

As MaineHousing's 50th year draws to a close and we look forward to next year (and the next 50 years!), we want to take a moment to say how grateful we are that we get to do this work - and with our many fantastic partners across Maine.

2020 promises to be momentous with the move to our new building at 26 Edison Drive (aiming for early summer - stay tuned!) and more. [Keep in touch](#) if you have suggestions for how we can drive our work forward!

A safe, healthy, and happy holiday season from our families to yours!



MaineHousing Awards Low-Income Housing Tax Credits

MaineHousing has awarded \$3.78 million in Low Income Housing Tax Credits (LIHTC) to five affordable housing projects in Maine, which will generate over \$37 million in equity from private investors. Combined with an additional \$3 million in subsidy from MaineHousing, more than \$40 million of funding will help create or preserve 317 housing units. Of those units, 275 will serve households at or below [60% of the area median income](#).

The following projects were approved for federal tax credit allocation:

Development & Location: West End Apts. II, South Portland
Developer: Avesta Housing
Type: 40 family units. Mixed income/use.
Credits Awarded: \$800,000
Estimated Tax Equity: \$7,039,296

Development & Location: Washington Gardens, Portland
Developer: Portland Housing Authority
Type: 100 units for older adults, people with disabilities, victims of domestic violence, people who are homeless displaced, and others with special housing needs.
Credits Awarded: \$450,000
Estimated Tax Equity: \$8,139,186

Development & Location: Front Street Re-Development I, Portland
Developer: Portland Housing Authority
Type: 48 family units. Mixed income.
Credits Awarded: \$812,500
Estimated Tax Equity: \$7,230,527

Development & Location: Lockwood Mill I, Waterville
Developer: North River Company
Type: 47 family units. Mixed income/use.
Credits Awarded: \$937,079
Estimated Tax Equity: \$8,070,248

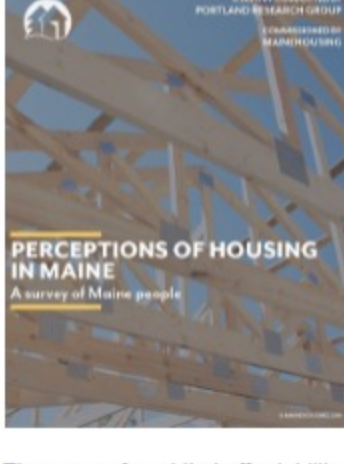
Development & Location: Newton Place, Bangor
Developer: Penquis CAP
Type: 40 units for older adults and victims of domestic violence.
Credits Awarded: \$782,831
Estimated Tax Equity: \$6,653,399

Announcement coverage:
 The [Portland Press Herald interviewed Director Dan Brennan](#).
 The [Portland Press Herald focused on Avesta's development](#).
 The [Bangor Daily News focused on the Penquis development](#).

[Maine Public interviewed Director Dan Brennan](#).

[Mainebiz covered](#) the announcement.

MaineHousing Releases Perception of Housing Survey Report



Key to our ability to effectively address housing challenges is our understanding of what Maine people think about housing – and what they want. Through a partnership with the Portland Research Group, Inc., MaineHousing commissioned the *Perceptions of Housing in Maine Survey*, which focused on how Mainers view the condition, affordability, and location of their homes.

The survey found that affordability is a key concern - 1 in 4 Mainers have a second job to afford their housing - and that Mainers are generally satisfied with their housing. [Read more in the report](#).

Building Family Futures: Pilot to Full Program

MaineHousing is excited to announce that our Building Family Futures program is now a full program. It is thought to be the first of its kind in the United States.

To qualify for the program, families must qualify for a Housing Choice Voucher (HCV), be precariously housed, be employed, complete a Rent Smart training, and fill out a career plan. Preference is given to families where an adult family member participates in a Family Self-Sufficiency related program. The program provides an HCV and a housing navigator for the first year, and automatically enrolls the family in MaineHousing's ReStart program.

Building Family Futures is provided in partnership with Aroostook Community Action Program (ACAP), York County Community Action Corporation, Waldo Community Action Partners, Kennebec Valley Community Action Program, Downeast Community Partners, Community Concepts, Inc., and Penquis. The pilot was developed based on recommendations put forth by the statutorily-created Maine Affordable Housing Working Group and began with the Mid Maine Homeless Shelter and ACAP.

We're excited to work with our partners to grow this program – and we are looking forward to supporting more families as they achieve stability and success!

MaineHousing's Homeownership Year - Featuring Two First Home Loan Families!



MaineHousing's Homeownership Department had a great year with 1,119 loan purchases with a total value of \$152,985,403.

The 4th quarter total for Single Family Loan purchases exceeded all other quarters this year, and was the second largest in the past four years. Despite a slow start to loan production 2019 caused by the government shutdown and an extended winter that slowed real estate activity, our Homeownership Department managed to come close to reaching the all-time record First Home Loan volume of 2018.

We are proud of their hard work - especially because they help folks like the Somas and Renee whose stories you can see here.



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Housing is Key in Maine's Economic Strategic Plan

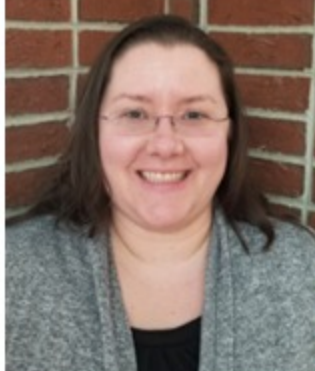
Earlier this month, Governor Janet Mills [announced the state's new 10-year strategic plan on economic development](#). The announcement noted the plan "establishes three overarching goals, recommends seven core strategies, and then outlines numerous concrete actions to achieve that growth."

One of the seven core strategies is to bolster infrastructure, within which housing is a key component. Over the last four years, we've been proud to finance 423 affordable and market rate family units in communities across Maine, and are projected to contribute nearly 300 more in the next two years. The developments we finance have often served as a catalyst for market rate housing development – which is also desperately needed in certain areas of the state.

Over the last five years our First Home Loan program has supported more than 4,500 people and families purchase their first home, one of the most wealth-building moves a family or person can make. Many homeowners who have a loan through MaineHousing may not have been able to get a loan otherwise; it's a way that we help serve the "missing middle." We're also pleased to have relaunched our [Affordable Subdivision Program](#), which seeks to increase the supply of moderately-priced single family homes.

Economic development is key in ensuring Maine's communities are successful and vibrant – and we look forward to partnering on these efforts in the coming years.

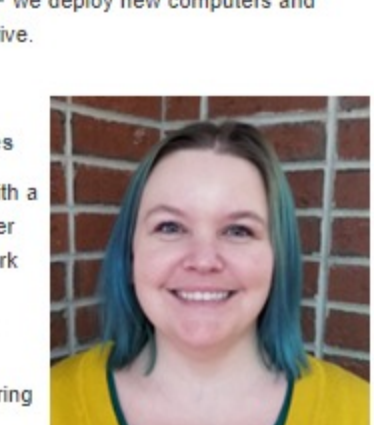
MaineHousing Welcomes New Staff!



Karen Guillette, Helpdesk Analyst I, IT Department
 Karen has many years of customer service in the banking industry, having held multiple positions at the Bank of Maine and then later Camden National. Karen also held a help desk position during the Bank of Maine/Camden National merger which provided her with valuable experience that can be utilized as we deploy new computers and prepare to relocate to Edison Drive.

April Reed, HMIS Application Specialist, Homeless Initiatives

April comes to MaineHousing with a background in data and customer service through her previous work with a local consultant, Maine General Health, and Mid-Maine Regional Adult Community Education. April is currently nearing the completion of a degree in Information and Library Science.

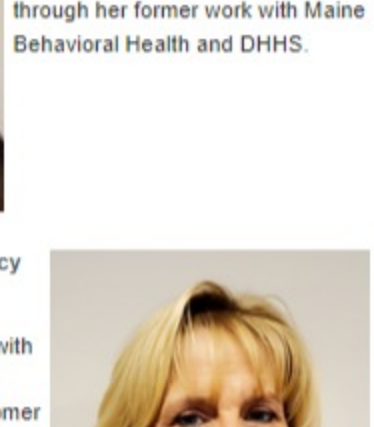


Brandy Wyman, HCV Occupancy Specialist, HCV Department
 Brandy comes to MaineHousing with a background in Case Management and Social Services through her former work with Maine Behavioral Health and DHHS.



Robin Veilleux, HCV Occupancy Specialist, HCV Department

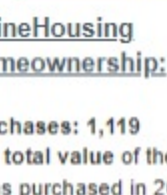
Robin comes to MaineHousing with a background in property and facilities management and customer service through her former roles with DC Management and Motivational Services.



MaineHousing
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MaineHousing's Board of Commissioners will meet on January 21, 2020 in the MaineHousing Board Room at 353 Water Street, Augusta.



MaineHousing Homeownership:

Purchases: 1,119
 The total value of the loans purchased in 2019 is \$152,985,403.

There are **265 units** in the pipeline at **\$38,202,609** in value.

Maine Home Sales - November 2019

1,498 units were sold, which is down 7.5% from November 2018. The median sale price was \$225,000, which is up 2.7% from November 2018.



Home Energy Assistance Program (HEAP)

As of December 6, 2019::

Total applications: 24,465

Pending: 13,209

Confirmed Eligible: 9,681

Upcoming Events:

Construction Cost Discussion
 January 7, 2020
 9am - 11:30am
 Hilton Garden Inn, Freeport
 MaineHousing & the Maine Affordable Housing Coalition will host a conversation about multifamily construction costs. Please [email Greg Payne](#) by January 3 if you'd like to attend.

MEREDA - Hall of Flags
 January 8, 2020
 8am - 1pm
 Hall of Flags, State House
 Join the Maine Real Estate & Development Association as they celebrate their 35th anniversary and host legislators on their first day back for the Second Regular Session.

MEREDA's 2020 Annual Forecast Conference
 January 16, 2020
 9am - 5pm
 Holiday Inn By the Bay, Portland
 Maine's real estate leaders provide an economic overview and outlook on key economic indicators, and a market overview by property type, focusing on both commercial and residential real estate forecasts. More info [here](#).



Census - Count & Be Counted!

The Census helps determine the amount of federal funding Maine receives for crucial programs like housing assistance. Here's how you can get involved:

- Learn about answers to frequently asked questions - read and [post these factsheets](#) around your community.

- Become a census taker. [Learn more here](#).

- Host a Census employee. They can present during a staff meeting or table and answer questions. [Contact Becky Hayes Boober](#) for more information.

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