Effective November 1, 2026

MaineHousing
MAINE STATE HOUSING AUTHORITY
mainehousing.org

Income & Purchase Price Limits

Area	Income Limits		Purchase Price Limits*			
	1-2 Person	3 or more	1-Unit	2-Unit	3-Unit	4-Unit
Bangor HMFA Bangor, Brewer, Eddington, Glenburn, Hampden, Hermon, Holden, Kenduskeag, Milford, Old Town, Orono, Orrington, Penobscot Indian Island Reservation, Veazie	$106,500	$122,475	$525,000	$575,000	$625,000	$675,000
Portland HMFA Cumberland County: Cape Elizabeth, Casco, Chebeague Island, Cumberland,Falmouth, Freeport, Frye Island, Gorham, Gray, Long Island, North Yarmouth, Portland, Raymond, Scarborough, South Portland, Standish, Westbrook, Windham, Yarmouth York County: Buxton, Hollis, Limington, Old Orchard Beach,	$139,100	$159,965	$565,000	$625,000	$675,000	$775,000
York/Kittery HMFA Berwick, Eliot, Kittery, So. Berwick, York	$132,900	$152,835	$565,000	$625,000	$675,000	$775,000
Cumberland County (excluding HMFA)	$115,754	$133,117	$565,000	$625,000	$675,000	$775,000
Sagadahoc County	$116,634	$134,129	$565,000	$625,000	$675,000	$775,000
York County *(excluding HMFA)*	$116,554	$134,037	$565,000	$625,000	$675,000	$775,000
All Other Counties	$105,000	$120,750	$525,000	$575,000	$625,000	$675,000

HMFA = HUD Metro Fair Market Rent Area

The Income and Purchase Price Limits establish maximum eligibility guidelines, not the price of the home you can afford. Your individual financial situation will determine the mortgage amount you can actually borrow. For more information, contact a MaineHousing lender. Income and Purchase Price Limits are subject to change. Income Limits may be higher in Federal Targeted Areas.

New Construction - Limited to single family homes and new mobile homes. Refer to 1-unit limits listed above.

Mobile Home Self-Insured Option - *Purchase Price Limit for all areas is $250,000 for mobile homes on owned land and $200,000 for mobile homes on leased land.*

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)
Maine Relay 711
Email EqualAccess@mainehousing.org

EQUAL HOUSING LENDER

- Interest Rates
- MaineHousing Lenders
- Homebuyer Education Providers
- Income & Purchase Price Limits

FIRST HOME LOAN
MaineHousing

26 Edison Drive, Augusta Maine, 04330
(207) 626-4600 | (800) 452-4668 | Maine Relay 711
mainehousing.org

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Interest Rates

First Home, First Generation, Salute ME, and Mobile Home Self-Insured

Interest rates are subject to change.
See mainehousing.org/homeloan for the most current rates.

Points	Rate	APR*	Monthly Payment Factor*
30-Year Fixed Rates			
0 Points with Advantage	5.950%	6.495%	$5.96
0 Points	5.950%	6.495%	$5.96
2 Points (No Advantage)	5.450%	6.196%	$5.65
First Generation			
0 Points	4.950%	5.512%	$5.34
First Generation MHSI			
0 Points	5.950%	5.950%	$5.96
Salute ME			
0 Points with Advantage	5.450%	6.003%	$5.65
0 Points	5.450%	6.003%	$5.65
Salute ME MHSI			
0 Points with Advantage	6.450%	6.450%	$6.29
0 Points	6.450%	6.450%	$6.29
Mobile Home Self-Insured (MHSI) LTV > 80% ≤ 95%			
Single- and double-wides on owned or leased land			
0 Points with Advantage	6.950%	6.950%	$6.62
0 Points	6.950%	6.950%	$6.62
2 Points (No Advantage)	6.450%	6.645%	$6.29

*Assumes a 30-year term

Advantage

MaineHousing's down payment and closing cost assistance option provides $5,000 toward the cash needed for closing. Applicants choosing Advantage must take a hoMEworks-approved Homebuyer Education class prior to closing and must make a minimum borrower contribution of 1% of the loan amount. The 2 point option is not eligible for the Advantage program.

First Generation

Borrowers who have never lived in a home owned by their biological parents or legal guardians or who have been in foster care at some point during their childhood receive a 1% discount to our already low First Home Loan rate and $10,000 in grant funds toward cash needed for closing. Applicants must take a MaineHousing approved Financial Literacy class and Homebuyer Education class, and must make a minimum borrower contribution of 1% of the loan amount. The Salute ME, Mobile Home Replacement Initiative, and 2 point program options cannot be combined with the First Gen program.

Salute ME

Qualified active duty, veterans, and retired military will receive a .50% discount to our already low fixed rate. The program also waives the first time homebuyer requirement for veterans who may have previously owned a home.

Mobile Homes

Eligible properties are 20 years old or newer single- and double-wides on owned land or leased land. Loan term will be 20, 25, or 30 years depending on the age of the mobile home. Mobile homes with loan-to-values between 80% and 95% will be financed at the Mobile Home Self-Insured rate (SEE ABOVE). Mobile homes with LTV's ≤ 80% are financed at the base First Home or Salute ME rate.

Pre-1976 Mobile Home Replacement Initiative

The Initiative provides the combination of an amortizing, interest-bearing MaineHousing mortgage loan with a maximum LTV of 85%, and a $35,000 MaineHousing grant with a 10 year occupancy compliance period. The Initiative will replace the pre-1976 mobile home with a new Energy Star® certified manufactured home on the same site. The Initiative will be available to eligible residents of Maine who own and occupy a pre-1976 mobile home with household incomes of less than 80% of the First Home Loan program income limits. See the pre-1976 Mobile Home Replacement Initiative Summary Sheet for additional details and an Income Limits chart.

Annual Percentage Rate (APR)

Annual Percentage Rate (APR) is the cost of credit stated as a yearly rate. The APR calculation is based on a $100,000 loan for a 30-year term and includes points and mortgage insurance fees collected on a Rural Development loan. The actual APR may be higher depending on additional mortgage loan fees the MaineHousing lender charges the borrower.

Monthly Payment Factor

Multiply the Monthly Payment Factor by the number of $1,000's in your loan to get the estimated principal and interest payment. Your actual monthly payment will include escrowed property taxes and insurances and therefore will be higher.

Private Mortgage Insurance Pilot

Eligible Properties must be located in the taxing communities of Bangor, Lewiston, Auburn, Portland, South Portland or Westbrook.

Homebuyer Education Providers

Homebuyers who want to use the Advantage option are required to take a hoMEworks-approved Homebuyer Education Class, but MaineHousing strongly encourages anyone thinking of buying a home to take the class. See mainehomeworks.org for the schedule, or contact one of the education providers below for more information.

Provider	Phone	Location
Aroostook County Action Program (ACAP)	207-764-3721	Presque Isle
Avesta Housing	207-553-7777	Portland
Coastal Enterprises, Inc. (CEI)	207-504-5900	Brunswick Portland
Community Concepts, Inc. (CCI)	866-221-4383	Lewiston Norway
Kennebec Valley Community Action Program (KVCAP)	207-859-1622	Waterville Augusta Skowhegan
Penquis	207-974-2403 800-215-4942 ext. 2403	Bangor Rockland
Waldo Community Action Partners	207-338-6809 ext. 4108	Belfast
York County Community Action Corporation (YCCAC)	207-459-2961 800-965-5762	Biddeford Sanford Waterboro Berwick

MaineHousing Lenders

Call one of the MaineHousing-approved lenders below to apply for a MaineHousing loan. A MaineHousing loan with mortgage insurance will help you buy your first home with little to no money down. Your lender will help you find the best mortgage insurance for you.

MaineHousing Lender	Phone	Mortgage Insurance
Academy Mortgage	800-660-8664	FHA/VA/RD
Androscoggin Savings Bank	800-966-9172	FHA/VA/RD
Annie Mac	866- 312-6682	FHA/VA/RD
Bangor Savings Bank	**800-432-1591**	**FHA/VA/RD**
Bar Harbor Bank & Trust	888-853-7100	RD
Bath Savings Institution	800-447-4559	VA/RD
Camden National Bank	**207-236-8821**	**FHA/VA/RD**
CMG Home Loans	**888-646-5626**	**FHA/VA/RD**
NextMortgage, LLC	866-264-6398	FHA/VA/RD
Cornerstone First Morgage	866-815-1803	FHA/VA/RD
CUSO Home Lending	**800-360-CUSO**	**FHA/VA/RD**
Ancorum Credit Union	800-750-0959	FHA/VA/RD
Casco FCU	207-839-5588	FHA/VA/RD
Community Credit Untion	207-783-2096	FHA/VA/RD
Downeast Credit Union	800-427-1223	FHA/VA/RD
Maine Savings FCU	800-273-6700	FHA/VA/RD
Midcoast FCU	877-964-3262	FHA/VA/RD
New Dimensions FCU	207-872-2771	FHA/VA/RD
CrossCountry Mortgage	800-775-4200	FHA/VA/RD
Embrace Home Loans	800-333-3004	FHA/VA/RD
Fairway Independent Mortgage Corporation	**866-577-0600**	**FHA/VA/RD**
First National Bank	800-564-3195	VA/RD
Franklin Savings Bank	207-778-2900	RD
Guild Mortgage Company LLC	**800-640-0753**	**FHA/VA/RD**
Guaranteed Rate	207-331-4700	FHA/VA/RD
Guaranteed Rate Affinity	888-844-9888	FHA/VA/RD
HarborOne Mortgage	800-877-8686	FHA/VA/RD
Kennebunk Savings Bank	800-339-6573	RD
LeaderOne Financial Corporation	800-270-3416	FHA/VA/RD
LoanDepot.com	888-983-3240	FHA/VA/RD
Luminate Bank	952-939-7200	FHA/VA/RD
Machias Savings Bank	800-339-3347	RD
Maine Community Bank	833-762-0313	RD
MegaStar Financial Corp	207-571-8034	FHA/VA/RD
Movement Mortgage	877-314-1499	FHA/VA/RD
New American Funding	800-450-2010	FHA/VA/RD
Northpoint Mortgage, Inc.	**207-558-1880**	**FHA/VA/RD**
Norway Savings Bank	888-725-2207	RD
Partners Bank of New England	888-226-5747	FHA/VA/RD
Primary Residential Mortgage, Inc.	207-885-5070	FHA/VA/RD
Revolution Mortgage	**844-852-0055**	**FHA/VA/RD**
Rockland Savings Bank, FSB	207-594-8465	VA/RD
Skowhegan Savings Bank	800-303-9511	RD
Total Mortgage	**844-485-5134**	**FHA/VA/RD**
University Credit Union	800-696-8628	RD
USA Mortgage	**207-576-9083**	**FHA/VA/RD**