

May 20, 2025 Board Packet

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Board of Commissioners Meeting – May 20, 2025, 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

9:00	Adopt Agenda (VOTE)	All
	Remote Commissioners	Frank O'Hara
	- Reason remote	
	- Any other persons at their location	
	Approve minutes of April 15, 2025, meeting (VOTE)	All
	Communications and Conflicts	All
	Chair of the Board Updates	Frank O'Hara
9:15	Director Updates	Dan Brennan
9:30	HEAP Rule/State Plan Public Hearing	Bobbi Crooker/Sarah Johnson/Ashley Carson
10:00	Procurement Policy (VOTE)	Ashley Carson
10:15	Planning and Research and Strategic Planning Update	Jonny Kurzfeld/Jamie Johnson
10:45	Financial Results	Darren Brown/Tom Cary
	<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	
	2025-2026 Board Calendar	
11:15	EXECUTIVE SESSION (VOTE)	All
	Adjourn (VOTE)	All

The next meeting of the Board is scheduled for June 17, 2025
virtually and in person at 26 Edison Drive, Augusta, Maine



Minutes of the Board of Commissioners Meeting April 15, 2025

MEETING CONVENED

A meeting of the Board of Commissioners for MaineHousing convened on April 15, 2025, at the offices of MaineHousing, 26 Edison Drive, Augusta, Maine and virtually. Notice of the meeting was published on April 4, 2025, in Central Maine newspapers. Notice of Board of Commissioners meetings is also on MaineHousing's website at www.mainehousing.org.

Chair Frank O'Hara called the meeting to order at 9:05 a.m. Director Dan Brennan, Commissioners Paul Shepherd, Elizabeth Dietz, and Laura Buxbaum 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 his schedule; he was alone at his location. Deputy Treasurer Gregory Olson on behalf of State Treasurer Joseph Perry attended remotely due to his schedule, he was alone at his location. Commissioner Nancy Harrison and Commissioner Renee Lewis were absent. 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; Lauren Bustard, Senior Director of Homeless Initiatives; Erik Jorgensen, Senior Director of Government Relations and Communications; Craig Given, Director of Information Technology; Kim Ferenc, Manager of Housing Services; Karen Lawlor, Executive Administrator; Allison Gallagher, Director of Housing Choice Vouchers; Scott Thistle, Communications Director; Jonny Kurzfeld, Director of Planning and Research; Sarah Johnson, Manager of Home Energy Assistance Programs; Bobbi Crooker, Director of Energy and Housing Services; Jane Whitley, Director of Human Resources and Facilities; Tom Cary, Treasurer; Darren Brown, Director of Finance; Evelyn Goulette, Housing Program Officer; Laura Mitchell, Maine Affordable Housing Coalition; Jason Emery, Baker, Newman & Noyes; and Jack Watson, Paralegal and Note taker.

ADOPT AGENDA

Commissioner Elizabeth Dietz made a motion seconded by Commissioner Laura Buxbaum to adopt the April 15, 2025, agenda. The vote carried unanimously.

APPROVE MINUTES OF MARCH 25, 2025, MEETING

Commissioner Elizabeth Dietz made a motion seconded by Commissioner Laura Buxbaum to accept the March 25, 2025, minutes as written.

COMMUNICATIONS AND CONFLICTS

None

CHAIR OF BOARD UPDATES

- Chair Frank O'Hara shared that he testified on a bill about board membership in the energy program. The bill is about elevating the governor's energy office to a cabinet level department, creating a Department of Energy. Frank testified against replacing a general-purpose position with a new construction specialist position on the board for the Department of Energy.

DIRECTOR UPDATES

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

- Director Brennan shared that there have been no major funding freezes since the last meeting. He said there was a small hiccup with receiving HEAP funding last week due to a reported new process, but we did eventually receive payment.
- The next big event is the budget process. The President proposes, then Congress gets to work.
- NCSHA said to expect deep cut proposals across the board. We have concerns about whether the federal HOME fund will be continued, and the funding for the PBCA program.
- We have been told and reassured that the voucher program and rental assistance programs should be funded.
- There has been a lot of talk about tariffs and their impact, we are not sure of the effect, yet.
- There is lots of bipartisan support for the Affordable Housing Credit Improvement Act.
- Challenges lie ahead with instability and chaos affecting investors and developers and Maine being under the microscope nationally. Our job is to stay focused.
- At the federal level there are opportunities around regulatory reform.
- At the state level the biggest issue is the bond package.
- Continuum of Care nominations are moving along.
- Presented to Government Oversight Committee on March 28th regarding HEAP. Dan and others met with Representative Perkins.
- Talked with Speaker Fecteau about Real Estate Transfer Tax bill that we support but have concerns about.
- Federal Home Loan Bank of Boston event was held in Portland last week.
- Maine Association of Public Housing Directors will be meeting this week.

COMMENCE RULEMAKING CHAPTER 24 HEAP RULE

Director of Energy and Housing Services Bobbi Crooker, Manager of Home Energy Assistance Programs Sarah Johnson, and Chief Counsel Ashley Carson came up to talk about the changes to the HEAP Rule and to ask the Commissioners to commence rulemaking. Sarah Johnson explained that the modifications that we are looking to make in the Rule and State Plan have not changed since the last Board Meeting. While answering questions from the Commissioners, it was explained that for the regular benefit there is a requirement to give the benefit to recipients with the lowest income. For the emergency benefits there is no requirement.

Chief Counsel Ashley Carson read the proposed motion, to authorize MaineHousing to commence the rulemaking process to repeal Chapter 24 of MaineHousing's rules and replace it with the proposed Chapter 24 provided to the Commissioners in the Board packet and described in the memorandum from Director of EHS, Bobbi Crooker and Manager of HEAP Sarah Johnson to the commissioners dated April 8th, 2025. Commissioner Laura Buxbaum made a motion that was second by Commissioner Paul Shepherd. The vote carried unanimously.

LEGISLATIVE UPDATE

Senior Director of Government Relations and Communications Erik Jorgensen came up to give a legislative update. Erik said that spending bills are coming in rapidly. He commented that a lot of the bills have no chance of passing. The bills that are most likely to pass are those without a fiscal note. The real estate transfer tax bill does have momentum, however. Bond bills also have a reasonable chance of passing. There are several housing bond proposals that we are in favor of. There is a bill around the Affordable Homeownership Program, and there are significant bills on shelter funding. There is also a bill on the Housing Problem Solving Program, which would take pressure off of the HOME fund. Weatherization bills have also been talked about. One of those would have essentially forced Efficiency Maine Trust to give MaineHousing a bunch of their money for weatherization. This is not something that we were aware of and is not something MaineHousing has supported at all. Finally, Erik stated that one thing that we are watching that we are not involved in directly is the issue of general assistance. It was what caused the budget collapse last time and is therefore worth keeping an eye on. Commissioner Buxbaum ended the legislative update by mentioning a bill they are working on at CEI that supports CDFIs.

SHARED HOUSING PROGRAM UPDATE

After his legislative update, Senior Director of Government Relations and Communications Erik Jorgensen updated the Commissioners on the Nesterly Home Sharing Program. It was explained that this Program came out of a bill from the Legislature that required MaineHousing to contract for a one year online Home Share Pilot Program, primarily aimed at assisting older persons, by matching older persons who own homes with spare rooms to adults in need of affordable housing. That bill came with a one-time appropriation of \$200,000, but when state funding didn't happen, MaineHousing funded the Program, using one-time internal funds. MaineHousing extended the Program this past year with reduced funding through 2025, to try and provide an off ramp for the Program or get it into a better place. MaineHousing partnered with Nesterly on the Program. Erik said the goal of the pilot year was to determine a state-wide strategy for the first Maine Home-Sharing Program, test an initial launch of the Program, demonstrate interest in the Program, and make a handful of first home-share matches. Erik believes it did that. We did a lot of outreach last year on the Program. After a few months of the Program, 112 hosts and 156 renters signed up. Listings ended up being below the market rate for an apartment, but renters were only getting a room, so not an equal comparison. Nesterly had never done a similar program on a state-side scale before, like they did for this one, which presented unique challenges. The advisory group will meet to discuss how this Program might continue, but the stumbling block is likely to be cost. Erik has trouble seeing the funding for this Program being raised on a state-wide basis. If the Program is discontinued, Nesterly will continue to support those still enrolled in the Program. HOME Fund money is currently being used for the Program. MaineHousing will have to decide whether to continue the Program by the fall. Director Brennan shared that this Program is not really in our wheelhouse in regards to our business model, as we are a bank and a grant administrator. He feels it is more suited for a local approach. He needs to be convinced that this is a smart investment for us in 2026. Our options are to end it or find a partner to help continue it. Commissioner Bonam shared that he thinks shifting some of the money towards marketing the Program might help the Program be continued in the future. A discussion ensued about possible ways to market to the Program. Commissioner Hue commented that she agrees that a local approach is probably best for this type of program, partially because with this type of program there is a lack of trust in welcoming a stranger in one's home, and a local approach can reduce that fear/lack of trust.

2024 BUDGET AND AUDIT REPORT

Director of Finance, Darren Brown, Treasurer Tom Cary, and Managing Director, with the public accounting firm Baker Newman, & Noyes, Jason Emery presented the annual year-end budget results and the results of the audit report. Darren started off by sharing the 2024 budget results. He explained that MaineHousing has two primary business segments, which consist of mortgage lending activities and the administration of federal and state funded programs. All operating and program administrative costs are paid by either the net interest income from mortgage lending activities or the fee income received for the administration of programs. Revenues exceeded the budget by \$8.9 million for the year-end 2024. The reason for this is the additional revenue we received from our mortgages and investments. This additional revenue is mainly the result of loan production exceeding the budget estimate, and the average yield from our investments, particularly our short-term investments, exceeding the budget conservative assumption we used. Our fee income, meanwhile, came in at about \$2.2 million under budget. This was the result of two federal programs (Weatherization and FEMA) that we budgeted not materializing to the extent that we estimated, and some administration cost reimbursements being pushed to 2025. Expenses exceed the budget by \$2.4 million for the year-end 2024. The primary reason for this is an increase in interest expenses, as a result of average outstanding bond obligations exceeding what we projected. They exceed budget projections for the same reason that we had a higher income on mortgages, being increased loan production. Overall, revenues exceed expenses for the year by around \$22.4 million, which was \$6.5 million higher than budgeted. Darren explained that a portion of that \$22.4 million goes into fund balances. We maintain a sufficient amount of fund balances to retain our high bond rating. It was explained however, that most of the excess money is restricted. It was shared that we currently have around \$300-\$400 million currently in fund balances. Treasurer Tom Cary explained to the Commissioners that the importance of maintaining the fund balances is to retain a high bond rating, amongst other things. Darren finished by sharing with the Commissioners more detailed budget information, and explaining that we do two audits annually, a financial statement audit, and a federal compliance audit. Jason Emery is here to provide the results of the financial statement audit. The 2024 federal compliance audit is in process.

Mr. Emery reported that regarding the financial statement audit, the financial statements were presented fairly in all material respects and MaineHousing was given a “clean opinion” consistent with last year. He said they found no matters of noncompliance that would have a direct and material effect on the financial statements. Mr. Emery said the federal compliance audit would be finalized in September.

ADJOURN

Commissioner Elizabeth Dietz made a motion seconded by Commissioner Laura Buxbaum to adjourn the meeting. The meeting was adjourned at 11:28 a.m. by unanimous vote of the Board.

Respectfully submitted,

Elizabeth Dietz

Energy & Housing Services Department Memorandum

To: MaineHousing Board of Commissioners

From: Sarah Johnson, Manager of HEAP

Date: May 13, 2025

Subject: HEAP Rule and State Plan Public Hearing: Public Participation and Proposed Changes

In preparation of the Public Hearing for the Home Energy Assistance Program (HEAP) Rule – Chapter 24 and the Low-Income Home Energy Assistance Program State Model Plan for PY2026, MaineHousing provided opportunities for engagement with stakeholders and partners. These opportunities provided interested parties with a venue in which to comment on and recommend changes to the aforementioned Rule and Plan in preparation for HEAP PY2026, which will commence on October 1, 2025.

Major Changes to the HEAP Rule and Model Plan: In addition to minor changes relating to definitions, clarifications and corrections, MaineHousing is recommending the following substantive changes to the HEAP Rule and Model Plan:

- Proposing to allow Energy Crisis Intervention Program (ECIP) benefit one time per Program Year
- Proposing to change the Maximum Benefit to \$500 for the Energy Crisis Intervention Program (ECIP)
- Proposing to issue Benefits as direct checks to Applicants who use wood pellets, corn, coal, or biofuels as their Home Energy type
- Proposing to start staking FFY 2026 HEAP applications commencing on/around August 1, 2025.

Public Participation: Below is a list of events and key dates related to stakeholders and partners providing comments and recommendations on the Rule and State Model Plan:

- 1/22/2025** MaineHousing and the Maine Community Action Partnership's Energy Council had initial discussions regarding the PY2026 rulemaking and HEAP State Plan process and recommendations.
- 2/13/2025** MaineHousing and the Maine Community Action Partnership's Energy Council held to solicit recommendations for PY2026.

Energy & Housing Services Department Memorandum

- 2/25/2025** MaineHousing sent an invitation to HEAP stakeholders and partners announcing the HEAP Stakeholder Meeting scheduled for March 17, 2025. The invitation included the solicitation of comments and recommendations for the Rule and State Plan due to MaineHousing on or before March 12, 2025, in order for MaineHousing to compile the input and share it at the Stakeholder Meeting.
- 3/17/2025** The HEAP Stakeholder Meeting was conducted virtually via an online meeting platform and was attended by representatives from Maine Community Action Agencies, HEAP fuel vendors, MaineHousing personnel. The discussion and input at the Stakeholder Meeting was coordinated by MaineHousing's Energy and Housing Department and all comments and recommendations were compiled by MaineHousing staff.
- 4/15/2025** MaineHousing sought and received MaineHousing Board of Commissioners' approval to commence the rulemaking process. A draft of the proposed Chapter 24- HEAP Rule was provided to the Board of Commissioners. The Public Hearing for the HEAP Rule and State Model Plan was scheduled for May 20, 2025.
- 4/25/2025** Pursuant to Maine statutory requirements and provisions of HEAP regulations, legal notification for the Public Hearing was published on MaineHousing's website, sent to Maine newspapers for publication, and a Notice to Interested Parties was distributed via email and the USPS. Copies of the proposed HEAP Rule and HEAP State Model Plan were made available on MaineHousing's website. The public notification announced the date and time of the Public Hearing and informed interested parties that comments and recommendations would be received until 5:00 p.m., Tuesday, May 27, 2025.

INDEPENDENT AGENCIES

MAINE STATE HOUSING AUTHORITY

CHAPTER 24

Home Energy Assistance Program Rule

Summary: The Rule establishes standards for the Home Energy Assistance Program for the State of Maine as administered by the Maine State Housing Authority. The Home Energy Assistance Program provides Fuel Assistance and Energy Crisis Intervention Programs to income Eligible Households. The Rule also establishes standards for the HEAP Weatherization, Central Heating Improvement Program, Heat Pump Program, and Supplemental Benefits funded by TANF funds.

1. Definitions.

- A. “Act” means the Maine Housing Authorities Act, [30-A M.R.S. § 4701](#) et seq., as it may be amended from time to time.
- B. “Annual Consumption Report” means the annual report Vendors must submit to MaineHousing to report their HEAP customers’ Home Energy deliveries from May 1st through April 30th.
- C. “Applicant” means a person who signs the completed Application.
- D. “Application” means forms and documents completed, signed, and provided by Applicant to determine eligibility for a Benefit and ECIP.
- E. “Application Date” means the date an Application is taken with the Applicant by Subgrantee personnel both online or not online.
- F. “Benefit” means the dollar amount of Fuel Assistance an Eligible Household receives.
- G. “Benefit Return” means a Benefit, partial or whole, returned to MaineHousing.
- H. “Categorical Income Eligibility” means Household Members who are included on a Maine Department of Health and Human Services (“Maine DHHS”) Notice of Decision for TANF or SNAP assistance will be considered income eligible for HEAP, as the Household Members’ incomes have already been vetted. Household Members who are not included on the Notice of Decision must provide income documentation as outlined in this Rule and the HEAP Guide.
- I. “CHIP” means the Central Heating Improvement Program.
- J. “Citizenship Attestation Form” means an attestation form prescribed by MaineHousing in the HEAP Guide.
- K. “Contractor” means a provider of materials or services to EligibleHouseholds.
- L. “Application Received Date” means the date a signed Application is received by the Subgrantee.
- M. “Direct Energy Cost” means an Energy Cost that is directly paid by the Household.
- N. “Dwelling Unit” means an occupied residential housing structure with one or more rooms that

was originally constructed and designed as permanent living quarters for one or more persons, when permanently connected to the required utilities (including plumbing, electricity and Heating Systems) and contains bathroom and kitchen facilities specific to that unit. A Dwelling Unit has its own private entrance from the outside or off an enclosed hallway leading from the outside that does not pass through or offer an open access to any other unit within the structure. A Dwelling Unit does not include a camper, trailer, semitrailer, truck camper, motor home, boat, railroad car, bus, yurt or other structure designed and constructed to provide temporary living quarters.

- O. “ECIP” means the Energy Crisis Intervention Program.
- P. “Eligible Household” means a Household that satisfies all eligibility and income requirements of the HEAP Act and requirements of this Rule.
- Q. “Energy Cost” means cost of energy used for heating a Dwelling Unit or Rental Unit.
- R. “Energy Crisis” shall have the same meaning as set forth in [42 U.S.C. §8622\(3\)](#), as same may be amended from time to time.
- S. “Errors and Program Abuse” means the act of applying for or obtaining assistance to which one is not entitled by means of submitting false statements or withholding information pertinent to the determination of eligibility or benefits.
- T. “Fuel Assistance” means the component of HEAP that assists Eligible Households with their Home Energy Costs.
- U. “Functioning Heating System” means a Heating System that is working safely.
- V. “HEAP” means the Home Energy Assistance Program established pursuant to the HEAP Act and the Act.
- W. “HEAP Act” means [42 U.S.C. §8621 et seq.](#), and the regulations promulgated there under, including [45 C.F.R. § 96.1](#) through 96.68 and [45 C.F.R. § 96.80 et seq.](#), all as may be amended from time to time.
- X. “HEAP Guide” means the program guide in effect for a Program Year that is used as a resource and guide for the administration of HEAP.
- Y. “HEAP Weatherization” means the weatherization component of HEAP that provides Low- cost/no-cost Weatherization Activities, as defined by [10 C.F.R. §440.20](#), and other cost-effective energy-related home repairs or installations.
- Z. “Heating Season” means the period of time beginning October 1 and ending April 30.
- AA. “Heating Source” means any device used to provide heat to a Dwelling Unit.
- BB. “Heating System” means a permanently installed system that is used to heat the Dwelling Unit. A portable space heater is not considered to be a Heating System.
- CC. “Home Energy” means a source of heating or cooling in residential dwellings as set forth in [42 U.S.C. §8622\(6\)](#), as same may be amended from time to time.
- DD. “Household” means any individual or group of individuals who are living together as one economic unit for whom residential energy is customarily purchased in common or who make undesignated payments for energy in the form of rent as set forth in [42 U.S.C. §8622\(5\)](#), as same may be amended from time to time.

- EE. “Household Income” means the total income from all sources before taxes and deductions as further defined in this Rule.
- FF. “Household Member” or “Household Members” means those individuals who are part of the Household.
- GG. “Incidental Costs” means costs of services billed to a Household by a Vendor related to the use or delivery of Home Energy including, but not limited to: surcharges, penalty charges, reconnection charges, clean and repair service charges, security deposits, and insurance.
- HH. “Indirect Determinable Energy Cost” means a cost for Home Energy that is not directly paid for by the Household but is a cost to the Household, such as heat that is included in rent.
- II. “Life Threatening Crisis” means the household is currently without heat or utility service to operate a Heating Source or a Heating System.
- JJ. “MaineHousing” means the Maine State Housing Authority.
- KK. “Manufactured/Mobile Home” means a residence that is constructed at a manufacturing facility on a permanent chassis (i.e. the wheel assembly necessary to transport the residence is removable, but the steel undercarriage remains intact as a necessary structural component), was originally constructed and designed as permanent living quarters, and is transportable in one or more sections, which in traveling mode is 12 body feet or more in width and as erected on site is 600 or more square feet.
- LL. “Modular” means a residence that is constructed at a manufacturing facility, but not constructed on a permanent chassis, was originally constructed and designed as permanent living quarters, and is transportable in one or more sections on an independent chassis such as a truck or train.
- MM. “Overpayment” means any HEAP benefits paid to, or on behalf of, any Applicant or Household that exceeds the amount the Applicant or Household was eligible to receive.
- NN. “Person with a Disability” means a person with a physical or mental disability as defined pursuant to 5 M.R.S. § 4553-A.
- OO. “Programs” means Fuel Assistance, Assurance 16, ECIP, CHIP, and HEAP Weatherization.
- PP. “Program Year” means the period of time beginning October 1 and ending September 30.
- QQ. “Rental Unit” means a Dwelling Unit that is rented.
- RR. “Roomer” means a person who qualifies as a separate Household and pursuant to a rental agreement rents no more than two rooms in a Dwelling Unit occupied as separate living quarters and who may, depending upon the rental agreement, be granted privileges to use, but not reside in, other rooms located in the same Dwelling Unit. A Roomer cannot be related by birth, marriage or adoption to any member of the lessor’s Household. A Roomer also includes a boarder (meaning a Roomer who is provided meals).
- SS. “Service Area” means the geographic area, as defined by MaineHousing, within which the Subgrantee operates and administers the Programs and the Vendor provides services.
- TT. “State” means the State of Maine.
- UU. “Subgrantee” means a public or private nonprofit agency, or municipality, selected by MaineHousing to administer the Programs.

- VV. “Subsidized Housing” means Households whose rent is based on their income or the subsidy pays for any portion of their mortgage. Housing in which a tax credit or federal/state loan is applied to reduce debt burden on the property is not considered Subsidized Housing. A resident of a residential housing facility including without limitation group homes, homeless shelters, and residential care facilities or a Tenant who pays below market rent or no rent due to the landlord receiving a federal or state subsidy for rent is living in Subsidized Housing.
- WW. “Supplemental Benefits” means the benefits that are funded with supplemental HEAP funds.
- XX. “Supplemental Nutrition Assistance Program (SNAP)” means the nutrition assistance program administered by the United States Department of Agriculture.
- YY. “TANF” means payments under the Temporary Assistance for Needy Families program as defined in [22 M.R.S., Chapter 1053-B, § 3762 et seq.](#), as the same may be amended from time to time.
- ZZ. “TANF Fuel Supplemental Benefits” means the benefits that are funded with TANF funds pursuant to [22 M.R.S., Chapter 1053-B, § 3769-E.](#)
- AAA. “Tenant” means an Applicant who resides in a Rental Unit.
- BBB. “Vendor” means an energy supplier that has entered into an agreement (“Vendor Agreement”) with MaineHousing to provide Home Energy to Eligible Households.

2. Application.

- A. An Applicant may have only one certified eligible Application per Program Year. Household Members may not submit an Application for a given Program Year if they were included on a certified eligible Application for that Program Year.
- B. An Applicant may resubmit a new Application if the Applicant’s Application has been denied for any reason at any time prior to the issuance of a Benefit.
- C. Subgrantees will process Applications in accordance with the requirements of this Section and the HEAP Guide:
 1. Applications will be taken as prescribed by MaineHousing each Program Year and will continue to be taken until the last working day of May of the Program Year or until otherwise prescribed by MaineHousing, whichever occurs sooner.
 2. The Application forms provided or approved by MaineHousing must be used to administer the Programs and will be reviewed annually prior to the commencement of taking Applications each Program Year.
 3. All Applicants need to return the signed Application within thirty (30) business days of the interview with the Subgrantee. If the Applicant does not return the signed Application within the prescribed period, the Application will be voided. If the Applicant returns the signed Application after the thirty (30) business days, the Subgrantee may reopen the Application at any time during the current application period.

4. Subgrantee will make all reasonable efforts during the first ninety (90) days Applications are taken to process and serve returning Households that have a Direct Energy Cost and a member in the Household who (i) is 60 years of age or older, (ii) has a disability, or (ii) is 6 years or younger.
5. Subgrantees must comply with MaineHousing's Equal Access Handbook to assist Households with Limited English Proficiency (LEP) and must make reasonable accommodations for a Person with a Disability.
6. Subgrantee must certify or deny an Application within thirty (30) business days from the Application Received Date. Written notification of eligibility must be sent to the Applicant within ten (10) calendar days of the Benefit issuance. Written notification of denial must be sent to the Applicant within three (3) business days.
 - a. **Written notification of eligibility.** The written notification of eligibility must state the Benefit amount, the date the Benefit or credit notification was sent to the Vendor, the approved Home Energy type and the manner by which the Applicant can request an Informal Review or Fair Hearing, if applicable.
 - b. **Written notification of denial.** The written notification of denial must state the facts surrounding the decision, the reason for the decision and the manner by which the Applicant can request an Informal Review or Fair Hearing.
 - i. A denial for missing information will be rescinded if the required information is received by the Subgrantee within (15) fifteen business days from the date of written notification of denial.
7. The Subgrantee must verify citizenship or legal status, income and Social Security Numbers of all Household Members as well as the identity of the Applicant as prescribed by the HEAP Guide and this Rule.

3. Eligibility.

Except as may be expressly provided for elsewhere in this Rule, eligibility shall be determined on the basis of information submitted by the Applicant as of the Application Date. MaineHousing and Subgrantees reserve the right to ask for additional or clarifying information from Applicant, Household Members, or third parties to determine eligibility.

A. Household Eligibility.

1. The Applicant and each additional Household Member must be one of the following: (1) a U.S. Citizen; (2) a U.S. Non-Citizen National; or (3) a Qualified Alien. If the Applicant or any Household Member does not meet this requirement they must be excluded from the total number of Household Members when calculating a Benefit. All documentation must be valid. Expired or absent documentation is not acceptable.

U.S. Citizenship or U.S. Non-Citizen National status may be verified using ONE of the following documents:

- a. U.S. Passport or U.S. Passport Card
- b. Real ID issued by any U.S. State
- c. Certificate of Naturalization (N-550/N-570)
- d. Certificate of Citizenship (N-560/N-561)

- e. U.S. Birth Certificate
- f. Document from federally recognized Indian Tribe that includes your name and the name of the federally recognized Indian Tribe that issued the document, and shows your membership, enrollment, or affiliation with the tribe. Documents that can be provided:
 - i. A Tribal enrollment card;
 - ii. A Certificate of Degree of Indian Blood;
 - iii. A Tribal census document;
 - iv. Documents on Tribal letterhead signed by a Tribal official

If the documentation listed above is unavailable for an Applicant or any Household Member, then Subgrantee may accept ONE document from each of the two lists (List A & List B) below to show U.S. Citizenship or U.S. Non-Citizen National status.

LIST A	LIST B
Social Security Card and Citizenship Attestation Form	Driver's license issued by a U.S. State or Territory
Consular Report of Birth Abroad (DS-1350)	Identification card issued by the Federal, state or local government
Certification of Birth Abroad (FS-545)	School identification card
U.S. Citizen Identification Card (I-197)	
Northern Mariana Card (I-873)	U.S. Military card or draft record or Military dependent's identification card
Military record showing a U.S. place of birth	U.S. Coast Guard Merchant Mariner card
U.S. medical record from a clinic, hospital, physician, midwife or institution showing a U.S. place of birth	Voter Registration Card
U.S. life, health or other insurance record showing U.S. place of birth	Two other documents that prove your identity, like employer identification cards, high school or college diplomas, marriage certificates, divorce decrees, property deeds or titles
Religious record showing U.S. place of birth recorded in the U.S.	
School record showing the child's name and U.S. place of birth	
Federal or State census record showing U.S. citizenship or U.S. place of birth	
Final adoption decree or Record of Birth After Adoption showing the person's name and U.S. place of birth	
Certificate or Record of Birth showing the person's name, date of birth, and U.S. place of birth	
Documentation of a foreign-born adopted child who received automatic U.S. Citizenship (IR3 or IH3)	

Qualified Alien status may be verified using ONE of the following documents:	
<i>Alien lawfully admitted for permanent residence:</i>	Permanent Resident Card, “Green Card” (I-551); OR Unexpired Temporary I-551 stamp in foreign passport or on INS Form I-94
<i>Asylee</i>	INS Form I-94 annotated with stamp showing grant of asylum under Section 208 of the INA; INS Form I-688B (Employment Authorization Card) annotated “274a.12(a)(5)”; INS Form I-766 (Employment Authorization Document) annotated “A5”; Grant letter from the Asylum Office or INS; OR Order of an immigration judge granting asylum
<i>Refugee</i>	INS Form I-94 annotated with stamp showing admission under § 207 of the INA; INS Form I-688B (Employment Authorization Card) annotated “274a.12(a)(3)”; INS Form I-766 (Employment Authorization Document) annotated “A3”; OR INS Form I-571 (Refugee Travel Document)
<i>Alien Paroled into the U.S. for at least one year</i>	INS Form I-94 with stamp showing admission for at least one year under section 212(d)(5) of the INA. (Cannot aggregate period of admission for less than one year to meet the one-year requirement)
<i>Alien whose deportation or removal was withheld</i>	INS Form I-688B (Employment Authorization Card) annotated “274a.12(a)(10)”; INS Form I-766 (Employment Authorization Document) annotated “A10”; OR Order from an immigration judge showing deportation withheld under § 243(h) of the INA as in effect prior to April 1, 1997, or removal withheld under § 241(b)(3) of the INA
<i>Alien Granted Conditional Entry</i>	INS Form I-94 with stamp showing admission under § 203(a)(7) of the INA; INS Form I-688B (Employment Authorization Card) annotated “274a.12(a)(3)”; INS Form I-766 (Employment Authorization Document) annotated “A3”
<i>Cuban/Haitian Entrant</i>	INS Form I-551 (Alien Registration Receipt Card, commonly known as a “green card”) with the code CU6, CU7, or CH6; Unexpired temporary I-551 stamp in foreign passport or on *INS Form I-94 with the code CU6 or CU7; OR INS Form I-94 with stamp showing parole as “Cuba/Haitian Entrant” under Section 212(d)(5) of the INA

2. The Applicant must also verify their identity. All documentation must be valid. Expired or absent documentation is not acceptable. If the documentation provided by the Applicant to verify citizenship or legal status bears a photograph of the Applicant, this will be acceptable to verify identity. Otherwise, ONE of the following documents will be acceptable:

Driver's license	SNAP electronic benefit transfer (EBT) card with photo
State issued ID card	U.S. Military ID
U.S. Passport or U.S. Passport card	

If the documentation listed above is unavailable for the Applicant the Subgrantee may allow the Applicant to verify identity by providing TWO of the following documents:

Adoption Decree	Birth Certificate	Divorce Decree
Employer Identification Card	Foreign School Record that contains a photograph	High School or College Diploma
Marriage Certificate	Notice from a Public Benefits Agency (i.e. Notice of Decision from DHHS, Social Security Benefit Award Letter, MaineCare Award Letter)	Property Deed or Title Document
Social Security Card	Union or Worker's Center Identification Card	Voter Registration Card

If the Applicant cannot verify their identity they are not eligible for a Benefit. If the Applicant is applying on behalf of other eligible Household Members, at least one of the eligible Household Members must provide the required identity documentation.

3. All Household Members 24 months of age or older must provide proof of their Social Security Number (SSN) in order to be counted as part of the Household. One of the following documents is acceptable provided it contains all nine digits of the Applicant's SSN and the Household Member's full name:

Bank tax form	Medicare card with number ending with the suffix "A"
Non SSA-1099 tax form	Social Security Card issued by the Social Security Administration
SSA 1099 tax form	Valid unexpired U.S. Military documents such as DD Form 214 Certificate of Release or Discharge from Active Duty issued by the U.S. Department of Defense
W-2 (wage and tax statement)	

If the documentation listed above is unavailable for any Household Member the Subgrantee may allow the Household Member to provide one of the following documents:

Two recent paystubs (within the last sixty (60) days) showing Household Member's full SSN	Most recent (within the last two years) full Federal Tax Return showing Household member's full SSN and confirmation of filing
A Notice of Decision issued by a Public Benefits Agency that shows the Household member's full SSN	An Income Withholding Order/Notice for Support showing Household Member's full SSN
A recent (within the last year) Social Security Administration letter or notice showing Household Member's full SSN	

If the Household includes a foster child, an official statement from DHHS confirming the nine digit social security number of the foster child is acceptable documentation.

If the Household includes a child under the age of 24 months old who has not received a SSN, the Application is processed. However, the Applicant must provide the child's SSN for subsequent Program Year Applications, after the child reaches the age of 24 months old.

4. On the Application Date, all Household Members must be full-time residents of the State and reside in the Dwelling for which they will receive benefits during the Program Year's Heating Season and have a Direct Energy Cost or Indirect Determinable Energy Cost.
5. As part of the application process all Household Members 18 years of age or older must sign a release to grant permission to share their personal information between the Maine Department of Health and Human Services, the Maine Department of Labor, the Social Security Administration, Subgrantee and other organizations designated on the permission to share form and MaineHousing to determine eligibility for Benefits as well as eligibility for other programs administered by State, Federal and local agencies.
6. A Household's eligibility to receive benefits from Programs is contingent on the resolution of any Overpayment as described in Section 13, Errors and Program Abuse. During repayment a Household will be eligible for ECIP if they enter into and are in compliance with the terms of the repayment agreement. The Household will not be eligible under the HEAP Weatherization and the Department of Energy Weatherization Assistance Program, CHIP, or the Heat Pump Program until repayment is complete.
7. Roomers may be eligible Households if the Applicant can show a rental agreement that was in existence for at least sixty (60) days prior to the Application Date and the Roomers meet all of the other eligibility criteria. The Roomers cannot commingle funds or share expenses with the lessor's Household and must show proof that a reasonable market rate rent has been paid under the rental agreement for the entire sixty (60) day period prior to the Application Date.
8. A member of the Household who is away from the Dwelling Unit part of the time must be included as a Household Member unless the member is a full-time college student as described below in Section 3(9).
9. A full-time college student, up to age 23 years old, or more than 23 years of age if permanently or totally disabled, who is a dependent of the Household may be excluded from the Household if the Applicant chooses as long as the student is not the Applicant.
10. A Live-In-Care Attendant who (i) provides needed health/supportive services to a member of the Household as documented by a qualified professional; (ii) would not be living in the unit except to provide the necessary supportive services; and (iii) does not contribute financially to the Household, will not be considered part of the Household. If an individual does not meet this definition, they must be included as a Household Member.
11. TANF Fuel Supplemental Benefits. A Household may be eligible for TANF Fuel Supplemental Benefits if its Application for HEAP has been certified eligible in the current Program Year and on the Application Date the Household included at least one member who was under the age of eighteen (18) and the Dwelling Unit was not considered Subsidized Housing with heat included.

12. Any eligibility documentation with mismatched names requires additional verification in accordance with the procedures set forth in the HEAP Guide.

B. Dwelling Unit Eligibility.

1. The Dwelling Unit must:

- a. Have a Functioning Heating System;
 - b. Be occupied by the Household as its primary residence on a full-time/year-round basis;
 - c. Be permanently connected to or serviced by standard utilities such as electricity and water unless the Household can provide supporting documentation to show the Household occupies the Dwelling Unit as its primary residence on a full-time/year-round basis; and
 - d. Be a residential housing structure with one or more rooms that was originally constructed and designed as permanent living quarters.
2. A Dwelling Unit does not include a camper, trailer, semitrailer, truck camper, motor home, boat, railroad car, bus, yurt or any other structure designed and constructed to provide temporary living quarters, regardless of any and all modification(s) or length. For Fuel Assistance only, a Dwelling Unit may include a hotel or motel if the Household provides documentation showing that the hotel/motel has been their permanent residence for at least sixty (60) days prior to the Application Date.
 3. A Dwelling Unit that is considered Subsidized Housing may be eligible for Fuel Assistance if the heat is included in the rent and the Household pays a portion of their rent or utility costs.
 4. Dwelling Units that are used partially for business activity are eligible.

C. Income Eligibility

Income Eligibility is based on documented Household Income or Categorical Income Eligibility. MaineHousing uses the federal Poverty Income Guidelines and State Median Income Guidelines as reported annually by the United States Department of Health and Human Services. MaineHousing reserves the right to manage the Programs within those guidelines when determining benefits.

1. Household Income is determined and verified in accordance with the information provided on the Application. Household Income means the total combined income of all Household Members over the age of 18, unless otherwise excluded from all sources before taxes and deductions and is verified in accordance with the guidelines in the HEAP Guide. Household Income includes, but is not limited to, the following:
 - a. Wages, salaries, commissions, tips, and bonuses before any taxes or deductions;
 - b. Self-employment income;
 - c. Social Security Retirement (SS), Social Security Disability Insurance (SSDI) and

Supplemental Security Income (SSI) Benefits, including medicare deductions;

- d. Unemployment Insurance and worker's compensation and/or strike benefits from union funds;
- e. Spousal support or alimony received by a Household Member, or mortgage/rent payments in lieu of or in addition to payments;
- f. Court ordered or voluntary child support payments received by a Household Member, or mortgage/rent payments in lieu of or in addition to support payments;
- g. Veteran's Administration (VA) Benefits;
- h. Cash gifts from an absent family member or someone not living in the Household excluding loans;
- i. Government employee pensions, private pensions, and regular annuity payments;
- j. Income from dividends, , royalties, estates, trusts, and interest.;
- k. Rental income, including funds received from Roomers;
- l. Contract Income;
- m. Payments from mortgage or sales contracts;

Household Income does not include:

- a. Assets drawn down from financial institutions;
- b. Foster care payments;
- c. Adoption assistance;
- d. Capital gains (except for business purposes);
- e. Income from the sale of a primary residence, personal car, or other personal property, excluding mortgage or sales contracts;
- f. Tax refunds;
- g. One-time insurance payments;
- h. One-time compensation for injury;
- i. Non-cash income such as General Assistance voucher payments;
- j. Reimbursement for expenses incurred in connection with employment;
- k. Reimbursement for medical expenses;

- l. Any funds received for education from grants, loans and scholarships, and work study;
- m. Retroactive payments and overpayment adjustments from an entitlement program (i.e. worker's comp, social security benefits, etc.);
- n. Income earned by a Household Member who is a full time high school student, unless they are the Applicant;
- o. Income earned by a full-time college student who is not counted as a Household Member in accordance with this Rule;
- p. Combat zone pay from the military;
- q. All income used to fulfill a Social Security Administration Program to Achieve Self-Sufficiency (PASS);
- r. Federal payments or benefits excluded by law as set forth below:
 - i. Payments received under Title II of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (84 Stat. 1902, [42 U.S.C. 4636](#)).
 - ii. Payments of land settlement judgments distributed to or held in trust for members of certain Indian Tribes under Public Laws [92-254](#), [93-134](#), [93-531](#), [94-114](#), [94-540](#), [97-458](#), [98-64](#), [98-123](#) and [98-124](#).
 - iii. Funds available or distributed pursuant to [Public Law 96-420](#), the Maine Indian Claims Settlement Act of 1980 ([25 U.S.C. 1721 et. seq.](#)) to members of the Passamaquoddy Tribe, the Penobscot Nation and the Houlton Band of Maliseet Indians.
 - iv. The value of the allotment provided a household under the Supplemental Nutrition Assistance Program ([7 U.S.C.A. 51](#)).
 - v. The value of assistance to children as excluded under the National School Lunch Act ([42 U.S.C. 1760\(e\)](#)) and under the Child Nutrition Act of 1966 ([42 U.S.C. 1780\(b\)](#)).
 - vi. The value of commodities distributed under the Temporary Emergency Food Assistance Act of 1983 ([Public Law. 98-8](#), [7 U.S.C. 612c](#)).
 - vii. Allowances, earnings and payments to individuals participating in programs under the Workforce Innovation and Opportunity Act <https://www.congress.gov/113/bills/hr803/BILLS-113hr803enr.pdf>
 - viii. Program benefits received under the Older Americans Act of 1965 ([42 U.S.C. sub-section 3020\(a\)\(b\)](#)) as wages under the Senior Community Service Employment Program (SCSEP).
 - ix. Payments to volunteers under the Domestic Volunteer Service Act of 1973 ([Public Law 93-113](#), [42 U.S.C. 5044](#)).
 - x. The value of any assistance paid with respect to a dwelling unit under the United States Housing Act of 1937, the National Housing Act, Section 101 of the Housing and Urban Development Act of 1965, or Title V of the Housing Act of 1949.
 - xi. The tax-exempt portions of payments made pursuant to the provisions

of the Alaska Native Claims Settlement Act ([Public Law 92-203, 43 U.S.C. 1620\(a\)](#)).

- xii. Payments for supportive services or reimbursement of out-of-pocket expenses made to individual volunteers serving as foster grandparents, senior health aides, or senior companions, and to persons serving in the Service Corps of Retired Executives (SCORE) and Active Corps of Executives (ACE) and any other programs under Titles II and III, pursuant to Section 418 of [Public Law 93-113](#).
- xiii. Any wages, allowances or reimbursement for transportation and attendant care costs, unless accepted on a case-by-case basis, when received by an eligible handicapped individual employed in a project under Title VI of the Rehabilitation Act of 1973 as amended by Title II of [Public Law No. 95-602](#).
- xiv. All student financial assistance including the following programs funded under Title IV of the Higher Education Act as amended:
 - 1) Pell Grants;
 - 2) Supplemental Educational Opportunity Grants;
 - 3) Grants to States for State Student Incentives;
 - 4) Special Programs for Students from Disadvantaged Backgrounds;
 - 5) Special Programs for Students Whose Families are Engaged in Migrant and Seasonal Farm work;
 - 6) Robert C. Byrd Honors Scholarship Program;
 - 7) Assistance to Institutions of Higher Education;
 - 8) Veterans Education Outreach Program;
 - 9) Special Child Care Services for Disadvantaged College Students;
 - 10) Payments to veterans for Aid and Attendance benefits.

An adjustment to a Household's gross income may be made if the Household is over income and has documented medical expenses that were paid during the income period. The amount of medical expenses deducted will be equal to only the amount necessary to make the Household eligible. Medical expenses are defined by Internal Revenue Service Publication 502, as the same may be amended from time to time.

The income of Household Members who do not meet the citizenship or legal status requirements must be included in the Household's income.

- 2. Categorical Income Eligibility. Household Members who are included on a Maine DHHS Notice of Decision or similar document containing the same information, as determined acceptable by the Subgrantee, for TANF or SNAP assistance will have Categorical Income Eligibility for HEAP. Household Members with Categorical Income Eligibility may have

their income determined at a pre-established percentage of the federal poverty level, or using actual vetted income if provided by Maine DHHS. Household Members who are not included in the Notice of Decision must provide income documentation as outlined in this Rule and HEAP Guide.

4. Benefit Determination.

Benefits are determined to ensure that the highest level of assistance will be furnished to Eligible Households which have the lowest incomes and the highest Energy Costs or needs. Benefit availability is based on HEAP funding availability.

- A. MaineHousing, or the Subgrantee as allowed by MaineHousing, will assign a number of points to an Eligible Household that correlates to their Energy Costs. The number of points will be adjusted by an assigned percentage that correlates to the Eligible Household's poverty level and prorated based on any ineligible Household Members. The adjusted number of points will then be multiplied by a dollar value.

MaineHousing will announce the actual dollar value of points no later than the fifteen (15) calendar days following receipt of the federal HEAP grant award.

The number of points assigned to an Eligible Household will be determined pursuant to the following:

Dwelling Type	Points
Stick-built/Modular	9
Mobile/Manufactured	8
Condo/Duplex	6
Apartment	6

Residing County	Points
Aroostook	7
Somerset	6
Franklin	6
Piscataquis	6
Oxford	5
Penobscot	5
Androscoggin	4
Hancock	4
Waldo	3
Cumberland	3
Lincoln	3
Knox	3
York	3
Washington	2
Kennebec	2
Sagadahoc	2

Fuel Type	Points
Electricity	14
LP Gas	10
Kerosene	8

Oil	7
Bio-Fuel including Bio-Bricks	6
Coal	5
Wood Pellets	5
Corn	5
Natural Gas	5
Wood	4

Subsidized Household	Points
Responsible for Heating	-9

Priority Determination	Points
60+, Disabled or child 6 and under	5
or	
Child 7-17	3

Poverty Level as Calculated under the Federal Poverty Income Guidelines (FPIG)	Percentage of Points
0%-25%	130%
26%-50%	120%
51%-75%	110%
76%-100%	100%
101%-125%	90%
126%-150%	80%
>than 150% FPIG but not exceeding the maximum of the greater of 150% FPIG or 60% state median income	70%
Calculated poverty level amounts falling between brackets will be rounded to the next higher or lower amount. For example: income at 75.1% will be rounded to 75%; income at 100.6% will be rounded to 101%.	

All final point results that are fractional will be rounded up to the nearest whole number.

- B. TANF Fuel Supplemental Benefits are determined each Program Year by MaineHousing based on the projected number of Households eligible for TANF Fuel Supplemental Benefits and available funding.
- C. Tenants residing in Subsidized Housing with heat included in their rent, who pay a portion of their rent or utility costs, are only eligible to receive a Benefit in an amount to maximize benefits under SNAP.

5. Payment of Benefits.

- A. An Applicant shall select a Vendor that will deliver Home Energy to the Eligible Household. Payment of Benefits and TANF Fuel Supplemental Benefits will be made directly to the Vendor, unless otherwise specified, by the methods prescribed below:
 - 1. For payment prior to delivery, MaineHousing, or a Subgrantee as allowed by MaineHousing, will pay a Benefit to the Vendor within ten (10) business days of the date the Application is certified eligible or when HEAP grant funds are available, whichever is later.

2. For payment post-delivery, MaineHousing, or a Subgrantee as allowed by MaineHousing, will provide a Credit Notification Report within ten (10) business days of the date the Application is certified eligible or when HEAP grant funds are available, whichever is later. The Credit Notification Report will list the Applicant's name, address, Home Energy type, account information and, as applicable, Benefit or TANF Fuel Supplemental Benefit. MaineHousing will make payment for Benefits after the Vendor makes delivery as authorized by MaineHousing.
3. For payment for Applicants that heat with Wood, Wood Pellets, Coal, Corn, or Bio-Fuel-, MaineHousing, or a Subgrantee as allowed by MaineHousing, will make payment for a Benefit by direct check to the Applicant .

For Applicants with no available Vendors serving the area where the Household resides, MaineHousing, or the Subgrantee as allowed by MaineHousing, may pay Benefits directly to the Applicant upon receipt of a signed Attestation from the Applicant attesting the Benefit received will be used for its intended purpose.

- B. Payment of Benefits may be made directly to Applicants with an Indirect Determinable Energy Cost.

6. Benefit Returns and Transfer:

- A. Program benefits may not be sold, transferred, released or otherwise conveyed by the Eligible Household or the Vendor without written authorization from MaineHousing. MaineHousing will only authorize such conveyances when it is in the best interest of the Eligible Household and is consistent with the intent of the HEAP Act. Examples of situations where MaineHousing may authorize such conveyances include, but are not limited to:
 1. Relocation of all Household Members within the State;
 2. Change in Vendor by Household;
 3. Change in Home Energy vendors available to Household;
 4. Relocation from a Dwelling Unit with a Direct Energy Cost to a Dwelling Unit with Indirect Determinable Energy Cost (not including Subsidized Housing);
 5. Relocation to Subsidized Housing with Direct Energy Cost;
 6. Change in Home Energy type; and
 7. Applicant passes away and surviving Household Members remain in the Household.

Program benefits will only be available for reissue or transfer during the Program Year of issue up until March 31st of the Program Year immediately following.

- B. In order to reissue or transfer a Benefit MaineHousing may require the Household to provide an Application update form bearing the Applicant's signature and date. Failure to provide the information may result in delay or forfeiture of the Benefit.
- C. Program Benefits may not be eligible for reissue or transfer if the Applicant committed Errors and Program Abuse when completing the Application, there was an Overpayment, the

Applicant's primary residence changes to a nursing home or long term care facility and there are no remaining Household Members, the Household moves to Subsidized Housing with heat included, the Applicant moves into another Household that received a Benefit in the current Program Year, the Household moves into an ineligible Dwelling Unit, the Program Benefit was not reissued before the deadline, the Applicant passes away and there are no surviving Household Members or the Household moves out of State.

- D. Vendors that receive a Benefit return form requesting the return of Benefits paid to Vendor on behalf of Eligible Households, shall return such Benefits to MaineHousing within fifteen (15) business days of date of Benefit return form. Once the funds are received, MaineHousing will process the reissue or transfer as appropriate within fifteen (15) calendar days of receiving all required documentation.

7. Energy Crisis Intervention Program (ECIP).

All ECIP services will be conducted by Subgrantees within their Service Area, unless otherwise authorized by MaineHousing, and will be subject to the availability of ECIP funds

- A. A Household may be eligible for ECIP if a Household Member's health and safety is threatened by an Energy Crisis situation and the Household does not have the financial means to avert the Energy Crisis. The Household will not be eligible if: they have any other Heating System that is safe and operable and has a supply of product; they reside in Subsidized Housing with heat included or a Rental Unit with heat included (with the exception that if the Household has a utility disconnection notice that relates to the operation of the Heating System, they may receive ECIP to restore the utility); or they have an Overpayment balance and have not entered into or complied with a repayment agreement. An Eligible Household under HEAP is income eligible for ECIP.

- B. An Energy Crisis includes:

- 1. Reading of 1/4 tank or less on a standard 275 gallon heating oil tank;
- 2. Reading of 25% or less on a propane tank;
- 3. 7-day or less supply for other delivered Home Energy types; and
- 4. A utility disconnection notice that relates to the operation of the Heating System,

- C. Allowable expenditures may include:

- 1. Home Energy deliveries provided the Eligible Household has exhausted any remaining Benefits previously issued;
- 2. Delivery charges associated with fuel deliveries under ECIP;
- 3. Surcharges, reconnection charges, or penalties related to a final utility disconnect notice;
- 4. Heating System repair, including restart fees;
- 5. Purchase of space heaters;
- 6. Temporary relocation provided the Eligible Household is experiencing a Life Threatening

Crisis that cannot be averted within 18 hours by one of the above measures.

- D. ECIP will be administered pursuant to HEAP between November 1 and April 30. Conditioned on the availability of ECIP funds Energy Crisis benefits will be provided within 48 hours of the Household being certified eligible and Life Threatening Crisis funds will be provided within 18 hours of the Household being certified eligible.
- E. ECIP benefits are determined each Program Year by MaineHousing based on Home Energy costs, economic conditions, and available funding.
- F. Any denial of ECIP benefits will be provided to the Applicant within three (3) business days.
- G. ECIP Payments.
 - 1. Payment will be made after the vendor makes delivery and returns documentation required by MaineHousing to Subgrantee. MaineHousing will make payment within ten (10) business days of Subgrantee entering required information into the MaineHousing database.

8. Central Heating Improvement Program (CHIP).

All CHIP services will be conducted by Subgrantees within their Service Area, unless otherwise authorized by MaineHousing, and will be subject to the availability of HEAP funds.

A. Eligibility.

1. Household Eligibility.

- a. A Household may be eligible for CHIP if the Household is eligible for HEAP, has an eligible Application that was certified within the preceding twelve (12) months, and does not have a more recent Application that has been certified-denied.
- b. Eligible Households shall be served on a first-come, first-served basis with respect to each level of priority listed below, except when the Subgrantee is providing weatherization services to a Dwelling Unit in which case the Subgrantee can serve Eligible Households that allow the Subgrantee to leverage CHIP funds first. Subgrantees may prioritize within the priority levels listed below by Households that have a Household Member that (i) is 60 years of age or older, (ii) has a disability, or (ii) is 6 years of age or younger.
 - i. Eligible Households experiencing an Energy Crisis caused by Heating System malfunction or failure.
 - ii. Preventative cleaning, tuning, evaluation and minor repairs on a non-emergency basis (owner-occupied dwelling units only). Date of the last cleaning, tuning and evaluation by a licensed technician must be more than twelve (12) months prior to the initiation of services date.

B. Dwelling Unit Eligibility.

- 1. Ownership will be verified for all Dwelling Units and Rental Units and additional

documentation or written permission may be required for life estates and life leases or tenants.

- a. A Dwelling Unit that has a life estate or life lease interest may be eligible if the document conferring the Applicant rights of the life estate or life lease is recorded in the appropriate registry of deeds and states that the Applicant is responsible for maintaining the Dwelling Unit or is silent as to who is responsible for maintenance.
 2. A Dwelling Unit will not be eligible under CHIP if: it is a Rental Unit that has reached the life-time maximum benefit, it has been designated for acquisition or clearance by a federal, state or local program or order, it is in foreclosure, for sale, vacant, uninhabitable, it is in poor structural condition making CHIP services impractical, ineffective or impossible, it has been damaged by fire, flood or an act of God and insurance will cover the damage, there are discrepancies on the Household's Application, there is evidence that the Heating System was not properly maintained or the Household applied for services for more than one Dwelling Unit and did not provide the required information.
- C. Heating System Replacement Eligibility. A Household may be eligible for assistance to replace a Heating System if the Household meets the eligibility requirements for CHIP. The amount of assistance shall be determined by subtracting the sum of the contributions towards the Heating System replacement cost by the Household and any person who shares a legal ownership interest in the Dwelling Unit, but does not reside in the Dwelling Unit ("Non-occupying Co-owner").
1. Contributions. The Household and Non-occupying Co-owner (if applicable) will be required to contribute toward the cost of replacing the Heating System if there are Countable Assets in excess of \$5,000, or \$50,000 if a member of the Household or the Non-occupying Co-owner is 60 years of age or older. Countable Assets include cash, funds on prepaid debit cards, money in a checking or savings account (health savings accounts, educational funds, and burial accounts are excluded), stocks or bonds, U.S. Treasury bills, money market funds and retirement accounts (provided there are no penalties for withdrawals). The amount of the contribution is determined for the Household and the Non-occupying Co-owner separately by subtracting either \$5,000 or \$50,000 (as applicable) from total Countable Assets and multiplying that number by the percentage of ownership. All contributions are subtracted from the total Heating System replacement cost to determine the CHIP benefit amount.

D. CHIP Uses.

1. CHIP allowable uses include cleaning, tuning and evaluating oil, gas or solid fuel systems, repairs determined to be necessary for proper operation by a licensed heating technician, , measures to bring a Heating System in compliance with applicable laws and codes or to correct measures that pose an immediate health or safety threat.
2. CHIP may not be used as reimbursement or payment for costs incurred by the Applicant, replacement of a Heating System that was previously replaced by CHIP unless the Heating System has reached its useful life as defined by: https://www.hud.gov/sites/documents/EUL_FOR_CNA_E_TOOL.PDF, or for fuel switching.

E. CHIP Benefit Maximums

1. Single-Family Owner-Occupied Dwelling Units. There is no life-time maximum benefit amount for an Eligible Household.
2. Single-Family Rental Units occupied by an Eligible Household. There is a life-time maximum benefit of \$600.
3. Multi-Family Rental Units. The maximum benefit is the lesser of \$600 times the number of Heating Systems that provide heat to Eligible Households or \$2,400.

F. Subgrantee Responsibilities.

1. Subgrantees are responsible for performing final inspections on all CHIP services for heating replacement jobs. The inspections will evaluate compliance with all applicable codes, confirm the work performed was authorized and determine the combustion efficiency level of the Heating System where technically feasible.
2. Subgrantees are responsible for procuring all services, including materials, equipment and services from specialized trades, such as electricians, masons and oil burner repairman, and shall follow the procedures below:

Amount	Requirements	Notes
\$10,000 or less	Solicit two price quotes by phone, email, vendor website, catalog, or price list, or similar means.	Choose the lowest quote or bid while taking into consideration the Contractor's performance record and other relevant factors.
Over \$10,000	Perform a price survey by making every reasonable attempt to receive price quotations or bids from at least three (3) Contractors.	Choose the lowest quote or bid while taking into consideration the Contractor's performance record and other relevant factors.

3. Subgrantees are also responsible for procuring Contractors and shall follow the procedures below:
 - a. Prepare an Invitation to Bid or a Request for Proposal that identifies all requirements and factors to be considered including a due date for bids;
 - b. Mail, fax or email the Invitation to Bid or Request for Proposal to at least three (3) contractors; and
 - c. Receive by mail, fax or email by the due date all bids and keep bids in a secure location to be reviewed and tabulated.
4. Sole Source Procurement. A Subgrantee may solicit a proposal from only one source if the following circumstances are met:
 - a. Emergency or Urgent Need. An emergency situation or other urgent need exists

and only one known source can provide the required goods or services within the time needed.

- b. Uniqueness. The 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.
- c. Inadequate Competitive Proposals. After evaluation of all proposals submitted in a competitive procurement, all proposals are determined to be inadequate.

Subgrantee shall submit a written statement justifying the sole source procurement for any procurement over \$10,000 to MaineHousing prior to the installation of services.

- 5. Records. Copies of all procurement records, including sole source procurement documents, correspondence, factors considered and the basis for selection must be kept in the Subgrantee's files.

9. HEAP Weatherization.

Weatherization measures must be installed in accordance with the Maine Weatherization Standards. When HEAP Weatherization is used in conjunction with U.S. Department of Energy (DOE) funds, [10 C.F.R. Part 440](#), will govern with the exception to variations listed and approved in the LIHEAP State Model Plan Weatherization Assistance Section.

All HEAP Weatherization services will be conducted by Subgrantees within their Service Area, unless otherwise authorized by MaineHousing, and will be subject to the availability of HEAP funds.

A. Eligibility.

- 1. Household Eligibility. A Household may be eligible for HEAP Weatherization if the Household is eligible for HEAP, has an eligible Application that was certified within the preceding twelve (12) months, and does not have a more recent Application that has been certified-denied.
- 2. Dwelling Unit Eligibility. Ownership will be verified for all Dwelling Units and Rental Units and additional documentation or written permission may be required for life estates and life leases or tenants.
 - a. A Dwelling Unit that has a life estate or life lease interest may be eligible if the document conferring the Applicant rights of the life estate or life lease is recorded in the appropriate registry of deeds and states that the Applicant is responsible for maintaining the Dwelling Unit or is silent as to who is responsible for maintenance.
 - b. A Dwelling Unit will not be eligible under HEAP Weatherization if the Dwelling Unit received weatherization services under HEAP Weatherization or another MaineHousing program within fifteen (15) years of the certification date, it has been designated for acquisition or clearance by a federal state or local program or order, it is in foreclosure, for sale, vacant, uninhabitable, it is in poor structural condition making HEAP Weatherization services impractical, ineffective or impossible, it has been damaged by fire, flood or an act of God and insurance will cover the damage, or there are discrepancies on the

Household's Application.

- c. A Dwelling Unit that was previously weatherized may be reopened if the reopening occurs within six (6) months of completion of the original weatherization service and reopening is required because the previous services are the proximate cause of an immediate threat to the health and safety of the occupants or the quality of the weatherization material or installation is deficient as determined by MaineHousing.

B. HEAP Weatherization Uses:

1. HEAP Weatherization allowable uses include: Weatherization needs assessments/audits; air sealing and insulation, storm windows, Heating System modifications/repairs/replacements, Heating System cleaning, tuning and evaluating, LED lighting, energy related roof repairs, major appliance repairs/replacements, including water heaters, up to two appliances, with one being a water heater, incidental repairs, health and safety measures, replacement windows and doors after all reasonable repair options are considered.

C. Subgrantee Responsibilities.

1. Subgrantees must conduct a public bid process to secure weatherization contractors at least annually as prescribed by MaineHousing.

10. Administration of the Programs.

A. MaineHousing's Responsibilities.

1. MaineHousing will prepare and submit to the Secretary of the United States Department of Health and Human Services an annual State Plan for HEAP in conformity with the provisions of the HEAP Act after conducting a public hearing for the purpose of taking comments.
2. MaineHousing will maintain this Rule, the HEAP Guide and any other guidance and documents that relate to the administration of the Programs.
3. MaineHousing will contract with Subgrantees and other entities to administer the Programs and may, at its discretion, make payments to Eligible Households or Vendors or provide Supplemental Benefits to the extent available. MaineHousing will assign at least one Subgrantee to each Service Area to administer the Programs and will select Subgrantees annually based on applications received by June 1st outlining the Subgrantee's: experience in administering the Programs or similar programs; capacity; availability of other qualified entities within a Service Area; cost efficiency; ability to enhance accessibility to the Programs; schedule for taking Applications; and ability to perform outreach and serve homebound Applicants.
4. MaineHousing will determine the annual allocation of HEAP funds to each Subgrantee, not including any amount allocated to MaineHousing to pay Benefits.
5. MaineHousing will conduct program and fiscal monitoring of Subgrantees and Vendors to ensure compliance with all rules, regulations and laws applicable to this Rule.

B. Subgrantee, Vendor and Contractor Responsibilities.

1. Subgrantees, Vendors and Contractors are responsible for the following:

- a. **Conflict of Interest.** No employee, officer, board member, agent, consultant or other representative of Subgrantee, Vendor, or Contractor who exercises or has exercised any function or responsibility with respect to Programs' activities or who is in a position to participate in a decision-making process or gain inside information with regard to these activities, may obtain a financial interest or benefit from Programs' activities or have an interest in any contract, subcontract or agreement regarding the Programs' activities, or the proceeds there under, which benefits him or her or any person with whom he or she has business or family ties. Subgrantees, Vendors, and Contractors shall notify MaineHousing of any potential conflict of interest.
 - b. **Confidentiality.** Subgrantees, Vendors, Contractors, and their employees and agents shall keep confidential Applicant or Household information obtained in the administration of the Programs, including without limitation, an individual's name, address and phone number, household income, assets or other financial information, and benefits received ("Confidential Information") and shall safeguard and protect from disclosure at all times Confidential Information.
 - c. **Prohibited Discrimination.** Subgrantees, Vendors, Contractors, and their employees and agents are prohibited from discriminating against any Household applying for or receiving goods or services in accordance with this Rule.
2. Subgrantees responsibilities also include, but are not limited to, the following as further defined in the annual Subgrant Agreement between MaineHousing and Subgrantees and in accordance with the HEAP Act and this Rule:
- a. Conduct outreach, accept and verify Applications, determine Household eligibility, pay Benefits, coordinate with MaineHousing on denials and requests for Informal Review and Fair Hearing, use MaineHousing's database software and equipment, address emergencies, cost effectively administer and operate the Programs, prioritize Eligible Households where required, coordinate services between Programs, submit production schedules, work plans, budgets, monthly status reports, and billing information to MaineHousing, use forms provided by MaineHousing, make reasonable accommodations upon request for a Person with a Disability, follow procurement requirements as may be required by 45 C.F.R. §§ 75.327 – 75.335 and 45 C.F.R. §§ 75.316-75.323, and inform Applicants of their rights to request an Informal Review and Fair Hearing;
 - b. Maintain comprehensive, accurate and separate documentation, payroll reports, financial statements, and other records in connection with its administration of the Programs including at a minimum, the amount and disposition of the Programs' funds received by the Subgrantee and the total cost necessary to administer the Programs and provide MaineHousing with copies of any such records as requested and maintain such records for a minimum of three (3) years from the end of the relevant contract period or a longer period as prescribed by MaineHousing. In cases of litigation, other claims, audits, or other disputes the Subgrantee will retain all relevant records for at least one (1) year after the final disposition thereof;
 - c. Provide an annual budget prior to each Program Year and within ninety (90) calendar days of the close of Subgrantee's fiscal year furnish to MaineHousing an annual financial statement prepared by an independent certified public

accountant in accordance with 45 C.F.R. Part 75, Subpart F.

- C. **Administrative and Program Expenses.** Subgrantees shall be permitted administrative and program expenses necessary to carry out their responsibilities under this Rule and the Programs. Such expenses will be allowed in a manner consistent with the provisions of the HEAP Act and must be reasonable in amount as determined by MaineHousing. Administrative expenses for the Program Year may be spent only between October 1 and the following September 30 of the applicable Program Year, unless otherwise authorized. Allowable administrative and program expenses for each of the Programs are listed below. Other expenses may be allowed if authorized by MaineHousing before the expenses are incurred.

Fuel Assistance and ECIP	Expense Category
Salary and fringe benefit costs for the actual time an individual performs intake, processing, or eligibility determination functions associated with an active Application	Program
Salary and fringe benefit costs for the actual time an individual participates in administering Fuel Assistance or ECIP and is not performing functions associated with an active Application	Program
Salary and fringe benefits and other related and reasonable costs for specific HEAP and ECIP training and professional development of individuals performing intake, application processing, eligibility determination, and administration of HEAP fuel assistance and ECIP	Program
Space costs/rent, telephone, copier/printing, office supplies, postage, transportation/travel, data processing/computer costs, equipment repairs and maintenance, equipment purchase/lease, and consultants/professional services associated with the above referenced activities.	Program
Indirect costs	Administrative
Salary and fringe benefits and other related and reasonable costs for specific HEAP and ECIP training and professional development for individuals whose salary and fringe benefits are budgeted directly to Administrative Costs or for whom salary and fringe are included in the agency's Indirect Rate	Administrative
Salary and fringe costs, space costs, rent, telephone, copying, printing, office supplies, postage, transportation, travel, data processing, computer costs, equipment repairs and maintenance, equipment purchase or lease, consultant fees and professional services associated with the administration of HEAP not included in the agency's Indirect Rate or allowable from program funding	Administrative
HEAP Weatherization, CHIP, and Heat Pump Program	Expense Category
Material/labor costs for Heating system repairs/replacements and measures installed as part of weatherization	Program
Either salary and fringe benefit costs for the actual time staff participates in administering HEAP Weatherization, CHIP, Heat Pump Program or a program management fee established by MaineHousing.	Program
Space costs/rent, telephone, copier/printing, office supplies, postage, transportation/travel, equipment purchase/lease, liability insurance, pollution occurrence insurance, and consultants/professional services.	Program

Indirect costs	Administrative
Assurance 16 Services	Expense Category
Salary and fringe benefit costs for staff providing direct services and the direct administrative costs associated with providing the services, such as the costs for supplies, equipment, travel, postage, utilities, rental and maintenance of office space	Program
Indirect costs	Administrative

1. Assurance 16 Activities. Subgrantees may submit annual proposals, for MaineHousing's consideration, describing their planned activities and expenses associated with providing services to Applicants pursuant to Assurance 16 of the HEAP Act. Administration of Assurance 16 Activities will be conditioned on the availability of HEAP funds.

D. Vendors.

1. Eligibility. In order to participate in the Programs Vendors must demonstrate the capacity and stability of their business and supply a credit report and business plan to MaineHousing's satisfaction. MaineHousing reserves the right to exclude Vendors in certain situations, including but not limited to, bankruptcies or judgments, prior Program terminations, violations and defaults, and in situations where the Vendor has been in business for less than a year.
2. Enrollment. Upon approval of a Vendor, Vendors must enter into a Vendor Agreement during the time period as prescribed by MaineHousing. Returning Vendors must reenroll each Program Year or as prescribed by MaineHousing contingent upon performance and compliance in previous Program Years.
3. Use of Benefits. Benefits may not:
 - a. Be sold, released, transferred or otherwise conveyed without written authorization from MaineHousing;
 - b. Be used to pay Incidental Costs Benefits;
 - c. Be used to deliver a different Home Energy product than the one authorized by MaineHousing or
 - d. Be used to deliver Home Energy products to a Household that is moving, has a Heating System experiencing mechanical difficulties or has storage tanks that need replacement or do not meet code.

For electricity and natural gas, Vendors may apply Benefits to past due charges for Home Energy deliveries with the oldest charges being paid first.

4. Annual Consumption Report. As part of the Annual Consumption Report process, Vendors must review Eligible Household accounts and identify any remaining Benefits that were issued in or prior to the preceding Program Year. All such unused Benefits must be returned to MaineHousing no later than June 30.
5. Return of Payments. Upon receipt of a Benefit Return form Vendor shall return such Benefits to MaineHousing or Subgrantee within fifteen (15) business days of the date of the Benefit Return form. If any of the following events occur, Vendor shall within

fifteen (15) business days of becoming aware, submit to MaineHousing a completed Benefit Return form and return any Benefits paid to Vendor:

- a. Death of an individual who is a sole member of an Eligible Household;
- b. Institutionalization of an individual who was the sole member of an Eligible Household;
- c. Vendor's receipt of a written notice from an Eligible Household that it no longer desires to receive Home Energy deliveries from Vendor in future Program Years;
- d. An Eligible Household has not received deliveries of Home Energy for twelve (12) consecutive months;
- e. An Eligible Household has moved out of Vendor's Service Area;
- f. An Eligible Household has moved out of State;
- g. Vendor has been paid an excessive Benefit on behalf of the Eligible Household.

For Benefits with a balance of less than \$25, Vendors may aggregate remaining Benefits and return the balance to MaineHousing when the Annual Consumption Report is submitted.

All Benefit Return forms should be accompanied by documentation evidencing: the name and address of the Vendor, the name and address of the Eligible Household; the Eligible Household's account number; the Benefit amount being returned; a concise explanation for the return of funds; a detailed account history showing delivery activity and payment from May 1st preceding the Program Year of the Benefits being returned; and any other documentation requested by MaineHousing.

E. Noncompliance.

1. MaineHousing shall have the right to terminate or suspend in whole or in part the Subgrantee Agreement in its sole discretion if it determines the Subgrantee has failed to comply with any provision of this Rule, the Subgrantee Agreement, the HEAP Guide, or the provisions of other applicable law. A written notice will be sent to Subgrantee and shall set forth as applicable, the reason for termination, the specific violations and any suspensions. For non-compliance not resulting in termination or suspension a written notice setting forth the specific violation and cure period will be provided to Subgrantee. In situations of malfeasance or misfeasance MaineHousing may bar a Subgrantee's participation in the Programs.
2. MaineHousing shall have the right to terminate a Vendor for failure to comply with the terms of the Vendor Agreement, State law concerning consumer home heating rights as prescribed by the Office of the Maine Attorney General, documentation, audit/investigation requirements and the requirements of this Rule. In situations of malfeasance or misfeasance MaineHousing may bar a Vendor's participation in the Programs and pursue any other remedies available under the law. MaineHousing may also choose to place the Vendor on a watch list and monitor Vendor's performance.

11. Native American Tribal Organizations.

Native American Tribal Organizations means the Penobscot Indian Nation, the Passamaquoddy Indian Tribe and the Houlton Band of Maliseet Indians as defined in the Maine Indian Claims Settlement Act, [30 M.R.S. §6201 et seq.](#), and the Mi'kmaq Nation as defined in the Micmac Settlement Act, [30 M.R.S. §7201](#) et seq.

- A. Direct Allocation to Native American Tribal Organizations. Native American Tribal Organizations may receive a direct allocation of HEAP funds from the Secretary of the United States Department of Health and Human Services pursuant to the HEAP Act. The amount of the direct allocation is determined by the percentage of Maine's total annual LIHEAP award that MaineHousing indicates will be awarded to Maine's Native American Tribal Organizations. In its determination MaineHousing will consider the number of Eligible Households during the previous Program Year that include Household Members who are members of the Native American Tribal Organization, when that information is available.
- B. Agreements with Native American Tribal Organizations. When a Native American Tribal Organization receives a direct allocation of Fuel Assistance and ECIP, MaineHousing will enter into an agreement with the Native American Tribal Organization that, at a minimum, provides for the coordination of services and administration of the Fuel Assistance and ECIP by the Native American Tribal Organization and Subgrantees to prevent duplication of services.

12. Informal Review and Fair Hearing.

- A. Informal Review. For any dispute other than a dispute regarding TANF Fuel Supplemental Benefits (which are not subject to Informal Review), the Applicant must submit a written request for an Informal Review no later than:
 - 1. Thirty (30) calendar days from the postmarked date of the denial notification or the benefit notification;
 - 2. Ninety (90) calendar days from the Application Received Date, if the Application has not been approved or denied; or
 - 3. Ninety (90) calendar days from the postmarked date of the request for refund of an Overpayment.

Written requests for Informal Review may be mailed to MaineHousing, 26 Edison Drive, Augusta, Maine 04330; or emailed to LIHEAPcompliance@mainehousing.org. The Informal Review will be conducted by a person other than the one who made or approved the decision under review. MaineHousing will review the file, conduct necessary research, and give the Applicant an opportunity to present written or oral objections. In rendering a decision MaineHousing will evaluate the accuracy of the calculations, the level of documentation provided by the Applicant, and the accuracy of the decision. MaineHousing will communicate the results of the research/review to the Applicant. If the Applicant does not agree with the results of the Informal Review the Applicant may submit a written request for a Fair Hearing, but only in the following limited circumstances: the Applicant's claim for assistance was denied or not acted upon with reasonable promptness (meaning it was not certified or denied within the required time-frame outline in this Rule or as approved by waiver); the Applicant disputes the criteria used to calculate the amount of their Benefit; or the Applicant is required to refund an Overpayment.

- B. Fair Hearing.
 - 1. Pursuant to the HEAP Act, [42 U.S.C. §8624\(b\)\(13\)](#), MaineHousing will provide an Applicant an opportunity for a fair administrative hearing. Fair hearings shall be conducted in accordance with the Maine Administrative Procedures Act, Title 5, Chapter 375 by the Director of MaineHousing (or their designee) or such other contractor selected by MaineHousing. The parties may receive a transcript of the hearing upon payment of the reasonable cost for the production thereof.
 - 2. Within thirty (30) calendar days of the hearing's conclusion the hearing officer will prepare a recommended hearing decision. Copies of the recommended decision will be provided to the

Applicant.

3. A final decision and order will be made by the Director of MaineHousing in writing within sixty (60) calendar days of receipt of the hearing officer's recommendation. In the event the Director of MaineHousing presides over a hearing, they shall render their decision and order within sixty (60) calendar days of the hearing's conclusion or sixty (60) calendar days of the recommended decision. The Director's decision and order shall include findings of fact sufficient to apprise the parties of its basis. A copy of the decision and order will be provided promptly to each party to the proceeding or their representative of record. Written notice of the party's right to appeal the decision and other relevant information will be provided to the parties at the time of the decision and order. The decision and order will be implemented by the Subgrantee no later than ten (10) calendar days after receipt if it is in the Applicant's favor and otherwise forty-five (45) calendar days unless stayed on appeal.

13. Errors and Program Abuse.

- A. Reporting Errors and Program Abuse. Subgrantees are required to report any suspected or alleged Errors or Program Abuse. Any individual may also report suspected Errors or Program Abuse by telephone 1-800-452-4668 or (207) 626-4600, in writing to MaineHousing, Attn: HEAP Errors and Program Abuse, 26 Edison Drive, Augusta, ME 04330 or by email at LIHEAPcompliance@mainehousing.org. Any report should include at minimum, the name and address of the person being reported and any details of the suspected Errors and Program Abuse.
- B. Investigation. MaineHousing will investigate all reported and alleged Errors and Program Abuse and may investigate the previous three (3) Program Years and may place Benefits on hold during the investigation. Applicants will be notified and given the opportunity to respond and provide additional documentation. MaineHousing will make a determination on the appropriate action, based on the response. If an Applicant fails to respond or fails to provide the documentation requested, the Applicant may be subject to denial, an Overpayment or other actions available under the law. If Errors and Program Abuse are confirmed or Applicant fails to respond, Applicant will receive a written notification outlining the facts of the decision, the reason for the decision, the Overpayment due (if applicable), and any avenue available to request an Informal Review or Fair Hearing. If MaineHousing determines the Errors were at no fault of the Applicant, MaineHousing will not require an Overpayment from the Applicant.
- C. Overpayments. If an Applicant is required to pay an Overpayment (including any Overpayments due from the previous three (3) Program Years) the Applicant may pay the full amount of the Overpayment, enter into an agreeable payment arrangement and/or be subject to recoupment by MaineHousing.

14. Waivers of the Rule and HEAP Guide.

MaineHousing will only grant waivers of the Rule and/or HEAP Guide in very limited circumstances. The below is a list of the only provisions that will be considered for a waiver. Consideration does not mean the waiver will be granted. Any grant of a waiver is at MaineHousing's discretion.

- A. Subgrantee must certify or deny an Application within thirty (30) business days from the Application Received Date.
 1. **MaineHousing will consider providing a waiver up to forty-five (45) business days.**
- B. Program benefits will only be available for reissue or transfer during the Program Year of issue up until March 31st of the Program Year immediately following.

1. **MaineHousing will consider extending the deadline to April 15th for good cause.**
- C. ECIP will be administered pursuant to HEAP between November 1 and April 30.
1. **Depending on the availability of funds and other factors MaineHousing may extend the April 30th ECIP end date.**
- D. A denial for missing information will be rescinded if the required information is received by the Subgrantee within (15) fifteen business days from the date of written notification of denial.
1. **MaineHousing will consider extending the deadline to twenty-five (25) business days.**
- E. CHIP may not be used as reimbursement or payment for costs incurred by the Applicant, replacement of a Heating System that was previously replaced by CHIP unless the Heating System has reached its useful life as defined by:
https://www.hud.gov/sites/documents/EUL_FOR_CNA_E_TOOL.PDF, or for fuel switching.
1. **In the case of replacing a Heating System before the end of its useful life or fuel switching, in limited circumstances, MaineHousing may consider a waiver on a case-by-case basis review.**
- F. HEAP Weatherization does not allow fuel switching when replacing a Heating System.
1. **MaineHousing may consider a waiver on a case-by-case basis review.**

STATUTORY AUTHORITY: 30-A M.R.S. §§4722(1)(W), 4741(1) and (15), and 4991 et seq.; 42 U.S.C. §§8621, et seq.

Low Income Home Energy Assistance Program (LIHEAP)

LIHEAP Model Plan Template

Note: This template cannot be submitted as an application for LIHEAP funding. The template is for demonstration purposes only. A complete LIHEAP Model Plan must be submitted in the Online Data Collection System (OLDC) to be considered for funding. Formatting within OLDC may appear different than this document.



Mandatory Grant Application SF-424

U.S. Department of Health and Human Services
Administration for Children and Families

August 1987, revised 05/92, 02/95, 03/96, 12/98, 11/01

OMB Clearance No.: 0970-0075

Expiration Date: 02/28/2027

LOW INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP)

MODEL PLAN

SF – 424: MANDATORY

* 1.a. Type of Submission: <input checked="" type="checkbox"/> Plan	* 1.b. Frequency: <input checked="" type="checkbox"/> Annual	* 1.c. Consolidated Application/Plan/Funding Request? Explanation: 2. Date Received: 3. Applicant Identifier: 4a. Unique Entity Identifier (UEI): NJEKQK2U8ZJ5 4b. Federal Award Identifier:	* 1.d. Version: <input checked="" type="checkbox"/> Initial <input type="checkbox"/> Resubmission <input type="checkbox"/> Revision <input type="checkbox"/> Update State Use Only: 5. Date Received By State: 6. State Application Identifier:
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7. APPLICANT INFORMATION

***a. Legal Name:** Maine State Housing Authority

***b. Address:**

*Street 1:	26 Edison Drive	Street 2:	
*City:	Augusta	County:	Kennebec
*State:	Maine	Province:	
*Country:	United States	*Zip/Postal Code:	04330-4633

c. Organizational Unit:

Department Name:	Energy and Housing Services	Division Name:	
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d. Name and contact information of person to be contacted on matters involving this application (person will be listed on the Notice of Funding Awards and on the U.S. Department of Health and Human Services' LIHEAP contact list web page):

*First Name:	Sarah	*Last Name:	Johnson
Title:	Manager of HEAP	Organizational Affiliation:	
*Telephone Number:	207-624-5777	Fax Number:	
*Email: sjohnson@mainehousing.org			

***8. TYPE OF APPLICANT:**

State Government

a. Is the applicant a Tribal Consortium:

No

If yes, please attach at least one of the following documents:

1. Current State-Tribe agreement between their state and the Consortium, signed by the State Chief Executive Officer (such as the Governor or the delegate) and the Consortium President;
2. Consortium letter listing the tribes, signed by the elected Tribal Chief or President of each tribe in the Consortium and signed by the Consortium President;
3. A current resolution letter from each tribe in the Consortium, signed by the elected Tribal Chief or President of that tribe. Each resolution letter needs to state that the Consortium has the tribes' permission to apply for, and administer, LIHEAP on their behalf and needs to designate a time period for the permission or until rescinded or revoked.

	Catalog of Federal Domestic Assistance Number	CFDA Title:
9. CFDA NUMBERS AND TITLES	93.568	Low-Income Home Energy Assistance Program

10. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT:

LIHEAP Administration

11. AREAS AFFECTED BY FUNDING:

Statewide	
12. CONGRESSIONAL DISTRICTS OF APPLICANT:	
2	
13. FUNDING PERIOD:	
a. Start Date: 10/01/2025	b. End Date: 09/30/2026
*14. IS SUBMISSION SUBJECT TO REVIEW BY STATE UNDER EXECUTIVE ORDER 12372 PROCESS? C	
a. This submission was made available to the State under Executive Order 12372	
Process for review on:	
b. Program is subject to E.O. 12372 but has not been selected by State for review.	
c. Program is not covered by E.O. 12372.	
*15. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?	
<input type="checkbox"/> YES	
<input checked="" type="checkbox"/> NO	
If yes, explain:	
16. By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)	
<input type="checkbox"/> I AGREE	
**The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.	
17a. Typed or Printed Name and Title of Authorized Certifying Official	17c. Telephone (area code, number, and extension)
Daniel Brennan, Director	207-626-4600
17b. Signature of Authorized Certifying Official on)	17d. Email Address:
	dbrennan@mainehousing.org
17e. Date Report Submitted (Month, Day, Year)	
Attach supporting documents as specified in agency instructions	

Section 1 - Program Components

U.S. Department of Health and Human Services
Administration for Children and Families

August 1987, revised 05/92, 02/95, 03/96, 12/98, 11/01
OMB Clearance No.: 0970-0075
Expiration Date: 02/28/2027

LOW INCOME HOME ENERGY ASSISTANCE PROGRAM(LIHEAP) MODEL PLAN

Section 1 – Program Components

THE PAPERWORK REDUCTION ACT OF 1995 (Pub. L. 104-13) Use of this model plan is optional. However, the information requested is required in order to receive a Low Income Home Energy Assistance Program (LIHEAP) grant. Public reporting burden for this collection of information is estimated to average 1 hour per response, including the time for reviewing instructions, gathering and maintaining the data needed, and reviewing the collection of information. An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid OMB control number.

Section 1 Program Components

Program Components, 2605(a), 2605(b)(1) - Assurance 1, 2605(c)(1)(C)

1.1 Check which components you will operate under the LIHEAP program. (Note: You must provide information for each component designated here as requested elsewhere in this plan.)		Dates of Operation	
		Start Date:	End Date:
<input checked="" type="checkbox"/>	Heating assistance	10/1/2025	09/30/2026
<input type="checkbox"/>	Cooling assistance		
<input checked="" type="checkbox"/>	Weatherization assistance	10/1/2025	03/31/2027
<input type="checkbox"/>	Summer Crisis assistance		
<input checked="" type="checkbox"/>	Winter Crisis assistance	11/1/2025	04/30/2026
<input type="checkbox"/>	Year-round crisis assistance		

Provide further explanation for the dates of operation, if necessary

Heating Assistance: For FFY2026, Subgrantees will begin taking applications on August 1, 2025 and will continue taking applications through May 29, 2026.

Weatherization Assistance: Funding for the Weatherization Assistance components is made available to Subgrantees during the program year and is obligated for use through 3/31/2027 or as extended by contract.

Estimated Funding Allocation, 2604(C), 2605(k)(1), 2605(b)(9), 2605(b)(16) - Assurances 9 and 16

1.2 Estimate what amount of available LIHEAP funds will be used for each component that you will operate: The total of all percentages must add up to 100%	Percentage (%):	Prior year totals (auto-populate)
Heating assistance	63.00%	59.00%
Cooling assistance	0.00%	0.00%
Summer crisis assistance	0.00%	0.00%
Winter crisis assistance	5.00%	10.00%
Year-round crisis assistance	0.00%	0.00%
Weatherization assistance	15.00%	15.00%
Carryover to the following federal fiscal year	4.00%	7.00%
Administrative and planning costs	10.00%	8.00%
Services to reduce home energy needs including needs assessment (Assurance 16)	3.00%	1.00%
Used to develop and implement leverages activities	0.00%	0.00%
TOTAL:	100.00%	100.00%

Tribal grant recipients: direct-grant tribes, tribal organizations, or territories with allotments of \$20,000 or less may use for planning and administration up to 20% of the funds payable. Grant recipients that are direct grant tribes, tribal organizations, or territories with allotments over \$20,000 may use for planning and administration purposes up to 20% of the first \$20,000 (or \$4,000) plus 10% of the funds payable that exceeds \$20,000. Any administrative costs in excess of these limits must be paid from non-federal sources.

Alternate Use of Crisis Assistance Funds, 2605(c)(1)(C)

1.3 The funds reserved for winter crisis assistance that have not been expended by March 15 will be reprogrammed to:

<input checked="" type="checkbox"/>	Heating assistance	<input type="checkbox"/>	Cooling assistance					
<input checked="" type="checkbox"/>	Weatherization assistance	<input type="checkbox"/>	Other (specify):					
Categorical Eligibility, 2605(b)(2)(A) - Assurance 2, 2605(c)(1)(A), 2605(b)(8A) - Assurance 8								
1.4 Do you consider households categorically eligible if at least one household member receives at least one of the following categories of benefits in the left column below?								
<input checked="" type="checkbox"/>	Yes	<input type="checkbox"/>	No					
If you answered "Yes" to question 1.4, you must complete the table below and answer questions 1.5 and 1.6.								
	Heating		Cooling		Crisis		Weatherization	
TANF	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
SSI	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
SNAP	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
Means-tested Veterans programs	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
1.4 a. Provide your definition of categorical eligibility. Please explain how households are categorically eligible (i.e., do all household members need to receive the benefits or just one member, is there a data exchange in place?) and how categorical eligibility streamlines the LIHEAP application process.								
Maine utilizes the above categories of benefits to determine if a Household is Categorical Income Eligibility. Households who enroll using Categorical Income Eligibility will have their benefit calculated based on the highest FPL allowable for each benefit type above. A Household may still choose to provide actual income documentation for benefit determination. From Chapter 24 Home Energy Assistance Program Rule: "Categorical Income Eligibility" means Household Members who are included on a Maine Department of Health and Human Services ("Maine DHHS") Notice of Decision for TANF or SNAP assistance will be considered income eligible for HEAP, as the Household Members' incomes have already been vetted. Household Members who are not included on the Notice of Decision must provide income documentation as outlined in this Rule and the HEAP Handbook.								
1.5 Do you automatically enroll households without a direct annual application?								
<input type="checkbox"/>	Yes	<input checked="" type="checkbox"/>	No					
If Yes, explain:								
1.6 How do you ensure there is no difference in the treatment of categorically eligible households from those not receiving other public assistance when determining eligibility and benefit amounts?								
All applicants must provide the required application documentation regardless of receipt of other means of public assistance. Households who currently participate in one of the means-tested programs in section 1.3 have the option of utilizing Categorical Income Eligibility when applying for LIHEAP. Households who enroll using Categorical Income Eligibility will have their benefit calculated based on the highest FPL allowable for each benefit type above. A Categorically Income Eligible Household may still choose to provide actual income documentation for benefit determination.								
SNAP Nominal Payments								
1.7a Do you allocate LIHEAP funds toward a nominal payment for SNAP households?								
<input checked="" type="checkbox"/>	Yes	<input type="checkbox"/>	No					
If you answered "yes" to question 1.7a, you must provide a response to questions 1.7b, 1.7c and 1.7d.								
1.7b Amount of Nominal Assistance:					\$21.00			
1.7c Frequency of Assistance								
<input checked="" type="checkbox"/>	Once per year							
<input type="checkbox"/>	Once every five years							
<input type="checkbox"/>	Other – Describe:							
1.7d How do you confirm that the household receiving a nominal payment has an energy cost or need?								
Applicants residing in subsidized housing with heat included must provide documentation to verify the applicant has an indirect energy cost. This documentation may include a copy of a current lease or a copy of a current electric bill.								
Determination of Eligibility - Countable Income								
1.8. In determining a household's income eligibility for LIHEAP, do you use gross income or net income?								
<input checked="" type="checkbox"/>	Gross Income							

<input type="checkbox"/>	Net Income		
<input type="checkbox"/>	Other – Describe:		
1.9. Select all the applicable forms of countable income used to determine a household's income eligibility for LIHEAP			
<input checked="" type="checkbox"/>	Wages		
<input checked="" type="checkbox"/>	Self - Employment Income		
<input checked="" type="checkbox"/>	Contract Income		
<input checked="" type="checkbox"/>	Payments from mortgage or Sales Contracts		
<input checked="" type="checkbox"/>	Unemployment insurance		
<input checked="" type="checkbox"/>	Strike Pay		
<input checked="" type="checkbox"/>	Social Security Administration (SSA) benefits		
	<input checked="" type="checkbox"/>	Including Medicare deduction	<input type="checkbox"/> Excluding Medicare deduction
<input checked="" type="checkbox"/>	Supplemental Security Income (SSI)		
<input checked="" type="checkbox"/>	Retirement/pension benefits		
<input type="checkbox"/>	General Assistance benefits		
<input type="checkbox"/>	Temporary Assistance for Needy Families (TANF) benefits		
<input type="checkbox"/>	Loans that need to be repaid		
<input checked="" type="checkbox"/>	Cash gifts		
<input type="checkbox"/>	Savings account balance		
<input type="checkbox"/>	One-time lump sum payments, such as rebates or credits, winnings from lotteries, refund deposits, etc.		
<input type="checkbox"/>	Jury duty compensation		
<input checked="" type="checkbox"/>	Rental income		
<input type="checkbox"/>	Income from employment through Workforce Investment Act (WIA)		
<input type="checkbox"/>	Income from work study programs		
<input checked="" type="checkbox"/>	Alimony		
<input checked="" type="checkbox"/>	Child support		
<input checked="" type="checkbox"/>	Interest, dividends, or royalties		
<input checked="" type="checkbox"/>	Commissions		
<input type="checkbox"/>	Legal settlements		
<input type="checkbox"/>	Insurance payments made directly to the insured		
<input type="checkbox"/>	Insurance payments made specifically for the repayment of a bill, debt, or estimate		
<input checked="" type="checkbox"/>	Veterans Administration (VA) benefits		
<input type="checkbox"/>	Earned income of a child under the age of 18		
<input type="checkbox"/>	Balance of retirement, pension, or annuity accounts where funds cannot be withdrawn without a penalty		
<input type="checkbox"/>	Income tax refunds		
<input type="checkbox"/>	Stipends from senior companion programs, such as VISTA		
<input type="checkbox"/>	Funds received by household for the care of a foster child		
<input type="checkbox"/>	Ameri-Corp Program payments for living allowances, earnings, and in-kind aid		
<input type="checkbox"/>	Reimbursements (for mileage, gas, lodging, meals, etc.)		
<input type="checkbox"/>	Other		
If any of the above questions require further explanation or clarification that could not be made in the fields provided, attach a document with said explanation here.			
1.10 Do you have an online application process?			
<input checked="" type="checkbox"/>	Yes		<input type="checkbox"/> No
1.10a If yes, describe the type of online application (select all boxes that apply)			
<input type="checkbox"/>	A PDF version of the application is available online and can be downloaded, filled out, and mailed, emailed, dropped off in-person, or faxed in for processing.		
<input checked="" type="checkbox"/>	A state-wide online application that allows a customer to complete data entry and submit an		

	application electronically for processing		
<input type="checkbox"/>	One or more local subgrant recipients have an online application that allows a customer to complete data entry and submit an application electronically for processing		
<input checked="" type="checkbox"/>	Online application that is also mobile friendly		
<input checked="" type="checkbox"/>	Other, please describe We have a paper application available that can be filled out, and mailed, emailed, dropped off in-person, or faxed in for processing.		
<input checked="" type="checkbox"/>	Ecos.mainehousing.org		
1.10b Can all program components be applied for online?			
<input type="checkbox"/>	Yes	<input checked="" type="checkbox"/>	No
If no, explain which components can and cannot be applied for online:			
Households are able to apply online for Energy Assistance. Households will not be able to indicate that they are in need of crisis assistance and will be instructed to contact the subgrantee in their service area via messaging during the online application process. Households will also need to contact their Community Action Agency if they are interested in Assurance 16 or Weatherization services.			
1.11 Do you have a process for conducting and completing applications by phone:			
Yes, Subgrantees have the capacity to conduct intake appointment over the phone, or in person.			
1.12 Do you or any of your subrecipients require in person appointments in order to apply?			
No			
If yes, please provide more information regarding why in-person appointments are required and in what circumstances they are required.			
1.13 How can applicants submit documentation for verification? Select all that apply:			
<input checked="" type="checkbox"/>	In-person		
<input checked="" type="checkbox"/>	Mail		
<input checked="" type="checkbox"/>	Email		
<input checked="" type="checkbox"/>	Portal application		
<input checked="" type="checkbox"/>	Other, describe: Fax		

Section 2 - HEATING ASSISTANCE

U.S. Department of Health and Human Services
Administration for Children and Families

August 1987, revised 05/92, 02/95, 03/96, 12/98, 11/01

OMB Clearance No.: 0970-0075

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LOW INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP)

MODEL PLAN

Section 2 – Heating Assistance

Eligibility, 2605(b)(2) - Assurance 2

2.1 Designate the income eligibility threshold used for the heating component:

Add	Household Size	Eligibility Guideline	Eligibility Threshold
	1	State Median Income	60.00%
	2	State Median Income	60.00%
	3	State Median Income	60.00%
	4	State Median Income	60.00%
	5	State Median Income	60.00%
	6	State Median Income	60.00%
	7	State Median Income	60.00%
	8	State Median Income	60.00%
	9	State Median Income	60.00%
	10	HHS Poverty Guideline	150.00%
	11	HHS Poverty Guideline	150.00%
	12	HHS Poverty Guideline	150.00%

2.2 Do you have additional eligibility requirements for heating assistance?

☐ Yes ☒ No

2.3 Check the appropriate boxes below and describe the policies for each.

Do you require an Assets test? ☐ Yes ☒ No

If yes, describe:

Do you have additional or differing eligibility policies for:

Renters? ☐ Yes ☒ No

If yes, describe:

Renters living in subsidized housing? ☐ Yes ☒ No

If yes, describe:

Renters with utilities included in the rent? ☐ Yes ☒ No

If yes, describe:

Do you give priority in eligibility to:

Older adults? ☒ Yes ☐ No

If yes, describe:

Subgrantees will make a good faith effort during the first ninety (90) days to serve Households who have a direct energy cost and who contain a Household member who is an Older Adult, Individual with a disability or a Household that contains a young (6 years of age or younger) child.

Individuals with a disability? ☒ Yes ☐ No

If yes, describe:

Subgrantees will make a good faith effort during the first ninety (90) days to serve Households who have a direct energy cost and who contain a Household member who is an Older Adult, Individual with a disability or a Household that contains a young (6 years of age or younger) child.

Young children? ☒ Yes ☐ No

If yes, describe:

Subgrantees will make a good faith effort during the first ninety (90) days to serve Households who have a direct energy cost and who contain a Household member who is an Older Adult, Individual with a disability or a Household that contains a young (6 years of age or younger) child.

Households with high energy burdens? ☐ Yes ☒ No

If yes, describe:

Other?				<input type="checkbox"/>	Yes	<input checked="" type="checkbox"/>	No
If yes, describe:							
Determination of Benefits 2605(b)(5) - Assurance 5, 2605(c)(1)(B)							
2.4 Describe how you prioritize the provision of heating assistance to vulnerable populations, e.g., benefit amounts, early application periods, etc.							
Intake/Application prioritization: Subgrantees will make a good faith effort during the first ninety (90) days to serve Households who have a direct energy cost and who contain a Household member who is an Older Adult, Individual with a disability or a Household that contains a young (6 years of age or younger) child.							
Benefit Amount: Households where a member is an Older Adult, Individual with a disability or have a young child will be awarded additional priority points during benefit determination.							
2.5 Check the variables you use to determine your benefit levels. (Check all that apply):							
<input checked="" type="checkbox"/>	Income						
<input checked="" type="checkbox"/>	Family (household) size						
<input checked="" type="checkbox"/>	Home energy cost or need:						
<input checked="" type="checkbox"/>	Fuel type						
<input checked="" type="checkbox"/>	Climate/region						
<input type="checkbox"/>	Individual bill						
<input checked="" type="checkbox"/>	Dwelling type						
<input type="checkbox"/>	Energy burden (% of income spent on home energy)						
<input type="checkbox"/>	Energy need						
<input type="checkbox"/>	Other - Describe:						
Benefit Levels, 2605(b)(5) - Assurance 5, 2605(c)(1)(B)							
2.6 Describe estimated benefit levels for the fiscal year for which this plan applies. Please note, the maximum and minimum benefits must be shown in the payment matrix.							
Minimum Benefit		\$88.00		Maximum Benefit		\$1,012.00	
2.7 Do you provide in-kind (e.g., blankets, space heaters) or other forms of benefits?							
<input checked="" type="checkbox"/>	Yes			<input type="checkbox"/>	No		
If yes, describe.							
Subgrantees provide a number of in-kind and/or other benefits including private contributions for fuel assistance.							
If any of the above questions require further explanation or clarification that could not be made in the fields provided, attach a document with said explanation here.							

Section 3 - COOLING ASSISTANCE

U.S. Department of Health and Human Services
Administration for Children and Families

August 1987, revised 05/92, 02/95, 03/96, 12/98, 11/01

OMB Clearance No.: 0970-0075

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LOW INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP)

MODEL PLAN

Section 3 – Cooling Assistance

Eligibility, 2605(b)(2) - Assurance 2

3.1 Designate the income eligibility threshold used for the cooling component:

Add	Household size	Eligibility Guideline	Eligibility Threshold

3.2 Do you have additional eligibility requirements for cooling assistance?

<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
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3.3 Check the appropriate boxes below and describe the policies for each.

Do you require an Assets test?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
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If yes, describe:

Do you have additional or differing eligibility policies for:

Renters?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
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If yes, describe:

Renters living in subsidized housing?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
--	--------------------------	-----	--------------------------	----

If yes, describe:

Renters with utilities included in the rent?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
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If yes, describe:

Do you give priority in eligibility to:

Older adults?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
----------------------	--------------------------	-----	--------------------------	----

If yes, describe:

Individuals with a disability?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
---------------------------------------	--------------------------	-----	--------------------------	----

If yes, describe:

Young children?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
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If yes, describe:

Households with high energy burdens?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
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If yes, describe:

Other?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
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If yes, describe:

Determination of Benefits 2605(b)(5) - Assurance 5, 2605(c)(1)(B)

3.4 Describe how you prioritize the provision of cooling assistance to vulnerable populations, e.g., benefit amounts, early application periods, etc.

3.5 Check the variables you use to determine your benefit levels. (Check all that apply):

<input type="checkbox"/>	Income
<input type="checkbox"/>	Family (household) size
<input type="checkbox"/>	Home energy cost or need:
<input type="checkbox"/>	Fuel type
<input type="checkbox"/>	Climate/region
<input type="checkbox"/>	Individual bill

<input type="checkbox"/>	Dwelling type		
<input type="checkbox"/>	Energy burden (% of income spent on home energy)		
<input type="checkbox"/>	Energy need		
<input type="checkbox"/>	Other - Describe:		
Benefit Levels, 2605(b)(5) - Assurance 5, 2605(c)(1)(B)			
3.6 Describe estimated benefit levels for the fiscal year for which this plan applies. Please note, the maximum and minimum benefits must be shown in the payment matrix.			
Minimum Benefit			Maximum Benefit
3.7 Do you provide in-kind (e.g., fans, air conditioners) and/or other forms of benefits?			
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
If yes, describe.			
If any of the above questions require further explanation or clarification that could not be made in the fields provided, attach a document with said explanation here.			

Section 4 - CRISIS ASSISTANCE

U.S. Department of Health and Human Services
Administration for Children and Families

August 1987, revised 05/92, 02/95, 03/96, 12/98, 11/01

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LOW INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP)

MODEL PLAN

Section 4 – Crisis Assistance

Eligibility, 2605(b)(2) - Assurance 2

4.1 Designate the income eligibility threshold used for the cooling component:

Add	Household size	Eligibility Guideline	Eligibility Threshold
	1	State Median Income	60.00%
	2	State Median Income	60.00%
	3	State Median Income	60.00%
	4	State Median Income	60.00%
	5	State Median Income	60.00%
	6	State Median Income	60.00%
	7	State Median Income	60.00%
	8	State Median Income	60.00%
	9	State Median Income	60.00%
	10	HHS Poverty Guidelines	150.00%
	11	HHS Poverty Guidelines	150.00%
	12	HHS Poverty Guidelines	150.00%

4.2 Provide your LIHEAP program's definition for determining a crisis. If you administer multiple crisis assistance programs (i.e. winter, summer, or year-round), include all program definitions.

From Chapter 24 Home Energy Assistance Program Rule: Energy Crisis shall have the same meaning as set forth in 42 U.S.C.A. §8622(3), as same may be amended from time to time.

Section 7.A. A Household may be eligible for ECIP if a Household Member's health and safety is threatened by an Energy Crisis situation on the Date of Application and the Household does not have the financial means to avert the Energy Crisis. The Household will not be eligible if: they have any other Heating System that is safe and operable and has a supply of product; they reside in Subsidized Housing with heat included or a Rental Unit with heat included; or they have an overpayment balance and have not entered into or complied with a repayment agreement. An Eligible Household under HEAP is income eligible for ECIP.

Section 7.B. An Energy Crisis includes:

- Reading of ¼ tank or less on a standard 275 gallon heating oil tank;
- Reading of 25% or less on a propane tank;
- 7-day or less supply for other delivered Home Energy types; and
- A utility disconnection notice that relates to the operation of the Heating System

4.3 What constitutes a life-threatening crisis?

From Chapter 24 Home Energy Assistance Program Rule:

“Life Threatening Crisis” means the household is currently without heat or utility service to operate a Heating Source or a Heating System.

Crisis Requirement, 2604(c)

4.4 Within how many hours do you provide an intervention that will resolve the energy crisis for eligible households? 48 hours

4.5 Within how many hours do you provide an intervention that will resolve the energy crisis for eligible households in life-threatening situations? 18 hours

Crisis Eligibility, 2605(c)(1)(A)

	Winter Crisis	Summer Crisis	Year-Round Crisis
4.6 Do you have additional eligibility requirements for crisis assistance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4.7 Check the appropriate boxes below to indicate type(s) of assistance provided			
Do you require an assets test?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you give priority in eligibility to:			
Older adults?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Individuals with a disability?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Young children?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Households with high energy burdens?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
In Order to receive crisis assistance:			
Must the household have received a shut-off notice or have a near empty tank?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Must the household have been shut off or have an empty tank?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Must the household have exhausted their regular heating benefit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Must renters with heating costs included in their rent have received an eviction notice?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Must heating or cooling be medically necessary?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Must the household have non-working heating or cooling equipment?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you have additional or differing eligibility policies for:			
Renters?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Renters living in subsidized housing?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Renters with utilities included in the rent?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Explanations of policies for each "yes" checked above:			

Section 7.B. An Energy Crisis includes:

- Reading of ¼ tank or less on a standard 275 gallon heating oil tank;
- Reading of 25% or less on a propane tank;
- 7-day or less supply for other delivered Home Energy types; and
- A utility disconnection notice that relates to the operation of the Heating System

Crisis funds cannot be used to pay for Home Energy deliveries or Heating System repairs if the Applicant resides in Subsidized Housing with heat included or a Rental Unit with heat included.

Determination of Benefits			
4.8 How do you handle crisis situations?			
<input type="checkbox"/>	Separate component.		
<input type="checkbox"/>	Benefit Fast Track, no separate amount of crisis funds is issued. Rather, benefits are issued to crisis customers within crisis response time frames.		
<input checked="" type="checkbox"/>	Other - Describe: If a household is in a crisis situation, and they have not yet had a LIHEAP Intake appointment, the application is fast tracked. Crisis is also offered as a separate component in the event that a LIHEAP benefit does not provide enough to resolve the crisis, or the LIHEAP Benefit has been exhausted. The crisis benefit is offered one time per Program Year.		
4.9 If you have a separate component, how do you determine crisis assistance benefits?			
<input type="checkbox"/>	Amount to resolve the crisis.	\$TBD	
<input checked="" type="checkbox"/>	Other - Describe: The maximum crisis benefit amount is determined annually based on economic conditions, available funding, and the average cost of a minimum delivery of home energy. The amount the Household will receive will be the amount necessary to resolve the energy crisis up to the annual maximum Crisis benefit amount.		
Crisis Requirements, 2604(c)			
4.10 Do you accept applications for energy crisis assistance at sites that are geographically accessible to all households in the area to be served?			
<input checked="" type="checkbox"/>	Yes	<input type="checkbox"/>	No
Explain.			
Subgrantees maintain offices in all counties across the state as well as alternative remote offices, they offer services to homebound applicants, have the ability to take applications over the phone and accept documentation electronically.			
4.11 Do you provide individuals with a disability the means to:			
Submit applications for crisis benefits without leaving their homes?			
<input checked="" type="checkbox"/>	Yes	<input type="checkbox"/>	No
If no, explain.			
Travel to the sites at which applications for crisis assistance are accepted?			
<input type="checkbox"/>	Yes	<input checked="" type="checkbox"/>	No
If no, explain.			
In person applications for crisis assistance are not necessary, an applicant may seek assistance with the crisis over the phone.			
If you answered "No" to both options in question 4.11, please explain alternative means of intake to those who are homebound or physically disabled?			
Benefit Levels, 2605(c)(1)(B)			
4.12 Indicate the maximum benefit for each type of crisis assistance offered.			
Winter Crisis	Maximum Benefit	\$500.00	
Summer Crisis	Maximum Benefit	\$0.00	
Year-Round Crisis	Maximum Benefit	\$0.00	
4.13 Do you provide in-kind (e.g., blankets, space heaters, fans) or other forms of benefits?			
<input checked="" type="checkbox"/>	Yes	<input type="checkbox"/>	No
If yes, describe.			
If the crisis cannot be resolved within the required timeframe, space heaters may be provided for the household's use until such time as a fuel delivery can be made or the heating system repaired.			
4.14 Do you provide for equipment repair or replacement using crisis funds?			
<input checked="" type="checkbox"/>	Yes	<input type="checkbox"/>	No
If you answered "Yes" to question 4.14, you must complete question 4.15.			
4.15 Check appropriate boxes below to indicate type(s) of assistance provided.		Winter Crisis	Summer Crisis
Heating system repair		<input checked="" type="checkbox"/>	<input type="checkbox"/>
Heating system replacement		<input type="checkbox"/>	<input type="checkbox"/>
Cooling system repair		<input type="checkbox"/>	<input type="checkbox"/>
Cooling system replacement		<input type="checkbox"/>	<input type="checkbox"/>

Wood stove purchase	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pellet stove purchase	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Solar panel(s)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Utility poles/gas line hook-ups	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (Specify):	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4.16 Do any of the utility vendors you work with enforce a moratorium on shut offs?			
<input checked="" type="checkbox"/>	Yes	<input type="checkbox"/>	No
If you responded "Yes" to question 4.16, you must respond to question 4.17.			
4.17 Describe the terms of the moratorium and any special dispensation received by LIHEAP clients during or after the moratorium period.			
<p>Maine Statute Title 35-A, §718: Winter terminations</p> <p>A. "Disconnection prohibition period" means any time between November 15th and April 15th, or during any other period when, pursuant to rules adopted under section 704, the commission has prohibited a transmission and distribution utility from disconnecting residential customers or prohibited such disconnections without the permission from the consumer assistance and safety division. [PL 2021, c. 347, §1 (NEW); RR 2021, c. 1, Pt. A, §36 (RAL).]</p> <p>B. "Residential customer" includes any customer account to which electric service is provided for residential purposes, regardless of whether the electricity received under that account is also used for business purposes. [PL 2021, c. 347, §1 (NEW); RR 2021, c. 1, Pt. A, §36 (RAL).]</p> <p>[PL 2021, c. 347, §1 (NEW); RR 2021, c. 1, Pt. A, §36 (RAL).]</p> <p>2. Notice of winter disconnection. During a disconnection prohibition period, a transmission and distribution utility may not send or deliver, orally, on paper or electronically, to any residential customer of the utility any notice or communication that:</p> <p>A. Provides for disconnection of the customer's electric service on a specified date or within a specified interval of time during a disconnection prohibition period, unless the utility has received the prior permission of the consumer assistance and safety division to make the disconnection on the specified date or within the specified interval of time; or [PL 2021, c. 347, §1 (NEW); RR 2021, c. 1, Pt. A, §36 (RAL).]</p> <p>B. Makes any reference to disconnection or involuntary termination of the customer's electric service during a disconnection prohibition period, unless the notice or communication includes a prominent statement that disconnection of a residential customer's electric service during the disconnection prohibition period cannot take place without the advance permission of the consumer assistance and safety division, that the customer will be notified of any request for such permission and that the customer will have the opportunity to be heard by the consumer assistance and safety division. [PL 2021, c. 347, §1 (NEW); RR 2021, c. 1, Pt. A, §36 (RAL).]</p> <p>[PL 2021, c. 347, §1 (NEW); RR 2021, c. 1, Pt. A, §36 (RAL).]</p> <p>3. Past due accounts; assistance programs. Notwithstanding any provision of law to the contrary, the notice permitted under subsection 2 to a residential customer from a transmission and distribution utility is deemed a notice of disconnection for the purpose of establishing eligibility for certain emergency assistance programs, including, but not limited to, the emergency general assistance described in Title 22, chapter 1161 and the fuel assistance described in Title 30-A, chapter 201, subchapter 13.</p> <p>[PL 2021, c. 347, §1 (NEW); RR 2021, c. 1, Pt. A, §36 (RAL).]</p>			
4.18 If you experience a natural disaster, do you intend to utilize LIHEAP crisis funds to address disaster related crisis situations?			
<input type="checkbox"/>	Yes	<input checked="" type="checkbox"/>	No
If yes, describe:			
If any of the above questions require further explanation or clarification that could not be made in the fields provided, attach a document with said explanation here.			

Section 5 - WEATHERIZATION ASSISTANCE

U.S. Department of Health and Human Services
Administration for Children and Families

August 1987, revised 05/92, 02/95, 03/96, 12/98, 11/01

OMB Clearance No.: 0970-0075

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LOW INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP)

MODEL PLAN

Section 5 – Weatherization Assistance

Eligibility, 2605(c)(1)(A), 2605(b)(2) - Assurance 2

5.1 Designate the income eligibility threshold used for the Weatherization component

Add	Household Size	Eligibility Guideline	Eligibility Threshold
	1	State Median Income	60.00%
	2	State Median Income	60.00%
	3	State Median Income	60.00%
	4	State Median Income	60.00%
	5	State Median Income	60.00%
	6	State Median Income	60.00%
	7	State Median Income	60.00%
	8	State Median Income	60.00%
	9	State Median Income	60.00%
	10	HHS Poverty Guidelines	150.00%
	11	HHS Poverty Guidelines	150.00%
	12	HHS Poverty Guidelines	150.00%

5.2 Do you enter into an interagency agreement to have another government agency administer a Weatherization component?

☐ Yes ☒ No

5.3 If yes, name the agency and attach a copy of the internal agreement or contract.

5.4 Is there a separate monitoring protocol for weatherization?

☒ Yes ☐ No

Weatherization - Types of Rules

5.5 Under what rules do you administer LIHEAP weatherization? (Check only one.)

☐ Entirely under LIHEAP (not DOE) rules
☐ Entirely under DOE WAP (not LIHEAP) rules

<input type="checkbox"/>	Mostly under LIHEAP rules with the following DOE WAP rule(s) where LIHEAP and WAP rules differ (Check all that apply):
<input type="checkbox"/>	Income Threshold
<input type="checkbox"/>	Weatherization of entire multi-family housing structure is permitted if at least 66% of units (50% in 2- and 4-unit buildings) are eligible units or will become eligible within 180 days.
<input type="checkbox"/>	Weatherize shelters temporarily housing primarily low income persons (excluding nursing homes, prisons, and similar institutional care facilities)
<input type="checkbox"/>	Other - Describe:
<input checked="" type="checkbox"/>	Mostly under DOE WAP rules, with the following LIHEAP rule(s) where LIHEAP and WAP rules differ (Check all that apply.)
<input type="checkbox"/>	Income threshold
<input checked="" type="checkbox"/>	Weatherization not subject to DOE WAP maximum statewide average cost per dwelling unit
<input checked="" type="checkbox"/>	Weatherization measures are not subject to DOE Savings to Investment Ratio (SIR) standards.
<input type="checkbox"/>	Other - Describe: <ul style="list-style-type: none"> Weatherization of entire multi-family housing structure is permitted if at least 66% of units (50% in 2- & 4-unit buildings) are eligible units or will become eligible within 180 days. Weatherize shelters temporarily housing primarily low income persons (excluding nursing homes, prisons, and similar institutional care facilities). Health & Safety and Incidental costs are not subject to DOE rules.

Eligibility, 2605(b)(5) - Assurance 5

5.6 Do you require an assets test?

<input checked="" type="checkbox"/>	Yes	<input type="checkbox"/>	No
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5.7 Do you have additional or differing eligibility policies for:

Do you require an assets test?	<input checked="" type="checkbox"/>	Yes	<input type="checkbox"/>	No
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Do you have additional or differing eligibility policies for:

Renters?	<input checked="" type="checkbox"/>	Yes	<input type="checkbox"/>	No
Renters living in subsidized housing?	<input type="checkbox"/>	Yes	<input checked="" type="checkbox"/>	No
Renters with utilities included in the rent?	<input type="checkbox"/>	Yes	<input checked="" type="checkbox"/>	No

Do you give priority in eligibility to:

Older adults?	<input checked="" type="checkbox"/>	Yes	<input type="checkbox"/>	No
Individuals with a disability?	<input checked="" type="checkbox"/>	Yes	<input type="checkbox"/>	No
Young children?	<input checked="" type="checkbox"/>	Yes	<input type="checkbox"/>	No
Households with high energy burdens?	<input checked="" type="checkbox"/>	Yes	<input type="checkbox"/>	No
Other?	<input type="checkbox"/>	Yes	<input checked="" type="checkbox"/>	No

If you selected "Yes" for any of the options in questions 5.6, 5.7, or 5.8, you must provide further explanation of these policies in the text field below.

5.6 Asset test: Applies to heating system replacement under the Central Heating Improvement Program activities Program Guidance rev 09012023

F. Asset Test (Heating System Replacements Only)

1. Asset Limits

The Applicant household will be required to contribute toward the cost of a Heating System replacement if the Applicant household has Countable Assets in excess of \$5,000 or \$50,000 if a member of the Applicant household is 60 years of age or older (or 55 years or older if the member is a member of an Indian Tribe). The same guidelines apply to non-occupying co-owner's countable assets. If there is a penalty to withdraw funds from an account the funds will not be part of the Countable Asset. Ex: funds from a retirement account when the declarant is younger than the age to withdraw (account documentation will be needed).

5.7 Renters and Renters living in subsidized housing with heat included (see attached - Section 5B Multifamily Weatherization - revised)WAP Program Guidance rev 03052024

B. 2-4 Unit Dwellings

A rental dwelling containing 2 to 4 rental units is eligible for WAP if it is occupied by an eligible Household(s). Prior to conducting the energy audit, the CAA must verify the ownership of the unit/building and secure confirmation from the property owner.

(1) WAP funds may be used to weatherize rental dwellings 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) meet WAP income guidelines.

(2) 2-4 unit dwellings are those with four (4) or less units, and three (3) stories or less.

(3) 2-4 unit dwellings will be prioritized similar to single-family: tenants with the highest energy use and highest energy burden (as a percentage of income) will receive priority.

1. Written Permission

Secure owner's and tenant's consent on the *WAP Consent* form to proceed with weatherization measures. Additionally, the owner and tenant are required to sign MaineHousing's *Weatherization Rental Agreement* before the CAA can proceed with weatherization.

5.8 Priority Applicant WAP Program Guidance rev 03052024

SECTION 3: PRIORITIZATION AND WAIT LIST REQUIREMENTS

A. Prioritization

Priority for weatherization services is identified through HEAT Enterprise,¹ based on household composition, annual energy consumption usage for heat (cost), and poverty level. Households with an older adult person, a person with disabilities, and/or a child younger than six (6) years of age are given priority for weatherization services.

Benefit Levels

5.9 Do you have a maximum LIHEAP weatherization benefit or expenditure per household?

<input type="checkbox"/>	Yes	<input checked="" type="checkbox"/>	No
If yes, what is the maximum:		\$	

Types of Assistance, 2605(c)(1), (B) & (D)

5.11 What LIHEAP weatherization measures do you provide? (Check all categories that apply.)

<input checked="" type="checkbox"/>	Weatherization needs assessments/audits	<input checked="" type="checkbox"/>	Energy-related roof repair
<input checked="" type="checkbox"/>	Caulking and insulation	<input checked="" type="checkbox"/>	Major appliance Repairs
<input checked="" type="checkbox"/>	Storm windows	<input checked="" type="checkbox"/>	Major appliance replacement
<input checked="" type="checkbox"/>	Furnace/heating system modifications/repairs	<input checked="" type="checkbox"/>	Windows/sliding glass doors
<input checked="" type="checkbox"/>	Furnace replacement	<input checked="" type="checkbox"/>	Doors
<input type="checkbox"/>	Cooling system modifications/repairs	<input checked="" type="checkbox"/>	Water Heater
<input type="checkbox"/>	Water conservation measures	<input type="checkbox"/>	Cooling system replacement
<input checked="" type="checkbox"/>	Compact florescent light bulbs	<input type="checkbox"/>	Community Solar projects
<input type="checkbox"/>	Rooftop solar	<input type="checkbox"/>	Other - Describe:

If any of the above questions require further explanation or clarification that could not be made in the fields provided, attach a document with said explanation here.

Section 6 - Outreach, 2605(b)(3) - Assurance 3, 2605(c)(3)(A)

U.S. Department of Health and Human Services
Administration for Children and Families

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LOW INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP)

MODEL PLAN

Section 6 – Outreach

Section 6: Outreach, 2605(b)(3) - Assurance 3, 2605(c)(3)(A)

6.1 Select all outreach activities that you conduct that are designed to assure that eligible households are made aware of all LIHEAP assistance available:

<input checked="" type="checkbox"/>	Place posters/flyers in local and county social service offices, offices of aging, Social Security offices, VA, etc.
<input type="checkbox"/>	Publish articles in local newspapers or broadcast media announcements.
<input checked="" type="checkbox"/>	Include inserts in energy vendor billings to inform individuals of the availability of all types of LIHEAP assistance.
<input type="checkbox"/>	Mass mailing(s) to prior-year LIHEAP recipients
<input checked="" type="checkbox"/>	Inform low-income applicants of the availability of all types of LIHEAP assistance at application intake for other low-income programs.
<input type="checkbox"/>	Execute interagency agreements with other low-income program offices to perform outreach to target groups.
<input checked="" type="checkbox"/>	Web posting
<input type="checkbox"/>	Email
<input type="checkbox"/>	Texting
<input checked="" type="checkbox"/>	Events
<input checked="" type="checkbox"/>	Social Media
<input type="checkbox"/>	Other (specify):

If any of the above questions require further explanation or clarification that could not be made in the fields provided, attach a document with said explanation here.

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Section 7 - Coordination, 2605(b)(4) - Assurance 4

U.S. Department of Health and Human Services Administration for Children and Families		August 1987, revised 05/92, 02/95, 03/96, 12/98, 11/01 OMB Clearance No.: 0970-0075 Expiration Date: 02/28/2027
LOW INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP) MODEL PLAN Section 7 – Coordination		
Section 7: Coordination, 2605(b)(4) - Assurance 4		
7.1 Describe how you will ensure that the LIHEAP program is coordinated with other programs available to low-income households (TANF, SSI, WAP, etc.).		
<input type="checkbox"/>	Joint application for multiple programs	
Indicate programs included:		
<input checked="" type="checkbox"/>	Intake referrals to or from other programs	
Indicate programs included:		
<input checked="" type="checkbox"/>	One-stop intake centers	
<input type="checkbox"/>	Other - Describe:	
If any of the above questions require further explanation or clarification that could not be made in the fields provided, attach a document with said explanation here.		

Section 8 - Agency Designation, 2605(b)(6) - Assurance 6

U.S. Department of Health and Human Services
Administration for Children and Families

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LOW INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP) MODEL PLAN

Section 8 – Agency Designation

Section 8: Agency Designation, 2605(b)(6) - Assurance 6 (Required for state grant recipients and the Commonwealth of Puerto Rico)

8.1 How would you categorize the primary responsibility of your state agency?

<input type="checkbox"/>	Administration Agency
<input type="checkbox"/>	Commerce Agency
<input type="checkbox"/>	Community Services Agency
<input type="checkbox"/>	Energy/Environment Agency
<input checked="" type="checkbox"/>	Housing Agency
<input type="checkbox"/>	State Department of Welfare Agency (administers TANF, SNAP, and/or Medicaid)
<input type="checkbox"/>	Economic Development Agency
<input type="checkbox"/>	Other - Describe:

Alternate Outreach and Intake, 2605(b)(15) - Assurance 15

If you selected "Welfare Agency" in question 8.1, you must complete questions 8.2, 8.3, and 8.4, as applicable.

8.2 How do you provide alternate outreach and intake for heating assistance?

Subgrantees partner with community-based programs including social service organizations and town offices to provide applicants with alternate venues to apply for heating assistance.

8.3 How do you provide alternate outreach and intake for cooling assistance?

Not applicable.

8.4 How do you provide alternate outreach and intake for crisis assistance?

Subgrantees have other funds (non-LIHEAP) funds available to provide crisis assistance. Additionally, the subgrantees keep community partners informed about the availability of crisis assistance funds.

8.5 LIHEAP Component Administration	Heating	Cooling	Crisis	Weatherization
8.5a Who determines client eligibility?	Subgrantees	Not Applicable	Subgrantees	Subgrantees
8.5b Who processes benefit payments to gas and electric vendors?	State Housing Agency	Not Applicable	State Housing Agency	
8.5c Who processes benefit payments to bulk fuel vendors?	State Housing Agency	Not Applicable	State Housing Agency	
8.5d Who performs installation of weatherization measures?				Other

Include a current list of subrecipient(s) name, main office address (do not list P.O. Box), phone number, county(s) served, Congressional District, and UEI number.

If any of your LIHEAP components are not centrally-administered by a state agency, you must complete questions 8.6, 8.7, 8.8, and, if applicable, 8.9.

8.6 What is your process for selecting local administering agencies?

Subgrantees will be selected annually based on the following criteria:

1. Experience with providing Fuel Assistance or similar programs to low-income persons;
2. Capacity to administer a timely and effective Fuel Assistance program for the intended Service Area;

3.	Demonstrated capacity to adequately serve low-income persons residing in their Service Areas;		
4.	The availability of other qualified entities to service a particular area;		
5.	The geographic area customarily serviced by the potential subgrantee;		
6.	Cost efficiency in administering a Fuel Assistance program;		
7.	The ability to enhance accessibility to other low-income programs administered by the Subgrantee;		
8.	Acceptable schedule for taking Applications; and		
9.	The ability to perform outreach activities and serve homebound recipients.		
Subgrantee shall make annual, written applications to MaineHousing that address each of the above criteria. Subgrantee applications must be received no later than June 1st of each year.			
8.7 How many local administering agencies do you use? 1 1			
8.8 Have you changed any local administering agencies in the last year?			
<input type="checkbox"/>	Yes	<input checked="" type="checkbox"/>	No
8.9 If so, why?			
<input type="checkbox"/>	Agency was in non-compliance with grant recipient requirements for LIHEAP -		
<input type="checkbox"/>	Agency is under criminal investigation.		
<input type="checkbox"/>	Added agency		
<input type="checkbox"/>	Agency closed		
<input type="checkbox"/>	Other – describe		
8.10 If a subrecipient is no longer providing LIHEAP, are you aware of prior-year LIHEAP funds being mismanaged or misspent?			
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
8.10a If yes, please explain:			
8.10b If you are aware, were other federal programs impacted such as CSBG, SSBG, Head Start, TANF, and Department of Energy Weatherization funding, etc.			
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
8.10c if yes, please explain:			
If any of the above questions require further explanation or clarification that could not be made in the fields provided, attach a document with said explanation here.			

Section 9 - Energy Suppliers, 2605(b)(7) - Assurance 7

U.S. Department of Health and Human Services
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LOW INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP) MODEL PLAN

Section 9 – Energy Suppliers

Section 9: Energy Suppliers, 2605(b)(7) - Assurance 7

9.1 Do you make payments directly to home energy suppliers?

Heating	<input checked="" type="checkbox"/>	Yes	<input type="checkbox"/>	No
Cooling	<input type="checkbox"/>	Yes	<input checked="" type="checkbox"/>	No
Crisis	<input checked="" type="checkbox"/>	Yes	<input type="checkbox"/>	No
Are there exceptions?	<input checked="" type="checkbox"/>	Yes	<input type="checkbox"/>	No

If yes, Describe.

MaineHousing may issue direct checks to LIHEAP recipients who do not have a designated vendor in their area, who pay rent with heat included, or who receive their benefit for firewood, wood pellets, corn, coal, or bio-fuels.

MaineHousing and Subgrantees encourage recipients to apply their benefits to their electric utility account if their benefit cannot be used for their primary or secondary heating system and the eligible household is responsible for their electric utility bill. Benefits are determined based on a household's selected fuel type.

9.2 How do you notify the client of the amount of assistance paid?

Once the client's application has been approved for payment, MaineHousing mails a benefit notification letter to the Primary Applicant. The benefit notification letter shall:

- State the Benefit amount;
- State the date the Benefit was sent to the Vendor;
- State the approved Home Energy type;
- State the time period for the Benefit; and State the manner by which the Primary Applicant can request an informal review.

9.3 How do you assure that the home energy supplier will charge the eligible household in the normal billing process, the difference between the actual cost of the home energy, and the amount of the payment?

Vendor performance is ensured through Vendor Agreements, annual reports provided by contracted vendors, and on-site or desk monitoring. Additionally, vendors must submit detailed transaction reports with benefit returns to show delivery and payment activity/history for the LIHEAP client's account and must maintain a daily cash price log while an active vendor.

9.4 How do you assure that no household receiving assistance under this title will be treated adversely because of their receipt of LIHEAP assistance?

The contract between MaineHousing and the vendor explicitly prohibits discrimination. Participating vendors must agree not to discriminate against any eligible household regarding the extension of credit to purchase Home Energy or other services, the price of Home Energy or other services, or the terms or conditions of the delivery of Home Energy or other services solely on the basis of its being an eligible household. Any accusations of discrimination are investigated.

9.5. Do you make payments contingent on unregulated vendors taking appropriate measures to alleviate the energy burdens of eligible households?

☐ Yes ☒ No

If so, describe the measures unregulated vendors may take.

Attach a copy of the template statewide vendor agreement or a policy that indicates local agreements must adhere to statewide policies and assurances.

If any of the above questions require further explanation or clarification that could not be made in the fields provided, attach a document with said explanation here.

Section 10 - Program, Fiscal Monitoring, and Audit, 2605(b)(10) - Assurance 10

U.S. Department of Health and Human Services
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LOW INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP)

MODEL PLAN

Section 10 – Program, Fiscal Monitoring, and Audit

Section 10: Program, Fiscal Monitoring, and Audit, 2605(b)(10)

10.1. How do you ensure proper fiscal accounting and tracking of funds? Be specific about tracking of grant award, tracking of expenditures, tracking vendor (benefit) refunds, fiscal reporting process, and fiscal software systems being used.

In order to ensure good fiscal accounting and tracking of all grants including LIHEAP, MaineHousing performs onsite and desk reviews of each subgrantee which include a review of agency fiscal policies and procedures; a reconciliation of billings submitted to agency general ledger detail and supporting documentation; and an examination of each subgrantee's Uniform Grant Guidance Audit (2CFR 200). Additionally, six-month Corrective Action Reviews are required in the event MaineHousing identifies significant compliance concerns with an individual subgrantee.

Each onsite visit may include an entrance and exit interview. Onsite monitoring includes but is not limited to: review of the previous audit report to identify focus areas for the review; analyzing the data used by each subgrantee to determine client income eligibility and benefit determination; observation of the applicant intake process; and other monitoring steps to ensure overall program compliance. Additionally, desk reviews will be completed periodically and include such things as checking application data residing in MaineHousing's centralized database for anomalies using pre-determined indicators or specific data points (i.e. duplicate addresses, certification outside the required 30 business day period, etc.).

The fair hearing process in place at MaineHousing provides an opportunity to conduct additional in-depth client file monitoring because a thorough analysis is completed by staff of each filed complaint to ensure that the subgrantee followed program rules in determining client eligibility and benefit determination.

The monitoring of energy suppliers is conducted in a number of ways:
Onsite visits to vendors (those deemed high risk as well as a sampling of others);
Desk reviews of vendors: a random sample of client accounts are reviewed to assess the vendor practices and determine vendor risk rating;
Review of submitted annual vendor reports using data points to identify anomalies;
Review of transaction reports (delivery and payment activity) from May 1st forward for the benefit year(s) being returned.

After each conducted monitoring, MaineHousing issues a written report containing all findings to the subgrantee/vendor. The report will establish a reasonable time period for comment and the required corrective action(s) by the subgrantee/vendor.

Upon request from the subgrantee/vendor, MaineHousing will provide technical assistance in all areas needing corrective action.

Depending upon the significance of the issue(s), failure to comply with the required corrective action plans could result in a notice of termination of the contract.

Management of Vendor Refunds (Benefit Returns):

All benefit returns must be submitted to MaineHousing. Benefit returns are tracked and reconciled to the appropriate fiscal year. Any expired funds or any amounts exceeding the 10% carryover limit will be returned to DHHS.

10.1a Provide Definitions for the following:

Obligation:	A contractually legal commitment for funding, payment, services or activities.
Expenditures:	The action of expending funds, something expended, disbursement, or expense for the purposes of acquiring goods or services.
Expenditure timeframe:	The allowable time period to perform an obligation as set forth in contractual agreements.
Administrative costs:	Necessary costs incurred performing activities for the program that are not directly related to processing of clients requested services. Typical examples would be preparing budgets, creating policies and procedures, attending planning meetings or

		professional development related to the program as well as indirect costs proportionally charged in relation to a cost allocation plan or fiscal policies.		
Audit Process				
10.2. Is your LIHEAP program audited annually under the Single Audit Act and OMB Circular A - 133?				
<input type="checkbox"/>	Yes		<input checked="" type="checkbox"/>	No
10.2a If yes, describe your auditor selection process.				
10.3. Describe any audit findings of the grant recipient (i.e., state, tribe, territory) rising to the level of a material weakness or reportable condition cited in the single audits, inspector general reviews, or other government agency reviews from the most recently audited fiscal year.				
<input checked="" type="checkbox"/>	No Findings			
Finding	Type	Brief Summary	Resolved?	Action Taken
1.				
10.4. Audits of Local Administering Agencies				
What types of annual audit requirements do you have in place for local administering agencies or district offices? Select all that apply.				
<input checked="" type="checkbox"/>	Local agencies and district offices are required to have an annual audit in compliance with Single Audit Act and OMB Circular A-133.			
<input type="checkbox"/>	Local agencies and district offices are required to have an annual audit (other than A-133).			
<input checked="" type="checkbox"/>	Local agencies or district offices' A-133 or other independent audits are reviewed by Grant recipient as part of compliance process.			
<input checked="" type="checkbox"/>	Grant recipient conducts fiscal and program monitoring of local agencies or district offices.			
<input type="checkbox"/>	Local agencies and district offices are required to have an annual audit in compliance with Single Audit Act and OMB Circular A-133.			
Compliance Monitoring				
10.5. Describe your monitoring process for compliance at each level below. Check all that apply.				
Grant recipient employees:				
<input checked="" type="checkbox"/>	Internal program review			
<input checked="" type="checkbox"/>	Departmental oversight			
<input checked="" type="checkbox"/>	Secondary review of invoices and payments			
<input type="checkbox"/>	Other program review mechanisms are in place. Describe:			
Local Administering Agencies or District Offices:				
<input checked="" type="checkbox"/>	On-site evaluation			
<input checked="" type="checkbox"/>	Annual program review			
<input checked="" type="checkbox"/>	Monitoring through central database			
<input checked="" type="checkbox"/>	Desk reviews			
<input checked="" type="checkbox"/>	Client File Testing/Sampling			
<input type="checkbox"/>	Other program review mechanisms are in place. Describe:			
10.6 Explain or attach a copy of your local agency monitoring schedule and protocol.				
<p>MaineHousing's staff perform onsite and desk review audits of the subgrantees. These onsite audits allow for first-hand observation of program activity. Monitoring tasks include:</p> <p>Reviewing procedures and client file documentation</p> <p>Confirming and evaluating use of LIHEAP statewide database</p> <p>Verifying subgrantees are knowledgeable of regulations</p> <p>Confirming that quality of work meets minimum program standards</p>				
10.7. Describe how you select local agencies for monitoring reviews. Attach a risk assessment if subrecipients are utilized.				
Site Visits:		Onsite program and fiscal monitoring reviews are conducted annually at all local agencies. Additional reviews may be conducted if major issues are identified during the annual review.		

Desk Reviews:	<p>MaineHousing conducts desk reviews throughout the program year to ensure compliance with program requirements. MaineHousing's staff conduct desk audits of the following application files:</p> <ul style="list-style-type: none"> •Informal Reviews or Fair Hearing Requests: applicant submitted requests for an informal review or fair hearings will require that an individual, other than the one who made or approved the decision, review the file and documentation provided to determine accuracy. •Computer generated reports: MaineHousing generates periodic healthy data queries to identify and resolve potential compliance issues, for example, duplicate social security numbers, applicant/landlord same address, and medical deduction for analysis. The Program Officers review these reports and application files as necessary. •Files involving reports of alleged fraud. •Files where questions arise during billing reviews of weatherization or Central Heating Improvement Program jobs.
10.8. How often is each local agency monitored? Please attach a monitoring schedule if one has been developed.	
<input checked="" type="checkbox"/>	Annually
<input type="checkbox"/>	Biannually
<input type="checkbox"/>	Triannually
<input type="checkbox"/>	Other,
10.9. How many local agencies are currently on corrective action plans? 0	
If any of the above questions require further explanation or clarification that could not be made in the fields provided, attach a document with said explanation here.	

Section 11 - Timely and Meaningful Public Participation, 2605(b)(12) - Assurance 12, 2605(c)(2)U.S. Department of Health and Human Services
Administration for Children and Families

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LOW INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP)**MODEL PLAN****Section 11 – Timely and Meaningful Public Participation****Section 11: Timely and Meaningful Public Participation, 2605(b)(12), 2605(C)(2)****11.1 How did you obtain input from the public in the development of your LIHEAP plan? Select all that apply. Note: Tribes do not need to hold a public hearing but must ensure participation through other means.**

<input type="checkbox"/>	Tribal Council meeting(s)
<input checked="" type="checkbox"/>	Public Hearing(s)
<input checked="" type="checkbox"/>	Draft Plan posted to website and available for comment.
<input checked="" type="checkbox"/>	Hard copy of plan is available for public view and comment.
<input type="checkbox"/>	Comments from applicants are recorded.
<input checked="" type="checkbox"/>	Request for comments on draft Plan is advertised.
<input checked="" type="checkbox"/>	Stakeholder consultation meeting(s)
<input type="checkbox"/>	Comments are solicited during outreach activities.
<input type="checkbox"/>	Other - Describe:

Public Hearings, 2605(a)(2) - For States and the Commonwealth of Puerto Rico Only**11.3 List the date and location(s) that you held public hearing(s) on the proposed use and distribution of your LIHEAP funds?**

	Date	Event Description
1	05/20/2025	Public Hearing for Maine Chapter 24 HEAP Rule for the Low Income Home Energy Assistance Program held during the MaineHousing monthly board meeting both virtually and in person at 26 Edison Dr. Augusta ME.
2	05/20/2025	Public Hearing for State Model plan held during the MaineHousing monthly Board meeting both virtually and in person at 26 Edison Dr., Augusta, ME.

11.4. How many parties commented on your plan at the hearing(s)? tbd**11.5 Summarize the comments you received at the hearing(s).**

tbd

11.6 What changes did you make to your LIHEAP plan as a result of public participation and solicitation of input?

tbd

If any of the above questions require further explanation or clarification that could not be made in the fields provided, attach a document with said explanation here.

Section 12 - Fair Hearings, 2605(b)(13) - Assurance 13

U.S. Department of Health and Human Services
Administration for Children and Families

August 1987, revised 05/92, 02/95, 03/96, 12/98, 11/01
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LOW INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP)**MODEL PLAN****Section 12 – Fair Hearings****Section 12: Fair Hearings, 2605(b)(13) - Assurance 13****12.1 How many fair hearings did the grant recipient have in the prior federal Fiscal Year?**

0

12.2 How many of those fair hearings resulted in the initial decision being reversed?

none

12.3 Describe any policy or procedural changes made in the last federal Fiscal Year as a result of fair hearings?

No policies or procedures were changed as a result of fair hearings.

12.4 Describe your fair hearing procedures for households whose applications are denied or not acted upon in a timely manner.

A denial for missing information will be rescinded if the required information is received by the Subgrantee within (15) fifteen business days from the written notification of denial. The Applicant may submit a written request for a Fair Hearing, but only in the following limited circumstances: the Applicant's claim for assistance was denied or not acted upon with reasonable promptness; the Applicant disputes the criteria used to calculate the amount of their Benefit; or the Applicant is required to refund an Overpayment.

Pursuant to the HEAP Act, 42 U.S.C. §8624(b)(13), MaineHousing will provide an Applicant an opportunity for a fair administrative hearing. Fair hearings shall be conducted in accordance with the Maine Administrative Procedures Act, Title 5, Chapter 375 by the Director of MaineHousing (or their designee) or such other contractor selected by MaineHousing. The parties may receive a transcript of the hearing upon payment of the reasonable cost for the production thereof.

Within thirty (30) calendar days of the hearing's conclusion the hearing officer will prepare a recommended hearing decision. Copies of the recommended decision will be provided to the Applicant.

A final decision and order will be made by the Director of MaineHousing in writing within sixty (60) calendar days of receipt of the hearing officer's recommendation. In the event the Director of MaineHousing presides over a hearing, they shall render their decision and order within sixty (60) calendar days of the hearing's conclusion or sixty (60) calendar days of the recommended decision. The Director's decision and order shall include findings of fact sufficient to apprise the parties of its basis. A copy of the decision and order will be provided promptly to each party to the proceeding or their representative of record. Written notice of the party's right to appeal the decision and other relevant information will be provided to the parties at the time of the decision and order. The decision and order will be implemented by the Subgrantee no later than ten (10) calendar days after receipt if it is in the Applicant's favor and otherwise forty-five (45) calendar days unless stayed on appeal.

12.5 When and how are applicants informed of these rights?

Applicants are notified of their fair hearing rights at the time of application. Fair hearing rights information is also provided to the applicant at the time of application, as part of the benefit notification, or as part of the denial notice.

If any of the above questions require further explanation or clarification that could not be made in the fields provided, attach a document with said explanation here.

Section 13 - Reduction of home energy needs, 2605(b)(16) - Assurance 16

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LOW INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP)

MODEL PLAN

Section 13 – Reduction of Home Energy Needs

Section 13: Reduction of Home Energy Needs, 2605(b)(16) - Assurance 16

13.1 Describe how you use LIHEAP funds to provide services that encourage and enable households to reduce their home energy needs and thereby the need for energy assistance?

Subgrantees may submit annual proposals for MaineHousing's consideration, describing their planned activities and expenses associated with providing services to applicants pursuant to Assurance 16 of the LIHEAP Act. Assurance 16 funds may only be used to fund activities that encourage and enable eligible households to reduce their home energy needs and thereby the need for energy assistance.

Only LIHEAP eligible households may receive Assurance 16 services. The services being funded by Assurance 16 must be energy related and may include family development case management and education activities. Subgrantees are required to have proper fiscal controls to ensure the LIHEAP funds are expended proportional to the overall funding sources using proper cost allocation methodology. There must be proper documentation of participation and a methodology to measure outcomes from the Assurance 16 activities.

Salaries and benefit costs for any staff providing services that encourage and enable households to reduce their home energy needs and thereby the need for energy assistance are allowable. Additionally, direct costs associated with providing these services, including supplies, equipment, postage, utilities, rental office space, and travel costs incurred for official business are also allowable.

Services that are already provided as part of the delivery of other federal programs cannot be charged to Assurance 16. Examples:

- Working with an electric utility to forestall a shut-off as part of providing an Energy Crisis Intervention Program (ECIP) benefit cannot be charged to Assurance 16 because this activity is already required and funded under ECIP.
- Outreach/Intake services, regardless of where they are provided, or who (which staff member/position) provides them, cannot be charged to Assurance 16. These activities are already required under HEAP fuel assistance, and therefore, do not provide an additional benefit to eligible households.
- Mailed out applications are not allowed to be charged to Assurance 16.
- Indirect charges cannot be charged to Assurance 16. Client referrals to other programs or resources that are not related to clients' home energy needs or do not reflect an additional net benefit for the client.

13.2 How do you ensure that you don't use more than 5% of your LIHEAP funds for these activities?

MaineHousing has established the following requirements to ensure compliance:

- Budget 5% of Maine's LIHEAP funds for Assurance 16 activities;
- Subgrant agreements specify the allocation amount for these activities;
- Subgrantees are required to submit budgets and work plans that outline their processes for administering these activities;
- Monitor subgrantees' expenditures monthly; and Subgrantee's record-keeping must demonstrate a direct link between services provided to clients and costs charged to Assurance 16. Salary costs for providing Assurance 16 services must be supported by timesheet documentation.

13.3 Describe the impact of such activities on the number of households served in the previous federal Fiscal Year? Impact can be measured in many different ways: using logic models, data tracking systems, process evaluation, impact evaluation, number of households served versus applied, and performance management for example.

MaineHousing provides its subgrantees with an opportunity to develop/submit proposals and funding requests for Assurance 16 (A16) initiatives. Six (6) subgrantees were awarded funds for Assurance 16 activities. Activities included short-term case management, comprehensive energy saving education/counseling, and providing participants with energy saving kits.

13.4 Describe the level of direct benefits provided to those households in the previous federal Fiscal Year.

Some subgrantees offer incentives to households who complete milestones/modules of financial literacy education and demonstrate a reduction in their home energy costs. Incentives range from \$50- \$425 (depending on the subgrantee's incentive model and the number of milestones achieved by a household) that are issued to the household's fuel or electricity vendor.

13.5 How many households received these services?

If any of the above questions require further explanation or clarification that could not be made in the fields provided, attach a document with said explanation here.

Section 14 - Leveraging Incentive Program, 2607A

U.S. Department of Health and Human Services
Administration for Children and Families

August 1987, revised 05/92, 02/95, 03/96, 12/98, 11/01

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LOW INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP)

MODEL PLAN

Section 14 – Leveraging Incentive Program

Section 14: Leveraging Incentive Program, 2607(A)

14.1 Do you plan to submit an application for the leveraging incentive program?

☐ Yes ☒ No

14.2 Describe instructions to any third parties or local agencies for submitting LIHEAP leveraging resource information and retaining records.

If leveraging awards become available, MaineHousing will collect leveraging information from subgrantees. Subgrantees will maintain and provide the following information:

1. Identify and describe each resource/benefit;
2. Identify the source(s) of each resource; and Describe the integration/coordination of each resource/benefit with the LIHEAP program, consistent with 1 or more of conditions A-H in 45 CFR 96.87(d)(2)(iii).

14.3 For each type of resource or benefit to be leveraged in the upcoming year that will meet the requirements of 45 C.F.R. § 96. 87(d)(2)(iii), describe the following:

Resource	What is the type of resource benefit?	What is the source(s) of the resource?	How will the resource be integrated and coordinated with LIHEAP?
	Home Repair	State funds	Home Repair funds are administered by the subgrantees operating the LIHEAP/Weatherization programs. MaineHousing's Home Repair Program funds may be used in conjunction with HEAP weatherization for repairs and weatherization measures.
	Heating Assistance	Local organizations/partnerships including United Way, fuel vendors and faith based organizations	Subgrantees appropriate and distribute these funds to low-income households as supplements and/or alternatives to the LIHEAP program.
	Discount rates and debt forgiveness for electricity	Maine's public utility companies	Coordinated through the utility company and subgrantee. Outreach and intake are incorporated in the LIHEAP application process.
	Winterization assistance	Donations from local faith-based organizations and other organizations.	Donated materials or volunteer labor for the installation of winterization measures.
	In-kind and other benefits, including blankets, sleepers, snow suits and sweatshirts which are intended to improve client	Fund-raising initiatives and drives; examples Coats for Kids and American Red Cross	Subgrantees ensure LIHEAP clients are aware of and have access to these benefits.

	comfort and reduce heating costs.		
If any of the above questions require further explanation or clarification that could not be made in the fields provided, attach a document with said explanation here.			

Section 15 - Training

U.S. Department of Health and Human Services
Administration for Children and Families

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LOW INCOME HOME ENERGY ASSISTANCE PROGRAM LIHEAP) MODEL PLAN Section 15 – Training

Section 15: Training

15.1 Describe the training you provide for each of the following groups:

a. Grant recipient Staff:

☒ Formal training provided virtually, on-site, and/or formal training conference

How often?

☒ Annually

☐ Biannually

☒ As needed

☐ Other - Describe:

☒ Employees are provided with policy manual

☒ Other - Describe: MaineHousing's participation in monthly Maine Community Action Partner's Energy Council meetings provides a venue for additional training and feedback throughout the program year.

b. Local Agencies:

☒ Formal training provided virtually, on-site, and/or formal training conference

How often?

☒ Annually

☐ Biannually

☒ As needed

☐ Other - Describe:

☒ Employees are provided with policy manual

☒ Other - Describe: MaineHousing provides annual LIHEAP training for Subgrantees. MaineHousing also provides training and technical assistance to all Subgrantees through regular monthly meetings and through monitoring visits. Additionally, MaineHousing will, upon request from the Subgrantee or in response to needs identified by MaineHousing, provide technical assistance.

c. Vendors

☒ Formal training provided virtually, on-site, and/or formal training conference

How often?

☒ Annually

☐ Biannually

☐ As needed

☒ Other - Describe: MaineHousing provides annual training for vendors. MaineHousing also provides training and technical assistance to vendors through monitoring visits. Additionally, MaineHousing will, upon request from the vendor or in response to needs identified by MaineHousing, provide technical assistance.

☒ Policies communicated through vendor agreements

☒ Policies are outlined in a vendor manual

15.2 Does your training program address fraud reporting and prevention?

☒ Yes ☐ No

Section 16 - Performance Goals and Measures, 2605(b)

U.S. Department of Health and Human Services
Administration for Children and Families

August 1987, revised 05/92, 02/95,
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LOW INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP) MODEL PLAN

Section 16 – Performance Goals and Measures

Section 16: Performance Goals and Measures, 2605(b) - Required for States Only

16.1 Describe your progress toward meeting the data collection and reporting requirements of the four required LIHEAP performance measures. Include timeframes and plans for meeting these requirements and what you believe will be accomplished in the coming federal Fiscal Year.

Energy Cost Data:

MaineHousing's centralized LIHEAP database and application documents require the following information:
Main fuel type and vendor account number;
As part of the application process applicants age 18 years or older are required to sign a release permitting the subgrantee and MaineHousing to provide information to and obtain information from other parties or agencies;
and Electric utility account information.

Home Energy Consumption: Per the vendor agreement, vendors are contractually obligated to submit Annual Consumption Reports to MaineHousing to report deliveries for a household's main fuel, from May 1 through April 30. The consumption data is entered/imported into MaineHousing's centralized LIHEAP database.

Electricity vendors are required to provide non-heat usage data for clients.

Household Income is entered into MaineHousing's centralized LIHEAP database.

LIHEAP benefits are calculated by and stored in Maine's centralized LIHEAP database.

Home Energy Status

Crisis Assistance: MaineHousing's centralized LIHEAP database and Crisis application documents capture the number of households without home energy service (disconnected, out of fuel, inoperable equipment) and the number of households at risk of losing home energy (past due/disconnect notice, nearly out of fuel, at risk equipment).

Heating Assistance: MaineHousing's centralized LIHEAP database system supports collection and reporting of the LIHEAP Performance Measures Restoration and Prevention data requirements.

If any of the above questions require further explanation or clarification that could not be made in the fields provided, attach a document with said explanation here.

Section 17 - Program Integrity, 2605(b)(10)

U.S. Department of Health and Human Services
Administration for Children and Families

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LOW INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP) MODEL PLAN

Section 17 – Program Integrity

Section 17: Program Integrity, 2605(b)(10)

17.1 Fraud Reporting Mechanisms

a. Describe all mechanisms available to the public for reporting cases of suspected waste, fraud, and abuse. Select all that apply.

<input checked="" type="checkbox"/>	Online Fraud Reporting
<input type="checkbox"/>	Dedicated Fraud Reporting Hotline
<input checked="" type="checkbox"/>	Report directly to local agency/district office or Grant recipient office
<input checked="" type="checkbox"/>	Report to State Inspector General or Attorney General
<input checked="" type="checkbox"/>	Forms and procedures in place for local agencies/district offices and vendors to report fraud, waste, and abuse
<input type="checkbox"/>	Posted in local administering agencies offices
	Other - Describe:

b. Describe strategies in place for advertising the above referenced resources. Select all that apply

<input type="checkbox"/>	Printed outreach materials
<input type="checkbox"/>	Addressed on LIHEAP application
<input checked="" type="checkbox"/>	Website
<input type="checkbox"/>	Printed outreach materials
<input checked="" type="checkbox"/>	Other - Describe: The LIHEAP Handbook for subgrantees and the Vendor guide, which are distributed annually and maintained on MaineHousing's website portal to accommodate real-time changes, include information about reporting suspected fraud, misuse, and abuse.

17.2. Identification Documentation Requirements

a. Indicate which of the following forms of identification are required or requested to be collected from LIHEAP applicants or their household members.

Type of Identification Collected			Collected from Whom?					
			Applicant Only		All Adults in Household		All Household Members	
Social Security card is photocopied and retained			<input type="checkbox"/>	Required	<input type="checkbox"/>	Required	<input checked="" type="checkbox"/>	Required
			<input type="checkbox"/>	Requested	<input type="checkbox"/>	Requested	<input checked="" type="checkbox"/>	Requested
Social Security number (Without actual Card)			<input type="checkbox"/>	Required	<input type="checkbox"/>	Required	<input type="checkbox"/>	Required
			<input type="checkbox"/>	Requested	<input type="checkbox"/>	Requested	<input type="checkbox"/>	Requested
Government-issued identification card (i.e., driver's license, state ID, Tribal ID, passport, etc.)			<input type="checkbox"/>	Required	<input type="checkbox"/>	Required	<input checked="" type="checkbox"/>	Required
			<input type="checkbox"/>	Requested	<input type="checkbox"/>	Requested	<input checked="" type="checkbox"/>	Requested
	Other	Applicant Only Required	Applicant Only Requested	All Adults in Household Required	All Adults in Household Requested	All Household Members Required	All Household Members Requested	
1		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

b. Describe any exceptions to the above policies.

- The Applicant must also verify their identity. All documentation must be valid. Expired or absent documentation is not acceptable. If the documentation provided by the Applicant to verify citizenship or legal status bears a photograph of the Applicant, this will be acceptable to verify identity. Otherwise, ONE of the following documents will be acceptable:

Driver's license	SNAP electronic benefit transfer (EBT) card with photo
State issued ID card	U.S. Military ID
Passport or passport card	

If the documentation listed above is unavailable for the Applicant the Subgrantee may allow the Applicant to verify identity by providing TWO of the following documents:

Adoption Decree	Birth Certificate	Divorce Decree
Employer Identification Card	Foreign School Record that contains a photograph	High School or College Diploma
Marriage Certificate	Notice from a Public Benefits Agency (i.e. Notice of Decision from DHHS, Social Security Benefit Award Letter, MaineCare Award Letter)	Property Deed or Title Document
Social Security Card	Union or Worker's Center Identification Card	Voter Registration Card

17.3 Identification Verification

Describe what methods are used to verify the authenticity of identification documents provided by clients or household members. Select all that apply

<input type="checkbox"/>	Describe what methods are used to verify the authenticity of identification documents provided by clients or household members. Select all that apply
<input type="checkbox"/>	Verify SSNs with Social Security Administration
<input type="checkbox"/>	Match SSNs with death records from Social Security Administration or state agency
<input type="checkbox"/>	Match SSNs with state eligibility/case management system (e.g., SNAP, TANF)
<input type="checkbox"/>	Match with state Department of Labor system
<input type="checkbox"/>	Match with state and/or federal corrections system
<input type="checkbox"/>	Match with state child support system
<input type="checkbox"/>	Verification using private software (e.g., The Work Number)
<input type="checkbox"/>	In-person certification by staff (for tribal grant recipients only)
<input type="checkbox"/>	Match SSN/Tribal ID number with tribal database or enrollment records (for tribal grant recipients only)
<input checked="" type="checkbox"/>	Other - Describe: All Applicants two years of age or older must provide proof of Social Security Number (SSN). Any documentation used to prove SSN must contain all nine (9) digits and the Applicant's full name. SSN documentation is saved in MaineHousing's centralized LIHEAP database.

17.4. Citizenship or Legal Residency Verification

What are your procedures for ensuring that household members are U.S. citizens or qualified non-citizens who are qualified to receive LIHEAP benefits? Select all that apply.

<input checked="" type="checkbox"/>	Clients sign an attestation of citizenship or U.S. citizen or qualified non-citizen.
<input checked="" type="checkbox"/>	Client's submission of Social Security cards is accepted as proof of U.S. citizen or qualified non-citizen.
<input checked="" type="checkbox"/>	Non-citizens must provide documentation of immigration status.
<input checked="" type="checkbox"/>	Citizens must provide a copy of their birth certificate, naturalization papers, or passport.
<input type="checkbox"/>	Non-citizens are verified through the SAVE system.
<input type="checkbox"/>	Tribal members are verified through Tribal enrollment records/Tribal ID card.
<input type="checkbox"/>	Other - Describe:

17.5. Income Verification

What methods does your agency utilize to verify household income? Select all that apply.

<input checked="" type="checkbox"/>	Require documentation of income for all adult household members
<input checked="" type="checkbox"/>	Pay stubs
<input checked="" type="checkbox"/>	Social Security award letters
<input type="checkbox"/>	Bank statements
<input checked="" type="checkbox"/>	Tax statements
<input checked="" type="checkbox"/>	Zero income statements

<input checked="" type="checkbox"/>	Unemployment Insurance letters
<input checked="" type="checkbox"/>	Other - Describe: Self-Employment Worksheet is used for applicable situations. Department of Labor history report required for all applicants who self-declare receipt of unemployment benefits. Applicants who claim zero income or self-declare they are unemployed must sign an affidavit. Applicants who self-declare receipt of Social Security income and/or Supplemental Security Income are required to provide a copy of their Social Security award letter.
<input type="checkbox"/>	Computer data matches:
<input type="checkbox"/>	Income information matched against state computer system (e.g., SNAP, TANF)
<input type="checkbox"/>	Proof of unemployment benefits verified with state Department of Labor
<input type="checkbox"/>	Social Security income verified with SSA
<input type="checkbox"/>	Utilize state directory of new hires
<input type="checkbox"/>	Other - Describe:
17.6. Protection of Privacy and Confidentiality	
Describe the financial and operating controls in place to protect client information against improper use or disclosure. Select all that apply.	
<input checked="" type="checkbox"/>	Policy in place prohibiting release of information without written consent
<input checked="" type="checkbox"/>	Grant recipient LIHEAP database includes privacy/confidentiality safeguards.
<input checked="" type="checkbox"/>	Employee training on confidentiality for:
<input checked="" type="checkbox"/>	Grant recipient employees
<input checked="" type="checkbox"/>	Local agencies/district offices
<input checked="" type="checkbox"/>	Employees must sign confidentiality agreement
<input checked="" type="checkbox"/>	Grant recipient employees
<input checked="" type="checkbox"/>	Local agencies/district offices
<input checked="" type="checkbox"/>	Physical files are stored in a secure location.
<input checked="" type="checkbox"/>	Electronic files are protected in a secure location.
<input checked="" type="checkbox"/>	Other - Describe: Mandatory cybersecurity training for all users of MaineHousing's centralized LIHEAP database system.
17.7. Verifying the Authenticity	
What policies are in place for verifying vendor authenticity? Select all that apply.	
<input checked="" type="checkbox"/>	All vendors must register with the state/tribe.
<input checked="" type="checkbox"/>	All vendors must supply a valid SSN or TIN/W-9 form.
<input type="checkbox"/>	Vendors are verified through energy bills provided by the household.
<input checked="" type="checkbox"/>	Grant recipient and/or local agencies/district offices perform physical monitoring of vendors.
<input checked="" type="checkbox"/>	Other - Describe and note any exceptions to policies above: MaineHousing runs a background check for all new vendors to verify there are no civil or federal judgments or bankruptcies. Contracts are made only with vendors who possess the ability to perform successfully under the terms and conditions of a proposed procurement with consideration given to matters such as vendor integrity, record of past performance, financial and technical resources or accessibility to other necessary resources. All vendors must supply valid TIN number, or Social Security number, in the contracting process.
17.8. Benefits Policy - Gas and Electric Utilities	
What policies are in place to protect against fraud when making benefit payments to gas and electric utilities on behalf of clients? Select all that apply.	
<input checked="" type="checkbox"/>	Applicants required to submit proof of physical residency.
<input checked="" type="checkbox"/>	Applicants must submit current utility bill.
<input checked="" type="checkbox"/>	Data exchange with utilities that verifies:
<input checked="" type="checkbox"/>	Account ownership
<input checked="" type="checkbox"/>	Consumption
<input checked="" type="checkbox"/>	Balances
<input checked="" type="checkbox"/>	Payment history
<input checked="" type="checkbox"/>	Account is properly credited with benefit
<input type="checkbox"/>	Other - Describe:

<input checked="" type="checkbox"/>	Centralized computer system/database tracks payments to all utilities.
<input checked="" type="checkbox"/>	Centralized computer system automatically generates benefit level.
<input checked="" type="checkbox"/>	Separation of duties between intake and payment approval.
<input type="checkbox"/>	Payments coordinated among other energy assistance programs to avoid duplication of payments.
<input type="checkbox"/>	Payments to utilities and invoices from utilities are reviewed for accuracy.
<input checked="" type="checkbox"/>	Computer databases are periodically reviewed to verify accuracy and timeliness of payments made to utilities.
<input checked="" type="checkbox"/>	Direct payment to households are made in limited cases only.
<input checked="" type="checkbox"/>	Procedures are in place to require prompt refunds from utilities in cases of account closure.
<input checked="" type="checkbox"/>	Vendor agreements specify requirements selected above and provide enforcement mechanism.
<input type="checkbox"/>	Other - Describe:
17.9. Benefits Policy - Bulk Fuel Vendors	
What procedures are in place for averting fraud and improper payments when dealing with bulk fuel suppliers of heating oil, propane, wood, and other bulk fuel vendors? Select all that apply.	
<input checked="" type="checkbox"/>	Vendors are checked against an approved vendor list.
<input checked="" type="checkbox"/>	Centralized computer system/database is used to track payments to all vendors.
<input checked="" type="checkbox"/>	Clients are relied on for reports of non-delivery or partial delivery.
<input type="checkbox"/>	Two-party checks are issued naming client and vendor.
<input checked="" type="checkbox"/>	Direct payment to households is made in limited cases only.
<input type="checkbox"/>	Vendors are only paid once they provide a delivery receipt signed by the client.
<input checked="" type="checkbox"/>	Conduct monitoring of bulk fuel vendors.
<input checked="" type="checkbox"/>	Bulk fuel vendors are required to submit reports to the grant recipient.
<input checked="" type="checkbox"/>	Vendor agreements specify requirements selected above, and provide enforcement mechanism
<input type="checkbox"/>	Other - Describe:
17.10. Investigations and Prosecutions	
Describe the Grant recipient's procedures for investigating and prosecuting reports of fraud, and any sanctions placed on clients, staff, or vendors found to have committed fraud. Select all that apply.	
<input type="checkbox"/>	Refer to state Inspector General.
<input checked="" type="checkbox"/>	Refer to local prosecutor or state Attorney General.
<input type="checkbox"/>	Refer to U.S. DHHS Inspector General (including referral to OIG hotline).
<input checked="" type="checkbox"/>	Local agencies/district offices or Grant recipient conduct investigation of fraud complaints from public.
<input checked="" type="checkbox"/>	<p>Grant recipient attempts collection of improper payments. If so, describe the recoupment process. MaineHousing will investigate all reported Errors and Program Abuse. If there is documented information to indicate Errors and Program Abuse, MaineHousing will notify the Applicant and provide them an opportunity to respond. Based on the response, MaineHousing will determine what, if any, appropriate action should be taken.</p> <p>Once Errors and Program Abuse is confirmed or if an Applicant fails to respond to inquiries regarding suspected Errors and Program Abuse, an overpayment will be calculated and communicated to the Applicant. In addition to the overpayment, the communication will include: 1) the facts surrounding the decision, 2) the reason for the decision, and 3) the manner by which the Applicant can request an appeal. MaineHousing may investigate the previous three (3) Program Years from the Date of Discovery. The overpayment may include any or all of those three (3) years.</p> <p>An Applicant may request a Fair Hearing to dispute an Overpayment. The Applicant must submit to MaineHousing a written request for a fair hearing no later than thirty (30) calendar days from the postmark date of the first notification from MaineHousing of suspected Errors and Program Abuse.</p> <p>MaineHousing will pursue recoupment of Overpayments by any and all of the following: Applicant may pay MaineHousing the full amount of an Overpayment.</p> <ul style="list-style-type: none"> • Applicant may enter into a payment arrangement. Minimum monthly payment allowed will

	<p>be set at \$5.00 a month.</p> <ul style="list-style-type: none"> • <p>Despite the existence of a repayment agreement, MaineHousing will recoup 50% of any current Benefits and 50% future Benefits to offset against an overpayment balance until the overpayment has been paid in full.</p> <ul style="list-style-type: none"> • <p>MaineHousing will recoup Benefits on account with the Applicant's Vendor to offset against an overpayment balance.</p> <ul style="list-style-type: none"> • <p>When Applicant fails to repay overpayment, the case may be referred to other internal and external groups for additional action.</p> <p>MaineHousing may close an overpayment for any of the following reasons:</p> <p>Overpayment has been paid in full;</p> <ul style="list-style-type: none"> • <p>The overpayment is determined to be invalid based on a fair hearing decision or a court decision; or</p> <ul style="list-style-type: none"> • <p>All adult persons(s) responsible for overpayment are deceased.</p>
<input checked="" type="checkbox"/>	Clients found to have committed fraud are banned from LIHEAP assistance. For how long is a household banned? Until a repayment agreement has been established and is current.
<input type="checkbox"/>	Contracts with local agencies require that employees found to have committed fraud are reprimanded and/or terminated.
<input checked="" type="checkbox"/>	Vendors found to have committed fraud may no longer participate in LIHEAP.
<input type="checkbox"/>	Other - Describe:
<p>If any of the above questions require further explanation or clarification that could not be made in the fields provided, attach a document with said explanation here.</p>	

Section 18: Certification Regarding Debarment, Suspension, and Other Responsibility Matters

U.S. Department of Health and Human Services
Administration for Children and Families

August 1987, revised 05/92, 02/95,
03/96, 12/98, 11/01
OMB Clearance No.: 0970-0075
Expiration Date: 02/28/2027

LOW INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP) MODEL PLAN

Section 18 – Certification Regarding Debarment, Suspension, and Other Responsibility Matters

Section 18: Certification Regarding Debarment, Suspension, and Other Responsibility Matters

Certification Regarding Debarment, Suspension, and Other Responsibility Matters - Primary Covered Transactions

Instructions for Certification

1. By signing and submitting this proposal, the prospective primary participant is providing the certification set out below.
2. The inability of a person to provide the certification required below will not necessarily result in denial of participation in this covered transaction. The prospective participant shall submit an explanation of why it cannot provide the certification set out below. The certification or explanation will be considered in connection with the department or agency's determination whether to enter into this transaction. However, failure of the prospective primary participant to furnish a certification or an explanation shall disqualify such person from participation in this transaction.
3. The certification in this clause is a material representation of fact upon which reliance was placed when the department or agency determined to enter into this transaction. If it is later determined that the prospective primary participant knowingly rendered an erroneous certification, in addition to other remedies available to the Federal Government, the department or agency may terminate this transaction for cause or default.
4. The prospective primary participant shall provide immediate written notice to the department or agency to which this proposal is submitted if at any time the prospective primary participant learns that its certification was erroneous when submitted or has become erroneous by reason of changed circumstances.
5. The terms covered transaction, debarred, suspended, ineligible, lower tier covered transaction, participant, person, primary covered transaction, principal, proposal, and voluntarily excluded, as used in this clause, have the meanings set out in the Definitions and Coverage sections of the rules implementing Executive Order 12549. You may contact the department or agency to which this proposal is being submitted for assistance in obtaining a copy of those regulations.
6. The prospective primary participant agrees by submitting this proposal that, should the proposed covered transaction be entered into, it shall not knowingly enter into any lower tier

covered transaction with a person who is proposed for debarment under 48 CFR part 9, subpart 9.4, debarred, suspended, declared ineligible, or voluntarily excluded from participation in this covered transaction, unless authorized by the department or agency entering into this transaction.

7. The prospective primary participant further agrees by submitting this proposal that it will include the clause titled "Certification Regarding Debarment, Suspension, Ineligibility and Voluntary Exclusion - Lower Tier Covered Transaction," provided by the department or agency entering into this covered transaction, without modification, in all lower tier covered transactions and in all solicitations for lower tier covered transactions.
8. A participant in a covered transaction may rely upon a certification of a prospective participant in a lower tier covered transaction that it is not proposed for debarment under 48 CFR part 9, subpart 9.4, debarred, suspended, ineligible, or voluntarily excluded from the covered transaction, unless it knows that the certification is erroneous. A participant may decide the method and frequency by which it determines the eligibility of its principals. Each participant may, but is not required to, check the List of Parties Excluded from Federal Procurement and Nonprocurement Programs.
9. Nothing contained in the foregoing shall be construed to require establishment of a system of records in order to render in good faith the certification required by this clause. The knowledge and information of a participant is not required to exceed that which is normally possessed by a prudent person in the ordinary course of business dealings.
10. Except for transactions authorized under paragraph 6 of these instructions, if a participant in a covered transaction knowingly enters into a lower tier covered transaction with a person who is proposed for debarment under 48 CFR part 9, subpart 9.4, suspended, debarred, ineligible, or voluntarily excluded from participation in this transaction, in addition to other remedies available to the Federal Government, the department or agency may terminate this transaction for cause or default.

Certification Regarding Debarment, Suspension, and Other Responsibility Matters - Primary Covered Transactions

(1) The prospective primary participant certifies to the best of its knowledge and belief, that it and its principals:

(a) Are not presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded by any Federal department or agency;

(b) Have not within a three-year period preceding this proposal been convicted of or had a civil judgment rendered against them for commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a public (Federal, State or local) transaction or contract under a public transaction; violation of Federal or State antitrust statutes or commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property;

(c) Are not presently indicted for or otherwise criminally or civilly charged by a governmental entity (Federal, State or local) with commission of any of the offenses enumerated in paragraph (1)(b) of this certification; and

(d) Have not within a three-year period preceding this application/proposal had one or more public transactions (Federal, State or local) terminated for cause or default.

(2) Where the prospective primary participant is unable to certify to any of the statements in this certification, such prospective participant shall attach an explanation to this proposal.

Certification Regarding Debarment, Suspension, Ineligibility and Voluntary Exclusion - Lower Tier Covered Transactions

Instructions for Certification

1. By signing and submitting this proposal, the prospective lower tier participant is providing the certification set out below.

2. The certification in this clause is a material representation of fact upon which reliance was placed when this transaction was entered into. If it is later determined that the prospective lower tier participant knowingly rendered an erroneous certification, in addition to other remedies available to the Federal Government the department or agency with which this transaction originated may pursue available remedies, including suspension and/or debarment.

3. The prospective lower tier participant shall provide immediate written notice to the person to which this proposal is submitted if at any time the prospective lower tier participant learns that its certification was erroneous when submitted or had become erroneous by reason of changed circumstances.

4. The terms covered transaction, debarred, suspended, ineligible, lower tier covered transaction, participant, person, primary covered transaction, principal, proposal, and voluntarily excluded, as used in this clause, have the meaning set out in the Definitions and Coverage sections of rules implementing Executive Order 12549. You may contact the person to which this proposal is submitted for assistance in obtaining a copy of those regulations.

5. The prospective lower tier participant agrees by submitting this proposal that, [[Page 33043]] should the proposed covered transaction be entered into, it shall not knowingly enter into any lower tier covered transaction with a person who is proposed for debarment under 48 CFR part 9, subpart 9.4, debarred, suspended, declared ineligible, or voluntarily excluded from participation in this covered transaction, unless authorized by the department or agency with which this transaction originated.

6. The prospective lower tier participant further agrees by submitting this proposal that it will include this clause titled ``Certification Regarding Debarment, Suspension, Ineligibility and Voluntary Exclusion-Lower Tier Covered Transaction," without modification, in all lower tier covered transactions and in all solicitations for lower tier covered transactions.

7. A participant in a covered transaction may rely upon a certification of a prospective participant in a lower tier covered transaction that it is not proposed for debarment under 48 CFR part 9, subpart 9.4, debarred, suspended, ineligible, or voluntarily excluded from covered transactions, unless it knows that the certification is erroneous. A participant may decide the method and frequency by which it determines the eligibility of its principals. Each participant may, but is not required to, check the List of Parties Excluded from Federal Procurement and Nonprocurement Programs.

8. Nothing contained in the foregoing shall be construed to require establishment of a system of records in order to render in good faith the certification required by this clause. The knowledge and information of a participant is not required to exceed that which is normally possessed by a prudent person in the ordinary course of business dealings.

9. Except for transactions authorized under paragraph 5 of these instructions, if a participant in a covered transaction knowingly enters into a lower tier covered transaction with a person who is proposed for debarment under 48 CFR part 9, subpart 9.4, suspended, debarred, ineligible, or voluntarily excluded from participation in this transaction, in addition to other remedies available to the Federal Government, the department or agency with which this transaction originated may pursue available remedies, including suspension and/or debarment.

Certification Regarding Debarment, Suspension, Ineligibility a Voluntary Exclusion--Lower Tier Covered Transactions

(1) The prospective lower tier participant certifies, by submission of this proposal, that neither it nor its principals is presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from participation in this transaction by any Federal department or agency.

(2) Where the prospective lower tier participant is unable to certify to any of the statements in

this certification, such prospective participant shall attach an explanation to this proposal	
<input type="checkbox"/>	By checking this box, the prospective primary participant is providing the certification set out above.

Section 19: Certification Regarding Drug-Free Workplace Requirements

U.S. Department of Health and Human Services
Administration for Children and Families

August 1987, revised 05/92, 02/95,
03/96, 12/98, 11/01
OMB Clearance No.: 0970-0075
Expiration Date: 02/28/2027

LOW INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP) MODEL PLAN

Section 19 – Certification Regarding Drug-Free Workplace Requirements

Section 19: Certification Regarding Drug-Free Workplace Requirements

This certification is required by the regulations implementing the Drug-Free Workplace Act of 1988: 45 CFR Part 76, Subpart, F. Sections 76.630(c) and (d)(2) and 76.645(a)(1) and (b) provide that a Federal agency may designate a central receipt point for STATEWIDE AND STATE AGENCY-WIDE certifications, and for notification of criminal drug convictions. For the Department of Health and Human Services, the central point is: Division of Grants Management and Oversight, Office of Management and Acquisition, Department of Health and Human Services, Room 517-D, 200 Independence Avenue, SW Washington, DC 20201.

Certification Regarding Drug-Free Workplace Requirements (Instructions for Certification)

1. By signing and/or submitting this application or grant agreement, the grant recipient is providing the certification set out below.
2. The certification set out below is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grant recipient knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, the agency, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.
3. For grant recipients other than individuals, Alternate I applies.
4. For grant recipients who are individuals, Alternate II applies.
5. Workplaces under grants, for grant recipients other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grant recipient does not identify the workplaces at the time of application, or upon award, if there is no application, the grant recipient must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grant recipient's drug-free workplace requirements.
6. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio studios).
7. If the workplace identified to the agency changes during the performance of the grant, the grant recipient shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph five).

Definitions of terms in the Nonprocurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grant recipients' attention is called, in particular, to the following definitions from these rules:

Controlled substance means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C. 812) and as further defined by regulation (21 CFR 1308.11 through 1308.15);

Conviction means a finding of guilt (including a plea of nolo contendere) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes;

Criminal drug statute means a Federal or non-Federal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any controlled substance;

Employee means the employee of a grant recipient directly engaged in the performance of work under a grant, including: (i) All direct charge employees; (ii) All indirect charge employees unless their impact or involvement is insignificant to the performance of the grant; and, (iii) Temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grant recipient's payroll. This definition does not include workers not on the payroll of the grant recipient (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grant recipient's payroll; or employees of subrecipients or subcontractors in covered workplaces).

Certification Regarding Drug-Free Workplace Requirements Alternate I. (Grant

recipients Other Than Individuals)

The grant recipient certifies that it will or will continue to provide a drug-free workplace by:,

- (a) Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grant recipient's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
- (b) Establishing an ongoing drug-free awareness program to inform employees about --
 - (1) The dangers of drug abuse in the workplace;
 - (2) The grant recipient's policy of maintaining a drug-free workplace;
 - (3) Any available drug counseling, rehabilitation, and employee assistance programs;
- and
- (4) The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
- c) Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph (a);
- (d) Notifying the employee in the statement required by paragraph (a) that, as a condition of employment under the grant, the employee will --
 - (1) Abide by the terms of the statement; and
 - (2) Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
- (e) Notifying the agency in writing, within ten calendar days after receiving notice under paragraph (d)(2) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;
- (f) Taking one of the following actions, within 30 calendar days of receiving notice under paragraph (d)(2), with respect to any employee who is so convicted --(1) Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
- (2) Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
- (g) Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs (a), (b), (c), (d), (e) and (f).
- (B) The grant recipient may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant:

Place of Performance (Street address, city, county, state, zip code)

* Address Line 1, do not enter P.O. Box

Address Line 2

Address Line 3

*City	*State	*Zip Code
<p>Check if there are workplaces on file that are not identified here. Alternate II. (Grant recipients Who Are Individuals)</p> <p>(a) The grant recipient certifies that, as a condition of the grant, he or she will not engage in the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance in conducting any activity with the grant;</p> <p>(b) If convicted of a criminal drug offense resulting from a violation occurring during the conduct of any grant activity, he or she will report the conviction, in writing, within 10 calendar days of the conviction, to every grant officer or other designee, unless the Federal agency designates a central point for the receipt of such notices. When notice is made to such a central point, it shall include the identification number(s) of each affected grant.</p> <p>[55 FR 21690, 21702, May 25, 1990]</p>		
<input type="checkbox"/>	<p>By checking this box, the prospective primary participant is providing the certification set out above.</p>	

Section 20: Certification Regarding Lobbying

U.S. Department of Health and Human Services
Administration for Children and Families

August 1987, revised 05/92, 02/95,
03/96, 12/98, 11/01
OMB Clearance No.: 0970-0075
Expiration Date: 02/28/2027

LOW INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP)

MODEL PLAN

Section 20 – Certification Regarding Lobbying

Section 20: Certification Regarding Lobbying

The submitter of this application certifies, to the best of his or her knowledge and belief, that:

(1) No Federal appropriated funds have been paid or will be paid, by or on behalf of the undersigned, to any person for influencing or attempting to influence an officer or employee of an agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement.

(2) If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, the undersigned shall complete and submit Standard Form-LLL, “Disclosure Form to Report Lobbying,” in accordance with its instructions

(3) The undersigned shall require that the language of this certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly. This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

Statement for Loan Guarantees and Loan Insurance

The undersigned states, to the best of his or her knowledge and belief, that:

If any funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this commitment providing for the United States to insure or guarantee a loan, the undersigned shall complete and submit Standard Form-LLL, “Disclosure Form to Report Lobbying,” in accordance with its instructions. Submission of this statement is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required statement shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

☐ By checking this box, the prospective primary participant is providing the certification set out above.

Section 21: Assurances

U.S. Department of Health and Human Services
Administration for Children and Families

August 1987, revised 05/92, 02/95,
03/96, 12/98, 11/01
OMB Clearance No.: 0970-0075
Expiration Date: 02/28/2027

LOW INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP)

MODEL PLAN

Assurances

(1) use the funds available under this title to—

(A) conduct outreach activities and provide assistance to low-income households in meeting their home energy costs, particularly those with the lowest incomes that pay a high proportion of household income for home energy, consistent with paragraph (5);

(B) intervene in energy crisis situations;

(C) provide low-cost residential weatherization and other cost-effective energy-related home repair; and

(D) plan, develop, and administer the State's program under this title including leveraging programs, and the State agrees not to use such funds for any purposes other than those specified in this title;

(2) make payments under this title only with respect to--

(A) households in which one or more individuals are receiving-- (i) assistance under the State program funded under part A of title IV of the Social Security Act;

(ii) supplemental security income payments under title XVI of the Social Security Act;

(iii) food stamps under the Food Stamp Act of 1977; or

(iv) payments under section 415, 521, 541, or 542 of title 38, United States Code, or under section 306 of the Veterans' and Survivors' Pension Improvement Act of 1978; or

(B) households with incomes which do not exceed the greater of -

(i) an amount equal to 150 percent of the poverty level for such State; or

(ii) an amount equal to 60 percent of the State median income;

(except that a State may not exclude a household from eligibility in a fiscal year solely on the basis of household income if such income is less than 110 percent of the poverty level for such State, but the State may give priority to those households with the highest home energy costs or needs in relation to household income.

(3) conduct outreach activities designed to assure that eligible households, especially households with elderly individuals or disabled individuals, or both, and households with high home energy burdens, are made aware of the assistance available under this title, and any similar energy-related assistance available under subtitle B of title VI (relating to community services block grant program) or under any other provision of law which carries out programs which were administered under the Economic Opportunity Act of 1964 before the date of the enactment of this Act; coordinate its activities under this title with similar and related programs administered by the Federal Government and such State, particularly low-income energy-related programs under subtitle B of title VI (relating to community services block grant program), under the supplemental security income program, under part A of title IV of the Social Security Act, under title XX of the Social Security Act, under the low-income weatherization assistance

program under title IV of the Energy Conservation and Production Act, or under any other provision of law which carries out programs which were administered under the Economic Opportunity Act of 1964 before the date of the enactment of this Act;

(5) provide, in a timely manner, that the highest level of assistance will be furnished to those households which have the lowest incomes and the highest energy costs or needs in relation to income, taking into account family size, except that the State may not differentiate in implementing this section between the households described in clauses 2(A) and 2(B) of this subsection;

(6) to the extent it is necessary to designate local administrative agencies in order to carry out the purposes of this title, to give special consideration, in the designation of such agencies, to any local public or private nonprofit agency which was receiving Federal funds under any low-income energy assistance program or weatherization program under the Economic Opportunity Act of 1964 or any other provision of law on the day before the date of the enactment of this Act, except that -

(A) the State shall, before giving such special consideration, determine that the agency involved meets program and fiscal requirements established by the State; and

(B) if there is no such agency because of any change in the assistance furnished to programs for economically disadvantaged persons, then the State shall give special consideration in the designation of local administrative agencies to any successor agency which is operated in substantially the same manner as the predecessor agency which did receive funds for the fiscal year preceding the fiscal year for which the determination is made;

(7) if the State chooses to pay home energy suppliers directly, establish procedures to --

(A) notify each participating household of the amount of assistance paid on its behalf;

(B) assure that the home energy supplier will charge the eligible household, in the normal billing process, the difference between the actual cost of the home energy and the amount of the payment made by the State under this title;

(C) assure that the home energy supplier will provide assurances that any agreement entered into with a home energy supplier under this paragraph will contain provisions to assure that no household receiving assistance under this title will be treated adversely because of such assistance under applicable provisions of State law or public regulatory requirements; and

(D) ensure that the provision of vendor payments remains at the option of the State in consultation with local grant recipients and may be contingent on unregulated vendors taking appropriate measures to alleviate the energy burdens of eligible households, including providing for agreements between suppliers and individuals eligible for benefits under this Act that seek to reduce home energy costs, minimize the risks of home energy crisis, and encourage regular payments by individuals receiving financial assistance for home energy costs;

(8) provide assurances that,

(A) the State will not exclude households described in clause (2)(B) of this subsection from receiving home energy assistance benefits under clause (2), and

(B) the State will treat owners and renters equitably under the program assisted under this title;

(9) provide that--

(A) the State may use for planning and administering the use of funds under this title an amount not to exceed 10 percent of the funds payable to such State under this title for a fiscal year; and

(B) the State will pay from non-Federal sources the remaining costs of planning and administering the program assisted under this title and will not use Federal funds for such

remaining cost (except for the costs of the activities described in paragraph (16));

(10) provide that such fiscal control and fund accounting procedures will be established as may be necessary to assure the proper disbursement of and accounting for Federal funds paid to the State under this title, including procedures for monitoring the assistance provided under this title, and provide that the State will comply with the provisions of chapter 75 of title 31, United States Code (commonly known as the "Single Audit Act");

(11) permit and cooperate with Federal investigations undertaken in accordance with section 2608;

(12) provide for timely and meaningful public participation in the development of the plan described in subsection (c);

(13) provide an opportunity for a fair administrative hearing to individuals whose claims for assistance under the plan described in subsection (c) are denied or are not acted upon with reasonable promptness; and

(14) cooperate with the Secretary with respect to data collecting and reporting under section 2610.

(15) * beginning in fiscal year 1992, provide, in addition to such services as may be offered by State Departments of Public Welfare at the local level, outreach and intake functions for crisis situations and heating and cooling assistance that is administered by additional State and local governmental entities or community-based organizations (such as community action agencies, area agencies on aging and not-for-profit neighborhood-based organizations), and in States where such organizations do not administer functions as of September 30, 1991, preference in awarding grants or contracts for intake services shall be provided to those agencies that administer the low-income weatherization or energy crisis intervention programs.

* This assurance is applicable only to States, and to territories whose annual regular LIHEAP allotments exceed \$200,000. Neither territories with annual allotments of \$200,000 or less nor Indian tribes/tribal organizations are subject to Assurance 15.

(16) use up to 5 percent of such funds, at its option, to provide services that encourage and enable households to reduce their home energy needs and thereby the need for energy assistance, including needs assessments, counseling, and assistance with energy vendors, and report to the Secretary concerning the impact of such activities on the number of households served, the level of direct benefits provided to those households, and the number of households that remain unserved.

<input type="checkbox"/>	By checking this box, the prospective primary participant is providing the certification set out above.
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Plan Attachments

U.S. Department of Health and Human Services
Administration for Children and Families

August 1987, revised 05/92, 02/95,
03/96, 12/98, 11/01
OMB Clearance No.: 0970-0075
Expiration Date: 02/28/2027

LOW INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP) MODEL PLAN Plan Attachments

The following documents must be attached to this application

- Delegation Letter is required if someone other than the Governor or Chairman Certified this Report.
- Heating component benefit matrix, if applicable
- Cooling component benefit matrix, if applicable
- Minutes, notes, or transcripts of public hearing(s).

Optional: Policy Manual

Optional: Subrecipient contract

Optional: Model Plan Participation notes for Tribes

MAINE STATE HOUSING AUTHORITY PROCUREMENT POLICY

I. Purpose of Procurement Policy

This Procurement Policy is intended to ensure that vendors providing goods and services to Maine State Housing Authority (“MaineHousing”) are selected through a competitive process designed:

- (1) to provide MaineHousing with the best value, taking into account cost (including initial and ongoing costs), and where appropriate, giving strong consideration to expertise, experience in providing goods or services of the type requested, quality, service, and other factors that may be appropriate to a specific procurement, and
- (2) to ensure compliance with Maine law and with applicable federal regulations and standards when federal procurement regulations are triggered by the use of federal funds.

This Procurement Policy applies to the purchase or lease of goods, supplies, equipment, and consultant and professional services.

A request for information to determine what goods or services are potentially available in the market is not by itself an invitation to compete. The information submitted in response to a request for information may or may not lead to a subsequent procurement.

II. Definitions

As used in this Procurement Policy the following terms have the following meanings:

- A. **“Cloud Services”** are infrastructure, platforms, or software that are hosted by third-party providers and made available to users through the internet. This includes Infrastructure as a Service, Platform as a Service, and Software as a Service.
- B. **“Consumable Office Supplies”** are items that are generally used up in the course of MaineHousing’s business and that need to be replaced on a recurrent basis. Consumable Office Supplies include, but are not limited to, paper, envelopes, pens, file folders, post-it notes, paper and binder clips, staplers and staples, tape, rubber bands, scissors, and toner and ink cartridges. Consumable Office Supplies do not include office furniture or equipment.
- C. **“Contract Duration”** means the initial term of a contract plus all possible extension terms provided by the contract.
- D. **“Federal Funds”** means any funds obtained from the United States or an agency or instrumentality thereof, used for the administration of federal programs, or any other funds defined by law as federal funds.

- E. **“Infrastructure as a Service (IaaS)”** is a form of Cloud Services that provides virtualized computing resources over the internet.
- F. **“Maintenance Agreement”** is an agreement that obligates the software vendor to provide technical support and routine updates for an existing software product to its customers. This does not include changes to the original contract/scope of work, upgrades, additional services, renewals or extensions.
- G. **“Non-Federal Funds”** means
1. Fees paid to MaineHousing by HUD to administer;
 - i. new construction/substantial rehabilitation HAP contracts under 24 CFR Section 883.606 or its successor, or
 - ii. project-based Section 8 HAP contracts as a Performance-Based Contract Administrator, or
 - iii. the Section 8 Housing Choice Voucher Program under 24 CFR Part 982 or its successor;
 2. U.S. DHHS funds used by MaineHousing to administer LIHEAP; or
 3. All other funds not included in the definition of “Federal Funds”.
- H. **“Off-the-Shelf Software”** means a software and/or hardware product that is mass-produced so that it can be ready to use once installed on a computer and is available for sale, lease, or license to the general public. For example: QuickBooks, Microsoft Office, Photoshop or Adobe. This does not include software that must be customized to meet MaineHousing’s needs, such as ECOS, Emphasys or Prolink.
- I. **“Platform as a Service (PaaS)”** is a form of Cloud Services where a third-party provider hosts hardware and software on its own infrastructure and delivers hardware and software tools to users over the internet.
- J. **“Software”** means programs and other operating information used by a computer.
- K. **Software as a Service (SaaS)”** is a form of Cloud Services in which software is accessed online via a subscription, rather than bought and installed on individual computers.
- L. **“Software Improvements”** means customization, upgrade, modification, enhancement, or addition of modules to Software owned or used by, or licensed to, MaineHousing, including but not limited to Cloud Services.

III. Procurement Rules

The following Procurement Rules apply to every Procurement unless otherwise stated:

- A. **Prohibition on Arbitrary Division of Purchases.** Required goods or services will not be arbitrarily or artificially divided or broken up into two or more purchases merely to allow the use of procurement procedures that would apply to a lower dollar threshold and avoid the requirements that apply to purchases that exceed the threshold.

- B. Prohibition on Geographical Preferences.** In evaluation of bids or proposals, except where expressly mandated or encouraged by applicable Federal Statutes, geographic preferences (state, local or tribal) should not be used.
- C. Compliance with Federal Requirements.** MaineHousing will comply with all applicable federal procurement requirements in purchasing goods or services to be paid with Federal Funds.
- D. Compliance with Other Laws and Standards.** MaineHousing will comply with applicable conflicts of interest laws and regulations and codes of conduct in conducting procurements.
- E. Multi-year Contracts.** Except as otherwise provided in this Procurement Policy, the maximum Contract Duration is five (5) years. Every procurement must state the total number of years of the contract, including any extension term(s), not to exceed 5 years in total.
1. **Exceptions.** The maximum 5-year Contract Duration does not apply to:
 - i. **Software, Software Improvements, Infrastructure as a Service, Platform as a Service and Software as a Service.**
 - ii. **Procurements based on Federal Agency Approval, State of Maine Competitive Procurement, or Other Documented Procurement.** If MaineHousing is procuring goods or services using Sole Source Procurement based on Federal Agency Approval, State of Maine Competitive Procurement or Other Documented Procurement, outlined below, the maximum term will be the maximum term allowed by the Federal agency authorizing the procurement or the contract entered into by the State of Maine or other entity for the goods or services, as applicable.
 - iii. **Disaster Preparedness or Recovery.** The purchase or lease of goods, supplies, equipment or services of any type in connection with disaster preparedness or recovery activities.
 - iv. **Financial Instruments.** The renewal or rollover of the term of Financial Instruments tied to MaineHousing bonds.
 - v. **Board Approved Exceptions.** The Board of Commissioners of MaineHousing may approve an exception for any other MaineHousing business purpose, including but not limited to circumstances where the start-up period is in MaineHousing's best interests. A request for exception should state the anticipated maximum term and indicate the possibility of an extension to the term.
- F. Minority Owned, Women Owned, Small Business Vendors and Labor Surplus Area Firms.** All necessary affirmative steps must be taken to assure that minority businesses, women's business enterprises and labor surplus area firms are used when possible. These steps include:
1. Placing qualified small and minority businesses and women's business enterprises on solicitation lists;
 2. Assuring that small and minority businesses, and women's business enterprises are

solicited whenever they are potential sources;

3. Dividing total requirements, when economically feasible, into smaller tasks or quantities to permit maximum participation by small and minority businesses, and women's business enterprises;
4. Establishing delivery schedules, where the requirement permits, which encourage participation by small and minority businesses, and women's business enterprises;
5. Using the services and assistance, as appropriate, of such organizations as the Small Business Administration and the Minority Business Development Agency of the Department of Commerce; and
6. Requiring the prime contractor, if subcontracts are to be let, to take the affirmative steps in paragraphs (1) through (5) above.

G. Domestic Preferences. For Federal Funds only, as appropriate and to the extent consistent with law, MaineHousing should, to the greatest extent practicable under a Federal award, provide a preference for the purchase, acquisition, or use of goods, products, or materials produced in the United States (including but not limited to iron, aluminum, steel, cement, and other manufactured products). The requirements of this section must be included in all subawards including all contracts and purchase orders for work or products under this award.

1. For purposes of this section:
 - i. "Produced in the United States" means, for iron and steel products, that all manufacturing processes, from the initial melting stage through the application of coatings, occurred in the United States.
 - ii. "Manufactured products" means items and construction materials composed in whole or in part of non-ferrous metals such as aluminum; plastics and polymer-based products such as polyvinyl chloride pipe; aggregates such as concrete; glass, including optical fiber; and lumber.

IV. Procurement Process and Thresholds

For Non-Federal or Federal Funds that MaineHousing will pay for goods and services over the Contract Duration the following thresholds and requirements apply:

Threshold	Requirements	Notes
Travel, training, conference fees, mileage, meals, staff events, emergency repairs, Board stipends and food costs, CoC stipends, newspaper publishing fees and mail fees under \$5,000	It is not necessary to make documented price comparisons as long as the costs being incurred are reasonable and procurement from a single source is most economical, effective and appropriate.	All contracts must be reviewed by the Legal and Compliance Department.
Up to \$250,000	<p>For software and data related procurements, the Director of Information Technology must review the request prior to it being sent.</p> <p>Send to at least three vendors:</p> <p>(i) a written request for quote when price is the primary or only factor to be considered; or</p> <p>(ii) a written invitation to submit proposal when selection factors in addition to price will be considered.</p> <p>For purchases from online retailers like Amazon, Wal-Mart, Staples, etc. use the Procurement Checklist or similar form to compare the price of the item from three different online sources.</p> <p>Store a copy of the Procurement Checklist in the Department's respective folder in I:\Procurement.</p> <p>EXCEPTION:</p> <p>If the goods or services you are procuring are being paid for with Non-Federal Funds you may rely on a State of Maine Master Agreement as proof of procurement for anything under \$250,000.</p> <p>If the goods or services you are procuring are being paid for with Federal Funds you may only rely on a State of Maine Master Agreement as proof of procurement if the cost is less than \$10,000.</p>	<p>Each request or invitation must state the date by which vendor responses must be received.</p> <p>In addition to price, selection factors may include payment terms, services to be provided, deadlines/timelines, the intended use of goods or services, and MaineHousing's business practice/policy requirements.</p> <p>Before awarding any contract approval of the appropriate Senior Director or Chief Counsel must be obtained.</p> <p>For software and data related procurements, before awarding any contract, the Information Security Engineer must review the proposed vendor to ensure compliance with MaineHousing's security requirements.</p> <p>All contracts must be reviewed by the Legal and Compliance Department.</p> <p>For Master Agreements save a copy of the Master Agreement in I:\Procurement</p>

	<p>The State of Maine Master Agreements are available on the Department of Administrative and Financial Services Division of Procurement Services page: https://www.maine.gov/dafs/bbm/procurementservices/reports/contract-search.</p> <p>Examples of approved vendors: FedEx, UPS, WB Mason, Fleet Vehicle Source, Verizon Wireless, Augusta Civic Center, Dell, Enterprise Rent-A-Car, Hertz Corp, and The Copy Center</p> <p>If a Master Agreement exists, no further procurement is required.</p>	
Over \$250,000	<p>For software and data related procurements, the Director of Information Technology must review the request prior to it being issued.</p> <p>Issue a request for proposals (“RFP”) that is publicized on MaineHousing’s website and is sent to those who respond to the notice and those on any qualified vendors list. The RFP must state the date by which written proposals must be received and may contain other terms and conditions as determined by MaineHousing.</p>	<p><u>When Federal Funds will be used</u>, the RFP must identify all evaluation factors, including price, and their relative importance. Proposals will be evaluated against the technical and price criteria and any other selection criteria included in the RFP, and competitive proposals will be ranked based on the results of the evaluation.</p> <p>Before awarding any contract a memorandum must be submitted to the MaineHousing Director for concurrence.</p> <p>For software and data related procurements, before awarding any contract, the Information Security Engineer must review the proposed vendor to ensure compliance with MaineHousing’s security requirements.</p> <p>All contracts must be reviewed by the Legal and Compliance Department.</p>

Exceptions for Non-Federal Funds only. When only Non-Federal Funds will be used, the following exceptions apply:

- A. Consumable Office Supplies.** For Consumable Office Supplies that do not exceed to cost of \$250,000 per calendar year, for a period of 5 calendar years, the Procurement Procedure outlined above for the range of up to \$250,000 may be used.
- B. Financial Instruments.** For the purchase of Financial Instruments and associated financial services exceeding \$250,000 in connection with MaineHousing bonds, the Procurement Procedure outlined above for the range of up to \$250,000 may be used.

Off-the-Shelf Software, Cloud Services and related Maintenance Agreement. For Maintenance Agreements associated with an Off-the-Shelf Software or Cloud Services, following the initial procurement for the Off-the-Shelf Software or Cloud Services, no further procurement is required

for the costs associated with the Maintenance Agreement unless the parties to the Maintenance Agreement change. The ongoing Maintenance Agreement costs are also not counted in the calculation of the threshold costs for procurement process purposes.

Sole Source Procurement. MaineHousing may deviate from the procurement thresholds that require competitive procurement and procure goods or services by soliciting a proposal from only one source for both Non-Federal Funds and Federal Funds if one of the reasons in 1-4 below are met. Reasons 5-8 allow for sole source procurement for Non-Federal Funds only.

Reason	Requirements
<p>1. Uniqueness</p> <p>The 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. A prior relationship between MaineHousing and a vendor does not, by itself, satisfy the requirement of uniqueness.</p>	<p>If an item is unique to a specific vendor, the nature and necessity of the unique characteristics must be documented. If a vendor has unique expertise in providing a service, the expertise and its necessity must be documented.</p>
<p>2. Emergency or Urgent Need</p> <p>An emergency situation or other urgent need exists and only one known source can provide the required goods or services within the time needed. Emergency or urgent situations include, but are not limited to, natural disasters, epidemics, equipment failures, or inability to carry out MaineHousing's business operations or comply with a federal, state or local law or regulation due to the loss of critical services or resources.</p>	<p>Written information must be provided on the following: how the date by which the goods or services are needed was determined and the significance of that date; the impact of delay beyond that date; and the time needed to acquire necessary goods or services from another source.</p>
<p>3. Inadequate Competitive Proposals</p> <p>After evaluation of all proposals submitted in a competitive procurement, all proposals are determined to be inadequate.</p>	<p>Written information must be provided explaining the respects in which the proposals are inadequate.</p>
<p>4. Federal Agency Approval</p> <p>A federal agency expressly authorizes in writing procurement of the goods or services from a single source, which may be in response to a written request from MaineHousing.</p>	<p>The written authorization of the federal agency and any written request of MaineHousing must be retained.</p>
<p>5. Software Improvements</p> <p>For Non-Federal Funds only: for software owned or used by, or licensed to, MaineHousing, if the Software Improvement is needed for an identified reason relating to MaineHousing's business, including but not limited to a MaineHousing business process, program or other activity or a change in federal or state requirements.</p>	<p>Written information must be provided describing the specific Software Improvement and the specific need for it.</p>
<p>6. Other Documented Procurement</p> <p>For Non-Federal Funds only: another entity has obtained goods or services to be shared by MaineHousing for a mutual purpose pursuant to a documented procurement acceptable to MaineHousing.</p>	<p>Evidence of the other entity's documented procurement and of MaineHousing's review thereof must be provided.</p>

<p>7. Broker Procured Goods & Services</p> <p>For Non-Federal Funds only: a broker has obtained goods or services for MaineHousing after completing an analysis of the market and provides MaineHousing with the options available, including price and other factors.</p>	<p>This only applies to goods and services procured by the Human Resources & Facilities Department and printing, mass mailing and large photocopying jobs procured by Planning and Research.</p> <p>Evidence of the options provided and MaineHousing's review thereof.</p>
<p>8. State of Maine Competitive Procurement</p> <p>The State of Maine has entered into a contract with a vendor for goods or services, or both, selected after a competitive procurement conducted by the State, and has made those goods and services available to State agencies and quasi-independent state entities (as defined in 5 M.R.S. §12021), including MaineHousing, under the contract with the selected vendor.</p>	<p>Evidence of the State's procurement and contract must be retained by MaineHousing.</p>

****For Reasons 1, 2, 3, 5, 6 listed in the table above the MaineHousing Director must approve the Sole Source Procurement in advance after consultation with the Chair of the Board of Commissioners, or the Vice Chair if the Chair is unavailable, and a report of the purchase will be provided to the Board of Commissioners at its next scheduled meeting.**

V. Documentation

For each procurement, MaineHousing will retain, for the longer of 5 years after any contract award or the period specified in any applicable federal regulations, a copy of the solicitation, all proposals received in response, all evaluations of the proposals, and written reasons for selecting or rejecting proposals. Documentation will be stored in I:\Procurement under the respective Department's folder. For goods and services paid with Federal Funds, MaineHousing will retain information required by applicable federal regulations.

In the case of a Sole Source Procurement, MaineHousing will retain a copy of the solicitation and the proposal received in response, a record the required approval by the MaineHousing Director, and the information required under the Sole Source Procurement Section in MaineHousing's records for 5 years.

VI. Procurement Authority and Administration

The Department Directors of MaineHousing will be responsible for administration of this Procurement Policy within their respective areas of responsibility. The Director of Finance will be responsible for developing procedures and documentation regarding the use of requisitions and purchase orders.

Effective: May 20, 2025

Maine State Housing Authority

Mortgage Purchase Program (MPP) Results and Trends For The Year 2024



MaineHousing
MAINE STATE HOUSING AUTHORITY

Maine State Housing Authority Balance Sheets

(IN THOUSANDS OF DOLLARS)

	Moody's S&P		Aa1 AA+							Maine Energy Housing & Economic Recovery Funds
	Memorandum Only Combined Totals		Mortgage Purchase Fund Group	Bondholder Reserve Fund	General Fund	HOME Fund	Federal Programs Fund	Other Funds		
	2023	2024								
ASSETS:										
Cash, principally time deposits	101,318	114,393	22,486	0	82,315	1	7,358	2,233	0	
Investments	606,488	770,691	646,041	6,620	34,423	21,298	0	43,454	18,855	
Accounts receivable - Government	10,173	9,805	0	0	0	2,062	7,611	132	0	
Accrued interest and other assets	11,040	12,159	11,314	13	287	92	260	119	74	
Mortgage notes receivable, net	1,743,420	2,040,383	1,930,840	2,134	6,860	59,995	0	0	40,554	
Other notes receivable, net	0	0	0	0	0	0	0	0	0	
Land, equipment and improvements, net	18,127	17,113	22	0	17,091	0	0	0	0	
Other real estate owned	0	0	0	0	0	0	0	0	0	
Derivative instrument - interest rate swap	16,385	19,631	19,631	0	0	0	0	0	0	
Net pension asset	0	0	0	0	0	0	0	0	0	
Deferred pension expense	629	906	497	3	98	0	0	308	0	
Deferred amount on debt refundings	2,009	1,737	1,737	0	0	0	0	0	0	
Total Assets	2,509,589	2,986,818	2,632,568	8,770	141,074	83,448	15,229	46,246	59,483	
LIABILITIES AND NET ASSETS:										
Accrued interest payable	8,566	10,044	9,988	0	0	0	0	0	56	
Excess arbitrage to be rebated	650	1,939	1,939	0	0	0	0	0	0	
Accounts payable - Government	1,605	374	0	0	0	0	374	0	0	
Accounts payable & accrued liabilities	31,355	43,620	147	0	30,044	2,576	3,098	7,755	0	
Unearned income	30,800	95,839	0	0	0	0	23,483	72,356	0	
Net pension liability	1,931	2,240	1,230	7	241	0	0	762	0	
Deferred pension credit	451	387	212	2	41	0	0	132	0	
Accumulated increase in fair value of hedging derivatives	16,385	19,631	19,631	0	0	0	0	0	0	
Interfund	0	0	4,855	21	53,202	(7,329)	(16,865)	(34,559)	675	
Mortgage bonds and notes payable, net	1,966,650	2,336,786	2,276,116	0	12,970	0	0	0	47,700	
Deferred grant income	0	117	0	0	0	0	117	0	0	
Deferred loan origination points	13	12	12	0	0	0	0	0	0	
Total Liabilities	2,058,406	2,510,989	2,314,130	30	96,498	(4,753)	10,207	46,446	48,431	
NET ASSETS:										
Restricted Net Assets	408,872	431,253	318,438	8,740	0	88,201	5,022	(200)	11,052	
Unrestricted Net Assets	42,311	44,576	0	0	44,576	0	0	0	0	
Total Net Assets	451,183	475,829	318,438	8,740	44,576	88,201	5,022	(200)	11,052	
Total Liabilities and Net Assets	2,509,589	2,986,818	2,632,568	8,770	141,074	83,448	15,229	46,246	59,483	

Mortgage Purchase Fund Group

Statement of Revenues, Expenses & Changes In Net Assets

(IN THOUSANDS OF DOLLARS)

	Moody's S&P		Aa1 AA+						
	Memorandum Only Combined Totals		Mortgage Purchase Fund Group	Bondholder Reserve Fund	General Fund	HOME Fund	Federal Programs Fund	Other Funds	Maine Energy Housing & Economic Recovery Funds
	2023	2024							
REVENUES:									
Interest from mortgages and notes	67,263	78,645	77,949	36	350	267	0	0	43
Income from investments	30,688	32,652	28,005	412	416	1,423	27	1,269	1,100
Net increase (decrease) in the fair value of investments	3,550	(2,507)	(2,507)	0	0	0	0	0	0
Fee income	16,759	17,057	2,288	0	1,555	0	12,460	754	0
Other revenue	377	629	400	0	146	81	2	0	0
Grant income	228,107	123,050	0	0	0	2,528	73,957	46,565	0
Income from State	27,542	29,006	0	0	0	24,690	0	0	4,316
Federal rent subsidy income	116,271	131,328	0	0	0	0	131,328	0	0
Gain on bond redemption	187	76	76	0	0	0	0	0	0
Total Revenues	490,744	409,936	106,211	448	2,467	28,989	217,774	48,588	5,459
EXPENSES:									
Operating expenses	23,724	24,051	0	0	24,051	0	0	0	0
Other program administrative expenses	8,301	8,937	6,978	0	11	0	1,273	670	5
Mortgage servicing fees	1,890	2,038	2,027	0	11	0	0	0	0
Provision for losses on loans	9	8	0	0	0	8	0	0	0
Losses on foreclosed real estate	0	0	0	0	0	0	0	0	0
Interest expense	56,004	67,418	66,425	0	0	0	0	0	993
Grant expense	246,634	150,329	0	0	0	25,380	72,331	46,177	6,441
Federal rent subsidy expense	117,038	131,220	0	0	0	0	131,220	0	0
Loss on bond redemption	0	0	0	0	0	0	0	0	0
Excess arbitrage	834	1,289	1,289	0	0	0	0	0	0
Allocated operating costs	0	0	13,275	78	(21,525)	0	7,892	280	0
Total Expenses	454,434	385,290	89,994	78	2,548	25,388	212,716	47,127	7,439
Net Operating Income (Loss)	36,310	24,646	16,217	370	(81)	3,601	5,058	1,461	(1,980)
Transfers between funds, net	0	0	0	0	2,346	273	(4,226)	(579)	2,186
Change in net assets	36,310	24,646	16,217	370	2,265	3,874	832	882	206
Net assets at beginning of year	414,873	451,183	302,221	8,370	42,311	84,327	4,190	(1,082)	10,846
Net assets at end of year	451,183	475,829	318,438	8,740	44,576	88,201	5,022	(200)	11,052

2024 Activity in the Mortgage Purchase Program (MPP)

I. Bond Issuance

<u>Issue</u>	<u>Type</u>	<u>Closing Date</u>	<u>Amount (000's)</u>
2024 Series A	SF	2/28	\$ 40,000
2023 Series B-2	SF	4/30	35,000
2024 Series B	MF	6/5	80,000
2024 Series C	SF	7/11	70,000
2024 Series D	SF	8/29	60,000
2024 Series E	SF (COB)	8/29	60,000
2024 Series F	MF	11/21	95,000
2024 Series G	SF	12/29	50,000
		Total	<u>\$ 490,000</u>

II. Mortgages Purchased in 2024

		\$(000's)
Single Family	925 Loans	\$ 211,282
Multi-Family	41 Projects with 2,132 Units	<u>216,346</u>
		<u>\$ 427,628</u>

Mortgage Purchase Program Bond Resolution (MPP)

AS OF DECEMBER 31, 2024

I. OVERVIEW OF MPP

- Adopted by Commissioners in September 1972.
- Backed by moral obligation of State of Maine.
- Closed indenture. All assets pledged until all bonds are retired.
- Parity resolution. New bonds are equally secured with prior bonds and future bonds.

II. MORTGAGE AND NON-MORTGAGE INVESTMENT REQUIREMENTS

- All mortgages are required to be first liens.
- Permitted investments are direct obligations of or obligations guaranteed by the United States of America, certain Federal agencies, and the State of Maine. Repurchase agreements and investment agreements are allowed if permitted investments are delivered to MaineHousing's trustee and held in MaineHousing's name as security.

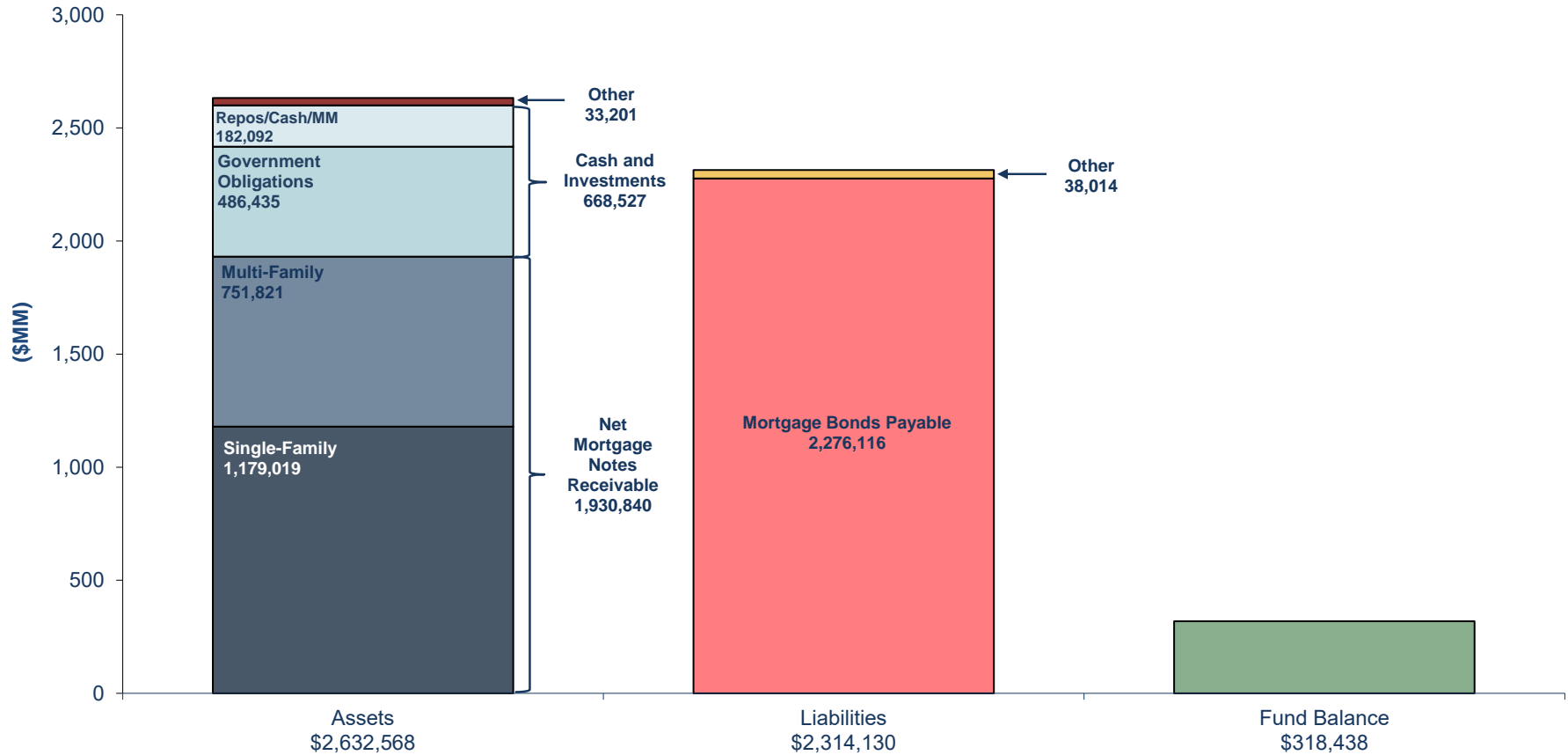
III. FINANCIAL OVERVIEW OF MPP

- Bonds issued 1972 – 2024: \$9.7 billion.
- Bonds outstanding @ 12/31/24: \$2.3 billion.

Mortgage Purchase Fund Assets, Liabilities and Fund Balances

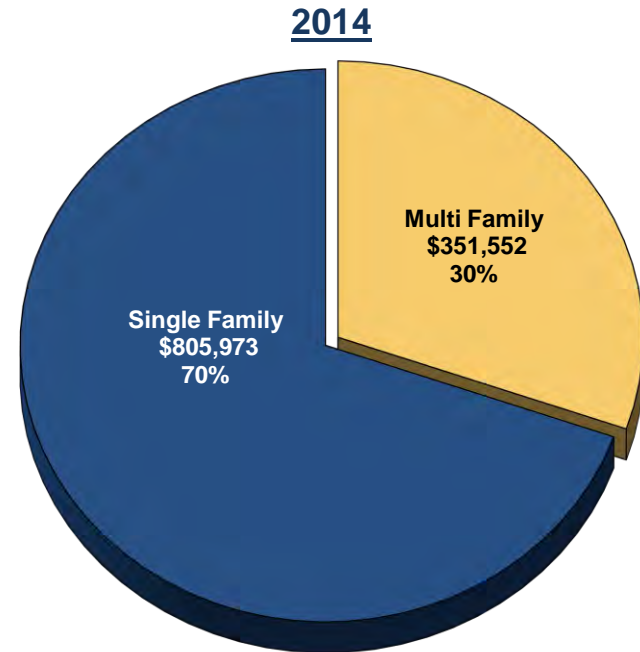
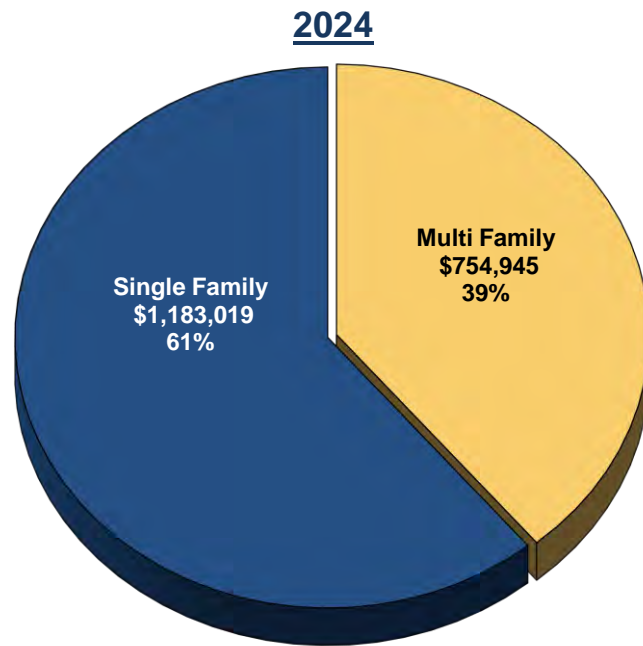
(IN THOUSANDS OF DOLLARS)

December 31, 2024



Mortgage Purchase Fund Mortgage Portfolio

(IN THOUSANDS OF DOLLARS)

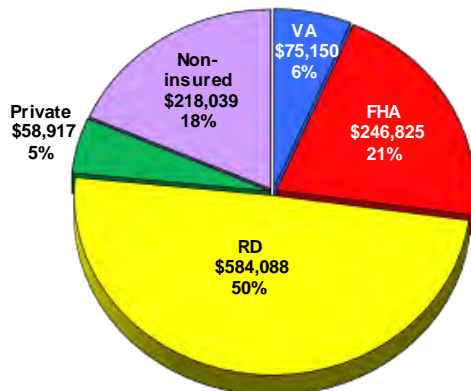


Mortgage Purchase Program Portfolio of Mortgage Loans

(IN THOUSANDS OF DOLLARS)

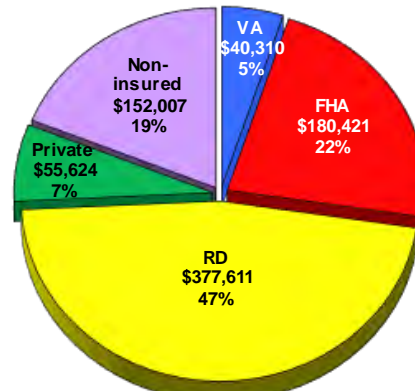
Single-Family Loans:

2024 Principal Outstanding



Total Single Family = \$1,183,019

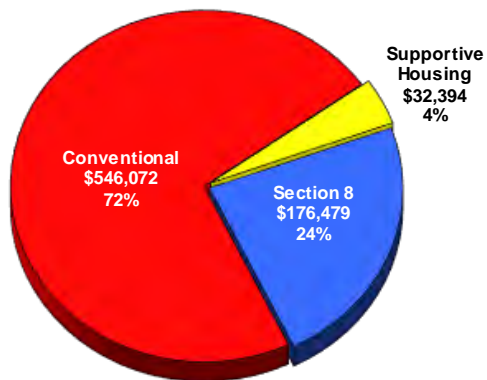
2014 Principal Outstanding



\$ 805,973

Multi-Family Loans:

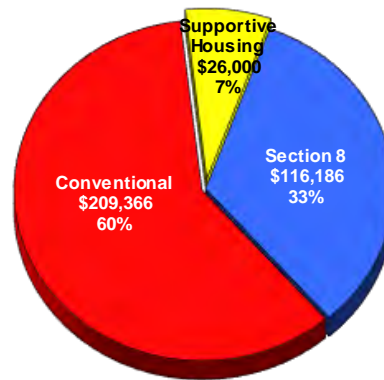
2024 Principal Outstanding



Total Multi Family = \$ 754,945

Total Mortgage Loans = \$1,937,964

2014 Principal Outstanding



\$ 351,552

\$1,157,525

Mortgage Purchase Portfolio (MPP)

Fund Group Portfolio of Mortgage Loans

December 31, 2024

SINGLE-FAMILY LOANS:	Number Notes	Principal Balance	Average Loan Amount
VA guaranteed	502	\$ 75,150,000	\$ 149,701
FHA insured	1,798	246,825,000	137,278
USDA/RD guaranteed	5,079	584,088,000	115,001
Privately Insured	251	58,917,000	234,729
Non-insured	2,560	218,039,000	85,171
Total Single-Family	10,190	\$ 1,183,019,000	\$ 116,096

MULTI-FAMILY LOANS:	Number Projects	Principal Balance	Average Project	
Section 8	94 (3,515 units)	\$176,479,000	\$ 1,877,436	(\$50,207/unit)
Conventional	213 (8,774 units)	546,072,000	2,563,718	(\$62,238/unit)
Supportive Housing	133 (1,089 units)	32,394,000	243,563	(\$29,747/unit)
Total Multi-Family	440 (13,378 units)	\$754,945,000	\$ 1,715,784	(\$56,431/unit)
		<u>\$1,937,964,000</u>		



Mortgage Purchase Fund Group

Statement of Revenues, Expenses & Changes In Net Assets

(IN THOUSANDS OF DOLLARS)

	FOR THE YEARS ENDED DECEMBER 31										
	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
OPERATING REVENUES:											
Interest from mortgages and notes	\$ 77,949	\$ 66,832	\$ 59,798	\$ 59,672	\$ 62,092	\$ 61,366	\$ 59,174	\$ 57,119	\$ 57,692	\$ 58,506	\$ 59,562
Interest from investments	28,005	25,710	7,691	1,174	2,010	7,929	6,964	4,627	2,957	3,513	3,733
Total Interest	105,954	92,542	67,489	60,846	64,102	69,295	66,138	61,746	60,649	62,019	63,295
Net increase (decrease) in the fair value of investments	(2,507)	3,550	(15,160)	(1,029)	(217)	4,490	(2,658)	341	(1,124)	395	12,341
Fee income	2,288	2,530	1,875	1,507	572	774	490	1,250	903	1,077	723
Other revenues	476	319	557	933	668	421	302	75	112	230	3
Total Revenues	106,211	98,941	54,761	62,257	65,125	74,980	64,272	63,412	60,540	63,721	76,362
OPERATING EXPENSES:											
Other program administration expenses	6,978	5,854	6,437	4,825	5,581	6,089	6,147	6,610	8,098	7,621	6,840
Mortgage servicing fees	2,027	1,880	1,771	1,713	1,686	1,649	1,575	1,535	2,234	1,758	1,821
Provision for losses on loans	0	0	0	0	0	50	0	(1,022)	200	(500)	1,000
Losses on foreclosed real estate	0	0	40	0	0	0	200	0	350	400	312
Interest expense	66,425	54,990	40,774	41,274	44,844	45,016	41,621	38,895	38,735	40,837	42,249
Loss on bond redemption	0	0	0	0	0	0	0	54	254	377	320
Excess arbitrage to be rebated	1,289	834	0	0	0	0	0	862	(82)	(455)	(410)
Allocated operating costs	13,275	12,925	11,654	9,858	10,212	9,452	8,255	8,526	8,079	8,177	7,674
Total Expenses	89,994	76,483	60,676	57,670	62,323	62,256	57,798	55,460	57,868	58,215	59,806
Operating income (loss)	16,217	22,458	(5,915)	4,587	2,802	12,724	6,474	7,952	2,672	5,506	16,556
Minus net increase (decrease) in the fair value of investments	2,507	(3,550)	15,160	1,029	217	(4,490)	2,658	(341)	1,124	(395)	(12,341)
Adjusted operating income	\$ 18,724	\$ 18,908	\$ 9,245	\$ 5,616	\$ 3,019	\$ 8,234	\$ 9,132	\$ 7,611	\$ 3,796	\$ 5,111	\$ 4,215
AVG 1 MONTH LIBOR/SOFR RATE FOR YEAR	5.15%	5.32%	1.92%	0.10%	0.49%	2.22%	2.02%	1.11%	0.50%	0.20%	0.16%

Mortgage Purchase Fund Group

Net Profitability Percentage

(IN THOUSANDS OF DOLLARS)

	FOR THE YEARS ENDED DECEMBER 31										
	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
ADJUSTED OPERATING INCOME	\$ 18,724	\$ 18,908	\$ 9,245	\$ 5,616	\$ 3,019	\$ 8,234	\$ 9,132	\$ 7,611	\$ 3,796	\$ 5,111	\$ 4,215
TOTAL REVENUES	\$108,718	\$ 95,391	\$ 69,921	\$ 63,286	\$ 65,342	\$ 70,490	\$ 66,930	\$ 63,071	\$ 61,664	\$ 63,326	\$ 64,021
% PROFITABILITY	17.2%	19.8%	13.2%	8.9%	4.6%	11.7%	13.6%	12.1%	6.2%	8.1%	6.6%
AVG 1 MONTH LIBOR/SOFR RATE FOR YEAR	5.15%	5.32%	1.92%	0.10%	0.49%	2.22%	2.02%	1.11%	0.50%	0.20%	0.16%

Note: Net increases and decreases in the fair value of investments are excluded from these numbers.

Mortgage Purchase Program

Mortgage Rates vs. Bond Rates

(IN THOUSANDS OF DOLLARS)

	FOR THE YEARS ENDED DECEMBER 31										
	<u>2024</u>	<u>2023</u>	<u>2022</u>	<u>2021</u>	<u>2020</u>	<u>2019</u>	<u>2018</u>	<u>2017</u>	<u>2016</u>	<u>2015</u>	<u>2014</u>
Average Outstanding Mortgage Rate	4.3%	4.2%	4.1%	4.3%	4.4%	4.5%	4.5%	4.7%	4.8%	5.0%	5.1%
Average Outstanding Bond Rate	3.2%	3.1%	2.6%	2.7%	3.0%	3.2%	3.0%	3.0%	3.1%	3.4%	3.5%
 Bonds Issued	 \$ 490,000	 \$ 347,360	 \$ 393,290	 \$ 169,330	 \$ 313,950	 \$ 157,240	 \$ 227,080	 \$ 392,780	 \$ 243,000	 \$ 363,170	 \$ 228,495
Bonds Redeemed	\$ 112,930	\$ 117,460	\$ 216,555	\$ 227,440	\$ 177,895	\$ 139,310	\$ 188,830	\$ 295,870	\$ 211,695	\$ 308,265	\$ 279,605
Bonds Outstanding	\$2,281,295	\$1,904,225	\$1,674,325	\$1,497,590	\$1,555,700	\$1,419,645	\$1,401,715	\$1,363,465	\$1,266,555	\$1,235,250	\$1,180,345

Mortgage Purchase Fund Group

Loan Portfolio Change

(IN THOUSANDS OF DOLLARS)

	FOR THE YEARS ENDED DECEMBER 31										
	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
MORTGAGE ACTIVITY:											
ADDITIONS:											
Purchases/Originations	\$427,628	\$279,343	\$278,036	\$167,160	\$177,568	\$193,092	\$189,451	\$210,466	\$168,715	\$159,538	\$64,274
REDUCTIONS:											
Scheduled Repayments	\$111,831	\$81,032	\$40,573	\$56,444	\$47,982	\$42,132	\$33,774	\$41,364	\$61,748	\$29,290	\$29,792
Prepayments	46,260	50,648	87,491	160,172	111,579	82,619	65,665	93,262	82,678	70,180	54,274
	\$158,091	\$131,680	\$128,064	\$216,616	\$159,561	\$124,751	\$99,439	\$134,626	\$144,426	\$99,470	\$84,066
Defaulted Loans	\$1,033	\$1,035	\$1,607	\$1,031	\$2,826	\$6,125	\$4,746	\$8,400	\$20,883	\$22,461	\$17,162
NET INCREASE (DECREASE)	\$268,504	\$146,628	\$148,365	\$ (50,487)	\$ 15,181	\$ 62,216	\$ 85,266	\$ 67,440	\$ 3,406	\$ 37,607	\$ (36,954)

Mortgage Purchase Fund Group

Asset Coverage

(IN THOUSANDS OF DOLLARS)

	FOR THE YEARS ENDED DECEMBER 31										
	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
Total Assets	\$ 2,632,568	\$ 2,234,157	\$ 1,983,362	\$ 1,804,783	\$ 1,868,707	\$ 1,723,153	\$ 1,685,432	\$ 1,644,156	\$ 1,544,010	\$ 1,509,801	\$ 1,444,856
Total Liabilities	\$ 2,314,130	\$ 1,931,936	\$ 1,703,599	\$ 1,519,105	\$ 1,587,616	\$ 1,444,864	\$ 1,420,867	\$ 1,386,065	\$ 1,294,671	\$ 1,263,134	\$ 1,201,304
Fund Balance	\$ 318,438	\$ 302,221	\$ 279,763	\$ 285,678	\$ 281,091	\$ 278,289	\$ 264,565	\$ 258,091	\$ 249,339	\$ 246,667	\$ 243,552
Ratio of Assets to Liabilities	114%	116%	116%	119%	118%	119%	119%	119%	119%	120%	120%

Note: Total Assets and Total Liabilities include deferred outflows and inflows of resources.

Mortgage Purchase Program Bonds Outstanding

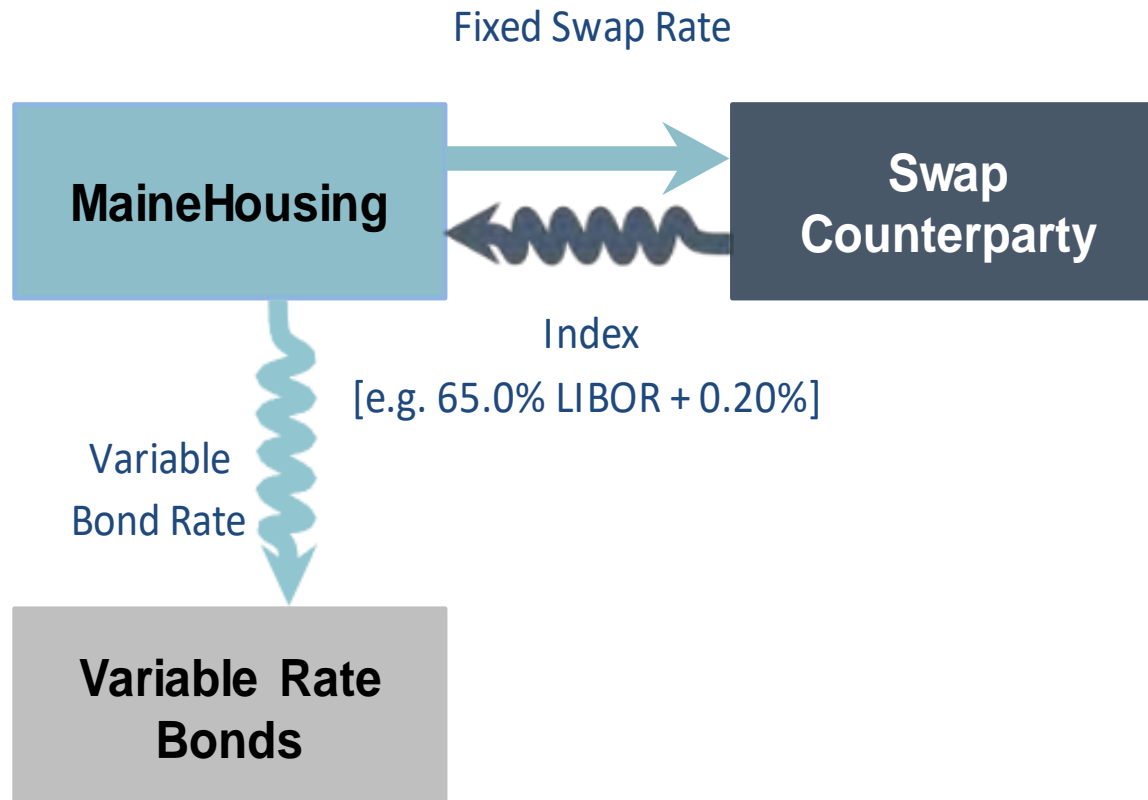
(IN THOUSANDS OF DOLLARS)

		<u>% of Bonds Outstanding</u>
Fixed Rate Bonds	\$1,998,430	88%
Variable Rate Bonds	<u>282,865</u>	12%
Total Bonds Outstanding	<u><u>\$2,281,295</u></u>	

Breakdown of Variable Bonds:

		<u>% of Variable Rate Bonds Outstanding</u>
Swapped Variable Rate Bonds	\$207,030	73%
Unswapped Variable Rate Bonds	<u>75,835</u>	27%
	<u><u>\$282,865</u></u>	

Fixed Payor Swap Mechanics



Mortgage Purchase Program Summary of Swaps

(IN THOUSANDS OF DOLLARS)

Related Debt Issuance	Current Notional Amount	Fixed Rate Paid	Variable Rate Received	Fair Value	Maturity Date
2015 Series E-3	\$5,000	1.15%	70% of 30 day SOFR plus .08014%	\$94	11/15/2025
2015 Series E-3	5,000	1.40%	70% of 30 day SOFR plus .08014%	344	11/15/2029
2015 Series E-3	20,000	1.46%	67% of 30 day SOFR plus .0767%	1,733	11/15/2032
2016 Series B-2	8,000	1.61%	70% of 30 day SOFR plus .08014%	681	11/15/2031
2016 Series B-2	20,000	1.66%	70% of 30 day SOFR plus .08014%	1,657	11/15/2031
2017 Series E	25,000	1.69%	100% of 30 day SOFR plus .11448%	4,282	11/15/2032
2017 Series G-1	25,000	1.90%	100% of 30 day SOFR plus .11448%	1,103	11/15/2026
2017 Series G-1	30,000	0.88%	100% of 90 day SOFR plus .26161%	9,089	11/15/2035
2022 Series C	19,030	3.59%	65% of 30 day SOFR plus .27441%	(1,101)	11/15/2037
2022 Series C	10,000	1.87%	75% of 30 day SOFR plus 0.54086%	341	11/15/2026
2022 Series C	12,500	2.57%	70% of 30 day SOFR plus 0.53014%	380	11/15/2028
2022 Series C	12,500	2.59%	70% of 30 day SOFR plus 0.53014%	757	11/15/2033
2022 Series C	15,000	2.70%	72% of 180 day SOFR	271	11/15/2033
Totals	<u>\$207,030</u>			<u>\$19,631</u>	

Mortgage Purchase Program

Variable Rate Bond & Interest Rate Swap Risk Report

DECEMBER 31, 2024

Bond Issue	SWAP Variable Rate	GAIN (LOSS) ON BONDS				EFFECTIVE SYNTHETIC BOND RATE		
		Variable Rate Swapped Bonds Outstanding	Variable Interest Paid on Bonds	Variable Interest Received from Swap	Gain (Loss) on Variable Component	Gain (Loss) as %	Contractual Fixed Swap Rate	Effective Synthetic Bond Rate
2015 Series E-3	67% of SOFR + .08%	\$ 20,000,000	700,577	714,563	13,986	0.07%	1.60%	1.53%
2015 Series E-3	70% of SOFR + .08%	\$ 5,000,000	175,144	191,259	16,115	0.32%	1.15%	0.83%
2015 Series E-3	70% of SOFR + .08%	\$ 5,000,000	175,144	191,296	16,151	0.32%	1.40%	1.08%
2016 Series B-2	70% of SOFR + .08%	\$ 8,000,000	280,307	306,015	25,707	0.32%	1.61%	1.29%
2016 Series B-2	70% of SOFR + .08%	\$ 20,000,000	700,768	765,037	64,269	0.32%	1.66%	1.34%
2017 Series E	100% of SOFR + .11%	\$ 25,000,000	1,322,142	1,366,398	44,255	0.18%	1.69%	1.51%
2017 Series G-1	100% of SOFR + .11%	\$ 25,000,000	1,319,264	1,344,477	25,213	0.10%	1.90%	1.80%
2017 Series G-1	100% of SOFR + .26%	\$ 30,000,000	1,583,116	1,660,718	77,601	0.26%	0.88%	0.63%
2022 Series C	65% of SOFR + .27%	\$ 19,030,000	687,312	714,745	27,434	0.14%	3.59%	3.45%
2022 Series C	70% of SOFR + .53%	\$ 12,500,000	444,574	535,427	90,853	0.73%	2.57%	1.84%
2022 Series C	70% of SOFR + .53%	\$ 12,500,000	444,574	535,427	90,853	0.73%	2.59%	1.86%
2022 Series C	75% of SOFR + .54%	\$ 10,000,000	355,659	456,178	100,518	1.01%	1.87%	0.86%
2022 Series C	72% of SOFR	\$ 15,000,000	533,489	581,341	47,852	0.32%	3.71%	3.39%
Total		\$ 207,030,000	8,722,072	9,362,879	640,807			
Weighted Average Percent			4.21%	4.52%	0.31%		2.00%	1.69%

Mortgage Purchase Program Summary of Delinquencies

	60 Days (Two Payments) Delinquent	90 Days or More Delinquent	In Foreclosure	Total
December 31, 2024				
MaineHousing	0.76 %	1.20 %	0.63 %	2.59 %
Maine – State*	0.68 %	1.07 %	0.88 %	2.63 %
December 31, 2023				
MaineHousing	1.17 %	1.20 %	0.70 %	3.06 %
Maine – State*	0.68 %	1.05 %	0.99 %	2.72 %
December 31, 2022				
MaineHousing	1.07 %	1.27 %	0.64 %	2.98 %
Maine – State*	0.57 %	1.54 %	1.22 %	3.33 %
December 31, 2021				
MaineHousing	0.83 %	1.84 %	0.55 %	3.22 %
Maine – State*	0.56 %	2.35 %	1.16 %	4.07 %
December 31, 2020				
MaineHousing	1.06 %	3.59 %	0.50 %	5.15 %
Maine – State*	0.81 %	4.18 %	1.43 %	6.42 %
December 31, 2019				
MaineHousing	1.09 %	0.69 %	0.92 %	2.70 %
Maine – State*	0.79 %	1.13 %	1.77 %	3.69 %
December 31, 2018				
MaineHousing	1.17 %	0.82 %	1.41 %	3.40 %
Maine – State*	0.81 %	1.29 %	2.15 %	4.25 %
December 31, 2017				
MaineHousing	1.45 %	1.25 %	1.54 %	4.24 %
Maine – State*	0.90 %	1.64 %	2.54 %	5.13 %
December 31, 2016				
MaineHousing	2.61 %	1.43 %	1.74 %	5.78 %
Maine – State*	0.91 %	2.21 %	3.02 %	6.14 %
December 31, 2015				
MaineHousing	2.44 %	1.81 %	3.93 %	8.18 %
Maine – State*	0.92 %	2.47 %	2.93 %	6.32 %
December 31, 2014				
MaineHousing	2.44 %	2.59 %	5.80 %	10.83 %
Maine – State*	1.12 %	3.16 %	3.40 %	7.68 %

Asset Management Department Memorandum

To: MaineHousing Board of Commissioners

From: Adam S. Krea – Acting Director, Asset Management

Date: May 12, 2025

Subject: May Board Report - Asset Management

New Department Director Named

We are excited to announce that Laurie Warzinski has accepted our offer to be the new Director of Asset Management. Laurie's first day at MaineHousing will be Monday June 16th. A number of us here at MaineHousing know Laurie as the Senior Policy Advisor/Field Operations Division Director at USDA Rural Development. Laurie has provided leadership to teams across the county and has led them in evaluating complex transactions involving debt restructuring, ownership transfers, recapitalization proposals, and assessing projects for feasibility and long-term sustainability. She is skilled in coordinating these efforts across teams and internal and external stakeholders. We are extremely excited that she is joining the MaineHousing team.

Development Department Memorandum

To: MaineHousing Board of Commissioners

From: Mark C. Wiesendanger, Director of Development

Date: May 20, 2025

Subject: Monthly Report

2024 Affordable Homeownership Program (AHOP)

We received 14 Applications for the 2024 AHOP RFP. Scoring has been completed. The winning Applicants are as follows.

Project Name	Developer	City	Total Units	Subsidy Request
Butler Road	Boothbay Reg. Dev. Corp.	Boothbay	8	\$ 550,400
Dougherty Commons III	MCDP	Portland	20	\$ 1,565,000
Front Street III	Portland Housing	Portland	6	\$ 468,747
Grandview Ave	Developers Collaborative	Bangor	14	\$ 973,280
Hillcrest Estates	A&O Properties, LLC	Monmouth	9	\$ 691,200
Island Avenue Subdivision	H4H York County	Sanford	5	\$ 400,000
Landon Woods	KHHT2	Kennebunkport	6	\$ 469,260
Linnell Homeownership Project	The Linnell LLC	Rumford	16	\$ 1,164,800
Newman Meadows	Newman Homes	Waterville	13	\$ 899,600
Scittery Woods	Scittery Woods Partners	Falmouth	20	\$ 1,564,200
Harkness Haven	Mid-Coast H4H	Rockport	10	\$ 556,800
Total			127	\$ 9.303,287

2024 LIHTC (4%) RFP

We have started scoring the 10 Full Applications for the 2024 4% program. There is a total of \$14,560,000 of subsidy funding available for the program. The Applicants are as follows.

Project Name	Developer	City	Total Units	Subsidy Request
Arbor Village II	Lewiston Housing	Lewiston	63	\$ 5,400,000
Fairfield School	KVCAP	Fairfield	27	\$ 3,861,000

Landry Heights	South Portland Housing	South Portland	38	\$	4,482,915
Ledgewood II	Developers Collaborative	Damariscotta	32	\$	4,544,000
Martel II	Lewiston Housing	Lewiston	44	\$	5,400,000
Oxford Street Apts	Avesta	Portland	48	\$	1,180,000
Robinson Apartments	Caleb Foundation	Oxford	33	\$	5,280,000
Soleil I	Lewiston Housing	Lewiston	44	\$	5,400,000
Time and Temp Annex	Developers Collaborative	Portland	41	\$	2,593,908
Woodfords II	CHOM	Portland	51	\$	5,908,850
Total Requested			421	\$	44,050,673

Events of Note

4/22 – Groundbreaking Ceremony. Iron Heights, Gardiner
5/9 – Rural Affordable Rental Housing Program winner kick-off conversation with Genesis Fund.
5/12 - Home for Good (Housing First) kick-off conversation
5/14 – MEREDA Notable Projects Awards (5 of 11 had MaineHousing funding!)

Staff

We are currently looking to fill a Construction Analyst position.

Development Pipeline

Below you will find the Development Pipeline updated as of May 14. 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
Completed in 2025					
Fairview Commons	Brunswick HA	4%	Topsham	Family	38
Meadowview II	Avesta	4%	Gray	Senior	27
Picker House Lofts	Szanton	9%	Lewiston	Family	36
Sturgeon Landing	Augusta Housing	9%	Augusta	Family	32
Alexander Way	BH Land Trust	AHOP	Boothbay Harbor	Family	7
Fletcher Farms	Patco	AHOP	Sanford	Family	1
Highpines Village	Highpine Properties	AHOP	Wells	Family	1
Theresa's Place	Penquis Cap	HOME-ARP	Bangor	Family	36
18 Central Ave	Home Start	Islands	Peaks Island	Family	3
Berry's Block Apartments	Lake City Investments	Rural	Rockland	Family	9
<i>NC/AR Projects</i>	<i>10</i>			<i>New Units</i>	<i>190</i>
<i>Rehab Projects</i>	<i>0</i>			<i>Rehab Units</i>	<i>0</i>
Total Projects	10			Total Units	190

Under Construction/In Underwriting - likely completed in 2025

45 Dougherty	Szanton	4%	Portland	Family	63
Betsy Ross Crossing	SoPo HA	4%	So. Portland	Senior	52
Edgewater Village	Avesta	4%	Farmington	Senior	25
Lockwood Mill	North River Co.	4%	Waterville	Family	65
Wedgewood	Lewiston HA/Avesta	4%	Lewiston	Family	65
Peasley Park	DC	9%	Rockland	Senior	49
Rumford Senior Living	DC	9%	Rumford	Senior	33
Fletcher Farms	Patco	AHOP	Sanford	Family	2
CICA 2022 Housing	CICA	Islands	Chebeague Island	Family	4
ICDC Town Acq	ICDC	Islands	Isle au Haut	Family	4
Islesford RHP	CIRT	Islands	Islesford	Family	4
NHSH Affordable	NH Sust Housing	Islands	North Haven	Family	4
Vinalhaven	Vinalhaven Housing	Islands	Vinalhaven	Family	4
986 Prospect Ave	Wilbur, Calhoun	Rural	Rumford	Family	18
520 Centre Street	Bath HA	Rural	Bath	Family	18
16 Mills Rd	Rob Nelson/Wilbur	Rural	Newcastle	Family	16
Central Park Residences	Reincorp	Rural	Sanford	Family	18
Tree Tops Apartments	Mastway Dev	Rural	Hallowell	Family	17
The Elm Estates	East Town Rentals	Rural	Presque Isle	Family	18
Mechanic Street	WLR Properties	Rural	Houlton	Family	18
<i>NC/AR Projects</i>	<i>20</i>			<i>New Units</i>	<i>497</i>
Harbor Terrace	Portland HA	4%	Portland	Senior	120
<i>Rehab Projects</i>	<i>1</i>			<i>Rehab Units</i>	<i>120</i>
Total Projects	21			Total Units	617

Under Construction/In Underwriting - likely completed in 2026

3i Homes at the Downs	3i Homes/POAH	4%	Scarborough	Family	51
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
Malta Street Senior	Augusta Housing	4%	Augusta	Senior	34
Martel School Apts	Lewiston Housing	4%	Lewiston	Senior	44
Millinocket Manor	Penquis	4%	Millinocket	AL	38
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
Seavey Crossing	Avesta	9%	Westbrook	Senior	61
Varney Heights	FHA/Gooch	9%	Freeport	Senior	42
Dougherty Commons	Maine Coop Dev Part	AHOP	Portland	Family	12
Wilbur's Woods	GreenMars	AHOP	Brunswick	Family	20
Wildlands	Greater Portland H4H	AHOP	Standish	Family	12
Central Fire Station	DC	CC Rural	Brunswick	Family	5
Cliff Island	Sustainable Cliff Isl	Islands	Cliff Island	Family	2

Long Island Aff Housing	Long Island	Islands	Long island	Family	4
MVS	Islesboro Affordable	Islands	Islesboro	Family	2
165 Main Street	Kennebec Realty Part	Rural	Waterville	Family	18
7 Madelyn Lane	Lake City Investments	Rural	Rockport	Family	18
OddFellows Apts.	Archer Properties LLC	Rural	Norway	Family	13
<i>NC/AR Projects</i>	<i>24</i>			<i>New Units</i>	<i>809</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
Summer Block	Bateman	4%	Saco	Senior	32
Patriot Place	Avesta	4%/no sub	Sanford	Family	40
Oak Ridge Apartments	Realty Resources	9%	Bath	Senior	30
<i>Rehab Projects</i>	<i>6</i>			<i>Rehab Units</i>	<i>352</i>
Total Projects	30			Total Units	1161

Under Construction/In Underwriting - likely completed in 2027

89 Elm Apartments	Tom Watson & CO	4% PLA	Portland	Family	201
Milford Place	Penquis CAP	9%	Bangor	Senior	40
19 Bodwell Street	Androscoggin Homes	AHOP	Sanford	Family	9
Beals Ave WF Housing	LB Dev Partners	AHOP	Ellsworth	Family	23
Nasson 4	GreenMars	AHOP	Springvale	Family	20
WaterWorks Apts	Northland Ent.	Rural	Waterville	Family	18
Charles Jordan House	ME Prisoner Adv Coal	SHP	Auburn	Supp.	11
Seavey House	Biddeford Housing	SHP	Saco	Supp.	8
<i>NC/AR Projects</i>	<i>8</i>			<i>New Units</i>	<i>330</i>
Franklin Towers	Portland HA	4%/ no sub	Portland	Family	200
Riverton Park	Portland HA	4%/ no sub	Portland	Family	182
<i>Rehab Projects</i>	<i>2</i>			<i>Rehab Units</i>	<i>382</i>
Total Projects	10			Total Units	712

Preliminary Underwriting

	Boothbay Reg Dev				
Butler Road	Corp	AHOP	Boothbay	Family	8
Dougherty Commons III	MCDP	AHOP	Portland	Family	20
Front Street III	Portland Housing	AHOP	Portland	Family	6
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
Farwell Mill	Realty Resources	4%	Lisbon Falls	Family	96
COMB Block Phase 1	Portland Housing	9%	Portland	Family	55
Thatcher Brook Apts I	Westbrook Housing	9%	Biddeford	Family	40
Woodfords Parish House	CHOM	9%	Portland	Seniors	45

Youth & Family Outreach	YF&O/DC	9%	Portland	Family	60
Anchorage South	Bath Housing	9%	Bath	Seniors	47
Windham Senior	DC	9%	Windham	Seniors	48
Bridgton Recovery Home	LB Dev	RHP	Bridgton	Supp.	6
Portland Recovery Home	LB Dev	RHP	Portland	Supp.	8
J. Palmer Merrill Block	Patric Moore	Rural	Skowhegan	Family	5
Asher's Village Apts	Newman Homes	Rural	Winslow	Family	18
Rosa's Place	Cheryl A. Golek	Rural	Brunswick	Family	14
36 Cleaves Street	Moll, Hight, Wilbur	Rural	Yarmouth	Family	18
Project Greenhouse	Badhus LLC	Rural	Rockland	Family	0
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
CoSI	LB Dev Part	SHP	Lewiston	Family	8
Glenridge Supp Housing	Motivational Svs	SHP	Augusta	Family	8
Old Post Road	Fair Tide	SHP	Kittery	Family	8
<i>NC/AR Projects</i>	32			<i>New Units</i>	681
Riverlands	VOANNE	CoC	Augusta	Supp.	10
Sun Valley Apartments	Chesapeake Comm.	9%	Mexico	Family	24
<i>Rehab Projects</i>	2			<i>Rehab Units</i>	10
Total Projects	34			Total Units	691

**Total Projects in
Underwriting &
Construction 105**

Total Units 3371

Energy & Housing Services Department Memorandum

To: MaineHousing Board of Commissioners

From: Bobbi Crooker – Director of Energy and Housing Services

Date: May 13, 2025

Subject: Monthly Report – Energy and Housing Services Department

DEPARTMENT HIGHLIGHTS

EHS requested to begin rule making for the Home Energy Assistance Program (HEAP) Program Year (PY) 2026 at the Board Meeting in April 2025. EHS will hold the associated Public Hearing in May 2025. PY 2026 program commencement will be subject to the LIHEAP program being funded by Congress's FY 2026 budget.

EHS submitted the Weatherization Annual State Plan to DOE for Program Year 2025 as of February 3, 2025. We have conditional approval for our ECOS audit tool; full approval will be granted once our software consultant addresses two items that need to be updated. DOE informed MH at the check-in meeting on 5/1/2025 that no information on the annual plan can be provided at this time as DOE is under a communication blackout for the next 2-3 weeks. No further information was provided.

MaineHousing has received a total of **\$41,629,236** in LIHEAP funds for Program Year 2025; the remaining 10% of funds was released on 5/1/2025. As of 5/12/2025, we have paid **\$21,747,561** for Fuel Assistance and ECIP. Applications through April 30th have been scheduled for payment. The program went to a waitlist as of 3/28/2025.

MaineHousing applied to DOE for an Enhancement & Innovation Grant in October, requesting \$2,000,000. If awarded, these funds will be combined with our current DOE Weatherization grant to address weatherization readiness for 125 households. We expect that DOE will announce grant awards in June of 2025.



The Home that EHS Built. This home symbolizes the Department's progress over the last year and a half. With each milestone achieved – to complete 50 Units of CAIP, spend 100% of the 2024 CHIP funding, pay \$1,000,000 in HARP projects costs, install 10 filtration systems for well water abatement, abate 241 Lead Units, weatherize 885 units, pay over \$40,000 in HEAP Benefits, or install 960 Heat Pumps – another piece of the home came together. With every goal now met as of 4/28/2025, the finished home stands as a tangible result of the Team's collective efforts.



Members of EHS' Weatherization and Housing Teams attended the 2025 National Home Performance Conference (NHPC) and Trade Show in New Orleans, LA. This was NHPC's largest conference to date with 2,800 total attendees.

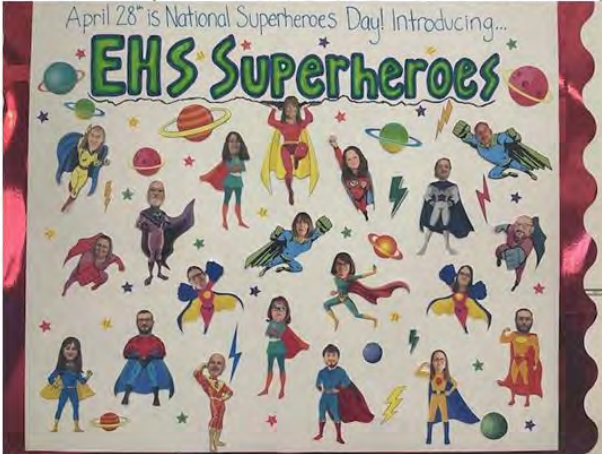
This conference provided required HUD training on Weatherization, Lead, Healthy Homes Production, and Older Adult Home Modification Grants; all which MaineHousing administers. There was also time for networking with other grantees to share best practices. Our technical staff were able to earn CEU credits for their licenses and attend training that they can share with the CAAs in the State that weren't able to attend.



Today is National Superhero Day!

Not all superheroes wear capes —

EHS Management is proud to celebrate each of you, our EHS superheroes, for your dedication and impact.



On April 28th, EHS celebrated National Superheroes' Day by recognizing the remarkable dedication of our team members – true everyday heroes – whose work across all EHS programs such as HEAP, LIAP, CHIP, Weatherization, Lead, OAHM, CAIP, and Fiscal administration strengthens and supports our communities each and every day.

PROGRAM UPDATES

Home Accessibility and Repair Program (HARP)

The Home Accessibility and Repair Program provides grants to income eligible homeowners for professional home repairs and accessibility modifications. HARP is delivered statewide through the network of Community Action Agencies. Below is a three-year comparison report.

As of April 4, 2025, the HARP Program had completed **39** projects, with 27 more in progress, totaling **\$815,340.40**.

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 **3/31/2025**, there were **37,857** participants, of which **1195** were oxygen/vent participants.

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. HEAP continues to be on a wait list as of 3/28/2025; certified applications through 4/30/2025 have been scheduled for payment.

	Program Year 2025 to-date	Program Year 2024
Applications Taken	57,365	71,713
Eligible Applicants	41,458	52,479
Benefits Issued	\$21,747,561	\$23,028,737.15

Weatherization Assistance Program (Wx)

- Annual Weatherization: Program Year 2024 (April 1, 2024 – March 31, 2025)
To date, **93** units have been weatherized, and **157** are under review for payment, with a total cost of **\$3,165,826.45**.
- 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, **241** units have been weatherized at a total cost of **\$4,318,525.12** 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.
- Heat Pump Program: Period of Performance April 1, 2023 – March 31, 2025
The Heat Pump Installation Program provides eligible households with heat pumps to help reduce their energy burden. Funding for this program is from the Department of Energy Sustainable Energy Resources for Consumers (SERC) grant. To date, 960 units have been installed at a total cost of **\$4,868,710.38**.

Central Heating Improvement Program (CHIP)

The Central Heating Improvement Program provides grants to households that are HEAP eligible to aid with heating system, chimney, and oil tank repairs or replacements. Funding for this program is from the LIHEAP grant as well as State HOME funds. As of March 10, 2025, the CHIP Program has completed **215** projects totaling **\$1,032,786.34**.

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, **29** projects have been completed, with **94** units in progress.



Finance Department Memorandum

To: Board of Commissioners

From: Darren R. Brown

Date: May 12, 2025

Subject: Monthly Activity Report – Finance Department

ACCOUNTING AND FINANCIAL REPORTING (AFR):

- Work on the federal compliance audit for the year ended December 31, 2024 is ongoing. This is an annual audit of MaineHousing's federally funded programs to determine whether the programs have been administered in compliance with federal requirements. The AFR staff are coordinating activities between the auditors and program departments. They are also preparing and compiling requested information.

MaineHousing administered and disbursed approximately \$223 million through thirty-two different federal grants in 2024. Major programs are audited on a rotating basis. Six major programs have been selected for the 2024 audit, which are as follows: the Section 8 Performance Based Contract Administrators, Low Income Home Energy Assistance, Emergency Rental Assistance (ERA 2), Expand Affordable Housing (Coronavirus State and Local Fiscal Recovery Funds), Housing Trust Fund, and Temporary Assistance for Needy Families (TANF) programs. The 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 30th for MaineHousing.

- The AFR staff also completed the financial close for the first fiscal quarter of 2025 and the financial statements for the period ended March 31, 2025. The financial results for the first quarter are presented in the Financial and Budget Report section.

LOAN ADMINISTRATION:

- Bank of America (BOA) recently transferred the servicing of all their government affiliated loans, including MaineHousing loans, to a non-qualified MaineHousing servicer. The transfer was not approved by MaineHousing and, to avoid having to undo the transfer, BOA decided to acquire the loans and discontinue being a servicer MaineHousing servicer effective April 30, 2025. BOA has not originated new loans for MaineHousing since 2011 and they were servicing a small portfolio of older loans.
- The Loan Administration staff continued to work on the transfer of the Machias Savings Bank (MSB) loan portfolio. MSB is discontinuing the servicing of MaineHousing loans and their portfolio is being transferred to our primary servicer, Mortgage Servicing Solutions (MSS). The MSB portfolio consist of approximately 800 loans and amounts to \$71 million. The transfer date is scheduled for September 30, 2025. Loan Administration staff will travel to Machias in June to perform a file review and an inventory of collateral documents. Biweekly conference calls with MSB and MSS are scheduled to discuss transfer related matters. These calls will be on a weekly basis when we get closer to the transfer date.

Finance Department Memorandum

To: Board of Commissioners

From: Darren R. Brown

Date: May 12, 2025

Subject: Monthly Financial and Budget Report

FINANCIAL RESULTS

Attached are the Balance Sheets and Statements of Revenues, Expenses, and Changes in Net Assets for the three-month period ended March 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 the current year and a brief explanation for the changes between the current and prior year net operating results.

Total combined assets are approximately \$3 billion and total combined liabilities are \$2.6 billion. Total net assets amount to approximately \$485 million. Total combined revenues approximate \$114.9 million and total expenses amount to approximately \$106.2 million, which results in net operating income of \$8.7 million. Total combined net operating income for this period in 2024 was approximately \$7.3 million. Net operating income is \$1.4 million higher in 2025 due primarily to the activities and operating results of the Mortgage Purchase Fund (MPP), MaineHousing's largest fund group.

The MPP has net operating income of \$7.8 million. This is a \$4.1 million increase compared to the net operating income of \$3.7 million in 2024. The increase is attributed to the recognition of a paper gain associated with adjusting the carrying values of non-mortgage investments. A paper gain of \$3.9 million has been recorded for 2025, which is an increase of \$5.4 million over the paper loss of \$1.5 million recorded in 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, the MPP's net operating income is \$3.9 million at the end of March 2025. This is a decrease of \$1.3 million compared to \$5.2 million in 2024. The decrease is attributed to lower net interest income, which is the difference between interest income and interest expense. Net interest income is \$0.6 million lower in 2025 due to lower short-term yields from investments. Although interest income has increased by \$3.5 million, interest expense has increased by \$4.1 million. Additionally, loan origination expenses are \$0.4 million higher in 2025 because single family loan production is above 2024 production at this point.

BUDGET RESULTS

Also attached are the budget variance results for the period ended March 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 the net interest income from mortgage lending activities and 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 the aggregate operating and program administrative expenses. Total budgeted revenues for 2025 are \$135.1 million and total expenses are budgeted at \$117.3 million. Total actual revenues as of March 31, 2025 amount to \$33.9 million, while total expenses amount to \$28.4 million. For the three-month period ended March 31, 2025, revenues exceed expenses by approximately \$5.5 million. Total revenues and expenses are in line with the amounts expected for the period.

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**.

Total 2025 operating expenses are budgeted at approximately \$27.1 million. As of March 31, 2025, approximately \$6.6 million or 24% of the total operating budget has been used. Total other program administrative expenses are budgeted at \$11.1 million and actual expenses amount to \$2.7 million, which is 24% of the budget amount. Overall, expenditures in these areas are consistent with that anticipated for the period.

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 is \$682,000. Expenditures are approximately \$250,000 as of March 31, 2025 and are primarily for the multifamily housing system, ProLink, installment payment and the acquisition of desktop computer replacements.

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 March 31, 2025.

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

	Memorandum Only Combined Totals		Mortgage Purchase Fund Group	Bondholder Reserve Fund	General Fund	HOME Fund	Federal Programs Fund	Other Funds	Maine Energy Housing & Economic Recovery Funds
	2024	2025							
ASSETS:									
Cash, principally time deposits	91,181	116,999	32,828	0	73,461	0	7,565	3,145	0
Investments	618,165	739,336	631,292	6,672	35,766	18,754	0	29,254	17,598
Accounts receivable - Government	6,947	5,291	0	0	0	1,363	3,722	206	0
Accrued interest and other assets	14,019	13,453	12,138	12	425	83	645	102	48
Mortgage notes receivable, net	1,799,247	2,130,032	2,020,011	2,161	4,518	62,757	0	0	40,585
Land, equipment and improvements, net	17,934	16,851	22	0	16,829	0	0	0	0
Other real estate owned	0	62	62	0	0	0	0	0	0
Derivative instrument - interest rate swaps	20,793	16,942	16,942	0	0	0	0	0	0
Deferred pension expense	629	906	497	3	98	0	0	308	0
Deferred amount on debt refundings	1,941	1,652	1,652	0	0	0	0	0	0
Total Assets	2,570,856	3,041,524	2,715,444	8,848	131,097	82,957	11,932	33,015	58,231
LIABILITIES AND NET ASSETS:									
Accrued interest payable	25,157	29,422	29,051	0	0	0	0	0	371
Excess arbitrage to be rebated	650	1,939	1,939	0	0	0	0	0	0
Accounts payable - Government	496	363	0	0	0	0	363	0	0
Accounts payable & accrued liabilities	17,124	30,040	256	0	28,839	0	853	92	0
Unearned income	36,049	79,243	0	0	0	625	22,898	55,720	0
Net pension liability	1,931	2,240	1,230	7	241	0	0	762	0
Deferred pension credit	451	387	212	2	41	0	0	132	0
Accumulated increase in fair value of hedging derivatives	20,793	16,942	16,942	0	0	0	0	0	0
Interfund	0	0	3,685	23	44,525	(5,872)	(18,473)	(23,888)	0
Mortgage bonds and notes payable, net	2,006,142	2,396,273	2,335,841	0	12,802	0	0	0	47,630
Deferred grant income	3,555	117	0	0	0	0	117	0	0
Deferred loan origination points	14	12	12	0	0	0	0	0	0
Total Liabilities	2,112,362	2,556,978	2,389,168	32	86,448	(5,247)	5,758	32,818	48,001
NET ASSETS:									
Restricted Net Assets	415,969	439,897	326,276	8,816	0	88,204	6,174	197	10,230
Unrestricted Net Assets	42,525	44,649	0	0	44,649	0	0	0	0
Total Net Assets	458,494	484,546	326,276	8,816	44,649	88,204	6,174	197	10,230
Total Liabilities and Net Assets	2,570,856	3,041,524	2,715,444	8,848	131,097	82,957	11,932	33,015	58,231

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

	Memorandum Only Combined Totals		Mortgage Purchase Fund Group	Bondholder Reserve Fund	General Fund	HOME Fund	Federal Programs Fund	Other Funds	Maine Energy Housing & Economic Recovery Funds
	2024	2025							
REVENUES:									
Interest from mortgages and notes	18,360	21,877	21,704	26	68	68	0	0	11
Income from investments	7,834	7,647	6,538	72	219	220	7	397	194
Net increase (decrease) in the fair value of investments	(1,518)	3,895	3,895	0	0	0	0	0	0
Fee income	4,178	4,891	894	0	522	0	3,383	92	0
Other revenue	20	15	10	0	0	0	5	0	0
Grant income	26,415	36,345	0	0	0	0	15,160	21,185	0
Income from State	4,687	5,383	0	0	0	5,383	0	0	0
Federal rent subsidy income	31,978	34,841	0	0	0	0	34,841	0	0
Total Revenues	91,954	114,894	33,041	98	809	5,671	53,396	21,674	205
EXPENSES:									
Operating expenses	6,172	6,604	0	0	6,604	0	0	0	0
Other program administrative expenses	1,909	2,131	1,804	0	0	0	248	79	0
Mortgage servicing fees	516	560	558	0	2	0	0	0	0
Interest expense	15,260	19,286	19,040	0	0	0	0	0	246
Grant expense	29,491	42,794	0	0	0	5,668	15,160	21,185	781
Federal rent subsidy expense	31,295	34,712	0	0	0	0	34,712	0	0
Loss on bond redemption	0	90	90	0	0	0	0	0	0
Allocated operating costs	0	0	3,711	22	(5,870)	0	2,124	13	0
Total Expenses	84,643	106,177	25,203	22	736	5,668	52,244	21,277	1,027
Net Operating Income (Loss)	7,311	8,717	7,838	76	73	3	1,152	397	(822)
Transfers between funds, net	0	0	0	0	0	0	0	0	0
Change in net assets	7,311	8,717	7,838	76	73	3	1,152	397	(822)
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 period	458,494	484,546	326,276	8,816	44,649	88,204	6,174	197	10,230

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

(IN THOUSANDS OF DOLLARS)

	Mortgage Lending Activities Actual	Federal & Other Program Administration Actual	Total Combined Actual	Total Annual Budget	Total Under/(Over)	% Variance
REVENUES:						
Interest from mortgages and notes	21,798	0	21,798	89,695	67,897	76%
Income from investments	6,829	404	7,233	23,765	16,532	70%
Fee income	1,416	3,475	4,891	21,450	16,559	77%
Other revenue	10	5	15	265	250	94%
Total Revenues	30,053	3,884	33,937	135,175	101,238	75%
EXPENSES:						
Operating expenses	4,467	2,137	6,604	27,118	20,514	76%
Other program administrative expenses	2,364	327	2,691	11,091	8,400	76%
Interest expense	19,130	0	19,130	79,135	60,005	76%
Total Expenses	25,961	2,464	28,425	117,344	88,919	76%
Excess Revenues Over Expenses	4,092	1,420	5,512	17,831	12,319	69%

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

ATTACHMENT B

	Total Annual Budget	Total Year to Date Actual	Budget Available	Percentage of Budget Available
Operating Expenses				
Salaries	14,642,535	3,594,811	11,047,724	75%
Payroll Taxes	1,109,857	302,110	807,747	73%
Retirement	1,472,312	367,906	1,104,406	75%
Medical and Life Insurance	3,855,636	944,374	2,911,262	76%
Other Fringe Benefits	10,000	983	9,017	90%
Office Supplies	54,025	11,354	42,671	79%
Printing	81,550	12,182	69,368	85%
Membership and Dues	69,107	13,632	55,475	80%
Subscriptions	19,197	6,542	12,655	66%
Sponsorships	11,750	3,000	8,750	74%
Staff Educ/Train/Conf	236,535	22,472	214,063	90%
Travel/Meals - Staff Educ/Train/Conf	206,404	30,981	175,423	85%
Partner/Client Train/Meetings	60,827	3,355	57,472	94%
Travel/Meals - Partner/Client Training	134,975	5,424	129,551	96%
Staff Events	36,935	2,888	34,047	92%
Meals - Staff Events	39,693	2,228	37,465	94%
Leased Vehicles	183,486	39,229	144,257	79%
Computer Supplies	33,000	6,585	26,415	80%
Computer License SAAS	251,358	118,272	133,086	53%
Rent-Other	37,630	8,870	28,760	76%
Computer Maintenance	1,048,736	216,405	832,331	79%
Depreciation	1,383,500	328,916	1,054,584	76%
Telephone	136,950	35,514	101,436	74%
Employment Advertising	15,000	495	14,505	97%
Postage and Shipping	167,300	40,851	126,449	76%
Insurance	112,480	10,026	102,454	91%
Recording Fees	1,600	442	1,158	72%
Payroll Services	61,064	18,136	42,928	70%
Audit Services	172,000	80,000	92,000	53%
Property Expenses	571,350	157,370	413,980	72%
Professional Services	482,249	113,036	369,213	77%
Building Interest Expense	419,284	105,778	313,506	75%
Total Operating Expenses	27,118,325	6,604,167	20,514,158	76%
Other Program Administrative Expenses				
Loan foreclosure expenses	200,000	62,404	137,596	69%
REO expenses	50,000	0	50,000	100%
Provision for losses on loans & REOs	125,000	0	125,000	100%
Mortgage Servicing fees	2,195,000	559,602	1,635,398	75%
Loan Origination expenses	4,162,500	1,281,721	2,880,779	69%
Bond issuance expenses	1,050,000	30,625	1,019,375	97%
Trustee/Bank fees	182,000	43,280	138,720	76%
Program advertisements	301,400	26,495	274,905	91%
Bond and mortgagee insurance	26,682	0	26,682	100%
Variable rate bond remarket/SBPAs	645,000	151,686	493,314	76%
Cash flow/arbitrage/swap consultants/legal	795,500	194,958	600,542	75%
Homebuyer education	160,000	25,650	134,350	84%
Program administrator fees	1,198,119	313,818	884,301	74%
Total Other Program Administration Expenses	11,091,201	2,690,239	8,400,962	76%

**MAINE STATE HOUSING AUTHORITY
CAPITAL BUDGET
FOR THE PERIOD ENDED MARCH 31, 2025**

ATTACHMENT C

Description	2025 Budget	2025 Actual	Budget Available	% Expended
Computer Hardware:				
Computer replacements (45)	60,000	67,676	(7,676)	
DMZ servers upgrade (2)	25,000		25,000	
Monitoring server upgrade	2,500		2,500	
Total computer hardware	<u>87,500</u>	<u>67,676</u>	<u>19,824</u>	<u>77%</u>
Computer Software:				
Enterprise multi-family housing system	182,267	182,267	-	
Amplifund grant management software	45,600		45,600	
Single Family loan servicing system modifications	26,950		26,950	
Single Family lender & loan tracking systems mods	10,000		10,000	
Multi-family loan servicing system modifications	31,160		31,160	
LIHEAP & Wx JAI system modifications	25,000		25,000	
Homeless Mgmt Information System (HMIS)	170,000		170,000	
Total computer software	<u>490,977</u>	<u>182,267</u>	<u>308,710</u>	<u>37%</u>
Office Building:				
Additional workstations & furniture	18,000		18,000	
EV Charging Station	40,000		40,000	
Potential office building improvements/repairs	45,000		45,000	
	<u>103,000</u>	<u>-</u>	<u>103,000</u>	<u>0%</u>
Total	<u><u>681,477</u></u>	<u><u>249,943</u></u>	<u><u>431,534</u></u>	<u><u>37%</u></u>

**MAINE STATE HOUSING AUTHORITY
MEMBERSHIPS, DUES, AND SPONSORSHIPS
FOR THE PERIOD ENDED MARCH 31, 2025**

	Description	Amount
Memberships and Dues		
	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
	Construction Specifications Institute - employee annual membership	375
	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 Dept of Environmental Protection - employee lead inspection license	200
	Maine Indoor Air Quality Council - annual membership	650
	National Association for State Community Services Programs - annual membership	986
	National Energy & Utility Affordability Coalition - annual membership	600
	National Energy Assistance Directors' Association - annual membership	7,197
	National Leased Housing Association - annual membership	810
	Total	\$ 13,632
Sponsorships		
	New England Resident Service Coordinator - conference sponsor	3,000
	Total	\$ 3,000



Finance Department Memorandum

To: Board of Commissioners
From: Darren Brown
Date: May 2, 2025
Subject: Monthly Delinquencies Report

MULTI-FAMILY DELINQUENCIES

The Multi-Family portfolio totals \$1.2 billion with 1,393 loans as of April 30, 2025. There are two loans that are delinquent 60 days or more, as shown in ***Exhibit 1***. The Multi-Family delinquency rate is benchmarked against MaineHousing's historical rates, as shown in ***Exhibit 2***.

SINGLE-FAMILY DELINQUENCIES

The Single-Family portfolio totals \$1.2 billion with 10,381 loans as of March 31, 2025. The over 60-day delinquencies decreased from 2.73% to 2.44%, and the in-foreclosures decreased from 0.73% to 0.67%. The over 60-day delinquencies amount to \$30 million, with approximately \$8 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 2.44% and the overall delinquency rate by loan count is 2.37%. As shown in ***Exhibit 5***, the overall delinquency rate by loan count is below the delinquency rate for all Maine loans.

Servicer Delinquencies – As of March 2025, Bank of America (BOA) had the highest overall delinquency rate of 5.77%, with an in-foreclosure rate of 2.67%. On April 30, 2025, the portfolio they serviced consisted of 80 loans, all of which have been purchased from MaineHousing. Going forward Bank of America will no longer be a MaineHousing Servicer.

Delinquencies for our largest servicer, Mortgage Servicing Solutions, decreased from 3.33% to 2.94%, while the in-foreclosure rate decreased from 0.85% to 0.79%. 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 March 2025, FHA insured loans had the highest delinquency rate by total insurance type of 4.66%, with in-foreclosures at 0.72%. When compared to the total loan portfolio, RD insured loans had the highest delinquency rate of 1.03%, with in-foreclosures at 0.38%. Delinquencies by insurance type and the portfolio as a whole are shown in ***Exhibit 6***.

FHA insured loans comprise 22% of the Single-Family portfolio and 42% of delinquencies, while RD insured loans comprise 48% of the portfolio and represent 42% of all delinquent loans. The

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

Foreclosure Prevention Activities – ***Exhibit 8*** summarizes our foreclosure prevention activities, as well as the number of completed foreclosures. As of the end of month March 2025, we assisted 295 borrowers with various foreclosure prevention options.

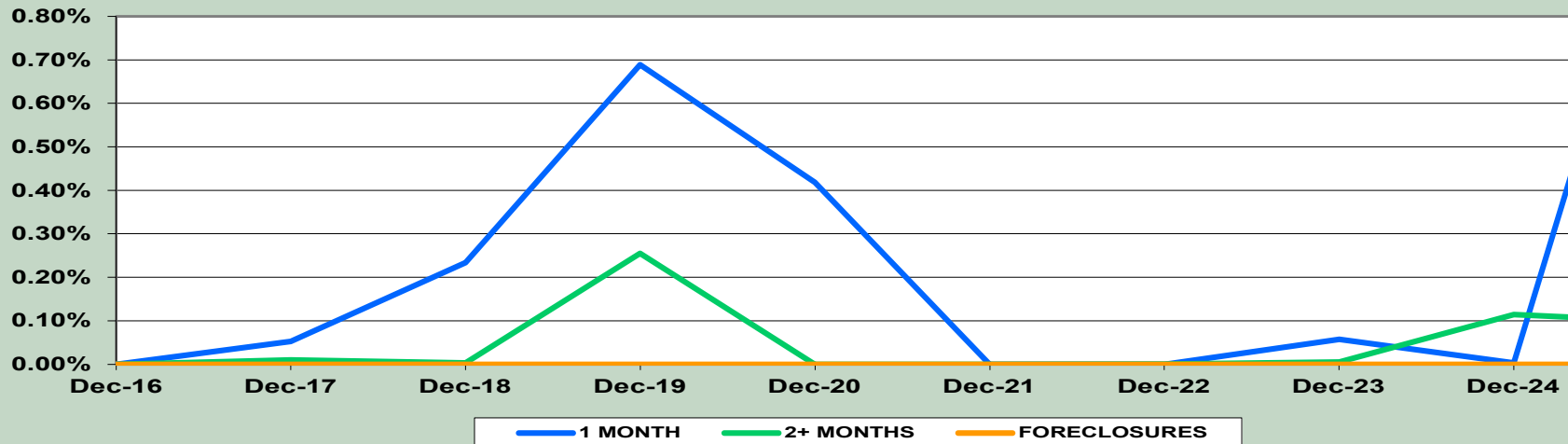
Multi-Family Delinquent Loans

MAINE STATE HOUSING AUTHORITY MULTI-FAMILY DELINQUENCIES 4/30/2025								
Section 8					ORIGINATION	DELINQUENT		
BORROWER	LEVEL PMT	PTD	LOCATION	PROJECT OWNER	DATE	1 MONTH	2 MONTHS	3+ MONTHS
						0.00	0.00	0.00
Rental Housing								
BORROWER	LEVEL PMT	PTD	LOCATION	PROJECT OWNER	ORIGINATION	DELINQUENT		
					DATE	1 MONTH	2 MONTHS	3+ MONTHS
COURT ST APARTMENTS*	0.00	10/01/23	AUBURN	COURT STREET SENIOR HOUSING ASSOC LP	10/01/07	0.00	0.00	959,263.00
COURT ST APARTMENTS*	0.00	10/01/23	AUBURN	COURT STREET SENIOR HOUSING ASSOC LP	10/01/07	0.00	0.00	297,278.00
PORTER STATION *	0.00	02/28/25	PORTLAND	AVESTA VALLEY STREET LP	12/09/21	4,998,125.07	0.00	0.00
						4,998,125.07	0.00	1,256,541.00
Supportive Housing & Other								
BORROWER	LEVEL PMT	PTD	LOCATION	PROJECT OWNER	ORIGINATION	DELINQUENT		
					DATE	1 MONTH	2 MONTHS	3+ MONTHS
SHAKER HILL EMERGENCY SHLTR *	128,237.00	04/01/25	ALFRED	YORK COUNTY SHELTER PROGRAM	03/16/95	128,237.00	0.00	0.00
						128,237.00	0.00	0.00
Grand Total						5,126,362.07	0.00	1,256,541.00
% of Portfolio Delq 60+ days								
Total Number of Loans								
* 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
Apr-25	\$ 1,160,023,884	\$ 5,126,362	0.44%	\$ 1,256,541	0.11%	\$ -	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%
Dec-16	\$ 579,916,852	\$ -	0.00%	\$ -	0.00%	\$ -	0.00%



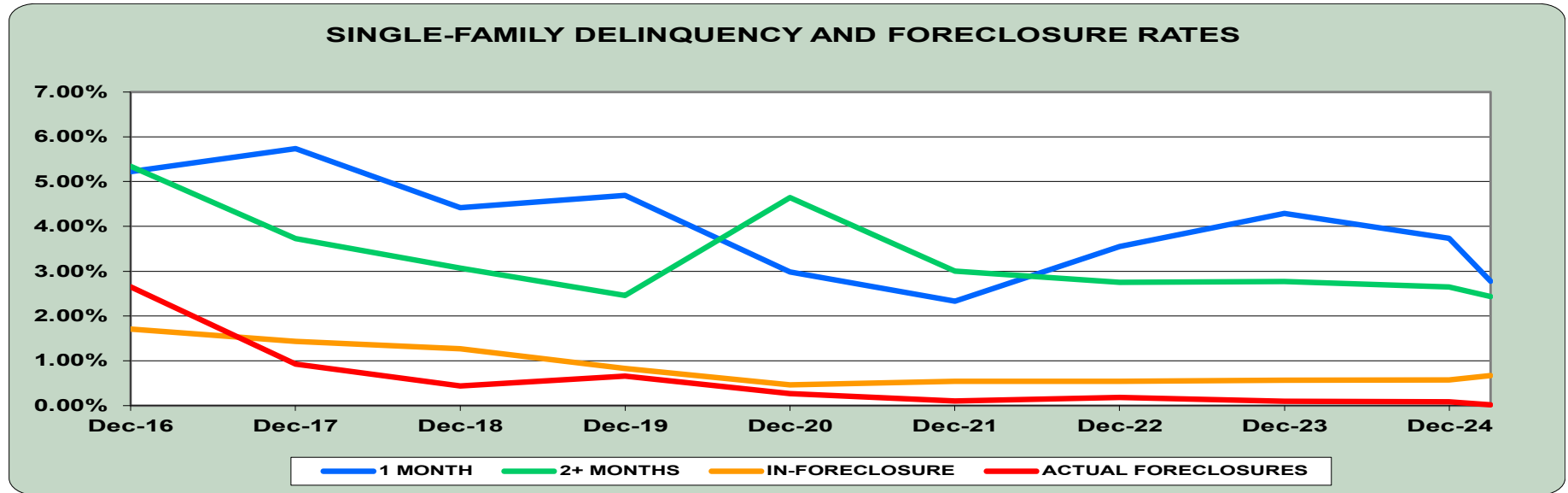
Single-Family Delinquent Loans

Maine State Housing Authority Single-Family Delinquencies by Servicer 3/31/2025

SERVICER	% OF PORTFOLIO	% of Portfolio Delq 60 + days	OUTSTANDING PRINCIPAL	----- 1 MONTH	DELINQUENT 2 MONTHS	----- 3+ MONTHS	IN- FORECLOSURE
MORTGAGE SERVICING SOLUTIONS	70.03%	2.94%	863,416,068.37	26,157,718.97	4,129,388.78	14,394,064.98	6,837,636.04
BANGOR SAVINGS BANK QS	8.91%	0.64%	109,826,973.33	1,240,162.42	236,336.68	302,946.24	166,185.13
BANGOR SAVINGS BANK	7.98%	0.71%	98,374,625.89	2,640,375.83	132,862.50	233,024.20	334,392.21
CAMDEN NATIONAL BANK UK	6.94%	1.31%	85,547,539.84	2,333,080.49	51,725.28	637,108.32	434,247.98
MACHIAS SAVINGS BANK	5.76%	2.66%	70,994,119.96	1,354,902.03	915,738.97	569,226.56	404,075.37
BANK OF AMERICA NA	0.37%	5.77%	4,596,731.13	485,091.91	0.00	142,574.78	122,683.39
SALEM FIVE MORTGAGE CORP	0.02%	0.00%	189,182.40	0.00	0.00	0.00	0.00
TOTAL	100.00%	2.44%	1,232,945,240.92	34,211,331.65	5,466,052.21	16,278,945.08	8,299,220.12



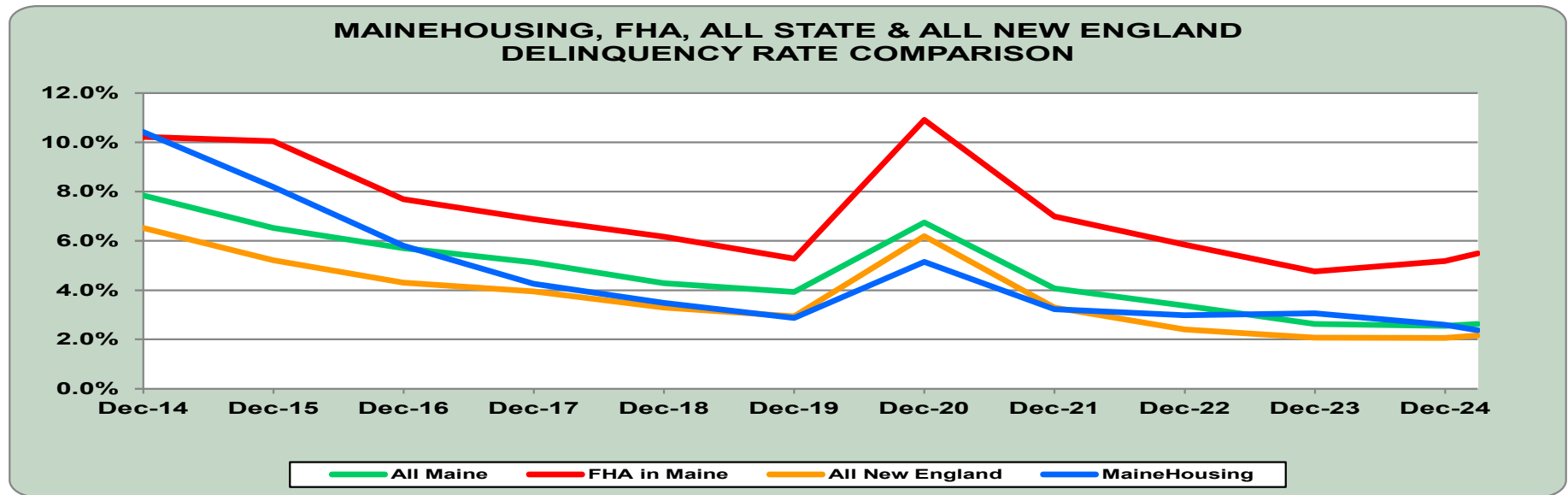
Single-Family Delinquency & Foreclosure Trends



	OUTSTANDING PRINCIPAL		1 MONTH		2+ MONTHS		IN-FORECLOSURE		ACTUAL FORECLOSURES	
	DOLLARS	RATE	DOLLARS	RATE	DOLLARS	RATE	DOLLARS	RATE	DOLLARS	RATE
Mar-25	\$ 1,232,945,241		\$ 34,211,332	2.77%	\$ 30,044,217	2.44%	\$ 8,299,220	0.67%	\$ 244,141	0.02%
Dec-24	\$ 1,184,161,154		\$ 44,223,429	3.73%	\$ 31,339,302	2.65%	\$ 6,758,973	0.57%	\$ 1,045,136	0.09%
Dec-23	\$ 1,053,014,623		\$ 45,215,476	4.29%	\$ 29,205,657	2.77%	\$ 5,986,311	0.57%	\$ 1,043,395	0.10%
Dec-22	\$ 958,984,521		\$ 33,996,366	3.55%	\$ 26,378,301	2.75%	\$ 5,183,906	0.54%	\$ 1,733,447	0.18%
Dec-21	\$ 887,303,920		\$ 20,685,547	2.33%	\$ 26,645,647	3.00%	\$ 4,806,968	0.54%	\$ 941,490	0.11%
Dec-20	\$ 960,761,414		\$ 28,645,024	2.98%	\$ 44,603,599	4.64%	\$ 4,471,656	0.47%	\$ 2,617,001	0.27%
Dec-19	\$ 967,171,381		\$ 45,399,415	4.69%	\$ 23,774,547	2.46%	\$ 8,037,512	0.83%	\$ 6,357,994	0.66%
Dec-18	\$ 916,608,577		\$ 40,526,473	4.42%	\$ 28,155,105	3.07%	\$ 11,647,401	1.27%	\$ 4,056,247	0.44%
Dec-17	\$ 844,497,676		\$ 48,457,930	5.74%	\$ 31,454,643	3.72%	\$ 12,099,518	1.43%	\$ 7,847,858	0.93%
Dec-16	\$ 799,557,471		\$ 41,780,468	5.23%	\$ 42,682,410	5.34%	\$ 13,625,991	1.70%	\$ 21,142,137	2.64%



Single-Family Delinquency Comparison Trends



MAINEHOUSING LOAN COUNT COMPARISON					
	<u>Loan Count</u>	<u>2 Months</u>	<u>3+ Months</u>	<u>In-Foreclosure</u>	<u>Totals</u>
All State*	127,390	0.68%	1.07%	0.88%	2.63%
FHA for State*	17,605	1.86%	2.20%	1.44%	5.50%
All New England*	1,763,643	0.70%	1.00%	0.46%	2.16%
MaineHousing**	10,381	0.51%	1.15%	0.71%	2.37%

*This information is obtained from MBA's National Delinquency Survey for the fourth quarter of 2024.

**MaineHousing's overall delinquency rate based on loan dollars is 2.44%, whereas rates in this exhibit are based on loan count.



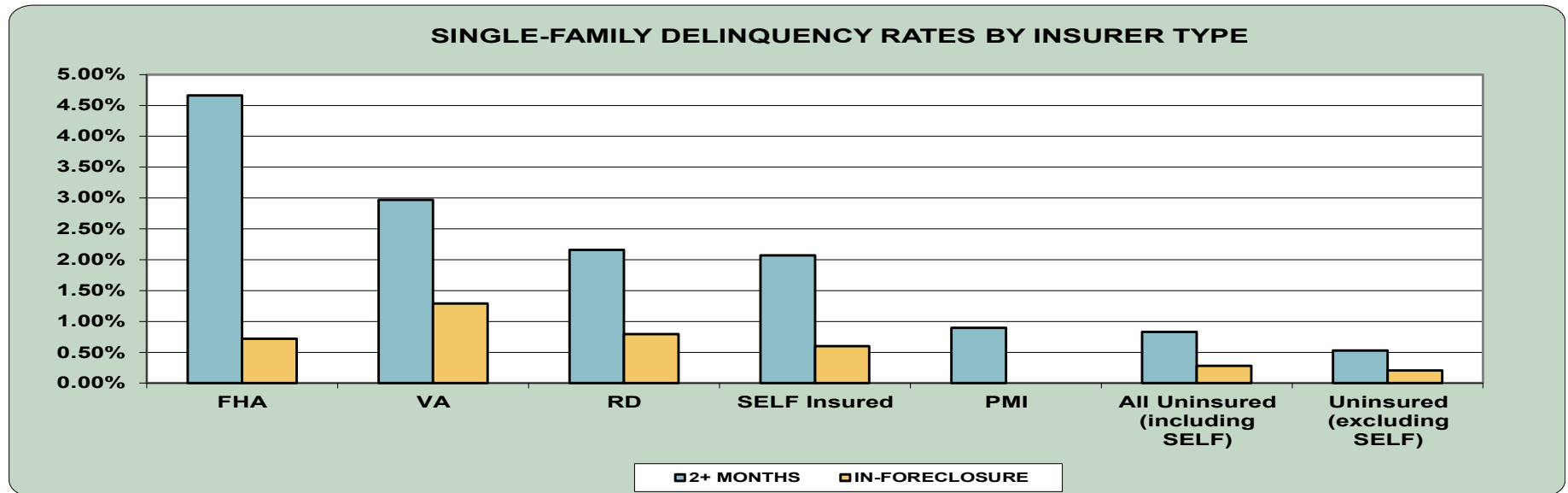
Single-Family Delinquencies by Mortgage Insurer

As A Percent of Total Insurance Type
3/31/2025

TYPE	2+ MONTHS	IN-FORECLOSURE
FHA	4.66%	0.72%
VA	2.97%	1.29%
RD	2.16%	0.80%
SELF Insured	2.07%	0.60%
PMI	0.90%	0.00%
All Uninsured (including SELF)	0.83%	0.28%
Uninsured (excluding SELF)	0.53%	0.21%

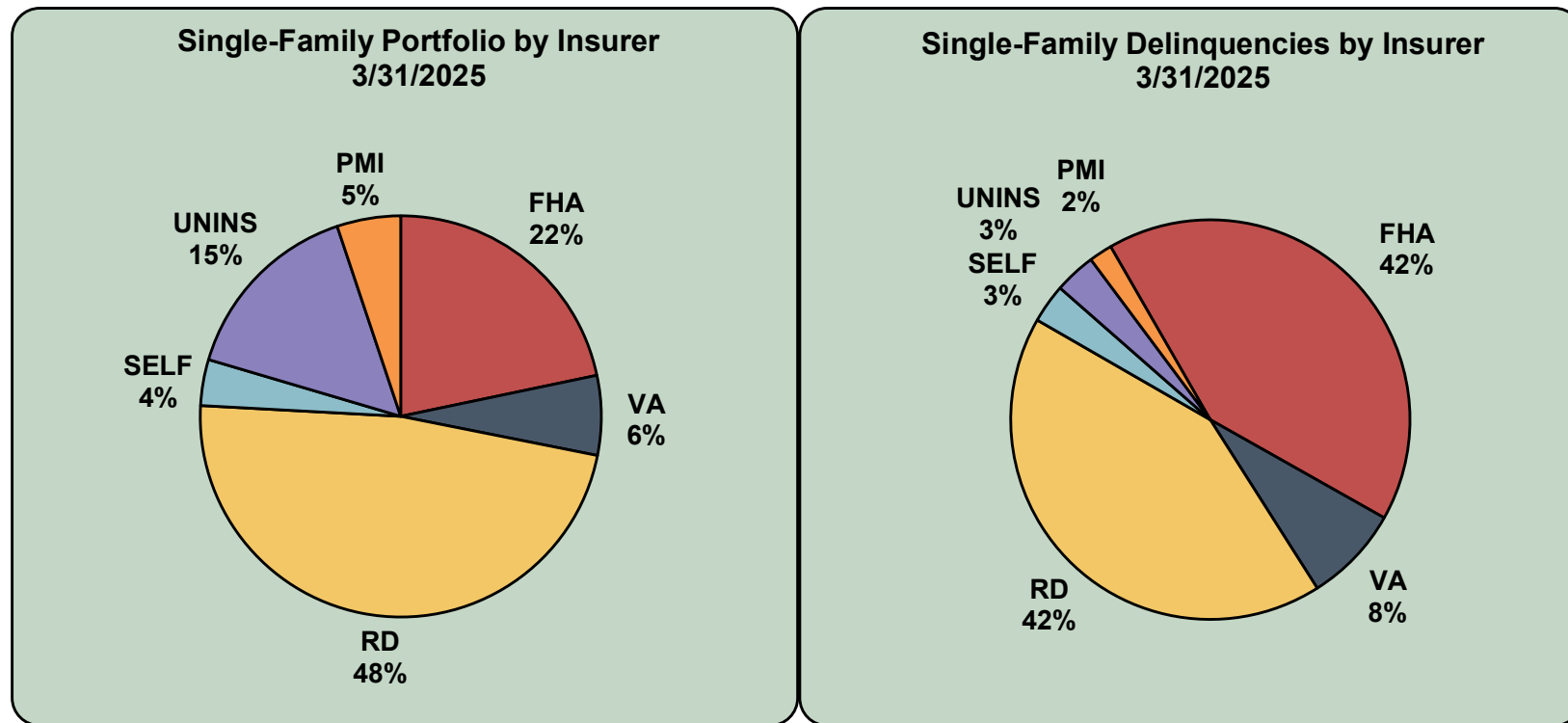
As A Percent of Total Loan Portfolio
3/31/2025

TYPE	2+ MONTHS	IN-FORECLOSURE
RD	1.03%	0.38%
FHA	1.01%	0.16%
VA	0.19%	0.08%
All Uninsured (including SELF)	0.16%	0.05%
Uninsured (excluding SELF)	0.08%	0.03%
SELF Insured	0.08%	0.02%
PMI	0.05%	0.00%

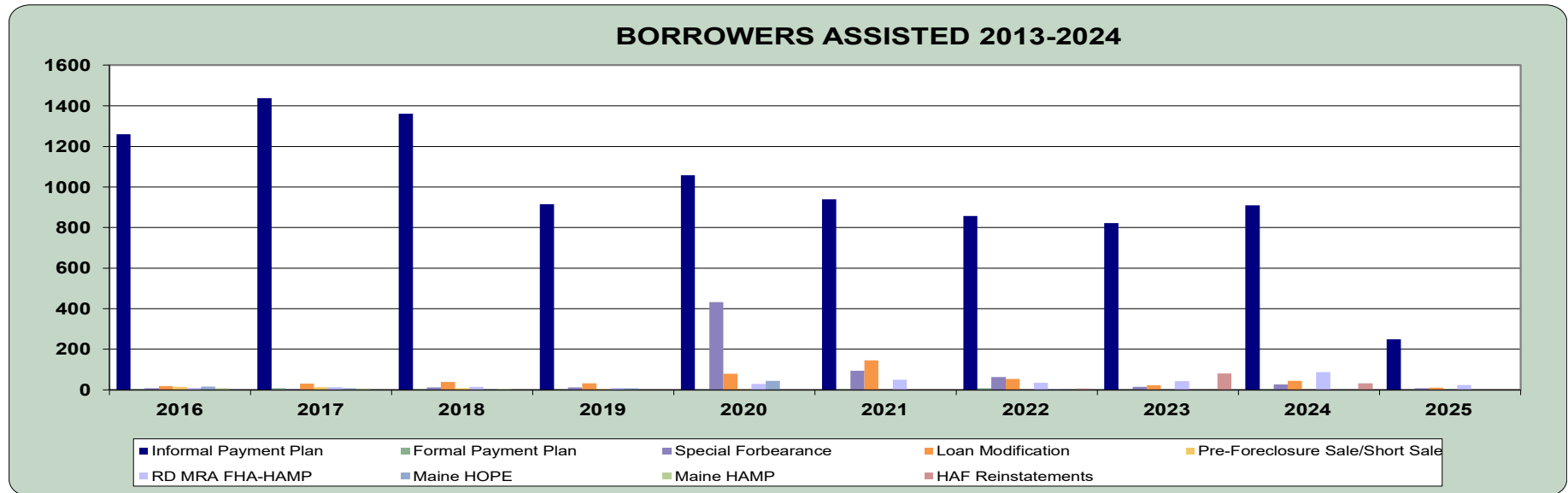


Single-Family Delinquencies by Mortgage Insurer

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



Single-Family Foreclosure Prevention Activities



Number of Borrowers Approved for Assistance

	Informal Payment Plan	Formal Payment Plan	Special Forbearance	Loan Modification	Pre-Foreclosure Sale/Short Sale	RD MRA FHA-HAMP	Maine HOPE	Maine HAMP	HAF Reinstatements	Total Workouts
Mar-25	249	2	8	11	0	24	1	0	0	295
Dec-24	909	4	27	44	1	88	1	1	32	1107
Dec-23	822	3	15	22	0	43	2	1	81	989
Dec-22	857	8	63	54	0	35	4	0	7	1028
Dec-21	939	5	94	146	2	50	2	0	0	1238
Dec-20	1058	5	432	79	3	29	44	2	0	1652
Dec-19	914	3	12	32	4	10	8	0	0	983
Dec-18	1361	4	12	39	8	15	3	6	0	1448
Dec-17	1437	8	4	31	14	14	8	7	0	1523
Dec-16	1259	6	8	19	15	10	16	9	0	1342

Actual Foreclosures

	Number of Foreclosures	Number of Loans in Portfolio	Percentage of Portfolio
Mar-25	4	10,381	0.04%
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%



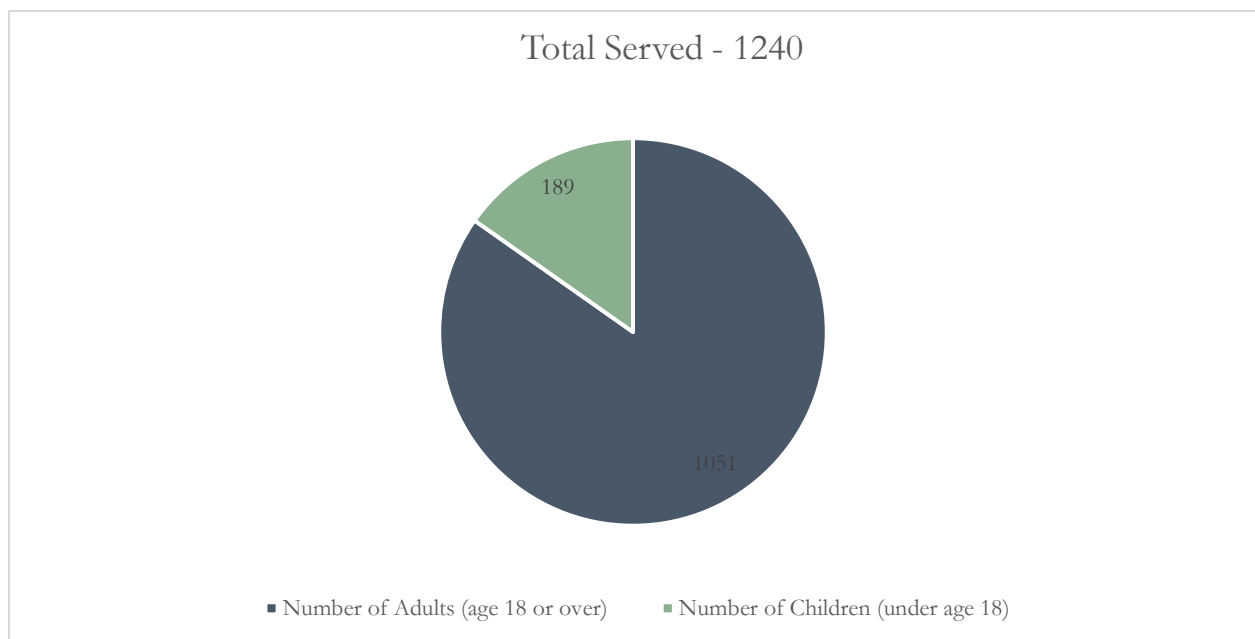
Homeless Initiatives Department Memorandum

To: Board of Commissioners
From: Kelly Watson, Director of Homeless Initiatives
Date: May 9, 2025
Subject: Homeless Initiatives Report

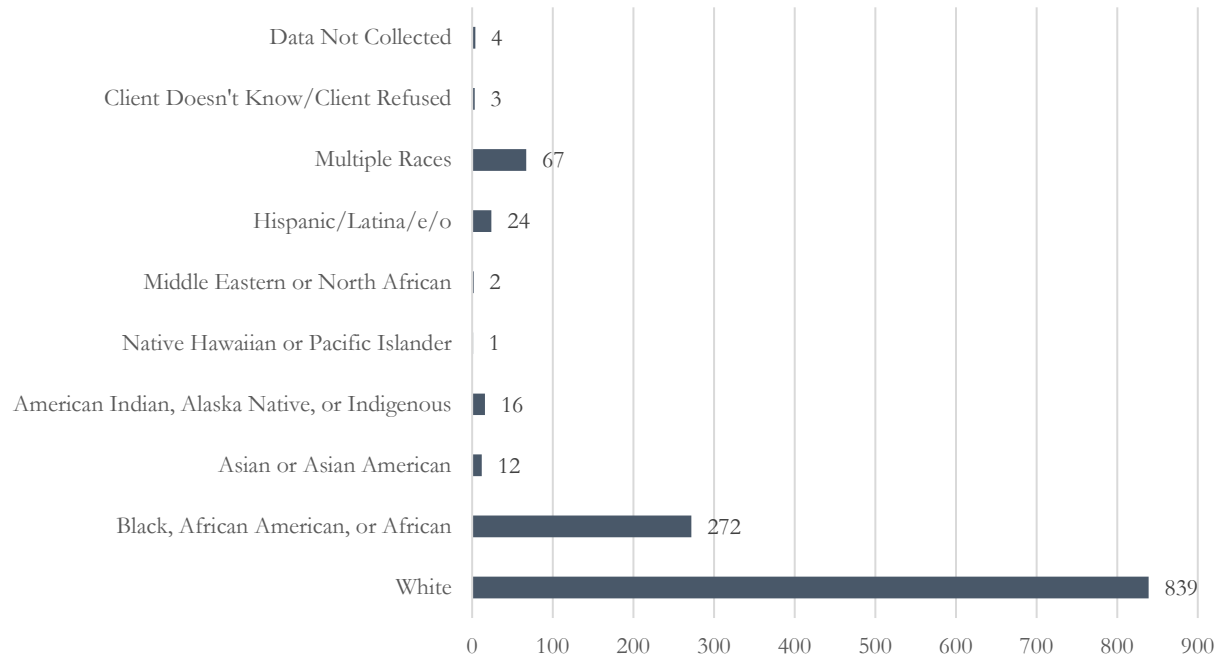
Homeless Data – April 2025

The following are the monthly statistics for April:

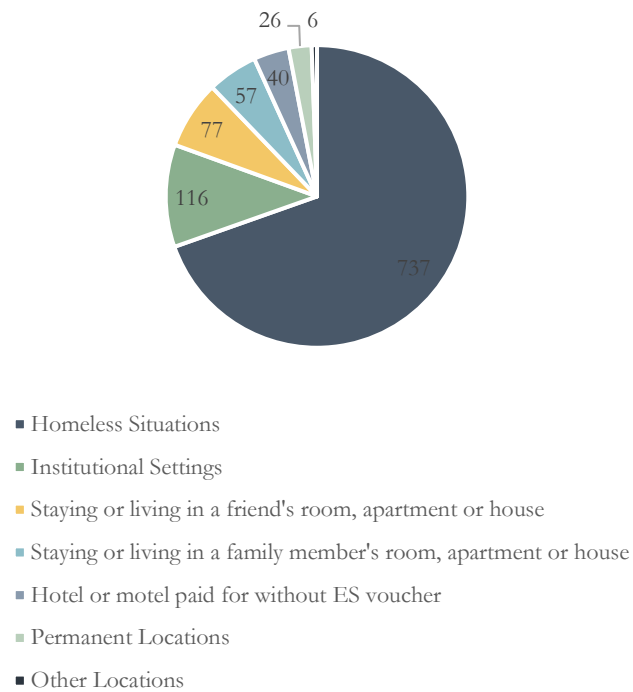
1. The total number of people served in ESHAP funded shelters (1240) decreased by 46 individuals from March to April. This number does not include many of the Asylum Seekers in Portland as well as those served in hotels through GA, or those seeking emergency shelter with a Victim Service Provider.
2. Racial equity – the percentage of people of color served increased from 31 in March to 32 in April. The number of those who identify as Hispanic/Latina/e/o increased from 23 in March to 24 in April.
3. The number of Exits to Permanent Housing decreased from 77 in March to 65 in April. The total exits from shelter to any location was down by 32 in April from the previous month.

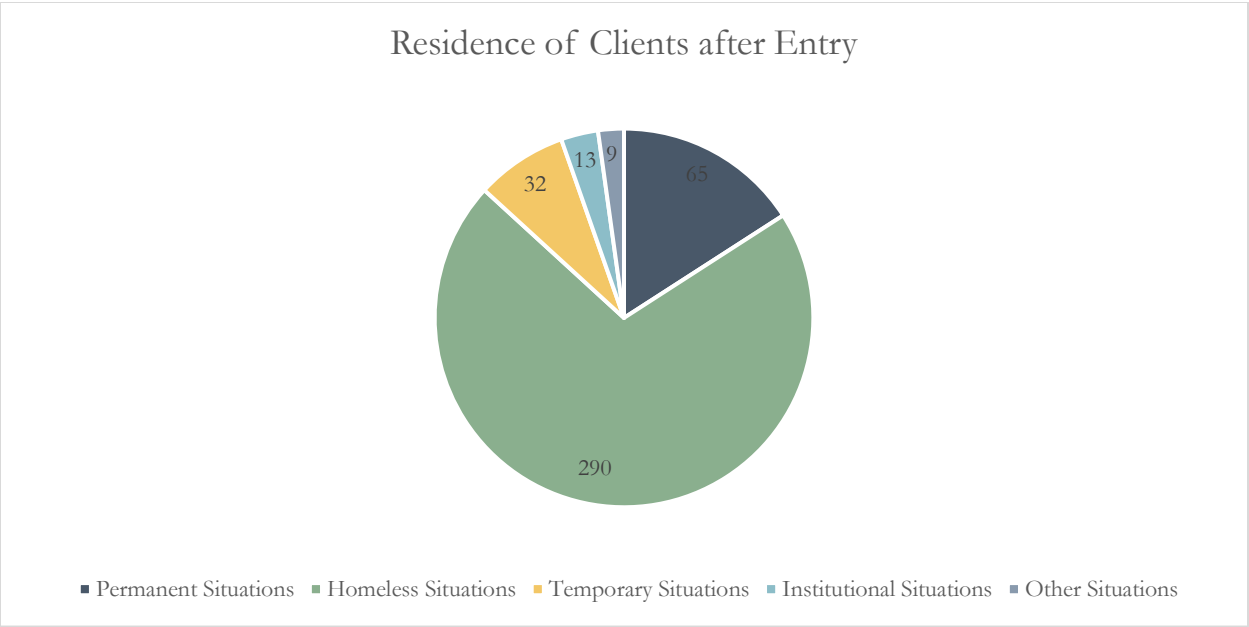


Number of People Served by Race



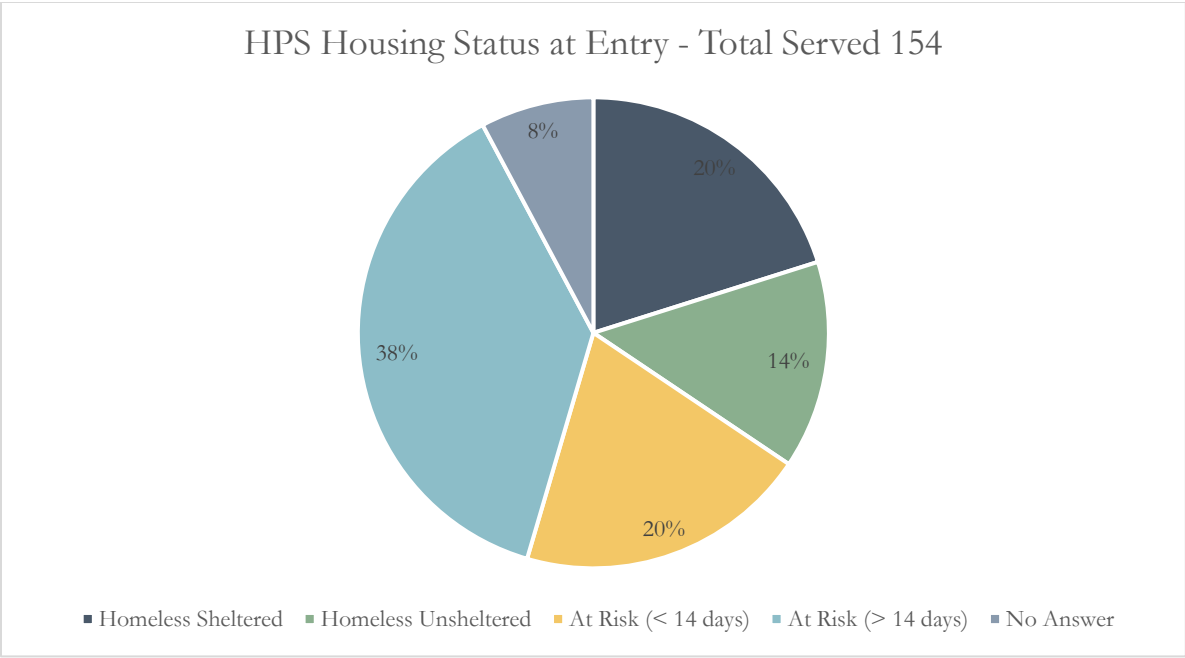
Residence of Clients Prior to Entry

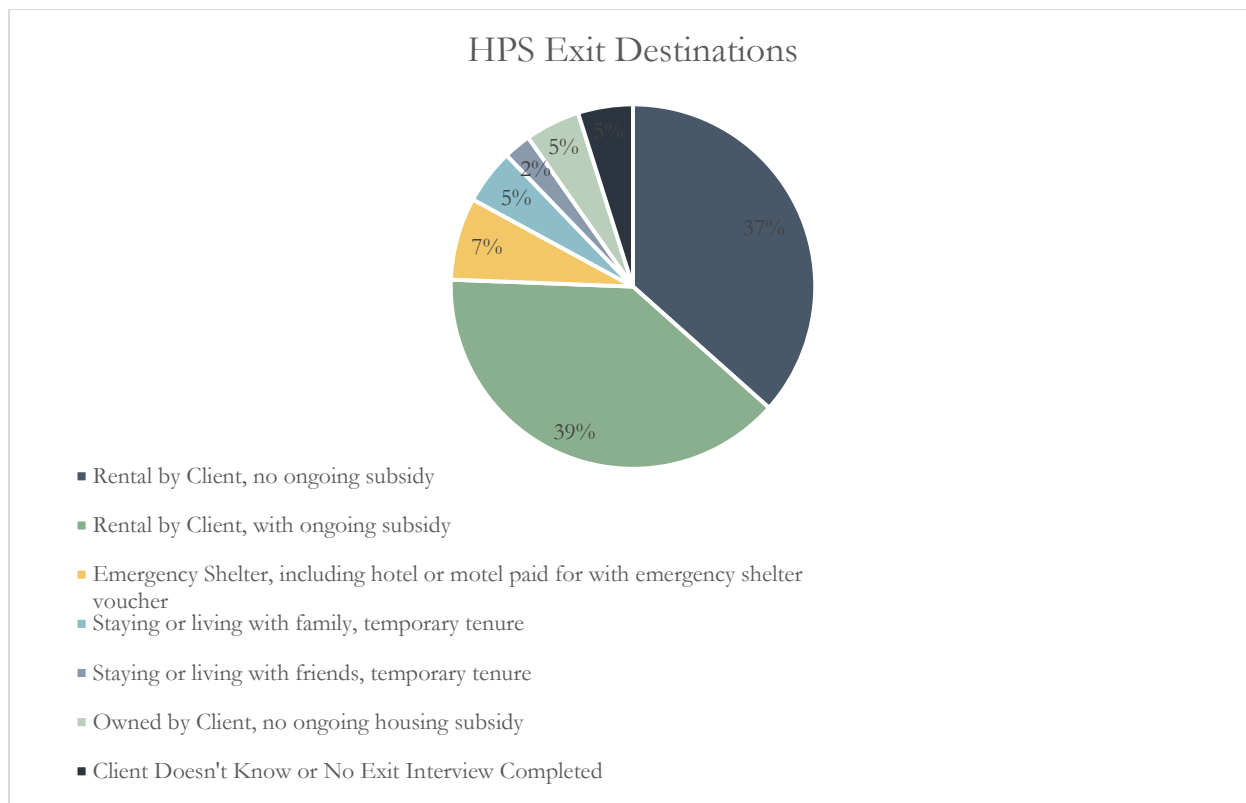




Housing Problem Solving (HPS) Data

In the month of April, 154 households were served in the Housing Problem Solving Program. This number does not include those served at Victim Service Provider organizations. Of the 41 households exited from the program in April, 30 were reported to have a resolved housing crisis. Fifty three percent of the households served reported having a disabling condition. The charts below break down household housing status at entry for all households and destinations for those who exited the program in April.





Gaps and Needs RFP

A RFP for a Gaps and Needs Analysis of Maine's Homeless Response System has concluded in a contract with Housing Innovations, LLC. A review team of Continuum of Care, Statewide Homeless Council, and MaineHousing representatives selected the winning proposal after reviewing and meeting with respondents. Housing Innovations' work will start in mid-May and continue for most of 2025 as they collect and compile data and information from a variety of sources, including connections with MaineHousing, housing and service providers, persons with lived experience of homelessness, and other key collaborators. The analysis will conclude with a final report addressing areas of need and potential strategies for addressing them.

Warming Shelter Update

As the cold weather subsides, the fourteen agencies funded to operate warming shelters during the 2024-2025 winter season concluded overnight warming shelter services at the end of April. Many of these agencies continue to provide community services to those experiencing homelessness through day centers, shelter, food and clothing provision, and connection to outside resources.

CoC Update

The current MCoC Board of Directors held their last meeting on May 1st as the newly appointed Board begins their transition and official start on May 28th, which will kick off with a full-day orientation. In addition to the Board transition, the CoC has also worked to realign the committee structure to be most effective and efficient in the challenging work ahead by identifying key system goals and aligning the new committees with those goals. Selection of new committee chairs will take place over the summer months, with new committees beginning to meet in August. The general

membership meetings of the CoC will move from a monthly to a quarterly cadence with a focus on offering training opportunities between quarterly meetings.

New Maine Homeless Planning Website

A newly designed website for the CoC, SHC, and other homeless planning initiatives was launched in early May at www.mainehomelessplanning.org. The previous site was in need of a complete overhaul to better address the needs of the planning bodies and those interested in keeping up to date with Maine's initiatives. The website offers a subscription feature for those wishing to receive email alerts when new items are posted as well as a calendar and a number of pages with informative content. The website design allows for continued transformation to adapt as things in the homeless services world continue to evolve.

Service Hub Implementation – Built for Zero Initiative

In April, the Hub 9 Coordinator held a workshop for service providers to build foundations for collaboration and coordination of outreach services. Over twenty providers were in attendance in Presque Isle, and they came away with action steps for the hub.

In Hub 4, the city of Auburn has recently partnered with Preble Street to operate a Housing Stability program that will offer early intervention and diversion for those experiencing housing instability and imminent homelessness. As part of this partnership, Preble Street has taken on the ability to assist in data entry for the drop-in center, which is Hub 4's only open access point for Coordinated Entry. This will allow for this critical space to continue to offer assessments.

Preble Street is also working in Hub 2 to partner with the city of Portland for an in-person collaboration meeting. The purpose of this meeting will be to dive deeper into complex housing journeys for clients they are trying to house and/or keep housed. Providers can share experiences and ways they have navigated similar issues.

Homeownership Department Memorandum

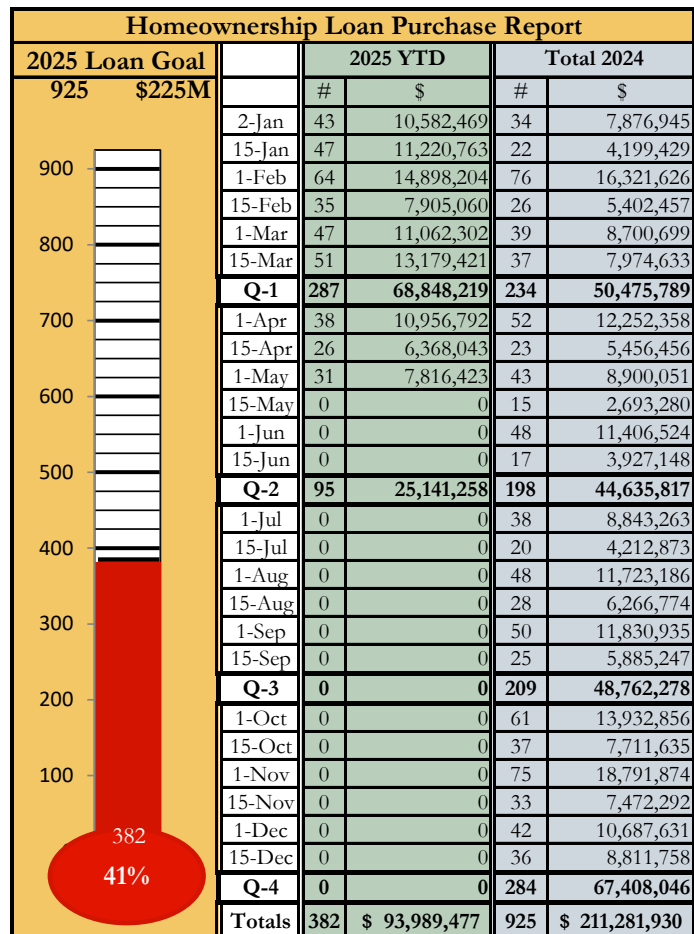
To: MaineHousing Board of Commissioners

From: Patricia Harriman, Director of Homeownership

Date: May 12, 2025

Subject: Monthly Report – Homeownership Department

PRODUCTION UPDATE



Monthly Loan Reservations: 05/01/25	
#	\$ Volume
107	\$ 27,597,482

Loan Pipeline as of: 05/01/25	
#	\$ Volume
245	\$ 62,144,456

Loan Reservation Comparison					
April 2024		April 2025		2024 vs 2025	
#	\$ Volume	#	\$ Volume	#	\$ Volume
212	\$46,224,925	245	\$ 62,144,456	16%	34%

PROGRAM HIGHLIGHTS:

Spring seems to have finally arrived and for many in the real estate industry it is the busiest season of the year. Warmer weather, blooming flowers that add to curb appeal, market dynamics and the favorable market trends that spring normally brings are all contributors to the market fluctuations. Buyers and sellers alike are eagerly waiting and watching for any changes that may occur. The Maine Association of Realtors' latest report indicates that the market is showing signs of balance, including increased inventory and moderated pricing, which is providing more opportunities for buyers.

In March sales in Maine actually reflected a 6.19% decrease compared to the same time last year, and the average median home price dipped .98% to \$376,260 compared to \$380,000 in 2024. While those numbers were somewhat concerning they aren't out of the ordinary given current market conditions and the uncertainty with the fluctuations in rates and overall economic forecasts.

Inventory, however, was up 14% year over year and "days on the market" increased from 15 to 22. The pace is more reasonable for buyers, the options have started to open and the outlook for the coming months is strong.

Waldo, Piscataquis and Lincoln saw the highest increase in units sold, while Hancock, Oxford and Lincoln saw the largest increase in median sales price.

Homeownership has continued to see year over year improvement in the MaineHousing portfolio. The Advantage grant and low rate combine to allow First Time Homebuyers the tools they need to compete in this market. In addition, the newly released Income and Purchase price limits are very favorable for First Time Homebuyers and while limits in all areas increased, several were significant, which will be beneficial to some of the more challenging higher priced-markets.

As we continue to attend outreach and education events to spread the word about our programs, we continue to look for feedback and testimonials from our borrowers. MaineHousing's First Time Homebuyer program continues to help buyers on their journey one loan at a time.

EDUCATION AND OUTREACH UPDATES:

Spring brings with it home shows and events for our team to attend. April kicked off with two home shows sponsored by Hammond Lumber, the first in Portland followed by Augusta. While the weather was less than "spring like", many attendees stopped by our booth to inquire on steps to homeownership or to share how they had used our program in the past. The Augusta show also allowed us to partner with the EHS department and share even more of the programs offered by MaineHousing.



Maggie Silva, Outreach and Education Coordinator at the Portland Home Show



Maggie Silva, Outreach and Education Coordinator and Betty Mezoff, Housing Program Officer EHS

The engagement continued in April with the MAMP (Maine Association of Mortgage Professionals) event held in Freeport on the 16th. Dawn Libby Lynch, Compliance Specialist, and Maggie Silva, Outreach and Education Coordinator, were able to meet with realtors from throughout the state to talk about our programs and reinforce the changes that were made in 2024. The event gave realtors the opportunity to ask questions and become familiar with the benefits of our First Time Homebuyer Programs.



Dawn Libby-Lynch Compliance Specialist and Maggie Silva, Outreach and Education Coordinator
MAMP Expo – Freeport

Housing Choice Vouchers Department Memorandum

To: MaineHousing Board of Commissioners

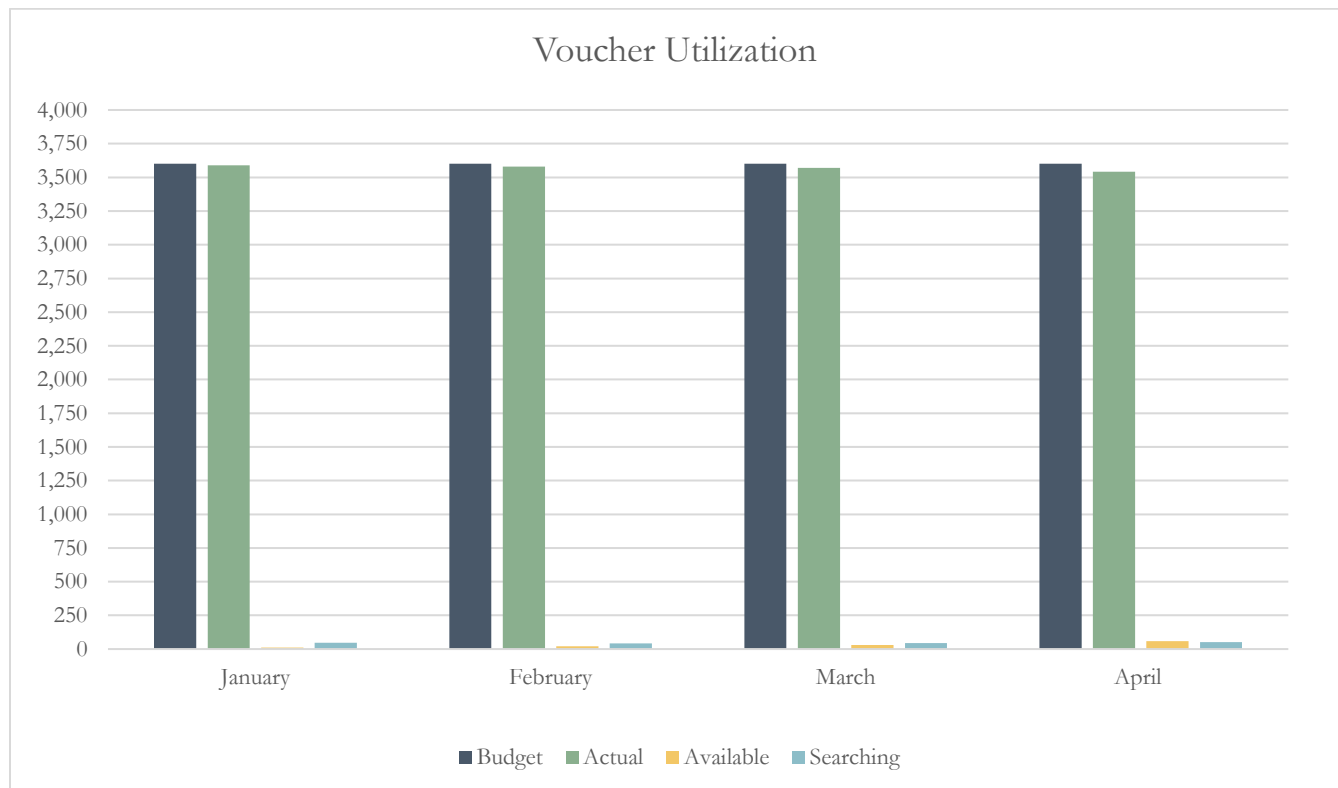
From: Allison Gallagher - Director of HCV Programs

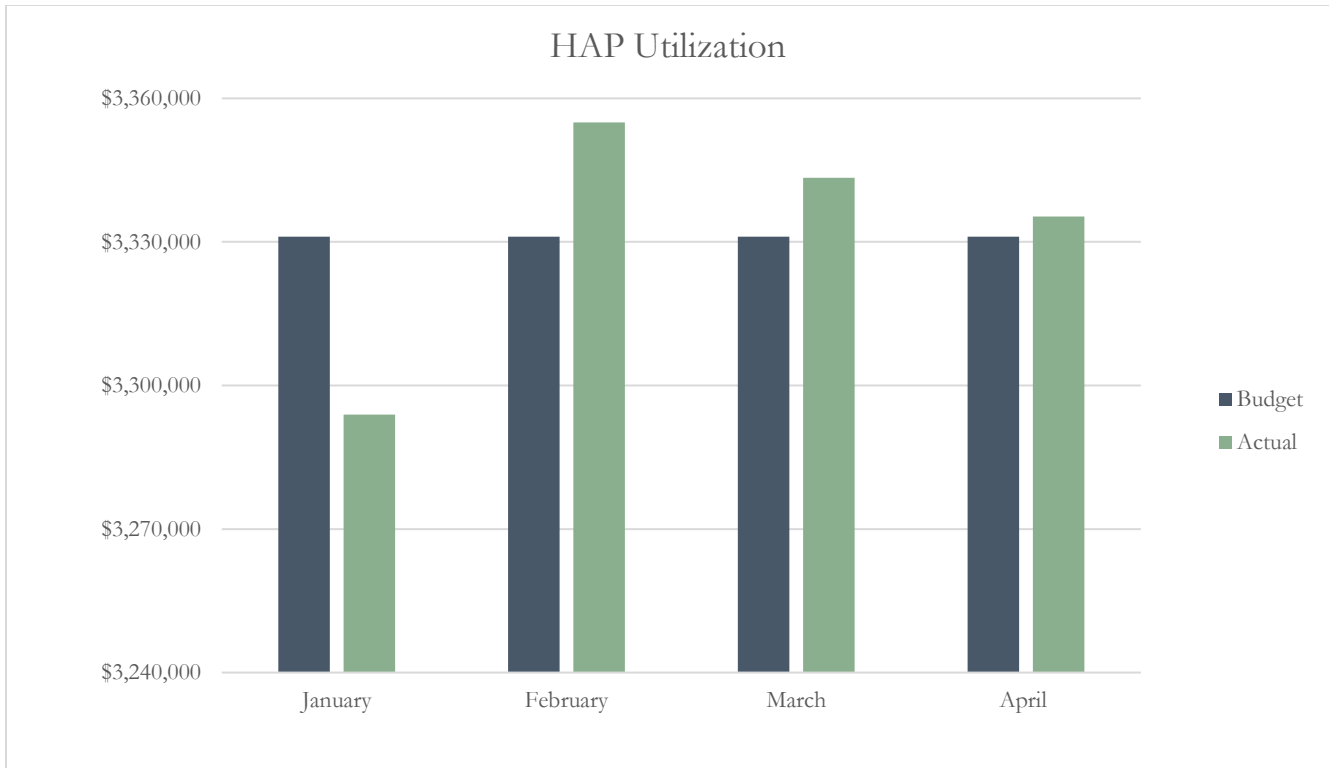
Date: May 20, 2025

Subject: Monthly Report – Housing Choice Voucher Program

Program Updates:

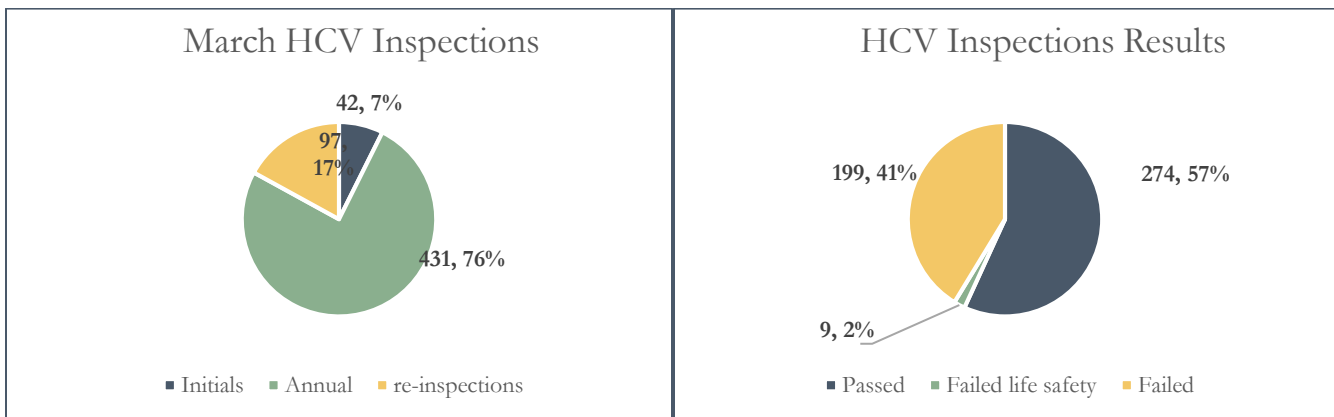
- HCV staff completed Fair Housing training utilizing Bridge, the training is required each year for the HCV Program.
- Occupancy staff attended a two-day Housing Problem Solving training course which incorporates Motivational Interviewing techniques to assist program recipients and provide resources to HCV staff when working with applicants and voucher holders.
- Two occupancy staff attended a three-day Project Based Voucher (PBV) training hosted at MaineHousing and coordinated by MAPHD.





Inspection Updates:

- HCV inspectors attended a three-day NSPIRE training, HCV will transition to inspecting to NSPIRE standards by late summer.



Human Resources and Facilities Department Memorandum

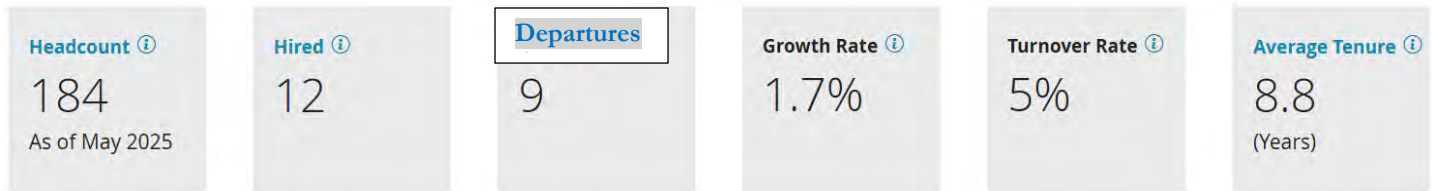
To: Board of Commissioners

From: Jane Whitley, Director of Human Resources & Facilities

Date: May 2025

Subject: Board Report

Human Resources – as of May 13, 2025



Fair Housing Training for Partners

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

Facilities Updates

➤ No new updates.

Information Technology Department Memorandum

To: Board of Commissioners

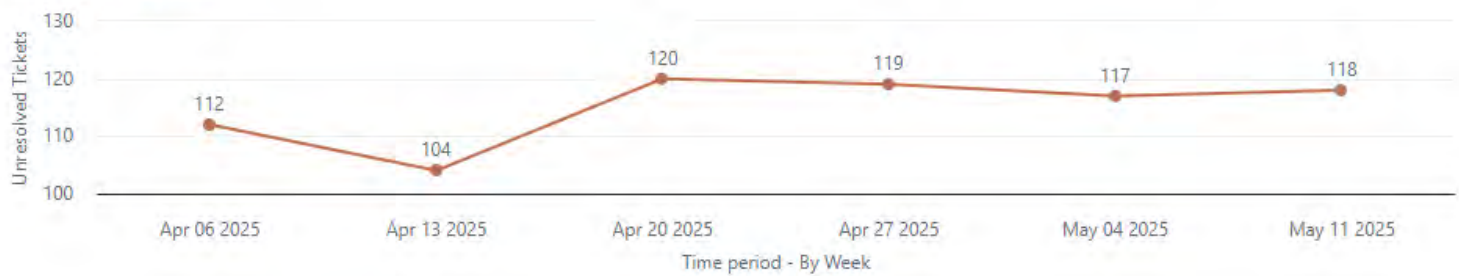
From: Craig Given, Director of IT

Date: May 12, 2025

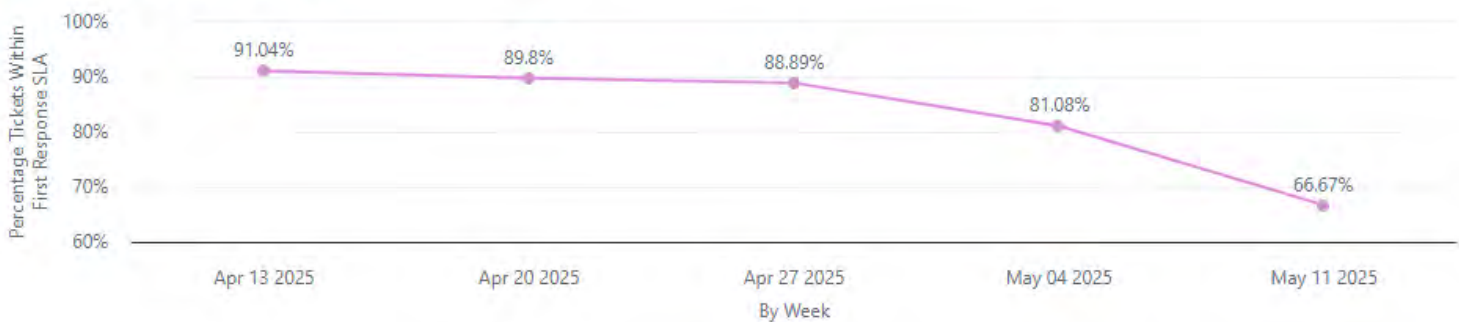
Subject: Monthly Report

Unresolved Tickets - Trend

Group By : By Week ▾

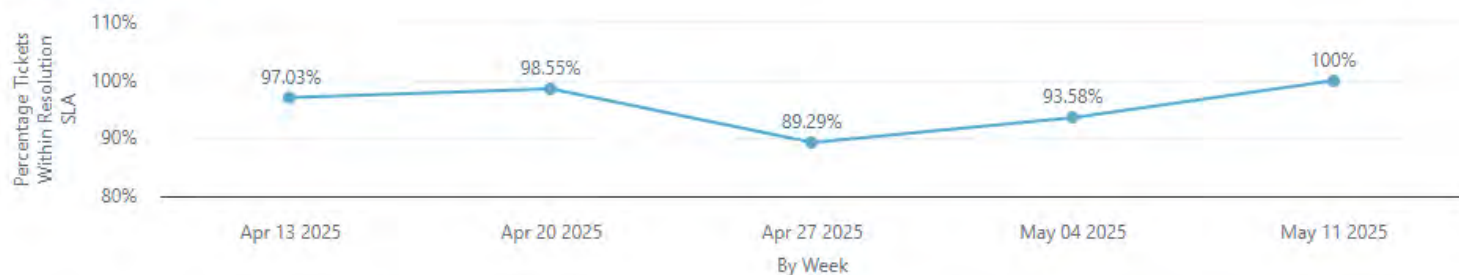


First Response SLA Compliance - Trend



Resolution SLA Compliance - Trend

Group By : By Week ▾



Information Technology Updates:

- Two new Application Specialists started work on April 22nd, and completed orientation. In addition to standard New Employee Orientation, both Application Specialists attended training on the software application used by HCV program.
- Evaluated additional security software to address vulnerabilities identified by reviewing incidents occurring over the past several months.
- Business Systems Manager attended a software vendor user group in Denver and presented a review of API implementation undertaken to improve software.
- Quarterly security training started for all internal staff.
- Continued implementation of Weatherization software systems. Ongoing Quality Assurance for implemented Heating Assistance software systems.
- Completed two reviews of security at partner organizations as part of ongoing security survey.
- Continued installation of Microsoft 365 applications on user desktops, replacing no longer supported versions of the software.
- Ongoing configuration and implementation of Microsoft Purview. Preparation for the implementation of additional software features of Microsoft 365, including Teams, SharePoint and OneDrive.
- Assisted in launch of new agency Intranet taking advantage of improvements to network resources.
- Started hardware refresh for 2025 with assessment of current inventory and staff requirements. Equipment received for deployment in 2Q 2025.
- Continued quality improvement process for ITSM (Information Technology Service Management) software.
- Applied security patches to critical systems to address identified vulnerabilities.

To: Board of Commissioners

From: Jonathan Kurzfeld, Ph.D., Director of Planning & Research

Date: May 12, 2025

Subject: May 2025 Board Report

Planning and Research Department (PnR)

MaineHousing's 2024 Annual Report has arrived and will be provided to each Board Member at this meeting. On May 8, Director of IT Craig Given and I co-chaired the kickoff meeting for the Data Governance Committee (DGC). We brought the committee members up to speed business and intent of data governance, agreed upon a meeting calendar and established initial DGC objectives. In our June meeting, we will begin discussing items of data governance policy at MaineHousing.

PnR is taking a team retreat and strategic planning day on Wednesday, May 21, in the midcoast region of Maine. We plan to bond over good food and volunteering at the HomeWorthy homeless shelter in Rockport, then take some time to identify and discuss the department's objectives for the second half of the year and into 2026. Even more exciting, we are using the outing as an opportunity to welcome our new summer research intern, Basil, who is joining us for several months to learn about data analytics in the public sector and explore geographic information system (GIS) applications with our data.

External Communications

Press Interaction	ME-based outlets Press contacts*	Out-of-state outlets Press contacts*	Director-level Press interviews
April 2025	23	0	18
Previous 3mo Average	28.7	0.3	15.3
Previous 12mo Average	22.6	0.8	15.1
April 2024	26	1	20

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

After the slowdown in March, media requests ticked back up in April and remained steady through the first week of May. Total press contacts and interviews are at or above annual averages but a little slower than during the mid-winter rush of heating and housing-related stories.

April requests covered a broad range of subjects, many in response to our press release on the most recent round of funding announced for the Rural Affordable Rental Housing Program on April 10. Other requests focused on pending state legislation, the potential loss of federal funding for energy

and housing programs, our development pipeline, mortgage foreclosures, homelessness, and shelter funding. All April requests were in-state, from Maine radio, print, online, and television news outlets, including the major television news outlets and two largest newspapers, and Director Brennan sat for several on-camera interviews.

Another communications highlight was a direct message from Director Brennan to MaineHousing's partners in development, rental housing, and housing assistance programs, reassuring them that although things have been changing rapidly at the federal level, MaineHousing remains focused on its mission and is here for them and the people of Maine. Many partners responded to MaineHousing staff with positive feedback and thanks for the message.

An uptick in media requests following news that federal LIHEAP staff had been laid off and/or eliminated by the President Trump's administration also prompted the release of a statement from Director Brennan to the public and the press regarding MaineHousing's HEAP program. In that short statement, Director Brennan clarified that Maine's program remains open, accepting applications, and will continue providing benefits to eligible applicants until the current program year closes at the end of May. As the Board is aware, uncertainty remains about funding for future program years.

Internal Communications

Intranet Activity	Content Created (Articles, blogs, polls, etc)	Total Content Interactions	Total Page Views
April 2025	-	-	-
Previous 3mo Average	-	-	-
Previous 12mo Average	-	-	-
April 2024	-	-	-

I've cleared the intranet metrics above because on Monday, April 21, we transitioned to Microsoft SharePoint for our intranet platform. SharePoint is a web-based platform that is included in MaineHousing's existing Microsoft license, so it does not incur an additional cost and is fully integrated with Microsoft 365. UI/UX Designer Ouellette expertly managed the development of our SharePoint pages and functionality such that the transition was nearly seamless. Staff feedback is almost exclusively positive regarding the ease of navigating and using the new pages, which were designed to mirror the old platform while also taking advantage of available improvements. Linked to this transition, Ouellette has begun an audit of the materials in our digital and printed libraries to help further the development of the MaineHousing brand.

As the analytic tools available in SharePoint are very different from those on the previous platform, PnR will be developing a new system for tracking metrics. Our observations to date, as of May 12, reveal 167 unique users, almost 13,000 site visits, and an average of 30 minutes spent on the site by each user since the launch on April 21.

Interdepartmental Support

Lytho Activity	New Requests	Requests Completed	Median hours to completion*	Top 2 Departments
April 2025	27	31	5.6	Homeless Initiatives Energy & Housing
Previous 3mo Average	23.0	22.7	0.9	Energy & Housing Homeless Initiatives
Previous 12mo Average	26.0	26.1	3.5	Energy & Housing Homeless Initiatives
April 2024	23	23	23.3	Homeownership Energy & Housing

*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.

We saw an increase in the median hours to completion for Lytho requests completed in April this year. We've observed a similar spike in previous years as well, which I attribute to a backlog of lower priority tasks that the team can address once the large-scale annual reporting projects (including the Annual Report, MaineHousing Accomplishments, StateHOME Report, and Fed Funds Report) are completed before the end of Q1.

Website

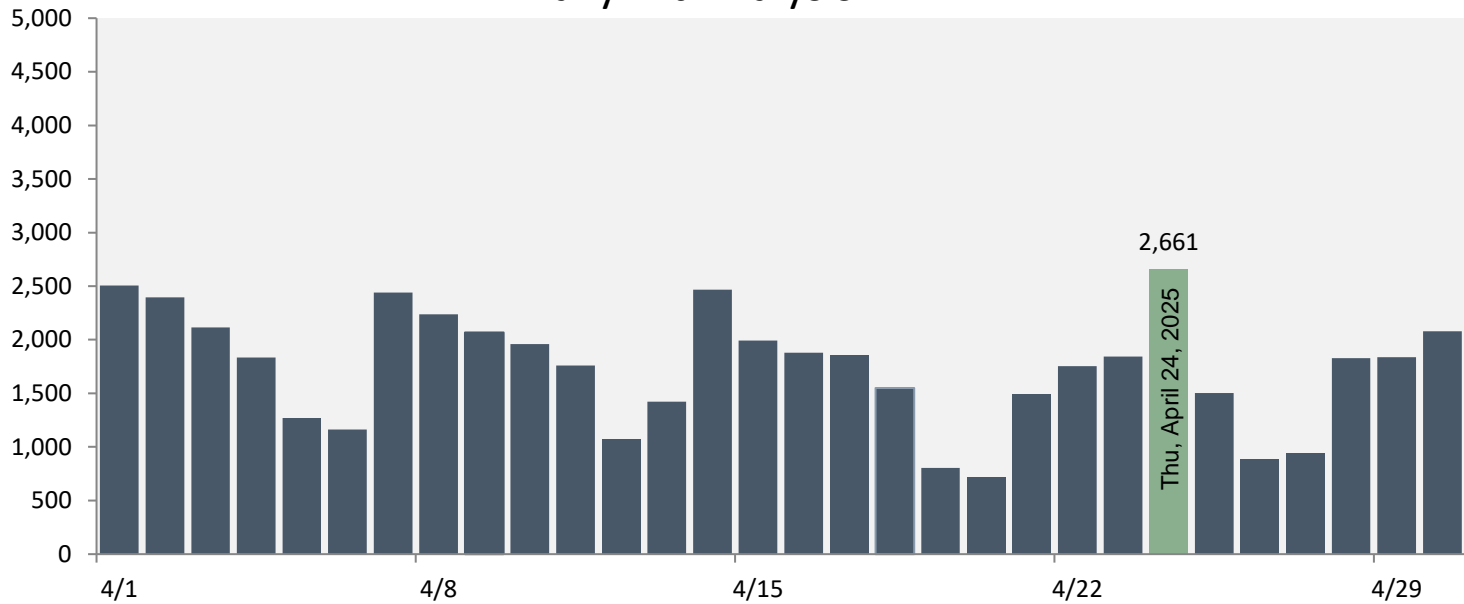
Web Traffic	Visitors	Total Hits	Engagement	Top 2 Program Areas
April 2025	52,323	177,010	82.5%	Homebuyer Programs Rental Programs
Previous 3mo Average	56,381	206,435	83.8%	Homebuyer Programs Rental Programs
Previous 12mo Average	59,002	215,436	86.9%	Homebuyer Programs Rental Programs
April 2024	54,252	205,576	89.1%	Homebuyer Programs

A full web report is included below. We continue to observe a slow decline in overall traffic as we COVID-era programs continue to wind down and be retired. COVID-specific content continues to draw about 4,000 hits per month, which we expect to diminish further for the remainder of the year. Despite public concerns about the health of the home purchasing market, MaineHousing's Homeownership season appears to be in full swing, with those pages making up 40% of all hits this month.

April 2025 - MaineHousing Website Statistics

Hit Summary

Daily Hit Analysis

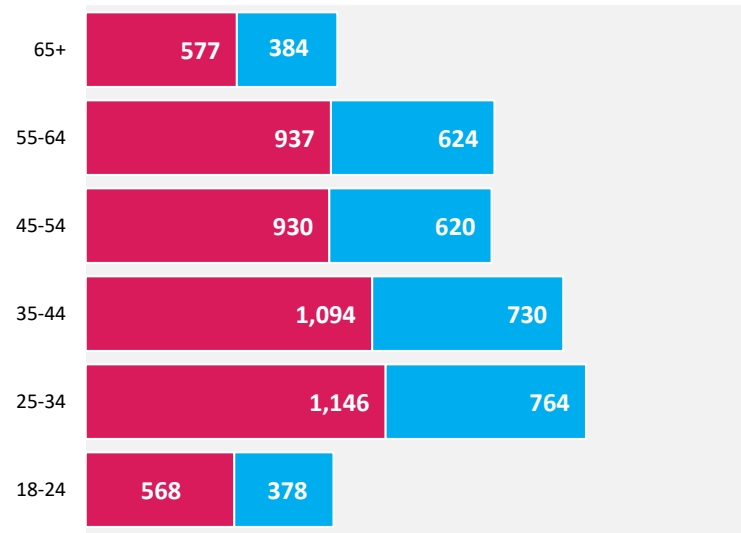


Visitors	Unique Visitors	Page Loads (Hits)	Avg Page Views	Avg Duration	Avg Engagement Rate
52,323	30,627	177,010	3.39	0:03:01	82.5%

Demographics Summary

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

AGE & GENDER



TOP CITIES

Portland, Maine	4,355
Boston, Massachusetts	4,169
Augusta, Maine	2,139
Aspen, Colorado	1,915
Bangor, Maine	1,901
New York, New York	1,555
Lewiston, Maine	1,065
Frankfurt, Germany	696
Sanford, Maine	582
Ashburn, Virginia	570

Top Cities account for 36.21% of all website traffic

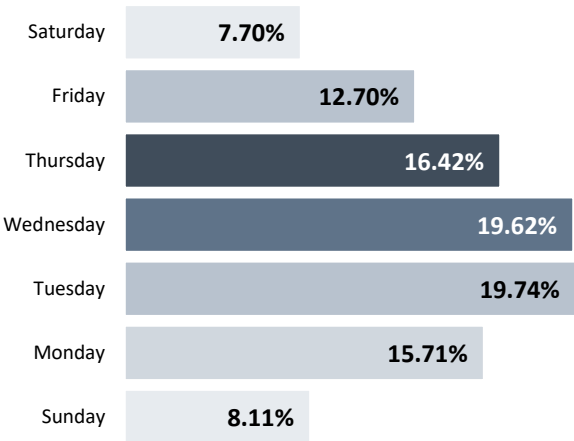
Visitor Engagement

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.

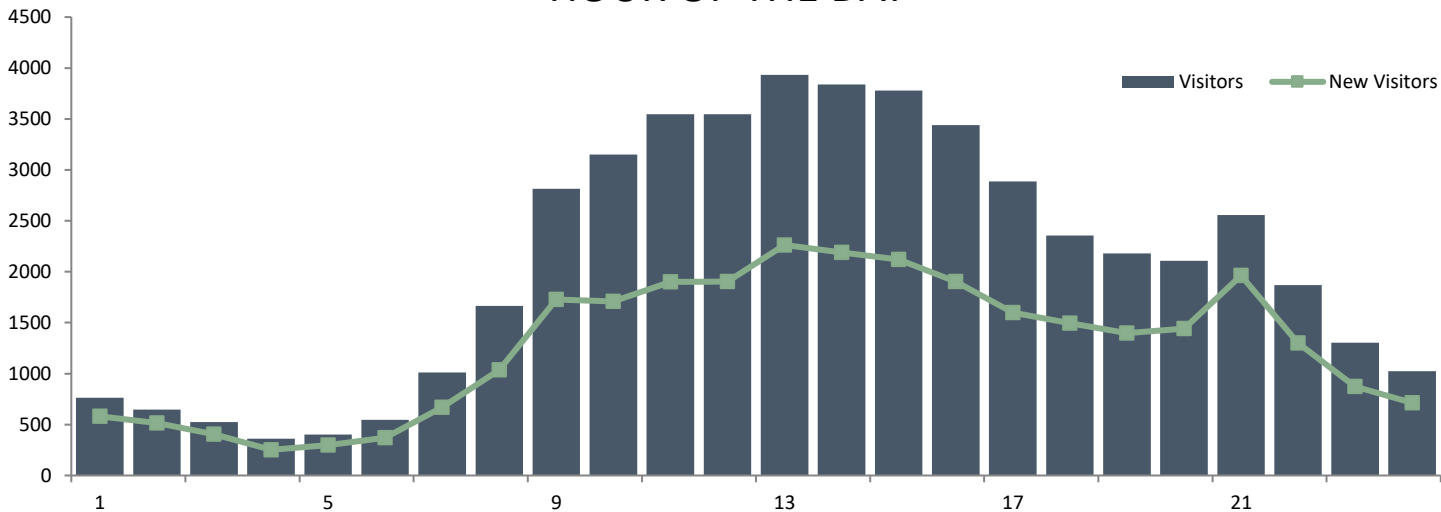
NEW & RETURNING VISITORS



DAYS OF THE WEEK

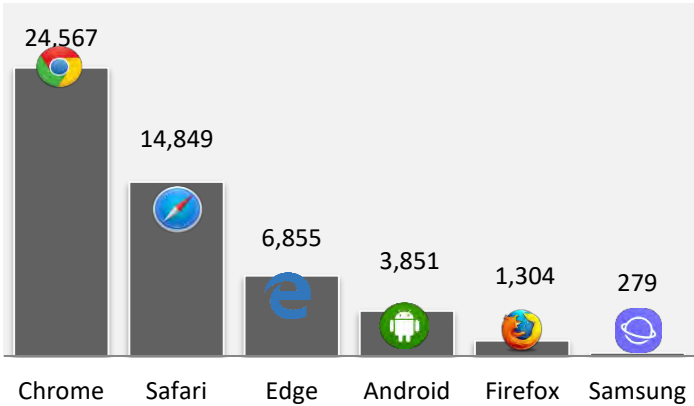


HOUR OF THE DAY



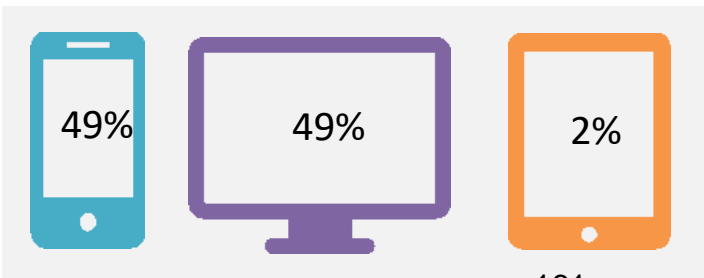
Visitor Technology Summary

Web Browser Analysis



DEVICE ANALYSIS

Cell Phone Desktop Tablet

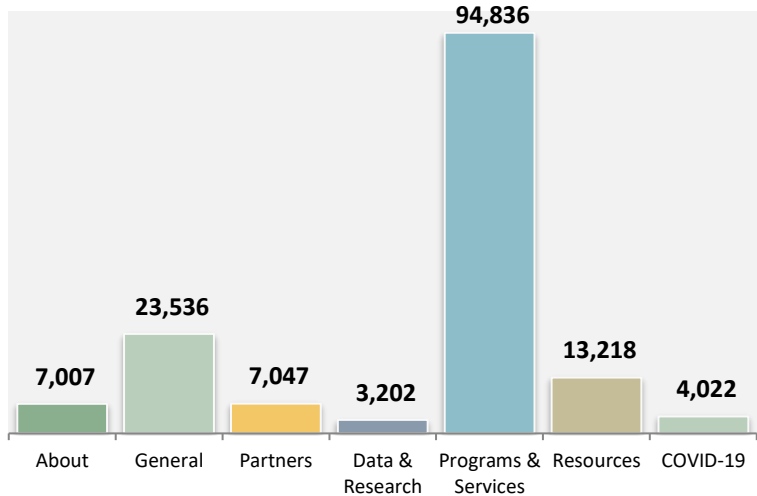


Popular Content

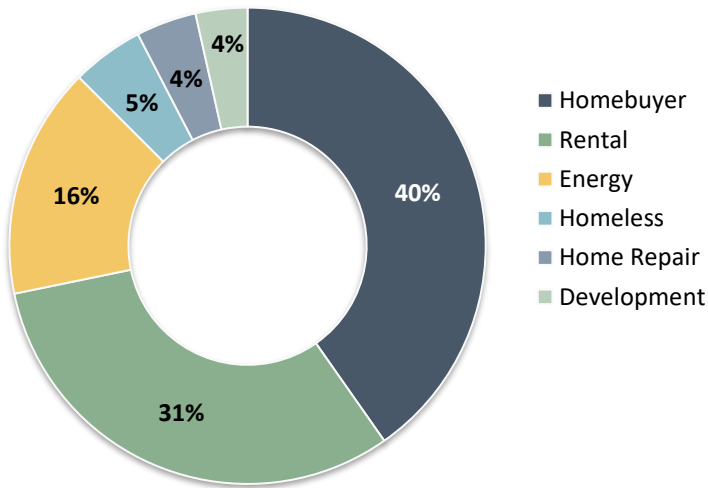
Popular content on our site is defined by pages and or sections of our site that have the highest visits. Below content has been categorized by page, program area and content sections. COVID-19 was added in March of 2020.

Page Title	Hits
Home	22,377
First Home Loan Program	13,490
Home Energy Assistance Program	9,641
Rental Assistance	7,684
Housing Choice Vouchers	7,307
Subsidized Housing	5,986
Mortgage Calculator	4,426
MaineHousing Lenders	4,267
Eviction Prevention Program	4,118
HEAP Income Eligibility	3,787
Current Interest Rates	3,495
Homebuyer Income & Purchase Limits	3,469
Emergency Shelters	2,519
Steps to Homeownership	2,342
Programs - Services	2,338
Rent - Income Charts	2,257
First Generation Program	2,207
Homebuyer Programs	1,965
Home Repair	1,927
Careers at MaineHousing	1,670
Multifamily Developers Programs	1,660
Contact MaineHousing	1,644
Low Income Assistance Program	1,570
HEAP Agency Contacts	1,432
Homeless Initiatives	1,410

Popular Content By Program

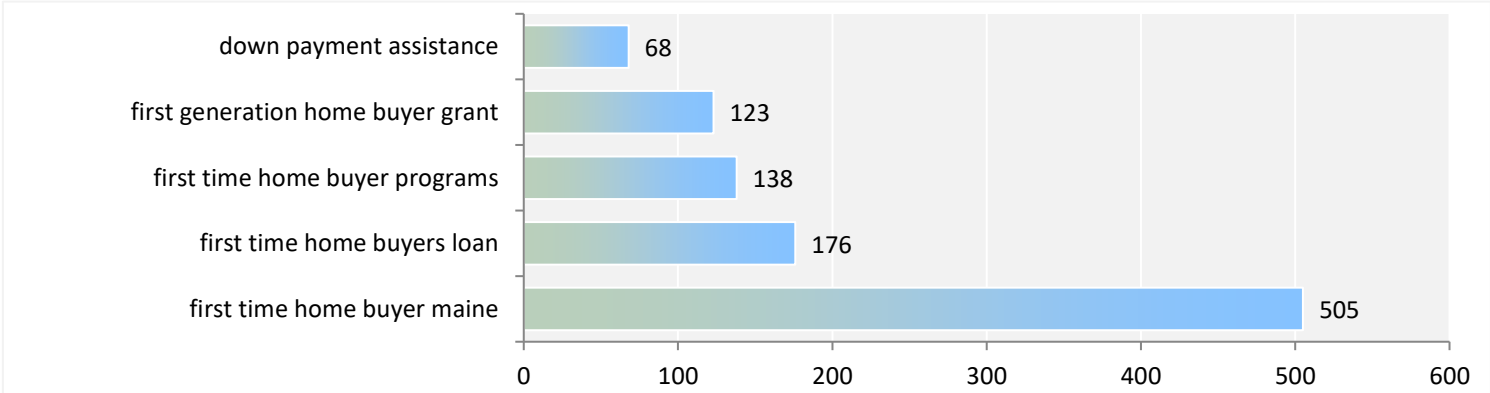


Popular Content By Section



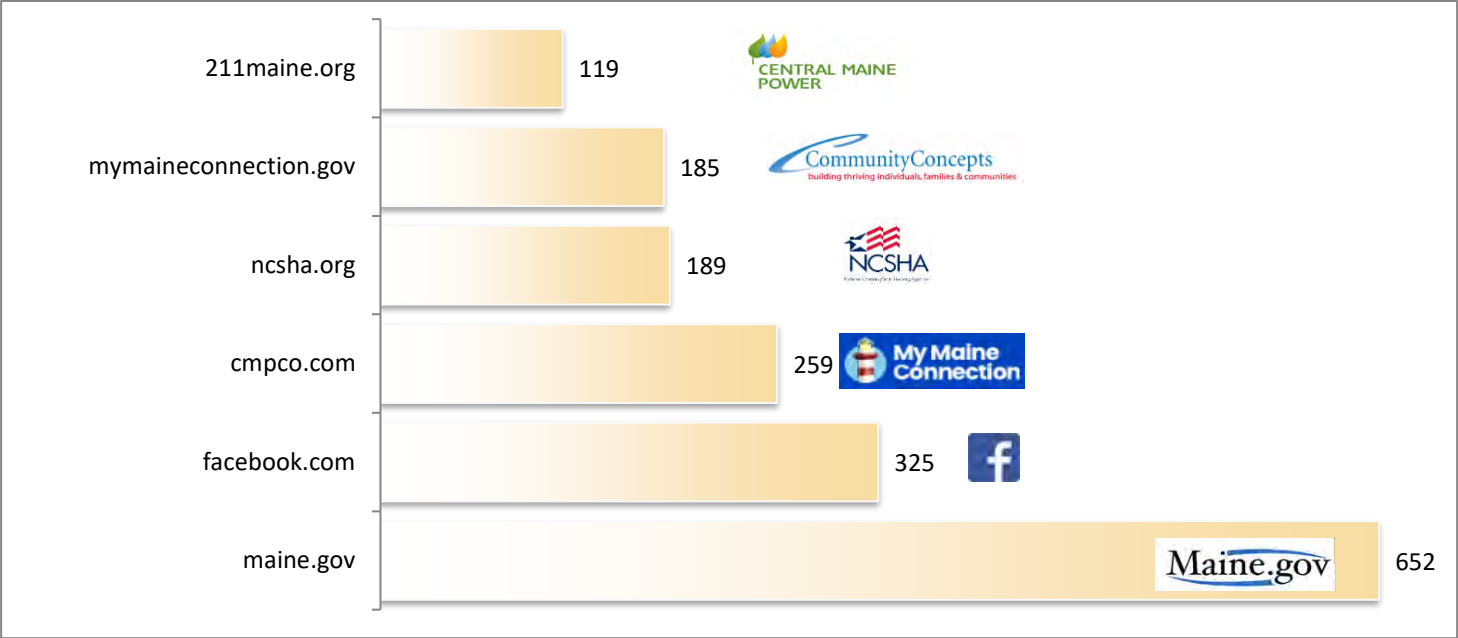
Search Keywords

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 2025-2026

MAY 20, 2025 <u>Board Business:</u> <ul style="list-style-type: none"> • HEAP Rule/State Plan Public Hearing • Procurement Policy (VOTE) • Planning and Research department and strategic planning update • Executive Session – Personnel matter followed by a (VOTE) <u>Program Presentations:</u> Financial Results	JUNE 17, 2025 <u>Board Business:</u> <ul style="list-style-type: none"> • Adopt HEAP Rule/State Plan (VOTE) • Homeless Rule Intro • Legislative Update • Update from the Governor’s Office (Greg Payne) <u>Program Presentations:</u> IT department update
JULY 15, 2025 Meeting to be held if necessary	AUGUST 19, 2025 <u>Board Business:</u> <ul style="list-style-type: none"> • Introduce PHA Plan • Commence Rulemaking Homeless Solutions Rule (VOTE) • 2026 Goal Setting – initial discussion <u>Program Presentations:</u>
SEPTEMBER 16, 2025 <u>Board Business:</u> <ul style="list-style-type: none"> • PHA Plan Public Hearing • Homeless Rule Public Hearing • 2026 Goal Setting – continued discussion <u>Program Presentations:</u>	October 21, 2025 <u>Board Business:</u> <ul style="list-style-type: none"> • Adopt PHA Plan (VOTE) • Adopt Homeless Rule (VOTE) • Introduce DOE Weatherization State Plan • 2026 Goal Setting – final <u>Program Presentations:</u>
NOVEMBER 18, 2025 <u>Board Business:</u> <ul style="list-style-type: none"> • DOE Weatherization State Plan Public Hearing • Review Preliminary 2026 Budget • Resource Allocation • Updates from the Governor’s office (Greg Payne) <u>Program Presentations:</u>	DECEMBER 16, 2025 <u>Board Business:</u> <ul style="list-style-type: none"> • Adopt DOE Weatherization State Plan (VOTE) • Approve 2026 Budget (VOTE) • Elect Officers (VOTE) • MPP Series Resolution (VOTE) <u>Program Presentations:</u>
JANUARY 20, 2026 <u>Board Business:</u> <ul style="list-style-type: none"> • Legislative Preview <u>Program Presentations:</u> Multi-family Development – 2025 Review, 2026 Preview	FEBRUARY 17, 2026 <u>Board Business:</u> <ul style="list-style-type: none"> • Legislative Update • Governor’s Office Update <u>Program Presentations:</u> Homeownership – 2025 Review, 2026 Preview
MARCH 17, 2026 <u>Board Business:</u> <ul style="list-style-type: none"> • Legislative update • HEAP Rule/State Plan introduction • Executive Session – Personnel matter (VOTE) <u>Program Presentations:</u> Asset Management department update	APRIL 21, 2025 <u>Board Business:</u> <ul style="list-style-type: none"> • Commence Rulemaking HEAP Rule (VOTE) • Legislative Update <u>Program Presentations:</u> 2025 Budget and Audit results