

HOUSING HEADLINES APRIL 2020

Over the last month, MaineHousing has shifted into high gear to respond to Mainers' critical housing needs during the COVID-19 pandemic. We're proud to serve Maine by supporting homeless shelters, funding temporary shelters across Maine, and helping Maine renters who are struggling to pay their landlords because of loss of income or other COVID-19 related problems.

We are quickly creating programs to address emerging needs across the state. We're grateful to our partners at Maine's Community Action Agencies, homeless shelters, municipalities, the Maine Department of Health and Human Services, the University of Maine System, the Maine Emergency Management Agency, and many others who have stepped up to the plate and are working hard to help Maine people. We've described some examples of these collaborations below.

We hope you and yours are healthy and faring as best as you can during this difficult time.

Dan Brennan, Director MaineHousing



#### Help for Maine Renters Thanks to the support of Governor Janet Mills, Senator

Shenna Bellows, Representative Mike Sylvester, and our Community Action Agency partners, MaineHousing has launched the COVID-19 Rent Relief Program. This program is for renters who cannot afford to pay their rent due to the COVID-19 pandemic.

The program provides a one-time bridge payment of up to \$500 for rent until other relief funds arrive. Renters apply and the benefit is paid directly to the landlord. If the landlord agrees to participate in the program, the landlord also agrees not to evict their

MaineHousing is funding the program with \$5 million from the Housing Opportunities for Maine (HOME) Fund.

"Housing is a basic human need and during this global pandemic, it is even more important," said Daniel Brennan, Director of MaineHousing, in a news release. "We recently announced our commitment to no evictions and no foreclosures – and are proud to put our money behind that commitment to help Mainers in need."

Find more information about our COVID-19 Rent Relief Program here.

tenant for nonpayment for the month the payment was paid.

## COVID-19 Funding for Homeless Shelters

MaineHousing continues to work with several partners across Maine to launch Wellness Centers, which are extensions of local homeless shelters to help support social distancing and contain the spread of COVID-19 among people who are homeless. Local homeless shelters, the Maine Department of Health and Human Services, the University of Maine System, and the Maine Emergency Management Agency have united to help local communities create these temporary homeless shelters.

Preble Street in Portland and the Aroostook County Action Program in Presque Isle for centers in these communities. We are currently working with Bangor and Lewiston on similar efforts.

So far, MaineHousing has provided a total of \$834,104 in Wellness Center grants to

MaineHousing also launched a grant program for homeless shelters to cover operating expenses due to COVID-19. We have disbursed or plan to disburse funds to 15 shelters so far, totaling nearly \$309,000. We are proud to join both the John T. Gorman Foundation and the Maine Community Foundation to help support this work across Maine. Find information about our 2020 COVID-19 Homeless Provider Grant here.

help and his willingness to deliver the hand sanitizer to shelters in need!

MaineHousing staff worked with Maine Craft Distilling to coordinate the distillery's first round of hand sanitizer to homeless shelters across the state. Thank you to David Swardlick for his

# \$9 million in additional funding for Mainers in need of energy assistance.

More Energy Assistance on the Way

MaineHousing and Maine's Community Action Agencies (CAAs) are working closely to support uninterrupted Home Energy Assistance Program (HEAP)

services. CAAs have made adjustments as needed to accommodate

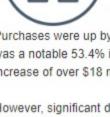
evident in February.

Thanks to the federal COVID-19 response, Maine will receive an estimated

COVID-19 guidance regarding physical distancing, including taking applications over the phone. HEAP applications have been modified to make it easier for households impacted by COVID-19, including accommodations for households who are experiencing challenges with securing and sending required documents, and households who have seen a decrease in

Community Action Agencies will accept applications for HEAP until 7/15/2020 and approved applicants can use those benefits until April 2021. Find more information about HEAP here.

First Home Loan Production



the COVID-19 threat subsides.

income due to COVID-19.

### Despite the effects worsening in March, our Year to Date Loan

Purchases were up by 12.6% and over \$16 million in loan value compared to 2019. There was a notable 53.4% increase in our Loan Reservation Pipeline, equating to a remarkable increase of over \$18 million in loan value from March of last year.

The surge of loan activity that kicked off 2020 has shown surprising resilience even as the impact of the COVID-19 pandemic became

However, significant declines in loan purchases and new reservations are expected over the next several weeks due to COVID-19, at least through April. We're hopeful that unemployment benefits and stimulus payments will ease the temporary loss of income for many would-be homebuyers, allowing them to resume their pursuit of homeownership once

MaineHousing has quickly adapted to the changes brought on by the pandemic, and 100% of the Homeownership staff work remotely. We continue to keep our program partners informed and to assure them that the First Home Loan program continues to be fully operational.

## Partnering for Mask Delivery

MaineHousing would like to thank the Department of Corrections (DOC) and prisoners who are making masks for those in need through the DOC's Industries Program. We are helping coordinate the delivery of over 5,000 masks from the DOC to homeless shelters, domestic violence shelters, and older adult developments across Maine. Thanks to the Department of Corrections and prisoners who are working to fill an important need among vulnerable



populations!

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