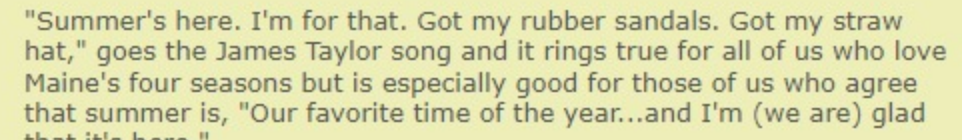




A new 55-unit affordable development for Mainers 55 and older opened in Old Orchard Beach in May. The grand opening for Milliken Heights, developed by the Szanton Company, is the first of many set to take place this spring and summer.

Happy Memorial Day. This coming weekend marks the beginning of summer in Maine and as we head into June and the celebrations of summer, MaineHousing is proud to hold its first annual **Pride Month** employee BBQ and cookout hosted by the Agency's ActWell Team. As we celebrate summer we also celebrate the diversity of our teams and all the contributions people from all walks of life are making on the housing landscape in Maine. Together we are building a better, stronger and more vibrant Maine.



Grand openings galore

"Summer's here. I'm for that. Got my rubber sandals. Got my straw hat," goes the James Taylor song and it rings true for all of us who love Maine's four seasons but is especially good for those of us who agree that summer is, "Our favorite time of the year...and I'm (we are) glad that it's here."

MaineHousing's staff is sure glad for that too because the summer of 2023 is going to yield a bumper crop of new affordable housing all over Maine. More than 30 developments and more than 1,000 new units will be opened over the next year and a half.

Our grand opening and ribbon-cutting season started with a two-fer in May with new buildings opening in Old Orchard Beach and Lewiston.

While different in scope and clientele both developments are amazing achievements by our partners and their contractors.

"This is where our workforce goes to live. This is where our retirees get to enjoy their retirement years," said MaineHousing Director Daniel Brennan during the opening of Milliken Heights in Old Orchard Beach.

The development of 55 units which is for Mainers 55 or older started just last May is now nearly full, said Nathan Szanton, whose [Szanton Company](#), developed the building.

"Over the last couple of years MaineHousing has made more money available for affordable housing development than at any time in its history," Szanton said.

Brennan later noted that was possible because of the strong financial support the agency has seen in recent years from elected leaders in both Augusta and Washington, D.C.

But money alone does not create affordable housing.

The Old Orchard Beach development and one celebrated later the same day on Walnut Street in Lewiston, Brennan said, were examples of how local municipal leaders can dramatically impact housing creation with both zoning and ordinance changes and with public support for affordable housing development.

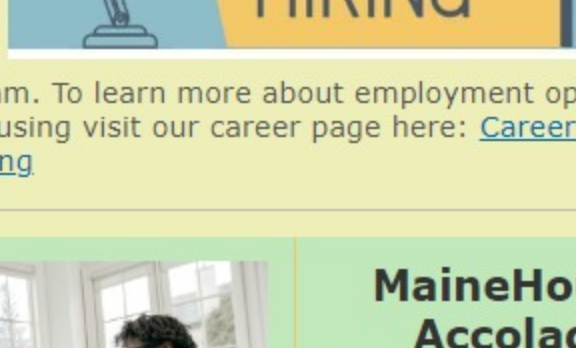
"Much of power of what we do rests with local officials, and we are so grateful for the folks here in Old Orchard Beach – to make this happen. It doesn't go unnoticed," Brennan said.



Shaad Masood, President of the [Raise-Op Housing Cooperative](#), which has developed two new buildings in Lewiston speaks, to a group gathered to celebrate a grand opening of one of the pair on Walnut Street in May. "We are very proud of this building design," Masood said. "This design began with leadership from our own residents, who envisioned the sustainable, durable, and beautiful homes that we are celebrating today. We want to share this design with the public so that others are inspired to develop their own sustainable homes and make our cities and towns more enjoyable for people of all incomes."



This 9-unit Raise-Op development on Walnut Street in Lewiston also celebrated a grand opening in May. A similar building, also being developed by Raise-Op and financed in part by MaineHousing, will open later this summer on nearby Blake Street as part of a two-building project. The development includes 1 bedroom, 2 bedroom, and 4 bedroom apartments, all restricted to low-income households at or below 60% Area Median Income (AMI). The rent levels are also restricted to remain affordable to residents, and includes off-street vehicle and bicycle parking, heating and cooling, backyard greenspace, washers and dryers supplied in each unit, and a community room.



Join our team. To learn more about employment opportunities at MaineHousing visit our career page here: [Careers at MaineHousing](#)



Homeowner Assistance Fund Relunched by MaineHousing

In March MaineHousing relaunched the federally funded [Homeowner Assistance Fund \(HAF\)](#). The program, which was previously administered by the Maine Bureau of Consumer and Credit Protection, is accessible to homeowners earning up to 150 percent of local area median income and can help cover a range of housing related expenses. Fueled with \$50 million from federal pandemic relief funds, the fund is available to households earning up to 150 percent of local area median income and who have suffered a financial hardship, loss of income, or increased expenses after January 21, 2020 associated with the COVID-19 pandemic.

Among other changes to the program, the maximum benefit per homeowner is increasing up to \$50,000.

Homeowners can check eligibility and begin the application process online at: [www.MaineHomeownerHelp.org](#).

"This fund is meant to help low and moderate income homeowners who may have gotten behind on their bills during the COVID-19 pandemic get caught up," said MaineHousing Director Daniel Brennan. "Working with our partners in state government and other housing non-profits, including Avesta Housing, Coastal Enterprises Inc., and several of Maine's Community Action Agencies, we have been able to not only streamline the application process for this program, but also increase the maximum benefit amount."

Those who had previously applied for the program and were either unable to complete an application or who were denied are also being encouraged to reapply under revised eligibility standards for the program.

As of May 22, MaineHousing has provided \$4.6 million of assistance to homeowners from the fund.

FirstGen Home Loan Program a First for MaineHousing

Earlier this spring MaineHousing 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 first generation 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.

The program provides a \$10,000 down payment assistance grant to applicants who complete both a Financial Literacy course and a Homebuyer Education class to help prepare them to be successful long-term homeowners.

"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.

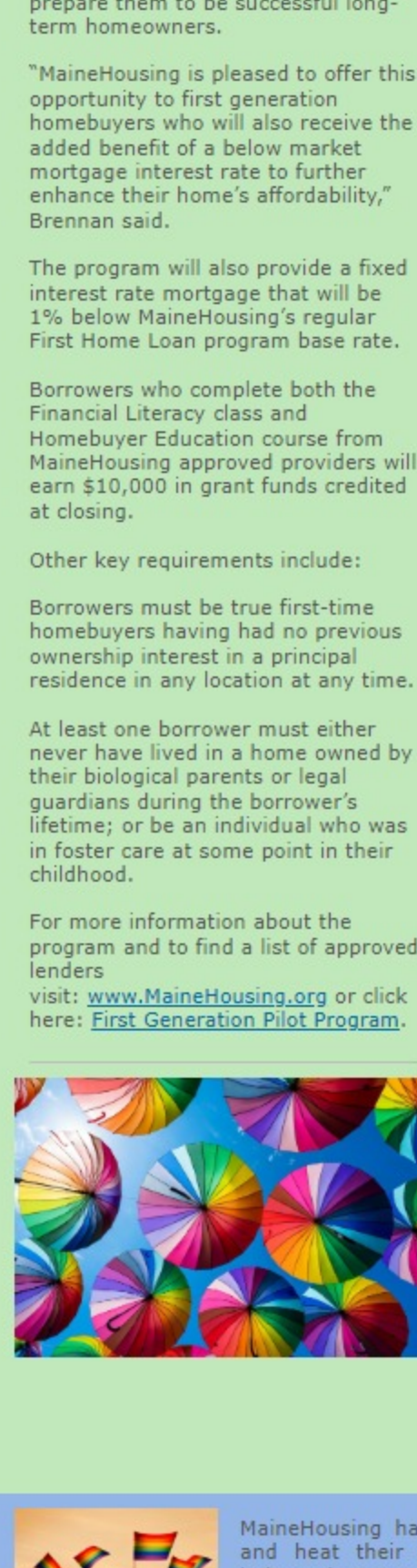
Borrowers who complete both the Financial Literacy class and Homebuyer Education course from MaineHousing approved providers will earn \$10,000 in grant funds credited at closing.

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.

For more information about the program and to find a list of approved lenders visit: [www.MaineHousing.org](#) or click here: [First Generation Pilot Program](#).



MaineHousing Accolades



In June MaineHousing Development Director Mark Wiesendanger traveled to the University of Maine's Advanced Structures and Composites Center on the Orono Campus to pick up an "Outstanding Collaborator Award" from the center's Director Dr. Habib Dagher.

Acknowledging a job well done

In May MaineHousing leaders were making the rounds and picking up awards and acknowledgements from around Maine and New England.

Here's are a few highlights:

BioHome3D

MaineHousing's Development Department was recognized at the University of Maine's Advanced Structures and Composites Center on May 4 for the department's work with the lab on the research and development of its [BioHome3D](#) house. MaineHousing is among a group of collaborators working on the prototype which placed the first prototype of the house on the Orono Campus last November for testing. This exciting work has drawn international media attention including interviews with MaineHousing staff that will be broadcast in Europe on both Swiss and German television. Stay tuned.

Resident services accolade

On the same day Wiesendanger was picking up hardware in Orono, MaineHousing Director Daniel Brennan was receiving accolades for the agency in Uncasville, Connecticut from the [New England Resident Services Coordinators, Inc.](#) for MaineHousing's 25 years of commitment to the organization. NERSC provides important training and professional development for resident services coordinators across New England and beyond.

While picking up the award Brennan was pleasantly surprised when he was asked to address an audience of more than 500 people, but also said he was pleased and honored to support NERSC and all the work it does for the people of Maine and all of New England.

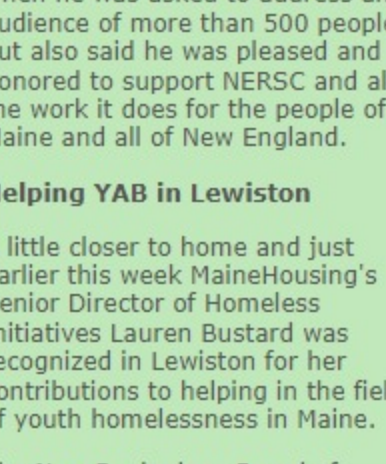
Helping YAB in Lewiston

A little closer to home and just earlier this week MaineHousing's Senior Director of Homeless Initiatives Lauren Bustard was recognized in Lewiston for her contributions to helping in the field of youth homelessness in Maine.

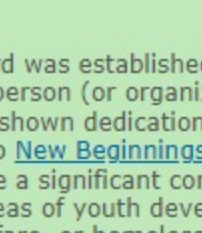
The New Beginnings Board of Directors presented Bustard with its Annual Service Award for her work with their Youth Advisory Board.

The award was established to honor a person (or organization) who has shown dedication and service to [New Beginnings](#), and/or has made a significant contribution in the areas of youth development, child welfare, or homelessness through their advocacy and strong commitment to improving the lives of vulnerable young people in Maine.

"Your unwavering commitment to supporting the statewide Youth Action Board has allowed Maine to achieve things no other Youth Homeless Demonstration Program community has been able to," said New Beginning's Executive Director Chris Bicknell. "Specifically, to sustain the activities of the YAB beyond the initial YHDP implementation year and to expand its scope and scale beyond issues of youth homelessness."



From left to right: Daniel Brennan, MaineHousing Director, Lauren Bustard, Senior Director of Homeless Initiatives, Chris Bicknell, Executive Director New Beginnings.



Save the date for MaineHousing's fall Affordable Housing Conference

On Wednesday, October, 4 at the Holiday Inn by the Bay in Portland we will be joined by our partners and some top-notch speakers and housing experts from near and far. Our exciting line-up of workshops and seminars will be a do-not-miss event for those working on our affordable housing future in Maine. More details on the conference will be coming soon. Please save a spot on your calendar to join us.



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.

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