

**Joint Select Committee on Housing
Interim Meeting
Tuesday – September 19, 2023
AGENDA**

- I. Welcome back and introductions
- II. Briefings and presentations
 - A. Governor’s Office of Policy Innovation and the Future (GOPIF)
 - Sarah Curran, Deputy Director
 - The Honorable Ryan Fecteau, Senior Advisor – Community Development and Strategic Initiatives
 - Greg Payne, Senior Advisor – Housing Policy
 - Daniel Matz, Policy and Data Analyst – Economy and Infrastructure
 - B. Maine Shared Equity Housing Network (MSEHN)
 - Anne Gass, MSEHN
 - Liz Trice, Maine Cooperative Development Partners
 - Marla Byrne, Island Housing Trust
 - Nancy Williams, Waterville Community Land Trust
 - C. Housing First developments – Avesta Housing
 - Rebecca Hatfield, President and Chief Executive Officer
- III. Review of HOU interim meeting schedule
- IV. Adjourn

Maine Shared Equity Housing Network (MSEHN)

- 53 people on our email list (48 organizations)
- Community land trusts, housing coops, housing trusts, group equity housing trusts

Why Shared Equity Housing?

- Creates housing affordability- permanently!
- Most effective use of scarce public subsidies
- Creates housing stability for lower and middle income people - cost & tenancy
- Can be rental or homeownership
- Helps low-wealth individuals and families remain in - or move into - high-cost communities

MSEHN's Purpose

To expand use of shared equity housing models in Maine through education, advocacy, capacity building, & resource development.

- **Education:** of policy makers, lenders, municipal officials, consumers
- **Advocacy:** to advocate for inclusion of shared equity housing providers in housing development programs
- **Capacity Building:** providing training & TA, standardized documents, marketing materials, & (eventually) back office services
- **Resource Development:** seeking funding for operating costs & capital for new housing development

Examples of Shared Equity Housing in Maine

Greater Portland Community Land Trust







Island Housing Trust's Mission

IHT promotes viable, year-round island communities by advancing permanent workforce housing on Mount Desert Island, Maine.





Covenant Community Land Trust

Covenant CLT started in 1978. Has 200 acres of land and 26 homes

<https://www.youtube.com/watch?v=BAHngqWU>

Land in Common

community land trust

*building a collective land base
for just & resilient futures in Maine*

www.landincommon.org

**Started in 2010; 275 acres of land and 5
homes**



Nonprofit 501(c)3 Incorporated in 2013

Mission: To Provide Perpetually Affordable Homes to Workforce Families and to Stimulate Revitalization of our Neighborhoods

Projects Accomplished!

- **Renovated & sold two CLT homes**
- **Provide Home Repairs**
- **Provide neighborhood garden park**



Our First Home



Our Second Home



Home Repairs



Neighborhood Garden



Hundreds of Community Land Trusts
Nationwide

Puerto Rico

So Much More to Do!

- Renovate poorly maintained and vacant rentals for new homeowners
- Provide renters a first step towards ownership with co-ops
- Build co-op low-income artist living and working quarters to support Waterville's growing art community
- More home repair assistance



What Are We Asking For?

Programs that will benefit equity housing of project sizes ranging from a single family home to multi-units

One time subsidy for construction and due-diligence, similar to other MSH programs, buys **perpetual affordability**

Access to Maine Housing's **First Time Homebuyer Program** for both single family homes and condos

Maine Cooperative Development Partners



Liz Trice
Design &
Community



Brian Eng
Investment &
Partnerships



Matt Peters
Project
Managemen
t



What is a Limited Equity Housing Cooperative?

Cooperative corporation owns the real estate, and residents own shares in the corporation.

Democratic control – shareholders regularly elect a board and each shareholder gets one vote.

Permanent Cost Stability – residents pay stable costs like homeowners

Efficient Use of Taxpayer Dollars – Equity accumulates to the coop, not individuals, so when one household leaves, it will be affordable to the next household, in perpetuity



By the way, this is a public housing project.

HEADWAY

This Is Public Housing. Just Don't Call It That.

Montgomery County, Md., like many places, has an affordable housing crisis. So it started acting like a benevolent real estate investor.

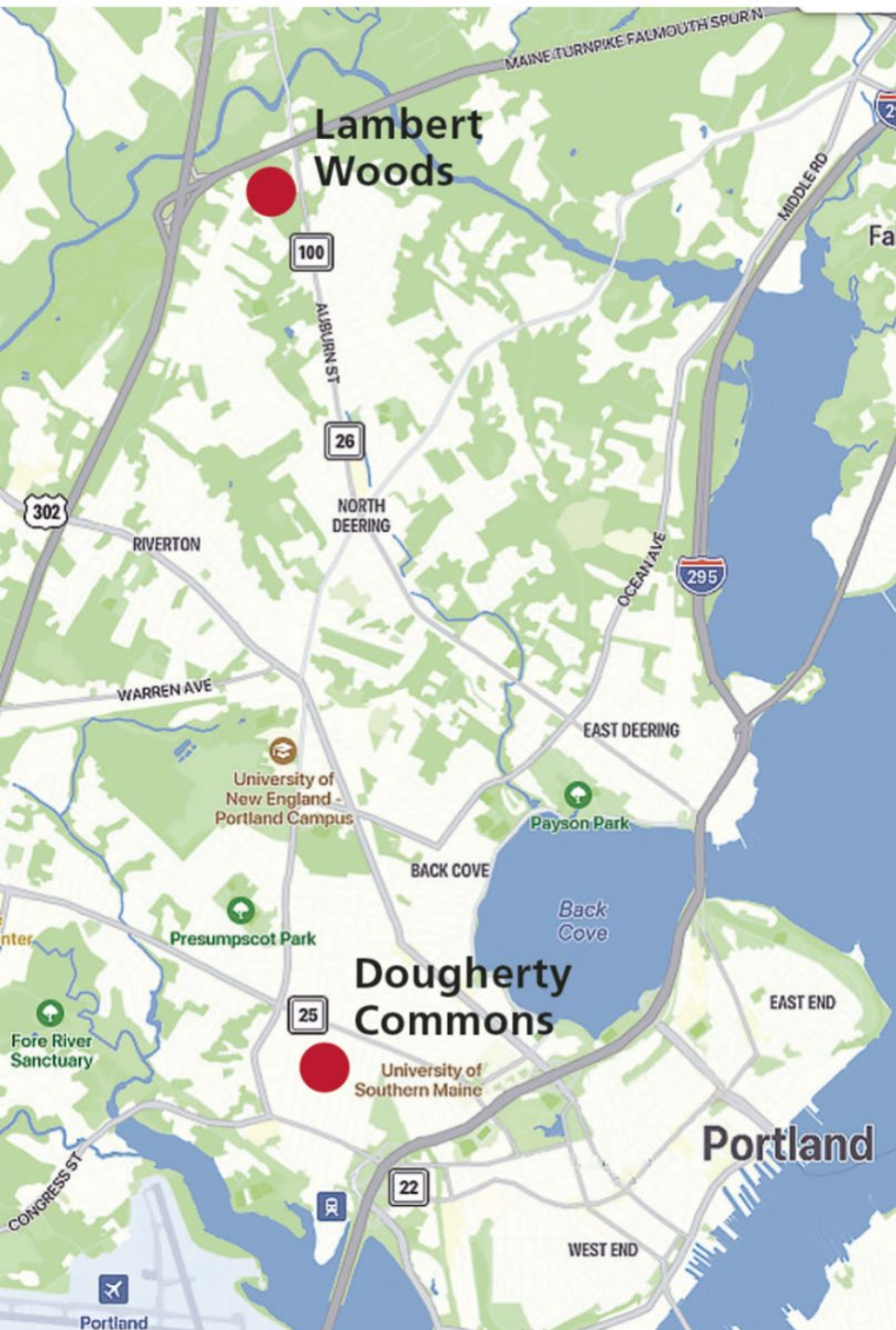
Affordable Housing Advocates Push for Co-Ops

Co-op members, City officials, and housing organizers weigh in on whether limited-equity housing co-ops can provide affordable and sustainably priced housing

by Grace Del Vecchio, Sonal Soni and City Bureau

January 30, 2023





Lambert Woods North: 72 LIHTC Apartments
Developed with Preservation of Affordable Housing (POAH)

Lambert Woods South: 90 Limited Equity Cooperative Homes

Dougherty Condos: 20 Price-Restricted Condos

Dougherty Apartments: 42 Price-Restricted Apartment

45 Dougherty: 63 LIHTC Apartments developed by The Szanton Company

287 homes total, 224 with MCDP



Dougherty Commons



SIXTH PRINCIPLE COALITION



FUNDING THE FUTURE
COOPERATIVE FUND
OF THE NORTHEAST



Drummond
Woodsum

ACETO LANDSCAPE ARCHITECTURE + URBAN DESIGN



COOPERATIVE DEVELOPMENT INSTITUTE
The Northeast Center for Cooperative Business



CAPITAL IMPAC PARTNERS

Kaplan
Thompson
Architects

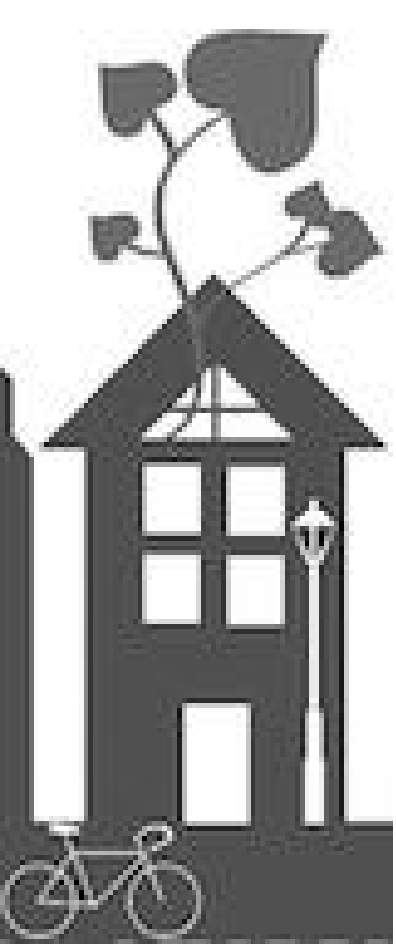


Eaton
Peabody
Attorneys at Law



Cushman
Transportation
Consulting, LLC





Expand Support of Shared Equity Housing to build Middle Income Affordable homes that are close to jobs

- Create a program similar to Rural Affordable Rental Housing Program for workforce housing close to jobs and supports larger developments.
- Expand downpayment program to include cooperatives (New York HomeFirst provides \$100k/home)

Thank you!



Area Median Income (AMI)

- Adjusted every year by Dept of Housing & Urban Development (HUD)
- In 2023, the median income (100% AMI) for a family of 4 was \$118,300

2023 Estimated Maximum Income Limits 2023, Greater Portland MSA

AMI	1 Occupant	2 Occupants	3 Occupants	4 Occupants	5 Occupants	6 Occupants
50%	\$41,450	\$47,350	\$53,250	\$59,150	\$63,900	\$68,650
60%	\$49,740	\$56,820	\$63,900	\$70,980	\$76,680	\$82,380
80%	\$66,250	\$75,700	\$85,150	\$94,600	\$102,200	\$109,750
100%	\$82,900	\$94,700	\$106,500	\$118,300	\$127,800	\$137,300
120%	\$99,400	\$113,600	\$127,800	\$142,000	\$153,400	\$164,800



Area Median Income (AMI)

Example: A two person household would be eligible to live in a Low Income Housing Tax Credit Project if their income was under 60% AMI, or \$56,820

2023 Estimated Maximum Income Limits 2023, Greater Portland MSA

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80%	\$66,250	\$75,700	\$85,150	\$94,600	\$102,200	\$109,750
100%	\$82,900	\$94,700	\$106,500	\$118,300	\$127,800	\$137,300
120%	\$99,400	\$113,600	\$127,800	\$142,000	\$153,400	\$164,800



Affordability

Housing expenses including utilities is less than 30% of a household's income

Applies regardless of ownership structure: renting, owning, co-op

Example: a family of three earning \$80,000, is under the 80% of AMI, so would be charged a maximum of \$2,129 for a three bedroom home.

AMI	Studio (1 person)	1 Bedroom (1- 2 People)	2 Bedroom (2-4 people)	3 Bedroom (3-7 people)
50%	\$881	\$1,036	\$1,184	\$1,331
60%	\$1,057	\$1,244	\$1,421	\$1,598
80%	\$1,408	\$1,656	\$1,893	\$2,129
100%	\$1,762	\$2,073	\$2,368	\$2,663

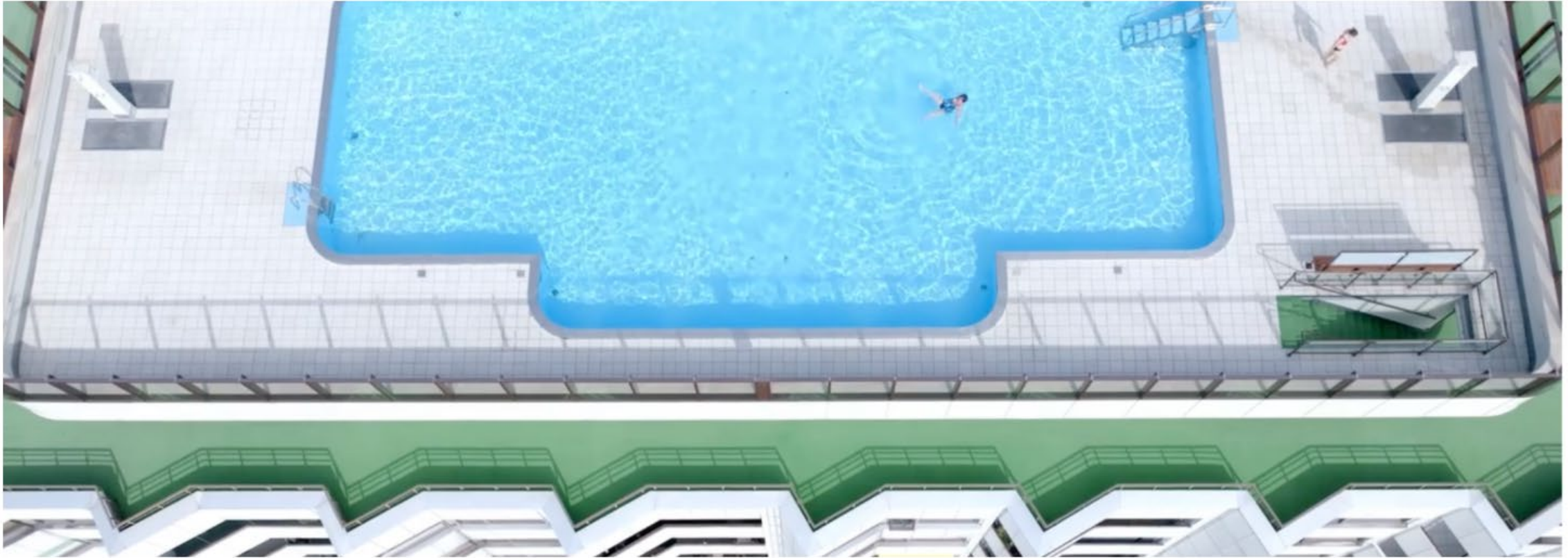
Benefits for Residents by Ownership Type & Funding

(Shared Equity models in yellow)

	SINGLE-FAMILY HOME	CONDO or MARKET-RATE CO-OP	COMMUNITY LAND TRUST and ROCs ?	CONDOS or HOUSES with Resale Restrictions	or LIMITED EQUITY COOPERATIVE	NON-PROFIT MUTUAL BENEFIT CORPORATION and Raise-OP ?	RENTAL APARTMENT Subsidized	RENTAL APARTMENT Market-Rate
Stable Housing Costs	●	●	●	●	●	●		
Tax Benefits of Owning	●	●	●	●	●	●		
Earn Leveraged Equity	●	●	◐	◐				
Management Control	●	◐	◐	◐	◐	◐		
Affordable for Future Residents		◐	◐	◐	●	●	●	
No Bank Loan Required Option to leave without having to sell					●	●	●	●
Eligible for Maine Housing Subsidy			◐	◐		◐	●	

● = Full benefits of owning ◐ = Partial benefits and/or depends on individual project structure

Imagine a Renters' Utopia.



It Might Look Like Vienna.

Soaring real estate markets have created a worldwide housing crisis. What can we learn from a city that has largely avoided it?

Examples of Maine Equity Housing Trusts

Island Housing Trust Homes under Covenant 2023



By the Numbers

74 Adults

47 Children

45 Homes under covenant

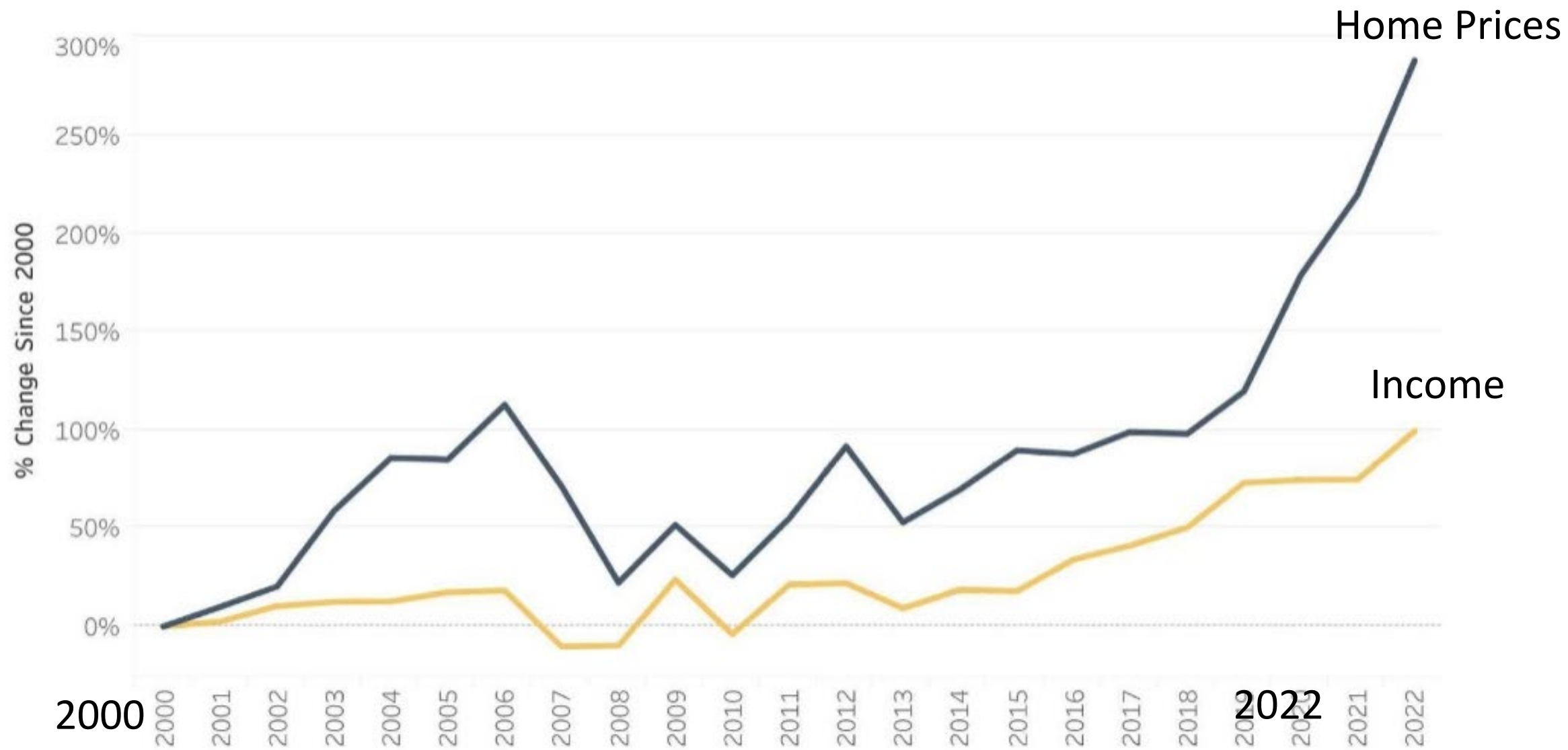
4 New year-round units under construction

10 New year-round units approved for construction

11 Houses successfully resold to eligible buyers

56 Housing Opportunities provided

Relative Increases in Income and Home Prices (Mount Desert Island)





A mixed-use development, with 20% of the housing reserved for lower-income renters, under construction on a 122-acre site where a Ford Motor Co. assembly plant once stood along the Mississippi River in St. Paul, Minnesota, part of the Twin Cities metropolitan area *Photographer: Ben Brewer/Bloomberg*

Economics + Citylab

First American City to Tame Inflation Owes Its Success to Affordable Housing

The Minneapolis area has seen an increase in rental units, thanks to a regional effort that included new zoning rules.



Since 2020:

- Negotiated Purchase and Sale with City (2021)
- Rezoned Lambert and Douglass/Dougherty (2022)
- Site plans designed, vetted and approved (2023)
- Interest rates doubled from 3% to over 7%, reducing the amount we can borrow.
- Diversified to include Coop Units, Price Restricted Apartments, Price Restricted Condos, LIHTC Apartments.
- Lined up financing plans for each housing type.
- Construction planned for 2024, occupancy 2025.



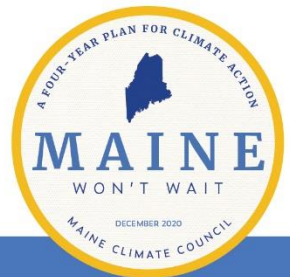
GOVERNOR'S OFFICE OF Policy Innovation and the Future

Hannah Pingree, Director



LD 1934 Resolve, to Improve the Coordination and Delivery of Planning Grants and Technical Assistance to Communities in Maine

- **Better coordination of technical assistance and funding to communities in Maine**
- **Reduce the burden on communities seeking assistance**
- **Improved outcomes, especially for the smallest and most under resourced communities**



Federal Funding for Energy Efficient Housing - MJRP/BIL/IRA

Maine Jobs & Recovery Plan (MJRP)

[\\$50m for MaineHousing](#) to expand housing options that are affordable to workers and their families to own or rent

[\\$50m for Efficiency Maine Trust](#) to accelerate weatherization upgrades, including \$25m for low- and moderate-income residential dwellings

[\\$8m for EMT](#) to expand Maine's public EV charging network

Bipartisan Infrastructure Law (BIL)

\$3.5b invested into the Department of Energy's [Weatherization Assistance Program \(WAP\)](#) that will reduce energy costs for more than 700,000 low-income households

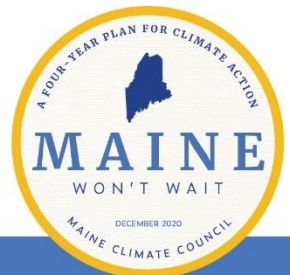
Inflation Reduction Act (IRA)

Maine received \$71.7m in formula funding from DOE for [Home Energy Rebates](#)

- \$35.9m to [discount the price of energy-saving retrofits](#) in single-family and multi-family buildings
- \$35.7m to develop and implement a [high-efficiency electric home rebate](#) program

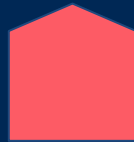
\$27b for the [Greenhouse Gas Reduction Fund \(GGRF\)](#) – three grant programs, including:

- \$7b [Solar for All](#) program, which will provide grants to expand the number of low-income and disadvantaged communities primed for residential solar investment (GEO submitting SOM application – due Oct. 12, 2023)

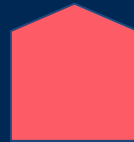


Bolster the deployment of **ADUs**.

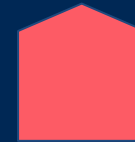
L.D. 654 sponsored by Senator Pouliot passed in 2023. The bill requires GOPIF to convene a stakeholder group to consider ways to increase financing opportunities for ADUs. It also charges the stakeholder group to consider the concept of pre-approved ADU designs.



**First meeting on
Sept. 12**



**Group A (Financing) and
Group B (Pre-Approved
Designs) will meet again
on Sept. 19 and 20**



**Report back due by
March 1, 2024**



**GOVERNOR'S OFFICE OF
Policy Innovation
and the Future**



**AFFORDABLE HOUSING PRODUCTION FUNDING
AUTHORIZED BY GOVERNOR MILLS AND THE MAINE LEGISLATURE SINCE 2019**

- Release of Senior Affordable Housing Bond (2019): \$14.5m (plus \$500k for weatherization)
- Creation of State Affordable Housing Tax Credit: \$72m (plus \$8m for preservation)
- Creation of Affordable Homeownership Program (MJRP): \$10m
- Creation of Rural Affordable Rental Housing Program (MJRP): \$10m
- Funds to leverage federal low-income housing tax credits (MJRP): \$30m
- Refinance of 2009 housing bonds: \$38.3m
- New funding for Rural Affordable Rental Housing Program in current biennium: \$35m
- New funding to leverage federal low-income housing tax credits in current biennium: \$35m
- Housing First initiative (estimated capital funding before funds needed for services): \$40m

TOTAL: \$284,800,000

NOTES:

- Above does not include the following allocations also made since 2019:
 - \$55m for emergency housing relief
 - \$15m in operating support for homeless shelters
 - \$2.5m in annual funding for Housing Opportunity Program grants through DECD
 - Production funding allocated through the HOME Fund at MaineHousing
- Affordable housing production funding authorized between 2000-2018: approx. \$65m

MAINEHOUSING - PIPELINE OF PROJECTS WITH STATE FUNDING AUTHORIZED SINCE 2019

Project	Address	City/Town	# of Units	\$ Amt. Allocated
MJRP-FUNDED PROJECTS AS OF 9.5.2023				
Rural Rental				
520 Centre Street	520 Centre Street	Bath	18	\$ 2,674,000
55 Weston Ave	55 Weston Avenue	Madison	18	\$ 2,930,400
Berry's Block Apts	404/408 Main Street	Rockland	9	\$ 1,465,200
Mechanic ST	Mechanic ST	Houlton	18	\$ 2,930,400
TOTAL IN DEVELOPMENT APPROVAL PROCESS			63	\$ 10,000,000
Balance to Commit				\$ -
Additional Projects to be Funded by MaineHousing				
Congress Square Commons Apts	115 Congress Street	Belfast	12	\$ 2,220,000
OddFellows Apts	380 Main Street	Norway	13	\$ 2,590,000
The Elm Estates	55 Elm Street	Presque Isle	18	\$ 3,330,000
WaterWorks Apts	Front Street	Waterville	18	\$ 3,330,000
Non-MJRP Funded			61	\$ 11,470,000
4% LIHTC Leverage				
Hartland II	74 Elm Street	Hartland	30	\$ 855,179
Harrison Ridge	15 Harrison Road	Bridgton	48	\$ 5,664,000
Betsy Ross Crossing	99 Preble Street	S. Portland	52	\$ 3,480,821
TOTAL IN DEVELOPMENT APPROVAL PROCESS			130	\$ 10,000,000
Balance to Commit				\$ -
4% LIHTC with PLA Leverage				
89 Elm Apartments	89 Elm Street	Portland	201	\$ 20,000,000
TOTAL IN DEVELOPMENT APPROVAL PROCESS			201	\$ 20,000,000
Balance to Commit				\$ -
AFFORDABLE HOMEOWNERSHIP				
19 Bodwell St	19 Bodwell St	Sanford	8	\$ 480,000
Alexander Way	Alexander Way	Boothbay Harbor	7	\$ 420,000
Beals Ave	Beals Avenue	Ellsworth	23	\$ 1,380,000
Clarks Bridge Crossing	Clarks Bridge Road & Sokokis Trail / State Route 5	Waterboro	9	\$ 630,000
Fletcher Farms	Jagger Mill RD	Sanford	5	\$ 350,000
Stearns Farm	220 Main Road	Hampden	23	\$ 1,380,000
Highpines	Route 109	Wells	20	\$ 1,400,000
Wildlands	Boundary Road	Standish	12	\$ 840,000
With Notice to Proceed			107	\$ 6,880,000
Dougherty Commons	57 Douglass ST	Portland	20	\$ 1,400,000
Windward Estates	Prospect ST	Searsport	7	\$ 420,000
In Preliminary Underwriting			27	\$ 1,820,000
TOTAL IN DEVELOPMENT APPROVAL PROCESS			134	\$ 8,700,000
Balance to commit				\$ 1,300,000

OTHER NON-MURP STATE FUNDED PROJECTS

SENIOR HOUSING BOND					
Bessey II		Scarborough	40	\$	2,500,000
Penobscot Landing		Belfast	25	\$	235,833
The Uplands		Scarborough	39	\$	665,053
Belfast Acres Estates		Belfast	25	\$	542,297
Hartland Senior		Hartland	24	\$	437,000
Oriole Senior		Ellsworth	29	\$	531,048
Emery Apts		Westbrook	30	\$	426,656
Hillside Apts		Gorham	27	\$	381,774
Jocelyn Place		Scarborough	60	\$	3,007,010
Winter Landing		Portland	52	\$	1,804,116
Stacy M Symbol Apts		Westbrook	60	\$	2,653,329
TOTAL IN DEVELOPMENT APPROVAL PROCESS			411	\$	13,184,116.00
Balance to commit				\$	-

STATE AFFORDABLE HSG TAX CREDIT					
Mary Street Apts		Skowhegan	37	\$	4,475,663
Porter Station		Portland	48	\$	5,225,890
Phoenix Flats		Portland	45	\$	2,994,521
Winter Landing		Portland	52	\$	3,399,730
Equinox		Portland	43	\$	2,873,938
3&9 Pine St		Thomaston	16	\$	500,000 [1]
63 Water St		Thomaston	12	\$	454,000 [1]
Hartland II		Hartland	16	\$	2,333,333
Snow School		Fryeburg	12	\$	791,192
Wedgewood		Lewiston	43	\$	5,000,000
Peasley Park		Rockland	52	\$	6,646,093
TOTAL IN DEVELOPMENT APPROVAL PROCESS			376	\$	34,694,360.00
Balance of initial allocation to commit				\$	45,305,640.00

MEHER BOND REFI PROJECTS					
4% LIHTC LEVERAGE					
Blake & Walnut	74 Elm Street	Lewiston	18	\$	991,000
Blueberry Ridge	15 Harrison Road	Bangor	32	\$	4,224,000
Snow School	99 Preble Street	Fryeburg	28	\$	1,379,175
Meadowview II		Gray	27	\$	2,106,000
Equinox		Portland	43	\$	1,958,683
Stroudwater Apts		Westbrook	55	\$	1,900,000
Stacy M Symbol Apts		Westbrook	60	\$	2,653,329
Amount to be allocated to projects in Development pipeline		Estimate	282	\$	16,326,470 [2]
TOTAL IN DEVELOPMENT APPROVAL PROCESS			545	\$	31,538,657

Islands Initiative					
Cranberry RD		Great Cranberry	2	\$	510,190
NHSH Affordable Housing Initiative		North Haven	4	\$	1,485,158
Reeby RD		Islesboro	2	\$	998,951
With Notice to Proceed			8	\$	2,994,299
18 Central AVE		Peaks Island	3	\$	1,617,614
CICA 2022 Island Housing Initiative		Chebeague	4	\$	1,209,880
ICDC Town Acquisition Project		Isle au Haut	4	\$	939,550
In Preliminary Underwriting			11	\$	3,767,044
TOTAL IN DEVELOPMENT APPROVAL PROCESS			19	\$	6,761,343
Balance to commit				\$	-

[1] Rural Development preservation projects

[2] Estimate based on projected subsidy needed per unit

PLANNING & ENGAGEMENT OVERVIEW:

AN ORDER TO STRENGTHEN MAINE'S ECONOMY AND COMMUNITIES BY DEVELOPING AN OFFICE OF NEW AMERICANS

SEPTEMBER 6, 2023

GOVERNOR'S OFFICE OF
Policy Innovation
and the Future



The Governor's Office of Policy Innovation & the Future (GOPIF) was created by Governor Mills in 2019 to foster collaboration and innovative solutions to help solve Maine's most important long-term challenges.

Focus Areas

- Climate Policy and Planning
- Economic & Workforce Policy
- Maine Jobs & Recovery Plan
- Children's Cabinet & Early Childhood Data Systems
- Opioid Response
- Housing Policy & Coordination
- Bipartisan Infrastructure Law Coordination
- Aging Cabinet
- Ending Hunger by 2030 Plan Coordination

GOVERNOR'S OFFICE OF
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On August 2, Governor Janet Mills signed an Executive Order (EO) directing GOPIF to develop a plan for establishing an Office of New Americans in State government.

*“For generations, immigrants have brought their skills, education, and ability to Maine to build a better life for themselves and their families, contribute to the vitality of our communities, and become the workforce that our employers in Maine desperately need. This is as true today as it was a century ago. My order will develop a plan for a new office to help us ensure that Maine is fully drawing on the talents and skills of those who want to live and work in and contribute to our great state. This is a critical step for Maine’s economic future as we address our workforce shortage and support our communities and businesses.” – **Governor Janet Mills***

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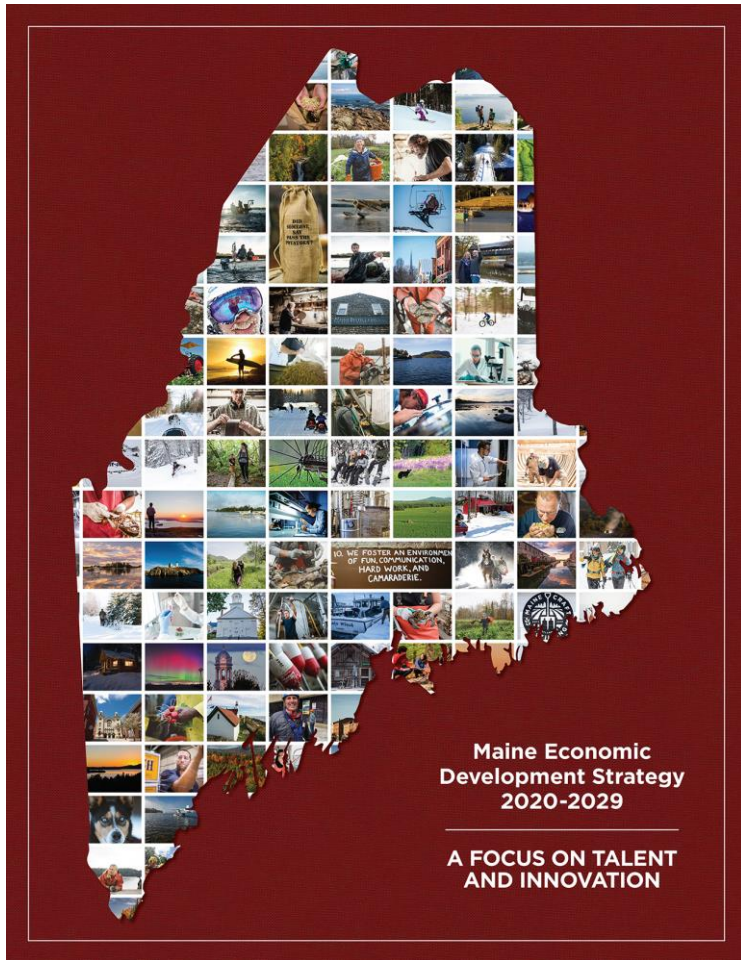


EXECUTIVE ORDER OVERVIEW

- The EO describes the purpose of this office as **dedicated to supporting the long-term economic and civic integration of immigrants in Maine**, in support of goals of Maine's 10-year Economic Strategy;
- GOPIF is directed to engage key stakeholders, including immigrant communities, municipalities, schools and colleges, employers, community-based organizations, and other State agencies, for input on the office;
- The plan will outline the mission and structure of the office, the timing of its establishment, and the scope of its work;
- The State is also directed to participate in the Office of New Americans State Network, to access information and best practices;
- The plan is due to Governor Mills by **January 19, 2024.**



MAINE'S 10-YEAR ECONOMIC STRATEGY



- Released in early 2020;
- Forecasted a 65,000-person contraction in Maine's workforce over the next ten years;
- Goal is adding 75,000 people to the workforce by the end of the decade,

"Maine must be known by new Americans across the United States as the most effective State to find a meaningful job that matches their career aspirations with their prior skills."

GOVERNOR'S OFFICE OF
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STATE GOVERNMENT PARTNER ENTITIES AND AGENCIES

GOPIF will coordinate plan development with the following state agencies and entities:

- Department of Economic and Community Development (DECD)
- Department of Labor (DOL)
- Department of Health and Human Services (DHHS)
- Department of Education (DOE)
- Department of Professional and Financial Regulation (DPFR)
- Department of Administrative and Financial Services (DAFS)
- MaineHousing (MH)
- The Maine Community College System (MCCS)
- The University of Maine System (UMS)

GOVERNOR'S OFFICE OF
Policy Innovation
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ENGAGING WITH THE PLAN

Website: <https://www.maine.gov/future/ona>

- Please join our email list for updates on the plan
- Please use our contact form to reach staff, send input/feedback, or plan a community meeting.



Erica Carley Harris
Workforce Policy,
GOPIF



Georges Budagu Makoko
Immigrant Community and
Community Based
Organization Engagement



Greg Payne
Plan Advisor

Office of New Americans Plan

The Governor's Office of Policy Innovation and the Future (GOPIF) is developing a plan to create an Office of New Americans in Maine State Government, with the overarching goal of effectively incorporating immigrants into our workforce and communities to strengthen the economy.

About the Plan

On Aug. 3, 2023, Governor Janet Mills [signed an Executive Order \(PDF\)](#) directing her Administration to develop a plan to establish an Office of New Americans in Maine State government.

The Executive Order directs GOPIF to work with stakeholders – including other State agencies, municipalities, schools and colleges, employers, community-based organizations, and the immigrant, refugee, and asylum-seeking communities – to create a plan for the establishment of the new office to be delivered to the Governor by **January 19, 2024**.

With unemployment at record lows, and economic growth among the best in the nation, Maine faces a shortage of workers across regions, professions, and skill levels, especially in critical sectors such as health care, education, and construction. New Mainers are important to addressing this shortage of workers, and attracting new workers is a priority for Maine's economic future, with the State's 10-year Economic Strategy setting a target of attracting 75,000 new workers by 2029. Therefore,

The plan will outline the mission and structure of the office, the timing of its establishment, and the scope of its work, with the overarching goal of ensuring that Maine is effectively incorporating immigrants into its workforce and communities to strengthen the economy over the long-term.

Office of New Americans State Network

The Governor's Executive Order also directs GOPIF to participate in the [Office of New Americans State Network](#), a consortium of U.S. states with dedicated offices or staff for coordinating immigrant integration. The Network is coordinated by a partnership of two organizations, World Education Services and the American Immigration Council.

Through the Network, the State will access expertise, experiences, and best practices from states across the country on developing policy approaches to support the successful economic, social, and civic integration of immigrants. In other states, Network offices are broadly charged with offering guidance and assistance to state agencies, with focus on economic areas such as workforce training, licensing, language access, and legal supports.

Maine will become the 19th state in the Network, following North Dakota and Utah in 2023; Wisconsin, North Carolina, and Illinois in 2022; and Colorado, Oregon, and Minnesota in 2021. Other Network states include Michigan, Ohio, Massachusetts, Maryland, New York, New Jersey, California, Washington, Nevada, and Virginia.

RELATED LINKS

- [Announcement about ONA Plan](#)
- [Executive Order \(PDF\)](#)
- [Office of New Americans State Network](#)
- [Maine 10-Year Economic Strategy \(PDF\)](#)
- [Maine Demographic Projections: Office of the State Economist](#)
- [Mills Administration Actions on Housing and Homelessness \(PDF\)](#)

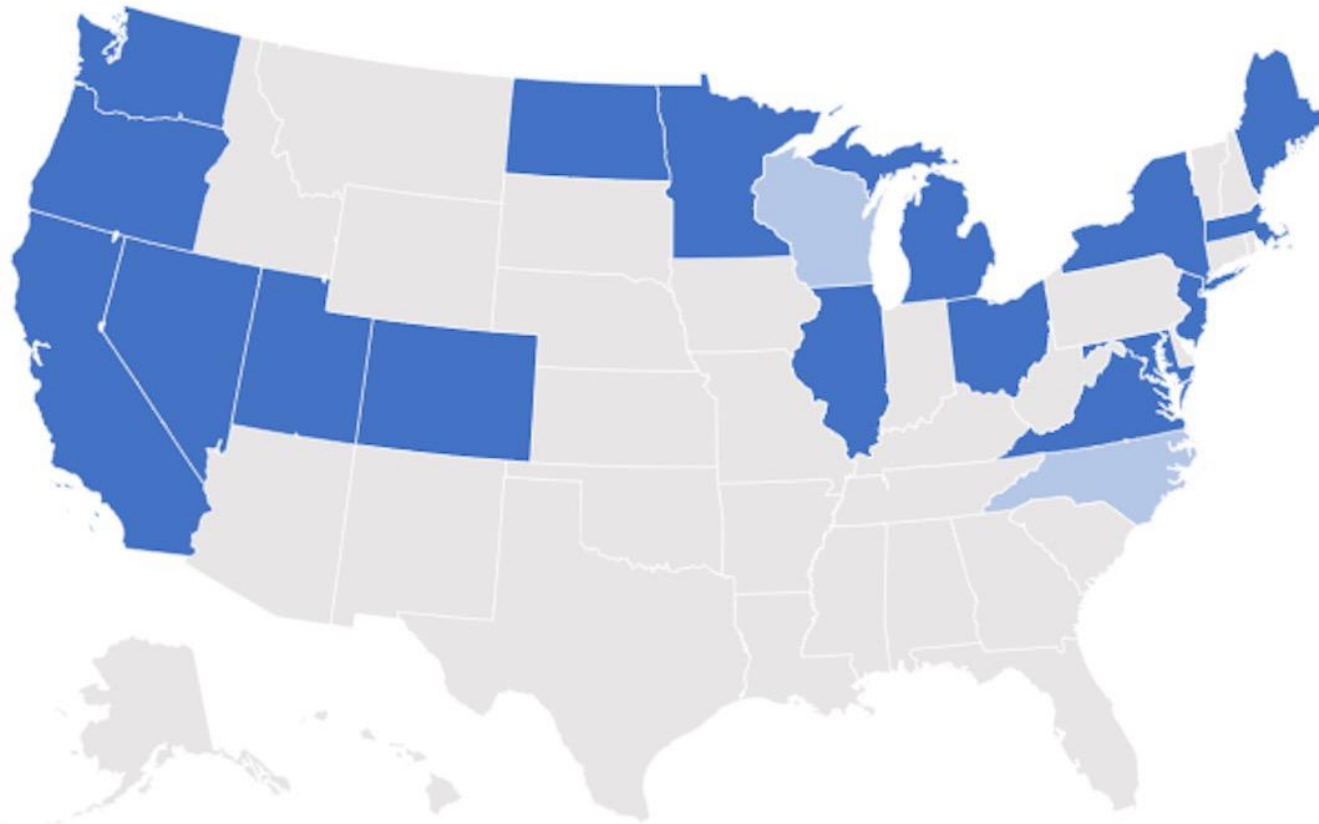
GET INVOLVED

- [ONA Plan Email List](#)
- [ONA Plan Contact Form](#)
- [Media Inquiries](#)

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Policy Innovation
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THE OFFICE OF NEW AMERICANS STATE NETWORK



■ Member State

■ Participating State

- The ONA Network is a forum for state policy leaders to drive positive change that supports immigrant and refugee inclusion and economic development
- The Network provides a space for states to share best practices on immigrant integration, learn from issue experts, and engage with federal partners
- Maine is the 19th state to join the ONA Network. Other members include Massachusetts, New York, Utah, Michigan, and North Dakota

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Offices of New Americans

Many states across the country have established – or are considering establishing – an Office of New Americans (ONA) to facilitate the economic and civic inclusion of immigrants and refugees.

- An ONA can serve as a **direct service provider** and offer **technical assistance** to relevant state agencies on how to meet the unique needs of immigrants, refugees, and displaced people
- ONAs **provide advice and direction** to the governor, legislators, and relevant state agencies
- An ONA is responsible for implementing **statewide immigrant inclusion initiatives**

ONA Goals and Objectives

ONAs differ in structure, placement, duties, and budget. While most have a mission of promoting the economic inclusion of immigrants and refugees, some have one or more of the following additional charges:

Expanding language access

Convening government agencies and community stakeholders

Expanding pathways to licensure and economic participation

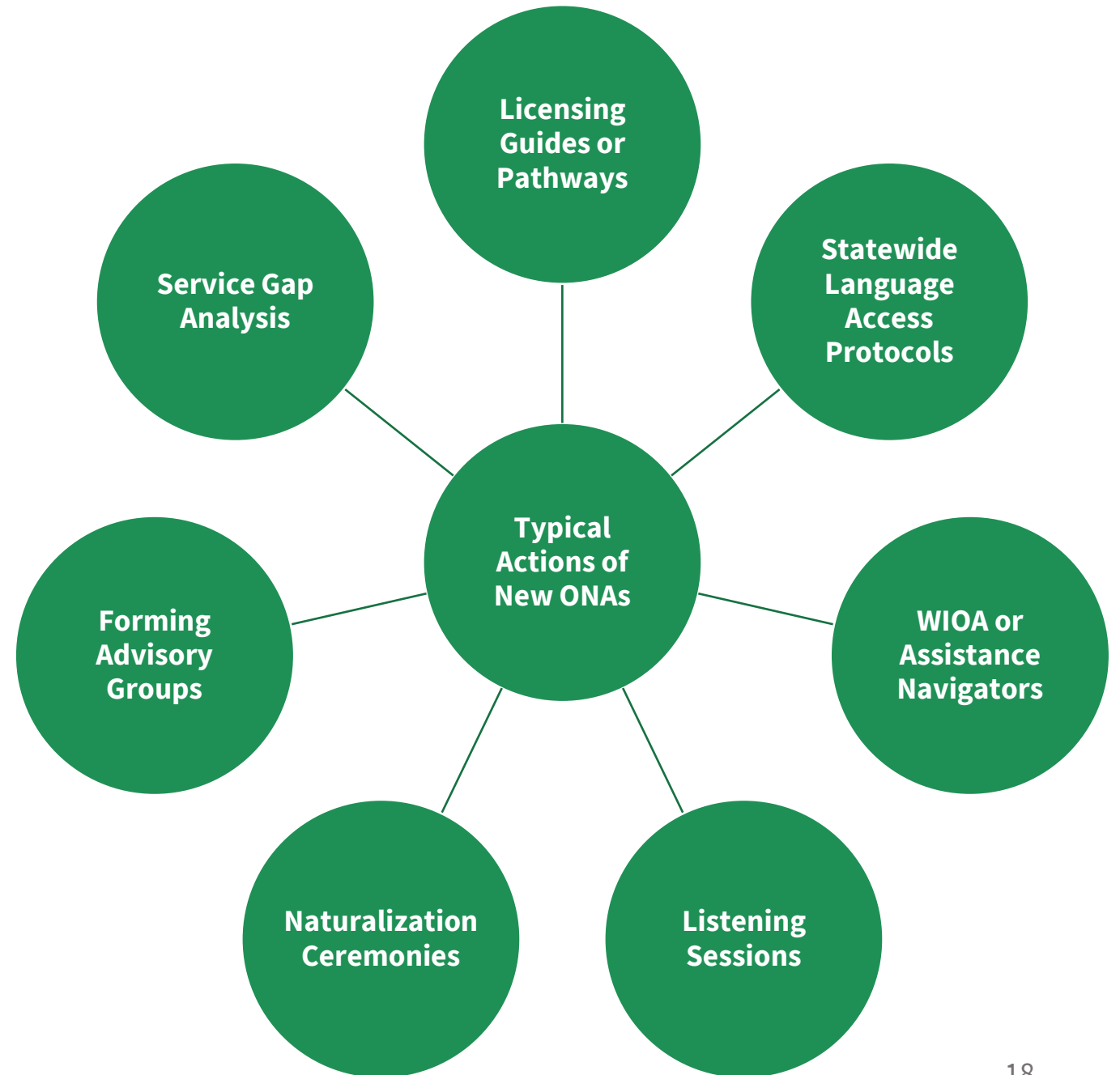
Increasing access to legal representation

Managing refugee coordination services

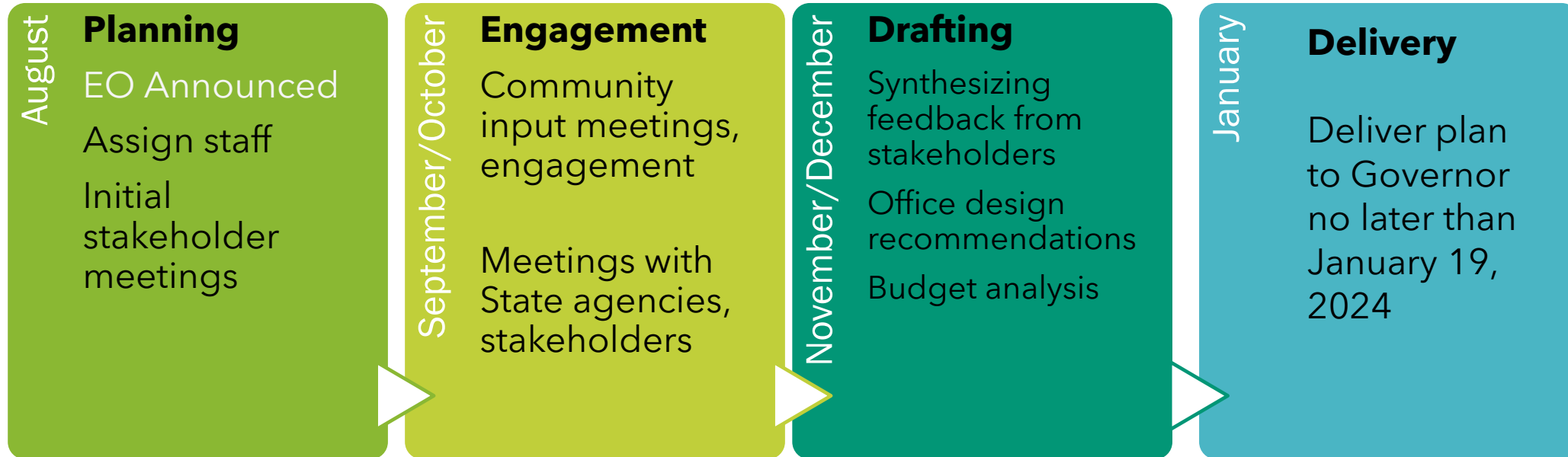
Coordinating naturalization ceremonies

ONA Priorities

ONAs often initially focus on organization and structure, and then shift to policy reforms for the state and immigrant and refugee communities.



TIMING OF THE PLANNING, ENGAGEMENT, AND PLAN DELIVERY



KEY QUESTIONS FOR STAKEHOLDERS

- What should be the **primary role** or roles of the Maine ONA? How do you envision the ONA helping advance the long-term economic and civic integration of immigrants in Maine?
- How do you see **your organization** working with the Maine ONA?
- What do you see as **top priorities** for effectively incorporating immigrants into Maine's workforce and communities?

<https://www.maine.gov/future/ona>

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CONNECT WITH US

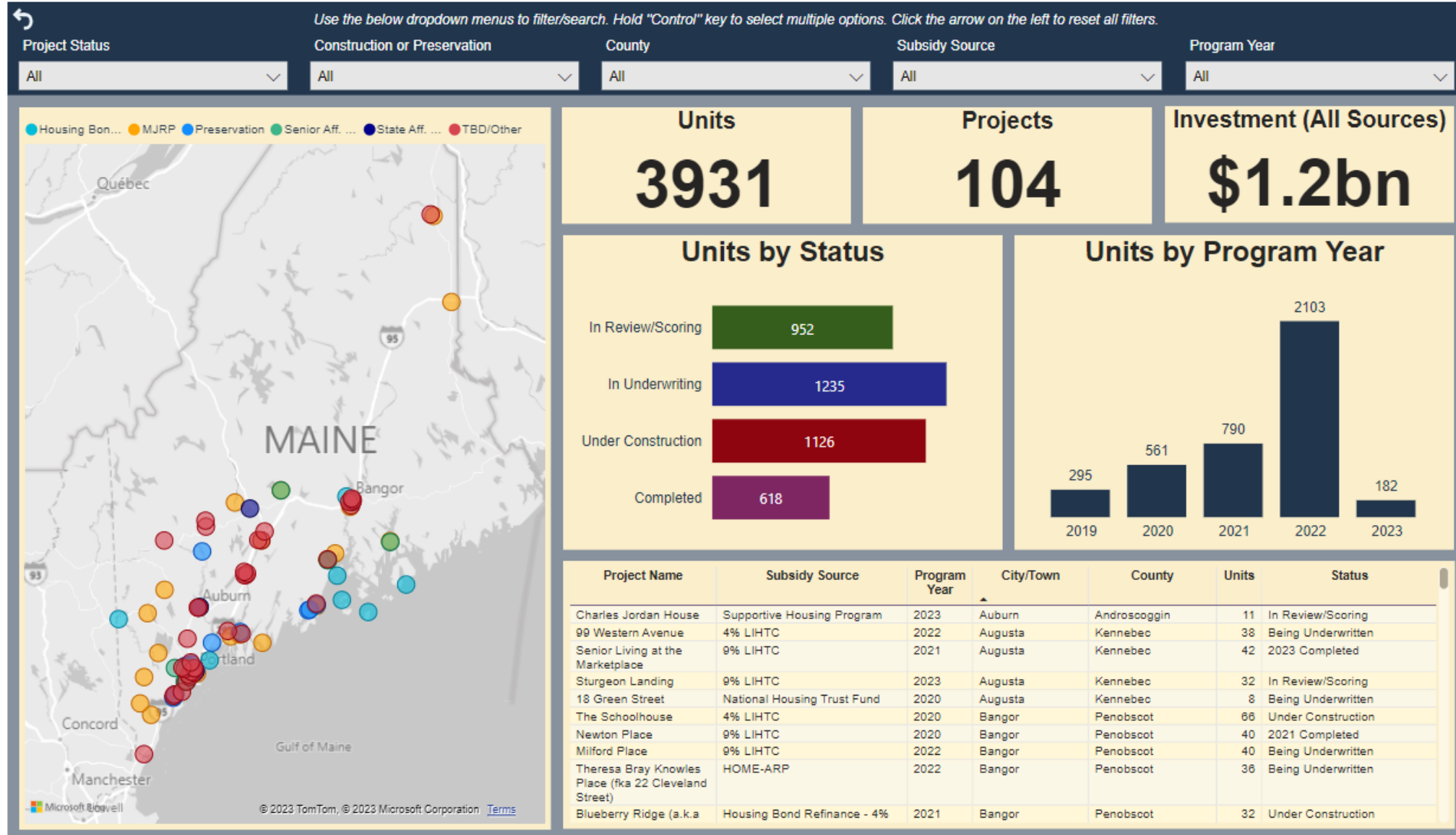
<https://www.maine.gov/future/ona>

- Email list for updates on the plan
- Contact form to reach staff, send input/feedback, or plan a community meeting.

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MAINE.GOV/FUTURE/HOUSING/DASHBOARD



HOUSING DASHBOARD FEATURES

- Filter by:
- Project status
 - Construction or Preservation projects
 - County
 - MaineHousing funding source
 - Year authorized by MaineHousing

View housing development projects on a map

Use the below dropdown menus to filter/search. Hold "Control" key to select multiple options. Click the arrow on the left to reset all filters.

Project Status: Construction or Preservation | County: All | Subsidy Source: All | Program Year: All

Housing Bon...
MJRP
Preservation
Senior Aff. ...
State Aff. ...
TBD/Other

Units

3931

Projects

104

Investment (All Sources)

\$1.2bn

Units by Status

In Review/Scoring	952
In Underwriting	1235
Under Construction	1126
Completed	618

Units by Program Year

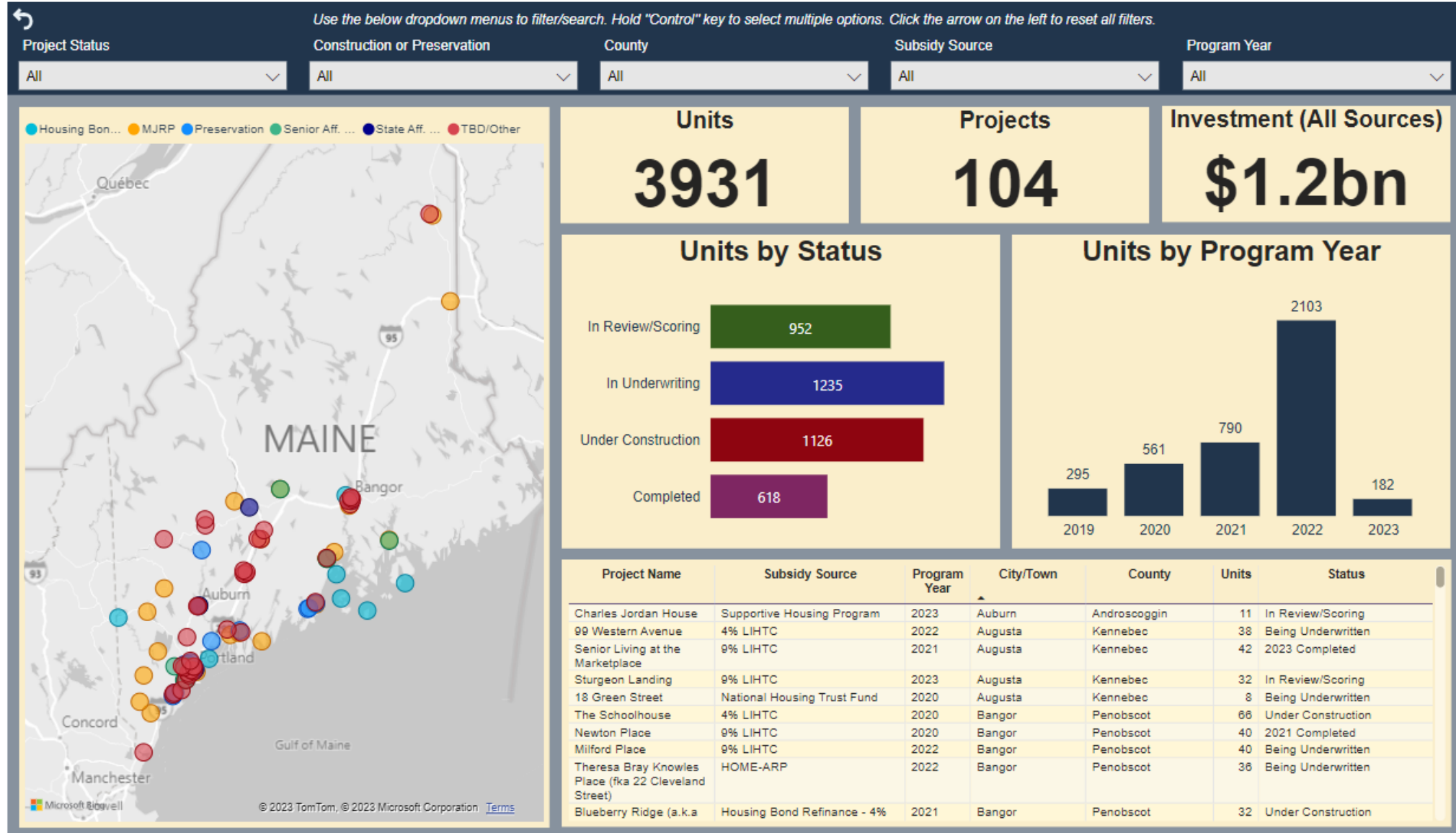
Year	Units
2019	295
2020	561
2021	790
2022	2103
2023	182

Project Name	Subsidy Source	Program Year	City/Town	County	Units	Status
Chadler Jordan House	Supportive Housing Program	2022	Auburn	Androscoggin	11	In Review/Scoring
99 Western Avenue	4% LIHTC	2022	Augusta	Kennebec	38	Being Underwritten
Senior Living at the Marketplace	9% LIHTC	2021	Augusta	Kennebec	42	2023 Completed
Sturgeon Landing	9% LIHTC	2023	Augusta	Kennebec	32	In Review/Scoring
18 Green Street	National Housing Trust Fund	2020	Augusta	Kennebec	8	Being Underwritten
The Schoolhouse	4% LIHTC	2020	Bangor	Penobscot	66	Under Construction
Newton Place	9% LIHTC	2020	Bangor	Penobscot	40	2021 Completed
Milford Place	9% LIHTC	2022	Bangor	Penobscot	40	Being Underwritten
Theresa Bray Knowles Place (fka 22 Cleveland Street)	HOME-ARP	2022	Bangor	Penobscot	36	Being Underwritten
Blueberry Ridge (a.k.a	Housing Bond Refinance - 4%	2021	Bangor	Penobscot	32	Under Construction

View summary statistics for housing development projects

See all current or completed housing development projects since 2019

MAINE.GOV/FUTURE/HOUSING/DASHBOARD



ADU Financing, Equity, and Innovation in California

Presented by UC Berkeley Turner Center for Housing Innovation

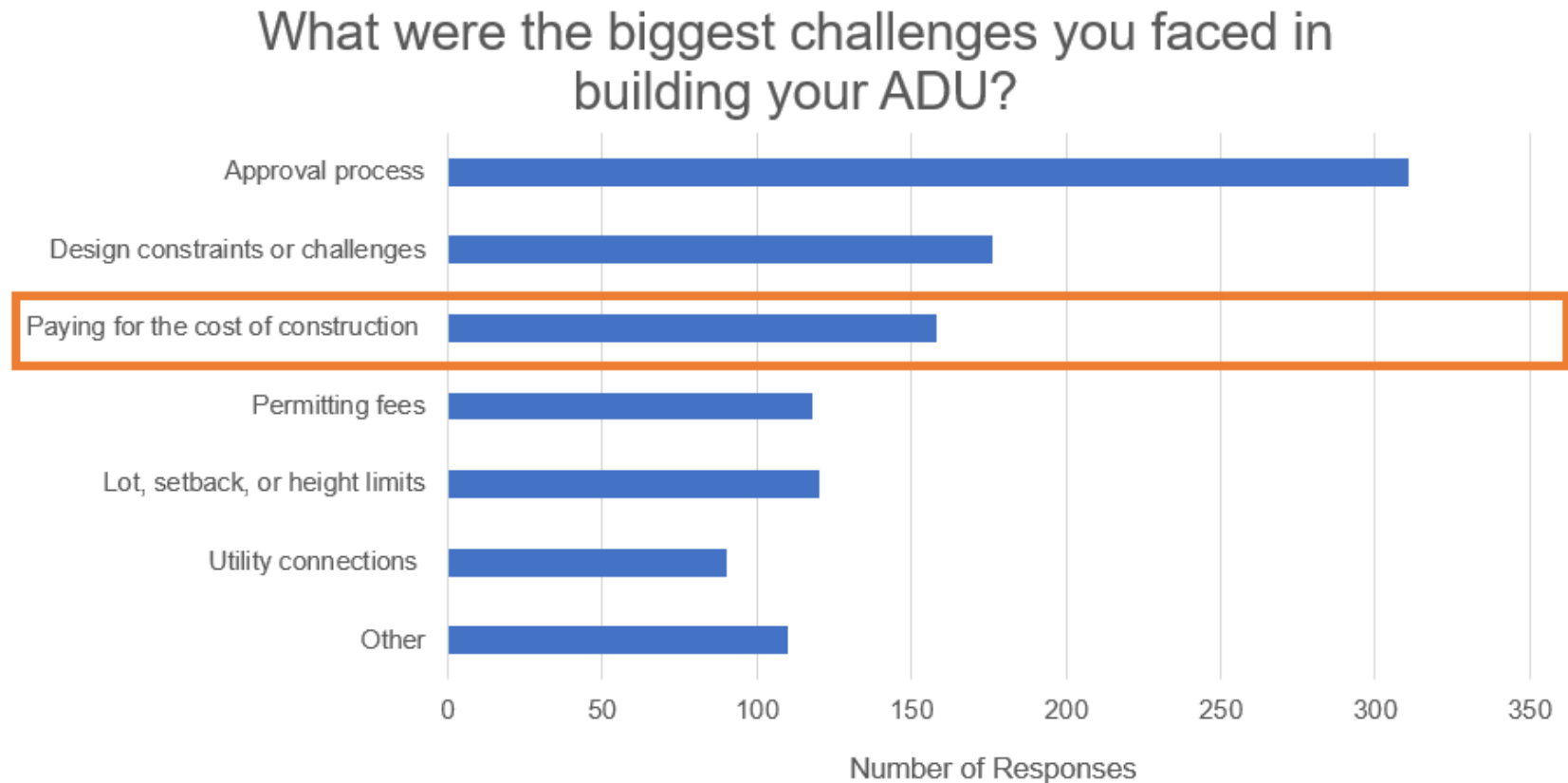
David Garcia, Policy Director

Muhammad Alameldin, Policy Associate

September 12, 2023

ADU financing and costs

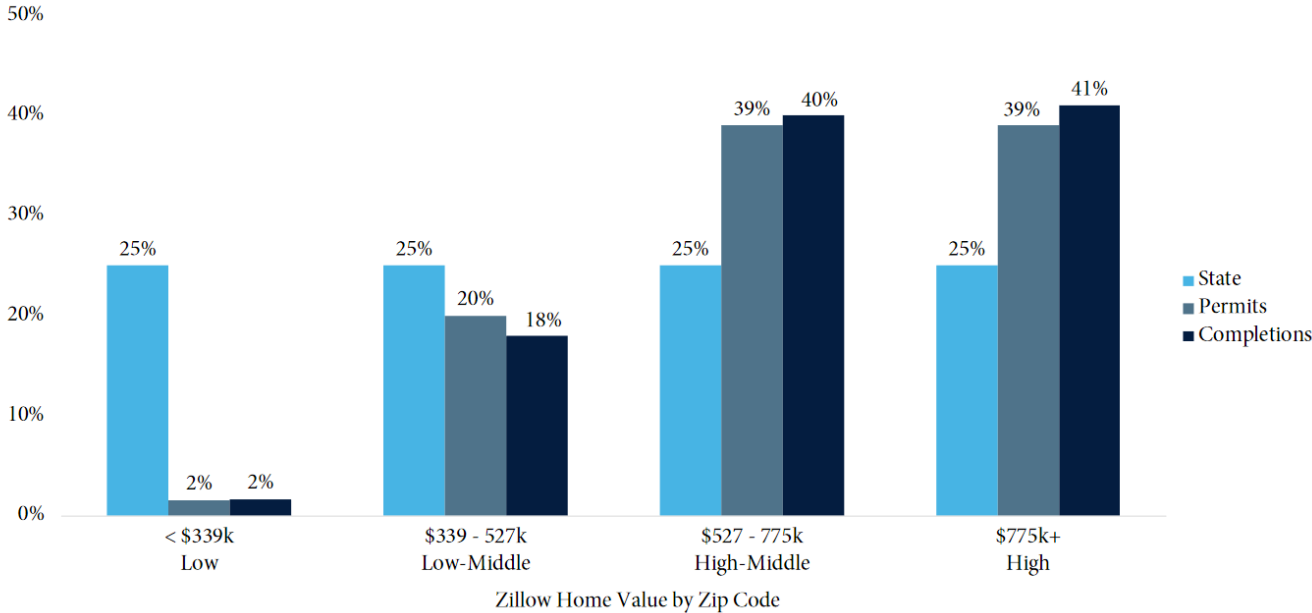
Financing is challenging for many, including those who successfully built their ADU



ADUs are predominantly built in wealthier neighborhoods due to complex financing

ADUs are predominantly built in areas with high home values...

Figure 5. ADU Permitting and Completions by Home Values in Zip Code




Source: Chapple, Karen, David Garcia, Eric Valchuis, and Julian Tucker. "Reaching California's ADU Potential: Progress to Date and the Need for ADU Finance." Center for Community Innovation and the Turner Center for Housing Innovation: University of California, Berkeley, August 2020. http://turnercenter.berkeley.edu/uploads/Reaching_Californias_ADU_Potential_2020_1.pdf. Right: if the coefficient for a given independent variable (e.g., % Black residents) is greater than zero, meaning that the independent variable has a positive effect on the dependent variable, a (+) is shown. If the coefficient is negative, then a (-) is shown. If the results are statistically insignificant, then the area is shaded grey.

How have people been financing ADU construction?

Type of Product	Utilization
Liquid Assets	62%
Mortgages	43%
Unsecured Debt	7%
Other	3%

HELOC / Home Equity Loan	56%
Cash-out refinance	35%
Renovation Loan or other construction loan	6%



*Renovation loans are unpopular despite being a tool for those with little home equity. **Why?***

FHFA 203(K) program could provide financing, but issues remains

ADU Specific

General

Rental Income

Consideration of stable income:

- In-place lease
- No in-place lease
- Unbuilt ADU

Eligibility

- Single family dwelling only
- One ADU only
- Attached only
- Owner-occupied only

Appraisals

- Appraiser expertise

- Higher interest rates or fees
- Long closing timeframe
- High rate of denial
- Releasing money more easily to contractors

Recommendations – FHFA 203(k)

ADU Specific

Rental Income

- Analyze performance of loans with ADUs; modify guidelines as appropriate

Eligibility

- Analyze potential to allow ADUs on 2-4 unit properties
- Analyze potential to allow up to 3 ADUs per property
- Review attached-only interpretation
- Investment properties?

Appraisals

- Recommend / require ADU specific training for appraisers
- Clarify ability to include ADU income into appraised value

General

- Explore areas to streamline origination and servicing
 - Underwriting software
 - Cost estimation
 - Draw process
- Analyze rate of denial

FHA Proposed Changes – 203(k)

Use of Projected Rental Income

- **Current State:** Projected ADU rental income can't be used for loan qualification.
- **Practitioner Insight:** Including ADU income could improve loan repayment ability and may reduce default probability.
- **Proposed Change:** 50% of fair market rents allowed.
- **Federal Letter Recommendation:** Consider a higher percentage, like duplexes' 75% under FHA rules. Possible requirement: in-place lease or guidelines like those for 5+ unit properties.

California financing efforts

California Housing Finance Agency

- Program provides to \$40,000 towards pre-development and non-recurring closing costs associated with the construction of the ADU. Predevelopment costs include site prep, architectural designs, permits, soil tests, impact fees, property survey, and energy reports.
- \$100 million in grants made so far, which has helped to finance approximately 2,500 ADUs. FY 24 includes another \$25 million to continue program
- Local efforts are small, not scalable so far

For moderate and lower income owners, cost and complexity are the most significant barriers

- Lack of financing options
- Design, permitting costs and site challenges
- Unexpected costs during construction
- Unfamiliarity with the ADU construction process keeps a lot of homeowners on the sidelines

ADUs for All: Paper Recommendations

- Build the capacity of community organizations to reach out to homeowners and provide assistance on ADUs
- Expand tailored financing resources and homeownership counseling to low- and moderate-income households
- Streamline ADU permitting and approval processes at the local level in order to reduce cost and complexity for homeowners
- Create clear state and local pathways to bring existing, unpermitted ADUs up to code





California ADU legislative progress

California ADU Bills - 2019 - 2023

- **AB 3182** - ADU or JADU shall be deemed approved (not just subject to ministerial approval) if the local agency has not acted on the application within 60 days
- **AB 976** - permanently prohibit local ordinances that require property owners to live in their ADU
- **AB 68, AB 881, SB 13** - application review timeline to 60 days, impact fee exemptions under 750 sq ft., state agency enforcement of laws
- **AB 671** - localities must plan incentivizes to creation of ADUs affordable to very low-, low-, or moderate-income households. State must develop a list of state grants and financial incentives in connection with goals.
- **AB 670** - prevents CC&R and HOAs from restricting ADU construction
- **AB 1332** - soon to be signed, localities must adopt pre-approved plans

Local Innovation 1: San Diego ADU Bonus Program

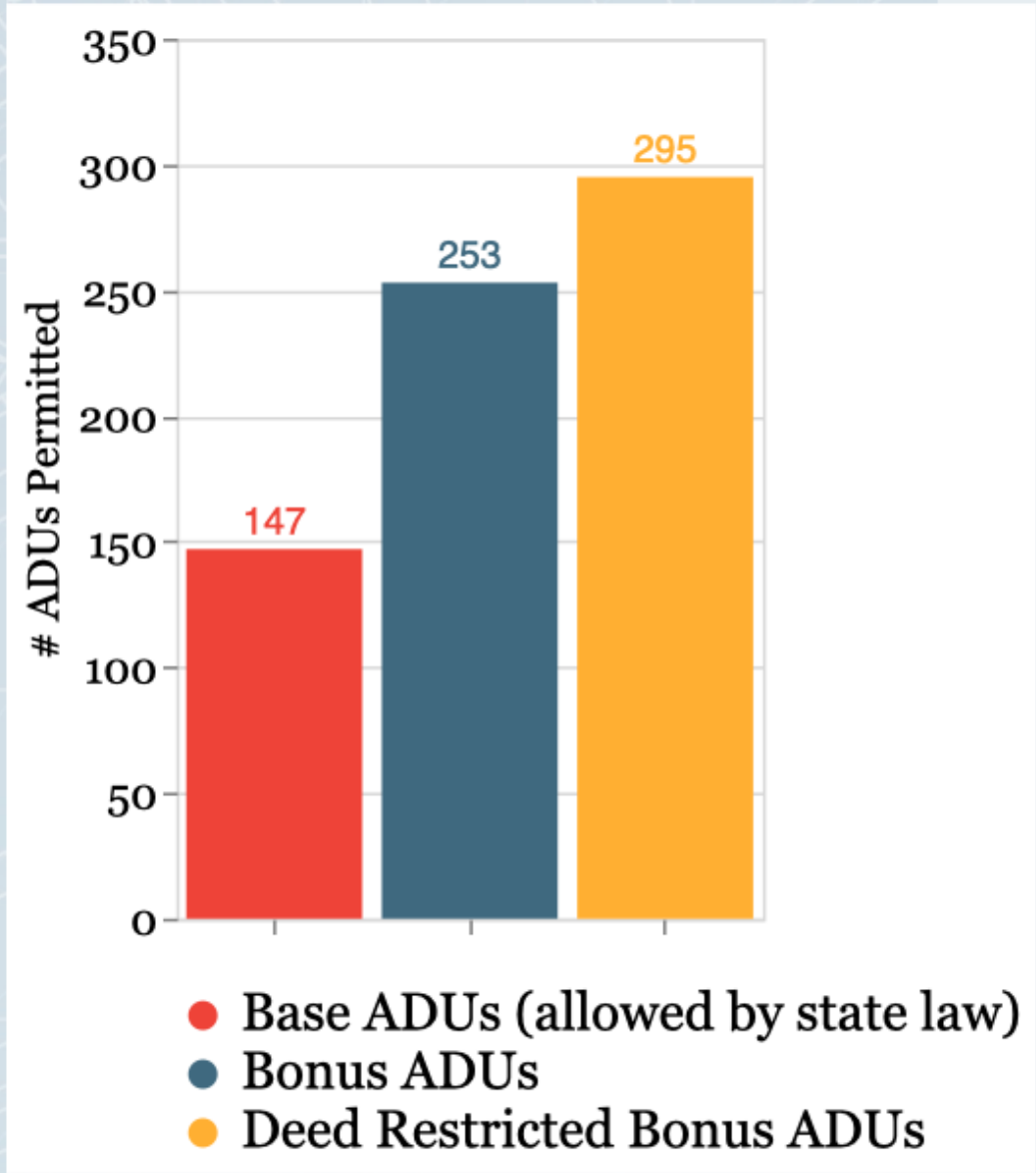
SD ADU Bonus Program Guidelines

- Additional ADUs are one deed restricted unit per market rate unit built.
- Deed restricted units timelines are determined by income
 - 15 years - moderate income
 - 10 years - low income
- Affordable ADUs shall be comparable in size, bedroom mix, amenities and features to market-rate ADUs.
- In a single family zone, the affordability restriction will be on title in second lien position. In a multifamily zone, the affordability restriction will be on title in first lien position.
- Existing city land use regulations for floor area ratio, lot coverage, and height requirements influence the number of additional units that can fit on a given lot.

The SD ADU Bonus Program

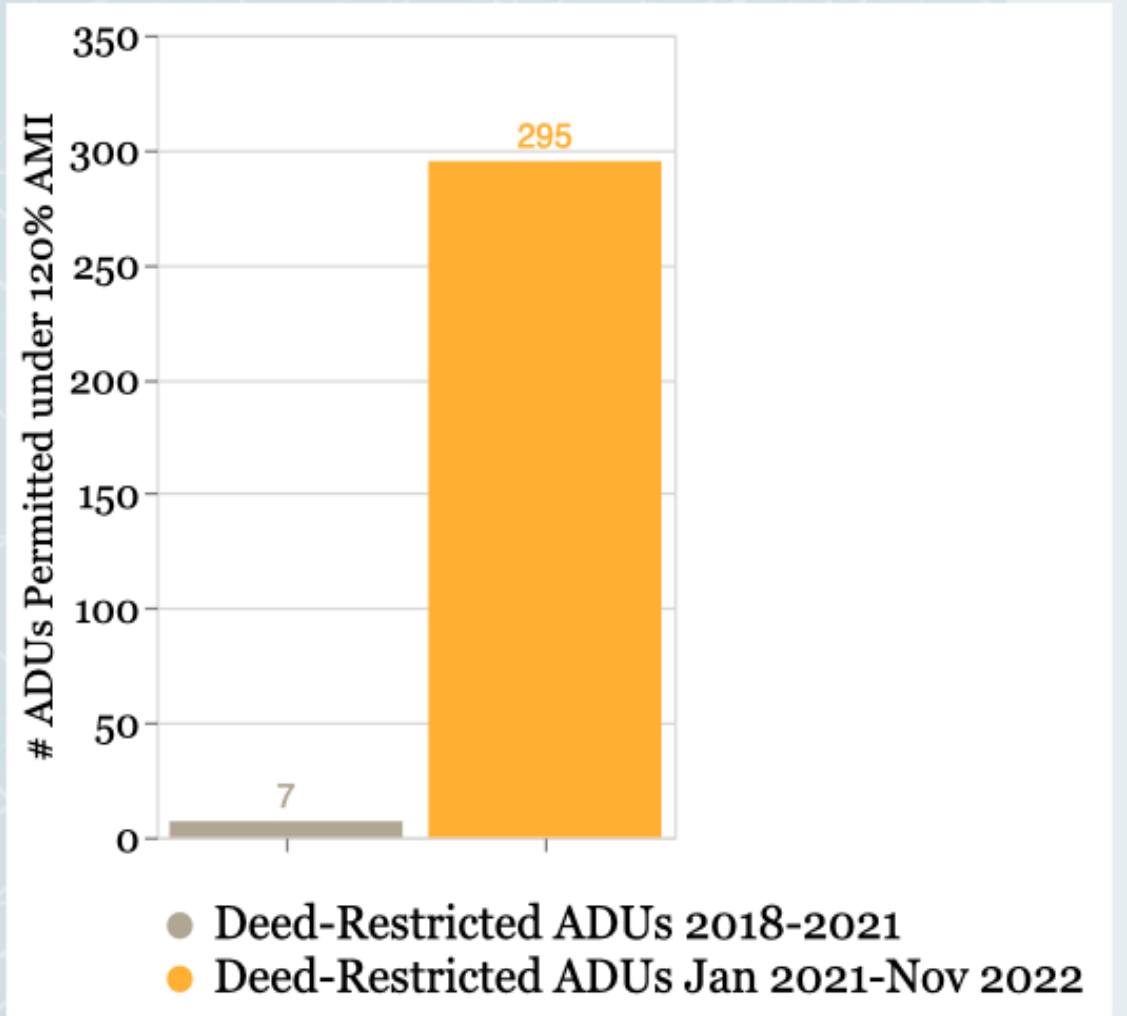
- The City of San Diego has gone above and beyond these state laws, in part to achieve compliance in its Housing Element.
- In 2020, the City received a planning target of 108,036 new housing units over the next 8 years, 64,179 of which must be affordable to moderate- or lower-income residents.
- Key elements of the program:
 - Transit Priority Areas - Unlimited ADUs
 - Outside of TPA - 2 additional ADUs per lot
- **Result:** Nearly 300 deed-restricted ADUs are being built without public subsidy.

Figure 1: Number of Deed-Restricted ADUs Permitted in San Diego, with projected ADU Bonus Program Units



Program By The Numbers

Figure 2: Breakdown of ADU Bonus Program Projects (January 2021-November 2022)



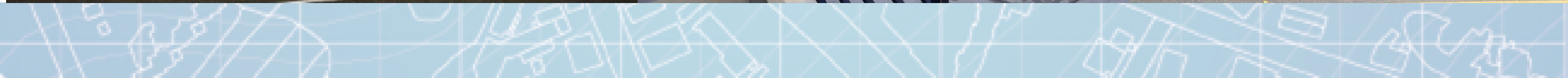
Why The SD ADU Bonus Program Works

- Maximizing the number of units allowed on a given lot
- Leaning on ADU state laws
- By-right ministerial approvals for extra units
- Lien positioning and commercial loans with existing home
- San Diego Housing Commission administers deed-restriction

Example Projects

6 units, 2bd/2ba

9 studios + Renovated Triplex



Collaboration Leads to Benefits

- Collaboration between San Diego Planning staff and Building community
 - Development Services Department (DSD) and Project Manager
 - Annual codes rewrite
- Benefits for Smaller Scale Builders
 - More likely to be led by women or people of color
 - Lower cost to build missing middle housing
 - Easier financing with prospective rental income
- Lower cost to build missing middle housing
- Drawbacks
 - Limited homeownership units and family-sized units



Local Innovations 2: Pre-approved ADU Designs

San Jose: ADU Tuesdays!

- List of pre-approved designs approved by the city
- Vetted ADU companies and their approved designs are listed on the city website
- 5 Page “ADU UNIVERSAL CHECKLIST” to fill out
- Permits are approved within 24 hours or within a week (depends on submittal)



Villa 450
1 bed | 1 bath | 440 sq. ft.

Explore this home



Villa 550
1 bed | 1 bath | 569 sq. ft.

Explore this home



Villa 750
2 beds | 1 bath | 747 sq. ft.

Explore this home

Citypaks

Website: <https://citypaks.com/>

Contact: lori@citypaks.com or 408-412-1154

What's Preapproved:

- 589 sq. ft. 1 Bedroom ADU

Connect Homes

Website: <https://connect-homes.com/san-jose-adu>

Contact: hello@connect-homes.com or 888-959-2261

What's Preapproved:

- 460 sq. ft. 1 bedroom ADU
- 640 sq. ft. 1 bedroom ADU

Framework First

Website: <https://frameworkfirst.com/san-jose-pre-approved-adus/>

Contact: mail@frameworkfirst.com or (831) 596-5969

What's Preapproved:

- 660 Sq.ft. 1 bedroom, 1 bathroom

Inspired ADU

Website: <https://inspiredadus.com/contact-sanjose>

Contact: hello@inspiredadus.com or 800-503-5769

What's Preapproved:

- 747 sq. ft. 2 bedroom

J. Kretschmer Architect

Website: <https://www.getadu.com/preapproved-adu>

Contact: getadu@jkretschmer.com or 408-221-0771

What's Preapproved:

- 476 sq. ft. 1 bedroom ADU

Napa Sonoma ADU - Homeowner Resources

Napa Sonoma ADU, a project of the Napa Valley Community Foundation and Community Foundation Sonoma County, collects resources that aid in the creation of accessory dwelling units.

Resources include:

- ADU calculator
- “Can I Build It?” Address lookup tool
- ADU home match service
- Example floor plans
- Design, permitting and construction workbook
- Policies and zoning requirements across all Napa and Sonoma county jurisdictions

Questions to Ask the City Planner

1. Am I allowed to build an ADU on my property?
2. Does the city have handouts or additional information? Are ADU resources on the city’s website?
3. Are there common pitfalls or mistakes to watch out for?
4. Can you explain the ADU approval process for this city?
5. How long does it usually take to obtain approval, and how many times do applicants typically need to resubmit plans?
6. What is the FAR for my zone and does lot coverage apply to the ADU I hope to build?
7. What other important development standards should I know about, such as setbacks?
8. Does the city have an estimate of my current floor area?
9. Does the city have information on my lot coverage?
10. Will I need to add parking? Does my existing home meet parking requirements? Do state law parking exemptions apply to my situation?
11. (If converting an existing garage or accessory building) How do I know if my garage was built legally?
12. Are there restrictions on how I can use my ADU?

City of Oakland

Government Process Matters: “First, make sure you are registered and activated at our Online Permit Center. For instructions, please visit our Planning & Building Video Tutorials webpage.”

Related Resources

[Accessory Dwelling Units \(ADUs\)](#)

[Pre-approved ADU Studio Plans](#)

[Pre-approved ADU One Bedroom Plans](#)

[Pre-approved ADU Two Bedroom Plans](#)

[Sample Site Plan for Oakland Accessory Dwelling Unit \(ADU\)](#)

[Application for Accessory Dwelling Units \(ADUs\) - Single Family](#)

[Application for Accessory Dwelling Units \(ADUs\) - Multifamily](#)

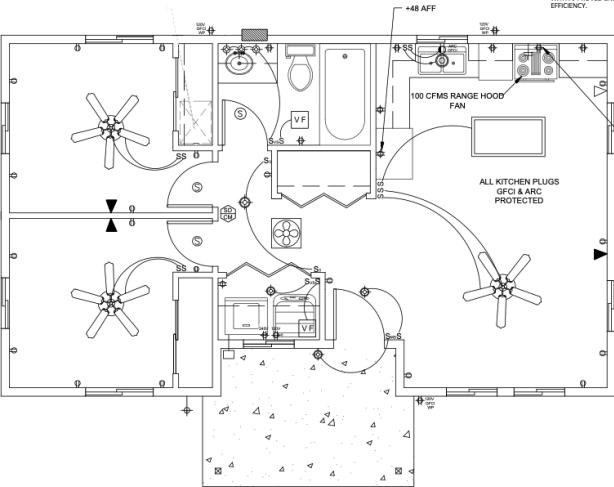
[Your Guidebook to Single-Family ADUs](#)

FLOOR PLAN

SCALE 1/4" = 1'-0"

WALL LEGEND		FINISH	
	2x8 WOOD STUDS @16" O.C.		EXTERIOR WATER HEATER
	2x4 WOOD STUDS @16" O.C.		LAVATORIES 1.2 GPM
			EXHAUST FOR DRYER

GENERAL NOTES
1. ALL HVAC EQUIPMENT AND WATER HEATERS TO COMPLY WITH APPROVED ENERGY CALCULATIONS FOR TYPE AND EFFICIENCY.



PROVIDE (1) GFCI & AFCI PROTECTED RECEPTACLE OUTLET FOR RANGE & DISHWASHER AND (1) AFCI PROTECTED RECEPTACLE OUTLET FOR EXHAUST FAN

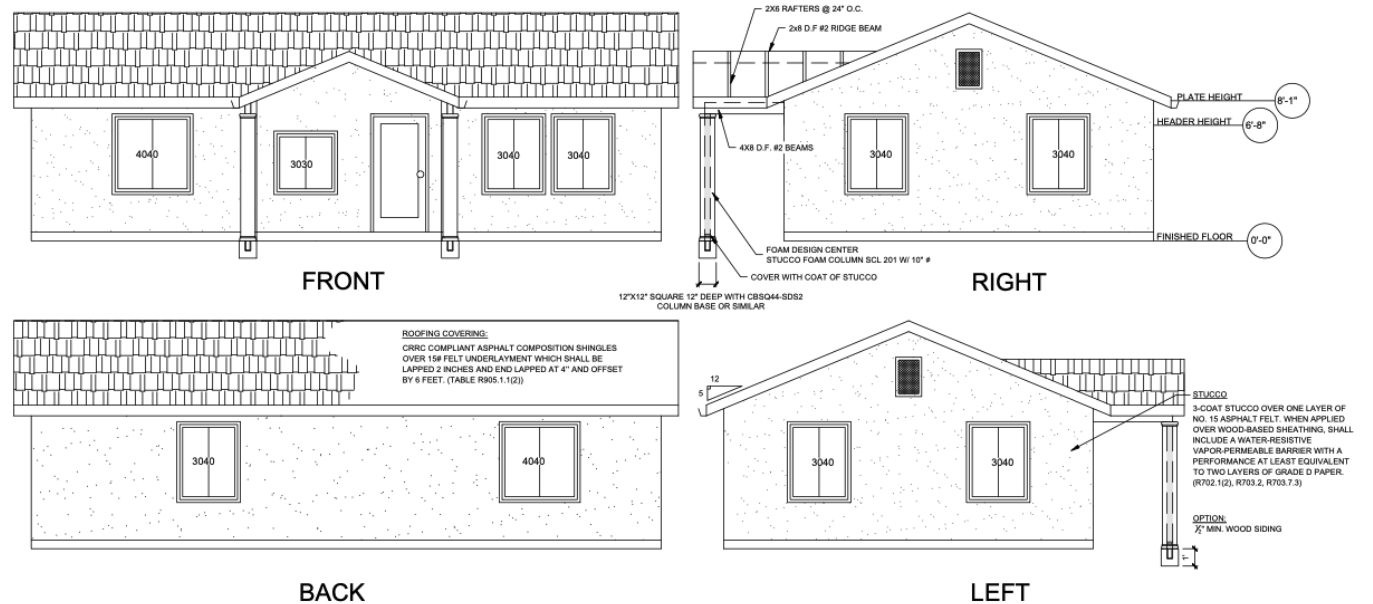
PROVIDE LIGHTING NEAR THE VICINITY OF MAIN SERVICE PANEL

APPLIANCE EFFICIENCY DIRECTORY 1' ZONE REQUIREMENT

CALIFORNIA ELECTRICAL CODE NOTES

- GROUNDING**
- Provide UFER ground located at main service panel per CEC Article 250.50.
- CIRCUITS**
- Provide two minimum separate amp circuit to kitchen appliances. (CEC Article 250.52 (A)).
 - Provide one minimum 20 amp circuit to laundry appliances. (CEC Article 250.52 (B)).
 - At least one bathroom receptacle outlet supplied by at least one 20-amp branch circuit shall be located within 2' of the front edge. Such circuit shall have no other outlets. (CEC Article 210.52 (2))
 - The following receptacles shall be GFCI protected (CEC Article 210.8):
 - Bathrooms
 - Kitchens
 - Garages
 - Outdoors
 - Kitchens where the receptacles are installed to serve the countertop within 4' of sink basins
 - Laundry Rooms
 - All branch circuits that supply 120-volt, single phase, and 15 and 20 amp outlets installed in dwelling unit bedrooms, family rooms, living rooms, porches, decks, and patios shall be protected by a listed arc fault circuit interrupter. (CEC Article 210.12)
- RECEPTACLES**
- Receptacle outlets shall be installed so that no outlet along the floor line in any wall space is more than 4 feet measured horizontally from an outlet in that space, including any wall space 2 feet more in width. (CEC Article 210.52(A))
 - All 120-volt, 15 and 20 amp receptacles shall be listed tamper resistant. (CEC Article 406.12)
 - Ceiling cover light fixtures shall be listed and installed in accordance with their listing. (CEC Article 410.14)
 - At least one 20-volt weatherproof receptacle shall be located at the front & back of no more than 4.5' above grade. (CEC Article 210.52(D)(1)-(2)(3)).
- Lighting**
- See CALIFORNIA ENERGY CODE NOTES
- FIRE PROTECTION REQUIREMENTS**
- Install combination smoke detector/carbon monoxide alarms in dwelling units and sleeping units with which balconing appliances are installed and in sleeping units that have detached garages. Alarms shall be interconnected with that of adjacent one alarm unit outside of alarms within the unit. (CEC Section 403.2)
- MISCELLANEOUS**
- Ceiling fans shall not be supported by standard outlet boxes. Ceiling fan support boxes shall be listed accordingly. (CEC Article 314.27 (C))
 - Provide a minimum 30" wide by 30" deep by 4 1/2" high illuminated clear working area that be provided in front of each panel. (CEC Article 110.24)

ELECTRICAL KEY	
	CEILING FAN WITH HIGH EFFICIENCY LIGHT FIXTURE
	SINGLE WALL SWITCH
	WALL SWITCH WITH VACANCY SENSOR
	WALL SWITCH EQUIPPED WITH A MOTION SENSOR AND PHOTOCONTROL
	TWO-WAY SWITCH
	TELEPHONE JACK
	TELEVISION JACK
	GAS
	ROUGH IN LOCATE IN FIELD PROTECTED BY A BACKFLOW PREVENTION DEVICE
	COMBO UNIT SMOKE & CO2
	2" X 4" LED PANEL RECESSED LIGHT / BULB OR EXTERIOR LIGHT
	HIGH EFFICIENCY LIGHTING IF OUTDOORS OR ABOVE A SHOWER/TUB IT MUST BE LISTED FOR WET OR DAMP LOCATIONS
	WHOLE HOUSE FAN MIN. 110 CFM
	VENT FAN MIN. 50 CFM EQUIP WITH HUMIDISTAT & ENERGY STAR COMPLIANT
	SWITCH CONTROLLED RECEPTACLE OUTLET
	110V DUPLEX RECEPTACLE OUTLET (ARC FAULT PROTECTED)
	110V DUPLEX OUTLET ABOVE COUNTER (GFCI & ARC FAULT PROTECTED)
	120V DUPLEX OUTLET ABOVE GRADE (GFCI & ARC FAULT PROTECTED)
	SMOKE DETECTORS (CARBON MONOXIDE DETECTOR NOTED)



ELECTRICAL PLAN



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*An overview of recent &
upcoming Research
2023*

