

# August 15, 2023 Board Packet

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**Board of Commissioners Meeting – August 15, 2023 9:00 a.m. to 12:00 p.m.**

MEMBERS OF THE BOARD: Frank O'Hara (Chair), Daniel Brennan, Henry Beck, Laura Buxbaum (Vice Chair), Nancy Harrison, Elizabeth Dietz (Secretary), Renee Lewis, Noël Bonam, Paul Shepherd, and Deborah Ibonwa

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9:00	<b>Adopt Agenda (VOTE)</b>	<b>All</b>
	<b>Remote Commissioners</b>	<b>Frank O'Hara</b>
	- Reason remote	
	- Any other persons at their location	
	<b>Approve minutes of June 20, 2023 meeting (VOTE)</b>	<b>All</b>
	<b>Communications and Conflicts</b>	<b>All</b>
	<b>Chair of the Board Updates</b>	<b>Frank O'Hara</b>
	- Move October meeting to October 24, 2023 because of NCSHA conference	
	<b>Director Updates</b>	<b>Dan Brennan</b>
9:15	<b>2024 Goal Setting</b>	<b>Jamie Johnson</b>
	<b><u>Department Reports:</u></b>	<b>All</b>
	Asset Management	
	Development	
	Energy and Housing Services	
	Finance Monthly Report	
	Financial & Budget Report	
	Finance Delinquency Report & Charts	
	Homeless Initiatives	
	Homeownership	
	Housing Choice Vouchers	
	Human Resources & Facilities	
	Information Technology	
	Planning and Research	
	2023 Board Calendar	
	<b>Adjourn (VOTE)</b>	<b>All</b>

**The next meeting of the Board is scheduled for September 19, 2023  
virtually and in person at 26 Edison Drive, Augusta, Maine**

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Minutes of the Board of Commissioners Meeting June 20, 2023

### **MEETING CONVENED**

A meeting of the Board of Commissioners for MaineHousing convened on June 20, 2023 at the offices of MaineHousing, 26 Edison Drive, Augusta, Maine and virtually. Notice of the meeting was published on June 9, 2023 in Central Maine newspapers. Notice of Board of Commissioners meetings is also on MaineHousing's website at [www.mainehousing.org](http://www.mainehousing.org).

Chair Frank O'Hara called the meeting to order at 9:00 a.m. Director Dan Brennan, Commissioners Elizabeth Dietz, Paul Shepherd, and Laura Buxbaum all attended in person. Deputy State Treasurer Gregory Olson attended remotely due to illness and no one else was at his location. Commissioner Nancy Harrison attended remotely because she was on vacation and she was alone at her location. Commissioner Noël Bonam attended via telephone because of other commitments and he was alone at his location. Commissioner Renee Lewis was absent. There was a quorum present.

### **PUBLIC ATTENDANCE**

Guests and staff present for all or part of the meeting included: Ashley Carson, Chief Counsel; Jimmy Puckette, Counsel; Adam Krea, Senior Director of Finance and Lending; Lauren Bustard, Senior Director of Homeless Initiatives; Genevieve Soucy, Director of Energy & Housing Services; Scott Thistle, Communications Director; Erik Jorgensen, Senior Director of Government Relations & Communications; Allison Gallagher, Director of Housing Choice Vouchers; Troy Fullmer, Manager of HEAP; Joshua Pinkerton, Data Analyst; Karen Lawlor, Executive Administrator; Craig Given, Director of Information Technology; Jamie Johnson, Senior Director of Operations; River Dufour, Summer Intern; Andrew Thomas, Help Desk Analyst II; Jane Whitley, Director of Human Resources and Facilities; Bob Conroy, Director of Asset Management; Barbara Brann, HCV Housing Manager Homeless Priority; Melissa Cloutier, HCV Housing Manager; Kevin Bernier, Inspection Services Manager; Tara Hembree, Homeless Response Systems Coordinator; Greg Payne, Senior Advisor on Housing Policy; Emily Meade, HUB 5 Coordinator (Western Maine); Helio Mateus, Executive Director of Angolan Community of Maine; and Gerrylynn Ricker, Paralegal and Note taker.

### **ADOPT AGENDA**

*Commissioner Dietz made a motion seconded by Commissioner Shepherd to adopt the June 20, 2023 agenda. The vote carried unanimously.*

### **APPROVE MINUTES OF MAY 23, 2023 MEETING**

*Commissioner Dietz made a motion seconded by Commissioner Harrison to accept the May 23, 2023 minutes as written. The vote carried unanimously.*

### **COMMUNICATIONS AND CONFLICTS**

Chair O'Hara reported that Deb Ibonwa resigned as Commissioner. She has a lot of other commitments and she is trying to scale them back. Chair O'Hara asked the Commissioners if they had any potential candidates to please e-mail himself or Director Brennan and they will forward those names to the Governor's office.

Chair O'Hara also reported that he received a communication from an employee that had been laid off from MaineHousing. Chair O'Hara told the former staff person that he would report the complaint to Director Brennan and the Human Resources Director and have them look into best practices.

Chair O'Hara stated he had a good friend tell him that their daughter who had a teaching job in Portland, paying high rent and looking for a house and could find nothing in Portland so she looked in Auburn, 45 minute commute. She found a house for \$250,000, she put in a bid for \$292,000 and there were twenty other bids and the place sold for \$325,000. This shows that the housing market is still experiencing a shortage, even with higher interest rates.

Commissioner Nancy Harrison reported to the Board that she had a communication with Adam Krea and Craig Reynolds and a few members of the mortgage operations team regarding a potential mobile home replacement loan.

Commissioner Laura Buxbaum reported she had emailed Director Brennan about seeing if MaineHousing would be participating in the greenhouse gas reduction fund.

## **DIRECTOR UPDATES**

Director Brennan reported issues, his activities and upcoming matters as follows:

- New Director of Homeless Initiatives, Kelly Watson. Kelly has been a manager in the Homeless Initiatives department for a number of years.
- Will be conducting second interviews of three candidates for the Planning and Research Director position.
- Attended the NCSHA Low Income Housing Tax Credit Conference in Seattle last week. At each of these NCSHA events Director Brennan meets with Executive Directors from around the country as a member of the NCSHA Board. The following, in no particular order, are subjects that were discussed:
  - Federal Legislation around the low income housing tax credit;
  - Fannie Mae and their involvement with buying tax credits nationally;
  - Debt ceiling deal and the impact on HUD funding;
  - Asset management legislation includes HOTMA which is regulations on how income eligibility is calculated; physical plant inspection protocols is now centralizing into one approach called NSPIRE;
  - Spent some time with staff from Pro-Link, the vendor we've been working with to create our new Multi-Family / Development database. They spoke very highly of MaineHousing staff;
  - Director Brennan is on a national task force for Best Practices with low income housing tax credit administration and we were supposed to finalize our recommendations at the conference in Seattle but it was decided to postpone that until the annual conference in October in Boston;
  - Commissioner Buxbaum mentioned earlier the energy related programs. The Inflation Reduction Act has brought on a dozen or so of new programs were discussed at the conference; and
  - Attended a listening USDA Rural Development session on their preservation strategies.
- Director Brennan and Erik Jorgensen met with Senator Pierce and Representative Gere, Co-Chairs of the Housing Committee at their request. The meeting was to discuss big picture and what MaineHousing has going on. The meeting went very well.
- Remaining very active in the areas of homelessness and asylum seekers. Greater Portland Council of Governments has presented us and Greg Payne of the Governor's office with a proposal regarding Unity College. They have pulled it together in a formal ask and we are just starting to look at that.
- Lauren Bustard was recognized by New Beginnings, a youth homeless group out of Lewiston at a dinner. It was very nice to see Lauren honored that way.
- Maine Real Estate and Development Association held its annual spring conference.
- MaineHousing had a Pride cookout here at the office. It was very well attended. It was a very

cool event. Our Moxie Café has never been so full.

- Spoke to the Maine Council on Aging at their quarterly meeting.
- Had an opportunity to speak with Harold Pachios on “Pachios on the News.” We did a one hour presentation on affordable housing.
- Lauren Bustard and Director Brennan hosted a luncheon with our Cultural Advisory Group.
- Attended a brick smashing event at Picker House Lofts in Lewiston.
- Heading to Boston this week for a Federal Home Loan Bank of Boston Advisory Board meeting, that is a quarterly meeting.
- Meeting with Cynthia LaCasse, the new Executive Vice President of Evernorth this afternoon.
- Will be attending the Executive Directors workshop in July in Nashville.
- There will be no MaineHousing Board meeting in July.

## LEGISLATIVE UPDATES

Senior Director of Government Relations & Communications, Erik Jorgensen reported that we are in the end of the legislative session right now. All the housing bills have been run through the committee process. Sometimes there are last minute initiatives that pop up. The housing committee is largely done with its work. They will restart over the summer but right now they are just doing end of the year stuff. Erik has been doing a lot of fiscal notes for bills that have passed. The legislation is meeting a lot right now, they are doing daily sessions, sometimes double sessions. There is talk of even triple sessions to retire the bills. The big issue right now is watching the appropriations table. People think that when a bill passes that it is done but then they realize it has not been funded yet. It has to go on the appropriations table and there is an allocation process that has to happen that is called “running the table.” Right now there is about \$1.1 billion worth of funding requests with only about \$12 million being available after the Governor’s budget. A couple table bills we are watching are the positive rental credit bill that captures rental payment data and report it to credit bureaus to help boost credit scores for renters. This would allow renters to build and establish credit scores and improve them. Another one we are watching is the older Mainer house sharing bill. That bill is on the table but we may be able to fund that ourselves. Another important table bill is the State lead program. The legislation gave us four years-worth of funding approximately and we used the last of that in this current year. We’ve gone to the legislature and asked them to extend that. That is sitting on the table as well. The big thing we are focusing on right now is the budget itself. Most of the things we were concerned about are included in the governor’s budget which is really good news and they are: about \$80 million in housing production subsidy; emergency housing funds to continue on with various emergency housing activities; Innovation Funds which is some money that might be used for accessory dwelling units; and funding for the low income assistance program which we play a ministerial role in. We’re also keeping an eye on the Housing First which is included in the budget. Greg Payne, Senior Advisor to the Governor on Housing, joined Erik in reiterating that housing is a number one priority of this legislature. He stated he believes the housing committee has done great work. They have focused on the right things and it has really worked out having that special committee doing what it is doing. Greg thinks people understand that there are some existing shelters that are really struggling and need some support; they also understand how important lead abatement is so we may see \$10 million going in multiple directions. Greg mentioned LD 724 which strengthens preservation laws in Maine and he expects the Governor to sign that into law. That small bill also includes a tweak to the growth management law that allows the Rural Rental Program to get used in a lot more places in Maine. Greg mentioned LD 1706 which he believes is also on the Governor’s desk for signature this week and it clarifies some things in the big zoning law that passed last year, LD 2003. Greg believes production money is going to be a big story in the next coming months as well as the continued work around homelessness, both of the asylum seekers and people experiencing homelessness. There is obviously a crisis in Portland and MaineHousing staff is working on those issues. Greg thought this session has been historic and by far the most fruitful session that Maine has ever had on housing issues and it has been a real pleasure working with Erik and Dan and the rest of the MaineHousing staff. Chair O’Hara told Greg that at our August Board meeting we will be doing goal setting and he asked Greg what he thought the Board should be paying attention to in the goal setting for the coming year. Greg said he

thought the energy piece is going to be big, working with the Governor's energy office. Housing first is a really big deal.

## **ADOPT CHAPTER 24 – HOME ENERGY ASSISTANCE PROGRAM RULE AND PROGRAM YEAR 2024 STATE PLAN**

Manager of HEAP, Troy Fullmer, reviewed for the Commissioners the written comments received and the comments that were made at the public hearing and MaineHousing's responses to those comments. There were seven total comments received.

*Chief Counsel Ashley Janotta Carson read the proposed motion, to repeal the existing Home Energy Assistance Program Rule, Chapter 24 of MaineHousing's rules, and replace it with the replacement Home Energy Assistance Program Rule attached to the memo on adoption of the Home Energy Assistance Program Rule and FFY2024 State Plan from Manager of HEAP Troy Fullmer and Chief Counsel Ashley Janotta Carson to the Board of Commissioners dated June 13, 2023. Commissioner Buxbaum said "so moved" and it was seconded by Commissioner Dietz. The vote carried unanimously.*

*Chief Counsel Ashley Janotta Carson read the proposed motion, to adopt the FFY2024 Home Energy Assistance program State Plan as attached to the memo on adoption of the Home Energy Assistance Program Rule and FFY2024 State Plan from Manager of HEAP Troy Fullmer and Chief Counsel Ashley Janotta Carson to the Board of Commissioners dated June 13, 2023. Commissioner Dietz said "so moved" and it was seconded by Commissioner Shepherd. The vote carried unanimously.*

## **HOUSING CHOICE VOUCHER DEPARTMENT PRESENTATION AND HCV ANNUAL PLAN DRAFT REVIEW AND TIMELINE**

Director of Housing Choice Voucher, Allison Gallagher introduced her management team to help with the presentation. Melissa Cloutier, HCV Housing Manager; Barbara Brann, HCV Housing Manager Homeless Priority; and Kevin Bernier, Inspection Services Manager. Over the next few months MaineHousing is going to be updating its annual PHA plan. It is a report MaineHousing is required to submit to HUD annually which is essentially a progress report telling how MaineHousing is doing with its goals and priorities that it set in the five year plan. Allison highlighted some of the areas that will be submitted to HUD as well as reviewed the timeline and stakeholder process. The public notice will be published in newspapers statewide; she will seek feedback/recommendations from the Resident Advisory Board; the public hearing will be held at the September 19, 2023 Board meeting; and she will ask the Commissioners to adopt the Plan at the October 17, 2023 meeting. Allison then presented a slideshow outlining the HCV Program. The current budget for 2023 is \$37,615,844; average per unit cost is \$810; the number of vouchers we can serve is around 3,870 at a per unit cost of \$810. Our current first quarter average leased units is 3,540 which gives us a leasing capacity of 330 vouchers. Although on average, we have over 300 people searching for apartments per month. Melissa and Barbara went over the process of applying through the leasing process. Melissa explained the process when you apply through the centralized wait list. They are similar but there are differences as well. Melissa pointed out there are over 19,000 people on the waiting list. During 2018 and 2022 we have drawn 2,652 people off just the centralized wait list. Barbara then explained applying through our homeless priority process. There is a homeless priority list separate from the centralized waiting list. MaineHousing made a commitment that 60% of its available funding would be set aside for households experiencing homelessness. The homeless priority process is a quicker process and response time due in part to our partnerships with housing shelter navigators. Barbara told the Commissioners that last year, in 2022 we had 519 vouchers that were offered and 187 households were housed. Allison asked Chair O'Hara and Commissioner Shepherd to help with today's presentation. Allison sent both of them through e-mail offer packets which are several pages. With Chair O'Hara, Allison sent the information and asked him to just complete it to the best of his ability, he wasn't allowed to ask any questions and she offered him no assistance. With Commissioner Shepherd, Allison set up a phone call to help him and they spent about 45 minutes going through the application and answering his questions. Kevin Bernier discussed the NSPIRE approach to physical plant inspections. We are waiting to find out when and/or if that approach is going to be mandated.

## HOMELESS INITIATIVE UPDATE

Lauren Bustard, Senior Director of Homeless Initiatives came to present an update on the Maine Homeless Response System. Lauren introduced Tara Hembree, our Homeless System Response Coordinator who works with all the Hubs and Emily Meade, Hub 5 Coordinator. She covers Franklin and Oxford County. Lauren went on to discuss that MaineHousing's contract with Community Solutions and the Built for Zero initiative is coming to an end. There are so many complex issues surrounding homelessness that we do not have any control over. Community Solutions has been working with us on growth mindset, we don't really know how to solve the problem, but we can figure it out. Embrace failing forward, test a hypothesis, and iterate/improve based on what we learned and bias towards action, remember homelessness is what happens when we're busy making 10-year plans to end homelessness. Lauren reviewed improvement opportunities in the system and we are currently in the implementation phase. All nine Hub coordinator positions are filled. Lauren reviewed the rolls of the state strategy team, the Statewide Homeless Council and the Continuum of Care. Lauren then talked briefly about By-Name lists. Agencies need to share data in a single place; list needs to include people sleeping in temporary accommodations and on the streets; it has to be person-specific so each person has an entry that includes their name, history, health and housing needs; and each person can be followed through the system. It needs to have regular updates, at least monthly as a minimum, as people's housing status changes, so do their list entries; and quantitative reliability, data balances month over month. Tara Hembree reviewed the system improvement work – processing mapping and identifying barriers. Tara talked about brainstorming ideas on how to overcome the barriers. Tara introduced Emily Meade from Hub 5. Emily explained she covers Franklin and Oxford Counties as well as Livermore and Livermore Falls. Her agency of record is Western Maine Community Action in Wilton. She reviewed her goals which includes creating a stakeholders group to meet monthly and work on big picture projects. She has a diverse group that includes shelter providers, hospital staff, members of police departments and other community organizations. They are working on community education, provider collaboration, and coordinated entry.

## ADJOURN

*Commissioner Dietz made a motion seconded by Commissioner Buxbaum to adjourn the meeting. The meeting was adjourned at 11:50 a.m. by unanimous vote of the Board.*

Respectfully submitted,

Elizabeth Dietz

# MaineHousing Board of Commissioners Annual Goal Setting



## Home is Key

MaineHousing is an independent authority created by the Maine State Legislature in 1969 to address problems of unsafe, unsuitable, overcrowded, and unaffordable housing. A \$2.1 billion financial institution with a staff of over 180 people, MaineHousing uses public-private partnerships to provide significant public benefit to Maine while assisting more than 90,000 Maine households a year.



## Agenda

Facilitator – Jamie Johnson

9:15 am – 9:35 am	Begin with the End in Mind
9:35 am – 10:35 am	Affinity Diagram <ul style="list-style-type: none"><li>• Top Priorities for 2024</li></ul>
10:35 am – 10:50 am	Getting to the Next Level – Dan Brennan <ul style="list-style-type: none"><li>• 2023 Goal Setting Review</li><li>• Goal Setting Vision for 2024</li><li>• Strategic Plan 2025 – 2028</li></ul>
10:50 am – 11:00 am	MaineHousing Program Funding – Adam Krea <ul style="list-style-type: none"><li>• High Level Overview of Discretionary vs Nondiscretionary</li></ul>
11:00 am – 11:45 am	Affinity Diagram <ul style="list-style-type: none"><li>• Priorities to Add</li><li>• Resort and Clarify</li></ul>
11:45 am – 11:55 am	Message for Major Programs
11:55 am – 12:00 pm	Reflections and Next Steps – Dan Brennan



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## Affinity Diagram

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Purpose – An Affinity Diagram is a brainstorming tool used to organize many ideas into groups with common themes or common relationships.

1. Facilitator identifies the topic and shares that it will be a silent exercise.
  2. Each participant will quietly put their ideas on Post-it notes - one idea per Post-it note – no limit on ideas. (10 - 15 minutes)
  3. Place Post-it notes randomly on a board or flip chart. (5 - 10 minutes)
  4. Allow participants to start grouping the ideas into categories or themes. (15 minutes)
    - It is okay to move the Post-it note that someone else has already moved.
    - If you cannot agree on where an idea belongs, write a duplicate note and put it in both groups.
    - Silence is critical!
  5. Discussion (20 minutes)
    - Work through the groups one at a time.
    - Participants interpret what they see.
    - Participants suggest a label or key theme for each group.
- ✓ Getting to the Next Level – Dan Brennan
- ✓ MaineHousing Program Funding – Adam Krea
6. After hearing the above information each participant will have the option to add an idea. (10 minutes)
  7. As a group the participants will resort, clarify the groups and finalize the group naming. This is not done in silence. (15 minutes)
  8. Each participant will then rate the themes with 1 being the most important. (15 minutes)
  9. Finalization of top themes which will become priorities for 2024. (5 minutes)

Homelessness	
Commissioners' Comments	2023 Milestones
MaineHousing should maintain a leadership role in addressing homelessness in the State.	<p>We are a leader in this area. We serve as the collaborative applicant for Maine’s Continuum of Care, partner with the Statewide Homeless Council, and work closely with Community Solutions in developing and implementing the homeless system redesign.</p> <ul style="list-style-type: none"><li>• The Housing Choice Voucher January 1, 2023 Administrative Plan prioritized 60% of its available vouchers for homeless, currently housing 906 through this initiative with an additional 155 searching.</li><li>• We allocated \$1.4MM of Fed Home to the Stability through Engagement Program (STEP), currently housing 90 with an additional 44 searching.</li><li>• We matched State and Local Fiscal Recovery Funds with State Home for a total of \$3MM over two years for a housing navigator pilot. This initiative has served 789 individuals and provided the referrals below to the Homeless Priority:<ul style="list-style-type: none"><li>• ACAP-11 referrals (4 searching)</li><li>• PCAP- 6 referrals (2 leased and 1 searching)</li><li>• Wabanaki-16 referrals (8 searching)</li><li>• YCS/Fairtide-1 referral (1 searching)</li></ul></li></ul> <p>We have worked directly with the Governor’s office on an unprecedented \$22 million emergency homeless initiative and on both emergency and long-term solutions with LD 3 funding. We are collaborating with cities and towns to use these funds to develop appropriate local solutions in those municipalities.</p> <ul style="list-style-type: none"><li>• \$2.9MM was allocated to assist GA offices, Homeless Shelters, and Community Action Agencies prevent unsheltered homelessness during the winter by providing these funds for emergency hotel rooms.</li><li>• \$1.3MM was allocated to 14 warming shelters for winter 2022-2023.</li><li>• \$16.8MM was allocated to 17 long term projects and for the conversion of two Portland warming shelters into longer-term shelters.</li><li>• Contract ended with Community Solutions. Statewide oversight is transferring to Statewide Homeless Council.</li></ul>

Homelessness	
Commissioner' Comments	2023 Milestones
Implementation of hubs – MaineHousing should work to assure that the hub system is fully implemented.	<p>We have continued to work closely with the State team and HUB Coordinators to gather, assess and analyze data. It was difficult to obtain data from non-ESHAP shelters.</p> <ul style="list-style-type: none"> <li>• All hubs are active and coordinator positions are filled.</li> <li>• We are compiling a list of properties in our portfolio, by region, that have a homeless set-aside or preference as a reference guide for partners.</li> <li>• We have made progress in obtaining data and increasing coordinated entry participation from non-ESHAP shelters by showing the benefits of more complete data, which facilitates the connection of clients to housing resources and community supports in their hubs.</li> <li>• In partnership with Community Solutions we are finalizing a state-wide report to collect client in-flow and out-flow.</li> </ul>
Explore the options of congregate housing and Single Room Occupancy units as one piece of the homelessness puzzle.	<p>This is an important model to explore for supportive housing and housing first projects for those experiencing homelessness, particularly unsheltered homelessness.</p> <p>SRO's tend to be an urban solution and can be seen as an adjunct to the shelter system.</p> <p>Specific additional funding for this initiative has not at this time been identified.</p> <ul style="list-style-type: none"> <li>• HCV currently houses 38 people in SRO units through our Project Based Voucher program. <ul style="list-style-type: none"> <li>▪ Portland-25</li> <li>▪ Waterville-5</li> <li>▪ Leeds-4</li> <li>▪ Sanford-4</li> </ul> </li> <li>• We are currently planning to fund 2 projects with LD 3 funding that will create 24 SROs with the potential for an additional project with 115 SROs.</li> <li>• We will be adding an option for SROs to the Rural Housing program.</li> </ul>

Homelessness	
Commissioner' Comments	2023 Milestones
Asylum Seekers: MH Should be partnering and working with other agencies.	<p>We should not be the lead agency in this effort, but we should continue as an active participant, along with governor’s office and state agencies. We believe this should not be seen as a homeless issue, but rather a human service issue.</p> <ul style="list-style-type: none"><li>• We are working with the Governor’s office, City of Portland Officials, developers and nonprofit organizations to utilize a significant portion of the \$22 million emergency homeless initiative to fund both temporary and permanent housing for asylum seekers.</li><li>• We also continue to collaborate with DHHS through weekly meetings.</li><li>• Asset Management is managing rental assistance agreements for asylum seekers for a period of two years. There are 54 units for West End II and 60 units for Brunswick Landing.</li><li>• \$600,000 in rent gap funding was provided to partners to target the families required to leave hotels in South Portland on June 30.</li><li>• Negotiations were completed with the City of South Portland, Howard Johnson, and Catholic Charities to house approximately 300 asylum seekers residing in South Portland through June 30, 2024. This will use the highly successful transitional housing model used in Saco.</li><li>• Negotiations were completed with Giri Hotel Group and Catholic Charities to continue to house approximately 320 asylum seekers residing in the transitional housing project at the Comfort Inn in Saco through December 31, 2024.</li><li>• MaineHousing was included in the Governor’s Executive Order issued on August 2<sup>nd</sup> to plan for the creation of a state office of New Americans.</li></ul>
Mental health and addiction – expand opportunities for group, transitional and recovery housing.	<p>We agree on the critical nature of serving this population and will continue to collaborate and follow the lead of DHHS in this area.</p> <ul style="list-style-type: none"><li>• We do and will take advantage of any capital funding from HUD for new recovery housing construction.</li><li>• We increased the collaboration between the Homeless Initiatives and Asset Management departments as member of the Homeless Initiatives team attends the ongoing supportive housing team meetings to integrate into the hub system.</li><li>• As of July 1, 2023 DHHS has partnered with Maine Association of Recovery Residences to administer its Recovery House operating reserve funding program that MaineHousing administered for two years while assisting DHHS with its implementation.</li><li>• The state legislature appropriated \$1.5 million to hopefully leverage \$15 million of congressionally directed spending to create four new McAuley Residences in rural Maine to help reunite parents in recovery with their children.</li></ul>

Homelessness	
Commissioner' Comments	2023 Milestones
Role of hotels: We use hotels extensively at the moment.	<p>Hotels are not an optimal business model for long term housing, however they have played an invaluable role during the pandemic.</p> <ul style="list-style-type: none"> <li>• We are actively working to resume hotel use by shelters in the manner it was prior to the pandemic.</li> <li>• Hotels funded by ERA were extended and ended on June 30, 2023.</li> <li>• We continue to allow Penquis, TOA, ProsperityME and IRCM's Housing Stability teams to refer to Homeless Priority waitlist. <ul style="list-style-type: none"> <li>▪ ACAP-14 referrals (1 Leased and 3 searching)</li> <li>▪ CCI-3 referrals (1 leased and 1 searching)</li> <li>▪ PCAP-2 referrals (1 searching)</li> <li>▪ TOA-8 referrals (3 searching)</li> <li>▪ WCAP-4 referrals (1 searching)</li> <li>▪ WMCA-24 referrals (7 leased and 8 searching)</li> <li>▪ YCCAC-3 referrals (2 searching)</li> </ul> </li> <li>• We have given notices to proceed to three hotel to housing conversion projects (one in Bangor and two in Farmington).</li> <li>• While MaineHousing no longer pays for individual hotel rooms for rental assistance, we have two contracts for entire hotels as transitional housing projects for asylum seekers with full services by Catholic Charities in Saco and South Portland.</li> </ul>
We should emphasize furthering fair housing – supporting underserved communities and groups.	<p>This is a major priority – especially given disparate populations in homeownership.</p> <ul style="list-style-type: none"> <li>• We launched a first generation homeownership pilot program which will reach Maine's populations with low homeownership rates.</li> <li>• As part of the First Gen program we published an RFP and awarded contracts to ProsperityME, Healthy HomeWorks, and Penquis to provide education on financial literacy and the economics and responsibilities of homeownership. <ul style="list-style-type: none"> <li>▪ Initial feedback on homeownership classes has been positive with no pushback about the additional educational requirement.</li> <li>▪ 20 people attended ProsperityME's first Financial Literacy course under their MaineHousing contract.</li> </ul> </li> <li>• In the first three months of our First Gen program 7 loans were completed and purchased. <ul style="list-style-type: none"> <li>▪ Average purchase price \$238,871</li> <li>▪ Average income \$76,939</li> </ul> </li> </ul>

Home Ownership	
Commissioners' Comments	2023 Milestones
Consider fee-based financing vs interest based to provide options for buyers whose religions prohibit payment of interest.	<p>A fee-based product, though not without logistical challenges, would be a useful option to reach new Mainers.</p> <ul style="list-style-type: none"> <li>• We are collaborating with Androscoggin Bank about providing down payment assistance in conjunction with their new Sharia mortgage product.</li> </ul>
Increase the term of a mortgage (40 years) in order to reduce monthly costs.	<p>An increased term may impact bond terms and could add cost.</p> <ul style="list-style-type: none"> <li>• We have chosen to keep the standard First Home Loan (FHL) rate low – it is currently 5.50% for a 30-year loan, which is approximately 150 basis points below the average market rate of 7.00%. We feel this is more advantageous to home buyers rather than the longer amortization and higher interest rate that would come with a 40-year loan.</li> </ul>
Increase production of mortgages to about 1,500 per year.	<p>Increasing the number of FHL mortgages is a continued and important goal. Production goals can be subject to market and other conditions not under our control.</p> <p>Subsidizing the MH interest rate to several points below market would help, but is costly.</p> <ul style="list-style-type: none"> <li>• Our goal for mortgage production goal for 2023 is 1,000, which may prove challenging to meet. <ul style="list-style-type: none"> <li>▪ The Maine Association of Realtors reported that real estate sales in Maine in the first 5 months of 2023 were about 25% lower than the first 5 months of 2022. <ul style="list-style-type: none"> <li>▪ The volume of loans purchased through July 17, 2023 numbers 367 compared to 412 as of July 17, 2022, which is only 11% lower year over year.</li> <li>▪ The dollar amount of loans purchased in the same timeframe of 2023 is \$70.73MM compared to \$78.9 million in 2022, which is only 10% lower year over year.</li> </ul> </li> </ul> </li> <li>• The HCV Restart program promotes Homeownership as a goal while participants are working with their financial coaches toward self-sufficiency. There are currently 55 households enrolled in the Restart program and 42 leased as part of the Homeownership program.</li> <li>• The First Gen program opens the door to increased production as does holding our interest rate at 5.50% for the standard program offering.</li> </ul>

Home Ownership	
Commissioners' Comments	2023 Milestones
Explore program to finance homes on leased land.	<p>MaineHousing self-insures mobile homes in parks and on leased land through Mobile Home Self-Insured (MHSI).</p> <ul style="list-style-type: none"><li>• There are no partner lenders willing to originate Mobile Home Replacement Initiative (MHRI) loans on leased land due to the added risk and complexity of the product.<ul style="list-style-type: none"><li>▪ The added risk to lenders with leased land is that the lender cannot lien real property as security for their upfront payment on the new home.</li><li>▪ These are complex transactions due to the timing requirements of the many steps.</li></ul></li><li>• MaineHousing's MHSI program has been expanded to include financing on homes on community land trusts land and mobile homes in cooperative parks.</li></ul>
Rent credit toward homeownership: lot rent as down payment for Manufactured Housing.	<p>To help renters increase their credit score MaineHousing believes rent reporting to credit agencies is important.</p> <ul style="list-style-type: none"><li>• On time rent payments have been added as a compensating factor to the risk assessment process for FHL.</li><li>• In discussions related to LD1107, MaineHousing committed to doing an RFP for positive rent reporting to the credit bureaus through financial assistance from the Attorney General.</li></ul>
Consider incentives to support responsible homeownership.	<p>These could add value to our program but bring costs and possible unintended consequences.</p> <ul style="list-style-type: none"><li>• MaineHousing chose to prioritize creating the First Generation Program and partnering with Androscoggin Bank on the Sharia mortgages.</li></ul>
State and Federal policy that MaineHousing can support? New Tax Credits?	<p>MaineHousing will act as a resource to congressional delegation and state legislature on housing issues whenever needed.</p>

Production	
Commissioners' Comments	2023 Milestones
Stretch the dollar (LIHTC) – there is concern about the rising costs of construction – how to value engineer?	<p>We see this as a critical issue and this approach has driven our underwriting. We are fortunate to have a very involved Construction Services team, unlike many states.</p> <p>At this time of extremely high costs MaineHousing's development and financial teams work to scrutinize projects even more than ever.</p> <p>The average unit cost for projects to be completed in 2023 is \$247,689 per unit and for projects to be completed in 2024 it is \$297,529 per unit. With the cost of materials moderating, we do expect to see per unit cost increases continue at this pace.</p> <ul style="list-style-type: none"> <li>• We have an ongoing collaboration of research and development for eco-friendly and cost effective housing construction, design and manufacturing techniques (3-D printing, additive manufacturing) with partners like University of Maine's Advanced Composites and Structures Lab.</li> <li>• Our Construction Standards Manual outlines what is required and we have ongoing conversations with developers on how they can simplify designs for cost savings.</li> <li>• Asset Management will allow income averaging to avoid permanent resident displacement while still allowing the units to be eligible for tax credits thus saving a material amount of subsidy.</li> </ul>
Small rural housing programs have been well received – increase the rural non-tax-credit program	<p>This is a large opportunity and attractive for state level funding.</p> <p>It works very well in the more rural areas, and anywhere that LIHTC is too big and/or expensive. Also, it is easier for less experienced developers.</p> <p>This program has been funded so far by pandemic / ARPA funding. In addition, funds have largely been used already.</p> <p>We need a new (large) subsidy source. Advocate with the legislature for state level funding.</p> <p>Governor Mills' approved biennial budget recognized this need by appropriating \$35 million in funding for small rural housing and an additional \$35 million for 4% LIHTC projects.</p>
Explore options for supporting co-operative resident-owned communities (mobile home parks).	<p>We can and have supported cooperative projects if they meet our affordability requirements. The two parks we have financed are doing well.</p> <ul style="list-style-type: none"> <li>• Genesis Fund is the ROC USA partner in Maine and knows that MH would consider additional communities.</li> </ul>



Production	
Commissioners' Comments	2023 Milestones
Provide technical assistance to developers.	<p>We support this idea and to some extent, especially with new partners, we do guide the design, underwriting, financing, and construction processes.</p> <ul style="list-style-type: none"> <li>Through an RFP we funded a pilot initiative with Genesis to help municipalities, regional planning groups, and new developers gain the technical knowhow to advance affordable housing in their areas. It has been extremely well received. <ul style="list-style-type: none"> <li>John Egan with Genesis reports that they have 23 new partners ready to apply to our programs. This is in addition to the 16 others that are recently new to us.</li> </ul> </li> </ul>
Workforce housing should be a priority.	<p>Our housing largely is “workforce housing” – the tenants have jobs. In addition, we frequently have market rate units in our projects (especially in areas with higher rents). We believe there is greater need at 50% and 60% AMI than at 80% AMI. However, the mixed-income properties in our portfolio generally perform well.</p> <ul style="list-style-type: none"> <li>We are part of ongoing discussion with organizations such as BIW, LL Bean, Sugarloaf and JAX to provide advice.</li> <li>The rural program subsidizes units up to 80% AMI and with the new funding noted above will produce an additional 150+ units over the next two years.</li> <li>The \$10 million that was cut from Governor Mills’ proposed budget could have been allocated to 80% AMI units in LIHTC projects.</li> <li>We recently learned of a possible federal middle income tax credit proposal. We will monitor this.</li> </ul>
Increase all programs’ production.	<p>We have committed all of the funding given to us and have increased production to unprecedented levels.</p> <p>We have doubled the size of our production team.</p> <p>The projects won’t be completed for another couple years, especially in this time of a labor shortage.</p> <p>The increase of production may be contributing to labor shortage and high costs.</p> <ul style="list-style-type: none"> <li>To increase the availability of quality units, the HCV Program supports market landlords with incentive programs and landlord repair grants funded by MaineHousing discretionary resources to increase and maintain units. <ul style="list-style-type: none"> <li>As of May 2023 the Landlord Repair Program has provided \$103,106 and the Damage Reimbursement Program has provided \$24,348.</li> </ul> </li> <li>We are projecting to complete 753 units this year and a growing number of 564 units in 2024.</li> <li>Governor Mills’ approved biennial budget includes \$70 million for additional multifamily rental housing production.</li> </ul>

**MAINE STATE HOUSING AUTHORITY**  
**DISCRETIONARY v. NON-DISCRETIONARY RESOURCES**  
For the Year Ending December 31, 2023

*(In Thousands of Dollars)*

	<u>2023 Budget</u>	
Discretionary Program Resources		
Real Estate Transfer Tax (StateHOME)	\$ 49,250	
HUD Home Investment Partnership (FedHOME)	9,825	
HUD National Housing Trust Fund (HTF)	2,725	
Maine Housing & Economic Recovery Bonds (MEHER)	9,300	
Sr. Housing State G.O. Bonds	4,997	
TOTAL DISCRETIONARY PROGRAM RESOURCES	<u>\$ 76,097</u>	8%
Non-Discretionary Program Resources		
Federal Rent Subsidy Income (Vouchers & Project-Based)		
Tenant-Based Vouchers	\$ 31,582	
Project-Based Rental Subsidy	81,397	
Federal Grants (non-COVID)		
LIHEAP	46,356	
Weatherization	9,423	
Homeless (includes numerous small items)	1,487	
Other (Lead, Recovery Houses, Etc)	2,734	
Federal Grants (COVID-related)		
SLFRF - State ARPA Funds for Development	40,000	
LIHEAP ARPA Funds	14,000	
Extremely Low Income Development (HOME-ARP & CDBG)	11,890	
Other (FEMA, Water Program, Etc)	5,375	
State-Related Grants		
Emergency Housing Relief Fund	14,211	
Other (LIAP, Shelter Op Subsidy, Lead, CHIP, Etc)	10,206	
Non-Discretionary Bond and Tax Credit Resources		
Single Family Bond Proceeds (for Single Family Mortgages)	\$ 175,000	
Multifamily Bond Proceeds (for Multifamily Mortgages)	150,000	
Multifamily 9% Federal Tax Credit Equity	27,300	
Multifamily 4% Federal Tax Credit Equity	215,760	
Multifamily State Low Income Housing Tax Credit Equity	17,200	
TOTAL NON-DISCRETIONARY RESOURCES	<u>\$ 853,921</u>	92%
TOTAL ALL RESOURCES PLANNED FOR 2023	<u><u>\$ 930,018</u></u>	100%

## Audit and Compliance Department Memorandum

**To:** Board of Commissioners  
**From:** Linda L. Grotton, Director of Audit and Compliance  
**Date:** August 15, 2023  
**Subject:** Audit Committee Report

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The MaineHousing Audit Committee held their quarterly meeting on July 25, 2023. Laura Buxbaum (Chair of the Audit Committee) and Audit Committee members Betty Dietz and Nancy Harrison met with Linda Grotton. Director Dan Brennan joined the Audit Committee for the beginning of the agenda.

The Audit Committee meeting started with Linda's presentation titled: "Back to Basics: Fighting Fraud without Data Analytics." The presentation was developed as a case study to illustrate how a small state tasked with distributing \$387 million in COVID rent-relief funds identified, investigated and prevented payment of nearly \$20 million in fraudulent online applications, all without access to system data collected by our Community Action Agency partners. Fighting the unprecedented amount of fraud that occurred in pandemic relief programs over the last couple of years is a timely topic, and Linda's presentation has been well received.

Nationally, Linda presented to the Institute of Internal Auditors (IIA) Northeast Regional Conference held at Mohegan Sun (Connecticut) in May, as well as the Association of Certified Fraud Examiners (ACFE) Global Fraud Conference in Seattle in June. She was invited back by the ACFE and will be presenting at the Government Anti-Fraud Summit in Washington, DC on November 9. Additionally, the Greater Boston Chapter of the IIA has expressed interest in having Linda speak at a future event for their members (date to be determined).

Following the fraud presentation and discussion, Linda provided the Audit Committee with a brief update on the status of various internal and external audits.

The next quarterly Audit Committee meeting is scheduled for October 30, from noon to 1:30 p.m.

<b>Streamlined Annual PHA Plan (HCV Only PHAs)</b>	<b>U.S. Department of Housing and Urban Development Office of Public and Indian Housing</b>	<b>OMB No. 2577-0226 Expires 03/31/2024</b>
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**Purpose.** The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA’s operations, programs, and services, including changes to these policies, and informs HUD, families served by the PHA, and members of the public of the PHA’s mission, goals and objectives for serving the needs of low- income, very low- income, and extremely low- income families

**Applicability.** The Form HUD-50075-HCV is to be completed annually by **HCV-Only PHAs**. PHAs that meet the definition of a Standard PHA, Troubled PHA, High Performer PHA, Small PHA, or Qualified PHA do not need to submit this form. Where applicable, separate Annual PHA Plan forms are available for each of these types of PHAs.

**Definitions.**

- (1) **High-Performer PHA** – A PHA that owns or manages more than 550 combined public housing units and housing choice vouchers, and was designated as a high performer on both the most recent Public Housing Assessment System (PHAS) and Section Eight Management Assessment Program (SEMAP) assessments if administering both programs, or PHAS if only administering public housing.
- (2) **Small PHA** - A PHA that is not designated as PHAS or SEMAP troubled, that owns or manages less than 250 public housing units and any number of vouchers where the total combined units exceed 550.
- (3) **Housing Choice Voucher (HCV) Only PHA** - A PHA that administers more than 550 HCVs, was not designated as troubled in its most recent SEMAP assessment and does not own or manage public housing.
- (4) **Standard PHA** - A PHA that owns or manages 250 or more public housing units and any number of vouchers where the total combined units exceed 550, and that was designated as a standard performer in the most recent PHAS and SEMAP assessments.
- (5) **Troubled PHA** - A PHA that achieves an overall PHAS or SEMAP score of less than 60 percent.
- (6) **Qualified PHA** - A PHA with 550 or fewer public housing dwelling units and/or housing choice vouchers combined and is not PHAS or SEMAP troubled.

A.	PHA Information.																																			
A.1	<div> <div> <b>PHA Name:</b> Maine State Housing Authority <b>PHA Code:</b> ME901 <b>PHA Plan for Fiscal Year Beginning:</b> (MM/YYYY): 01/2024 <b>PHA Inventory</b> (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above) <b>Number of Housing Choice Vouchers (HCVs)</b> 4490 <b>PHA Plan Submission Type:</b> <input checked="" type="checkbox"/> Annual Submission <input type="checkbox"/> Revised Annual Submission </div> <div> <b>Availability of Information.</b> In addition to the items listed in this form, PHAs must have the elements listed below readily available to the public. A PHA must identify the specific location(s) where the proposed PHA Plan, PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. Additionally, the PHA must provide information on how the public may reasonably obtain additional information of the PHA policies contained in the standard Annual Plan but excluded from their streamlined submissions. At a minimum, PHAs must post PHA Plans, including updates, at the main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on their official website. </div> </div> <div> <input type="checkbox"/> <b>PHA Consortia:</b> (Check box if submitting a joint Plan and complete table below) </div> <table border="1"> <thead> <tr> <th>Participating PHAs</th> <th>PHA Code</th> <th>Program(s) in the Consortia</th> <th>Program(s) not in the Consortia</th> <th>No. of Units in Each Program</th> </tr> </thead> <tbody> <tr> <td>Lead HA:</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> </tbody> </table>	Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program	Lead HA:																													
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<b>B.</b>	<b>Plan Elements.</b>																																	
<b>B.1</b>	<p><b>Revision of Existing PHA Plan Elements.</b></p> <p>a) Have the following PHA Plan elements been revised by the PHA since its last Annual Plan submission?</p> <table border="0"> <tr> <td>Y</td><td>N</td><td></td></tr> <tr> <td><input type="checkbox"/></td><td><input checked="" type="checkbox"/></td><td>Statement of Housing Needs and Strategy for Addressing Housing Needs.</td></tr> <tr> <td><input type="checkbox"/></td><td><input checked="" type="checkbox"/></td><td>Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.</td></tr> <tr> <td><input type="checkbox"/></td><td><input checked="" type="checkbox"/></td><td>Financial Resources.</td></tr> <tr> <td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td>Rent Determination.</td></tr> <tr> <td><input type="checkbox"/></td><td><input checked="" type="checkbox"/></td><td>Operation and Management.</td></tr> <tr> <td><input type="checkbox"/></td><td><input checked="" type="checkbox"/></td><td>Informal Review and Hearing Procedures.</td></tr> <tr> <td><input type="checkbox"/></td><td><input checked="" type="checkbox"/></td><td>Homeownership Programs.</td></tr> <tr> <td><input type="checkbox"/></td><td><input checked="" type="checkbox"/></td><td>Self Sufficiency Programs and Treatment of Income Changes Resulting from Welfare Program Requirements.</td></tr> <tr> <td><input type="checkbox"/></td><td><input checked="" type="checkbox"/></td><td>Substantial Deviation.</td></tr> <tr> <td><input type="checkbox"/></td><td><input checked="" type="checkbox"/></td><td>Significant Amendment/Modification.</td></tr> </table> <p>(b) If the PHA answered yes for any element, describe the revisions for each element(s):  Rent Determination-Requested and approved for a waiver to set payment standards up to 120% of FMR for 2023-waiver expires 12/31/2023</p>	Y	N		<input type="checkbox"/>	<input checked="" type="checkbox"/>	Statement of Housing Needs and Strategy for Addressing Housing Needs.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Financial Resources.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Rent Determination.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Operation and Management.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Informal Review and Hearing Procedures.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Homeownership Programs.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Self Sufficiency Programs and Treatment of Income Changes Resulting from Welfare Program Requirements.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Substantial Deviation.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Significant Amendment/Modification.
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<b>B.2</b>	<b>New Activities.</b> – Not Applicable																																	

Draft

**B.3****Progress Report.**

Provide a description of the PHA's progress in meeting its Mission and Goals described in its 5-Year PHA Plan.

**Program Goals:****Improve Housing Quality**

- Used administrative fee reserves and other state funding to provide landlord repair money and damage reimbursement.

Landlord Repair- \$187,500

Damage Reimbursement-\$62,500

- Hold Landlord forums and PHA inspector forums- virtually

- Require gas detectors in units where gas utility or appliances are used

**Expand the Supply of Affordable Housing**

- Used administrative fee reserves and other state funding to provide landlord incentives and security deposits.

Landlord Incentives- \$270,000

Security Deposits- \$175,000

- Awarded 12 Project-based vouchers to housing projects for elderly and or disabled families

- Awarded 57 Project-based vouchers to permanent supportive housing projects for homeless and or disabled families

- Added 16 Tenant Protection vouchers to preserve affordable housing in Oxford County

-Added 14 Project Based voucher units to an existing HAP contract for Knox County

**Help Maine People Attain Housing Stability**

- Ensure EHO and Fair Housing by reviewing requests for reasonable accommodations

- Utilize additional preferences to apply to applicants. The highest preferences are elderly/disabled/families and a preference for US military veterans.

- Set aside 20 Non-Elderly Disabled Vouchers to assist families that participate in the Money-follows-the-person grant through the Maine DHHS Homeward Bound program. (7 currently housed)

-Administer 135 VASH vouchers for veterans (100 currently housed)

-Set aside 32 Non-Elderly Disabled Vouchers to assist families that qualify under the 811 waiver program (30 currently housed)

-Set aside 42 vouchers for a program for working families who may be interested in joining the FSS program (working with Community Action agencies to deliver program throughout the state) (12 currently leased)

- Set aside 115 Family Unification vouchers for families and youth (90 currently leased)

- 60% of available HCV vouchers are set aside for homeless applicants and those fleeing domestic violence

- Administer 5 year mainstream vouchers (approx. 22 available) 16 currently leased

- Administer 99 Emergency Housing Vouchers (EHV) for people experiencing homelessness, previously homeless or at risk and people experiencing domestic violence, stalking or victims of human trafficking (59 currently housed)

- Added priority vouchers for Youth Homeless Demonstration Project (50 vouchers for two years) 12 currently leased

- Added Priority vouchers for disaster assistance (50 vouchers)

**Provide Leadership in the Housing Field**

- SEMAP score for 2023 high performer

- HCV Director serves as Chair of the Maine Centralized Waiting list Advisory Group

- Coordinate state wide 2 year Housing Navigator pilot by providing funds and tracking outcomes

	<p>Work with 9 agencies providing assistance with pre-tenancy, housing search and landlord outreach to assist Maine people with affordable housing options including new Mainers and underserved populations statewide</p> <ul style="list-style-type: none"> <li>- Administer and coordinate the Family Self Sufficiency Program, enrolled 12 participants</li> <li>- Participate and lead the statewide Program Coordinating Committee (PCC)</li> <li>- Work with partners in providing services and outreach to low-income families via Community Action Agencies, homeless shelters, domestic violence agencies, landlord associations, 211 site, statewide conferences, and other Public Housing Authorities</li> <li>- Coordinate pre-occupancy meetings and yearly updates with owner/managers of Project Based units to monitor vacancies and tenant selection policies</li> <li>- Extended the Landlord Incentives provided by MaineHousing to all PHA's in Maine to deliver a consistent resource to landlords and tenants</li> <li>- Staff attend industry meetings, conferences, and trainings</li> </ul> <p>Attend SAVE trainings to stay current with immigration regulations and documentation to determine US citizenship</p> <p><b>Operational Priorities:</b></p> <p><b><u>Service</u></b></p> <ul style="list-style-type: none"> <li>- Provided excellent customer service by hiring staff competent in customer service delivery – hired one additional Occupancy Specialist</li> <li>- Offer centralized customer service phone line, fax line and email address for applicants, tenants and partners</li> <li>- Utilize a Maine Centralized Waitlist for applicants</li> <li>- Color coded recertification packets and landlord packets to ensure information provided is complete. This allows for efficient processing of tenant and landlord information.</li> </ul> <p><b><u>People</u></b></p> <ul style="list-style-type: none"> <li>- Provided staff and contractors with excellent tools to enable service (software, training, education and technical assistance) including updated program software to the latest version offered from our vendor.</li> <li>- Process and track certifications through a shared work model</li> </ul> <p><b><u>Financial Capacity</u></b></p> <ul style="list-style-type: none"> <li>- Access state funds to offer landlord incentives statewide</li> <li>- Monitor utilization using HUD's Two Year Tool</li> <li>- Request Blended Administrative fee to serve tenants statewide</li> </ul> <p><b><u>Resource Optimization</u></b></p> <ul style="list-style-type: none"> <li>- Tenant files are scanned and saved electronically in Docuware</li> <li>- Utilize RingCentral to track work flow</li> <li>- Use HQS Touch to document inspection results and transmit to Elite software</li> </ul> <p>Adding IOS functionality to optimize HQS inspection process</p>
B.4	Capital Improvements. – Not Applicable





	<p><u>Describe fair housing strategies and actions to achieve the goal</u></p>
	<p><b>Fair Housing Goal:</b></p> <p><u>Describe fair housing strategies and actions to achieve the goal</u></p>

**Instructions for Preparation of Form HUD-50075-HCV  
Annual PHA Plan for HCV-Only PHAs**

- A. PHA Information.** All PHAs must complete this section. (24 CFR §903.4)
- A.1** Include the full **PHA Name**, **PHA Code**, **PHA Type**, **PHA Fiscal Year Beginning** (MM/YYYY), **Number of Housing Choice Vouchers (HCVs)**, **PHA Plan Submission Type**, and the **Availability of Information**, specific location(s) of all information relevant to the public hearing and proposed PHA Plan.
- PHA Consortia:** Check box if submitting a Joint PHA Plan and complete the table. (24 CFR §943.128(a))
- B. Plan Elements.** All PHAs must complete this section. (24 CFR §903.11(c)(3))
- B.1 Revision of Existing PHA Plan Elements.** PHAs must:
- Identify specifically which plan elements listed below that have been revised by the PHA. To specify which elements have been revised, mark the “yes” box. If an element has not been revised, mark “no.”
- ☐ **Statement of Housing Needs and Strategy for Addressing Housing Needs.** Provide a statement addressing the housing needs of low-income, very low-income and extremely low-income families and a brief description of the PHA’s strategy for addressing the housing needs of families who reside in the jurisdiction served by the PHA and other families who are on the Section 8 tenant-based assistance waiting lists. The statement must identify the housing needs of (i) families with incomes below 30 percent of area median income (extremely low-income); (ii) elderly families (iii) households with individuals with disabilities, and households of various races and ethnic groups residing in the jurisdiction or on the public housing and Section 8 tenant-based assistance waiting lists. The statement of housing needs shall be based on information provided by the applicable Consolidated Plan, information provided by HUD, and generally available data. The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location. Once the PHA has submitted an Assessment of Fair Housing (AFH), which includes an assessment of disproportionate housing needs in accordance with 24 CFR 5.154(d)(2)(iv), information on households with individuals with disabilities and households of various races and ethnic groups residing in the jurisdiction or on the waiting lists no longer needs to be included in the Statement of Housing Needs and Strategy for Addressing Housing Needs. (24 CFR § 903.7(a)).

The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location. (24 CFR §903.7(a)(2)(i)) Provide a description of the ways in which the PHA intends, to the maximum extent practicable, to address those housing needs in the upcoming year and the PHA's reasons for choosing its strategy. (24 CFR §903.7(a)(2)(ii))

☐ **Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.** A statement of the PHA's policies that govern resident or tenant eligibility, selection and admission including admission preferences for HCV. (24 CFR §903.7(b))

☐ **Financial Resources.** A statement of financial resources, including a listing by general categories, of the PHA's anticipated resources, such as PHA HCV funding and other anticipated Federal resources available to the PHA, as well as tenant rents and other income available to support tenant-based assistance. The statement also should include the non-Federal sources of funds supporting each Federal program, and state the planned use for the resources. (24 CFR §903.7(c))

☐ **Rent Determination.** A statement of the policies of the PHA governing rental contributions of families receiving tenant-based assistance, discretionary minimum tenant rents, and payment standard policies. (24 CFR §903.7(d))

☐ **Operation and Management.** A statement that includes a description of PHA management organization, and a listing of the programs administered by the PHA. (24 CFR §903.7(e))

☐ **Informal Review and Hearing Procedures.** A description of the informal hearing and review procedures that the PHA makes available to its applicants. (24 CFR §903.7(f))

☐ **Homeownership Programs.** A statement describing any homeownership programs (including project number and unit count) administered by the agency under section 8y of the 1937 Act, or for which the PHA has applied or will apply for approval. (24 CFR §903.7(k))

☐ **Self Sufficiency Programs and Treatment of Income Changes Resulting from Welfare Program Requirements.** A description of any PHA programs relating to services and amenities coordinated, promoted, or provided by the PHA for assisted families, including those resulting from the PHA's partnership with other entities, for the enhancement of the economic and social self-sufficiency of assisted families, including programs provided or offered as a result of the PHA's partnerships with other entities, and activities subject to Section 3 of the Housing and Community Development Act of 1968 (24 CFR Part 135) and under requirements for the Family Self-Sufficiency Program and others. Include the program's size (including required and actual size of the FSS program) and means of allocating assistance to households. (24 CFR §903.7(l)(i)) Describe how the PHA will comply with the requirements of section 12(c) and (d) of the 1937 Act that relate to treatment of income changes resulting from welfare program requirements. (24 CFR §903.7(l)(iii)).

☐ **Substantial Deviation.** PHA must provide its criteria for determining a "substantial deviation" to its 5-Year Plan. (24 CFR §903.7(r)(2)(i))

☐ **Significant Amendment/Modification.** PHA must provide its criteria for determining a "Significant Amendment or Modification" to its 5-Year and Annual Plan.

If any boxes are marked "yes", describe the revision(s) to those element(s) in the space provided.

**B.2 New Activities.** This section refers to new capital activities which is not applicable for HCV-Only PHAs.

**B.3 Progress Report.** For all Annual Plans following submission of the first Annual Plan, a PHA must include a brief statement of the PHA's progress in meeting the mission and goals described in the 5-Year PHA Plan. (24 CFR §903.11(c)(3), 24 CFR §903.7(r)(1))

**B.4 Capital Improvements.** This section refers to PHAs that receive funding from the Capital Fund Program (CFP) which is not applicable for HCV-Only PHAs

**B.5 Most Recent Fiscal Year Audit.** If the results of the most recent fiscal year audit for the PHA included any findings, mark "yes" and describe those findings in the space provided. (24 CFR §903.7(p))

## C. Other Document and/or Certification Requirements.

**C.1 Resident Advisory Board (RAB) comments.** If the RAB had comments on the annual plan, mark "yes," submit the comments as an attachment to the Plan and describe the analysis of the comments and the PHA's decision made on these recommendations. (24 CFR §903.13(c), 24 CFR §903.19)

**C.2 Certification by State of Local Officials.** Form HUD-50077-SL, *Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan*, must be submitted by the PHA as an electronic attachment to the PHA Plan. (24 CFR §903.15). Note: A PHA may request to change its fiscal year to better coordinate its planning with planning done under the Consolidated Plan process by State or local officials as applicable.

**C.3 Civil Rights Certification/ Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan.** Provide a certification that the following plan elements have been revised, provided to the RAB for comment before implementation, approved by the PHA board, and made available for review and inspection by the public. This requirement is satisfied by completing and submitting form HUD-50077 ST-HCV-HP, *PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed*. Form HUD-50077-ST-HCV-HP, *PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed* must be submitted by the PHA as an electronic attachment to the PHA Plan. This includes all certifications relating to Civil Rights and related regulations. A PHA will be considered in compliance with the certification requirement to affirmatively further fair housing if the PHA fulfills the requirements of §§ 903.7(o)(1) and 903.15(d) and: (i) examines its programs or proposed programs; (ii) identifies any fair housing issues and contributing factors within those programs, in accordance with 24 CFR 5.154; or 24 CFR 5.160(a)(3) as applicable (iii) specifies actions and strategies designed to address contributing factors, related fair housing issues, and goals in the applicable Assessment of Fair Housing consistent with 24 CFR 5.154 in a reasonable manner in view of the resources available; (iv) works with jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement; (v) operates programs in a manner consistent with any applicable consolidated plan under 24 CFR part 91, and with any order or agreement, to comply with the authorities specified in paragraph (o)(1) of this section; (vi) complies with

any contribution or consultation requirement with respect to any applicable AFH, in accordance with 24 CFR 5.150 through 5.180; (vii) maintains records reflecting these analyses, actions, and the results of these actions; and (viii) takes steps acceptable to HUD to remedy known fair housing or civil rights violations, impediments to fair housing choice within those programs; addresses those impediments in a reasonable fashion in view of the resources available; works with the local jurisdiction to implement any of the jurisdiction's initiatives to affirmatively further fair housing; and assures that the annual plan is consistent with any applicable Consolidated Plan for its jurisdiction. (24 CFR §903.7(o)).

**C.4 Challenged Elements.** If any element of the Annual PHA Plan or 5-Year PHA Plan is challenged, a PHA must include such information as an attachment to the Annual PHA Plan or 5-Year PHA Plan with a description of any challenges to Plan elements, the source of the challenge, and the PHA's response to the public.

**D. Affirmatively Furthering Fair Housing (AFFH).**

**D.1 Affirmatively Furthering Fair Housing.** The PHA will use the answer blocks in item D.1 to provide a statement of its strategies and actions to implement each fair housing goal outlined in its accepted Assessment of Fair Housing (AFH) consistent with 24 CFR § 5.154(d)(5) that states, in relevant part: "To implement goals and priorities in an AFH, strategies and actions shall be included in program participants' ... PHA Plans (including any plans incorporated therein) .... Strategies and actions must affirmatively further fair housing ...." Use the chart provided to specify each fair housing goal from the PHA's AFH for which the PHA is the responsible program participant – whether the AFH was prepared solely by the PHA, jointly with one or more other PHAs, or in collaboration with a state or local jurisdiction – and specify the fair housing strategies and actions to be implemented by the PHA during the period covered by this PHA Plan. If there are more than three fair housing goals, add answer blocks as necessary.

Until such time as the PHA is required to submit an AFH, the PHA will not have to complete section D., nevertheless, the PHA will address its obligation to affirmatively further fair housing in part by fulfilling the requirements at 24 CFR 903.7(o)(3) enacted prior to August 17, 2015, which means that it examines its own programs or proposed programs; identifies any impediments to fair housing choice within those programs; addresses those impediments in a reasonable fashion in view of the resources available; works with local jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement; and maintain records reflecting these analyses and actions. Furthermore, under Section 5A(d)(15) of the U.S. Housing Act of 1937, as amended, a PHA must submit a civil rights certification with its Annual PHA Plan, which is described at 24 CFR 903.7(o)(1) except for qualified PHAs who submit the Form HUD-50077-CR as a standalone document.

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This information collection is authorized by Section 511 of the Quality Housing and Work Responsibility Act, which added a new section 5A to the U.S. Housing Act of 1937, as amended, which introduced the Annual PHA Plan. The Annual PHA Plan provides a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services, and informs HUD, families served by the PHA, and members of the public for serving the needs of low- income, very low- income, and extremely low- income families.

Public reporting burden for this information collection is estimated to average 6.02 hour per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

**Privacy Act Notice.** The United States Department of Housing and Urban Development is authorized to solicit the information requested in this form by virtue of Title 12, U.S. Code, Section 1701 et seq., and regulations promulgated thereunder at Title 12, Code of Federal Regulations. Responses to the collection of information are required to obtain a benefit or to retain a benefit. The information requested does not lend itself to confidentiality



August 7, 2023

TO: MSHA Board of Commissioners  
FROM: Erik C. Jorgensen, Senior Director, Government Relations & Communications  
RE: 131<sup>st</sup> Legislature, First Session Wrap-up - HIGHLIGHTS

The Maine legislature concluded its first session business (a regular and a special session) and adjourned during the evening of July 25, 2023. This was, by any measure, their most consequential legislative session for housing ever, and the issues were driven by a desire among legislators to respond to the deep housing shortages in Maine and across the nation. For the first time, Maine had a designated legislative committee devoted to housing. This committee, which from the start adopted a largely non-partisan stance, received 58 bill referrals that tended to fall among 4 categories: direct support for housing production; supports for people experiencing homelessness and in need of emergency housing; zoning and land use initiatives; and proposals for tenant support and protection.

### **HOUSING PRODUCTION LEGISLATION**

MaineHousing focused its advocacy efforts this year around those bills that focused on housing production, as well as legislation directly involving our agency. Our top legislative priority was to secure significant funding for production – this happened through the Governor’s change package, which ultimately provided \$70,000,000 (up from an earlier \$30,000,000 proposed in the original budget) split between the 4% LIHTC program and the Rural Affordable Rental Housing program. The latter, probably more than anything else, captured the imagination of legislators, who were eager to see housing development in rural areas.

In addition to the budget funding, there were some standalone bills to promote production. LD 724 provided important tweaks to the state Growth Management law to boost affordable rental housing production in rural areas, it clarified housing authorities’ right of first option to assure continued affordability for properties that might otherwise be sold out from under restrictions, and it removed a cap on MaineHousing construction lending.

All of this legislation goes into effect in October.

### **OTHER BUDGET ITEMS FOR HOUSING**

LD 258, the Governor’s change package, also included additional and important items for emergency housing and relief. It provided \$12,000,000 for emergency housing funding for unsheltered households and new Mainers; \$15,000,000 in additional funding for the Low Income Assistance Program (LIAP); a one-time allocation of \$5,000,000 to supplement the shelter operating subsidy program, and \$1,500,000 to pair with a proposed federal earmark for rural recovery houses.

These are historic investments in housing, and while we had advocated for at least some of them to be ongoing, they are all one-time --certainly a defensible position given the historical volatility the state budget. These items should also be seen in the context of this legislature's other investments in emergency housing, energy assistance and shelter development, which were provided through a \$21 million appropriation through LD 3 in January.

### **AN HISTORIC ACTION ON HOUSING FIRST**

The "Housing First" approach to managing chronic homelessness is regarded as a best practice. It holds that if a homeless person is provided with housing before any other supports, all aspects of their life will become more stable. Having reliable housing allows a person the space needed to address other issues in their lives, such as behavioral or mental health challenges. The housing first model provides both housing and on-site intensive supports to help the formerly homeless person be successful in an apartment.

The legislature, this session, created an historic, ongoing investment in housing first that ultimately got wrapped into the budget. Using the mechanism of a dedicated portion of the Real Estate Transfer tax (from the half of the tax that does NOT currently go to the HOME fund), the bill provides a stream of funding that will initially construct housing first projects. As those projects come online the same stream of funds will pay for services in the projects. Eventually, when projects containing an estimated 400 units have been created, all of the funds will pay for services, which have traditionally been the hardest part of these projects to finance.

One other bill around homelessness was partially funded off the table: LD 1844 was to have provided \$5,000,000 for shelter creation and capital improvements. In the end the Appropriations Committee funded it with \$257,500, to provide grants for shelter improvements in SFY 2025. MaineHousing will be granting that funding to shelter providers next year.

### **ADU's AND PLANNING IMPROVEMENTS**

Building on LD 2003 and the two related legislative task forces of 2022, this legislature took up several items relating to Accessory Dwelling Units (ADU's) and other planning issues. While much of this work was carried over to the next session, the legislature passed laws to: (1) allow accessory dwelling units (ADUs) on nonconforming lots so long as they do not increase the nonconformity; (2) apply the law's provisions to areas where residential housing is permitted as a conditional use; (3) allow ADUs that were built without municipal approval, if they otherwise meet state and municipal requirements; and (4) make several other clarifications to the law to aid local implementation. Also extends the local implementation date of LD 2003 by 12 months for municipalities with a town meeting form of government, and 6 months for all others. There will be some off-session study groups convened to look further at ADU's and possibly submit legislation for the second regular session.

### **BILLS TO SUPPORT TENANTS**

A number of bills concerned issues around landlord-tenant law. In addition to applicant fee reform and an increase in the time needed to notice rent increases, a 2-year pilot was established at

MaineHousing using funding from the Attorney General's office, to facilitate voluntary rent payment history reporting to credit agencies, a tool designed improve the credit ratings of tenants living in affordable rental housing. There was also a bill to contract for a 2-year pilot program developing a home-share program, matching older persons who own homes with spare rooms to adults in need of affordable housing.

### **LEAD ABATEMENT SUPPORT – DISAPPOINTING BUT NOT DEAD**

Since 2019, MaineHousing has used approximately \$1million per year of state funds to supplement the federally funded residential lead abatement program. State funding allows us to expand the reach of our federal lead program with a little more flexibility to reach a wider range of households. With earlier state funding running out, MaineHousing had submitted, with the help of Rep. Kristen Cloutier of Lewiston, a bill for ongoing funding of \$1mm per year to continue the lead program indefinitely. Unfortunately, as the budget got built and spending decisions became more difficult for the Appropriations Committee, a million dollars of ongoing funding was reduced to \$300,000 in one-time funding.

MaineHousing will be working with the Governor's office on exploring avenues for getting the lead program into a future budget.

### **LOOKING AHEAD:**

We expect that the Housing Committee will resume its regular meetings in the early fall. Among their stated goals is to spend at least some time meeting with people at MaineHousing and learning more about our work in development and finance. We are expecting to be busy supporting the committee in its information gathering and learning activities as the season progresses.

As the Legislature is wont to do, many of the most contentious and difficult bills were carried over until the next regular session, which is slated to start in January. Legislation to be considered includes a revamp of the law around co-ops; a bill providing housing for people leaving the correctional system; two large proposals aimed at establishing state-funded rental assistance; a bill aimed at developing transitional housing facilities for homeless and new Mainer populations; and even a bill that seeks to create a new community development housing authority are all on the docket.

What is not clear at this point is whether there will be sufficient funds available to allow for significant further expansion of programming. Many of the table bills have extraordinarily high price tags and ambitions.

## Asset Management Department Memorandum

**To:** MaineHousing Board of Commissioners  
**From:** Robert Conroy – Director, Asset Management  
**Date:** August 7, 2023  
**Subject:** August Board Report - Asset Management

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### Housing Opportunity Through Modernization Act of 2016 (HOTMA)

Asset Management is gearing up to work with our Owners and Managers to adapt to some of the most significant recent changes HUD has made to its housing programs through the *Housing Opportunity Through Modernization Act of 2016*, or HOTMA..

HOTMA makes numerous changes to statutes governing HUD programs. HUD published a notice in the Federal Register on October 24, 2016 announcing which statutory changes made by HOTMA could be implemented immediately and which statutory changes required further action by HUD.

Many of the statutory provisions in HOTMA are intended to streamline administrative processes and reduce burdens on PHAs and owners of housing assisted by Section 8 programs. The rule required that HUD make changes to its regulations and take other actions of which some will also reduce burdens on PHAs and private owners once implemented.

This final rule revises HUD regulations to implement sections of HOTMA.

These sections make sweeping changes, particularly those affecting income calculation and reviews. These include changes in requirements pertaining to income reviews for public housing and HUD's Section 8 programs, modification of the continued occupancy standards of public housing residents whose income has grown above the threshold for initial eligibility, sets maximum limits on the assets that families residing in public housing and Section 8–assisted housing may have, provides that HUD must direct public housing agencies (PHAs) to require that all applicants for and recipients of assistance through HUD's public housing or Section 8 programs provide authorization for PHAs to obtain financial records needed for eligibility determinations and revises the program regulations for several other HUD programs. Program areas directly impacted by HOTMA include:

Net Family Assets Definition, Annual Income Definition, Annual Income Exclusions,  
Annual Income Calculation & Reexaminations, Adjusted Income Mandatory Deductions,  
Adjusted Income Additional Deductions, Adjusted Income Financial Hardship Exemptions and  
Asset restriction



## Development Department Memorandum

**To:** MaineHousing Board of Commissioners

**From:** Mark C. Wiesendanger, Director of Development

**Date:** August 15, 2023

**Subject:** Monthly Report

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### 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. After a cursory review, projects deemed appropriate for affordable housing are invited to submit Full Applications which are due September 21.

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
Dewitt	Lewiston HA	Lewiston	Family	104
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

### New Program Funding

In anticipation of an allocation of funding from the state, the Development Team is putting the final touches on an updated Requests for Proposal (RFP) for the Rural Affordable Rental Housing Program. A new 4% LIHTC RFP will soon follow. Development partners are being consulted with regards to the effect of potential changes.

### Development Pipeline

Below you will find the Development Pipeline updated as of August 8. 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
<b>Completed in 2023</b>					
Milliken Heights	Szanton	4%	OOB	Senior	55
The Uplands II	Bunker	4%	Scarborough	Senior	39
155 Danforth	Bunker	4%	Portland	Family	30
Phoenix Flats	CHOM	4%+State	Portland	Senior	45
Sr Living at the Marketplace	Tim Gooch	9%	Augusta	Senior	42
Washington Gardens	Portland HA	9%	Portland	Senior	100
West End Apts. Phase 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
<b>Total Projects</b>	<b>9</b>			<b>Total Units</b>	<b>373</b>
<b>Under Construction - likely completed in 2023</b>					
Blake & Walnut	Raise-Op	4%	Lewiston	Family	18
Blueberry Ridge	Bangor HA	4%	Bangor	Senior	32
Jocelyn Place	SoPo HA	4%	Scarborough	Senior	60
Mountain View Apartments	Bateman	4%	Fairfield	Senior	28
The Schoolhouse	CHOM	4%	Bangor	Family	66
Snow School Apartments	Avesta	4%+HTF	Fryeburg	Senior	28
Mary Street Apartments	KVCAP	4%+State	Skowhegan	Family	40
Porter Station	Avesta	4%+State	Portland	Family	60
Front Street Re-Dev Phase 1	Portland HA	9%	Portland	Family	60
Great Cranberry Island	CI Realty Trust	Islands	Cranberry Island	Family	2
100 Ohio Street	CHOM	SHP	Bangor	Family	4
<b>Total Projects</b>	<b>11</b>			<b>Total Units</b>	<b>398</b>
<b>Under Construction - likely completed in 2024</b>					
Brunswick Landing	Developers Collaborative		Brunswick	Family	36
One Edgemont Drive	ACAP	SHP	Presque Isle	Family	13
99 Western Ave	Mastway Development LLC	4%	Augusta	Family	38
Harrison Ridge	Developers Collaborative	4%	Bridgton	Senior	48
Hartland II	KVCAP	4%	Hartland	Senior	30
Millbrook Estates	Westbrook HA/EBM	4%	Westbrook	Senior	100
Stacy M. Symbol Apartments	Westbrook HA	4%	Westbrook	Senior	60
Stroudwater Apartments	Westbrook HA	4%	Westbrook	Senior	55
Wedgewood	Lewiston HA/Avesta	4%	Lewiston	Family	82
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-Devt Phase 2	Portland HA	9%	Portland	Senior	45
The Uptown	Szanton	9%	Bath	Senior	60

Village Commons	Avesta	9%	Scarborough	Senior	31
Clarks Bridge Crossing	Patco	AHOP	Waterboro	Family	9
Theresa Bray Knowles Place	Penquis CAP	HOME-ARP	Bangor	Family	36
18 Green Street	Motivational Svs	HTF	Augusta	Family	8
55 Weston Ave	55 Weston Avenue LLC	Rural	Madison	Family	18
<b>Total Projects</b>	<b>19</b>			<b>Total Units</b>	<b>800</b>

#### Starting Construction in 2023

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
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
Tucker's House Harrison	LB Development Partners	Recovery	Harrison	Supportive	5
<b>Total Projects</b>	<b>23</b>			<b>Total Units</b>	<b>1052</b>

#### 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
Dewitt	Lewiston HA	9%	Lewiston	Family	104
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 Capital	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
Fletcher Farms	Patco	AHOP	Sanford	Family	5
Dougherty Commons Condos	Maine CoopDev. Part	AHOP	Portland	Family	20
Windward Estates	Penquis CAP	AHOP	Searsport	Family	7
18 Central Ave	Home Start	Islands	Peaks Island	Family	3
CICA 2022	CICA	Islands	Chebeague Island	Family	4
ICDC Project	ICDC	Islands	Isle au Haut	Family	3
NHSH Affordable	NH Sustainable Housing	Islands	New Haven	Family	4
Reeby Road	Islesboro Affordable	Islands	Islesboro	Family	2
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
55 Elm Street	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
Western Maine Village	WMCA	SHP	Wilton	Supportive	4
<b>Total Projects</b>	<b>40</b>			<b>Total Units</b>	<b>1570</b>
<b>Total Projects All Stages</b>	<b>102</b>			<b>Total Units</b>	<b>4193</b>



**Energy & Housing Services Department Memorandum**

**To:** MaineHousing Board of Commissioners

**From:** Genevieve Soucy, Director Energy and Housing Services

**Date:** August 3, 2023

**Subject:** EHS Monthly Report – August 2023

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**Home Energy Assistance Program (HEAP)**

The Home Energy Assistance Program (HEAP) is a component of the LIHEAP grant which will provide eligible applicants a benefit to cover a portion of their heating costs. Applications for the program are taken July – May. A household must meet the income guidelines each year and must have a direct, or indirect, heating burden.

	PY 2024	PY 2023	% Change
<b>Total Applications Taken</b>	<b>5,589</b>	<b>4,960</b>	<b>+12.7%</b>
Confirmed Eligible	1,248	88	+1,318.2%
Pending (in process)	4,245	4,821	-11.9%
Other (ineligible, denied, void etc.)	96	51	+88.2

**Additional information:**

- **Start of Program Year 2024** – The start of Program Year 2024 kicked off with the annual Partner training held virtually on June 27<sup>th</sup>. CAA Team Leads and Managers participated in the training which covered any changes for PY 2024. The Program opened for applications on July 17<sup>th</sup>.

There have been 347 applications that have been started through the online portal and 5,589 applications taken with 881 new households.

**Weatherization Assistance Programs (WAP)**

**Additional information:**

- **Need for Leveraged Funding** - Each year, a portion of the HEAP grant is budgeted to the HEAP Weatherization program. This program braids funding with the DOE Weatherization program to be able perform Weatherization services on clients homes. DOE has a Per Unit average of \$8,009 for this current program year, the Per Unit average for a home to be weatherized is \$12,000-\$16,000 and projects exceeding the DOE Per Unit average must have a different funding source cover the remaining expenses. Due to the lack of available

funding for Program Year 2023, Agencies are having a difficult time being able to fund Weatherization jobs and remain within DOE's Per Unit Average for both Annual and BIL funding. CAAs are presenting suggestions for leveraged funding usage, EHS staff are looking to make adjustments to tasks to be completed in a home to reduce requirements for the time being and we are exploring funding options for leveraged funding.

- **DOE-BIL State Plan** – Maine Housing's BIL plan has been **approved** by Department of Energy. Allocations for the Single Family weatherization component, administered through the CAA's, has been contracted and workplans and required documentation are being reviewed. CAA's will be provided with two years of program funding and have the opportunity to submit future training plans to ensure they have adequate staff and that they are receiving the training and equipment necessary. Planning continues for the Multi-Family weatherization component and an RFP is being developed and will be posted to solicit interested organizations who are either currently involved with Multi-Family weatherization or who are interested in participation.

Planning for Workforce Development as well as for a Training Center in collaboration with other New England states are also in process.

PROJECT PROGRESS BY CAA							
Reporting Period: January 1, 2023 – July 31, 2023							
Agency	Proj	Readiness Jobs	Total Cost	Program Delivery & Support	DOE Funded	DOE Wx Readiness	HEAP Funded
ACAP	29	2	\$413,817.44	\$141,577.96	\$60,933.81	\$25,000.00	\$186,305.67
CCI-ANDROSCOGGIN	29	3	\$635,359.08	\$109,249.23	\$179,325.35	\$29,497.90	\$317,286.60
CCI-CUMBERLAND	10	0	\$172,056.27	\$36,118.86	\$47,022.72	\$0.00	\$88,914.69
DCP	10	1	\$251,635.31	\$105,460.46	\$70,746.26	\$10,000.00	\$65,428.59
KVCAP	27	1	\$574,493.62	\$122,234.43	\$222,936.09	\$16,398.00	\$212,925.10
PCAP	15	2	\$538,544.65	\$234,426.48	\$194,349.45	\$37,100.00	\$72,668.72
WCAP	2	0	\$93,570.61	\$69,597.76	\$11,364.00	\$0.00	\$12,608.85
WMCA	10	2	\$390,104.10	\$211,171.98	\$57,028.23	\$16,525.00	\$105,378.89
YCCAC	23	3	\$449,403.54	\$129,987.24	\$128,094.49	\$48,330.00	\$142,991.81
<b>TOTAL</b>	<b>155</b>	<b>14</b>	<b>\$3,518,984.62</b>	<b>\$1,159,824.40</b>	<b>\$971,800.40</b>	<b>\$182,850.90</b>	<b>\$1,204,508.92</b>
<b>2022 TOTAL</b>	<b>319</b>	<b>1</b>	<b>\$6,442,853.00</b>	<b>\$2,017,550.29</b>	<b>\$1,545,697.67</b>	<b>\$6,700.00</b>	<b>\$1,705,180.54</b>

## Central Heating Improvement Program

The Central Heating Improvement Program (CHIP) provides grants to households that are HEAP eligible to assist with Heating system repairs or replacements, Chimney and Oil Tank repairs or replacements. Funding for the CHIP program is from the DHHS LIHEAP grant as well as State HOME funds. To be determined eligible, Households must have an approved Fuel Assistance Application in the prior 12 months to qualify for service.

Due to the need for Furnace Repairs and Replacements the available funding for the CHIP program had been exhausted. MaineHousing Leadership was able to authorize movement of \$2million in State HOME funds from the HARP program and has recently authorized an additional shift of \$1million from HARP and \$1million from other State HOME programs to fund the CHIP program.

PROJECT PROGRESS BY CAA							
Reporting Period: January 1, 2023 – May 31, 2023							
Agency	Projects	Total Cost	Program Delivery & Support	Projects	Heating System CTE, Repair or Replacement	Projects	Chimney or Oil Tank Repairs or Replacements
ACAP	218	\$649,211.76	\$61,451.42	188	\$490,464.56	30	\$97,295.78
CCI-ANDROSCOGGIN	360	\$823,149.08	\$52,498.61	330	\$691,893.52	30	\$78,756.95
CCI-CUMBERLAND	165	\$432,756.38	\$34,175.08	142	\$323,955.63	23	\$74,625.67
DCP	121	\$468,118.64	\$117,955.69	120	\$346,534.95	1	\$3,628.00
KVCAP	279	\$798,768.01	\$53,242.01	250	\$661,356.53	29	\$84,169.47
PCAP	267	\$710,142.04	\$142,437.49	247	\$499,325.88	20	\$68,378.67
WCAP	59	\$211,617.55	\$57,345.25	56	\$143,323.18	3	\$10,949.12
WMCA	176	\$631,233.37	\$61,440.82	139	\$462,541.75	37	\$107,250.80
YCCAC	294	\$707,220.55	\$161,316.31	208	\$410,041.24	86	\$135,863.00
<b>TOTAL</b>	<b>1,939</b>	<b>\$5,432,217.38</b>	<b>\$741,862.68</b>	<b>1,680</b>	<b>\$4,029,437.24</b>	<b>259</b>	<b>\$660,917.46</b>
<b>2022 TOTAL</b>	<b>2,506</b>	<b>\$6,772,881.72</b>	<b>\$1,185,574.44</b>	<b>2,121</b>	<b>\$4,369,620.77</b>	<b>385</b>	<b>\$1,217,686.51</b>

## Home Accessibility and Repair Program (HARP)

The Home Accessibility and Repair Program (HARP) provides grants to income eligible homeowners for professional home repairs and accessibility modifications. The HARP is delivered statewide through the network of Community Action Agencies (CAAs).

PROJECT PROGRESS BY CAA						
Reporting Period: January 1, 2023 – December 31, 2022						
Agency	Home Repair		Emergency		2023 Weatherization Readiness	
ACAP	2	\$41,255	13	\$89,841	1	\$2,520
CCI	18	\$133,520	13	\$212,305	0	\$0
DCP	2	\$300	1	\$0	0	\$0
KVCAP	7	\$145,417	12	\$169,391	2	\$19,709
PCAP	12	\$172,408	10	\$110,187	0	\$0
WCAP	1	\$30,107	1	\$0	0	\$0
WMCA	2	\$43,213	2	\$32,225	0	\$0
YCCAC	2	\$69,112	7	\$123,888	0	\$0
<b>TOTAL</b>	<b>46</b>	<b>\$635,332</b>	<b>59</b>	<b>\$737,836</b>	<b>3</b>	<b>\$22,229</b>
<b>2022 Program</b>	<b>117</b>	<b>\$2,070,223</b>	<b>121</b>	<b>\$2,092,903</b>		

## Heat Pump Installation Program

The Heat Pump Installation Program (HPP) will install a heat pump for eligible households where it is determined that a heat pump will reduce the households energy burden. Funding for this program component has come from the LIHEAP grant. Beginning August 1, 2023, Heat Pumps will be installed with funding made available from Department of Energy grant.

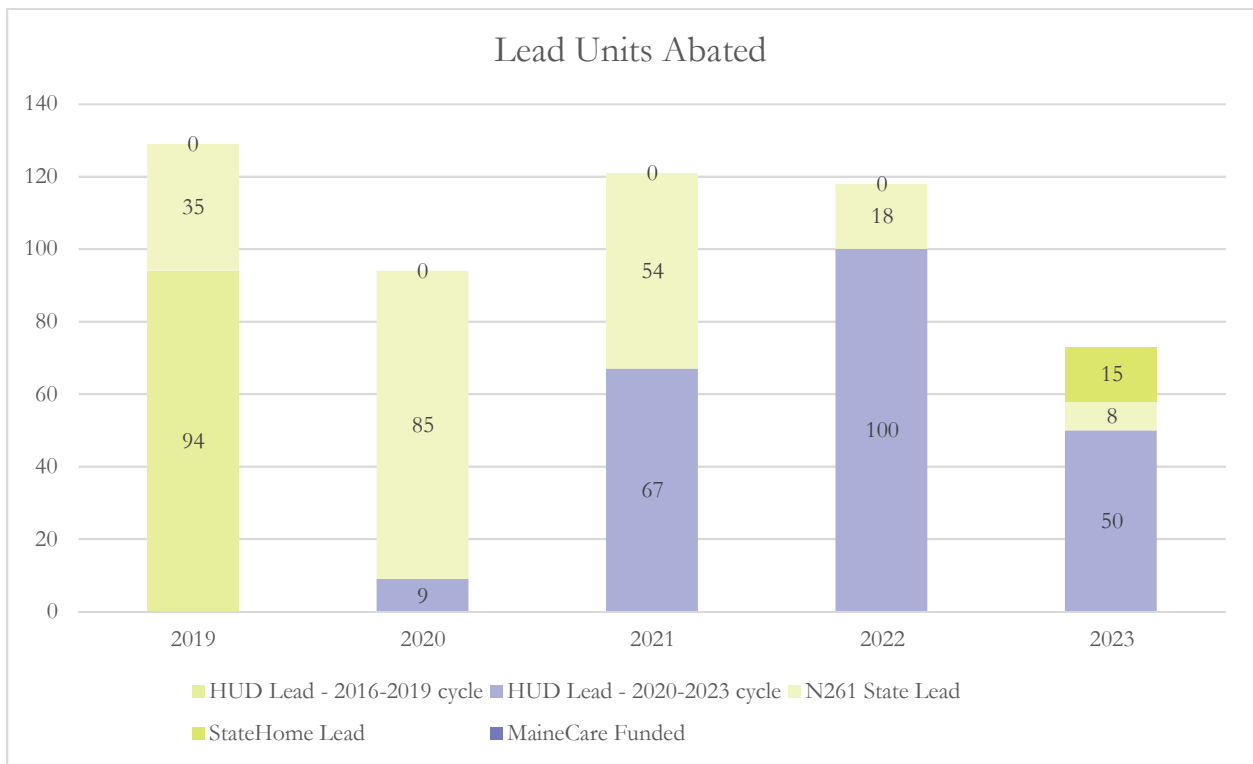
PROJECT PROGRESS BY CAA				
Reporting Period: January 1, 2023 – May 31, 2023				
Agency	Projects	Total Cost	Program Delivery & Support	Heat Pump Installation Costs
ACAP	47	\$240,538.88	\$32,422.21	\$208,116.67
CCI-ANDROSCOGGIN	54	\$264,077.96	\$18,677.96	\$245,400.00
CCI-CUMBERLAND	52	\$264,422.46	\$22,722.46	\$241,700.00
DCP	37	\$273,212.14	\$118,937.14	\$154,275.00
KVCAP	37	\$164,124.23	\$15,566.71	\$148,557.52
PCAP	71	\$292,392.89	\$46,717.89	\$245,675.00
WCAP	4	\$21,655.22	\$7,855.22	\$13,800.00
WMCA	17	\$113,133.45	\$40,233.45	\$72,900.00
YCCAC	70	\$349,981.42	\$38,503.57	\$311,477.85
<b>TOTAL</b>	<b>389</b>	<b>\$1,983,538.65</b>	<b>\$341,636.61</b>	<b>\$1,641,902.04</b>
<b>2022 TOTAL</b>	<b>1,697</b>	<b>\$3,265,421.66</b>	<b>\$682,844.44</b>	<b>\$2,582,577.22</b>

### Additional Information

- **New Funding Source** – MaineHousing has been accepted to receive a Department of Energy Sustainable Resources for Consumers (SERC) grant for the installation of Heat Pumps. The grant award is for \$5million in which we anticipate being able to install 1,060 heat pumps over a twelve month period.
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### Lead Abatement Program

Maine Housing works with two Community Action Agencies to deliver the Lead Abatement Programs across the State. Currently there are two funding sources used to abate units, HUD's three year Lead Abatement Program and the State HOME funded Lead Abatement Program.





## Low Income Assistance Plan (LIAP)

The Low Income Assistance Plan (LIAP) provides a credit to an eligible households electricity account. The LIAP program is funded by contributions from Transmission and Distribution electricity providers and the program Rules and Orders are governed by the MPUC. Annually the MPUC issues an Order advising each electricity provider in how much they need to spend in the program and how much funding is provided to MH to be distributed to other electricity provider. Additional assistance for Households who require electricity for an oxygen pump or ventilator are also available as part of this program. MaineHousing provides the utilities with clients who meet the general eligibility guidelines. Applicants are also able to enroll directly with the utility if they have received an eligibility letter from a DHHS means tested program.

For the current program year, MPUC doubled the amount of funding that the electricity utilities must spend due to anticipated increase in participants as a result of expanding eligibility to DHHS means tested households.

Low Income Assistance Plan (LIAP)				
Reporting Period: October 1, 2022 - June 30, 2023				
Utility	Oxygen/Vent Participants	Oxygen/Vent Credits Provided	LIAP Participants	Credits Provided
Quarter 1 Oct - Dec.	484	\$ 112,490.41	17,994	\$ 3,007,389.95
Quarter 2 Jan - Mar	1,471	\$ 231,959.47	34,016	\$ 4,557,551.17
Quarter 3 Apr - June	1,599	\$ 74,505.03	37,536	\$ 639,137.54
Quarter 4 July - Sept		\$ -		\$ -
<b>TOTAL</b>	<b>1,599</b>	<b>\$ 418,954.91</b>	<b>37,536</b>	<b>\$ 8,204,078.66</b>
<b>2022 TOTAL</b>	<b>1,078</b>	<b>\$ 250,224.85</b>	<b>29,869</b>	<b>\$10,338,389.02</b>

## Well Water Abatement

The Well Water Abatement program provides grants for the abatement of contaminants in private wells to provide safe drinking water for income eligible, single-family homeowners and income eligible landlords for dwellings with four rental units or less. The grants will cover well water testing as well as a point of use or point of entry system depending upon needs. Funding for this program is from LD-1891 passed in 2022, the program will continue until funding is exhausted.

WELL WATER ABATEMENT PROGRAM	
REPORT PERIOD: January 1, 2022 - July 31, 2023	
Number of Inquires	91
Number of Applications Received	17
Number of Filtration Systems Installed	8
Number of Water Test Completed	90
Program Allocated Funds	\$ 500,000.00
Expenditures for Water Tests and Filtration Systems	\$ 56,953.83
Available Funds	\$ 443,046.17

## Finance Department Memorandum

**To:** Board of Commissioners

**From:** Darren R. Brown

**Date:** August 8, 2023

**Subject:** Monthly Activity Report – Finance Department

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### ACCOUNTING AND FINANCIAL REPORTING:

- The audit of MaineHousing's federally funded programs for the year ended December 31, 2022 is in the final stage. Draft reports are expected within the next several weeks and the final reports will be issued in September. The federal compliance audit needs to be completed and filed with the federal Single Audit Clearinghouse and the HUD Real Estate Assessment Center (REAC) within nine months after year end, which is September 30<sup>th</sup> for MaineHousing. The final audit reports will be provided once completed.

MaineHousing administered and disbursed approximately \$450 million through thirty-four different federal programs in 2022. Major programs are audited on a rotating basis. The major programs for the 2022 audit are the Emergency Rental Assistance Programs (ERA 1 and ERA 2), Grant for Homeless Shelters (State & Local Fiscal Recovery Fund), and the Emergency Solution Grant Program.

- The State of Maine is in the process of preparing its audited financial statements for their fiscal year ended June 30, 2023. MaineHousing is considered a component unit of the State for accounting purposes and needs to prepare and provide financial information for inclusion in the State's financial statements. This involves preparing a reporting package and converting our audited financial statements into a format consistent with the State. Our reporting package was recently completed and submitted.
- The mid-year closing of the agency's general ledger and accounting systems was completed and the financial statements for the six-month period ended June 30, 2023 are being finalized. Draft financial statements have been prepared and the preliminary results are included in the Financial and Budget Results section of this packet.

### LOAN ADMINISTRATION:

- As of the end of July, staff have processed a total of 2,509 Housing Assistance Fund (HAF) benefit payments totaling \$12.9 million. For the month of July, the weekly average number of benefit payments was 140 and totaled \$745,000. The HAF program is designed to provide homeowners impacted by COVID-19 with financial support to address delinquent housing payments, property taxes, sewage or water bills, utility charges, condo and co-op fees, and manufactured home loan payments.

A total of eighty (80) MaineHousing's First Home borrowers have applied for assistance under the HAF program and fifty-one (51) have received assistance and fifteen (15) are currently pending review. Fourteen (14) have been denied due mostly to borrowers reinstating their account on their own.

- Several staff from Loan Administration have been extensively involved with the implementation of the multifamily affordable housing system, ProLink. Loan Administration staff completed data validation to ensure that the loan information in ProLink reconciled back to the reports used to create the loan records. In addition, the implementation team participated in numerous meetings to assist with the drafting of the operational guide and the testing of workflows identified during the mapping process. Loan Administration staff also drafted processing procedures for its areas of operations. The system was brought online in July.
- Recruitment activities to fill several vacant positions were recently completed. Elizabeth (Liz) LaBranche started on July 31<sup>st</sup> as the Foreclosure Specialist. This position coordinates and performs functions associated with the resolution of delinquent and troubled loans. It also handles foreclosure activities. Liz comes to MaineHousing with over twenty years of residential mortgage lending and servicing experience.

Benjamin (Ben) Stevens will be joining MaineHousing on August 14<sup>th</sup>, as the Mortgage Accounting Officer. Ben holds a Bachelor's degree in Business Management from Husson University and comes to MaineHousing from Gosline Retirement Planning where he was a Junior Account Manager & Benefits Specialist. The Mortgage Accounting Officer administers the financial accounting and loan servicing functions for MaineHousing's multifamily loan programs.

Shane Soiett has accepted the Financial Reporting Specialist position and will be returning to the Loan Administration team on August 14<sup>th</sup>. Shane has been a valued member of MaineHousing since he was hired in 2017 as an Investor Reporting Specialist. Shane also held the Loan Administration Assistant position until 2022 when he transferred to the EHS Department as a Fiscal Officer. The Financial Reporting Specialist is responsible for performing financial reporting and loan purchasing functions for MaineHousing's residential loan portfolio.

## Finance Department Memorandum

**To:** Board of Commissioners

**From:** Darren R. Brown

**Date:** August 8, 2023

**Subject:** Monthly Financial and Budget Report

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### FINANCIAL RESULTS

Attached are the Balance Sheets and Statements of Revenues, Expenses, and Changes in Net Assets for the six-month period ended June 30, 2023.

MaineHousing's programs are accounted for in Fund Groups, based on funding sources. For financial reporting purposes, each Fund Group is a separate and standalone entity. There are seven Fund Groups and the individual Balance Sheets and Statements of Revenues, Expenses and Changes in Net Assets for each are presented in columns on the attachments (pages 1 and 2). The following is a summary of MaineHousing's total combined financial position and operating results for the current year, and a brief explanation for the changes between the current and prior year net operating results.

Total combined assets are approximately \$2.4 billion and total combined liabilities approximate \$2 billion. Total net assets amount to approximately \$427 million. Total combined revenues approximate \$263.4 million and total expenses amount to approximately \$250.9 million, which results in net operating income of \$12.5 million. For this period in 2022, there was a total combined net operating loss of \$0.5 million. Net operating income is \$13 million higher in 2023 due primarily to the activities and operating results of the Mortgage Purchase Fund (MPP), MaineHousing's largest fund group.

The MPP has net operating income of approximately \$10 million. This is a \$15 million increase compared to the net operating loss of \$5 million in 2022. The increase is largely due to the recognition of a paper gain associated with adjusting the carrying values of non-mortgage investments. A paper gain of \$1.3 million has been recorded for 2023, which is a \$9.3 million increase over the paper loss of \$8 million recorded in 2022. The increase is attributed to interest rate changes during the year.

The recording of paper gains and losses is required for accounting purposes. However, because MaineHousing does not actively buy and sell related investments, actual gains and losses will not occur and these amounts are ignored by the rating agencies, bond analysts, and management when assessing profitability.

Excluding the paper gains and losses, the MPP's net operating income is \$8.7 million at the end of June 2023. This is an increase of \$5.7 million compared to \$3 million in 2022. This net operating income improvement is due to the higher interest rate environment in 2023, which has increased net interest income by \$6.3 million. Although interest expense on bonds increased \$6.7 million, interest income from mortgages and investments is higher in 2023 by a combined amount of \$13 million.

The HOME Fund has net operating income of \$0.1 million, which is a decrease of \$5 million compared with net operating income of \$5.1 million in 2022. MaineHousing's portion of the real estate transfer taxes received from the State are accounted for in this Fund Group. The decrease in net operating

income is due to lower real estate transfer tax receipts and timing differences with the expending of program funds and the recognition of grant expenses. Income is lower by \$3.2 million, while program expenditures are \$1.8 million higher at this point in 2023 compared to 2022.

## **BUDGET RESULTS**

Also attached are the budget variance results for the period ended June 30, 2023. These results are summarized and presented on the attachment described below:

### **OPERATING REVENUES AND EXPENSES BUDGET**

MaineHousing has two primary business segments, which consist of mortgage lending activities and the administration of federal and state funded programs. All operating and program administrative costs are paid by either the net interest income from mortgage lending activities, which is the difference between interest income earned from mortgage and non-mortgage investment assets and the interest paid on bonds, or fee income received for the administration of programs.

The Operating Revenues and Expenses Budget, **Attachment A**, presents the revenues available to pay operating and program administrative expenses. It also presents the aggregate operating and program administrative expenses. Total budgeted revenues for 2023 are \$92.1 million and total expenses are budgeted at \$83.5 million. Total actual revenues as of June 30, 2023 amount to \$52.2 million, while total expenses amount to \$42.2 million. For the six-month period ended June 30, 2023, revenues exceed expenses by approximately \$10 million.

Revenues are running above budget due to higher income from non-mortgage investments. Interest rates have increased and average yields from investments are higher than projected. Expenses are in line with amounts anticipated for the period. The operating and other program administration expenses (the first two expense lines) are detailed on **Attachment B** and summarized below:

### **OPERATING AND OTHER PROGRAM ADMINISTRATIVE EXPENSES**

MaineHousing's overhead and operational costs for the year as well as other program administrative expenses, which are costs that are specifically and exclusively related to a particular program, are itemized on **Attachment B**.

Total 2023 operating expenses are budgeted at approximately \$24.3 million. As of June 30, 2023, approximately \$12.3 million or 51% of the total operating budget has been used. Total other program administrative expenses are budgeted at \$8.9 million and actual expenses amount to \$4.1 million as of June 30, 2023. Overall, expenditures in these areas are consistent with amounts expected for the period.

Program administrator fees are over budget because of the federal Homeowner Assistance Fund (HAF) program that was implementing this year. The work approach for this program was not known at the time the budget was adopted and fees for outsourcing various administrative functions were not included in the budget amount. The HAF program provides sufficient income to cover these fees and all program administrative costs.

### **CAPITAL BUDGET**

The Capital Budget, **Attachment C**, presents items that provide an economic benefit to MaineHousing over a period of time. Items are recorded as assets and depreciated over an estimated useful life. The total authorized capital budget for 2023 is \$1.3 million. Expenditures amounted to

approximately \$237,000 as of June 30, 2023 and were mainly associated with the acquisition of the new multifamily loan system.

### **MEMBERSHIPS, DUES AND SPONSORSHIPS**

In accordance with MaineHousing's Contributions Policy, all payments for memberships, dues and sponsorship are required to be reported to the Commissioners each month as part of the budget variance reports. **Attachment D** presents an itemized listing of the membership, dues, and sponsorship expenses as of June 30, 2023.

**MAINE STATE HOUSING AUTHORITY**  
**BALANCE SHEETS**  
**JUNE 30, 2023**  
*(IN THOUSANDS OF DOLLARS)*

	<b>Memorandum Only Combined Totals</b>		<b>Mortgage Purchase Fund Group</b>	<b>Bondholder Reserve Fund</b>	<b>General Fund</b>	<b>HOME Fund</b>	<b>Federal Programs Fund</b>	<b>Other Funds</b>	<b>Maine Energy Housing &amp; Economic Recovery Funds</b>
	<b>2022</b>	<b>2023</b>							
<b>ASSETS:</b>									
Cash, principally time deposits	70,591	91,312	18,442	1	67,037	1	5,420	411	0
Investments	453,547	631,331	546,630	8,211	17,015	24,281	0	5,531	29,663
Accounts receivable - Government	37,130	15,647	0	0	0	2,142	13,170	335	0
Accrued interest and other assets	9,302	11,674	10,785	19	493	96	189	9	83
Mortgage notes receivable, net	1,450,217	1,635,031	1,572,034	0	5,718	34,558	0	2,950	19,771
Other notes receivable, net	52	0	0	0	0	0	0	0	0
Land, equipment and improvements, net	17,521	17,665	22	0	17,643	0	0	0	0
Other real estate owned	100	0	0	0	0	0	0	0	0
Derivative instrument - interest rate swaps	10,050	18,471	18,471	0	0	0	0	0	0
Net pension asset	217	0	0	0	0	0	0	0	0
Deferred pension expense	1,123	959	509	3	102	0	0	345	0
Deferred amount on debt refundings	2,531	2,168	2,168	0	0	0	0	0	0
<b>Total Assets</b>	<b>2,052,381</b>	<b>2,424,258</b>	<b>2,169,061</b>	<b>8,234</b>	<b>108,008</b>	<b>61,078</b>	<b>18,779</b>	<b>9,581</b>	<b>49,517</b>
<b>LIABILITIES AND NET ASSETS:</b>									
Accrued interest payable	4,825	8,581	8,524	0	0	0	0	0	57
Accounts payable - Federal	325	423	0	0	0	0	423	0	0
Accounts payable & accrued liabilities	5,775	11,976	388	0	11,438	0	150	0	0
Unearned income	49,094	43,905	0	0	0	430	17,109	26,366	0
Net pension liability	0	1,780	945	5	189	0	0	641	0
Deferred pension credit	3,159	798	424	3	84	0	0	287	0
Accumulated increase in fair value of hedging derivatives	10,050	18,471	18,471	0	0	0	0	0	0
Interfund	0	0	4,740	43	42,346	(23,467)	(3,734)	(19,843)	(85)
Mortgage bonds and notes payable, net	1,573,261	1,910,940	1,845,845	0	13,945	0	0	0	51,150
Deferred grant income	0	0	0	0	0	0	0	0	0
Deferred loan origination points	14	13	13	0	0	0	0	0	0
<b>Total Liabilities</b>	<b>1,646,503</b>	<b>1,996,887</b>	<b>1,879,350</b>	<b>51</b>	<b>68,002</b>	<b>(23,037)</b>	<b>13,948</b>	<b>7,451</b>	<b>51,122</b>
<b>NET ASSETS:</b>									
Restricted Net Assets	368,213	387,365	289,711	8,183	0	84,115	4,831	2,130	(1,605)
Unrestricted Net Assets	37,665	40,006	0	0	40,006	0	0	0	0
<b>Total Net Assets</b>	<b>405,878</b>	<b>427,371</b>	<b>289,711</b>	<b>8,183</b>	<b>40,006</b>	<b>84,115</b>	<b>4,831</b>	<b>2,130</b>	<b>(1,605)</b>
<b>Total Liabilities and Net Assets</b>	<b>2,052,381</b>	<b>2,424,258</b>	<b>2,169,061</b>	<b>8,234</b>	<b>108,008</b>	<b>61,078</b>	<b>18,779</b>	<b>9,581</b>	<b>49,517</b>

**MAINE STATE HOUSING AUTHORITY**  
**STATEMENTS OF REVENUES, EXPENSES AND CHANGES IN NET ASSETS**  
**FOR THE PERIOD ENDED JUNE 30, 2023**  
*(IN THOUSANDS OF DOLLARS)*

	<b>Memorandum Only Combined Totals</b>		<b>Mortgage Purchase Fund Group</b>	<b>Bondholder Reserve Fund</b>	<b>General Fund</b>	<b>HOME Fund</b>	<b>Federal Programs Fund</b>	<b>Other Funds</b>	<b>Maine Energy Housing &amp; Economic Recovery Funds</b>
	<b>2022</b>	<b>2023</b>							
<b>REVENUES:</b>									
Interest from mortgages and notes	29,407	32,747	32,532	0	135	59	0	0	21
Income from investments	1,678	13,625	11,233	191	588	632	11	154	816
Net increase (decrease) in the fair value of investments	(7,990)	1,260	1,260	0	0	0	0	0	0
Fee income	6,567	7,231	750	0	730	0	5,553	198	0
Other revenue	28	122	121	0	1	0	0	0	0
Grant income	176,339	142,248	0	0	0	829	69,983	71,351	85
Income from State	13,260	9,561	0	0	0	9,561	0	0	0
Federal rent subsidy income	54,480	56,552	0	0	0	0	56,552	0	0
Gain on bond redemption	152	0	0	0	0	0	0	0	0
<b>Total Revenues</b>	<b>273,921</b>	<b>263,346</b>	<b>45,896</b>	<b>191</b>	<b>1,454</b>	<b>11,081</b>	<b>132,099</b>	<b>71,703</b>	<b>922</b>
<b>EXPENSES:</b>									
Operating expenses	11,365	12,309	0	0	12,309	0	0	0	0
Other program administrative expenses	2,940	3,157	2,233	0	(3)	0	815	112	0
Mortgage servicing fees	873	940	934	0	6	0	0	0	0
Losses on foreclosed real estate	25	0	0	0	0	0	0	0	0
Interest expense	19,666	26,352	25,842	0	0	0	0	0	510
Grant expense	184,311	150,992	0	0	0	11,027	70,427	69,118	420
Federal rent subsidy expense	55,222	57,098	0	0	0	0	57,098	0	0
Allocated operating costs	0	0	6,939	41	(10,984)	0	3,945	59	0
<b>Total Expenses</b>	<b>274,402</b>	<b>250,848</b>	<b>35,948</b>	<b>41</b>	<b>1,328</b>	<b>11,027</b>	<b>132,285</b>	<b>69,289</b>	<b>930</b>
<b>Net Operating Income (Loss)</b>	<b>(481)</b>	<b>12,498</b>	<b>9,948</b>	<b>150</b>	<b>126</b>	<b>54</b>	<b>(186)</b>	<b>2,414</b>	<b>(8)</b>
<b>Transfers between funds, net</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>(416)</b>	<b>443</b>	<b>(27)</b>	<b>0</b>
<b>Change in net assets</b>	<b>(481)</b>	<b>12,498</b>	<b>9,948</b>	<b>150</b>	<b>126</b>	<b>(362)</b>	<b>257</b>	<b>2,387</b>	<b>(8)</b>
<b>Net assets at beginning of year</b>	<b>406,359</b>	<b>414,873</b>	<b>279,763</b>	<b>8,033</b>	<b>39,880</b>	<b>84,477</b>	<b>4,574</b>	<b>(257)</b>	<b>(1,597)</b>
<b>Net assets at end of period</b>	<b>405,878</b>	<b>427,371</b>	<b>289,711</b>	<b>8,183</b>	<b>40,006</b>	<b>84,115</b>	<b>4,831</b>	<b>2,130</b>	<b>(1,605)</b>



**MAINE STATE HOUSING AUTHORITY  
OPERATING REVENUES AND EXPENSES BUDGET VARIANCE REPORT  
FOR THE PERIOD ENDED JUNE 30, 2023**

*(IN THOUSANDS OF DOLLARS)*

	<b>Mortgage Lending Activities Actual</b>	<b>Federal &amp; Other Program Administration Actual</b>	<b>Total Combined Actual</b>	<b>Total Annual Budget</b>	<b>Total Under/(Over)</b>	<b>% Variance</b>
<b>REVENUES:</b>						
Interest from mortgages and notes	32,667	0	32,667	66,400	33,733	51%
Income from investments	12,012	165	12,177	11,390	(787)	(7%)
Fee income	1,480	5,751	7,231	14,153	6,922	49%
Other revenue	122	0	122	160	38	24%
<b>Total Revenues</b>	<b>46,281</b>	<b>5,916</b>	<b>52,197</b>	<b>92,103</b>	<b>39,906</b>	<b>43%</b>
<b>EXPENSES:</b>						
Operating expenses	8,305	4,004	12,309	24,294	11,985	49%
Other program administrative expenses	3,170	927	4,097	8,864	4,767	54%
Interest expense	25,842	0	25,842	50,325	24,483	49%
<b>Total Expenses</b>	<b>37,317</b>	<b>4,931</b>	<b>42,248</b>	<b>83,483</b>	<b>41,235</b>	<b>49%</b>
<b>Excess Revenues Over Expenses</b>	<b>8,964</b>	<b>985</b>	<b>9,949</b>	<b>8,620</b>	<b>(1,329)</b>	<b>(15%)</b>

**MAINE STATE HOUSING AUTHORITY  
OPERATING AND OTHER PROGRAM ADMINISTRATIVE EXPENSES  
FOR THE PERIOD ENDED JUNE 30, 2023**

**ATTACHMENT B**

	<b>Total Annual Budget</b>	<b>Total Year to Date Actual</b>	<b>Budget Available</b>	<b>Percentage of Budget Available</b>
<b>Operating Expenses</b>				
Salaries	13,517,480	7,251,982	6,265,498	46%
Payroll Taxes	994,335	543,758	450,577	45%
Retirement	1,273,244	625,500	647,744	51%
Medical and Life Insurance	3,116,854	1,465,786	1,651,068	53%
Other Fringe Benefits	10,000	3,302	6,698	67%
Office Supplies	51,365	22,613	28,752	56%
Printing	75,560	30,688	44,872	59%
Membership and Dues	63,811	18,038	45,773	72%
Subscriptions	32,077	11,295	20,782	65%
Sponsorships	14,600	5,500	9,100	62%
Staff Educ/Train/Conf	180,131	49,523	130,608	73%
Travel/Meals - Staff Educ/Train/Conf	197,859	55,961	141,898	72%
Partner/Client Train/Meetings	138,510	15,908	122,602	89%
Travel/Meals - Partner/Client Training	112,546	17,306	95,240	85%
Staff Events	28,580	10,374	18,206	64%
Meals - Staff Events	33,130	13,165	19,965	60%
Leased Vehicles	177,773	80,672	97,101	55%
Computer Supplies	39,812	19,691	20,121	51%
Computer License SAAS	254,048	172,293	81,755	32%
Rent-Other	39,430	18,303	21,127	54%
Computer Maintenance	789,721	289,986	499,735	63%
Depreciation	1,200,000	588,997	611,003	51%
Telephone	125,584	63,736	61,848	49%
Employment Advertising	1,000	4,545	(3,545)	(355%)
Postage and Shipping	141,022	93,803	47,219	33%
Insurance	105,748	18,535	87,213	82%
Recording Fees	1,000	434	566	57%
Payroll Services	49,418	25,290	24,128	49%
Audit Services	172,000	99,000	73,000	42%
Property Expenses	522,435	254,483	267,952	51%
Professional Services	376,108	210,006	166,102	44%
Building Interest Expense	458,669	229,039	229,630	50%
<b>Total Operating Expenses</b>	<b>24,293,851</b>	<b>12,309,512</b>	<b>11,984,339</b>	<b>49%</b>
<b>Other Program Administrative Expenses</b>				
Loan foreclosure expenses	200,000	9,399	190,601	95%
REO expenses	50,000	3,513	46,487	93%
Mortgage Servicing fees	1,850,000	939,956	910,044	49%
Provision for losses on loans & REOs	125,000	0	125,000	100%
Loan Origination expenses	3,230,000	1,104,282	2,125,718	66%
Bond Issuance Costs	900,000	344,305	555,695	62%
Trustee/Bank fees	170,000	86,507	83,493	49%
Program advertising/printing	343,450	76,541	266,909	78%
Bond and mortgagee insurance	19,550	0	19,550	100%
Variable rate bond remarket/liquidity facilities	710,000	297,281	412,719	58%
Cash flow/arbitrage/swap consultants/legal	675,000	305,793	369,207	55%
Homebuyer education	135,000	26,550	108,450	80%
Program administrator fees	455,610	902,472	(446,862)	(98%)
<b>Total Other Program Administration Expenses</b>	<b>8,863,610</b>	<b>4,096,599</b>	<b>4,767,011</b>	<b>54%</b>

**MAINE STATE HOUSING AUTHORITY  
CAPITAL BUDGET  
FOR THE PERIOD ENDED JUNE 30, 2023**

**ATTACHMENT C**

Description	2023 Budget	2023 Actual	Budget Available	% Expended
<b>Computer Hardware:</b>				
Network backup hardware - Data Domain	15,000	0	15,000	
Laptop replacements	55,000	19,211	35,789	
Total computer hardware	<u>70,000</u>	<u>19,211</u>	<u>50,789</u>	<u>27%</u>
<b>Computer Software:</b>				
Enterprise multi-family housing system	240,679	186,922	53,758	
Amplifund grant management software	45,600	0	45,600	
Mobile device management software	8,000	0	8,000	
Website redesign	7,000	0	7,000	
Single Family loan servicing system modifications	10,000	0	10,000	
Single Family lender & loan tracking systems mods	10,000	0	10,000	
Hancock systems mods (LIHEAP & Wx Programs)	100,442	0	100,442	
Salesforce software upgrades	120,000	0	120,000	
New LIHEAP & Wx system	575,000	0	575,000	
Total computer software	<u>1,116,721</u>	<u>186,922</u>	<u>929,800</u>	<u>17%</u>
<b>Office Building:</b>				
Additional workstations & furnitures	24,460	24,451	9	
Patio repair/resurface	46,000	0	46,000	
Employee stairwell repair	0	6,290	(6,290)	
	<u>70,460</u>	<u>30,741</u>	<u>39,719</u>	<u>44%</u>
<b>Total</b>	<u>1,257,181</u>	<u>236,873</u>	<u>1,020,308</u>	<u>19%</u>

**MAINE STATE HOUSING AUTHORITY  
MEMBERSHIPS, DUES, AND SPONSORSHIPS  
FOR THE PERIOD ENDED JUNE 30, 2023**

	Description	Amount
<b>Memberships and Dues</b>		
	Urban Land Institute - employee annual membership	264
	Maine Real Estate & Development Association - annual membership	1,200
	Maine Public Relations Council - employee annual membership	75
	Project management Institute - employee membership	164
	Society for Human Resource Management - employee annual membership	244
	Diversity Hiring Coalition - annual membership	300
	Information Systems Audit and Control Association - employee annual membership	45
	Association of Government Accountants - (2) employee annual memberships	220
	American College of Mortgage Attorneys - employee dues	225
	Maine Bankers Association - annual affiliate membership	950
	Kennebec Board of Realtors - employee dues	196
	Maine Association of Mortgage Professional - employee annual membership	395
	Construction Specifications Institute - employee annual membership	375
	NCHM Accounting Office Employee Certification dues	125
	Maine Real Estate Management Association - annual membership	125
	National Affordable Housing Management Association - affiliate membership	1,300
	National Leased Housing Association - annual membership	660
	National Energy & Utility Affordability Coalition - annual membership	500
	National Energy Assistance Directors' Association - annual membership	6,817
	National Energy Assistance Directors' Association - annual LIHWAA membership	1,088
	National Association for State Community Services Programs - annual membership	1,627
	Notary Public - (2) employee renewal fees	100
	American Payroll Association - employee annual membership	298
	Maine Indoor Air Quality Council - annual membership	500
	Association of Certified Fraud Examiners - (1) employee annual membership	245
	Total	\$ 18,038
<b>Sponsorships</b>		
	Maine Resident Service Coordinator Association - annual sponsor	2,500
	New England Resident Service Coordinator - conference sponsor	3,000
	Total	\$ 5,500



## Finance Department Memorandum

**To:** Board of Commissioners  
**From:** Darren Brown  
**Date:** August 2, 2023  
**Subject:** Monthly Delinquencies Report

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### MULTI-FAMILY DELINQUENCIES

The Multi-Family portfolio totals \$859 million with 1,299 loans as of July 31, 2023. There is one small loan that is over 60 days delinquent, as shown in *Exhibit 1*. The Multi-Family delinquency rate is benchmarked against MaineHousing's historical rates, as shown in *Exhibit 2*.

### SINGLE-FAMILY DELINQUENCIES

The Single-Family portfolio totals \$982 million with 9,767 loans as of June 30, 2023. The over 60-day delinquencies increased from 2.16% to 2.37%, and the in-foreclosures decreased from 0.56% to 0.48%. The over 60-day delinquencies amount to \$23 million, with approximately \$5 million representing accounts in foreclosure. The over 60-day and in-foreclosure historic rates are shown in *Exhibit 4*. MaineHousing's overall delinquency rate by loan dollars is 2.37%; and the overall delinquency rate by loan count is 2.54%. As reflected in *Exhibit 5*, the overall delinquency rate by loan count is below the delinquency rate for all Maine Loans.

**Servicer Delinquencies** – As of June 2023, Bank of America (BOA) had the highest overall delinquency rate of 12.48%, with an in-foreclosure rate of 4.08%. BOA no longer originates loans for MaineHousing and they are servicing an old portfolio of loans. The average age of the loans in their portfolio is 16 years. There have been no new loans added to this portfolio since 2011 and the high delinquency rate is attributed mainly to the decreasing portfolio balance and its small size.

Delinquencies for our largest servicer, Mortgage Servicing Solutions, increased from 2.52% to 2.76%, while the in-foreclosure rate decreased from 0.56% to 0.53%. Salem Five Mortgage Corp. portfolio had a rate of 0.00%, which was the lowest rate for the month. Delinquency rates for each servicer are shown in *Exhibit 3*.

**Delinquencies by Insurance Type** – In June 2023, FHA insured loans had the highest delinquency rate by total insurance type of 4.21%, with in-foreclosures at 0.58%. When compared to the total loan portfolio, RD insured loans had the highest delinquency rate of 1.36%, with in-foreclosures at 0.28%. Delinquencies by insurance type and the portfolio as a whole are shown in *Exhibit 6*.

FHA insured loans comprise 17% of the Single-Family portfolio and 31% of delinquencies, while RD insured loans comprise 57% of the portfolio and represent 57% of all delinquent loans. The

current composition of the Single-Family portfolio by insurance type, along with the percentage of delinquencies by insurance type, is shown in *Exhibit 7*.

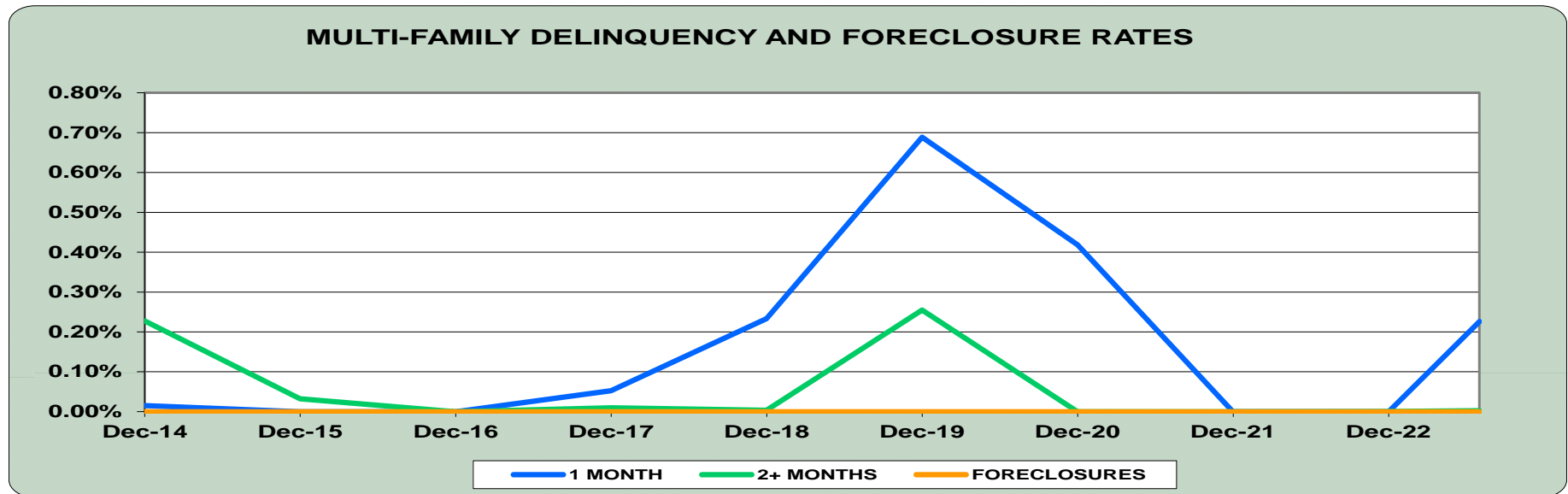
**Foreclosure Prevention Activities** – *Exhibit 8* summarizes our foreclosure prevention activities, as well as the number of completed foreclosures. As of the end of month June 2023, we have assisted 469 borrowers with various foreclosure prevention options.

# Multi-Family Delinquent Loans

MAINE STATE HOUSING AUTHORITY MULTI-FAMILY DELINQUENCIES 7/31/2023								
Section 8						ORIGINATION	DELINQUENT	
BORROWER	LEVEL PMT	PTD	LOCATION	PROJECT OWNER	DATE	1 MONTH	2 MONTHS	3+ MONTHS
NONE						0.00	0.00	0.00
						0.00	0.00	0.00
Rental Housing						ORIGINATION	DELINQUENT	
BORROWER	LEVEL PMT	PTD	LOCATION	PROJECT OWNER	DATE	1 MONTH	2 MONTHS	3+ MONTHS
NONE						0.00	0.00	0.00
						0.00	0.00	0.00
Supportive Housing & Other						ORIGINATION	DELINQUENT	
BORROWER	LEVEL PMT	PTD	LOCATION	PROJECT OWNER	DATE	1 MONTH	2 MONTHS	3+ MONTHS
OHIO ST, 112	820.68	05/01/23	BANGOR	PENOBSCOT AREA HSG DEV CORP	10/01/09	0.00	18,843.00	0.00
FOREST AVE, 575	2,661.21	06/01/23	PORTLAND	CROSSROADS	03/12/02	215,605.00	0.00	0.00
W VALENTINE ST, 216	568.74	06/01/23	WESTBROOK	MORRISON CENTER	04/18/97	22,659.00	0.00	0.00
ST MARY'S RESIDENCE*	21,473.01	07/01/23	LEWISTON	ST MARY'S RESIDENCE (MAISON MA	06/09/93	1,704,413.00	0.00	0.00
						1,942,677.00	18,843.00	0.00
Grand Total						1,942,677.00	18,843.00	0.00
% of Portfolio Delq 60+ days								
Total Number of Loans								
*past maturity date.								



# Multi-Family Delinquency & Foreclosure Trends



	OUTSTANDING		1 MONTH		2+ MONTHS		FORECLOSURES	
	PRINCIPAL	DOLLARS	RATE	DOLLARS	RATE	DOLLARS	RATE	
Jul-23	\$ 858,974,383	\$ 1,942,677	0.23%	\$ 18,843	0.00%	\$ -	0.00%	
Dec-22	\$ 796,448,381	\$ -	0.00%	\$ 4,553	0.00%	\$ -	0.00%	
Dec-21	\$ 696,004,882	\$ -	0.00%	\$ -	0.00%	\$ -	0.00%	
Dec-20	\$ 666,678,177	\$ 2,791,073	0.42%	\$ -	0.00%	\$ -	0.00%	
Dec-19	\$ 635,961,774	\$ 4,379,009	0.69%	\$ 1,620,600	0.25%	\$ -	0.00%	
Dec-18	\$ 630,936,475	\$ 1,473,376	0.23%	\$ 20,600	0.00%	\$ -	0.00%	
Dec-17	\$ 608,939,257	\$ 319,836	0.05%	\$ 60,624	0.01%	\$ -	0.00%	
Dec-16	\$ 579,916,852	\$ -	0.00%	\$ -	0.00%	\$ -	0.00%	
Dec-15	\$ 573,932,384	\$ -	0.00%	\$ 185,320	0.03%	\$ -	0.00%	
Dec-14	\$ 513,937,525	\$ 77,568	0.02%	\$ 1,169,620	0.23%	\$ -	0.00%	





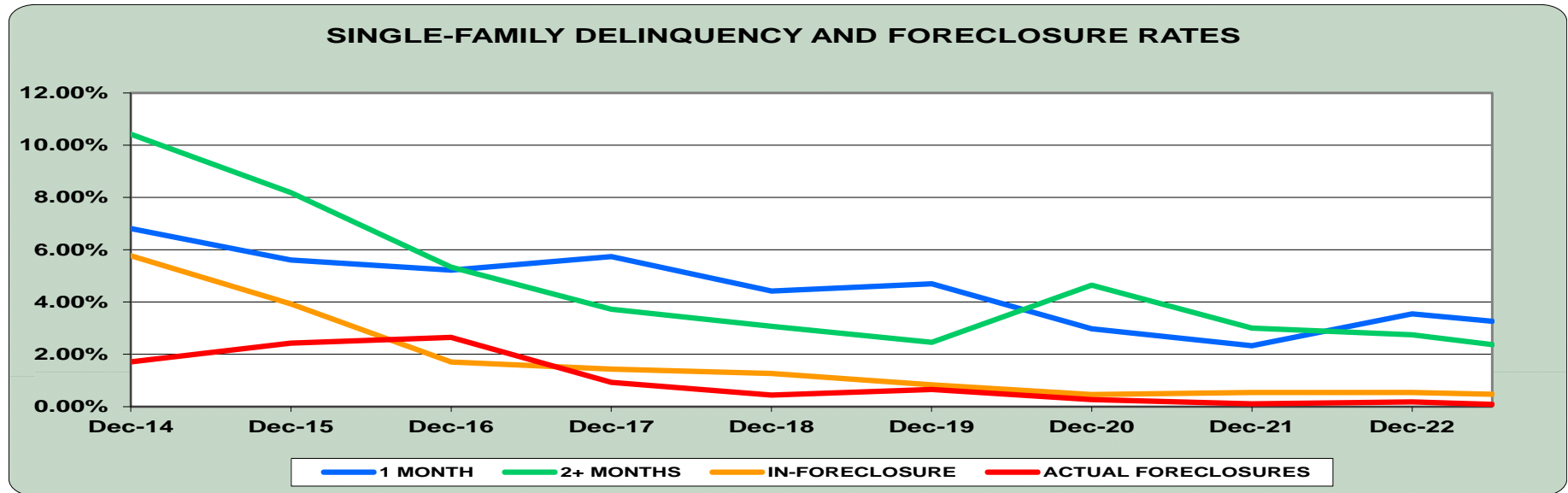
# Single-Family Delinquent Loans

## Maine State Housing Authority Single-Family Delinquencies by Servicer 6/30/2023

SERVICER	% OF PORTFOLIO	% of Portfolio Delq 60 + days	OUTSTANDING PRINCIPAL	----- 1 MONTH	DELINQUENT 2 MONTHS	----- 3+ MONTHS	IN- FORECLOSURE
MORTGAGE SERVICING SOLUTIONS	66.94%	2.76%	657,054,631.24	23,970,569.69	6,325,350.05	8,365,928.52	3,461,316.57
BANGOR SAVINGS BANK	11.82%	0.68%	116,050,722.84	2,662,098.40	86,835.95	549,002.28	157,805.67
CAMDEN NATIONAL BANK UK	8.30%	1.64%	81,477,786.28	2,159,377.69	943,127.60	227,625.39	166,939.18
MACHIAS SAVINGS BANK	6.98%	3.07%	68,470,946.46	2,191,871.21	707,021.72	734,990.52	657,007.67
BANGOR SAVINGS BANK QS	5.36%	0.32%	52,648,426.41	558,270.10	171,056.96	0.00	0.00
BANK OF AMERICA NA	0.56%	12.48%	5,507,574.04	489,900.71	76,535.31	386,121.51	224,768.90
SALEM FIVE MORTGAGE CORP	0.04%	0.00%	345,965.35	34,293.52	0.00	0.00	0.00
TOTAL	100.00%	2.37%	981,556,052.62	32,066,381.32	8,309,927.59	10,263,668.22	4,667,837.99



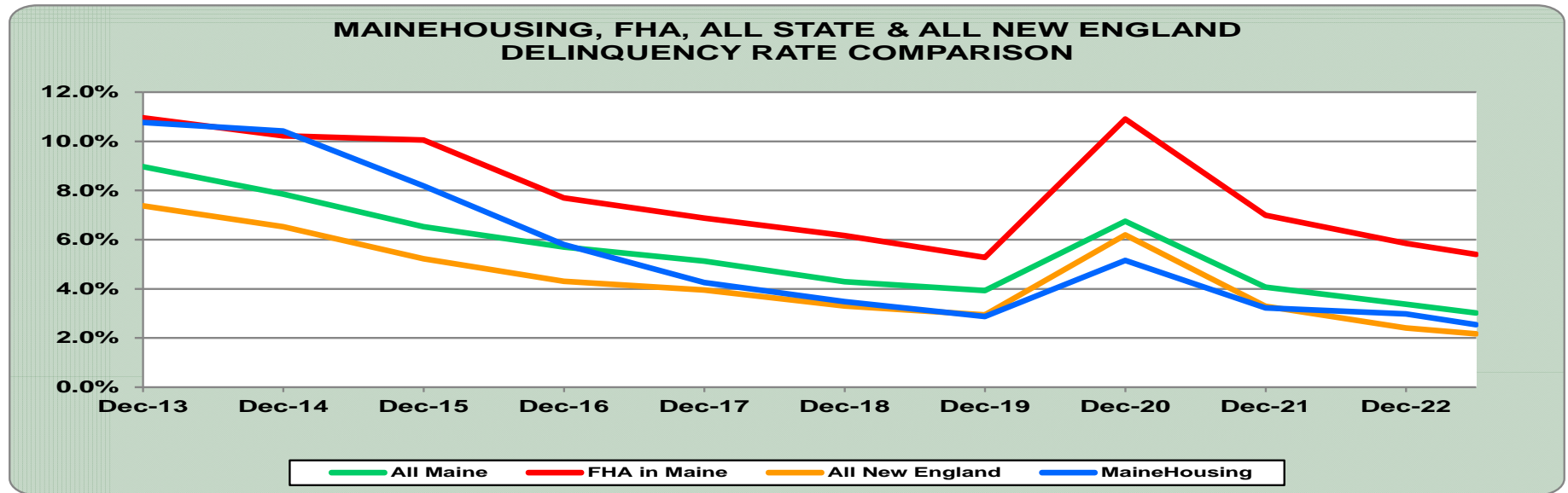
# Single-Family Delinquency & Foreclosure Trends



	OUTSTANDING PRINCIPAL		1 MONTH		2+ MONTHS		IN-FORECLOSURE		ACTUAL FORECLOSURES	
	DOLLARS	RATE	DOLLARS	RATE	DOLLARS	RATE	DOLLARS	RATE	DOLLARS	RATE
Jun-23	\$ 981,556,053		\$ 32,066,381	3.27%	\$ 23,241,434	2.37%	\$ 4,667,838	0.48%	\$ 825,090	0.08%
Dec-22	\$ 958,984,521		\$ 33,996,366	3.55%	\$ 26,378,301	2.75%	\$ 5,183,906	0.54%	\$ 1,733,447	0.18%
Dec-21	\$ 887,303,920		\$ 20,685,547	2.33%	\$ 26,645,647	3.00%	\$ 4,806,968	0.54%	\$ 941,490	0.11%
Dec-20	\$ 960,761,414		\$ 28,645,024	2.98%	\$ 44,603,599	4.64%	\$ 4,471,656	0.47%	\$ 2,617,001	0.27%
Dec-19	\$ 967,171,381		\$ 45,399,415	4.69%	\$ 23,774,547	2.46%	\$ 8,037,512	0.83%	\$ 6,357,994	0.66%
Dec-18	\$ 916,608,577		\$ 40,526,473	4.42%	\$ 28,155,105	3.07%	\$ 11,647,401	1.27%	\$ 4,056,247	0.44%
Dec-17	\$ 844,497,676		\$ 48,457,930	5.74%	\$ 31,454,643	3.72%	\$ 12,099,518	1.43%	\$ 7,847,858	0.93%
Dec-16	\$ 799,557,471		\$ 41,780,468	5.23%	\$ 42,682,410	5.34%	\$ 13,625,991	1.70%	\$ 21,142,137	2.64%
Dec-15	\$ 790,409,905		\$ 44,303,365	5.61%	\$ 64,656,769	8.18%	\$ 31,066,182	3.93%	\$ 20,797,314	2.43%
Dec-14	\$ 810,139,060		\$ 55,171,703	6.81%	\$ 84,385,397	10.42%	\$ 46,711,687	5.77%	\$ 13,904,155	1.72%



# Single-Family Delinquency Comparison Trends



MAINEHOUSING LOAN COUNT COMPARISON					
	<u>Loan Count</u>	<u>2 Months</u>	<u>3+ Months</u>	<u>In-Foreclosure</u>	<u>Totals</u>
All State*	121,476	0.43%	1.37%	1.22%	3.02%
FHA for State*	16,563	1.01%	2.68%	1.71%	5.40%
All New England*	1,714,308	0.48%	1.08%	0.61%	2.17%
MaineHousing**	9,767	0.91%	1.08%	0.55%	2.54%

\*This information is obtained from MBA's National Delinquency Survey for the first quarter of 2023.

\*\*MaineHousing's overall delinquency rate based on loan dollars is 2.37%, whereas rates in this exhibit are based on loan count.



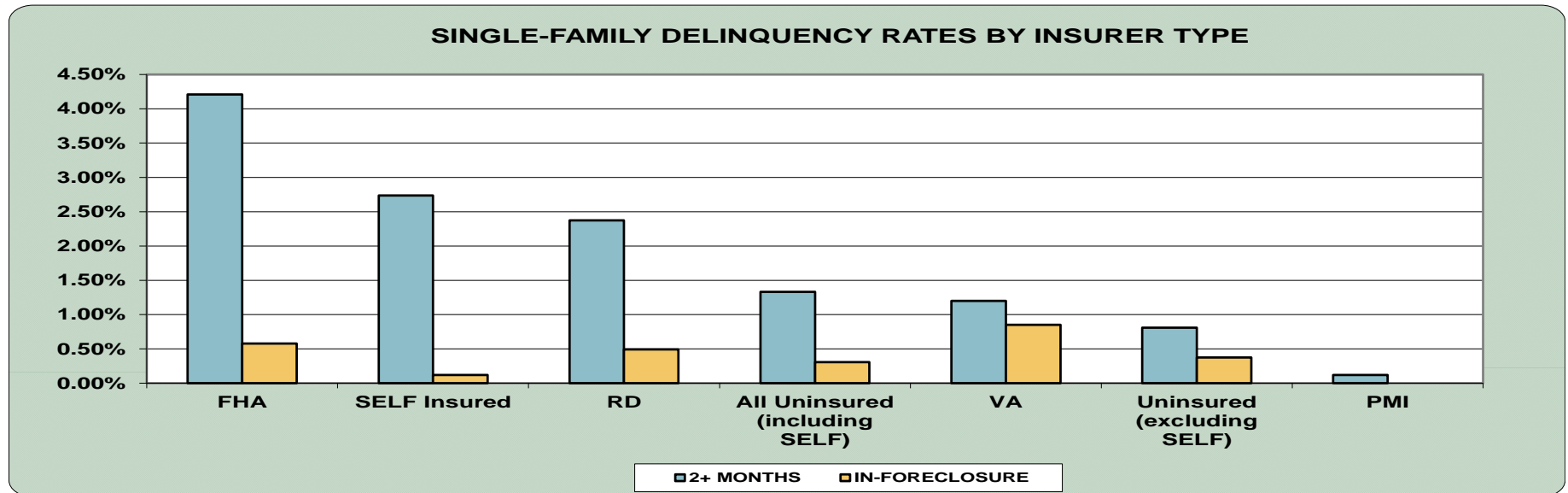
# Single-Family Delinquencies by Mortgage Insurer

**As A Percent of Total Insurance Type**  
**6/30/2023**

TYPE	2+ MONTHS	IN-FORECLOSURE
FHA	4.21%	0.58%
SELF Insured	2.74%	0.12%
RD	2.37%	0.49%
All Uninsured (including SELF)	1.33%	0.31%
VA	1.20%	0.85%
Uninsured (excluding SELF)	0.81%	0.38%
PMI	0.12%	0.00%

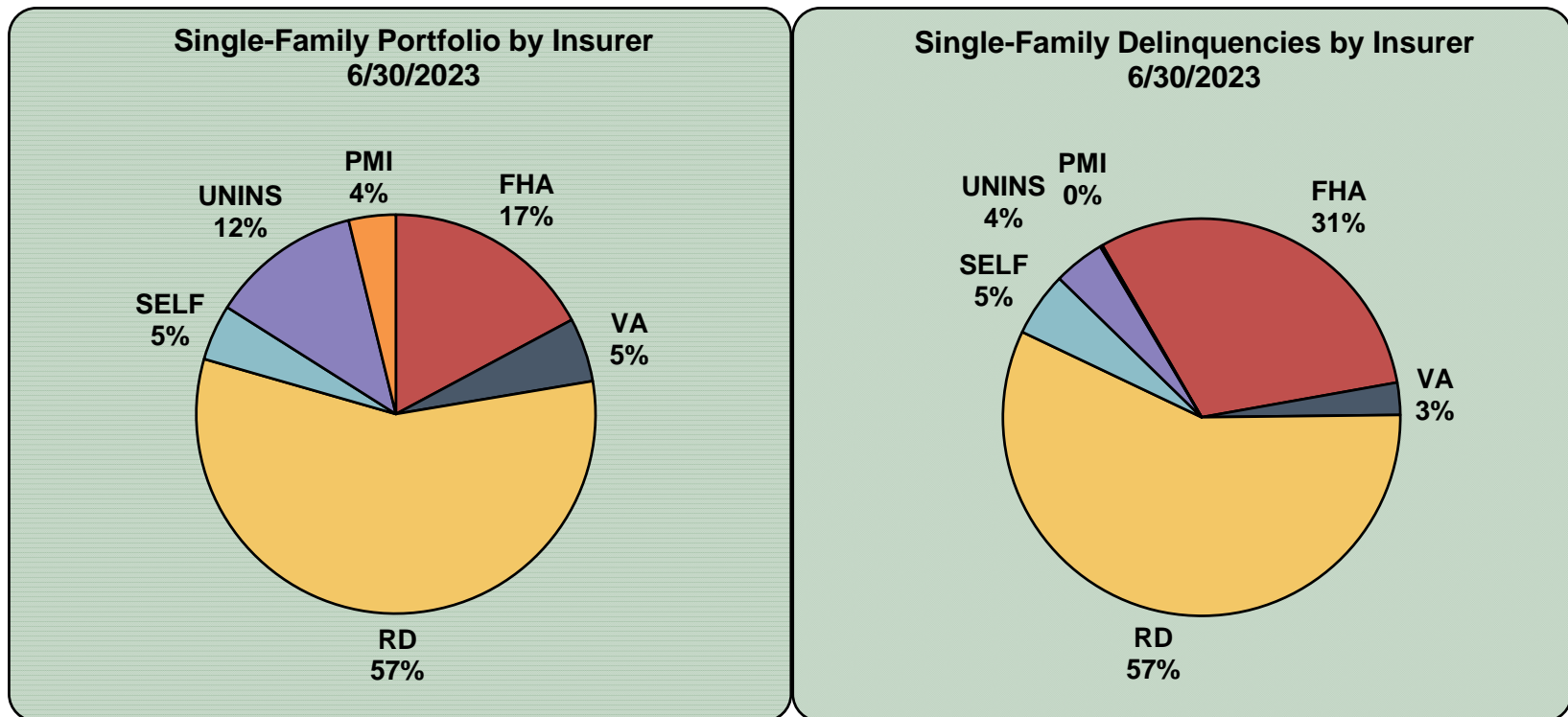
**As A Percent of Total Loan Portfolio**  
**6/30/2023**

TYPE	2+ MONTHS	IN-FORECLOSURE
RD	1.36%	0.28%
FHA	0.72%	0.10%
All Uninsured (including SELF)	0.22%	0.05%
SELF Insured	0.12%	0.01%
Uninsured (excluding SELF)	0.10%	0.05%
VA	0.06%	0.04%
PMI	0.00%	0.00%

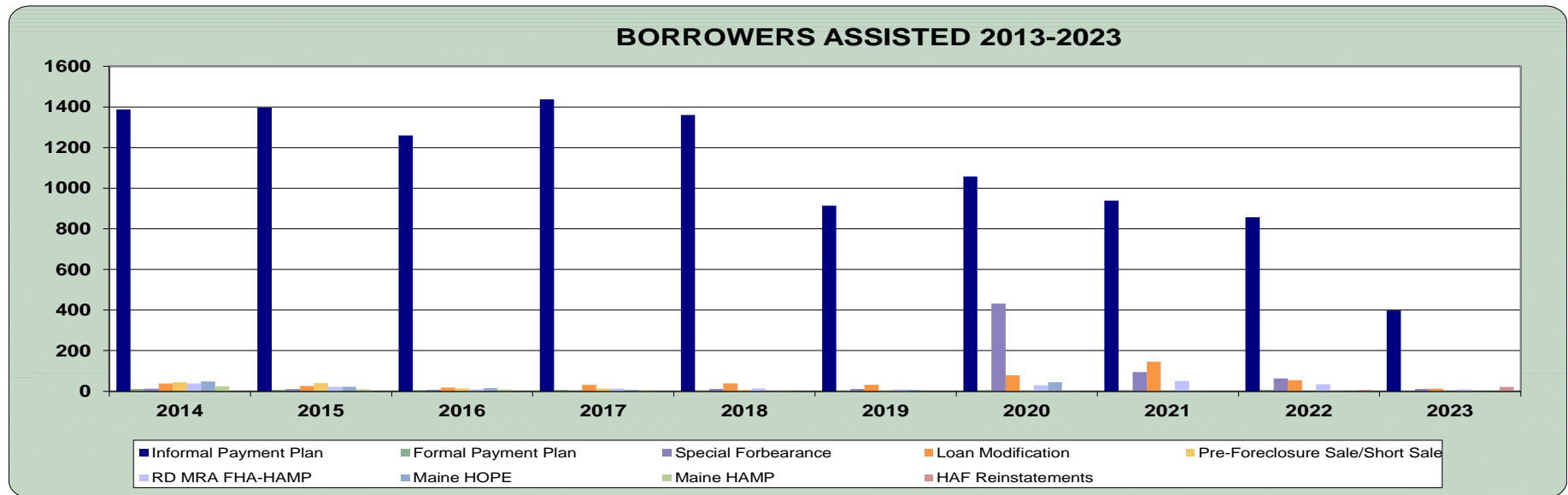


# Single-Family Delinquencies by Mortgage Insurer

The following charts show the composition of MaineHousing loans by mortgage insurer. Self insured loans are mainly mobile homes. Uninsured loans are those not needing mortgage insurance (i.e. for loans under 80% property value). The following charts are in dollar amounts.



# Single-Family Foreclosure Prevention Activities



**Number of Borrowers Approved for Assistance**

	Informal Payment Plan	Formal Payment Plan	Special Forbearance	Loan Modification	Pre-Foreclosure Sale/Short Sale	RD MRA FHA-HAMP	Maine HOPE	Maine HAMP	HAF Reinstatements	Total Workouts
Jun-23	398	2	12	13	0	10	1	0	33	469
Dec-22	857	8	63	54	0	35	4	0	7	1028
Dec-21	939	5	94	146	2	50	2	0	0	1238
Dec-20	1058	5	432	79	3	29	44	2	0	1652
Dec-19	914	3	12	32	4	10	8	0	0	983
Dec-18	1361	4	12	39	8	15	3	6	0	1448
Dec-17	1437	8	4	31	14	14	8	7	0	1523
Dec-16	1259	6	8	19	15	10	16	9	0	1342
Dec-15	1397	8	11	26	40	21	22	10	0	1535
Dec-14	1388	12	13	38	44	38	48	24	0	1605

**Actual Foreclosures**

	Number of Foreclosures	Number of Loans in Portfolio	Percentage of Portfolio
Jun-23	12	9,767	0.12%
Dec-22	21	9,739	0.22%
Dec-21	14	9,750	0.14%
Dec-20	38	10,668	0.36%
Dec-19	86	10,904	0.79%
Dec-18	57	10,673	0.53%
Dec-17	97	10,332	0.94%
Dec-16	258	10,097	2.56%
Dec-15	233	10,258	2.27%
Dec-14	162	10,526	1.54%



## Homeless Initiatives Department Memorandum

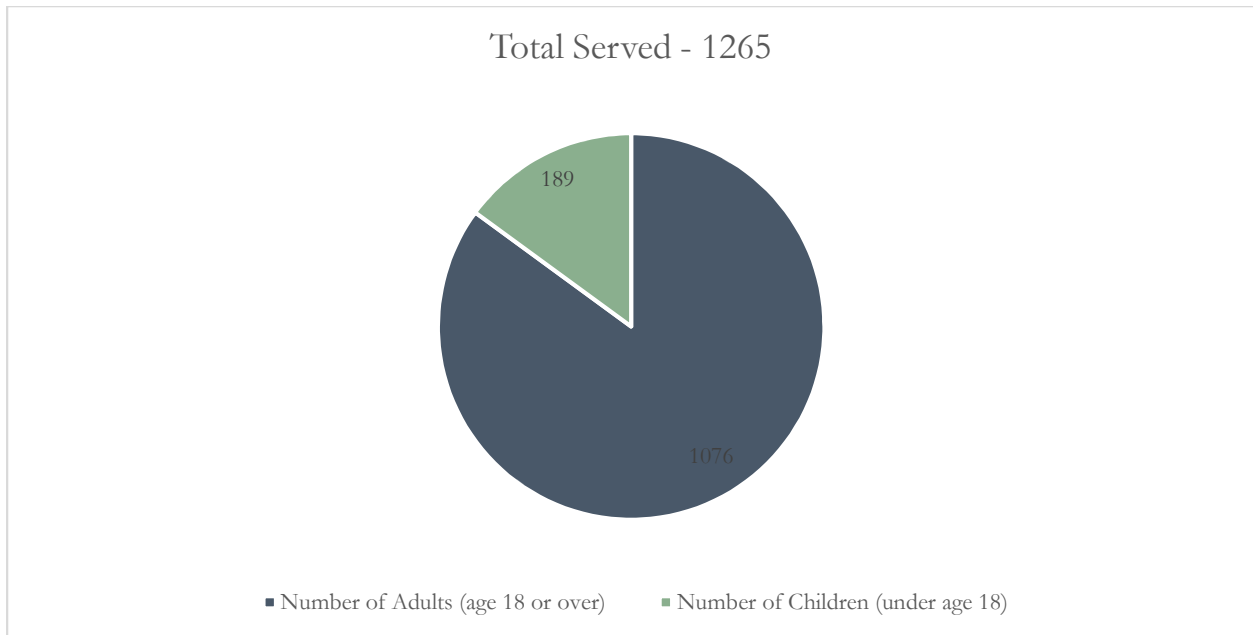
**To:** Board of Commissioners  
**From:** Kelly Watson, Director of Homeless Initiatives  
**Date:** August 8, 2023  
**Subject:** Homeless Initiatives Report

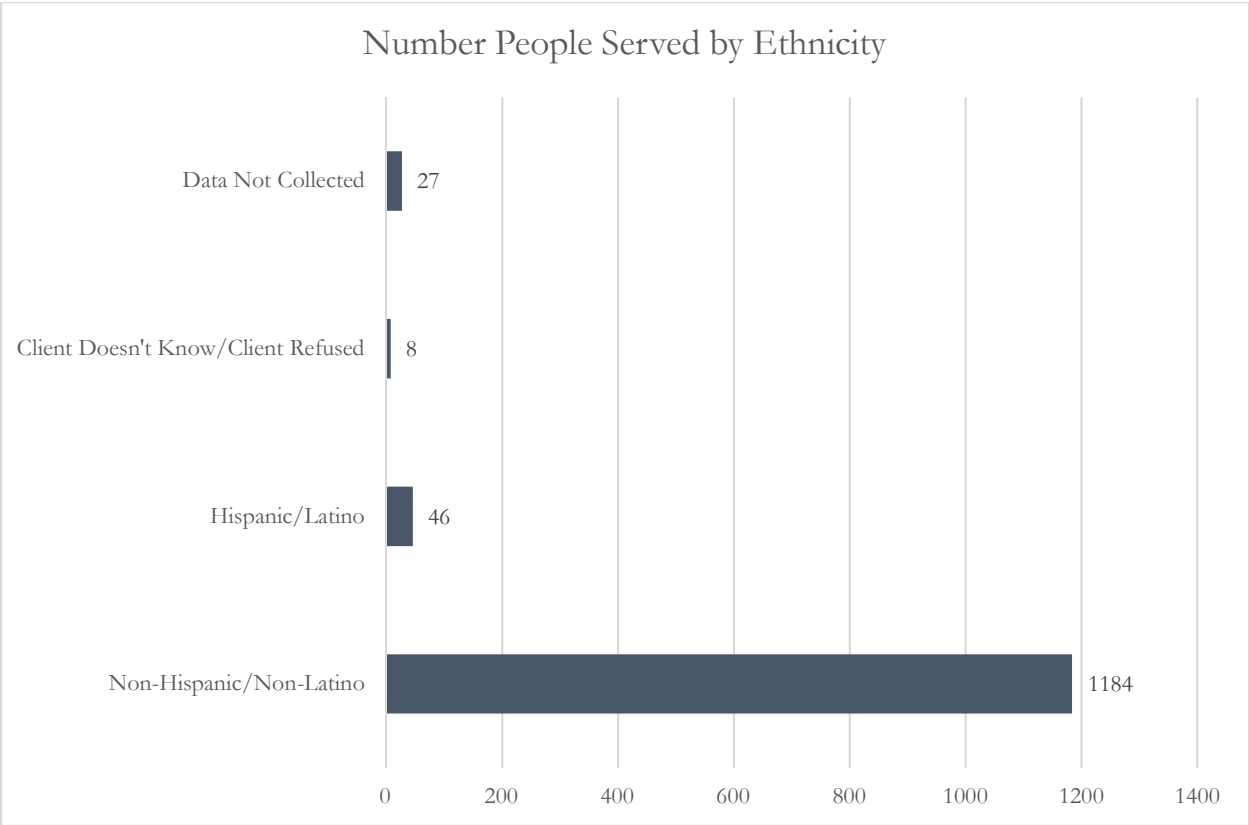
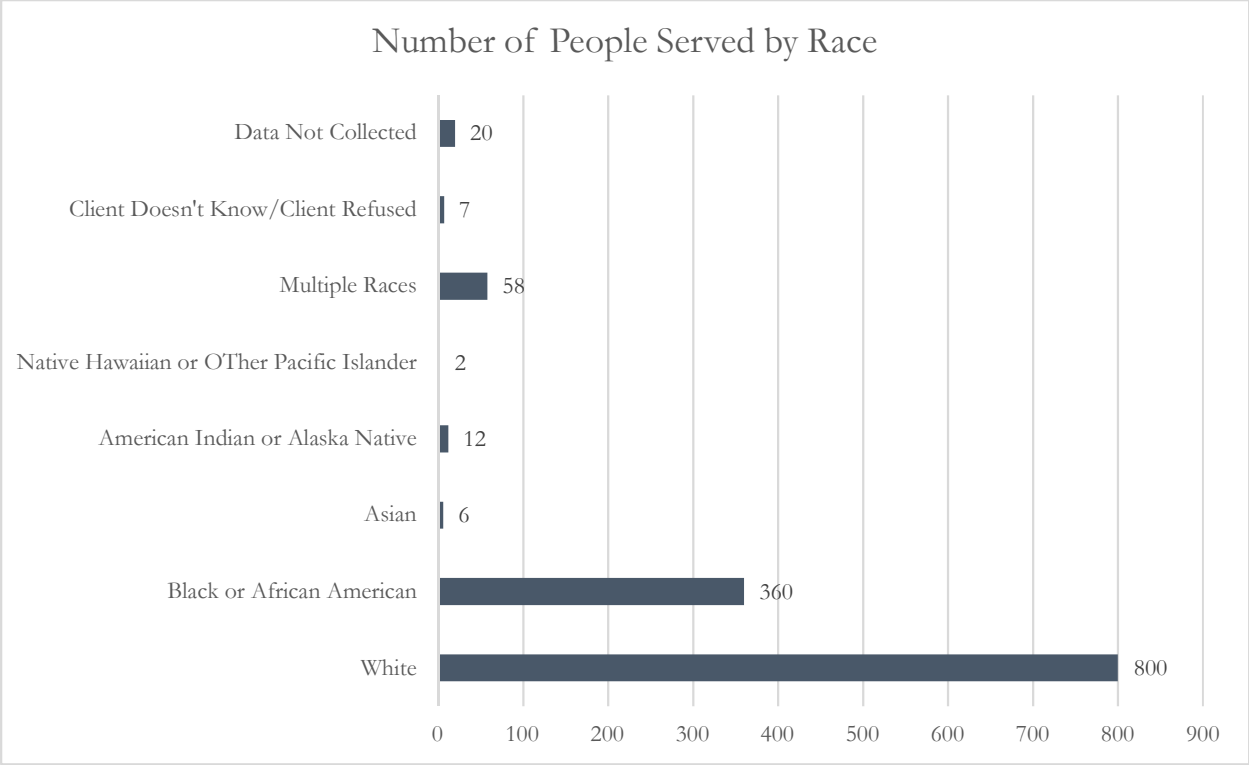
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### Homeless Data – July 2023

The following are the monthly statistics for July:

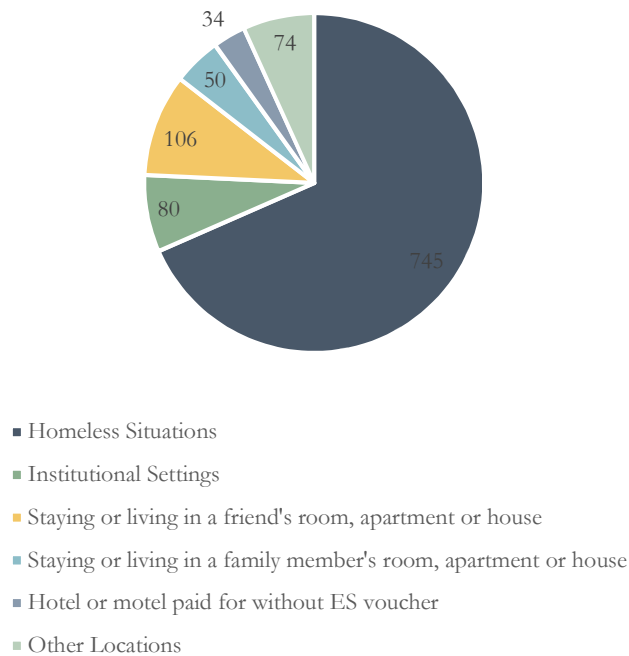
1. Total number of people served (1265) increased by 161 individuals. We have seen the number of unsheltered individuals continue to increase in many areas of the state. As the weather warms some individuals will choose an encampment over a shelter environment. This number also does not include many of the Asylum Seekers in Portland as well as many served in hotels through GA and ERA.
2. Racial equity – the percentage of people of color served decreased - from 37.6% in May to 35.4 in July. The number for those who identify as Hispanic/Latino increased from 31 to 46 individuals.
3. The number of Exits to Permanent Housing last month remained fairly stable at 80.



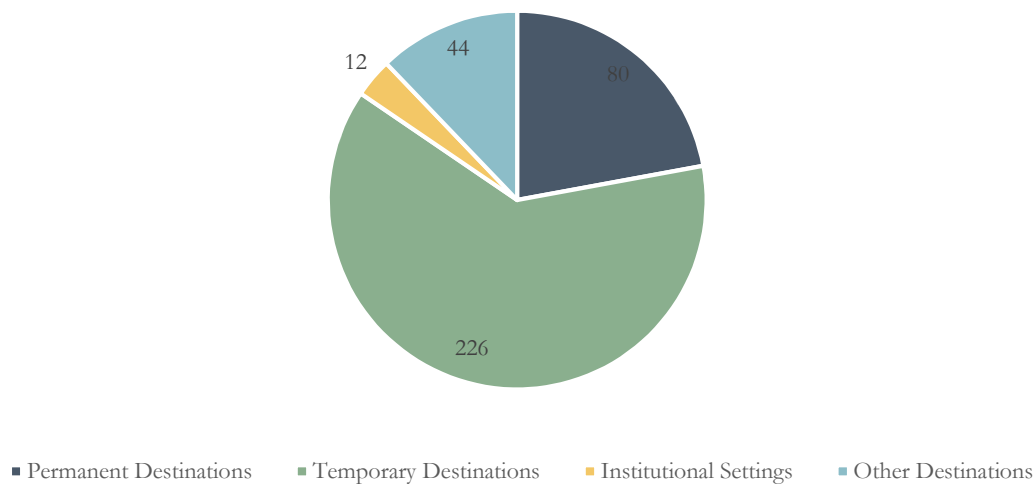




Residence of Clients Prior to Entry



Residence of Clients after Entry



### **Transitional Housing for Asylum Seekers**

MaineHousing received funding to allow us to fund a second transitional housing project based on the Saco Comfort Inn model at the Howard Johnson Hotel in South Portland. Seventy seven households including close to 300 individuals will be housed there through April 30, 2023. As is the case in Saco, Catholic Charities will be providing resettlement-type services to the families. We are now housing approximately 600 individuals between the two hotels.

### **Service Hub Implementation – Built for Zero Initiative**

MaineHousing is working with Community Solutions and WellSky (our HMIS vendor) on the By Name List report suite that will help us track inflow and outflow and data quality within the Homeless Management Information System. The report suite will assist us in moving closer to our data quality milestones. Policies and processes that are needed to support and sustain the data quality work are being identified and drafted.

Hubs 2, 1, 4, and 9 are gearing up for the last phase of the Coordinated Entry System pilot. In August we will have statewide implementation for the Coordinated Entry System. Hub Coordinators are conducting community information sessions, getting training in place for access point staff, and preparing for case conferencing to support the CES work. Other hubs are continuing with CES, data quality, and local hub work.

On August 4<sup>th</sup> Hub Coordinators joined MaineHousing and other Veteran service providers at USM Hannaford Hall to kick off the Veterans Housing Surge. Also in attendance were Secretary of the Veterans Administration Denis McDonough, Senator Angus King and Representative Chellie Pingree. The goal of the initiative is to house 100 veterans in 100 days. This effort will support the State level goal of reaching functional zero for all Veterans by June 2025.

## Homeownership Department Memorandum

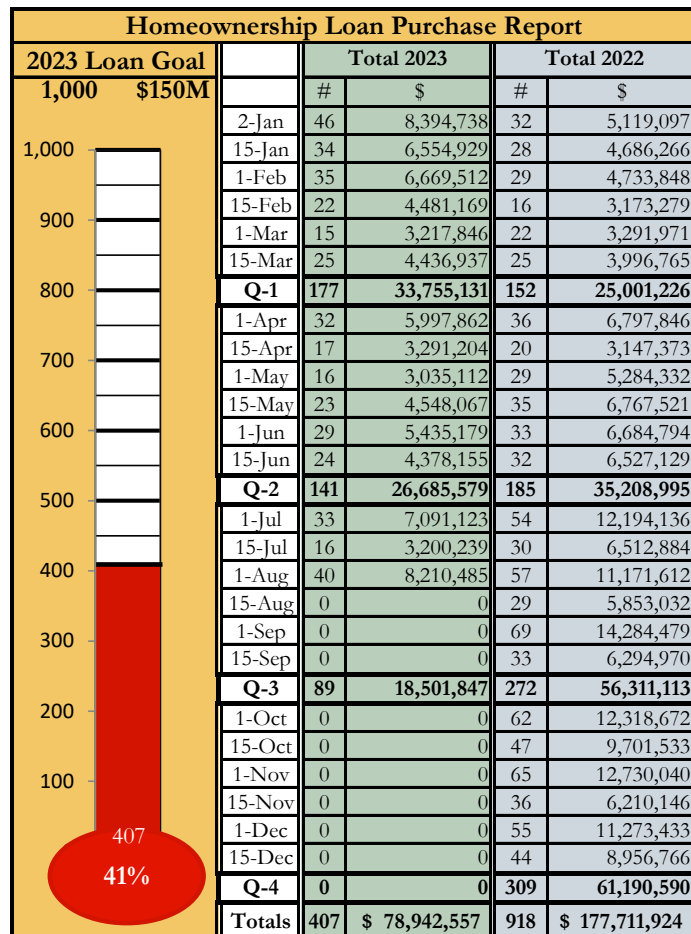
**To:** MaineHousing Board of Commissioners

**From:** Craig Reynolds, Director of Homeownership

**Date:** August 7, 2023

**Subject:** Monthly Report – Homeownership Department

### PRODUCTION UPDATE



Monthly Loan Reservations: 08/01/23	
#	\$ Volume
115	\$ 25,291,234

Loan Pipeline as of: 08/01/23	
#	\$ Volume
291	\$ 62,369,558

Loan Reservation Comparison					
July 2022		July 2023		2022 vs 2023	
#	\$ Volume	#	\$ Volume	#	\$ Volume
372	\$72,347,853	291	\$ 62,369,558	-22%	-14%

## PROGRAM HIGHLIGHTS

### Loan Production & Market Status

The pace of First Home Loan purchases continues to lag behind that in 2022 due in large part to the ongoing shortage of the homes for sale inventory which is especially tight at the low to modest price level typically sought by first time homebuyers. Despite this problem, the First Home Loan pipeline of reserved new loans is above the \$60M volume mark for the first time in 2023. Home sales are down 20% - 25% from this time last year in both Maine and nationally. Maine's first time homebuyers are showing remarkable determination to find an available home in the current market and appear willing to make compromises in location, services and other conveniences to achieve their goal.

At the start of August, 30 year fixed mortgage interest rates averaged above 7% in Maine which may have a small dampening effect on home sales, however the Maine Association of Realtors reports buyer demand remains very strong in many regions across the state especially in the southern, coastal and greater Portland areas.

MaineHousing's First Home Loan program base rate remains at 5.50% resulting in nearly the largest margin below market rates in several months. Combined with the \$5,000 Advantage down payment and closing cost grant our program is very well positioned in the marketplace for a productive Q-3.

The following are excerpts from the Maine Association of REALTORS® monthly press releases in both **June** and **July** regarding Maine's real estate market activity and related regional and national statistics provided by the National Association of REALTORS®.

#### **(June 2023 release) HOME VALUES CONTINUE TO RISE IN MAINE; MAY SALES EASED DUE TO AVAILABILITY - AUGUSTA**

Buyers seeking to purchase single-family existing homes in Maine continue to encounter fewer properties for sale. According to Maine Listings, prices for those homes sold increased 6.57 percent in May 2023 compared to May 2022, with a median sales price (MSP) of \$373,000. The MSP indicates that half of the homes were sold for more and half sold for less. The 1,134 home sales that Realtors reported in May 2023 show a decline of 20.08 percent compared to a year ago.

"The real estate market in Maine experienced a slow start in 2023, primarily due to a shortage of homes for sale. The first five months showed a 25-percent decrease in the number of sales over the same period in 2022," says Carmen McPhail, 2023 President of the Maine Association of REALTORS® and Associate Broker at family-owned United Country Lifestyle Properties of Maine with offices in Lincoln, Bangor and Lubec. "However, the month of May brought a glimmer of hope with a 43-percent increase in the number of homes sold compared to the previous month.

"On average, over 100 households bought or sold homes in Maine each business day in May," says McPhail.

The National Association of Realtors reported a 20-percent decline in sales nationwide in May 2023 compared to May 2022, and the national MSP eased 3.4-percent to \$401,100. Regionally, Realtors in the Northeast reported a 2.5- percent rise in the MSP to \$439,000, while sales declined 25.4-percent in May compared to a year ago.

“Sellers and buyers have adjusted their strategies to accommodate the current conditions, with sellers waiting to list until their next move is secured and buyers reacting swiftly when suitable properties become available,” added McPhail.

**(July 2023 release) HOME VALUES UP 6.45 PERCENT IN MAINE;  
SALES DECREASE 19.24 PERCENT IN JUNE - AUGUSTA**

The availability of single-family existing homes for sale across the state of Maine remains tighter than normal, however there are positive signs on the horizon. Home values rose 6.45 percent in June 2023 compared to June 2022, reaching a median sales price (MSP) of \$385,000. The MSP indicates that half of the homes were sold for more and half sold for less. Sales were down 19.24 percent compared to June 2022, mostly due to a lack of inventory.

According to Carmen McPhail, the 2023 President of the Maine Association of REALTORS and Associate Broker at family-owned United Country Lifestyle Properties of Maine with offices in Lincoln, Bangor and Lubec, the current real estate market in Maine is characterized by strong demand and continued low inventory. She notes that move-in ready homes are entering the market for sale, and qualified buyers are ready to make purchases.

McPhail says in June 2023, the number of homes sold in Maine was 27 percent higher than in May 2023. Additionally, there was a 14 percent increase in the number of homes for sale, which McPhail suggests is an indication that additional inventory is becoming available—potentially leading to a more balanced market.

According to the National Association of Realtors, in June 2023 the national MSP declined 1.2 percent to \$416,000 and sales decreased 18.8 percent compared to June 2022. The regional Northeast experienced a 21.5 decrease in sales volume and a 4.9% increase in the regional MSP to \$475,300.

Given the competitive and challenging market conditions, McPhail advises both sellers and buyers to establish early relationships with experienced REALTORS®. A knowledgeable REALTOR® with industry expertise can provide valuable insights, help their clients make informed decisions, and assist both buyers and sellers in effectively navigating this ever-changing market.

### **Lender Partner Training**

Mortgage Team Leader, Lisa McKenna conducted a 2 hour virtual class called ‘MaineHousing Basics’ which provided a broad overview of our First Home Loan program for 39 attendees

representing a large number of our participating lenders. The group was comprised of underwriters, loan processors, branch managers, loan officers and other staff lender affiliated with mortgage activities.

An installment of the virtual lender training series “Train Your Team for MaineHousing Success” was hosted by the Homeownership department in July. The segment entitled “MaineHousing for Underwriters and Processors” focused on the handling and flow of First Home Loans for our lender partner’s processing and underwriting staff members. A total of 46 lender staff members attended the virtual training event hosted by Mortgage Lending Team Leader, Lisa McKenna.

### **First Generation (First Gen) Homebuyer Program Education**

A Request for Proposal (RFP) was drafted by the Homeownership department, seeking providers for the Financial Literacy and Homebuyer Education classes required of borrowers prior to applying for the First Gen program. The recently launched First Gen program is designed to serve borrowers who have never lived in a home owned by their biological parents or legal guardians, and is also available to borrowers who have ever been in foster care at some point in their childhood. Eligible applicants will receive a \$10,000 down payment and closing cost assistance grant credit upon closing of their home.

The RFP invited qualified agencies to submit proposals to provide education classes that met the program requirements of financial literacy and homebuyer education including home financing, the home purchase process, and home maintenance for applicants of the First Gen program. Potential providers were also expected to offer translation services for class presentations and post-class counseling for those students with English as their second language, and to be prepared to evaluate and instruct students at their individual level of understanding and adapt their teaching methodology with a sensitivity for national, cultural and/or religious diversity.

MaineHousing received 4 proposals in response to the RFP with 3 out of 4 of the respondents being awarded a contract for education services. MaineHousing is pleased to report that contracts were awarded to ProsperityME for Financial Literacy and counseling, Penquis for Financial Literacy and Homebuyer Education, and Healthy Homeworks for a combination class including Financial Literacy, Homebuyer Education, and counseling. We expect these agencies to capably meet the various needs of students attending the First Gen education classes.

### **Realtor Green Day 2023**

MaineHousing and hoMEworks, were among the sponsors for ‘Realtor Green Day 2023’. This event was held at Southern Maine Community College and was hosted by the Greater Portland Board of Realtors. Approximately 75 Realtors from across the state attended the event to earn the added bonus of 6 CEU credits toward their license renewal requirement for their participation.

The well attended and nearly all day event focused on a wide variety of “green” initiatives and innovations concerning methods of both energy creation and conservation. The morning session, entitled “Financing the Clean Energy Transition”, featured a speaker from the Governor’s Energy Office who discussed green initiatives and related affordable financing opportunities. Other topics included “What the Mortgage Industry Has to Offer for Green Financing” and “New Financing From the Maine Green Bank”. The afternoon session entitled “Making the Transition from Fires to

Wires” covered topics such as heat pumps, renewable energy, and “Design for ZERO Indoor Combustion and Mechanical Systems”.

MaineHousing’s Consumer Education Coordinator and hoMEworks Board member, Jessica Gurney and VP Retail Lending at Bath Savings Institution and fellow hoMEworks board member, Sharon Brobst, attended the event and co-staffed a table offering a variety of handout material and other information. Jessica spent much of the day promoting MaineHousing’s new First Gen Homebuyer program which Realtors were very impressed to hear offered borrowers a \$10,000 down payment and closing cost assistance grant.



*Sharon Brobst, (L.), and Jessica Gurney at Realtor Green Day event.*



*Guest speaker Dan Kolbert of Kolbert Builders*

### **hoMEworks Board of Directors Meeting**

The hoMEworks Board of Directors met virtually in June. The hoMEworks board is comprised of a variety of volunteer housing and/or banking related Maine based professionals. The organizations mission is to develop a standardized, comprehensive, homebuyer education program to be delivered by a network of industry professionals in neutral environments throughout Maine, and is the required homebuyer education class curriculum for borrowers using MaineHousing’s Advantage option.

Among topics discussed at this meeting, the Board also voted to require fifty per cent of all homebuyer education classes to be held in-person for 2024. As a lingering result of the Covid pandemic, during which all education classes were held virtually, the majority of classes are still being held virtually although the number of live classes being scheduled is clearly on the rise. However, the proposed requirement to conduct 50% of classes in a live classroom setting in 2024 has raised concern among providers and educators and will be revisited in an upcoming meeting. A shortage of educators to adequately fulfill this goal is a major point of concern.

### **First Generation Homebuyer Program Education**



The Lewiston based Healthy Homeworks organization hosted its first MaineHousing sponsored financial literacy/homebuyer education class in conjunction with our First Generation Homebuyer Program (First Gen) in July. Healthy Homeworks is helping to build a thriving Lewiston by building city-wide collaborations that bring the entire community together. Among its goals are improving housing quality and availability, educating and empowering residents to be both responsible tenants and homeowners and teaching how to maintain their homes. Amy Smith is both the founder of and an educator for Healthy Homeworks, who is committed to establishing a customized and supportive program to benefit people of any background, religion or culture.

Completion of the Healthy Homeworks classes will qualify students to meet the educational requirements for MaineHousing's First Generation Homebuyer program. First Gen provides eligible applicants with a \$10,000 grant credited at closing to be used toward down payment and closing costs upon purchasing a home. MaineHousing's Consumer Education Coordinator, Jessica Gurney attended the first module of the 5 part series as an observer. The class topics included *Choosing the Right Type of Housing for You*, *Understanding the Homeownership Journey*, *Home Tour: Home Systems and Operations*, *Home Maintenance and Repair Workshop*, *Property Management and Maintenance* and *Where to Go from Here*. Jessica reported that the clients in this first cohort originated from Djibouti and Somalia, and added that they were engaged and very excited to attend the class.



*Amy Smith (center) leads the education cohort.*



*Home Maintenance & Repair class participants*



## Housing Choice Vouchers Department Memorandum

**To:** MaineHousing Board of Commissioners

**From:** Allison Gallagher - Director of HCV Programs

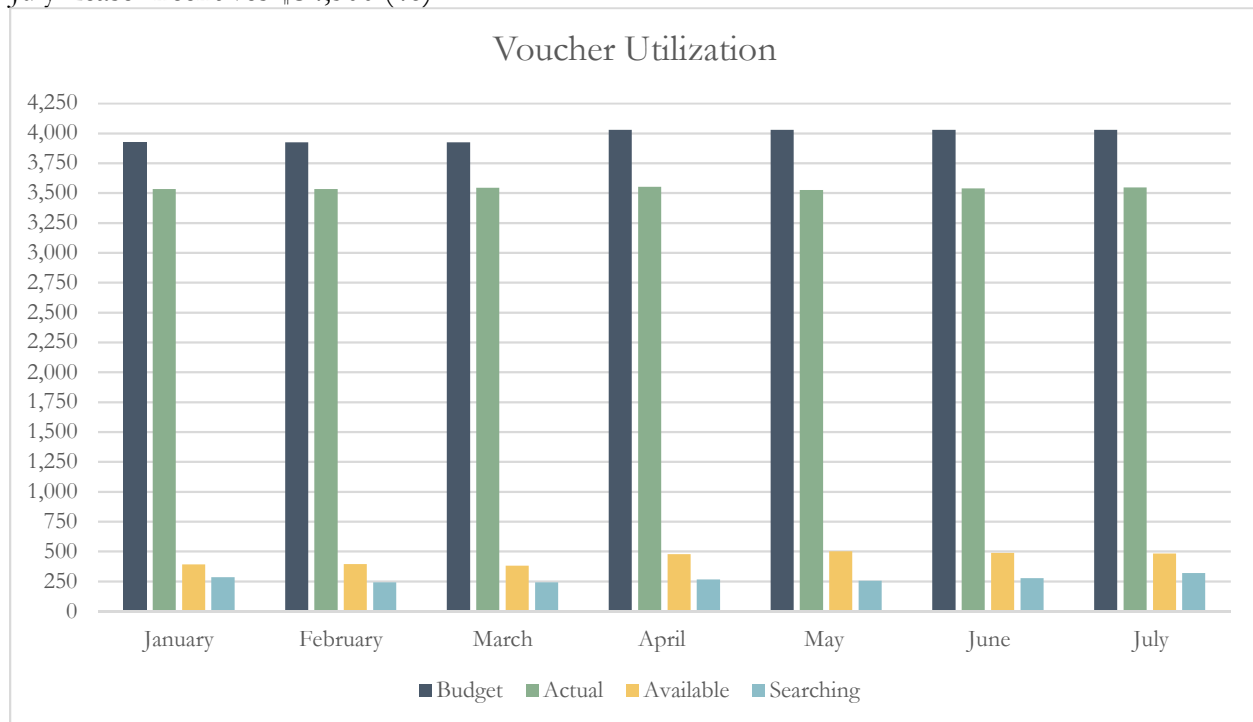
**Date:** August 15, 2023

**Subject:** Monthly Report – Housing Choice Voucher Program

### Program Updates:

At the end of this report is a draft of the 2024 HCV Annual plan. The Annual plan provides a progress report on our program goals and priorities outlined in the HCV 5 Year plan (2020-2025). A public hearing on the draft plan will take place at the September board meeting.

July Lease Incentives-\$34,500 (46)

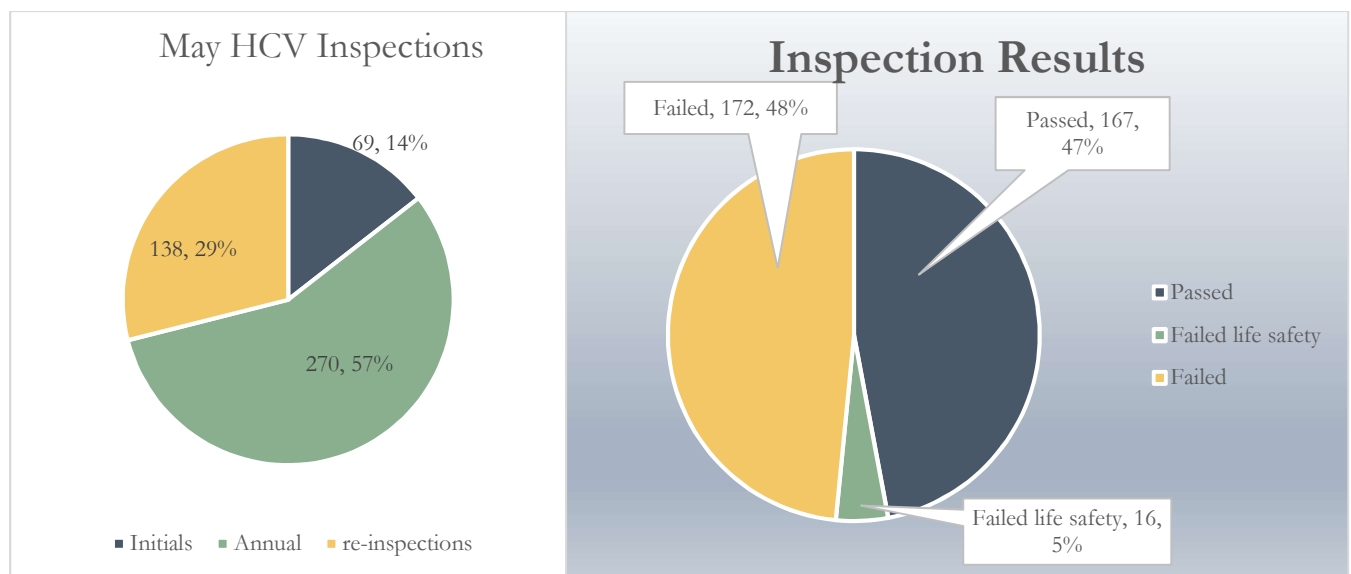
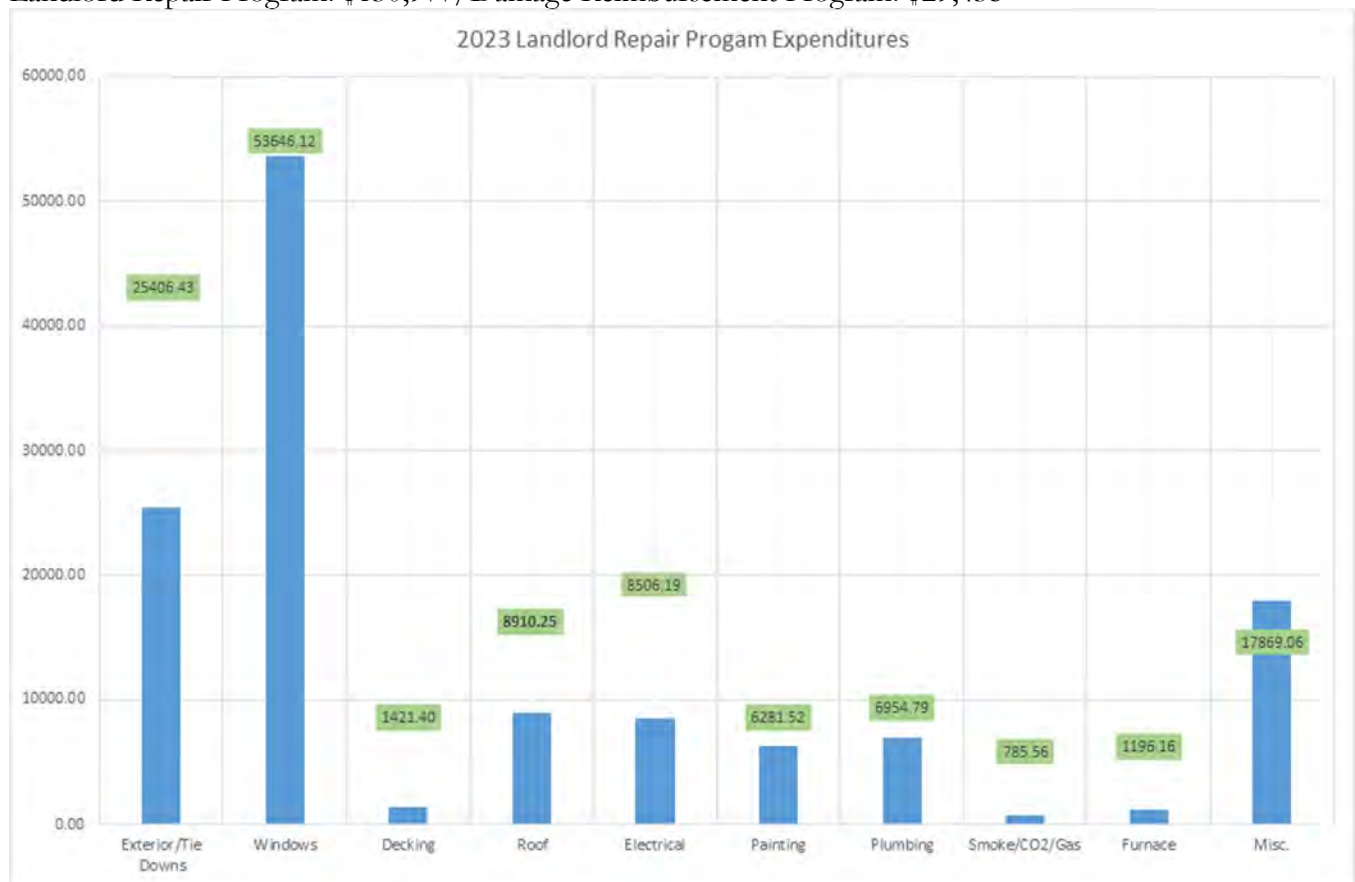


### HCV (homeless initiatives)

	Leased	Searching
<b>STEP</b>	93	53
<b>Home to Stay</b>	199	81
<b>Homeless Priority</b>	287	61
<b>EHV</b>	59	24

## Inspection Updates:

Landlord Repair Program: \$130,977/Damage Reimbursement Program: \$29,435



## Human Resources and Facilities Department Memorandum

**To:** Board of Commissioners

**From:** Jane Whitley, Director of Human Resources & Facilities

**Date:** August 2023

**Subject:** Board Report

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### Human Resources – as of August 7



### **BEST PLACES TO WORK IN MAINE SURVEY**

The employee survey is now over for the *Best Places to Work in Maine* program. We finished at an **85%** completed survey response rate or **158** completed surveys out of **185** sent. We met or exceeded the minimum number of responses to be considered for the list! The Best Companies Group's research team compiles and analyzes the data to determine winners and rankings which will be announced by the end of August.

### **Fair Housing Training for Partners**

MaineHousing is offering a free Understanding of Fair Housing training program. This program is on demand and self-paced. It is available through our online learning portal. To register for the training, please visit our website: <https://www.mainehousing.org/education/fair-housing-education>

### Facilities Updates

✓ No new news.

## Information Technology Department Memorandum

**To:** Board of Commissioners

**From:** Craig Given, Director of IT

**Date:** August 7, 2023

**Subject:** Monthly Report

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### February Spotlight:

The IT Security Team has multiple initiatives to educate and train MaineHousing staff on security principles and best practices. Over the past year, there has been a steady progress in maintaining good security posture, while the number of users has continued to grow. All staff have completed quarterly security trainings. A quarterly Phishing campaign is currently under way to test staffs response to imitation phishing emails.



### Information Technology Updates:

- Members of IT, the Information Security Committee, Human Resources and Facilities began work on updating and revising the Business Continuity and Disaster Recovery plans.
- Continued Proof of Concept (POC) testing of Microsoft365 environment including data migration and security requirements.
- Selected vendor based on Responses for Printers, Copiers and Print Services for MaineHousing RFP. Transition to new vendor will take place at the end of September 2023.

- Prepared an RFP for Security Risk Assessment and Penetration Testing to be released in August.
- Started installation and configuration of new data backup and offsite disaster recovery systems.
- Continued data validation for the development and asset management software in preparation for full launch.
- Assisted in selection of software to support Heating and Weatherization programs, and contract review.
- Completed change over for EHS new program year, implementing updates and data requirements in support of the EHS program staff.
- 100% of staff completed quarterly security trainings.
- Applied security patches to critical systems to address identified vulnerabilities.
- Technology and application team members involved in software implementations, including grant management software, and development & asset management software.

**Planning and Research Department Memorandum**

**To:** Board of Commissioners

**From:** Jamie Johnson, Senior Director of Operations

**Date:** August 8, 2023

**Subject:** August 2023 Board Report

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**Planning and Research Department**

I am pleased to announce that Jonathan Kurzfeld (Jonny) will be joining MaineHousing on Monday, August 14, 2023 as the new Director of Planning and Research. Jonny comes to MaineHousing with an extensive background in research and data governance as an Assistant Professor at Bates College in the Department of Economics. In addition, Jonny holds a PhD in Economics from the University of California. Jonny's knowledge and experience will make him a valuable addition to our team! Please join me in welcoming Jonny!

River Dufour finished his summer internship on August 2<sup>nd</sup>. River has worked on a variety of projects during his time at MaineHousing and has gained invaluable knowledge on housing. We have appreciated his time with us and wish him well! Below are a few words from River -

After hearing about the high public purpose of MaineHousing's work, I reached out to ask if they could use a summer intern. My contacts here were very helpful and enthusiastic. They designed an internship for me, including a thorough orientation, field trips to events around the state, and ample opportunities to attend meetings in different departments.

My work was varied and stimulating. While the legislature was still in session, I worked with Erik and Dan. I prepared briefing documents for legislators that explained the function of new bills, described MaineHousing's role in their implementation, and forecasted their effects on the Maine housing market. During this time, I also attended committee meetings in the legislature. I got to see Erik and Dan give expert testimony and got a crash course in the procedural function of the legislature.

Throughout the summer, I contributed to a few different projects. First, I collaborated with Ashley and Jimmy in the legal department to create a plain English summary of all of the legal statutes dealing with MaineHousing for the legislatures Program Evaluation Report. Then, I got to work closely with Erik and Karen to prepare a legislative summary of the 131st session for the board—explaining the history, status, and real world implications for each bill related to housing. Finally, in the last week or so I've been working with Linda Grotton—learning about fraud prevention and updating an internal document that we use to ensure we are complying with our reporting obligations.

Between projects, I was given the freedom to work on an independent research project. I eventually produced an article that highlights the vulnerabilities of a proposed state housing choice voucher program. I examined different state models for this program; I interviewed stakeholders and policy experts; I read relevant literature; and I attended committee meetings and reviewed testimony. I recently condensed this research into a commentary that I intend to submit to a policy journal for publication.

This has been, by far, the most engaging and enjoyable internship I have ever had. I especially appreciate all of the time that employees took to explain different concepts and programs to me. I spent many afternoons in Tom Cary's office, decoding the acronyms used in that morning's loan committee and walking through the complex process of financing affordable housing developments. Lots of MaineHousing employees showed me this same patience and care in answering my endless questions—too many to name. These conversations were invaluable for my learning here and helped me develop a broad foundation to begin understanding housing policy in our state.

Thanks to MaineHousing for accommodating me this summer, and thank you to everyone who made this internship happen. I really appreciate it.

Best, River

### **Internal Communication Working Group**

The internal communication working group has completed a Voice of Process exercise to understand the current state of how information is provided and a Voice of the Customer survey to identify the communication desires of staff. We will now be moving forward, in collaboration with all information sharers, to narrow the variation of the two. The team has identified our key deliverables which will allow us to develop a comprehensive communication plan for MaineHousing.

### **Website**

Attached are the website statistics for June and July. Webmaster Amanda Ouellette reports for the past four months there have been around 65,000 hits or visits to the website per month. In the past year there has been roughly 55,000 to 65,000 hits or visits per month. This is about three times more than the average hits we received prior to the Covid pandemic.

The Homeowner Assistance Fund (HAF) program continues to bring activity to the website. During June and July the First Home Loan program hits increased by 25%. The First Gen program has been on the top 25 list every month since the program launched. The Home Energy Assistance Program (HEAP) has remained in the top 25, even after the program stopped accepting applications. We anticipate to see an increase in August as we are doing a small social boost for the start of this HEAP program year.

## Media

Communications Director Scott Thistle reports that as of August 1<sup>st</sup> MaineHousing's communications team responded to 58 media requests since the board of commissioners last met on June 20. That is 58 media requests in 28 working days! These requests cover a range of topics and resulted in dozens of reports and stories published in print outlets and online as well as broadcast on both television and radio networks.

Among the topics were the recently passed state budget and the funding provided for housing subsidy and homelessness response. Several outlets also wrote on the opening of the HEAP program in July but focused their stories on getting folks prepared for winter, this included NewsCenter Maine and WGME.

The hot buttons for the period included the proposal by GPCOG for Unity College which resulted in eight different requests, and the Ramada Inn conversion to supportive housing proposal in Lewiston which resulted in five requests. MaineHousing responded to questions on these issues from more than six different reporters from a variety of outlets including Maine Public, the Portland Press Herald, the Bangor Daily News, the Lewiston Sun Journal, and the Waterville Sentinel. All of Maine television stations also requested comment or information on both.

MaineHousing also provided quotes from Dan or Erik for some of our partners that were preparing materials for the press including the City of Lewiston/Lewiston Housing Authority for the Choice Neighborhood groundbreaking event and the Governor's Energy Office for the heat pump goal event.

Dan and/or Erik also either gave in-person remarks or participated in a variety of events hosted by partners and covered by the media including live events in Fairfield and Lewiston.

Media June and July			
Date	Outlet	Topic	Reporter/Producer
6/2/2023	Amjambo Africa	Contact information on First Gen	Kit Harrison/ Jean Hakuzimana
6/2/2023	Swiss TV	Details on Orono visit	Viviane Manz
6/6/2023	Sun Journal	Pitch on Cranberry Isle/KBS deal	Christopher Wheelock
6/6/2023	WGME	Pitch on Cranberry Isle/KBS deal	Chloe Teboe
6/7/2023	Portland Media Center	Interview with Dan Brennan	Harold Pachios
6/9/2023	WGME	Affordable housing/homelessness	Anna Coon
6/9/2023	Sun Journal	Lewiston Shelter project	Andrew Rice
6/9/2023	Spectrum News	Picker House Lofts wall smashing event	Sean Murphy
6/9/2023	Amjambo Africa	First Gen Program	Jean Hakuzimana
6/12/2023	WGME/WPFO	Lewiston Shelter project	Mal Meyer
6/12/2023	Maine Public	Lewiston Shelter project	Robbie Feinberg
6/12/2023	WMTW	Lewiston Shelter project	Sharon Handy
6/15/2023	WCSH NewsCenter Maine	Development pipeline questions	Sam Rogers
6/16/2023	Portland Press Herald	Development pipeline questions	Rachel Ohm



Media June and July Continued			
Date	Outlet	Topic	Reporter/Producer
6/16/2023	Waterville Sentinel/KJ	Unity Proposal GPCOG	David Warren
6/20/2023	Maine Public	Rural Affordable Rental Program	Nicole Ogrysko
06/20/23	WGME	Lewiston Shelter project	Anna Coon
06/21/23	Portland Magazine	Rental Affordability	Hanna
06/21/23	WCSH NewsCenter	Affordable Housing Initiative for Maine Islands	Chloe Teboe
06/21/23	Sun Journal	Lewiston Shelter project/Ramada	Andrew Rice
06/21/23	WLBZ	Affordable Housing Initiative for Maine Islands	Caroline LeCour
06/23/23	WGME	Lewiston Shelter project/Ramada	Kate DeGroot
06/23/23	Maine Public	Lewiston Shelter project/Ramada	Patty Wight
06/23/23	Republican Journal	Unity Proposal GPCOG	Kendra Caruso
06/23/23	Portland Press Herald	Unity Proposal GPCOG	Eric Russell
06/26/23	Portland Press Herald	Short-term shelter Portland	Gillian Graham
06/27/23	WGME	South Portland Howard Johnsons	Kate Degroot
06/27/23	WMTW	Rental Affordability index	Jon Chrisos
06/27/23	NewsCenter WCSH	Lewiston Shelter project/Ramada	Alex Huff-Haskell
06/28/23	Maine Monitor	Homelessness	Emily Bader
06/29/23	Courier-Gazette	Affordable development in Rockland	Steve Betts
06/29/23	Maine Monitor	Homelessness overall	Emily Bader
06/29/23	Waterville Sentinel/KJ	Housing developments in Waterville	Amy Calder
06/30/23	Portland Press Herald	Unity Proposal GPCOG	Rachel Ohm
07/05/23	WCSH NewsCenter	Unity Proposal GPCOG	Sam Rogers
07/05/23	Sun Journal	Rental Affordability index	Andrew Rice
07/05/23	WMTW	Unity Proposal GPCOG	Phil Hirschhorn
07/06/23	WGME	Unity Proposal GPCOG	Brad Rogers
07/06/23	Maine Public	Housing First bills	Caitlin Andrews
07/06/23	Local Woodworking Magazine	BioHome3D	Lee Burnett
07/10/23	WMTW	Affordable Housing and Homelessness	Terry Stackhouse
07/10/23	WVH Fox 7	State budget on housing	Doug Banks
07/12/23	Bangor Daily News	Homeowner Assistance Fund /foreclosures	Lori Valigra
07/13/23	Maine Public	Unity Proposal GPCOG	Ari Snider
07/13/23	Waterville Sentinel/KJ	Unity Proposal GPCOG	David Warren
07/14/23	Bangor Daily News	Office building conversions to housing	Susan Young
07/17/23	WMTW	Affordable housing development	Terry Stackhouse
07/17/23	WMTW	HCV waitlist numbers	Terry Stackhouse
07/17/23	Maine Public	Veterans housing surge	Nicole Ogrysko
07/17/23	WMTW	Ramanda redevelopment Lewiston	Sharon Handy
07/19/23	WGME/WPFO	HEAP program start fuel prices	Mal Meyer
07/25/23	Spectrum News	Choice Neighborhood matching funds	Sean Murphy
07/26/23	WMTW	First Gen Program	Terry Stackhouse
07/26/23	Mt. Desert Islander	Islands Affordable Housing Initiative	Faith DeAmbrose
07/27/23	Portland Press Herald	Housing First law	Randy Billings
07/27/23	New York Times	Development Efficiency requirements	Annie Ropeik

## Data Spotlight

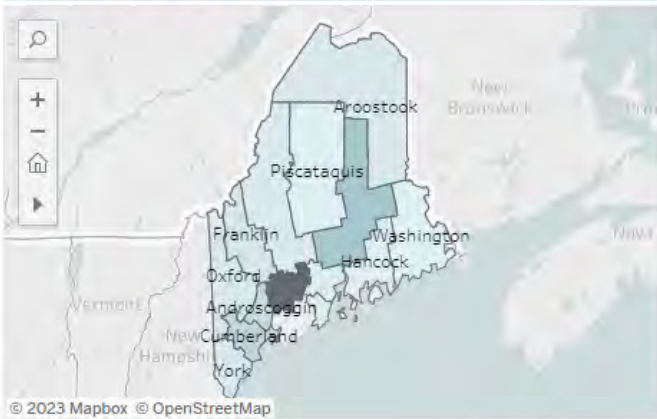
This month we would like to spotlight our Homeownership – First Home Loan Program data. Below is highlighting data from June and July. Visit the [MaineHousing](#) website for more interactive dashboards displaying program data.

### Maine State Housing Authority Homeownership Loan Program



#### Homeownership - First Home Loan Program (2023 Year to Date)

##### Highlights by County



##### Ethnicity



Month of Purchase Date: (Multiple values) County: (All) Ethnicity: (All) Program: (All) Housing Type: (All)

##### Summary

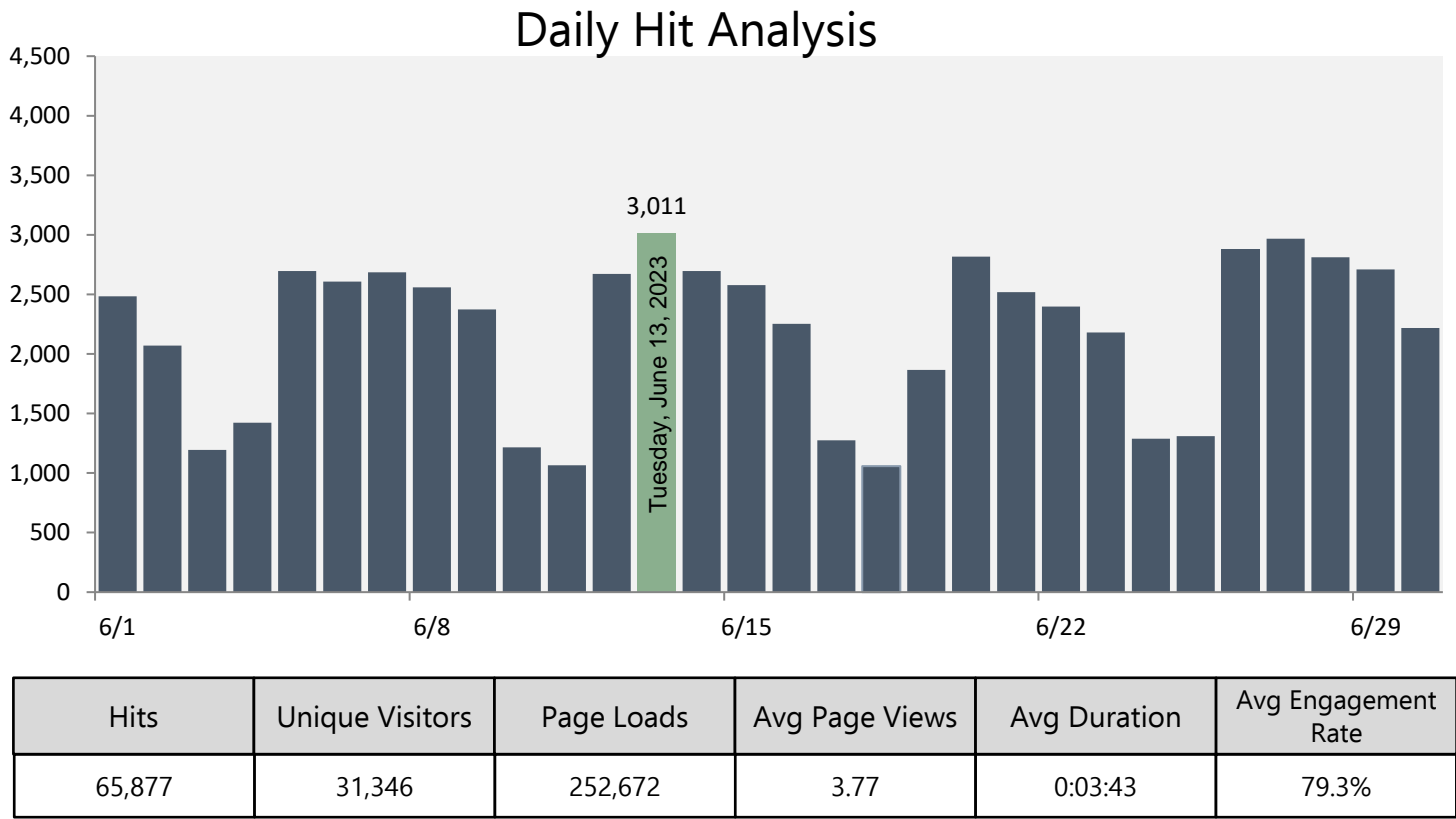
Total Number of Loans	Total Amount of Loans	Average Unit Purchase Price	Average Loan Amount	Average Borrower Gross Income
102	\$20,104,696	\$208,489	\$197,105	\$75,019

##### Number of Loans by Program



# June 2023 - MaineHousing Website Statistics

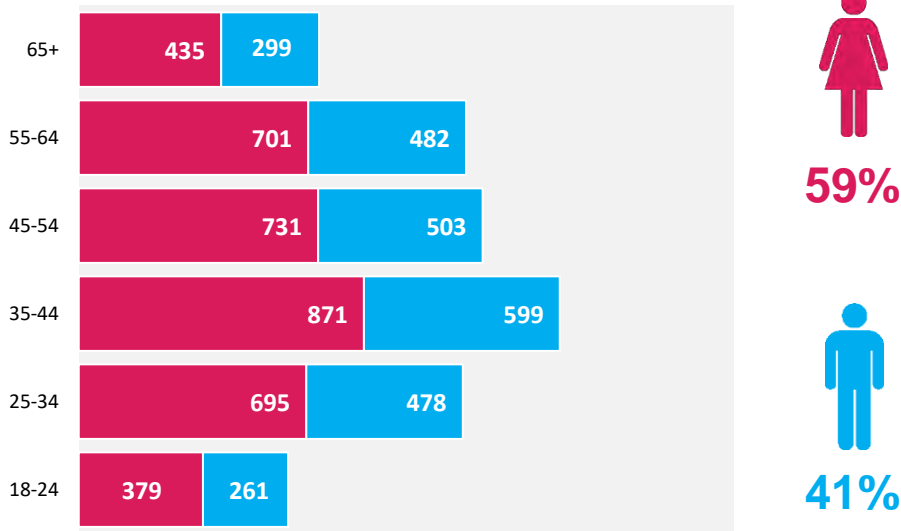
## Hit Summary



## Demographics Summary

Demographic information collected by Google Analytics via a 3rd party collection tool. Age and gender are estimated numbers based upon several features present on a users mobile device, browser history, and other factors. Users must have previously allow this information to be collected through browser or app settings.

### AGE & GENDER



### TOP CITIES

Boston, Massachusetts	4,581
New York, New York	3,394
Portland, Maine	3,105
Augusta, Maine	2,409
Lewiston, Maine	1,841
Bangor, Maine	1,724
Hallowell, Maine	1,545
Ashburn, Virginia	1,136
Waterville, Maine	1,035
South Portland, Maine	716

Top Cities account for 32.62% of all website traffic.

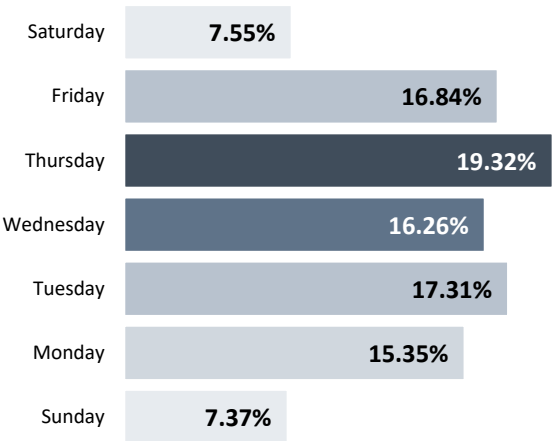
# Visitor Engagement

Demographic information collected by Google Analytics via a 3rd party collection tool. Age and gender are estimated numbers based upon several features present on a users mobile device, browser history, and other factors.

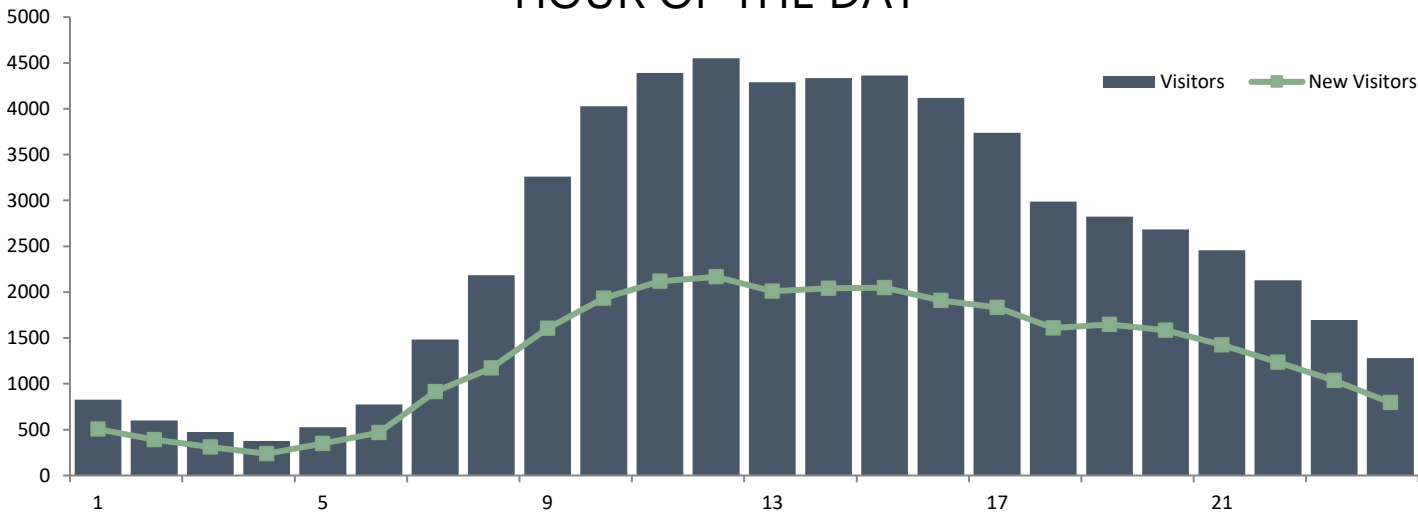
## NEW & RETURNING VISITORS



## DAYS OF THE WEEK

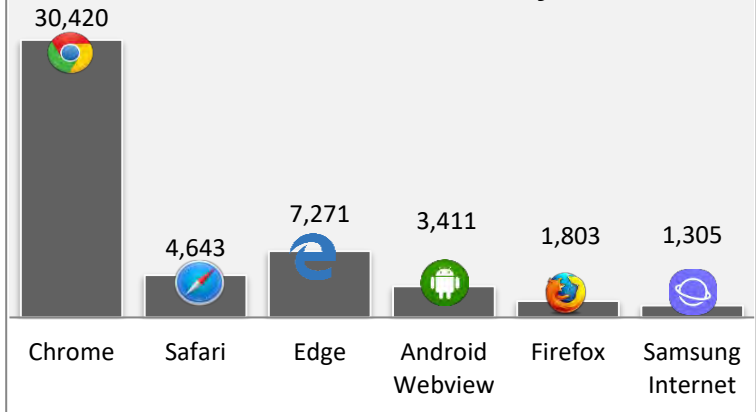


## HOUR OF THE DAY

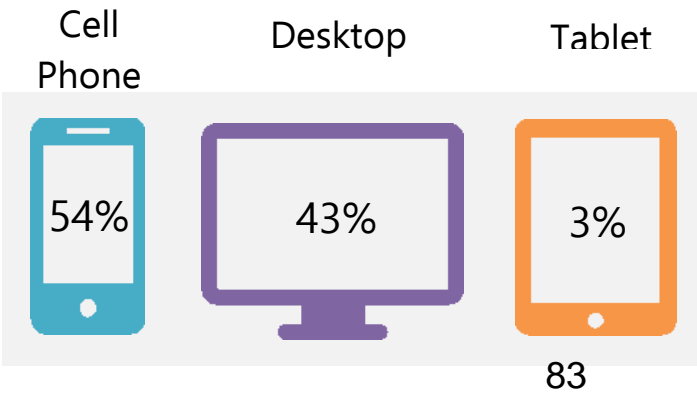


# Visitor Technology Summary

## Web Browser Analysis



## DEVICE ANALYSIS

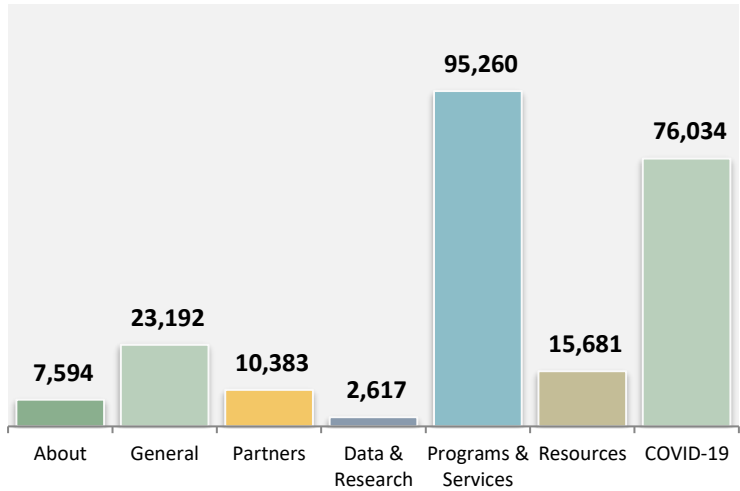


## Popular Content

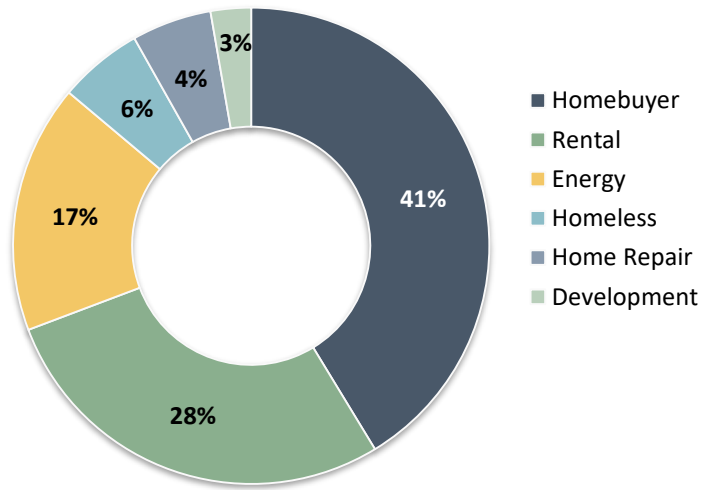
Popular content on our site is defined by pages and or sections of our site that have the highest visits. Below content has been categorized by page, program area and content sections. COVID-19 was added in March of 2020.

Page Title	Hits
Homepage - MaineHousing Website	21,671
Maine HAF Homepage	20,860
Maine HAF Application	16,109
First Home Loan Program	13,033
Maine HAF Login	9,895
Maine HAF Message Center	9,236
Rental Assistance	7,638
Housing Choice Vouchers	6,573
Subsidized Housing	6,429
HEAP Program	5,193
MaineHousing Lenders	5,185
Maine HAF Session Validation	5,087
Programs - Services	4,609
Homebuyer Income & Purchase Limits	4,297
Emergency Rental Assistance Program	3,674
Maine HAF Prescreening	3,508
Homebuyer Programs	3,046
Home Repair	3,000
Rent - Income Charts	2,977
Contact MaineHousing	2,948
Current Interest Rates	2,854
First Generation Program	2,812
Emergency Shelters	2,776
Maine HAF Required Documents	2,737
HEAP Agency Contacts	2,611

Popular Content By Program

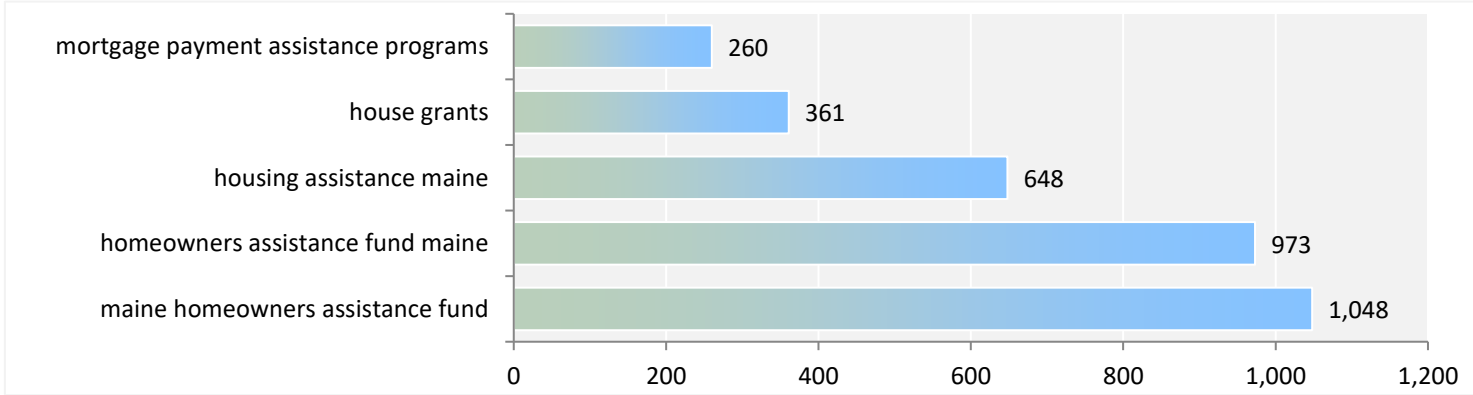


Popular Content By Section



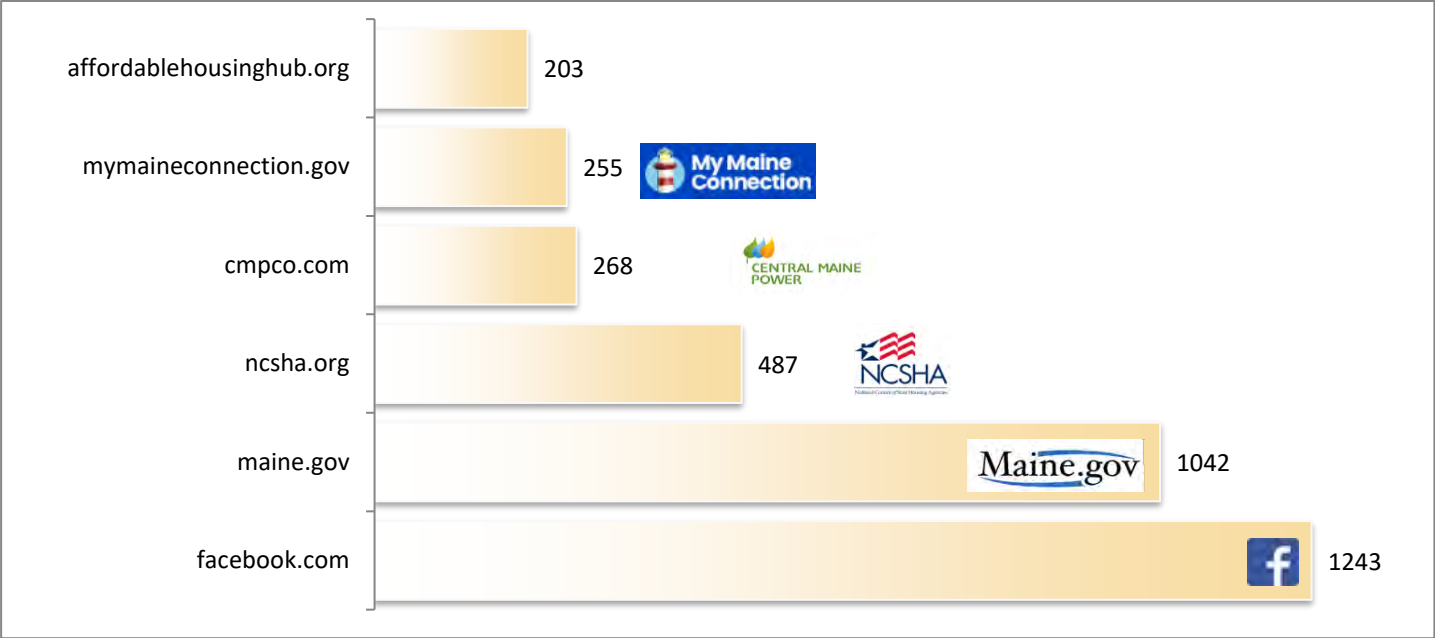
## Search Keywords

Below are some of the most popular phrases that people are typing into a search engine (such as google or bing) that then provide a search result for our site.



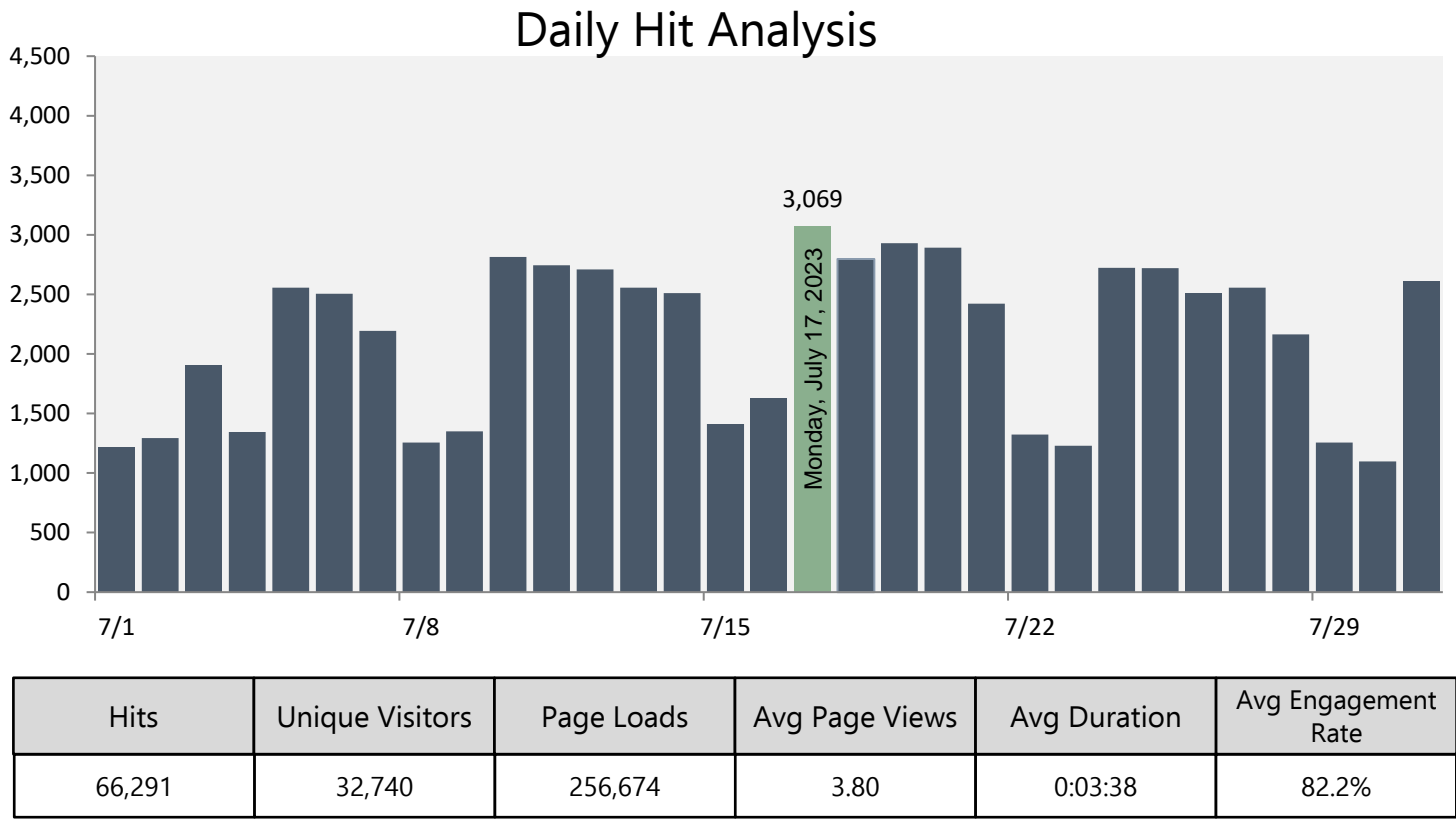
# Referring Websites

Referring websites are sites that link to our own website. When a visitor clicks on that link and visits our website, the site they came from becomes a referring site. Below are highlighted a few of the top referring sites.



# July 2023 - MaineHousing Website Statistics

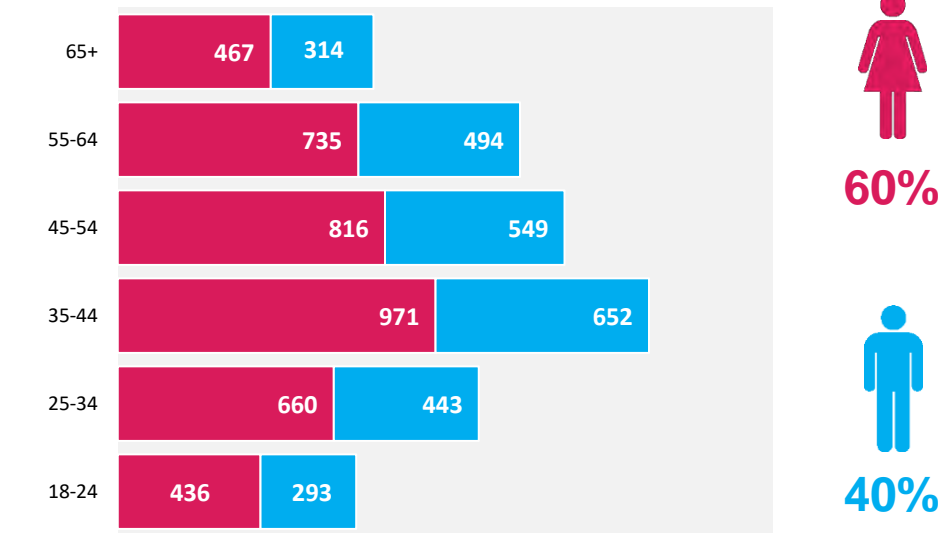
## Hit Summary



## Demographics Summary

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### AGE & GENDER



### TOP CITIES

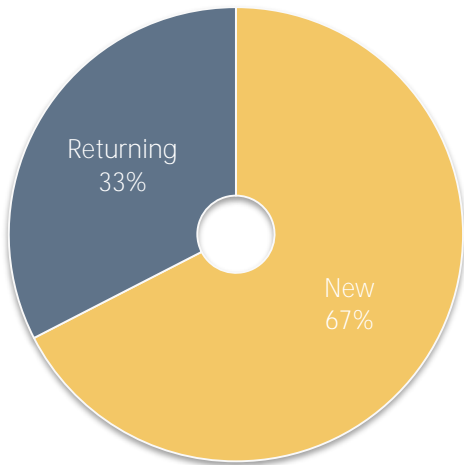
Boston, Massachusetts	4,910
Portland, Maine	3,280
New York, New York	2,598
Bangor, Maine	2,012
Augusta, Maine	1,841
Ashburn, Virginia	1,565
Lewiston, Maine	1,555
Hallowell, Maine	1,414
Waterville, Maine	1,040
Sanford, Maine	871

Top Cities account for 31.81% of all website traffic.

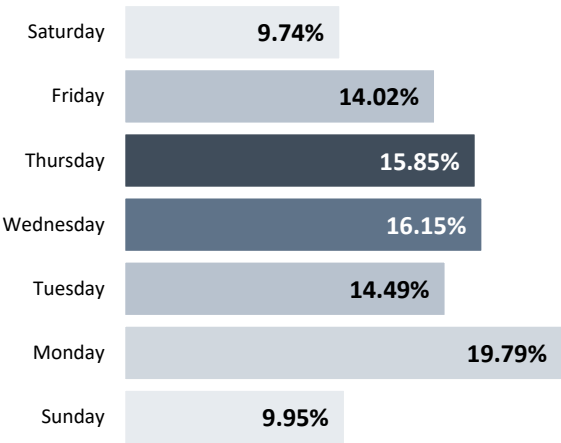
# Visitor Engagement

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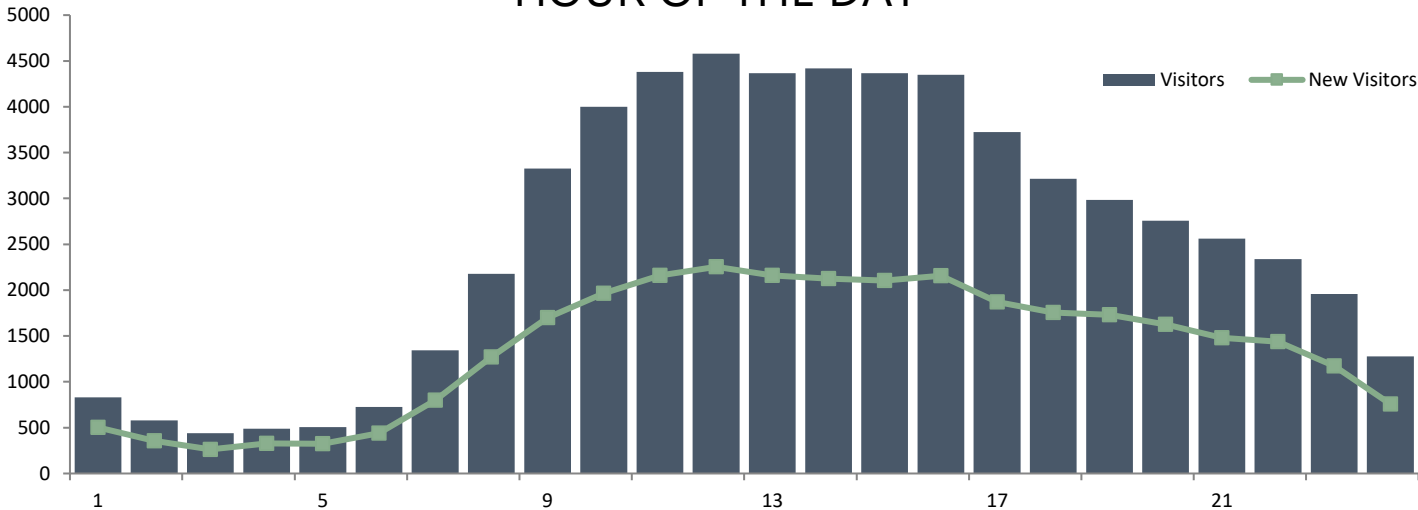
## NEW & RETURNING VISITORS



## DAYS OF THE WEEK

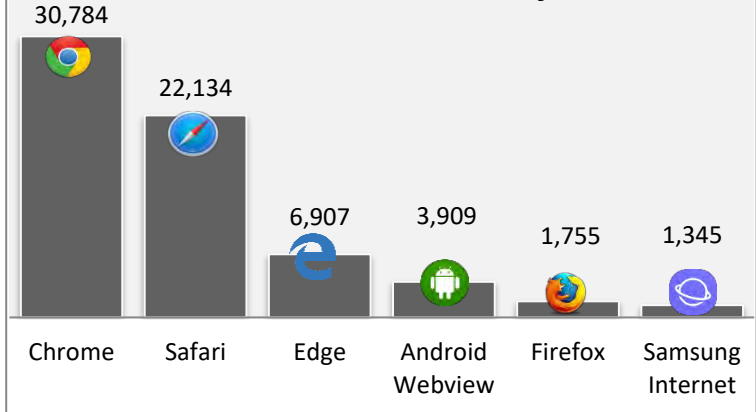


## HOUR OF THE DAY

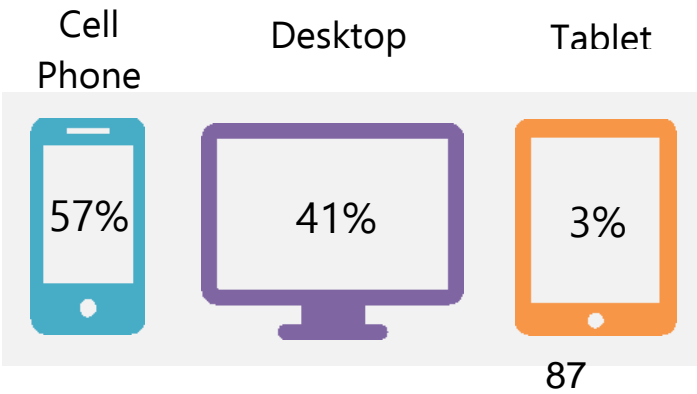


# Visitor Technology Summary

## Web Browser Analysis



## DEVICE ANALYSIS



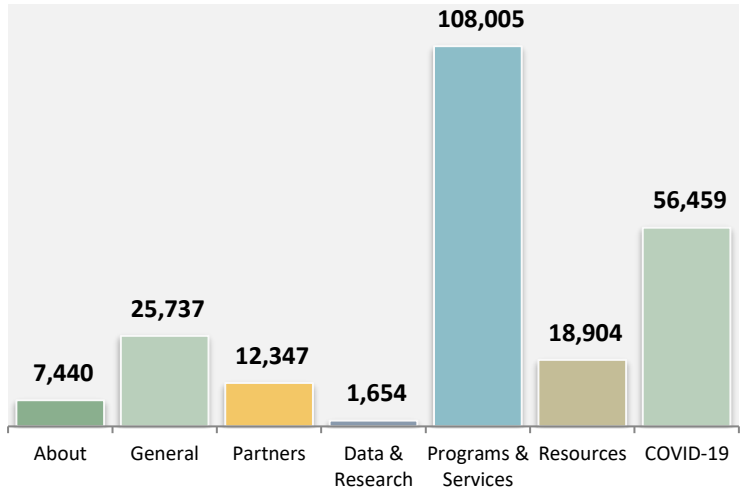


## Popular Content

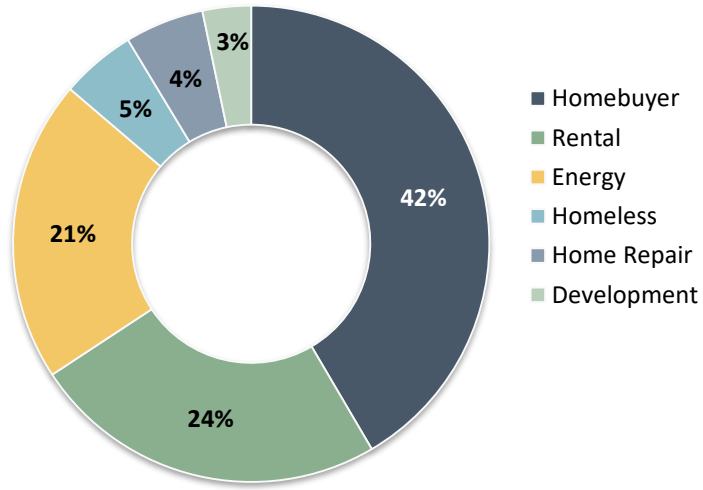
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Homepage MaineHousing Website	20,864
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Maine HAF Homepage	15,763
Maine HAF Application	12,709
Rental Assistance	7,427
Maine HAF Message Center	7,176
Maine HAF Login	6,929
Housing Choice Vouchers	6,737
Subsidized Housing	6,523
HEAP Income Eligibility	6,446
MaineHousing Lenders	6,216
Home Energy Assistance Program	6,013
Programs - Services	4,588
Homebuyer Income & Purchase Limits	4,568
Home Energy Assistance Program	4,099
HEAP Program	3,988
Emergency Rental Assistance Program	3,382
Home Repair	3,303
Mortgage Calculator	3,282
Current Interest Rates	3,254
First Generation Program	3,246
Contact MaineHousing	3,040
Maine HAF Session Validation	2,960
Steps to Homeownership	2,941
Homebuyer Programs	2,936

Popular Content By Program

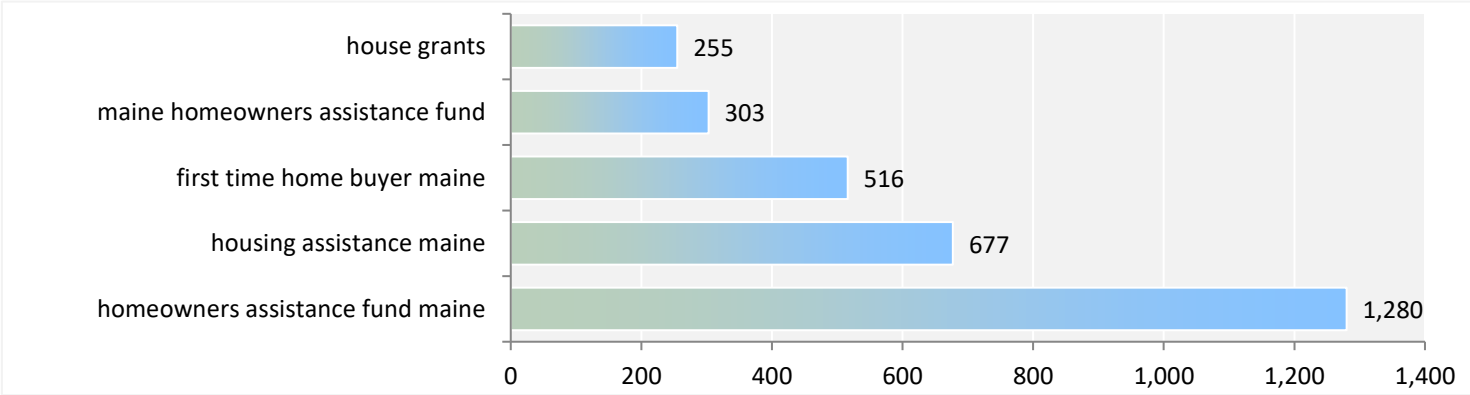


Popular Content By Section



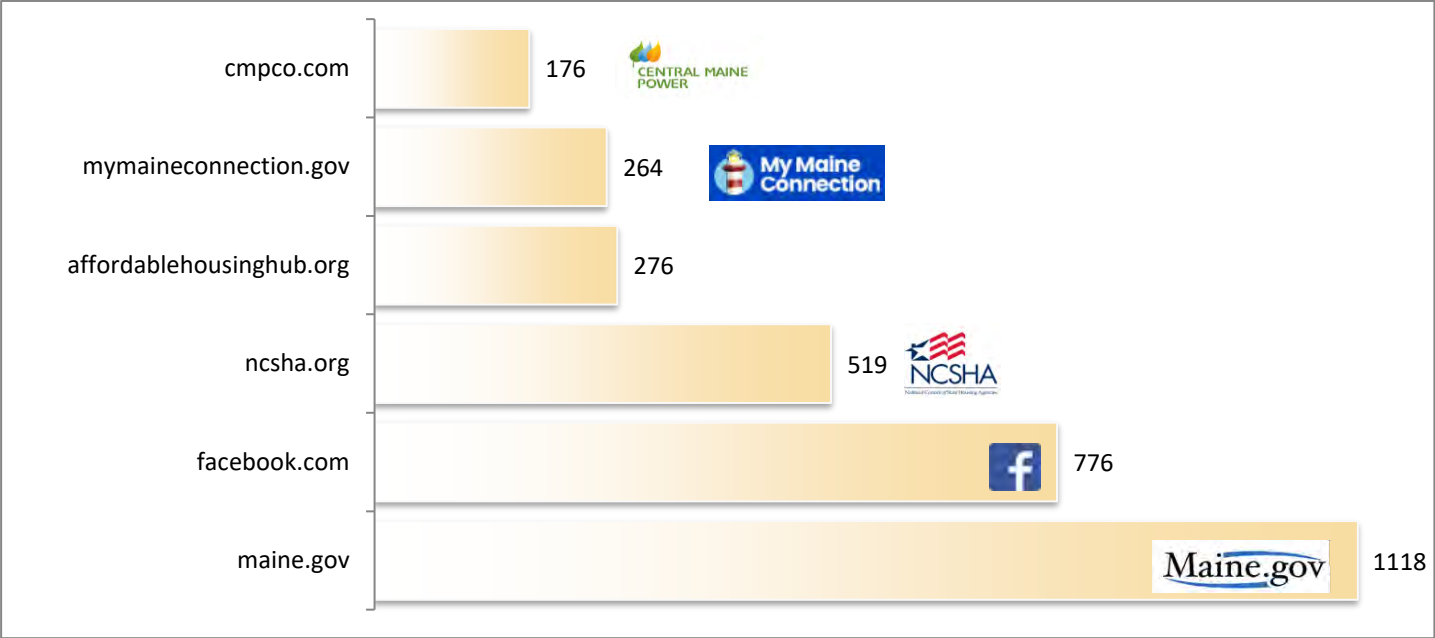
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## Board Calendar 2023

<b>JANUARY 17</b> <u>Board Business:</u> <ul style="list-style-type: none"> <li>• QAP discussion (30 minutes)</li> <li>• Legislative Preview</li> </ul> <u>Program Presentations:</u> <ul style="list-style-type: none"> <li>• HUB Coordinator update</li> </ul> <p>NCSHA HFA Institute Washington, DC (Jan 8 – Jan 13)</p>	<b>FEBRUARY 21</b> <u>Board Business:</u> <ul style="list-style-type: none"> <li>• Introduce HEAP Rule</li> <li>• Legislative Update</li> </ul> <u>Program Presentations:</u> <ul style="list-style-type: none"> <li>• QAP (if needed)</li> <li>• Homeownership – 2022 Review, 2023 Preview</li> </ul>
<b>MARCH 21</b> <u>Board Business:</u> <ul style="list-style-type: none"> <li>• HEAP Rule Discussion</li> <li>• Legislative update</li> <li>• Updates from the Governor’s office (Greg Payne)</li> <li>• Executive Session – Personnel</li> </ul> <u>Program Presentations:</u> <ul style="list-style-type: none"> <li>• QAP (if needed)</li> </ul> <p>NCSHA Legislative Conf. Washington, DC (March 27- March 29)</p>	<b>APRIL 18</b> <u>Board Business:</u> <ul style="list-style-type: none"> <li>• Commence Rulemaking HEAP Rule <b>(VOTE)</b></li> <li>• Legislative Update</li> <li>• Executive Session – Personnel followed by a <b>(VOTE)</b></li> </ul> <u>Program Presentations:</u> <ul style="list-style-type: none"> <li>• 2022 Budget and Audit results</li> </ul>
<b>MAY 23</b> <u>Board Business:</u> <ul style="list-style-type: none"> <li>• HEAP Rule Public Hearing</li> <li>• Legislative Update</li> </ul> <u>Program Presentations:</u> <ul style="list-style-type: none"> <li>• 2022 Financial Overview</li> </ul>	<b>JUNE 20</b> <u>Board Business:</u> <ul style="list-style-type: none"> <li>• Updates from the Governor’s office (Greg Payne)</li> <li>• Adopt HEAP Rule <b>(VOTE)</b></li> <li>• Legislative Final Report</li> </ul> <u>Program Presentations:</u> <ul style="list-style-type: none"> <li>• Housing Choice Voucher Dept. presentation</li> <li>• Homeless Initiatives update</li> </ul> <p>NCSHA Housing Credit Connect Seattle, WA (June 13 – June 16)</p>
<b>JULY 18</b> <p style="text-align: center;">If necessary</p> <p>NCSHA Exe Directors Workshop Nashville, TN (July 16-July 19)</p>	<b>AUGUST 15</b> <u>Board Business:</u> <ul style="list-style-type: none"> <li>• 2024 Goal Setting</li> </ul> <p>:</p>
<b>SEPTEMBER 19</b> <u>Board Business:</u> <ul style="list-style-type: none"> <li>• Updates from the Governor’s office (Greg Payne)</li> <li>• PHA Plan Public Hearing</li> <li>• 2024 Goal Setting</li> </ul> <u>Program Presentations:</u> <ul style="list-style-type: none"> <li>• Information Technology presentation</li> </ul>	<b>OCTOBER 17</b> <u>Board Business:</u> <ul style="list-style-type: none"> <li>• Adopt PHA Plan <b>(VOTE)</b></li> <li>• 2024 Goal Setting</li> </ul> <u>Program Presentations:</u> <ul style="list-style-type: none"> <li>•</li> </ul> <p>NCSHA Annual Conference &amp; Showplace Boston, MA (Oct 14 – Oct 17)</p>
<b>NOVEMBER 21</b> <u>Board Business:</u> <ul style="list-style-type: none"> <li>• Review Preliminary 2024 Budget</li> <li>• Resource Allocation</li> <li>• 2024 Goal Setting</li> </ul> <u>Program Presentations:</u> <ul style="list-style-type: none"> <li>•</li> </ul>	<b>DECEMBER 19</b> <u>Board Business:</u> <ul style="list-style-type: none"> <li>• Updates from the Governor’s office (Greg Payne)</li> <li>• Approve 2024 Budget <b>(VOTE)</b></li> <li>• Elect Officers <b>(VOTE)</b></li> <li>• MPP Series Resolution <b>(VOTE)</b></li> </ul> <u>Program Presentations:</u> <p>NCSHA Special Board of Directors Meeting and Executive Directors Forum New Orleans, LA (Dec 3 – Dec 5)</p>