MaineHousing
MAINE STATE HOUSING AUTHORITY

Autumn 2023 Newsletter

Happy Thanksgiving!

MaineHousing staff joined in the dirt-flinging fun in October, during a groundbreaking ceremony for 55 Weston Avenue in Madison, an 18-home development that is among the first to be financed with funding from the Rural Affordable Rental Housing Program.

NEW RURAL AFFORDABLE RENTAL HOUSING PROGRAM CELEBRATES FIRST GROUNDBREAKING

A new state-funded, affordable housing subsidy program is well underway and garnering national attention for its success. The program is adding much needed housing to parts of rural Maine that otherwise may not have been able to benefit from larger state and federal tax-credit programs.

The Maine Rural Affordable Rental Housing Program, now in its second iteration, celebrated its first groundbreaking event at 55 Weston Avenue in Madison in October. The celebration highlighted the innovative 18-unit development that is being brought to life by Sam Hight, Kara Wilbur, and Brian Eng.

Governor Janet Mills, a bipartisan delegation of state lawmakers, town and county officials, as well as members of the community joined in the celebration.

Among other key features, the new homes will be made available to those earning up to 80 percent of local area median income and are meant to help fill some of the housing gap for workers in the region, where industries in both Madison and Skowhegan have announced they will need to fill up to 200 new jobs in the near future.

The development is on track for an opening in late spring 2024, thanks mostly to the use of modular construction components that are being built by KBS Building Systems in South Paris, Maine. Those components will be trucked to the work site in Madison for assembly and interior finishing.

The development is an exciting first-of-its-kind project for the program because of its use of Maine-made, modular components but is also being lauded because of the deep collaboration it achieved in gaining strong support from local residents.

The commitment local municipal leaders showed in their support of the development by selling a long, unused vacant town lot for $1 was also noted during the celebration. In a crowning bonus feature, much of the insulation used for the building will come from Madison's own Timber HP plant, which is among the industries adding jobs to the area's workforce.

MaineHousing is providing funding to developers for the development of smaller (five to 18 units) affordable rental housing projects in areas and at a size where traditional Low Income Housing Tax Credit projects are not generally feasible.

Funding for this program is, in part, through the Maine Jobs and Recovery Plan. This piece of legislation was envisioned by Governor Mills as a means to invest nearly **$1 billion** in Federal American Rescue Plan funds to improve the lives of Maine people and families, help businesses create good-paying jobs, and build an economy poised for future prosperity.

The next competitive round of applications for this program is now underway with proposals due to MaineHousing by December 7.

During a recent tour of KBS Builders in South Paris, MaineHousing Development Director Mark Wiesendanger, center, spoke with developer Brian Eng, at right, about the advantages of modular designs in affordable housing development. Eng and his partners Cara Wilbur and Sam Hight are the principals behind 55 Weston Avenue in Madison.

……

WELCOME TO MAINEHOUSING

Jonny Kurzfeld
Director of Planning and Research

In July, MaineHousing welcomed Jonathan Kurzfeld, Ph.D., to the team as the agency's new Director of Research and Planning. Dr. Kurzfeld was most recently employed at Bates College as a visiting assistant professor of economics. He brings our leadership team a valuable new perspective on research, policy analysis, and data governance.

Kurzfeld holds a Ph.D. in Economics from the University of California and is a California native. He now lives with his partner and her daughter in Livermore Falls. Kurzfeld hit the ground running, taking on advisory roles throughout the agency and already leading the skilled staff of the Planning and Research Department in the composition of a 100-page legislative report, in addition to overseeing the daily communications, website, data analysis, and other duties of the department.

……

CELEBRATING WEST END II

……

On Thursday, November 9, a MaineHousing delegation led by Director Dan Brennan helped Avesta Housing celebrate its newly opened West End II development in South Portland that features 116 affordable homes.

The development, aimed at helping asylum-seeking families gain work and language skills while developing an understanding of local culture and life in a cooler climate, is playing an instrumental role in transforming the lives of these new Americans, helping them integrate with and strengthen Maine's economy, education system, and workforce.

Many of them have journeyed from far, far away, enduring traumatic events as they fled violence and persecution for safety and freedom in Maine.

Residents of the development have access to a range of training and educational supports that are being provided by Avesta's staff and its many partners.

More than 100 new families have moved in, coming from 22 different countries, with 33 different languages being spoken among the new arrivals.

As residents await processing for legal work authorizations from the U.S. federal government, they have access to a range of educational opportunities, including English language learning, digital literacy, and other supports meant to aid in housing and household financial stability.

In all, more than 250 new Mainers participate in English learning classes at the development, Avesta's staff told visitors during tours of the housing complex and its amenities.

Avesta President and Chief Executive Officer Rebecca Hatfield offered praise to all those who had partnered to make the new, safe, quality, and affordable homes a reality despite all the constraints the project faced during its construction during the COVID-19 pandemic.

Hatfield shared some stories from new residents noting the homes had truly changed the lives of those living in them.

"Apart from my apartment, which I LOVE, I like the community that has formed here," one resident named Chris, wrote: "There is always something going on in the community room. People are really friendly and I have learned a lot about the many cultures that live here."

Another resident named Dev, wrote: "I don't think I've met a single tenant yet that hasn't been courteous or kind in some way. I almost never hear any disturbances from within the building, plus the amount of community events helps a lot in fostering a supportive and cohesive environment."

"These are just a couple of residents who say we have affected positive change in their lives, we hear similar stories from others every day and it's stories like these that motivate me and I suspect all of you," Hatfield said in thanking the many partners who had gathered to celebrate the development.

"Developing homes and providing housing stability requires collaborative and multifaceted solutions in creating new homes and providing support services for residents," Hatfield said.
MaineHousing Director Dan Brennan praised Avesta for its work.

"This project is another addition, by Avesta, to another Maine community, the latest in a long line of commitments that Avesta has made to communities across Maine that spans five decades now," Brennan said.

Brennan also credited state and federal lawmakers for being supportive of affordable housing development in Maine, in word and in deed by providing the financial resources that have led to the largest pipeline of projects in MaineHousing's history.

He said the West End development was a example of several key principles that are at the core of MaineHousing's mission.

"This development really shows how we at MaineHousing try to reach ALL of Maine and it is also an example of Avesta being a great role model of good development, that's timely and inclusive. It's another great example of the range of programs, the range of flexibility me and my colleagues at MaineHousing strive to exhibit. We find ways to support smart and unique ideas and say yes to ideas that help create meaningful change."

Brennan also praised South Portland's local government leadership.

"Days like today don't happen without local government leadership that has the courage to make tough choices, that are ultimately the right ones for making their community and our state stronger," Brennan said.

"Thank you South Portland, you have once again stepped up when you were called upon. Thank you very much for being there."

……

NEW HOUSING LAWS IN MAINE

5-day notice for rent hikes of more than 10 percent now required

A new state law that went into effect in October now requires landlords to give tenants a 75-day notice if they intend to increase the rent by more than 10 percent. Rent increases below 10 percent will still require a 45-day notice. The new law is the result of legislation that was offered by Rep. Christopher Kessler of South Portland and was in response to steep rent hikes at Redbank Village, a decades old, large, multi-family housing development in the city. In 2022 new owners at Redbank began a series of

rent increases for tenants, with some rents being increased by as much as 50 percent.
Kessler said he hoped the new law would give tenants more time to prepare and manage their finances when a landlord dramatically increases market-rate rents.

Right to buy leased land in mobile home parks

Also new on the books in October is a state law that requires the owners of a mobile home park to give residents notice if the land under their home is going up for sale. The law requires homeowners to have 60 days to make a purchase offer for their leased lot. The new law also requires mobile home park owners to also notify MaineHousing when they plan to sell. If 51 percent of the park's tenants decide to form a resident-owned community, they will then have another 90 days to come up with the financing needed to purchase the park. The bill that led to the law was sponsored by state Rep. Traci Gere of Kennebunkport. Gere said the law is meant to help homeowners learn of a park sale as park owners in Maine are increasingly reaching retirement age and often sell their properties to new and often out-of-state investors.

.

……

FIRST GENERATION HOME LOAN PROGRAM NOW OPEN

MaineHousing's Homebuyer Education Coordinator Jessica Gurney, at right, stands with new homeowner Jose' Gonzales during an interview with WMTW, Channel 8 News. “It's a dream come true. It's the American dream. Yeah, I'm living it," Gonzales told WMTW's Terry Stackhouse during the interview at Gonzales new place in Winthrop.

MaineHousing has launched its First Generation homebuyer program, which can provide $10,000 in down payment assistance for eligible homebuyers.

This program is for people whose parents or guardians did not own a home that the applicant lived in during their lifetime. Individuals who lived in foster care as children are also eligible for the program, which became available in April.

“The First Gen loan provides a pathway to home ownership for first-time homebuyers, who are also the first generation in their families to be purchasing a home,” said MaineHousing Director Daniel Brennan in announcing the pilot program.

“MaineHousing is pleased to offer this opportunity to first generation homebuyers who will also receive the added benefit of a below market mortgage interest rate to further enhance their home’s affordability,” Brennan said.

The program will also provide a fixed interest rate mortgage that will be 1% below MaineHousing’s regular First Home Loan program base rate.

Borrowers who complete both the Financial Literacy class and Homebuyer Education course from MaineHousing-approved providers will earn $10,000 in grant funds credited at closing.

Other key requirements include:

Borrowers must be true first-time homebuyers having had no previous ownership interest in a principal residence in any location at any time.

At least one borrower must either never have lived in a home owned by their biological parents or legal guardians during the borrower’s lifetime; or be an individual who was in foster care at some point in their childhood.

By the end of November 2023 MaineHousing will have purchased 676 FirstHome loans valued at nearly $140 million. October was the agency's top month in 2023 and the First Generation Program has approximately 50 loans in its pipeline.

……

Big check from HUD for lead

United States Department of Housing and Urban Development
Pay to the Order of:
Maine State Housing Authority
$ 5,700,000.00
Five million, seven hundred thousand dollars
For: Lead-Based Paint Hazard Reduction Grant
U.S. Department of Housing and Urban Development
RESERVED PARKING

Michelle Roberts, left, a social science analyst with HUD's Office of Lead Hazard Control and Healthy Homes, presents a $5.7 million check to Kim Ferenc, MaineHousing's manager of housing services, during a short ceremony at the agency's offices in Augusta Monday. The grant will allow MaineHousing to continue its work in making more Maine homes free from lead.

In October MaineHousing accepted a $5.7 million grant from the U.S. Department of Housing and Urban Development for its ongoing work in lead poisoning prevention and home remediation.

The funding from the Lead Hazard Reduction Grant Program will allow MaineHousing to continue its work with a variety of partners around the state, including several Community Action Agencies.

This MaineHousing-administered program provides grants to single-family, owner-occupied homes and owners of residential rental units to make their properties lead safe.

This program includes a comprehensive Healthy Homes assessment and intervention component which addresses a variety of health and safety related housing conditions, such as indoor allergen reduction, injury prevention (falls, electrical hazards, etc.), carbon monoxide and radon, and excess heat and cold.

This new grant from HUD will allow this successful program to continue well into the future. In recent years, this program has helped to make 240 homes lead safe.

In 2022, MaineHousing funding helped 109 homes in 32 separate projects costing $1.9 million. In 2023 the program has completed work in 65 homes in 20 different projects.

……

CELEBRATION OF WEATHERIZATION

Each year on October 30th, we celebrate the long and storied history of weatherization alongside the work that continues every day. Nationwide, the Weatherization Program has helped hundreds of thousands of households and saved individuals, families, and communities millions of dollars through energy and health savings.

For 47 years the Weatherization Assistance Program has provided reliable, effective, and innovative services to recipients across the country. Below are just a few of the testimonials received for successfully completed jobs in Maine.

Waldo Community Action Partners

WCAP has just completed a job in Freedom, Maine. A disabled client, who also previously worked for CAP agencies with his dad years ago fixing other peoples homes, called and stated that he was having a lot of trouble heating his home and was not sure why. When the audit was conducted, his duct work was giving readings that were 12-16Pa for most of his house. The contractor tested the vents and said they had it down to 4Pa but then found a 15-inch x 6-inch opening into the belly from the kick vent in the kitchen, they repaired it and completed his weatherization. Within a day of the completion of the work he texted to let me know that it was 64 degrees the other morning and his thermostat was set to 68 and after 10 minutes he had to turn the furnace off because his house was heating up so well.

Aroostook County Action Program

ACAP was recently profiled as one of many success stories in an article about alternative heating sources and weatherization. Ron Moody, a long time Aroostook County resident and retiree, called ACAP after his only source of heating, an old kerosene furnace, suddenly died. In addition to a furnace replacement, ACAP was able to provide him with a heat pump, weatherization audit and point him towards other programs that would further update his home. Read the full article here. The ACAP focus starts about halfway through the article.

York County Community Action Corp

Below is a testimonial received by YCCAC for a recent weatherization job.

"Dear Mr. Heffernan,

I really appreciate getting all the paperwork. As you know, and I repeat, I am very grateful for all the weatherization and insulation work provided by the York County Community Action Corporation I could not have done such an extensive and complete job without such assistance! Your expertise, professionalism and respect for me and my tenants was outstanding throughout the project. As demonstrated by the before and after measurements, this work has made an enormous difference which I am sure will benefit the building's tenants and my ability to provide a safe and healthy environment for them. Your contractor, Mr. Patrick Clark and his crew of Southern Maine Spray Insulation were outstanding in every aspect of their work and accommodating me and the tenants. They were obviously very skilled, well organized and very hard working! I'd be happy to work with them again on any project in the future. Many thanks for this opportunity to experience such an important service provided by your agency.

-Jim, South Berwick"

MAINEHOUSING PARTICIPATED IN NCSHA ANNUAL CONFERENCE IN BOSTON

How Will AI Shape Housing Communications?

MaineHousing's Communications Director Scott Thistle with Boston University Senior Lecturer Todd Van Hoosear as they discuss the impact of generative AI on communications during the National Council of State Housing Agencies' annual conference in Boston.

From the impact of generative artificial intelligence on marketing and communications, to the latest on building materials and techniques, to innovative ways to cut internal operating costs while avoiding unnecessary expenses to making the most out of the Housing Choice Voucher system, MaineHousing staff was asked to be the "experts" during four different workshops and panel discussions at the National Council of State Housing Agencies' annual conference in Boston last week.

The conference, the largest gathering of housing finance agencies from across the U.S., drew participants from as nearby as Boston to as far away as American Samoa. In all about 20 MaineHousing employees attended the event, participating in a range of department-specific workshops and panels.

The conference, which according to the NCSHA saw a record turnout, also allowed participants to learn how our counterpart agencies in other states function, to hear their challenges and their successes, and to share strategies and ideas on everything from improving workplace culture to improving the administration of large federal programs, like the Homeowners Assistance Fund and more.

In one session, MaineHousing **Senior Director of Operations Jamie Johnson** shared how efforts by the Housing Choice Voucher Department to digitize a giant amount of paper records with its Morning Makeover initiative saved the agency $45,000. Johnson's session was all about internal operations and MaineHousing was included on the panel to show how big problems don't always require big sums of money to fix.

In another session, **Development Director Mark Wiesendanger** spoke on the research and development MaineHousing is involved in with the University of Maine and its BioHome3D project.

Housing Choice Voucher Department Director Allison Gallagher sat on a panel focused on how we get the most benefit for Mainers out of the federal voucher program and how leveraging the voucher and recruiting landlords is done here in Maine.

Communications Director Scott Thistle moderated a group discussion with Todd Van Hoosear, a Boston University communications professor and lecturer, on how generative AI will impact our work around housing communications.

Meanwhile, other MaineHousing staff including MaineHousing **Director Daniel Brennan** and MaineHousing Senior Director of Government Relations and Communications Erik Jorgensen attended key meetings for NCSHA including the organization's annual Board of Directors meeting. Dan was elected to the board in 2022 and continues to serve alongside nine other HFA directors from around the country. Needless to say MaineHousing was well-represented in Boston and heard a ton of good feedback from our peers around the country about the good work we do here in the nation's most eastern state.

……

MAINEHOUSING'S AFFORDABLE HOUSING

CONFERENCE IN PORTLAND

MaineHousing
STATE HOUSING AUTHO
nehousing.org
2023 MAINE
AFFORDABLE HOUSING
CONFERENCE
October 4, 2023 | Portland, ME

Governor Janet Mills addresses the crowd that turned out for MaineHousing's 2023 Affordable Housing Conference in Portland on October 4.

……

MaineHousing's first in-person affordable housing conference since COVID-19 drew a near record crowd as more than 500 people registered to attend the 1-day summit at the Holiday Inn By the Bay in Portland on Wednesday, October 4.

The event saw plenty of advanced media coverage as reporters were particularly interested in a first-of-its-kind study on housing and its intersections with the state's economy that was released and explained during the conference. Dozens of others came for the wide ranging variety of workshops and panel discussions that were planned and organized by Amanda Ouellete and Karen Lawlor over the last year. These two are real pros and the event showed that. MaineHousing Director Dan Brennan, in his remarks to the crowd, thanked MaineHousing's Amanda Ouellette and Karen Lawlor and noted all the work done by the entire team.

In making an analogy to a house, Brennan noted that without a quality foundation a house could not stand. "I am so grateful for my colleagues at MaineHousing, who ensure the structure is as solid as can be. I have the pleasure of working with some of the most talented people in the state . . . and in the country. It is my honor to work with you and to represent you."

Brennan said while the conference is typically a day of celebration, Wednesday was also a day to recommit ourselves to the mission of affordable housing for all Mainers.

Our high-profile speakers and guests included Maine Governor Janet Mills who made welcoming remarks that brought the crowd to its feet in a standing ovation. The Governor reminded the audience that Maine is so special and the housing we create needs to recognize that and reflect that we want to do housing, "the Maine way."

HEAP faces steep benefit reduction

MaineHousing anticipates the federally funded Home Energy Assistance Program average benefit will be about half of what it was during the last program year, dropping from about $1,100 per household to about $550.

A few factors impacted this lower benefit. Due to the increase demand of the program, we exhausted our funding last heating season and many applicants were unable to be served.

Over the past few years, we have had additional, one-time funding provided by the state and federal government due to COVID pandemic relief resources being available. We are now back to normal funding levels. If more resources do become available, we will notify our partners and the public as soon as we are aware of them.

MaineHousing will continue to have resources for households that are in a heating crisis - those who are at or below a 1/4 tank of fuel oil, seven days or less for wood or wood pellets and those who have less than 25% in a propane tank - via the Emergency Crisis Intervention Program.

We strongly encourage all HEAP customers to also check to see if they have any remaining balance on their accounts with their fuel vendors and to work with their fuel vendors to set up year-round payment plans if they are eligible.

HEAP is meant to help supplement a portion of a household's energy costs and is not meant to cover the full expense of heating. HEAP is also not a crisis program, and the appointment and applications process can take some time to complete so we encourage people, who may need some help, to apply before they reach a crisis stage.

We would also encourage people who may be newly applying for HEAP to start the process via the online portal.

……

JOIN OUR TEAM

We are
HIRING

MaineHousing currently has several open positions and may be just the right fit for you. To learn more about the agency's career opportunities click the button below.

Work for MaineHousing

MaineHousing has helped Maine people own, rent, repair, and heat their homes since 1969. MaineHousing is an independent state authority created to address the problems of unsafe, unsuitable, overcrowded, and unaffordable housing. MaineHousing is a $2.1 billion financial institution with a staff of over 190 people. MaineHousing assists more than 90,000 Maine households and invests more than $300 million in the Maine economy annually.

FOR MORE INFORMATION CONTACT:
COMMUNICATIONS DIRECTOR SCOTT THISTLE
STHISTLE@MAINEHOUSING.ORG
207-624-5799

Manage your preferences | Opt Out using TrueRemove™
Got this as a forward? Sign up to receive our future emails.
View this email online.

26 Edison Drive | Augusta, ME 04330 US

This email was sent to .
To continue receiving our emails, add us to your address book.