



MaineHousing
MAINE STATE HOUSING AUTHORITY

Housing Problem Solving Program

2026 Program Guide

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Program Guide

Overview & Purpose

The mission of MaineHousing is to assist Maine people in obtaining and maintaining quality affordable housing and services suitable to their housing needs. In carrying out this mission, MaineHousing provides leadership, maximizes resources, and promotes partnerships to develop and implement sound housing policy.

MaineHousing recognizes that housing outcomes are best if people do not experience homelessness; once a household has lost housing, it becomes significantly more difficult to regain and maintain housing in the future. Households with previous instances of homelessness are much more likely to experience homelessness in the future. Due to this, MaineHousing recognizes the importance of preventing homelessness whenever possible, and to assist those already experiencing homelessness to exit homelessness as quickly as possible. MaineHousing seeks to make homelessness rare, brief, and non-reoccurring.

MaineHousing will use funds as available from certain state resources to give a grant (“Housing Problem Solving Grant”) to agencies for a variety of activities to assist people who are imminently facing homelessness or are experiencing homelessness. These funds (“Housing Problem Solving fund”) will support activities to solve housing problems to resolve participants’ housing crises.

This Program Guide outlines the process through which the Housing Problem Solving funds will be distributed, the parameters of the activities that they can support, and the process to apply for funding. Capitalized terms have the same meaning as in MaineHousing’s Homeless Solutions Rule (“the Rule”). The Rule is available electronically at: <http://www.mainehousing.org/docs/default-source/msha-rules/19--homeless-solutions-rule.pdf>

Grantees can receive Housing Problem Solving funding for direct participant expenses as outlined in this Program Guide, and a certain amount of funding to pay for program operating expenses for the Housing Problem Solving Grant. The amount of funding allocated for the Housing Problem Solving Grant is determined by the funding formula outlined in this Program Guide.

Program Components, Allocation & Eligible Activities

Training

Training on Rapid Resolution, provided by a third-party specialist, will be provided to all agencies participating in Housing Problem Solving Program activities. MaineHousing will facilitate and schedule these trainings. All agencies who wish to apply for funding must commit to having staff, who are conducting Housing Problem Solving activities and have not already been trained, attend these trainings in full. Agencies are encouraged to train as many Navigators and direct client service providers as is practicable. Victim Service Provider agencies are welcome to participate in these trainings but attendance is not required given the comprehensive nature of their existing trainings.

Program Operating Expenses

Up to 35% of an agency’s full Housing Problem Solving Grant allocation can fund program operating

expenses for Housing Problem Solving Program activities. Housing Problem Solving funds used for program operating expenses may be used to pay for staff time in direct client interaction, as well as data and financial management of the Housing Problem Solving Grant. These funds may also be used to pay for staff transportation while engaged in Housing Problem Solving Program activities, at the standard federal mileage rate. This staff transportation is held separate from client transportation, as detailed below. Staff transporting clients will charge mileage to the Direct Client Assistance activity (defined below). Housing Problem Solving funds used for program operating expenses will be advanced to the participating agency; and agencies will report program operating expenses quarterly using the Housing Problem Solving Admin Financial Reporting Form (Appendix A) no later than 30 days of the close of each quarter.

Direct Client Assistance

Up to 100% and not less than 65% of Housing Problem Solving Grant funds will be utilized to directly assist in diverting people from homelessness through Rapid Resolution. Prior to utilizing these funds to assist participants, agency staff should connect participants to all relevant outside resources. Direct Client Assistance funds should only be utilized in situations where alternative mainstream resources have been exhausted. In addition to the activities listed below, MaineHousing may consider approving other uses in order to resolve housing crises. In order to be eligible for reimbursement, an agency must obtain approval from MaineHousing in advance of expending funds on activities not specifically defined below. The following activities are allowed under this cost category:

- Utility assistance- Housing Problem Solving funds may pay eligible utilities. Months paid may be ongoing or arrears. Payment should be made by the agency directly to the utility company. Eligible utilities are electricity, water, sewer, and heat. Phone, cable, and internet are not eligible under this cost activity. Utility assistance may also include standard deposits required by eligible utilities.
- Rental assistance-Ongoing or in arrears (subsidized units may only be paid on in arrears). Payment must be made to the landlord, or to the lease holder in the case of a sublease arrangement. Documentation must include Landlord/ Agency Attestation form. 6 month maximum rental assistance.
- Rental application fees- Housing Problem Solving funds may be used to pay for the rental housing application fee that is charged by the landlord to all applicants.
- Security Deposits- Housing Problem Solving funds may be used to pay for a security deposit that is no more than 2 months' rent.
- Moving costs- Housing Problem Solving funds may be used towards moving costs. This assistance may include up to three months of temporary storage fees. Moving costs may also apply to temporary lodging as part of a safety plan for a domestic violence survivor who is in transit to a safe location.
- Minor repair- Housing Problem Solving funds may pay for minor repairs to a client's unit or home, provided the repair is necessary for the unit to remain habitable, there is not another party responsible for the repair, and there are no other resources available to fund the repair. The cap for repair is \$500 per unit.
- Transportation- Housing Problem Solving funds may pay for client transportation, if lack of transportation will cause the client to lose their housing. Eligible forms of transportation

include transportation in staff or agency vehicles, public transport such as bus or train, taxis or ride-share expenses. Housing Problem Solving funds may not be used to purchase client vehicles. Client is eligible for up to thirty cumulative days of transportation assistance.

- Mortgage assistance-Ongoing or in arrears-payment should be to the bank or lending institution. Documentation should include past due notice from bank or lending institution.

Agencies may pay for eligible activities, then request reimbursement through MaineHousing on a monthly basis. Agencies will use the Housing Problem Solving Reimbursement Request Form (Appendix B) and Housing Problem Solving Client Expense Form (Appendix C).

Allocation

Housing Problem Solving Grant funds allocation will be determined by dividing the agency's total Clients Assessed and Stabilized for the 2025 ESHAP grant by the total number of Clients Assessed and Stabilized by all participating Housing Problem Solving Program agencies. Agencies will be required to submit program budgets prior to Grant Agreement execution.

Eligible Applicants

Eligible applicant agencies must be 2025 ESHAP grantees in good standing. Eligible agencies must have at least one staff member trained in Rapid Resolution. Only agencies with staff who have completed or are enrolled in training will be eligible to submit reimbursement requests for Direct Client Assistance. If an existing Housing Problem Solving provider has spent less than 50% of its 2025 grant as of November 1, 2025, MaineHousing may choose not to offer a grant to that agency.

Participant Eligibility

All Housing Problem Solving funding must be targeted to individuals and families that meet the definition of "At Risk of Homelessness" or "Homeless" as defined in 24 C.F.R. § 576.2.

Performance Standards

MaineHousing will utilize performance metrics to gauge the effectiveness of each grantee, as well as the Program as a whole.

Resolution Rate- MaineHousing will review percentage of cases in which the participant's housing crisis was successfully resolved. The 2025 benchmark is greater than or equal to 85%.

Successful Housing Exits- MaineHousing will review the percentage of each grantee's participants with successful housing exits over the course of the year. The 2025 benchmark is greater than or equal to 85%.

Financial Intervention Rate- MaineHousing will review how many interventions required use of Direct Client Assistance Funds, compared to the total number of interventions performed. The 2025 benchmark is equal to or less than 50%

Recordkeeping and Reporting Requirements

Participating agencies will keep records for calls and contacts that include housing problem solving activity. These contacts will be recorded in HMIS or a comparable database.

In addition to HMIS data, agencies must maintain the following records according to record retention guidelines, in either paper or electronic form:

Participant Records:

- Records of all contacts with participant
- Verifications of Homeless Status, if available
- Types of assistance provided
- Attempts at resolution without utilizing HPS DCA funds
- Reasons for denial of assistance, if applicable
- Connections to mainstream resources, if applicable
- Releases of information, if applicable
- Outcome of intervention

Fiscal Records:

- Payroll reports or timecards for staff time involved in direct client interaction
- Documentation for percentage of fringe expenses
- Staff transportation expenses
- Invoices and proof of payment for all direct client expenses

Monitoring Compliance and Technical Assistance

MaineHousing will review for program compliance based on assessment of risk or at least every three years, at reasonable times and may copy and examine all of a grantee's records other than medical or other confidential client information protected by privacy laws except as required by the federal award pursuant to 2 C.F.R. §200.336. MaineHousing will determine the frequency and level of monitoring conducted based on a risk assessment that evaluates each Grantee's potential risk to the overall grant. Grantees will maintain records sufficient to meet monitoring and auditing requirements of MaineHousing and HUD including, without limitation, daily rosters and client files. Grantees will adhere to uniform administrative requirements as outlined in the code of federal regulations 2 C.F.R. §200, and retain program records for no less than three (5) years after participation ends. Grantees will maintain timesheets for staff salaries being charged to Housing Problem Solving Program that specify the amount of time spent on Housing Problem Solving Program activities. MaineHousing staff will provide grantees with training, technical assistance, monitoring and oversight to ensure program integrity.

Housing Problem Solving funding is subject to a grantee's compliance with this Program Guide, a Grant Agreement with MaineHousing, and with all applicable federal, state and local laws and ordinances as may be amended from time to time.

MaineHousing will review the performance of each grantee in carrying out its responsibilities based on assessment of risk or at least every three years and as otherwise determined by MaineHousing. In conducting performance reviews, MaineHousing will rely primarily on information obtained from the records and reports from grantees, as well as information from monitoring reviews, audit reports, and HMIS or comparable databases. If MaineHousing determines that a grantee has not complied with a program requirement, MaineHousing will give the grantee notice of this determination. MaineHousing will offer technical assistance and give the grantee an opportunity to demonstrate, within the time prescribed by MaineHousing, that grantee has complied with program requirements. If the grantee fails to demonstrate to MaineHousing's satisfaction that the activities were carried out in compliance with program requirements, MaineHousing may take one or more of the following actions:

- provide additional technical assistance and training opportunities;
- instruct the grantee to submit and comply with proposals for action to correct, mitigate, and prevent noncompliance with program requirements;

- suspend disbursement of funds for some or all activities;
- reduce or terminate the remaining grant and reallocate those funds to other grantees; and
- require grantee to repay grant funds.

MAINEHOUSING NONDISCRIMINATION NOTICE:

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 Dr, Augusta, Maine 04330-6046, Telephone Number 1-800-452-4668 (voice in state only), (207) 626-4600 (voice), Maine Relay 711, or Email: EqualAccess@mainehousing.org