



Federal Funds Report 2025

MaineHousing Department of Planning and Research ——— *April 2026*



2025 MaineHousing Administration

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Mission

Empowering staff and partners in helping Maine people afford safe, high-quality housing as a foundation for healthy communities

Vision of Success

All Maine people have the opportunity to live in quality housing that is affordable.

Maine State Housing Authority ("MaineHousing") does not discriminate on the basis of protected classes under the applicable federal and state nondiscrimination laws, in the admission or access to, or treatment in, its programs and activities and in employment. MaineHousing will provide appropriate communication auxiliary aids and services upon sufficient notice. MaineHousing will also provide this document in alternative formats upon sufficient notice. MaineHousing has designated the following person responsible for coordinating compliance with applicable federal and state nondiscrimination requirements and addressing grievances: Kelley Stonebraker, Maine State Housing Authority, 26 Edison Drive, Augusta, Maine 04330, Telephone Number 1-800-452-4668 (voice in state only), (207) 626-4600 (voice), or Maine Relay 711, Email EqualAccess@mainehousing.org.



Maine Housing 2025 Federal Housing Investment:

\$596.2 million

Home Purchase Assistance:

\$321.8 million

Rental Assistance:

\$147.6 million

Housing Development:

\$83.1 million

Energy Assistance:

\$39.7 million

Homeless System:

\$2.8 million

Home Improvement:

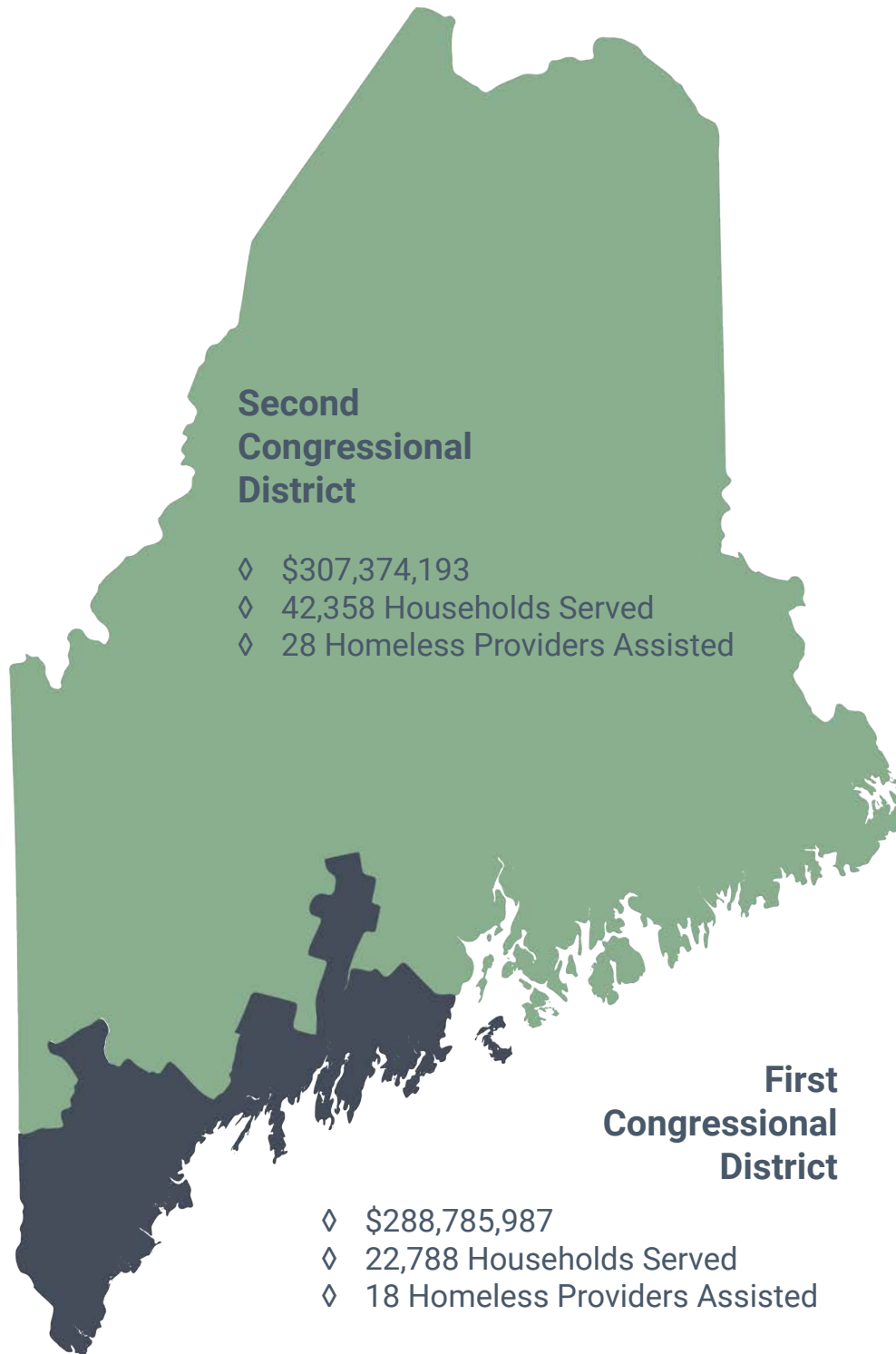
\$1.2 million

MAINE 2025 FEDERAL FUNDS

By Congressional District

Statewide total: \$596,160,180

- ◇ 65,146 Households Served
- ◇ 46 Homeless Providers Assisted



Maine 2025 Federal Funds Allocations

Expanding Affordable Housing Opportunities

Home Purchasing

Tax Exempt Bonds

\$321,778,689

1,274 households

Sales of tax exempt bonds provide the funding to purchase the mortgage loans originated by our lending partners who offer the First Home Loan product. This program is for first-time homebuyers. The mortgage payments made on these loans are used to pay a majority of MaineHousing's annual operating expenses. In 2025, a total of 1,274 Maine households utilized the First Home Loan program to purchase their first home.

Housing Development

Low Income Housing Tax Credits, Home Investment Partnerships Program, and Housing Trust Fund

Completed in 2025: \$83,107,237

396 units

Currently Financed or Under Construction: \$289,554,922

1,706 units

Low Income Housing Tax Credits, the Home Investment Partnerships Program, and the Housing Trust Fund are MaineHousing's primary sources of funding for new affordable rental housing. MaineHousing's competitive scoring process allocates tax credits among proposed affordable housing developments to ensure we serve areas with the greatest need. 396 affordable housing units completed in 2025 relied on more than \$83 million in federal funds. Most affordable housing projects are in development for several years. Currently, MaineHousing has an additional 1,706 affordable units financed or under construction, deploying more than \$289 million in federal funds.



Edgewater Village, Farmington, Maine, a 25-unit affordable apartment project for older adults. MaineHousing contributed 4% LIHTC funding.

Improving and Preserving the Quality of Housing

Energy Assistance

Central Heating Improvement Program (LIHEAP grant funded)

\$2,719,580

197 households

The Central Heating Improvement Program (CHIP) provides grants for home heating systems repair and replacement. In 2025, MaineHousing improved heating in 197 households.

Home Energy Assistance Program (HEAP) - Fuel Assistance

\$33,137,616

51,227 households

MaineHousing uses U.S. Department of Health and Human Services Low Income Home Energy Assistance Program (LIHEAP) funds to provide heating assistance to low-income households, including emergency funds for low-income households experiencing an energy emergency. In 2025, MaineHousing assisted 51,227 homes with their energy expenses, including addressing 5,246 energy emergencies.

Weatherization Assistance Program

\$3,372,986

125 households

MaineHousing's Weatherization Program provides grants to low-income homeowners and renters to reduce energy costs by improving home energy efficiency, including insulation, weather-stripping, caulking, and some safety-related repairs. The program integrates LIHEAP Weatherization funding and the Department of Energy (DOE) Weatherization Assistance Program funding. In 2025, 125 Maine households were weatherized using just over \$3.3 million in total federal funds.

Heat Pump Program

\$483,569

94 households

MaineHousing's Heat Pump Program provides DOE grants to low-income homeowners for the purchase and installation of heat pumps to reduce energy costs by improving heating efficiency. In 2025, MaineHousing installed heat pumps in 94 Maine households with the help of federal funds.

Home Improvement

Lead Hazard Control Grant

\$1,214,645

86 households

MaineHousing offers programs that provide grant opportunities to single-family households and owners of rental properties in Maine to help make their homes and rental properties lead safe. Priority for program funds is given to abatement projects for housing in which a child resides and who has been determined to have an elevated blood lead level. In 2025, lead abatement was completed for 86 Maine households with the assistance of \$1.2 million in federal funds.

Helping Maine People Attain Housing Stability

Rental Assistance

Section 8 Project Based Rental Assistance (PBCA)

\$99,251,468

7,980 households

This rental assistance is committed to properties developed in the 1970s and early 1980s before Congress terminated the program. This assistance maintains the developments' affordability for low-income older adults and families. They pay no more than 30% of their adjusted income to rent in these properties. In 2025, MaineHousing administered rental assistance to 7,980 renter households statewide.

Section 8 Voucher Program

\$46,902,884

3,652 households

Subsidy assistance for rental of privately owned units meeting program standards, which include HUD quality inspection and Housing Assistance Contract. MaineHousing prioritizes specific populations, including veterans, people who are homeless, and households who participate in our self-sufficiency program. In some instances, vouchers can be used to help finance a home mortgage. MaineHousing administers 31% of Maine vouchers, and in 2025, provided 3,652 renters with vouchers.

Stability Through Engagement Program (STEP)

\$1,538,252

115 households

MaineHousing's STEP program uses Federal Home Investment Partnerships Program Funds to provide housing vouchers to rapidly rehouse individuals and families experiencing homelessness for up to 24 months. In 2025, the vouchers served 115 households in Maine.

Homeless System

Funding Emergency Shelters and Navigators

\$1,522,620

46 providers

HUD Emergency Solutions Grant funds provides to Maine emergency homeless shelters and service providers for operating expenses and housing relocation and stabilization services to rapidly re-house and stabilize individuals and families living in shelters and on the streets. This funding also supports housing navigators at shelters to conduct comprehensive assessments of clients, create housing stability plans, assist with housing search and placement, and support clients beyond shelter to ensure housing stability. In 2025, MaineHousing provided funds to 46 homeless service providers.

Continuum of Care (CoC) Planning Grant

\$885,636

MaineHousing applies for this funding on behalf of the Maine Continuum of Care (CoC) which supports and improves the CoC's operations. This includes a number of tasks, including monitoring CoC and Emergency Solutions Grant-funded projects. This support significantly benefits agencies and programs that provide housing services for those experiencing homelessness in Maine.

Homeless Management Information System (HMIS) Grant

\$344,888

The HMIS system is used to record and report data about those accessing the homeless service system, including Emergency Shelter, Rapid Rehousing, Transitional Housing, Permanent Supportive Housing, Veterans programs, Street Outreach, Prevention, and Youth programs. These data help inform policy decisions that best serve Maine's homeless population.

Housing Demographics for Maine

Maine People in Need	1st District	2nd District	Maine	United States
Median Home Price	\$448,800	\$255,500	\$341,900	\$360,600
Median Household Income	\$90,131	\$67,291	\$76,442	\$81,604
Income Needed to Afford Median Home Price	\$185,730	\$115,920	\$147,028	\$152,156
Households Unable to Afford Median Home Price	83%	71%	74%	71%
Median Gross Rent (2-Bedroom)	\$1,632	\$1,116	\$1,325	\$1,490
Renter Households Unable to Afford Median 2-Bedroom Rent	54%	73%	71%	67%

Source: 2024 American Community Survey (1 Year Estimates) Table S2503

Housing, Affordability by Region

Maine People in Need	1st District		2nd District		Maine		United States	
	Owners	Renters	Owners	Renters	Owners	Renters	Owners	Renters
Households with Income:								
<= 30% Area Median Income (AMI)	23,717	11,003	22,961	8,893	47,723	22,026	10,305,342	7,268,698
> 30% to <= 50% AMI	24,159	9,327	22,842	11,121	48,397	21,080	9,255,059	4,643,806
> 50% to <= 80% AMI	39,269	12,841	40,882	12,742	82,091	24,190	14,659,087	6,668,230
> 80% to <= 100% AMI	25,133	8,150	26,360	6,704	47,415	14,093	8,933,216	4,108,157
> 100% AMI	112,176	43,557	113,591	39,807	225,464	82,756	43,482,801	23,412,479
Total	224,454	84,878	226,636	79,267	451,090	164,145	86,635,506	46,101,640

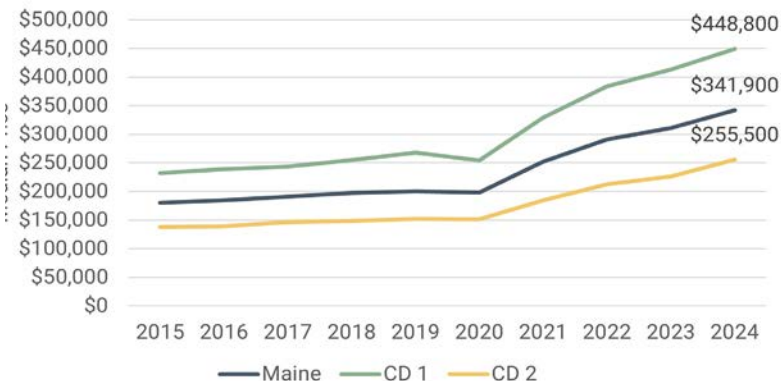
Source: 2024 American Community Survey (1 Year Estimates) Tables DP04, S2503, B25031

Median gross rent is the median contract rent, plus the average monthly cost of utilities.

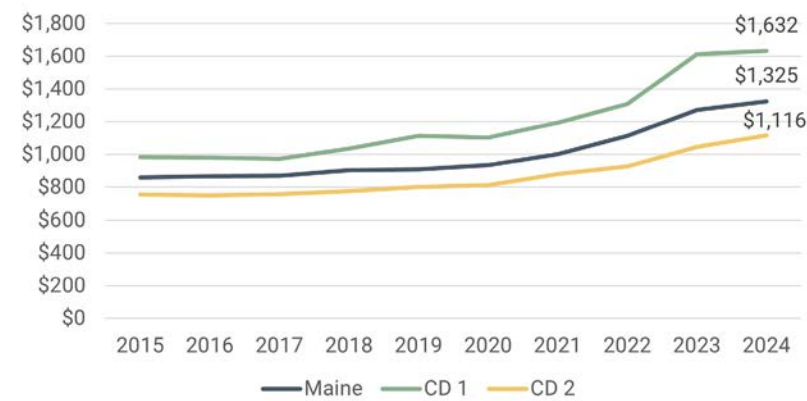
Rising Home Prices, Rents, and Incomes

Sources: American Community Survey 2015-2024, Tables DP04, B25031, S2503

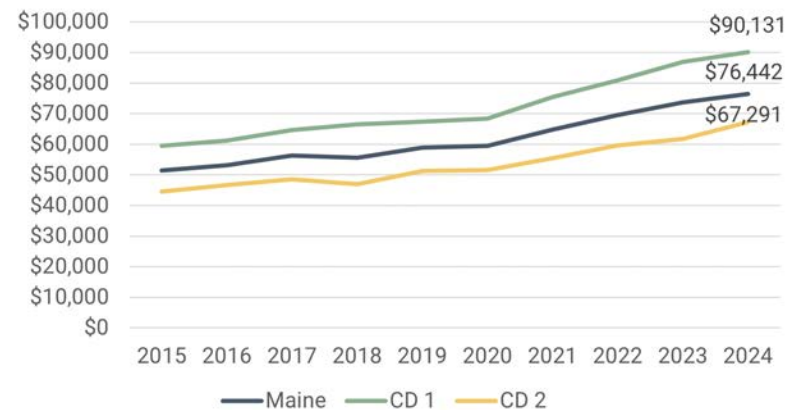
Median Home Price



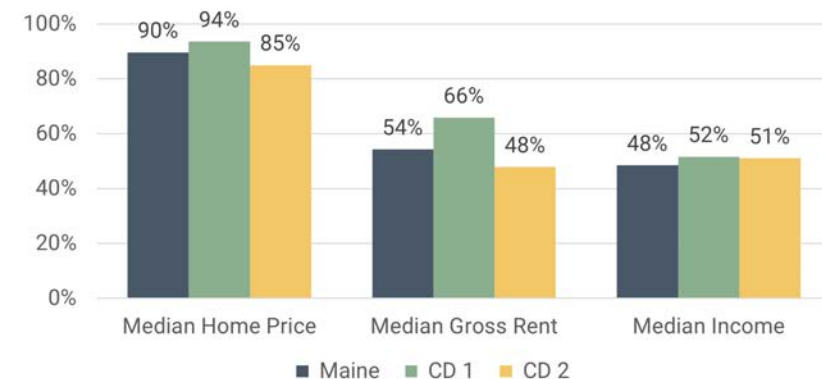
Median Rent



Median Income



Comparison of Percent Changes, 2015-2024



Statewide

Maine's home prices, rents, and household incomes have all risen steadily since 2020. However, overall income growth has not kept pace with increasing home prices and rents. From 2015 through 2024, Maine's median household income increased by 48%. During that same period, median home price increased by 90% and rents increased by 54%. Whether renting or buying, housing has become less affordable for the median household in Maine.

First Congressional District

CD1 saw the largest growth in all three areas, with the growth in home prices exceeding income growth by 42 percentage points and rent growth exceeding income growth by 14 percentage points.

Second Congressional District

In CD2, rent and income growth were within 3 points over this time period. However, growth in home prices exceeded income growth by 34 percentage points.

2025 Funding and Federal Sources by Congressional District

Program Area	CD 1		CD 2		Maine	
	Households/Units	Funding Amount	Households/Units	Funding Amount	Households/Units	Funding Amount
Home Purchase						
First Time Homebuyers	489	\$145,218,172	785	\$176,560,517	1,274	\$321,778,689
						115% of AMGI or State Median Income, whichever is greater. 100% of AMGI or State Median Income for households with fewer than three individuals.
Rental Housing Development						
Tax Credit Units Completed	263	44206514	133	38900723	396	\$83,107,237
						30% of AMI, 50% of AMI, 60% of AMI, and market
Tax Credit Units Financed & Under Construction	728	110489795	130	34096307	858	\$144,586,102
						30% of AMI, 50% of AMI, 60% of AMI, and market
Energy Assistance						
CHIP (Central Heating Improvement Program)	45	\$614,862	152	\$2,104,718	197	\$2,719,580
						150% of FLP or 60% State Median Income
HEAP Fuel Assistance	14,286	\$9,111,255	31,695	\$0	45,981	\$9,111,255
						150% of FLP or 60% State Median Income
ECIP (Energy Crisis Assistance Program)	1,180	\$623,040	4,066	\$2,146,847	5,246	\$2,769,887
						150% of FLP or 60% State Median Income
HEAP Assurance 16 Program		\$352,343		\$692,070	0	\$1,044,413
						150% of FLP or 60% State Median Income
Weatherization Assistance	22	\$600,277	103	\$2,772,709	125	\$3,372,986
						200% of FLP
Heat Pump Program	21	\$107,460	73	\$376,109	94	\$483,569
						150% of FLP or 60% State Median Income
Home Improvement						
Lead Hazard Control Grant	31	\$437,837	55	\$776,808	86	\$1,214,645
						80% AMI
Rental Assistance						
Section 8 Rental Units	4,697	\$62,748,744	3,283	\$35,267,410	7,980	\$98,016,154
						30% of AMI
Section 8 Vouchers	74	\$984,481	41	\$553,771	115	\$1,538,252
						30% of AMI
Stability Through Engagement Program (STEP)	1,680	\$18,877,304	1,972	\$22,160,314	3,652	\$41,037,618
						50% of AMI (10% can be 80% of AMI)
Homeless Assistance						
Funding Emergency Shelters & Navigators	18 Providers	\$845,531	28 Providers	\$677,089	46 Providers	\$1,522,620
						N/A
Homeless Programs & Projects		\$442,818		\$442,818	0	\$885,636
						N/A
Homeless Management Information System (HMIS) Grant		\$172,444		\$172,444	0	\$344,888
						N/A

AMI is Area Median Income. FPL is Federal Poverty Level