

OUR MISSION

TO ASSIST MAINE PEOPLE
IN OBTAINING AND MAINTAINING
QUALITY AFFORDABLE HOUSING AND SERVICES
SUITABLE TO THEIR HOUSING NEEDS.



OUR VISION OF SUCCESS

ALL MAINE PEOPLE
HAVE THE OPPORTUNITY
TO LIVE IN QUALITY
AFFORDABLE HOUSING.



OUR CORE VALUES

PASSIONATE AND COMMITTED
THOUGHTFUL AND CARING
PROFESSIONAL • ACCOUNTABLE
RESPONSIVE • INNOVATIVE



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HELPING MAINERS RENT, BUY & HEAT THEIR HOMES SINCE 1969.

MAINEHOUSING

STRATEGIC PLAN 2018-2023



PRIORITIES
& GOALS



ABOUT THE 2018-2023 STRATEGIC PLAN

The 2018-2023 Strategic Plan outlines MaineHousing's Priorities and Goals for the next five years. It incorporates the results from an assessment of trends influencing housing in Maine; the development of scenarios based on certainties and uncertainties; strategic vision sessions on demographic, economic, health, and land-use trends; customer and partner feedback; a review of best practices in the housing field; and a comprehensive risk assessment.

As MaineHousing plans for 2018 and beyond, there are demographic, economic, housing, policy and technology trends that should be taken into account. This document outlines those trends and scenarios, and lists our priorities and our goals plus strategies to achieve those goals.



OUTLOOK

TRENDS

MaineHousing routinely monitors external trends and has identified the following as having the greatest impact on future housing needs:

- Maine's population will not grow and will continue to age.
- Maine's population has changed very little recently in terms of diversity.
- Maine's economy is improving slowly and will continue to do so. That growth will continue to boost Maine's slowly improving housing market, but not in all parts of the State.
- Housing demand will be greatest in service centers located along the interstate and its feeder roads.
- Housing and services will be required to meet the needs of a more mobile as well as aging populations.

- Slower income growth for renter households will continue to make renting less affordable for them.
- The number of homeless people in Maine has declined.
- Maine's rank among the states with old housing stock has dropped; we now rank 8th.
- Maine's energy costs will be driven by the cost of fossil fuels.
- Changing technology will be increasingly essential for accessing services by Maine residents.
- Future public investment in continuing, expanding, or creating housing programs is uncertain.

SCENARIOS

PREDICTABLE CHANGES

Those which we can plan for and address

- Advances in technology
 - Building and design of housing
 - Energy efficiencies
 - Information technology
- Consumer/customer preferences
 - Where to live
 - Own or rent
 - Stay at home
 - Smaller, more energy efficient homes
- Changing business practices
- Changing workforce expectations

UNPREDICTABLE CHANGES

- Uncertainty around federal and state funding and tax codes
- Financial markets and mortgage interest rates
- Availability of workers in the construction industry, housing-related services, and public service

PRIORITIES AND GOALS

EXPAND AFFORDABLE HOUSING OPPORTUNITIES

GOAL 1

Increase the number and quality of First Home Loans

STRATEGIES

- Offer mortgage products that meet the needs of first-time homebuyers
- Streamline the mortgage origination process
- Effectively market the First Home Loan program to eligible borrowers
- Increase the number of lenders and enhance the lender network
- Develop new programs to meet homebuyer needs and opportunities
- Improve loan quality and reduce the number of delinquencies and foreclosures
- Expand and improve homeownership education both pre- and post-purchase



Providing resources to clients at outreach events.

GOAL 2

Increase affordable housing development

STRATEGIES

- Target housing development to communities that provide opportunity and long term sustainability
- Balance the need for housing in both urban and rural areas of the state and identify the population(s) to be served based on a needs analysis

- Identify required housing development characteristics and create incentives for preferred characteristics
- Manage the cost of development
- Expand housing development options
- Provide developer training and educational opportunities to improve the quality of proposals
- Develop relationships with organizations that provide services to housing developments
- Streamline and improve the processes for applying for and analyzing the results of housing development investments

IMPROVE AND PRESERVE THE QUALITY OF HOUSING

GOAL 3

Ensure the long term sustainability of MaineHousing's multifamily portfolio

STRATEGIES

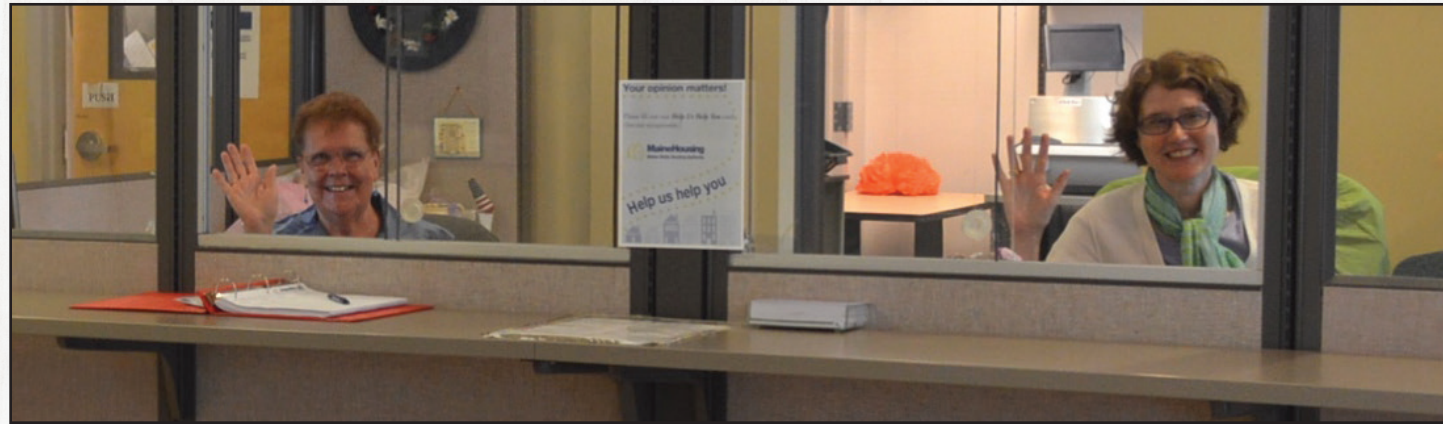
- Maintain and improve the physical condition of multi-family projects
- Ensure long term financial sustainability and affordability
- Improve business processes and practices to focus on managing and preserving housing assets
- Upgrade properties to support aging in place, accessibility, and energy efficiency
- Provide training and technical assistance to property managers
- Enhance the Resident Services Coordinator role

GOAL 4

Help Maine people stay safe and warm in their homes and apartments

STRATEGIES

- Ensure that federal and state energy assistance benefits are fully expended in a timely manner



Welcome to MaineHousing!

- Improve housing quality and accessibility and reduce environmental hazards in the home
- Improve the effectiveness of program delivery with Community Action Agencies and other organizations
- Ensure MaineHousing-supported rental units meet rigorous inspection standards
- Enhance relationships with landlords and property managers

HELP MAINE PEOPLE ATTAIN HOUSING STABILITY

GOAL 5

Reduce the length of time and the number of Maine people experiencing homelessness using best practice methods of Housing First and Rapid Rehousing

STRATEGIES

- Guide and support policy development and collaborative efforts that further best practice methods of Housing First and Rapid Rehousing
- Provide operating and performance incentive funding to shelters
- Seek and support innovative efforts to reduce homelessness
- Provide training and professional development to homeless providers
- Use research and improve the quality of data to make service and funding decisions

- Offer priority for rental assistance in the Housing Choice Voucher (HCV) program to applicants who are homeless and move them quickly into housing
- Provide financial support to enable homeless applicants to lease rental units

GOAL 6

Improve housing stability for Maine people at risk

STRATEGIES

- Increase efforts to prevent homelessness and support stability for people at risk
- Provide support to participants and landlords to prevent evictions
- Offer performance funding to homeless shelters through Emergency Shelter Housing Assistance Program for success in achieving housing stability
- Pilot and test promising approaches
- Assist participants in the Housing Choice Voucher program in locating and leasing homes that best meet their family's needs
- Assist participants in the Housing Choice Voucher program in moving toward financial independence
- Coordinate all MaineHousing programs to maximize the benefits for low income households
- Provide technical assistance and training to ensure shelters are achieving performance outcomes

PROVIDE LEADERSHIP IN THE HOUSING FIELD

GOAL 7

Promote inclusive, sustainable communities that support viable affordable housing

STRATEGIES

- Partner more directly with municipalities and community-based organizations
- Aid municipalities and community-based organizations in creating opportunities for affordable housing
- Direct MaineHousing's resources to communities with viable services and supports
- Support the use of technology to link housing with community and other resources*
- Develop innovative housing models and financing options to meet community needs
- Educate, promote, and advocate for inclusive, fair housing opportunities

* Community is defined in its broadest sense: municipalities, communities of interest, health and social service networks, community based organizations, virtual communities, learning communities.

GOAL 8

Lead and support collaborative efforts to address Maine's housing needs

STRATEGIES

- Apply a data driven approach to identifying housing needs
- Convene statewide policy forums and community dialogues and listen to the voice of the customers and partners
- Expand collaborative initiatives with our partners that test and demonstrate effective approaches to addressing housing needs
- Enhance the reputation and recognition of MaineHousing as a premier housing organization

CONTINUE TO BE VIABLE AND CAPABLE OF MEETING THE STATE'S HOUSING NEEDS

GOAL 9

Ensure the long-term financial viability of MaineHousing

STRATEGIES

- Maintain healthy annual margins; increase fund balances in the Mortgage Purchase Program
- Be prepared to respond to changes in federal and state funding
- Address any weakness displayed in the rating agencies' stress test cash flow runs
- Maintain effective relationships with rating agencies

GOAL 10

Become an efficient, effective organization that people want to work for and do business with

STRATEGIES

- Develop and maintain a high performing and dedicated workforce; become a learning organization
- Plan for succession and enhance leadership opportunities for MaineHousing employees
- Plan, design, and deliver a quality workplace for MaineHousing employees
- Embed a culture of continuous improvement throughout the organization and continually improve business processes
- Establish and implement a process that prioritizes and advances our investment in technology and supports key business processes
- Continually identify and respond to the agency's business risks, problems, and opportunities