

# Accomplishments & Priorities



## 2014-2018

### “Our mission ... to assist Maine people ...”

During the last five years, thousands of Maine residents have moved into affordable housing, have been put on the path to housing stability, and have been kept warm during Maine winters.

Among them (approximates):

- 4,507 first-time homebuyers under MaineHousing’s First Home Loan program;
- 13,531 attended homebuyer education classes;
- 57 affordable housing projects completed, providing homes for more than 2,004 families and seniors;
- Another 69 affordable housing projects in the planning stages which will provide homes to almost 3,200 families and seniors;
- 2,220 homes of lower-income households were weatherized;
- On average, 35,101 households received heating assistance each year through the Home Energy Assistance Program;
- 281 houses were remediated of lead;
- 505 homes of lower-income households were repaired;
- On average, 3,739 people received a Section 8 Housing Choice Voucher each year;
- 194 people participated in the ReStart: A HUD Family Self-Sufficiency Program, and 18 have graduated;
- Single-family loan delinquency rate has dropped to 3.08%;
- 45 landlord and property management companies are part of the Owner Excellence Program.

## PRIORITIES & 2018 RESULTS



### Expand Affordable Housing Opportunities

**1,189**  
First Home Loans

**186**  
MultiFamily Units Completed/Constructed

**3,340**  
Homebuyer Education Attendees



### Improve and Preserve the Quality of Housing

**19,485**  
Multifamily Units in Portfolio

**29,551**  
Households Assisted with Home Energy Assistance Program

**199**  
Homebuyer Repair Projects



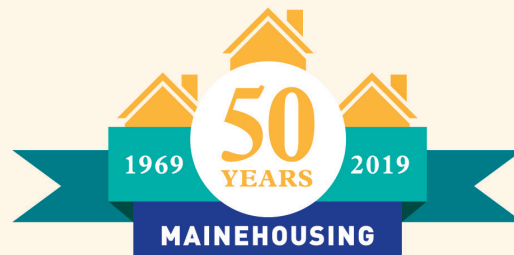
### Help Maine People Attain Housing Stability

**3,608**  
Average Households per Month with Housing Choice Vouchers

**1,308**  
Clients Housed with ESHAP

**124**  
New Households Assisted with STEP

# 2018 Accomplishments



## Development

### Projects Completed

**Total**  
5 projects; 202 units  
\$186,435 average cost per unit

**Family**  
1 project; 21 units  
\$240,935 average cost per unit

**Senior**  
4 projects; 181 units  
\$180,111 average cost per unit

### Projects Financed and Under Construction

**Total**  
19 projects; 842 units

**Family**  
11 projects; 381 units

**Senior**  
8 projects; 461 units

### Projects Under Review

**Family**  
3 projects; 183 units

**Senior**  
1 project; 24 units

### Affordable Housing TIF

12 approvals

## Energy & Housing Services

### Home Repair Program *(January 1 - December 31)*

199 projects  
\$3,117,766  
\$15,667 average project cost

### Arsenic Abatement

60 projects  
\$478,289  
\$7,971 average project cost

### Lead Hazard Control Program

66 units abated  
\$7,501 average cost

### Weatherization

*(unduplicated, excluding CHIP/CTE)  
(January 1 - November 30)*

100 households assisted  
\$389,085 expenses

### Central Heating Improvement Program (CHIP)

*(January 1 - November 30)*

95 households assisted  
\$109,739 expenses

### Home Energy Assistance Program (HEAP)

*(October 1 - September 30)*

29,551 households assisted  
\$826 average benefit  
\$24,363,611 funds paid out

### Low Income Assistance Program (LIAP)

*(October 1 - September 30)*

15,493 households assisted  
\$5,468,218 expenses

### ECIP and Emergency Fuel Assistance

10,736 households assisted  
\$989,859 expenses

### Home Modification

119 households assisted  
\$189,453 expenses  
\$1,592 average cost per HH

## Homeless Initiatives

### Emergency Shelter & Housing Assistance Program (ESHAP)

38 shelters assisted  
104 navigators  
1,308 clients housed  
\$6,094,743 financial support

### Stability Through Engagement Program (STEP)

124 new households assisted  
204 total households  
\$928,235 financial support

## Homeownership

### First Home Loan Program

1,189 mortgages  
\$134,569 average mortgage  
\$160 million total

### Mortgage Insurance

**Federal Housing Administration**  
186 loans; \$26.3 million

**Rural Economic & Community Development**  
722 loans; \$97.4 million

**Self-insured**  
62 loans; \$5.5 million

**Uninsured**  
119 loans; \$14.7 million

**PMI (Arch Pilot)**  
40 loans; \$7 million

**Veterans Administration**  
60 loans; \$9 million

### Homebuyer Education

125 in-person classes  
(2,249 attendees)  
1,191 attendees online

## Loan Servicing

### Single Family

**Single family loan portfolio**  
10,673 loans  
\$916.7 million

**Home improvement loan portfolio**  
89 loans; \$301,364

**Delinquency rate**  
*(60+ days)*  
3.08% single family loans  
27.98% home improvement loans

### Foreclosures

57 completed  
89 prevented  
\$12,788 average loss defaulted single family loans  
\$11,764 average loss defaulted REO disposals

**Maine HOPE Program**  
3 households; \$9,746 benefits

**Maine HAMP Program**  
4 households; \$31,168 benefits

### Multifamily

**Loan portfolio**  
1,090 loans; \$630.9 million

**Delinquency rate**  
*(60+ days):* 0.00%

## Subsidized Housing

### Asset Management

777 properties  
19,485 units in portfolio

### Section 8 Administration

**Performance Based Contract Administered on behalf of HUD**  
2,660 units  
\$21,674,483 subsidy

**Traditional Contract Administered on behalf of MaineHousing**  
5,370 units  
\$49,647,773 subsidy

### Housing Choice Vouchers *MaineHousing administers 28% of total vouchers in Maine*

3,608 average households/month  
\$25,785,416 subsidy  
\$595 Housing Assistance Payment (HAP) per voucher/month

### Family Self Sufficiency Program

53 participants