	18
Mechanic Street	WLR Properties	Rural	Houlton	Family	18
Firefly Fields	Midcoast Habitat	Rural	Rockland	Family	10
Charles Jordan House	ME Prisoner Adv Coalition	SHP	Auburn	Supportive	11
Lupine Landing	Safe Voices	SHP	Farmington	Supportive	6
Seavey House	Biddeford Housing	SHP	Saco	Supportive	8
Total Projects	35			Total Units	1441
Total Projects All Stages	94			Total Units	4048



Energy & Housing Services Department Memorandum

To: MaineHousing Board of Commissioners

From: Genevieve Soucy, Director Energy and Housing Services

Date: September 11, 2023

Subject: EHS Monthly Report

Home Energy Assistance Program (HEAP)

The Home Energy Assistance Program (HEAP) is a component of the LIHEAP grant which will provide eligible applicants a benefit to cover a portion of their heating costs. Applications for the program are taken July – May. A household must meet the income guidelines each year and must have a direct, or indirect, heating burden.

	PY 2024	PY 2023	% Change
Total Applications Taken	16,137	14,644	+ 10.2%
Confirmed Eligible	7,206	4,090	+ 76.2%
Pending (in process)	7,761	9,931	- 21.9%
Other (ineligible, denied, void etc.)	1,170	623	+ 87.8%

Additional information:

- **HEAP Manager** – The Manager of the HEAP programs, Troy Fullmer, departed MaineHousing on September 8th. Troy left the program in a great position for this coming program year and has been instrumental in the success of the program the last few years. We wish Troy best of luck in his new position! We have opened the search for this position and will be conducting interviews the week of September 18th.
- **Ethnic Based Organizations** – Immigrant Resources of Maine (IRCM) and Prosperity Maine (PM) have approached MaineHousing to participate in taking applications for the HEAP program. Training for both organizations is being held on September 8th at MaineHousing, the following two weeks will consist of MaineHousing staff to work with Fuel Assistance staff at both IRCM and PM locations. It is anticipated they will be taking applications tentatively starting September 25th.
- **JAI Software** – EHS will be making the transition to JAI's software product ECOS. We are currently going through implementation and it is anticipated that we will go live with the fuel assistance portion for the next Program Year starting July 2024. The Weatherization implementation will be finalized by the end of 2024.

Weatherization Assistance Programs (WAP)

WEATHERIZATION							
Reporting Period: January 1, 2023 – September 10, 2023							
	Projects	Readiness Jobs	Total Cost	Program Delivery & Support	DOE Funded	DOE Wx Readiness	HEAP Funded
TOTAL	228	26	\$4,238,321.58	\$1,416,520.60	\$1,246,391.76	\$248,284.90	\$1,327,124.32
2022 TOTAL	319	1	\$6,442,853.00	\$2,017,550.29	\$1,545,697.67	\$6,700.00	\$1,705,180.54

Additional information:

DOE-BIL - Contracts for Single Family production have been awarded and production will be starting by the end of 2023. Contracts for Multi-family production will be awarded based on submission responses from the RFP which will be posting in October.

Central Heating Improvement Program (CHIP)

The Central Heating Improvement Program (CHIP) provides grants to households that are HEAP eligible to assist with heating system repairs or replacements, Chimney and Oil Tank repairs or replacements. Funding for the CHIP program is from the DHHS LIHEAP grant as well as State HOME funds. To be determined eligible, Households must have an approved Fuel Assistance Application in the prior 12 months to qualify for service.

CENTRAL HEATING IMPROVEMENT							
Reporting Period: January 1, 2023 – September 10, 2023							
	Projects	Total Cost	Program Delivery & Support	Projects	Heating System CTE, Repair or Replacement	Projects	Chimney or Oil Tank Repairs or Replacements
TOTAL	1,222	\$4,325,172.24	\$817,001.33	1,054	\$3,016,046.96	168	\$492,123.95
2022 TOTAL	2,506	\$6,772,881.72	\$1,185,574.44	2,121	\$4,369,620.77	385	\$1,217,686.51

Home Accessibility and Repair Program (HARP)

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

HARP PROGRESS							
Reporting Period: January 1, 2023 – September 10, 2023							
	Program Delivery & Support	Home Repair		Emergency		2023 Wx Readiness	
TOTAL	\$326,358.30	52	\$675,535	75	\$917,527	5	\$38,729
2022 Program	\$832,625.20	117	\$2,070,223	121	\$2,092,903		

Heat Pump Installation Program (HPP)

The Heat Pump Installation Program (HPP) will install a heat pump for eligible households where it is determined that a heat pump will reduce the households energy burden. Funding for this program component has come from the LIHEAP grant. Beginning August 1, 2023, Heat Pumps will be installed with funding made available from Department of Energy grant.

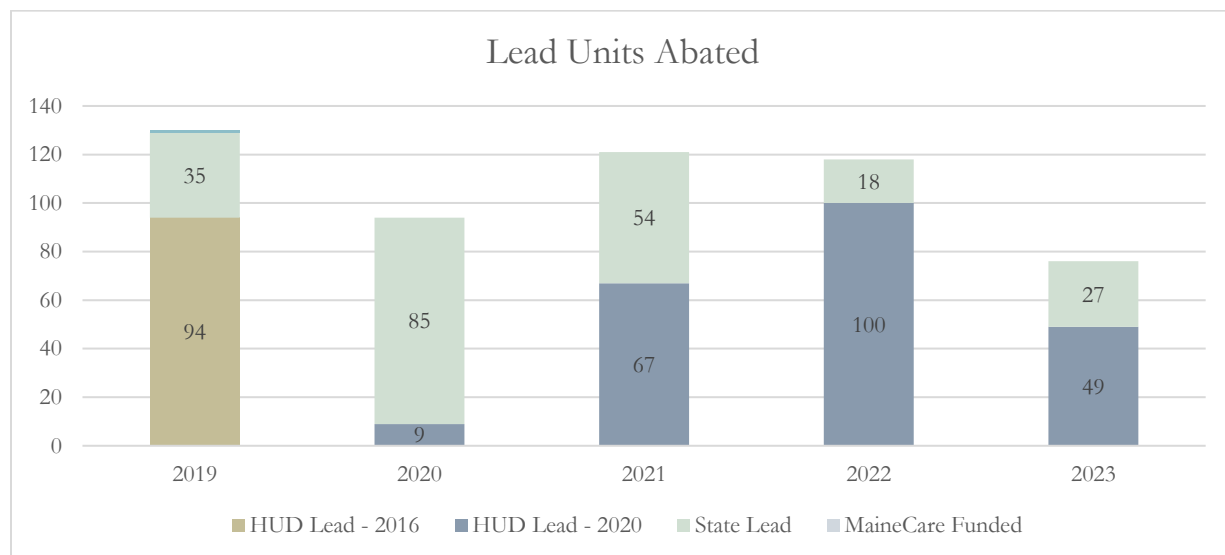
HEAT PUMP				
Reporting Period: January 1, 2023 – September 10, 2023				
	Projects	Total Cost	Program Delivery & Support	Heat Pump Installation Costs
2023 YTD	701	\$3,380,068.20	\$473,387.68	\$2,906,680.52
2022 TOTAL	1,697	\$3,265,421.66	\$682,844.44	\$2,582,577.22

Additional Information

- **New Funding Source** – MaineHousing has been accepted to receive a Department of Energy Sustainable Resources for Consumers (SERC) grant for the installation of Heat Pumps. The grant award is for \$5million in which we anticipate being able to install 1,060 heat pumps over a twelve month period.

Lead Abatement Program

MaineHousing works with two Community Action Agencies to deliver the Lead Abatement Programs across the State. Currently there are two funding sources used to abate units, HUD's three year Lead Abatement Program and the State HOME funded Lead Abatement Program.



Additional Information

Approved Grant – MaineHousing has been awarded a four year grant in the amount of \$5,000,000 for lead abatement and \$700,000 for Healthy Homes funding. Production for the new grant funding should begin by December.

Low Income Assistance Plan (LIAP)

The Low Income Assistance Plan (LIAP) provides a credit to an eligible households electricity account. The LIAP program is funded by contributions from Transmission and Distribution electricity providers and the program Rules and Orders are governed by the MPUC. Additional assistance for Households who require electricity for an oxygen pump or ventilator are also available as part of this program.

Low Income Assistance Plan (LIAP)				
Reporting Period: October 1, 2022 - June 30, 2023				
Utility	Oxygen/Vent Participants	Oxygen/Vent Credits Provided	LIAP Participants	Credits Provided
Quarter 1 Oct - Dec.	484	\$ 112,490.41	17,994	\$ 3,007,389.95
Quarter 2 Jan - Mar	1,471	\$ 231,959.47	34,016	\$ 4,557,551.17
Quarter 3 Apr - June	1,599	\$ 74,505.03	37,536	\$ 639,137.54
Quarter 4 July - Sept		\$ -		\$ -
TOTAL	1,599	\$ 418,954.91	37,536	\$ 8,204,078.66
2022 TOTAL	1,078	\$ 250,224.85	29,869	\$10,338,389.02

Well Water Abatement

The Well Water Abatement program provides grants for the abatement of contaminants in private wells to provide safe drinking water for income eligible, single-family homeowners and income eligible landlords for dwellings with four rental units or less. The grants will cover well water testing as well as a point of use or point of entry system depending upon needs. Funding for this program is from LD-1891 passed in 2022, the program will continue until funding is exhausted.

WELL WATER ABATEMENT PROGRAM	
REPORT PERIOD: January 1, 2023 – September 10, 2023	
Number of Inquires	109
Number of Applications Received	21
Number of Filtration Systems Installed	10
Number of Water Test Completed	90
Program Allocated Funds	\$ 500,000.00
Expenditures for Water Tests and Filtration Systems	\$ 57,364.88
Available Funds	\$ 442,635.12

Water Assistance Program (LIHWAP)

In 2021, MaineHousing was provided with \$3 million to administer a water/wastewater assistance program for low to moderate income households. This program is ending September 30, 2023 with a no cost period of performance extension approved. This program has assisted over 2,000 households pay arrears for water and waste water services as well as providing a benefit for future expenses. A second supplemental payment will be provided to previously eligible households to fully expend the available funding.

Finance Department Memorandum

To: Board of Commissioners

From: Darren R. Brown

Date: September 12, 2023

Subject: Monthly Activity Report – Finance Department

ACCOUNTING AND FINANCIAL REPORTING (AFR):

- The AFR staff started planning and working on MaineHousing’s 2024 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 22nd. 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, 2022 is near completion. Baker Newman Noyes has provided a draft report. The draft report contains no audit findings and an unmodified (a.k.a. “clean”) auditors’ opinion, which means that MaineHousing has administered the federal programs in compliance with federal guidelines and requirements. The federal 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 year end, which is September 30th for MaineHousing. The final audit reports are expected to be issued within the next couple of weeks.

MaineHousing administered and disbursed approximately \$451 million through thirty-three different federal programs in 2022. Major programs are audited on a rotating basis. The major programs for the 2022 audit are the Emergency Rental Assistance Programs (ERA 1 and ERA 2), Grant for Homeless Shelters and Housing Navigation Pilot Program (State & Local Fiscal Recovery Fund), and the Emergency Solution Grant Program.

LOAN ADMINISTRATION:

- 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. Evaluations for the first half of 2023 were recently completed and issued. With the exception of Bank of America there were no significant findings and the servicing agents are meeting performance expectations. Bank of America’s delinquency and foreclosure rates are unsatisfactory and they have two outstanding loan repurchase obligations that need to be resolved.

- Loan Administration also performs an annual Quality Control Review for servicers where MaineHousing retains and owns the servicing rights to loans. Staff are currently preparing for these reviews, which includes our largest servicer, Mortgage Servicing Solutions. The purpose of these review is to ensure the loan portfolio are in compliance with all FHA and USDA servicing requirements, per regulatory guidelines. These reviews will be performed in October.
- Recruitment activities to fill the vacant Loss Mitigation Specialist position has been completed and Kara DePue will be joining MaineHousing on Monday, September 25, 2023. Kara comes to MaineHousing as an Underwriter II with cPort Credit Union. As a member of cPort's team since 2016, Kara held several positions, including Assistant Branch Manager and Senior Member Servicer Representative. The Loss Mitigation Specialist facilitates the resolution of problem loan situations by administering various homeownership retention options.

Finance Department Memorandum

To: Board of Commissioners

From: Darren R. Brown

Date: September 12, 2023

Subject: Monthly Financial and Budget Report

FINANCIAL RESULTS

Attached are the Balance Sheets and Statements of Revenues, Expenses, and Changes in Net Assets for the seven-month period ended July 31, 2023.

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 for changes between the current and prior year net operating results.

Total combined assets are approximately \$2.4 billion and total combined liabilities approximate \$2 billion. Total net assets amount to approximately \$434 million. Total combined revenues approximate \$297.9 million and total expenses amount to approximately \$279.2 million, which results in net operating income of \$18.7 million. For this period in 2022, net operating income was \$4.6 million. Net operating income is \$14.1 million higher in 2023 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 approximately \$10.9 million. This is a \$14 million increase compared to the net operating loss of \$3.1 million in 2022. The increase is due a change in the carrying values of non-mortgage investments and higher interest rates. A paper gain of \$0.3 million has been recognized in 2023, which represents an increase of \$6.4 million compared with the paper loss of \$6.1 million recorded in 2022. 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 net operating income is \$10.6 million at the end of July 2023. This is an increase of \$7.6 million compared to \$3 million in 2022. This net operating income improvement is due to the higher interest rate environment in 2023, which has increased net interest income by \$7.4 million. Although interest expense on bonds increased \$8 million, interest income from mortgages and investments is higher in 2023 by a combined amount of \$15.4 million.

BUDGET RESULTS

Also attached are the budget variance results for the period ended July 31, 2023. These results are summarized and presented on 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 state funded programs. All operating and program administrative costs are paid by either the net interest income from mortgage lending activities, which is the difference between interest income earned from mortgage and non-mortgage investment assets and the interest paid on bonds, or fee income received for the administration of 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 2023 are \$92.1 million and total expenses are budgeted at \$83.5 million. Total actual revenues as of July 31, 2023 amount to \$61.6 million, while total expenses amount to \$49.6 million. For the seven-month period ended July 31, 2023, revenues exceed expenses by approximately \$12 million.

Revenues are running above budget due to higher income from non-mortgage investments. Interest rates have increased and average yields from investments are higher than projected. Expenses are in line with amounts anticipated for the period. The operating and other program administration expenses (the first two expense lines) are detailed on **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 2023 operating expenses are budgeted at approximately \$24.3 million. As of July 31, 2023, approximately \$14.1 million or 58% of the total operating budget has been used. Total other program administrative expenses are budgeted at \$8.9 million and actual expenses amount to \$5.1 million as of July 31, 2023. Overall, expenditures in these areas are consistent with amounts expected for the period.

Program administrator fees are over budget because of the federal Homeowner Assistance Fund (HAF) program that was implementing this year. The work approach for this program was not known at the time the budget was adopted and fees for outsourcing various administrative functions were not included in the budget amount. The HAF program provides sufficient income to cover these fees and all related program administrative costs.

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 2023 is \$1.3 million. Expenditures amounted to approximately \$237,000 as of July 31, 2023 and were mainly associated with the acquisition of the new multifamily loan 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, 2023.

MAINE STATE HOUSING AUTHORITY
BALANCE SHEETS
JULY 31, 2023
(IN THOUSANDS OF DOLLARS)

	Memorandum Only Combined Totals		Mortgage Purchase Fund Group	Bondholder Reserve Fund	General Fund	HOME Fund	Federal Programs Fund	Other Funds	Maine Energy Housing & Economic Recovery Funds
	2022	2023							
ASSETS:									
Cash, principally time deposits	106,856	85,044	15,997	1	62,843	0	5,519	684	0
Investments	497,392	629,491	544,979	8,213	17,067	24,902	0	4,684	29,646
Accounts receivable - Government	19,018	19,746	0	0	0	2,365	14,517	499	2,365
Accrued interest and other assets	8,776	11,025	10,083	17	542	104	188	8	83
Mortgage notes receivable, net	1,467,014	1,646,764	1,581,427	0	6,293	34,556	0	4,567	19,921
Other notes receivable, net	49	0	0	0	0	0	0	0	0
Land, equipment and improvements, net	17,445	17,576	22	0	17,554	0	0	0	0
Other real estate owned	101	0	0	0	0	0	0	0	0
Derivative instrument - interest rate swaps	10,050	18,471	18,471	0	0	0	0	0	0
Net pension asset	217	0	0	0	0	0	0	0	0
Deferred pension expense	1,123	959	509	3	102	0	0	345	0
Deferred amount on debt refundings	2,497	2,142	2,142	0	0	0	0	0	0
Total Assets	2,130,538	2,431,218	2,173,630	8,234	104,401	61,927	20,224	10,787	52,015
LIABILITIES AND NET ASSETS:									
Accrued interest payable	8,147	13,647	13,483	0	0	0	0	0	164
Accounts payable - Federal	337	429	0	0	0	0	429	0	0
Accounts payable & accrued liabilities	9,841	12,288	378	0	11,747	0	163	0	0
Unearned income	65,191	39,326	0	0	0	1,055	16,947	21,324	0
Net pension liability	0	1,780	945	5	189	0	0	641	0
Deferred pension credit	3,159	798	424	3	84	0	0	287	0
Accumulated increase in fair value of hedging derivatives	10,050	18,471	18,471	0	0	0	0	0	0
Interfund	0	0	3,413	13	37,900	(24,287)	(1,719)	(15,235)	(85)
Mortgage bonds and notes payable, net	1,622,813	1,910,868	1,845,850	0	13,891	0	0	0	51,127
Deferred grant income	0	0	0	0	0	0	0	0	0
Deferred loan origination points	14	12	12	0	0	0	0	0	0
Total Liabilities	1,719,552	1,997,619	1,882,976	21	63,811	(23,232)	15,820	7,017	51,206
NET ASSETS:									
Restricted Net Assets	373,401	393,009	290,654	8,213	0	85,159	4,404	3,770	809
Unrestricted Net Assets	37,585	40,590	0	0	40,590	0	0	0	0
Total Net Assets	410,986	433,599	290,654	8,213	40,590	85,159	4,404	3,770	809
Total Liabilities and Net Assets	2,130,538	2,431,218	2,173,630	8,234	104,401	61,927	20,224	10,787	52,015

MAINE STATE HOUSING AUTHORITY
STATEMENTS OF REVENUES, EXPENSES AND CHANGES IN NET ASSETS
FOR THE PERIOD ENDED JULY 31, 2023
(IN THOUSANDS OF DOLLARS)

	Memorandum Only Combined Totals		Mortgage Purchase Fund Group	Bondholder Reserve Fund	General Fund	HOME Fund	Federal Programs Fund	Other Funds	Maine Energy Housing & Economic Recovery Funds
	2022	2023							
REVENUES:									
Interest from mortgages and notes	34,353	38,405	38,151	0	160	69	0	0	25
Income from investments	2,408	16,229	13,479	227	650	738	13	177	945
Net increase (decrease) in the fair value of investments	(6,099)	287	287	0	0	0	0	0	0
Fee income	7,098	8,659	1,184	0	784	0	6,466	225	0
Other revenue	28	243	121	0	22	15	0	0	85
Grant income	199,335	153,448	0	0	0	831	75,882	76,735	0
Income from State	18,951	14,290	0	0	0	11,925	0	0	2,365
Federal rent subsidy income	63,781	66,375	0	0	0	0	66,375	0	0
Gain on bond redemption	152	0	0	0	0	0	0	0	0
Total Revenues	320,007	297,936	53,222	227	1,616	13,578	148,736	77,137	3,420
EXPENSES:									
Operating expenses	13,081	14,135	0	0	14,135	0	0	0	0
Other program administrative expenses	3,782	4,009	2,906	0	(3)	0	977	129	0
Mortgage servicing fees	1,018	1,094	1,088	0	6	0	0	0	0
Losses on foreclosed real estate	25	0	0	0	0	0	0	0	0
Interest expense	22,980	30,993	30,399	0	0	0	0	0	594
Grant expense	209,958	162,107	0	0	0	12,480	76,322	72,885	420
Federal rent subsidy expense	64,536	66,872	0	0	0	0	66,872	0	0
Allocated operating costs	0	0	7,938	47	(12,604)	0	4,550	69	0
Total Expenses	315,380	279,210	42,331	47	1,534	12,480	148,721	73,083	1,014
Net Operating Income	4,627	18,726	10,891	180	82	1,098	15	4,054	2,406
Transfers between funds, net	0	0	0	0	628	(416)	(185)	(27)	0
Change in net assets	4,627	18,726	10,891	180	710	682	(170)	4,027	2,406
Net assets at beginning of year	406,359	414,873	279,763	8,033	39,880	84,477	4,574	(257)	(1,597)
Net assets at end of period	410,986	433,599	290,654	8,213	40,590	85,159	4,404	3,770	809

**MAINE STATE HOUSING AUTHORITY
OPERATING REVENUES AND EXPENSES BUDGET VARIANCE REPORT
FOR THE PERIOD ENDED JULY 31, 2023**

(IN THOUSANDS OF DOLLARS)

	Mortgage Lending Activities Actual	Federal & Other Program Administration Actual	Total Combined Actual	Total Annual Budget	Total Under/(Over)	% Variance
REVENUES:						
Interest from mortgages and notes	38,311	0	38,311	66,400	28,089	42%
Income from investments	14,356	190	14,546	11,390	(3,156)	(28%)
Fee income	1,968	6,691	8,659	14,153	5,494	39%
Other revenue	143	0	143	160	17	11%
Total Revenues	54,778	6,881	61,659	92,103	30,444	33%
EXPENSES:						
Operating expenses	9,516	4,619	14,135	24,294	10,159	42%
Other program administrative expenses	3,997	1,106	5,103	8,864	3,761	42%
Interest expense	30,399	0	30,399	50,325	19,926	40%
Total Expenses	43,912	5,725	49,637	83,483	33,846	41%
Excess Revenues Over Expenses	10,866	1,156	12,022	8,620	(3,402)	(39%)

**MAINE STATE HOUSING AUTHORITY
OPERATING AND OTHER PROGRAM ADMINISTRATIVE EXPENSES
FOR THE PERIOD ENDED JULY 31, 2023**

ATTACHMENT B

	Total Annual Budget	Total Year to Date Actual	Budget Available	Percentage of Budget Available
Operating Expenses				
Salaries	13,517,480	8,225,911	5,291,569	39%
Payroll Taxes	994,335	616,177	378,158	38%
Retirement	1,273,244	718,656	554,588	44%
Medical and Life Insurance	3,116,854	1,708,389	1,408,465	45%
Other Fringe Benefits	10,000	3,651	6,349	63%
Office Supplies	51,365	33,873	17,492	34%
Printing	75,560	36,501	39,059	52%
Membership and Dues	63,811	52,565	11,246	18%
Subscriptions	32,077	12,446	19,631	61%
Sponsorships	14,600	5,500	9,100	62%
Staff Educ/Train/Conf	180,131	53,501	126,630	70%
Travel/Meals - Staff Educ/Train/Conf	197,859	65,914	131,945	67%
Partner/Client Train/Meetings	138,510	16,660	121,850	88%
Travel/Meals - Partner/Client Training	112,546	22,512	90,034	80%
Staff Events	28,580	10,787	17,793	62%
Meals - Staff Events	33,130	14,949	18,181	55%
Leased Vehicles	177,773	96,010	81,763	46%
Computer Supplies	39,812	20,981	18,831	47%
Computer License SAAS	254,048	177,245	76,803	30%
Rent-Other	39,430	21,262	18,168	46%
Computer Maintenance	789,721	307,845	481,876	61%
Depreciation	1,200,000	678,823	521,177	43%
Telephone	125,584	74,831	50,753	40%
Employment Advertising	1,000	6,158	(5,158)	(516%)
Postage and Shipping	141,022	95,455	45,567	32%
Insurance	105,748	68,761	36,987	35%
Recording Fees	1,000	375	625	63%
Payroll Services	49,418	29,204	20,214	41%
Audit Services	172,000	99,000	73,000	42%
Property Expenses	522,435	309,779	212,656	41%
Professional Services	376,108	283,183	92,925	25%
Building Interest Expense	458,669	267,751	190,918	42%
Total Operating Expenses	24,293,851	14,134,655	10,159,196	42%
Other Program Administrative Expenses				
Loan foreclosure expenses	200,000	10,941	189,059	95%
REO expenses	50,000	3,644	46,356	93%
Mortgage Servicing fees	1,850,000	1,094,027	755,973	41%
Provision for losses on loans & REOs	125,000	0	125,000	100%
Loan Origination expenses	3,230,000	1,297,554	1,932,446	60%
Bond Issuance Costs	900,000	428,605	471,395	52%
Trustee/Bank fees	170,000	100,823	69,177	41%
Program advertising/printing	343,450	106,106	237,344	69%
Bond and mortgagee insurance	19,550	21,142	(1,592)	(8%)
Variable rate bond remarket/liquidity facilities	710,000	457,366	252,634	36%
Cash flow/arbitrage/swap consultants/legal	675,000	461,974	213,026	32%
Homebuyer education	135,000	52,800	82,200	61%
Program administrator fees	455,610	1,068,789	(613,179)	(135%)
Total Other Program Administration Expenses	8,863,610	5,103,771	3,759,839	42%

**MAINE STATE HOUSING AUTHORITY
CAPITAL BUDGET
FOR THE PERIOD ENDED JULY 31, 2023**

ATTACHMENT C

Description	2023 Budget	2023 Actual	Budget Available	% Expended
Computer Hardware:				
Network backup hardware - Data Domain	15,000	0	15,000	
Laptop replacements	55,000	19,211	35,789	
Total computer hardware	<u>70,000</u>	<u>19,211</u>	<u>50,789</u>	<u>27%</u>
Computer Software:				
Enterprise multi-family housing system	240,679	186,922	53,758	
Amplifund grant management software	45,600	0	45,600	
Mobile device management software	8,000	0	8,000	
Website redesign	7,000	0	7,000	
Single Family loan servicing system modifications	10,000	0	10,000	
Single Family lender & loan tracking systems mods	10,000	0	10,000	
Hancock systems mods (LIHEAP & Wx Programs)	100,442	0	100,442	
Salesforce software upgrades	120,000	0	120,000	
New LIHEAP & Wx system	575,000	0	575,000	
Total computer software	<u>1,116,721</u>	<u>186,922</u>	<u>929,800</u>	<u>17%</u>
Office Building:				
Additional workstations & furnitures	24,460	24,451	9	
Patio repair/resurface	46,000	0	46,000	
Employee stairwell repair	0	6,290	(6,290)	
	<u>70,460</u>	<u>30,741</u>	<u>39,719</u>	<u>44%</u>
Total	<u><u>1,257,181</u></u>	<u><u>236,873</u></u>	<u><u>1,020,308</u></u>	<u><u>19%</u></u>

**MAINE STATE HOUSING AUTHORITY
MEMBERSHIPS, DUES, AND SPONSORSHIPS
FOR THE PERIOD ENDED JULY 31, 2023**

Description	Amount
Memberships and Dues	
American College of Mortgage Attorneys - employee dues	225
American Payroll Association - employee annual membership	298
Association of Certified Fraud Examiners - (2) employee annual membership	470
Association of Government Accountants - (2) employee annual memberships	220
Construction Specifications Institute - employee annual membership	375
Council of State Community Development Agencies - annual membership	1,500
Diversity Hiring Coalition - annual membership	300
Information Systems Audit and Control Association - employee annual membership	45
Institute of Internal Auditors - employee annual membership	190
Kennebec Board of Realtors - employee dues	196
Maine Association of Mortgage Professional - employee annual membership	395
Maine Bankers Association - annual affiliate membership	950
Maine Indoor Air Quality Council - annual membership	500
Maine Public Relations Council - employee annual membership	75
Maine Real Estate & Development Association - annual membership	1,200
Maine Real Estate Management Association - annual membership	125
Maine State Bar Association - (1) employee annual memberships	370
National Affordable Housing Management Association - affiliate membership	1,300
National Association for State Community Services Programs - annual membership	1,627
National Council of State Housing Agencies - annual membership	32,242
National Energy & Utility Affordability Coalition - annual membership	500
National Energy Assistance Directors' Association - annual LIHWAA membership	1,088
National Energy Assistance Directors' Association - annual membership	6,817
National Leased Housing Association - annual membership	660
NCHM Accounting Office Employee Certification dues	125
Notary Public - (2) employee renewal fees	100
Project management Institute - employee membership	164
Society for Human Resource Management - employee annual membership	244
Urban Land Institute - employee annual membership	264
Total	<u><u>\$ 52,565</u></u>
Sponsorships	
Maine Resident Service Coordinator Association - annual sponsor	2,500
New England Resident Service Coordinator - conference sponsor	3,000
Total	<u><u>\$ 5,500</u></u>



Finance Department Memorandum

To: Board of Commissioners
From: Darren Brown
Date: September 5, 2023
Subject: Monthly Delinquencies Report

MULTI-FAMILY DELINQUENCIES

The Multi-Family portfolio totals \$869 million with 1,311 loans as of August 31, 2023. There is one delinquent loan, 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 \$984 million with 9,747 loans as of July 31, 2023. The over 60-day delinquencies increased from 2.37% to 2.41%, and the in-foreclosures decreased from 0.48% to 0.46%. The over 60-day delinquencies amount to \$24 million, with approximately \$4 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 2.41%; and the overall delinquency rate by loan count is 2.58%. As reflected in *Exhibit 5*, the overall delinquency rate by loan count is below the delinquency rate for all Maine Loans.

Servicer Delinquencies – As of July 2023, Bank of America (BOA) had the highest overall delinquency rate of 12.33%, with an in-foreclosure rate of 5.54%. BOA no longer originates loans for MaineHousing and they are servicing an old portfolio of loans. The average age of the loans in their portfolio is 16 years. There have been no new loans added to this portfolio since 2011 and the high delinquency rate is attributed mainly the decreasing portfolio balance and its small size.

Delinquencies for our largest servicer, Mortgage Servicing Solutions, increased from 2.76% to 2.83%, while the in-foreclosure rate decreased from 0.53% to 0.51%. Salem Five Mortgage Corp. portfolio 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 2023, FHA insured loans had the highest delinquency rate by total insurance type of 4.34%, with in-foreclosures at 0.55%. When compared to the total loan portfolio, RD insured loans had the highest delinquency rate of 1.31%, with in-foreclosures at 0.27%. Delinquencies by insurance type and the portfolio as a whole are shown in *Exhibit 6*.

FHA insured loans comprise 17% of the Single-Family portfolio and 31% of delinquencies, while RD insured loans comprise 57% of the portfolio and represent 54% 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 2023, we have assisted 542 borrowers with various foreclosure prevention options. From January through July 2023, forty-three HAF reinstatements have occurred.

Multi-Family Delinquent Loans

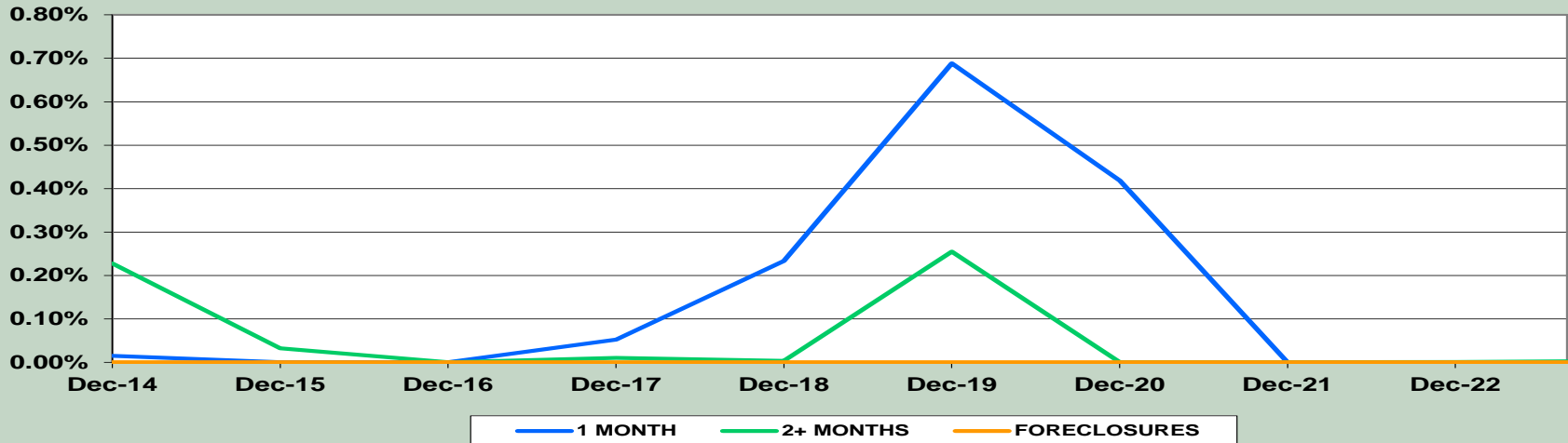
MAINE STATE HOUSING AUTHORITY MULTI-FAMILY DELINQUENCIES 8/31/2023

Section 8					ORIGINATION	DELINQUENT		
BORROWER	LEVEL PMT	PTD	LOCATION	PROJECT OWNER	DATE	1 MONTH	2 MONTHS	3+ MONTHS
NONE						0.00	0.00	0.00
						0.00	0.00	0.00
Rental Housing					ORIGINATION	DELINQUENT		
BORROWER	LEVEL PMT	PTD	LOCATION	PROJECT OWNER	DATE	1 MONTH	2 MONTHS	3+ MONTHS
NONE						0.00	0.00	0.00
						0.00	0.00	0.00
Supportive Housing & Other					ORIGINATION	DELINQUENT		
BORROWER	LEVEL PMT	PTD	LOCATION	PROJECT OWNER	DATE	1 MONTH	2 MONTHS	3+ MONTHS
OHIO ST, 112	820.68	05/01/23	BANGOR	PENOBSCOT AREA HSG DEV CORP	10/01/09	0.00	0.00	18,843.00
						0.00	0.00	18,843.00
Grand Total						0.00	0.00	18,843.00
% of Portfolio Delq 60+ days								
Total Number of Loans								

*past maturity date.

Multi-Family Delinquency & Foreclosure Trends

MULTI-FAMILY DELINQUENCY AND FORECLOSURE RATES



	OUTSTANDING			1 MONTH		2+ MONTHS		FORECLOSURES	
	PRINCIPAL	DOLLARS	RATE	DOLLARS	RATE	DOLLARS	RATE		
Aug-23	\$ 869,225,319	\$ -	0.00%	\$ 18,843	0.00%	\$ -	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%		
Dec-15	\$ 573,932,384	\$ -	0.00%	\$ 185,320	0.03%	\$ -	0.00%		
Dec-14	\$ 513,937,525	\$ 77,568	0.02%	\$ 1,169,620	0.23%	\$ -	0.00%		

Single-Family Delinquent Loans

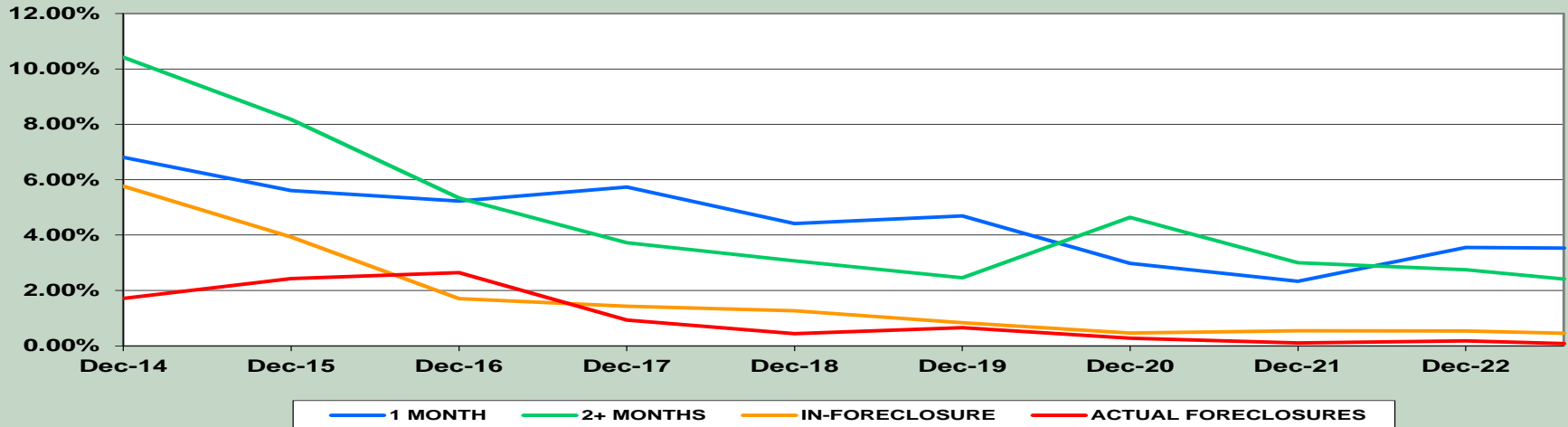
Maine State Housing Authority Single-Family Delinquencies by Servicer 7/31/2023

SERVICER	% OF PORTFOLIO	% of Portfolio Delq 60 + days	OUTSTANDING PRINCIPAL	----- 1 MONTH	DELINQUENT 2 MONTHS	----- 3+ MONTHS	IN- FORECLOSURE
MORTGAGE SERVICING SOLUTIONS	67.01%	2.83%	659,541,405.97	26,278,668.23	6,120,473.51	9,141,053.33	3,379,697.09
BANGOR SAVINGS BANK	11.69%	0.68%	115,100,106.22	2,768,860.93	507,925.30	223,443.68	54,782.95
CAMDEN NATIONAL BANK UK	8.26%	1.83%	81,312,413.62	2,060,801.84	447,430.65	952,063.38	84,895.26
MACHIAS SAVINGS BANK	6.91%	2.73%	68,053,318.17	2,082,181.24	555,696.79	642,923.13	656,773.05
BANGOR SAVINGS BANK QS	5.54%	0.51%	54,488,687.80	1,271,008.25	105,402.98	171,056.96	0.00
BANK OF AMERICA NA	0.56%	12.33%	5,477,853.10	251,808.38	110,254.33	261,753.34	303,625.16
SALEM FIVE MORTGAGE CORP	0.03%	0.00%	335,959.74	12,297.17	0.00	0.00	0.00
TOTAL	100.00%	2.41%	984,309,744.62	34,725,626.04	7,847,183.56	11,392,293.82	4,479,773.51



Single-Family Delinquency & Foreclosure Trends

SINGLE-FAMILY DELINQUENCY AND FORECLOSURE RATES

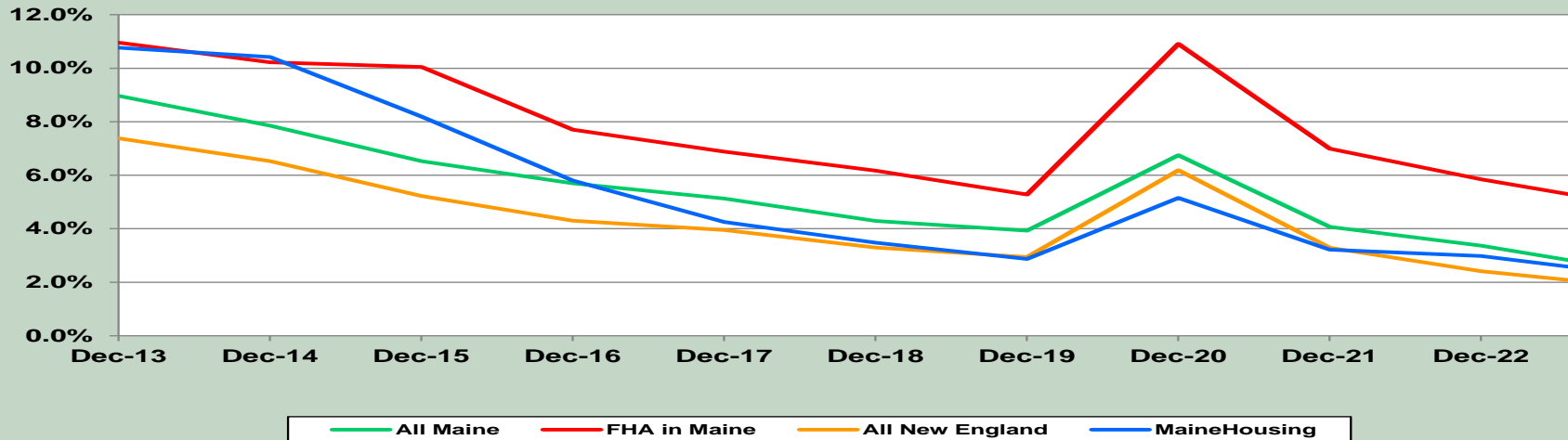


	OUTSTANDING PRINCIPAL	1 MONTH		2+ MONTHS		IN-FORECLOSURE		ACTUAL FORECLOSURES	
		DOLLARS	RATE	DOLLARS	RATE	DOLLARS	RATE	DOLLARS	RATE
Jul-23	\$ 984,309,745	\$ 34,725,626	3.53%	\$ 23,719,251	2.41%	\$ 4,479,774	0.46%	\$ 825,090	0.08%
Dec-22	\$ 958,984,521	\$ 33,996,366	3.55%	\$ 26,378,301	2.75%	\$ 5,183,906	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%
Dec-15	\$ 790,409,905	\$ 44,303,365	5.61%	\$ 64,656,769	8.18%	\$ 31,066,182	3.93%	\$ 20,797,314	2.43%
Dec-14	\$ 810,139,060	\$ 55,171,703	6.81%	\$ 84,385,397	10.42%	\$ 46,711,687	5.77%	\$ 13,904,155	1.72%



Single-Family Delinquency Comparison Trends

**MAINEHOUSING, FHA, ALL STATE & ALL NEW ENGLAND
DELINQUENCY RATE COMPARISON**



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*	121,257	0.49%	1.19%	1.14%	2.82%
FHA for State*	16,621	1.32%	2.50%	1.47%	5.29%
All New England*	1,703,736	0.52%	1.00%	0.56%	2.08%
MaineHousing**	9,747	0.92%	1.11%	0.55%	2.58%

*This information is obtained from MBA's National Delinquency Survey for the second quarter of 2023.

**MaineHousing's overall delinquency rate based on loan dollars is 2.41%, whereas rates in this exhibit are based on loan count.

Single-Family Delinquencies by Mortgage Insurer

As A Percent of Total Insurance Type

7/31/2023

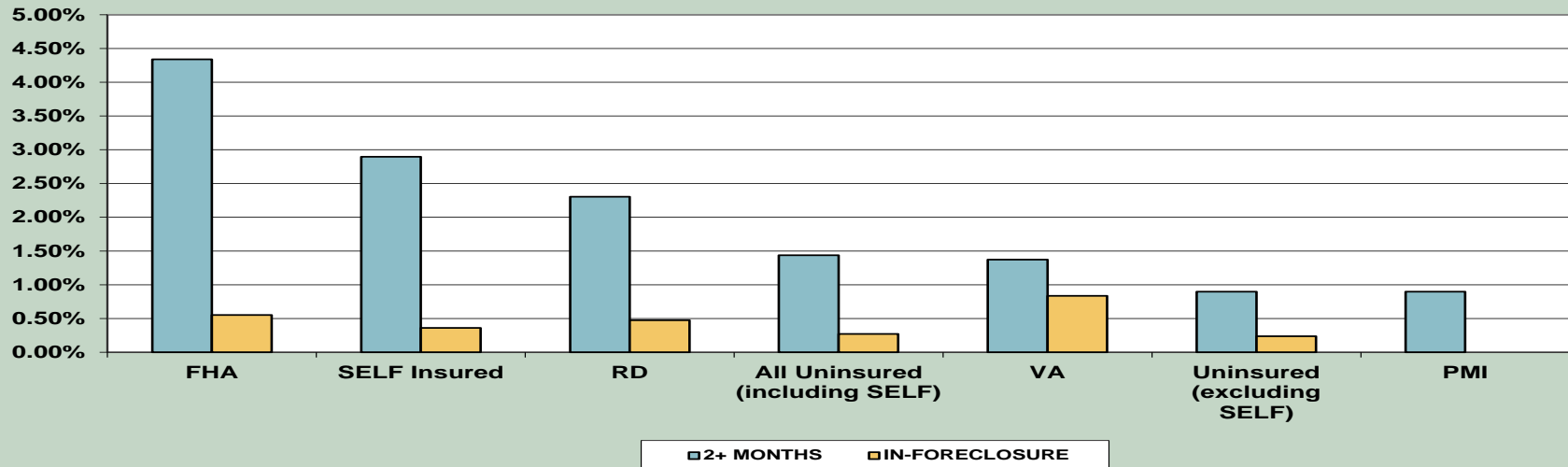
TYPE	2+ MONTHS	IN-FORECLOSURE
FHA	4.34%	0.55%
SELF Insured	2.90%	0.36%
RD	2.30%	0.48%
All Uninsured (including SELF)	1.44%	0.27%
VA	1.37%	0.84%
Uninsured (excluding SELF)	0.90%	0.24%
PMI	0.90%	0.00%

As A Percent of Total Loan Portfolio

7/31/2023

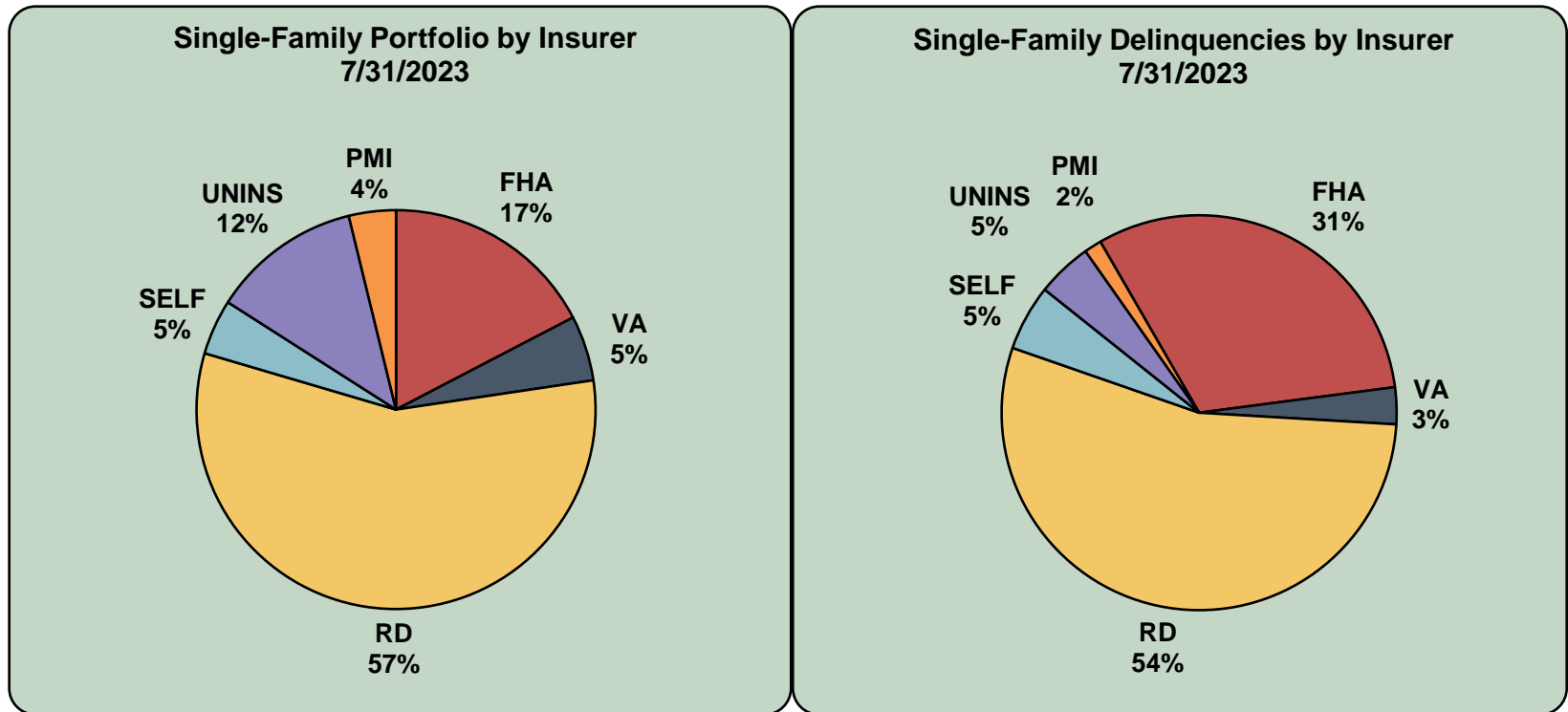
TYPE	2+ MONTHS	IN-FORECLOSURE
RD	1.31%	0.27%
FHA	0.75%	0.10%
All Uninsured (including SELF)	0.24%	0.04%
SELF Insured	0.13%	0.02%
Uninsured (excluding SELF)	0.11%	0.03%
VA	0.07%	0.04%
PMI	0.03%	0.00%

SINGLE-FAMILY DELINQUENCY RATES BY INSURER TYPE



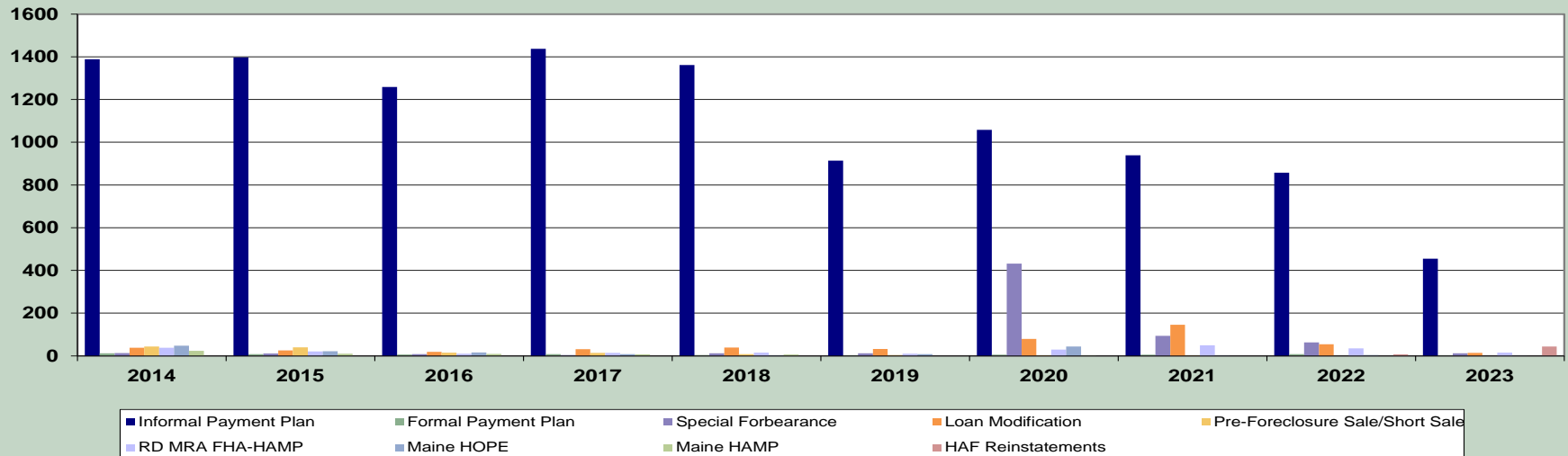
Single-Family Delinquencies by Mortgage Insurer

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



Single-Family Foreclosure Prevention Activities

BORROWERS ASSISTED 2013-2023



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-23	455	2	12	14	0	15	1	0	43	542
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
Dec-15	1397	8	11	26	40	21	22	10	0	1535
Dec-14	1388	12	13	38	44	38	48	24	0	1605

Actual Foreclosures

	Number of Foreclosures	Number of Loans in Portfolio	Percentage of Portfolio
Jul-23	12	9,747	0.12%
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%
Dec-15	233	10,258	2.27%
Dec-14	162	10,526	1.54%

Homeless Initiatives Department Memorandum

To: Board of Commissioners
From: Kelly Watson, Director of Homeless Initiatives
Date: September 11, 2023
Subject: Homeless Initiatives Report

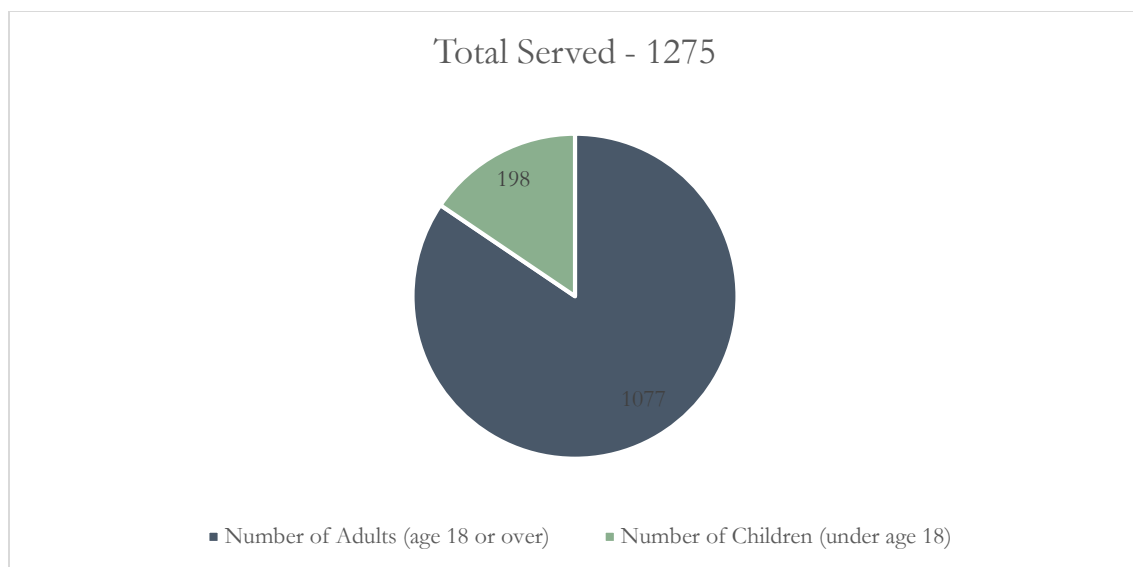
Homeless Initiatives Department Updates

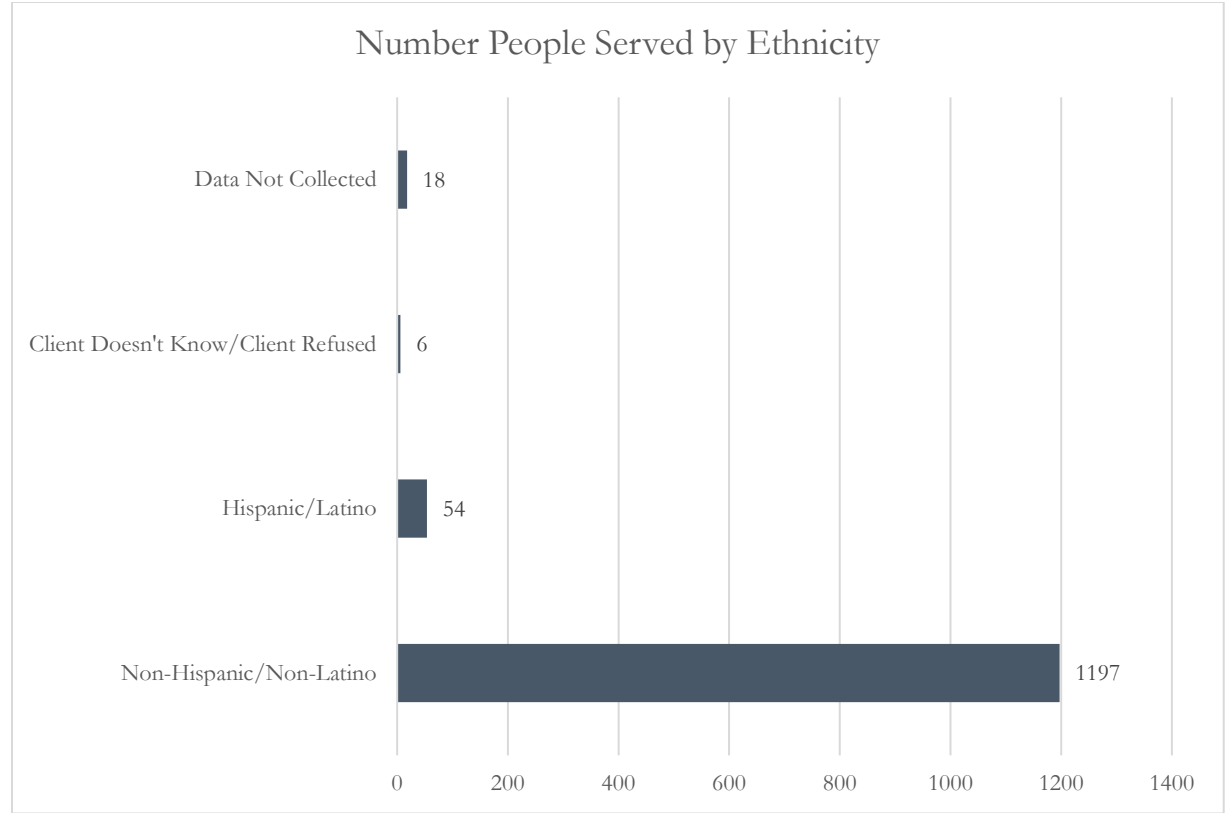
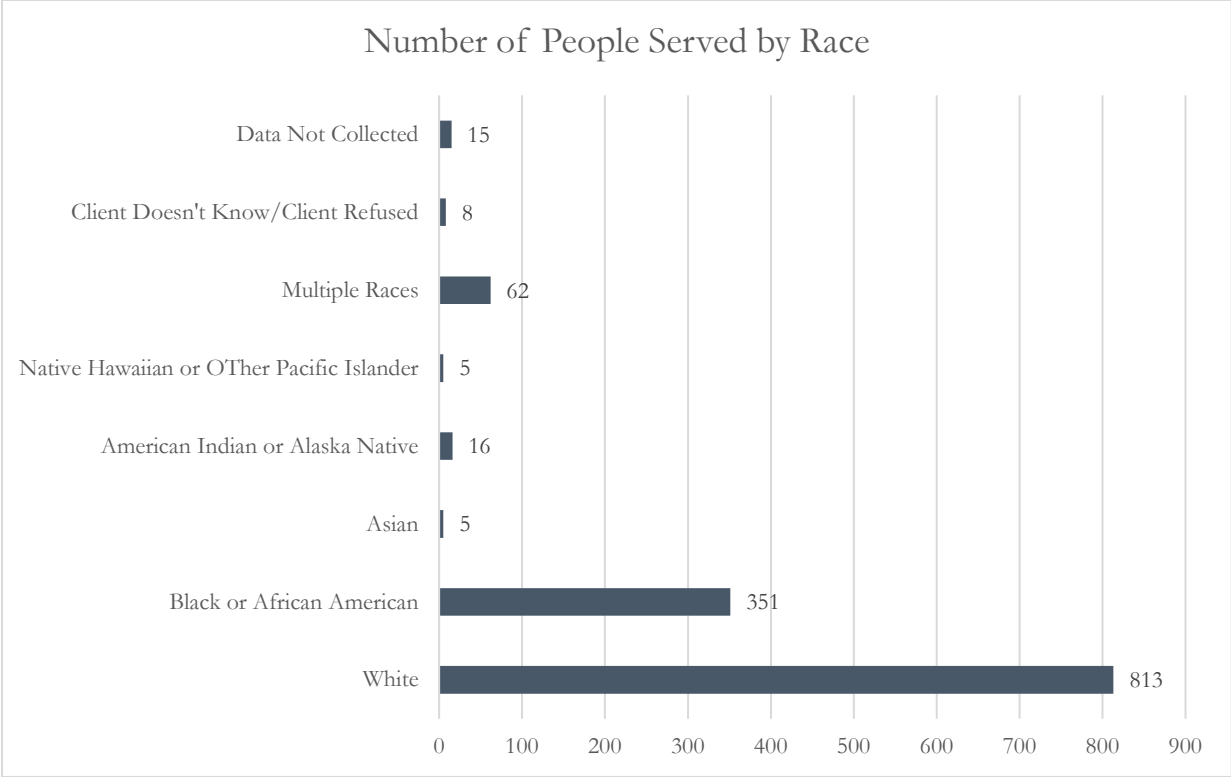
The Homeless Initiatives department is excited to welcome two new managers to the team, as the previous manager has transitioned into the Director role. Both manager positions were filled with talented internal MaineHousing staff. The Homeless System Response Manager position will oversee staff working with the Maine Continuum of Care (MCoC) and Homeless Management Information System (HMIS), and the Homeless Partner Support Manager position will oversee staff that work with our sub-grantees on financial and programmatic support.

Homeless Data – August 2023

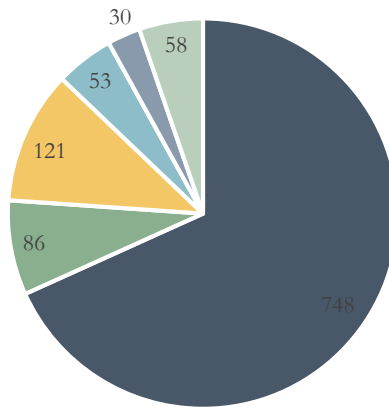
The following are the monthly statistics for August:

1. Total number of people served (1275) increased by 10 individuals. We have seen the number of unsheltered individuals continue to increase in many areas of the state. As the weather warms some individuals will choose an encampment over a shelter environment. This number also does not include many of the Asylum Seekers in Portland as well as those served in hotels through GA.
2. Racial equity – the percentage of people of color served decreased only slightly from 35.4% in July to 35.1 in August. The number for those who identify as Hispanic/Latino increased from 46 to 54 individuals.
3. The number of Exits to Permanent Housing last month decreased from 80 permanent exits in July to 58 in August, with more people exiting to temporary destinations.



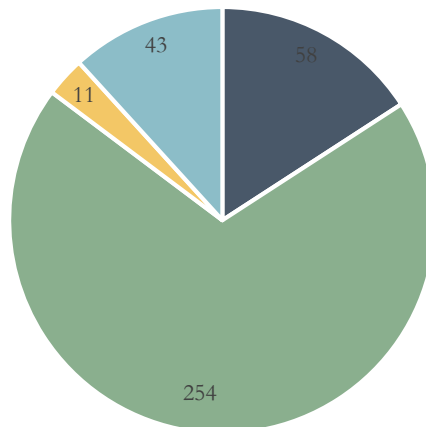


Residence of Clients Prior to Entry



- Homeless Situations
- Institutional Settings
- Staying or living in a friend's room, apartment or house
- Staying or living in a family member's room, apartment or house
- Hotel or motel paid for without ES voucher
- Other Locations

Residence of Clients after Entry



- Permanent Destinations
- Temporary Destinations
- Institutional Settings
- Other Destinations

Service Hub Implementation – Built for Zero Initiative

Hub Coordinators in all nine Hubs have implemented the Maine Coordinated Entry System (MCES), meaning the Maine Continuum of Care has a functioning CES statewide. This is a big accomplishment for the MCoC. This system will undergo continuous process improvement as it becomes operationalized statewide. Future goals include getting more housing referral resources into the MCES to maximize the system’s potential for connecting clients with appropriate housing.

Early planning for the 2024 Point in Time count is underway as Hub Coordinators are planning for training, donations, and team/volunteer organization in each of the nine Homeless Response Service Hubs.

All 9 Hub Coordinators, along with some of their Hub improvement team members, will be attending a Community Solutions Learning Session this month in Washington DC. The session focuses the Path to Zero initiatives that include goal setting and aims for improvement teams, strategies for team formation, and using data to develop system improvement strategies.

The By Name List report suite customization is almost complete for Maine. This report suite provides a system level data lens and allows for us to identify areas of need for data clean up, training, and procedural gaps that need to be addressed. The tools, in combination with the knowledge and understanding gained, move us closer to our statewide quality data goals.

Emergency Shelter and Housing Assistance Program (ESHAP) Payments

Quarter two payments for ESHAP were disbursed in August for the Operations, Stabilization, and Performance shares. While the Operations and Stabilization shares are paid out each quarter, the Performance share is paid out only twice a year, once after Q2 and once after Q4. This is an incentive share for providers who have maintained or improved data quality for the program. The following is the breakdown of funds disbursed for Q2. To note, we do not typically receive ESG funds from HUD until late summer, and they are then disbursed with Q3 payments.

		ESG	StateHOME	State General	Total Funding Disbursed
Quarter 2 (April-June)	Operations		\$ -	\$820,094.44	\$820,094.44
	Stabilization		\$800,236.12	\$19,858.33	\$820,094.45
	Performance		\$364,486.42	\$ -	\$364,486.42
					\$2,004,675.31

Homeownership Department Memorandum

To: MaineHousing Board of Commissioners

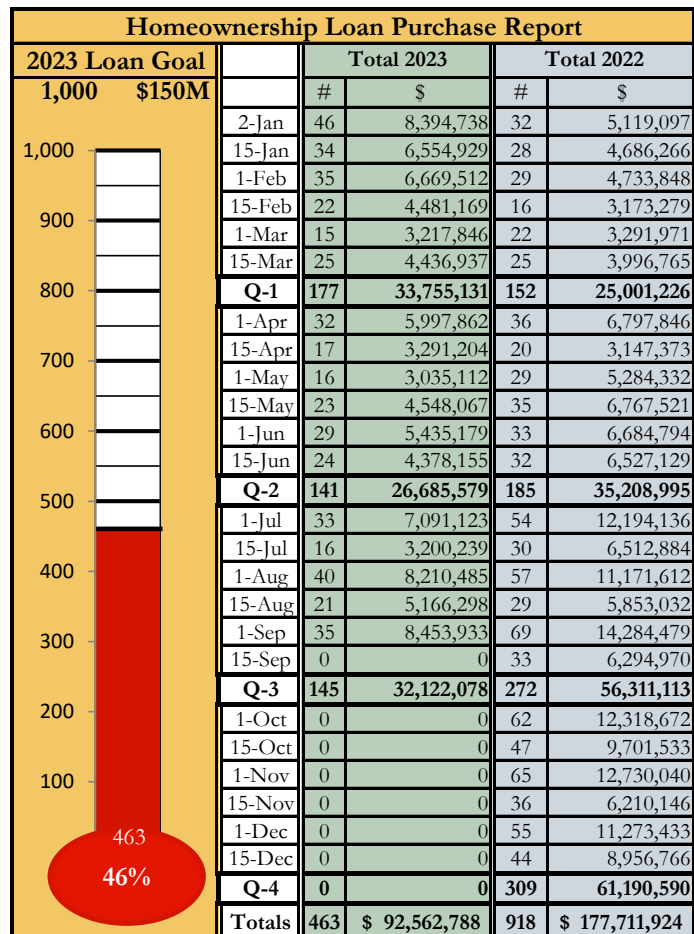
From: Adam S. Krea, Senior Director of Finance and Lending

Date: September 11, 2023

Subject: Monthly Report – Homeownership Department

PRODUCTION UPDATE

Following is a snapshot of loans purchased and reserved to date in 2023 as compared to 2022.



Monthly Loan Reservations: 09/01/23	
#	\$ Volume
122	\$ 27,556,580

Loan Pipeline as of: 09/01/23	
#	\$ Volume
350	\$ 73,902,707

Loan Reservation Comparison					
August 2022		August 2023		2022 vs 2023	
#	\$ Volume	#	\$ Volume	#	\$ Volume
353	\$67,185,770	350	\$ 73,902,707	-1%	10%

PROGRAM HIGHLIGHTS

Loan Production and Market Status

As of August 30th loan purchases continued to trail the numbers recorded as of the same date in 2022. However, there has been an encouraging spike in new loan reservations over the past several weeks which represents over \$70 million in pending loan volume.

MAINE HOME SALES DEMAND REMAINS STRONG; PRICES UP 7.34% IN JULY

Single-family existing homes remain in high demand across the State of Maine. Realtors reported a 7.34% increase in prices in July 2023 compared to July 2022, reaching a median sales price (MSP) of \$380,000. The MSP indicates that half of the homes were sold for more and half were sold for less. Sales volume in July 2023 decreased 20.93% compared to a year ago.

“There are still plenty of buyers seeking homes across Maine and they are facing a sustained tight supply of for-sale inventory, though we’re seeing some improvement,” says Carmen McPhail, 2023 President of the Maine Association of Realtors and Associate Broker at family-owned United Country Lifestyle Properties of Maine with offices in Lincoln, Bangor and Lubec. “The number of homes for sale in July 2023 was nearly nine percent above the number for sale in June 2023 and six percent above July of last year.

The National Association of Realtors reported a nationwide sales dip of 16.3% in the past year, while the national MSP of \$412,300 represents an increase of 1.6% in July 2023 compared to July 2022. Regionally, sales in the Northeast decreased 23.8%, and the regional MSP rose 5.5% to \$467,500 over that same time period.

“Late summer into fall continues to be a great time for listing your property for sale. Buyers want to settle before the winter months and take advantage of the tax benefits of real estate ownership prior to year’s end,” says McPhail.

Partner Education and Outreach:

Homebuyer Education is an important piece of preparing for homeownership. The hoMEworks Educators met on August 11th to collaborate and create a plan to meet all learners’ needs statewide for 2024. hoMEworks is a nonprofit group dedicated to consumer homebuyer education. Classes are currently offered in-person and virtually across the State. The team met to discuss offering more in-person classes for 2024. The goal is to have at least one in-person class offered each month throughout the State.

First Generation Program:

MaineHousing’s First Generation Pilot Program has purchased 16 First Generation Loans as of August 30th. In addition to our First Home Loan requirements, at least one of the borrowers must have never lived in a home owned by their biological parents/legal guardians or have been an individual who was in foster care at some point during their childhood. MaineHousing’s Consumer Education Coordinator, Jessica Gurney, reaches out to each First Generation Homebuyer to gather feedback on the program. The results have yielded many inspirational and heart-warming stories of

people who have overcome a variety of hardships through the sheer determination to succeed, and a desire to achieve the dream of homeownership that their parents or guardians did not.

One of the most inspiring stories Jessica has received came from a young man named Jose Gonzales. When WMTW News Channel 8 approached MaineHousing in August asking about a human interest story and interview involving an actual homeowner who had benefitted from the First Generation program, Jessica immediately thought of Jose.

Upon reaching out, Jessica found Jose to be very excited to have the opportunity offered to him and the live interview was scheduled and conducted on Monday, August 28th. The story will be featured in a September newscast on WMTW News Channel 8 and may also be included in a larger special report they have planned concerning the general housing situation in Maine.

The following is an excerpt of the story Jose had to tell:

“My parents came as immigrants during the Cold War years where the Guatemalan war claimed a quarter of a million lives, mostly civilians. I lost uncles and cousins in both sides of the conflict. I came under my father's refugee status. Both my parents worked very hard with barely any English, to send me to school whereby I and my sister became the first generation with a College Degree. It was my deep desire to own a house one day. Maine Housing helped me make it a reality. Owning a house seemed an impossible dream. In 2021, I was hired at Devoted Health and then Maine Housing's FGP was nothing short of a miracle for me.” Jose is shown below during his interview with Channel 8 News.



Housing Choice Vouchers Department Memorandum

To: MaineHousing Board of Commissioners

From: Allison Gallagher - Director of HCV Programs

Date: September 19, 2023

Subject: Monthly Report – Housing Choice Voucher Program

Program Updates:

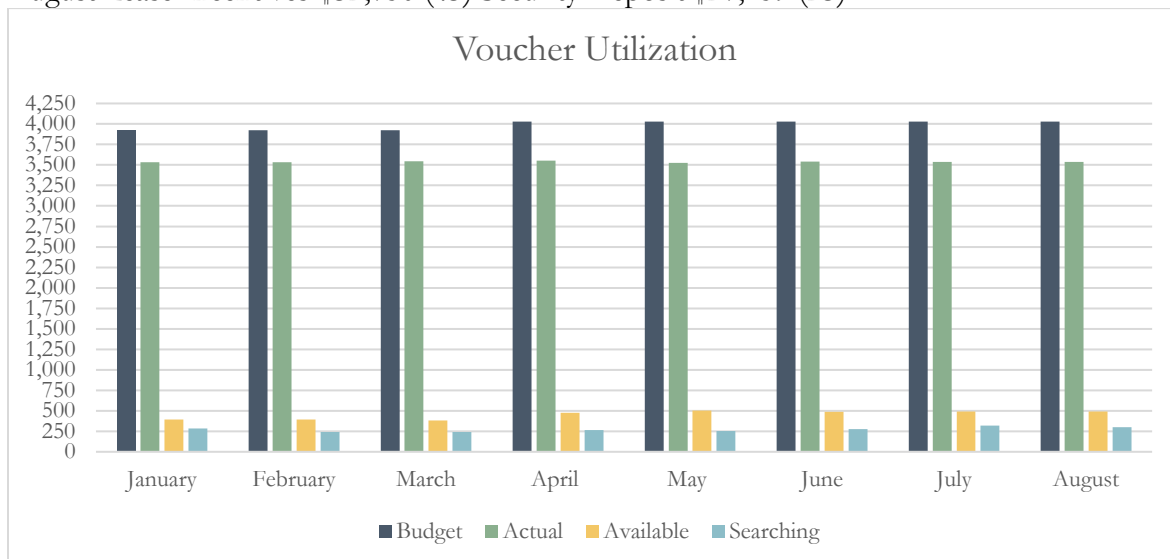
The Annual plan provides a progress report on our program goals and priorities outlined in the HCV 5 Year plan (2020-2025). A public hearing on the draft plan will take place at the September board meeting.

Renewal funding for Emergency Housing Vouchers (EHV) will end December 2023 and the ability to re-issue EHV ends September 30, 2023. All leased vouchers are supported with EHV funding as long as the family remains eligible.

Customer Service Stats for May-July 2023

- Answered **3,151** Calls via the HCV Programs Automated Call Distribution (ACD) line
- Returned **3,092** Calls left on the ACD line voicemail box
- Responded to **3,958** emails from the Section8hcv email box
- Certifications Completed in Elite
 - ✓ **172** New Admissions, **60** change of units and **9** port-ins from other PHA's
 - That is **241** families housed over the last 3 months!
 - ✓ **841** Annual Certifications
 - ✓ **504** Interim Certifications (changes in income or family composition)

August Lease Incentives-\$32,750 (43) Security Deposit \$27,159 (23)

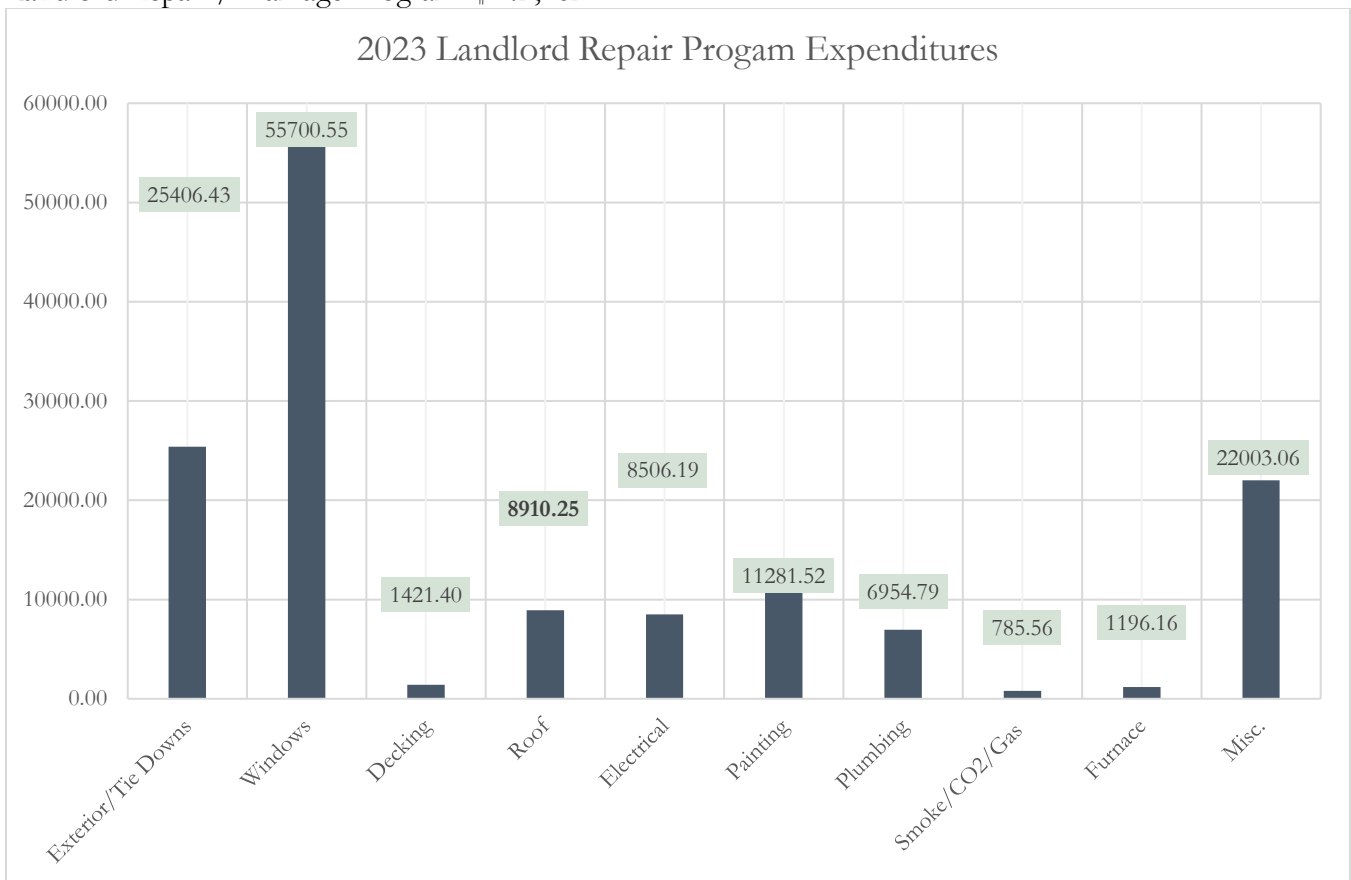


HCV (homeless initiatives)

	Leased	Searching
STEP	95	53
Home to Stay	204	89
Homeless Priority	292	77
EHV	58	26

Inspection Updates:

Landlord Repair / Damage Program: \$142,162



Human Resources and Facilities Department Memorandum

To: Board of Commissioners

From: Jane Whitley, Director of Human Resources & Facilities

Date: September 2023

Subject: Board Report

Human Resources – as of September 12

Headcount ⓘ	Hired ⓘ	Departures ⓘ	Growth Rate ⓘ	Turnover Rate ⓘ	Average Tenure ⓘ
187	20	16	2.2%	8.6%	9.4
As of September 2023					(Years)

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

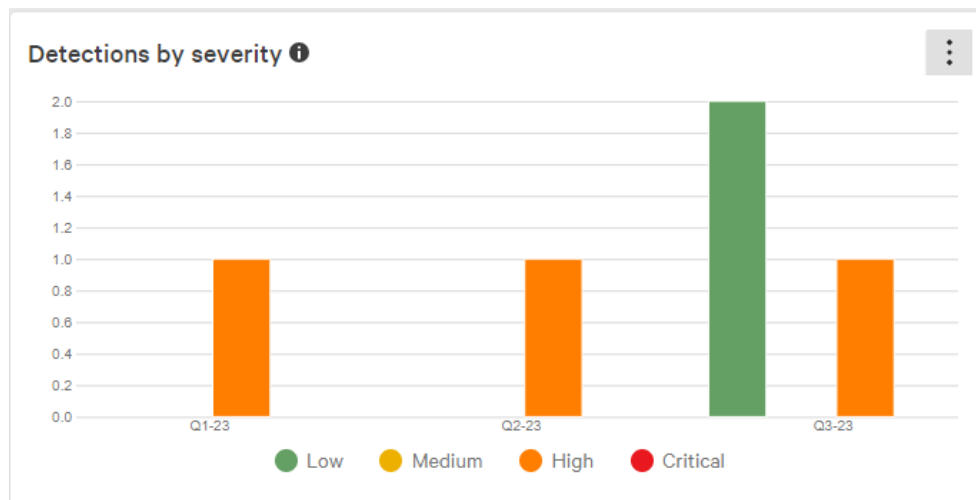
From: Craig Given, Director of IT

Date: September 8, 2023

Subject: Monthly Report

September Spotlight:

As part of the Security Profile for MaineHousing, the IT team tracks detection of malicious activity and performs an assessment and if necessary takes steps to address.



Information Technology Updates:

- Met with members of departments throughout the organization to complete initial Business Impact Analyses (BIAs) as part of updating the Business Continuity and Disaster Recovery plans.
- Issued Generative AI policy restricting use until further information is available to assess and secure options for future use.
- Launched new development and asset management software environment.

- Began security hardening of Microsoft365 environment in preparation for implementation and migration.
- Prepared for transition of Print Services vendor and replacement of existing printer/copier devices.
- Received responses to RFP for Security Risk Assessment and Penetration Testing and began evaluation of responses as part of the selection process.
- Transitioned telework environments to improve security standards and implement Multi Factor Authentication (MFA) along with Single Sign-On (SSO) capabilities.
- Completed implementation new data backup and offsite disaster recovery systems.
- Started discovery and planning for implementation of software to support Heating and Weatherization programs.
- Completed quarterly ant-phishing campaign and education process. Results were 57.2% report rate versus 4.3% phish prone behavior.
- Applied security patches to critical systems to address identified vulnerabilities.
- Technology and application team members involved in software implementations, including grant management software, and development & asset management software.

Planning and Research Department Memorandum

To: Board of Commissioners

From: Jonathan Kurzfeld, Director of Planning & Research

Date: September 11th, 2023

Subject: September 2023 Board Report

Planning and Research Department

In my first month at MaineHousing, I have been repeatedly impressed by the skill and enthusiasm with which the staff and leadership across the agency work to serve the public interest. This has been most evident – due entirely to my own vantage point, I am sure – among the staff in the Planning and Research department. The whole team, as well as Senior Director of Operations Jamie Johnson, has been incredibly accommodating in getting me up to speed on our various collaborations and intersections with every other department in the agency, as well as our communications and marketing activities. All the while, the department has not missed a beat in addressing the steady flow of internal work orders, media requests, web updates, data reports, internal communications, and an impressive array of other activities.

My own time has been largely devoted to learning about all the great work that is happening around the building, as well as simply learning my way around the place! As I grow familiar with our programs, I am excited to begin exploring how my own role in Planning & Research may open new paths to contribute to the work of other departments. In an early example of this, I met last week with Senior Director of Finance Adam Krea, Director of Development Mark Wiesendanger, and LIHTC Program Manager Bill Glover to learn about the Qualified Allocation Plan (QAP) and begin strategizing on formulaic improvements that I may propose for its next iteration.

I'd like to draw particular attention this month to the efforts of Webmaster Amanda Ouellette, who has worked tirelessly with Executive Administrator Karen Lawlor to prepare for the upcoming **2023 Maine Affordable Housing Conference** on October 4th. In addition to her myriad other responsibilities, Amanda has coordinated everything from signage and speakers to brochures and advertising. As things stand the agenda includes:

- 4 keynote speakers
- 11 breakout sessions
- 35 total speakers
- Over 300 registered attendees

Amanda reports that with ongoing social media and mass email pushes, she expects registrations to top out between 350 and 400 attendees by the day of this very exciting event.

External Communications

Communications Director Scott Thistle reports that, since the last Board of Commissioners meeting on August 15, he has engaged 21 times with numerous media outlets. All of the state's major newspapers and primary broadcast networks, including Maine Public and the local television affiliates for CBS, NBC and ABC, have featured information sourced to MaineHousing or have conducted interviews with MaineHousing staff. These articles and interviews covered a variety of programmatic topics including, but not limited to:

- the Home Energy Assistance Program
- the Housing Choice Voucher Program
- the First Generation Homebuyer Program
- affordable housing developments
- the homeless system response
- lead abatement programs
- RESTART (the Family Self-Sufficiency Program).

In addition, the RESTART Coordinator, Laurie Glidden, and Director Thistle sat for a remote interview with the Aspen Institute, which is examining HUD programs that show promise in creating more homeownership and housing stability. Director Thistle reports that the most heated media topics this period have been the Home Energy Assistance Program (HEAP) as well as efforts to create a supportive housing development in Lewiston, which has faced fierce political headwinds and zoning challenges.

Our external paid advertising campaigns continue to promote all of our key programs with additional focus being placed on the Homeowner Assistance Fund, the First Home and First Generation Homebuyer programs, and on the Well Water Abatement Program. A few highlights from our specific advertising efforts:

- Collaborative messaging with the Governor's Office on a both the Rural Affordable Rental Programs and encouraging Mainers to prepare for the winter heating season.
- Exploring new methods of reaching potential clients with trials of ad campaigns on NextDoor and Tik-Tok social media platforms.
- Promoting the Homeowner Assistance Fund in collaboration with AARP Maine, which will feature the program on their webpage and other communications.
- We've increased the intensity of social media activity to promote awareness of job openings here at MaineHousing (One of MaineBiz's best places to work in 2023!).

Finally, Director Thistle attended a meeting of the Aroostook Agency on Aging and the Board of Directors of Caribou Gardens (an affordable housing development for older Mainers that we financed), where he represented MaineHousing in a discussion of the challenges, needs, and opportunities related to housing for older Mainers. Thistle fielded a wide range of questions and highlighted key development statistics, insights from the MaineHousing Development Team on the specific challenges of affordable rural development for older Mainers, and the successes of – and recent news of additional funding for – the Rural Affordable Rental Program.

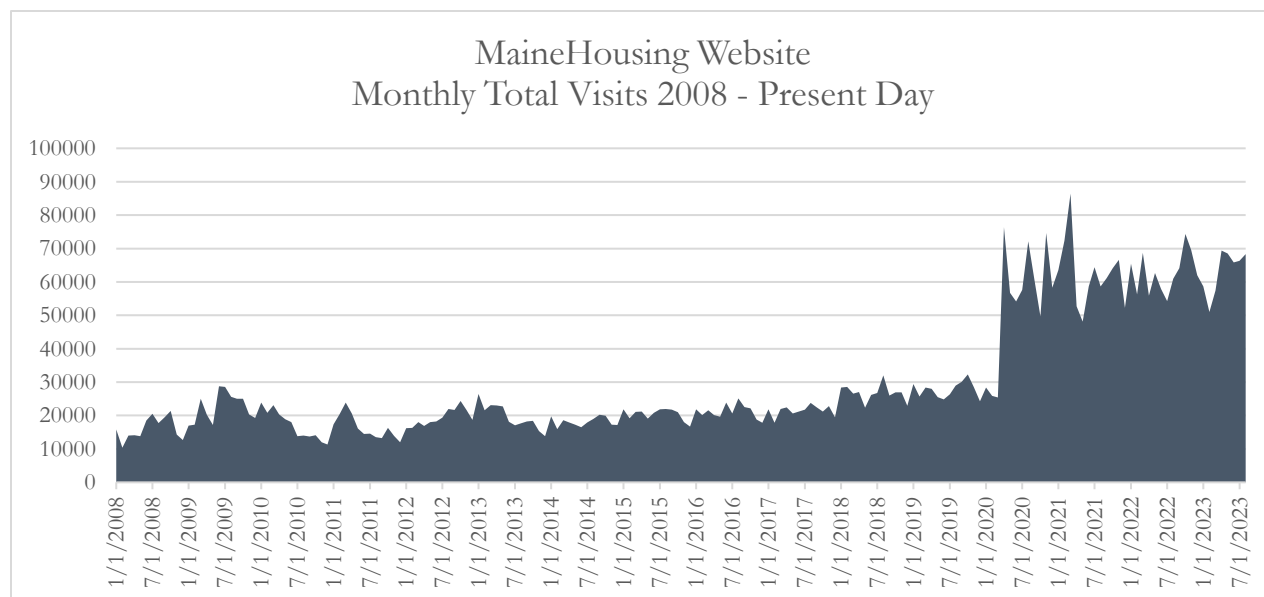
Internal Communications:

Research and Planning has been active in promoting internal communications by increasing the frequency of posts to the agency intranet. These posts include important information for staff about benefits and HR policy changes, internet security updates, key upcoming events, and reports from individual departments on daily operations – usually a specific highlight that is focused on the positive work that is accomplished by our colleagues. We call the latter “Sunshine Moments”, a term borrowed from the HCV Department to celebrate reports from outside the agency that remind us of the life-changing work we do, and they have been particularly popular with staff. There has been a corresponding and encouraging uptick in staff interactions with all intranet posts.

Website

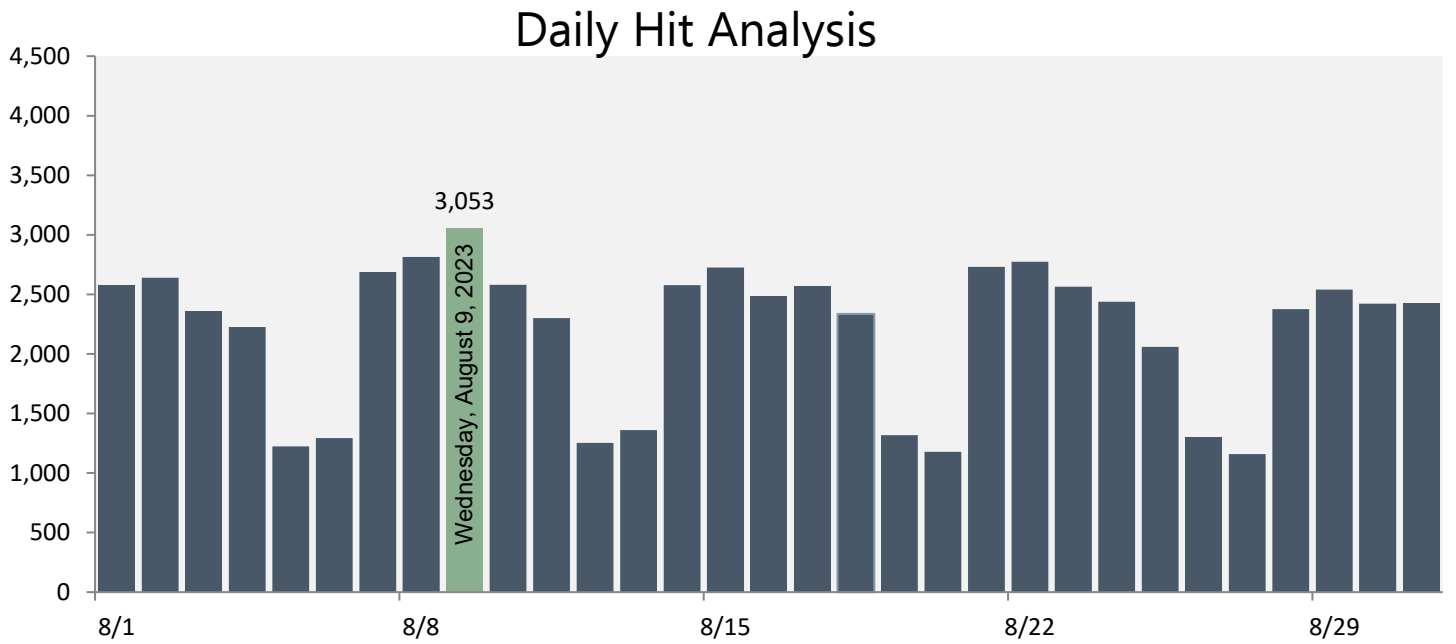
We’ve included the website statistics for August 2023 below. Webmaster Amanda Ouellette observed that the Homeowners Assistance Fund (HAF) continues to be the biggest draw, with over 50,000 visits attributed to its links. The Home Energy Assistance Program (HEAP) accounts for the second most visits, which is in part due to a targeted social media push to remind people to apply early and is continuing through the month of September. She also observed that the high numbers for First Home and First Generation Home Buyers programs is an expected bump during the summer months. Under referring websites we see 594 referrals coming from the NCSHA 2023 Fall Conference website, which is an exciting indication that our nominations for awards lead to people reading about us and then visiting our website for more info.

As a final note, we’d like to highlight that the total number of web visits are up again this month and continue to be very high, historically speaking. After the dramatic surge in web visits during the COVID-19 pandemic, we expected to see a drop off after the expiration of pandemic era programs – especially Emergency Rental Assistance. Yet we appear to be maintaining roughly the same level of visits. I believe we can take this as a very positive note in terms of the Board’s expressed concern with increasing social awareness of MaineHousing and its many programs. To spotlight this data point, we’ve also included an historical graph of web traffic over the past fifteen years.



August 2023 - MaineHousing Website Statistics

Hit Summary

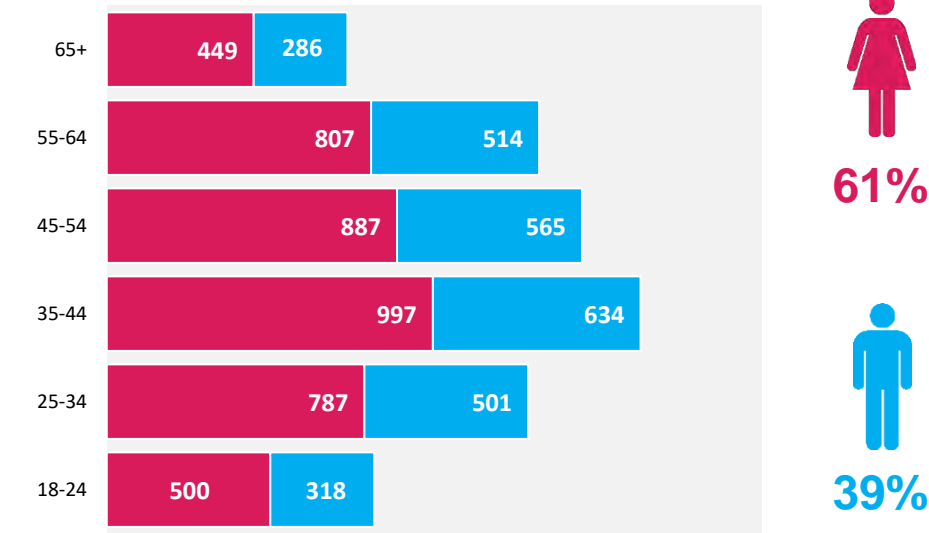


Hits	Unique Visitors	Page Loads	Avg Page Views	Avg Duration	Avg Engagement Rate
68,340	34,056	270,948	3.92	0:03:43	85.5%

Demographics Summary

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

AGE & GENDER



TOP CITIES

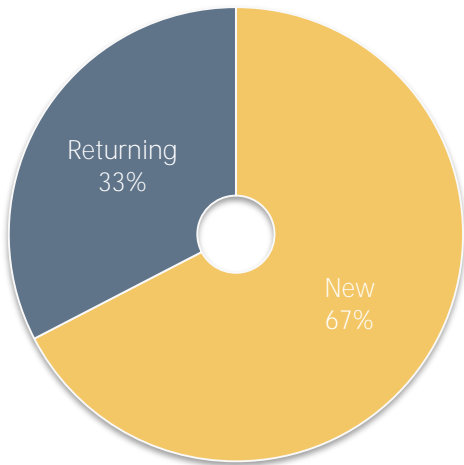
Boston, Massachusetts	4,384
New York, New York	3,681
Portland, Maine	3,597
Bangor, Maine	2,019
Hallowell, Maine	1,672
Augusta, Maine	1,604
Lewiston, Maine	1,495
Waterville, Maine	1,066
Ashburn, Virginia	949
Sanford, Maine	783

Top Cities account for 31.09% of all website traffic.

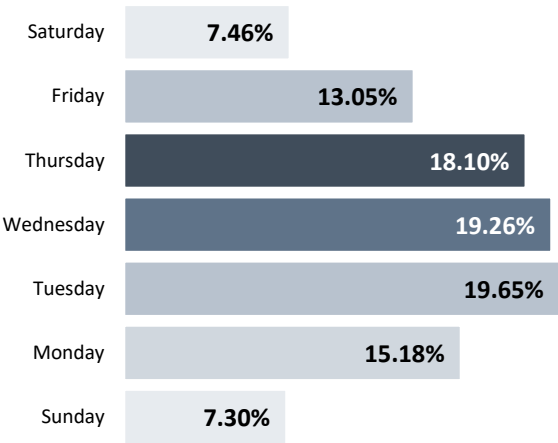
Visitor Engagement

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.

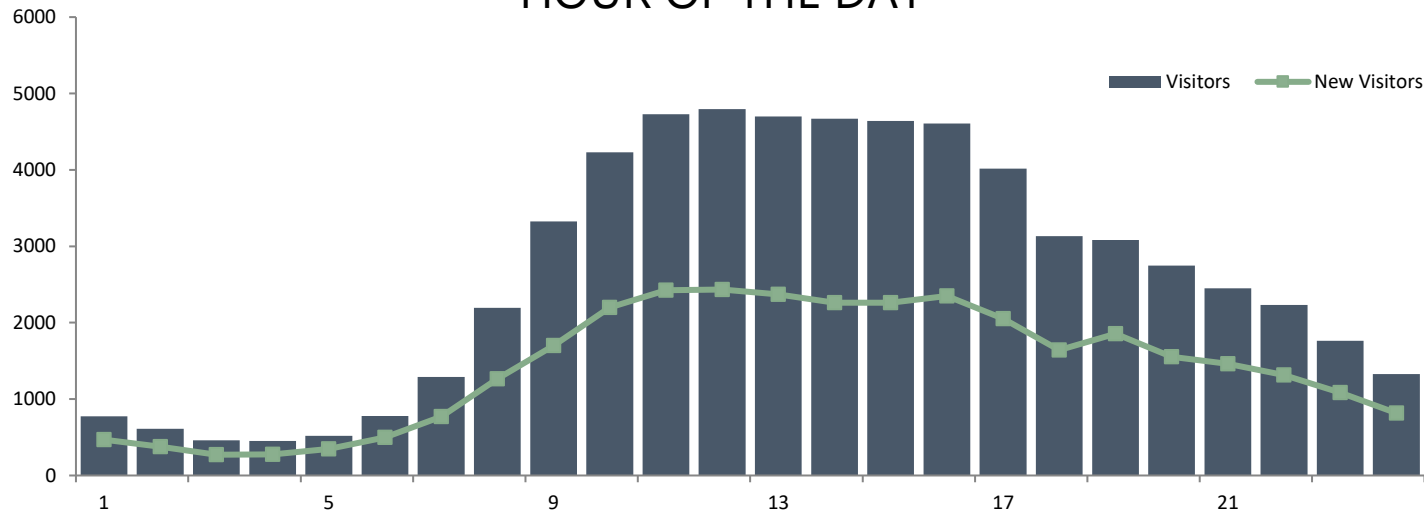
NEW & RETURNING VISITORS



DAYS OF THE WEEK

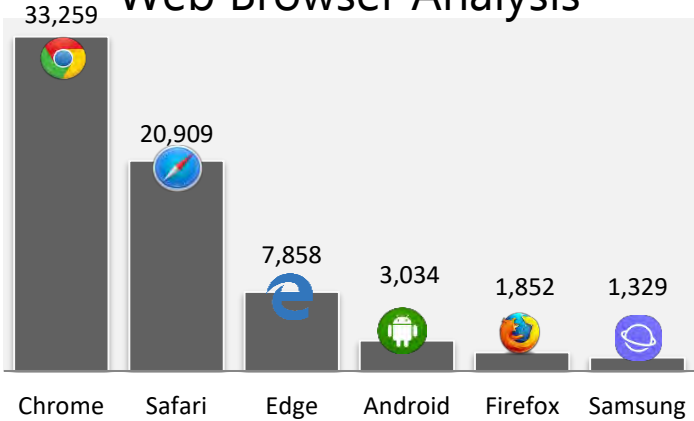


HOUR OF THE DAY

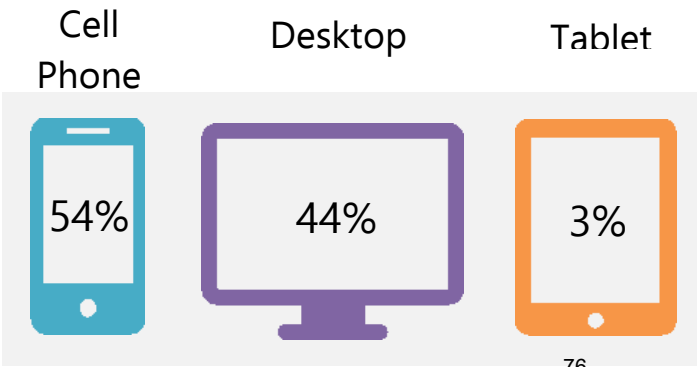


Visitor Technology Summary

Web Browser Analysis



DEVICE ANALYSIS

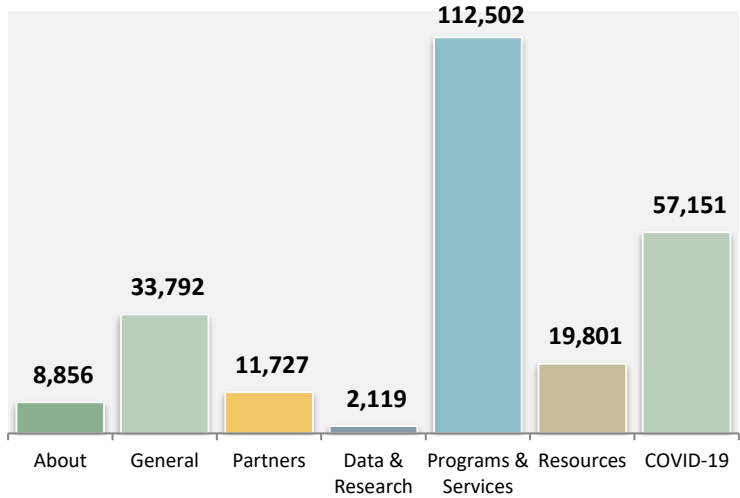


Popular Content

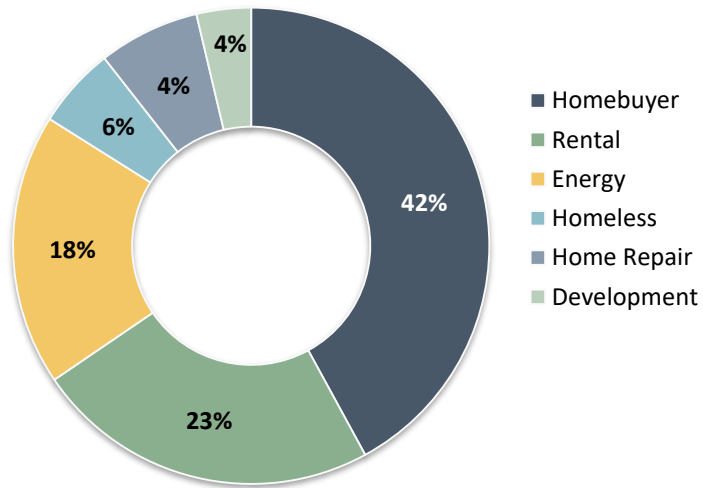
Popular content on our site is defined by pages and or sections of our site that have the highest visits. Below content has been categorized by page, program area and content sections. COVID-19 was added in March of 2020.

Page Title	Hits
Home	25,904
First Home Loan Program	19,138
Maine HAF	15,829
Home Energy Assistance Program	12,755
Maine HAF Application	12,566
HEAP Income Eligibility	8,018
Rental Assistance	7,705
Maine HAF Login	7,575
Maine HAF Message Center	7,340
Housing Choice Vouchers	7,089
Subsidized Housing	6,846
MaineHousing Lenders	5,584
First Generation Program	5,245
Programs - Services	5,098
Homebuyer Income & Purchase Limits	4,198
Home Repair	3,970
Contact MaineHousing	3,440
Emergency Rental Assistance Program	3,291
Steps to Homeownership	3,286
Homebuyer Programs	3,245
Mortgage Calculator	3,223
Emergency Shelters	3,206
Current Interest Rates	3,200
Maine HAF Validate	3,133
Weatherization Program	2,830

Popular Content By Program

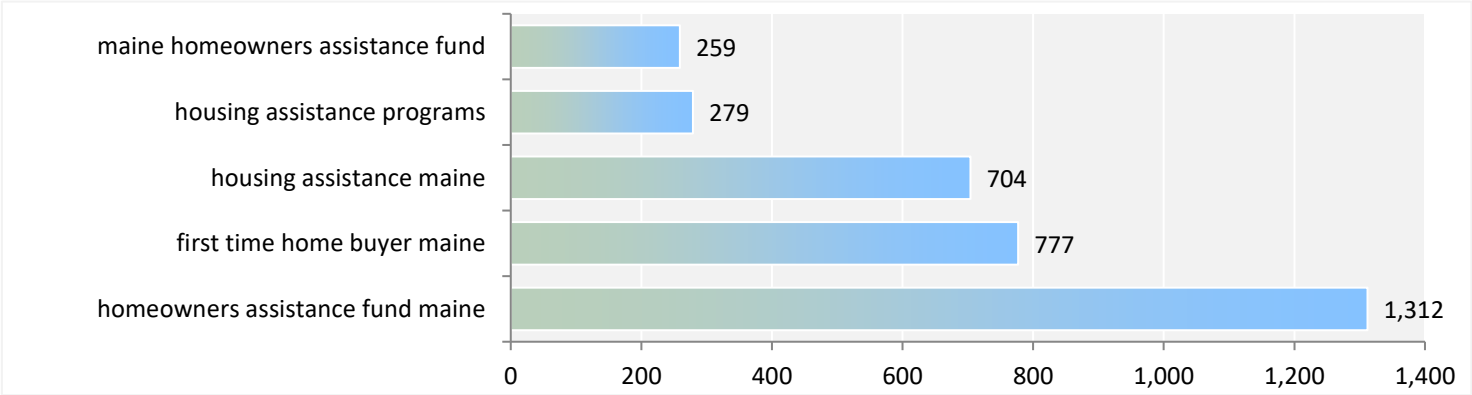


Popular Content By Section



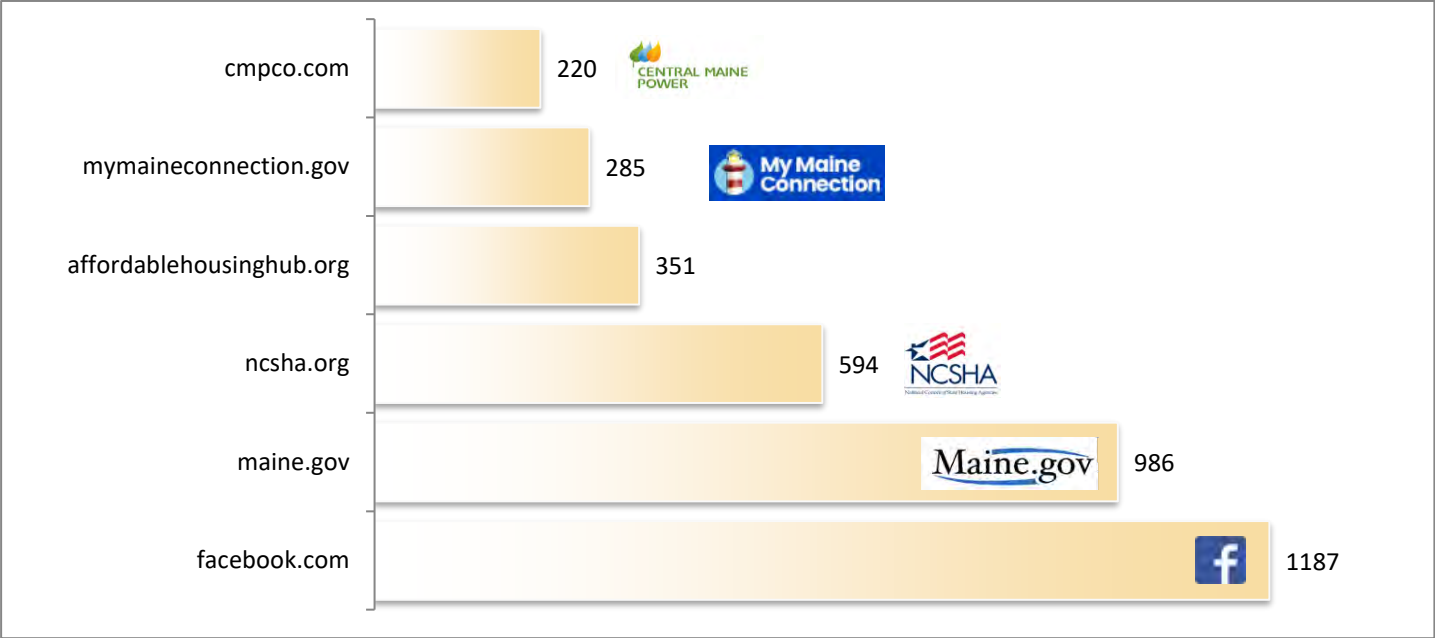
Search Keywords

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 2023

<p>JANUARY 17 <u>Board Business:</u></p> <ul style="list-style-type: none"> • QAP discussion (30 minutes) • Legislative Preview <p><u>Program Presentations:</u></p> <ul style="list-style-type: none"> • HUB Coordinator update <p>NCSHA HFA Institute Washington, DC (Jan 8 – Jan 13)</p>	<p>FEBRUARY 21 <u>Board Business:</u></p> <ul style="list-style-type: none"> • Introduce HEAP Rule • Legislative Update <p><u>Program Presentations:</u></p> <ul style="list-style-type: none"> • QAP (if needed) • Homeownership – 2022 Review, 2023 Preview
<p>MARCH 21 <u>Board Business:</u></p> <ul style="list-style-type: none"> • HEAP Rule Discussion • Legislative update • Updates from the Governor’s office (Greg Payne) • Executive Session – Personnel <p><u>Program Presentations:</u></p> <ul style="list-style-type: none"> • QAP (if needed) <p>NCSHA Legislative Conf. Washington, DC (March 27- March 29)</p>	<p>APRIL 18 <u>Board Business:</u></p> <ul style="list-style-type: none"> • Commence Rulemaking HEAP Rule (VOTE) • Legislative Update • Executive Session – Personnel followed by a (VOTE) <p><u>Program Presentations:</u></p> <ul style="list-style-type: none"> • 2022 Budget and Audit results
<p>MAY 23 <u>Board Business:</u></p> <ul style="list-style-type: none"> • HEAP Rule Public Hearing • Legislative Update <p><u>Program Presentations:</u></p> <ul style="list-style-type: none"> • 2022 Financial Overview 	<p>JUNE 20 <u>Board Business:</u></p> <ul style="list-style-type: none"> • Updates from the Governor’s office (Greg Payne) • Adopt HEAP Rule (VOTE) • Legislative Final Report <p><u>Program Presentations:</u></p> <ul style="list-style-type: none"> • Housing Choice Voucher Dept. presentation • Homeless Initiatives update <p>NCSHA Housing Credit Connect Seattle, WA (June 13 – June 16)</p>
<p>JULY 18</p> <p style="text-align: center;">If necessary</p> <p>NCSHA Exe Directors Workshop Nashville, TN (July 16-July 19)</p>	<p>AUGUST 15 <u>Board Business:</u></p> <ul style="list-style-type: none"> • 2024 Goal Setting <p>:</p>
<p>SEPTEMBER 19 <u>Board Business:</u></p> <ul style="list-style-type: none"> • PHA Plan Public Hearing • 2024 Goal Setting <p><u>Program Presentations:</u></p> <ul style="list-style-type: none"> • Information Technology presentation 	<p>OCTOBER 24 <u>Board Business:</u></p> <ul style="list-style-type: none"> • Adopt PHA Plan (VOTE) • 2024 Goal Setting • Updates from the Governor’s office (Greg Payne) <p><u>Program Presentations:</u></p> <ul style="list-style-type: none"> • <p>NCSHA Annual Conference & Showplace Boston, MA (Oct 14 – Oct 17)</p>
<p>NOVEMBER 21 <u>Board Business:</u></p> <ul style="list-style-type: none"> • Review Preliminary 2024 Budget • Resource Allocation • 2024 Goal Setting <p><u>Program Presentations:</u></p> <ul style="list-style-type: none"> • 	<p>DECEMBER 19 <u>Board Business:</u></p> <ul style="list-style-type: none"> • Updates from the Governor’s office (Greg Payne) • Approve 2024 Budget (VOTE) • Elect Officers (VOTE) • MPP Series Resolution (VOTE) <p><u>Program Presentations:</u></p> <p>NCSHA Special Board of Directors Meeting and Executive Directors Forum New Orleans, LA (Dec 3 – Dec 5)</p>