

Supportive Housing Financing Program



Program Guide

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Service Center Communities

Appendix A

Supportive Housing Financing Program

A. Overview

MaineHousing is pleased to announce the availability of subsidy and debt financing for the development of housing that is targeted to special needs populations. During each fiscal year, MaineHousing will allocate a pool of funding for the subsidy portion of this program.

Applications for funding under this initiative may be submitted at any time. Applications will be date stamped and processed on a first-come, first served basis. The application package is available at the MaineHousing web-site or hard copies may be requested by contacting the MaineHousing Development Department at 626-4600 or 1-(800)452-4668 and TTY 1 – (800)452-4603.

This Program Guide outlines the process through which these funds will be distributed and the parameters of the activities that can be supported with this funding award.

MaineHousing has adopted a set of standards and requirements that are applicable to all special needs housing funded by MaineHousing. Those standards and requirements are contained in a handbook titled ***Addendum to the Supportive Housing Programs***. The addendum may be accessed at the MaineHousing website <http://www.mainehousing.org> or by contacting the MaineHousing Development Department at 626-4600 or 1-(800)452-4668 and TTY 1 – (800)452-4603.

B. Process

MaineHousing will employ the following process to determine which applications will be selected for funding:

(1) MaineHousing staff will review each application to ensure that the application is complete, including the submission of required attachments. Incomplete applications will be returned to the applicant.

(2) Complete applications will be assigned to a Supportive Housing Loan Officer. An evaluation of preliminary feasibility will be conducted by the assigned staff. Preliminary feasibility will be determined as follows:

(a) does the application comply with all program requirements as contained in the program guide and the Addendum to the Supportive Housing Programs?

(b) does the application rate a minimum score of 60 points out of a maximum possible 120 points on the Feasibility Scoring Scale (see Section E below)

(c) has the applicant completed the conflict of interest questionnaire and demonstrated that there are no conflict of interest issues that would preclude MaineHousing funding?

(3) Applications that are unable to demonstrate preliminary feasibility will be returned to the applicant. Applicants that successfully demonstrate preliminary feasibility, but are requesting MaineHousing subsidy in excess of the available funding, will be placed on a waiting list.

(4) Applications that are able to demonstrate preliminary feasibility will receive a Notice to Proceed letter following review by a Loan Officer and initial approval by the MaineHousing Finance Committee. The Notice to Proceed will outline the development process, note any deadlines, and notify the applicant as to which MaineHousing staff will be assigned to their project.

(5) The applicant will acknowledge receipt of the Notice to Proceed by sending to MaineHousing a written timeline for the completion of key development activities. The list of key development activities will be contained in the Notice to Proceed.

(6) The applicant will complete all development activities necessary to demonstrate that the proposed project is financially, legally, physically, and operationally viable and compliant with program requirements.

(7) Upon the demonstration of a viable project, MaineHousing staff will complete its due diligence process.

(8) Projects that are successful through the steps above will be presented to the MaineHousing Finance Committee. The Committee will forward funding recommendations to the MaineHousing Director.

(9) Projects that are approved for funding by the MaineHousing Director will be sent a written commitment letter that includes key terms and conditions associated with the MaineHousing funding.

(10) Upon receipt of the executed commitment letter, MaineHousing will issue a closing agenda. The closing agenda will list all items that will need to be satisfied for purposes of a loan closing.

(11) MaineHousing will conduct a loan closing at its office located at 353 Water Street in Augusta.

C. Threshold Requirements

Applicants must demonstrate acceptable site control (Section D) at the time of application. Applicants must also meet the minimum scoring requirements detailed in Section E.

D. Site Control

Applicants shall have site control of a specific property at the time of application. Site control may be evidenced by either legal ownership of the deed, a fully executed purchase and sale agreement, or an acceptable option agreement. Purchase and sale agreements must provide the applicant with a sufficient period of time in which to purchase the property. MaineHousing

encourages applicants to secure agreements that credit option payments or earnest money deposits toward the reduction of the purchase price.

MaineHousing strongly encourages, but does not require, applicants to secure contingencies in the purchase and sale agreements by which the earnest money deposit will be returned to the applicant if certain requirements or standards cannot be met. Examples of these contingencies include without limitation:

- an acceptable survey;
- satisfactory inspection by the State Fire Marshal's Office (if applicable);
- receipt of 501(c)(3) determination;
- satisfaction of all relevant title and land use issues as evidenced in an attorney's title and land use opinion;
- standard contingencies, such as success in securing financing, satisfactory environmental assessment, etc.;
- presence of lead-based paint.

Purchase and sales agreements should allow access to the site for environmental reviews, architect's inspections, and contractor's estimates.

E. Minimum Scoring Requirements

As part of the preliminary feasibility review, each applicant will be scored on the Feasibility Scoring Scale. The scale contains five criteria that are critical to project feasibility. The five criteria offer a maximum of 100 points. In addition to the five feasibility criteria, there are also two preference criteria which may provide a maximum of 20 bonus points. Applications will be required to attain the following to be eligible for further processing:

A minimum score of 30 points in the Project Financial Feasibility Criteria (see below)

AND

A minimum score of 60 points total out of a possible 120 points available

Five Feasibility Criteria

1) Organizational Capacity (10 Points)

The following elements will be evaluated in determining a score for organizational capacity:

- The financial, staffing and managerial capacity of the applicant to facilitate and coordinate all facets of real estate development.
- The experience of the development team in developing projects within reasonable time-frames and budgets. The development team may include consultants, design professionals, contractors, etc.
- The experience of the applicant in owning real estate assets and maintaining the financial and physical viability of the assets.
- The experience of the applicant in securing operational and service funding for projects that serve the needs of special needs populations.
- The experience of the applicant in addressing the service needs of the target population. The service needs may be addressed by entities other than the applicant. However, the applicant should identify the service provider(s).

2) Project Financial Feasibility (50 Points)

A total of 50 points will be available for projects that demonstrate a high level of financial feasibility. Points will be awarded on the following basis:

- A maximum of 10 points will be available for projects that propose total development capital that is reasonable, feasible and committed;
- A maximum of 20 points will be available for projects that propose operating revenues that are reasonable, feasible and committed;
- A maximum of 20 points will be available for projects that propose service funding that is reasonable, feasible and committed.

To assist in the evaluation of project feasibility, each application must include a set of pro forma that are complete and that demonstrate a reasonable and feasible financial structure for the project. Applicants are requested to use the pro forma developed by MaineHousing for this program. The MaineHousing pro forma may be located at the MaineHousing website at <http://www.mainehousing.org>.

3) Need and Response to Underserved Populations (10 Points)

The applicant will provide data and other documentation that illustrates the specific need in the community for the proposed housing. The submitted information will also illustrate whether the proposed housing will serve a historically underserved population or a population that has lacked access to public funding.

MaineHousing will evaluate the data and documentation submitted by the applicant in assessing the degree of need for the proposed housing and the degree to which the proposed housing will serve a historically underserved population.

4) Readiness (10 Points)

Projects will be evaluated on progress made on the following critical path tasks:

- Assemble development team
- Secure letter from local Code Enforcement Office
- Obtain detailed cost estimates for the scope of work being proposed
- Secure non-MaineHousing development capital as needed
- Secure operational and service funding as needed

5) Cost Effectiveness (20 Points)

Applications that propose MaineHousing subsidy funding within the following ranges will receive points as indicated:

MaineHousing subsidy per unit of \$100,000 or less - 20 Points

MaineHousing subsidy per unit of \$100,001 to \$125,000 - 15 Points

MaineHousing subsidy per unit of \$125,001 to \$140,000 – 10 Points

MaineHousing subsidy per unit over \$140,001 - 0 Points

Two Preference Criteria

1) Project-Based Section 8 (10 Points)

Up to 10 points may be awarded for projects that have been awarded HUD Section 8 project-based rental assistance from a source other than MaineHousing. Points will be awarded on the following scale:

<u>Percent of Total Units with HUD Section 8 (project-based)</u>	<u>Points</u>
0 – 25% of total units	3
26% - 50% of total units	5
51% - 60% of total units	6
61% - 70% of total units	7
71% - 80% of total units	8
81% - 90% of total units	9
91% - 100% of total units	10

2) Smart Growth (10 Points)

Projects that incorporate some or all of the following three elements of smart growth may receive up to a maximum of 10 points:

- (3 Points) A project that is located in a Service Center Community (see Appendix A for a list of Service Center Communities);
- (4 Points) A project located within a safe walking distance of not more than 2,500 feet of at least one destination important to the course of daily activities for the intended population. Such destinations may include convenient stores, healthcare facilities, public schools, etc.;
- (3 Points) A project located within 1,500 feet of a designated pick-up location for a year-round regularly scheduled means of public transportation.

(The term “safe walking distance” means year-round pedestrian access by one or more of the following, as appropriate to the area: sidewalks adjacent to the project, paved wide shoulders suitable for walking, crosswalks and traffic signals at busy roads or intersections)

F. Applicant Eligibility

Eligible applicants must meet the following criteria:

- Be a non-profit corporation having determination, or application for determination, of tax exemption under Section 501(c)(3) of regulations of the Internal Revenue Service;
- Be a non-profit corporation organized in the State of Maine under Title 13-B of the Maine Statutes or registered to do business in the State of Maine;
- Provide a corporate resolution demonstrating the authority to apply for and receive the MaineHousing subsidy funding requested in the application;
- Demonstrate capacity to deliver appropriate and necessary services for the target population and/or realistic strategies to meet the service needs of the target population;
- Demonstrate the financial and organizational capacity to undertake the proposed initiative;
- Not be excluded from participation in federal housing programs, as further discussed in the ***Addendum to the Supportive Housing Programs;***
- Be currently in good standing with previously MaineHousing funded projects, as further discussed in the ***Addendum to the Supportive Housing Programs;***
- Be in compliance with federal and MaineHousing conflict of interest prohibitions, as further discussed in the ***Addendum to the Supportive Housing Programs;***
- Comply with all requirements for subsidy funding, as applicable, set forth in the ***Addendum to the Supportive Housing Programs.***

G. Resident Eligibility

(i) Definition

Projects funded with this program will be required to serve persons and/or families with supportive housing needs and who are income eligible. Eligible populations may include, but are not limited to: consumers of mental health services; persons with developmental disabilities; persons with a substance abuse diagnosis; persons entering or exiting the correctional system; persons with a dual diagnosis; persons with physical disabilities; persons with AIDS; and frail elders.

This program does not provide funding for initiatives that provide housing for homeless persons. Non-profit organizations intending to serve persons who are homeless (including victims of domestic violence) may be eligible for other MaineHousing funding programs for homeless persons.

(ii) Income Eligibility

All units (100%) funded by this program will be rented to tenants that earn annual incomes that do not exceed **60%** of the area median income as defined by the federal Department of Housing and Urban Development. Persons currently eligible for or receiving services funded by MaineCare under the oversight of the State of Maine Department of Health and Human Services will be presumed to be income qualified for purposes of this program.

(iii) Eligibility Restrictions

Eligibility restrictions will be codified in a restrictive covenant agreement that will be recorded at the applicable registry of deeds and will remain in place for 30 years unless extended as set forth in Section I. This deed covenant will run with the property and cannot be removed without the written consent of MaineHousing. The deed covenant will not be affected by either a transfer of the property or repayment of the MaineHousing funding.

H. Project Eligibility

Funding may be used for the acquisition and rehabilitation of existing residential housing. Existing residential housing is defined as housing for which the most recent use was exclusively limited to residences for individuals or families in compliance with local zoning requirements. MaineHousing strongly urges applicants to consider acquisition and rehabilitation of existing residential housing prior to considering alternatives such as adaptive re-use, substantial rehabilitation, and new construction.

Generally, acquisition and rehabilitation of existing residential units is the most cost effective and efficient strategy for developing supportive housing. Acquisition and rehabilitation of existing residential properties also places less stress on an organization's development capacity.

Applicants requesting funding for adaptive re-use of non-residential properties, substantial rehabilitation of existing properties and/or new construction, will be required to demonstrate that there is a lack of reasonable options for acquiring and rehabilitating existing residential properties in the target area. Applicants will be required to provide the following information in the application:

- Data indicating the number of residential properties (including multi-family) that are currently available for purchase and are located in the municipality in which the proposed project will be developed
- The number of properties from the pool of available properties for which the applicant conducted due diligence to determine whether a specific project would be suitable for the intended use
- A summary of the deficiencies that were identified in the projects that were considered
- Any other search or due diligence activities applied to existing residential properties

Eligible project configurations are independent living units and non-independent living units. Independent living units provide separate sleeping and living space in addition to an area designed for the purposes of food preparation and a private sanitation area. All other housing configurations are defined as non-independent living units.

Eligible housing programs include transitional housing and permanent housing.

MaineHousing may limit the amount of space and/or funding that will be directed to non-residential use. All non-residential space will need to be functionally related to and compatible with the residential component. Residential space that is for the exclusive use of staff will be an eligible use of funding. Non-residential space that is exclusively or primarily for the benefit of staff and residents; i.e. conference rooms or counseling spaces, are also an eligible use of funding.

I. **Ineligible Activities**

MaineHousing funds may not be used for the following activities:

- Acquisition and/or rehabilitation of existing units that are currently restricted to providing housing for persons with supportive housing needs and are serving that population in a manner that is both feasible and sustainable
- Refinancing of existing debt
- Service funding
- Acquisition of existing projects that were originally funded by MaineHousing unless as part of a preservation or workout effort
- Projects that have a current, unexpended MaineHousing subsidy award
- Commercial uses and any activity which will involve an unrelated trade or business income or which violates the corporate charitable purposes of the applicant

J. Subsidy Loans

The MaineHousing subsidy loans will be capped as follows:

- ***\$125,000 per non-independent living unit***
- ***\$150,000 per independent living unit***

Subsidy loans will be structured as **non-recourse 0%, deferred loans**. The loans will be secured by a lien on the property. The MaineHousing liens will be in first lien position unless otherwise concurred to by MaineHousing in writing. MaineHousing will review requests for lien subordination on a case-by-case basis. MaineHousing will not establish any minimum collateral requirements for the subsidy funding, e.g. loan to value.

MaineHousing will require repayment of the full subsidy loan at the earlier of the following events: (a) sale, transfer, assignment of the property; (b) the discontinuation of the intended public purpose; (c) a default under the MaineHousing loan documents; or (d) thirty (30) years. Provided the events described in (a) through (c) have not occurred, the applicant may successively extend the 30 year repayment date in 10 year increments. During the period of each renewal term, the terms and conditions of the original loan documents will remain in effect.

For projects in which the total development cost of the units are in excess of the subsidy loan caps above, applicants will be required to identify the source of funding that will support the excess cost. In addition to identifying the source of the funding, the applicant will need to demonstrate either a commitment of the funding or eligibility to apply for the funding.

Subsidy loans may not be prepaid.

K. Debt Financing

The **maximum** amount of MaineHousing subsidy that will be available for a project will be determined by the subsidy loan caps outlined in Section J. MaineHousing, however, reserves the option of substituting amortizing debt for subsidy funding for those projects that generate sufficient operating revenues.

The total MaineHousing funding (subsidy and debt funding) will not exceed the subsidy caps outlined in Section J. MaineHousing will determine the financial feasibility of supporting debt financing during the underwriting process.

For those projects in which amortizing debt will be employed, the applicant may propose project-based forms of rental assistance to demonstrate sufficient cash flow to repay the amortizing debt. Where applicants propose various forms of tenant-based rental assistance as support for debt repayment, a feasibility evaluation will be performed by the applicant and MaineHousing. The feasibility evaluation will encompass a review of the local waiting lists; the success of the applicant in securing tenant-based rental assistance for clients; the current and future availability of rental assistance; the applicability of preferences for the target client

population. MaineHousing may discount the projections of tenant-based rental assistance being available for a specific project.

L. Debt Financing Terms

For projects that utilize MaineHousing amortizing debt, the following criteria will apply:

Interest Rate	To be set by MaineHousing at time of application
Term	Payments in equal monthly installments amortized over 30 years are standard, but MaineHousing will consider alternatives. Applicants may elect to defer loan payments during the rehabilitation period. With this election, interest will accrue during the rehabilitation period and will be paid in one lump sum payment at the conclusion of the rehabilitation period.
Loan to Value	Debt will not exceed the lesser of 125% of the project's appraised after-rehab, out-of-service value or 100% of the after-rehab, in-service value. The total of debt financing and subsidy funding may not exceed the total development costs of the project.
Debt Service Coverage	In lieu of debt service coverage, MaineHousing's underwriting will require a minimum surplus cash flow of \$300 per unit. The surplus cash flow will be determined by first calculating the total revenues that are available to cover real estate related expenses (where applicable, a vacancy factor may be employed). Then the total expenses necessary to operate the project (property management, utilities, maintenance, taxes, insurance, reserves, etc.) will be subtracted from the total revenues. The resultant figure will be divided by the total number of units to yield the surplus cash flow per unit.
Non – Recourse	Loans are non-recourse, i.e. in the event of a default, MaineHousing will not look to other developer assets to recover the full loan amount.
Late Charge	6% of any payment more than 15 days in arrears
Prepayment Penalty	No voluntary prepayment; 2% penalty for involuntary prepayment during first 15 years and 1% during 16 th through 20 th years

Loan Security

Amortizing debt will be secured by a first lien mortgage on the land and improvements, a general assignment of the project's leases, rents, contracts, accounts and a security interest in all fixtures and personal property of the project. On a case-by-case basis, MaineHousing will consider a shared first lien position. However, the total debt secured by first lien mortgages may not exceed the loan-to-value limits described above. MaineHousing may require an inter-creditor agreement between lenders and MaineHousing which describes their relationship and their rights on terms and conditions acceptable to MaineHousing.

Amortizing debt loans are not assumable. MaineHousing may cross-collateralize the supportive housing financing with other existing or future financing from MaineHousing to the developer or a related entity.

Non-MaineHousing Debt

No other liens, security interests or mortgages may encumber a project without MaineHousing's written consent. Debt from a non-MaineHousing source must be on terms that are significantly more beneficial than the terms of MaineHousing amortizing debt. Any secondary security interests may be required to enter into a subordination agreement with MaineHousing.

Appraisals

For projects with MaineHousing amortizing debt greater than or equal to \$200,000, an appraisal of the project will be required. MaineHousing will commission the appraisals for all projects from a list of MaineHousing-approved appraisers after MaineHousing determines that the project is financially, legally and physically viable. The applicant will reimburse MaineHousing for the cost of the appraisal from loan closing proceeds, provided that the project is financed. Applicants will not be required to repay the cost of the appraisal if the project is not financed by MaineHousing. The cost of the appraisal should be included in the development budget. The applicant will be notified of the cost of the appraisal when it is commissioned. For projects with less than \$200,000 of MaineHousing amortizing debt, MaineHousing will look to a current tax assessment (or other factors) to determine that the amortizing debt is supported by the value of the property.

For more details on loan security, please consult the ***Addendum to the Supportive Housing Programs.***

M. Applicant Compensation

The amount of MaineHousing subsidy that can be used for compensation or reimbursement to the applicant (incurred costs, overhead, developer fee, etc.) shall be capped at **\$5,000 per unit up to a maximum per project of \$30,000.**

N. Reserves

Applicants will be required to establish and fund a project Replacement Reserve. The initial funding to the replacement reserve account is an amount equal to one percent of the *cost of structures*. For acquisition/rehabilitation projects, the *cost of structures* is defined as the percentage of the acquisition attributable to the cost of the building plus the cost of the rehabilitation (including contractor's overhead, profit, general requirements, and contingency). The percentage of the acquisition attributable to the building can be determined either by an appraisal or by applying the ratio in the tax assessment between land and building to the overall acquisition cost. For new construction projects, the *cost of structures* is defined as the total construction contract.

The applicant shall establish the Replacement Reserve account prior to the MaineHousing loan closing. The first year's funding must be deposited in the account at or prior to the MaineHousing loan closing. MaineHousing proceeds may be used for the first year's funding. The applicant shall establish the account at a financial institution approved by MaineHousing. The applicant and MaineHousing must be "either/or" signatories on the account, i.e. both the applicant and MaineHousing will be able to authorize transactions. The signatory card for the account must be delivered to MaineHousing at or prior to the loan closing. MaineHousing will review on-going funding requirements through an annual review process. MaineHousing reserves the right to require sole signatory control based on the annual reviews.

On the first day of each month after loan closing, the developer must make monthly deposits to the replacement reserve account in an amount equal to 1/12th of one percent (1%) of the *cost of structures*. Each year thereafter, funding to the Replacement Reserve Account will increase by 2% of the previous year's funding, to account for inflation.

The lending institution that administers the Replacement Reserve will need to execute a Depository Account Control Agreement. Further details will be provided by MaineHousing concerning the process for complying with this requirement.

MaineHousing may require the establishment and funding of a tax and insurance escrow. MaineHousing guidelines for property taxes and insurance may be reviewed in the ***Addendum to the Supportive Housing Programs.***

Please review the ***Addendum to the Supportive Housing Programs*** for further information about project reserves.

O. Displacement and Relocation

The applicant must make reasonable efforts to minimize the displacement of existing residents of the project. Where displacement will occur, the developer shall comply with

MaineHousing's temporary relocation and permanent displacement policies. If federal funding will be utilized in the course of developing or operating the project, then the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, 42 USC § 4201 et seq. and 49 CFR Part 24 will supersede the MaineHousing policy.

A summary of the MaineHousing relocation and displacement policies may be found in the ***Addendum to the Supportive Housing Programs***.

P. Green Building Standards

Projects will need to comply with MaineHousing's ***Green Building Standards***, which are located on MaineHousing's website <http://www.mainehousing.org>

Q. Fair Housing and Equal Opportunity

Applicants must comply with applicable Federal and State laws, executive orders and regulations pertaining to fair housing and equal housing opportunity, including without limitation, Title VI of the Civil Rights Act of 1964, as amended (42 U.S.C. § 2000d et seq., 24 CFR Part 1), The Fair Housing Act, as amended (42 U.S.C. § 3601 et seq., 24 CFR Part 100-115), Equal Opportunity in Housing (Executive Order 11063, as amended by Executive Order 12259), Age Discrimination Act of 1975, as amended (42 U.S.C. § 6101 et seq., 24 CFR Part 146), and the Maine Human Rights Act (5 M.R.S.A. § 4581 et seq.).

Applicants are cautioned to be aware of the potential applicability of provisions of the Americans with Disabilities Act, the Maine Human Rights Act, federal Fair Housing legislation and Section 504 of the Rehabilitation Act of 1973 to any housing proposed for funding. Procedures for selection of residents, conditions of residency, and rules regarding termination may fall within the scope of this legislation. Providers must make reasonable accommodations of rules, policies, and procedures and may be required to allow reasonable structural modifications of buildings to be made, if necessary, to allow an individual with disabilities equal access to housing.

R. MaineHousing Non-Discrimination Policy

MaineHousing does not discriminate on the basis of race, color, religion, sex, sexual orientation, national origin, ancestry, age, physical or mental disability, or familial status in the admission or access to, or treatment or employment in, its programs, and activities. MaineHousing will provide appropriate communication auxiliary aids and services upon sufficient notice. MaineHousing will also provide this document in alternative formats upon sufficient notice. MaineHousing has designated the following person responsible for coordinating compliance with applicable federal and state nondiscrimination requirements and addressing grievances: Mary Darling, Maine State Housing Authority, 353 Water Street, Augusta, Maine 04330-4633, Telephone Number (207) 626-4600 or 1-800-452-4668 (voice) or 1-800-452-4603 (TTY).

MAINEHOUSING RESERVES THE RIGHT TO REJECT OR CEASE PROCESSING ANY REQUESTS FOR FUNDING PRIOR TO ISSUANCE OF A MAINEHOUSING LETTER OF COMMITMENT. MAINEHOUSING ACCEPTS NO OBLIGATION TO FINANCE ANY PROPOSAL UNTIL A COMMITMENT HAS BEEN ISSUED AND ACCEPTED BY THE APPLICANT IN ACCORDANCE WITH ITS TERMS.

APPENDIX A

State of Maine Regional Service Centers and Contiguous CDPs/CUAs Effective November 2, 2006

<u>Regional Service Centers</u>		<u>Contiguous CDPs/ CUAs</u>
Ashland	Lewiston	Eliot
Auburn	Limestone	Gardiner
Augusta	Lincoln	Hallowell
Bangor	Lubec	Hampden
Bar Harbor	Machias	Mexico
Bath	Madawaska	Milford
Belfast	Milbridge	Newcastle
Bethel	Millinocket	Norridgewock
Biddeford	Newport	Oakland
Blue Hill	Norway	O.O. Beach
Boothbay Harbor	Orono	Old Town
Brewer	Oxford	Randolph
Bridgton	Paris	Topsham
Brunswick	Pittsfield	Winslow
Bucksport	Portland	
Calais	Presque Isle	
Camden	Rangeley	
Caribou	Rockland	
Damariscotta	Rockport	
Dexter	Rumford	
Dover-Foxcroft	Saco	
Eastport	Sanford	
Ellsworth	Scarborough	
Fairfield	Skowhegan	
Farmingdale	South Portland	
Farmington	Southwest Harbor	
Fort Kent	Thomaston	
Freeport	Van Buren	
Greenville	Waterville	
Guilford	Westbrook	
Houlton		
Jackman		
Kittery		