



Development Department Memorandum

To: MaineHousing Board of Commissioners
From: Mark C. Wiesendanger, Director of Development
Date: September 19, 2023
Subject: Monthly Report

2024 LIHTC (9%) Pre-applications

On July 6, MaineHousing received 12 Pre-applications for the 2024 round of 9% Low Income Housing Tax Credit (LIHTC) funding. One project was withdrawn. One project was deemed ineligible. The following projects were invited to submit Full Applications, due September 21. A few projects are required to find additional funding from a source other than MaineHousing to fill sizeable gaps before submitting a Full Application.

Project Name	Developer	City	Family/ Senior	Total Units
3i Home at The Downs	POAH/ 3iHoME	Scarborough	Family	51
Avesta Seavey Street	Avesta	Westbrook	Senior	61
Equality Community Housing	Equality Community Center	Portland	Senior	54
Essex View	Penquis CAP	Bangor	Family	40
Malta Street Senior	Augusta Housing	Augusta	Senior	34
Martel School Apartments	LAAHDC	Lewiston	Senior	44
Oak Ridge Apartments	Realty Resources	Bath	Senior	30
Residences at Herald Square	Lincoln Avenue Capital	Portland	Senior	70
Sunset Avenue	Bangor HA	Bangor	Senior	50
Varney Heights	Freeport HA	Freeport	Senior	42

2023 Rural Affordable Rental Housing Program

In anticipation of an allocation of funding from the state, we have released an updated Requests for Proposal (RFP) for the Rural Affordable Rental Housing Program. The new program will be different from the last iteration in that it is a competitive funding round due to limited resources. Additional changes include an updated paying loan interest rate, increased subsidy amounts, and a program-specific Design and Construction Process and Requirements guide.

New England HFA Roundtable

On October 2, MaineHousing will be hosting representatives from each of the other New England states' Housing Finance Agency development teams. Every year the six states get together to share concerns and ideas about

affordable housing finance and construction. In 2023 it is our turn to host. It is always a great opportunity to network and share best practices.

Development Pipeline

Below you will find the Development Pipeline updated as of September 12. We expect that a small number of these projects will not see completion, and that predicted construction starts and completions will change as projects move forward.

Project Name	Developer	Program	City	Family/ Senior	Total Units
Completed in 2023					
155 Danforth	Bunker	4%	Portland	Family	30
Blake & Walnut	Raise-Op	4%	Lewiston	Family	18
Milliken Heights	Szanton	4%	OOB	Senior	55
The Uplands II	Bunker	4%	Scarborough	Senior	39
Mary Street Apartments	KVCAP	4%+State	Skowhegan	Family	40
Phoenix Flats	CHOM	4%+State	Portland	Senior	45
Front Street Re-Dev I	Portland HA	9%	Portland	Family	60
Sr Living at the Marketplace	Tim Gooch	9%	Augusta	Senior	42
Washington Gardens	Portland HA	9%	Portland	Senior	100
West End Apts. II	Avesta	9%	So. Portland	Family	52
89 Olive Street	Penquis CAP	HTF	Bangor	Family	6
Tucker's House	LB Dev Part.	RHP	Bridgton	Supportive	4
Total Projects	12			Total Units	491
Under Construction - likely completed in 2023					
Brunswick Landing	Developers Collaborative		Brunswick	Family	36
Blueberry Ridge	Bangor HA	4%	Bangor	Senior	32
Mountain View Apts	Bateman	4%	Fairfield	Senior	28
The Schoolhouse	CHOM	4%	Bangor	Family	66
Porter Station	Avesta	4%+State	Portland	Family	60
100 Ohio Street	CHOM	SHP	Bangor	Family	4
Total Projects	6			Total Units	226
Under Construction - likely completed in 2024					
One Edgemont Drive	ACAP	SHP	Presque Isle	Family	13
Harrison Ridge	Developers Collaborative	4%	Bridgton	Senior	48
Hartland II	KVCAP	4%	Hartland	Senior	30
Jocelyn Place	SoPo HA	4%	Scarborough	Senior	60
Millbrook Estates	Westbrook HA/EBM	4%	Westbrook	Senior	100
Snow School Apartments	Avesta	4%+HTF	Fryeburg	Senior	28
The Equinox	CHOM	4%+State	Portland	Family	43
Winter Landing	CHOM	4%+State	Portland	Senior	52
Congress Square Commons	Developers Collaborative	9%	Belfast	Family	36
Front Street Re-Dev II	Portland HA	9%	Portland	Senior	45

The Uptown	Szanton	9%	Bath	Senior	60
Village Commons	Avesta	9%	Scarborough	Senior	31
Theresa Bray Knowles Place	Penquis CAP	HOME-ARP	Bangor	Family	36
Total Projects	13			Total Units	582

Starting Construction in 2023

9+41:709 Western Ave	Mastway Dev LLC	4%	Augusta	Family	38
Berry Park Apartments	Northland Enterprises	4%	Biddeford	Family	46
Betsy Ross Crossing	SoPo HA	4%	So. Portland	Senior	52
Edgewater Village	Avesta	4%	Farmington	Senior	25
Fairview Commons	Brunswick HA	4%	Topsham	Family	38
Harbor Terrace	Portland HA	4%	Portland	Senior	120
Lambert Woods North	Maine Coop. Dev. Partners	4%	Portland	Family	74
Lockwood Mill	North River Co.	4%	Waterville	Family	65
Meadowview II	Avesta	4%	Gray	Senior	27
North Deering Gardens	Wingate Dev.	4%	Portland	Family	164
Stacy M. Symbol Apts	Westbrook HA	4%	Westbrook	Senior	60
Stroudwater Apartments	Westbrook HA	4%	Westbrook	Senior	55
Wedgewood	Lewiston HA/Avesta	4%	Lewiston	Family	82
Adams Point	Biddeford HA	9%	Biddeford	Family	39
Landry Woods	South Portland Housing	9%	So. Portland	Senior	43
Milford Place	Penquis CAP	9%	Bangor	Senior	40
Oak Grove Commons	Realty Resources	9%	Bath	Family	34
Peasley Park	Developers Collaborative	9%	Rockland	Senior	49
Picker House Lofts	Szanton	9%	Lewiston	Family	72
Rumford Senior Living	Developers Collaborative	9%	Rumford	Senior	33
Sturgeon Landing	Augusta Housing	9%	Augusta	Family	32
Highpines Village Condos	Highpine Properties LLC	AHOP	Wells	Family	20
Stearns Farm	S.E. MacMillan Co, INC	AHOP	Hampden	Family	23
Wildlands	Greater Portland Habitat	AHOP	Standish	Family	12
22 Shapleigh Road	Fairtide	HOME-ARP	Kittery	Family	6
Colonial Valley & Mt Blue	WMCA	HOME-ARP	Farmington	Family	33
18 Green Street	Motivational Svs	HTF	Augusta	Family	8
55 Weston Ave	55 Weston Avenue LLC	Rural	Madison	Family	18
Total Projects	28			Total Units	1308

Preliminary Underwriting

45 Dougherty	Szanton	4%	Portland	Family	63
Farwell Mill	Realty Resources	4%	Lisbon Falls	Family	96
Munjoy South	Avesta	4%	Portland	Family	106
Place St. Marie	Brisa Dev with Andy J	4%	Lewiston	Family	40
Riverton Park	Portland HA	4%	Portland	Family	182
Seton Tower	Kevin Mattson with Andy J	4%	Waterville	Family	68
Summer Block	Bateman	4%	Saco	Senior	32
89 Elm Apartments	Tom Watson & CO LLC	4% PLA	Portland	Family	201
3i Home at The Downs	POAH/3iHoME	9%	Scarborough	Family	51
Avesta Seavey Street	Avesta	9%	Westbrook	Senior	61

Equality Community Housing	Equality Community Center	9%	Portland	Senior	54
Essex View	Penquis CAP	9%	Bangor	Family	40
Malta Street Senior	Augusta Housing	9%	Augusta	Senior	34
Martel School Apartments	LAAHDC	9%	Lewiston	Senior	44
Oak Ridge Apartments	Realty Resources	9%	Bath	Senior	30
Residences at Herald Square	Lincoln Avenue Cap	9%	Portland	Senior	70
Sunset Avenue	Bangor HA	9%	Bangor	Senior	50
Varney Heights	Freeport HA	9%	Freeport	Senior	42
19 Bodwell Street	Androscoggin Homes LLC	AHOP	Sanford	Family	9
Alexander Way	BH Land Trust	AHOP	Boothbay Harbor	Family	7
Beals Ave Workforce Housing	LB Development Partners	AHOP	Ellsworth	Family	23
Clarks Bridge Crossing	Patco	AHOP	Waterboro	Family	9
Windward Estates	Penquis CAP	AHOP	Searsport	Family	7
Great Cranberry Island	Cranberry Isles Realty Trust	Islands	Cranberry Island	Family	2
NHSH Affordable	NH Sustainable Housing	Islands	New Haven	Family	4
Tucker's House Harrison	LB Development Partners	Recovery	Harrison	Supportive	5
OddFellows Apts.	Archer Properties LLC	Rural	Norway	Family	13
Berry's Block Apts.	Lake City Investments	Rural	Rockland	Family	9
520 Centre Street	Bath HA	Rural	Bath	Family	18
The Elm Estates	East Town Rentals	Rural	Presque Isle	Family	18
Mechanic Street	WLR Properties	Rural	Houlton	Family	18
Firefly Fields	Midcoast Habitat	Rural	Rockland	Family	10
Charles Jordan House	ME Prisoner Adv Coalition	SHP	Auburn	Supportive	11
Lupine Landing	Safe Voices	SHP	Farmington	Supportive	6
Seavey House	Biddeford Housing	SHP	Saco	Supportive	8
Total Projects	35			Total Units	1441
Total Projects All Stages	94			Total Units	4048



Maine Housing
MAINE STATE HOUSING AUTHORITY

Who We Are

HISTORY

- Proposed by Governor Curtis and approved by the Legislature in 1969
- Independent, Quasi-State Agency
 - Self-supporting public purpose bank
 - Initially created for tax-exempt bonds (multi and single family) and for Section 8
 - Independent – Not part of the Administration
 - Dependent - Derive all operating authority from state
 - Board of Commissioners – Control and delegate
 - Director – Administers
 - Over time asked to do more, including housing-related government programs



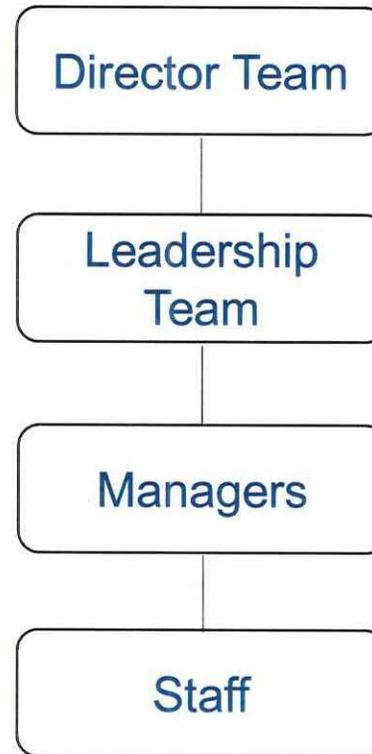
Who We Are

MISSION, VISION AND VALUES

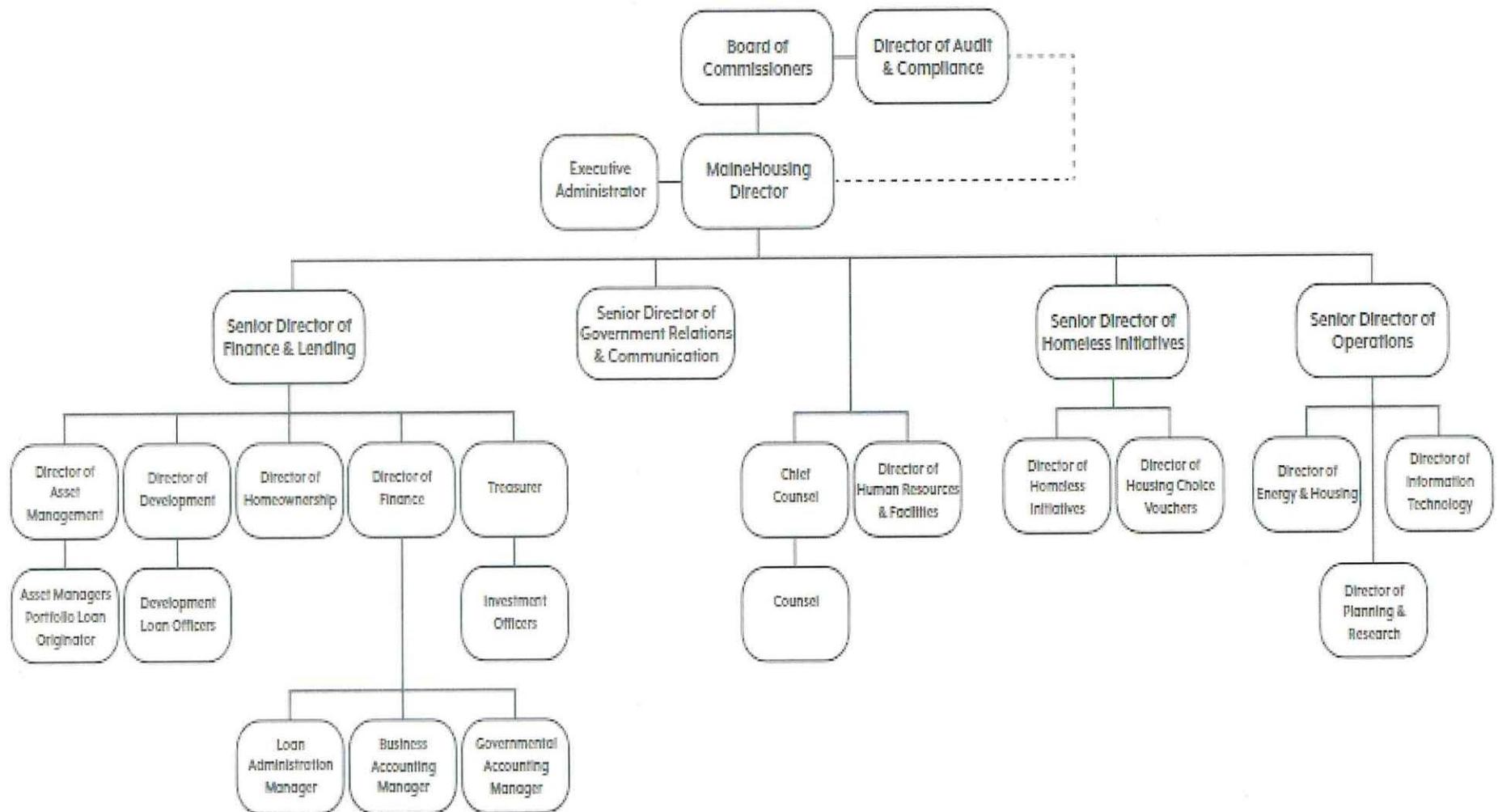
- MaineHousing's mission is to assist Maine people in obtaining and maintaining quality affordable housing and services suitable to their housing needs
- All Maine people have the opportunity to live in quality affordable housing
- Passionate and committed, thoughtful and caring, professional, accountable, responsive, and innovative



Organizational Review



Organizational Review



Organizational Review

PRODUCTION DEPARTMENTS

- Development
- Asset Management
- Homeownership
- Energy and Housing Services
- Housing Choice Voucher
- Homeless Initiatives

SUPPORT DEPARTMENTS

- Treasury
- Finance
- Audit
- Legal
- Human Resources and Facilities
- Information Technology
- Planning and Research



What We Do

- Three Primary Functions
 - Public purpose bank
 - Public Housing Authority for those parts of Maine without one
 - Administrator of government programs



What We Do

Since 1969, MaineHousing has

- Financed over 55,000 first time home buyer loans
- Financed over 11,000 affordable apartments
- Helped over 25,000 low-income families and seniors afford their rent
- Weatherized over 15,500 homes
- Provided over 40,000 households a year with fuel assistance
- Provided thousands of repairs addressing problems such dilapidated homes, arsenic, radon, and lead-based paint
- Grown to a \$2 billion public purpose bank with an AA+ bond rating



What We Do

To achieve this, MaineHousing works with a network of partners, including

- Banks, credit unions and mortgage companies
- Real estate professionals
- Community Action Agencies
- Local homeless shelters
- Real estate developers
- Apartment owners and managers
- Federal and state political leaders



What We Do

- MaineHousing - The Bank
 - Bonds
 - Lending Programs
 - Homeownership
 - Multifamily Development
 - Supportive Housing
 - Asset Management
- MaineHousing – The Public Housing Authority
 - Housing Choice Voucher (Section 8) program
- MaineHousing – The Program Administrator
 - Helping people who are experiencing homelessness
 - Fuel assistance
 - Home repair
 - Weatherization



Mortgage Purchase Program (MPP) Bond Resolution

AS OF DECEMBER 31, 2021

I. OVERVIEW OF MPP

- Adopted by Commissioners in September 1972.
- Backed by moral obligation of State of Maine.
- Closed indentures. All assets pledged until all bonds are retired.
- Parity resolution. New bonds are equally secured with prior bonds and future bonds.

II. MORTGAGE AND NON-MORTGAGE INVESTMENT REQUIREMENTS

- All mortgages are required to be first liens.
- Permitted investments are direct obligations of or obligations guaranteed by the United States of America, certain Federal agencies, and the State of Maine. Repurchase agreements and investment agreements are allowed if permitted investments are delivered to MaineHousing's trustee and held in MaineHousing's name as security.

III. FINANCIAL OVERVIEW OF MPP

- Bonds issued 1972 - 2021: \$8.45 billion.
- Bonds outstanding @ 12/31/21: \$1,497,590,000.
- Over 67% of mortgage principal is either backed by insurance or assisted by Section 8 rent contracts.



Mortgage Purchase Program (MPP) Bond Credit and Tax Characteristics

- Standard and Poors rated AA+
- Moody's rated Aa1
- Double tax benefit for Maine buyers
 - Federal tax exempt
 - State tax exempt



Mortgage Portfolio is Strong

- All mortgages must be first liens
- All single family mortgages are fixed rate debt - none have subprime characteristics
- Over 67% of principal is backed by mortgage insurance or Section 8 contracts
- Our foreclosure rates are well below the state and national averages



Mortgage Purchase Program (MPP) Fund Group Portfolio of Mortgage Loans

DECEMBER 31, 2021

	<u>Number of Loans</u>		<u>Principal Outstanding</u>	<u>Average Loan Amount</u>	
SINGLE-FAMILY LOANS:					
VA guaranteed	429		\$43,851,000	\$102,216	
FHA insured	1,514		140,097,000	92,534	
RD guaranteed	5,046		534,949,000	106,015	
Privately Insured	286		28,958,000	101,251	
Non-insured	2,417		137,866,000	57,046	
Total Single-Family	9,692		\$885,721,000	\$91,387	
MULTI-FAMILY LOANS:					
Federally assisted:					
Section 8	181	(3,558 units)	\$176,894,000	\$977,314	(\$49,717/unit)
Conventional	315	(7,054 units)	294,337,000	934,403	(\$41,726/unit)
Supportive Housing	156	(906 beds)	17,436,000	111,769	(\$19,295/bed)
Total Multi-Family	652		\$488,667,000	\$749,489	
Total Mortgage Purchase Program	10,344		\$1,374,388,000		

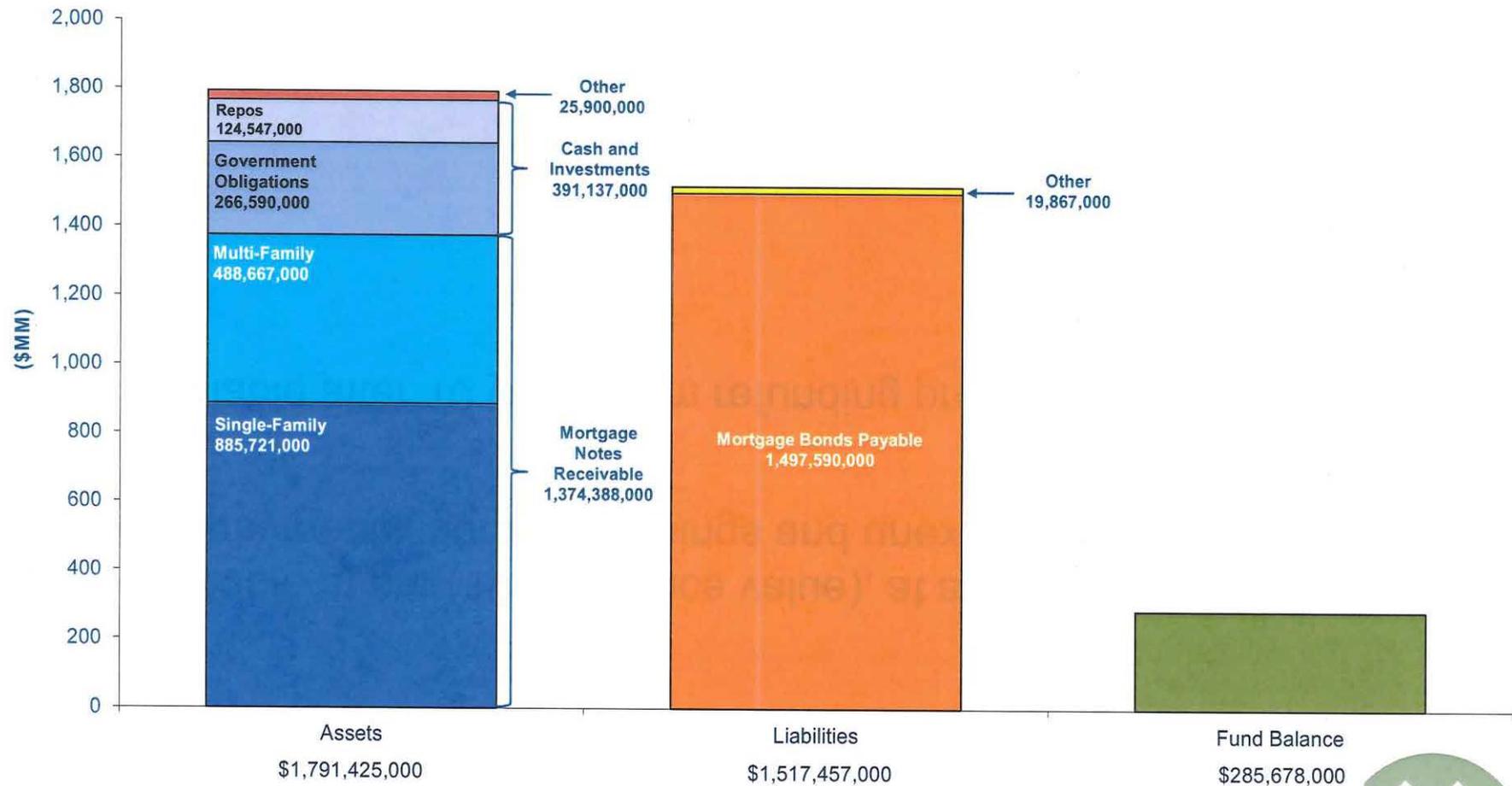


Optionality of Housing Bonds

- Callable at par (100% of face value), at any time, from prepayments, surplus earnings and unexpended proceeds
- Callable after 10 years from refunding proceeds



Mortgage Purchase Program (MPP) Fund Assets, Liabilities & Fund Balance



Mortgage Purchase Program (MPP) Bonds Outstanding

(IN THOUSANDS OF DOLLARS)

DECEMBER 31, 2021

Fixed Rate Bonds	\$1,214,725	81%
Variable Rate Bonds	282,865	19%
Total Bonds Outstanding	<u>\$1,497,590</u>	

Breakdown of Variable Bonds:

Swapped Variable Rate Bonds	\$207,865	73%
Unswapped Variable Rate Bonds	75,000	27%
	<u>\$282,865</u>	



Development Programs

Multifamily Affordable

-  9% Low Income Housing Tax Credit (LIHTC)
-  4% LIHTC/Tax-exempt bonds
-  Maine Affordable Housing Tax Credit (State LIHTC)
-  Islands Program
-  "Workouts"
-  Small Rural Housing Program

Other Programs

-  Supportive Housing Program
-  Affordable Homeownership Program
-  Short-Term Real Estate Acquisition Program
-  Pre-Development Loan Program
-  Recovery Housing Program
-  HOME-ARP



Asset Management

Multifamily Portfolio

- Three major program groups
 - Properties with rental assistance
 - Properties with rent restrictions
 - Properties with supportive services
- Primary Department Functions
 - Oversee portfolio risk and operational health and address problems
 - Process multifamily subsequent loans - note modifications, contract administration loans, supportive housing repair loans
 - Address mortgage pre-payments, preservation of affordability and ownership transfers
 - Monitor and inspect for property compliance with state and federal program requirements



Homeownership Programs

- First Home Loan Program – For single and small multifamily
 - Advantage (down payment/closing costs)
 - First-Generation Program
- Salute ME and Salute Home Again
- Mobile home replacement initiative



Energy and Housing Services

HOMEOWNER PROGRAMS

Delivered by Maine's Community Action Agencies

- Weatherization
- Well Water Abatement Program
- Lead Remediation
- Home Accessibility and Repair Program
- Homeowner Assistance Fund (HAF)

Delivered by seven public housing authorities, five community action agencies, two Habitat for Humanity

- Community Aging in Place



Energy and Housing Services

ENERGY ASSISTANCE PROGRAMS

Delivered by Maine's Community Action Agencies

- Home Energy Assistance Program
 - Energy Crisis Intervention Program
 - Central Heating Improvement Program
- Low Income Assistance Program
- Heat Pump Program

Delivered by MaineHousing

- Maine Water Assistance Program



Housing Choice Voucher Department

- Administer Section 8 federal program
- MaineHousing administers approximately 28% of Maine's Housing Choice Vouchers; the remainder are administered by Maine's 25 local public housing authorities
- 60% of MaineHousing's vouchers go to people who are homeless
- About 3,800 households currently served per year
- ReStart Family Self-Sufficiency (FSS) Program - a voluntary program designed to assist housing choice voucher residents in gaining employment that will lead to economic independence and self-sufficiency
- Homeownership Program - allows the monthly assistance payment to be used to cover a mortgage and other homeownership costs



Homeless Initiatives Department

Statewide Leadership

- Partner with Statewide Homeless Council to plan/implement redesign of homeless response delivery system
- Collaborative applicant for the statewide Continuum of Care (MCOCC)
- Lead agency for Youth Homelessness Demonstration Program (YHDP)
- Built for Zero Regional Homelessness Initiative
- Provide clearinghouse for data on homelessness, including annual Point in Time count
- Provide training and technical assistance to providers and convene communities of practice

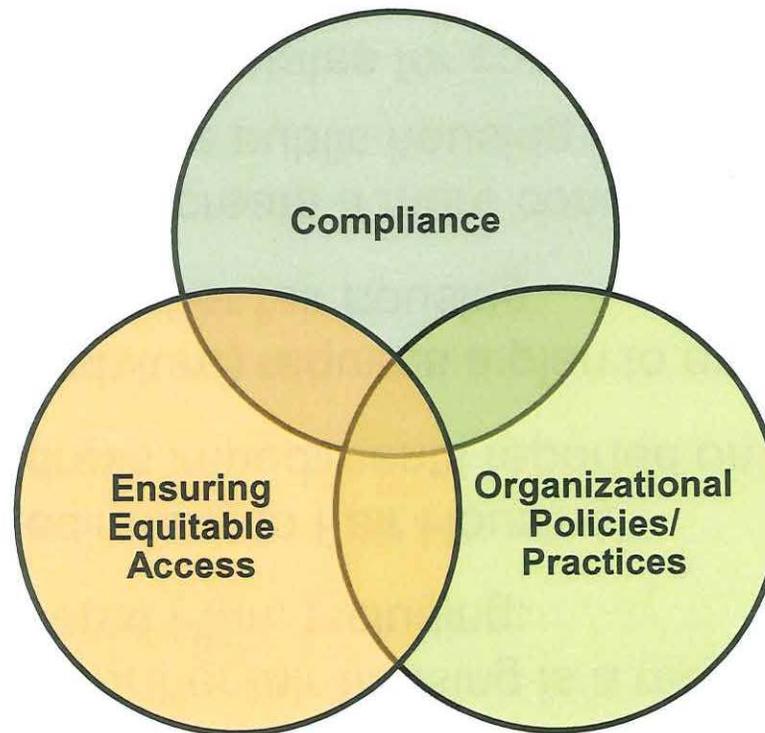
Funding Pass Through for Homeless Services Providers

- Provide funding for emergency shelter and housing navigation services
- Provide program and fiscal monitoring on all funded programs



Fair Housing, Equity and Inclusion Initiatives

A New Approach



Compliance

- Plan to affirmatively further fair housing is a required component of Five-Year Consolidated Plan, including:
 - Analysis of 'Impediments to Fair Housing'
 - Strategies to address impediments reported on annually
- LD 1269 (130th Legislature) requires a plan to ensure public funds are used to affirmatively further fair housing
- A proactive approach to create a more consistent model of analysis and reporting for all Maine public housing authorities
 - Review plans from other states for content and ideas for consultants
 - Bring on a consultant to assist in analyzing data in Maine where typical HUD analysis tools aren't effective with our small numbers of protected classes – e.g., R/ECAPS
 - Develop statewide goals based on analysis



Equitable Access

- Establish stronger relationships with organizations serving communities of color
 - Created Cultural Advisory Group
 - Adjusted RFP language to allow for more flexibility in program design for Housing Navigation Pilot to attract diverse organizations
 - Revised Community Solutions Grant to include nonprofit organizations
- Increase access to program information for New Mainers with limited English proficiency
 - Established connection with Amjambo Africa, a news publication for New Mainers, to promote MaineHousing programs
 - Have a contract in place to allow departments to translate program brochures/info in 10 languages
 - Created a process for Spanish speakers to access a translated Homebuyer Education Course and have a translator for follow up coaching session (working on creating process for other
 - languages)



Government Relations

- Legislative testimony
- Bill tracking
- Governor's office, state agencies and state congressional office constituent inquiries
- Federal congressional office relations
- Municipal government relations



Planning and Research

- Department needs
- Press inquiries
- Constituent inquiries
- Freedom of Access Act requests (legal)



Questions?

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Vouchers Administered by the Housing Choice Voucher (HCV) Department

Program	Information
Housing Choice Voucher (HCV)	<ul style="list-style-type: none"> • Provides rental assistance to income-eligible participants by subsidizing a portion of their monthly rent and utilities. • The rules and regulations of the HCV program are determined by the US Department of Housing and Urban Development (HUD) • MaineHousing’s area of operation is the Balance of the State or the area of the State not served by Municipal or Local Housing Authorities • The State of Maine utilizes a Centralized Waiting list for the HCV Program • Eligibility Determinations <ul style="list-style-type: none"> ➤ Income Restrictions ➤ Criminal Background Screening ➤ Debts Owed to a Public Housing Authority (PHA) ➤ Adverse Termination from a PHA
811/Elderly Waiver Set Aside	<ul style="list-style-type: none"> • Component of MaineHousing’s HCV program • Applicants must be age 18-61, Disabled and under Medicaid Waiver (18-21,29) • Referral from DHHS or licensed provider required • Set aside has its own specific Waitlist • Administered by MaineHousing State Wide
1915c Homeward Bound Set Aside	<ul style="list-style-type: none"> • Component of MaineHousing’s HCV program • Applicants must be age 18-61, Disabled, transitioning from a nursing home or other healthcare institution back into the community and participate in a Medicare Waiver Program • Set aside has its own specific Waitlist • Administered by MaineHousing State Wide
1915c Supportive Services Set Aside	<ul style="list-style-type: none"> • Component of MaineHousing’s HCV program • Applicants must be age 18-61, Disabled and transitioning from a nursing home or other healthcare institution where they have resided for at least 90 days • Set aside has its own specific Waitlist • Administered by MaineHousing State Wide

Program	Information
Building Family Futures (BFF)	<ul style="list-style-type: none"> • Component of MaineHousing’s HCV Program that partners with local Community Assistance Program (CAP) agencies to offer navigation services • Applicants must be a family with children with a Head of Household that works at least part time or attends school full time and resides in an unstable housing situation. • Referral from participating CAP agency required • Administered by MaineHousing in partnership with Aroostook County Action Program, Community Concepts, Penquis, Waldo Community Action Partners, Western Maine Community Action and York County Community Action Corp
Emergency Housing Vouchers (EHV)	<ul style="list-style-type: none"> • Rapid Rehousing program created under the American Rescue Plan Act of 2021 • Referral from the Continuum of Care (COC) required • Administered by MaineHousing in areas outside of Bangor, Caribou, Lewiston, Portland and Waterville
Family Unification Program (FUP) Set Aside	<ul style="list-style-type: none"> • Provides HCV rental assistance to families for which housing is the final barrier preventing reunification or to avoid out of home placement of minor children. • Referral from DHHS required • Administered by MaineHousing Statewide
Home to Stay (HTS) Set Aside	<ul style="list-style-type: none"> • Component of MaineHousing’s HCV Program • Applications submitted by participating shelters • Case management participation required for the initial year of tenancy • Administered by MaineHousing Statewide
Homeownership	<ul style="list-style-type: none"> • Provides monthly assistance to cover mortgage and other homeownership costs. • Participants must be current MaineHousing HCV participant in good standing for one full year • Additional requirements apply
Project Based Vouchers (PBV)	<ul style="list-style-type: none"> • Component of MaineHousing’s HCV Program allocating tenant-based voucher funding to a project. • Projects are selected through a competitive process managed by MaineHousing • Participants pay 30% of their adjusted income towards rent/utilities • Each project maintains an individual waitlist specific to the property • Potential for Participant to obtain a regular HCV after 1 year of tenancy in a PBV unit.
Veterans Affairs Supportive Housing (VASH)	<ul style="list-style-type: none"> • Combines HCV rental assistance for homeless Veterans with Case management and clinical services provided by the Veterans Affairs Medical Center (VAMC) • Referral from Togus VAMC caseworker required • Administered by MaineHousing in areas outside of Augusta, Bangor, Portland and Westbrook

Program	Information
<p>Youth Homeless Demonstration Project (YHDP)</p>	<ul style="list-style-type: none"> • Combines HCV Rental assistance with long term rental assistance and supportive services • Applicants must be age 18-24, currently homeless with minimal option for support and receiving services from Volunteers of America – Northern New England (VOANNE) • Referral from VOANNE required • Administered by MaineHousing within VOANNE’s service area (Kennebec, Knox, Lincoln, Sagadahoc, Waldo and York Counties)
<p>Moderate Rehabilitation (Mod Rehab)</p>	<ul style="list-style-type: none"> • Private apartments rehabilitated with MaineHousing funds in return for the owners’ commitment to affordable rents. • Participants pay 30% of their adjusted income towards rent/utilities • Each project maintains an individual waitlist specific to the property • Participants are not eligible for HCV, assistance stays with unit
<p>Stability Through Engagement Program (STEP)</p>	<ul style="list-style-type: none"> • FedHOME funded Rapid Rehousing with a goal of self-sufficiency through education and support • 24 month maximum subsidy • Applications submitted by participating shelters • Case management participation required for the duration of the program • Administered by MaineHousing State Wide

What are housing choice vouchers?

The housing choice voucher program is the federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. Since housing assistance is provided on behalf of the family or individual, participants are able to find their own housing, including single-family homes, townhouses and apartments.

Housing choice vouchers are administered locally by public housing agencies (PHAs). The PHAs receive federal funds from the U.S. Department of Housing and Urban Development (HUD) to administer the voucher program.

A family that is issued a housing voucher is responsible for finding a suitable housing unit of the family's choice where the owner agrees to rent under the program. This unit may include the family's present residence. Rental units must meet minimum standards of health and safety, every unit is inspected before the subsidy can begin.

A housing subsidy is paid to the landlord directly by the PHA on behalf of the participating family. The family then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program.

Eligibility

Eligibility for a housing voucher is determined by the PHA based on the total annual gross income and family size and is limited to US citizens and specified categories of non-citizens who have eligible immigration status. In general, the family's income may not exceed 50% of the median income for the county or metropolitan area in which the family chooses to live. By law, a PHA must provide 75 percent of its voucher to applicants whose incomes do not exceed 30 percent of the area median income. Median income levels are published by HUD and vary by location.

During the application process, the PHA will collect information on family income, assets, and family composition. The PHA will verify this information with other local agencies, your employer and bank, and will use the information to determine program eligibility and the amount of the housing assistance payment.

How to apply

Applicants can apply online at affordablehousing.com/mainecwl or can request a paper application be mailed.

Roles - the tenant, the landlord, the housing agency and HUD

Once a PHA approves an eligible family's housing unit, the family and the landlord sign a lease and, at the same time, the landlord and the PHA sign a housing assistance payments contract that runs for the same term as the lease. This means that everyone -- tenant, landlord and PHA -- has obligations and responsibilities under the voucher program.

Tenant's Obligations: When a family selects a housing unit, and the PHA approves the unit and lease, the family signs a lease with the landlord for at least one year. The tenant may be required to pay a security deposit to the landlord. After the first year the landlord may initiate a new lease or allow the family to remain in the unit on a month-to-month lease.

When the family is settled in a new home, the family is expected to comply with the lease and the program requirements, pay its share of rent on time, maintain the unit in good condition and notify the PHA of any changes in income or family composition.

Landlord's Obligations: The role of the landlord in the voucher program is to provide decent, safe, and sanitary housing to a tenant at a reasonable rent. The dwelling unit must pass the program's housing quality standards and be maintained up to those standards as long as the owner receives housing assistance payments. In addition, the landlord is expected to provide the services agreed to as part of the lease signed with the tenant and the contract signed with the PHA.

Housing Authority's Obligations: The PHA administers the voucher program locally. The PHA provides a family with the housing assistance that enables the family to seek out suitable housing and the PHA enters into a contract with the landlord to provide housing assistance payments on behalf of the family. If the landlord fails to meet the owner's obligations under the lease, the PHA has the right to terminate assistance payments. The PHA must reexamine the family's income and composition at least annually and must inspect each unit at least annually to ensure that it meets minimum housing quality standards.

HUD's Role: To cover the cost of the program, HUD provides funds to allow PHAs to make housing assistance payments on behalf of the families. HUD also pays the PHA a fee for the costs of administering the program. When additional funds become available to assist new families, HUD invites PHAs to submit applications for funds for additional housing vouchers. Applications are then reviewed and funds awarded to the selected PHAs on a competitive basis. HUD monitors PHA administration of the program to ensure program rules are properly followed.

MaineHousing's Housing Choice Voucher (HCV) Program

- 🏠 MaineHousing's Section 8 Housing Choice Voucher program provides rental assistance to income-eligible tenants by subsidizing a portion of their monthly rent and utilities and paying it directly to their landlords.
- 🏠 The assistance provided is the difference between what the tenant pays toward rent (generally 30% to 40% of the household's adjusted gross income) and the cost of the rent.
- 🏠 MaineHousing's HCV program helps about 3,800 low-income Maine households each month
- 🏠 MaineHousing's area of operation is the Balance of State, that is, the area of the State not served by Municipal or Local Housing Authorities.
- 🏠 The rules and regulations of the HCV program are determined by the U.S. Department of Housing and Urban Development.
- 🏠 Screening for program eligibility includes:
 - 🏠 Checking for income eligibility
 - 🏠 Criminal background screening
 - 🏠 Checking for debt owed to a Public Housing Authority
 - 🏠 Checking for termination of assistance from a Public Housing Authority

Waiting time for our regular vouchers is, unfortunately, sometimes over 5 years. Vouchers are a very limited resources, which only become available as participants come off the program.

Some of the vouchers for special populations such as homeless applicants are offered through referral with significantly less waiting time. Vouchers through the Homeless Priority set aside are offered as available to homeless applicants working with homeless providers across the state.