



State of Maine HOME-ARP Allocation Plan Substantial Amendment

Plan Year 2021

Prepared by
Maine State Housing Authority
December 2023



mainehousing.org | 207-626-4600

Contents

Award Amount	1
Consultation	1
Public Participation	15
Needs Assessment and Gaps Analysis	16
Describe the size and demographic composition of qualifying populations within the PJ's boundaries:	18
HOME-ARP Activities	25
Use of HOME-ARP Funding	26
HOME-ARP Production Goals	27
Preferences	28
Referral Methods	28
Limitations in a HOME-ARP rental housing or NCS project	29
HOME-ARP Refinancing Guidelines	29
Attachments (Citizen Participation, SP424's and Certifications)	30

DRAFT

Award Amount

The Maine Non Entitlement Participating Jurisdiction will receive \$15,685,918 in HOME-American Rescue Plan (ARP) funding. These funds are to be distributed by MaineHousing in accordance with this Allocation Plan.

Consultation

Consultation Process Summary:

The required consultation organizations for the development of the HOME ARP Allocation Plan include:

- Maine Continuum of Care
- Homeless Service Providers
- Domestic Violence Service Providers
- Public Housing Authorities
- Public Agencies that Address the Needs of Qualifying Populations
- Public or Private Organizations that Address Civil Rights and Fair Housing
- Public or Private Organizations that Address the Needs of Persons with Disabilities

MaineHousing conducted a series of 8 virtual stakeholder meetings. For the Maine Continuum of Care, Homeless Service Providers (including Domestic Violence Service Providers), and Public Housing Authorities specific sessions were conducted.

The following are participants who attended one or more of the consultations who represent the final three required groups.

Public Agencies that Address the Needs of Qualifying Populations:

Aaron Geyer	City of Portland Social Services
Alice Preble	Maine Department of Health and Human Services
Ginny Dill	Maine Department of Health and Human Services
Sara Wade	Maine Department of Health and Human Services
Stacy Keenan	Maine Department of Health and Human Services
Amelia Lyons	Maine Department of Education
Awa Conteh	City of Bangor Public Health and Community Services
Sharon Jordan	Wabanaki Public Health Services
Susan Gagnon	Maine Department of Corrections
Arwen Agee	Veterans Administration
Jason Carter	Veterans Administration
Susan Sampson	Veterans Administration
Wendy Thomas-Blais	Veterans Administration
David Richmond	Maine Bureau of Veterans Services

And all the Community Action Agency participants listed in the meeting titled Developers/Community Action Agencies

Public or Private Organizations that Address Civil Rights and Fair Housing:

Bill Higgins Homeless Advocacy for All
 Susan Randall Homeless Advocacy for All
 Kate Easter Maine Coalition to End Domestic Violence
 Frank D’Alessandro Maine Equal Justice Partners
 Ben Martineau Homeless Voices for Justice
 Cheryl Hawkins Homeless Voices for Justice
 Leana Amaez Maine Department of Health and Human Services
 Fatima Saidi Maine Immigrant Rights
 Gia Drew Equality Maine
 Rachel Talbot Ross Maine Black Caucus

Public or Private Organizations that Address the Needs of Persons with Disabilities:

Brianne Brassett Community Health and Counseling Services
 Meredith Smith Community Health and Counseling Services
 Sarah Derosier Community Health and Counseling Services
 Cullen Ryan Community Housing of Maine
 David McCluskey Community Care
 Jill Grazia Shalom House
 Norm Maze Shalom House
 Rich Romero OHI
 Tracey Allen Kennebec Behavioral Health
 Nicole Frydrych Volunteers of America Northern New England
 Rich Hooks Wayman Volunteers of America Northern New England
 Tyra Parker Volunteers of America Northern New England
 Ben Strick Spurwink

The attendance lists for all meetings are included below, followed by summaries of the recommendations from each group.

Maine Continuum of Care		
Date	10/21/2021	
Type of Agency/Group	A group of service providers and representatives from state agencies.	
# of participants	59	
	Name	Agency/Organization
	Aaron Geyer	City of Portland
	Abigail Smallwood	City of Biddeford
	Ali Lovejoy	Preble Street
	Alice Preble	Maine DHHS

	Amelia Lyons	Maine Dept. of ED
	Awa Conteh	City of Bangor
	Betty LaBua	MSHA
	Meredith Smith	CHCS
	Bill Higgins	Homeless Advocacy for All
	Boyd Kronholm	BAHS
	Brianne Brasset	CHCS
	Bridge Semler	New Beginnings
	Chris Bicknell	New Beginnings
	Christina Dingus	MSHA
	Cullen Ryan	CHOM
	Dan Hodgkins	Preble Street
	David McCluskey	Community Care
	Donna Kelly	Waldo CAP
	Stephanie Primm	Knox County Homeless Coalition
	Emily Flinkstrom	Fairtide
	Erin Kelly	Preble Street
	Ginny Dill	Maine DHHS
	Janice Daku	RCAM
	Janice Lara H.	CC Maine
	Jill Grazia	Shalom House
	Lauren Bustard	MSHA
	Joe McNally	Milestone
	Josh D'Alessio	PCHC
	Kari Bradstreet	HJP
	Susan Randall	Homeless Advocacy for All
	Katie Spencer White	MMHS
	Kelsea Vincent	YAB
	Victoria Violent	City of Portland
	Kelly Watson	MSHA
	Marcie Dean	Next Step
	Melanie Beaulieu	FVP
	Mike Shaughnessy	MSHA
	Molly Sirios	BOL
	Noel Thibodeau	NHFW
	Noelle Coyne	Safe Voices
	Norm Maze	Shalom House
	Rebecca Hobbs	TTD
	Rebekah Paredes	NHFW

	Rich Romero	OHI
	Rota Knott	Tedford Housing
	Sara Wade	Maine DHHS
	Lisa McLaughlin	HSA
	Scott Tibbitts	MSHA
	Sharon Jordan	Wabanaki Public Health Services
	Susan Gagnon	Maine DOC
	Tracy Allen	KBH
	Tara Hembree	MSHA
	Melissa Mcentee	RGH
	Tyra Parker	VOANNE
	Vickey Rand	CHOM
	Whitney Files	Knox County Homeless Coalition
	Kelly Walsh	TTD
	Kate Easter	MCEDV
	Paula Weber	MSHA
	Sarah Derosier	CHCS

Maine Shelter Network		
Date	10/19/2021	
Type of Agency/Group	The Network is currently composed of 20 or so active participating agencies. Participants are Executive Directors of single adult shelters, family shelters, shelters for domestic violence families, substance abuse shelters and youth shelters.	
# of participants	20	
	Name	Agency/Organization
	Lauren Bustard	MaineHousing
	Boyd Kronholm	BAHS
	Jessica Wilson	City of Lewiston
	Jenifer Needham	New Beginnings
	Kari Bradstreet	Hope and Justice Project
	Jenny Stasio	Through These Doors
	Noelle Coyne	Safe Voices
	Terence Miller	Preble Street
	Katie Spencer White	MMHS
	Josh D'Alessio	PCHC
	Victoria Violent	City of Portland

	Mark Swan	Preble Street
	Chris Bicknell	New Beginnings
	Janice Daku	RCAM
	Stephanie Primm	KCHC
	Betty LaBua	MaineHousing
	Joe McNally	Milestone Recovery
	Tracy Hair	HOME,INC
	Kristin Styles	Cumberland County
	Steve McDermott	MaineHousing

Public Housing Authorities		
Date	11/5/2021	
Type of Agency/Group	Public Housing Authorities from across the State of Maine representing both urban and rural areas.	
# of participants	20	
	Name	Agency/Organization
	Mike Myatt	Bangor Housing
	Betty LaBua	MSHA
	Denise Lord	MSHA
	Lauren Bustard	MSHA
	Cheryl Sessions	Portland Housing
	Amanda Olsen	Augusta Housing
	Deb. Keller	Bath Housing
	Chris Kilmurry	Lewiston Housing
	Jen Trombley	Presque Isle Housing
	Chris LaRoche	Westbrook Housing
	Duane Bartlet	Ellsworth Housing
	Laurie Miller	Old Town Housing
	Lisa Plourde	Caribou Housing
	Kristen Styles	Cumberland County
	Victoria Violent	City of Portland
	Stacey Michaud	Fort Fairfield Housing
	Mary Davis	City of Portland
	Mike Hulsey	South Portland Housing
	Marty Szydlowski	Auburn Housing

HVAC		
Date	11/2/2021	
Type of Agency/Group	Homeless Veterans Action Committee is the Veterans Committee of the Maine Continuum of Care (MCOCC)	
# of participants	20	
	Name	Agency/Organization
	Nicole Frydrych	VOANNE
	Arwen Agee	VA
	Amy Holland	Veterans Inc.
	April Reed	MSHA
	Jason Carter	VA
	Dennis Michaud	Veterans Inc.
	Ellie Espling	Senator Collin's Office
	Heidi McCarthy	City of Lewiston
	Dan Hodgkins	Preble Street
	Kristin Styles	Cumberland County
	Lauren Bustard	MSHA
	Mary Wade	MSHA
	Ray Michaud	Veterans Inc.
	David Richmond	Maine Bureau of Veteran's Services
	Kim Rohn	Representative Golden's Office
	Wendy Thomas-Blais	VA
	Tom Pangborn	Veterans Inc.
	Brian Bouthot	VOANNE
	Betty Labua	MSHA
	Bill Higgins	Homeless Advocacy for All
	Susan Sampson	VA
	Mary Davis	City of Portland

Advocates and People with Lived Experience		
Date	10/22/2021	
Type of Agency/Group	Group of people with lived experience of homelessness and their advocates.	
# of participants	13	
	Name	Agency/Organization
	Lauren Bustard	MSHA
	Frank D'Alessandro	MEJP
	Cheryl Hawkins	HVJ

	Bill Higgins	Homeless Advocacy for All
	Ben Martineau	HVJ
	Victoria Violent	City of Portland
	Heidi McCarthy	City of Lewiston
	Denise Lord	MSHA
	Betty LaBua	MSHA
	Anna Brewer	Preble Street
	Susan Randall	Homeless Advocacy for All
	Jessica Wilson	City of Lewiston
	Steve McDermott	MSHA

BIPOC		
Date	10/19/2021	
Type of Agency/Group	Members of BIPOC Community and Agencies working with the BIPOC population	
# of participants	53	
	Name	Agency/Organization
	Carla Hunt	DHHS
	Abdulkerim Said	NMPHI
	Abbie Yamamoto	MANA
	Abdikhadar Shire	AK Health
	Abdikadir Negeye	MEIRS
	Sally Albert	Community Concepts
	Leana Amaez	DHHA
	Christine Fecko	TOA
	Claude Rwaganje	ProsperityME
	Cory Carter	MECAP
	Crissia Lindsey	MMCAP
	Cynthia Simpson	Mano en Mano
	Lauren Bustard	MSHA
	Donna Kelley	Waldo CAP
	Fatima Saidi	Maine Immigrant Rights
	Caroline Fernandes	DHHS
	Fiona	MECAP
	Gabriel Turner	Down East Community Partners
	Gia Drew	Equality Maine
	Hamda	NMPHI – New Mainers Public Health Initiative
	Heidi LeBlanc	Penquis
	Mary Hermon	DOE
	Chanbopha Himm	DHHS

	Hodan Aji-Ali	Gateway Community Services
	Jamie Chandler	ACAP
	Janelle Wuoristo	PCAP
	J. Castillo	Mano en Mano
	Jeffery Smith	IRC
	Jill Longstaff	KVCAP
	Juana Rodriguez	Mano en Mano
	Kate Fahey	Gateway Community Services
	Stacy Keenan	OFI
	Lawrence R.	MECAP
	Lori Whittemore	SCS
	Maureen Leary	MECAP
	Melinda Thomas	MEAOO
	Melissa Dowe	KVCAP
	Melissa Dupree	TOA
	Michael Hallundbaek	Mid Coast Connector
	Michael Willis	KVCAP
	Mohamed Abdillahi	MCFFA
	Patricia Kelleher	Waldo CAP
	Philip Stocking	KVCAP
	Rachel Talbot Ross	Maine Black Caucus
	Sarah Lewis	MAIN
	Sherry Locke	ACAP
	Susan Richards	MECAP
	Tara Harvey	KVCAP
	Tarlan Ahmadov	Azerbaijan Society of Maine
	Theresa Dow	ACAP
	Betty LaBua	MSHA
	Tabitha Tschamler	OFI
	Ian Yaffe	OPE – Office of Population Health Equity
	Z Holman	SMAAA – Southern Maine Agency on Aging

Developers/Community Action Agencies		
Date	10/27/2021	
Type of Agency/Group	Mixed group of people representing developers, providers and Community Action Agencies	
# of participants	24	
	Name	Agency/Organization/Company
	Heidi Leblanc	Penquis
	Denise Lord	MSHA
	Josh D'Alessio	PCHC
	Ben Strick	Spurwink
	Theresa Dow-Oleary	ACAP
	Jason Parent	ACAP
	Shawn Yardley	Community Concepts
	Steve McDermott	MSHA
	Barbara Crider	YCCAC
	Donna Kelley	Waldo Cap
	Claire Berkowitz	MMCA Corp.
	Lauren Bustard	MSHA
	Paula Webber	MSHA
	Mark Wiesendanger	MSHA
	Mary Davis	City of Portland
	Lincoln Jeffers	City Of Lewiston
	Zak Maher	City of Auburn
	Rick Hooks Wayman	VOANNE
	Boyd Kronholm	BAHS
	Nate Libby	Community Concepts
	Deb Johnson	DECD
	Sayre Savage	Four Directions Development
	Megan Parks	Community Concepts
	Bobbi Harris	Down East Community Partners
	Jason Bird	Penquis
	Betty LaBua	MSHA

Youth Action Board		
Date	11/1/2021	
Type of Agency/Group	Youth participating on the Youth Action Board of the Youth Homelessness Demonstration Program	
# of participants	2	
	Name	Agency/Organization
	Kelsea Vincent	YAB
	Beverly Hubbard	YAB

DRAFT

The following table is a summary of the organizations consulted and feedback received.

Agency/Org Consulted	Type of Agency/Org	Method of Consultation	Feedback
Maine Continuum of Care (MCoC)	Continuum of Care	Virtual meeting with 59 people attending	<p>Continue with rental assistance adding a way to reevaluate a person's need and income. Look at what is missing through racial equity lenses and fund what's missing. Fund Security Deposit Assistance. Landlord outreach to address landlord fear. Supplement income gaps with rental assistance. Holistic Help, budget funds for case managers in shelters and for outreach.</p> <p>LIHTC Housing that is welcoming to the homeless population and voucher holders. More affordable housing units are needed. Fund RR Housing and wrap around services with additional funds for more outreach workers. Use funds to Rehab buildings. Fund housing for low income population with relaxed criteria.</p>
Maine Shelter Network	A Network composed of 20 or so active participating agencies. Volunteer participants represent single adult shelters, family shelters, shelters for domestic violence families, substance abuse shelters and youth shelters.	Virtual meeting with 20 people attending	<p>More units of affordable housing split between supportive and non-supportive units. Non-supportive units are needed for people who are homeless due to COVID or other circumstances. Mixed use of affordable housing comprised of both permanent supportive units and non-congregate shelters. There is a need for more non-profit housing providers. Create more transitional housing. More shelter beds with a strong clinical framework operating 24/7. More S.R.O.s are needed. If eligible, additional supportive units for youths sharing space with a roommate (a best practice). Additional medium tiered housing. More shelter beds in rural areas. More navigators. Tiny homes that are handicap accessible. Additional low barrier units. Additional work force housing.</p>

<p>Veteran Committee of the Maine Continuum of Care</p>	<p>A collaboration of several agencies and organizations to ensure that Veteran homelessness is rare, brief and non-recurring.</p>	<p>Virtual meeting with 20 people attending.</p>	<p>Funding to combat the lack of affordable units, construction of additional affordable, safe and quality housing. Purchase hotels. Develop a project that has units accepting VASH and people with mixed incomes for Veterans. Funding for a project that has a portion of the units accepting project based vouchers, a portion for people who need support services and a portion that provides non-congregant shelter beds. More projects on the idea of Cabin in the Woods.</p>
<p>Advocates and People with Lived Experience</p>	<p>Group of people with lived experience</p>	<p>A virtual meeting with 13 people attending.</p>	<p>Work with local landlords to repair and bring units to code. Purchase hotels in different areas of the state, add cooking ability to each room making it an efficiency. Supportive and emergency housing units that give people a place to figure things out. Additional warming centers. More projects like the housing trust fund. Look for old schools, stores and other empty buildings that can be quickly renovated, then you don't have to build. Hire temp staff to help shelters advocate for the homeless. Rapid Rehousing works, give it more funding. Implement and enforce that landlords can't discriminate against voucher holders. Funds to help with cost for applying for rentals, back ground checks and credit checks. More navigators. Help with funds for required paper work for HCVs (birth certificates, ID cards and other documents). More houses that people can afford to rent and maybe someday buy.</p>
<p>BIPOC</p>	<p>Members of BIPOC Community and Agencies working with the BIPOC Population</p>	<p>Virtual meeting with 53 people attending.</p>	<p>There is a lack of affordable units, use funds to create more rental units for HCVs. Rehab. Buildings, give funds to people to assist with renovations. Wrap around services are needed for people living in hotels. Invest in building affordable workforce housing. Partner with ERA and assist with rents. Purchase hotels.</p>

Public Housing Authorities	PHA's from across the state of Maine representing both urban and rural areas.	Virtual meeting with 20 people attending.	Funding towards preventing strained relationships w/those providing housing in alternative settings, for example assisting with supportive services with people staying in hotels. Create more supportive housing with low barriers and access to services. Assist with operating costs of long term tax credit development projects. Housing that provides an interim stage/setting for people between shelters and permanent housing that provides support and assist in helping people become ready for permanent housing. Landlord incentives. Funding for Housing Stability-more funding for wrap around services and housing navigation. Invest money into a statewide network for eviction prevention and diversion. Funding to utilize PHA staff who are abreast of new lease programs. Low interest loans to PHAs to assist in the purchase of 4-8 unit buildings. PHAs can't compete with real estate investors which in turn will preserve affordable units. Money is needed to assist with reporting requirements for landlords. More PHA loan subsidies to assist with their buying units for VASH tenants. Fast track ways for PHAs to purchase larger properties to help with lowering the risk of purchasing, for example tax credits and low interest loans.
Developers and Community Action Agencies.	Mixed group of people representing developers, providers and Community Action Agencies	Virtual meeting with 24 people attending	Need more affordable units, develop additional LIHTC units. Build shelters with more capacity, provide additional training for shelter staff. Look at non-housing elements: Enhance public transportation in rural areas where housing is more affordable and fund childcare. Provide funds and work with GAs and DHHS to create a sustainable model for state wide funding to be the same across the state. Increase the amount of PSM in areas where there are not shelters, especially the rural areas of the state. LTS tend to be single adults, there is a need for larger units for multi-generational living and large families. Tie assistance (child care, health services and housing to where there are jobs). Give special considerations to special

			populations that have many barriers to housing (substance abuse and mental health). Consider supporting non-denominational shelters. Ways to get money out quickly: build tiny homes, convert hotels or similar real estate into living spaces, build single family homes with flexible financing, partner with companies to build work force housing, partner with UMA students, look at what other states are doing (Vermont), start an education campaign to show impact of lack of housing on work force and local economies and look into where people are converting shipping containers into housing and other innovative housing.
Statewide Youth Advisory Board	YAB	Virtual Meeting attended by two members of the YAB.	Provide housing units at affordable rates. Include funding for move in expenses like furniture. Ensure people participating in programs get the resources they need.

DRAFT

Public Participation

Public participation process summary:

Public Comment Period Start Date (Date of public notice): 1/4/2022

Public Comment Period End Date: 02/03/2022

Public Hearing Date: 1/19/2022

MaineHousing followed the State's Citizen Participation Plan and reached out to local, regional and state organizations, the CoC and other interested parties. Public hearing notice was placed on the MaineHousing website, and stakeholder groups were notified of the hearing via email. 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, CoC members, and interested individuals. The January 19, 2022 public hearing was attended by nine people. The information provided at the public hearing included the amount of HOME-ARP funding the State of Maine will receive and the intended use of the funds. MaineHousing received two written comments during the public comment period.

Describe any efforts to broaden public participation

MaineHousing sought input from a variety of stakeholders during the fall of 2021 via virtual consultation sessions. During each of the eight virtual sessions attendees were asked:

- Where HOME ARP could have the greatest positive impact?
- What is the greatest opportunity to reduce homelessness in Maine?
- What is the greatest need?
- Where are the gaps?

Summarize the comments and recommendations received through the public participation process:

See attached comments and responses.

Summarize any comments or recommendations not accepted and state the reasons why:

N/A

Needs Assessment and Gaps Analysis

⊕ **OPTIONAL Homeless Needs Inventory and Gap Analysis Table**

Homeless													
	Current Inventory					Homeless Population				Gap Analysis			
	Family		Adults Only		Vets	Family HH (at least 1 child)	Adult HH (w/o child)	Vets	Victims of DV	Family		Adults Only	
	# of Beds	# of Units	# of Beds	# of Units	# of Beds					# of Beds	# of Units	# of Beds	# of Units
Emergency Shelter	538	163	703	703	14								
Transitional Housing	517	179	575	575	36								
Permanent Supportive Housing	1272	307	1555	1555	284								
Other Permanent Housing						328 HH 1036 pp	1352 HH 1469 pp	315	157				
Sheltered Homeless						259 HH 803 pp	1153	103	88				
Unsheltered Homeless						1 HH 5 pp	136	10	4				
Current Gap										572	227	1203	1086

Suggested Data Sources: 1. Point in Time Count (PIT); 2. Continuum of Care Housing Inventory Count (HIC); 3. Consultation



OPTIONAL Housing Needs Inventory and Gap Analysis Table

Non-Homeless			
	Current Inventory	Level of Need	Gap Analysis
	# of Units	# of Households	# of Households
Total Rental Units	159,499		
Rental Units Affordable to HH at 30% AMI (At-Risk of Homelessness)	6,385		
Rental Units Affordable to HH at 50% AMI (Other Populations)	8,700		
0%-30% AMI Renter HH w/ 1 or more severe housing problems (At-Risk of Homelessness)		23,090	
30%-50% AMI Renter HH w/ 1 or more severe housing problems (Other Populations)		9,625	
<i>Current Gaps</i>			17,630

Suggested Data Sources: 1. American Community Survey (ACS); 2. Comprehensive Housing Affordability Strategy (CHAS)



Describe the size and demographic composition of qualifying populations within the PJ's boundaries:

Homeless as defined in 24 CFR 91.5

The 2020 Point in Time Count identified 2097 individuals as meeting HUD's definition of homelessness. The following chart provides the demographic characteristics of those individuals.

Characteristics of Homeless Population in Maine	
RACE	
White	78%
Black or African American	15%
Asian	0.1%
American Indian/Alaskan Native	2%
Pacific Islander	0.3%
Multiple Races	5%
Hispanic or Latino	4%
AGE	
<18 years	23%
18-24 years	7%
25 and over	70%
GENDER	
Male	54%
Female	45%
Transgender	0.3%
Gender Non-Conforming	0.3%

Source: Maine 2020 PIT Count

Within the homeless population of Maine, people of color are significantly over-represented. In a state where people of all races other than white make up only 5.7% of the overall population, people of color represent approximately 22% of the homeless population. This is especially true in the case of black individuals who account for about 15% of individuals experiencing homelessness. There has been a fairly significant increase in the percentage of black individuals within the homeless system during the past few years, partially due to an influx of African Asylum Seeking families who have been served through the homeless response system.

At Risk of Homelessness as defined in 24 CFR 91.5

Those most at risk of homelessness in Maine are renter households within 30% of Area Median Income with at least one severe housing problem such as overcrowding, rent burden greater than

Renter Households - Race/Ethnicity	<u>At-risk of Homelessness:</u> 0%-30% AMI Renter HH w/ 1 or more severe housing problems		Maine	
	#	%	#	%
Total Renter Households	23,090	-	154,612	-
White alone, non-Hispanic	20,050	86.8%	140,293	90.7%
Black or African American alone, non-Hispanic	900	3.9%	3,937	2.5%
Asian alone, non-Hispanic	210	0.9%	2,151	1.4%
American Indian or Alaska Native alone, non-Hispanic	305	1.3%	1,733	1.1%
Pacific Islander alone, non-Hispanic	-	0.0%	14	0.0%
Hispanic, any race	700	3.0%	2,939	1.9%

30% of income or inadequate plumbing and/or kitchen facilities. There are an estimated 23,090 renter households within this income range. The following charts include the racial and disability status of this group of renters.

Renter Households – Limitations & Impairments	<u>At-risk of Homelessness:</u> 0%-30% AMI Renter HH w/ 1 or more severe housing problems		Maine	
	#	%	#	%
Total Renter Households	23,090	-	154,612	-
Household member has a hearing or vision impairment	4,805	20.8%	20,485	13.2%
Household member has an ambulatory limitation	7,135	30.9%	29,775	19.3%
Household member has a cognitive limitation	7,985	34.6%	29,775	18.0%
Household member has a self-care or independent living limitation	6,655	28.8%	27,805	16.7%

Source: 1. *Comprehensive Housing Affordability Strategy (CHAS)* 2. 2020: *ACS 5-Year Estimates – S2502*

Poverty, housing instability and cost burden are characteristics of Maine’s low income families most at risk of becoming homeless. The Maine Continuum of Care has identified the following factors associated with housing instability and increased risk of homelessness: insufficient rental assistance options, eviction, family conflict, unemployment, and behavioral health challenges, including substance use disorder, and lack of affordable units. Among single individuals, mental and physical disabilities combined with chronic health conditions and addictions are a much larger factor in a

person’s risk for becoming homeless. As indicated in the chart the incidence of disabilities in the at-risk population is significantly higher than the overall Maine population, in some cases almost two times the rate of occurrence in the general population. Minority households are also over-represented in this group.

Fleeing, or Attempting to Flee, Domestic Violence, Dating Violence, Sexual Assault, Stalking, or Human Trafficking, as defined by HUD in the Notice

In FY2021 the Maine Coalition to End Domestic Violence member organizations served a total of 11,375 individuals. The following chart provides demographic information for this group.

Characteristics of Clients with DV Victimization Total FY2021 – 11,375	
RACE	
White	43%
Black or African American	2%
Asian	0.4%
American Indian/Alaskan Native	0.6%
Pacific Islander	0.09%
Unknown/Other	53%
Hispanic or Latino	0.8%
AGE	
<18 years	5%
18-24 years	8%
25 and over	70%
Unknown	17%
GENDER	
Male	8%
Female	89%
Transgender	0.3%
Gender Non-Conforming	0.2%
Not Specified	2.5%

Source: *MCEDV 2022*

Because information on race is not uniformly collected by providers it is difficult to draw any conclusions from the data presented. As is typical among survivors of domestic violence, the overwhelming majority were female, although 905 men, 33 transgender individuals and 18 non-binary individuals were also served. 963 individuals, including 412 children, were served in residential programs, both emergency shelter and transitional housing.

Other populations requiring services or housing assistance to prevent homelessness and other populations at greatest risk of housing instability, as defined by HUD in the Notice

There are two populations in Maine that would be most likely to fall into the Other Populations category:

- Other Families Requiring Services or Housing Assistance to Prevent Homelessness
- At Greatest Risk of Housing Instability

The following charts provide demographic information for this group.

Renter Households - Race/Ethnicity	Other Populations: 30%-50% AMI Renter HH w/1 or more severe housing problems		Maine	
	#	%	#	%
Total Renter Households	9,625	-	154,612	-
White alone, non-Hispanic	8,665	90.0%	140,293	90.7%
Black or African American alone, non-Hispanic	225	2.3%	3,937	2.5%
Asian alone, non-Hispanic	35	0.4%	2,151	1.4%
American Indian or Alaska Native alone, non-Hispanic	95	1.0%	1,733	1.1%
Pacific Islander alone, non-Hispanic	-	0.0%	14	0.0%
Hispanic, any race	150	1.6%	2,939	1.9%

Renter Households – Limitations & Impairments	Other Populations: 30%-50% AMI Renter HH w/1 or more severe housing problems		Maine	
	#	%	#	%
Total Renter Households	9,625	-	154,612	-
Household member has a hearing or vision impairment	3,395	35.3%	20,485	13.2%
Household member has an ambulatory limitation	8,170	84.9%	29,775	19.3%
Household member has a cognitive limitation	5,040	52.4%	29,775	18.0%
Household member has a self-care or independent living limitation	4,755	49.4%	27,805	16.7%

Source: 1. Comprehensive Housing Affordability Strategy (CHAS)
2. 2020: ACS 5-Year Estimates – S2502

In this group, people of color are not as clearly over-represented as they are in the Homeless and At-Risk of Homelessness populations. However, disabilities are significantly higher among this group, possibly because this income level represents those who receive some sort of Social Security disability assistance. Additional demographic information in response below.

Identify and consider the current resources available to assist qualifying populations, including congregate and non-congregate shelter units, supportive services, TBRA, and affordable and permanent supportive rental housing (Optional):

1. Other Families Requiring Services or Housing Assistance to Prevent Homelessness

There is a new population of families and individuals who met the definition for homelessness and were then placed in hotels through the U.S. Treasury Emergency Rental Assistance program or Maine State General Assistance Funding. These are time-limited supports and if families are not housed before they expire they will return to homelessness. Although we do not have demographic information on these households because they were not entered into the HMIS database, the 2022 Point In Time Count identified 2,474 individuals being housed in hotels across the state who would otherwise be homeless. Within this population approximately 350 families comprised of over 1,200 individuals are Angolan and Congolese households seeking asylum in the U.S. Because they do not have Refugee status they are ineligible for most federal rental assistance programs – with the exception of the Emergency Rental Assistance program.

2. At Greatest Risk of Housing Instability

The other population which could most likely remain housed were they provided with supportive services would be those households falling within the 30 – 50% range of Area Median Income. There are an estimated 9,625 renter households that fall within this income range. The statewide centralized waitlist for the Housing Choice Voucher program is comprised of many of these households.

Describe the unmet housing and service needs of qualifying populations, including but not limited to:

Homeless as defined in 24 CFR 91.5

Across the state of Maine there are insufficient shelter beds for all those individuals and families experiencing homelessness. Some of the more rural counties such as Piscataquis, Franklin, Lincoln and Waldo have no shelter facilities and individuals have to travel to the nearest service center that has a shelter. For those in shelter the most significant unmet need is a lack of available housing units (both supportive and affordable). Many of those currently experiencing homelessness have access to rental assistance through various voucher and rapid rehousing programs but are unable to find a unit that is within the voucher payment standard. Based on longitudinal data, the Corporation for Supportive Housing estimates that 877 additional permanent supportive housing units are needed to meet the needs of homeless families and individuals requiring support to retain stable housing. A Point in Time analysis from 2020 shows a need of approximately 328 additional permanent supportive housing units and 984 affordable housing units. There is also a need for additional resources such as recovery residences, where individuals with Substance Use Disorder can work on their recovery in a safe space.

At Risk of Homelessness as defined in 24 CFR 91.5

Housing costs are rising and there is a gap of more than 16,000 affordable units for households at or below 30% AMI. Housing cost burden is the most commonly cited housing problem followed by housing quality issues – specifically substandard plumbing and kitchen facilities. These housing

quality issues are most often associated with the age of the housing stock in the state. Although rental assistance is also a significant need of this population, many would be unable to utilize a voucher in their current housing due to housing quality or overcrowding, and would therefore be forced to find a unit that would meet the voucher program requirements. Households issued a voucher from the waiting list are often unable to locate a new unit and unable to lease in place. This can lead to voucher expiration and loss of the assistance for the household.

Fleeing, or Attempting to Flee, Domestic Violence, Dating Violence, Sexual Assault, Stalking, or Human Trafficking, as defined by HUD in the Notice

There is a need for shelter and safe transitional housing for this population in Maine, especially for male victims. Affordable rental units are needed for households to move on from shelter and transitional housing. Thirteen organizations in the state provide some level of support services for victims of domestic and sexual violence, primarily under the category of emergency services. There is a need for increased case management capacity as well as culturally and linguistically competent services for the increasing asylum seeker and refugee population in Maine.

Other populations requiring services or housing assistance to prevent homelessness and other populations at greatest risk of housing instability as defined by HUD in the Notice

In order to secure stable permanent housing, many of these households require access to financial assistance - whether it be a rental voucher, subsidized rental, or affordable mortgage. Others may require short-term assistance due to an unexpected expense to get back on their feet. Housing stability and behavioral health services may be required to keep individuals facing behavioral health challenges stably housed. A 2017 study by Mental Health America estimated that more than 50% of individuals with mental health and substance use disorders were not engaged in needed services due to barriers such as lack of education around the symptoms and risk factors, lack of insurance, workforce shortages and transportation issues in rural areas. Linguistic and cultural supports, as well as workforce development services, may be needed for those seeking asylum in the U.S. As was indicated in the demographic information, individuals with disabilities are highly over-represented in this group. Accessible units, in-home healthcare supports and transportation to access healthcare are insufficient in the state and necessary to assist individuals with disabilities in remaining safely housed.

Identify any gaps within the current shelter and housing inventory as well as the service delivery system:

While there are never enough shelter beds to house all individuals experiencing homelessness in the state, currently many people are being housed in hotels as overflow from shelter facilities that had to reduce bed capacity due to social distancing requirements from the CDC. Based on recommendations from Corporation for Supportive Housing during the Maine Homeless System Re-Design Initiative from June 2020 – June 2021, the state also initiated a homeless diversion program which has allowed some people to find alternatives to a shelter bed. The plan is to strengthen this program in the coming year through additional state funds to relieve some of the pressure off the shelters around the state.

Identify and consider the current resources available to assist qualifying populations, including congregate and non-congregate shelter units, supportive services, TBRA, and affordable and permanent supportive rental housing:

- **Congregate and non-congregate shelter units** – There are currently 1,255 year round shelter beds across the state. Shelters are fairly well distributed with the exception of 4 rural counties. Shelters participating in the ESG-funded Emergency Shelter and Housing Assistance Program (ESHAP) have access to a set aside of RRH and HCV rental assistance to offer to their guests. The ESHAP program also funds Housing Navigator positions in these shelters to assist guests in obtaining and retaining permanent housing.
- **Supportive services** – Many homeless service providers are active throughout the state. These providers have no lack of HOME-ARP qualifying clients requiring services. Funding and staffing shortfalls continue to be the limiting factor to providing the needed supportive services.
- **Affordable rental housing** – There are under 30,000 affordable units in the state of which 11,000 have income-based rents and the remaining are rent restricted units. Maine’s Public Housing Authorities administer over 12,500 Housing Choice Vouchers, 3,500 of which are administered statewide by MaineHousing.
- **Homelessness Diversion services** – Approximately 16 service providers, including City of Portland Homeless Services, offer diversion services, which include staff trained in Rapid Resolution problem-solving conversations as well as some flexible funding to assist individuals and families in retaining or obtaining stable housing without having to enter the shelter system.
- **Rapid Rehousing services** – In parts of the state with the most individuals placed in temporary shelter such as hotels due to the pandemic there are RRH services available to assist these households in obtaining permanent housing.
- **Emergency Rental Assistance** – This federal program has kept many households that were at risk of eviction and homelessness in their homes. It has also been utilized to place those already experiencing homelessness in hotels until permanent housing can be located. To date approximately 23,000 households have received this assistance.
- **Victims of Domestic Violence** – In Maine there are 169 emergency shelter beds, 7 PSH, and 136 transitional. These resources are distributed across the state.

Identify any gaps within the current shelter and housing inventory as well as the service delivery system:

While there are never enough shelter beds to house all individuals experiencing homelessness in the state, currently many people are being housed in hotels as overflow from shelter facilities that had to reduce bed capacity due to social distancing requirements from the CDC. Based on recommendations from Corporation for Supportive Housing during the Maine Homeless System Re-Design Initiative from June 2020 – June 2021, the state also initiated a homeless diversion program which has allowed some people to find alternatives to a shelter bed. The plan is to strengthen this program in the coming year through additional state funds to relieve some of the pressure off the shelters around the state.

Under Section IV.4.2.ii.G of the HOME-ARP Notice, a PJ may provide additional characteristics associated with instability and increased risk of homelessness in their HOME-ARP allocation plan. These characteristics will further refine the definition of “other populations” that are “At Greatest Risk of Housing Instability,” as established in the HOME-ARP Notice. If including these characteristics, identify them here:

Please see discussion of “At Greatest Risk of Housing Instability” above.

Identify priority needs for qualified populations:

In the Final Report and Recommendations for the Maine Homeless System Re-Design Initiative CSH indicates the need for an additional 877 units of permanent supportive housing. This need was reiterated in each of the 8 stakeholder feedback sessions MaineHousing conducted in the preparation of this allocation plan. The need for additional shelter beds was also indicated in half of the sessions. Therefore we have chosen to focus the majority of these funds on those two areas. There was also an acknowledgement that in order to draw in new, more mission-driven development and service provider partners it would be beneficial to offer some capacity-building funding.

Although there were recommendations around rental assistance and services such as housing navigation, there are both new and ongoing funding sources that address those needs.

Explain how the level of need and gaps in its shelter and housing inventory and service delivery systems based on the data presented in plan were determined:

The level of need and gaps in shelter, housing and service delivery systems were determined using data from the statewide Homeless Management Information System, Maine’s Point in Time and Housing Inventory Count, housing data from the 2019 American Community Survey (ACS) and the 2014-2018 Comprehensive Housing Affordability Strategy (CHAS), and a gaps analysis performed by the Corporation for Supportive Housing (CSH) as part of the Maine Homeless System Re-Design Initiative (Final Report and Recommendations June 2021). The determination of how to most effectively utilize this funding was determined through a series of stakeholder meetings in October and November 2021.

HOME-ARP Activities

Describe the method(s) that will be used for soliciting applications for funding and/or selecting developers, service providers, subrecipients and/or contractors:

MaineHousing will draft a Request for Proposals (RFP) in order to choose projects and developers to receive HOME-ARP awards. The applicants must show MaineHousing how the funding will be used to create affordable housing and provide services. The applicants will be scored according to a rubric which includes points for criteria such as developer experience, capacity building, services offered, housing need, readiness – including meeting land use requirements, and additional funding. Applicants must submit application materials by a specific deadline. Applications will be scored by a small group of MaineHousing employees representing different areas of expertise. Applicants will be awarded funding in order of scoring results until there are no remaining funds available. The applicants will be developers who must describe their own experience as well as that of any service providers, contractors, or consultants with whom they wish to partner. Application exhibits must demonstrate the financial feasibility of the projects, commitments for services and other funding sources, site control, compliance with land use requirements, and detailed construction plans.

Describe whether the PJ will administer eligible activities directly:

MaineHousing will not use funding to directly create housing or provide services.

If any portion of the PJs HOME-ARP administrative funds were provided to a subrecipient or contractor prior to HUD’s acceptance of the HOME-ARP allocation plan because the subrecipient or contractor is responsible for the administration of the PJ’s entire HOME-ARP grant, identify the subrecipient or contractor and describe its role and responsibilities in administering all of the PJ’s HOME-ARP programs:

Not Applicable

Use of HOME-ARP Funding

Use of HOME-ARP Funding

	Funding Amount	Percent of the Grant	Statutory Limit
Supportive Services	\$0.00		
Acquisition and Development of Non-Congregate Shelters	\$ 0.00		
Tenant Based Rental Assistance (TBRA)	\$ 0		
Development of Affordable Rental Housing	\$ 13,333,031		
Non-Profit Operating	\$ 0	0 %	5%
Non-Profit Capacity Building	\$ 0.00	0 %	5%
Administration and Planning	\$ 2,352,887	15 %	15%
Total HOME ARP Allocation	\$ 15,685,918		

The funding amount for Administration and Planning is projected at \$2,352,887, the statutory limit, any funds not expended in this category may be reallocated to the funding amounts for Development of Affordable Rental Housing.

The remaining \$13,333,031 will be utilized for the Development of Affordable Rental Housing,

Describe how the characteristics of the shelter and housing inventory, service delivery system, and the needs identified in the gap analysis provided a rationale for the plan to fund eligible activities:

In reviewing the Final Report and Recommendations from the Corporation for Supportive Housing following their 2020 Gaps and Needs Analysis; PSH and shelter bed inventory; and recommendations from the 8 stakeholder consultations, it is apparent that the most significant need in the homeless response system overall is affordable and supportive housing units. Although there has been a shortage of shelter beds during the pandemic, part of the reason for that is the bottleneck that has been created due to a lack of housing resources to transition families and individuals out of temporary shelter situations. Shelter length of stay has increased leaving less available beds to those who are newly homeless.

While the state of Maine needs additional homeless diversion, rapid rehousing and rental assistance programs, without units to house people these programs will never be fully effective. There has also been an increase in these resources in the state over the last year through ESG-CV funded diversion and rapid rehousing programs and Emergency Housing Vouchers. What has not increased significantly is the ability to fund PSH and affordable housing units targeting people experiencing/at risk of homelessness. Based on this rationale the decision was made to focus on funding housing units.

HOME-ARP Production Goals

Estimate the number of affordable rental housing units for qualifying populations that the PJ will produce or support with its HOME-ARP allocation:

MaineHousing anticipates that at least 32 units of affordable rental housing units for qualifying populations will be produced with HOME-ARP funds.

Describe the specific affordable rental housing production goal that the PJ hopes to achieve and describe how it will address the PJ's priority needs:

MaineHousing will prioritize projects that are able to be developed quickly and that can operate with sufficient operating and supportive service dollars to meet the needs of tenants. As noted above, it is anticipated that at least 32 units of affordable rental housing units will be developed. The units developed with HOME-ARP funds will meet MaineHousing's Consolidated Plan Priorities of Improving and Preserving the Quality of Housing, Expanding Affordable Housing Opportunities and Helping Maine People Attain Housing Stability.

Preferences

Identify whether the PJ intends to give preference to one or more qualifying populations or a subpopulation within one or more qualifying populations for any eligible activity or project:

MaineHousing is updating preferences in anticipation of releasing a second HOME-ARP RFP. This update will apply to all RFP applicants for the Rental Housing eligible activity following the prioritization listed below:

1. Veterans Experiencing Homelessness
2. Chronically Homeless

Additionally in this second release of funding, MaineHousing will consider proposed projects that do not serve all the QPs.

If a preference was identified, explain how the use of a preference or method of prioritization will address the unmet need or gap in benefits and services received by individuals and families in the qualifying population or category of qualifying population, consistent with the PJ's needs assessment and gap analysis:

Maine has set the following goals for reaching Functional Zero Homelessness statewide for:

1. Veterans Experiencing Homelessness by **June 30, 2025**, and
2. Chronic Homelessness by **June 30, 2026**.

In order to support the achievement of these goals, highest priority preference will be veterans experiencing homelessness, followed by persons experiencing chronic homelessness. Between 2020 and 2023, the Maine PIT Count indicates that veteran homelessness has increased by about 20 percent, while chronic homelessness has increased by about 50 percent. The unsheltered counts for both populations have approximately doubled during that timeframe. Building affordable and permanent supportive housing to address the needs of these two populations is key to reversing this trend and achieving Maine's goals.

If a preference was identified, describe how the PJ will use HOME-ARP funds to address the unmet needs or gaps in benefits and services of the other qualifying populations that are not included in the preference:

The projects awarded funding in the first HOME-ARP RFP serve all QPs

Referral Methods

Identify the referral methods that the PJ intends to use for its HOME-ARP projects and activities. PJ's may use multiple referral methods in its HOME-ARP program. (Optional): Coordinated Entry will be the first referral method utilized for projects. If the CE system exhausts its list and/or is unable to provide direct referrals within 30 calendar days, the project will utilize project-specific waiting lists.

If the PJ intends to use the coordinated entry (CE) process established by the CoC, describe whether all qualifying populations eligible for a project or activity will be included in the CE

process, or the method by which all qualifying populations eligible for the project or activity will be covered. (Optional):

The Coordinated Entry system will adhere to MaineHousing's statewide preferences, when applicable, in addition to the CE system's own methodology.

If the PJ intends to use the CE process established by the CoC, describe the method of prioritization to be used by the CE. (Optional):

See Above

If the PJ intends to use both a CE process established by the CoC and another referral method for a project or activity, describe any method of prioritization between the two referral methods, if any. (Optional):

See Above

Limitations in a HOME-ARP rental housing or NCS project

Describe whether the PJ intends to limit eligibility for a HOME-ARP rental housing or NCS project to a particular qualifying population or specific subpopulation of a qualifying population identified in section IV.A of the Notice:

MaineHousing will not limit eligibility to a particular qualifying population.

If a PJ intends to implement a limitation, explain why the use of a limitation is necessary to address the unmet need or gap in benefits and services received by individuals and families in the qualifying population or subpopulation of qualifying population, consistent with the PJ's needs assessment and gap analysis:

Not Applicable

If a limitation was identified, describe how the PJ will address the unmet needs or gaps in benefits and services of the other qualifying populations that are not included in the limitation through the use of HOME-ARP funds (i.e., through another of the PJ's HOME-ARP projects or activities):

Not Applicable

HOME-ARP Refinancing Guidelines

MaineHousing does not intend to allow refinancing existing debt with HOME-ARP funds.

Attachments (Citizen Participation, SP424's and Certifications)

DRAFT