



Entry Form 2017 Annual Awards for Program Excellence

Entry Deadline: Thursday, June 15, 2017, Midnight ET

Each entry must include a completed entry form. Please complete a form for each entry your HFA is submitting. The completed entry form will become the first page of your entry.

This form is a fillable PDF. Type your information into the entry form and save it as a PDF. Please do not write on or scan the entry form. **Questions: Call 202-624-7710 or email awards@ncsha.org.**

Entry Title: Enter your entry's title exactly as you wish it to be published on the NCSHA website and in the awards program.

Category:

Subcategory:

Entry Summary: A 15-word (max) summary of the program, project, or practice you are entering.

HFA:

HFA Staff Contact:

Phone:

Email:

Visual Aids:

Are you mailing to NCSHA 10 copies of any visual aids that cannot be included in your entry PDF? Yes No

Payment:

My HFA is mailing a check to NCSHA.
My HFA is emailing the credit card authorization form to awards@ncsha.org.

Overview

MaineHousing is the leader in the housing industry in Maine. But like with any other entity, we're more influential when our audiences are better informed. Routinely, our departments each provide their respective partners and constituents with updated policies or rules. Administrators and directors regularly attend conferences, open houses, policy workshops, stakeholder meetings, and other events. We also have a strong presence at the Maine Legislature with our legislative liaison.

With so many moving parts and messages, it's inevitable that there are times people do not receive all of the information they should be getting. That's not good.

We have a lot to talk about. Under the leadership of Director John Gallagher, MaineHousing is conducting more data analyses and research, undertaking creative policy and program initiatives, and implementing lean philosophies to better serve partners and constituents. To share the stories of all that we're doing, we're strengthening our messaging and communications.

Our key component is an electronic newsletter that is emailed monthly to our contact lists, which in total are approximately 5,000 addresses in Maine and New England.

Content

MaineHousing's e-newsletter serves multiple purposes:

- To provide updates on MaineHousing programs and policies;
- To inform about changes in federal and state programs we administer;
- To educate on trends and monthly statistics;
- To share stories about individuals and partners we serve.

Being current in what information we provide is imperative. For example, our Board of Commissioners meet the third Tuesday of every month. We distribute the newsletter shortly after the meeting dates to ensure that the board's votes or actions are shared with the public in the days, and not weeks, after they are taken.

The articles are timely and useful for our partners. We use the newsletter to announce our news, including:

- That houses and rentals are unaffordable to most Mainers (our annual MaineHousing Affordability Index);
- That the number of homeless individuals was down in 2016, and the annual Point in Time Survey was unchanged;
- That applications (and the deadline for them) are being taken by developers for the National Housing Trust Fund;

MaineHousing
MaineHousing e-Newsletter 2016-17
Communications – Promotional Materials and Newsletter

- That three developers were successful in the inaugural 4% senior housing initiative; successful developers; and,
- That a landlord who once fought MaineHousing on Housing Quality Standards now is a strong believer in them after his compliance was put to the test during a structure fire. No one was killed. *(This included a rare link to a longer blog posting on our website. It's attached.)*

Design

The design is a MyEmma email marketing service template that we have updated to stay true to MaineHousing's brand and colors. Icons for data categories were designed by our advertising agency partner. Every three months the header (masthead) is one of our colors that is used to reflect the season: green for spring, light orange/yellow for summer, dark orange for fall (like Maine's foliage), and blue for winter.

The length of each newsletter varies depending on content. Most stories provide an overview of the topic with url links to full documents or program information on our website. For some readers, they synopses may be all of the information they need to know on any given topic. We do not "tease" our stories with a couple of sentences and expect our readers to "click" to find out more. We believe they should not have to work through back-and-forth screen changes to read about what MaineHousing is doing. It's our way of being respectful of their time.

Response

Our first e-newsletter was emailed to 2,531 addresses in July 2016. Our list has grown to almost 5,000 names in May 2017 through the acknowledgement of requests to be on our list.

According to Constant Contact Knowledge Base, the average open rate for government services is 23.7%. Our rate ranges from 28% to 31% each month. It is our hope, of course, to bring that number higher as we continue with this effective communications tool.

Maine's media, too, turns to our newsletter for story ideas. MaineBiz, for example, did two separate stories on the MaineHousing Affordability Index numbers.

e-Newsletters

July 2016: <https://t.e2ma.net/webview/y0f2o/d7a55a37301f7d6c551758ab3d3b76f2>

October 2016: <https://t.e2ma.net/message/6axkp/icq1mi>

December 2016: <https://t.e2ma.net/message/mrswp/icq1mi> and <http://www.mainehousing.org/news/blog/mainehousing-blog/2016/12/21/a-landlord's-story-thankfully-no-one-was-hurt>

March 2017: <https://t.e2ma.net/message/utr7p/icq1mi>

May 2017: <https://t.e2ma.net/message/yomfq/icq1mi>



New 4% senior housing initiative seeks proposals

MaineHousing is requesting proposals to create new affordable senior housing under the Rental Loan Program, which includes the 4% Low Income Housing Tax Credit, tax-exempt debt, and other financing sources. Applications are due no later than 5 p.m. on September 22, 2016. [The solicitation can be found here.](#)

A new criterion includes preferential points for projects located in “age friendly communities” that have made a commitment to “aging in place” initiatives. Projects also will be given preferential points if they address the need for senior housing in a service center community, and if the project is owned, sponsored, or developed by a community housing development organization (CHDO).

Board of Commissioners approves 2017 Qualified Allocation Plan, LIHEAP plans

The MaineHousing Board of Commissioners on Tuesday, July 19, gave its approval to several program-specific plans after receiving public comment on each in June.

The 2017 Qualified Allocation Plan, which is the scoring system for the federal 9% Low Income Housing Tax Credit Program, will limit the number of applications a developer can submit, and includes additional scoring criteria for developer and management performance, among other changes from the 2016 plan. Developer applications are due by October 27 at 5 p.m.

The Board also approved the Low Income Home Energy Assistance Program (LIHEAP) Rule and the State Plan with no substantive changes since the public hearings in June, and the waiver authorizing an additional 10% for weatherization from the 2016 LIHEAP grant.



FIRST HOME LOANS

Purchases: 407
As of July 15

NEW RATE ALERT!

3.125%/
4.096% APR/
0 points
+ \$3,500
towards down
payment &
closing costs!



Pipeline: 456

As of July 5

MAINE HOME SALES

Sold: 1,672 houses
in May, up 25.24% from
May 2015

Median Sales Price: Up 2.4%,
to \$190,250



NEW RESIDENTIAL CONSTRUCTION PERMITS

May 2016 vs. May 2015

**Privately Owned Housing
Units:** 443, up 20.7%

How this breaks down:

Single family: 393, up 28.4%

Multifamily: 50 units in
buildings with five or more units,
up 18%

June rate cut draws 268 new home loans

To celebrate National Homeownership Month in June, MaineHousing lowered its [First Home Loan rate](#) to 2.99% from 3.5%, about a quarter-point lower than market rates, and continued our Advantage program of up to \$3,500 towards down payment and closing costs. The response was incredible! Our [Green Key Lenders](#) submitted 268 reservations!

Our [First Home Finders](#), real estate professionals who sold three or more houses last year to First Home Loan buyers, promoted our mortgages heavily to their clients. A strong social media campaign significantly increased the number of people who visited our web pages for more information.

Our advertising partner [Burgess Advertising and Marketing](#) won a national honor for our campaign, Silver Communication Award for Content Marketing -- Overall Social Presence, from The Communicator Awards, an annual contest from the Academy of Interactive and Visual Arts.

Top 5 Green Key Lenders (January 1 - June 30):

[Regency Mortgage](#), [Bangor Savings](#), [Residential Mortgage](#),
[Camden National](#), and [Mortgage Network, Inc.](#)

ON OUR WEBSITE: Housing affordability in Maine

MaineHousing's [2015 Maine Homeownership and Rental Affordability Index](#) reveals little change in affordability from 2014 to 2015 for both home buyers and renters. Buying remains affordable while renting is still unaffordable though showing signs of improvement, [according to a MaineHousing analysis](#).

Partners celebrate grand openings

MaineHousing congratulates and joins its partners to celebrate these grand openings in July:

[Timber Ridge in Sanford](#), 50 family housing units, acquisition and rehab, [The Caleb Group](#); celebration on July 19, attended by Mark Wiesendanger, Director of Development.

[Village Centre \(pictured\)](#), Brewer, 48 units, new construction, Passive House energy efficiency standards, [Community Housing of Maine](#); celebration on July 20, attended by Deputy Director Margaret Bean.

[Ridgeland Gardens](#), South Portland, 44 senior housing units, [South Portland Housing Authority](#); celebration on July 25, attended by Director John Gallagher.



2016 National Housing Trust Fund allocation plan ready for public comment

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The [draft National Housing Trust Fund Allocation Plan](#), developed with input from our partners, stakeholders, and households of lower income, describes how MaineHousing intends to distribute the funds, including what activities may be undertaken and how recipients and projects will be selected.

This document includes a Substantial Amendment to the State of Maine Consolidated Plan (2015-2019) and the 2016 Annual Action Plan. Both the Allocation Plan and the Substantial Amendment are available for public comment. The deadline for written comment is 5 p.m. August 5. A public hearing for comment on the draft allocation plan is scheduled for July 28 at 1 p.m. in Room 208 of the Cross State Office Building in Augusta.



Two MaineHousing-financed housing projects receive honors

MaineHousing congratulates its partners on two recent awards!

The U.S. Green Building Council has awarded [Brookside Village Housing](#) (pictured right; KJ photo), based in Farmington, its 2015 LEED Homes Award for Outstanding Affordable Project of the Year. The builder was Brookside Partner LP. While USDA (Rural Development) was a strong promoter of the energy aspects of this project, it couldn't have been accomplished without MaineHousing's participation and funding.

The [Greater Portland Council of Governments](#) gave a Regional ReCOgnition Award to [Avesta Housing](#), MaineHousing, [Wright Ryan](#), and [CWS Architects](#) for the 409 Cumberland Ave. housing project (pictured left). The project was cited for housing diversity, smart growth/downtown revitalization, and sustainability.



2015 MaineHousing Annual Report available online

"Continually Improving" is the theme of [MaineHousing's 2015 Annual Report](#). In it are short stories of programs or services that our staff created or evaluated and improved during the year for the betterment of our customers and partners.



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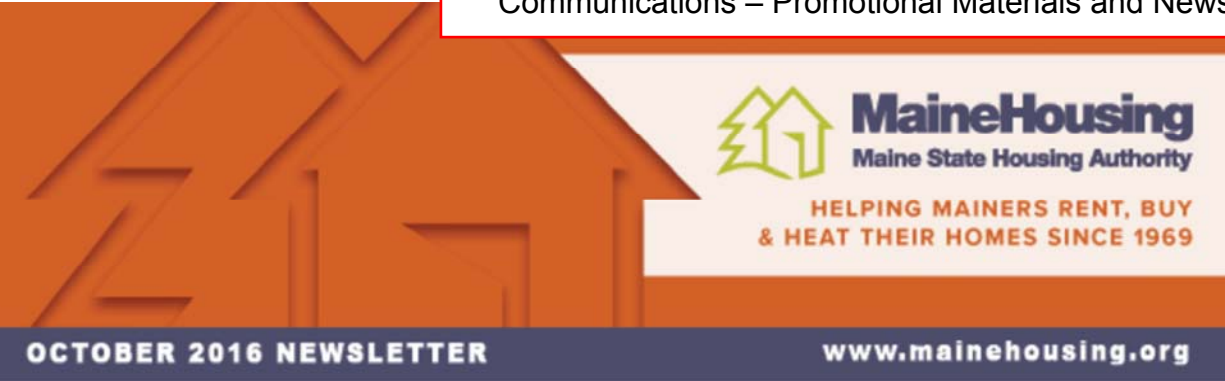
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Community planners share housing challenges

Under the leadership of Director John Gallagher, MaineHousing is undertaking a process to formulate a vision of publicly supported housing and housing opportunities in Maine for the next five years or more. This process will help us identify Maine's housing needs by examining how changes in our external environment, such as demographic, economic, community and social, may affect the demand for housing and housing-related services -- and our capacity to deliver them.

The process includes convening panels of stakeholders who are well regarded in selected areas. On Monday, October 17, community planners shared their insights. Thank you, Judith Cooper East, Washington County Council of Governments; Andrew Deci, City of Bath; Wayne Marshall, City of Belfast; Tex Haeuser, City of South Portland, Dick Barringer, Muskie School of Public Policy; and Ed Barrett, City of Lewiston.

To summarize: Communities say the serious issues facing Maine are a lack of affordable housing, an aging housing stock, lead, and energy costs. They believe there is the need to strike a balance between commercial and residential development as well as the ratio of affordable housing to market rate housing. Such a balance will help the community grow stronger in the long run. How municipalities tackle these issues may vary depending on their size. In terms of meeting the needs of lower-income households and seniors, they feel that community action agencies are of great importance, especially in rural areas.



DROUGHT RELIEF

MaineHousing commits \$250,000 to help income-eligible households

In response to concerns expressed by Governor Paul LePage for the hardships faced by families affected by the ongoing drought, MaineHousing, in partnership with the state's community action agencies, is making

New projects open, add 81 apartments

MaineHousing congratulates our development partners on the openings of these new projects:

Ridgewood (pictured), Avesta Housing, 24 senior housing units, Gorham;

Rosa True Apartments, 10 affordable units, Portland, Developers Collaborative, grand opening October 25;

Hodgkins School Apartments, 47 senior housing units, Augusta, Augusta Housing Authority with Developers Collaborative.

HCV plans landlord "Lunch & Learn"

The Housing Choice Voucher (HCV) program plans a "Lunch & Learn" for York County landlords from 11 a.m. to 1 p.m. on November 10 at Pepperell Center, 40 Main Street, Biddeford. Landlords will learn about supportive services, inspections, and meet with vendors. RSVP by November 3. Contact Ann LaChance at alachance@mainehousing.org.

Advanced Fair Housing workshops scheduled

MaineHousing and Pine Tree Legal Assistance will present advance Fair Housing workshops in Westbrook on October 25 and in Bangor on November 8. Property managers, public housing authority staff, and housing advocates will learn how to avoid discriminatory housing practices. Contact Debbie

\$250,000 available to provide drought relief to income-eligible households without potable water.

Funds are limited and are available on a first come, first serve basis to help those households with an immediate need for relief. Funds will be used for well repair, replacement, or recovery measures only for those homes for which the lack of potable water is due to the recent drought. Affected households can contact their area community action agency to determine their eligibility and to schedule an appointment to apply to have their well inspected for damage specifically brought on by the drought and a determination of the best course of action to provide relief.

For a list of community action agencies and telephone numbers, please [visit mainehousing.org](http://mainehousing.org) or call 2-1-1 Maine, a service of the United Way.



IMPROVING WITH AGE

Weatherization Assistance Program at 40

This year marks the 40th Anniversary of the federal Weatherization Assistance Program, and October 30 is designated as National Weatherization Day. It gives us an opportunity to focus on the benefits of weatherization and the work being performed by the dedicated people who have roles in the successful administration of the program.

Mainers are being served through the determined efforts of nine community action agencies represented by the Maine Community Action Association, weatherization services providers, technical service businesses, 2-1-1 Maine, a service of the United Way, and others.

In Maine, the Weatherization Assistance Program has produced energy cost reductions in more than 70,600 homes. [Read more here.](#)



State Rep. Arthur "Archie" Verow, D-Brewer, speaks to Board.

Home modification tax credit nears

MaineHousing is nearing completion of rulemaking for the new Home Modification Tax Credit approved by the Maine Legislature that begins in 2017. Public comment is due October 28, and the Board of Commissioners will vote at its November 15 meeting.



LOW INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP)

As of October 21

Total Applications: 16,231

Eligible, Benefit Pending:

5,370

Pending: 10,343

Denied: 273

Other: 245



FIRST HOME LOANS

Purchases: 771

As of October 17

Pipeline: 335

As of October 12

MAINE HOME SALES

Sept. 2016 vs. Sept. 2015

Sold: 1,732, up 6.13%

Median Sales Price: Up 1.4%,
to \$188,038



Taxpayers whose federal adjusted gross income does not exceed \$55,000 may receive a tax credit up to \$9,000 for a percentage of expenses incurred to make a home accessible to an individual with a disability or physical hardship who resides in the home. The percentage is determined on a sliding scale based on income.

To receive the tax credit, eligible taxpayers must request certification from MaineHousing, show documentation of the work that was completed, and be available for an inspection, if needed. The certification then goes to Maine Revenue Services.

At a public hearing before MaineHousing's Board of Commissioners on October 18, bill sponsor Representative Arthur "Archie" Verow, D-Brewer, spoke of a couple who had to sell their house because it became a danger to them, and they were unable to pay for the addition of safety features that would have allowed for them to stay in their home.

"Giving a small income tax credit would seem to be something that would be reasonable to help," Verow said.

First Home Loan numbers top 2015 total

MaineHousing's Homeownership Department reached a milestone this month when it surpassed last year's number of First Home Loans purchased from our Green Key Lenders. Last year, 750 mortgages were purchased, and as of October 17, 771 mortgages so far this year -- on our way to our goal of 1,000!



For qualified active duty, veterans, and retired military, the quarter-point reduction on our already competitive First Home Loan rate, along with \$3,500 towards downpayment and closing costs, is an attractive option. So far this year, 46 homes were purchased under this rate cut, and another 16 are in the pipeline. Learn more about our [First Home Loan program here.](#)

Home sales show demand but unaffordability

Data suggests homes were becoming less affordable in Maine through the first six months of 2016. Statewide home buying was affordable at the end of 2015 with only three of 16 counties showing an unaffordable index reading. Through six months of 2016, the MaineHousing's statewide Affordability Index has dropped below affordable, and separately six counties now show an index ranking below affordable. [Read More Here.](#)

A silver lining in our analysis is that during the fourth quarter of the year, home sales begin to decline and with them median home prices. This decline brings the overall year-end median price down and subsequently the income needed to afford the median priced home.



Alliance forms with Compass Working Capital

NEW RESIDENTIAL CONSTRUCTION PERMIT AUTHORIZATIONS

August 2016 vs. August 2015

Privately Owned Housing

Units: 391, up 18%

How this breaks down:

Single family: 350, up 12.2%

Multifamily: 41 units, down
116%



IMPORTANT DATES

October 25: MaineHousing closed for an all-staff meeting.

November 6: Daylight Savings ends. Fall back one hour.

November 11: Closed to observe Veterans Day.

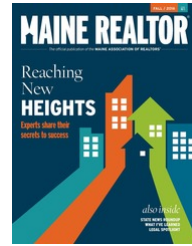
November 15: Board of Commissioners meeting, Board Room, 9 a.m.

MaineHousing's Housing Choice Voucher (HCV) Program is teaming with Compass Working Capital to learn how to better help its clients in ReStart: A HUD Family Self-Sufficiency (FSS) Program.

Compass Working Capital recently launched its National Family Self-Sufficiency (FSS) Network after being chosen by the U.S. Department of Housing and Urban Development to train and provide technical assistance on its asset building and financial skills models to local or state FSS programs. MaineHousing's ReStart staff believes this training will help them better serve its clients who currently are living in federally subsidized housing and are wanting to learn money management skills and build savings in order to get out of poverty.

Maine Realtor magazine available online

The first edition of Maine Realtor magazine hit the streets earlier this month, having a debut at the Maine Association of Realtors annual conference plus mailed to more than 5,100 individuals. Now it is online! [Click here to read the magazine.](#)



MaineHousing, which attended MAR's conference, has an ad in this quarterly publication, on Page 13, and Bangor Savings Bank, one of our top Green Key Lenders, also has an ad on Page 21 in which it highlights their partnership with us.

Also in this issue is an article titled, "Multi-Housing Difference: Pushing (or sealing) the Envelope to Make Multi-Unit Housing Affordable," written by Cordelia Pitman, director of preconstruction services at Wright-Ryan Construction. She mentions recent energy efficiency measures undertaken at Bayside Anchor (solar) and Passive House standards at Village Centre, two projects that Wright-Ryan worked on and MaineHousing financed.



MaineHousing

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"Alone we can do so little; together we can do so much." - Helen Keller

On behalf of MaineHousing's employees, thank you for your partnership and support.

-- Director John Gallagher



MaineHousing office closures

December 26: Christmas

January 2: New Year's Day

January 16: Martin Luther King, Jr. Day



Homeownership purchases 980 loans

On December 15, the last loan purchase date of the year, the Homeownership team reached 980 loans or 98 percent of its

LIHTC awards: 6 projects, 290 units

MaineHousing will be distributing more than \$3 million in 9% Low Income Housing Tax Credits to six development projects that received the highest number of points under the Qualified Allocation Plan scoring system. The projects will create 207 family units, and 83 elderly units.

Development Director Mark Wiesendanger said the developers were given notices to proceed on December 15-16. Fourteen projects from 12 developers were submitted, but one was withdrawn, totaling 572 units and \$6.6 million in requested credit. Eight projects were family housing while six were elderly.

Sharing \$3.08 million in tax credits, which will bring \$28 million to nearly \$30 million in private investment, are:

- 62 Spring Street Apartments, Auburn, 41 family units, new construction, Anew Local Community Development;
- Oriole Way Apartments, Ellsworth, 50 family units, new construction, Oriole Way GP, LLC;
- Riverview Terrace, Westbrook, 83 senior units, acquisition/rehab with preservation set aside, Anew Local Community Development;
- The Hartley Block, Lewiston, 63 family units, new construction, The Szanton Co.;
- Summer Street Workforce Housing, Gardiner, 15 family units, new construction, Developers Collaborative;
- Southgate House, Scarborough, 38 family units, conversion and new construction, Avesta Housing Development Corp.

1,000-loan goal for 2016. MaineHousing far surpassed the loan volume goal of \$115 million with a final total exceeding \$120 million.



MPRC recognizes 2015 annual report

The Maine Public Relations Council this month awarded MaineHousing its Golden Arrow Award for top annual report by a non-profit. The 2015 annual report titled "Continually Improving" was done in-house by the agency's Communications and Planning Department.

Asset Management gets positive review

MaineHousing's Asset Management Department recently received the results of its 2016 Annual Compliance Review by the U.S. Department of Housing and Urban Development (HUD), and "it was another good year," said Director Bob Conroy. "No findings, corrections or follow-up necessary."

The review is of Performance Based Contract Administration, a contract to administer the Section 8 program on HUD's behalf. MaineHousing is required to perform specific tasks under the contract and the agency's

One Landlord's Story



A fire destroyed one of landlord Peter Marcinuk's buildings last October in Norway. Tenants got out safely.

'Thankful that no one was hurt'

By Deborah Turcotte, Public Information Manager

That high-pitched noise squealing through the chilly October night air would not stop. The constant buzzing and blaring of one long-held note lasted for more than one-and-a-half hours.

But nobody minded.

Landlord Peter Marcinuk, owner of Northeast Rental Housing, stood outside his burning two-story Norway apartment building that night hearing the otherwise nerve-grating sound as he tried to keep a mental checklist of questions as they popped up and eventually were answered. Were his 12 tenants out of the building? Did they have guests over? Were they out?

Is anyone hurt? Is everyone safe?

The noise finally stopped. But if there is such a thing as music to one's ears, this sound's presence was it.

performance is reviewed annually by HUD, he said.



LOW INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP)

As of December 16

Total Applications: 32,766

Eligible: 16,765

Pending: 12,962

Denied: 2,192

Other: 847



FIRST HOME LOANS

Purchases: 980

As of December 15

Pipeline: 267

As of December 9



NEW RESIDENTIAL CONSTRUCTION PERMIT AUTHORIZATIONS

October 2016 vs. October 2015

Privately Owned Housing

Units: 354, down 0.6%

How this breaks down:

Single family: 343, up 20%

"The smoke detectors were going off throughout the blaze until they melted," he said, with a gasping sigh of relief.

Too often news reports of apartment or house fires include the words, "the smoke detectors were not working." Not in this case.

"We were thankful that no one was hurt in the building," he said. "A cat died, but people were safe. They were kept safe because we comply with life-safety codes.

[\(More. Read the entire story here.\)](#)

BUILDING FAMILY FUTURES

HCV's new pilot program aims to prevent working family homelessness

A new pilot program aimed at preventing homelessness and increasing opportunity for working families is off to a good start.

The pilot is the result of one of the recommendations of the 2015 Maine Affordable Housing Working Group, which was established by the Maine Legislature to study housing affordability in Maine, and to offer recommendations on how to improve it. The rental assistance pilot program was one of several that was adopted by the Legislature.

The law includes a significant focus on increasing family self-sufficiency. Building Family Futures pairs rental assistance with the Housing Choice Voucher (HCV) program's Family Self-Sufficiency (FSS) Program as well as shelter navigator services aimed at providing resources to families in a more holistic approach.

MaineHousing is starting this pilot with 10 Section 8 vouchers this year.

Participants will be working families who meet income and general eligibility requirements for the HCV program, and preference will be given to families in which an adult member is participating in an FSS-related service or program, such as financial literacy, employment preparation, or other courses. Families are referred to Building Family Futures by the MidMaine Homeless Shelter's Homelessness Prevention Program.

Waterville was selected for the initial pilot based on the challenges faced by families in the area. The median income is \$31,995 compared to Kennebec County at \$46,559.

In about a month's time, 10 families have enrolled in the RentSmart renter education course, a prerequisite to having a voucher issued to them. MaineHousing plans to issue vouchers to all of them if they finish the course and move on in the FSS program.

DROUGHT RELIEF

Another \$250,000 to help low-income households

This month, MaineHousing allocated an additional \$250,000 to help lower-income households whose wells are impacted by the extreme drought affecting Maine, bringing the total to \$500,000 since last October.

Multifamily: 11, down 84%

For the first 10 months of 2016, there have been 48% fewer multifamily units authorized by building permits.

State HOME Funds are being used in conjunction with the 2016 Home Repair Program to address well repair issues that are being experienced by households that are income-eligible. Households applied at community action agencies, and the funds were available on a "first come, first serve" basis.

The first \$250,000 allocation helped provide drought relief services to 23 eligible homeowners.

Community action agencies continue to take applications and maintain waiting lists should additional resources become available.



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A Landlord's Story: "Thankful that no one was hurt"

by Deborah Turcotte | Dec 21, 2016

That high-pitched noise squealing through the chilly October night air would not stop. The constant buzzing and blaring of one long-held note lasted for more than one-and-a-half hours.

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Landlord Peter Marcinuk, owner of Northeast Rental Housing, stood outside his burning two-story Norway apartment building that night hearing that otherwise nerve-grating sound as he tried to keep a mental checklist of questions as they popped up and eventually were answered. Were his 12 tenants out of the building? Did they have guests over? Were they out?

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"The smoke detectors were going off throughout the blaze until they melted," he said, with a gasping sigh of relief.

Too often news reports of apartment or house fires include the words, "the smoke detectors were not working." Not in this case.

"We were thankful that no one was hurt in the building," he said. "A cat died, but people were safe. They were kept safe because we comply with life-safety codes."

Like the majority of buildings in Maine, the Norway apartment building was old -- about a hundred years old. Building and life-safety codes that are in place now were not written a century ago. Today, landlords participating in the Section 8 Housing Choice Voucher (HCV) Program are required to adhere to the U.S. Department of Housing and Urban Development's (HUD) Housing Quality Standards (HQS) and

MaineHousing's additional requirements, which in several instances are stricter than HUD's. Landlords, also, agree to move-in and annual inspections of their units.

The extensive list covers egress and windows, carbon monoxide and smoke detectors, corridors, sanitation facilities, electrical, lead paint, plus many other items.

While most landlords, including Marcinuk, consider the requirements a blueprint on how to maintain safe living environments, there are others who consider them to be onerous or view them as government overreach.

"These are public funds and we respect that," he said. "We want to use them responsibly and that responsibility flows to public safety."

The standards also help fill the information void that exists in many of Maine's towns that have small fire departments or do not have code enforcement offices. Marcinuk said Maine is one of a handful of states that does not have a landlord certification program, something he believes would be useful. He's also a strong proponent of being a member of a landlord association because of the benefits that come with it, including discussions of codes and enforcement.

Marcinuk and his family own more than 200 apartment units; about two-thirds of them are market-rate, and the others are under the Section 8 program. He said he applies the HQS and MaineHousing standards in all of his units, not just Section 8.

"My kids and I say, 'if it wasn't for Maine State Housing, how would we know how to keep people safe,'" Marcinuk said. "We defend Maine State Housing to a lot of people who may not see the value of renting through Section 8."

For the Norway building to be part of the Section 8 program, he had to make some structural changes. More importantly he replaced second floor windows that were improperly sized to meet second-floor egress standards..

Marcinuk acknowledges that fires are random in nature, and unfortunately people may die in them. With one week left in the year, 20 people have died in fires in 2016, according to the state Fire Marshall's Office.

On a recent mid-December day, Marcinuk was out taping notices to his tenants' apartment buildings, reminding them that they could not smoke inside the buildings or that they needed to shut their windows. As he traveled among his properties, he said it was his responsibility to be an active and engaged landlord, not only to maintain his properties but to protect his tenants' lives.

He admits, though, that like many other landlords he worries about tenants blocking egress with boxes or furniture or batteries being taken out of smoke or CO detectors. Some tenants' units require additional inspections through the year. "If we feel there are those that warrant an additional inspection, say at six months, we do that," he said.

Since the Norway fire last October, Marcinuk has been more vigilant. He's implementing an emergency action plan for each of his buildings. It will include the names and contact information of tenants, a central location to meet in the event of a fire, and other details. "It's not required, but it's something that would make the process of an emergency less stressful for all involved."

Also, he's asking his tenants to purchase renters insurance and let him know that they have it. He knows that it can cost around \$120 a year, and many can't afford it. So, in exchange, he'll reduce either the security deposit or the monthly rent.

To Marcinuk, it's all about safety.

"I sleep well at night knowing we're doing the best we can," he said. "We rely on what Maine State Housing tells us, and we use it on all of our units. We make sure we do things as correct as we can."

Resources

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HELPING MAINERS RENT, BUY
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MARCH 2017 NEWSLETTER

www.mainehousing.org

How do I test my well?

1. Visit wellwater.maine.gov or call 1-866-292-3474 to find a certified well water testing lab.
2. Call your lab and order a test kit.
3. Fill the bottles from your test kit with tap water, and fill out the forms included with the kit.
4. Mail the kit and forms back to the lab, or drop them off in person.

For helpful information on how to test your well water, watch "How to Test Your Well Water" at [youtube.com/user/MainePublicHealth](https://www.youtube.com/user/MainePublicHealth)

Arsenic in well water a concern; remediation assistance available

High levels of arsenic continue to be found in well water, especially in wells tested in three Maine counties – Cumberland, Kennebec, and Hancock. But how do you know if it's in your water? And what do you do to fix the problem, particularly if you are of lower income?

The Maine Center for Disease Control and Prevention's wellwater.maine.gov website explains why it's important to test your water by a certified lab and how to do it. And if the results show arsenic levels greater than 10 ug/L, [MaineHousing's Arsenic Abatement Program](#) offers financial assistance to eligible single-

family homeowners whose private well water is being tested or was tested within the last 12 months.

Abatement is important to provide clean drinking water, especially to households with children under 7 years of age or pregnant women who live or spend a considerable amount of time in the house. People who work with individuals or families who have wells are encouraged to talk to them about having their well water tested.

Between 1999 and 2013, approximately 58% of the homeowners from seven communities in Cumberland, Hancock, and Kennebec counties who submitted well water samples for testing at the Maine CDC's lab received results that showed arsenic levels exceeding 10 ug/L. That was 1,873 wells out of 3,234 tested.

[Learn more about the Arsenic Abatement Program here](#) or call MaineHousing at (207) 626-4600 or 1-800-452-4668 or Maine Relay 711.



EQUAL HOUSING
OPPORTUNITY

Fair Housing Month to feature seminars

April 2017 marks the 49th anniversary of the 1968 landmark Fair Housing Act. Each year the Maine Human



Rights Commission (MHRC) participates in activities to educate the public about fair housing law and prevent discrimination in housing.

Three, three-hour seminars designed for landlords and property owners will be held in Maine: April 4 in Augusta, April 6 in Westbrook and April 10 in Bangor.

The course is conducted by MHRC, MaineHousing, Pine Tree Legal Assistance, and Disability Rights Maine.

Learn more about [the seminars on our website.](#)



The 2017 Maine Affordable Housing Conference will be Friday, September 22, at Holiday Inn by the Bay in Portland.



LOW INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP)
As of March 23

Total Applications: 46,020
Eligible: 33,947
Pending: 4,642
Denied: 5,326
Other: 2,105



MaineHousing Deputy Director Peter Merrill (left), Board Chairman Peter Anastos, and Director John Gallagher recently traveled to Washington, D.C., to meet with Maine's Congressional delegation.

Federal budget, fate of programs on minds as MaineHousing meets with state's delegation

With the backdrop of a new president in the White House, MaineHousing Board Chairman Peter Anastos, Director John Gallagher, and Deputy Director Peter Merrill traveled to Washington, D.C., in early March for their annual visit with Maine's Congressional delegation. The sit-down chats give MaineHousing an opportunity [to show how the agency administers federal programs](#) as well as discuss issues and concerns.

This year's meetings were held a week before President Trump released his proposed budget, which includes the elimination of the Low Income Home Energy Assistance Program (LIHEAP), the HOME Fund, the Weatherization Assistance Program, Community Development Block Grants, and cuts to rental housing assistance. MaineHousing is monitoring the budget process, and planning for any scenarios that may arise.

The proposed elimination of LIHEAP caught the media's attention, particularly for rural states such as Maine. [The Bangor Daily News took a look at our numbers.](#) Coincidentally, [the Governor's Energy Office came out with a report](#) on how Maine remains heavily dependent on heating oil.

Anastos, Gallagher, and Merrill also attended the National Council of State Housing Agencies' annual legislative advocacy conference while in the nation's capital.



First quarter loan purchase total tops 2016; pipeline strong, too

The Homeownership Department has completed its first quarter with 90 more loans purchased than at the end of the first quarter last year (227 compared to 137). According to HO Director Craig Reynolds, loan dollar volume also is up by \$11,552,432. The loan reservation pipeline remains strong as of March 14 with 204 loans equalling \$25,593,501.

This is an encouraging sign considering the harsh winter conditions experienced over the past 30-60 days. Poor weather conditions typically dampen real estate sales activity. See numbers in left column.



FIRST HOME LOANS

Purchases: 227
As of March 15

Pipeline: 204
As of March 15

MAINE HOME SALES

Single-family: 776 homes in February, down 12.91% from 891 homes in February 2016

Median sales price: \$180,000 in February, up 12.5% from \$160,000 in February 2016

[Maine Association of Realtors](#)



NEW RESIDENTIAL CONSTRUCTION PERMIT AUTHORIZATIONS

Jan. 2017 vs. Jan. 2016

Privately Owned Housing Units: 208, up 17%

How this breaks down:

Single family: 166, up 0.6%

Multifamily: 42, up 233%



MaineHousing closed
MaineHousing will be closed on Monday, April 17, for Patriots Day.

MaineHousing continues to offer first time homebuyers a competitive, below market rate on 30-year fixed mortgages, plus \$3,500 towards down payment and closing costs. With the market experiencing fickle interest rates due to the Federal Reserve's recent rate increase or speculation on what policies will come out of Washington, D.C., [MaineBiz took a look at Maine's interest rate market](#) earlier this month.

Also, Portland Monthly recently published a story titled "[Us vs. the Property Market.](#)" on how millennials can buy their first home. MaineHousing was happy to help with the article.

MaineBiz publishes data from our 2016 Housing Affordability Index

The release of MaineHousing's 2016 Housing Affordability Index caught the attention of MaineBiz's staff and they shared data from it on two separate occasions. [MaineBiz's first report was March 2,](#) when they posted online a story that included the state plus county numbers, and sent the story in its daily e-newsletter on March 7. They also included the graph below in another e-newsletter two weeks later.

By the numbers

HOUSING AFFORDABILITY BY REGION				
	1st District	2nd District	Maine	United States
Median home price	\$229,000	\$130,000	\$184,000	\$176,600
Median household income	\$56,774	\$44,519	\$50,990	\$53,889
Income needed to afford median home price	\$64,783	\$37,500	\$52,545	\$51,995
Households unable to afford median home price	57%	43%	53%	48%
Average two-bedroom rent	\$931	\$808	\$872	\$928
Renter households unable to afford average two-bedroom rent	55%	59%	57%	55%

SOURCE: MaineHousing 2016 report



Ending Youth Homelessness in Maine: Strategic Planning Forum

The Maine Department of Health and Human Services's Office of Child and Family Services and MaineHousing are hosting an independently facilitated

April Board meeting

MaineHousing's Board of Commissioners meets at 9 a.m. on Tuesday, April 18, at MaineHousing.

strategic planning session on May 12 from 12:30 to 4:30 p.m. at the Augusta Armory.

As there are many people working on this mission in various capacities across Maine, we look forward to bringing everyone together for this essential discussion. This is a community effort. Attendees are asked to please come ready to share their thoughts as we identify service gaps and needs, hear what is working well across the entire State of Maine, and develop a framework for action to end youth homelessness in Maine.

The event is free. [Reservations are being taken on this site.](#)



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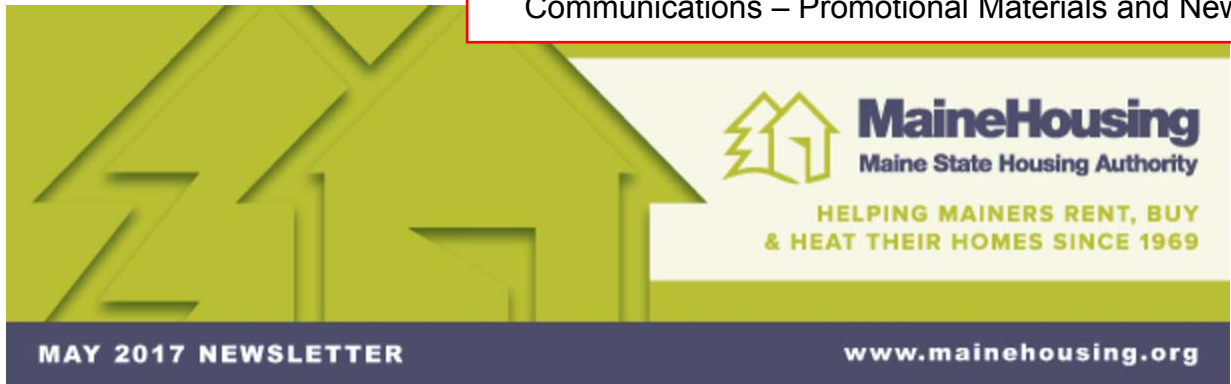
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Analysis: Affordable housing development boosts economy

Low-Income Housing Tax Credit Program, other investments add 2,444 jobs

MaineHousing's investment in the Low-Income Housing Tax Credit (LIHTC) program adds to the much needed supply of affordable housing for residents of low to moderate income levels. Investments in multifamily development bring a substantial and critical boost to the state's economy, according to "The Economic Impact of MaineHousing's Investment in Affordable Multifamily Housing: State and Regional," a study conducted by MaineHousing in partnership with University of Southern Maine. Here's a general look at the detailed review of the LIHTC program in 2015-16; [the full report is on our website:](#)

- MaineHousing and its partners spent approximately \$180 million on new construction, rehabilitation, and reuse projects with \$137 million coming from MaineHousing and \$42 million from other sources.
- The investment led to the construction of 29 housing projects with 1,119 affordable housing units for families and seniors in nine Maine counties.
- An estimated 2,444 total jobs were created with 59% in construction. They comprised an average of 17% of average annual residential construction employment, an area of employment that has yet to return to pre-recession levels.
- The \$180 million in investments led to an additional \$150 million in gross domestic product as the expenditures made their way through the economy.

BRIEFS

Mainly Landlords
For landlords who have Housing Choice Vouchers from MaineHousing

DIRECTOR'S MESSAGE
Potential funding cuts from HUD, YAWA guidance

Lead Hazard Control Program Grants, loans can make impact

LEAD HAZARD CONTROL COINTEGRATE

Community Key Lender Program

People's Community Action Program

Landlord eligibility

Continued on Page 2

Housing Choice Voucher's newsletter available online

MaineHousing thanks our partners -- **Green Key Lenders** and **First Home Finders** -- for supporting our Homeownership program! MaineHousing offers first-time homebuyers \$3,500 towards down payment and closing costs plus below market 30-year fixed interest rates! We discount the rate by 0.25% for active duty military, retirees, and veterans while waiving the first-time homebuyer requirement.

June Board meeting includes four hearings

MaineHousing's Board of Commissioners meets at 9 a.m. on Tuesday, June 20, at MaineHousing. Four public hearings will take place: one on the [Low Income Home Energy Assistance Program proposed 2017-18 state plan](#); the [Home Energy Assistance Plan proposed waiver](#); the [Home Energy Assistance Plan proposed rule](#); and the [Homeless Solutions replacement rule](#).

EVENTS



2017 Maine Affordable Housing Conference speaker is Dr. Sandel

MaineHousing is proud to announce that Dr. Megan Sandel, a nationally recognized physician from Boston who calls affordable housing "a critical vaccine that can pave the way to long-term health and healing," will be the keynote speaker at the 2017 Maine Affordable Housing Conference. It is scheduled for September 22 at Holiday Inn by the Bay in Portland. *Stay tuned! Registration information is coming soon!*

Got a workshop idea?

We're looking for conference workshop ideas -- and participants! What would you

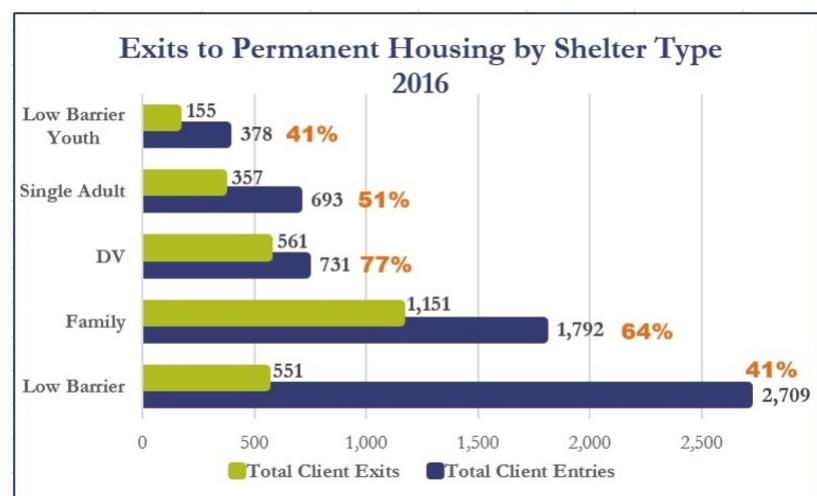
HOMELESS INITIATIVES

Board to take up homeless rule's unintended funding consequence

In 2016, MaineHousing implemented a new way of funding the state's homeless shelters. In the past, shelters received a fixed amount for every night a person stayed in the shelter, often referred to as a bednight. The new funding formula continues to support the day-to-day operations but also funds shelters for certain outcomes, specifically housing stabilization, which includes navigator services, assistance with basic needs, and the development of Housing First stabilization plans that follow clients beyond the shelter to ensure housing stability. Stabilization efforts were measured as the percent of clients assessed and percent of clients housed, and funding was based on these outcomes.

To transition to the new funding formula, in 2016 MaineHousing funded shelters based on percent of clients assessed and stabilized in shelters. Since it would take some time to collect data on clients housed, this measure was postponed until 2017. As the 2017 first quarter payments were being determined, it became apparent that the stabilization measures disproportionately affected shelters that serve the more vulnerable and longer-staying clients resulting in these shelters receiving significantly less funding. As a result, [MaineHousing is undertaking rulemaking](#) to realign the funding formula with the intended purpose of the "stabilization share" to address this unintended outcome, while maintaining the rule's policy focus on clients obtaining permanent housing through the "performance share" of the rule.

MaineHousing's Board of Commissioners will conduct a public hearing on Tuesday, June 20, 2017 at 9 a.m. at MaineHousing, 353 Water Street, Augusta. The public comment period will be open until Friday, June 30, at 10 a.m.



Fewer people experienced homelessness in 2016; Point in Time count unchanged

like to hear more about? Do you want to take part? We'd like to hear from you! Please contact Mike Baran at mbaran@mainehousing.org to share your idea! Thank you!

June is National Healthy Home Month

Healthy Home Month is a good time to remind people that MaineHousing offers help in making homes safe, healthy, and accessible. Our many programs provide grants or low-cost loans for health and safety-related repairs and improvements to wells, heating systems, electrical systems, and structures. Also, we help with lead and arsenic remediation. For program information, please visit:

[AccessAble Home](#)

[Arsenic Abatement Program](#)

[Home Repair](#)

[Lead Hazard Control](#)

[Weatherization](#)

Fair Housing Act design webinar set for June 14

[A free webinar titled "Common Design and Construction Violations and Solutions"](#) is being offered on Wednesday, June 14, from 1:30-3 p.m. through the Fair Housing Act Design and Construction training sessions. This instruction program will provide critical information on various Fair Housing Act design requirements. Up to 1-1/2 American Institute of Architects (AIA) continuing education units are available.

OUTREACH

Throughout the year, data about individuals who are homeless is collected by the shelters and MaineHousing through the Housing Management Information System. [This is one way MaineHousing looks at homelessness.](#) The other is through the annual Point in Time (PIT) Survey, which provides a snapshot of homelessness on one night of the year. This year, that night was January 24.

On any given day in 2016, 1,200 people experienced homelessness, and over the course of the year, 6,304 individuals sought a place to sleep in Maine's emergency shelters. Of them, 1,329 (21%) were under 18 years of age, 252 (4%) were over 62, and 359 (6%) were veterans.

While the annual numbers look staggering, progress is being made in reducing homelessness. The number of people experiencing homelessness in Maine has declined by a total of 19 percent since 2013. In numbers, 1,461 fewer people including 133 veterans experienced homelessness in 2016 than 2013. Last year alone, there were 716 fewer people who were homeless, a 10 percent reduction from the year before.

This sustained decline is largely due to initiatives to reduce homelessness developed and undertaken by MaineHousing in collaboration with Maine's Continuums of Care, the Statewide Homeless Council, and the 39 emergency shelters statewide. In recent years, partners have placed a greater emphasis on providing navigation services to help people who are homeless -- and identified as being able to live stably in a house -- find the services they need to work and achieve the goal of leaving a shelter.

According to the 2017 PIT survey, the overall size of the population of those experiencing homelessness remained relatively unchanged -- less than a 1% difference. In 2017, 1,188 people were homeless on the night of the count. Of that, 1,008 people were in shelters and 180 were unsheltered. The number of veterans who were homeless that night was down 10% and those were identified as chronically homeless was down 5%. [Details of the PIT Survey are on our website.](#)

Applications deadline August 17 for National Housing Trust Fund

Through the National Housing Trust Fund (HTF) program, MaineHousing is seeking applications from qualified developers to finance the creation of affordable rental housing in Maine for extremely low income households (30% or less of Area Median Income). Housing must be available for 45 years.

Up to \$2.7 million of total funds are available for eligible activities that include acquisition and rehabilitation of existing housing units, adaptive re-use of existing buildings for rental housing, or new construction of rental housing units. Pre-applications are due by 5 p.m. Thursday, June 15, and completed applications are due by 5 p.m. Thursday, August 17. [For more information, please visit our website.](#)

All applications will be required to address one or more of the following Consolidated Plan priorities: improve housing quality; expand the supply of affordable housing; and/or, help Maine people attain housing stability.

June 7

MaineHousing will be attending the Grand Opening of Bayside Anchor, a 45-unit energy efficient mixed-income, multi-use building in Portland. MaineHousing financed its construction through the Low Income Housing Tax Credit Program. Developers are Portland Housing Authority and Avesta Housing. The event starts at 5 p.m. at 81 East Oxford Street, Portland.

June 20

MaineHousing will join The Community Caring Collaborative to conduct a meeting for landlords and property managers from 11 a.m. to 1 p.m. at the Kay Parker Building of Sunrise Opportunities in Machias. For information contact Charley Martin-Berry at 263-5172 or smartinberry@cccmaine.org.

June 22

MaineHousing will be at The Pines at Ocean Park on Thursday, June 22, from 1 to 4 p.m. as it celebrates its rehabilitation through the Low Income Housing Tax Credit Program. The event is at 10 Manor Street, Ocean Park.

FACTOIDS



LOW INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP)

As of April 27. Applications closed on Monday, May 1

Total Applications: 48,813

MaineHousing will require that each eligible recipient certify that housing assisted with these funds comply with HTF requirements.

Eligible applicants are not-for-profit organizations, municipalities, tribal housing authorities, and public housing authorities.

Cabin in the Woods Groundbreaking & Pierce Place Grand Opening ceremonies



MaineHousing Director John Gallagher joins Developer Phyllis St. Laurent (both center) as they cut the ribbon on Pierce Place in Lewiston. Reaching this celebration took the efforts of a number of affordable housing partners, the City of Lewiston, and the community to restore and add housing to an area hit with arson a few years ago.

[Read more about it in the Lewiston Sun-Journal.](#)



MaineHousing Director John Gallagher and Development Director Mark Wiesendanger (right) helped celebrate the official start of construction of Cabin in the Woods, 21 cabins for veterans near Togus VA Hospital in Augusta. MaineHousing is financing the development of this project through the Low-Income Housing Tax Credit Program and is administering VA-Supportive Housing vouchers, too.

Eligible: 37,880
Pending: 1,188
Denied: 6,962
Other: 2,783



FIRST HOME LOANS

Purchases: 361
As of May 15; up 114 from same time period in 2016

Pipeline: 334
As of May 24

MAINE HOME SALES

Single-family: 1,189 homes in March, up 9.18% from 1,089 homes in March 2016

Median sales price: \$191,000 in March, up 4.66% from \$182,500 in March 2016

[Maine Association of Realtors](#)



NEW RESIDENTIAL CONSTRUCTION PERMIT AUTHORIZATIONS

March 2017 vs. March 2016

Privately Owned Housing Units: 315, up 13%

How this breaks down:

Single family: 260, up 4.4%

Multifamily: 55, up 18%

1st Quarter 2017 vs. 2016

Privately Owned Housing Units: 764, up 18%

How this breaks down:

Single family: 636, up 9%

Multifamily: 128, up 97%

Centralized Section 8 application system links 11 authorities, reduces duplications

MaineHousing has joined the Section 8 Housing Choice Voucher (HCV) Program centralized application and waiting list system that combines the agency with 10 local housing authorities. Now clients need to complete one application to be placed on one or more waiting lists of their choice.

[The Maine Centralized Section 8/HCV Waiting List can be found at MaineCentralWaitlist.org.](#)

In April 2013, Portland, South Portland, and Westbrook Housing Authorities centralized their application system to eliminate duplications among each agency. The recent addition of eight more housing authorities expands that effort to cover most of the state, making it convenient for applicants who are seeking housing assistance as well as housing authority staff trying to ensure a good housing match.

Please note: MaineHousing and the local housing authorities are in the process of integrating applications currently on file into the new system. For MaineHousing, that's 12,000 applications. There is no need to re-apply.

On the centralized list, individuals and families seeking housing assistance can apply, check the status of their application, claim any preference or priority, update their status, and print a receipt. Housing authorities may have their own preferences and priorities, and they will look for and rank applicants based on those criteria.

Applicants without access to the internet can mail or pick up an application at their local housing authority.

The creation of a centralized waiting list was a priority of the 2016 Maine Affordable Housing Working Group, established by the Legislature.

The participating housing authorities are: MaineHousing, Auburn, Augusta, Bangor, Bath, Biddeford, MDI and Ellsworth, Portland, South Portland, Waterville, and Westbrook.

New Section 811 program to add 60 units of supportive housing

The Section 811 Project Rental Assistance (PRA) Program is a U.S. Department of Housing and Urban Development program designed to expand the supply of permanent supportive housing for extremely low-income people with disabilities (30% or less of area median income).

The 811 program makes available integrated affordable housing and support services for persons with disabilities through a partnership between MaineHousing and the Department of Health and Human Services Office of Adult & Disability Services (OADS). It is designed to enable persons with disabilities between the ages of 18 and 61 who are eligible for long-term care services to move from nursing homes and other institutional settings into their own apartment.

MaineHousing anticipates that it will be able to provide rental assistance for approximately 60 housing units. Due to the limited nature of Section 811

resources, the program is currently available in four geographic areas:
Bangor area, Augusta, Lewiston/Auburn, and the Portland area.

Property managers and owners that may have an eligible property recently received an invitation to participate from MaineHousing Asset Management Bob Conroy. Unfortunately, more projects may be eligible than the amount of funding that is available.

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