

# State of Maine

## Consolidated Annual Performance and Evaluation Report

CDBG, ESG, HOME and HTF

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### Plan Year 2025

March 2026

Prepared by

Maine State Housing Authority

Maine Department of Economic and Community Development

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## **CR-05 - Goals and Outcomes**

### **Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)**

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

This Maine Annual Performance Report describes the implementation of Maine's Consolidated Plan during 2025. The Consolidated Plan covers the use of HOME Investment Partnership Program (HOME), Housing Trust Fund (HTF), Emergency Solutions Grant (ESG), Community Development Block Grant (CDBG), and leveraged funds for the period 1/1/2025 to 12/31/2025. Objectives and expected outcomes for CDBG, HOME, HTF and ESG have been identified through the Consolidated Plan process. The Annual Action Plan addresses how objectives are to be met each year.

During 2025 the Maine State Housing Authority (MaineHousing) administered the HOME, HTF and ESG funds. The Maine State Department of Economic and Community Development (DECD) administered the CDBG funds.

It is important to note that the state provides affordable housing and community development through a variety of assistance programs, many of which are funded through agency resources or state appropriations. In 2025, with other resources, MaineHousing assisted 817 first time home buyers, and over 38,114 households were helped with energy assistance. MaineHousing used a combination of HOME, HTF, and other funds to complete 647 multifamily units.

Many priorities and objectives set for the first year of the (2025-2029) Consolidated Plan have been met.

- Businesses assisted 248 businesses 196.67% of goal.
- Rental Units Constructed 135 units 168.75% of goal.
- Rental Units Rehabilitated 211 units 211.0% of goal.
- Jobs created/retained 59 jobs 196.67% of goal.
- Public Facility or Infrastructure Activities 8309 persons assisted 553.93% of goal.
- Tenant-Based Rental Units/Rapid Rehousing 3017 households assisted 104% of goal.

The format of this Report is mandated by HUD. HUD has provided an online template for grantees as part of its planning and reporting system called IDIS. The questions in bold and many of the tables are created automatically by IDIS.

**Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)**

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee’s program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Expand Affordable Housing Opportunities	Affordable Housing	HOME: \$ / HTF: \$	Rental units constructed	Household Housing Unit	360	135	37.50%	80	135	168.75%
Expand Affordable Housing Opportunities	Affordable Housing	HOME: \$ / HTF: \$	Rental units rehabilitated	Household Housing Unit	40	0	0.00%			
Improve and Preserve Quality of Housing	Affordable Housing	CDBG: \$	Rental units rehabilitated	Household Housing Unit	1000	211	21.10%	100	211	211.00%
Improve and Preserve Quality of Housing	Affordable Housing	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	2000	90	4.50%	200	90	45.00%
Improve Economic Opportunity	Non-Housing Community Development	CDBG: \$	Jobs created/retained	Jobs	150	50	33.33%	30	59	196.67%
Improve Economic Opportunity	Non-Housing Community Development	CDBG: \$	Businesses assisted	Businesses Assisted	500	248	49.60%	100	248	248.00%

Improve Public Infrastructure	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	5000	8309	166.18%	1500	8309	553.93%
Improve Public Infrastructure	Non-Housing Community Development	CDBG: \$	Facade treatment/business building rehabilitation	Business	0	6		20	6	30.00%
Provides Rapid Re-Housing	Homeless	HOME: \$ / ESG: \$	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	14500	3017	20.81%	2900	3017	104.03%
Support Emergency Shelter Operations & Services	Homeless	ESG: \$	Homeless Person Overnight Shelter	Persons Assisted	25000	4747	18.99%	5000	4747	94.94%

**Table 1 - Accomplishments – Program Year & Strategic Plan to Date**

**Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.**

The State of Maine CDBG Program identified the highest priorities as Housing, Economic Development and Public Infrastructure. For the 2025 program year over 90% of CDBG funding went to those three areas.

## CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

	<b>CDBG</b>	<b>HOME</b>	<b>HTF</b>
White	1,066	262	14
Black or African American	64	17	0
Asian	28	0	0
American Indian or American Native	2	2	0
Native Hawaiian or Other Pacific Islander	0	0	0
<b>Total</b>	<b>1,160</b>	<b>281</b>	<b>14</b>
Hispanic	0	10	0
Not Hispanic	1,160	271	14

Table 2 – Table of assistance to racial and ethnic populations by source of funds

### Narrative

Racial and ethnic data available for ESG households is reported by individual unduplicated persons served through the ESG program. This information indicates that the majority of families assisted have self-reported as "White," which comprise 73% of the total population served with ESG. This total does not include individuals assisted by ESG who did not provide race and ethnicity information. U.S. Census data projects that Maine's population was 93.2% White in July 2024, indicating that clients reporting other races are overrepresented in homeless shelters and rapid rehousing programs funded by ESG. U.S. Census data projects that Maine's population was 0.7% Native American or Alaska Native as of July 2024, also indicating that the Native American population is slightly overrepresented in these programs, with 1.8% of clients reporting Native American racial background. This racial and ethnic breakdown does not include persons served by victim service providers, as there is no way to unduplicate that count from the rest of the population.

## CR-15 - Resources and Investments 91.520(a)

### Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	11,867,952	10,510,192
HOME	public - federal	4,076,946	5,434,209
ESG	public - federal	1,398,052	1,398,052
HTF	public - federal	3,134,373	2,520,039

Table 3 - Resources Made Available

### Narrative

### Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
State Of Maine	100	100	State Of Maine

Table 4 – Identify the geographic distribution and location of investments

### Narrative

The State of Maine has not chosen to target particular geographical areas for special assistance. In 2025 MaineHousing completed four projects in three communities in three Maine counties. Additionally, nine new construction projects and two rehab projects were under construction as well as ten more projects in various stages of development spread across eight counties.

NOTE: Included this year are 8 units that were erroneously included in the 2024 CAPER.

MaineHousing distributes ESG and matching funds based on an annual application process and funding formula that distributes funds for shelter operations and housing relocation and stabilization services. We take a statewide approach in our program and funding delivery. In 2025, 45 shelters and homeless service providers participated in the program. These providers spanned 15 of the 16 counties in the state, with the one remaining county having no service providers that applied for funding.

## Leveraging

Explain how federal funds leveraged additional resources (private, state, and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

<b>Fiscal Year Summary – HOME Match</b>	
1. Excess match from prior Federal fiscal year	49,680,590
2. Match contributed during current Federal fiscal year	1,501,317
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	51,181,907
4. Match liability for current Federal fiscal year	1,414,542
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	49,767,366

**Table 5 – Fiscal Year Summary - HOME Match Report**

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match
10684	01/30/2025	650,000	0	0	0	0	0	0
10699	11/14/2024	650,000	201,317	0	0	0	0	0

Table 6 – Match Contribution for the Federal Fiscal Year

**HOME MBE/WBE report**

Program Income – Enter the program amounts for the reporting period				
Balance on hand at begin-ning of reporting period \$	Amount received during reporting period \$	Total amount expended during reporting period \$	Amount expended for TBRA \$	Balance on hand at end of reporting period \$
1,676	67,614	67,629	0	1,661

Table 7 – Program Income

<b>Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period</b>						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
<b>Contracts</b>						
Dollar Amount	21,300,924	0	0	0	0	21,300,924
Number	2	0	0	0	0	2
<b>Sub-Contracts</b>						
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0
	Total	Women Business Enterprises	Male			
<b>Contracts</b>						
Dollar Amount	21,300,924	0	21,300,924			
Number	2	0	2			
<b>Sub-Contracts</b>						
Number	0	0	0			
Dollar Amount	0	0	0			

**Table 8 - Minority Business and Women Business Enterprises**

<b>Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted</b>						
	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	2	0	0	0	0	2
Dollar Amount	2,044,008	0	0	0	0	2,044,008

**Table 9 – Minority Owners of Rental Property**

<b>Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition</b>		
Parcels Acquired	2	11
Businesses Displaced	0	0

Nonprofit Organizations Displaced		0	0			
Households Temporarily Relocated, not Displaced		0	0			
Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Cost	0	0	0	0	0	0

Table 10 – Relocation and Real Property Acquisition

## CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	150	115
Number of Non-Homeless households to be provided affordable housing units	50	127
Number of Special-Needs households to be provided affordable housing units	30	8
<b>Total</b>	<b>230</b>	<b>250</b>

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	150	115
Number of households supported through The Production of New Units	70	135
Number of households supported through Rehab of Existing Units	10	301
Number of households supported through Acquisition of Existing Units	0	0
<b>Total</b>	<b>230</b>	<b>551</b>

Table 12 – Number of Households Supported

**Discuss the difference between goals and outcomes and problems encountered in meeting these goals.**

In 2025 MaineHousing fell short of some of our goals for production of new units. Note: there are currently 442 units under construction and an additional 443 being underwritten.

**Discuss how these outcomes will impact future annual action plans.**

MaineHousing was notified and received HOME Grant Funds later than usual and did not issue STEP coupons until the money was received. Per Unit Costs increased by 7%, assisting less people with the same allocation of funds.

**Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.**

<b>Number of Households Served</b>	<b>CDBG Actual</b>	<b>HOME Actual</b>	<b>HTF Actual</b>
Extremely Low-income	68	116	14
Low-income	30	19	
Moderate-income	125	4	
<b>Total</b>	<b>223</b>	<b>139</b>	

**Table 13 – Number of Households Served**

**Narrative Information**

The table above does not include the 17 HTF assisted units completed at the end of 2024 and not occupied until 2025.

## **CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)**

**Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:**

### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

The Maine Continuum of Care (CoC) outreach plan is supported by the Department of Health and Human Services (DHHS) Projects for Assistance in Transition from Homelessness (PATH) grantees. PATH Grantees work closely with ESG funded shelters, the CoC, and the ESG Grantee. The goal of these outreach efforts is to engage individuals who are unsheltered, assess their immediate needs and health care concerns, determine their eligibility for MaineCare and other services, and transition them to a community provider for ongoing assistance.

Maine has two Supportive Services for Veteran Families (SSVF) programs that conduct outreach across the entire state of Maine and work directly with veterans and their families who are either homeless or at risk of homelessness.

In addition to these efforts, the Maine CoC, in collaboration with the Maine Statewide Homeless Council, operates nine regional Service Hubs for homeless services. These collaborative groups include various local outreach and community organizations that connect people experiencing homelessness with appropriate shelter and supportive services. Coordinators in each of the Service Hubs have worked to seek out and connect with independent and privately funded outreach providers in order to increase their connections to federally and state funded homeless services. These coordinators have also leveraged the annual volunteer drive for the Point In Time count to promote outreach in portions of the jurisdiction that lack outreach coverage.

In 2025, MaineHousing, the City of Portland, the Maine CoC and local service agencies continued to pilot an outreach program named Housing Opportunities for People in Encampments (HOPE) using state funding. This program conducts outreach to people currently living in encampments in the City of Portland, and provides them with housing relocation and stabilization services.

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

Maine continues to address both emergency shelter and transitional housing needs of persons who are homeless through the direction and advocacy of the Maine Continuum of Care and the Maine Statewide Homeless Council. In 2025, Maine utilized ESG funding to support 45 shelters and homeless service agencies across the state, including adult individuals, family, youth, and domestic violence shelters. These funds supported shelter operations, as well as Housing Navigator positions. Navigators work with people experiencing homelessness to access housing resources. It is the goal of all ESG supported shelters to move clients from Emergency Shelter (ES) and Transitional Housing (TH) into appropriate permanent housing as quickly as possible, thus freeing up ES and TH space for others needing immediate assistance.

### **Helping low-income individuals and families avoid becoming homeless, especially**

**extremely low-income individuals and families and those who are: likely to become homeless after being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

The Maine CoC worked with the ESG Grantees to establish a Diversion program and continued that program in 2025 with twenty-three homeless service agencies across the state. The program has now expanded to a more robust program based on the principles of Rapid Resolution. This Housing Problem Solving approach focuses on creative solutions to housing crises through meaningful conversations with people at risk of homelessness and follow-on support that may include dispute resolution and alternate resource identification and leveraging. Practitioners in Housing Problem Solving have access to flexible funding that can be used for one-time or short-term assistance to avert homelessness.

The Statewide Homeless Council continues to work with the Department of Corrections to implement the Maine Criminal Justice System Blueprint for Ending and Preventing Homelessness, which seeks to prevent inmates from being released into homelessness. A similar Blueprint for Ending Homelessness with DHHS is used to address discharge planning from state-run mental health facilities.

Maine has also implemented a number of programs utilizing funding from the Youth Homelessness Demonstration Program, including programs aimed at assisting youth exiting foster care and the child welfare system. This includes a Mobile Diversion program, which works to meet youth at risk of homelessness where they are both physically and situationally, and work with them to prevent them from experiencing homelessness.

The Homeless Service Hub design in Maine serves to enhance connections and collaboration among community providers. Part of this work has included fostering new relationships between agencies addressing housing, healthcare, social services, employment, and education. Communities have seen real time collaborative problem solving and strategic direction come from this design.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

The Maine CoC has established the Maine Coordinated Entry System (MCES), which works to quickly identify and prioritize people experiencing homelessness, and move them into appropriate permanent housing as quickly as possible. The MCES common assessment identifies length of time homeless, family composition, safety, and domestic violence history as components in its prioritization for housing, which ensures households with the most acute needs are considered for housing promptly. All ESG funded homeless service agencies in Maine participate in MCES as Access Points, conducting assessments and

attending regular case conferencing meetings to coordinate care and facilitate prompt placements in housing.

MaineHousing, in its roles as ESG Grantee and the statewide Public Housing Authority, and with the support of the Maine CoC and Statewide Homeless Council, work with PHAs across the state to increase the access to affordable housing for people experiencing homelessness. This has led to more PHAs in Maine creating or increasing homeless preferences and/or set-asides in their voucher programs.

ESHAP participating agencies utilize their Housing Navigators to provide Housing Stabilization activities after a household has successfully been housed. Navigator support for up to 24 months helps these households through the critical rehousing period, decreasing the likelihood that they will return to homelessness.

MaineHousing continued to fund a unique rapid rehousing program with state funding in 2025 through five homeless service providers. The program focuses first on getting persons into housing through landlord engagement, rehousing services, and flexible funding for move in and tenancy costs. Once persons are housed, they are supported with ongoing stabilization services for up to 12 months to increase the likelihood that persons will remain housed and stable in permanent housing.

## **CR-30 - Public Housing 91.220(h); 91.320(j)**

### **Actions taken to address the needs of public housing**

#### **Actions taken to encourage public housing residents to become more involved in management and participate in homeownership**

MaineHousing does not own or manage public housing and does not have access to public housing residents to encourage them to participate in management or homeownership. MaineHousing's affordable mortgage financing and down payment assistance are available to first-time homebuyers who meet income requirements.

#### **Actions taken to provide assistance to troubled PHAs**

MaineHousing does not have Public Housing Units and does not provide assistance to troubled PHA's.

## **CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)**

**Actions taken to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment. 91.220 (j); 91.320 (i)**

MaineHousing and the Department of Economic and Community Development encourage qualified applicants to apply for CDBG, HOME, HTF and ESG funds. According to the IDIS Report HOME Summary of Accomplishments for FY 2025 (PR23), 100% of beneficiaries of MaineHousing HOME-assisted programs in 2025 had incomes at or below 60% of HUD median income, with the greatest number at or below 30% of area median income.

### **Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)**

MaineHousing's Emergency Shelter and Housing Assistance Program funds housing relocation and stabilization services for participants as they search for and transition into housing. Agencies work with participants on Housing Stability Plans that focus on key goals for stability. These plans focus on goals to address barriers to housing and ongoing stability.

### **Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)**

MaineHousing receives funding from state and federal sources to deliver lead-safe programs for single-family households and rental property owners across Maine. These programs focus on remediation and abatement projects, with priority given to households with children who have elevated blood lead levels.

In November 2023, MaineHousing was awarded a \$5.7 million Lead Hazard Reduction (LHR) Grant, designated for use over four years. The program's goal is to complete lead remediation in 196 units within this 48-month period. This federally funded program's income eligibility limit is set at 80% of the Area Median Income.

In addition to the federal funding, MaineHousing received \$1.4 million from the Maine Department of Human Services in 2023 and \$300,000 from the State of Maine in 2024 to support further lead abatement efforts. These state-funded programs operate similarly to the LHR Program but require property owners to contribute a percentage of the project cost—10% for properties not under CDC abatement orders and 25% for those that are. Additionally, state-funded programs include an income eligibility limit set at 100% of the Area Median Income

### **Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)**

MaineHousing's Emergency Shelter and Housing Assistance Program funds housing relocation and stabilization services for participants as they search for and transition into housing. Agencies work with participants on Housing Stability Plans that focus on key goals for stability. Often, employment and/or increasing household income is a focus to ensure both stability in housing and a reduction in poverty level families.

MaineHousing provides a preference for STEP participants for its HCV program, this prevents families from returning to homelessness.

**Actions taken to develop institutional structure. 91.220(k); 91.320(j)**

The State of Maine has an efficient institutional structure through which housing and community development programs are delivered. DECD is the administrator of CDBG funds and MaineHousing is the administrator of HOME, HTF, and ESG funding. Both MaineHousing and DECD participate in a number of standing meetings with representatives from state and local government, not-for-profit, and private providers of housing, homelessness, and economic development services.

**Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)**

In 2025, MaineHousing continued the Housing Navigator Program, which is delivered by PHAs, Community Actions Agencies, and other not-for-profits. The focus is to provide landlord engagement, pre-tenancy assistance to families, and housing stability services. These agencies also work with the State's homeless hub coordinators, social service, and state agencies, as well as local resources.

MaineHousing's landlord incentive program and homeless set aside in our Housing Choice Voucher program also continued in 2025.

The homeless hub design continues to provide for increased collaboration and coordination among community providers from various sectors, including housing and social services. MaineHousing funds a coordinator position in each of the 9 hubs, which cover the entire state.

**Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)**

See the attached list of actions taken in 2025 to address impediments identified in the 2024 Analysis of Impediments to Fair Housing Choice.

## **CR-40 - Monitoring 91.220 and 91.230**

**Describe the standards and procedures used to monitor activities carried out in furtherance of the plan and used to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

MaineHousing monitors multi-family rental projects receiving HOME funds for compliance with the program rules and property standards through on-site inspections at the required frequency outlined in 24 CFR §92.504(d). As outlined in the 2013 Final HOME Rule, in 2016 MaineHousing implemented a risk-based model which adjusted the frequency intervals for inspections. On-site inspections consist of both tenant file reviews and physical plant inspections of 20% of HOME-assisted units, although the two may not happen simultaneously. In some cases, the file review and inspection may occur in offsetting years to allow for broader coverage - this is especially true in those cases where there is no other financing in the property.

For units with Housing Trust Funds (HTF), MaineHousing conducts an onsite inspection of each HTF-assisted project at project completion to determine that the housing meets the property standards of § 93.301 and that the units are decent, safe, sanitary and in good repair before occupancy. Thereafter, throughout the period of affordability, MaineHousing performs onsite inspections of HTF-assisted rental housing buildings to determine compliance with the ongoing property standards and to verify tenant eligibility. The onsite inspections are conducted no less than once every 3 years thereafter during the period of affordability.

Reports are issued for both the physical plan inspection and the tenant file reviews and Owners are provided up to 30 days to rectify any non-compliance identified during the review. Any health and safety deficiencies identified during the physical plant inspection of the units will be given either 24 hours or 10 days to rectify, depending on the severity. If non-compliance remains uncorrected, the property could be declared to be in default and action taken to call the note. In some circumstances, the period of affordability may be extended for any period where the property was deemed non-compliant.

In addition to on-site reviews, annually MaineHousing receives an owner certification that includes a certification that each building in the project is suitable for occupancy, taking into account State and local health, safety, and other applicable codes, ordinances, requirements, and the ongoing property standards. This report also includes a tenant status report that outlines the tenancy and income levels of tenants in HOME and/or HTF units along with rents being charged.

For the projects with 10 or more FedHOME or HTF units, the financial reports provided by the owner (budgets and Audited Financial Reviews) are reviewed to identify potential financial risks to the property.

MaineHousing utilizes a monitoring tool developed in coordination with HUD to monitor ESG subrecipient compliance and performance on an annual basis. The monitoring process encompasses programmatic monitoring of both policies and client files, financial monitoring, and physical inspections of all physical

shelter buildings. These monitoring findings lead to a risk assessment score, which allows MaineHousing to easily assess which agencies are presenting risk to ESG funding. When such issues arise, MaineHousing works with those agencies to provide technical assistance and mitigate those risks.

**Citizen Participation Plan 91.105(d); 91.115(d)**

**Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.**

**CR-45 - CDBG 91.520(c)**

**Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.**

There have been no substantive changes in the state CDBG program.

**Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?**

No

**[BEDI grantees] Describe accomplishments and program outcomes during the last year.**

## **CR-50 - HOME 24 CFR 91.520(d)**

### **Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations**

Please list those projects that should have been inspected on-site this program year based upon the schedule in 24 CFR §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

Please see attached 2025 excel list of reviews and on-site inspections completed.

### **Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 24 CFR 91.520(e) and 24 CFR 92.351(a)**

All property owners are required to have a Management Plan and an Affirmative Fair Housing Marketing Plan that is reviewed and deemed acceptable by MaineHousing. The owner is responsible for selecting residents in a non-discriminatory manner and maintaining a written waiting list of applicants in accordance with the project's resident selection policies and criteria that comply with all federal and state laws prohibiting discrimination on the grounds of race, color, national origin, religion, sex, physical or mental handicap, sexual orientation, familial status, ancestry, and receipt of public assistance. As a result, there is an equal opportunity for diverse ethnic and religious populations to reside in MaineHousing funded properties.

### **Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics**

MaineHousing expended \$67,629 in program income in 2025. The program income was used in the Thatcher Brook Apartments 1 and Seavey Crossing Multifamily projects.

### **Describe other actions taken to foster and maintain affordable housing. 24 CFR 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 24 CFR 91.320(j)**

MaineHousing uses the Rental Loan Program (RLP) to provide low interest, long term mortgage financing to qualified private, for profit and not-for-profit developers of affordable rental housing. The RLP may be used for new construction and for the acquisition and rehabilitation of existing housing. MaineHousing combines a number of financial resources for the RLP, including HOME and HTF funding, tax-exempt financing, and various state resources. This program is specifically designed to be used in conjunction with the equity provided through the LIHTC.

**CR-56 - HTF 91.520(h)**

**Describe the extent to which the grantee complied with its approved HTF allocation plan and the requirements of 24 CFR part 93.**

MaineHousing has determined that using HTF in conjunction with LIHTC will work better for this funding source. To that end, MaineHousing has committed \$4,443,962 to projects under construction that will be completed in 2026 and anticipates committing an additional \$8,341,153 in HTF funding to a multifamily LIHTC project in 2026-2027.

Tenure Type	0 – 30% AMI	0% of 30+ to poverty line (when poverty line is higher than 30% AMI)	% of the higher of 30+ AMI or poverty line to 50% AMI	Total Occupied Units	Units Completed, Not Occupied	Total Completed Units
Rental	14	0	0	14	0	14
Homebuyer	0	0	0	0	0	0

**Table 15 - CR-56 HTF Units in HTF activities completed during the period**

### CR-58 – Section 3

Identify the number of individuals assisted and the types of assistance provided

<b>Total Labor Hours</b>	<b>CDB G</b>	<b>HOM E</b>	<b>ESG</b>	<b>HOPW A</b>	<b>HT F</b>
Total Number of Activities	5	2	0	0	2
Total Labor Hours	18,600	62,978			55,189
Total Section 3 Worker Hours	280	11,262			9,813
Total Targeted Section 3 Worker Hours	280	0			0

**Table 14 – Total Labor Hours**

<b>Qualitative Efforts - Number of Activities by Program</b>	<b>CDB G</b>	<b>HOM E</b>	<b>ESG</b>	<b>HOPW A</b>	<b>HT F</b>
Outreach efforts to generate job applicants who are Public Housing Targeted Workers					
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.		2			2
Direct, on-the job training (including apprenticeships).					1
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.					
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).					
Outreach efforts to identify and secure bids from Section 3 business concerns.					
Technical assistance to help Section 3 business concerns understand and bid on contracts.					
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.					
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.					
Held one or more job fairs.					
Provided or connected residents with supportive services that can provide direct services or referrals.					
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.					
Assisted residents with finding child care.					
Assisted residents to apply for, or attend community college or a four year educational institution.					
Assisted residents to apply for, or attend vocational/technical training.					
Assisted residents to obtain financial literacy training and/or coaching.					
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.					
Provided or connected residents with training on computer use or online technologies.					
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.					
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(c)(2) of the Workforce Innovation and Opportunity Act.	4				
Other.					

**Table 15 – Qualitative Efforts - Number of Activities by Program**

**Narrative**

General Contractors are complying with the Section 3 reporting requirements. They continue to struggle with how best to implement the program but are searching for new ways to ensure compliance. With continuing efforts, we hope to see an increase in the number of eligible residents employed.

## Attachments

# IDIS PR28 CDBG Financial Report

IDIS - PR28

U.S. Department of Housing and Urban Development  
 Office of Community Planning and Development  
 Integrated Disbursement and Information System  
 State of Maine  
 Performance and Evaluation Report  
 For Grant Year 2025  
 As of 01/05/2026  
 Grant Number B25DC230001

DATE: 01-05-26  
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## Part I: Financial Status

### A. Sources of State CDBG Funds

1)	State Allocation	\$11,867,952.00
2)	Program Income	
3)	Program income received in IDIS	\$0.00
3 a)	Program income received from Section 108 Projects (for SI type)	\$0.00
4)	Adjustment to compute total program income	
5)	Total program income (sum of lines 3 and 4)	\$0.00
6)	Section 108 Loan Funds	
7)	Total State CDBG Resources (sum of lines 1,5 and 6)	\$11,867,952.00

### B. State CDBG Resources by Use

8)	State Allocation	
9)	Obligated to recipients	\$1,755,000.00
10)	Adjustment to compute total obligated to recipients	
11)	Total obligated to recipients (sum of lines 9 and 10)	\$1,755,000.00
12)	Set aside for State Administration	\$0.00
13)	Adjustment to compute total set aside for State Administration	
14)	Total set aside for State Administration (sum of lines 12 and 13)	\$0.00
15)	Set aside for Technical Assistance	
16)	Adjustment to compute total set aside for Technical Assistance	
17)	Total set aside for Technical Assistance (sum of lines 15 and 16)	
18)	State funds set aside for State Administration match	

U.S. Department of Housing and Urban Development  
Office of Community Planning and Development  
Integrated Disbursement and Information System  
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19)	Program Income	
20)	Returned to the state and redistributed	
20 a)	Section 108 program income expended for the Section 108 repayment	
21)	Adjustment to compute total redistributed	
22)	Total redistributed (sum of lines 20 and 21)	\$0.00
23)	Returned to the state and not yet redistributed	\$0.00
23 a)	Section 108 program income not yet disbursed	\$0.00
24)	Adjustment to compute total not yet redistributed	
25)	Total not yet redistributed (sum of lines 23 and 24)	\$0.00
26)	Retained by recipients	\$0.00
27)	Adjustment to compute total retained	
28)	Total retained (sum of lines 26 and 27)	\$0.00
<b>C. Expenditures of State CDBG Resources</b>		
29)	Drawn for State Administration	\$0.00
30)	Adjustment to amount drawn for State Administration	
31)	Total drawn for State Administration	\$0.00
32)	Drawn for Technical Assistance	\$0.00
33)	Adjustment to amount drawn for Technical Assistance	
34)	Total drawn for Technical Assistance	\$0.00
35)	Drawn for Section 108 Repayments	\$0.00
36)	Adjustment to amount drawn for Section 108 Repayments	
37)	Total drawn for Section 108 Repayments	\$0.00
38)	Drawn for all other activities	\$251,205.00
39)	Adjustment to amount drawn for all other activities	
40)	Total drawn for all other activities	\$251,205.00

**D. Compliance with Public Service (PS) Cap**

41)	Disbursed in IDIS for PS	\$8,392.00
42)	Adjustment to compute total disbursed for PS	
43)	Total disbursed for PS (sum of lines 41 and 42)	\$8,392.00
44)	Amount subject to PS cap	
45)	State Allocation (line 1)	\$11,867,952.00
46)	Program Income Received (line 5)	\$0.00
47)	Adjustment to compute total subject to PS cap	
48)	Total subject to PS cap (sum of lines 45-47)	\$11,867,952.00
49)	Percent of funds disbursed to date for PS (line 43 / line 48)	0.07%

**E. Compliance with Planning and Administration (P/A) Cap**

50)	Disbursed in IDIS for P/A from all fund types - Combined	\$163,173.00
51)	Adjustment to compute total disbursed for P/A	
52)	Total disbursed for P/A (sum of lines 50 and 51)	\$163,173.00
53)	Amount subject to Combined Expenditure P/A cap	
54)	State Allocation (line 1)	\$11,867,952.00
55)	Program Income Received (line 5)	\$0.00
56)	Adjustment to compute total subject to P/A cap	
57)	Total subject to P/A cap (sum of lines 54-56)	\$11,867,952.00
58)	Percent of funds disbursed to date for P/A (line 52 / line 57) Combined Cap	1.37%
59)	Disbursed in IDIS for P/A from Annual Grant Only	\$163,173.00
60)	Amount subject the Annual Grant P/A cap	
61)	State Allocation	\$11,867,952.00
62)	Percent of funds disbursed to date for P/A (line 59 / line 61) Annual Grant Cap	1.37%

IDIS - PR28

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**Part II: Compliance with Overall Low and Moderate Income Benefit**

63) Period specified for benefit: grant years \_\_\_\_\_ - \_\_\_\_\_

64) Final PER for compliance with the overall benefit test: [            ]

No data returned for this view. This might be because the applied filter excludes all data.

## Analysis of Impediments Results-2025

### MaineHousing Analysis of Impediments to Fair Housing 2025 Results

MaineHousing submits the following action plan to address impediments identified in its Analysis of Impediments to Fair Housing.

<b>Impediment 1: Lack of Affordable Housing</b>			
<b>Action</b>	<b>Measurable Objective</b>	<b>Timeline</b>	<b>Responsible Department</b>
<b>1.1 Increase the number of affordable multifamily and single-family housing units</b>	The number of affordable multifamily and single-family housing units created	Annually	DEV/HO
<b>Results:</b> <i>A total of 656 affordable units were completed in 2025, and an additional 849 new units were funded, which are expected to be completed over the next 18-24 months.</i>			
<b>1.2a: Preservation of rental housing units</b>	The number of housing units preserved  The number of projects in which the affordability was increased or extended	Annually	DEV/AM
<b>Results:</b> <i>The Subsequent Loan Program preserved 8 projects for a total of 339 affordable units.</i>  <i>The Supportive Housing Repair Program provided over \$2.1 million in loan proceeds that improved 20 properties totaling 51 units/245 beds.</i>			
<b>1.2b: Preservation of single-family housing</b>	The number of housing units preserved	Annually	EHS
<b>Results:</b> <i>A total of 125 units were preserved through MaineHousing's Weatherization program.</i>  <i>Development completed 120 units of rehabilitation in 2025 and financed an additional 50 units of rehabilitation. All the 120 units extended the affordability and 24 of the 50 extended affordability.</i>			
<b>1.3a: Increase the funding available to develop affordable housing</b>	Changes (increase/decrease) in funding	Annually	Directors

<b>Impediment 1: Lack of Affordable Housing</b>			
<b>Action</b>	<b>Measurable Objective</b>	<b>Timeline</b>	<b>Responsible Department</b>
	available for programs		
<b>1.3b: Increase the flexibility and efficiency of the funding available to develop affordable housing</b>	Changes to restrictions placed on funding	Annually	Directors
<p><b>Results:</b> <i>The State's FY2026/2027 biennial budget included a new Affordable Housing Production Fund to begin July 1, 2026. This Fund will have ongoing funding from the Real Estate Transfer Tax and is projected to begin at \$17 million in the first year and grow as the Real Estate Transfer Tax revenues grow. This will provide a stable stream of funding to MaineHousing for the production of affordable housing without the ebbs and flows of appropriations from the budget process. This State funding is dedicated to projects funded by the following MaineHousing programs: LIHTC, Rural Affordable Rental Housing Program, and the Affordable Homeownership Program. Beyond that programmatic direction, there are no other requirements placed on the funding, which will provide flexibility in how the funding is used without further demands or restrictions on developers.</i></p>			
<p><b>1.4: Data collection and analysis of affordable housing availability and needs in Maine.</b></p> <p>Facilitate access to and awareness of available data to assist communities in conducting affordable housing assessments and external partners conducting affordable housing-related research.</p> <p>Maintain and enhance availability of MaineHousing data for community utilization.</p>	<p>The number of communities and external partners accessing the data</p> <p>Increase the availability and quality of the data</p>	Annually	PnR
<p><b>Results:</b> <i>8,595 users clicked on the MaineHousing webpage link to the State of Maine Housing Data Portal for access to assessments, housing data, and housing-related research. The Portal had a total of approximately 13,000 active sessions with 11,000 unique users.</i></p> <p><i>Remodeled, expanded, and released the Homeownership Affordability Dashboard (previously the Homeownership Index).</i></p>			
<b>1.5: Programs achieve deeper affordability than the statutory minimum affordability required for LIHTC and tax-exempt bond projects</b>	The number of affordable units that exceed the minimum required	Annually	DEV

<b>Impediment 1: Lack of Affordable Housing</b>			
<b>Action</b>	<b>Measurable Objective</b>	<b>Timeline</b>	<b>Responsible Department</b>
	<p>The number of units with income targeting below minimum required</p> <p>The number of units that are affordable longer than minimum affordability period</p>		
<p><b>Results:</b> Minimum affordability in LIHTC and tax-exempt bond projects is 20% at 50% AMI or 40% at 60% AMI. MaineHousing's QAP requires 60% at 50% for 9% LIHTC projects. Based on the total number of units funded, a minimum of 229 units will be designated for those at or below 50% AMI rather than the minimum of seventy-three units. MaineHousing's affordability restrictions are 45 years and are restricted by deed. This exceeds the 15-year compliance period of LIHTC.</p>			
<p><b>1.6: Increase homebuyer affordability</b></p> <p>Maintain or increase the difference between MaineHousing's lower interest rate relative to the average bank rate for low- and moderate-income homebuyers.</p> <p>Provide down payment assistance to qualified homebuyers.</p> <p>Create or modify programs to reduce socioeconomic and minority gaps in homeownership.</p>	<p>Change in yearly differential in MaineHousing interest rate compared to market rate by program</p> <p>The number of buyers receiving down payment assistance</p> <p>Increases in minority homeownership</p>	Annually	HO
<p><b>Results:</b> The First Home Loan (FHL) program maintained an interest rate of nearly 1 percent or more below the market for 2025</p> <ul style="list-style-type: none"> <li>• A total of 1274 FHL were purchased in 2025, valued at \$321,778,689</li> <li>• The total assisted grant was \$ 5,176,000</li> <li>• The vast majority of FHL borrowers received the Advantage Down Payment and closing cost assistance grant of \$5,000</li> </ul>			

<b>Impediment 1: Lack of Affordable Housing</b>			
<b>Action</b>	<b>Measurable Objective</b>	<b>Timeline</b>	<b>Responsible Department</b>
<ul style="list-style-type: none"> <li><i>The First Generation Program allowed borrowers to receive \$10,000 in down payment and closing cost assistance. 256 First Generation Loans were purchased in 2025.</i></li> </ul>			

<b>Impediment 2. Barriers for Protected Classes</b>			
<b>Action</b>	<b>Measurable Objective</b>	<b>Timeline</b>	<b>Responsible Department</b>
<b>Results:</b>			
<b>2.1: Coordinate with advisory groups, boards, and commissions to address barriers for protected classes in MaineHousing programs</b>	List of groups involved and changes to MaineHousing programs as a result	Annually	HO/PnR/Fair Housing Team/Director's Team
<p><b>Results:</b> Homeownership partners with Healthy Homeworks, Prosperity ME and Penquis Cap Agency on financial literacy classes as well as translation services for First Time Homebuyers. In addition to working with these agencies the Homeownership team works internally with our Legal department and Loan Servicing to ensure we are addressing barriers as well as monitoring Mortgage insurer guidelines.</p>			
<b>2.2: Fund English as a Second Language financial literacy group education, homebuyer education classes and one-on-one services for individuals who are not proficient in the English language</b>	The number of individuals who participated  The type of services provided  List of languages served	Annually	HO
<p><b>Results:</b> Mainehousing continued its relationship with eHome America, Healthy Homeworks, Prosperity Me, Penquis cap and House of languages to offer translation services. In addition, Mainehousing partnered with 8 community action agencies to provide homebuyer education classes for first time homebuyers</p> <ul style="list-style-type: none"> <li>237 individuals participated in Financial Literacy classes</li> <li>2034 individuals participated in Homebuyer Education classes</li> <li>Education classes involve Money Management Skills as well as overall financial guidance in understanding a mortgage.</li> <li>Classes were translated in Portuguese, French, Arabic, Lingala, Spanish and Somali</li> <li>117 Homebuyer Education classes were conducted</li> <li>10 Landlord classes were conducted</li> </ul>			

<b>Impediment 2. Barriers for Protected Classes</b>			
<b>Action</b>	<b>Measurable Objective</b>	<b>Timeline</b>	<b>Responsible Department</b>
<b>2.3: Fund training of housing counselors that offer English as a Second Language financial literacy group education and homebuyer education classes.</b>	The number of training sessions offered or sponsored	Annually	HO
<b>Results:</b> <i>MaineHousing supported and advised partner agencies as needed, \$78,986 was spent on Financial Literacy Education.</i>			
<b>2.4: Marketing Programs in alternative languages.</b>	The number of programs and languages marketed	Annually	PnR
<b>Results:</b> <i>The First Generation Homebuyer Program had ads and content translated into French, Spanish, and Portuguese. The Eviction Prevention Program was translated into Arabic, French, West African French, Kinyarwanda, Lingala, Spanish &amp; Portuguese.</i>			
<b>2.5: Provide training to homeless service providers for gender inclusive policies and practices.</b>	The number of trainings and attendees	Annually	HI
<b>Results:</b> <i>One training provided for 93 people.</i>			

<b>Impediment 3. Lack of Availability and Access to housing for Persons with Disabilities</b>			
<b>Action</b>	<b>Measurable Objective</b>	<b>Timeline</b>	<b>Responsible Department</b>
<b>4.1: Create more accessible units than required by state and federal law through scoring incentives in the multifamily development programs</b>	The number of additional accessible units created	Annually	DEV
<b>Results:</b> <i>MaineHousing's QAP provides up to 12 points (the second highest amount of points in one category) as follows: one point for each unit that exceeds the minimum number of accessible units required by applicable federal and state accessibility laws and meets the requirements for a type A unit under ANSI Standard A117.1-2009.</i>			

<b>Impediment 3. Lack of Availability and Access to housing for Persons with Disabilities</b>			
<b>Action</b>	<b>Measurable Objective</b>	<b>Timeline</b>	<b>Responsible Department</b>
<b>4.2: Expand accessibility in existing housing through targeted programs and funding</b>	The number of accessible units created and/or modified	Annually	EHS/AM
<b>Results:</b> <i>The SHIP Repair Program provided funding to cover the cost of accessibility improvements/modifications at 8 supportive housing projects. The Subsequent loan provided funding to cover rehabilitation including accessibility improvements at 1 project.</i>			
<b>4.3: Continue to require the use of MainehousingSearch.org for MaineHousing projects and promote the use of it by other landlords and the public</b>	The number of projects using MainehousingSearch.org  List of activities conducted to promote MainehousingSearch.org  The number flagged for accessibility hits on MainehousingSearch.org	Ongoing	HCV/Hi/PnR/AM
<b>Results:</b> <i>It is a requirement that multi-family projects be listed on MainehousingSearch.org before project development completion. Asset Managers validate the project is listed on the website prior to signing off on the Loan Closing.</i>  <i>The Homeless Initiatives Team provides mainehousingsearch.org as a tool to constituents reaching out for housing resources.</i>  <i>HCV presents resources at all HCV briefings 333 conducted in 2025.</i>  <i>MainehousingSearch.org is placed prominently on our webpage. It is also featured in our Housing Resource Guide (formerly the Rental Housing Guide). After several attempts at contact, the vendor (Emphasys) did not respond with information about accessibility searches.</i>			
<b>4.4: Collaborate with other agencies to help persons with disabilities obtain housing</b>	The number of units created or preserved  List of initiatives or programs created	Ongoing	HCV/DEV/AM

<b>Impediment 3. Lack of Availability and Access to housing for Persons with Disabilities</b>			
<b>Action</b>	<b>Measurable Objective</b>	<b>Timeline</b>	<b>Responsible Department</b>
<p><b>Results:</b> 10 PR4811 units were made available and filled with individuals receiving services under targeted DHHS waiver groups and 18 new HTF units specific to special needs population were created and occupied.</p> <p>A total of 150 units were funded specifically for people experiencing chronic homelessness with a co-occurring disability.</p> <p>HCV has a Housing Navigator to assist all voucher holders in searching for housing.</p>			

<b>Impediment 4. Community Planning and Zoning Decisions that Impede Affordable Housing</b>			
<b>Action</b>	<b>Measurable Objective</b>	<b>Timeline</b>	<b>Responsible Department</b>
<b>3.1: Educate the public and local officials on housing issues and MaineHousing programs</b>	The number of meetings and presentations	Ongoing	PnR
	The number of hits on the Maine Housing Data Portal		
	The number of press releases issued		
	The number of interviews by MaineHousing staff		
<p><b>Results:</b> Zero meetings or presentations to public officials by PnR. The State of Maine Housing Data Portal had more than 13,000 active sessions. MaineHousing issued 16 press releases. 133 interviews of MaineHousing staff were facilitated by PnR and conducted by media entities.</p>			
<b>3.2: Support affordable housing projects against NIMBY efforts (discrimination by communities or neighbors) as necessary</b>	The number of projects experiencing NIMBYism supported by MaineHousing	Ongoing	L&C/DEV/PnR
<p><b>Results:</b> MaineHousing supported three projects experiencing NIMBY efforts in 2025. A LIHTC project in Gray with 26 proposed units of affordable housing being developed. MaineHousing was aware of ongoing NIMBY challenges and has since learned that the case has been settled.</p>			

<b>Impediment 4. Community Planning and Zoning Decisions that Impede Affordable Housing</b>			
<b>Action</b>	<b>Measurable Objective</b>	<b>Timeline</b>	<b>Responsible Department</b>
<p><i>The second project is under the Affordable Homeownership Program. 36 condominium units with 23 being set aside as affordable homes in Ellsworth. MaineHousing is aware of the NIMBY challenges and will work with the Developer to support the project.</i></p> <p><i>The third project is under the Long-Term Solutions Program in which MaineHousing awarded a grant to a non-profit organization to provide long-term solutions to unsheltered homelessness through permanent supportive housing, shelter beds, or other opportunities. MaineHousing is aware of the NIMBY challenges and will work with the Developer to support the project.</i></p> <p><i>MaineHousing staff will also provide support for any projects facing, substantial or potential, NIMBY resistance. MaineHousing staff also provided support for projects facing, substantial or potential, NIMBY resistance by offering clear and detailed information to the public and the press about the projects being financed.</i></p>			

<b>Impediment 5. Limited access to neighborhood opportunities and community assets</b>			
<b>Action</b>	<b>Measurable Objective</b>	<b>Timeline</b>	<b>Responsible Department</b>
<p><b>5.1: Qualified Allocation Plan</b>            Incent the development of new housing in areas with access to community assets (location in service center communities with higher need and location near public transportation, schools, employment, services and other amenities important to daily living).</p>	<p>Number of projects awarded LIHTC that are awarded points for community asset factors.</p>	<p>Annually</p>	<p>DEV</p>
<p><b>Results:</b> <i>A total of 361 units were awarded tax credits in 2025. The needs analysis for location is a major scoring category as are activities important to daily living and scheduled as well as on-demand public transit.</i></p>			
<p><b>5.2: Policies to encourage inclusivity in high opportunity communities</b></p>	<p>List of policies created</p>	<p>Annually</p>	<p>DEV/AM/Director's Team</p>

<b>Impediment 5. Limited access to neighborhood opportunities and community assets</b>			
<b>Action</b>	<b>Measurable Objective</b>	<b>Timeline</b>	<b>Responsible Department</b>
<b>Results:</b> <i>The 2026 MaineHousing Strategic Plan includes Goal 1: Increase the number and quality of First Home Loans, and Goal 7: Grow awareness of housing issues, policy solutions and program availability.</i>			
<b>5.3: Increase the use of HCV vouchers in low poverty areas</b>	The number of new tenants leasing up in low poverty areas	Annually	HCV
<b>Results:</b> <i>HCV provides information about low poverty areas in each briefing and when a voucher holder moves from their unit. HCV conducted briefings 333 in 2025.</i>			

<b>Impediment 6. Lack of Understanding of Fair Housing and Availability of Programs that Affirmatively Further Fair Housing</b>			
<b>Action</b>	<b>Measurable Objective</b>	<b>Timeline</b>	<b>Responsible Department</b>
<b>6.1: Work with organizations to establish initiatives to increase awareness of fair housing and available programs</b>	List of organizations and initiatives	Ongoing	Program Directors
<b>Results:</b> <i>The 2026 MaineHousing Strategic Plan includes Goal 7: Grow awareness of housing issues, policy solutions and program availability, and Goal 8: Lead and support creative efforts to address Maine's housing needs.</i>			
<b>6.2: Coordinate fair housing complaint resolution with partners and clients and refer fair housing complaints to appropriate agencies if necessary.</b>	The number of fair housing interventions and/or referrals	Ongoing	L&C/AM/Program Directors
<b>Results:</b> <i>No fair housing interventions in 2025.</i>			
<b>6.3: Continue fair housing and accessibility public education programs designed to assist landlords, developers, and relevant professionals</b>	The number of relevant professionals receiving training  Trainings offered  Policy initiatives to encourage training	Ongoing	DEV/HCV/HO/AM/HI/EHS

<b>Impediment 6. Lack of Understanding of Fair Housing and Availability of Programs that Affirmatively Further Fair Housing</b>			
<b>Action</b>	<b>Measurable Objective</b>	<b>Timeline</b>	<b>Responsible Department</b>
<p><b>Results:</b> <i>The Asset Management Department provides affirmative marketing information to project owners via the Marketing Plan and Resident Selection Guidance document during the project on-boarding process and then on-going via the partner section of MaineHousing's website. Asset Management also provides technical assistance as needed/ requested.</i></p> <p><i>The Homeless Initiatives Team offers Fair Housing training through a Learning Management System to partners and requires training completion for ESHAP Housing Navigators during onboarding. In 2025, 93 people completed this training.</i></p> <p><i>A total of 124 individuals completed an in person or virtual landlord class through boMEworks which offered a total of 10 landlord classes from January 1, 2025 thru December 31, 2025. The curriculum for these classes includes Fair Housing laws and practices.</i></p>			
<b>6.4: Maintain MaineHousing's Fair Housing website page which includes information and resources about fair housing and equal access laws</b>	The number of website hits on the Fair Housing page.	Ongoing	PnR
<b>Results:</b> <i>1,602 hits.</i>			
<b>6.5: Provide MaineHousing's Equal Access Communications Guide to employees, contractors, agents, and owners/property managers of multi-family projects</b>	The number of guides distributed/website hits	Ongoing	L&C/AM/PnR
<p><b>Results:</b> <i>The Communications Access Guide is available on MaineHousing's website at <a href="https://www.mainehousing.org/docs/default-source/asset-management/regulatory-requirements/fairhousing-equal-access/communication-access-guide.pdf?sfvrsn=6b5aa115_2">https://www.mainehousing.org/docs/default-source/asset-management/regulatory-requirements/fairhousing-equal-access/communication-access-guide.pdf?sfvrsn=6b5aa115_2</a>. The Guide received 11 hits during 2024.</i></p> <p><i>There were seven hits on the webpage link to the Equal Access Communications Guide. No physical copies of the guide were distributed by PnR.</i></p>			

<b>Impediment 6. Lack of Understanding of Fair Housing and Availability of Programs that Affirmatively Further Fair Housing</b>			
<b>Action</b>	<b>Measurable Objective</b>	<b>Timeline</b>	<b>Responsible Department</b>
<b>6.6: Provide an internal grievance procedure for applicants and participants to file fair housing complaints about programs and services</b>	The number of internal grievances resolved	Ongoing	L&C/EAC
<b>Results:</b> <i>In 2025, there were 6 internal grievances resolved.</i>			
<b>6.7: Education and Outreach</b> Distribute materials on affordable housing and fair housing at conferences, workshops, and other appropriate public venues	The number of people educated at Fair Housing Workshops and Trainings  The number of events at which these materials are distributed  The number in attendance at the biannual conference	Ongoing	HO/PnR
<b>Results:</b> <i>Education materials were distributed throughout the state through conferences, workshops, trainings and public home show events. MaineHousing sponsored Homebuyer Education Classes and 10 Landlord Education Classes taught through Maine boMEworks, which includes information on affordable housing and fair housing. 2034 Students were educated through the process.</i>  <i>The 2025 Affordable Housing Conference had 493 attendees.</i>			
<b>6.8: Coordinate and fund tenant education and financial literacy training for Navigators who in turn deliver financial literacy training for individuals transitioning from homeless shelters to permanent housing</b>	The number of navigators trained  The number of clients trained	Annually	HI
<b>Results:</b> <i>68 Housing Navigators completed training on tenant education and financial literacy and made this training available to 2,831 households in 2025.</i>			

<b>Impediment 6. Lack of Understanding of Fair Housing and Availability of Programs that Affirmatively Further Fair Housing</b>			
<b>Action</b>	<b>Measurable Objective</b>	<b>Timeline</b>	<b>Responsible Department</b>
<b>6.9: Continue to sponsor homeownership education classes that contain information about Fair Housing laws that are relevant to prospective home buyers.</b>	The number of participants in home buyer education classes.	Ongoing	HO
<b>Results:</b> 2034 individuals participated in Homebuyer Education classes in 2025, in addition Mainehousing partners with E Home America to offer online self-paced classes. Over 900 individuals participated in the E Home programs.			
<b>6.10: Provide options for home buyer education in alternative formats and languages</b>	The options and the number of participants  The languages offered	Ongoing	HO
<b>Results:</b> Translation services are offered for participants who need other language translation other than Spanish. In 2025 32 Participants utilized translation services. Translation was provided in Portuguese, French, Arabic, Lingala, Spanish and Somali.			

# 2025 ESG CAPER Sage



## Submission Overview: ESG: CAPER

Report: CAPER

Period: 1/1/2025 - 12/31/2025

Your user level here: Data Entry and Account Admin

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### Step 1: Dates

1/1/2025 to 12/31/2025

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### Step 2: Contact Information

#### Grant Contact

*The Contact Person should be the person that the HUD Field Office or HUD Headquarters should contact regarding your APR submission should there be any questions or issues. The contact person should be familiar with both the project and the APR submission. This is also the person who will receive the email from Sage acknowledging the submission of the APR to the HUD Field Office and of the action taken by the Field Office approval, request to resubmit, comments, etc.*

First Name	Paula
Middle Name	
Last Name	Weber
Suffix	
Title	Compliance Officer II
Street Address 1	MaineHousing
Street Address 2	26 Edison Drive
City	Augusta
State	Maine
ZIP Code	04330
E-mail Address	pweber@mainehousing.org
Phone Number	(207)626-4619
Extension	
Fax Number	

#### Additional Contact(s)

*Additional contact(s) will receive automatic email notifications from Sage regarding report status changes.*

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### Step 4: Grant Information

#### Emergency Shelter Rehab/Conversion

Did you create additional shelter beds/units through an ESG-funded rehab project	No
Did you create additional shelter beds/units through an ESG-funded conversion project	No

#### Data Participation Information

Are there any funded projects, except HMIS or Admin, which are <u>not listed on the Project Links and Uploads form</u> ? This includes projects in the HMIS and from VSP	No
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## Step 5: Project Outcomes

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*Project outcomes are required for all CAPERS where the program year start date is 1-1-2021 or later. This form replaces the narrative in CR-70 of the eCon Planning Suite.*

From the Action Plan that covered ESG for this reporting period copy and paste or retype the information in Question 5 on screen AP-90: "Describe performance standards for evaluating ESG."

With assistance from HUD Technical Assistance, a monitoring tool, which includes a risk analysis score, and a CoC reporting mechanism has been created and is currently in use. In addition, performance standards including exits to permanent housing, returns to homelessness, and length of time from program entry to housing are analyzed using HMIS data and utilized to evaluate the effectiveness of the program and specific providers.

*Based on the information from the Action Plan response previously provided to HUD:*

1. Briefly describe how you met the performance standards identified in A-90 this program year. *If they are not measurable as written type in N/A as the answer.*

The ESG monitoring process includes a risk assessment tool that creates a risk assessment score that ranges from 0 to 60. The risk assessment predicts the risk any individual subgrantee will have to the overall ESG funding. Audit visits are determined based on risk assessment, and for those subgrantees who are not high risk to trigger an audit, technical assistance meetings and visits are planned to minimize risk and improve service delivery. Through these efforts, MaineHousing aims to limit high risk programs to 5% or less of total funded subgrantees, and limit medium risk programs to 20% or less of total funded subgrantees.

2. Briefly describe what you did not meet and why. *If they are not measurable as written type in N/A as the answer.*

N/A

OR

3. If your standards were not written as measurable, provide a sample of what you will change them to in the future? *If they were measurable and you answered above type in N/A as the answer.*

N/A

Step 6: Financial Information

ESG Information from IDIS

As of 2/6/2026

FY	Grant Number	Current Authorized Amount	Funds Committed By Recipient	Funds Drawn	Balance Remaining	Obligation Date	Expenditur
2025	E25DC230001	\$1,398,052.00	\$1,398,052.00	\$1,398,052.00	\$0	9/23/2025	9/23/2027
2024	E24DC230001	\$1,391,803.00	\$1,391,803.00	\$1,391,803.00	\$0	9/3/2024	9/3/2026
2023	E23DC230001	\$1,394,301.00	\$1,394,301.00	\$1,394,301.00	\$0	6/28/2023	6/28/2025
2022	E22DC230001	\$1,387,536.00	\$1,387,536.00	\$1,387,536.00	\$0	9/20/2022	9/20/2024
2021	E21DC230001	\$1,390,783.00	\$1,390,783.00	\$1,390,783.00	\$0	8/6/2021	8/6/2023
2020	E20DC230001	\$1,390,914.00	\$1,390,914.00	\$1,390,914.00	\$0	5/27/2020	5/27/2022
2019	E19DC230001	\$1,352,454.00	\$1,352,454.00	\$1,352,454.00	\$0	7/10/2019	7/10/2021
2018	E18DC230001	\$1,303,506.00	\$1,303,506.00	\$1,303,506.00	\$0	8/22/2018	8/22/2020
2017	E17DC230001	\$1,311,285.00	\$1,311,285.00	\$1,311,285.00	\$0	9/22/2017	9/22/2019
2016	E16DC230001	\$1,322,743.00	\$1,322,743.00	\$1,322,743.00	\$0	7/22/2016	7/22/2018
2015	E15DC230001	\$1,329,400.00	\$1,329,400.00	\$1,329,400.00	\$0	6/24/2015	6/24/2017
Total		\$17,260,435.00	\$17,260,435.00	\$17,260,435.00	\$0		

Expenditures	2025		2024		2023		2022		2021		2020		2019		2018	
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
	FY2025 Annual ESG Funds for															
<b>Homelessness Prevention</b>	<b>Non-COVID</b>															
Rental Assistance																
Relocation and Stabilization Services - Financial Assistance																
Relocation and Stabilization Services - Services																
Hazard Pay (unique activity)																
Landlord Incentives (unique activity)																
Volunteer Incentives (unique activity)																
Training (unique activity)																
<b>Homeless Prevention Expenses</b>	<b>0.00</b>															
	FY2025 Annual ESG Funds for															
<b>Rapid Re-Housing</b>	<b>Non-COVID</b>															
Rental Assistance																
Relocation and Stabilization Services - Financial Assistance																
Relocation and Stabilization Services - Services	<b>646,599.05</b>															
Hazard Pay (unique activity)																
Landlord Incentives (unique activity)																
Volunteer Incentives (unique activity)																
Training (unique activity)																
<b>RRH Expenses</b>	<b>646,599.05</b>															
	FY2025 Annual ESG Funds for															
<b>Emergency Shelter</b>	<b>Non-COVID</b>															
Essential Services																
Operations	<b>646,599.05</b>															
Renovation																
Major Rehab																
Conversion																
Hazard Pay (unique activity)																
Volunteer Incentives (unique activity)																

Training <i>(unique activity)</i>	
<b>Emergency Shelter Expenses</b>	646,599.05
	FY2025 Annual ESG Funds for
<b>Temporary Emergency Shelter</b>	Non-COVID
Essential Services	
Operations	
Leasing existing real property or temporary structures	
Acquisition	
Renovation	
Hazard Pay <i>(unique activity)</i>	
Volunteer Incentives <i>(unique activity)</i>	
Training <i>(unique activity)</i>	
Other Shelter Costs	
<b>Temporary Emergency Shelter Expenses</b>	
	FY2025 Annual ESG Funds for
<b>Street Outreach</b>	Non-COVID
Essential Services	
Hazard Pay <i>(unique activity)</i>	
Volunteer Incentives <i>(unique activity)</i>	
Training <i>(unique activity)</i>	
Handwashing Stations/Portable Bathrooms <i>(unique activity)</i>	
<b>Street Outreach Expenses</b>	0.00
	FY2025 Annual ESG Funds for
<b>Other ESG Expenditures</b>	Non-COVID
Cell Phones - for persons in CoC/YHDP funded projects <i>(unique activity)</i>	
Coordinated Entry COVID Enhancements <i>(unique activity)</i>	
Training <i>(unique activity)</i>	
Vaccine Incentives <i>(unique activity)</i>	
HMIS	
Administration	104,853.90
<b>Other Expenses</b>	104,853.90
	FY2025 Annual ESG Funds for
	Non-COVID
<b>Total Expenditures</b>	1,398,052.00
Match	2,635,340.10
<b>Total ESG expenditures plus match</b>	4,033,392.10

Total expenditures plus match for all years

**Step 7: Sources of Match**

	FY2025	FY2024	FY2023	FY2022	FY2021	FY2020	FY2019	FY2018	FY2017	FY2016	FY2015
Total regular ESG plus COVID expenditures brought forward	\$1,398,052.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total ESG used for COVID brought forward	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total ESG used for regular expenses which requires a match	\$1,398,052.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Match numbers from financial form	\$2,635,340.10	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Match Percentage	188.50%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

**Match Source**                      **FY2025 FY2024 FY2023 FY2022 FY2021 FY2020 FY2019 FY2018 FY2017 FY2016 FY2015**

Other Non-ESG HUD Funds

Other Federal Funds

State Government                      **2,635,340.10**

Local Government

Private Funds

Other

Fees

Program Income

**Total Cash Match**                     

Non Cash Match

**Total Match**                             

**Step 8: Program Income**

Program income is the income received by the recipient or subrecipient directly generated by a grant supported activity. Program income is defined in 2 CFR §200.307. More information is also available in the [ESG CAPER Guidebook](#).

Did the recipient earn program income from any ESG project during the program year?

# Multifamily Monitoring Report 2025

MaineHousing  
2025 HOME and HTF Monitoring Activities

PrjNum	MOR Date	Summary of Tenant File Issues	PPI Date	Summary of Physical Plant Concerns
MSHA-RLP-1462	10/6/2025	Nothing noted impacting tenant eligibility.	4/3/2025	Missing drain stops, mold/mildew in bathroom, peeling paint, blocked egress (tenant caused), damaged hardware on windows in one unit, water damage on ceiling. Working on getting inspection items closed out - delays due to Asset Manager vacancies.
MSHA-RLP-1430	6/24/2025	Missing Home lease addendums for the two of the units reviewed.	12/5/2024	Damaged GFCI in bathroom in one fedhome unit inspected. Item corrected.
MSHA-RLP-1379	5/27/2025	No findings	7/7/2025	Non-working smoke detector in one unit, window unable to open in one unit, missing drain stops. All items corrected timely.
MSHA-RLP-1383	5/27/2025	No findings	9/19/2024	Non-industry repairs noted in unit. Items corrected.
MSHA-RLP-1341	6/10/2025	One late recertification (no impact to tenant eligibility) and improper notification of rent increase. Tenant subsequently provided proper notification of rent increase before implementation of increase in rent.	9/19/2024	Only one fedhome unit with deficiencies - bedroom and bathroom doors damaged and water stain on bathroom ceiling. Items corrected timely.
MSHA-COC-1390h	12/9/2025	No general release found in the tenant files. No eligibility issues identified.	6/30/2025	Damaged window hardware making windows inoperable, one smoke detector inoperable. Still working with owner to correct deficiencies.
MSHA-SHP-1197	12/9/2025	No general release found in the tenant files. No eligibility issues identified.	10/7/2025	Few minor deficiencies from 2024 were addressed through rehabilitation in early 2025. Inspection in 2025 found everything to be in good physical condition.
MSHA-RLP-1357	4/15/2025	No findings	6/10/2025	Missing drain stop in one FedHOME unit and in another, non-working GFCI. Items cleared timely.
MSHA-SHP-1415	9/11/2025	No findings	8/8/2025	No deficiencies found.
MSHA-SHP-985	9/11/2025	No findings	6/4/2025	Burner coil inoperable in one unit, damaged floor, window inoperable, inoperable GFCI, water stain on ceiling, leak in shower faucet. All items cleared timely.
MSHA-SHP-892	2/3/2025	Desk review identified no findings	9/7/2024	No unit deficiencies identified.
MSHA-RLP-1397	12/11/2025	No findings	6/2/2025	Only deficiency noted was missing grill on range hood in one unit. Item corrected timely.
MSHA-SHP-910	12/9/2025	No findings	10/25/2023	Last inspection in 2023 with no noted deficiencies. Next inspection scheduled for 2026. In late 2023, MH provided funding to assist in some physical plant improvements and conducted routine inspections throughout 2024 to monitor the work.
MSHA-SHP-922	5/13/2025	No findings	10/8/2025	No deficiencies noted
MSHA-RLP-1375	4/1/2025	No findings	11/5/2025	No deficiencies noted
MSHA-RLP-1428	4/1/2025	No findings	3/7/2025	Tenant caused issues - debris scattered throughout unit, inoperable GFCI, damaged toilet, inoperable window, damaged ceiling, inoperable doors (tenant removed hardware). Management still working to correct items.
MSHA-RLP-1427	10/1/2025	A few issues noted with income calculations but nothing impacting eligibility.	9/25/2024	Physical plant inspection and tenant file reviews in different years. No issues found with physical plant in 2024.
MSHA-RLP-1368	3/6/2025	No findings	7/16/2025	Only one finding - peeling pain on living room ceiling in one unit. Item corrected.
MSHA-SHP-1766	10/16/2025	No tenant eligibility issues - all units PBVs. Missing documentation from the agency performing annual income calculations. Item corrected.	6/23/2025	No deficiencies noted
MSHA-RLP-1717	5/27/2025	No findings	2/25/2025	No deficiencies noted
MSHA-HTF-1688	8/12/2025	No findings	3/21/2025	No deficiencies noted
MSHA-HTF-1748	11/21/2025	No findings	8/5/2025	No deficiencies noted
MSHA-HTF-1719	9/17/2025	No findings	4/24/2025	No deficiencies noted
MSHA-RLP-1651	7/15/2025	No findings for the HTF units	5/20/2025	No deficiencies noted in the HTF units
MSHA-RLP-1683	7/15/2025	Incorrect max rent noted on Tenant Income certification for 2 HTF units - did not impact eligibility.	8/21/2025	One HTF unit had cracked wall in the bathroom. Item corrected to standard.