



**Building Opportunity through  
Quality Affordable Housing**

# **MaineHousing Federal Funds Report**

# **2022**

MaineHousing

26 Edison Drive, Augusta, Maine 04330

1-800-452-4668, Maine Relay 711

[mainehousing.org](http://mainehousing.org)

For more information, contact

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# MaineHousing Administration

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- ⇒ Renee Lewis, Principal and Managing Partner of Bloomfield Capital
- ⇒ Paul Shepherd, co-owner of Penobscot Home Performance

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## Mission

The mission of MaineHousing is to assist Maine people in obtaining and maintaining quality affordable housing and services suitable to their housing needs.

## Vision of Success

All Maine people have the opportunity to live in quality affordable housing.

Maine State Housing Authority ("MaineHousing") does not discriminate on the basis of race, color, religion, sex, sexual orientation, gender identity or expression, national origin, ancestry, physical or mental disability, age, familial status or receipt of public assistance in the admission or access to or treatment in its programs and activities. In employment, MaineHousing does not discriminate on the basis of race, color, religion, sex, sexual orientation, gender identity or expression, national origin, ancestry, age, physical or mental disability or genetic information. MaineHousing will provide appropriate communication auxiliary aids and services upon sufficient notice. MaineHousing will also provide this document in alternative formats upon sufficient notice. MaineHousing has designated the following person responsible for coordinating compliance with applicable federal and state nondiscrimination requirements and addressing grievances: Lauren Bustard, Maine State Housing Authority, 26 Edison Drive, Augusta, Maine 04330, Telephone Number 1-800-452-4668 (voice in state only), (207) 626-4600 (voice) or Maine Relay 711.





**MaineHousing**  
MAINE STATE HOUSING AUTHORITY

## Total 2022 Federal Housing Investment

# \$855.7 million

\$177.7 million in Home Purchase

\$295.8 million in Rental Housing Development

\$110 million in Rental Assistance

\$55.8 million in Energy Assistance

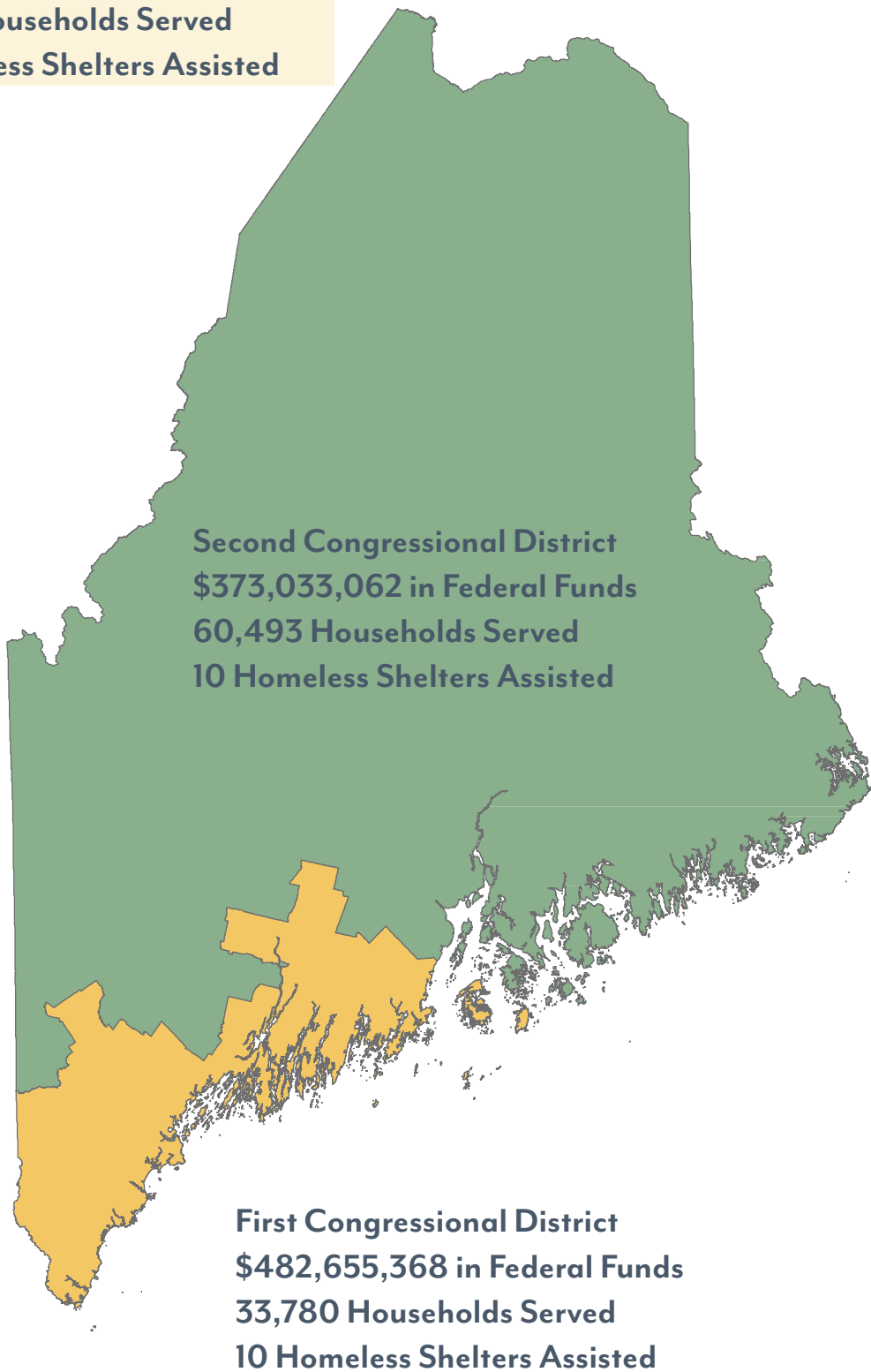
\$2.9 million in Home Improvement

\$7.5 million in Homeless Assistance

\$206 million in COVID-19 Response Assistance

## Maine 2022 Federal Funds

**\$855,688,431 in Federal Funds**  
**94,273 Households Served**  
**20 Homeless Shelters Assisted**



# How MaineHousing Uses Federal Resources

*(2022 federal funding amounts and outcomes in italics)*

## Expand Affordable Housing Opportunities

### Home Purchase

#### Tax Exempt Bonds

\$177,711,924

*918 households*

Sales of tax exempt bonds provide the funding for mortgage loan purchases originated and closed by our lender partners who offer our First Home Loan. This program is for first-time homebuyers. The mortgage payments made on these loans are used to pay a majority of MaineHousing's annual operating expenses. In 2022, 918 Maine households utilized the First Home Loan program to purchase their first home.

### Rental Housing Development

#### Low Income Housing Tax Credits, HOME Partnership, and Housing Trust Fund

*Completed: \$22,564,288; Financed: \$273,266,522*

*181 units completed; 2,212 units financed*

Low Income Housing Tax Credits, the HOME Partnership, and the Housing Trust Fund are our primary sources of funding for new affordable rental housing. MaineHousing uses a competitive scoring process to allocate tax credits among proposed affordable housing developments to ensure we are serving areas with the greatest needs. In 2022, these funding sources provided over \$22 million for the construction of 181 new units, and over \$273 million for the financing of 2,212 units.

## Improve and Preserve the Quality of Housing

### Energy Assistance

#### Central Heating Improvement Program (HEAP grant funded)

\$6,388,901

*2,074 households*

The Central Heating Improvement Program (CHIP) provides grants for home heating systems repair and replacement. In 2022, MaineHousing improved heating in 2,074 households.

#### Home Energy Assistance Program (HEAP)

\$35,969,118

*39,643 households*

MaineHousing uses HEAP funds to provide heating assistance to low-income households, including emergency funds for lower-income households experiencing an energy emergency. In 2022, MaineHousing assisted 39,643 homes with their energy expenses.

#### Weatherization Assistance Program

\$8,975,692

*568 households*

MaineHousing's Weatherization Program provides grants to low-income homeowners and renters to reduce energy costs by improving home energy efficiency. Weatherization improvements may include insulation, weather-stripping, caulking, and some safety-related repairs. HEAP Weatherization funding is used in conjunction with the Department of Energy (DOE) Weatherization Assistance Program funding. In 2022, over \$8.9 million of HEAP and DOE funding weatherized 568 Maine households.

## Heat Pump Program

\$4,430,257

991 households

MaineHousing's Heat Pump Program provides grants to low-income homeowners for the purchase and installation of heat pumps to reduce energy costs by improving heating efficiency. In 2022, MaineHousing provided funding to install heat pumps in 991 Maine households.

## **Home Improvement**

### Lead Hazard Control Grant

\$2,911,976

179 households

MaineHousing offers programs that provide grant opportunities to single-family households and owners of rental properties in Maine to help make their homes and rental properties lead safe. Priority for program funds are granted to abatement projects for housing in which a child resides and who has been determined to have an elevated blood lead level. In 2022, MaineHousing remediated lead problems in 179 Maine homes.

## Help Maine People Attain Housing Stability

### **Rental Assistance**

#### Section 8 Project Based Rental Assistance (PBCA)

\$78,683,262

8,007 households

This rental assistance is committed to properties developed in the 1970s and early 1980s before Congress terminated the housing program. This assistance maintains the developments' affordability for low-income older adults and families. They pay no more than 30% of their adjusted income to rent in these properties. In 2022, MaineHousing administered rental assistance to 8,000 renter households statewide.

#### Section 8 Voucher Program

\$31,299,470

3,625 households

MaineHousing provides rental assistance to individuals and families who can rent a privately owned apartment that meets our program standards. These standards include passing a HUD quality inspection and signing a Housing Assistance Contract. MaineHousing prioritizes specific populations. These populations include veterans, people who are homeless, and households who participate in our self-sufficiency program. In some instances, vouchers can be used to help finance a home mortgage. MaineHousing administers 35% of Maine vouchers, and in 2022, we provided 3,625 renters with vouchers.

### **Homeless Assistance**

#### Funding Emergency Shelters and Navigators

\$1,387,536

38 shelters

MaineHousing allocates these funds to 38 of Maine's emergency homeless shelters. Shelters use these funds for operating expenses, as well as housing relocation and stabilization services to rapidly re-house and stabilize individuals and families who are living in shelters and on the streets across Maine. This funding also supports Housing Navigators employed by the shelters to conduct comprehensive assessments of clients, create housing stability plans, assist with housing search and placement, and support clients beyond shelter to ensure housing stability. In 2022, MaineHousing provided funds to 38 shelters.

#### Stability Through Engagement Program (STEP)

\$787,824 in Federal HOME Funds and McKinney-Vento Grant Funds

82 households

MaineHousing's STEP program uses vouchers to rapidly re-houses individuals and families experiencing homelessness for up to 24 months. In 2021, the vouchers were allocated to Maine's shelters who served 82 households in Maine.

### Continuum of Care (CoC) Planning Grant

\$402,654

MaineHousing applies for this funding on behalf of the Maine Continuum of Care (CoC) which supports and improves the Continuum's operations. This includes a number of tasks, including monitoring CoC and Emergency Solutions Grant-funded projects. This support significantly benefits agencies and programs that provide housing services for those experiencing homelessness in Maine.

### Homeless Management Information System (HMIS) Grant

\$344,888

The Maine CoC designated MaineHousing as the State's HMIS lead. MaineHousing receives the funds from the HMIS Grant to fund the system that collects HUD-required data and helps inform our understanding of shelter use in Maine. In 2022, HMIS funds were used to record and report data on people sheltered through Emergency Shelter, Rapid Rehousing, Permanent Housing, Permanent Supportive Housing, and Veterans Affairs Supportive Housing (VASH) programs. Data was also recorded for people participating in Street Outreach, Runaway and Homeless Youth, and Veterans' programs. This data is part of a range of information used to help us making policy decisions to best serve Maine's homeless population.

### ESG-CV (Emergency Solutions Grant Coronavirus Allocation)

\$4,601,865

This funding is additional ESG funding allocated through the CARES Act to prevent, prepare for, and respond to COVID-19 among individuals and families who are homeless or receiving homeless assistance.

## **COVID-19 Response Assistance**

### Federal Emergency Management Agency (FEMA)

\$20,901,535

MaineHousing has kept Mainers sheltered throughout the COVID-19 pandemic. Our multifaceted response began with securing FEMA Public Assistance program funding to house homeless individuals in hotels, and to launch wellness shelters. With the Maine Department of Health and Human Services, we expanded the population served by our hotel program to include immigrant families, agricultural workers, healthcare workers, and other individuals in congregate living situations.

### Emergency Rental Assistance (ERA)

\$185,060,719

*28,344 renter households*

We launched the Emergency Rental Assistance program in March 2021 with the receipt of an initial \$200 million in stimulus funding, and an additional \$152 million later that year. Combined with MaineHousing's StateHOME funds, CDBG funding, and the Coronavirus Relief Fund, \$185.1 million in rental assistance was available to over 28,000 renter households in 2022.

## Housing Demographics for Maine

Maine People in Need	1st District		2nd District		Maine	
	Owners	Renters	Owners	Renters	Owners	Renters
Households with Income:						
<= 30% Area Median Income (AMI)	16,401	19,067	16,583	16,727	32,984	35,793
> 30% to <= 50% AMI	19,470	13,501	19,825	13,030	39,295	26,532
> 50% to <= 80% AMI	31,938	16,664	31,794	15,362	63,732	32,026
> 80% to <= 100% AMI	21,355	9,381	20,179	7,730	41,533	17,112
> 100% AMI	119,028	28,692	117,452	24,063	236,480	52,755
Total	208,191	87,305	205,834	76,913	414,025	164,218

Source: Claritas 2022 Household Income

Housing, Affordability Varies by Region	1st District*	2nd District*	Maine*	United States**
Median Home Price	\$425,000	\$250,000	\$334,000	\$381,400 (value)
Median Household Income	\$77,832	\$58,195	\$68,316	\$69,021
Income Needed to Afford Median Home Price*	\$133,122	\$80,484	\$106,225	\$121,951
Households Unable to Afford Median Home Price	77%	65%	72%	78%
Average 2-Bedroom Rent	\$1,438	\$950	\$1,088	\$1,163 (median gross) <sup>1</sup>
Renter Households Unable to Afford Average 2-Bedroom Rent	60%	57%	55%	51%

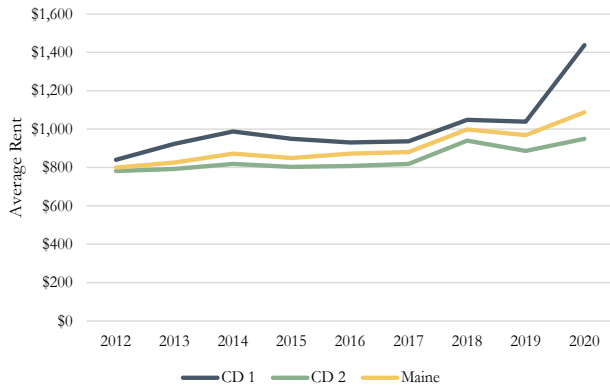
Source: \*2022 Maine Housing Facts (rental data from 2020 Maine Housing Facts), \*\*National Association of Realtors, 2021 American Community Survey (5 Year Estimates) Tables DP-03,04, & B25118

<sup>1</sup>Median gross rent is the median contract rent, plus the average monthly cost of utilities.



# Improving Incomes, Rising Home Prices and Rent

## Average Rent

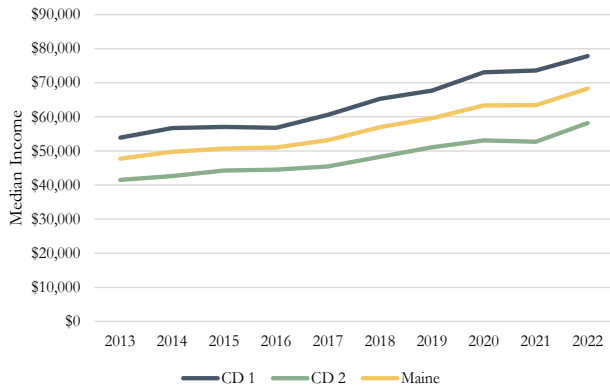


Rental data is not available for 2021 or 2022, although we expect prices to continue to increase. In 2020, Congressional District (CD) 1 saw the greatest increase at 67%. The CD 2 increase was 23%; the statewide increase was 34%.

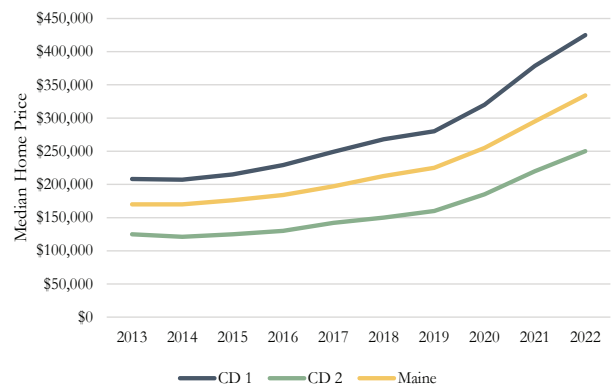
Median income increased statewide and in both CDs. The median incomes in CD 1 improved by 44%; the median incomes in CD 2 improved by 40%. The state's increase in median income was 43%.

Median home prices have doubled in the last 10 years. CD 1 increased by 104%; CD 2 by 100%. statewide median home prices increased by 97%.

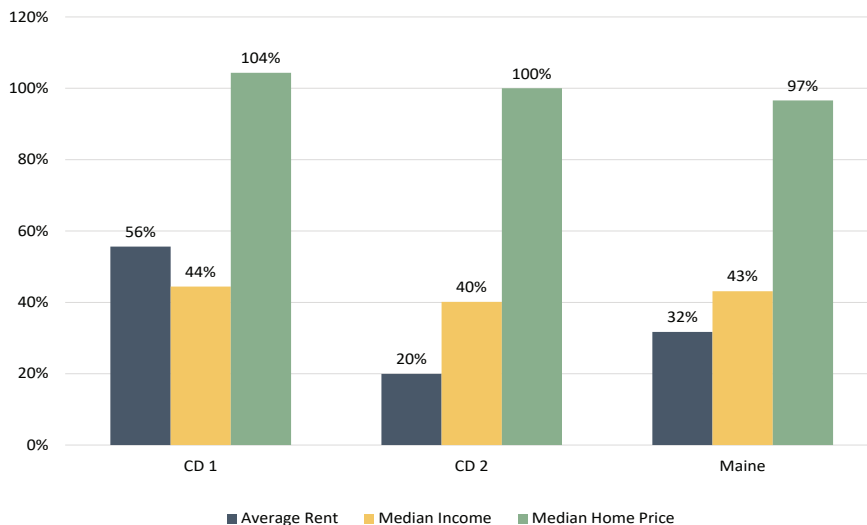
## Median Income



## Median Home Price



## Percent Change in Rents, Home Prices, and Incomes 2013-2022 for Maine and the two Congressional Districts



CD 1 and CD 2 median home price increases outpaced median income by 60 percentage points from 2013-2022. This is higher than the state (54 percentage points). Buying a home in CD 1 is less affordable than CD 2 and the state as a whole.

While rental data is not available for 2021 and 2022, rents are expected to continue to increase, and renting continues to be unaffordable across the state.

The challenges Mainers face in buying and renting homes is forecast to see little change.

Sources: The home price data in these charts is derived from the Maine Real Estate Information System (MREIS). Income data is from Claritas. The pre-2019 rental data comes from MaineHousing's quarterly survey of rental costs and data received from MaineHousingSearch.org. 2019 rents were calculated using a forecast tool. 2020 rents come from a 3-month survey conducted by SocialServ. 2021 and 2022 rental data is not available.

# 2022 Funding and Federal Sources by Congressional District

Program Area	Federal Funding Source(s)	CD1		CD2		Maine		Income Eligibility Limit¹
		Households /Units	Funding Amount	Households /Units	Funding Amount	Households /Units	Funding Amount	
<b>Home Purchase</b>								
First Time Homebuyers	Tax-Exempt Housing Bonds	308	\$73,158,279	610	\$104,553,645	918	\$177,711,924	115% of AMI, or 100% of AMI for households < 3 individuals
<b>Rental Housing Development</b>								
Tax Credit Units Completed	Low Income Housing Tax Credits, HOME Partnership Grant, and Housing Trust Fund	82	\$6,186,943	99	\$16,377,345	181	\$22,564,288	<40% - <60% of AMI (Varies Based on Subsidy)
Tax Credit Units Financed/ Under Construction	Low Income Housing Tax Credits, HOME Partnership Grant, and Housing Trust Fund	1661	\$203,489,485	551	\$69,777,037	2212	\$273,266,522	<40% - <60% of AMI (Varies Based on Subsidy)
<b>Energy Assistance</b>								
CHIP (Central Heating Improvement Program)	Home Energy Assistance Program (HEAP) Funds	683	\$1,826,760	1,391	\$4,562,141	2,074	\$6,388,901	greater of <170% of the Federal Poverty Guidelines or <60% State Median Income
Fuel Assistance	Home Energy Assistance Program (HEAP) Funds	10,506	\$7,249,674	29,137	\$22,604,621	39,643	\$29,854,295	greater of <170% of the Federal Poverty Guidelines or <60% State Median Income
HEAP Assurance 16 Program	Home Energy Assistance Program (ECIP) Funds	1,438	\$1,191,828	4,854	\$4,316,590	6,292	\$5,508,419	greater of <170% of the Federal Poverty Guidelines or <60% State Median Income
Home Weatherization	DHHS - Home Energy Assistance Program (ECIP) Department of Energy (HEAP and Weatherization Assistance Program (WAP))	257	\$114,190	982	\$492,214	1,239	\$606,404	<200% of the Federal Poverty Guidelines
Heat Pump Program	DHHS - Home Energy Assistance Program (ECIP)	166	\$2,176,961	402	\$6,798,731	568	\$8,975,692	
<b>Home Improvement</b>								
<b>Lead Hazard Control Grant</b>	HUD - Lead Hazard Abatement	37	\$538,313	142	\$2,373,663	179	\$2,911,976	greater of <170% of the Federal Poverty Guidelines or <60% State Median Income
<b>Rental Assistance</b>								
Section 8 Rental Units	Section 8 Project-Based Assistance	4,718	\$48,871,774	3,289	\$29,811,488	8,007	\$78,683,262	<50% of AMI
Section 8 Vouchers	Section 8 Housing Choice Vouchers	1,717	\$16,526,191	1,908	\$14,773,279	3,625	\$31,299,470	<30% of AMI
<b>Homeless Assistance</b>								
Funding Emergency Shelters & Navigators	Emergency Solutions Grants	15 Shelters	\$979,173	23 Shelters	\$408,363	38 Shelters	\$1,387,536	NA
Homeless Programs & Projects	Continuum of Care Grant	\$201,327	\$201,327	Maine Continuum	\$402,654	Maine Continuum	\$402,654	NA
Homeless Management Information System (HMIS) Grant	HMIS Grant	\$172,444	\$172,444	Maine Continuum	\$344,888	\$344,888	\$344,888	NA
Homeless Provider Grants	Emergency Solutions Grant Coronavirus Allocation (ESG-CV)	10 shelters	\$931,151	10 shelters	\$361,016	20 Shelters	\$1,292,167	N/A
Temporary Rapid Rehousing Program	ESG-CV	4 Shelters	\$570,645	2 Shelters	\$19,543	6 Shelters	\$590,188	30% AMI with ability to approve up to 50% AMI
Street Outreach Services	ESG-CV	1 shelter	\$4,037	1 Shelter	\$4,037	1 Shelter	\$4,037	N/A
Shelter Renovations Program	ESG-CV	1 shelter	\$1,578,767	1 shelter	\$766,219	2 Shelters	\$2,344,986	N/A
Homeless Diversion Program	ESG-CV	6 providers	\$132,652	9 providers	\$237,835	15 Providers	\$370,487	30% AMI
<b>COVID-19 Response Assistance</b>								
Hotels/Shelters	Federal Emergency Management Agency (FEMA)	5 Hotels	\$191,677,06	2 Hotels	\$1,733,829	7 Hotels	\$20,901,535	NA
Rental Assistance	Emergency Rental Assistance (ERA)	12,062	\$96,125,580	16,282	\$88,935,139	28,344	\$185,060,719	NA

¹Program eligibility depends on household size, income, and other criteria. Program eligibility details available at [www.mainehousing.org](http://www.mainehousing.org). AMI is Area Median Income.