2026

Rural Affordable Rental Housing Program

Request for Proposals and Program Guide

mainehousing.org | 207-626-4600

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MaineHousing
Rural Affordable Rental Housing Program
Request for Proposals & Program Guide

Introduction

Maine State Housing Authority ("MaineHousing") is pleased to offer the Rural Affordable Rental Housing Program (the "Rural Affordable Rental Housing Program" or the "Program"). This Program endeavors to bring economic equity to rural areas of Maine, which are often left out of the Low Income Housing Tax Credit program as the size, scale, and lack of investor interest make projects in these areas all but unworkable, and to incent new developers to begin a relationship with MaineHousing.

MaineHousing is making funds available under this Program to assist developers in creating affordable rental housing consisting of 5 to 18 units where 100% of the units are leased to households making no more than 80% of Area Median Income ("AMI"). Rents for these units will be the lesser of the market rents for the area, based on the required appraisal, or the 80% AMI rents. The affordability will be required for a minimum of 45 years. All residents must inhabit the units as their primary, permanent residence.

The Program may finance (i) the acquisition and adaptive re-use of existing buildings, (ii) the acquisition and substantial rehabilitation of existing, non-rent restricted housing, or (iii) the construction of new buildings. For purposes of this Program, substantial rehabilitation is defined as the acquisition and rehabilitation of existing, non-rent restricted housing in which the cost of the rehabilitation (as deemed necessary by MaineHousing) averages at least $75,000 per unit.

The Program provides subsidy in the form of zero interest deferred loans funded by the State of Maine's Fiscal Year 2026/2027 budget. The Program also provides for paying debt financed by MaineHousing.

MaineHousing reserves the right to suspend or terminate the Program at any time and to cease processing any project application prior to issuing a term sheet. MaineHousing is under no obligation to finance a project until the project has been successfully underwritten, and a loan closing has been approved. Significant increases in total development costs per unit from the costs provided in a project application may result in termination of a project, if MaineHousing determines, in its sole discretion, that the increase in project costs is unreasonable.

Funding

Deferred Debt. The maximum zero interest deferred loan amount for a unit with separate bedroom(s) is $115,000 per unit for acquisition rehab projects and $200,000 per unit for adaptive re-use or new construction units. The maximum zero interest deferred loan amount for studio or efficiency units is $90,000 per unit for acquisition rehab projects and $153,750 per unit for adaptive re-use or new construction units. Zero interest deferred loans will be due on the earliest of (a) 45 years, (b) sale, transfer, or assignment of the Project, (c) the discontinuation of the intended public purpose, or (d) a default of the MaineHousing loan(s).

Paying Debt. Developers must accept 6% interest only, 30-year paying debt from MaineHousing in the amount MaineHousing determines can be supported by project cash flow. An award of funding will be contingent upon a successful appraisal to determine market rents and loan-to-value for paying debt. Paying

debt will be structured as interest only payments for 30 years with a final balloon payment of all amounts owed due at the end of 30 years.

At closing, all funding less approved closing costs will be deposited into an interest-bearing construction escrow account. Interest on paying debt will begin accruing as of the closing date. Developers will be required to submit requisitions for construction draws. Any loan proceeds not needed for the successful completion of the Project will be returned to MaineHousing and the zero-interest deferred loan amount will be reduced. Developer must sign and deliver to MaineHousing a note modification agreement reflecting any reduction in the amount of the deferred payment loan. Interest earned on the escrowed funds may be used for approved Project purposes but any interest remaining in the account after the Project is completed will be retained by MaineHousing in lieu of any financing or administration fees.

Developers participating in the Rural Affordable Rental Housing Program must comply with MaineHousing Rule, Chapter 29, Multi-family Mortgage Loans and any reporting or other requirements of the source of funds.

Any transfer of the Project or interest in the owner of the Project will be subject to MaineHousing's consent and the requirements of the Transfers of Ownership Interests Rule, Chapter 27. If the transfer of the Project is approved, any paying debt may be assigned to the new owner.

All developers must be willing to accept the Department of Housing and Urban Development ("HUD") Housing Choice Vouchers from qualified tenants unless the property's rents are above the voucher payment standard.

Application Process

Applications and completed exhibits should be submitted to MaineHousing by September 3, 2026.

Location

Rural means any part of the State of Maine that is deemed rural by the United States Department of Agriculture, Rural Development for multifamily housing. Please use the following link to determine if your property address is eligible:

https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do?pageAction=mfhc

MaineHousing encourages developers to work with communities in designing and siting projects. Communities can assist developers through pledging local funds, providing for density bonuses or other land use and zoning assistance, donating land, or agreeing to favorable tax agreements to benefit the project.

Projects of 18 or fewer units approved by MaineHousing are exempt from the State's Growth Management Law, 5 M.R.S. §3234, as amended. However, MaineHousing supports projects that are located as close as possible to downtowns or village centers. The concepts of smart growth and careful siting of projects will be considered as outlined in the scoring criteria.

Developers of projects in areas that can support more than 18 units should consider applying to the Low Income Housing Tax Credit (LIHTC) programs. Multiple MaineHousing-funded Rural Affordable Rental Housing Program projects at the same location may be considered if market risk, income levels, and/or local

opposition limits the likelihood of a successful LIHTC project. However, more than one project on the same site, in the same program year, is not allowed. Scattered site projects are not eligible.

Targeting

Projects developed under this Program must comply with the rent and income limits described under (1) and the affordability declaration described in (2):

(1) Units developed under this Program must be rented to households with incomes equal to or less than 80% AMI. Rents are limited to 80% AMI rents as published here: https://www.mainehousing.org/charts/rent-income-charts. If market rents are below 80% AMI rents, initial rents will be set at market. Rents may increase no more than the recognized percentage increase in the applicable U.S. Department of Housing and Urban Development published rent charts from one year to the next for the applicable county and may not, at any point, exceed the 80% AMI rents. If market rents are less than or equal to 60% AMI rents, the project rents will be limited to 60% AMI rents for the life of the project and will be underwritten as such. Income limits will remain at 80% AMI.

Displacing tenants in existing rental housing is prohibited. Existing tenants must be allowed to remain in their units. To facilitate this, MaineHousing will allow existing tenants to remain in their units even if their income is greater than allowed by this Program and MaineHousing will limit rent increases to existing tenants to no more than 5% annually for three (3) years from the date the project's rehabilitation/construction is complete as determined by MaineHousing. Upon unit turnover, tenant incomes and rents will be limited as described herein.

(2) Each zero-interest deferred mortgage will be accompanied by a Declaration of Covenants and Restrictions, which will require, among other things, that the project maintain the affordability requirements of the Program for a minimum of 45 years from the initial date of the mortgage.

Asset Management

MaineHousing will require income certification of all households at initial lease-up and every new move in. Household income includes all amounts that are included in the "total income" line of the federal income tax return for the head of household, any spouse or co-head of household and, except for full-time students, all other members of the household who are 18 years of age or older. Proof of income may be from the household's most recent federal income tax return filed with the Internal Revenue Service. If there has been any change in income or employment since the most recent federal income tax return filed or if there is no federal income tax return, pay stubs for the most recent six (6) consecutive weeks, a current benefit verification letter from the United States Social Security Administration for persons receiving social security benefits, and current interest and dividend statements will be required. Other forms of verification may be required as determined by MaineHousing. Once a household is deemed eligible, no on-going income certifications will be necessary. Occupancy reports, in a form prescribed by MaineHousing, will be submitted annually.

Financial Reporting Requirements

MaineHousing will require the Developer to submit:

- Annual operating budgets, and
- An annual financial statement prepared by a certified public accountant within ninety (90) days after the close of each fiscal year, prepared in accordance with generally accepted accounting principles.

The financial statement must detail all revenues and expenses of the Mortgaged Premises.

MaineHousing reserves the right to request audited financial reports from the Developer at any time

Replacement Reserves must be funded at 1% of the cost of structures at loan closing. Annual funding of Replacement Reserves will be in the amount of $600 per unit. Reserve funding will increase annually in subsequent years by 3% per year on the first day of the project's fiscal year. MaineHousing reserves the right to adjust the per unit reserve contribution at any time during the term of the loan. A tax and insurance reserve will also be required. All reserves will be held by MaineHousing.

MaineHousing will inspect properties to ensure they meet HUD's Minimum Property Standards, and any deficiencies will need to be addressed. MaineHousing will work with owners to address capital needs from the Replacement Reserves.

Eligible Developers

Developers and the members of the development team (contractors, engineers, architects, lawyers, accountants, management agents, consultants, etc.) must be in good standing with MaineHousing, the State of Maine, and the federal government. New developers are encouraged to apply and partner with experienced expertise as needed.

Insurance Requirements

All projects will be required to meet the MaineHousing Insurance requirements.

multifamily-supportive-housing-insurance.pdf

Developer Fees

The maximum developer fee, including all overhead and profit, is $15,000 per unit. A developer consultant's fee is included in the $15,000 per unit maximum.

Construction Standards

The site development and construction shall comply with:

(1) The latest Maine Uniform Building and Energy Code ("MUBEC") in effect at the time of permitting, and

(2) Federal, state, and local laws including accessibility requirements, which includes Title II of the Americans with Disabilities Act, and may include Section 504 of the Rehabilitation Act of 1973, the Federal Fair Housing Act, the Maine Human Rights Act, and MUBEC, and

(3) For the Federal Fair Housing Act, the Maine Human Rights Act and MUBEC, MaineHousing applies ANSI A117.1 Accessibility Standard, 2017 Edition;

(4) All applicable local and state codes, ordinances, and standards as evidenced by inspection reports and/or written approval from local code enforcement officials (this applies to all municipalities within the State of Maine regardless of population size).

All projects developed under the Program must:

(1) Include electrical raceways/conduits from the electrical panel to terminal units at the parking area for the future installation of Level 2 electric vehicle chargers and have an electrical panel that is adequately sized to provide for the future installation of Level 2 electric vehicle chargers.

(2) Include electrical raceways/conduits from the electrical panel to terminal units at the roof for the future installation of PV solar panels and provide an electrical panel that is adequately sized to provide for the future installation of PV solar panels.

(3) Include an internet connection in every unit and each unit must have access to internet service.

In addition, all new construction projects must utilize all electric equipment and systems such as heat pump(s), resistance heat, variable refrigerant flow, variable frequency drives, or other non-fossil fuel systems for heating, domestic hot water, cooking, and any cooling needs. Any equipment or systems that are replaced in existing properties must be electric as well.

MaineHousing Construction Services will review plans and inspect the Project for code and accessibility law compliance. MaineHousing reserves the right to inspect all phases of construction to determine compliance with the program. Developers, design professionals, and contractors can view more detailed information on the design process, IBC, ASHRAE, and NFP codes, the construction process, and close-out process in Appendix B.

All developers are required to provide acceptable Performance and Payment Bonds or Letter of Credit.

Security

In order to obtain a zero interest deferred loan for projects, the developer will execute a 45-year deferred payment promissory note without interest, a mortgage and security agreement in favor of MaineHousing, a declaration of affordability covenants to be recorded at the applicable registry of deeds, and other documents and due diligence items as may be required by MaineHousing to secure the developer's obligations under the note and the Program.

In order to obtain a 6% interest only paying loan for projects, the developer will execute a 30-year promissory note, a mortgage and security agreement in favor of MaineHousing, a declaration of affordability covenants to be recorded at the applicable registry of deeds, and other documents and due diligence items as may be required by MaineHousing to secure the developer's obligations under the note and Program.

Generally, MaineHousing financing must be secured by a first lien mortgage and security interest in the land and improvements, a general assignment of leases, rents and contracts, a UCC security interest in all fixtures and personal property of the development, a security interest in all accounts, reserves and escrows, established in connection with the development, indemnifications and other collateral required by MaineHousing in its sole discretion.

Projects will be required to comply with affordability and other requirements for the 45-year term. Neither the deferred payment loan nor the interest-only loan may be prepaid.

Occupancy Requirements

Requirements for initial occupancy will be outlined in the loan documents executed at closing.

Application Requirements

For MaineHousing to accept and process an application under the Program the following will be required:

(1) Application – **Appendix A**;

(2) Corporate resolution demonstrating authority to undertake the project and incur the liability of financing;

(3) Completed MaineHousing pro forma available at: Small Projects Pro Forma;

(4) Evidence of site control (such as a deed, purchase and sale agreement, or an option);

(5) Evidence that the project fits within existing zoning rules or final planning board approval if any variances were granted;

(6) A narrative that addresses each of the following items concerning the ***developer***.

a. Legal name;

b. Names of all principals. This includes anyone with any type of ownership interest.

c. Contact person, mailing address, phone number and email address;

d. Current legal status;

e. Brief history, staffing levels, primary activities, geographic area of operations, prior experience with MaineHousing and the constituency or clientele to be served;

f. Qualifications and experience of developer's proposed project team including any consultants, architects, site planners, engineers, and/or contractors.

g. Financial statements for the most recent fiscal year;

h. Taxpayer Identification Number ("TIN"); and

i. description of all principals' real estate assets, their current value, status, and debt outstanding. Full disclosure of properties with substantive financial problems is expected;

(7) A narrative that addresses each of the following items concerning the ***project***:

a. Project Name

b. Legal address;

c. Detailed description of any existing structures, including size, design, construction materials, foundation, condition, estimated age, utilities, historic use(s), accessibility, parking, and observable environmental concerns;

d. The planned number of total units;

e. Any non-residential space;

f. Scope of expected rehabilitation or construction;

g. An experienced contractor's estimate of the expected total construction costs including site development, utilities, renovations and/or new construction.

h. Development timeline;

i. Total funding requested from MaineHousing in the form of a zero-interest deferred loan (subsidy);

j. Total funding requested from MaineHousing in the form of a paying loan (debt); and

k. Total funding from other sources (describe and include copies of commitment letters for all other sources required for the project); and

(8) A certification that if the developer receives funding, the developer will comply with all reporting requirements as determined by MaineHousing.

Scoring Criteria

MaineHousing will score applications based on the following criteria. Developers must complete all information and submit all documentation to be eligible for points. MaineHousing reserves the right to not score an application if the total development cost per unit exceeds the average total development cost per unit in the prior round of the Rural Affordable Rental Housing Program.

Readiness. **Up to 12 points**

1. The project and any related developments (meaning any development of which the Project is a part or is related and the Project cannot be completed, either structurally or financially, without the completion of the development) have all municipal land use approvals (except building and other permits customarily issued during construction) and state land use approvals (such as site plan, subdivision, storm water, or wetlands approvals) required to proceed with and complete construction. **6 points**
2. If the timeframe to appeal all such approvals has expired with appellate action taken or all appeals have been resolved, the project is eligible for an additional **2 points**
3. Design and engineering documents have been prepared showing preliminary code compliant design, including accessibility, proposed scopes of work, conceptual site plans, floor plans, and cost estimates and are submitted as part of the application. **4 points**

Capacity. **Up to 16 points**

Development

1. Developer has previously developed multifamily rental housing in Maine or is directly engaged with a hired and compensated consultant that is clearly identified as part of the development team and who has worked with MaineHousing to develop multifamily rental housing in the past. Project team to include design professionals registered in the State of Maine for both site and building construction and experienced contractors or construction managers with previous experience in the work scope proposed. **6 points.**

Financial

1. Developer contributes at least $100,000 in cash or land donation to the project. **3 points**

2. Developer brings at least $100,000 in cash or land donation from external sources other than MaineHousing to the project. **3 points**
3. Developer is requesting:
    - Less than or equal to 80% of the maximum subsidy per unit allowed. **4 points or**
    - More than 80% but not more than 86% of the maximum subsidy per unit allowed **3 points or**
    - More than 86% but not more than 90% of the maximum subsidy per unit allowed **2 points or**
    - More than 90% but not more than 96% of the maximum subsidy per unit allowed. **1 point or**
    - More than 96% up to 100% of maximum subsidy per unit allowed. **0 points.**

Evidence of commitment, including the source and timing, for all additional funding is required. Land value must be evidenced by an appraisal.

Unit Size. **Up to 4 points**

1. Projects that average 2 BR or more per unit. **4 points.**
2. Projects that average 1.5 BR or more per unit. **2 points.**

Rehabilitation or Reuse of Existing Housing, Structure or Site. **Up to 2 Points**

1. The Project site exhibits one or more of the following characteristics:

    Rehabilitation, remediation, or reuse of an existing building or structure that has a current use other than multifamily rental housing;

    One or more buildings or structures used for purposes other than single family residential housing or agriculture purposes, have been or will be demolished or removed for purposes of redeveloping the site;

    Left vacant or nearly vacant in the development of a downtown or other city or town center, such as vacant lots or parking lots abutting commercial buildings and/or multifamily rental housing; or

    Specifically designated by a municipality's elected body, planning board, or zoning board for redevelopment to renew a blighted area (as defined by 30-A M.R.S. §5153) or remediate environmental risks to the occupants.

    Vacant lots in single-family residential areas are not eligible for points under this subsection. Undeveloped portions of existing sites are not eligible for points unless the existing project on the site previously satisfied one of the above criteria.

If final scoring results in a tie, MaineHousing may award additional points to projects that are located in a community that has not had a MaineHousing-financed rental property in the past five years.

Submission and Contact Information

If you have any questions about the Rural Affordable Rental Housing Program, or wish to submit an application, please contact Kelly Purington at kpurington@mainehousing.org.

MaineHousing Non-Discrimination Policy

Maine State Housing Authority does not discriminate on the basis 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), Maine Relay 711, or Email EqualAccess@mainehousing.org.

Approved:



Daniel Brennan
Director
June 25, 2026

Appendix A
Application

I am aware that this Application must be signed and complete, including required exhibits and attachments as noted.

To the best of my knowledge, all information contained in this application and its supporting exhibits and attachments is true and correct. I also hereby authorize the Maine State Housing Authority ("MaineHousing") to evaluate the application in such manner as MaineHousing deems necessary, including discussing this application with any lender, municipal official, vendor, or other party with an interest in this property or project.

I hereby authorize MaineHousing to verify any bank or other fund balance indicated on any personal or organizational financial exhibit, to investigate credit, employment or business standing of that or any related party, to disclose any aspect of the financial information to any person but only for the purpose of determining the accuracy of the information or otherwise investigate and evaluate the application in such manner as MaineHousing deems necessary.

I certify that neither the owner/developer, its principals or partners is presently debarred, suspended, proposed for debarment, declared ineligible or voluntarily excluded from participation in any HUD programs.

Neither the developer, nor any principal or affiliate of the developer, nor anyone who will be paid for work on the program has business ties, familial relationships, or other close personal relationships with a current MaineHousing employee or commissioner or anyone who was a MaineHousing employee or commissioner within the past year except as follows:

_____
_____
_____
_____
_____

Applications must be signed by all principals (Individual, Partner, or Corporate representative authorized to bind the company) in the developer entity.

NAME of DEVELOPER [if applicable]

By: _____

Printed Name: _____

Its: _____

No application for financing will be accepted or approved by MaineHousing if the developer, or any entity controlled by the developer, is more than 60 days delinquent on any loan with MaineHousing, or has been declared in default of such loan, unless either an approved payment or workout plan is in place and in good standing.

UNSIGNED APPLICATIONS WILL NOT BE ACCEPTED

Appendix B
Design and Construction Process and Requirements

Following issuance of a Notice of Award, the Design Process shall generally include two Design submittal packages submitted to and reviewed by a MaineHousing Construction Analyst. The first should be submitted at the 50% design stage, and second will provide the basis for final construction contract pricing.

Submittals shall include or address each of the following:

- Site location map; suggest a google maps snapshot or tax map.
- Site plan(s), to scale, showing the proposed grading, site improvements, utilities, building(s).
- Plan views, to scale, of foundations, floors, and roof.
- Major building components specifications.
- Quarter scale dimensioned floor plans and detailed interior elevations for any proposed accessible units, demonstrating compliance with applicable codes.
- Exterior elevations, to scale, of all building facades with major materials described.
- Systems plans and materials specifications for site and building utilities.
- Construction costs estimate.
- Final construction contract.
- Schedule of values for the work.
- Construction schedule.
- Completed Accessibility Worksheet

The minimum Design and Construction Requirements for all projects shall include each of the following:

- Electrical raceways/conduits from the electrical panel to terminal units at the parking area for the future installation of Level 2 electric vehicle chargers and have an electrical panel that is adequately sized to provide for the future installation of Level 2 electric vehicle chargers.
- Electrical raceways/conduits from the electrical panel to terminal units at the roof for the future installation of PV solar panels and provide an electrical panel that is adequately sized to provide for the future installation of PV solar panels.
- All new construction projects must utilize all electric equipment and systems such as heat pump(s), resistance heat, variable refrigerant flow, variable frequency drives, or other non-fossil fuel systems for heating, domestic hot water, cooking, and any cooling needs.
- All projects are to adhere to State, Federal and Local codes including:
    - Federal, State, and Local Laws including accessibility requirements
    - Maine Uniform Building and Energy Code (MUBEC) in effect at the time of permitting as applicable by Project Type; which includes the following:
        - International Building Code (IBC)
        - International Existing Building Code (IEBC)
        - International Residential Code (IRC)
        - International Energy Conservation Code (IECC)ASHRAE 62.1 Ventilation for Acceptable Indoor Air Quality
        - ASHRAE 62.2 Ventilation and Acceptable Indoor Air Quality in Low-Rise Residential Buildings
        - ASHRAE 90.1 Energy Standard for Buildings except Low-Rise Residential Buildings
        - ASTM E1465-08 Radon Standard for new residential construction - (Maine Model Standard)
        - Accessibility Requirements in Chapter 11
    - NFPA 101 Life Safety Code

- NFPA 211 (chimneys, etc.)
- NFPA 1 Fire prevention Code
- State Plumbing Code. (Based on IAPMO Uniform Plumbing Code)
- Maine Electric Code
- ADA Federal Requirement
- ICC/ANSI A-117.1 State and Federal Requirements
- Fair Housing Act (design manual) Federal Standard State Fair Housing
- Maine Human Rights Act State Law
- Section 504 (UFAS Standard or ADAAG with Exceptions per HUD deeming notice)
- Housing Quality Standards (HQS) Housing Choice Voucher (HCV) regulations 24 CFR Pt 982
- Uniform Physical Condition Standards
- All applicable local and state codes, ordinances, and standards as evidenced by inspection reports and/or written approval from local code enforcement officials (this applies to all municipalities within the State of Maine regardless of population

All multi-family and/or licensed facilities must be reviewed and permitted by the State Fire Marshal for both Life Safety and barrier-free requirements.

Construction Phase Process

- Monthly requisitions for on-site stored materials and work in-place at the project; suggested format: AIA G702 with Schedule of Values accounting.
- Construction Analyst shall verify the construction status and confirm value.
- Construction Analyst to receive, review, and authorize progress payments.
- Track the payments using ReqCheck process.
- Conduct a final inspection.
- All requisitions to include a 5% retainage until the construction is complete.
- Construction Analyst is available to provide technical assistance if needed.

Project Completion and Close Out

- Final Certificate/Lien Release for Contractors/Subcontractors/Vendors
- Construction Services Final Completion Checklist to include:
  - Final requisition and close-out of the Construction Contract
  - Certificate of Substantial Completion AIA doc prepared by Architect or Designer
  - Certificate of Occupancy from local Municipality.
  - Sprinkler Test Reports/sign-off by qualified/certified installer. (if applicable)
  - Elevator Certificate of Inspection (if applicable)
  - Consent of Surety to release final payment (if applicable)
  - Lien Releases (MaineHousing's Contractors Final Certificate and Release Form)
  - O&M Manuals (deliver to Owner)
  - Warranty information to Owner (e.g. Roofing, Boilers, Windows, etc.) As-Built Drawings (Contractor to deliver to Owner)
  - Final change endorsement to title policy, including, insurance of full loan amounts, updated survey coverage, deletion of pending disbursements provisions
  - As-built Alta Survey or boundary survey w/certification (may be waived if construction did not increase footprint, provided that current survey coverage is available on some other basis.)

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