



## The Maine CoC and Conversations with Senator Collins

In December, MaineHousing Director Dan Brennan met with U.S. Senator Susan Collins in Washington, D.C., to warn of proposed HUD changes that could eliminate housing for more than 1,200 people in Maine.

The proposal would slash nearly 70% of Maine's federal homelessness funding dedicated to permanent supportive housing (PSH)—about \$16 million—managed by a variety of organizations that comprise the state's Continuum of Care (CoC), potentially forcing hundreds of people out of their housing in 2026 and closing several programs helping youth, victims of domestic violence, and other vulnerable populations.

MaineHousing, CoC partners, and advocates are urging Congress to stop what Brennan called a “horrifying” and “cruel” sudden policy shift.

At a minimum, they are asking HUD to maintain current funding for one year to allow time to prepare for any major changes. If implemented, the proposal—currently withdrawn and under legal challenge—would cut Maine's funding for PSH from \$16 million to just \$6–\$7 million.

“For the first time in my career, people are going to actually lose their rental assistance vouchers,” Brennan told the MaineHousing Board.

As of this newsletter, HUD has not reissued its Notice of Funding Opportunity.



*In December, MaineHousing Director Dan Brennan meet with U.S. Senator Susan Collins to discuss concerns over a proposed HUD funding change that could displace as many as 1,200 Mainers who are currently stably housed.*

## HEAP is Funded and Open

MaineHousing's Energy and Housing Services Department has received Maine's \$38 million share of the federal Low Income Home Energy Assistance Program (HEAP), part of a \$4 billion national grant, in early December.

The funding arrived just two weeks after the end of a federal government shutdown that delayed the Energy Crisis Intervention Program (ECIP) and heightened concern for vulnerable households as winter began. HEAP assists thousands of income-eligible Maine households with their heating bills, primarily older adults, families with young children, and people at risk of cold-related illness.

With support from community action agency partners statewide, more than \$8 million in heating assistance was paid to fuel vendors on behalf of over 15,000 Maine households in December, within a week of our receiving the HEAP grant. The program remains open and is accepting applications.

The department is also advancing its Weatherization Programs. In October, MaineHousing partnered with F&E Builders and Community Concepts Inc. to host a three-day dense-pack insulation training in Winthrop for more than 30 contractors and technical staff.

The training coincided with National Weatherization Day and supported the construction of homes through the USDA Rural Development Mutual Self-Help Housing Program. In the photo below, an insulation technician with F&E smiles through a self-contained respirator as he demonstrates dense-pack blown insulation techniques.



## First Homebuyer Goals Met and Exceeded in 2025

MaineHousing's Homeownership Department has once again broken its own records for loan volume (**\$321 million**) and has exceeded its goals for the total number of First Home mortgages (1,274) purchased by the agency this year.

“As we wrap up 2025, we will have helped **1,274** first-time homebuyers achieve their goal of homeownership, thousands of potential buyers have attended our Homebuyer education classes, and hundreds more attended our Financial Literacy classes,” MaineHousing Director of Homeownership Patricia Harriman said. “The team in Homeownership held Realtor training classes, yearly lender refresher classes, and engaged with new lenders wanting to be part of our program, inviting five to join in 2025, with additional applications pending for 2026.”



## A Strong Pipeline and Momentum for Affordable Housing

MaineHousing's Development Department celebrated dozens of project openings this fall and is on track to help deliver more than **800 new affordable homes** statewide by the end of 2025.

Just before Thanksgiving, MaineHousing—alongside Governor Janet Mills' office—[announced the final 2025 state and federal tax credit awards](#), financing another 300 affordable homes. These projects add to an already substantial pipeline of more than **3,400** affordable rental and homeownership units.

“These developments represent a significant addition to our portfolio at a time when the need for affordable housing has never been greater,” said MaineHousing Director Dan Brennan, crediting sustained support from Governor Mills and a broad, bipartisan group of lawmakers.

The eight projects announced in November are backed by \$14.3 million in federal and state affordable housing tax credits. Since the State Affordable Housing Tax Credit was enacted in 2020, MaineHousing has allocated \$65.5 million to support the construction or preservation of 982 affordable rental homes.



*MaineHousing joined Governor Janet Mills in celebrating the opening of Wilbur Woods in November. The 5-acre development by GreenMars features 21 single-family homes for purchase under the Affordable Homeownership Program and an additional 18-unit affordable rental property in Brunswick, Maine.*

## Looking Ahead to 2026

As we head into the new year, we thank our partners and highlight a few key items to watch in 2026

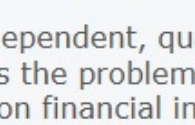
**- Housing Finance:** Efforts are underway to make Maine's state low-income housing tax credit permanent. The program, widely regarded as one of the strongest in the nation, is set to expire, but bipartisan support in Augusta is building momentum to extend it.

**- Housing Data and Dashboards:** MaineHousing will continue expanding its public-facing housing metrics in 2026, including updates to the homeownership affordability dashboard, which compares median home prices to median incomes across Maine to better assess local affordability.

**- Strategic Planning:** MaineHousing's new three-year Strategic Plan will be released in early 2026. The plan outlines agency priorities, milestones, and performance measures, and sets a clear operational framework to guide and focus the agency's work through 2027 and 2028.

**- State Housing Bond:** Word of a housing bond for Maine voters to consider in 2026 is starting to percolate at the Maine Legislature, and a broad coalition of state lawmakers from all parts of Maine is committed to keeping our momentum on affordable housing creation going. If approved and endorsed by voters, this would fund proven housing development programs well into 2027, 2028, and beyond.

Working together, we can build the affordable housing future Mainers deserve.



### ABOUT MAINEHOUSING:

MaineHousing is a mission-driven, independent, quasi-state agency created in 1969 by the Maine State Legislature to address the problems of unsafe, unsuitable, overcrowded, and unaffordable housing. A \$3.1 billion financial institution with a staff of over 180 people, MaineHousing is governed by a 10-member Board of Commissioners appointed by the Governor. Each year MaineHousing assists more than 90,000 Maine households to buy, heat, rent, and repair their homes while also investing more than \$750 million in the Maine economy.

### FOR MORE INFORMATION:

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