

Annual Plan for 2012

- Housing Component -



Why?

- 🏠 Reasons for public forums.
- 🏠 Reasons for specific programs.
- 🏠 Reasons your input is important.



Annual Plan for 2012

- 🏠 HUD requires a Consolidated Plan every five years.
- 🏠 The 2010-2014 Consolidated Plan was submitted in November 2009 and approved by HUD.
- 🏠 Each year MaineHousing and DECD must provide an annual update called the Annual Plan by November 15.
- 🏠 Public forums provide an excellent opportunity for input on our programs and Maine's housing needs.



Consolidated Plan

- 🏠 Sets priorities for using the Home Investment Partnership (HOME), Emergency Shelter Grant (ESG), and Community Development Block Grant (CDBG).
- 🏠 Coordinates planning, application, and performance requirements.
- 🏠 Is designed to benefit low-income people.
- 🏠 Affects all Maine HUD Funding; applications for 17 other HUD programs must be consistent.



Income Level Definitions

🏠 HOME funds target people at different income levels.
Each program has its own income limit.

🏠 Low-Income $\leq 80\%$ Area Median Income

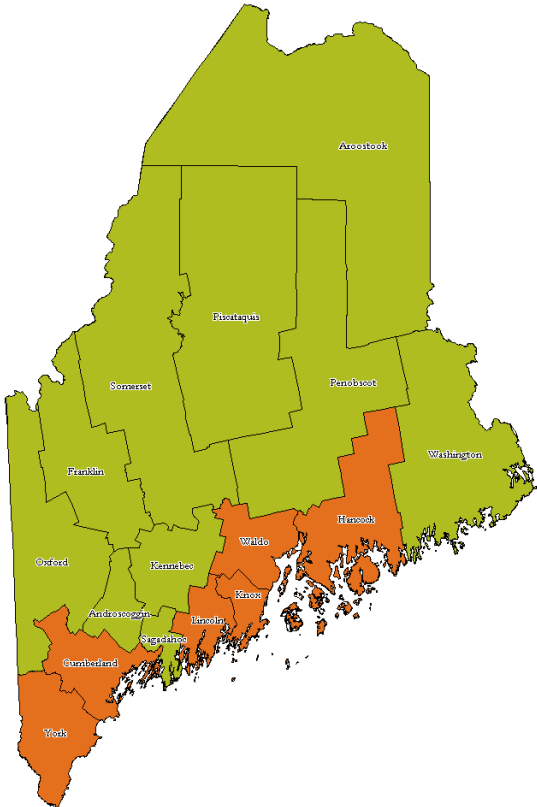
🏠 Very Low-Income $\leq 50\%$ Area Median Income

🏠 Extremely Low-Income $\leq 30\%$ Area Median Income

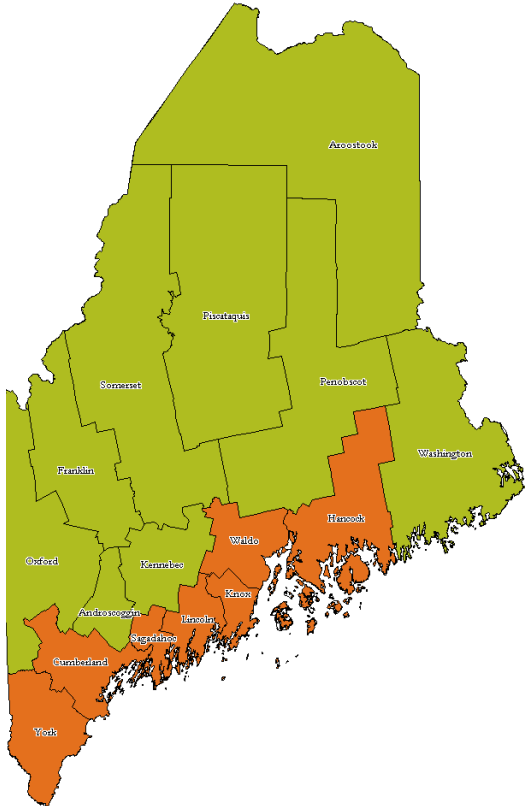


Housing Affordability A Persistent Problem

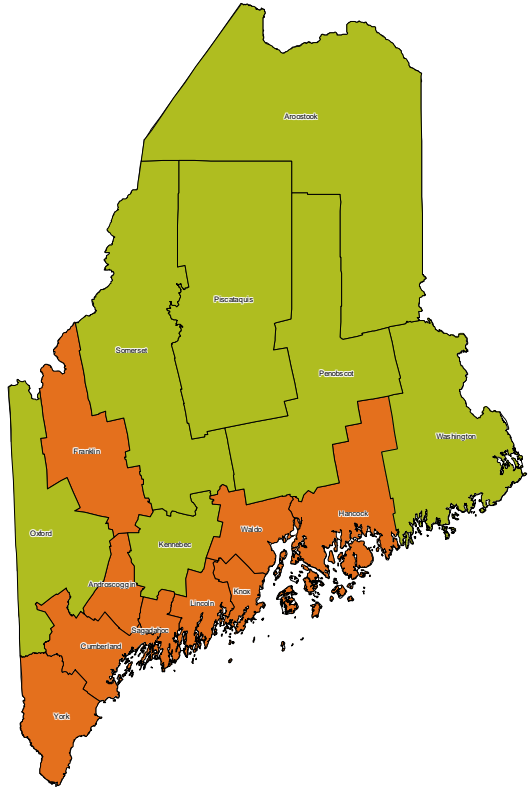
Orange areas considered unaffordable



6 counties in 2000



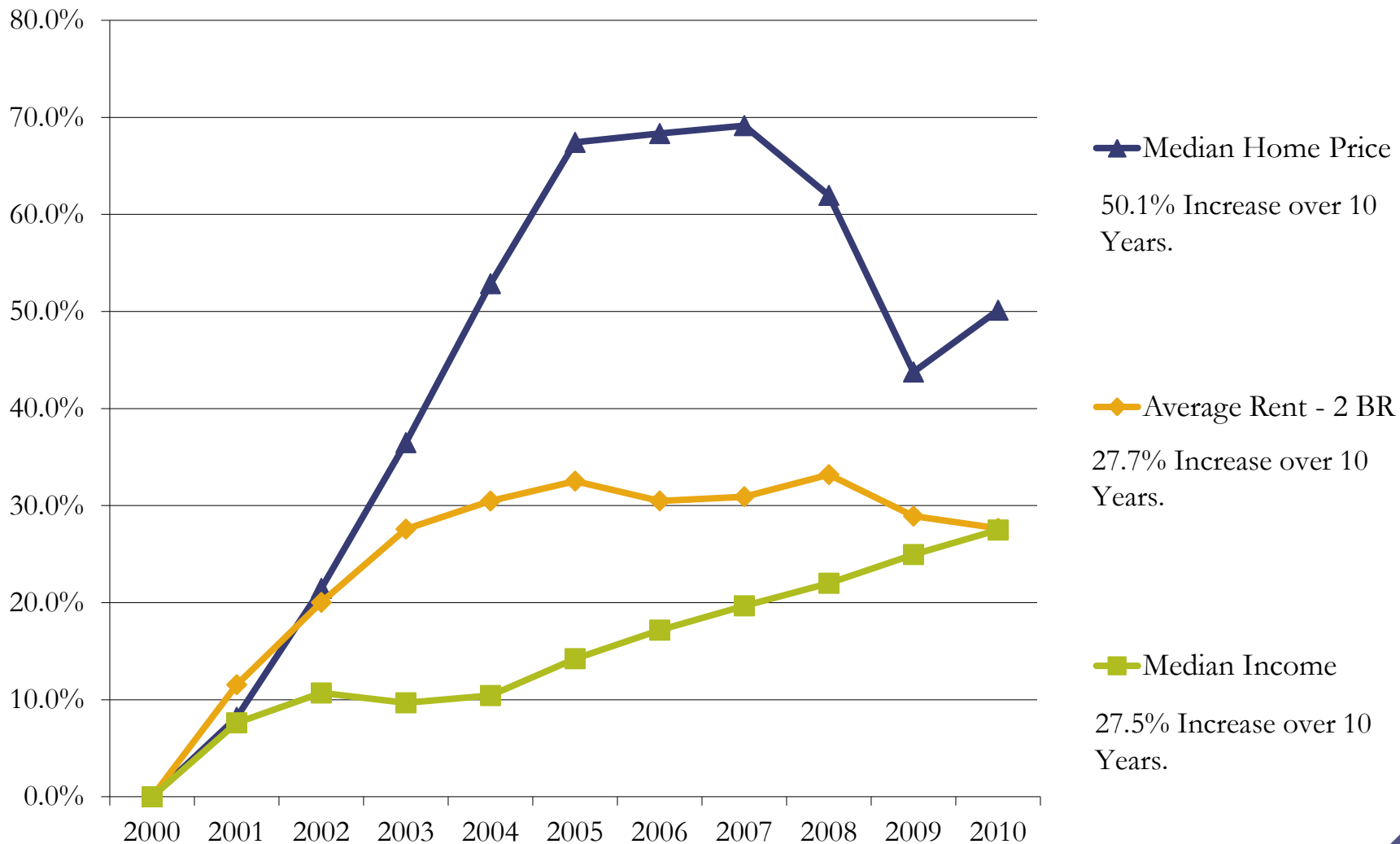
7 counties in 2009



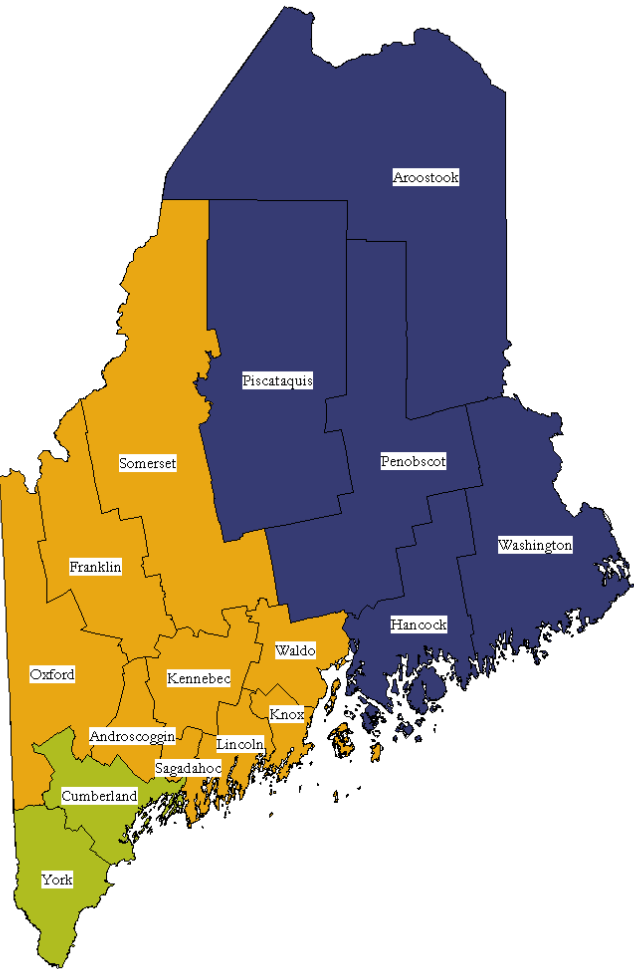
9 counties in 2010



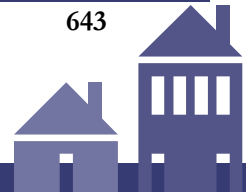
Housing Costs Have Risen Faster Than Incomes



Homelessness Remains a Serious Concern









Region	County	Emergency Shelter Bednights 2010	Domestic Violence Bednights 2010	NonConsenting Client Bednights 2010
Region 1				
	Cumberland	122,111	3,941	379
	York	19,650	5,318	0
	Region 1 Total	141,761	9,259	379
Region 2				
	Androscoggin	11,404	5,006	0
	Franklin (no shelters)	0	0	0
	Kennebec	22,193	2,969	0
	Knox	5,019	69	0
	Lincoln (no shelters)	0	0	0
	Oxford	10,407	0	0
	Sagadahoc (no shelters)	0	0	0
	Somerset	1,018	1,862	0
	Waldo (no shelters)	0	0	0
	Region 2 Total	50,041	9,906	0
Region 3				
	Aroostook	6,175	3,869	264
	Hancock	16,068	0	0
	Penobscot	53,962	2,833	0
	Piscataquis (no shelters)	0	0	0
	Washington	0	2,217	0
	Region 3 Total	76,205	8,919	264
Statewide Total		268,007	28,084	643



Housing Component of Annual Plan

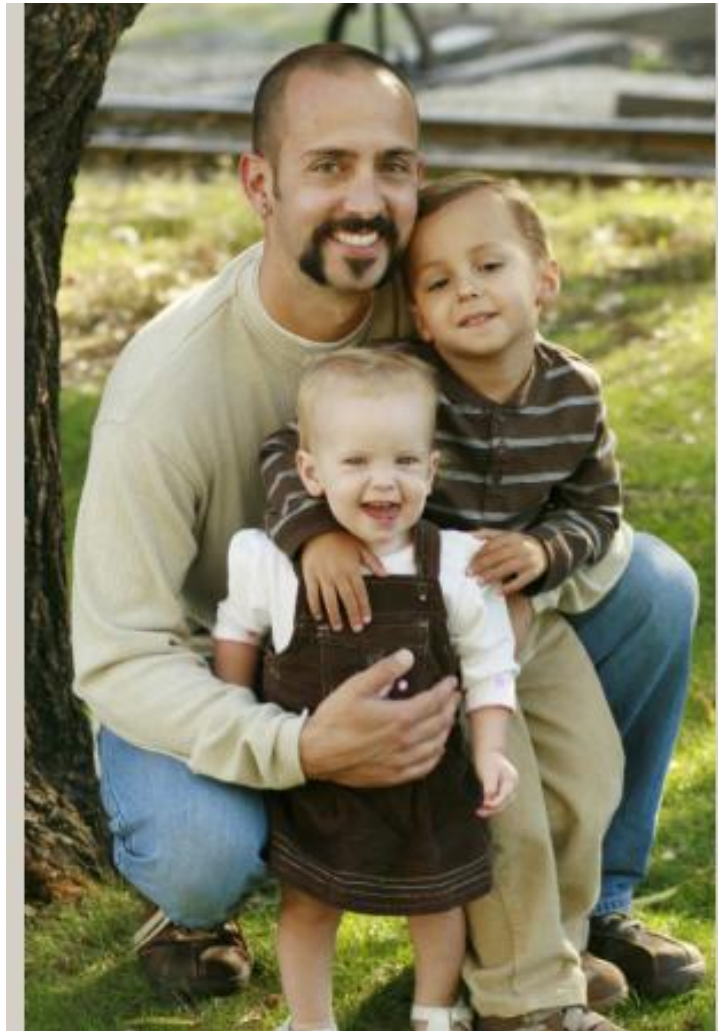
HOME

-  Homebuyer assistance.
-  Home improvement.
-  Rental housing development.
-  Supportive housing development.
-  Tenant based rental assistance.
-  Community housing development organization (CHDO) set-aside.

 Emergency shelter grant



Homebuyer Assistance



Homebuyer Assistance


Homebuyers assisted in 2010

 916 homebuyers assisted with home purchases.

 722 loans used the Gift of Green promotion.

Need

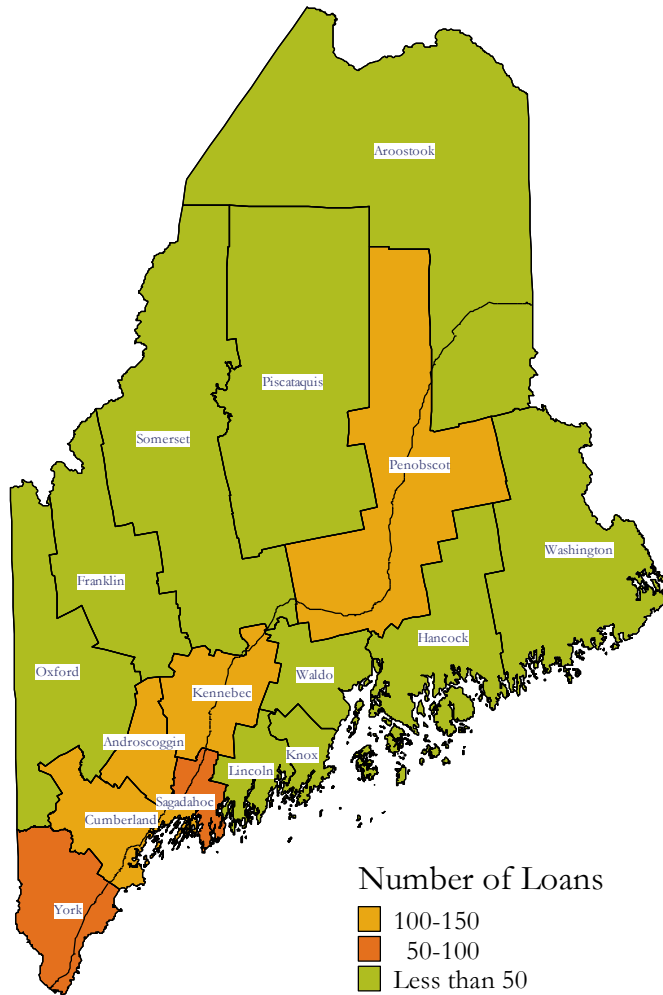
 66,325 potential first-time homebuyers*.

 34,277 (52%) are low-income.

*Renter Households Age 25 – 44.



MaineHousing First Home Mortgages



County	2010 Loans
Androskoggin	129
Aroostook	28
Cumberland	142
Franklin	19
Hancock	14
Kennebec	128
Knox	30
Lincoln	20
Oxford	43
Penobscot	119
Piscataquis	11
Sagadahoc	59
Somerset	35
Waldo	23
Washington	23
York	93
Total	916









Home Improvement








Home Improvement

Homes repaired in 2010

-  Targeted very low-income households.
-  185 homes received repair assistance.
 -  84 very low interest home repair loans.
 -  55 elderly hardship grants.
 -  32 home retrofits for persons with disabilities.
-  82 homes were made lead safe.

Need

-  Over 4,359 homes lack complete plumbing.
-  About 350,000 pre-1978 homes likely have lead paint.
-  Nearly 127,000 of these homes may house children under the age of 6 creating potential lead paint health hazards.
-  6th in nation % of houses built in 1939 or before.
-  Maine ranks 41st of states for % homes built since 2005.



Rental Housing Development






Lakeview - Lincoln





Rental Housing Development - Family

New family units in 2010

-  Targeted low and very low-income households.
-  8 new development projects were financed with a total of 240 family units once complete.
-  3 development projects were completed providing 86 new family units.




Need

-  92,697 low-income rental households.
-  38% of all rental households are rent burdened (pay more than 35% of income for rent).






Rental Housing Development - Senior

New senior units in 2010

-  Targeted low and very low-income households.
-  7 new development projects were financed with a total of 190 senior units once complete.
-  3 development projects were completed providing 65 new senior units.

Need

-  20,688 senior renter households are low-income.
-  10,679 senior renter households are extremely low-income.
-  From 2010 to 2015, need for senior subsidized housing units will increase from about 4,000 to over 7,150 units (a 77% increase).



Supportive Housing Development





Cindy Cookson House - Ellsworth








Supportive Housing Development

New supportive housing units in 2010

-  12 new development projects were financed with a total of 69 supportive housing units.
-  4 development projects were completed providing 23 new supportive housing units.

Need

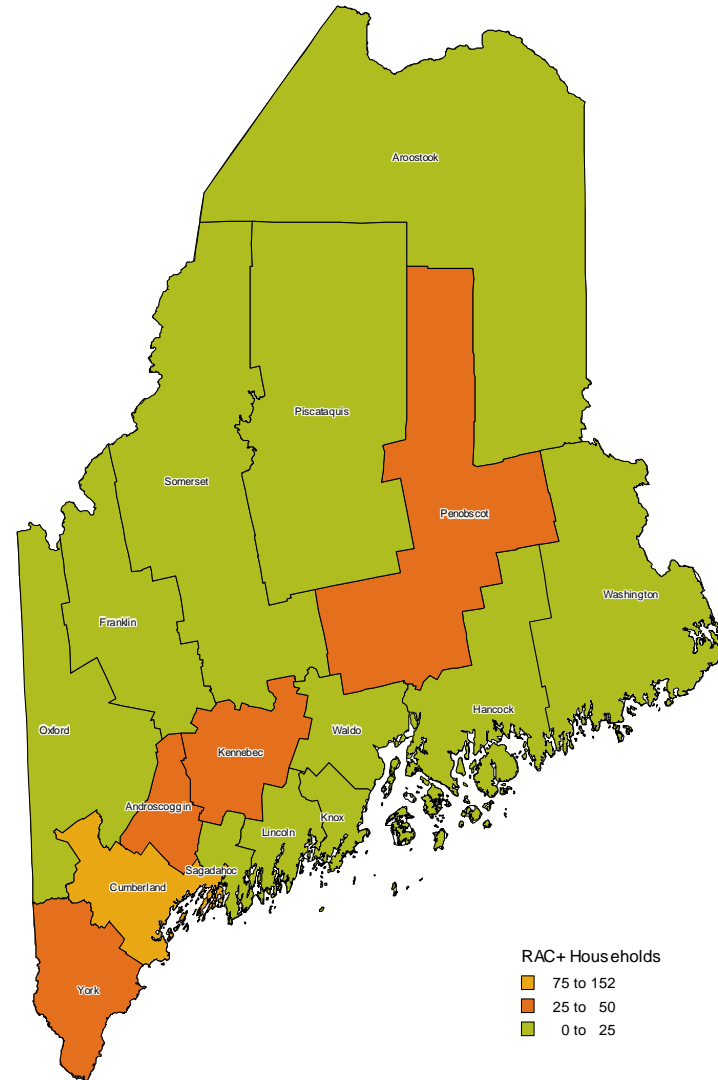
-  143,351 people with physical disabilities.
-  92,668 people with mental illnesses.
-  Approximately 12,500 victims of domestic violence per year.
-  1,800 people identified as chronically homeless*.
-  40 to 60 new HIV/AIDS cases per year.

*Any person who has been homeless for over a year OR has had four or more episodes of homelessness in the last 3 years.






Tenant Based Rental Assistance

🏠 334 homeless individuals & families benefited from Rental Assistance Coupon Plus Program (RAC+) vouchers in 2010.



Homeless Assistance

Homeless assistance in 2010

-  Targeted extremely low-income households.
-  43 shelters received financial assistance to provide 296,734 bednights of service.
-  334 individuals or families were provided rental assistance coupons and self-sufficiency planning.

Need

-  At least 7,340 people were homeless in Maine in 2010.



Promoting Fair Housing

🏠 Barriers to fair housing choice include but are not limited to:

🏠 Actions, omissions, or decisions *taken because of* race, color, religion, sex, sexual orientation, national origin, ancestry, age, physical or mental disability, or familial status.

🏠 Actions, omissions, or decisions *which have the effect of restricting housing choices on the basis of* race, color, religion, sex, sexual orientation, national origin, ancestry, age, physical or mental disability, or familial status.



Tell Us What You Think


🏠 Public forums are an excellent opportunity for input.

🏠 Are you aware of any fair housing issues that need to be addressed?

🏠 What else can we do?



In Closing...

 To submit additional comments and recommendations after this meeting or to request additional information:

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