



MaineHousing

MaineHousing honored for Development and Homeownership programs during NCSHA conference in Phoenix



FLINGING DIRT IN NEWCASTLE: In late October, MaineHousing joined dozens of community members to celebrate the groundbreaking of a new Rural Affordable Rental Housing Program-financed development that will offer 16 new affordable homes for area residents earning up to 80 percent of area median income. The RARH Program was one of two that were selected for an award by the National Council of State Housing Agencies (NCSHA) in September.

PHOENIX — MaineHousing earned top accolades for programs aimed at increasing homeownership and encouraging new affordable rental housing in Maine during an annual gathering of the National Council of State Housing Agencies (NCSHA).

The NCSHA's Awards for Program Excellence honor state housing finance agencies annually for outstanding public-purpose programs and practices.

"The mission of this prestigious program is to recognize exemplary housing finance agency (HFAs) efforts, encourage innovation, identify industry best practices, and facilitate information sharing among HFAs," according to the NCSHA.

MaineHousing's **Rural Affordable Rental Housing Program** and **First Generation (First Gen) Homeownership Program** were both selected for recognition from a competitive field that included dozens of HFA programs entered by other agencies from across the country.

"We are humbled and proud to be so publicly honored for our work," MaineHousing Director Dan Brennan said. "Recognition for these two successful programs that are among the many that MaineHousing staff administer on behalf of the people of Maine is greatly appreciated, even while we know there is much work yet to do and have no intention of resting on any laurels."

Brennan was also re-elected to another 2-year term on the NCSHA Board of Directors and noted the national organization was an important advocate for good federal housing policy, a clearinghouse for innovative best practices, a source of inspiration and a powerful ally in the work of bringing quality affordable housing to more people and families.

"This annual gathering of affordable housing experts from around the country is an exchange of proven good ideas and solutions from our colleagues and peers from all over America, including all 50 U.S. states and our U.S. territories," Brennan said.

The Rural Affordable Rental Housing Program (RARH), which has been funded by the Maine Legislature over the last two state budget cycles, has helped create new affordable rental homes in parts of Maine that would not be readily able to compete for the federal Low-Income Housing Tax Credits (LIHTC) that help finance affordable housing in more densely populated parts of Maine.

To date, RARH has helped launch 13 developments and more than 225 affordable rental homes that will be made available to working families and older Mainers earning up to 80 percent of local area median income. When combined with private, municipal and other non-profit funding, these new homes also represent more than \$64 million of investment in rural Maine.

In explaining their decision to recognize MaineHousing in the **Encouraging New Construction** subcategory, NCSHA judges noted the agency put forward an impactful, replicable initiative to address critical shortages of affordable rental housing in rural areas.

"With a goal of bringing economic equity to rural communities, our first recipient created a program to assist developers with affordable rental housing projects of five to 18 units in areas where Housing Credit projects would be difficult to develop. Created in 2021 using pandemic relief funds, the program has been re-funded twice by the legislature and supported with state resources," the moderator announcing the award stated. "The initiative has served as an incubator for emerging developers and design and construction innovations that are accelerating the state's rate of housing production. Congratulations to **MaineHousing** for "Bringing Affordable Housing and New Housing Developers to Rural Maine."

You can learn more about MaineHousing multifamily development programs online here: [Multifamily Developers Programs](#)

MaineHousing's First Generation (First Gen) Homeownership Program has helped nearly 200 first-time homebuyers purchase their first home. First launched in 2023, the program; is available to people earning up to 120% of local area median income and provides qualified buyers with up to a \$10,000 grant for downpayment or closing costs assistance.

The First Generation program, which also provides buyers with MaineHousing's lowest available mortgage interest rate, is available to individuals who never lived in a home owned by their parents or guardians or for those who spent any portion of their childhood in foster care.

The program is tailored to provide the opportunity for affordable homeownership and wealth building to those who, for any reason, have been historically excluded from the familial benefit of homeownership.

Since one of the largest barriers to purchasing a home is accumulating the significant funds needed for down payment and closing costs, the First Gen grant of up to \$10,000 can be a game changer. In some instances, it has made the life-changing investment of a mortgage on an owned-home as financially manageable as renting.

During the awards presentation in Phoenix moderators noted:

"The judges appreciated (MaineHousing's) creative solutions to obstacles first-generation home buyers face. To provide a 30-year fixed rate of just under five percent, the HFA issued a convertible option bond and used the short-term investment earnings to buy down the rate. Other features of the pilot program include a \$10,000 grant for down payment and closing costs, generous program minimums, and community partnerships to deliver a financial and home-buying education framework that meets the participants' unique needs. **MaineHousing**, congratulations on your winning entry, "New Hopes and Homes for New Generations."

As of November 1, the Homeownership Department, was on track to surpass its 2023 results for loan purchasing activity and the department was on the verge of having the largest purchase of loans in the agency's 55-year history!

So far, this year MaineHousing has purchased 739 First Home loans including 141 First-Gen loans with a total value of \$165.5 million.



A delegation of MaineHousing staff attended the National Council of State Housing Agencies (NCSHA) for the organization's 50th Anniversary Celebration and annual conference in Phoenix in late September. MaineHousing was recognized for both its First Generation Homebuyer Program and its Rural Affordable Housing Rental Program, both of which were both selected as winners in the NCSHA's annual Awards for Program Excellence.



Eviction Prevention Pilot Program Launched

On Monday, October 21, MaineHousing, in partnership with the Quality Housing Coalition (QHC) and HOTB Software, launched the Eviction Prevention Pilot Program.

This new eviction prevention program is meant to help tenants who may be facing an eviction and the loss of their housing.

The program, which was funded with a one-time \$18 million allocation from the State of Maine earlier this year, is being administered by QHC under contract with MaineHousing.

QHC was selected in a competitive process that included six different proposals from organizations both inside and outside of Maine.

"We are pleased to launch this pilot program and are excited to see it work to help those who are facing housing instability, so they will be less likely to face eviction again in the future," said MaineHousing Director Dan Brennan. "We have the right partners in place to deliver a quality program that will help Mainers in need stay housed this winter, avoid eviction, and improve their economic condition."

HOTB, an online software developer, has also been awarded a contract to create and manage the online portal and application processing for those who are working with QHC to apply for help through the program.

"We are thrilled to partner with MaineHousing and HOTB, and our legal service and community partners in all 16 counties, on this first-in-the-nation initiative to prevent evictions and stabilize the housing of hundreds of children, older adults, and our workforce who are at risk of losing everything," said QHC Executive Director Victoria Morales.

It is hoped that this pilot program, while helping prevent evictions for vulnerable Maine households, will also be an opportunity to gain insight, ideas and information on how rental aid can be effectively and efficiently delivered to those who are struggling with historically high rental prices in an extremely difficult housing market.

Applicants are able to apply online, by phone, or by making an appointment in person with QHC.

The program launch saw a heavy interest by the Maine media resulting in dozens of stories or broadcast reports on the program.

QHC's Morales was also a featured guest during a segment of Maine Public's Maine Calling Show that delved into the topic of the challenges faced by renters in Maine during an unprecedented affordable housing shortage.

MaineHousing nabs "Smarty" Award from GrowSmart Maine



In late October MaineHousing was honored with a GrowSmart Maine Smarty Award for its Qualified Allocation Plan. Staff celebrated with some early Halloween treats -- Smarties candies!

MaineHousing was recognized by GrowSmart Maine in October during the organization's annual conference and 20th anniversary celebration in Waterville.

MaineHousing was selected by a panel of GrowSmart judges for its Qualified Allocation Plan (QAP), the heart and bones of the agency's tax credit programs

The QAP was recognized for being an outstanding public policy and a mainstay in helping local Maine communities and developers embrace practices and materials that reduce sprawl, increase efficiency, combat climate change and bolster local economies by adding affordable housing opportunities.

"All over Maine there are tangible examples of how MaineHousing's embrace of Smart Growth principles for housing often becomes the anchoring piece for the revitalization of a downtown or a village center community," GrowSmart Maine notes in its awards presentation video.

You can watch the GrowSmart Maine awards video below:

2024 Maine Smart Growth Awards



Blueberry Fields Cooperative takes ownership of Linnhaven Mobile Home Center in Brunswick



Residents of the Linnhaven Mobile Home Center in Brunswick celebrate the new Blueberry Fields Cooperative, made up of park residents, during a ribbon-cutting celebration on October 10th that was held to celebrate the cooperative taking ownership of the park in a deal financed by MaineHousing.

On October 10th, MaineHousing joined hundreds of people, including Maine Governor Janet Mills, in celebrating the creation of the Blueberry Fields Cooperative and the cooperative's acquisition of the Linnhaven Mobile Home Park in Brunswick.

With help and guidance from the Cooperative Development Institute (CDI), park residents organized and formed the cooperative in a unanimous vote to purchase the 278-lot community for \$26.3 million.

The purchase is the result of a new Maine law that went into effect in 2023 requiring park owners to notify residents and MaineHousing when their properties are put up for sale.

Under the new law residents have 90 days after an owner's sale notice to secure the funds to purchase the community themselves. When Linnhaven residents learned that their park was going up for sale in March, they sought the help of **CDI**. They organized and formed the cooperative that would allow them to purchase and manage the community together.

In this instance, MaineHousing created a financing package that includes a \$20.6 million loan and a \$3.2 million grant from the newly created

Mobile Home Community Preservation Fund approved by Governor Janet Mills and the Maine Legislature in the state budget in early 2024.

Support from the Genesis Community Loan Fund, M&T Bank, and the Town of Brunswick also enabled the purchase.

Combined with MaineHousing financing and a grant from the state of Maine, Blueberry Fields Cooperative was able to raise **\$27.8 million to purchase the park and upgrade the park's aging septic and water infrastructure.**

Here are some quotes from this historic day:

*"This is exactly the type of outcome that we envisioned when we created the Mobile Home Park Preservation Fund and the Opportunity to Purchase law. We still have more work to do to protect Maine people and mobile home parks from being exploited by companies who want to use them to make a profit, but now we have a model of how we can preserve this vital housing for low and moderate-income people in Maine," **said Governor Janet Mills.** "Congratulations to the residents of Linnhaven Mobile Home Park, and the Blueberry Fields Cooperative, on becoming owners of your own future. May the example you have set be replicated across our state, and across the country, until every person has the same lasting foundation and safe and affordable place to live as you do."*

*"The day that we voted to become a resident-owned community, the members all gathered at the local high school cafeteria to cast their votes. As the votes were being counted, the members began banging on the tables in support. It was WILD! When I shouted that the vote was unanimous with 187 voting yes, the roar was deafening. WE DID IT!!" **said Janet Fournier, Board President and member of the Blueberry Fields Cooperative.***

*"Because of the foresight of the Maine Legislature and Governor Mills and the work of our partners at Genesis and CDI, we were able to bring together the financial resources needed to help preserve a large number of affordable homes for a relatively low cost," **said MaineHousing Director Dan Brennan.** "But this deal is about way more than that. This deal is helping to preserve a wonderful community of people who care about and look out for one another, as is so apparent in the hard work they put into making this new cooperative a reality. This is an enormous accomplishment and one that all of Maine should be proud of."*

***Liza Fleming-Ives, executive director of Genesis Community Loan Fund,** praised the partnership that made this cooperative possible.*

*"This is a powerful example of how community lenders can assist residents across rural Maine in overcoming barriers to affordable homeownership and affordable rental options," **Fleming-Ives said.** "Genesis is delighted that we could guide determined residents*

and work alongside fellow lenders and community partners to preserve this critical type of affordable housing and empower a resident community.”

*“This has been an unbelievable journey and result for the residents of Linnhaven,” said **Nora Gosselin, Market Development and Acquisitions Specialist of CDI’s New England Resident-Owned Communities (NEROC) Program.** “It would not have happened without the legislative champions and the resident leaders across the 10 manufactured home cooperatives in Maine who came together with CDI to get the Opportunity to Purchase law passed last year. It would not have happened without the Linnhaven community owner, who decided to give the residents a chance to come to the table as buyers. It would not have happened without the Governor’s Office, the Town of Brunswick, MaineHousing, and The Genesis Fund, who put together an incredible financial package. And most importantly, it would not have happened without the residents who formed the Blueberry Fields Cooperative. We met multiple times a week for months to go through this enormous undertaking. Through their hard work, on top of already busy lives, they are setting an important precedent for affordable housing in Maine. It was an honor to work with them.”*

Openings, conferences, panel discussions and more. MaineHousing's fall roadshow continues . . .

It's been a particularly busy fall for MaineHousing's team as we engage with our many partners, colleagues and friends around the state and beyond.

Here's a smattering of some of the events MaineHousing has participated in during September and October, and a short list of what's on the immediate horizon in November for the MaineHousing roadshow!

- **On Sept. 10:** A delegation of MaineHousing team members, including Director Dan Brennan, joined members of the Front Street Community and the Portland Housing Authority to celebrate the opening of 105 new units of affordable housing in the East Deering neighborhood along Front Street. The [development added 55 new homes while also replacing with new apartments 50 units that were a remnant of a low-quality public housing endeavor from the 1970s.](#) Portland Mayor Mark Dion noted he once patrolled the neighborhood, that like many public housing developments of the era; had been dubbed “the projects” by cops on the beat but he hadn't seen it that way. “They are us,” Dion said during a ribbon-cutting ceremony noting the neighborhood is full of good people who deserve quality housing like everyone else.

- **On September 17:** Director Dan Brennan joined a group of panelists during a [one-day summit on immigrant housing that was hosted by Prosperity Maine in South Portland](#). The afternoon panel featured inspiring stories of thriving new Americans and the many housing barriers and challenges they face as they seek to establish new lives for themselves and their families here in Maine.
- **On September 18:** A contingency of MaineHousing staff joined Governor Janet Mills, the team at Efficiency Maine Trust and the Governor's Energy Office in welcoming U.S. Department of Energy Secretary Jennifer Granholm to Maine. Secretary Granholm toured two MaineHousing-financed properties in Westbrook to admire the energy efficient focus of new affordable apartment buildings, developed by the Westbrook Housing Authority. Granholm spent time with residents and learned about ways MaineHousing incorporates the highest energy and efficiency standards into the properties it helps to finance. During [the visit Secretary Granholm and Governor Mills unveiled new heat pump rebates for multi-family developments are part of a \\$36 million federal grant](#) to Maine aimed at expanding the use of climate-friendly technologies that will also save renters and homeowners save money.
- **On October 8 and 9:** MaineHousing's Development Director Mark Wiesendanger and MaineHousing Communications Director Scott Thistle attended the Maine Municipal Association's Annual Conference at the Augusta Civic Center. In attendance were more than 300 participants including town and city planners and elected officials. Mark and Scott were able to field and answer dozens of questions on everything from First Home programs to the latest in the world of affordable housing development. News was again made during the conference when it was announced the state's new Office of Community Affairs would be directed by Samantha Horn. The office is meant to be a one-stop shop within Maine State government to provide coordinated and efficient planning, technical assistance, and financial support to towns, cities, Tribal governments and regional entities, which will help them better plan for common challenges, pursue solutions, and create stronger, more resilient communities. Samantha is also an outgoing member of the GrowSmart Maine Board of directors. (See item above)
- **On October 17:** A contingency from MaineHousing's Homeless Initiatives Department, along with Director Brennan and several others participated in a one-day conference on homelessness in Portland hosted by Preble Street. The conference, Solutions Start With ME, included a keynote address by Jeff Olivet, the executive director of the United States Interagency Council on Homelessness (USICH) and an announcement [by the Maine Continuum of Care \(MCOCC\) that it had hired Dean Klein as its first executive director](#). Klein took the helm at the COC on October 28. Klein was selected by a committee comprised of three representatives from the MCoC along with representatives from the Maine Department of Health and Human Services and MaineHousing. He brings a wealth of relevant experience to the position, including overseeing the creation of the Fairfax County, Virginia Office to Prevent and End Homelessness and

serving as its director for over 10 years. During that time Klein led the county's Continuum of Care and implemented their 10-year Plan to End and Prevent Homelessness, which engaged all county human service agencies and nonprofits, as well as the faith and business communities. During his tenure in Fairfax County, homelessness was reduced by 50% within the county, where the population is roughly the size of Maine's. Since moving to Maine in 2023, Klein has served as a consultant to the Maine Department of Health and Human Services around General Assistance reform and Maine's Housing First Initiative.

- **On October 24:** Director Brennan joined a small contingency of MaineHousing employees led by MaineHousing Multifamily Loan Officer Brienne McNally at the ribbon-cutting for a new 55-unit building at 99 Western Avenue in Augusta. The development was the first affordable housing effort by area developer Matt Morrill, who praised a wide range of partners and while thanking Brienne for her help and patience in working with him on the development. Brienne was also invited to cut the ribbon. See photo below.
- **On October 29:** MaineHousing Development Director Mark Wiesendanger joined in a groundbreaking ceremony for the new Green Engineering & Materials (GEM) Factor of the Future (FOF) at the University of Maine's Advanced Structures and Composites Center (ASCC) on the University of Maine campus, in Orono. Mark and MaineHousing have been in close contact with the ASCC and continue to work collaboratively on affordable housing-related innovations in building materials and construction design including.



Developer Matt Morrill cut the ribbon at 99 Western Avenue in Augusta on October 24. The celebration was among several MaineHousing participated in during September and October.

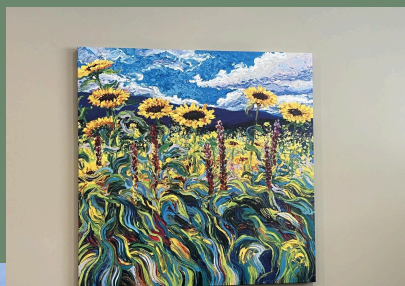
November events for MaineHousing:

As we head into November MaineHousing's team continues its ongoing outreach and engagement with our many partners and the public in Maine.

Here's are the first two events on the agenda for November:

- On November 6: MaineHousing's Senior Director of Communications and Government Relations and Communications Director Scott Thistle will be at Black Mountain of Maine in Rumford to participate in the Androscoggin Valley Council of Government's Annual Planning Day and Regional Housing Summit. Erik will be joined by several of our partners from the public, private and non-profit sector to talk about the variety of programs and financing opportunities that are available for communities to consider as they look to effectively preserve and increase affordable housing in their area. Joining Erik will be representatives from the Genesis Community Loan Fund, Maine's Department of Economic and Community Development, the Governor's Office of Policy, Innovation and the Future, and the Maine Affordable Housing Coalition (MAHC).
- On November 13: A contingency of MaineHousing staff will be on hand for MAHC's biannual Housing Conference in South Portland. This conference has a great line-up of interesting panel discussions and speakers including a post-election policy outlook presentations on what might be expected from both a new Congress and a new Maine Legislature. It should be a must-attend event for anyone interested in affordable housing. You can register for the conference at: [Conference - Maine Affordable Housing Coalition](#)

Scenes from the road . . .





We're hiring!

You can find a list of MaineHousing's open positions, learn about our benefits, community values, and work culture by visiting the [careers page](#) on our website.



MaineHousing

ABOUT MAINEHOUSING:

MaineHousing is a mission-driven, independent, quasi-state agency created in 1969 by the Maine State Legislature to address the problems of unsafe, unsuitable, overcrowded, and unaffordable housing. A \$2.5 billion financial institution with a staff of over 190 people, MaineHousing is governed by a 10-member Board of Commissioners appointed by the Governor. Each year MaineHousing assists more than 90,000 Maine households to buy, heat, rent, and repair their homes while also investing more than \$750 million in the Maine economy.

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