

# February 17, 2026 Board Packet

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Board of Commissioners Meeting – February 17, 2026, 9:00 a.m. to 12:00 p.m.

MEMBERS OF THE BOARD: Frank O’Hara (Chair), Daniel Brennan, Joseph Perry, Laura Buxbaum (Vice Chair), Nancy Harrison, Elizabeth Dietz (Secretary), Renee Lewis, Noël Bonam, Paul Shepherd and Melissa Hue

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9:00	<b>Adopt Agenda (VOTE)</b>	All
	Remote Commissioners	Frank O’Hara
	- Reason remote	
	- Any other persons at their location	
	Approve minutes of January 20, 2026, meeting (VOTE)	All
	Communications and Conflicts	All
	Chair of the Board Updates	Frank O’Hara
9:15	Director Updates	Dan Brennan
9:30	Governor’s Office Update	Greg Payne
10:00	Introduce DOE Weatherization State Plan	Kim Ferenc/Bobbi Crooker
10:15	Introduce QAP	Adam Krea
10:30	Homeownership Presentation 2025 Review/2026 Preview	Patricia Harriman
	<u>Department Reports:</u>	All
	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	
	2026-2027 Board Calendar	
Adjourn (VOTE)		All

The next meeting of the Board is scheduled for March 17, 2026  
virtually and in person at 26 Edison Drive, Augusta, Maine



Minutes of the Board of Commissioners Meeting January 20, 2026

### **MEETING CONVENED**

A meeting of the Board of Commissioners for MaineHousing convened on January 20, 2026, at the offices of MaineHousing, 26 Edison Drive, Augusta, Maine and virtually. Notice of the meeting was published on January 9, 2026, in Central Maine newspapers. Notice of Board of Commissioners meetings are 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, Laura Buxbaum, Paul Shepherd, and State Treasurer Joseph Perry attended in person. Commissioner Melissa Hue attended remotely due to her schedule, she was alone at her location. Commissioner Noël Bonam attended remotely due to travel, he was not alone at his location, but he had headphones in and no one could hear his call. Commissioner Renee Lewis attended remotely due to her schedule, she was alone at her location. Commissioner Nancy Harrison attended remotely due to her schedule, she was alone at her location. There was a quorum present.

### **PUBLIC ATTENDANCE**

Guests and staff present for all or part of the meeting included: Jamie Johnson, Senior Director of Operations; Ashley Carson, Chief Counsel; Adam Krea, Senior Director of Finance and Lending; Erik Jorgensen, Senior Director of Government Relations and Communications; Craig Given, Director of Information Technology; Allison Gallagher, Director of Housing Choice Vouchers; Scott Thistle, Communications Director; Tom Cary, Treasurer; Patricia Harriman, Director of Homeownership; Kelly Watson, Director of Homeless Initiatives; Jonny Kurzfeld, Director of Planning and Research; Darren Brown, Director of Finance; Jane Whitley, Director of Human Resources and Facilities; Laurie Warzinski, Director of Asset Management; Sarah Johnson, Manager of HEAP; Linda Grotton, Director of Audit; Bobbi Crooker, Director of Energy and Housing Services; Karen Lawlor, Executive Administrator; Jodie Stevens, Counsel; Melissa Cloutier, HCV Housing Manager; Kelly Purington, Multifamily Underwriting Manager; Tona Lenhart, Fiscal Grant Manager; Dana Totman, and Jack Watson, Paralegal and Note taker.

### **ADOPT AGENDA**

*Commissioner Elizabeth Dietz made a motion seconded by Commissioner Laura Buxbaum to adopt the January 20, 2026, agenda. The vote carried unanimously.*

### **APPROVE MINUTES OF DECEMBER 16, 2025, MEETING**

*Commissioner Laura Buxbaum made a motion seconded by Commissioner Elizabeth Dietz to accept the December 16, 2025, minutes as written.*

### **COMMUNICATIONS AND CONFLICTS**

None

## **CHAIR OF BOARD UPDATES**

- Chair Frank O'Hara wished Commissioner Melissa Hue well on the talk she is giving on Wednesday.
- He also congratulated Commissioners Renee Lewis and Paul Shepherd on the legislature confirming their nominations to continue to serve on the Board.
- He said the Board will soon start up their annual evaluation of Director Dan Brennan. It is usually due in April.

## **DIRECTOR UPDATES**

Director Brennan summarized recent issues, and his activities as follows:

- He thanked the Commissioners for passing the budget. Staff have been very busy awarding the merit adjustment that was approved as a part of the budget. The process is now complete.
- An email was sent to Commissioners about changes in leadership in our development department. Laurie Warzinski, our Director of Asset Management, has agreed to step in as our interim Director of Development.
- There have been no major changes since the last meeting regarding the HUD issued notice of funding opportunity for the Continuum of Care. The courts have been favorable to the plaintiffs who have filed suits, but there is still risk. We need Congress to put language into the T HUD appropriations bill.
- Maine's new State Office Director is Leanora Style. Dan will meet with her soon.
- We have put together a declaration for the Maine Attorney General's office regarding HUD's interpretation of the definition of "federal public benefit." It is being reviewed by the Attorney General right now.
- Our legislative committee met last month. We are appreciative of that committee.
- The Governor will be rolling out her supplemental budget next week and we are hopeful that we are in it.
- President Trump will be in Davos for meetings and he will be talking about his housing agenda and housing vision. It is expected to focus on homeownership. We'll be interested to see what he says.
- Attended Maine Affordable Housing Coalition meeting and MEREDA hall of flags event.
- Met with Maine Community Action Association of Directors.
- The Department of Government Efficiency held up some of our HEAP funds for a few days recently as they asked us for a stock of data and information. That was a red flag to us, but we provided them with what they asked. The stuff they asked for was benign.
- Met with our advertising team Rinck Advertising, as we do every year, and talked about different strategies.
- Met with Maine Office of Community Affairs and folks from the Maine Department of Economic and Community Development.
- MaineHousing's employee turnover and job vacancies for 2025 went way down from previous years. This is largely thanks to the salary adjustments that were implemented over a year ago by the Board. We are very thankful.
- The audit committee had a meeting recently. It mainly focused on reviewing the BNN responsibilities. The audit results will be presented at the April meeting as usual.

## **LEGISLATIVE UPDATE**

Senior Director of Government Relations and Communications, Erik Jorgensen provided a legislative update. Erik said there are two very important bills that deal with our bonding that are being heard. The first has to do with raising our moral obligation limit for bonds from \$3 billion to \$4 billion. The second is about an annual bill that allocates private activity bonds. There is also a bill about making the state low-income housing tax credit permanent. That one is also very important to us. Another bill we support is a bill that allows us to loan on the expansion, creation, and infill of mobile home parks and also allows us to keep doing what we have been doing with construction lending for 4% deals. Another notable bill is one aimed at providing homebuyers at the income level of the first-time homebuyer program grants of \$15,000 to help them buy down the interest rates on loans. We are neither for nor against this bill. The Governor's supplemental budget will be rolled out next week and we are hopeful that we are in it.

## **INTRODUCTION OF NEW 2<sup>ND</sup> LIEN BOND**

Senior Director of Finance and Lending, Adam Krea and Treasurer, Tom Cary introduced to the Commissioners their plan to establish a new bond resolution which will be a separate and distinct entity from the Mortgage Purchase Program (MPP), which is the current bank from which we do our lending. Adam said the expectation is that this new bank will never grow anywhere near the size of the MPP. The main reason for wanting to create this new bond resolution/bank is it will allow us to lend to folks who are leased land, which is something that can't be done under the MPP. The majority of the folks on leased land would be those in manufactured home parks, who own their home, but not the land. This ability to lend under the new resolution would also apply to land trusts. Adam explained that the two basic differences between the MPP and this new proposed resolution are that this new one won't require us to be the first lien, and that the definition of what we can lend on won't just be true real estate. Overall, this new resolution would help us expand affordable housing opportunities. Commissioner Renee Lewis expressed that she is a big fan of creative undertakings like this one and likes and supports the idea but just wanted to caution that manufactured housing is tricky and complex and wants MaineHousing to be very careful. Adam reassured both Renee and rest of the Board that they will be very responsible and conservative with investments in this proposed bank. Treasury Tom Cary shared that he has been talking with Standard and Poor's and Moody's credit rating agencies to assure them that we are very concerned with maintaining a quality rating and he and our legal staff have been going over a draft of the resolution our bond counsel sent us. He said our bond rating continues to be excellent. Tom explained that this new resolution is going to be started like the MPP, but because it will be a brand-new bank there's not going to be a lot of fund balances and financial strength in it at the start. We will make sure, however, that it has a strict underwriting assessment, and good loan to values, and debt service coverage. We are also exploring getting a line of credit from a bank so we can buy loans and aggregate them before we sell the bonds so we aren't affected by an interest rate drop when starting out.

## **STRATEGIC PLAN PRESENTATION**

Senior Director of Operations, Jamie Johnson and Director of Planning and Research, Jonny Kurzfeld presented and shared with the Commissioners MaineHousing's 3-year strategic plan that they put together with the help of and input from staff and the Board. They explained that the strategic plan is a living document that is mapped three years into the future where each employee can trace their daily work back to our overall mission and core values, and can not only see the impact of what they do on day-to-day basis, but also see our organizational vision of employee

growth, culture and process improvement. That was the drive that facilitated the creation of the strategic plan. A ton of work went into creating the strategic plan. The hope is that strategic plan is something that is consistently updated to fit the needs and goals of the agency at the time. The Commissioners were very impressed by the strategic plan and said Jamie and Jonny, and other staff did a great job putting it together. It is very structured, thorough and well thought out. They asked if during the year the Board could get updates on how the things that are going on throughout the agency tie into the strategic plan. Director Brennan mentioned that maybe when each department comes to the Board each year to do their department updates they could include a part about how what they are doing aligns with the strategic plan.

#### **MULTIFAMILY DEVELOPMENT AND DEVELOPMENT DEPARTMENT UPDATE**

Senior Director Lending and Finance, Adam Krea and Multifamily Underwriting Manager, Kelly Purington provided a multifamily development and development department update. Adam shared with the Commissioners a presentation outlining a summary of development activity for 2025 and projections for 2026. He said that for 2025 about 28 projects were completed and opened for a total of 737 units. Of those 28 projects, 27 of them were brand new developments. For 2025, 39 new projects were selected for funding for a total of 899 units. Of those, 35 were new construction and adaptive re-use projects for a total of 849 units. The other 4 were rehabilitation projects for a total of 50 units. For projected activity in 2026, 9 projects are projected to receive funding for a total of 300-335 units. In 2026, current projections show over 800 new units and over 300 rehabilitated units will be completed. This would MaineHousing's first year in which over 1,000 units are completed.

Adam said that one of Development's goals for 2026 is process improvement. Development has already instituted a new process for 9% LIHTC projects where the Notice of Award document is taking the place of the Notice of Proceed document. This has led to awards for projects being delivered a lot sooner. In addition, in 2026, the Construction Services division within the Development department will be working on risk-based reviews to make their work more efficient. This will speed up the development process.

#### **APRIL BOARD MEETING DATE CHANGE**

Director Brennan asked the Board to move the date of the April 21st board meeting to April 28th, as the 2026 NCSHA Legislative Conference which Dan and others typically attend, is scheduled to take place from April 21st to April 23rd, which is in direct conflict with the Board meeting.

*Commissioner Elizabeth Dietz made motion second by Commissioner Renee Lewis to move the date of April's board meeting from April 21st to April 28<sup>th</sup>. The vote carried unanimously.*

#### **ADJOURN**

*Commissioner Laura Buxbaum made a motion seconded by Commissioner Elizabeth Dietz to adjourn the meeting. The meeting was adjourned at 11:33 a.m. by unanimous vote of the Board.*

Respectfully submitted,

Elizabeth Dietz

## Homeownership Department Memorandum

**To:** Dan Brennan

**From:** Tricia Harriman

**Date:** January 22, 2026

**Subject:** Sole Source Procurement to Extend Existing First Gen Financial Literacy Contracts

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### Background

MaineHousing requires that all borrowers utilizing our First Home program complete a homebuyer education class as a prerequisite for receiving grant funds. In addition, if a borrower is applying for and qualifies for the First Gen program, they are required to also take a Financial Literacy Class. When the program first launched in April of 2023, a Request for Proposal (RFP) was completed, vendors selected, and contracts established for a 2-year period. The contracts had the ability for a one-year extension that was granted in 2025 with an expiration date of June 30, 2026.

MaineHousing is moving from a June through May contract to a January through December contract to better match current funding sources and budgetary guidelines. Penquis, Prosperity ME, and Healthy HomeWorks are the only agencies partnering with us at this time for the classes. They have an established relationship with MaineHousing as well as the curriculum that is used in the program. The contracts that are currently in place expire on June 30, 2026, and are not eligible for extension under the current contract.

The First Gen program accounts for 20% of the loans purchased annually, and over 300 borrowers participated in the classes that were offered.

### Request

MaineHousing would like to extend the current contracts for six months, through December 31, 2026 rather than go to RFP mid-year to allow these agencies to continue the work that they do and ensure no lapse in class availability to our borrowers. This will also allow us to move these contracts to the calendar year, as noted above, to align with MaineHousing's budgeting process.

The rationale for this request falls under the Uniqueness and Emergency or Urgent Need categories in MaineHousing's procurement policy, Section IV.

- **Uniqueness** item or service is available from only one source, based on a reasonable, good faith review of the market for the type of item or service needed.

- **Emergency or Urgent Need** an emergency or other urgent need exists and only one known source can provide the required goods or services within the time needed.

Given the time necessary to RFP for other options, onboard training, HUD certification as well as curriculum approval, the current organizations that we are partnering with have the ability to administer the program for the remainder of the calendar year. The courses are a requirement for our program and having the appropriate level of classes and certified trainers is imperative in keeping the program moving without obstacles to borrowers.

I am requesting approval to allow the current contracts to be extended through December 31, 2026, allowing courses to continue as scheduled to effectively serve those participating in our programs. Mainehousing will prepare an RFP and follow all necessary protocols to execute new contracts that will be effective January 1, 2027, as an annual contract for a period not to exceed 5 years.

Please reach out with any questions or concerns.

ACKNOWLEDGED & APPROVED

\_\_\_\_\_  
Date



\_\_\_\_\_  
Daniel Brennan  
Director, Maine State Housing Authority



**Information Technology Department Memorandum**

**To:** Daniel Brennan, Director  
**From:** Craig Given, Director of Information Technology  
**Date:** January 28, 2026  
**Subject:** Sole Source Procurement for RingCentral

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**Background**

MaineHousing entered into an agreement with RingCentral on January 31, 2020, for a term of sixty (60) months, to provide a cloud-based communications platform for calling, messaging, and other communication related services. The agreement is set to expire on January 31, 2026. MaineHousing is in the process of transitioning from RingCentral to Microsoft 365 for teleconferencing, messaging and voice over IP. Microsoft 365 offers Microsoft Teams and other products that will better integrate into MaineHousing’s other applications, creating more efficiencies, which is the reason for the transition. The process to migrate phone systems has taken longer than anticipated and will not be completed by January 31, 2026.

**Justification**

MaineHousing’s Procurement Policy, Section IV allows for Sole Source Procurement in situations where the services are unique. If an item is unique to a specific vendor or a vendor has unique expertise in providing a service, then sole source procurement will be justified. RingCentral has unique expertise in providing a service to MaineHousing having set-up and serviced MaineHousing in the last five years. RingCentral is familiar with MaineHousing’s needs and the continuance of the use of RingCentral will avoid disruption of services to MaineHousing staff. MaineHousing intends to transition but needs additional time to do so. The final stages of the rollout will be completed in the first quarter of 2026. Therefore, sole source procurement is justified.

**Request**

To continue with RingCentral for a period of up to three (3) months to allow for the completion of the transition to Microsoft 365.

ACKNOWLEDGED & APPROVED

\_\_\_\_\_  
Date

  
\_\_\_\_\_  
Daniel Brennan  
Director, Maine State Housing Authority

**Human Resources and Facilities Department Memorandum**

**To:** Dan Brennan, Director  
**From:** Jane Whitley, Director of Human Resources & Facilities  
**Date:** February 2026  
**Subject:** Procurement: Sole Source Recommendations for Capital Area Staffing Services

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**Background**

In 2022 MaineHousing went out for Request for Quotes (RFQ) for temporary staffing services, requesting three quotes from three different vendors. On May 1, 2022, we secured a contract with Capital Area Staffing Services (CASS) to fill immediate, short-term, long-term or direct hire staffing needs and payrolling services if needed.

**Scope of Project**

In reviewing our 2025 Procurement Report we discovered that we exceeded \$250,000 (the total since the last procurement in 2022), which was unexpected and does not meet our Procurement Policy. The main reason for the increased expenditure was that in 2024 and early 2025 Capital Area Staffing Services was successful in finding direct hire candidates for many of our open positions. With this service comes the direct hire finder's fee.

**Request**

On May 1, 2025, we extended our contract with CASS through April 30, 2027, without realizing we had exceeded the dollar amount. To fulfill our contractual obligations, we would like to continue with this contract knowing we need to go out to Request for Proposals in early 2027.

The rationale for this request falls under the Uniqueness category in MaineHousing's Procurement Policy, Section IV:

**Uniqueness:** The item or service is only available from CASS at this time as we must honor our contractual relationship and obligations.

ACKNOWLEDGED & APPROVED

\_\_\_\_\_  
Date

  
\_\_\_\_\_  
Daniel Brennan  
Director, Maine State Housing Authority

**To:** Maine State Housing Authority Board of Commissioners

**From:** Bobbi Crooker, Director of Energy and Housing Services, and  
Kim Ferenc, Manager of Housing and Weatherization

**Date:** February 10, 2026

**Subject:** Intent to Proceed with 2026 Maine DOE WAP Application and State Plan

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### **Intent to Administer**

As part of the annual application process for administering the Department of Energy (DOE) Weatherization Assistance Program (Weatherization), MaineHousing must submit a State Plan to the DOE for Program Year 2026 which runs July 1, 2025, through June 30, 2026.

MaineHousing intends to continue to administer a quality program by partnering with Community Action Agencies (CAA or Sub-Grantee). The program is designed to provide quality weatherization services to Maine's aging housing stock. This is accomplished by making energy efficiency improvements and reducing the household's energy consumption and cost of heating their homes, as well as installing measures to eliminate health and safety hazards. Priority is given to households that are eligible for the Home Energy Assistance Program (HEAP), have a high energy burden, and include a household member who is an older adult, a person with disabilities, or a child under 6 years of age.

### **State Plan Submission**

The PY2026 Weatherization State Plan details how the program is conducted in accordance with DOE guidance. MaineHousing anticipates the Weatherization funding for PY2026 will be slightly higher than the previous year at just over \$4MM.

The following highlights the major changes proposed for the PY2026 Weatherization State Plan. Additional, non-substantive changes are being proposed to provide clarification. There will be no changes to the current Rule, chapter 25. A Public Hearing will be held during the March Board meeting, and we will be seeking permission to submit the State Plan at the April Board meeting.

### **Annual File Worksheet – Work in Progress**

- Updated the Aroostook Community Action Agency's name to reflect the change to *Community Action in Aroostook, Washington, and Hancock Counties*.
- Removed Downeast Community Partners (DCP), as the organization no longer exists.
- Removed ICAST, as MaineHousing no longer holds a contract with this organization.
- MaineHousing has implemented ECOS as our energy audit software and removed language related to the transition from HEAT Enterprise to ECOS.
- Removed language regarding the intent to develop a mentorship program to expand Quality Control Inspector capacity under WPN 22-4. MaineHousing is currently collaborating with several Community Action Agencies to develop a statewide plan to increase capacity.

## **State Plan Master File – Section V.1.2 Approach to Determining Building Eligibility**

### **5. Describe re-weatherization compliance**

- Replaced Hancock Software with SQL Server 2019 as the repository for Weatherization jobs completed prior to June 2025.
- Updated the system of record designation to ECOS.

### **9. Weatherization Readiness Funds (WRF)**

- Will update the dollar amount allocated when available.
- Added to measures to the “Eligible Measures” list:
  - Roof Replacements
  - Other – All projects that fall under this category must receive prior written approval from a MaineHousing Weatherization Program Officer (Note: measures that are an allowable expense under DOE WAP or are eligible under another MaineHousing program (i.e., CHIP) are not an allowable WRF expense).

## **State Plan Master File – Section V.5.1 Technical Guides and Materials**

- Removed language pertaining to the previous system of record.

## **State Plan Master File – Section V.8.3 Monitoring Activities**

- Removed WAP Program Officer #2 from the Grantee Monitoring Personnel list, as MaineHousing has determined the position is not needed at this time.

**U.S. Department of Energy  
WEATHERIZATION ANNUAL FILE WORKSHEET  
(Grant Number: ~~DE-FE0009906~~) State: ME, Program Year: ~~2025~~2026**

**IV.1 Subgrantees**

Subgrantee	City	Tentative	
		Funding	Units
<del>Aroostook County Action Program Community Action in Aroostook, Washington and Hancock Counties (Formerly Aroostook County Action Program)</del>	Presque Isle	\$338,321.00	39
Community Concepts, Inc.	Lewiston	\$1,244,612.00	43
<del>Downeast Community Partners Community Action in Aroostook, Washington and Hancock Counties (Formerly Downeast Community Partners)</del>	Ellsworth	<del>\$15,000.00</del>	2
iCAST	Statewide	<del>\$314,000.00</del>	
Kennebec Valley Community Action Program	Waterville	\$625,153.00	35
Penquis Community Action Program	Bangor	\$779,786.00	41
Waldo Community Action Partners	Belfast	\$15,000.00	2
Western Maine Community Action	East Wilton	\$127,791.00	14
York County Community Action Corporation	Sanford	\$241,525.00	10
<b>Total:</b>			

**IV.2 WAP Production Schedule**

Weatherization Plans	Units
Total Units (excluding reweatherized units)	186
Reweatherized Units	

Average Unit Costs, Units subject to DOE Project Rules		
<b>VEHICLE &amp; EQUIPMENT AVERAGE COST PER DWELLING UNIT (DOE RULES)</b>		
A	Total Vehicles & Equipment (\$5,000 or more) Budget	\$0.00
B	Total Units Weatherized	186
C	Total Units Reweatherized	0
D	Total Dwelling Units to be Weatherized and Reweatherized (B + C)	186
E	Average Vehicles & Equipment Acquisition Cost per Unit (A divided by D)	\$0.00
<b>AVERAGE COST PER DWELLING UNIT (DOE RULES)</b>		
F	Total Funds for Program Operations	\$1,489,952.00
G	Total Dwelling Units to be Weatherized and Reweatherized (from line D)	186
H	Average Program Operations Costs per Unit (F divided by G)	\$8010.49
I	Average Vehicles & Equipment Acquisition Cost per Unit (from line E)	\$0.00
J	Total Average Cost per Dwelling (H plus I)	\$8,010.49

### IV.3 Energy Savings

**U.S. Department of Energy**  
**WEATHERIZATION ANNUAL FILE WORKSHEET**  
**(Grant Number: DE-EE0009906.) State: ME, Program Year: 20252026**

Method used to calculate energy savings: MaineHousing will be using the DOE WAP algorithm to calculate energy savings.	Other (describe below)
Estimated energy savings (Mbtus):	<u>\$12,013</u>
This year estimated energy savings:	\$12,013
Prior year estimated energy savings:	\$7,823

**IV.4 DOE-Funded Leveraging Activities**

See Maine <u>2025-2026</u> DOE State Plan Master File.
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**IV.5 Policy Advisory Council Members**

Glenn Pole, Chair	Type of organization: Efficiency Maine Trust, Board of Directors Phone: (866) 376•2463 Email: <a href="mailto:efficiencymaine@efficiencymaine.com">efficiencymaine@efficiencymaine.com</a>
Mark Isaacson Vice Chair	Type of organization: Efficiency Maine Trust, Board of Directors Phone: (866) 376•2463 Email: <a href="mailto:efficiencymaine@efficiencymaine.com">efficiencymaine@efficiencymaine.com</a>
Kenneth Colburn, Treasurer	Type of organization: Efficiency Maine Trust, Board of Directors Phone: (866) 376•2463 Email: <a href="mailto:efficiencymaine@efficiencymaine.com">efficiencymaine@efficiencymaine.com</a>
Joan Welsh, Secretary	Type of organization: Efficiency Maine Trust, Board of Directors Phone: (866) 376•2463 Email: <a href="mailto:efficiencymaine@efficiencymaine.com">efficiencymaine@efficiencymaine.com</a>
Heather Furth	Type of organization: Efficiency Maine Trust, Board of Directors Phone: (207) 376-2463 Email: <a href="mailto:efficiency@efficiencymaine.com">efficiency@efficiencymaine.com</a>
Suzanne MacDonald	Type of organization: Efficiency Maine Trust, Board of Directors Phone: (866) 376•2463 Email: <a href="mailto:efficiencymaine@efficiencymaine.com">efficiencymaine@efficiencymaine.com</a>
Christopher Rauscher	Type of organization: Efficiency Maine Trust, Board of Directors Phone: (866) 376•2463 Email: <a href="mailto:efficiencymaine@efficiencymaine.com">efficiencymaine@efficiencymaine.com</a>
Daniel Brennan (Maine State Housing Authority Ex Officio)	Type of organization: Unit of State Government, Maine State Housing Authority Phone: (207) 626•4600 Email: <a href="mailto:dbrennan@mainehousing.org">dbrennan@mainehousing.org</a>

**U.S. Department of Energy**  
**WEATHERIZATION ANNUAL FILE WORKSHEET**  
 (Grant Number: DE-EE0009906.) State: ME, Program Year: ~~2025~~2026

Dan Burgess (Governor's Energy Office Ex Officio)	Type of organization: Unit of State Government, Governor's Energy Office Phone: (207) 624-7446 Email: <a href="mailto:daniel.burgess@maine.gov">daniel.burgess@maine.gov</a>
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**IV.6 State Plan Hearings (Note: attach notes and transcripts to the SF-424)**

Date Held	Newspapers that publicized the hearings and the dates the notice ran
<del>November 19, 2024</del> <u>March 17, 2026</u>	<i>Notice of Public Hearing was published on <u>March 4, 2026</u> in the following daily newspapers:</i> <i>Kennebec Journal</i> <i>Waterville Morning Sentinel</i> <i>Brunswick Times Record</i> <i>Portland Press Herald</i> <i>Bangor Daily News</i> <i>Lewiston Sun Journal</i> <i>The public hearing transcript will be sent to the DOE Regional Office as part of Maine's <del>2025-2026</del> DOE Application.</i>

Commented [DT1]: Anticipated date of publication

**IV.7 Miscellaneous**

Bobbi Crooker is named as MaineHousing's Business Officer, Recipient Business Officer and is the representative authorized to act on behalf of MaineHousing to negotiate the award. All DOE official correspondence related to the award will be addressed to the Recipient Business Officer.

Bobbi Crooker is named as MaineHousing's Recipient Principal Investigator and is the technical representative authorized to act on behalf of MaineHousing as project manager for the award. The Recipient Principal Investigator is the prime point of contact for the DOE Project Officer during the project period of performance and will receive a copy of all DOE official correspondence related to the award.

**Program Partners:**

Grantee WAP management staff attend regularly scheduled monthly meetings with Subgrantee Housing Directors. These meetings provide ongoing opportunities for Subgrantees to provide input regarding WAP implementation, including suggestions for changes and content in the DOE Annual State Plan.

Grantee WAP team participate in the bimonthly NASCSP Region 1 meetings. This is an opportunity for the regional Grantees to discuss best practices and ways to address barriers experienced at the state level.

**Weatherization Readiness Funds (WRF):**

Maine State has the fifth oldest housing stock in the nation. Many Maine homes are older than 1940 and are in need of repairs before any weatherization measures can be installed. MaineHousing will follow DOE guidance in 24-9 and use WRF to provide necessary repairs (e.g., Health and Safety issues, structural) in dwellings that have been deferred from receiving weatherization or will be deferred for costs exceeding allowable averages for Health & Safety and Incidental Repair services. MaineHousing's Subgrantees maintain a list of homes deferred for weatherization services that will benefit from the WRF.

DOE F 540.2  
(08/05)

OMB Control No: 1910-5127

**U.S. Department of Energy**  
**WEATHERIZATION ANNUAL FILE WORKSHEET**  
**(Grant Number: DE-EE0009906.) State: ME, Program Year: 20252026**

Distribution of WRF Funds: MaineHousing will distribute the funds among our Subgrantees. The Subgrantees will identify projects from their deferral tracking list to complete repairs using WRF.

WRF Household Prioritization: MaineHousing will require Subgrantees to use the same prioritization method used to determine priority for weatherization services. Priority for weatherization services is identified through the system of record based on household composition, annual energy consumption usage for heat (cost), and poverty level. Households with an older adult (60 years or older), a person with disabilities, and/or a child younger than six (6) years of age will be given priority for WRF and weatherization services.

Restrictions related to the funding: WRF funding will be restricted to eligible site-built single family and manufactured housing. CAA must certify that the home will receive WAP services after the WRF tasks have been completed. Projects that receive WRF must also be weatherized using DOE WAP funding. The DOE funded weatherization job must be completed within 6 months of the WRF job completion.

Grantee Monitoring of WRF activities: The Grantee will work closely with the Subgrantee personnel to ensure there is quality workmanship, financial systems and procedures in place. Grantee Technical staff will inspect each Subgrantee's completed work to verify compliance with the Installation Standards set forth by DOE SWS and Maine State Building codes. The Grantee will monitor/inspect a minimum of 10% of the WRF completed units.

The Grantee will track the funds for each building and unit including the measures/repairs and costs associated with the WRF completion through the system of record. The funds will be monitored as part of the annual monitoring of the Subgrantee to ensure funds are expended in accordance with this plan and to ensure the end result is a completed weatherization unit.

Cost per Unit The WRF Cost per Unit is set at \$15,000.00. Each subgrantee will be held to the ACPU of \$15,000, waivers may be considered on a case-by-case basis if as a state the ACPU is below that limit.

**Work in Progress:**

Grantee intends to apply to DOE for use of the regional priority lists. Maine is located in Region 3 (cold) and intends to apply to DOE to use all three established regional priority lists: single-family site-built homes, manufactured homes, and low-rise multifamily projects. The Grantee will work with the DOE Technical Project Officer to apply for and implement these lists for the Maine WAP network.

~~Maine has applied to transition the energy auditing software to ECOS. The intent is to begin the Program Year 2025-Weatherization Assistance Program in ECOS. At that time, Maine will transition out of the existing software, HEAT Enterprise. All historical data from Weatherization stored within HEAT will be provided to the appropriate subgrantees as well as archived within MaineHousing.~~

~~Maine intends to develop a mentorship program to expand the Quality Control Inspector capacity in accordance with WPN 22-4. The mentorship partnership would expand the network statewide to ensure training is diverse, encompasses an array of best practices, and ensures the responsibility is evenly distributed.~~

Policy Advisory Council (PAC): 2009 Public Law Chapter 372, An Act Regarding Maine's Energy Future, repeals 5 MRSA §3327, which established the Energy Resources Council, and places oversight of energy related programs under the jurisdiction of the Efficiency Maine Trust as of July 1, 2010. The new law requires that "after July 1, 2010, the Maine State Housing Authority, prior to applying for federal funds on behalf of the State...for weatherization, energy conservation and fuel assistance pursuant to the Weatherization Assistance for Low Income Persons Program administered through the United States Department of Energy and the Low Income Home Energy Assistance Program administered through the United States Department of Health and Human Services, shall submit to the board for its review and input the authority's implementation plans for the use of such funds. The plans must provide for coordination by the Maine State Housing Authority in its use of such funds with the programs administered by the trust... The Maine State Housing Authority shall include in its plans any recommendations of the board to the extent the recommendations are consistent with the applicable federal guidelines governing the use of the funds." The Efficiency Maine Trust is controlled by a board of nine voting members. The statutory membership includes the Director of the Maine State Housing Authority, the Director of the Governor's Office of Energy Independence and Security and seven members appointed by the Governor that adequately represent the interests of commercial energy consumers, industrial energy consumers, small business energy consumers, residential energy consumers, and low-income energy consumers. The body as a whole must include persons with knowledge and experience in

financial matters, consumer advocacy, conservation fund programs, and climate change policy.

The Efficiency Maine Trust reviewed MaineHousing's draft plans for the [2025-2026](#) DOE WAP program at its [October 30, 2024](#) [January 28, 2026](#) meeting.

**U.S. Department of Energy  
WEATHERIZATION ASSISTANCE PROGRAM  
STATE PLAN MASTER FILE**

(Grant Number **DE-EE0009906**, State: **ME**, Program Year: **20252026**)

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## V.1 Eligibility

### V.1.1 **Approach to Determining Client Eligibility**

#### 1. **Provide a description of the definition of income used to determine eligibility**

Definition of Low Income. Grantee has chosen to use the definition of household income, as described in the Home Energy Assistance Program Rule. Incomes calculated using this definition are adjusted as needed to align with WPN 25-3 PY 2025 *Poverty Income Guidelines and Definition of Income*<sup>1</sup>, WPN 22-5 *Expansion of Client Eligibility In the Weatherization Assistance Program* and any related DOE guidance thereafter, to determine household energy burden and eligibility.

Commented [BF2]: Check on PY26 WPN for Poverty Guidelines

Income Verification. Subgrantees obtain required income documentation and verify income eligibility as part of the intake process to certify households eligible to receive fuel assistance benefits from the Department of Health and Human Services' Low-Income Home Energy Assistance Program (HEAP). If a household member receives either TANF or SNAP assistance, that member will have Categorical Income Eligibility for HEAP, as the Maine Department of Health and Human Services has already vetted their income. Household members not listed on the TANF or SNAP documentation will need to provide all applicable income documentation. Only those households who have Categorical Income Eligibility, HEAP or whose income has been verified within the previous 12 months to be at or below 200 percent poverty level are considered for weatherization services. Subgrantees will re-verify income eligibility prior to commencing an energy audit for households whose application eligibility certification has expired. Subgrantees are required to ensure client eligibility during the period in which services are delivered. Clients that do not qualify for HEAP, but are still at or below 200% of poverty or for those that choose not to apply for HEAP, but still want weatherization services will be required to complete a DOE Weatherization Assistance Program only application and provide all required documentation to determine Program eligibility.

#### 2. **Describe what household eligibility basis will be used in the Program**

Grantee has chosen the following definition of low income for the basis of eligibility for the Weatherization Assistance Program (WAP): Low income means that income in relation to household/family size is at or below 200 percent of the poverty level determined in accordance with criteria established by the Director of the Office of Management and Budget.

#### 3. **Describe the process for ensuring qualified non-citizens are eligible for weatherization benefits**

A household may include:

- a. A qualified non-citizen who has obtained the status of a qualified non-citizen lawfully admitted for temporary residence under Section 210 of the Immigration and Nationality Act by approval of an application and are categorized as Special Agricultural Workers (SAWS) who perform seasonal agricultural work during a specified period of time; or
- b. A qualified non-citizen who has obtained the status of a qualified non-citizen lawfully admitted for temporary residence under Section 245A and 210A of the Immigration and Nationality Act by approval of an application and who is aged, blind and/or has a disability as defined in Section 1414 (a)(1) of the Social Security Act (Public Law 74271); or
- (c) Cuban or Haitian qualified non-citizen as defined in Public Law 96422, Section 501 (e).

Households are considered eligible if qualified non-citizen members have a "Green Card" or show permanent residence (I-551 Alien Registration Card, Passport, I-688 Employment Authorization Card, I-766 Employment Authorization Document, I-94 with R-1 or R-2 status designation).

### V.1.2 **Approach to Determining Building Eligibility**

#### 1. **Procedure to determine that units weatherized have eligibility documentation**

Eligible Dwellings: Household members must meet one of the following eligibility criteria to be considered for weatherization services and to assure compliance with the requirements of 10 CFR 440.22:

- a. A dwelling unit shall be eligible for weatherization assistance if it is occupied by a household who has Categorical Income Eligibility or whose income is at or below 200 percent of the poverty level and/or meets the eligibility for assistance under the Low Income Home Energy Assistance Act of 1981 as determined in accordance with criteria established by the Director of the Office of Management and Budget; or

Commented [BF3]: Footer needs to be updated

- b. Prior to weatherizing entire rental buildings, a specific eligibility test will be applied. Not less than 66 percent (or 50 percent in the case of rental dwellings of two (2) or four (4) dwelling units), must be eligible or must become eligible dwelling units within 180 days under a federal, state or local program for rehabilitating the building or making similar improvements to the building.
- 2. Multi-family eligibility – (WPN) 22-5 expanded WAP’s categorical income eligibility to include HUD means-tested programs’ income qualifications at or below 80% of Area Median Income (AMI). WPN 22-5 was accompanied by three spreadsheets listing HUD properties which were categorically or potentially income eligible.
- 3. [Weatherization Memorandum 109: Eligible Buildings - U.S. Department of Housing and Urban Development \(HUD\) Lists \(energy.gov\)](#)
- 4. Multi-family eligibility – WPN 25-4 expanded WAP’s categorical income eligibility to include properties qualifying under USDA means-tested programs with income limits at or below 80% of Area Median Income (AMI). WPN 25-4 included a link to the USDA website. DOE identified buildings that meet the requirements of 10 CFR 440.22 (b)(2). These buildings qualify because at least 66% of their units receive rental subsidies through USDA or HUD means-tested programs. WPN 25-4 also provides an attachment listing the eligible properties.

Eligibility Documentation. All subgrantee files and records contain authorized HEAP applications with verified income documentation (home owners and renters), as well as WAP *Consent Form*, *Proof of Ownership* and *Landlord/Tenant Agreement* (if applicable). All documents are available for review by state or federal staff as needed. Documentation of categorical eligibility will be obtained and kept in client file.

Undue or Excessive Enhancements. Grantee conducts desk reviews on weatherization jobs to confirm that no undue or excessive enhancements occurred to the value of the dwelling unit. If costs are questionable, an “Open Item Report” is issued to the Subgrantee. Dialog and documentation determines whether the cost is allowable. If not, it is removed from the DOE billing and the subgrantee uses non-WAP funding.

**5. Describe re-weatherization compliance**

The Consolidation Appropriations Act of 2021 allows Grantee to weatherize units 15 years after the date of such previous weatherization was completed to receive further financial assistance for weatherization utilizing DOE and other federal program funds. Grantee requires that these units be reported separately. Each dwelling unit served must receive a completely new energy audit that takes into account any previous energy conservation improvements to the dwelling. Subgrantees are allowed to count these homes as completions for the purposes of compliance with the per-home expenditure limit in 10 CFR 440.18.

The Maine State Housing Authority (Grantee) maintains available data of previously weatherized homes and assists Subgrantees in determining compliance with the re-weatherization requirements. For weatherization jobs completed in the prior 15 years Grantee and Subgrantee rely primarily on records maintained by the Subgrantee. Weatherization jobs completed between 1998-2008 are tracked in Grantee’s Central Heating Improvement Program and Weatherization Jobs SIR database. Weatherization jobs completed 2009-September 2016 are tracked in Grantee’s ECOS database. Weatherization jobs completed October 2016 to present June 2025 are tracked in Hancock Software’s web-based energy audit software system referred to as HEAT Enterprise (HEAT Enterprise) SQL Server 2019 reporting service. Our current system of record is ECOS, beginning July 2025. Multi-family projects will be tracked manually in an internal database.

**6. Describe what structures are eligible for weatherization**

Grantee defines an eligible structure as a dwelling unit, including a stationary manufactured home, stick built house, and multi-family buildings. An eligible dwelling does not include a camper, or other structures designed and constructed to provide temporary living quarters. All dwelling units will have a permanent physical address documented by a current tax bill or confirmation from a municipal official.

A dwelling unit is eligible for weatherization assistance if it is occupied by a family who has Categorical Income Eligibility or whose income is at or below 200 percent of the poverty level and/or is eligible for assistance under the Low-Income Home Energy Assistance Program.

Non-traditional dwelling units such as shelters and units with a business component will be discussed with DOE prior to commencement of the project.

Maine WAP includes the following components:

- a. An individual audit for each dwelling unit;
- b. Energy savings calculations based on the American Society of Heating and Refrigerating and Air Conditioning Engineers (ASHRAE) fundamentals; and
- c. A comprehensive health and safety protocol. Prior to initiating any weatherization activities, Subgrantees are required to evaluate the physical condition of the home, the mechanical systems, and building tightness.

If the structure fails to meet minimum standards as to Structural Integrity and Health & Safety, weatherization must be deferred until the issue is resolved. See [V.1.2.5 Deferral Process](#) and [V.5.2 Energy Audit Procedures](#). Grantee complies with its [State Historic Preservation Office \(SHPO\) Programmatic Agreement \(PA\)](#) to satisfy DOE's Section 106 requirement for all structures eligible for weatherization.

Grantee complies with DOE WAP Memorandum 110, Historic Preservation Review Process for Utilizing Weatherization Funds on Tribal Lands, to follow the written procedures of Historic Preservation on Tribal land.

#### **7. Describe how rental units/multifamily buildings will be addressed**

Grantee intends to weatherize rental units/multifamily buildings with the DOE Grant Funds.

Rental units will be eligible for WAP provided that the Subgrantee has obtained written authorization from landlords/building owners and not less than 66% (50% for duplexes and four-unit buildings, and certain eligible types of multi-family buildings) of the dwelling units in the building are: (i) eligible dwelling units, or (ii) will become eligible dwelling units within 180 days under a Federal, State or local government program for rehabilitating the building or making similar improvements.

The Subgrantee is required to ensure that the benefits of the weatherization assistance on rental units accrue primarily to the low income tenants residing in the units and that no undue or excessive enhancement occurs to the value of the rental units. Additionally, the Subgrantee must require that the landlords/building owners execute the [Weatherization Rental Agreement](#), to ensure that for a period of one (1) year following the weatherization work, the tenants in that rental unit will not be subjected to rent increases unless the increases are demonstrably related to matters other than the weatherization work performed. The [Weatherization Rental Agreement](#) further requires adherence by the landlords/owners to the requirements of 10 CFR §440.22(b)(3) and §440.22(c)-(e), as laid out in the [Weatherization Assistance Program Guidance](#).

If the landlords/owners increase the rent in violation of the [Weatherization Rental Agreement](#) and the [Weatherization Assistance Program Guidance](#), the landlords/owners must repay the full cost of the weatherization assistance. Any dispute as to the circumstances for a rent increase will be reviewed by the Subgrantee or MaineHousing, if requested by the Subgrantee, landlord/owner or tenant.

WAP will be working closely with the DOE Project Officer and the new multifamily Subgrantees to ensure that all DOE approvals and training needs are met. Priority will be given to identifying and providing weatherization assistance to: older adult persons, persons with disabilities, families with children, high residential energy users, and households with high energy burden. Multifamily buildings because of their size and character, may offer an opportunity to meet many of these priorities. When addressing "significant energy improvements" in multifamily dwellings, WAP will contact the DOE Project Officer and refer to the WPN 22-12 Multifamily Weatherization and WPN 22-13 Weatherization of Rental Units.

**Eligible Dwelling Units.** Grantee intends to weatherize rental dwelling units occupied by income eligible (low-income) tenant(s), providing a direct benefit to the low-income tenant(s). In the event of 2-4 unit buildings, one of the units may be occupied by the owner. Grantee, consistent with Department of Energy guidance, requires the weatherization of the entire building not just the low-income units.

**Prioritization.** Rental unit buildings will be prioritized similar to single unit buildings: tenants with the highest energy use and highest energy burden (as a percentage of income) will receive priority. DOE funding is used to weatherize multi-family unit buildings provided at least 66 percent of residents in a three (3) unit property and 50 percent in a two (2) or four (4) unit property (determined on a building-by-building basis in a multi-building property) meet WAP income guidelines or HUD categorical eligibility.

**Written Permission.** Prior to conducting the energy audit, the Subgrantee must verify the ownership of the unit/building and secure landlord's/owner's and tenant's consent, in writing, to proceed with weatherization measures. In addition, the landlord and tenant are required to sign a [Weatherization Rental Agreement](#) before the Subgrantee can proceed with weatherization. The provisions of this Agreement include:

- a. **Rent Increases:** Secure landlord's/owner's and tenant's signature on a [Weatherization Rental Agreement](#)

that prohibits an increase for twelve (12) months because of any increase in the value of the property due solely to the weatherization work.

- b. *Sale of Property*: If the property is sold within one (1) year of the completion of weatherization work, the owner may be required to reimburse the Grantee for the cost of the weatherization material installed.

**Tenant Complaints.** Customer survey cards, client phone calls, and client comments during site monitoring are tracked by Grantee. Grantee technicians, program and management staff engage with clients and Subgrantees as needed to address issues. Closure is documented in applicable Grantee databases.

### 8. Describe the deferral process

Some dwelling conditions or client circumstances may require deferral of weatherization until the issues are resolved. Documentation of all activities in the client's file is required. "Deferral" does not necessarily mean that the home will not receive weatherization services, but that until the conditions are rectified, the weatherization services are temporarily postponed.

**Deferral of Services Policy.** See Grantee's *Weatherization Assistance Program Guidance*, Section 6(J) for Grantee's *Deferral of Weatherization Services Policy*, which provides the guidelines for Subgrantees when a building should be deferred because the building is not appropriate for weatherization.

**Deferral Tracking.** All deferred jobs, including the reason for deferral, are entered and tracked in an excel spreadsheet developed by DOE and electronically in the appropriate system of record.

**Deferral Notification:** Subgrantee provides a written *Notice of Deferral* to each deferred client with the reason for deferral. A copy of the *Notice of Deferral* is retained with the weatherization job in [the system of record HEAT-Enterprise](#).

Once the applicant notifies the Subgrantee that the deferral reason(s) have been resolved/addressed the applicant will receive priority for WAP providing they still meet WAP eligibility.

Clients have the right to appeal the decision to defer WAP services. They must make this request by contacting the Manager of [Housing and Weatherization Services](#) in writing within 30 calendar days of the date the Deferral of Services Notice was signed. The request must include the reason(s) why they don't agree with this decision along with any documentation that will show that the deferral reason was made in error or not accurate.

### 9. Weatherization Readiness Funds (WRF)

Weatherization Readiness Funds (WRF) are designated for use by Grantees to address necessary repairs (health and safety, structural issues, etc.) that may be barriers to Weatherization Activities being funded by the US Department of Energy Weatherization Assistance Program (WAP). This funding is intended to overcome barriers to weatherization. The following is the plan utilized in the state of Maine to expend the Weatherization Readiness Funding.

#### Distribution of Funding:

The State of Maine has been allocated \$397,790 for PY 25 and will allocate the funding equally across Subgrantees. These funds will only be used in jobs funded by WAP formula and IJA funds.

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#### WRF Maximum Per Unit:

The Maximum Per Unit amount to address necessary repairs (health and safety, structural issues, etc.) that may be barriers will be capped at \$15,000.

#### Prioritization of Dwelling:

WRF prioritization will follow the prioritization criteria used by the WAP program. In addition, WAP will prioritize customers with barriers that do not exceed the WRF Maximum Per Unit Cap (MPUC) and with energy projects that will allow WAP to adhere to its required Average Cost Per Unit (ACPU).

#### Reporting/Tracking:

All households deferred from receiving weatherization services due to a weatherization barrier being present are tracked according to the process outlined in WPN 24-9. Subgrantees will utilize the DOE Recommended deferral tracker to track all jobs deferred from receiving weatherization services, including jobs that are remediated using WRF funding.

#### Reporting Categories:

Each subgrantee is required to submit quarterly reports to MaineHousing. Reports must include:

- Unit ID
- WAP Intake Date
- Date(s) Deferred (if previously deferred by WAP)
- Date Weatherization Ready
- Date Weatherized
- Mailing Information (Street, City, State, Zip)
- Building Information (Type, Year Built, Fuel Type)
- Deferral Issue (Issue or Action Needed, WRF Category, Total Remediation Cost, Non-WAP Funding Source Used, WRF Fund Applied)

**Eligible Measures:**

WPN 24-9 determines which measures are allowable utilizing the WRF funding. Maine will use WRF funds for measures included in 22-7, as well as roof repairs and replacements. The measure list below is not exhaustive and Maine may approve additional repairs outside of this list as needed and as aligned with WPN 24-9.

- Roof repair
- Wall repair (interior or exterior)
- Ceiling repair
- Floor repair
- Foundation or subspace repair
- Exterior drainage repairs (e.g., landscaping or gutters)
- Plumbing repairs
- Electrical repair (including removal of knob and tube)
- Repair or replacement of damaged door/windows
- Lead Paint
- Asbestos (confirmed or suspected, including vermiculite), mold and/or moisture
- Roof Replacement
- Other - All projects that fall under this category must receive prior written approval from a MaineHousing Weatherization Program Officer (Note: measures that are an allowable expense under DOE WAP or are eligible under another MaineHousing program (i.e. CHIP) are not an allowable WRF expense).

**Process:**

Each one-to-four unit household served by the Weatherization Assistance Program (WAP) is first screened for necessary repairs—such as health and safety or structural issues—that may pose barriers to weatherization activities. If a barrier is identified by the Energy Auditor, the household is evaluated using the DOE-approved Health and Safety Audit. Based on this evaluation, a scope of work is developed to address the identified barriers.

Once the repairs are completed, the Energy Auditor returns to verify that all barriers have been resolved and to perform the energy assessment. The Community Action Agency (CAA) must certify that the home will receive WAP services following completion of the Weatherization Readiness Fund (WRF) tasks.

Projects that receive WRF assistance must also be weatherized using DOE WAP funds, and the DOE-funded weatherization must be completed within six months of the WRF project's completion.

**Braiding Funds:**

The Subgrantees will only be utilizing Weatherization Readiness Funds to address health and safety barriers to weatherize income-eligible households.

**Monitoring:**

The proper use of WRF funding is monitored in three ways. First, an inspection of all work completed as part of a unit's remediation is conducted by the Energy Auditor, who initially halted the energy assessment due to an identified barrier. Once that inspection is completed the household is then served by MaineHousing's WAP and is subject to 100% final inspection by the Subgrantee QCI and a minimum of 10% inspected by the state QCI with a majority of the households being inspected while work is in progress to ensure quality work is being completed. All Activities conducted utilizing WRF are reviewed as part of Grantee's annual monitoring of Subgrantee activities.

**Funding Restrictions:**

Maine WAP does not propose putting any restrictions on the use of WRF funds outside of the defined allowable scope described in WPN 24-9. Funds for remediation measures will be used exclusively to remediate barriers that prevent the installation of weatherization measures identified in the comprehensive Health & Safety audit.

**V.1.3 Definition of Children**

Definition of children: younger than six (6) years of age.

**V.1.4 Approach to Tribal Organizations**

Grantee has five federally recognized Indian Tribes and each of them participate in the HEAP fuel assistance, as well as HEAP and DOE weatherization programs (WAP): Penobscot Indian Nation; Houlton Band of Maliseets; Aroostook Band of Mic Macs; Passamaquoddy Tribe, Pleasant Point; and Passamaquoddy Tribe, Indian Township. Grantee and the Indian Tribes maintain annual Memorandums of Understanding that outline the disbursement terms of WAP funds for these Tribal Entities.

The low-income members of an Indian tribe shall receive benefits equivalent to the assistance provided to other low-income persons within Maine. Grantee allocates funds to five (5) tribal organizations based upon the number of eligible HEAP clients. This has resulted in three percent of Grantee's DOE grant award being allocated to the five (5) tribes. Actual administration of the weatherization programs within tribal organizations' land is provided by Subgrantees that service areas include Counties in which Indian Tribes are located.

Process: Tribal organizations process HEAP fuel assistance applications for tribal members and verify eligibility for benefits. Subgrantees contact the local tribal organizations to obtain eligible HEAP fuel assistance applications, as well as contact information for tribal members that are at 200% or below poverty guidelines that do not meet HEAP fuel assistance income eligibility or who have not applied for fuel assistance. Upon receipt of the applications/information, audits and weatherization jobs may be scheduled.

**V.2 Selection of Areas to Be Served**

Selection Method. In the case of areas currently served by a Subgrantee established under Section 222(a)(12) of the Economic Opportunity Act of 1964, as amended, funds available under this program will be granted to that Subgrantee for the same geographic area. Any new or additional Subgrantees shall be selected at a hearing in accordance with 10 CFR Section 440.14(a), as amended, and upon the basis of the criteria set forth in 10 CFR 440.15(a), as amended.

Grantee's WAP serves all counties statewide through ~~seventy~~ (78) Subgrantees. Each Subgrantee is, in fact, a Community Action Agency or other public or non-profit entity. Grantee may expand the Subgrantee Network to add additional non-profit organizations to provide WAP services.

The Grantee ensures that each Subgrantee is selected on the basis of public comment received during a public hearing conducted pursuant to 440.14(a) and other appropriate findings regarding:

- a. The Subgrantee's experience and performance in weatherization or housing renovation activities;
- b. The Subgrantee's experience in assisting low-income persons in the area to be served; and
- c. The Subgrantee's capacity to undertake a timely and effective weatherization program.

In selecting a Subgrantee, preference is given to any Community Action Agency or other public or non-profit entity, which has, or is currently administering, an effective program under this part or under Title II of the Economic Opportunity Act of 1964. Program effectiveness is evaluated by consideration of factors including, but not necessarily limited to the following:

- a. The extent to which the past or current program achieved or is achieving weatherization goals in a timely fashion;
- b. The quality of work performed by the Subgrantee;
- c. The number, qualifications, and experience of the staff members of the Subgrantee; and

- d. The ability of the Subgrantee to secure volunteers, training participants, public service employment workers, and other federal or state training programs.

**Subgrantee Removal.** In the event that a Subgrantee is unable to complete the terms of its Subgrantee Agreement, or if Grantee determines that the Subgrantee cannot fulfill its obligations under the Subgrantee Agreement, Grantee will reach out to other Subgrantees to fulfill the terms of their Subgrantee Agreement and work with the Subgrantees to extend their WAP services into the territory needing service coverage or Grantee will select new Subgrantee pursuant to 10 CFR Section 440.14(a), as amended, and upon the basis of the criteria set forth in 10 CFR 440.15(a), as amended Contracts would be amended as needed to accommodate the change in service area. This process ensures that WAP services are delivered with minimal interruption to clients if this type of situation was encountered.

### V.3 Priorities

**Priority** for weatherization services is identified through [the system of record HEAT Enterprise](#), based on household composition, annual energy consumption [usage for heat \(cost\)](#), and [energy burden/poverty level](#). Each applicant is assigned priority points at the time of eligibility determination, as follows:

1. At least one member in the household is elderly (age 60 or older). (1 point)
2. At least one member in the household is a person with disabilities (receives disability benefits). (1 point)
3. At least one member in the household is a child (under the age of 6). (1 point)
4. The household has a high energy burden (spending at least 6.9% of total income on heating costs). (1 point)
5. The household is a high energy user (spending 10 cents or more per square foot on electricity). (1 point)

**Wait Lists.** Subgrantees are required to develop and maintain a wait list consisting of HEAP eligible households. Households on the [system of records](#) Subgrantee's wait list should be weatherized in order of ranking according to [HEAT Enterprise our System of Record](#). Households with the highest [priority WAP](#) ranking have the highest priority. A Subgrantee may move an eligible household's priority based on geographic considerations. However, the geographic consideration should only be used as a secondary consideration. For example, if there are two equally ranked households, one can be prioritized based on location even though the other household had been on the wait list longer.

### V.4 Climatic Conditions

Maine's weather and geography directly affect energy consumption in homes. Heating requirements vary from south to north based on the District Heating Factors for the United States. Maine's 7500 to 9800 degree day environment mandates consideration of heating needs. In order to meet the additional heating needs of those in the northern and western portions of Maine, the Grantee uses a sliding scale of allocation based on recorded Heating Degree Days (HDD).

Maine's [Hancock Software](#) Energy Audit Tool ([HEAT Enterprise](#)) accounts for localized climatic variances by using climate data from the National Oceanic and Atmospheric Administration (NOAA). Heating degree hours are calculated using state climate data associated with each Maine zip code. The data set that is used to determine HDD can be found at [NOAA.org](#). ([www.ncei.noaa.gov/access/search/data-search/normals-hourly-1991-2020](http://www.ncei.noaa.gov/access/search/data-search/normals-hourly-1991-2020)).

Maine's Heating Degree Days by County (HDD):

Subgrantee	Service Area – counties	Heating Degree Days
<a href="#">Aroostook County Action Program Community Action in Aroostook, Washington and Hancock Counties (Aroostook Community Action Program and the former Downeast Community Partners?)</a>	Aroostook	8,204
Community Concepts, Inc.	Androscoggin, Oxford	6,904
Community Concepts, Inc.	Cumberland	6,248
<a href="#">Downeast Community Partners Community Action in Aroostook, Washington and Hancock Counties (Aroostook Community Action Program and the former Downeast Community Partners?)</a>	Washington, Hancock	6,734
Kennebec Valley Community Action Program	Kennebec, Somerset	7,255
Kennebec Valley Community Action Program	Lincoln, Sagadahoc	6,170
Penquis Community Action Program	Penobscot, Piscataquis	7,257
Penquis Community Action Program	Knox	6,352
Waldo Community Action Partners	Waldo	6,856
Western Maine Community Action	Franklin	8,078
York County Community Action Corporation	York	6,301

## V.5 Type of Weatherization Work to Be Done

### V.5.1 Technical Guides and Materials

**Technical Guides.** Standards for the proper installation of materials and procedures are described in the *Maine Weatherization Standards* and the [Maine Field Guide](#) which are located on the Grantee’s website <https://www.mainehousing.org/partners/partner-type/community-agencies/maine-weatherization-programs>.

The *Maine Weatherization Standards* are aligned with the companion Maine Field Guide, which embodies SWS applicable to the Maine Weatherization Assistance Program. While the *Maine Weatherization Standards* and the Maine Field Guide are fully aligned, the documents are distinct. The *Maine Weatherization Standards* provides more overview and detail on overarching goals and guidance for delivery of weatherization services. The Maine Field Guide format provides clear quality standards for specific measures and test procedures using concise SWS language and photographs, and is well suited for direct use in the field.

**Notification/Distribution to Subgrantees.** Grantee has created and maintains a dedicated web portal for Subgrantees, which provides electronic access to current versions of technical guides, program updates, procedure manuals, standard documents, relevant client education brochures, and a link to all WAP Program Notices and Memoranda. See <http://www.mainehousing.org/partners/partner-type/community-agencies>.

~~Notifications of updates to program manuals or guidance are posted to the HEAT Enterprise Home/News page. This page is maintained as a “Bulletin Board” and includes highlights of updates, implementation dates and directions to guidance as applicable. Since all users view the Home/News page on log-in, this ensures that Subgrantee field staff are apprised of and directed to the details of important updates as they are implemented.~~

Program updates and notifications are emailed to Subgrantee Housing Directors and posted on our web portal.

**Required Language.** All Subgrantee Agreements contain the following language: “Subgrantee agrees to ensure that the standard work specifications for work quality outlined in WPN 22-4, Section 1, will be met and that all contracts with vendors will contain the same requirement.” The Subgrantee’s signature on the Agreement confirms that all expectations contained in the Subgrantee Agreement, Work Plan, and Budget are understood and implemented. The Subgrantee must deliver the executed Agreement, with Work Plan and Budget to the Grantee for approval before WAP funds will be disseminated.

All weatherization work is performed in accordance to DOE approved energy audit procedures and 10 CFR 440 Appendix A.

**NEPA Review.** Subgrantees may only perform activities identified in the current NEPA Maine determination.

**Maine Field Guide type approval dates.**

Special Materials/Audit Procedures Approvals	
Item	Comments
Energy Star Light Emitting Diode (LED) Lighting	Approved 10/4/2022
Energy Star Refrigerators	Approved 10/4/2022
Rigid Foam Board Insulation Complying with ASTM C 1289	Approved 8/24/2022
Lifetime Changes	Approved 7/30/2020
Spray Polyurethane Foam (SPF) Insulation	Approved 11/27/2018

**V.5.2 Energy Audit Procedures**

**Audit Procedures and Dates Most Recently Approved by DOE**

Audit Procedure: Single-Family  
 Audit Name: Other (specify) ~~4/2/5/2016 Hancock Software~~  
 Approval Date: ~~8/24/2022 DOE approved HEAT v1.0.1(G015-SP8)~~

Audit Procedure: Manufactured Housing  
 Audit Name: Other (specify) ~~May 22, 2017 Hancock Software~~  
 Approval Date: ~~8/24/2022 DOE approved HEAT v1.0.1(G015-SP8)~~

Audit Procedure: Multi-Family  
 Audit Name: Other (specify) TREAT  
 Approval Date: MaineHousing is currently applying for TREAT

**Comments**

~~ECOS Audit Tool: Grantee will be transitioning to ECOS effective April 1, 2025, if approved by DOE. Grantee transition plan to ECOS is as follows:~~

- ~~• Submission of ECOS for DOE Approval: Grantee will submit the complete application, supporting amendments, and user manual by close of business on March 14, 2025.~~
- ~~• Testing and Validation: ECOS is currently undergoing review by SMS to confirm that its calculations align with DOE approved energy modeling methodologies.~~
- ~~• Training and Implementation: in March, field staff, including energy auditors and program administrators, are being trained on ECOS to facilitate a smooth transition.~~
- ~~• Final Approval and Full Adoption: Once DOE grants formal approval, ECOS will be the exclusive audit tool for SF and MH.~~

~~This transition ensures compliance with DOE guidelines. The Grantee will continue to report on the approval status and implementation progress in quarterly updates to DOE.~~

Multifamily Production: At this time, the Grantee does not have approval to conduct energy audits for multifamily (MF) projects. However, the Grantee is actively working through the approval process for multifamily energy auditing tools and procedures. Specifically, the Grantee is pursuing approval for the ~~TREAT (Targeted Retrofit Energy Analysis Tool)~~, ~~WAWeb -DOE's energy audit tool~~, and the LRMF (Low-Rise Multifamily) Priority List to assess and implement energy efficiency measures in MF buildings.

Once approval is obtained, the Grantee will implement MF audits following program guidelines, ensuring compliance with all necessary protocols. Energy audits will be conducted using the approved tool(s) to assess energy usage, identify cost-effective weatherization measures, and optimize energy efficiency improvements for multifamily buildings. Until the approval process is completed, the Grantee will not initiate multifamily audits but will continue preparing for implementation by developing internal processes, training staff, and aligning with state and federal requirements.

Grantee anticipates MF units will account for less than 20% of total weatherized units, therefore, each individual multifamily project will be submitted to DOE for approval before project commencement. No work will proceed without written DOE authorization.

Commented [BF5]: These need to be updated

1. Grantee's energy audits consists of the following components:
  - a. an individual audit for each dwelling unit,
  - b. energy savings calculations based on ASHRAE fundamentals, and
2. A comprehensive health and safety protocol. Prior to initiating any weatherization activities, Subgrantees are required to evaluate: the physical condition of the home, the mechanical systems, and building tightness. Evaluation of the physical condition of the home and its mechanical systems is accomplished using blower door tests, combustion efficiency analysis, ventilation assessment, fossil fuel appliance combustion safety testing, and moisture level evaluation. Results determine the necessity for various remedial actions, which must be accomplished prior to weatherization, as well as whether investing program dollars in the structure is appropriate.
3. Grantee's health and safety procedures, as described in the [Maine Weatherization Standards](#) require a total assessment of the home. Briefly, and not all inclusive, the auditor is required to assess the home from basement to attic using [the system of record HEAT Enterprise](#):
  - a. list possible pollutant sources;
  - b. record any observable pollutant indicators;
  - c. interview the client as to health problems and lifestyle;
  - d. test all combustion appliances to the degree allowed by law as to efficiency and safe operation;
  - e. perform zone pressure diagnostic testing if applicable;
  - f. determine combustion air requirements and assess the adequacy of the existing combustion air supply;
  - g. test for spillage, back-drafting, and venting capability of all combustion exhaust vents; and
  - h. check CO production of all combustion appliances.
    - Homes that fail combustion safety tests must be deferred until corrective action is taken. Homes with unvented fossil fuel heaters cannot be weatherized until such heaters are removed, except when ANSI approved and used as secondary heat only. In addition, no weatherization activity that will affect the drying capability of the home may be undertaken until all necessary moisture control activities have been completed. After the weatherization measures are completed, the home must be checked again to ascertain that all combustion appliances are operating safely. If homes fail to meet minimum standards as to Structural Integrity and Health & Safety, weatherization must be deferred until the issue is resolved. Once a deferred home becomes eligible for weatherization, all energy audit diagnostics, including blower door testing and combustion safety testing, must be redone to establish a new baseline for the building conditions. Documentation of all activities in the client file is required.
4. Grantee standard work specifications are embodied in the [Field Guide](#) and is posted on the Grantee's website. This measures selection system applies to all types of dwelling units and is based on instrumented audits interacted with ASHRAE 62.2–2016 based calculations for energy use, actual installation and energy costs and material lifetimes to produce a savings investment ratio (SIR)-driven work order. These calculations will be conducted using [the system of record HEAT Enterprise](#).
5. Grantee requires Subgrantees to utilize, to the degree allowed by law, diagnostic equipment including blower doors, combustion analyzers, hygrometers, CO analyzers, digital manometers and infrared cameras. Mandated tests include blower door tests, combustion efficiency analysis, minimal ventilation assessment, fossil fuel appliance CO testing, and moisture level evaluation.
6. Grantee's [system of record HEAT Enterprise](#) uses the basic heat loss equation for conductive heat loss, (BTU/hr times area times degrees Fahrenheit over "R") taken from the ASHRAE 62.2–2016 Fundamentals Handbook, for pre and post weatherization energy use. Included in the calculations are heating degree-day correction factors and a blower door "N" factor when necessary. The results are checked against actual consumption whenever possible (HEAP vendors are required to provide consumption data; clients are asked to provide fuel bills during the audit). As the database grows, any necessary adjustments to correction factors will be made. Grantee's energy audit calculates SIRs for each contemplated weatherization measure, which reflect local heating degree-day figures and a heating degree-day correction factor.
7. [Maine's system of record HEAT Enterprise](#), material lifetimes were updated based on DOE input and

are the most conservative generally accepted by the industry. Installation costs are established by using actual subcontractor and supplier bids as well as crew installation costs at each Subgrantee.

8. A SIR is calculated for each contemplated energy conservation measure (ECM). Measures are arranged in descending order of payback by [the system of record HEAT Enterprise](#) with any individual measure with a SIR of less than 1 being considered "unallowable" unless paid for with another funding source (non-DOE). It is possible for the Subgrantee to elect to do fewer measures than proposed on any given job as long as measures are accomplished in the order established by [the system of record and not a major measure HEAT Enterprise](#).
9. Projected incidental repair costs are also calculated and added to the total cost. Incidental repair costs are capped at 15 percent of the total cost of weatherization tasks being completed (conductive + air infiltration + mechanical tasks) in a contract period. Overall calculated SIR for activities excluding health and safety must be equal to or greater than 1. Grantee's [audit system of record](#) assigns an energy savings to air infiltration reduction as determined by reduction of the CFM50 figure from blower door testing. As there is no way to accurately predict a post weatherization CFM50 figure, Grantee may waive the SIR requirement for the aggregate of air infiltration reduction measures on a case-by-case basis if the overall payback requirement is not met by the post blower door test.
10. All weatherization work is performed in accordance to DOE approved energy audit procedures and 10 CFR 440 Appendix A. [Supplemental DOE Approval for Spray Foam as an Air Sealing \(Infiltration\) Material as well as Insulation Material approved November 27, 2018](#)

### V.5.3 Final Inspection

Every DOE WAP unit reported as a completed unit receives a final inspection by the Subgrantee's BPI certified Quality Control Inspector (QCI), to ensure that all work meets the minimum standard work specifications as outlined in the [National Renewable Energy Laboratory \(NREL\) Single-Family Quality Control Inspector Job Task Analysis](#). The QCI must complete and provide an [Inspection Completion Form](#) to Grantee for every completed unit, certifying that the weatherization materials and measures were properly installed in accordance with the Grantee WAP standards.

Grantee conducts desk reviews on up to 100 percent of completed jobs, based on Subgrantee performance. Grantee will only authorize payment to the Subgrantee when satisfied that all work is completed in accordance with the work quality requirements outlined in WPN 22-4, Section 1. The Subgrantee is notified of any job not in compliance and is required to take the steps necessary to complete the job. In addition, the Grantee will perform quality assurance inspection reviews of at least 5 percent of completed units and 10 percent of all completed units of Subgrantees that allow the audit and inspection to be done by the same person.

Subgrantee Agreements outline disciplinary action for inadequate inspection practices, as well as other duties not performed in accordance with expectations contained in the Agreement. *To wit:* Grantee shall notify the Subgrantee of the respects in which the Subgrantee's performance is deficient and the time period Subgrantee has to conform its performance. In the event the Subgrantee fails to correct deficiencies in its performance within the specified time, Grantee may withhold Subgrantee's funding under the Agreement until Subgrantee is in compliance.

If a Subgrantee weatherizes a project that is financed/owned by the Subgrantee, or sufficient reserves are in place for the project to incur these costs, without prior approved clearance, the Grantee has the right to refuse to reimburse for weatherization costs incurred.

[Maine Weatherization Standards](#), Subgrantee Agreements, and Grantee's [Weatherization Assistance Program Guidance and Procedures](#) (Section 6), provide policies and procedures that govern the inspection process.

### V.6 Weatherization Analysis of Effectiveness

[HEAT Enterprise ECOS](#) system reports are used as tools by the Grantee to monitor Subgrantee WAP production. Additionally, [the HEAT Enterprise system ECOS](#) calculates an Energy Savings Report for each job that includes pre-R, post-R as well as annual and lifetime BTU savings for the dwelling. Grantee plans to implement the following procedures to analyze the effectiveness of weatherization projects:

1. Grantee reviews estimated energy savings calculations and reports produced by [the system of record HEAT Enterprise](#), which also prioritizes all activities in all types of housing addressed by WAP.
2. Grantee surveys recipients of weatherization services and shares results with Subgrantees performing the work.
3. Grantee's Energy and Housing Services team (EHS) communicates regularly with Subgrantee weatherization

technicians through telephone, email and onsite visits.

4. Grantee's EHS staff participates in monthly Housing Council meetings ~~and Building Technician Committee (BTC) meetings~~ hosted and attended by Subgrantees directors, managers and technical staff. These meetings provide a platform to receive and solicit feedback from Subgrantees regarding technical concerns, training and other areas that may need improvement. Grantee will implement training based on need.

Grantee conducts up to 100 percent desk review of all jobs and provides timely feedback to Subgrantees. Grantee's State Monitor Technical Review Checklist and State Monitor Compliance Review Checklist classifies common or problematic areas of work identified during desk audits of each weatherized unit. This checklist includes specific areas of the building model, which prompts the monitor to require that the audit be restated if housing characteristics were not accurately entered into the initial audit. Grantee maintains a database which tracks jobs that have issues, follows-up with the Subgrantee, and documents resolutions.

The desk review process will flag any units that need additional monitoring in the form of a unit inspection. Any uncharacteristic testing numbers, costs, or unusual circumstances and measures will trigger this inspection. These inspections will be considered part of the required Quality Control Inspections. When findings or concerns are found on these inspections, the state monitor will work with the Subgrantee to help them understand how the issue occurred, how to prevent it and provide any additional training as needed.

## V.7 Health and Safety

Purpose and scope. The primary goals for Grantee WAP are to implement cost effective weatherization procedures to conserve energy and to assess and correct related health and safety hazards. Materials used for the abatement of such hazards not listed in Appendix A of 10 CFR 440 must meet all standards incorporated by reference and made a part of 10 CFR 440.

1. Subgrantees will be allowed to expend program funds for the abatement of energy related health and safety hazards up to an average of \$1,200 per unit. Grantee health and safety related costs will be charged to either the administrative or training and technical assistance cost category. It is the responsibility of Subgrantees to manage the health and safety expenditure report as part of the billing process. The health and safety costs excluded from the cost effective calculations are tracked separately. The cost of eliminating health and safety hazards, which is necessary before or because of installation of weatherization materials, is an allowable expense. Definitions of "minor" or allowable Health & Safety related repairs, and at what point repairs are considered beyond the scope of weatherization are included in the applicable sections of Grantee's 2025 Health and Safety Plan Template, (4.0, 7.6, 7.9, 7.14, 7.16), and are aligned with the Maine Weatherization Standards. Grantee WAP has set parameters by defining allowable minor repairs versus unallowable major repairs for potentially out-of-scope repairs such as roof, structure, moisture, electrical, and worker/client safety. This has greatly reduced the call for case-by-case considerations. However, rigors will be applied to any case-by-case consideration, including cost, Health and Safety risk, SIRs, pursuit of non-WAP resources, and the extent of benefits to especially vulnerable low-income households and individuals per 10 CFR 440.
2. Subgrantees are encouraged to leverage other funds whenever possible when addressing non-cost effective tested items. Problems with the dwelling unit that have no connection with weatherization activities can only be addressed with other funding sources, such as Grantee's *Lead Hazard Reduction Demonstration Grant*, or its *Home Repair Program*. Potential funding sources include, but are not limited to:
  - a. Central Heating Improvement Program (CHIP)
  - b. Community Development Block Grant (CDBG)
  - c. Maine State Housing Authority programs
  - d. City or Town assistance
  - e. USDA Rural Economic Development (formerly FHA)
  - f. Housing and Urban Development (HUD)
  - g. Local church and community groups
  - h. Building Materials Bank
  - i. Habitat for Humanity
  - j. Donations from local businesses

k. Landlords

**Intake Procedures.** Per the Maine Weatherization Standards, the auditor's duties include an evaluation of available information starting with viewing the client application, interviewing the client, and assessing the dwelling. A series of tests as outlined in the *Maine Weatherization Standards* and the *Field Guides* are performed in order to identify potential health and safety hazards as well as energy conservation opportunities. The clients sign a WAP Consent Form that specifies, "In consideration of any WAP services received, I have received a copy of the EPA publication *The Lead-Safe Certified Guide to Renovate Right* and have also been educated on weatherization and health and safety topics pertinent to my home."

**Client Education and Training.** As outlined in WPN 22-7, the auditor makes the client aware of potential hazards and provides them with appropriate instructions and educational materials. The client also receives guidance and information on energy conservation tips, both verbally and through educational materials relating to the subject(s). In addition to various brochures and manuals available to clients, education is provided as the home is being weatherized. Crews, contractors, inspectors and other qualified personnel explain various related concepts as the work progresses. Clients are encouraged to contact appropriate Subgrantee after weatherization if they have any questions, concerns, or wish to report feedback on the conservation efforts.

**Deferral of Services Policy:** See Grantee's *Weatherization Assistance Program Guidance*, Section 6(J) for Maine's *Deferral of Weatherization Services Policy*.

**Grantee Health and Safety Program:** Grantee health and safety related costs will be charged to either the administrative or training and technical assistance cost category. Grantee will follow all Occupational Safety and Health Administration (OSHA) safety regulations, and national, state and local codes as further described under the Subgrantee/Contractor Safety section below.

**Subgrantee/Contractor Safety:** Subgrantees must comply with OSHA requirements in all weatherization activities. When contractors are employed by Subgrantees, those contractors are expected to comply with OSHA requirements as well. The contractors' costs to comply with OSHA, as applicable, are part of their bid price. Related costs for Subgrantees to comply with OSHA requirements may be charged under section 440.18 as health and safety, tools and equipment, incidental repairs, etc.

1. Grantee WAP expects the crews, contractors, and other field personnel to be able to work under conditions that do not jeopardize their own health and safety.
2. Weatherization personnel shall be properly trained in workplace safety and will be provided with necessary protective equipment by their employer. All weatherization workers must comply with EPA's Renovation, Repair and Painting Rule (RRP) and at least one (1) person on each weatherization crew (includes both

subcontractor crews and Subgrantee direct hires) must be trained in Renovation, Repair and Painting (RRP).

3. Subgrantees and contractors are expected to follow the requirements of Construction Industry OSHA Safety and Health Standards (29 CFR 1926/1910).
4. Subgrantees must comply with the OSHA Hazard Communication "Right to Know Program." The program requires chemical manufacturers or importers to assess the hazards of chemicals that they produce or import. It also requires that all employers provide information to their employees about the hazardous chemicals to which they are exposed, by means of a hazard communication program, labels and other forms of warning, material safety data sheets, and information and training. Subgrantees must follow the record keeping requirements for Occupational Injuries and Illnesses.
5. Subgrantees are responsible for maintaining vehicles purchased with federal funds so that they are in safe and proper operating condition.
6. Subgrantees are responsible for ensuring all work performed in client homes abides by federal, state, and local codes and regulations.
7. Grantee verifies contractor and Subgrantee compliance with OSHA 10, Safety Data Sheets (SDS), and RRP requirements as follows:
  - a. As part of the annual bid process, contractors are required to submit RRP certifications. Grantee reviews this documentation to ensure compliance.
  - b. Grantee conducts in-progress monitoring inspections to verify compliance with OSHA 1910 and 1926, RRP, and reviews/compares SDS information to actual products being installed.
  - c. Grantee conducts client interviews to confirm that they received SDS information prior to the installation of WAP measures.

Client Health and Safety. Client health and safety is a priority for Grantee WAP. Through DOE trainings, related trainings at Maine Safety Works, and field training, Grantee has developed a comprehensive plan to ensure safety in energy related areas. Subgrantees are required to have the proper equipment to perform the necessary weatherization tests. Subgrantee personnel are required to attend trainings as determined necessary. Homes constructed prior to 1978 are presumed to contain lead paint. All weatherization clients residing in homes constructed prior to 1978 will receive the EPA publication The Lead-Safe Certified Guide to Renovate Right prior to the commencement of any weatherization activities.

1. Maine's Community Action Agency Building Technology Committee (BTC) meets on a monthly basis to discuss all technical aspects of the weatherization program. The committee consists of a technical representative from each Subgrantee. Through this venue, Subgrantees are continually updated with information and techniques regarding energy conservation and health and safety issues. This system ensures that all Subgrantees are receiving the same information and creates consistency for a quality program statewide.
2. The Weatherization and CHIP programs work in unison to guarantee "A House as a System" approach when conducting an audit.
3. All Subgrantees have blower doors, digital manometers, CO testers, heating system efficiency testers, and hygrometers, as well as other test equipment. All weatherization personnel are required to be trained in energy related health and safety issues and indoor air quality problems. Testing and corrective procedures requiring special licensing on a state level will be referred to the appropriate authority.

Health and Safety Guidance Grantee uses the Table of Issues (adopted in DOE WPN 22-7) as a reference of a majority of conditions that Grantee regards as hazardous. In all cases these conditions will determine the course that weatherization will take. The chart outlines the hazard, the importance of correction, if postponement of weatherization services is necessary, types of testing, and corrective procedures for each hazard. In addition to the prescribed guidance in the Table of Issues, the following will be assessed and addressed, as applicable:

1. Air Conditioning and Heating Systems. Because of Maine's high heating degree-day environment, cooling needs are considered insignificant for Maine dwellings. Therefore, Maine climate conditions do not warrant defining at-risk occupants or the repair or replacement of air conditioning systems under DOE WAP.

2. Asbestos. According to the EPA's [Building Air Quality Guide](#), the mere presence of asbestos in a building does not mean that the health of a building occupant is endangered. Asbestos-containing material in good condition, not damaged or disturbed, is not likely to release asbestos into the air.
3. Combustion Appliances and Combustion Gases. Grantee recognizes that combustion gases in homes pose the most serious hazard. As a result, Grantee has adopted a comprehensive plan to ensure safe operation of combustion appliances and to make sure that weatherization procedures do not contribute to a problem.
4. Per the SWS, (2.02 Combustion Safety) CO in the appliance vent, ambient CO and spillage testing must occur as part of a weatherization job. If the mandatory testing results are outside of the allowable limits, a clean, tune & evaluate (CTE) of the heating system must occur as part of a weatherization job.
5. Energy auditors must comply with the rules of the Maine Fuel Board: Prior to performing a combustion safety and efficiency test, a limited energy auditor technician shall obtain the manufacturer's installation and operating instructions for the specific equipment to be tested. Energy auditors must make every effort to obtain an equipment manual on site or online. When a manual is not obtainable, the energy auditor must order a CTE by a licensed Heating Technician. This CTE must be performed prior to invoicing the job. A visual inspection, CAZ pressure test, spillage test, and ambient CO measurement must still be conducted as part of the energy audit.
6. In addition, CTEs should also be conducted as part of routine maintenance and safety practices. Subgrantees must provide in their Work Plan established internal policies that describe how CTEs will be addressed for clients of the weatherization program. Of all the by-products of fuel combustion, carbon monoxide (CO) is deadly. Grantee views any ambient level of CO as potentially dangerous and will be considered a warning signal that a problem exists. Corrective procedures requiring special licensing will be referred to the appropriate authority. Grantee follows guidance provided in the ASHRAE standards.
7. Mold and Moisture. A thorough moisture assessment of the home is done during the audit process and conditions are noted in [the system of record HEAT Enterprise](#). The assessment process includes a client interview, visual inspection, measuring humidity levels and blower door testing. Corrective procedures include client education, eliminating/reducing source of moisture, and providing mechanical ventilation as prescribed by ASHRAE standards.
8. Occupant Pre-existing or Potential Health Conditions. Agencies will provide an "Occupant Pre-Existing or Potential Health Conditions" form to the client which explains that some weatherization measures create dust, smells, or other conditions that may aggravate certain health conditions in some individuals. The client will then have the opportunity to self-identify any pre-existing or potential health concerns that may be aggravated by weatherization services.
9. Diagnostic equipment, such as blower doors, will not be used on units where such equipment could exacerbate existing problems (e.g., vermiculite in open floored attics).
10. Spray Polyurethane. Grantee must follow EPA recommendations (available online at <http://www.epa.gov/saferchoice/ventilation-guidance-promote-safe-use-spray-polyurethane-foam-spf-insulation-incluyendo>).

## V.8 Program Management

### V.8.1 Overview and Organization

Organization Overview. The Maine State Housing Authority (MaineHousing), created in 1969 by the state legislature, is Maine's housing finance agency. MaineHousing is a quasi-state agency with a Board of Commissioners appointed by the Governor and confirmed by the Legislature. MaineHousing administers the DOE Weatherization Assistance Program. MaineHousing's mission statement reads, "The mission of MaineHousing is to assist Maine people to obtain and maintain decent, safe, affordable housing and services suitable to their unique housing needs." In carrying out this mission, MaineHousing provides leadership, maximizes resources, and promotes partnerships to develop and implement sound housing policy.

Since its inception, MaineHousing has provided housing for low and very low-income renters and the opportunity for low and moderate-income Maine families to purchase their own homes. In the more recent past, MaineHousing has expanded its programs to meet new challenges posed by various housing needs: people who are homeless; people with special housing needs (such as mental health consumers); older adults; low income homeowners who cannot afford basic home repairs; and others.

The State of Maine developed the nation's first Weatherization Program in 1973 in response to the energy crisis that gripped the northeast and caused economic hardship across the country. Maine WAP became the model used in developing funding for a program in every state in the nation. The program was originally administered by the Division of Community Services, an executive department agency. It was re-assigned to MaineHousing in 1991.

By its nature, MaineHousing rarely serves its customers directly. It places a heavy reliance on its partners to deliver its programs and services to the households that it serves. These partners include real estate professionals and lenders, non-profit organizations, other government agencies (in particular, Maine Department of Economic and Community Development, and Health and Human Services) municipalities, for-profit corporations, private developers, private property owners, management corporations, and Community Action Agencies. With offices located throughout Maine, eight (8) of Maine's Community Action Agencies serve as Subgrantees for the DOE Weatherization and Low Income Home Energy Assistance Programs (HEAP).

In addition to WAP, MaineHousing serves as Grantee for HEAP, Central Heating Improvement Program and other home repair programs. Weatherization serves as MaineHousing's cornerstone to providing thousands of Maine homeowners and renters with funds to repair and improve their homes. CDBG and other state and federal sources of funds will be used in conjunction with WAP funds to address this home repair crisis. In addition, MaineHousing consistently designates up to 15 percent of its HEAP grant to weatherization and heating system repair programs.

Review of Subgrantee Work Plans, Budgets, and Reported Results - Grantee requires Subgrantees to provide a Work Plan and Budget for the ~~2025-2026~~ DOE program as part of the Subgrantee Agreement. Grantee will review the Work Plan and Budget and request any updates, if necessary, for the program year. No funds will be advanced to Subgrantees until the Work Plan and Budget is reviewed and approved by Grantee. Grantee's EHS staff will perform comparisons of Subgrantees monthly billings versus their approved budgets to identify financial or compliance variances. EHS staff will work with Subgrantees to correct/understand variances as they are identified during this process.

Allocation of Funding to Subgrantees - Grantee will allocate program funding to Subgrantees based on the percentage of HEAP applications approved. Grantee reserves the right to re-allocate funding among Subgrantees during the program year based on program performance and need statewide.

### **Competitive Process for Subgrantees**

Grantee intends to conduct a competitive process to attract new Subgrantees to provide DOE WAP services. The Grantee will ensure that each Subgrantee is selected on the basis of public comment received during a public hearing conducted pursuant to 440.14(a). Grantee will consider:

- a. The Subgrantee's experience and performance in weatherization or housing renovation activities;
- b. The Subgrantee's experience in assisting low-income persons in the area to be served; and
- c. The Subgrantee's capacity to undertake a timely and effective weatherization program.

Preference will be given to a Subgrantee who is currently administering, an effective program. Program effectiveness is evaluated by consideration of factors including, but not necessarily limited to the following:

- a. The extent to which the past or current program achieved or is achieving weatherization goals in a timely fashion;
- b. The quality of work performed by the Subgrantee;
- c. The number, qualifications, and experience of the staff members of the Subgrantee; and
- d. The ability of the Subgrantee to secure volunteers, training participants, public service employment workers, and other federal or state training programs.

### **V.8.2 Administrative Expenditure Limits**

Pursuant to 10 CFR 440.18(e) Grantee will not allow more than 7.5% of the DOE allocation to be available to Subgrantees for administrative purposes, unless Subgrantees meets the below criteria for an additional 5%. Subgrantees will be required to provide budgets reflecting actual administrative costs, and allocations will be made in accordance with those budgets.

Grantee WAP may allow up to an additional five percent administrative funding for Subgrantees that qualify based on the following criteria:

1. As required by federal regulations, the Subgrantees must receive less than \$350,000 for their total annual sub-granted amount.
2. Subgrantee budgets must reflect reasonably expected administrative costs for the new grant period, which are in excess of the five percent. These expected costs should be based on the best information currently available.
3. The Subgrantees must have no uncorrected audit or monitoring findings regarding the allocation of costs to the DOE sub-grant for the most current period available.

Any Subgrantee meeting criteria defined in 10 CFR 440.18(d) may receive increased administrative funding, not to exceed an additional five percent (20 percent total), based on actual costs incurred. The Grantee will require the Subgrantees to submit a letter of application for additional administrative funding. This letter must address the impact on production and the need for the additional administrative funds as well as the three (3) criteria shown above.

### **V.8.3 Monitoring Activities**

Programmatic/Subgrantee Monitoring. The monitoring approach under the Grantee WAP is to work closely with Subgrantee personnel to ensure continued quality workmanship and to ensure adequate financial systems and procedures. Grantee WAP will administer Quality Control Inspections (QCI) in accordance with SWS outlined in the Field Guides and 10 CFR 440 using both the independent QCI and independent auditor/QCI. This will enable Subgrantees with fewer staff to utilize the process. In all cases QCIs will be Subgrantee employees or hired contractors and the Grantee will perform quality assurance reviews of at least 5 percent of completed units and 10 percent of all completed units of Subgrantees that allow the audit and inspection to be done by the same person.

Comprehensive coverage of all Subgrantee WAP activities is achieved by a combination of regularly scheduled Grantee efforts:

1. Administrative and
2. Fiscal monitoring – annually.
3. Onsite inspection of in process and completed units – ongoing.
4. Client file review (Compliance & Technical) – monthly.
5. Subgrantee monitoring – annually.
6. Review of Subgrantee work plans, budgets, and reported results – ongoing.
7. Review of independent Subgrantee annual audits – annually.

Grantee has developed its own monitoring tool that includes reviews of the Subgrantee Uniform Grant Guidance Audit prescribed by 2 CFR 200. Among other things, Grantee has determined that the DOE monitoring tool duplicates many financial and compliance audit requirements under 2 CFR 200 which all Subgrantees must have their independent auditors perform annually. Subgrantees are required to submit their annual independent audit (Single-Audit) report to Grantee as soon as the report is available.

Subgrantee Monitoring: On site monitoring will consist of administrative, programmatic and technical components. All eight of our Subgrantees will have at a minimum one on site monitoring on an annual basis.

1. Annual Subgrantee Administrative Monitoring Review
  - a. Priority & Wait List
  - b. Reweatheringization
  - c. Deferrals
  - d. Contractors & Procurement
  - e. Required Documents
  - f. Energy Audits
  - g. Field Notes
  - h. Licensing & Certifications
  - i. [EnergyHEAT Audits](#)
  - j. Photo Documentation
  - k. Equipment Compliance
2. Each comprehensive monitoring visit will include an exit interview during which the WAP Program Officer/Specialist apprises Subgrantee personnel of any findings, recommended improvements, and best practices as applicable. Within 30 days of the Subgrantee Monitoring visit, the WAP Program Officer/Specialist will prepare and deliver a report to the Subgrantee summarizing any findings and requesting corrective actions. The WAP Program Officer/Specialist will perform a follow-up review of any corrective action plans within six months of the monitoring visit.
3. If significant issues are identified, Grantee requires the Subgrantee to submit a corrective action plan for Grantee's review/approval. Grantee will conduct a six (6) month follow-up review to ensure the plan was executed and effective in addressing the issues.
4. If Grantee is not able to conduct onsite administrative and/or programmatic monitoring remote desk monitoring will be performed. The same monitoring tools and criteria will be used as much as possible utilizing online software for individual meetings/interviews and information submissions to MaineHousing via Sharefile to obtain the same outcome as a physical onsite.

Financial Monitoring. Grantee staff will perform comprehensive fiscal monitoring of each Subgrantee on an annual basis using the Compliance Review Administrative Monitoring Tool. During the annual fiscal audit, Grantee conducts a 10 percent file review of Subgrantee's production. If a significant issue is cited, Grantee will expand the sample size.

The EHS Fiscal Compliance Specialist addresses the following areas of performance under DOE Weatherization:

1. Annual Financial Monitoring review
  - a. Financial/Fiscal Accountability
  - b. Uniform Grant Guidance Audit prescribed by 2 CFR 200
  - c. General ledger
  - d. Payroll/Personnel/Timecards
  - e. Vehicles and equipment purchases
  - f. Indirect rate review to make sure it is being calculated correctly
  - g. Invoicing
  - h. Corrective action plans
  - i. Contractor payments
2. Each comprehensive monitoring visit includes an exit interview in person meeting, or written communication, during which the EHS Fiscal Compliance Specialist apprises Subgrantee personnel of pertinent findings and recommended improvements, as applicable. Within 30 days of the administrative/fiscal monitoring visit, the EHS Fiscal Compliance Specialist will prepare and deliver a report to the Subgrantee summarizing these findings and requesting corrective actions.

Additionally, the Fiscal Compliance Specialist will perform a six (6) month follow-up review of corrective action plans, if applicable.

3. If significant issues are identified, Grantee requires the Subgrantee to submit a corrective action plan for Grantee's review/approval. Grantee will conduct a six (6) month follow-up review to ensure the plan was executed and effective in addressing the issues.
4. If Grantee is not able to perform fiscal monitoring onsite for numerous reasons all needed data for review will be sent to Grantee and a comprehensive desk review will be completed.

**Grantee Monitoring Personnel:**

TITLE/GROUP CATEGORY	HRS /YR	TIME %	ADMIN %	T&TA %	DESCRIPTION OF DUTIES
Fiscal Compliance Specialist	624	30.00%	25.00%	5.00%	Performs fiscal reviews of Subgrantees to ensure fiscal compliance to federal rules and regulations; provides Programmatic Guidance to Sub-Grantees.
Technical Services Specialists #1	1,456	70.00%	50.00%	20.00%	Primary responsibility for field inspections and monitoring of completed weatherized units to ensure quality and compliance with program regulations. Assists in technical training, such as conducting energy audits, contractor relations, including contractor bids
Technical Services Specialists #2	1,456	70.00%	50.00%	20.00%	Primary responsibility for field inspections and monitoring of completed weatherized units to ensure quality and compliance with program regulations. Assists in technical training, such as conducting energy audits, contractor relations, including contractor bids
WAP Program Specialist #1					Performs compliance desk review of completed jobs and onsite Grantee Programmatic compliance monitoring. Provide Subgrantee training to address administrative requirements, compliance issues, <a href="#">ECOSHeat Enterprise</a> , and other areas as needed and/or requested by Subgrantee. Provides Programmatic Guidance to WAP Subgrantee
WAP Program Officers #1	874	42.00%	32.00%	10.00%	Performs compliance desk review of completed jobs and onsite Grantee Programmatic compliance monitoring. Provide Subgrantee training to address administrative requirements, compliance issues, <a href="#">ECOSHeat Enterprise</a> , and other areas as needed and/or requested by Subgrantee. Provides Programmatic Guidance to WAP Subgrantee
WAP Program Officers #2	1,206	58.00%	33.00%	25.00%	<del>Performs compliance desk review of completed jobs and onsite Grantee Programmatic compliance monitoring. Provide Subgrantee training to address administrative requirements, compliance issues, Heat Enterprise, and other areas as needed and/or requested by Subgrantee. Provides Programmatic Guidance to WAP Subgrantee</del>

**Independent QCI Monitoring:** QCI monitoring has three components: Desk Review, Unit Inspections, and On-site Subgrantee Monitoring Visits.

1. Grantee State Monitors conduct a minimum of 10 percent and up to 100 percent desk/file review of the completed units submitted by each Subgrantee. The percentage of desk review depends on Subgrantees' performance, which is captured on Grantee's internal tracking sheet. This practice allows the Grantee to monitor best practices, identify concerns, and select/prioritize units for onsite inspections for each Subgrantee. *State Monitor Desk Review Checklists* provide Subgrantee with the desk review results for jobs reviewed, including job deficiencies. Deficiencies are tracked by number and level of concern of reviewed jobs on Grantee's internal tracking sheet. *State Monitor Review Checklists* are made available to the Subgrantee in [the system of record HEAT Enterprise](#). Any deficiencies identified on the checklists must be addressed in the job file before payment can be issued.
2. EHS Technical Service Specialists will perform onsite unit inspections of completed and in-progress units statewide on an ongoing basis. They will inspect a minimum of five percent of completed units and 10 percent of all completed units of Subgrantees that allow the audit and inspection to be done by the same person.
3. If significant issues are identified, the Technical Services Specialists will expand the percentage of inspected units. Technical Guides and Materials (V.5.1) establishes the criteria for inspection procedures.
4. Capture and reporting of inspection data will be accomplished using the [Maine WAP QCI Field Form](#), which provides a comprehensive checklist that includes:
  - a. Assessment of auditors' pre-existing R-values and accurate building model
  - b. Evaluation of auditors' approach for each distinct area of the structure, attic, walls, basement, site specifics, etc.
  - c. Verification and evaluation of each installed measure
  - d. Combustion appliance inspection and combustion safety testing data
  - e. Blower door, pressure pan and other applicable building diagnostics data
  - f. Exhaust device cfm measurement and confirmation of correct ASHRAE ventilation requirement
  - g. Confirmation of on-site documentation required by SWS such as Insulation Certificates
  - h. Client comments, concerns and positive remarks
5. Within 30 days of the site inspection, the Grantee monitor submits a Unit Inspection Report to the Subgrantee. These reports include findings and any required corrective actions, communications with the client/owner and contractor, observations and an assessment of the auditor's performance. If a rework is ordered, the Subgrantee will have 30 days to complete the rework and notify EHS, in writing, of its completion. The Subgrantee may also contact the Manager of [Housing and Weatherization](#) in writing during this 30-day period to appeal a rework finding. The unit will be revisited by the Manager of Weatherization, a representative of the Maine Community Action Agency Housing Council, the Grantee monitor, and a Subgrantee representative to resolve the dispute through actual onsite observations and discussion of discrepancies.
  - a. If the rework ordered is not rescinded following this appeal process, the Subgrantee will have 30 days from the date of the appeal resolution to complete the rework.
  - b. If reworks are not completed within 30 days, and the Subgrantee has not demonstrated reasonable cause for delay, a billing adjustment will be made for the entire dwelling unit. The unit will not be reinstated until the rework has been completed.
  - c. If there are significant deficiencies identified, the Grantee monitor will increase the number of units reviewed and frequency of monitoring visits to the Subgrantee until there are assurances that all deficiencies have been resolved.
6. Subgrantees are required to submit corrective action plans when there are indications that the Subgrantee has significant compliance issues.
7. EHS Technical Service Specialists conduct multi-day focused technical monitoring at each Subgrantee office on an annual basis. This includes face-to-face meetings and interviews with Subgrantee weatherization managers, field staff and contractors to evaluate processes and training needs. A written summary of the site visit is provided to the Subgrantee within 30 days. The Subgrantee must respond to any requests, concerns or findings within 30 days.

**Independent Subgrantee Audit:** Each Subgrantee will have an audit of their financial statements and a Uniform Grant Guidance Audit prescribed by 2 CFR 200 compliance audit conducted by an independent CPA firm following the close of the Subgrantee fiscal year. These audits will comply with all regulations pertaining to DOE WAP and will be made available to Grantee management. Grantee's Fiscal Compliance Specialist evaluates/reviews the results of these audits on an annual basis.

Subgrantee must provide written assurance that corrective action has been taken or present a plan to correct any noted deficiencies within 60 days. During and following this 60-day corrective action period, Grantee staff will offer and be available for training and technical assistance as needed by the Subgrantee.

#### **V.8.4 Training and Technical Assistance Approach and Activities**

With the addition of ~~BIL-IJA~~ Weatherization funds added to the program, production has increased therefore driving the need for additional staffing capacity as well as subcontractors. Subgrantees have expressed the need to create an inclusive onboarding curriculum. In addition, the cost and associated time to onboard new staff has become an identified need.

Given the ramp up period prior to the deployment of the ~~BIL-IJA~~ funds, the subgrantees also have existing staff needs in terms of professional development. The employment market attracted candidates from various backgrounds. The need for soft skill professional development is prevalent.

In addition to Grantee and Subgrantee staffing, the Grantee has partnered with Maine Building Performance Association (BPA) on a Workforce Development Project. BPA recently conducted an in-depth needs assessment survey and are currently analyzing the data. BPA will also work on creating pathways to bring people, schools, and contractors together; integrate a feeder system into statewide energy specialists, pre-apprenticeship, apprenticeship, and internship programs; provide outreach and bring attention to historically underrepresented communities. The Grantee will also conduct outreach via community events such as trade and home shows.

The Grantee has also partnered with the Governor's Energy office and Efficiency Maine Trust. This collaboration will open up additional referral streams for potential program recipients as well as contractor and vendor resources. This partnership will not only enhance the production but will provide program recipients with additional resources to help reduce their energy burden and increase efficiency.

Grantee will continue to support Subgrantees by providing training opportunities for crews and contractors, as well as providing guidance regarding the allowable use of DOE Training and Technical Assistance (T&TA) funds for training weatherization contractors, as well as Subgrantee technicians and weatherization crews. Subgrantees are encouraged to renew their certified employees certifications and licenses six months prior to expiration. These certifications include, but are not limited to, HEP Energy Auditor, HEP Quality Control Inspector, BPI Building Analyst, as well as all other occupational specialties requiring certification. All Subgrantees and contractors are required to have all state and local licenses as required by the state of Maine.

Grantee's WAP T&TA plan provides a variety of activities to support developing and enhancing skills of personnel at the Grantee, Subgrantee and contractor levels. The desired result of all T&TA activities is to maximize energy savings, ensure health and safety of clients and WAP personnel, minimize operating costs, improve management and administrative procedures, and prevent waste, fraud and abuse. New WAP staff who do not possess all required training and certifications will receive necessary training as soon as possible and no later than 6 months from their date of hire. WAP staffs work under supervision as needed until they have received required training and certifications.

The T&TA plan incorporates results and information made available through EHS field monitoring visits and input from Subgrantees, weatherization contractors, WPNs, DOE monitoring visits, internal state audits, IG reports and/or ACSI reports. All Comprehensive Training will be conducted by Interstate Renewable Energy Council (IREC) accredited training organizations. Specific trainings will be administered by qualified personnel as needed. The percentage of comprehensive and specific trainings will be roughly thirty and seventy percent respectfully. A comprehensive breakdown of training activities are found on the T&TA Template submitted as an attachment to this document.

**Grantee/Subgrantee Training.** Grantee supports the professional development and training needs of Grantee and

Subgrantee weatherization staff and contractors. Subgrantees are provided T&TA funds that allow them flexibility in meeting training needs for their WAP staffs and contractors.

1. *BPI (HEP) Comprehensive Training.* Grantee will coordinate and fund mandatory accredited certifications for Grantee and Subgrantee staff as required by Weatherization Program Notices. Comprehensive training will be scheduled as current certifications are expiring or new staff/contractors are employed. Certification renewal is currently on a rolling three-year timeframe.
  - a. During the 20265 DOE plan year, Grantee anticipates coordinating and funding accredited trainings and testing for Grantee, Subgrantee technicians, Contractors, and Subgrantee Crew workers as detailed on Grantee's 20265 DOE T&TA Planning and Reporting Template.
  - b. Grantee will coordinate and fund Crew Leader (CL) and Retrofit Installer (RIT) Comprehensive Training and certification for Subgrantee crew workers and weatherization contractors as needed. Grantee makes training opportunities available annually. These Comprehensive Trainings will be provided to Grantee's weatherization network to ensure continuity and best practices across the work force for weatherization contractors and Subgrantee crews performing weatherization work. IREC accredited training will align with the NREL Job Task Analysis (JTAs) for the scope of work performed by the WAP professional.
2. *Grantee, Subgrantee and Contractor Training.* Grantee will coordinate and fund training to address the top training topics/needs identified by Subgrantees including: [HEAT Enterprise software](#) [Energy Audit Software](#), monitoring and technical best practices, [WPN](#) guidance, and training needs identified through Grantee monitoring activities. Training topics will be addressed through Comprehensive or Specific training avenues as needed.
3. *National and Regional Conferences.* Grantee will send Grantee staff, and encourage Subgrantee technical and fiscal personnel and weatherization contractors to attend NASCSP and DOE approved training conferences, as well as other conferences relating to health and safety, air quality, energy audits and weatherization specific measures.
4. *In-House Training.* Grantee staff will provide training on-site as needed in technical and fiscal matters and to address acute deficiencies in the field such as combustion safety training, audit training, ASHRAE, etc..
5. *Online Training Modules.* Grantee continues to develop online training modules geared toward new staff orientations for Subgrantees and/or weatherization contractors, as well as modules focusing on technical, fiscal and overall program management to provide support for weatherization installation and standards on an as needed basis. These trainings are offered to the WAP network via MaineHousing's Bridge Learning Software. Training will be added to address building code compliance. This training is sponsored by the Maine Fuel Board and Maine Manufactured Housing Board at no cost and is virtual. This training is listed on the Maine T&TA Template.

All Subgrantees are required to submit a T&TA work plan with their budget for Grantee approval. These work plans will identify and address T&TA needs at Subgrantee agencies. A standard outline is provided to all Subgrantees setting forth the areas required in their work plans.

The Grantee will review the Work Plans and Budgets to determine whether the Subgrantees are complying with the outline as well as the standards stated above. The Grantee will also coordinate and provide all Subgrantees with current developments in technical procedures and DOE guidance on technical issues. Through these procedures, the Grantee will ensure consistency in the Subgrantees' procedures as well as identifying needs of individual Subgrantees. The Grantee will expend every effort, through monitoring and management activities, to ensure that Grantee continues to operate a quality WAP.

In addition, Subgrantees submit semi-annual activity reports to Grantee identifying agency staff and/or contractor employees benefiting from the use of DOE T&TA funds for training.

The Housing Director of each Subgrantee will notify the Grantee and the Housing Council of any and all planned training sessions so that common needs are coordinated and duplication is avoided.

The Grantee ~~has~~ will initiated a working group comprised of the Manager of [Housing and Weatherization](#) and volunteer members from the subgrantees. The focus of this working group is to identify DOE allowable methods and uses for T&TA funds that are applicable to the Maine Weatherization network. Specifically, the focus of the working group is to develop a comprehensive training needs assessment. This tool will be utilized for administrative and technical staff at both the Grantee and Subgrantee level, as well as for the subcontractors performing services. The analysis from this tool as well as additional input from the subgrantees will provide data

to drive the T&TA plan.

Grantee also relies heavily on information gathered during the monitoring process to determine and prioritize training needs. There will continue to be training such as EPA Certified Lead Renovator training which requires EPA certified trainers and other specialized training as it becomes available (i.e. Maine Indoor Air Quality, Building Performance Association, etc.). Grantee is notified of these external training opportunities and informs Subgrantees/contractors of them.

Grantee tracks applicable Grantee and Subgrantee credentials to ensure maintenance of these credentials.

The effectiveness of T&TA activities is gauged by:

1. review of session evaluation forms;
2. feedback from Building Technical Committee and contractor meetings;
3. comparison of pre & post training on-site results; and
4. analysis of responses to annual Subgrantee training needs surveys.

**Contractor Training.** Grantee requires that contractors receiving DOE T&TA funds for DOE approved training events sign a retention agreement confirming that the contractor will provide weatherization services for a period of one year from the date of training. The use of T&TA funds to reimburse contractors is limited to T&TA that supports the four Home Energy Professionals occupations (Retrofit Installer Technician, Crew Leader, Energy Auditor, Quality Control Inspector).

**Client Education.** Per the [Maine Weatherization Standards](#), energy auditors and inspectors are required to provide the client/owner education during all phases of the weatherization process. This includes, but is not limited to:

1. how the weatherization process will address health and safety issues;
2. explanation of energy-conserving measures that will be installed;
3. recommendations on how the client can conserve energy; and
4. explanation of required maintenance for existing equipment, including equipment calibration requirements, added equipment, or energy-saving measures.

#### **V.9 Energy Crisis and Disaster Plan**

In the event that an energy crisis or disaster plan is triggered by state or federal declarations, Grantee will ensure that use of WAP funds adhere to procedures outlined in WPN 12-7.

#### **V.10 Dispute Resolution Process:**

MaineHousing, as the Grantee for the U.S. Department of Energy Weatherization Assistance Program (DOE WAP), maintains a formal Dispute Resolution Process to ensure timely and equitable resolution of issues that may arise during the administration of the program. This process covers disputes involving property owners, tenants, subcontractors, applicants, and other stakeholders associated with the delivery of WAP services.

#### **Subgrantee-Level Resolution Procedures**

Subgrantees are expected to document all complaints and resolutions, and to respond to the complainant in writing within ten (10) business days of receiving a formal complaint.

#### **Grantee-Level Resolution Procedures**

If the client is not satisfied with the Subgrantee's conclusion(s) or action(s) taken, he/she may request that MaineHousing review the Subgrantee's decision(s). A request for a MaineHousing review must be received by MaineHousing within 10 business days of the Subgrantee's decision(s).

#### **Further Dispute Resolution Options**

If the complainant remains unsatisfied after MaineHousing's review, the following options may be available depending on the nature of the dispute:

- **Mediation:** MaineHousing may offer third-party mediation services to help reach a mutually acceptable resolution.
- **Arbitration:** In cases where contractual obligations are in dispute (e.g., subcontractor disputes), parties may pursue binding arbitration as outlined in their agreements.

- **State Appeal Process:** Applicants and tenants may seek recourse through the Maine State Housing Authority's formal grievance process or through appropriate state agencies if applicable.

All parties involved in a dispute are encouraged to follow the steps in good faith to ensure fair and timely resolution. MaineHousing is committed to upholding transparency, accountability, and equity in the administration of WAP services across the state.

A copy of MaineHousing's full Dispute Resolution Policy is attached to this application.

#### V.11 Investigating Allegations of Fraud, Waste and Abuse:

MaineHousing has established comprehensive procedures for addressing allegations of fraud, waste, and abuse (FWA) within the administration of the U.S. Department of Energy's Weatherization Assistance Program (WAP). These procedures are designed to maintain program integrity, and protect public resources.

##### Reporting Allegations

All employees, Subgrantees, contractors, clients, or members of the public may report suspected FWA through:

- MaineHousing uses the Maine State Auditor's Fraud Hotline ([maine.gov/audit/fraud](http://maine.gov/audit/fraud)) as its fraud tip hotline.
- Complaints can also be submitted electronically by completing the Online Fraud Form.

In addition, suspected or reported fraud may be referred to MaineHousing's Weatherization Assistance Program for review and follow-up.

All complaints will be treated with confidentiality to the extent permitted by law and policy, and complainants are protected from retaliation.

##### Initial Review and Triage

Upon receipt of an allegation, the WAP Program Manager or their designee will:

- Acknowledge the report (unless submitted anonymously)
- Conduct a preliminary review to determine whether the allegation falls under FWA and whether an investigation is warranted
- Refer the matter to MaineHousing's Compliance or Legal Department if the allegation involves serious misconduct or criminal activity

##### Roles and Responsibilities

- **WAP Program Manager:** Responsible for coordinating the initial review and ensuring program-level documentation and response.
- **Compliance Department:** Leads or supports investigations involving potential violations of federal regulations, internal policy, or misuse of funds.
- **Legal Department:** Advises on legal implications and determines whether referral to external agencies (e.g., Office of Inspector General) is required.
- **Subgrantees:** Required to cooperate fully with any investigation and maintain records as outlined in their contracts.

##### Investigation Procedures

- Develop a formal investigation plan
- Collect and review relevant documents and records
- Conduct interviews with involved parties
- Document findings and determine whether a violation occurred
- If substantiated, determine appropriate corrective actions, including repayment of funds, retraining, or termination of Subgrantee agreements

##### Mandatory Disclosures

If MaineHousing discovers any violations of federal criminal law involving fraud, bribery, or gratuity violations potentially affecting the WAP grant, MaineHousing will:

- Promptly disclose in writing to the DOE Contracting Officer or designated representative
- Provide relevant documentation and a summary of findings
- Cooperate fully with DOE's review or investigation

**Reporting to DOE**

All substantiated allegations involving FWA will be formally reported to the DOE WAP Project Officer, including:

- A summary of the allegation
- Description of the investigative process
- Findings and conclusions
- Actions taken to resolve the issue and prevent recurrence

A copy of MaineHousing's full **Fraud, Waste, and Abuse Investigation Procedures** is attached to this SF-424 application.

*Memorandum*

To: MaineHousing Commissioners  
From: Adam S. Krea  
Date: February 10, 2026  
RE: Qualified Allocation Plan Process and Rulemaking

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**Introduction**

We will ask you to commence rulemaking on the Qualified Allocation Plan (“QAP”) at the March board of Commissioners meeting. The QAP is the document outlining the requirements and scoring categories for allocating 9% Low Income Housing Tax Credits. Maine adopts a two-year QAP, although we can change it through the rulemaking process each year if something should arise that we want to address. Based on the planned schedule, there will be a public hearing at the April Commissioner’s meeting and, if there are no material changes to be made, the QAP could be adopted at the May Commissioner’s meeting.

**Public Process**

MaineHousing began work on the QAP in October by reviewing the areas that we felt needed updating. Following are the partner meetings that have been held to date:

First Partner Meeting on QAP	October 16, 2025
Second Partner Meeting on QAP	December 2, 2025
Partner Meeting Specifically on Needs Analysis	January 6, 2026

We have our final partner meeting scheduled for February 19, 2026. The attached document is the list of topics we have been discussing with our partners and where MaineHousing’s current thinking is on each topic. This has been shared with the partners for the discussion on the 19<sup>th</sup>.

Our next step is to draft the new QAP (including a redline against the current QAP) using our partners’ input. This will be provided to you in advance of your next meeting so we can discuss it before you commence the formal rulemaking process.

## Discussion Topics

- **Housing Needs Analysis Changes**
  - See attached summary
  - Also: a municipality's points will hold for the next **two** years (so the 2025-2026 QAP-assigned points to a municipality will be honored for both years of the 2027-2028 QAP)
- **HTF Points**
  - PBVs will only be available for the required HTF units
  - QAP will point to the Part 93 ER requirements to remind people of the specifics
- **Community Revitalization Plan**
  - Required by Section 42
  - Can we use the same type of language that is in a municipality's comprehensive plan? Since comp plans have a section on this, the developer could just point to page X of a comp plan.
- **Family vs. Senior**
  - No changes
- **TDC Caps**
  - 5% increase over 2026 for 2027 round
  - QAP will state CPI will be the automatic adjustment for year 2 (2028)
- **ERs**
  - Determine funding, as much as practicable, by project at Notice of Award
- **Activities of Daily Living Changes**
  - Thinking about cutting the category altogether
- **ROFR Language**
  - The right of first refusal (ROFR) must:  
grant to a Qualified Nonprofit Organization an irrevocable and exclusive ROFR to purchase the Project at the Minimum Purchase Price as defined in Section 42(i)(7) of the Code, excluding any indebtedness incurred within the 5-year period ending on the date of the sale pursuant to the ROFR (the "ROFR Price");  
ROFR – minimum price is as stated in section b) because it is the definition of the minimum price.
- **Developer Fee**
  - Excess developer fee (over \$750,000) is only allowed if it brings in additional equity (so only allowed in 4% transactions)

- **Deferred Developer Fee**
  - Cannot be interest-bearing and cannot be secured by a mortgage on the property
  - Excess Developer Fee is removed from the TDC only on 4% LIHTC deals where it is generating equity. Developer Fee is always in TDC.
  
- **Clarify that a project that is phase 1 of a multi-phase project cannot be delayed in order to construct two at once – the State needs units quickly.**
  
- **Clarify that two projects on the same site are not allowed in the same round.**
  
- **No one developer will be awarded more than 50% of the total projects awarded in any one round unless there are no other projects that are acceptable**
  
- **DDA Language**
  - Tighten DDA language to make it clear we include the entire state and any buildings therein to avoid an argument that it has to be designated by building.
  - Section 42 says:
    - (v) Buildings designated by State housing credit agency**  
Any building which is designated by the [State housing credit agency](#) as requiring the increase in credit under this subparagraph in order for such building to be financially feasible as part of a [qualified low-income housing project](#) shall be treated for purposes of this subparagraph as located in a difficult development area which is designated for purposes of this subparagraph. The preceding sentence shall not apply to any building if paragraph (1) of subsection (h) does not apply to any portion of the eligible basis of such building by reason of paragraph (4) of such subsection.  
**We need to include “any buildings therein” to ensure this is tied to the “building” noted in Section 42.**
  
- **TIF deadline**
  - Tighten up language: TIF must be submitted to MaineHousing a month before the due date so we can certify it by the application deadline.
  
- **Withdrawal of Applications Language**
  - We need to make it clear what forces an automatic withdrawal: reduction in points, exceeding TDC caps, infeasible project.
  
- **Set-Aside for special populations**
  - This is reverting back to a preference (as is required by Section 42). We cannot have it as a set-aside any longer because of the lack of PBVs.

- **Blighted Area Category – Scoring**
  - Clarify that it has to be determined by the elected body (cannot be a letter from a municipal planner)
- **Operating Deficit**
  - Clarify to read something like: “Had LIHTC Projects still in their Compliance Period that had an operating deficit at year-end in any previous year, unless the operating deficit was fully funded by the Application deadline”.
- **Growth Management**
  - Statutory citations changed...but language is the same.
  - New language isn’t material to the QAP
- **Readiness**
  - Keep as is
- **Notice to Proceed**
  - Change to Notice of Award
- **Resident Service Coordinator**
  - We are only holding developers to the minimum in the QAP. Any additional proposed by a project will be dealt with in the underwriting process.
- **New Grant Agreement Requirements**
  - The new HUD requirements are a newly required addendum to the RLP Guide
- **Will include one point for wood fiber insulation**
- **HHS Committee’s comment about a childcare exemption from cost cap and if we would incent them to be part of projects**
  - We will thank them and explain how they are allowed and when they are included as part of the LIHTC project and when they are a separate component (condo) of the project. We will not be able to either exempt them from the TDC caps nor incent them.
- RLP will include clarification of shared savings:
  - Once MaineHousing has determined that contingency is no longer needed for construction hard costs, contingency may be used for other project costs. Remaining contingency will be shared between the developer and MaineHousing
  - Any contractor incentives will come from the developer’s portion of the shared savings.

For NCSHA reasons, add intro paragraph that includes talk about cost containment

## 2027-2028 QAP Housing Needs Analysis - Overview of Changes

### **Background:**

We hope to make improvements to each Qualified Allocation Plan (QAP) in order to best determine where and how affordable housing should be constructed within the State of Maine using the Low Income Housing Tax Credit (LIHTC). This includes finding a better way to measure the relative need for housing in each Maine municipality. In the past the municipalities receiving the most points in this category were mostly those with the highest populations, with the glaring exception of some wealthier Portland bedroom communities.

### **Areas of Focus:**

1. *Need*

We have expanded the households in need to include those making between 0% and 80% of Area Median Income (AMI) which meets the HUD definition of “low income” as well as MaineHousing’s targeted population. In the past, we have based our analysis on households making from 40% to 60% of AMI. In recent QAPs the focus has been on absolute need for the municipalities that were considered by the state to be Service Centers. We are now weighing absolute and proportional need equally. This allows areas with smaller total populations but great need on a percentage basis to be better included.

2. *Supply*

We have expanded the supply of “affordable” units to include Rural Development, Supportive Housing, and all Section 8 units. In the past we only included existing and pipeline LIHTC units, and 15% of Section 8 units. This update provides a more comprehensive measure of affordable housing opportunities in each community.

3. *Proximity to community resources*

In the past we relied only on absolute need in municipalities the state has deemed “Service Centers”. These towns are determined by the Maine [Department of Agriculture, Conservation, and Forestry](#) every census. We have added municipalities that are in close proximity to larger Service Centers and those which are in close proximity to multiple smaller Service Centers, knowing that residents frequently travel to nearby locations to meet their living needs.

### **Result:**

There are now 139 communities receiving points for projects serving Families, up from 65 in the previous QAP. There are now 166 communities receiving points for projects serving Older Adults, up from 72 in the previous QAP. Some added municipalities are more rural but may be the best-suited place in a rural region for affordable housing. Additionally, several well-populated higher income communities have been added. All properties that previously received points will continue to do so but many have moved to different scoring levels with the new analysis and updated information.

## 2027-2028 QAP Project Location Scoring with Transitions Indicated

New This Year
Promoted From Last Year
Demoted From Last Year
No Change

Family			Points
Auburn	Dover-Foxcroft	Patten	10
Augusta	Ellsworth	Portland	
Bangor	Falmouth	Presque Isle	
Bar Harbor	Farmington	Rockland	
Biddeford	Fort Kent	Rockport	
Blue Hill	Freeport	Rumford	
Boothbay Harbor	Gorham	Saco	
Brewer	Greenville	Sanford	
Bridgton	Hallowell	Scarborough	
Brunswick	Houlton	Skowhegan	
Calais	Lewiston	South Portland	
Camden	Limestone	Van Buren	
Cape Elizabeth	Lincoln	Waterville	
Caribou	Machias	Westbrook	
Cumberland	Madawaska	Windham	
Damariscotta	Millinocket	Wiscasset	
Danforth	Orono	Yarmouth	

Elderly			Points
Auburn	Ellsworth	Patten	10
Augusta	Falmouth	Pittsfield	
Bangor	Farmington	Portland	
Bar Harbor	Fort Kent	Presque Isle	
Belfast	Freeport	Rockland	
Biddeford	Gorham	Rockport	
Bingham	Hallowell	Rumford	
Blue Hill	Hampden	Saco	
Boothbay Harbor	Houlton	Sanford	
Brewer	Jackman	Scarborough	
Bridgton	Kennebunk	Skowhegan	
Brunswick	Kittery	South Portland	
Buxton	Lewiston	Topsham	
Calais	Lincoln	Van Buren	
Camden	Lisbon	Waterville	
Cape Elizabeth	Machias	Westbrook	
Caribou	Madawaska	Winslow	
Cumberland	Millinocket	Wiscasset	
Damariscotta	North Yarmouth	Yarmouth	
Dover-Foxcroft	Norway		
Eastport	Orono		

Arundel	Hermon	Orland	8
Ashland	Hodgdon	Orrington	
Belfast	Hope	Owls Head	
Benton	Kenduskeag	Sangerville	
Brooksville	Kittery	Sebago	
Canaan	Lamoine	Sedgwick	
Charleston	Littleton	Sidney	
Chesterville	Lyman	Strong	
Clinton	Machiasport	Surry	
Cornish	Manchester	Tremont	
Dayton	Mapleton	Trenton	
Dedham	Mount Desert	Veazie	
Durham	Naples	Warren	
East Machias	New Sharon	Waterford	
Frenchville	Nobleboro	West Bath	
Fryeburg	Norridgewock	West Gardiner	
Greene	North Yarmouth	West Paris	
Hancock	Old Orchard Beach	Woolwich	
Hebron	Old Town		

Arundel	Kennebunkport	Old Orchard Beach	8
Benton	Lamoine	Orland	
Boothbay	Limestone	Orrington	
Canaan	Lincolnton	Oxford	
Chelsea	Lyman	Sebago	
Clinton	Madison	Sidney	
Durham	Manchester	Southwest Harbor	
Fairfield	Mars Hill	Vassalboro	
Farmingdale	Mexico	Warren	
Glenburn	Milbridge	West Bath	
Greene	Mount Desert	West Gardiner	
Greenville	Naples	Wilton	
Hancock	Nobleboro	Windham	
Harrison	Norridgewock	Woolwich	
Hermon	Oakland		

Bath	Hampden	Oxford	4 or 6
Bethel	Harrison	Paris	
Boothbay	Kennebunk	Southwest Harbor	
Buxton	Kennebunkport	Stonington	
Chelsea	Lincolnton	Thomaston	
Dexter	Madison	Topsham	
Eddington	Mexico	Vassalboro	
Fairfield	Newcastle	Washburn	
Fort Fairfield	Newport	Wilton	
Gardiner	Norway	Winslow	
Glenburn	Oakland		

Ashland	Gardiner	Randolph	4 or 6
Bath	Garland	Rangeley	
Bethel	Guilford	Sangerville	
Bremen	Hebron	Sebec	
Brooklin	Hodgdon	Sedgwick	
Brooksville	Hope	South Bristol	
Charleston	Kenduskeag	Southport	
Chesterville	Linneus	Stonington	
Cornish	Long Island	Strong	
Cornville	Machiasport	Surry	
Dayton	Mapleton	Thomaston	
Dedham	New Sharon	Tremont	
Denmark	New Sweden	Trenton	
Dexter	Newcastle	Veazie	
East Machias	Newport	Washburn	
Easton	Old Town	Waterford	
Eddington	Otis	West Paris	
Edgecomb	Owls Head	Westport Island	
Fort Fairfield	Paris	Woodland	
Frenchville	Penobscot		
Fryeburg	Pownal		

## Asset Management Department Memorandum

**To:** MaineHousing Board of Commissioners

**From:** Laurie Warzinski – Director of Asset Management

**Date:** February 10, 2026

**Subject:** Monthly Report - Asset Management

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### Program Highlights:

#### Notes on MFH Delinquency

- Court St Apartments/Court St Senior Housing – Ownership transfer and workout deferral in process. Anticipated closing 2/18/2026. Loan Committee approved in December. Not an actual delinquency.
- Durbin Apartments/Waterville Housing Authority – The property currently has tenant certifications that are not clearing through the HUD TRACS system. MaineHousing is working with them to resolve the issue, and because they have agreed to have their mortgage payment offset from their Housing Assistance Payments, we are not considering them delinquent at this time. If they are unable to correct the issue, MaineHousing will place them in delinquent status and actively engage with owner/management toward a resolution.

### Department Highlights:

#### 4 Property Portfolio Transfer and Rehab Closing

On January 30, 2026, Asset Management played a central role in the successful transfer of a four-property multifamily housing portfolio that had been in active preservation efforts for several years. An earlier proposed transaction did not move forward; however, a subsequent sale to new ownership closed following extensive underwriting, coordination among multiple parties, and resolution of HAP contract changes. The transaction includes a change to a higher performing property management agent and a plan for phased rehabilitation, positioning the portfolio for stabilization and continued affordability.

Project	Location	Units	Population	New Loan	Rehab Funds
Dominican Court	Lewiston	45	Elderly	\$1,580,178	\$516,181
Lisbon Senior Village	Lisbon	20	Elderly	\$1,827,500	\$546,256
Meadowbrook	Livermore Falls	24	Family	\$2,805,000	\$897,181
Sherwood Forest	Skowhegan	14	Family	\$2,507,500	\$327,670
		12	Elderly		
<b>TOTALS</b>		115		\$8,720,178	\$2,287,288

Meadowbrook, Lisbon Senior Village and Sherwood had been previously financed by MaineHousing and had HAP contracts but the loans paid off in 2002. Dominican Court remained in the MaineHousing loan portfolio. This transaction brings all four properties back into the loan portfolio and extends long-term affordability across the entire portfolio.

From the Developer’s presentation:

Elevate Brand	Site Enhancements	Exterior Refresh	Common Areas
A fresh, elevated rebrand of all assets to enhance the community experience Site Enhancements: Brand-new parking lots, driveways, and walkways across all properties	Brand-new parking lots, driveways, and walkways across all properties	New roofs installed at every property. New vinyl siding at Sherwood Forest, Lisbon Senior Village, and Meadowbrook. Renovated common areas at Lisbon Senior Village and Dominican Court.	Creating welcoming spaces for senior and disabled residents to connect and relax

These before and after images of Lisbon Senior Village provide an illustrative example:

Current condition:

After rehab rendering:



This preservation effort directly advances MaineHousing’s and Asset Management’s strategic priorities to maintain and improve the condition, accessibility, and energy efficiency of multifamily housing; extend affordability when financially viable; improve housing safety; and proactively identify and respond to portfolio risk. By stabilizing distressed assets and positioning them for reinvestment, the transaction supports long-term asset performance.

**Development Department Memorandum**

**To:** MaineHousing Board of Commissioners  
**From:** Laurie Warzinski, Interim Director of Development  
**Date:** February 10, 2026  
**Subject:** Monthly Report - Development

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**Events of Note**

1/6 – Partner meeting – Jonny reviewed new needs analysis for input and Q&A  
 1/13 – 1/15 – Two loan officers attended the Housing Credit module at NCSHA’s HFA Institute in DC  
 1/15 – Home for Good Cohort meeting #8 was held  
 1/29 – Home for Good Service Provider meeting, part 1 was held.

**Home For Good**

*Cohort #1*

Five project teams were selected to participate in the first cohort of the Home For Good Program. Each project will house and provide on-site support to 20-30 individuals experiencing chronic homelessness. The teams are as follows:

Location	Developer	Owner	Property Manager	Service Provider
Auburn.	Developers Collaborative	Auburn Housing	Auburn Housing	Spurwink
Augusta	Developers Collaborative	VOANNE	Developers Collaborative	VOANNE
Bangor	Bangor Housing	Bangor Housing	Bangor Housing	Preble Street
Sanford	Avesta Housing	Sanford Housing	Sanford Housing	YCCAC
Greater Portland	Avesta Housing	Avesta Housing	Avesta Housing	Preble ST

*Cohort #2*

RFQ responses were due January 22, 2026. MaineHousing had seven (7) responses which are now being reviewed and scored. We expect to award three (3).

**Staff**

No changes from last report

## Development Pipeline

Below you will find the Development Pipeline updated as of February 9. 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 2026</b>					
Edgewater Village	Avesta	4%	Farmington	Senior	25
Central Park Residences	Reincorp	Rural	Sanford	Family	18
<i>NC/AR Projects</i>	<i>2</i>			<i>New Units</i>	<i>43</i>
<i>Rehab Projects</i>	<i>0</i>			<i>Rehab Units</i>	<i>0</i>
<b>Total Projects</b>	<b>2</b>			<b>Total Units</b>	<b>43</b>
<b>Under Construction*/In Underwriting - likely completed in 2026</b>					
Iron Heights*	Mastway Dev	4%	Gardiner	Family	32
King Street Apartments*	KVCAP	4%	Waterville	Family	37
Lambert Woods North*	Maine Coop Dev Part	4%	Portland	Family	74
Lockwood Mill*	North River Co.	4%	Waterville	Family	65
Malta Street Senior	Augusta Housing	4%	Augusta	Senior	34
Martel School Apts	Lewiston Housing	4%	Lewiston	Senior	44
Sunridge Senior Housing*	Bangor Housing	4%	Bangor	Senior	50
DeWitt*	LHA/Avesta	4% Choice	Lewiston	Family	104
Adams Point*	Biddeford HA	9%	Biddeford	Family	39
Equality Comm Housing *	Equality Comm. Center	9%	Portland	Senior	54
Landry Woods*	SoPo Housing	9%	So. Portland	Senior	43
Milford Place*	Penquis CAP	9%	Bangor	Senior	40
Seavey Crossing*	Avesta	9%	Westbrook	Senior	61
Varney Heights*	FHA/Gooch	9%	Freeport	Senior	42
540 Centre Street*	Bath HA	Debt Only	Bath	Family	24
Central Fire Station*	DC	CC Rural	Brunswick	Family	5
Islesford RHP*	CIRT	Islands	Islesford	Family	4
Vinalhaven*	Vinalhaven Housing	Islands	Vinalhaven	Family	4
ICDC Town Acq*	ICDC	Islands	Isle au Haut	Family	4
Bridgton Recovery Home*	LB Dev	RHP	Bridgton	Supp.	6
986 Prospect Ave*	Wilbur, Calhoun	Rural	Rumford	Family	18
7 Madelyn Lane*	Lake City Investments	Rural	Rockport	Family	18
Mechanic Street*	WLR Properties	Rural	Houlton	Family	18
<i>NC/AR Projects</i>	<i>23</i>			<i>New Units</i>	<i>820</i>
Berry Park Apartments*	Northland Enterprises	4%	Biddeford	Family	46

North Deering Gardens*	Wingate Dev.	4%	Portland	Family	164
Place St. Marie*	Brisa Dev w/Andy J	4%	Lewiston	Family	40
Patriot Place*	Avesta	4%/no sub	Sanford	Family	40
Oak Ridge Apartments*	Realty Resources	9%	Bath	Senior	30
				<i>Rehab</i>	
<i>Rehab Projects</i>	5			<i>Units</i>	320
<b>Total Projects</b>	<b>28</b>			<b>Total Units</b>	<b>1140</b>

#### Under Construction/In Underwriting - likely completed in 2027

3i Homes at the Downs	3i Homes/POAH	4%	Scarborough	Family	51
Millinocket Manor	Penquis	4%	Millinocket	AL	38
89 Elm Apartments*	Tom Watson & CO	4% PLA	Portland	Family	201
Beals Ave WF Housing	LB Dev Partners	AHOP	Ellsworth	Family	23
Cedar Bend Condos*	Boothbay Reg Dev Corp	AHOP	Boothbay	Family	8
Nasson 3	GreenMars	AHOP	Springvale	Family	20
Wildlands	Greater Portland H4H	AHOP	Standish	Family	12
Front Street III*	Portland Housing	AHOP	Portland	Family	6
Cliff Island	Sustainable Cliff Isl	Islands	Cliff Island	Family	2
Long Island Aff Housing	Long Island	Islands	Long island	Family	4
OddFellows Apts.	Archer Properties LLC	Rural	Norway	Family	13
Charles Jordan House	ME Prisoner Adv Coal	SHP	Auburn	Supp.	11
<i>NC/AR Projects</i>	12			<i>New Units</i>	389
Franklin Towers	Portland HA	4%/ no sub	Portland	Family	200
Riverton Park*	Portland HA	4%/ no sub	Portland	Family	182
				<i>Rehab</i>	
<i>Rehab Projects</i>	2			<i>Units</i>	382
<b>Total Projects</b>	<b>14</b>			<b>Total Units</b>	<b>771</b>

#### Preliminary Underwriting

Dougherty Commons III	MCDP	AHOP	Portland	Family	20
Grandview Ave	DC	AHOP	Bangor	Family	14
Harkness Haven	Mid-Coast H4H	AHOP	Rockport	Family	10
Hillcrest Estates	A&O Properties	AHOP	Monmouth	Family	9
Island Avenue Sub	H4H York County	AHOP	Sanford	Family	5
Landon Woods	Neigh Housing Trust	AHOP	Kennebunkport	Family	6
Linnell Homeownership	The Linnell LLC	AHOP	Rumford	Family	16
Newman Meadows	Newman Homes	AHOP	Waterville	Family	13
Scittery Woods	Scittery Woods Part	AHOP	Falmouth	Family	20
	Avesta	Home 4 Good	Sanford		30
	Avesta	Home 4 Good	Portland		25
Hampshire Commons	DC	Home 4 Good	Auburn		30
Riverlands	DC	Home 4 Good	Augusta		25
Donna's Garden	Bangor Housing	Home 4 Good	Bangor		30
Farwell Mill	Realty Resources	4%	Lisbon	Family	42
Martel II	Lewiston Housing	4%	Lewiston	Senior	44
Soleil Phase 1	Lewiston Housing	4%	Lewiston	Family	44

The Apartments at Time & Temp	DC	4%	Portland	Senior	41
COMB Block Phase 1	Portland Housing	9%	Portland	Family	55
Thatcher Brook Apts I	Westbrook Housing	9%	Biddeford	Family	40
Youth & Family Outreach	YF&O/DC	9%	Portland	Family	60
Anchorage South	Bath Housing	9%	Bath	Seniors	47
Pettingill Pines	DC	9%	Windham	Seniors	48
J. Palmer Merrill Block	Patric Moore	Rural	Skowhegan	Family	5
Asher's Village Apts	Newman Homes	Rural	Winslow	Family	18
Rosa's Place	Golek/Dooryard	Rural	Brunswick	Family	14
36 Cleaves Street	Moll, Hight, Wilbur	Rural	Yarmouth	Family	18
Project Greenhouse	Badhus LLC	Rural	Rockland	Family	12
Clark Street	DEV Properties	Rural	Thomaston	Family	16
Poland Eld Housing Dev	Auburn Housing	Rural	Poland	Seniors	18
Rangeley WF Housing	Wasilewski, Teare	Rural	Rangeley	Family	18
55 Weston Avenue II	55 Weston	Rural	Madison	Family	18
Glenridge Supp Housing	Motivational Svs	SHP	Augusta	Family	8
Old Post Road	Fair Tide	SHP	Kittery	Family	12
McLain School Housing	DC	9%	Rockland	Senior	29
The Rochambeau	Avesta	9%	Biddeford	Senior	46
Landry Heights	South Portland Housing	9%	South Portland	Senior	38
The Woodbury	CHOM	9%	Portland	Senior	51
Quebec Commons	Westbrook Dev Corp	9%	Biddeford	Senior	45
<i>NC/AR Projects</i>	<i>39</i>			<i>New Units</i>	<i>1040</i>
Sun Valley Apartments	Chesapeake Comm. Realty Resources Dev LLC	9%	Mexico	Family	24
Belfast Birches	LLC	9%	Belfast	Seniors	24
<i>Rehab Projects</i>	<i>2</i>			<i>Rehab Units</i>	<i>48</i>
<b>Total Projects</b>	<b>41</b>			<b>Total Units</b>	<b>1088</b>

**Total Projects in Underwriting & Under Construction 85**

**Total Units 3042**

**Energy & Housing Services Department Memorandum**

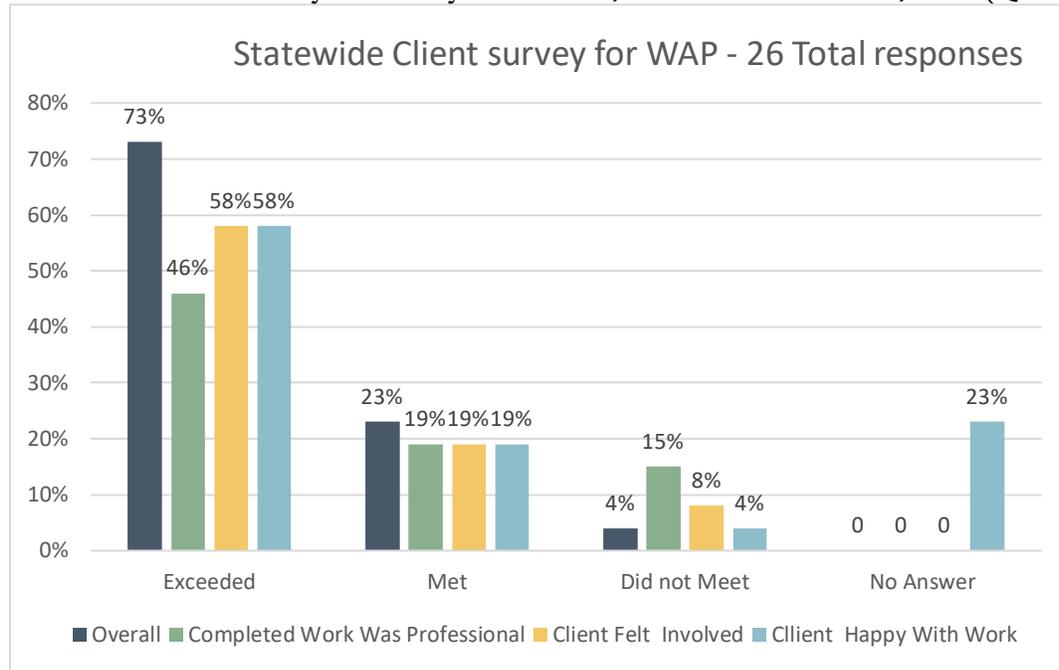
**To:** MaineHousing Board of Commissioners  
**From:** Bobbi Crooker – Director of Energy and Housing Services  
**Date:** February 10, 2026  
**Subject:** Monthly Report – Energy and Housing Services Department

**DEPARTMENT HIGHLIGHTS**

MaineHousing had submitted the HEAP State Plan to DHS for Program Year 2026 and received a total of \$37,041,104 as 90% of the anticipated LIHEAP funds. As of **2/3/2026**, we have paid **\$14,411,938** in HEAP Fuel Assistance. Next Month EHS will introduce the LIHEAP State Plan and Rule Making to the Board.

EHS has started work on the Weatherization State Plan to submit to DOE for Program Year 2026. This month EHS will introduce the State Plan to the Board. A draft State Plan has been included in your board packet. In March 2026 we will hold the Public Hearing, and in April 2026 EHS will request your adoption of the 2026 Maine DOE Weatherization Assistance Program (WAP) Application and State Plan. This submission is part of the annual application process for administering the Department of Energy Weatherization Assistance Program for program year 2026, which spans July 1, 2026, through June 30, 2027.

**Statewide Client Survey Summary -October 1, 2025 – December 30, 2025 (Qtr. 4)**



## PROGRAM UPDATES

### Home Energy Assistance Program (HEAP)

Maine’s Low-Income Home Energy Assistance Program (LIHEAP or HEAP) is a grant funded by the US Department of Health and Human Services (HHS) and is administered by MaineHousing in collaboration with Maine’s Community Action Agencies and ProsperityME.

	<b>Program Year 2026 to-date</b>	Program Year 2025 to-date Comparison	Overall Program Year 2025
Applications Taken	<b>41,403</b>	51,921	58,433
Eligible Applicants	<b>25,504</b>	29,032	44,535
Benefits Issued	<b>\$14,411,938</b>	\$13,952,409	\$22,554,406

### Weatherization Assistance Program (Wx)

MaineHousing’s Weatherization team continues to collaborate with DOE to finalize the Priority List and Program Manual for the multifamily (5+ units) weatherization program. Our Technical Services Specialists are currently undergoing training on multifamily inspection requirements, and we hope to move this initiative forward in the near future.

The Weatherization Department is continuing work to implement the Energy Audit software system, ECOS. We are collaborating with JAI, the software developer, and the Community Action Agencies to resolve remaining issues.

- IIJA (formerly BIL) Weatherization: Period of Performance (July 1, 2023 – June 30, 2029)  
The U.S. Department of Energy has extended the performance period for this grant through 2029, extending the original end date of March 31, 2027. To date, **320** units have been weatherized at a total cost of **\$5,399,280.81** with our partner agencies actively working toward the goal of weatherizing **1,628** units by 2029. MaineHousing will continue collaborating with Community Concepts, Inc. to launch the multifamily weatherization program.
- Annual Weatherization: Program Year 2025 (April 1, 2025 – June 30, 2026)  
The U.S. Department of Energy (DOE) approved our State Plan at the end of September. This allocated \$4,465,333 in Total; (\$4,067,543 for the Weatherization Assistance Program (WAP) and Training and Technical Assistance, along with an additional \$397,790 in Weatherization Readiness Funding (WRF)).

### Central Heating Improvement Program (CHIP)

The Central Heating Improvement Program provides grants to households that are HEAP eligible to assist with heating system, chimney, and oil tank repairs or replacements. Funding for this program is from the LIHEAP grant. Reporting July 1 through December 2025, the CHIP Program has completed **70** projects totaling **\$1,332,875.48**.

### **Lead Abatement Program**

The Lead Abatement Program provides funding for single family homes and owners of rental properties in Maine to help make them lead safe. Priority for program funds is granted to abatement projects for housing in which a child lives, and it has been determined that they have an elevated blood lead level. MaineHousing works with four Community Action Agencies to deliver the Lead Abatement Program across the state. Currently, **96** projects have been completed, with **100** units in progress.

### **Low-Income Assistance Plan (LIAP)**

The Low-Income Assistance Plan (LIAP) helps eligible homeowners and renters with their electric utility bills. The LIAP program is funded by contributions from electricity providers and governed by the MPUC. As of **12/31/2025**, there were **30,043** participants, of which **375** were oxygen/vent participants.

## Finance Department Memorandum

**To:** Board of Commissioners

**From:** Darren R. Brown

**Date:** February 10, 2026

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

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### ACCOUNTING AND FINANCIAL REPORTING:

- In January, the Accounting & Financial Reporting (AFR) staff worked on the year-end closing process and completed schedules and work papers in preparation for the annual audits. The first draft of the December 31, 2025 financial statements was also completed. Baker Newman & Noyes (BNN), the agency’s external auditors, began the final phase of the financial audit. An audit team from BNN will be working on this audit through the end of March.

This year’s audit approach is similar to prior years. The auditors will first perform an audit of the financial statements and then work on the federal compliance (OMB A-133) audit. The audit of the financial statements needs to be completed and submitted to MaineHousing’s Trustee by the end of March. The A-133 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 the fiscal year end, which is September 30<sup>th</sup> for MaineHousing.

- A Request for Proposals (RFP) process for banking services was completed in the later part of 2025 and Camden National Bank (CNB) was selected to perform the requested services. Since then, we have been meeting weekly with representatives from CNB to coordinate the transition. The transition encompasses the migration of more than twenty bank accounts, execution of all required legal documentation, the establishment of appropriate controls and safeguards, and staff training on the new banking platform. Accounts are being transitioned in phases to maintain operational continuity and ensure accuracy throughout the process. The full migration of all accounts, and MaineHousing’s complete transition of banking operations to CNB, is on track to be completed by the end of February.

### LOAN ADMINISTRATION:

- The Loan Administration Department also spent a significant portion of January working on year-end closing activities for 2025 and completed various year-end reporting requirements. The Loan Administration Department is an integral part of the year-end audit process and is required to prepare confirmations and schedules for the auditors. Many of MaineHousing’s multifamily borrowers are also undergoing audits and Loan Administration staff have prepared responses to borrower audit confirmation requests.
- Staff members attended the National Council of State Housing Agencies (NCSHA) HFA Institute in Washington, DC on January 11<sup>th</sup> – 13<sup>th</sup> 2026. This is an annual meeting of state housing finance agencies that provides training and information about various federal and affordable housing programs. Participants are able to gain education and advice in the administration of federal housing programs from federal officials, consultants, industry leaders, and experienced HFA practitioners. It also provides an opportunity to meet and network with peers from around the country.

- Loan Administration performs semi-annual evaluations of its single-family loan servicing agents who retain the servicing rights of our First Home loans. These evaluations address performance in the areas of financial reporting, customer service, and default management. The evaluations also serve as a tool to monitor trends and identify servicer training needs. The evaluation reports for the second half of 2025 were recently completed and issued with no major findings reported for any servicer.



## Finance Department Memorandum

**To:** Board of Commissioners  
**From:** Darren R. Brown  
**Date:** February 10, 2026  
**Subject:** Monthly Financial and Budget Report

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The following are preliminary financial and budget results for the year ended December 31, 2025. The year-end closing procedures and audit have not been completed. A final report with more detailed analyses will be provided and reviewed with the Board of Commissioner's after the audit has been completed.

### FINANCIAL RESULTS

Attached are the preliminary Balance Sheets and Statements of Revenues, Expenses, and Changes in Net Assets for the year ended December 31, 2025.

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 2025, and a brief explanation for significant changes between the 2025 and 2024 operating results.

Total combined assets are approximately \$3.3 billion and total combined liabilities approximate \$2.8 billion. Total net assets amount to approximately \$509.5 million. Total combined revenues approximate \$424.1 million and total expenses amount to approximately \$390.5 million, which results in net operating income of \$33.6 million. For the year ended 2024, net operating income was \$24.6 million. The net operating income increase of \$9 million is due primarily to the activities and operating results of the Mortgage Purchase Fund (MPP), MaineHousing's largest fund group, and an increase in the fair value of non-mortgage investments.

The MPP has net operating income of \$24.2 million as of December 31, 2025. This is an \$8 million increase compared to the net operating income of \$16.2 million in 2024. The increase is due to a change in the carrying values of non-mortgage investments and the recording of paper gains and losses. A paper gain of \$6.9 million was recorded in 2025, which represents an increase of \$9.4 million compared with the paper loss of \$2.5 million recorded for 2024. The change associated with the recording of paper gains and losses 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, MPP's 2025 net operating income is \$17.3 million in 2025 compared to \$18.7 million in 2024.

The decrease is largely due to lower investment income. Investment income decreased by \$2 million because of lower average short-term yields in 2025.

## **BUDGET RESULTS**

Also attached are the preliminary budget variance results for the year ended December 31, 2025. These results are summarized and presented in 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 other 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 federal and other programs.

The Operating Revenues and Expenses Budget, **Attachment A**, presents the revenues available to pay operating and program administrative expenses. It also presents aggregate operating and administrative expenses. Total budgeted revenues for 2025 are \$135.1 million and total expenses are budgeted at \$117.3 million. Total actual revenues at December 31, 2025 amounted to \$145.8 million, while total expenses amounted to \$122.4 million. Revenues exceeded expenses for the year by \$23.4 million, which is \$5.6 million higher than the budget.

Revenues were above budget by \$10.6 million due to higher interest income from mortgage and non-mortgage investments. Mortgage interest outperformed projections by \$5.4 million due to higher loan production volumes. Although average yields on non-mortgage investments declined in 2025 compared to 2024, they remained above budgeted assumptions, resulting in a favorable variance of \$5.9 million.

Expenses were above budget by \$5 million due to higher interest and program administrative expenses. Interest expense exceeded the budget for the year as a result of higher-than-projected average outstanding bonds. Additional bond proceeds were needed to fund the higher volume of loan production. The operating and other program administration expenses (the first two expense lines) are detailed in **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**.

Operating expenses were budgeted at approximately \$27.1 million. Total actual expenses amounted to \$26.8 million and were under budget by approximately \$0.3 million or 1%. The primary reason for the underage variance is due to lower-than-projected expenses for staff education, training, and conferences as well as partner trainings and meetings (lines 11 - 14). These expenses were under budget by a combined amount of approximately \$240,000. The budget included approximately \$40,000 for underwriting training for multifamily loan officers, which did not occur. In addition, staff trainings for most departments were below anticipated levels for the year. Expenses associated with partner trainings were under budget mainly because costs for the annual Affordable Housing Conference were lower than projected.

Expenses for depreciation (line 22) and professional services (line 31) were each under budget by approximately \$65,000. Depreciation expense was under because capital expenditures did not occur to the

level budget (see Capital Budget section) and expenses for professional services were below budget because cost associated with external legal counsel was not needed to the extent budgeted.

Salary expenses exceeded the budget by \$161,000. In early 2026, the 2025 budget was amended to incorporate recommendations from a compensation market study and projections for salaries and other related expenses were updated accordingly. However, the revisions did not account for the corresponding increase in accrued Paid Time Off (PTO) liabilities, which is the primary reason for the budget overage.

Total other program administrative expenses are budgeted at \$11.1 million. Total actual expenses amounted to \$13.6 million and were over budget by \$2.5 million. Expenses in this area were over budget due primarily to higher loan origination and servicing expenses (lines 4 and 5) . These expenses were over budget by a combined amount of approximately \$2 million because single-family loan production substantially exceeded budget projections. Additionally, the repayment of \$655,000 of Emergency Rental Assistance program funds to the U.S. Treasury (line 13) was not included in the budget.

### **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 2025 was \$682,000. Actual capital expenditures amounted to \$509,000 and were under budget by \$172,000.

Capital expenditures were mainly for the installment payments associated with the ProLink multifamily housing system and modifications to the LIHEAP and Wx system and were under budget for the year primarily because several software items were not needed to the extent planned.

### **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 December 31, 2025.

**MAINE STATE HOUSING AUTHORITY**  
**BALANCE SHEETS**  
**DECEMBER 31, 2025**  
*(IN THOUSANDS OF DOLLARS)*

	<u>Memorandum Only Combined Totals</u>		<u>Mortgage Purchase Fund Group</u>	<u>Bondholder Reserve Fund</u>	<u>General Fund</u>	<u>HOME Fund</u>	<u>Federal Programs Fund</u>	<u>Other Funds</u>	<u>Maine Energy Housing &amp; Economic Recovery Funds</u>
	<u>2024</u>	<u>2025</u>							
<b>ASSETS:</b>									
Cash, principally time deposits	114,393	97,480	38,626	0	49,873	0	8,981	0	0
Investments	770,691	752,348	611,057	7,404	20,429	10,481	0	89,706	13,271
Accounts receivable - Government	9,805	9,666	0	0	0	2,379	7,025	262	0
Accrued interest and other assets	12,159	23,814	13,948	13	174	5,125	338	4,155	61
Mortgage notes receivable, net	2,040,383	2,377,190	2,255,376	1,652	4,654	70,381	0	0	45,127
Land, equipment and improvements, net	17,113	16,031	22	0	16,009	0	0	0	0
Other real estate owned	0	364	364	0	0	0	0	0	0
Derivative instrument - interest rate swaps	19,631	13,740	13,740	0	0	0	0	0	0
Deferred pension expense	906	906	497	3	98	0	0	308	0
Deferred amount on debt refundings	1,737	1,537	1,537	0	0	0	0	0	0
<b>Total Assets</b>	<b>2,986,818</b>	<b>3,293,076</b>	<b>2,935,167</b>	<b>9,072</b>	<b>91,237</b>	<b>88,366</b>	<b>16,344</b>	<b>94,431</b>	<b>58,459</b>
<b>LIABILITIES AND NET ASSETS:</b>									
Accrued interest payable	10,044	11,972	11,917	0	0	0	0	0	55
Excess arbitrage to be rebated	1,939	1,939	1,939	0	0	0	0	0	0
Accounts payable - Government	374	358	0	0	0	0	358	0	0
Accounts payable & accrued liabilities	43,620	26,826	405	0	14,601	1,608	2,600	7,612	0
Unearned income	95,839	110,365	0	0	0	3,578	4,735	102,052	0
Net pension liability	2,240	2,240	1,230	7	241	0	0	762	0
Deferred pension credit	387	387	212	2	41	0	0	132	0
Accumulated increase in fair value of hedging derivatives	19,631	13,740	13,740	0	0	0	0	0	0
Interfund	0	0	4,097	24	17,953	(5,038)	1,382	(18,421)	3
Mortgage bonds and notes payable, net	2,336,786	2,615,653	2,558,996	0	12,293	0	0	0	44,364
Deferred grant income	117	117	0	0	0	0	117	0	0
Deferred loan origination points	12	12	12	0	0	0	0	0	0
<b>Total Liabilities</b>	<b>2,510,989</b>	<b>2,783,609</b>	<b>2,592,548</b>	<b>33</b>	<b>45,129</b>	<b>148</b>	<b>9,192</b>	<b>92,137</b>	<b>44,422</b>
<b>NET ASSETS:</b>									
Restricted Net Assets	431,253	463,359	342,619	9,039	0	88,218	7,152	2,294	14,037
Unrestricted Net Assets	44,576	46,108	0	0	46,108	0	0	0	0
<b>Total Net Assets</b>	<b>475,829</b>	<b>509,467</b>	<b>342,619</b>	<b>9,039</b>	<b>46,108</b>	<b>88,218</b>	<b>7,152</b>	<b>2,294</b>	<b>14,037</b>
<b>Total Liabilities and Net Assets</b>	<b>2,986,818</b>	<b>3,293,076</b>	<b>2,935,167</b>	<b>9,072</b>	<b>91,237</b>	<b>88,366</b>	<b>16,344</b>	<b>94,431</b>	<b>58,459</b>

**MAINE STATE HOUSING AUTHORITY**  
**STATEMENTS OF REVENUES, EXPENSES AND CHANGES IN NET ASSETS**  
**FOR THE YEAR ENDED DECEMBER 31, 2025**  
*(IN THOUSANDS OF DOLLARS)*

	<u>Memorandum Only Combined Totals</u>		<u>Mortgage Purchase Fund Group</u>	<u>Bondholder Reserve Fund</u>	<u>General Fund</u>	<u>HOME Fund</u>	<u>Federal Programs Fund</u>	<u>Other Funds</u>	<u>Maine Energy Housing &amp; Economic Recovery Funds</u>
	<u>2024</u>	<u>2025</u>							
<b>REVENUES:</b>									
Interest from mortgages and notes	78,645	95,333	94,792	88	240	169	0	0	44
Income from investments	32,652	31,239	25,977	297	829	889	30	2,559	658
Net increase (decrease) in the fair value of investments	(2,507)	6,920	6,920	0	0	0	0	0	0
Fee income	17,057	20,807	4,636	0	1,837	0	13,932	402	0
Other revenue	629	223	52	0	89	68	14	0	0
Grant income	123,050	104,283	0	0	0	3,570	53,408	47,305	0
Income from State	29,006	24,032	0	0	0	19,715	0	0	4,317
Federal rent subsidy income	131,328	141,287	0	0	0	0	141,287	0	0
Gain on bond redemption	76	0	0	0	0	0	0	0	0
<b>Total Revenues</b>	<b>409,936</b>	<b>424,124</b>	<b>132,377</b>	<b>385</b>	<b>2,995</b>	<b>24,411</b>	<b>208,671</b>	<b>50,266</b>	<b>5,019</b>
<b>EXPENSES:</b>									
Operating expenses	24,051	26,845	0	0	26,845	0	0	0	0
Other program administrative expenses	8,937	11,277	9,284	0	665	0	961	364	3
Mortgage servicing fees	2,038	2,304	2,296	0	8	0	0	0	0
Provision for losses on loans	8	185	0	0	0	185	0	0	0
Losses on foreclosed real estate	0	50	50	0	0	0	0	0	0
Interest expense	67,418	82,701	81,736	0	0	0	0	0	965
Grant expense	150,329	126,047	0	0	0	24,175	53,424	47,382	1,066
Federal rent subsidy expense	131,220	140,911	0	0	0	0	140,911	0	0
Loss on bond redemption	0	166	166	0	0	0	0	0	0
Excess arbitrage	1,289	0	0	0	0	0	0	0	0
Allocated operating costs	0	0	14,692	86	(23,803)	0	8,946	79	0
<b>Total Expenses</b>	<b>385,290</b>	<b>390,486</b>	<b>108,224</b>	<b>86</b>	<b>3,715</b>	<b>24,360</b>	<b>204,242</b>	<b>47,825</b>	<b>2,034</b>
Net Operating Income (Loss)	24,646	33,638	24,153	299	(720)	51	4,429	2,441	2,985
Transfers between funds, net	0	0	28	0	2,252	(34)	(2,299)	53	0
Change in net assets	24,646	33,638	24,181	299	1,532	17	2,130	2,494	2,985
Net assets at beginning of year	451,183	475,829	318,438	8,740	44,576	88,201	5,022	(200)	11,052
Net assets at end of year	475,829	509,467	342,619	9,039	46,108	88,218	7,152	2,294	14,037

**MAINE STATE HOUSING AUTHORITY  
OPERATING REVENUES AND EXPENSES BUDGET VARIANCE REPORT  
FOR THE YEAR ENDED DECEMBER 31, 2025**

*(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	95,120	0	95,120	89,695	(5,425)	(6%)
Income from investments	27,103	2,589	29,692	23,765	(5,927)	(25%)
Fee income	6,473	14,334	20,807	21,450	643	3%
Other revenue	141	14	155	265	110	42%
<b>Total Revenues</b>	<b>128,837</b>	<b>16,937</b>	<b>145,774</b>	<b>135,175</b>	<b>(10,599)</b>	<b>(8%)</b>
<b>EXPENSES:</b>						
Operating expenses	17,820	9,025	26,845	27,118	273	1%
Other program administrative expenses	12,306	1,325	13,631	11,091	(2,540)	(23%)
Interest expense	81,902	0	81,902	79,135	(2,767)	(3%)
<b>Total Expenses</b>	<b>112,028</b>	<b>10,350</b>	<b>122,378</b>	<b>117,344</b>	<b>(5,034)</b>	<b>(4%)</b>
<b>Excess Revenues Over Expenses</b>	<b>16,809</b>	<b>6,587</b>	<b>23,396</b>	<b>17,831</b>	<b>(5,565)</b>	<b>(31%)</b>

**MAINE STATE HOUSING AUTHORITY  
OPERATING AND OTHER PROGRAM ADMINISTRATIVE EXPENSES  
FOR THE YEAR ENDED DECEMBER 31, 2025**

**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>				
1 Salaries	14,642,535	14,803,720	(161,185)	(1%)
2 Payroll Taxes	1,109,857	1,130,800	(20,943)	(2%)
3 Retirement	1,472,312	1,480,057	(7,745)	(1%)
4 Medical and Life Insurance	3,855,636	3,863,670	(8,034)	(0%)
5 Other Fringe Benefits	10,000	27,351	(17,351)	(174%)
6 Office Supplies	54,025	43,840	10,185	19%
7 Printing	81,550	59,700	21,850	27%
8 Membership and Dues	69,107	59,262	9,845	14%
9 Subscriptions	19,197	14,522	4,675	24%
10 Sponsorships	11,750	11,750	0	0%
11 Staff Educ/Train/Conf	236,535	126,146	110,389	47%
12 Travel/Meals - Staff Educ/Train/Conf	206,404	128,565	77,839	38%
13 Partner/Client Train/Meetings	60,827	47,081	13,747	23%
14 Travel/Meals - Partner/Client Training	134,975	97,939	37,036	27%
15 Staff Events	36,935	23,329	13,606	37%
16 Meals - Staff Events	39,693	33,934	5,759	15%
17 Leased Vehicles	183,486	172,714	10,772	6%
18 Computer Supplies	33,000	34,106	(1,106)	(3%)
19 Computer License SAAS	251,358	276,679	(25,321)	(10%)
20 Rent-Other	37,630	28,421	9,209	24%
21 Computer Maintenance	1,048,736	1,019,449	29,287	3%
22 Depreciation	1,383,500	1,319,340	64,160	5%
23 Telephone	136,950	133,732	3,218	2%
24 Employment Advertising	15,000	495	14,505	97%
25 Postage and Shipping	167,300	120,655	46,645	28%
26 Insurance	112,480	121,828	(9,348)	(8%)
27 Recording Fees	1,600	2,438	(838)	(52%)
28 Payroll Services	61,064	61,299	(235)	(0%)
29 Audit Services	172,000	173,000	(1,000)	(1%)
30 Property Expenses	571,350	595,140	(23,790)	(4%)
31 Professional Services	482,249	417,068	65,181	14%
32 Building Interest Expense	419,284	417,027	2,257	1%
<b>Total Operating Expenses</b>	<b>27,118,325</b>	<b>26,845,056</b>	<b>273,269</b>	<b>1%</b>
<b>Other Program Administrative Expenses</b>				
1 Loan foreclosure expenses	200,000	149,909	50,091	25%
2 REO expenses	50,000	7,188	42,812	86%
3 Provision for losses on loans & REOs	125,000	50,000	75,000	60%
4 Mortgage Servicing fees	2,195,000	2,304,372	(109,372)	(5%)
5 Loan Origination expenses	4,162,500	6,017,996	(1,855,496)	(45%)
6 Bond issuance expenses	1,050,000	925,069	124,931	12%
7 Trustee/Bank fees	182,000	207,936	(25,936)	(14%)
8 Program advertisements	301,400	191,823	109,577	36%
9 Bond and mortgagee insurance	26,682	26,582	100	0%
10 Variable rate bond remarket/SBPAs	645,000	722,780	(77,780)	(12%)
11 Cash flow/arbitrage/swap consultants/legal	795,500	952,371	(156,871)	(20%)
12 Homebuyer education	160,000	141,000	19,000	12%
13 US Treasury/ERA program repayment	0	655,245	(655,245)	N/A
14 Program administrator fees	1,198,119	1,279,416	(81,297)	(7%)
<b>Total Other Program Administration Expenses</b>	<b>11,091,201</b>	<b>13,631,687</b>	<b>(2,540,486)</b>	<b>(23%)</b>

**MAINE STATE HOUSING AUTHORITY  
CAPITAL BUDGET  
FOR THE YEAR ENDED DECEMBER 31, 2025**

**ATTACHMENT C**

Description	2025 Budget	2025 Actual	Budget Available	% Expended
<b>Computer Hardware:</b>				
Computer replacements (45)	60,000	67,676	(7,676)	
DMZ servers upgrade (2)	25,000	15,959	9,041	
Monitoring server upgrade	2,500	0	2,500	
	0	1,830	(1,830)	
Total computer hardware	87,500	85,465	2,035	98%
<b>Computer Software:</b>				
Enterprise multi-family housing system	182,267	182,267	-	
Amplifund grant management software	45,600	0	45,600	
Single Family loan servicing system modifications	26,950	14,160	12,790	
Single Family lender & loan tracking systems mods	10,000	0	10,000	
Multi-family loan servicing system modifications	31,160	0	31,160	
LIHEAP & Wx JAI system modifications	25,000	114,298	(89,298)	
Homeless Mgmt Information System (HMIS)	170,000	0	170,000	
Total computer software	490,977	310,725	180,253	63%
<b>Office Building:</b>				
Additional workstations & furniture	18,000	13,630	4,370	
EV Charging Station	40,000	7,956	32,044	
Potential office building improvements/repairs	45,000	90,060	(45,060)	
Audio visual equipment replacement	0	1,557	(1,557)	
	103,000	113,203	(10,203)	110%
<b>Total</b>	681,477	509,392	172,085	75%

**MAINE STATE HOUSING AUTHORITY  
MEMBERSHIPS, DUES, AND SPONSORSHIPS  
FOR THE YEAR ENDED DECEMBER 31, 2025**

Description	Amount
<b>Memberships and Dues</b>	
American Bar Association - employee dues	355
American Payroll Association - employee annual membership	305
Association for Public Policy and Analysis - employee dues	115
Association of Certified Fraud Examiners - (1) employee annual membership	245
American College of Mortgage Attorneys - employee dues	225
Board of Overseers of the Bar - (5) employee annual registration	1,710
Construction Specifications Institute - employee annual membership	375
Council of State Community Development Agencies - annual membership	1,500
Credit Builders Alliance, Inc - annual membership	995
Diversity Hiring Coalition - annual membership	300
Institute of Internal Auditors - employee annual membership	200
Information Systems Audit and Control Association - employee annual membership	210
Kennebec Board of Realtors - employee dues	199
Kennebec Valley Human Resources Association - employee dues	175
Maine Association of Mortgage Professional - employee annual membership	450
Maine Bankers Association - annual affiliate membership	995
Maine Building Officials and Inspectors Association - (6) employee membership	315
Maine Dept of Environmental Protection - employee lead inspection license	600
Maine Indoor Air Quality Council - annual membership	799
Maine Municipal Bond Bank - annual membership	50
Maine Real Estate & Development Association - annual membership	1,350
Maine State Bar Association - (2) employee annual memberships	826
Maine State Treasurer - employee annual CPA license renewal	35
Mortgage Bankers Association - annual affiliate membership	1,350
National Association of Home Builders - employee membership	95
National Association for State Community Services Programs - annual membership	986
National Council of State Housing Agencies - annual membership	35,547
National Energy & Utility Affordability Coalition - annual membership	600
National Energy Assistance Directors' Association - annual membership	7,197
National Leased Housing Association - annual membership	810
Notary Public - (1) employee renewal fees	50
Society for Human Resource Management - employee annual membership	299
Total	<u>\$ 59,262</u>
<b>Sponsorships</b>	
Maine Council on Aging - conference sponsorship	500
Aroostook County Housing Summit- conference sponsorship	500
New England Resident Service Coordinator - conference sponsor	3,000
Growsmart Summit 2024/2025 - conference sponsor	2,000
Maine Real Estate Management Association - conference sponsorship	3,000
Preble Street - conference sponsor	2,500
Realtor Green Day - conference sponsorship	250
Total	<u>\$ 11,750</u>



## Finance Department Memorandum

**To:** Board of Commissioners  
**From:** Darren Brown  
**Date:** February 5, 2026  
**Subject:** Monthly Delinquencies Report

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### MULTI-FAMILY DELINQUENCIES

The Multifamily portfolio totals \$1.3 billion with 1,419 loans as of January 31, 2026. There are no loans 60 days or more delinquent, as shown in *Exhibit 1*. The Multifamily delinquency rate is benchmarked against MaineHousing's historical rates, as shown in *Exhibit 2*.

### SINGLE-FAMILY DELINQUENCIES

The Single-Family portfolio totals \$1.4 billion with 10,778 loans as of December 31, 2025. The over 60-day delinquencies increased from 2.86% to 2.98%, and the in-foreclosures decreased from 0.68% to 0.62%. The over 60-day delinquencies amount to \$42 million, with approximately \$9 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 2.98% and the overall delinquency rate by loan count is 2.78%. MaineHousing's loan count delinquency rates compared to the loan count rates for all Maine loans are presented in *Exhibit 5*.

**Servicer Delinquencies** –Delinquencies for our largest servicer, Mortgage Servicing Solutions, increased from 3.13% to 3.37%, while the in-foreclosure rate decreased from 0.79% to 0.72%. Salem Five Mortgage Corp 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 December 2025, FHA insured loans had the highest delinquency rate by total insurance type of 5.68%, with in-foreclosures at 0.64%. When compared to the total loan portfolio, FHA insured loans had the highest delinquency rate of 1.43%, with in-foreclosures at 0.16%. Delinquencies by insurance type and the portfolio as a whole are shown in *Exhibit 6*.

FHA insured loans comprise 25% of the Single-Family portfolio and 48% of delinquencies, while RD insured loans comprise 42% of the portfolio and represent 43% 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. A total of 1,079 borrowers were assisted with various foreclosure prevention options in 2025.

The following information addresses the questions raised at last month's meeting regarding single-family delinquencies and overall loan performance:

### **Correlation of loan vintage to problem loans?**

Delinquency trends show no adverse relationship between loan vintage and performance. Although many delinquent loans were originated in the past six years, this aligns with their share of the portfolio. Newer loans are performing as expected, while higher delinquency levels are concentrated in older vintages.

Loans from 2020–2025 make up 52% of the portfolio but only 45% of delinquencies, with a delinquency rate of 6.24% compared to 8.21% for older loans. The elevated delinquency rate in older vintages reflects the refinancing or payoff of stronger borrowers over time, leaving a higher concentration of weaker credits.

### **Any concerns about loans performing?**

At this time, we are not seeing indications that would raise significant concern about overall loan performance. The single-family portfolio continues to perform well, supported by stable delinquency, foreclosure, and charge-off metrics.

While delinquency rates have risen across all stages, the increases do not signal a material deterioration in credit quality. Current levels remain below historical norms and within our established benchmark rates. The upward trend appears to be broad-based and largely driven by external economic pressures such as inflation, higher consumer debt burdens, and ongoing affordability challenges rather than issues specific to the portfolio.

We are paying particular attention to the FHA segment. The volume of purchased FHA loans has grown in recent years and delinquency rates within this group have increased more rapidly than in other segments. This trend is due in part to recent FHA policy changes and reduced availability of certain loss-mitigation tools. While we will continue to monitor this segment, it is not currently a source of significant concern.

### **Any specific actions be taken?**

We are not implementing any new measures beyond our established loss mitigation and foreclosure prevention practices at this time. However, we continue to actively monitor delinquency trends and loan performance to identify emerging risks early.

Our team works closely with servicers and borrowers experiencing financial difficulty to help them stay current on their obligations. A range of assistance options remains available for borrowers who may be at risk of default, including structured payment plans, loan modifications, and support through the Maine HOPE program. These tools allow us to address issues promptly and help borrowers maintain long-term loan sustainability.

# Multi-Family Delinquent Loans

**MAINE STATE HOUSING AUTHORITY  
MULTI-FAMILY DELINQUENCIES  
1/31/2026**

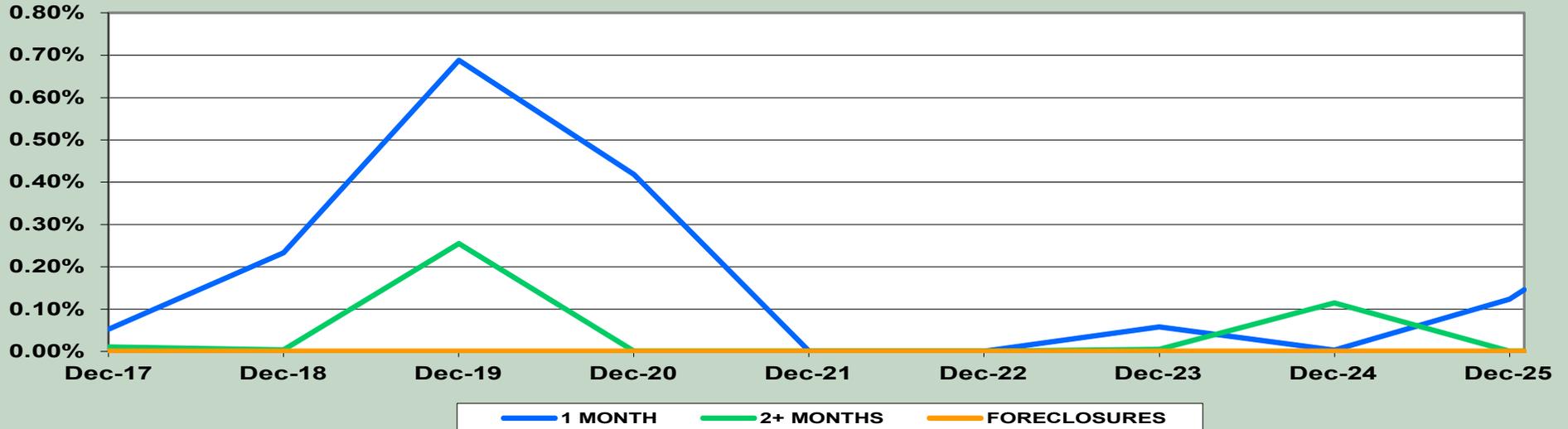
<b>Section 8</b>					ORIGINATION	DELINQUENT		
BORROWER	LEVEL PMT	PTD	LOCATION	PROJECT OWNER	DATE	1 MONTH	2 MONTHS	3+ MONTHS
DURBIN APARTMENTS	2,227.03	12/01/25	WATERVILLE	WATERVILLE HOUSING AUTHORITY	06/04/04	177,596.00	0.00	0.00
DURBIN APARTMENTS	4,383.36	12/01/25	WATERVILLE	WATERVILLE HOUSING AUTHORITY	06/04/04	349,559.00	0.00	0.00
						527,155.00	0.00	0.00
<b>Rental Housing</b>					ORIGINATION	DELINQUENT		
BORROWER	LEVEL PMT	PTD	LOCATION	PROJECT OWNER	DATE	1 MONTH	2 MONTHS	3+ MONTHS
COURT ST APARTMENTS*	0.01	10/01/07	AUBURN	COURT STREET SENIOR HOUSING AS		1,036,005.00	0.00	0.00
COURT ST APARTMENTS*	0.01	10/01/07	AUBURN	COURT STREET SENIOR HOUSING AS		306,196.00	0.00	0.00
						1,342,201.00	0.00	0.00
<b>Supportive Housing &amp; Other</b>					ORIGINATION	DELINQUENT		
BORROWER	LEVEL PMT	PTD	LOCATION	PROJECT OWNER	DATE	1 MONTH	2 MONTHS	3+ MONTHS
						0.00	0.00	0.00
<b>Grand Total</b>						1,869,356.00	0.00	0.00
<b>% of Portfolio Delq 60+ days</b>	<b>0.00%</b>							
<b>Total Number of Loans</b>	<b>1,419</b>							

\* Loans past maturity date



# Multi-Family Delinquency & Foreclosure Trends

**MULTI-FAMILY DELINQUENCY AND FORECLOSURE RATES**



	OUTSTANDING PRINCIPAL	1 MONTH		2+ MONTHS		FORECLOSURES	
		DOLLARS	RATE	DOLLARS	RATE	DOLLARS	RATE
Jan-26	\$ 1,283,028,397	\$ 1,869,356	0.15%	\$ -	0.00%	\$ -	0.00%
Dec-25	\$ 1,263,060,892	\$ 1,557,982	0.12%	\$ -	0.00%	\$ -	0.00%
Dec-24	\$ 1,099,201,435	\$ 30,700	0.00%	\$ 1,256,541	0.11%	\$ -	0.00%
Dec-23	\$ 898,515,001	\$ 518,845	0.06%	\$ 45,709	0.01%	\$ -	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%



# Single-Family Delinquent Loans

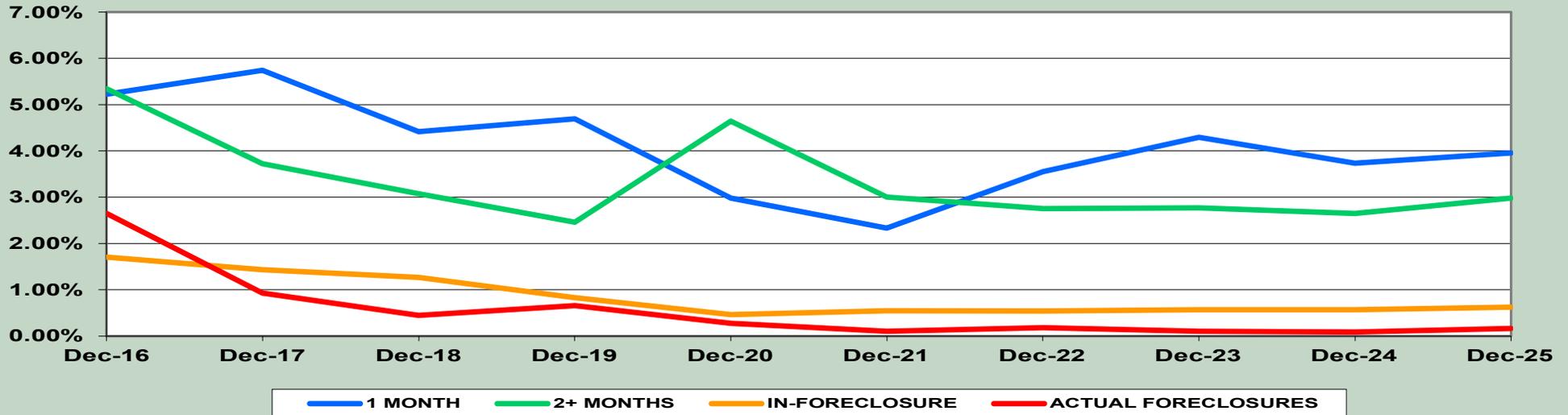
## Maine State Housing Authority Single-Family Delinquencies by Servicer 12/31/2025

SERVICER	% OF PORTFOLIO	% of Portfolio Delq 60 + days	OUTSTANDING PRINCIPAL	----- 1 MONTH	DELINQUENT 2 MONTHS	----- 3+ MONTHS	IN- FORECLOSURE
MORTGAGE SERVICING SOLUTIONS	76.69%	3.37%	1,077,714,966.97	48,077,775.28	9,413,027.61	19,093,803.14	7,796,312.13
BANGOR SAVINGS BANK QS	10.49%	1.51%	147,415,549.59	2,167,264.12	495,834.87	1,569,789.88	166,185.13
BANGOR SAVINGS BANK	6.56%	2.13%	92,158,384.40	2,624,321.87	945,141.97	815,849.95	198,638.02
CAMDEN NATIONAL BANK UK	6.25%	1.61%	87,774,847.49	2,705,730.54	125,546.25	718,284.34	566,266.76
SALEM FIVE MORTGAGE CORP	0.01%	0.00%	135,913.61	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>100.00%</b>	<b>2.98%</b>	<b>1,405,199,662.06</b>	<b>55,575,091.81</b>	<b>10,979,550.70</b>	<b>22,197,727.31</b>	<b>8,727,402.04</b>



# Single-Family Delinquency & Foreclosure Trends

**SINGLE-FAMILY DELINQUENCY AND FORECLOSURE RATES**

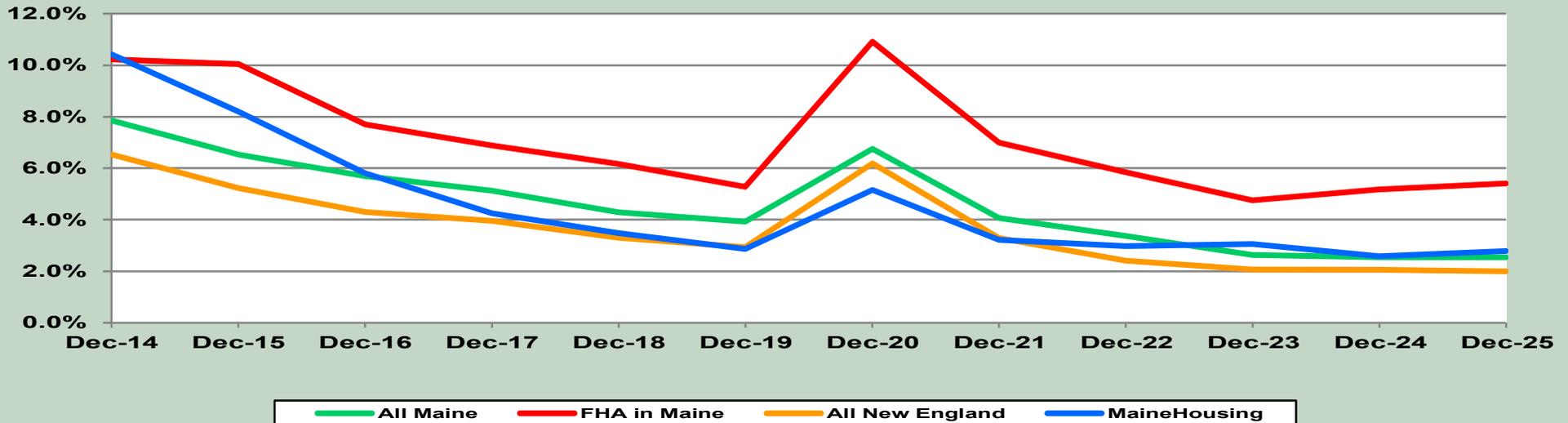


	OUTSTANDING PRINCIPAL		1 MONTH		2+ MONTHS		IN-FORECLOSURE		ACTUAL FORECLOSURES	
	DOLLARS	RATE	DOLLARS	RATE	DOLLARS	RATE	DOLLARS	RATE	DOLLARS	RATE
Dec-25	\$ 1,405,199,662	3.95%	\$ 55,575,092	2.98%	\$ 41,904,680	2.98%	\$ 8,727,402	0.62%	\$ 2,284,255	0.16%
Dec-24	\$ 1,184,161,154	3.73%	\$ 44,223,429	2.65%	\$ 31,339,302	2.65%	\$ 6,758,973	0.57%	\$ 1,045,136	0.09%
Dec-23	\$ 1,053,014,623	4.29%	\$ 45,215,476	2.77%	\$ 29,205,657	2.77%	\$ 5,986,311	0.57%	\$ 1,043,395	0.10%
Dec-22	\$ 958,984,521	3.55%	\$ 33,996,366	2.75%	\$ 26,378,301	2.75%	\$ 5,183,906	0.54%	\$ 1,733,447	0.18%
Dec-21	\$ 887,303,920	2.33%	\$ 20,685,547	3.00%	\$ 26,645,647	3.00%	\$ 4,806,968	0.54%	\$ 941,490	0.11%
Dec-20	\$ 960,761,414	2.98%	\$ 28,645,024	4.64%	\$ 44,603,599	4.64%	\$ 4,471,656	0.47%	\$ 2,617,001	0.27%
Dec-19	\$ 967,171,381	4.69%	\$ 45,399,415	2.46%	\$ 23,774,547	2.46%	\$ 8,037,512	0.83%	\$ 6,357,994	0.66%
Dec-18	\$ 916,608,577	4.42%	\$ 40,526,473	3.07%	\$ 28,155,105	3.07%	\$ 11,647,401	1.27%	\$ 4,056,247	0.44%
Dec-17	\$ 844,497,676	5.74%	\$ 48,457,930	3.72%	\$ 31,454,643	3.72%	\$ 12,099,518	1.43%	\$ 7,847,858	0.93%
Dec-16	\$ 799,557,471	5.23%	\$ 41,780,468	5.34%	\$ 42,682,410	5.34%	\$ 13,625,991	1.70%	\$ 21,142,137	2.64%



# Single-Family Delinquency Comparison Trends

**MAINEHOUSING, FHA, ALL STATE & ALL NEW ENGLAND DELINQUENCY RATE COMPARISON**



**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*	124,870	0.69%	0.99%	0.87%	2.55%
FHA for State*	17,149	1.72%	2.33%	1.36%	5.41%
All New England*	1,739,909	0.69%	0.88%	0.43%	2.00%
MaineHousing**	10,778	0.77%	1.44%	0.57%	2.78%

\*This information is obtained from MBA's National Delinquency Survey for the third quarter of 2025.

\*\*MaineHousing's overall delinquency rate based on loan dollars is 2.98%, whereas rates in this exhibit are based on loan count.



# Single-Family Delinquencies by Mortgage Insurer

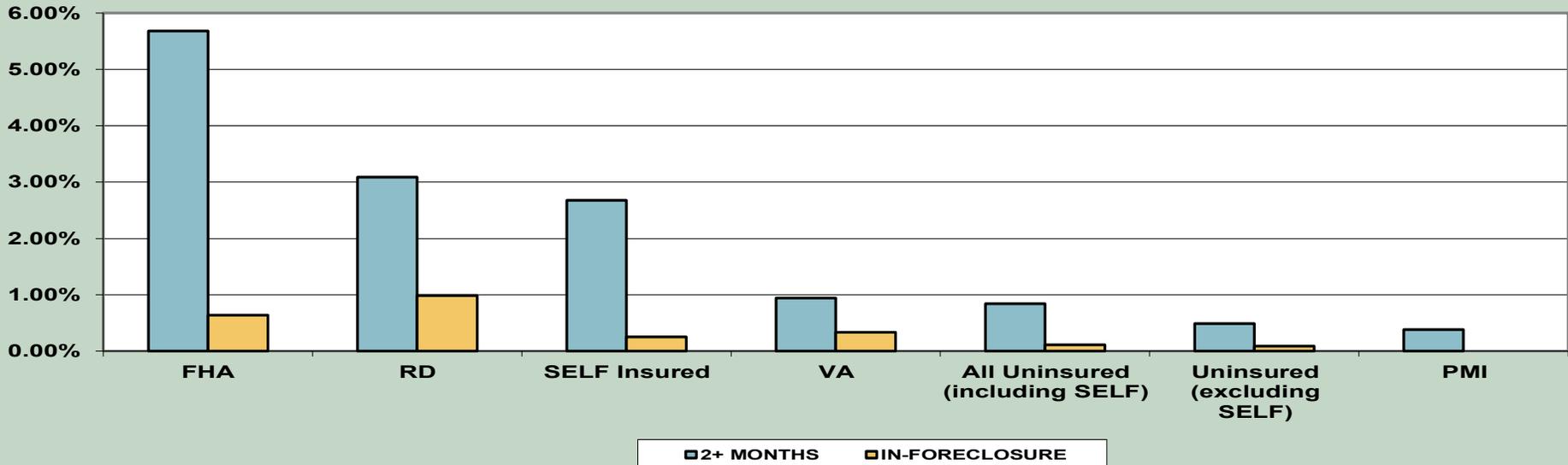
**As A Percent of Total Insurance Type  
12/31/2025**

TYPE	2+ MONTHS	IN-FORECLOSURE
FHA	5.68%	0.64%
RD	3.09%	0.99%
SELF Insured	2.68%	0.25%
VA	0.95%	0.33%
All Uninsured (including SELF)	0.84%	0.11%
Uninsured (excluding SELF)	0.49%	0.09%
PMI	0.38%	0.00%

**As A Percent of Total Loan Portfolio  
12/31/2025**

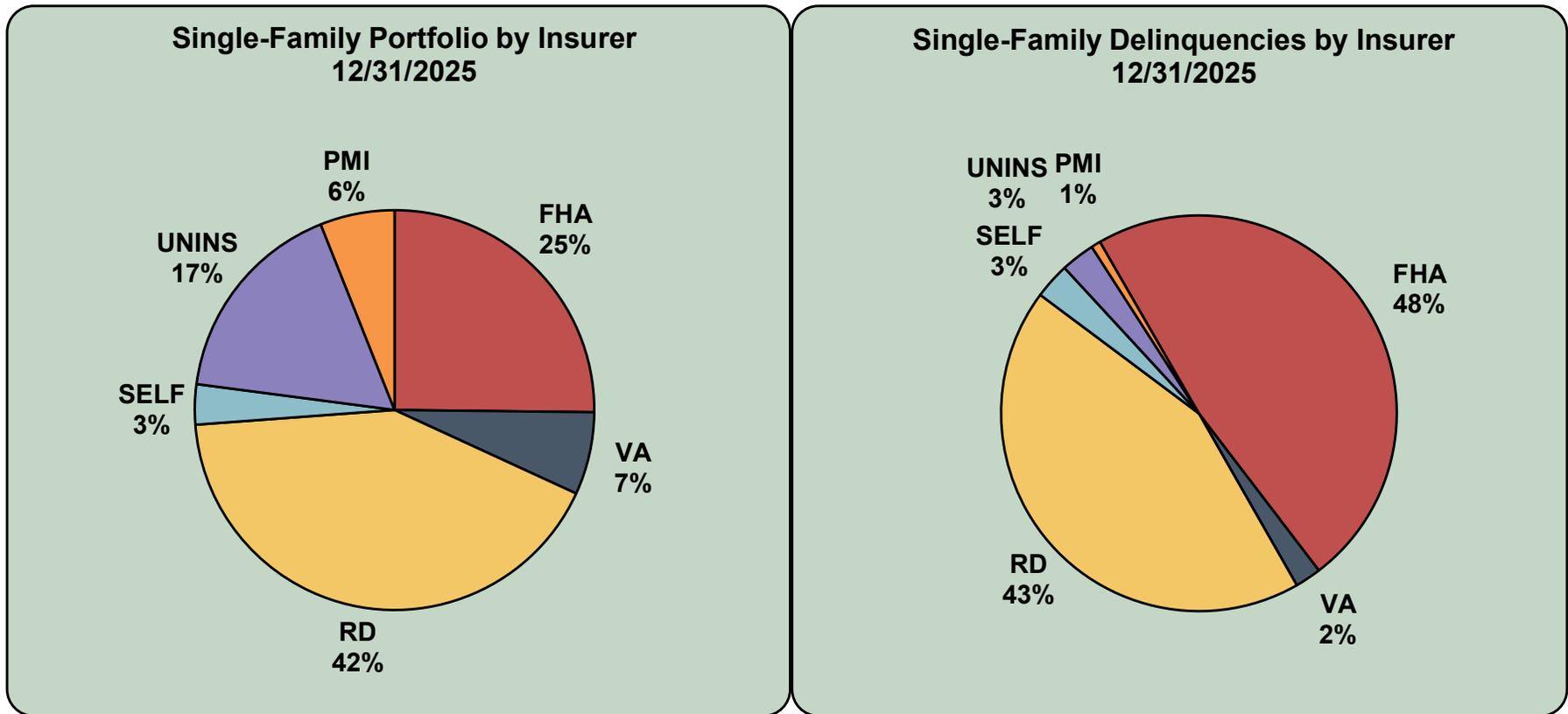
TYPE	2+ MONTHS	IN-FORECLOSURE
FHA	1.43%	0.16%
RD	1.30%	0.41%
All Uninsured (including SELF)	0.17%	0.02%
SELF Insured	0.09%	0.01%
Uninsured (excluding SELF)	0.08%	0.01%
VA	0.06%	0.02%
PMI	0.02%	0.00%

**SINGLE-FAMILY DELINQUENCY RATES BY INSURER TYPE**

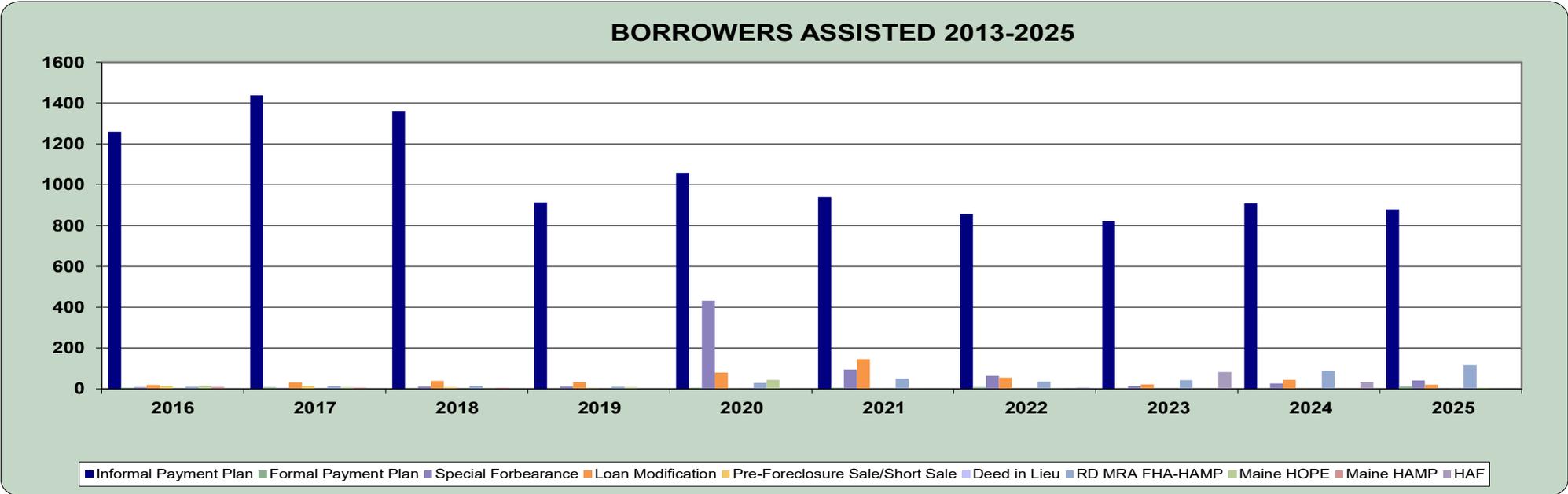


# Single-Family Delinquencies by Mortgage Insurer

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	Deed in Lieu	RD MRA FHA-HAMP	Maine HOPE	Maine HAMP	HAF	Total Workouts
Dec-25	879	12	42	21	1	1	116	6	1	0	1079
Dec-24	909	4	27	44	1	0	88	1	1	32	1107
Dec-23	822	3	15	22	0	0	43	2	1	81	989
Dec-22	857	8	63	54	0	0	35	4	0	7	1028
Dec-21	939	5	94	146	2	0	50	2	0	0	1238
Dec-20	1058	5	432	79	3	0	29	44	2	0	1652
Dec-19	914	3	12	32	4	0	10	8	0	0	983
Dec-18	1361	4	12	39	8	0	15	3	6	0	1448
Dec-17	1437	8	4	31	14	0	14	8	7	0	1523
Dec-16	1259	6	8	19	15	0	10	16	9	0	1342

Actual Foreclosures

	Number of Foreclosures	Number of Loans in Portfolio	Percentage of Portfolio
Dec-25	20	10,778	0.19%
Dec-24	12	10,239	0.12%
Dec-23	16	9,927	0.16%
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%



**Homeless Initiatives Department Memorandum**

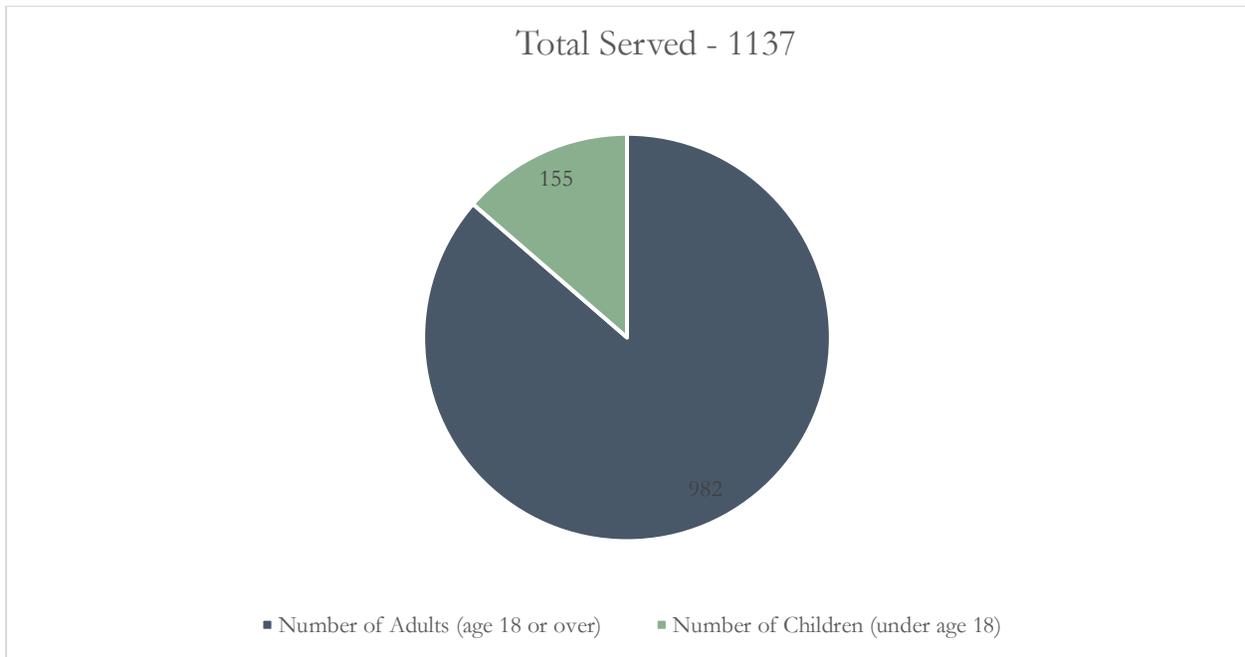
**To:** Board of Commissioners  
**From:** Kelly Watson, Director of Homeless Initiatives  
**Date:** February 10, 2026  
**Subject:** Homeless Initiatives Report

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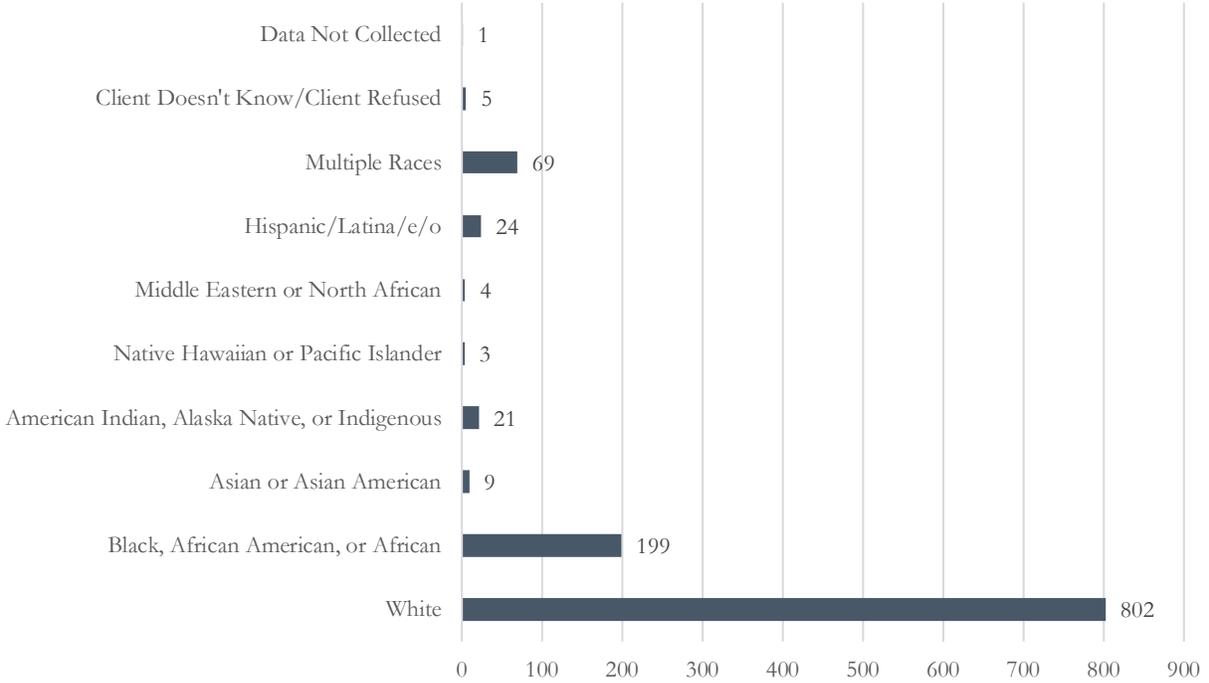
**Homeless Data – January 2026**

The following are the monthly statistics for January:

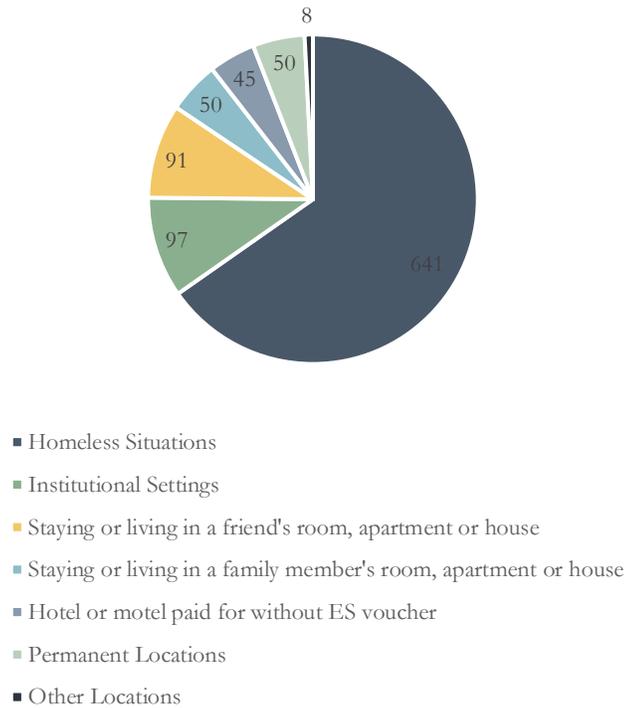
1. The total number of people served in ESHAP funded shelters (1137) decreased by 30 individuals from December to January. This number does not include many of the Asylum Seekers in Portland as well as those served in hotels through GA, or those seeking emergency shelter with a Victim Service Provider.
2. Racial equity – the percentage of people of color increased from 27 in December to 29 in January. The number of those who identify as Hispanic/Latina/e/o decreased from 27 in December to 24 in January.
3. The number of Exits to Permanent Housing increased from 61 in December to 80 in January. The total exits from shelter to any location was down by 37 in January from the previous period.



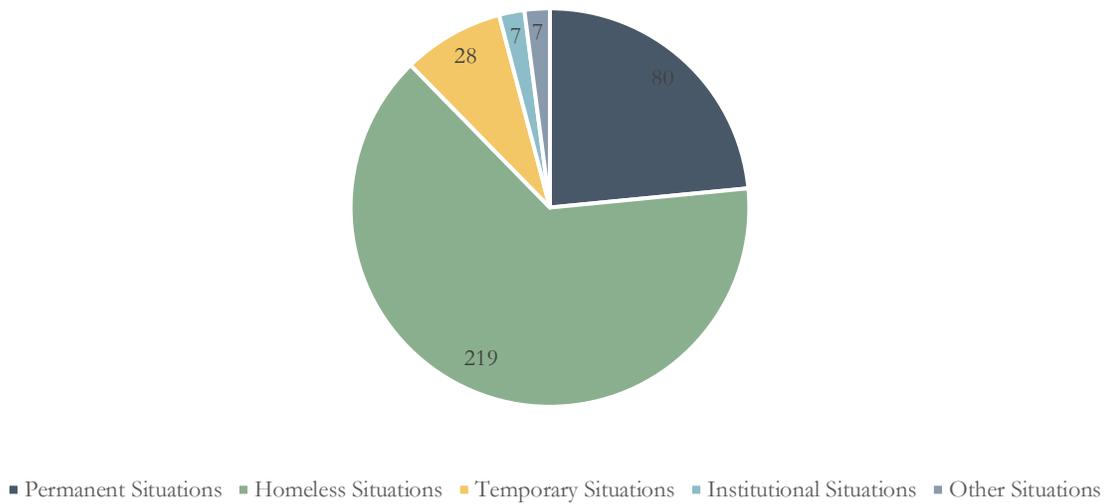
### Number of People Served by Race



### Residence of Clients Prior to Entry



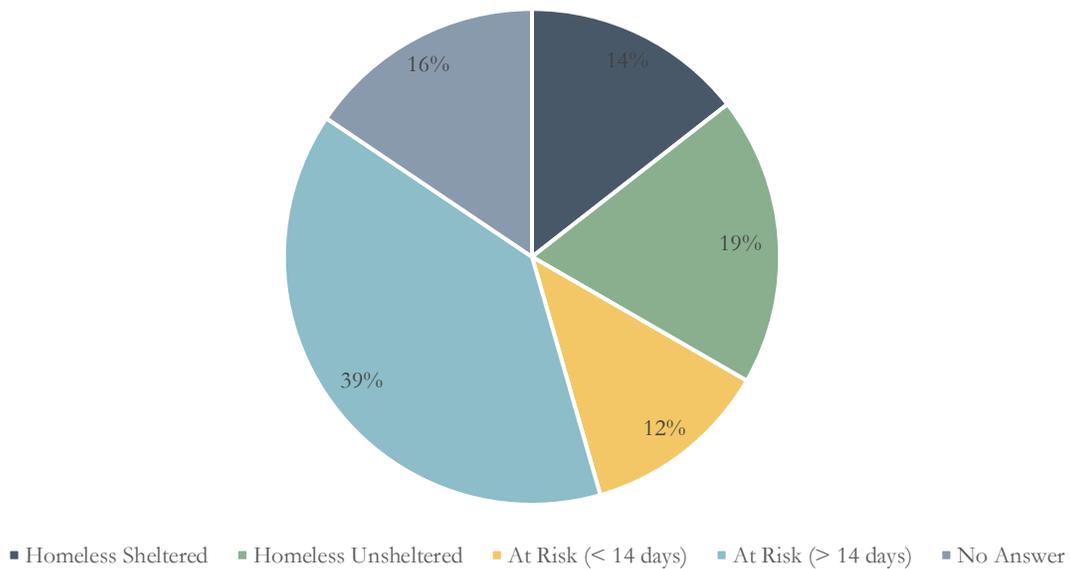
Residence of Clients after Entry



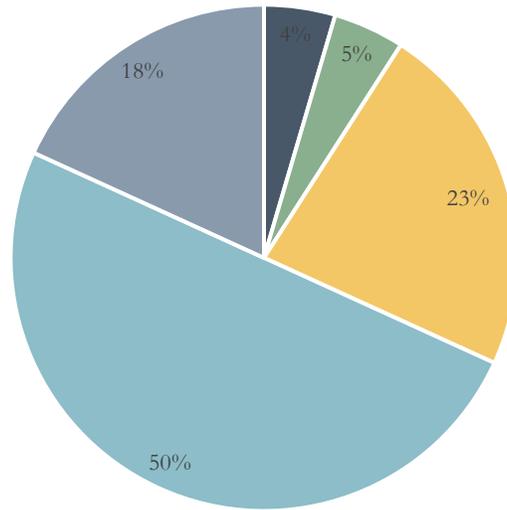
**Housing Problem Solving (HPS) Data**

In the month of January, 90 households were served in the Housing Problem Solving Program. This number does not include those served at Victim Service Provider organizations. Of the 22 households exited from the program in January, 21 were reported to have a resolved housing crisis. Forty three percent of the households served reported having a disabling condition. The charts below break down household housing status at entry for all households, reason for client outreach, and type of financial assistance provided for those who exited in January.

HPS Housing Status at Entry - Total Served 90

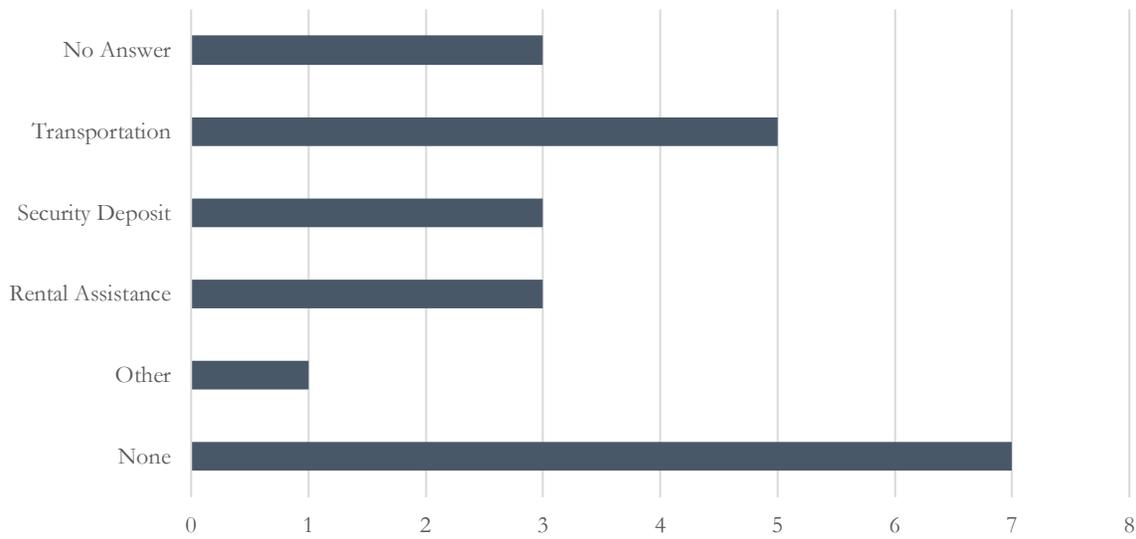


Housing Problem Solving January Reason for Call



- Eviction/Foreclosure
- Lack of Transportation
- Rental/Mortgage Arrears
- Illness/Hospitalization
- Loss of Income/Lack of Monetary Resources

Housing Problem Solving January- Type of Financial Intervention



### **HMIS Presentations**

Following the transition of HMIS Lead Agency to ICA, the organization gave some important presentations in the month of January. ICA presented to the Maine CoC Board on the full assessment that they had conducted of the HMIS system, policies, and processes. This information will be incredibly helpful to the CoC as they move forward with ICA on setting data priorities and supporting efforts of continuous improvement. ICA also presented to a large group of service providers in the Lewiston/Auburn area to share more information about HMIS and how it might be able to assist the community in collecting data that has not been collected in HMIS to date. Service providers without specific federal funding are not mandated to contribute data to the HMIS, and it is often a heavy lift to volunteer to do so. This was an exciting meeting, as it involved a group of providers who are interested in learning how they might be able to contribute data to the larger system.

### **Service Hub Updates – Point in Time Count**

The Point-in-Time (PIT) Count was conducted on January 26<sup>th</sup>, with service-based days carried out the rest of that week. Since there was a large snowstorm on the 26<sup>th</sup>, some Point-in-Time Count activities were postponed, but despite those challenges, most Hubs were able to survey the majority of the unsheltered population that week. Many Hubs had also collected donations for warming kits, dignity bags, and warm clothing items. Hundreds of these kits were assembled and given out across the state. Although we do not have an official count of the number of surveys administered yet, most Hubs report a larger number of surveys conducted than in previous years, which does not necessarily reflect an increase in homelessness, but rather an increase in efforts to obtain a more accurate count. The Hub 7 (Penobscot & Piscataquis Counties) Coordinator stated, "Volunteers went to the nightly warming centers on the night of the count and [went] into the Daytime and Warming Centers all week, as well as other community locations to catch people we have missed. Warming centers were incredible partners throughout the process, they have welcomed volunteers and helped facilitate connections so we could survey as many people as possible. Many local providers and community members have volunteered to support this year. This was truly a community effort!"

### **Hub Data**

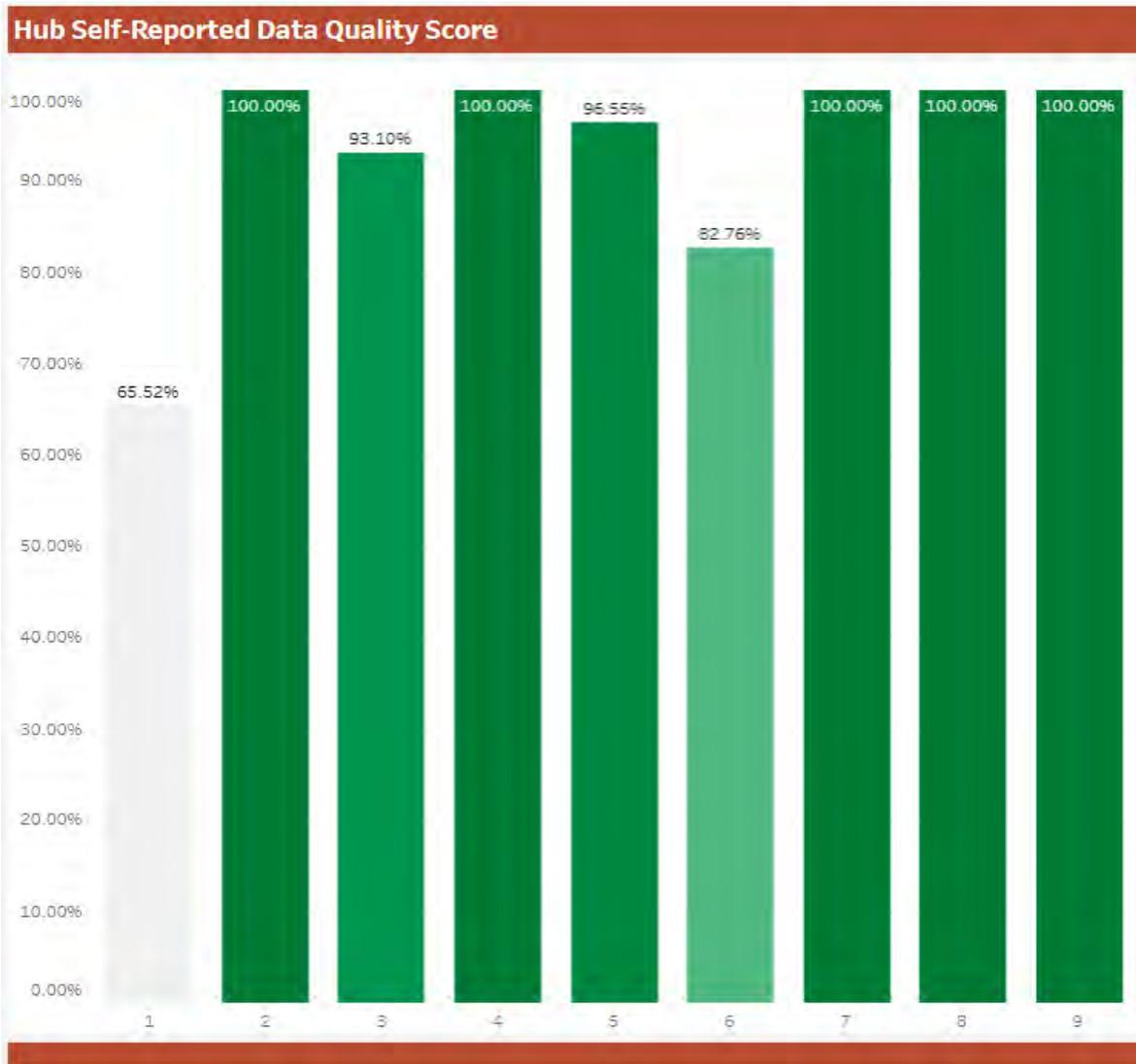
Data quality and reliability for both the Hubs and the state are critical in advancing our mission. Having an accurate and complete picture of the need in our state will aid us in understanding where available services and housing resources are not meeting that need. From that information, Hubs and statewide entities can make strategic decisions around service provision and housing resources.

In the Community Solutions Built for Zero framework there are two major milestones that a community has to reach to achieve data quality. The first is to answer yes to all of the questions on the population scorecard. There are three populations, all single individuals, families, and youth and young adults. Each scorecard contains 29 questions covering three areas, data contribution, data collection, and race equity. When all questions related to the three areas are answered with a yes, the community has a perfect scorecard that is reviewed and approved by Community Solutions. The next step is to ensure data reliability. This is measured by the community's data having less than a 15% margin of error for four consecutive months. This means the community's actively homeless numbers and inflow and outflow numbers balance out. Currently five Hubs have a perfect scorecard, (2, 4, 7, 8, and 9) and are tracking for data reliability. The remaining four Hubs continue to work on flipping their scorecard questions to a "yes". The areas that are most challenging for these Hubs are related to data contributions and can be attributed to their rural nature and the lack

of service providers to meet the need. While Hubs try to find creative solutions within their communities to overcome the last barriers, it is apparent that there is not adequate outreach across the entire state or service providers to meet the need of people experience homelessness.

Currently, we are onboarding a Statewide Data Lead position in collaboration with the United Way of Southern Maine who applied through Community Solutions for capacity building grant. This is funding for a 2-year position to help with supporting all Hubs. The position will help agencies that do not have capacity to enter data into HMIS with data entry and ongoing workflows for sustainability, work on provider data quality, and use data to track how initiatives are tested for their desired outcomes at the Hub level.

Maine can still reach quality data at a statewide level because the largest homeless populations are in Hubs that have already produced a perfect scorecard and are tracking for data reliability. Maine may be the first state to achieve statewide data quality within the Built for Zero initiatives across the county.



Question	Hub Still Addressing
Is the geographic coverage of your outreach clearly mapped out, informed by your data and regularly assessed, to ensure you are able to reach all unsheltered individuals within your community?	6
Have you coordinated your outreach, ensuring that your outreach teams are deployed at the locations and the times that they are mostly likely to effectively engage with unsheltered homeless individuals, while minimizing duplication between providers?	1 and 6
Do you have a documented outreach policy that clearly states how your outreach teams will be deployed and how they work with each other to swiftly connect individuals to their self-determined needs?	1 and 6
Do you have consistent, coordinated and reliable outreach and in-reach efforts across your geographic coverage area that gives you confidence that at least 90% of the unsheltered population is captured on your BNL?	6
Are 90% of CoC-funded and non-CoC-funded providers reporting data into your by-name list?	1
Are approximately 90-100% of currently homeless single adult individuals served by the providers reporting into your by-name list?	1 and 5
Is your by-name list able to collect data on all currently homeless single adults in your community, including individuals fleeing domestic violence?	1 and 3
Has your community established a written policy that specifies the number of days of inactivity (i.e. the person cannot be located) after which a person's status will be changed to "inactive," and which includes protocols to attempt to locate an individual before they are moved to inactive status?	1 and 3
Does that written policy account for changing an individual's status to 'inactive' based on a client's verified absence from the community before the specified number of days has elapsed? (e.g. reunited with family in a different community, death etc.)	1
Does that written policy account for individuals on your list who are entering an institution (e.g. jail or hospital) where they are expected to remain for 90 days or fewer?	1 and 6
Does your community have a way to track actively homeless individuals who have not consented to services and/or assessment at this time?	1
Does your community have policies and protocols in place for keeping your by-name list up to date and accurate, including timelines for provider data submission and ongoing quality assurance protocol?	1

## Homeownership Department Memorandum

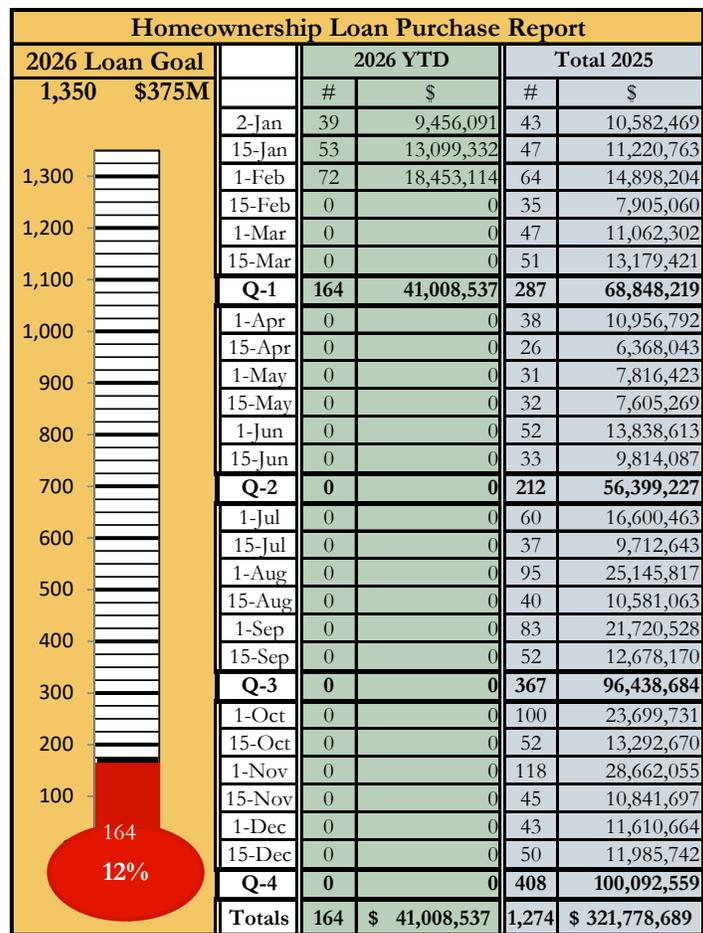
**To:** MaineHousing Board of Commissioners

**From:** Patricia Harriman, Director of Homeownership

**Date:** February 9, 2026

**Subject:** Monthly Report – Homeownership Department

### PRODUCTION UPDATE



Monthly Loan Reservations: 02/02/26	
#	\$ Volume
67	\$ 16,769,463

Loan Pipeline as of: 02/02/26	
#	\$ Volume
183	\$ 44,749,134

Loan Reservation Comparison					
January 2025		January 2026		2025 vs 2026	
#	\$ Volume	#	\$ Volume	#	\$ Volume
220	\$53,908,647	183	\$ 44,749,134	-17%	-17%

## **PROGRAM HIGHLIGHTS:**

The new year rolls in with the anticipation of celebrating past years success, embarking on new goals and preparing for the challenges that await us. As Maine settles in, the new year brings with it some balance as well as hope and optimism for the year ahead. The market is showing improvement in inventory and a mostly balanced, slightly-stable priced environment.

Affordability remains in the forefront of everyone's mind, from rising home prices that reached a median sales price of \$405,000 and market rates averaging the mid to high 6%. Buyers are finding more homes on the market, resulting in more time to evaluate their decisions which in turn is leaving homes on the market about 54 days – up modestly from previous months. Maine's housing market is a balanced market between buyers and sellers with neither side holding overwhelming leverage as it did in years past.

What does this mean for the First Time homebuyer program at Mainehousing? As year-to-date numbers reflect, we are trending at or slightly higher than the same time in 2025. Realtors and lenders are reporting that the market has hit its slow point as is customary before spring hits and sellers begin listing their homes, but many are reaching out with indications that as winter ends and spring begins more sellers and buyers are ready to take the next step. First Generation borrowers continue to utilize the significant rate reduction and increased grant funds. 39 borrowers have utilized the program year to date while the majority of borrowers utilize the traditional Advantage program.

At the recent Tri State Conference in New Hampshire attended by Homeownership Director, Patricia Harriman, economist Jason Hwang forecasted rates will remain stable throughout 2026, likely with only two rate cuts by the Federal Reserve after June. Indications are that home loan rates will remain in the 6% range, home prices will increase at much lower levels and the market will still remain in the somewhat balanced seller buyer trend for the foreseeable future. Inflation remains a key conversation point and housing and rent prices continue to be the biggest factors in moving the needle to get the inflation numbers at or near the 2% benchmark. Interestingly, as Hwang compared job markets, open job positions and available real estate listings, of the New England states, Maine ranks as the highest for having more working people, more job postings and significantly more homes on the market – all positive trends for our state.

## **EDUCATION AND OUTREACH:**

The month of January brought a new outreach event to the Homeownership Department's doorstep, the Augusta Maine Wedding Show! This event brought in Brides and Grooms from all over central Maine, looking for vendors and items to complete their celebrations. As couples begin planning their nuptials many also start planning home buying, a great event for us to attend in the interest of talking directly with potential first-time homebuyers. In addition to engaging with potential homebuyers, Maggie Silva, Outreach and Education Coordinator, was also able to obtain contact information for future follow-up with the attendees. This allows them to be added to our newsletter list to gain more knowledge as they begin their journey to homeownership in the future.



Maggie Silva, Outreach and Education Coordinator and Jen Pare, Mortgage Compliance Officer

Maggie is also continuing to reach out to borrowers through email after each transfer is processed. The open rate of the email is about 60% and the click through rate is about 22% for the surveys that are sent out asking for the borrower's feedback. At the end of January, Maggie also sent out the quarterly Homeownership newsletters to our Homeownership Partners and previous borrowers for the first quarter of the year. The open rate of the Realtor Newsletter was 61% with a click-through rate of 22%. The open rate of the lender newsletter was 34% with a click-through rate of 45%. The open rate of the borrower newsletter was 47% with a click-through rate of 20%.

The goal is to continue to reach borrowers, lenders and realtors to gain insight into our program, what works, what they would like to see and to hear the success stories of our buyers.

The months ahead will have our team focused on outreach with new lender training, educating our realtor partners and preparing to celebrate the successes of 2025 with our partners.

**Housing Choice Vouchers Department Memorandum**

**To:** MaineHousing Board of Commissioners

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

**Date:** February 17, 2026

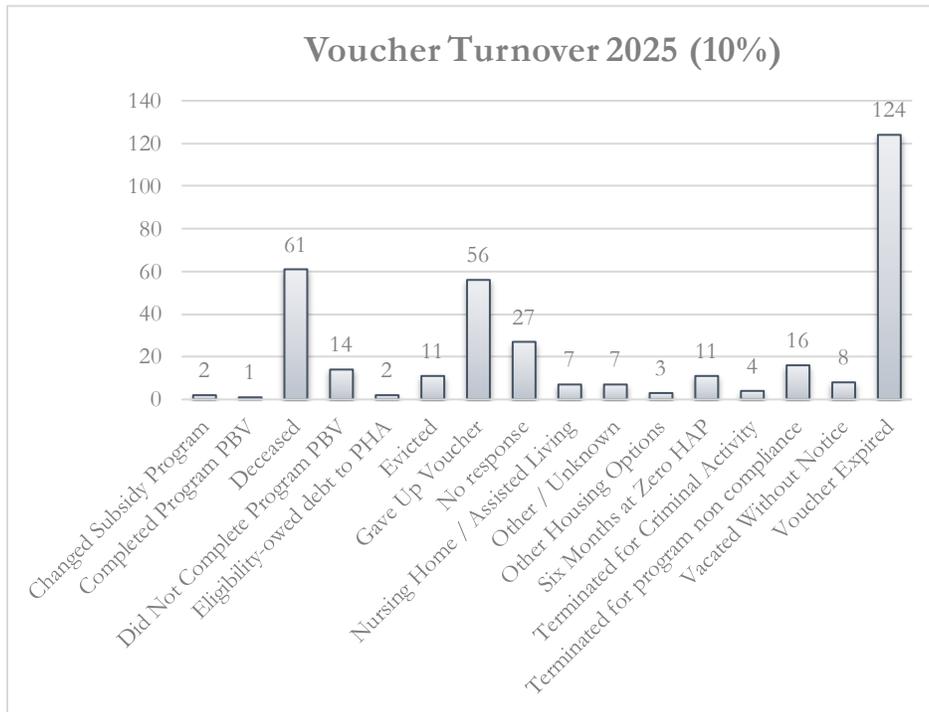
**Subject:** Monthly Report – Housing Choice Voucher Program

**Program Updates:**

**HAP Utilization-**

HUD expects a PHA to maintain a utilization rate of at least 98% of the total contract units or the total funding amount allocated. For FY2025 MaineHousing’s HCV program utilized 98.5% of its total funding. The goal is to always fully utilize all the funding available without overspending and going into shortfall. Shortfall would mean having to terminate voucher holders from the program to stay under budget.

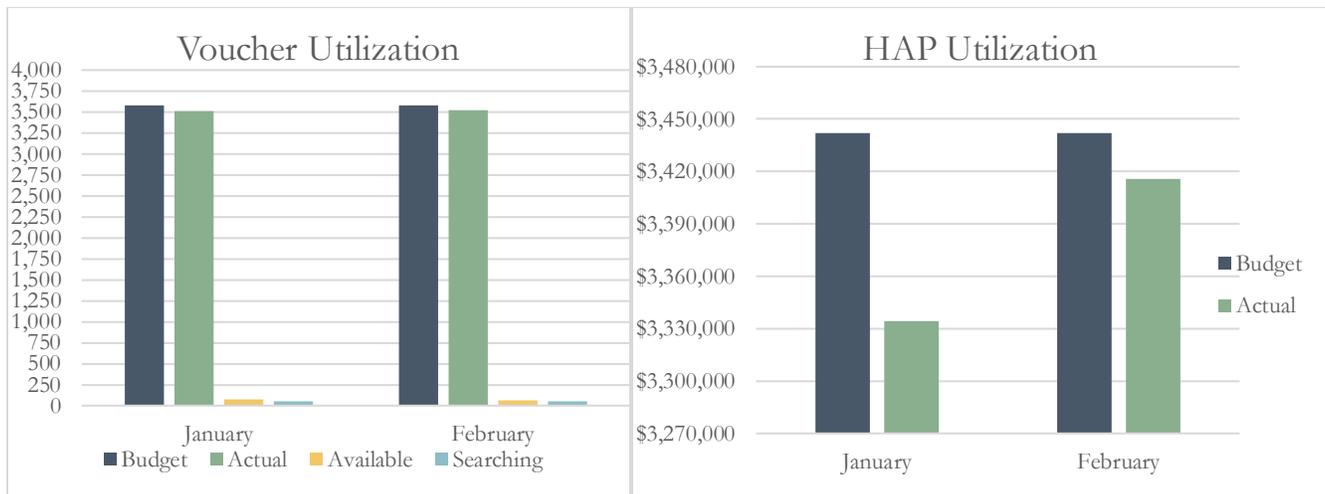
We work with a projection tool that helps us predict our spending based on our average turnover rate and the success rate of people searching for housing.



<b>Success Rate 2025</b>	67%
% leased in 30 days	36%
% leased in 30 to 60 days	48%
% leased in 60 to 90 days	10%
% leased in 90 to 120 days	3%
% leased in 120 to 150 days	3%

There are many factors that play into whether the vouchers we issue are used, when they are used, and what they will cost the PHA for assistance. Because of these factors we may not utilize the full funding allotted by HUD. For example, in 2025 we ended the year with funding to support 87 additional vouchers based on the average per unit cost of \$962 and had 65 voucher holders searching for housing. The units that are

eventually leased may cost more than the average per unit costs; therefore, we must ensure that we have the funds to support the voucher holders who are searching and are always balancing how many vouchers to issue with the amount of funding we have remaining.



## Restart Update:

What is Restart?

MaineHousing has branded our HUD FSS Program as Restart. The escrow accounts are funded by the HCV Program. We receive a HUD FSS Coordinator grant supporting two Restart coaches.

Family Self Sufficiency Program- [www.hud.gov](http://www.hud.gov)

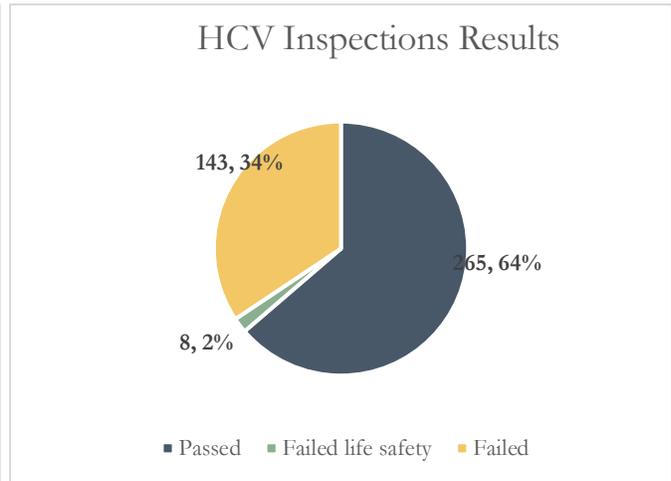
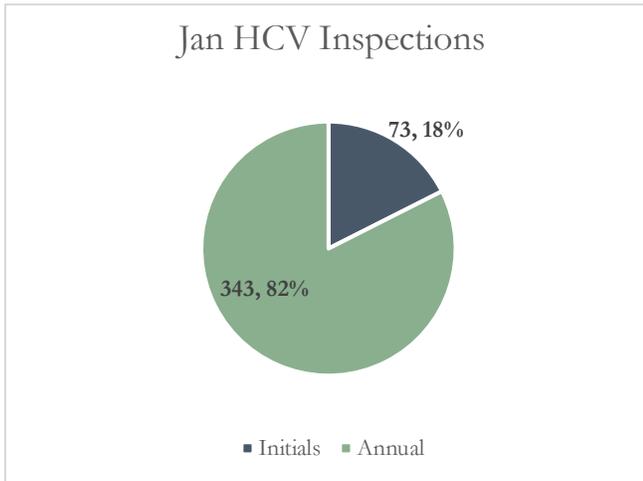
Promotes the development of local strategies to coordinate public and private resources that help housing choice voucher program participants, public housing tenants, and tenants in the Section 8 Project-Based Rental Assistance (PBRA) program obtain employment that will enable participating families to achieve economic independence and reduce dependence on welfare assistance and rental subsidies.

Nature of Program: The FSS program is administered by public housing agencies (PHAs) with the help of program coordinating committees (PCCs). The PHA/owner and an adult member of each participating family execute a Contract of Participation, generally for five years with a possible two-year extension for good cause, incorporating the specific training and services plan for the family.

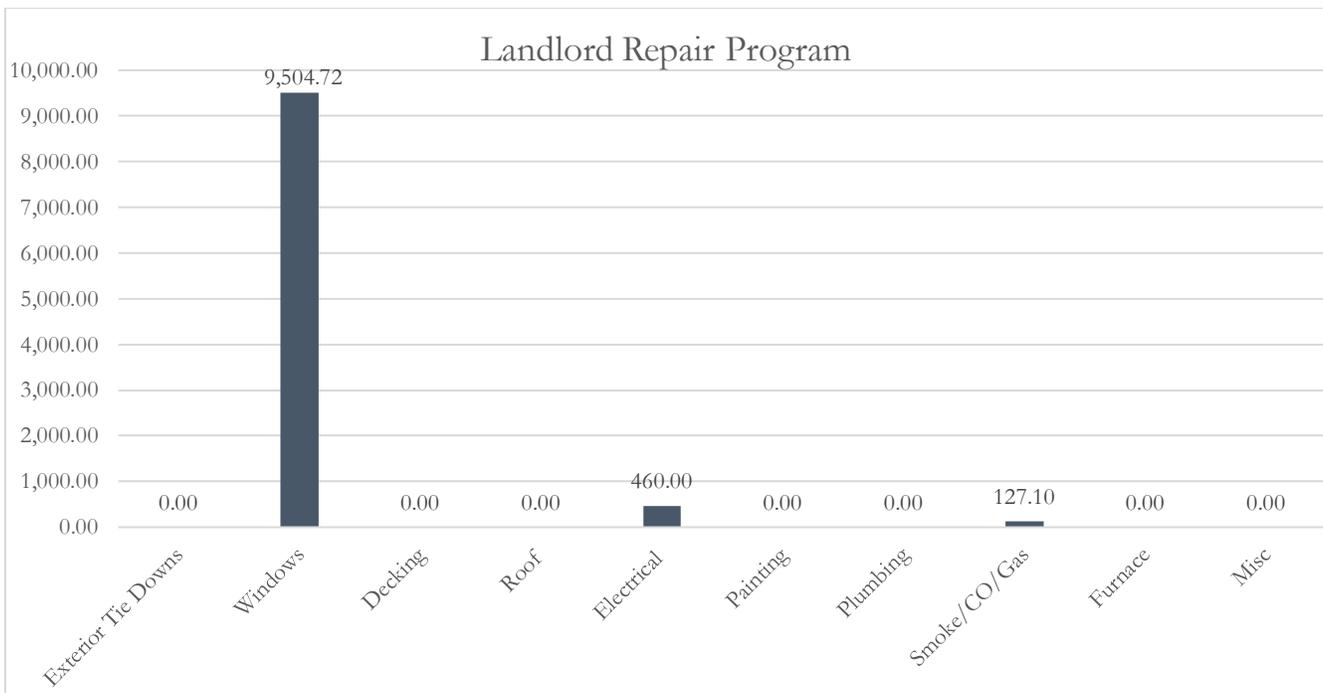
Participating families are provided with an interest-bearing escrow account made up of the difference between the rent the family pays when entering the program and the increased rent that would be charged as the family's earned income increased. On completion of the FSS contract, a family may claim its escrow account, if the person who signs the Contract is employed, no family member is receiving welfare assistance, and the family has met their other individual goals.

FSS Coordinators in each local program build partnerships with employers and service providers in the community to help participants obtain jobs and services. These services may include childcare, transportation, basic adult education, job training, employment counseling, substance/alcohol abuse treatment, financial empowerment coaching, asset-building strategies, household skill training, homeownership counseling, and more.

## Inspection Updates:



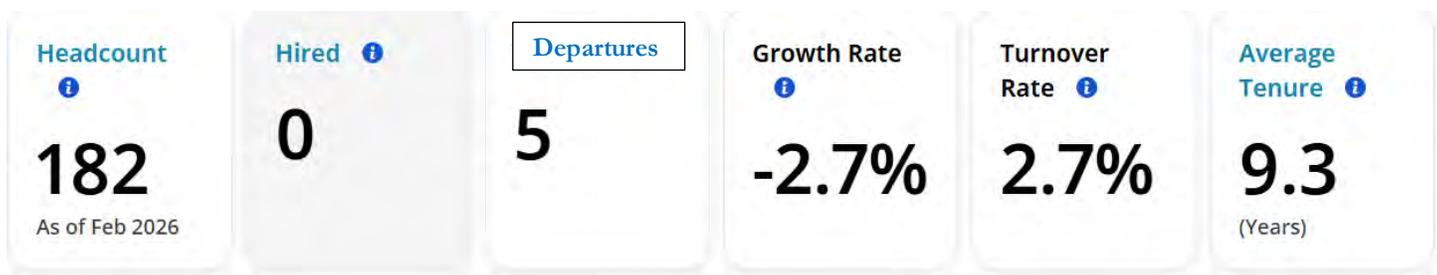
## Landlord Repair Grant Program YTD – \$9,841.82



**Human Resources and Facilities Department Memorandum**

**To:** Board of Commissioners  
**From:** Jane Whitley, Director of Human Resources & Facilities  
**Date:** February 2026  
**Subject:** Board Report

[Human Resources as of February 2](#)



**Introducing a New Learning Management System**

As part of MH’s strategic goal #10 – grow as an efficient organization that people want to work for, strategy 10.5 – cultivate a positive employee experience through onboarding, training, and the performance coaching program, we are adding a Learning Management System (LMS) module to our current payroll system, Paylocity.

Paylocity will be a one-stop training shop for staff!

- We can assign annual mandatory training for staff i.e. harassment, ergonomics, employee handbook, emergency action plan, etc. Staff will receive training notifications when they log into Paylocity, reminders, completion certificates, and a catalog of completed training will be listed in their electronic payroll file.
- As part of performance coaching, managers can assign specific training to their staff, and track completion.
- With over 700+ training courses, i.e. health and wellness; project management; Microsoft Apps; etc. staff can take the reins, selecting their own training content according to their individual learning interests and needs. With a personal stake in their learning, employees are more invested. They learn faster because they are selecting topics of interest. Overall, we hope for an increased level of engagement, which leads to higher employee morale and productivity.
- We will be rolling out the new LMS to staff soon.

We will continue using the Bridge LMS as our outward facing tool to provide training for our partners.

[Facilities Updates](#)

✓ No new news to report.

**Information Technology Department Memorandum**

**To:** Board of Commissioners  
**From:** Craig Given, Director of IT  
**Date:** February 10, 2026  
**Subject:** Monthly Report

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**Unresolved Tickets - Trend**

Group By : **By Week** ▾



**First Response SLA Compliance - Trend**



**Resolution SLA Compliance - Trend**

Group By : **By Week** ▾



## Information Technology Updates:

- Started rollout of Microsoft Teams phone system to replace existing telecommunication infrastructure. Implementation of call queues and porting of number to occur in coming weeks.
- Selected hosted fax solution for migration from previous fax system. Evaluating security and processes prior to purchase.
- Finalized update to Generative AI policy. Acceptable Use Policy revised to include relevant changes and clarify elements. Pending revisions will be communicated to staff over following month.
- Quarterly security training underway in February. Developed relationship with Innovate.org to provide training in AI to internal staff.
- Data Stewardship Team carrying out meetings with departments and stakeholders to evaluate and document data sets existing throughout the organization.
- Working with departments on software solutions to support Grant Management and EHS.
- Ongoing configuration and implementation of Microsoft Purview. Preparation for the implementation of additional software features of Microsoft 365, including Teams, SharePoint and OneDrive.
- Continued quality improvement process for ITSM (Information Technology Service Management) software. Started implementation of Employee Journeys tool to improve tracking of Onboarding/Offboarding/Crossboarding.
- Provided information for external security audit of financial systems.
- Applied security patches to critical systems to address identified vulnerabilities.

**Planning and Research Department Memorandum**

**To:** Board of Commissioners  
**From:** Jonathan Kurzfeld, Ph.D., Director of Planning and Research  
**Date:** February 10, 2026  
**Subject:** February 2026 Board Report

**Planning and Research Department (PnR)**

After being presented to the Board during January’s meeting, the new MaineHousing Strategic Plan has officially launched. Our website, the intranet, and digital signage throughout the building have been updated with information about the plan. Senior Director of Operations Jamie Johnson and I are in the process of taking the plan “on the road” to various conference rooms in the building for team meetings with each department. We are sharing details about the process, structure, and philosophy of the plan with department staff, while answering questions and soliciting feedback to develop the next steps that will help everyone take ownership of our strategic plan and integrate it into their daily work.

The MaineHousing Accomplishments are now available on the website as well. The StateHome and Federal Funds Reports are next in the reporting queue, followed by everyone’s favorite, the MaineHousing Annual Report. Each of these represent PnR milestones enumerated in the Strategic Plan under strategies G7.4 and G7.6.

Another major PnR initiative in progress is the website accessibility project. UX/UI Designer Ouellette is spearheading the large-scale push to meet upcoming federal compliance requirements under Title II of the Americans with Disabilities Act. With few exceptions, content on MaineHousing’s website must, by April 2026, meet enhanced criteria around visibility, navigation, and other factors meant to diminish barriers for all users, including those with disabilities. As this involves thousands of documents and files across every program the agency administers, Ouellette is working with each department to catalog, assess, and address each piece of content.

**External Communications**

<b>Press Interaction</b>	ME-based outlets Press contacts*	Out-of-state outlets Press contacts*	Director-level Press interviews
January 2026	13	1	7
Previous 3 mo Average	17.3	.7	11.7
Previous 12 mo Average	19.3	.4	11.9
January 2025	47	0	24

*\*Repeated outreach from the same outlet regarding a single topic is considered a single press contact.*

MaineHousing’s media interactions and engagement continued to be relatively light throughout the holiday season and the start of 2026. In January, the PnR team and associates from multiple other

departments responded to 13 media requests for information or data, including Freedom of Access requests that required legal review and cross-departmental collaboration.

Still, MaineHousing was featured as a source or quoted directly by several statewide media organizations, including the Portland Press Herald, the Bangor Daily News, WCSH-NewsCenter Maine, MaineBiz, and Maine Public Radio. Topics of interest included the allocation of state warming shelter revenue, the Home Energy Assistance Program (HEAP), and its adjacent program, the Energy Crisis Intervention Program (ECIP), homelessness, and payments made to vendors and partners in 2024 and 2025 for warming center operations. Additionally, the 2026 Housing Outlook Report continued to generate positive earned media for MaineHousing throughout January.

The start of housing-related lawmaking at the Maine Legislature and the announcement of Governor Janet Mills’ state supplemental budget proposal, which includes new state funding for affordable housing development, led to MaineHousing being mentioned in multiple stories during the first week of February.

Below are linked stories that featured MaineHousing since the last board report.

- [Report: Affordability biggest hurdle in every corner of Maine’s housing market](#) (January 6, 2026)
- [Housing affordability key issue in Maine’s housing crisis, report shows](#) (January 12, 2026)
- [Affordability Remains Key Concern in Maine's Housing Landscape: 2026 Housing Outlook Report - The Maine Wire](#) (January 12, 2026)
- [Could Maine’s housing market finally be cooling? Here’s what the data says](#) (January 14, 2026)
- [MaineHousing says housing prices still out of reach for many](#) (January 20, 2026)
- [Committee advances Sen. Curry bills to expand housing production across Maine | News | midcoastvillager.com](#) (January 27, 2026)
- [Rumford’s new apartment building for seniors draws early interest after open house](#) (February 2, 2026)
- [In final budget, Gov. Mills proposes tapping more than \\$300 million from 'rainy day' fund | Maine Public](#) (February 4, 2026)

## Social Media

Facebook Activity	Viewers	New Follows	Content* Interactions	Direct Interactions
January 2026	1,489	11	23	5
Previous 3 mo Average	-	-	-	-
Previous 12 mo Average	-	-	-	-
January 2025	-	-	-	-

\*Content interactions include link clicks and reactions, as opposed to direct interactions, which are responses given to comments and messages

As this is only the second month of tracking Facebook metrics, trend assessment is not yet possible. However, the January number are quite a bit lower in all four categories than they were in December, which we believe illustrates how sensitive these metrics are to the quantity and nature of

content shared via our profile. In December, we shared HEAP funding updates, warming center information, and job listings. In January, we only shared about the Outlook Report, which received a lot of press attention but drove very little social media interaction.

### Internal Communications

<b>Intranet Activity</b>	Total Monthly Visits	Average Pages Per Session	Average Session Time
January 2026	6,972	2.02	2.70
Previous 3 mo Average	7,362.0	1.96	3.17
Previous 6 mo Average	7,274.8	2.0	2.8
January 2025	-	-	-

### Interdepartmental Support

<b>Lytho Activity</b>	New Requests	Requests Completed	Median hours to completion*	Top 2 Departments
January 2026	20	17	31.1	HCV, Homeless
Previous 3 mo Average	17.3	19.7	18.5	HCV, Homeless
Previous 12 mo Average	22.4	23.8	6.6	Energy, Homeless
January 2025	25	27	.38	Homeless, Energy

\*These hours are the project duration, which begins once the job has been accepted and ends when it is marked completed. This excludes any lag time between submission and staff acknowledgement, such as when a request is submitted on a Friday afternoon and not seen by PnR staff until the following week.

### Website

<b>Web Traffic</b>	Visitors	Total Hits	Engagement	Top 2 Program Areas
January 2026	50,349	174,754	83.2%	Energy, Homebuyer
Previous 3 mo Average	57,030	200,291	84.63%	Energy, Homebuyer
Previous 12 mo Average	53,568	191,423	84.20%	Energy, Homebuyer
January 2025	57,741	210,136	87.5%	Energy, Homebuyer

The full web report for January is **included** below. January's top referral site (i.e. a source for click throughs to our website) was trafficheap.com, which appears to be a traffic referral site outside of our marketing umbrella. We will be monitoring to see if the site to be source of significant traffic.

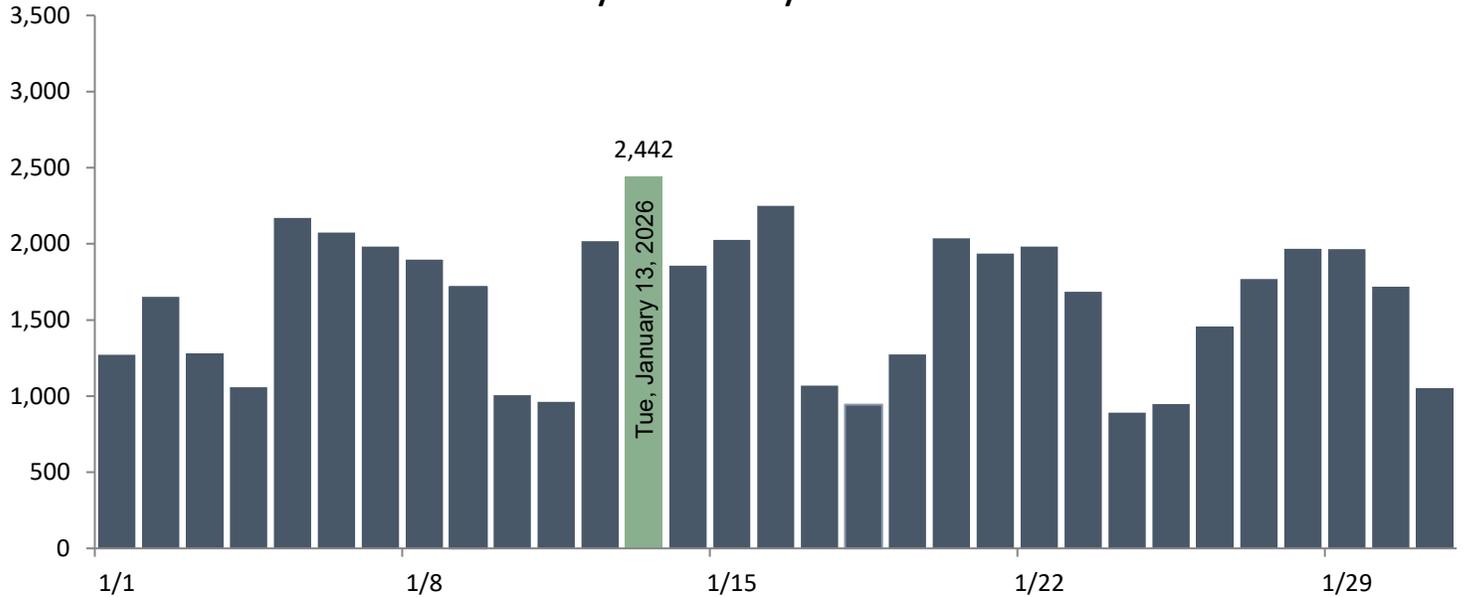
Attachments:

- January website traffic report

# January 2026 - MaineHousing Website Statistics

## Hit Summary

### Daily Hit Analysis

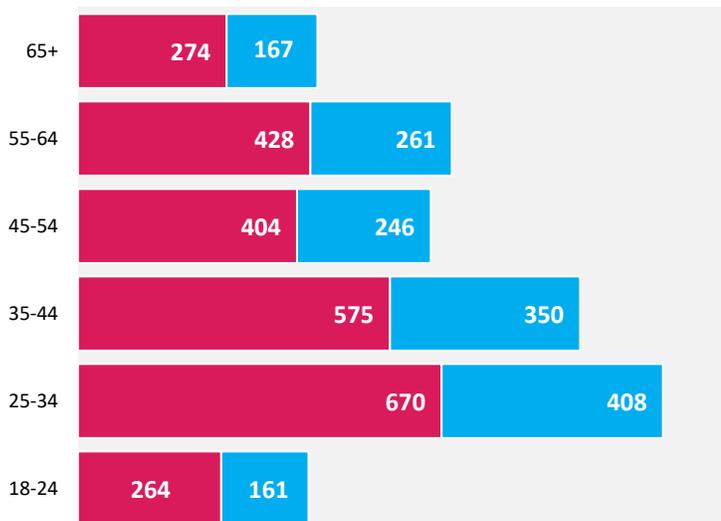


Visitors	Unique Visitors	Page Loads (Hits)	Avg Page Views	Avg Duration	Avg Engagement Rate
50,349	31,175	174,754	3.43	0:03:14	83.2%

## 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



62%



38%

### TOP CITIES

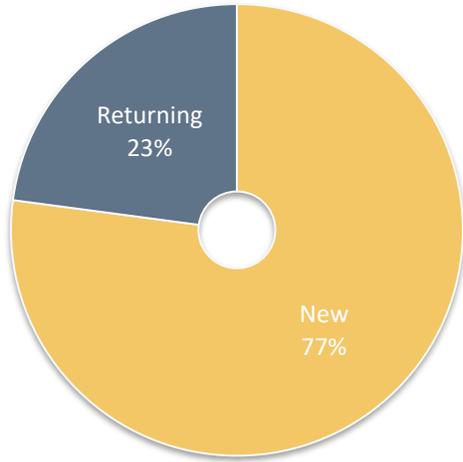
Portland, Maine	2,821
Boston, Massachusetts	2,727
Lanzhou, China	1,752
Augusta, Maine	1,597
Bangor, Maine	1,449
New York, New York	1,252
Ashburn, Virginia	1,154
Frankfurt, Germany	1,074
Des Moines, Iowa	931
Lewiston, Maine	874

Top Cities account for 31.05% of all website traffic.

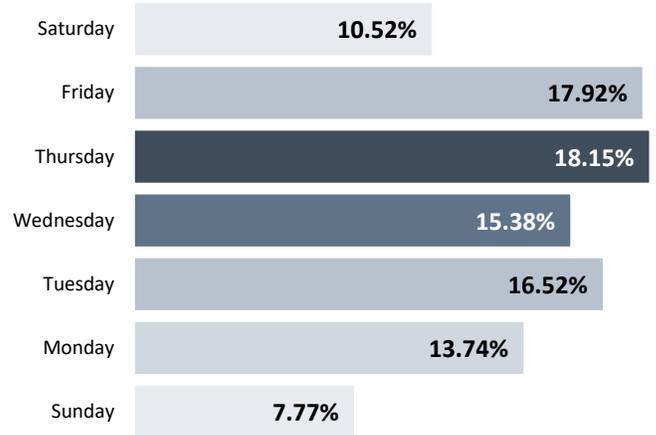
# Visitor Engagement

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.

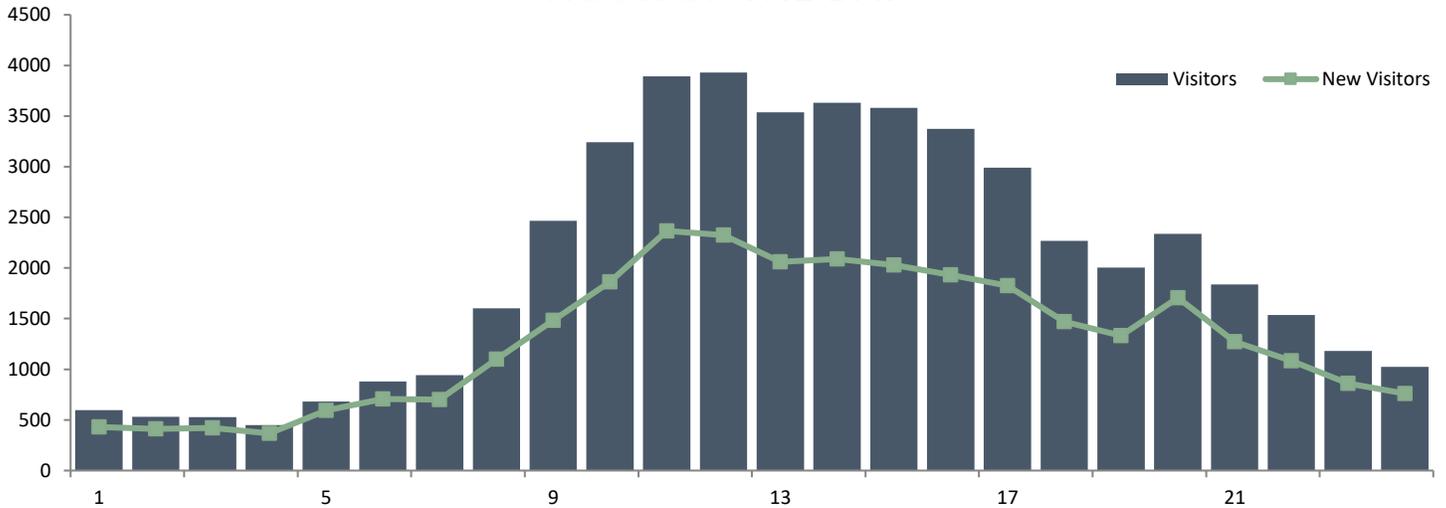
## NEW & RETURNING VISITORS



## DAYS OF THE WEEK

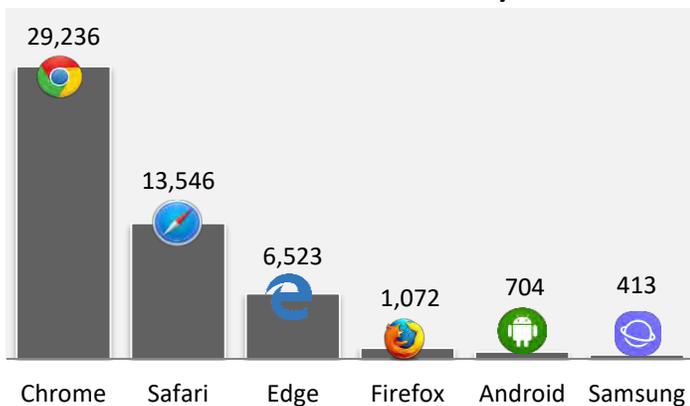


## HOUR OF THE DAY



## Visitor Technology Summary

### Web Browser Analysis



### DEVICE ANALYSIS

Cell Phone Desktop Tablet

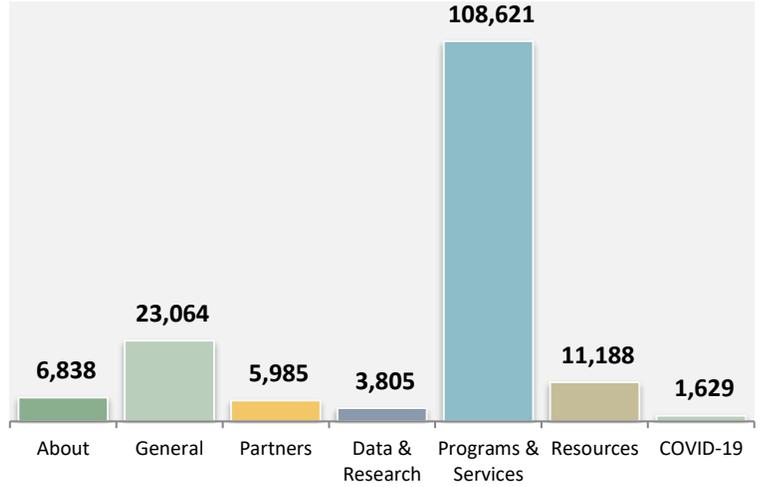


## Popular Content

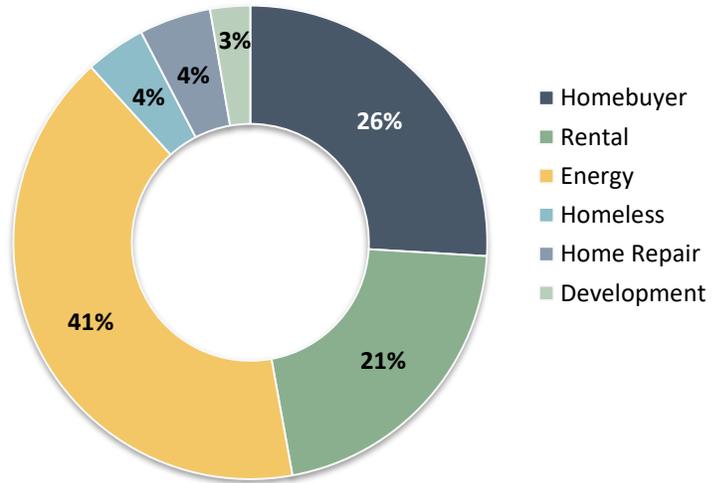
Popular content on our site is defined by pages and or sections of our site that have the highest visits. Below content has been categorized by page, program area and content sections. COVID-19 was added in March of 2020.

Page Title	Hits
Home Energy Assistance Program	22,993
Home	19,169
Home Energy Assistance Program Online Application Resources	16,366
First Home Loan Program	10,209
Housing Choice Vouchers	6,319
Rental Assistance	6,244
Subsidized Housing	5,678
Mortgage Calculator	3,724
HEAP Income Eligibility	3,303
Emergency Shelters	2,930
MaineHousing Lenders	2,744
Home Repair	2,579
Homebuyer Income & Purchase Limits	2,565
Current Interest Rates	2,459
Housing Data	2,325
Contact MaineHousing	2,119
Steps to Homeownership	1,833
Rent - Income Charts	1,786
Programs - Services	1,602
First Generation Program	1,576
Homebuyer Programs	1,525
HEAP & LIAP Agency Contacts	1,502
Eviction Prevention Program	1,461
Low Income Assistance Program	1,408
Careers at MaineHousing	1,397

### Popular Content By Program

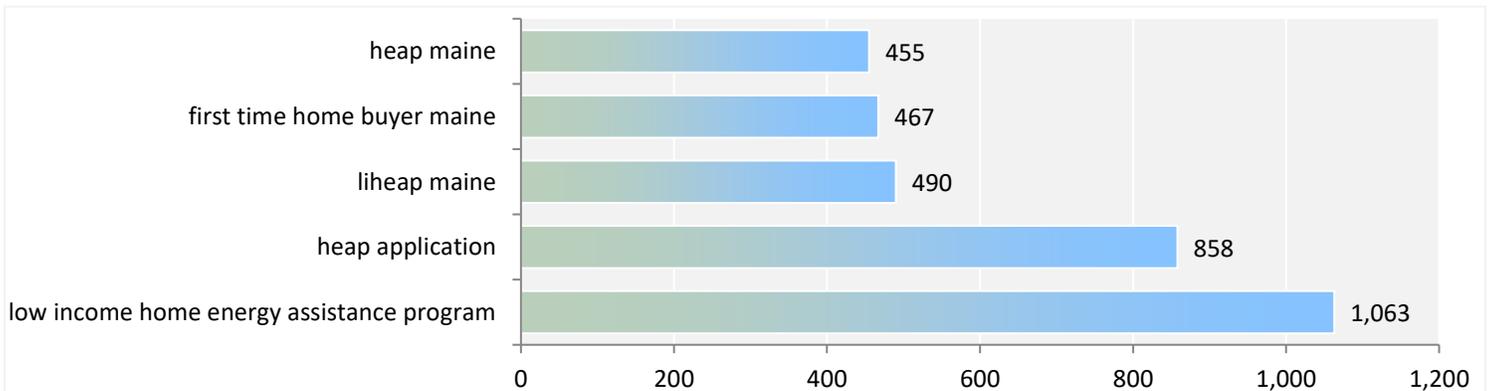


### Popular Content By Section



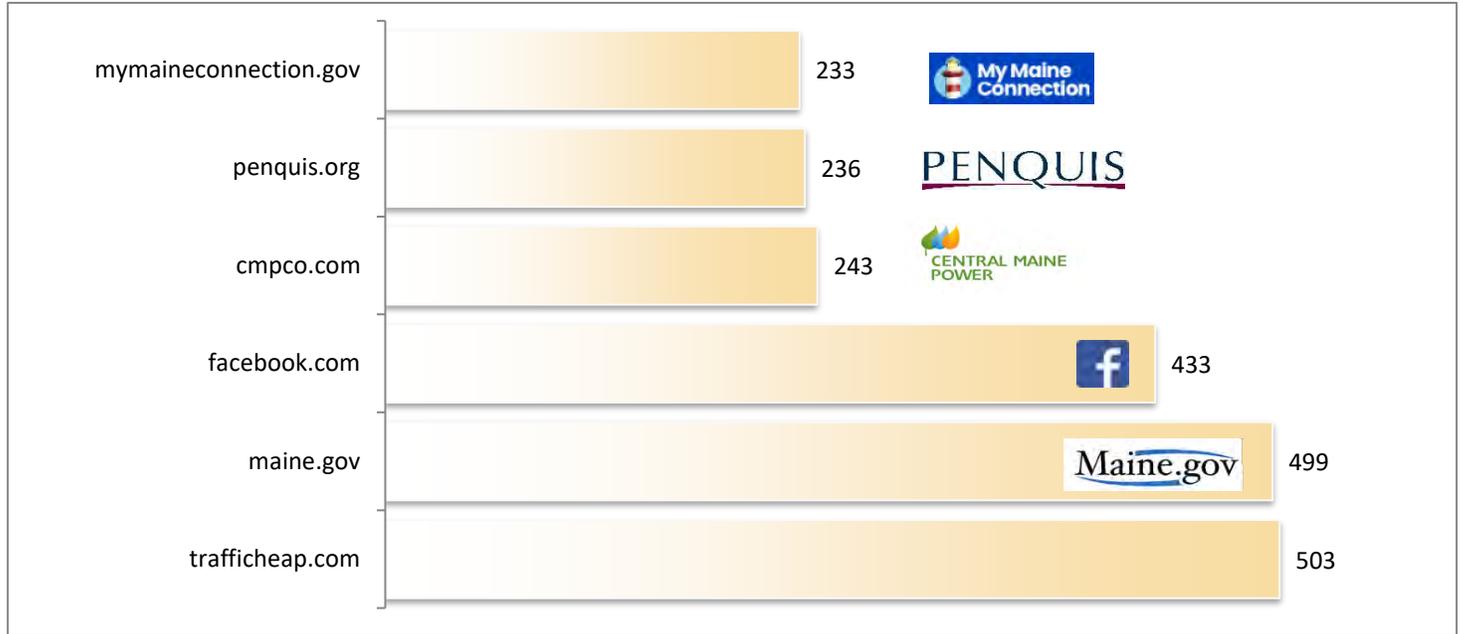
## Search Keywords

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.



## Board Calendar 2026-2027

<p><b>FEBRUARY 17, 2026</b>  <u>Board Business:</u></p> <ul style="list-style-type: none"> <li>• Legislative Update</li> <li>• Governor’s Office Update</li> <li>• Introduce DOE Weatherization State Plan</li> <li>• Introduce QAP</li> </ul> <p><u>Program Presentations:</u>  Homeownership – 2025 Review, 2026 Preview</p>	<p><b>MARCH 17, 2026</b>  <u>Board Business:</u></p> <ul style="list-style-type: none"> <li>• Legislative Update</li> <li>• HEAP Rule/State Plan introduction</li> <li>• Commence Rulemaking QAP <b>(VOTE)</b></li> <li>• DOE Weatherization State Plan Public Hearing</li> <li>• Vote on New 2<sup>nd</sup> Lien Bond Resolution/Indenture <b>(VOTE)</b></li> <li>• Executive Session – Personnel matter</li> </ul> <p><u>Program Presentations:</u>  Asset Management Department update</p>
<p><b>APRIL 28, 2026</b>  <u>Board Business:</u></p> <ul style="list-style-type: none"> <li>• Legislative Update</li> <li>• Commence Rulemaking HEAP Rule <b>(VOTE)</b></li> <li>• Adopt DOE Weatherization State Plan <b>(VOTE)</b></li> <li>• QAP Public Hearing</li> <li>• Executive Session – Personnel Matter <b>(VOTE)</b></li> </ul> <p><u>Program Presentations:</u>  2025 Budget and Audit results</p>	<p><b>MAY 19, 2026</b>  <u>Board Business:</u></p> <ul style="list-style-type: none"> <li>• HEAP Rule/State Plan Public Hearing</li> <li>• Planning and Research department and strategic planning update</li> <li>• Adopt QAP <b>(VOTE)</b></li> </ul> <p><u>Program Presentations:</u>  Mortgage Purchase Program (MPP) Overview/Financial Results</p>
<p><b>JUNE 16, 2026</b>  <u>Board Business:</u></p> <ul style="list-style-type: none"> <li>• Legislative Update/Update from the Governor’s Office</li> <li>• Adopt HEAP Rule/State Plan <b>(VOTE)</b></li> <li>• Homeless Rule Intro</li> <li>• Executive Session – Personnel matter followed by a <b>(VOTE)</b></li> </ul> <p><u>Program Presentations:</u>  IT department update  Development department update</p>	<p><b>JULY 21, 2026</b></p> <p style="text-align: center;">Meeting to be held if necessary</p>
<p><b>AUGUST 18, 2026</b>  <u>Board Business:</u></p> <ul style="list-style-type: none"> <li>• Commence Rulemaking Homeless Solutions Rule <b>(VOTE)</b></li> <li>• Introduce PHA Plan</li> <li>• 2027 Goal Setting – initial discussion</li> </ul> <p><u>Program Presentations:</u></p>	<p><b>SEPTEMBER 15, 2026</b>  <u>Board Business:</u></p> <ul style="list-style-type: none"> <li>• Homeless Solutions Rule Public Hearing</li> <li>• PHA Plan Public Hearing</li> <li>• 2027 Goal Setting – continued discussion</li> </ul> <p><u>Program Presentations:</u></p>
<p><b>OCTOBER 20, 2026</b>  <u>Board Business:</u></p> <ul style="list-style-type: none"> <li>• Adopt PHA Plan <b>(VOTE)</b></li> <li>• Adopt Homeless Rule <b>(VOTE)</b></li> <li>• Mission Statement/Core Values/2027 Goal Setting – Priorities</li> </ul> <p><u>Program Presentations:</u></p>	<p><b>NOVEMBER 17, 2026</b>  <u>Board Business:</u></p> <ul style="list-style-type: none"> <li>• Review Preliminary 2027 Budget</li> <li>• Resource Allocation for 2027</li> <li>• Legislative Update</li> </ul> <p><u>Program Presentations:</u></p>
<p><b>DECEMBER 15, 2026</b>  <u>Board Business:</u></p> <ul style="list-style-type: none"> <li>• Approve 2027 Budget <b>(VOTE)</b></li> <li>• Elect Officers <b>(VOTE)</b></li> <li>• MPP Series Resolution <b>(VOTE)</b></li> <li>• Updates from the Governor’s office (Greg Payne)</li> </ul> <p><u>Program Presentations:</u></p>	<p><b>JANUARY 19, 2027</b>  <u>Board Business:</u></p> <ul style="list-style-type: none"> <li>• Legislative Preview</li> <li>• Strategic Plan Update</li> </ul> <p><u>Program Presentations:</u>  Multi-family Development – 2026 Review, 2027 Preview</p>