MaineHousing
MAINE STATE HOUSING AUTHORITY

MaineHousing News Autumn 2026

Happy Thanksgiving

More Homes, Winter Help and Greater Housing Stability for Maine People

As Thanksgiving approaches, we're reminded of the place home holds in our lives—a place to gather, share a meal, and find comfort. We also know that having a safe, affordable place to call home is not something everyone can take for granted.

That is at the heart of our work, whether it means helping create an affordable apartment, keeping the heat on, preventing an eviction or making homeownership more attainable and lasting.

None of this work happens alone. This Thanksgiving, we're grateful to the communities, housing organizations, lenders, developers and service providers who work alongside MaineHousing to help people find and keep a home. In this fall edition of our quarterly newsletter, the following eight updates offer a sample of the work we've been doing with our partners since summer. They reflect that shared effort—and the work still ahead.



MaineHousing Director Dan Brennan signs the beam for the "topping out" celebration at The Bellwether, a Reveler Development and Avesta Housing property that is the largest Low-Income Housing Tax Credit development ever financed by MaineHousing. Brennan and others celebrated this key final construction stage during a gathering in Portland in August.

Building More Homes: $12.7 Million in Tax Credits for 186 Affordable Apartments



MaineHousing's Director Dan Brennan joined Lewiston City officials during a ground-breaking celebration for the first phase of Martel, a Low-Income Housing Tax Credit development of, 44-apartment building for Mainers aged 55 and up. The development is on the site of a former Lewiston Public School building, and some of the new property's tenants are expected to be retired teachers who once taught at the school.

More affordable rental homes are planned for families and older Mainers in Portland, Camden, Fairfield and Biddeford.

MaineHousing has awarded **$12.7 million in state and federal housing and historic preservation tax credits** to help create or preserve **186 affordable apartments at five development sites**.

The credits will leverage **more than $45.8 million in housing investment**, supporting construction jobs and much-needed housing. The developments will provide **109 apartments for Mainers age 55 and older** and **77 affordable rental homes for families**.

In Fairfield, the awards will help transform a historic school property into **30 affordable apartments for older Mainers**, combining housing investment with historic preservation.

The five developments were selected from **17 proposals** in a competitive tax-credit award process. Proposals that did not receive awards were placed on a ranked waiting list and may receive funding if an approved development cannot complete its financing.

Alongside these awards, two recent milestones in Portland show how affordable housing developments are moving from plans to homes.

Equality Commons has opened with **54 affordable apartments for people age 55 and older**, expanding housing choices for older Mainers. Meanwhile, The Bellwether reached an important construction milestone on its way toward creating **201 affordable apartments**. It is the largest new-construction Low-Income Housing Tax Credit development financed by MaineHousing.

Those developments are part of a much larger effort. **Twenty-five developments were under construction, with more than 1,000 affordable apartments expected to be completed during 2026.**

Each development is different, but the goal is shared: create more quality housing that Maine people can afford.

Getting there requires collaboration. Developers, municipalities, investors, housing organizations and state and federal partners all

play a role in turning proposals into homes. MaineHousing helps bring financing and resources together to support that work.

The result is more than construction. It creates homes where people can build stable lives and remain connected to their communities.



The two final structural beams are raised during an August "topping out" ceremony at The Bellwether, a **201-apartment building in Portland's Bayside** neighborhood being built by **Reveler Development** and **Avesta Housing**. The development is the single largest Low-Income Housing Tax Credit Property ever financed by MaineHousing.

Hidden Circle in Jay now owned by residents



Maine Governor Janet Mills joined residents of the Hidden Circle Mobile Home Park in Jay in August as they celebrated the purchase of their park as a new resident-owned cooperative.

Hidden Circle residents formed the cooperative in 2026 with support from the **Cooperative Development Institute** (CDI), a New England nonprofit that helps communities transition to resident ownership. CDI helped the residents organize together and negotiate the purchase price.

“It hasn’t been an easy process, but we never gave up,” said Travis White, a resident of Hidden Circle Mobile Home Park and president of the cooperative’s volunteer board. “We had to purchase the park because the alternative could be worse. Someone could come in here, hike up the rents, and eventually push people out of their homes. Now, people can feel financially safe and safe in their homes.”

Financing for the $1 million purchase came from the Brunswick-based **Genesis Community Loan Fund**, Maine's Mobile Home Park Preservation Fund administered by **MaineHousing**, and generous donors of the **Maine Community Foundation.**

The purchase makes Hidden Circle the **14th resident-owned manufactured home community in Maine**, advancing a model that has preserved naturally occurring affordable housing for more than 15 years. Maine's more than 475 manufactured home communities — the most in any New England state — have increasingly attracted large, often out-of-state investors, making resident ownership an important tool for protecting affordability.



MaineHousing joined partners and the community in downtown Portland to celebrate the opening of **Equality Commons** on Casco Street. The 54-apartment building is a development of the Equality Community Center for income-eligible tenants aged 55 and up. Intentionally designed to be inclusive and affirming of LGBTQ+ older adults and allies, the property is open to any income-eligible older Mainer. The **Portland Housing Authority** manages the property.



Workers from **Backyard ADUs** assemble the final roofing panels for an 18-unit affordable housing development in Rangeley. The development is being financed through the Maine Affordable Rental Housing Program and will provide both stand-alone single-family homes and duplexes with rents limited to those earning up to 80 percent of the local area median income. The development is an example of how modular construction is being utilized to accelerate housing production in Maine.

Explore MaineHousing's Affordable Housing Development Programs

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Winter is Coming: Help is Available for Maine Households



For many Maine households, colder temperatures also bring concern about the cost of keeping their homes warm.

The **Home Energy Assistance Program, or HEAP**, helps eligible Maine households with their home heating costs. MaineHousing has been encouraging households to prepare for the heating season and learn about assistance before they face an energy emergency.

The broader effort to keep Mainers safe during the coldest months also includes support for emergency resources.

Warming shelters

MaineHousing has invested approximately **$2.7 million in warming shelters statewide**, helping communities provide safe places during periods of dangerous winter weather.

If you or someone you know may need help with home heating costs this winter, now is a good time to learn about available assistance.

Planning ahead can make a difference.

Learn More about Heating Assistance

Eviction Prevention: Apply by November 30



Maine renters who are behind on rent and at risk of eviction have a limited time to apply for help. MaineHousing and **Project Home** announced that the **Maine Eviction Prevention Program will close to new applications at 5 p.m. Eastern time on Nov. 30, 2026.**

The organizations expect the current applicant waitlist to exhaust available funding. They will make every effort to assist eligible households that submit completed applications by the deadline, but **applying by November 30 does not guarantee assistance.**

Since launching in 2024, the partnership has helped **1,439 Maine households avoid eviction**, according to Project Home. MaineHousing provides program funding and oversight, while Project Home manages daily operations statewide.

To qualify, households must rent their primary residence in Maine, be behind on rent and at risk of eviction, owe no more than **$9,600 in past-due rent**, and have income at or below **60 percent of area median income**. Additional eligibility requirements and rent limits apply. Landlord participation is required.

Households can apply online through MaineHousing's website. Applicants who need help completing an application, need a paper application or want to apply by telephone can contact **Project Home** at (207)274-1063.

Submit a completed application, including all required information and documentation, by the deadline.

Stable Homes, Stronger Students: Helping Maine Families Stay Housed



A stable home can affect just about every part of a child's life, including the ability to get to school, focus on learning and stay connected to teachers and classmates.

That's why efforts to prevent family homelessness can also be an investment in educational stability.

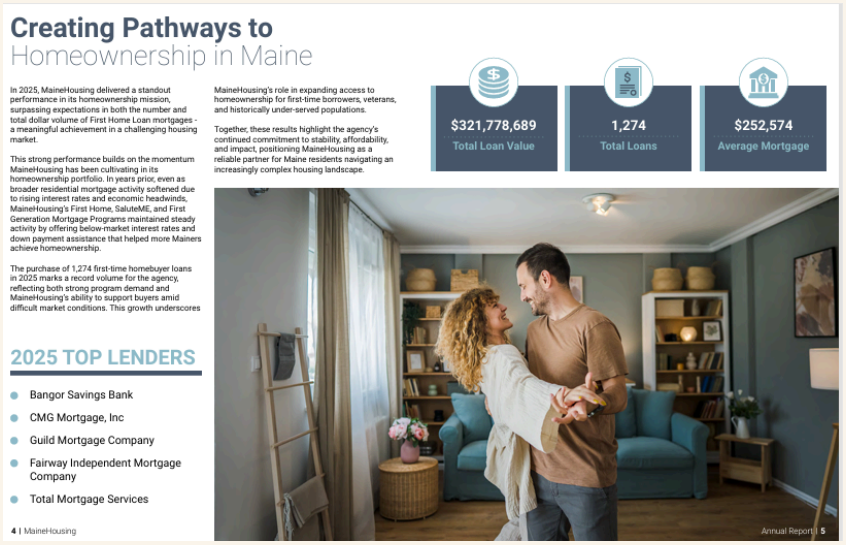
More than **$2 million was awarded to seven Maine school districts** to assist students and families experiencing homelessness or at risk of losing their housing. The effort was expected to reach nearly **1,300 students and families**.

Working through schools provides an important connection point. Educators and school staff often see the effects of housing instability firsthand and can help connect families with resources before a housing problem becomes a crisis.

The approach reflects a larger principle behind homelessness prevention: **helping people remain safely housed whenever possible is better for families and communities than waiting until they have lost their housing.**

For students, that stability can mean something even simpler and more important: being able to concentrate on being a child and getting an education.

MaineHousing's Work Earns National Recognition



Clear information matters, particularly when the subjects are as complicated as housing finance, affordability and the programs available to Maine people.

MaineHousing recently received a **National Conference of State Housing Agencies Annual Award for Program Excellence** for its Annual Report communications suite, which brings together stories, program results, housing trends, financial information, and graphics to help explain MaineHousing's work and its impact.

The recognition marked the **third consecutive year MaineHousing's work received national honors and the fourth time in five years**.

Awards are gratifying, but the larger goal is straightforward: make complex housing information understandable and useful.

Whether the reader is a Maine resident looking for assistance, a community partner trying to address local housing needs or a policymaker seeking reliable information, good communication helps connect people with the information they need.

Explore MaineHousing's 2025 Award-winning Annual Report

From Buying a Home to Keeping It: Supporting Maine Homeowners



Buying a first home is a major milestone. Making homeownership sustainable for years afterward is just as important.

MaineHousing's homeownership programs are designed with both goals in mind.

As of November 20, MaineHousing had purchased **1,203 mortgage loans totaling $322 million**, helping Maine households access affordable homeownership opportunities.

But the work doesn't necessarily stop at closing.

When homeowners face financial difficulties, loss mitigation can provide options for addressing delinquent mortgage payments and avoiding foreclosure when circumstances allow.

From 2020 through 2026, **only 3% of MaineHousing portfolio has been challenged with hardships**.

And among MaineHousing loans authorized for foreclosure between 2020 and October 2026, **75% were reinstated**.

Those figures illustrate an important part of affordable homeownership: success isn't measured only by how many people purchase homes. It's also reflected in helping homeowners navigate difficult periods and maintain housing stability for the long term.

For Mainers thinking about buying their first home, MaineHousing also offers programs and resources designed to help make that possibility more attainable.

Learn More about MaineHousing's First Home programs here

Tune in to MaineHousing's Podcast hoMEviews



MaineHousing's Homeownership Department's podcast **hoMEviews** is a monthly conversation about homeownership, housing development, housing finance, and the people who make housing happen in Maine. In the episode above, MaineHousing's Senior Director of Communications and Government Relations, Erik Jorgensen, sits down with MaineHousing's Director of Homeownership, Tricia Harriman, the podcast's guest host. You can subscribe to hoMEviews on all the typical podcast platforms, including Apple Podcasts and YouTube.

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In carrying out our work we pride ourselves on our Integrity and Accountability, Collaboration and Communication, Innovation and Creativity, and Caring.

We believe that a focus on continuous improvement makes us stronger and better able to deliver on our mission.

How we do our work matters.

We are committed to upholding our core values while striving toward an agency-wide culture that is ever more responsive and innovative.

The following positions are currently seeking applicants:

Fiscal Compliance Coordinator , Energy & Housing Services
Close Date 12/11/2026 9:00:00 PM

Portfolio Manager , Asset Management
Close Date 12/4/2026 5:00:00 AM

Fiscal Officer , Energy & Housing Services
Close Date 12/4/2026 5:00:00 AM

Counsel , Legal
Close Date 12/4/2026 5:00:00 AM

See all MaineHousing's open positions here.

MaineHousing's mission:

Empowering staff and partners in helping Maine people afford safe, high-quality housing as a foundation for healthy communities.

Visit MaineHousing's website to learn more about our work



FOR MORE INFORMATION CONTACT

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