

• The **Rental Assistance Coupon Plus (RAC+)** program combines rental assistance for people who are homeless with services to help people become self-sufficient and prevent future homelessness. Participants must agree to a contract that involves setting and keeping goals. Applications are taken at emergency shelters or through MaineHousing's housing counselors.

Other programs and initiatives

• Communities interested in developing affordable housing opportunities may create **Affordable Housing Tax Increment Financing (AHTIF)** districts through MaineHousing. Some or all of the incremental taxes generated within the districts by the new affordable housing are used to subsidize the housing, related costs, or other community costs necessitated by the housing, such as roads or schools. MaineHousing reviews and approves the community's application for AHTIF districts. Communities should contact MaineHousing for assistance in preparing their application.

• **(New in 2006)** Through its **Disaster Assistance Loan Program**, MaineHousing provides low interest rate loans for people whose homes are damaged or destroyed by natural disasters. The program supplements federal disaster relief programs. Homeowners with incomes up to \$75,000 may apply for repair loans of up to \$15,000 at 1% interest (interest free for the first year). The home replacement portion of the program follows the same interest rate and income requirements as the agency's first-time homebuyer program, except MaineHousing waives the first-time homebuyer provision. Loans are made by participating lenders.



For more information on MaineHousing programs, please visit our website at www.mainehousing.org, or call toll free 1-800-452-4668 (1-800-452-4603 TTY).

The seven members of the Maine Housing Board of Commissioners are nominated by the Governor and confirmed by the Maine Legislature. The Board establishes MaineHousing's policy and budget. The Board members are:

- | | |
|---|----------------------|
| Dale McCormick, Chair and Director | |
| Donald Gean | Carol Kontos |
| Sheryl Gregory | David Lamoine |
| Elizabeth Horning | John Seigny |

Maine State Housing Authority ("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: Jodie Stevens, 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).



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December 2006



Affordable Housing Programs and Services



MaineHousing offers programs and services that make housing more affordable to Maine people. The agency is authorized to issue its own bonds and secure federal funding to finance affordable housing opportunities for low and moderate-income Maine residents. Using these resources, MaineHousing enables investment of over \$250 million in funds annually to create or improve housing. Over 90,000 Maine households will benefit from MaineHousing programs this year.

This brochure outlines MaineHousing's programs and services. More detailed information on most programs, including information on how to apply, is available at MaineHousing's website, www.mainehousing.org.

www.mainehousing.org

Opening the door to homeownership

MaineHousing's **FirstHome** program offers low-interest rate loans to help Maine's low and moderate-income first-time homebuyers purchase homes. MaineHousing loans can be used to purchase new or existing homes, including condominiums, mobile homes, and owner-occupied two, three, or four unit homes. Banks, credit unions, and other lenders located throughout the state offer these loans. Eligible income limits and home prices vary by family size and county. Program options include:

- Downpayment and closing cost assistance;
- Homebuyer education;
- Added funds for home improvements; and
- Affordable homes in some new subdivisions, through the affordable subdivision program.

Helping renters

MaineHousing provides low-interest rate loans to developers through several programs to create new affordable rental housing throughout the state for low-income seniors, families, and people with special needs, including people who are homeless. The new housing is energy efficient and better for the environment because of the agency's Green Building Standards. MaineHousing has funded development of more than 17,000 affordable, privately-owned apartments for income eligible renters. Income limits for tenants vary by apartment, location, and family size.

The **Section 8 Housing Choice Voucher Program** helps income eligible tenants obtain rental housing by subsidizing a portion of their monthly rent and paying it directly to their landlords. MaineHousing provides about 3,500 of these rental assistance vouchers in areas of Maine not served by local housing authorities, who have their own vouchers.

Making homes safe and warm

MaineHousing runs many programs that help low and moderate-income Maine homeowners make their homes warmer, safer, and more energy efficient.

- The **Low Income Home Energy Assistance Program (LIHEAP)** pays a portion of a participating low-income customer's heating costs. The paid amount depends on family size, income, and other factors. Payments generally are made to fuel vendors on the customer's behalf. LIHEAP also may make emergency fuel payments if funding is available. The program serves about 50,000 low-income households annually. Eligible LIHEAP recipients who pay their own electric bills may qualify for the **Appliance Replacement Program** that provides new, energy efficient refrigerators.

- The **Weatherization Program** funds improvements to make homes of low-income families more energy efficient. Improvements include insulation, caulking, weatherstripping, and central heating system replacement or repair.

- MaineHousing, in conjunction with other agencies, provides 1% loans or grants through the **Maine Home Repair Network** to fund basic home repairs for low-income people. Heating and electrical repairs, roof and structural repairs, handicapped accessibility improvements, and other health and safety improvements are funded through the program.

- The **Maine Septic System Repair and Replacement Program** funds repairs to or replacement of failed septic systems. Homeowners may borrow up to \$15,000 at 1% interest. Income eligibility limits for both the home repair and septic repair programs vary by family size and county.

- The **Lead Hazard Control Program** provides a limited number of grants to low-income homeowners and renters to make homes lead safe. Income eligible homeowners may receive up to \$16,000, and landlords renting to low-income tenants up to \$10,000 a unit (\$100,000 maximum), in interest-free forgivable loans.

- **(New in 2006)** The **Home Energy Loan Program (HELP)** provides loans up to \$15,000 to low and moderate-income homeowners for a variety of energy efficiency improvements, including insulation, heating system repair or replacement, storm doors and windows, roof repairs, and purchase of energy efficient appliances. The interest rate is 1% if the homeowner uses and follows recommendations of a certified energy auditor; 3% without an energy audit. Income limits are the same as in the first-time homebuyer program.

Applications for heating assistance, appliance replacement, weatherization, home repair network, septic repair, and lead hazard control programs are made through participating Community Action Program agencies. Applications for HELP are made through participating private lenders.

Helping people who are homeless

MaineHousing funds Maine's network of emergency shelters, and finances transitional and permanent housing for people and families who are homeless.

- **Emergency homeless shelters** are located throughout the state. Some are general shelters while others provide emergency housing to specific groups, such as victims of domestic violence, youth, families, or veterans. MaineHousing has financed **Single Room Occupancy (SRO)** rental housing in Portland and Bangor for people who are chronically homeless. MaineHousing also has financed supportive housing developments throughout the state that combine affordable rents with services.