



State of Maine Consolidated Annual Performance and Evaluation Report

CDBG, ESG, HOME and HTF

Plan Year 2024

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Maine Department of Economic and Community Development
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Contents

CR-05 - Goals and Outcomes	1
CR-10 - Racial and Ethnic composition of families assisted.....	5
CR-15 - Resources and Investments 91.520(a).....	7
CR-20 - Affordable Housing 91.520(b).....	12
CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)	14
CR-30 - Public Housing 91.220(h); 91.320(j)	17
CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)	18
CR-40 - Monitoring 91.220 and 91.230.....	20
CR-45 - CDBG 91.520(c)	22
CR-50 - HOME 24 CFR 91.520(d).....	23
CR-56 - HTF 91.520(h).....	25
CR-58 – Section 3	26
Attachments.....	28
Analysis of Impediments Results - 2024	29
2024 ESG CAPER Sage	51

CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

This Maine Annual Performance Report describes the implementation of Maine's Consolidated Plan during 2024. The Consolidated Plan covers the use of HOME Investment Partnership Program (HOME), Housing Trust Fund (HTF), Emergency Solutions Grant (ESG), Community Development Block Grant (CDBG), and leveraged funds for the period 1/1/2024 to 12/31/2024. Objectives and expected outcomes for CDBG, HOME, HTF and ESG have been identified through the Consolidated Plan process. The Annual Action Plan addresses how objectives are to be met each year.

During 2024 the Maine State Housing Authority (MaineHousing) administered the HOME, HTF and ESG funds. The Maine State Department of Economic and Community Development (DECD) administered the CDBG funds.

It is important to note that the state provides affordable housing and community development through a variety of assistance programs, many of which are funded through agency resources or state appropriations. In 2024 MaineHousing assisted 925 first time home buyers, 22,739 rental units, over 52,210 household were helped with energy assistance, and 5,291 homeless individuals. MaineHousing used funds to complete 751 multifamily units, with another 775 multifamily units financed and 1,005 under construction.

Many priorities and objectives set in the five year (2020-2024) Consolidated Plan have been met.

- Businesses assisted 572 businesses 143% of goal.
- Rental Units Rehabilitated 240 units 240% of goal
- Jobs created/retained 320 jobs 106% of goal.
- Rapid Rehousing 3755 households assisted in 2024, 107% of goal.
- 586 Persons were assisted to prevent homelessness 180% of goal.

The format of this Report is mandated by HUD. HUD has provided an online template for grantees as part of its planning and reporting system called IDIS. The questions in bold and many of the tables are created automatically by IDIS.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and

explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee’s program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
CDBG CARES Act CV 19	Affordable Housing Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	20000	33432	167.16%			
CDBG CARES Act CV 19	Affordable Housing Non-Housing Community Development	CDBG: \$	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	2000	1301	65.05%			
CDBG CARES Act CV 19	Affordable Housing Non-Housing Community Development	CDBG: \$	Businesses assisted	Businesses Assisted	400	572	143.00%			
Expand Affordable Housing Opportunities	Affordable Housing	HOME: \$ / HTF: \$	Rental units constructed	Household Housing Unit	900	497	55.22%	95	126	132.63%
Expand Affordable Housing Opportunities	Affordable Housing	HOME: \$ / HTF: \$	Rental units rehabilitated	Household Housing Unit	100	240	240.00%	10	83	830.00%

Homelessness Diversion	Homeless	ESG-CV: \$	Homelessness Prevention	Persons Assisted	325	0	0.00%			
Improve and Preserve the Quality of Housing	Affordable Housing	CDBG: \$	Rental units rehabilitated	Household Housing Unit	300	838	279.33%	100	94	94.00%
Improve and Preserve the Quality of Housing	Affordable Housing	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	1500	738	49.20%	100	64	64.00%
Improve Economic Opportunity	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	1000	1368	136.80%			
Improve Economic Opportunity	Non-Housing Community Development	CDBG: \$	Facade treatment/business building rehabilitation	Business	60	0	0.00%			
Improve Economic Opportunity	Non-Housing Community Development	CDBG: \$	Jobs created/retained	Jobs	300	320	106.67%	50	59	118.00%
Improve Economic Opportunity	Non-Housing Community Development	CDBG: \$	Businesses assisted	Businesses Assisted	50	467	934.00%	125	148	118.40%
Improve Public Infrastructure	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	5000	34387	687.74%	1000	4324	432.40%

Provide Rapid Re-Housing	Homeless	HOME: \$ / ESG: \$ / ESG-CV: \$	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	700	3951	564.43%	3500	3755	107.29%
Support Emergency Shelter Operations & Services	Homeless	ESG: \$ / ESG-CV: \$	Homeless Person Overnight Shelter	Persons Assisted	31000	21989	70.93%	5000	4307	86.14%

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

The State of Maine CDBG Program identified the highest priorities as Housing, Economic Development and Public Infrastructure. For the 2024 program year over 90% of CDBG funding went to those three areas.

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

	CDBG	HOME	HTF
White	166	331	17
Black or African American	1	31	9
Asian	0	6	0
American Indian or American Native	0	3	0
Native Hawaiian or Other Pacific Islander	0	0	0
Total	167	371	26
Hispanic	12	12	0
Not Hispanic	155	359	26

Describe the clients assisted (including the racial and/or ethnicity of clients assisted with ESG)

	HESG
American Indian, Alaska Native, or Indigenous	55
Asian or Asian American	21
Black, African American, or African	828
Hispanic/Latina/e/o	65
Middle Eastern or North African	2
Native Hawaiian or Pacific Islander	19
White	3,362
Multiracial	274
Client doesn't know	8
Client prefers not to answer	0
Data not collected	19
Total	4,653

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

Racial and ethnic data available for ESG households is reported by individual unduplicated persons served through the ESG program. This information indicates that the majority of families assisted have self-reported as “White,” which comprise 72% of the total population served with ESG. This total does not include individuals assisted by ESG who did not provide race and ethnicity information. U.S. Census data projects that Maine’s population was 93.7% White in 2024, indicating that clients reporting other Racial and ethnic data available for ESG households is reported by individual unduplicated persons served through the ESG program. This information indicates that clients reporting other races are overrepresented in homeless

shelters and rapid rehousing programs funded by ESG. U.S. Census data projects that Maine's population was 2.3% Hispanic in 2023, also indicating that the Hispanic population is slightly overrepresented in these programs, with 3.5% of clients reporting all or part Hispanic ethnicity. This racial and ethnic breakdown does not include persons served by victim service providers, as there is no way to unduplicate that count from the rest of the population.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	11,808,636	11,066,699
HOME	public - federal	3,901,968	4,358,226
ESG	public - federal	1,391,803	1,391,803
HTF	public - federal	3,144,833	4,406,789

Table 3 - Resources Made Available

Narrative

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
State Of Maine	100	100	State Of Maine

Table 4 – Identify the geographic distribution and location of investments

Narrative

The State of Maine has not chosen to target particular geographical areas for special assistance. In 2024 MaineHousing constructed four projects and rehabilitated two projects in seven communities in six Maine counties. Eleven projects under construction are spread across eight counties.

MaineHousing distributes ESG and matching funds based on an annual application process and funding formula that distributes funds for shelter operations and housing relocation and stabilization services. We take a statewide approach in our program and funding delivery. In 2024, 45 shelters and homeless service providers participated in the program. These providers spanned 15 of the 16 counties in the state, with the one remaining county having no service providers that applied for funding.

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

In 2024, ESG funds were matched with \$4,948,794 in state funding. The state of Maine provided \$2,500,000 in Shelter Operating Subsidy funds and MaineHousing allocated \$3,500,000 of State HOME funds to the Emergency Shelter and Shelter Assistance Program (ESHAP), of which \$4,948,794 was used to match ESG funds.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	48,593,769
2. Match contributed during current Federal fiscal year	2,155,469
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	50,749,238
4. Match liability for current Federal fiscal year	1,068,648
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	49,680,590

Table 5 – Fiscal Year Summary - HOME Match Report

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match
10603	10/25/2023	192,899	0	0	0	0	0	192,899
10646	05/17/2024	0	818,717	0	0	0	0	818,717
10659	01/17/2024	0	493,853	0	0	0	0	493,853
10660	05/30/2024	650,000	0	0	0	0	0	650,000

Table 6 – Match Contribution for the Federal Fiscal Year

HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at begin-ning of reporting period \$	Amount received during reporting period \$	Total amount expended during reporting period \$	Amount expended for TBRA \$	Balance on hand at end of reporting period \$
6,629	3,957	8,910	0	1,676

Table 7 – Program Income

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Contracts						
Dollar Amount	32,535,492	0	0	0	0	32,535,492
Number	3	0	0	0	0	3
Sub-Contracts						
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0
	Total	Women Business Enterprises	Male			
Contracts						
Dollar Amount	32,535,492	0	32,535,492			
Number	3	0	3			
Sub-Contracts						
Number	0	0	0			
Dollar Amount	0	0	0			

Table 8 - Minority Business and Women Business Enterprises

Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted						
	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	3	0	0	0	0	3
Dollar Amount	2,600,000	0	0	0	0	2,600,000

Table 9 – Minority Owners of Rental Property

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition		
Parcels Acquired	3	3,535,363
Businesses Displaced	0	0
Nonprofit Organizations Displaced	0	0

Households Temporarily Relocated, not Displaced		57		68,665		
Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Cost	0	0	0	0	0	0

Table 10 – Relocation and Real Property Acquisition

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	135	179
Number of Non-Homeless households to be provided affordable housing units	99	184
Number of Special-Needs households to be provided affordable housing units	6	8
Total	240	371

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	135	162
Number of households supported through The Production of New Units	95	126
Number of households supported through Rehab of Existing Units	10	83
Number of households supported through Acquisition of Existing Units	0	0
Total	240	371

Table 12 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

- In 2024 MaineHousing fell short of our goal for production of new units. Note: there are currently 485 units under construction and an additional 399 being underwritten.
- Subsidy resources such as the HCV program are currently in shortfall statewide, this has increased the referrals to STEP (Rental Assistance).
- STEP has 24-month maximum months of assistance which is usually a barrier. With minimal transition from STEP to HCV, STEP participants are remaining on STEP for the full 24 months.

Discuss how these outcomes will impact future annual action plans.

- May increase the amount of HOME utilized for rental assistance.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual	HTF Actual
Extremely Low-income	19	158	8
Low-income	33	30	
Moderate-income	34	5	
Total	86	193	

Table 13 – Number of Households Served

Narrative Information

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The Maine Continuum of Care (CoC) outreach plan is supported by the Department of Health and Human Services (DHHS) Projects for Assistance in Transition from Homelessness (PATH) grantees. PATH Grantees work closely with ESG funded shelters, the CoC, and the ESG Grantee. The goal of these outreach efforts is to engage individuals who are unsheltered, assess their immediate needs and health care concerns, determine their eligibility for MaineCare and other services, and transition them to a community provider for ongoing assistance.

Maine has two Supportive Services for Veteran Families (SSVF) programs that conduct outreach across the entire state of Maine and work directly with veterans and their families who are either homeless or at risk of homelessness.

In addition to these efforts, the Maine CoC, in collaboration with the Maine Statewide Homeless Council, operates nine regional Service Hubs for homeless services. These collaborative groups include various local outreach and community organizations that connect people experiencing homelessness with appropriate shelter and supportive services. Coordinators in each of the Service Hubs have worked to seek out and connect with independent and privately funded outreach providers in order to increase their connections to federally and state funded homeless services. These coordinators have also leveraged the annual volunteer drive for the Point In Time count to promote outreach in portions of the jurisdiction that lack outreach coverage.

In 2024, MaineHousing, the City of Portland, The Maine CoC and local service agencies collaborated to pilot an outreach program named Housing Opportunities for People in Encampments (HOPE) using state funding. This program conducts outreach to people currently living in encampments in the city of Portland, and provide them with housing relocation and stabilization services. If the pilot is successful, the intent of the agencies involved is to continue the program, and seek new areas of the state to which it may be expanded.

Addressing the emergency shelter and transitional housing needs of homeless persons

Maine continues to address both emergency shelter and transitional housing needs of persons who are homeless through the direction and advocacy of the Maine Continuum of Care and the Maine Statewide Homeless Council. Maine utilizes ESG funding to support 45 shelters and homeless service agencies across the state, including adult individual, family, youth, and domestic violence shelters. These funds support shelter operations, as well as Housing Navigator positions. Navigators work with people experiencing homelessness to access housing resources. It is the goal of all ESG supported shelters to move clients from Emergency Shelter (ES) and Transitional Housing (TH) into appropriate permanent housing as quickly as possible, thus freeing up ES and TH space for others needing immediate assistance.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The Maine CoC worked with the ESG Grantees to establish a Diversion program and continued that program in 2024 with 20 homeless service agencies across the state. The program has now expanded to a more robust program based on the principles of Rapid Resolution. This Housing Problem Solving approach focuses on creative solutions to housing crises through meaningful conversations with people at risk of homelessness and follow-on support that may include dispute resolution and alternate resource identification and leveraging. Practitioners in Housing Problem Solving have access to flexible funding that can be used for one-time or short-term assistance to avert homelessness.

The Statewide Homeless Council continues to work with the Department of Corrections to implement the Maine Criminal Justice System Blueprint for Ending and Preventing Homelessness, which seeks to prevent inmates from being released into homelessness. A similar Blueprint for Ending Homelessness with DHHS is used to address discharge planning from state-run mental health facilities.

Maine has also implemented a number of programs utilizing funding from the Youth Homelessness Demonstration Program, including programs aimed at assisting youth exiting foster care and the child welfare system. This includes a Mobile Diversion program, which works to meet youth at risk of homelessness where they are both physically and situationally, and work with them to prevent them from experiencing homelessness.

The Homeless Service Hub design in Maine serves to enhance connections and collaboration among community providers. Part of this work has included fostering new relationships between agencies addressing housing, healthcare, social services, employment, and education. Communities have seen real time collaborative problem solving and strategic directioning come from this design.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The Maine CoC has established the Maine Coordinated Entry System (MCES), which works to quickly identify and prioritize people experiencing homelessness, and move them into appropriate permanent housing as quickly as possible. The MCES common assessment identifies length of time homeless, family composition, safety, and domestic violence history as components in its prioritization for housing, which ensures households with the most acute needs are considered for housing promptly. All ESG funded

homeless service agencies in Maine participate in MCES as Access Points, conducting assessments and attending regular case conferencing meetings to coordinate care and facilitate prompt placements in housing.

MaineHousing, in its roles as ESG Grantee and the statewide Public Housing Authority, and with the support of the Maine CoC and Statewide Homeless Council, work with PHAs across the state to increase the access to affordable housing for people experiencing homelessness. This has led to more PHAs in Maine creating or increasing homeless preferences and/or set-asides in their voucher programs.

ESHAP participating agencies utilize their Housing Navigators to provide Housing Stabilization activities after a household has successfully been housed. Navigator support for up to 24 months helps these households through the critical rehousing period, decreasing the likelihood that they will return to homelessness.

MaineHousing continued to fund a unique rapid rehousing program with state funding in 2024 through six homeless service providers. The program focuses first on getting persons into housing through landlord engagement, rehousing services, and flexible funding for move in and tenancy costs. Once persons are housed, they are supported with ongoing stabilization services for up to 24 months to increase the likelihood that persons will remain housed and stable in permanent housing.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

In 2024, MaineHousing worked collaboratively with the PHAs in Maine as follows:

- Utilized the statewide centralized HCV waitlist as mandated by Maine law. MaineHousing Director attends quarterly PHA director meetings. Provide funding for landlord incentives including security deposits, repair grants and leasing incentives.

MaineHousing Family Self-Sufficiency (FSS) staff continue to lead statewide efforts to improve processes and evaluation of the program amongst those PHAs who administer it, along with bringing together all other PHA FSS staff to analyze and respond to new HUD program regulations. Along with Portland Housing Authority, we are members of the National FSS Network through a partnership with Compass Working Capital.

Actions taken to encourage public housing residents to become more involved in management and participate in homeownership

MaineHousing does not own or manage public housing and does not have access to public housing residents to encourage them to participate in management or homeownership. MaineHousing's affordable mortgage financing and down payment assistance are available to first time homebuyers who meet income requirements.

Actions taken to provide assistance to troubled PHAs

There are no troubled PHAs in Maine

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment. 91.220 (j); 91.320 (i)

MaineHousing and the Department of Economic and Community Development encourage qualified applicants to apply for CDBG, HOME, HTF and ESG funds. According to the IDIS Report HOME Summary of Accomplishments for FY 2024 (PR24), 100% of beneficiaries of MaineHousing HOME-assisted programs in 2023 had incomes at or below 60% of HUD median income, with the greatest number at or below 30% of area median income.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

MaineHousing's Emergency Shelter and Housing Assistance Program funds housing relocation and stabilization services for participants as they search for and transition into housing. Agencies work with participants on Housing Stability Plans that focus on key goals for stability. Often, employment and/or increasing household income is a focus to ensure both stability in housing and a reduction in poverty level families.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

MaineHousing receives funding from state and federal sources to deliver lead-safe programs for single-family households and rental property owners across Maine. These programs focus on remediation and abatement projects, with priority given to households with children who have elevated blood lead levels.

In November 2023, MaineHousing was awarded a \$5.7 million Lead Hazard Reduction (LHR) Grant, designated for use over four years. The program's goal is to complete lead remediation in 196 units within this 48-month period. This federally funded program's income eligibility limit is set at 80% of the Area Median Income.

In addition to the federal funding, MaineHousing received \$1.4 million from the Maine Department of Human Services in 2023 and \$300,000 from the State of Maine in 2024 to support further lead abatement efforts. These state-funded programs operate similarly to the LHR Program but require property owners to contribute a percentage of the project cost—10% for properties not under CDC abatement orders and 25% for those that are. Additionally, state-funded programs include an income eligibility limit set at 100% of the Area Median Income.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

MaineHousing's Emergency Shelter and Housing Assistance Program funds housing relocation and stabilization services for participants as they search for and transition into housing. Agencies work with

participants on Housing Stability Plans that focus on key goals for stability. Often, employment and/or increasing household income is a focus to ensure both stability in housing and a reduction in poverty level families.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

The State of Maine has an efficient institutional structure through which housing and community development programs are delivered. DECD is the administrator of CDBG funds and MaineHousing is the administrator of HOME, HTF and ESG funding. Both MaineHousing and DECD participate in a number of standing meetings with representatives from state and local government, not-for-profit, and private providers of housing, homelessness, and economic development services.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

In 2024 MaineHousing continued with the Housing Navigator Program. Contracts were awarded to ten agencies that include local PHA's, Community Action Agencies, Cultural Broker Agencies and a Public Health and Wellness agency. The focus of these ten agencies is to provide Landlord Engagement, Pre-Tenancy Assistance to families and Housing Stability Services. These ten agencies work with the HUB coordinators, social service and state agencies as well as their local resource partners.

In 2024 MaineHousing continued the landlord incentive program and set aside Housing Choice Vouchers for the homeless population.

The Homeless Service Hub design works for increase collaboration and coordination among community providers from various sectors, including housing and social services. MaineHousing funds a coordinator position in each Service Hub who works to convene and encourage these collaboration efforts.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

See the attached list of actions taken in 2024 to address impediments identified in the 2019 Analysis of Impediments to Fair Housing Choice.

CR-40 - Monitoring 91.220 and 91.230

Describe the standards and procedures used to monitor activities carried out in furtherance of the plan and used to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

MaineHousing monitors multi-family rental projects receiving HOME funds for compliance with the program rules and property standards through on-site inspections at the required frequency outlined in 24 CFR §92.504(d). As outlined in the 2013 Final HOME Rule, in 2016 MaineHousing implemented a risk-based model which adjusted the frequency intervals for inspections. On-site inspections consist of both tenant file reviews and physical plant inspections of 20% of HOME-assisted units, although the two may not happen simultaneously. In some cases, the file review and inspection may occur in offsetting years to allow for broader coverage – this is especially true in those cases where there is no other financing in the property. Reports are issued for both types of inspections and Owners are provided 30 days to rectify any non-compliance identified during the review (or less if more significant health and safety items are identified through the physical plant inspection of the units). If non-compliance remains uncorrected, the property could be declared to be in default and action taken to call the note. In some circumstances, the period of affordability may be extended for any period the property was deemed non-compliant.

In addition to on-site reviews, annually MaineHousing reviews the submitted tenant status reports that outline the tenancy and income levels of tenants in HOME units, allowing validation that the targeted population continues to be served in the property and that rents fall within allowable limits. In addition, for the projects with 10 or more FedHOME units, the financial reports provided by the owner (budgets and Audited Financial Reviews) are reviewed to identify potential financial risks to the property.

MaineHousing utilizes a monitoring tool developed in coordination with HUD to monitor ESG subrecipient compliance and performance on an annual basis. The monitoring process encompasses programmatic monitoring of both policies and client files, financial monitoring, and physical inspections of all physical shelter buildings. These monitoring findings lead into a risk assessment score, which allows MaineHousing to easily assess which agencies are presenting risk to the ESG funding. When such issues arise, MaineHousing works with those agencies to provide technical assistance and mitigate those risks

STEP program participant files and payments are monitored monthly. The STEP administrative plan outlines the rules and regulations for the program and each file is reviewed according to the administrative plan.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

The draft 2024 CAPER will be available for public comment for 15 days beginning March 13, 2025, and ending on March 28, 2025. The public was notified of the availability via newspaper ads in the Bangor Daily News, the Kennebec Journal, and the Portland Press Herald. DECD and MaineHousing posted copies of the draft document on their websites and email announcements were sent to individuals and organizations. The MaineHousing email list includes community leaders, developers, CHDOs, local housing authorities,

advocacy groups, not-for-profit organizations, providers of housing and services to the homeless, and interested individuals.

A language translator is available on the MaineHousing website.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

There have been no substantive changes in the state CDBG program.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

CR-50 - HOME 24 CFR 91.520(d)

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations

Please list those projects that should have been inspected on-site this program year based upon the schedule in 24 CFR §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

Please see 2024 excel list of on-site inspections conducted.

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 24 CFR 91.520(e) and 24 CFR 92.351(a)

All property owners are required to have a Management Plan and an Affirmative Fair Housing Marketing Plan that is approved by MaineHousing. The owner is responsible for selecting residents in a non-discriminatory manner and maintaining a written waiting list of applicants in accordance with the project's resident selection policies and criteria that comply with all federal and state laws prohibiting discrimination on the grounds of race, color, national origin, religion, sex, physical or mental handicap, sexual orientation, familial status, ancestry, and receipt of public assistance. As a result, there is an equal opportunity for diverse ethnic and religious populations to reside in MaineHousing funded properties.

Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics

MaineHousing expended \$8,910 in program income in 2024. The program income was used in the Adams Point and Edgewater Village Multifamily projects.

Describe other actions taken to foster and maintain affordable housing. 24 CFR 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 24 CFR 91.320(j)

MaineHousing uses the Rental Loan Program (RLP) to provide low interest, long term mortgage financing to qualified private, for profit and not-for-profit developers of affordable rental housing. The RLP may be used for new construction and for the acquisition and rehabilitation of existing housing. MaineHousing combines a number of financial resources for the RLP, including HOME and HTF funding, tax-exempt financing, and various state resources. This program is specifically designed to be used in conjunction with the equity provided through the LIHTC.

CR-56 - HTF 91.520(h)

Describe the extent to which the grantee complied with its approved HTF allocation plan and the requirements of 24 CFR part 93.

MaineHousing is in compliance with the 2024 Annual Action Plan (including the HTF Allocation Plan).

All PY 2020-2022 non-administrative funds have been awarded and committed to projects. Three HTF funded projects were completed in 2024.

MaineHousing has determined that using HTF in conjunction with LiHTC will work better for this funding source. To that end, MaineHousing anticipates committing \$6459,771 in HTF funding to a multifamily LiHTC project in early 2025.

Tenure Type	0 – 30% AMI	0% of 30+ to poverty line (when poverty line is higher than 30% AMI)	% of the higher of 30+ AMI or poverty line to 50% AMI	Total Occupied Units	Units Completed, Not Occupied	Total Completed Units
Rental	8	0	0	8	17	25
Homebuyer	0	0	0	0	0	0

Table 15 - CR-56 HTF Units in HTF activities completed during the period

CR-58 – Section 3

Identify the number of individuals assisted and the types of assistance provided

Total Labor Hours	CDB G	HOM E	ESG	HOPW A	HT F
Total Number of Activities	2	3	0	0	2
Total Labor Hours	0	150,156			50,169
Total Section 3 Worker Hours	0	33,732			4,132
Total Targeted Section 3 Worker Hours	0	262			0

Table 14 – Total Labor Hours

Qualitative Efforts - Number of Activities by Program	CDB G	HOM E	ESG	HOPW A	HT F
Outreach efforts to generate job applicants who are Public Housing Targeted Workers					
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.		1			1
Direct, on-the job training (including apprenticeships).		1			
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.					
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).					
Outreach efforts to identify and secure bids from Section 3 business concerns.					
Technical assistance to help Section 3 business concerns understand and bid on contracts.					
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.					
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.					
Held one or more job fairs.		1			
Provided or connected residents with supportive services that can provide direct services or referrals.					
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.					
Assisted residents with finding child care.					
Assisted residents to apply for, or attend community college or a four year educational institution.					
Assisted residents to apply for, or attend vocational/technical training.					
Assisted residents to obtain financial literacy training and/or coaching.					
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.					
Provided or connected residents with training on computer use or online technologies.					
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.		1			
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.					
Other.	1				1

Table 15 – Qualitative Efforts - Number of Activities by Program

Narrative

General Contractors are complying with the Section 3 reporting requirements. They continue to struggle with how best to implement the program but are searching for new ways to ensure compliance. With continuing efforts, we hope to see an increase in the number of eligible residents employed.

Attachments

Analysis of Impediments Results - 2024

Analysis of Impediments to Fair Housing

MaineHousing - 2024 Results

MaineHousing submits the following action plan to address impediments identified in its Analysis of Impediments to Fair Housing.

Impediment 1: Lack of Affordable Housing			
Action	Measurable Objective	Timeline	Responsible Department

1.1 Increase the number of affordable housing units and preserve existing units	Number of affordable housing units created and preserved	Annually	Dev/AM/EHS
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<p><u>2024 Results</u></p> <ul style="list-style-type: none"> • MaineHousing created or preserved 650 units of housing with Low Income Housing Tax Credits. • The Subsequent Loan Program preserved 158 affordable units. • The Supportive Housing Repair Program improved 8 properties totaling 70 units/beds. • A total of 381 units were preserved through MaineHousing’s Weatherization program. 			
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1.2 Increase the resources available to develop affordable housing	Changes (increase/decrease) in funding available for programs	Annually	Director’s/Dev

2024 Results

The State's FY 2024/2025 Supplemental Budget included an additional \$20 million for multifamily rental housing and \$10 million for affordable homeownership production on top of the \$70 million appropriated in the original budget. This results in \$100 million for affordable housing production in the State's FY 2024 and 2025, which is the first biennium that housing production has ever been included in the State General Fund budget.

<p>1.3 Conduct data collection and analysis of affordable housing availability and needs in Maine</p> <ul style="list-style-type: none"> • Publish housing facts and organize data to assist external partners conducting affordable housing related research • Work with communities to conduct local community housing assessments upon request 	<ul style="list-style-type: none"> • Publication of housing facts • Number of community housing assessment requests received and completed 	<p>Annually</p>	<p>PnR</p>
<p><u>2024 Results</u></p> <p>Housing facts are now made available via the State of Maine Housing Data Portal (the Data Portal) at mainestatehousingdata.org. The Data Portal also auto generates municipality or county level housing assessments on request. This feature of the Data Portal made the ability to generate detailed housing assessments more accessible. In addition, MaineHousing’s website maintains a variety of data dashboards with program information and an annually updated homeownership index, which measures the affordability of local home prices in the context of local incomes.</p>			

<p>1.4 Achieve deeper affordability than the statutory minimum affordability required for LIHTC and tax-exempt bond projects</p>	<ul style="list-style-type: none"> • Number of affordable units that exceed the minimum required • Number of units with income targeting below minimum required • Number of units that are affordable longer than the minimum affordability period 	<p>Annually</p>	<p>Dev</p>
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<p><u>2024 Results</u></p> <ul style="list-style-type: none"> • 75 additional units are affordable at 50 percent of AMI above the amount required for Section 42 of the IRS Code. • 227 additional units are affordable at 60 percent of AMI above the amount required by Section 42 of the IRS Code. • 650 units are affordable for periods longer than required by Section 42 of the IRS Code.
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<p>1.5 Increase homebuyer affordability</p> <ul style="list-style-type: none"> • Maintain or increase the difference between MaineHousing's interest rate relative to the average bank rate for low and moderate income homebuyers • Provide down payment assistance to qualified homebuyers 	<ul style="list-style-type: none"> • Change in yearly differential in MaineHousing interest rate compared to market rate • Number of buyers receiving down payment assistance 	<p>Annually</p>	<p>HO</p>
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<p><u>2024 Results</u></p> <ul style="list-style-type: none"> • The First Home Loan (FHL) program maintained an interest rate of nearly 1 percent or more than below market for 2024 • A total of 925 FHL loans were purchased in 2024, valued at \$211,281,930
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- The total assisted grant was \$4,977,579
- The vast majority of FHL borrowers received the Advantage Down Payment and closing cost assistance grant of \$5,000
- The First Generation Pilot Program allowed borrowers to received \$10,000 in down payment and closing cost assistance .192 First Generation loans were purchased in 2024

1.6 Preserve existing affordable single family homes	Number of low-income households assisted	Annually	EHS
Provide grants and/or no interest loans to low-income households to make repairs and improvements			

2024 Results

- 251 low-income households received home repair grants through the Home Accessibility and Repair Program (HARP).
- 381 low-income households received weatherization grants through DOE and HEAP funded Weatherization Assistance Program (WAP).
- 930 low-income households received assistance with replacement or repair of their heating systems through the Central Heating Improvement Program (CHIP).
- 765 heat pumps were installed for low-income homeowners.

Impediment 2. Racial, Ethnic and Cultural Barriers			
Action	Measurable Objective	Timeline	Responsible Department
2.1 Examine MaineHousing programs for opportunities to broaden participation	<ul style="list-style-type: none"> • Summary report shared with MaineHousing program directors. • Number of program modifications recommended. 	Annually	PnR/ Fair Housing Team
<p><u>2024 Results</u></p> <ul style="list-style-type: none"> • Through a variety of state funding sources, MaineHousing supported New Mainers (predominantly those seeking asylum in the U.S. from Angola and The Democratic Republic of Congo) in projects that provided shelter, transitional and permanent housing, and housing stability services. These services included supports to obtain work authorization to assist them in joining the workforce in Maine. • In 2024 MaineHousing continued to solicit feedback on our programs from our Fair Housing Cultural Advisory Board. 			

2.2 Coordinate and fund Fair Housing Workshops for racial, ethnic and cultural communities	Number of participants	Annually	HO
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2024 Results

- In 2024, external partners enrolled to take the MaineHousing’s Fair Housing training on the Bridge platform. The data below shows each section and the total number completed per section.

Bridge LMS Modules	Energy & Housing Services		Housing Choice Voucher		Loan Servicing		Homeless Initiatives*		Homeownership		Partner Portal - Miscellaneous**	
	E	C	E	C	E	C	E	C	E	C	E	C
Sec. I: Introduction to Fair Housing	0	0	0	0	0	0	54	49	0	0	57	34
Sec. I: Introduction to Fair Housing (HI Version)*	0	0	0	0	0	0	48	39	0	0	0	0
Sec. II: Fair Housing Laws	0	0	0	0	0	0	59	58	0	0	34	32
Sec. II: Fair Housing Laws (HI Version)*	0	0	0	0	0	0	32	32	0	0	0	0
Sec. III: Discrimination	0	0	0	0	0	0	60	60	0	0	32	32
Sec. III: Discrimination (HI Version)*	0	0	0	0	0	0	32	32	0	0	0	0
Sec. IV: Complaint Process	0	0	0	0	0	0	60	59	0	0	33	32
Sec. IV: Complaint Process (HI Version)*	0	0	0	0	0	0	32	32	0	0	0	0
Sec. V: Course Summary and Resources	0	0	0	0	0	0	59	59	0	0	32	32
Sec. V: Course Summary and Resources (HI Version)*	0	0	0	0	0	0	32	31	0	0	0	0

- The Cultural Advisory Board continued to meet to affirmatively further fair housing in the state.

2.3 Fund English as a Second Language financial literacy group education and one-on-one counseling for individuals who are not proficient in the English language	<ul style="list-style-type: none"> Number of individuals counseled Number of individuals funded for translated 	Annually	HO
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	homebuyer education		
<p><u>2024 Results</u></p> <p>MaineHousing continued its relationship with eHome America for individuals requiring a Spanish Version of Homebuyer Education. MaineHousing continues to offer a discount code for these individuals bringing the \$99 cost of the eHome America class down to \$35 (equal to the cost of a hoMEworks Homebuyer Education class). MaineHousing will also continue to pay for translation services during the one on one follow up call.</p> <p>MaineHousing offered funds for Financial Literacy Classes and Homebuyer Education Classes as well as translation services and post class counseling. MaineHousing offered funds for this purpose to Healthy Homeworks, Penquis and Prosperity ME. \$37,878.78 was spent for this purpose. In addition, languages were interpreted in Portuguese, Spanish, French, Lingual, and Arabic. 11 Financial Literacy classes were funded and 147 students educated.</p>			

<p>2.4 Fund training of housing counselors that offer English as a Second Language financial literacy group education.</p>	<p>Number of training sessions offered or sponsored.</p>	<p>Annually</p>	<p>HO</p>
<p><u>2024 Results</u></p> <p>MaineHousing supported and advised partner agencies as needed. \$37,878.78 was spent on Financial Literacy Education.</p>			

Impediment 3. Community Planning and Zoning Decisions that Impede Affordable Housing			
Action	Measurable Objective	Timeline	Responsible Department
3.1 Educate the public and local officials on the multiple benefits housing can bring to each and every community	<ul style="list-style-type: none"> • Number of meetings • Number of requests made and number of presentations delivered • Materials Developed 	On going	PnR/Dev/Directors
<p><u>2024 Results</u></p> <p>MaineHousing’s department of Planning and Research (PnR) answered 252 media queries in 2024. PnR issued 23 press releases, newsletters, and other public announcements. In addition, MaineHousing publishes its Annual Report, the State HOME Fund Report, and the Annual Accomplishments Report, all of which reiterate and reinforce messaging about the community benefits of affordable housing.</p> <p>PnR coordinated and collaborated on a once-a-month Maine Public Radio call-in show on affordable housing issues. The final episode of the show in 2024 was focused expressly on NIMBYism. The episode helped educate the public about the challenges of locating housing developments and the benefits those projects can bring to communities. MaineHousing’s Director Daniel Brennan was also published by the state’s largest news organization in a guest column that promoted the importance of affordable housing in a narrative that challenged the core assumptions of NIMBY efforts to block new projects.</p> <p>In 2024, MaineHousing continued its contract with the Genesis Community Fund to provide technical assistance to potential developer partners, and to speak at meetings around the state about affordable housing opportunities with MaineHousing programs. PnR also coordinated several informational meetings/presentations (10+) between MaineHousing staff experts and outside partners, government agencies, and municipal government. PnR also made direct connections between MaineHousing staff experts and individuals or media seeking detailed information and explanations. PnR coordinated with partners both public and private on media interviews and/or events including grand openings and ground-breaking celebrations (8+). MaineHousing aided in the promotion of two different</p>			

Impediment 3. Community Planning and Zoning Decisions that Impede Affordable Housing			
Action	Measurable Objective	Timeline	Responsible Department
conferences related to housing and affordability. Materials developed for the above events and public interactions include a wide variety of brochures, fact sheets, rack cards, and other advertising materials.			

3.2 Support affordable housing projects against NIMBY efforts (discrimination by communities or neighbors) as necessary	Number of projects experiencing NIMBYism supported by MaineHousing	Ongoing	LEGAL/PnR/ Dev
<p><u>2024 Results</u></p> <p>MaineHousing supported two projects experiencing NIMBY efforts in 2024. A LIHTC project in Portland with 30 proposed units of affordable housing being developed. MaineHousing is aware of the NIMBY challenges and has learned that the case will be settled soon. The second project is under the Affordable Homeownership Program. 36 condominium units with 23 being set aside as affordable homes in Ellsworth. MaineHousing is aware of the NIMBY challenges and will work with the Developer to support the project. MaineHousing staff will also provide support for any projects facing, substantial or potential, NIMBY resistance.</p> <p>MaineHousing staff also provided support for projects facing, substantial or potential, NIMBY resistance by offering clear and detailed information to the public and the press about the projects being financed. In addition to traditional affordable housing developments, the projects supported in this way included supportive housing and shelter initiatives in Wiscasset, Portland, and Lewiston.</p>			

Impediment 4. Lack of Availability and Access to housing for disabled individuals			
Action	Measurable Objective	Timeline	Responsible Department

4.1 Create more accessible units than required by state and federal law through scoring incentives in the multifamily development programs	Number of additional accessible units created	Annually	Dev
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2024 Results

A total of **42** accessible units above the minimum were created in 5 tax credit projects in 2024.

4.2 Expand accessibility in existing housing through targeted programs and funding	<ul style="list-style-type: none"> • Number of accessible units created • Number of accessible units financed 	Annual	EHS / AM
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2024 Results

- **251** low-income households were provided accessibility grants through the Home Accessibility and Repair Program (HARP).
- **125** low-income households were provided accessibility grants through the Community Aging in Place Program (CAIP).
- The SHP Repair Program invested \$566,727.43 to cover the cost of accessibility improvements/modifications at 5 supportive housing projects totaling 103 beds/units.

4.3 Inform developers and landlords about accessibility requirements	Number of developers and landlords reached with information	Ongoing	AM / Dev /EHS
<p><u>2024 Results</u></p> <ul style="list-style-type: none"> • 26 Landlords and developers were provided information on Weatherization Assistance Program, and Lead – State and Federal Programs. • 15 developers were informed of Federal, State, and Local accessibility requirements by Development 			

4.4 Continue to encourage the use of MainehousingSearch.org to identify accessible units	<p>* Number flagged for accessibility</p> <p>* Hits on mainehousingsearch.org</p>	Ongoing	HCV/HI/ PnR/AM
<p><u>2024 Results</u></p> <ul style="list-style-type: none"> • It is a requirement that projects be listed on MaineHousingSearch.org before project development completion. Asset Managers validate the project is listed on the website prior to signing off on the Loan Closing. • A total of 502 new voucher holders were provided HCV Briefing packets (including notices on Fair Housing and the MaineHousing Search site). • MaineHousingSearch.org received 258,000 hits during 2024 and it had 20,065 units flagged for accessibility. 			

<p>4.5 Collaborate with other state agencies to help individuals with special needs move to independent living</p>	<ul style="list-style-type: none"> • Number of homeward bound vouchers • The number of individuals assisted with HTF and 811 • # of PSH units to come online 	<p>Ongoing</p>	<p>HCV / Dev AM</p>
<p><u>2024 Results</u></p> <ul style="list-style-type: none"> • A total of 21 units were made available in 2024 under the Housing Trust Fund Program. • 7 PRA811 and 8 HTF units were occupied. 			

Impediment 5. Limited access to neighborhood opportunities and community assets			
Action	Measurable Objective	Timeline	Responsible Department
5.1 Qualified Allocation Plan Utilize selection criteria in the LIHTC to incent the development of affordable housing in high-opportunity areas	Number of projects awarded LIHTC that are located in high-opportunity areas	Annually	Dev
<p><u>2024 Results</u></p> <p>Seven projects were awarded LIHTC in 2024 that are located in high-opportunity areas.</p>			

5.2 Qualified Allocation Plan Incent development of new housing in areas with access to community assets (location in service center communities with higher need and location near public transportation, schools, employment, services and other amenities important to daily living)	Number of projects awarded LIHTC that are awarded points for smart growth concepts	Annually	Dev
<p><u>2024 Results</u></p> <p>Twelve LIHTC projects received points for Smart Growth concepts in 2024.</p>			

5.3 Qualified Allocation Plan	Number of LIHTC units awarded in areas where	Annually	Dev
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Incent development of affordable housing in areas where the differential between the maximum LIHTC rent and the market rent is higher	the market rent exceeds LIHTC rent		
<p><u>2024 Results</u></p> <p>A total of 567 units were funded in areas where the market rate exceeds the maximum LIHTC rent.</p>			

5.4 Qualified Allocation Plan Encourage economic diversity by incenting the development of mixed-income housing in qualified census tracts (QCTs)	Number of LIHTC units awarded in mixed-income projects in QCTs	Annually	Dev
<p><u>2024 Results</u></p> <p>A total of 292 units were awarded tax credits in QCTs in 2024.</p>			

5.5 Increase the use of HCV vouchers in low poverty areas	Number of new tenants leasing up in low poverty areas	Annually	HCV
<p><u>2024 Results</u></p> <p>We provide information about low poverty areas in each briefing and when a voucher holder moves from their unit.</p>			

Impediment 6. Lack of Understanding of Fair Housing and Affirmatively Furthering Fair Housing			
Action	Measurable Objective	Timeline	Responsible Department
6.1 Partner with associations focused on human rights as it pertains to fair housing	Number of joint initiatives	Ongoing	HO and Program Directors
<p><u>2024 Results</u></p> <ul style="list-style-type: none"> • MaineHousing supported the Maine Human Rights Commission by raising awareness of the Fair Housing Summit on May 1, 2024. • A total of 1,875 individuals completed an in person or virtual Homebuyer Education Class through hoMEworks , which offered 105 classes during the period from October 1, 2023 through September 30, 2024. The curriculum for these classes require class educators to address Fair Housing laws and practices. 			

6.2 Coordinate fair housing complaint resolution with partners and clients and refer fair housing complaints to appropriate agencies if necessary.	Number of fair housing interventions and/or referrals	Ongoing	Legal/Fair Housing Chair/All Departments
<p><u>2024 Results</u></p> <p>In 2024, there were 6 fair housing interventions and/or referrals.</p>			

6.3 Continue fair housing public education programs designed to assist landlords, builders, and relevant professionals	Number of relevant professionals receiving training	Ongoing	HCV/HO/AM/HI
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<p><u>2024 Results</u></p> <ul style="list-style-type: none"> • A total of 90 homeless initiatives partners trained completed the Fair Housing Training course developed by MaineHousing and offered through the Bridge Learning Management System • 67 current and new HCV staff completed the Fair Housing training in Bridge • The Asset Management Department provides affirmative marketing information to project owners via the Marketing Plan and Resident Selection Guidance document during the project on-boarding process and then on-going via the partner section of MaineHousing’s website. • A total of 184 individuals completed an in person or virtual landlord class through hoMEworks, which offered 14 classes during the period of October 1, 2023 thru September 30,2024. The curriculum for these classes require class educators to address Fair Housing laws and practices. 			
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6.4 Maintain MaineHousing's Fair Housing website page which includes information and resources about fair housing and equal access laws.	Number of website hits on the Fair Housing page.	Ongoing	PnR
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<p><u>2024 Results</u></p>			
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The Fair Housing page had 4,173 hits in 2024.

6.5 Provide MaineHousing's comprehensive Communications Resource Guide to employees, contractors, agents, and owners/property managers of multi-family projects	Number of guides distributed/website hits	Ongoing	LEGAL/AM/ PnR
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2024 Results

The Communications Access Guide is available on MaineHousing’s website on the Asset Management page as a resource to partners under “Regulatory Requirements.” The Guide received 5 hits during 2024.

6.6 Provide an internal grievance procedure for applicants and participants to file fair housing complaints about programs and services	Number of internal grievances resolved	Ongoing	LEGAL/EA Coordinator
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2024 Results

In 2024, there were 6 internal grievances resolved.

<p>6.7 Education and Outreach</p> <p>Distribute materials on affordable housing and fair housing at conferences, workshops, and other appropriate public venues</p>	<ul style="list-style-type: none"> • Number of people educated at Fair Housing Workshops and Trainings • Number of events at which materials are distributed • Number of brochures and other materials distributed • Number in attendance at the biennial (every other year) conference 	<p>Ongoing</p>	<p>HO/ PnR</p>
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<p><u>2024 Results</u></p> <p>Education materials were distributed throughout the state through conferences, workshops, trainings and public home show events. MaineHousing sponsored Homebuyer Education Classes, and 14 Landlord Education Classes taught through Maine hoMEworks, which includes information on affordable housing and fair housing. 184 students were educated through this process.</p> <p>MaineHousing did not host a housing conference in 2024.</p>
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<p>6.8 Coordinate and fund tenant education and financial literacy training for Navigators who in turn deliver financial literacy training for individuals transitioning from homeless shelters to permanent housing</p>	<ul style="list-style-type: none"> • Number of navigators trained • Number of clients trained 	<p>Annually</p>	<p>HI/HCV</p>
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2024 Results

- 91 navigators trained on the RentSmart curriculum
- 3,314 shelter clients trained on financial literacy

6.9 Provide eHomeAmerica as an on-line option for home buyer education	Number of participants who utilize eHomeAmerica on-line.	Ongoing	HO
<p><u>2024 Results</u></p> <ul style="list-style-type: none"> • A total of 1,570 individuals completed eHome America’s online <i>Homebuyer Education Class</i>, which requires a one-hour follow-up session with a certified housing counselor. • MaineHousing continued to partner with eHome America, offering the Spanish version to clients at a reduced cost. 			

6.10 Continue to sponsor homeownership education classes that contain information about Fair Housing laws that are relevant to prospective home buyers.	Number of participants in home buyer education classes.	Ongoing	HO
<p><u>2024 Results</u></p> <p>A total of 1,875 individuals completed and in person or virtual Homebuyer Education Class through hoMEworks, which offered 105 classes during the period of October 1, 2023 through September 30, 2024. The curriculum for these classes require educators to address Fair Housing Laws and practices</p>			

2024 ESG CAPER Sage



Submission Overview: ESG: CAPER

Report: CAPER

Period: 1/1/2024 - 12/31/2024

Your user level here: Data Entry and Account Admin

Step 1: Dates

1/1/2024 to 12/31/2024

Step 2: Contact Information

First Name Paula
Middle Name M
Last Name Weber
Suffix
Title Compliance Officer II
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Street Address 2
City Augusta
State Maine
ZIP Code 04330
E-mail Address pweber@mainehousing.org
Phone Number (207)626-4600
Extension 4619
Fax Number

Step 4: Grant Information

Emergency Shelter Rehab/Conversion

Did you create additional shelter beds/units through an ESG-funded rehab project **No**
Did you create additional shelter beds/units through an ESG-funded conversion project **No**

Data Participation Information

Are there any funded projects, except HMIS or Admin, which are not listed on the Project Links and Uploads form? This includes projects in the HMIS and from VSP **No**

Step 5: Project Outcomes

Project outcomes are required for all CAPERS where the program year start date is 1-1-2021 or later. This form replaces the narrative in CR-70 of the eCon Planning Suite.

From the Action Plan that covered ESG for this reporting period copy and paste or retype the information in Question 5 on screen AP-90: "Describe performance standards for evaluating ESG."

With assistance from HUD Technical Assistance, a monitoring tool, which includes a risk analysis score, and a CoC reporting mechanism have been created and are currently in use. HMIS data for ESHAP is regularly compiled and reviewed to gain an understanding of how the program is performing in relation to serving and housing clients. Data quality is also measured for ESHAP providers regularly, and providers are expected to maintain or improve data quality levels.

Based on the information from the Action Plan response previously provided to HUD:

1. Briefly describe how you met the performance standards identified in A-90 this program year. *If they are not measurable as written type in N/A as the answer.*

The ESG monitoring process includes a risk assessment tool that creates a risk assessment score that ranges from 0 to 60. The risk assessment predicts the risk any individual subgrantee will have to the overall ESG funding. Audit visits are determined based on risk assessment, and for those subgrantees who are not high risk to trigger an audit, technical assistance meetings and visits are planned to minimize risk and improve service delivery. Through these efforts, MaineHousing aims to limit high risk programs to 5% or less of total funded subgrantees, and limit medium risk programs to 20% or less of total funded subgrantees.

2. Briefly describe what you did not meet and why. *If they are not measurable as written type in N/A as the answer.*

N/A

OR

3. If your standards were not written as measurable, provide a sample of what you will change them to in the future? *If they were measurable and you answered above type in N/A as the answer.*

N/A

Step 6: Financial Information

ESG Information from IDIS

As of 2/14/2025

FY	Grant Number	Current Authorized Amount	Funds Committed By Recipient	Funds Drawn	Balance Remaining	Obligation Date	Expenditure Deadline
2024	E24DC230001	\$1,391,803.00	\$1,391,803.00	\$1,391,803.00	\$0	9/3/2024	9/3/2026
2023	E23DC230001	\$1,394,301.00	\$1,394,301.00	\$1,394,301.00	\$0	6/28/2023	6/28/2025
2022	E22DC230001	\$1,387,536.00	\$1,387,536.00	\$1,387,536.00	\$0	9/20/2022	9/20/2024
2021	E21DC230001	\$1,390,783.00	\$1,390,783.00	\$1,390,783.00	\$0	8/6/2021	8/6/2023
2020	E20DC230001	\$1,390,914.00	\$1,390,914.00	\$1,390,914.00	\$0	5/27/2020	5/27/2022
2019	E19DC230001	\$1,352,454.00	\$1,352,454.00	\$1,352,454.00	\$0	7/10/2019	7/10/2021
2018	E18DC230001	\$1,303,506.00	\$1,303,506.00	\$1,303,506.00	\$0	8/22/2018	8/22/2020
2017	E17DC230001	\$1,311,285.00	\$1,311,285.00	\$1,311,285.00	\$0	9/22/2017	9/22/2019
2016	E16DC230001	\$1,322,743.00	\$1,322,743.00	\$1,322,743.00	\$0	7/22/2016	7/22/2018
2015	E15DC230001	\$1,329,400.00	\$1,329,400.00	\$1,329,400.00	\$0	6/24/2015	6/24/2017
Total		\$15,862,383.00	\$15,862,383.00	\$15,862,383.00	\$0		

Expenditures	2024	2023	2022	2021	2020	2019	2018	2017	2016
	Yes	No	No	No	No	No	No	No	No
	FY2024 Annual ESG Funds for								
Homelessness Prevention	Non-COVID								
Rental Assistance									
Relocation and Stabilization Services - Financial Assistance									
Relocation and Stabilization Services - Services									
Hazard Pay (unique activity)									
Landlord Incentives (unique activity)									
Volunteer Incentives (unique activity)									
Training (unique activity)									
Homeless Prevention Expenses			0.00						
	FY2024 Annual ESG Funds for								
Rapid Re-Housing	Non-COVID								
Rental Assistance									
Relocation and Stabilization Services - Financial Assistance									
Relocation and Stabilization Services - Services			643,708.89						

Hazard Pay (unique activity)	
Landlord Incentives (unique activity)	
Volunteer Incentives (unique activity)	
Training (unique activity)	
RRH Expenses	643,708.89
	FY2024 Annual ESG Funds for
Emergency Shelter	Non-COVID
Essential Services	
Operations	643,708.89
Renovation	
Major Rehab	
Conversion	
Hazard Pay (unique activity)	
Volunteer Incentives (unique activity)	
Training (unique activity)	
Emergency Shelter Expenses	643,708.89
	FY2024 Annual ESG Funds for
Temporary Emergency Shelter	Non-COVID
Essential Services	
Operations	
Leasing existing real property or temporary structures	
Acquisition	
Renovation	
Hazard Pay (unique activity)	
Volunteer Incentives (unique activity)	
Training (unique activity)	
Other Shelter Costs	
Temporary Emergency Shelter Expenses	
	FY2024 Annual ESG Funds for
Street Outreach	Non-COVID
Essential Services	
Hazard Pay (unique activity)	
Volunteer Incentives (unique activity)	
Training (unique activity)	
Handwashing Stations/Portable Bathrooms (unique activity)	
Street Outreach Expenses	0.00

	FY2024 Annual ESG Funds for
Other ESG Expenditures	Non-COVID
Cell Phones - for persons in CoC/YHDP funded projects (unique activity)	
Coordinated Entry COVID Enhancements (unique activity)	
Training (unique activity)	
Vaccine Incentives (unique activity)	
HMIS	
Administration	104,385.22
Other Expenses	104,385.22
	FY2024 Annual ESG Funds for
	Non-COVID
Total Expenditures	1,391,803.00
Match	
Total ESG expenditures plus match	1,391,803.00

Total expenditures plus match for all years

1,391,803.00

Step 7: Sources of Match

	FY2024	FY2023	FY2022	FY2021	FY2020	FY2019	FY2018	FY2017	FY2016	FY2015
Total regular ESG plus COVID expenditures brought forward	\$1,391,803.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total ESG used for COVID brought forward	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total ESG used for regular expenses which requires a match	\$1,391,803.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Match numbers from financial form	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Match Percentage	0.00%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Match Source FY2024 FY2023 FY2022 FY2021 FY2020 FY2019 FY2018 FY2017 FY2016 FY2015

Other Non-ESG HUD Funds

Other Federal Funds

State Government 4,948,794.00

Local Government

Private Funds

Other

Fees

Program Income

Total Cash Match

Non Cash Match

Total Match

Step 8: Program Income

Program income is the income received by the recipient or subrecipient directly generated by a grant supported activity. Program income is defined in 2 CFR §200.307. More information is also available in the ESG CAPER Guidebook in the resources tab above.

Did the recipient earn program income from any ESG project during the program year?

No

