

# THE HFA INSTITUTE 2021

## Stability Through Engagement Program

Jamie Johnson

MaineHousing

HCV Housing Manager- Homeless  
Priority



**MRBs and  
Other Federal  
Homeownership  
Programs**  
FEBRUARY 1 – 3



**Housing Credit**  
FEBRUARY 3 – 5



**Section 8 and  
Other Federally  
Assisted  
Multifamily  
Housing**  
FEBRUARY 8 – 10



**HOME and  
Housing Trust  
Fund**  
FEBRUARY 10 – 12



## STEP – Referral and Funding

- Rapid rehousing program that partners with Emergency Shelters participating in the Emergency Shelter and Housing Assistance Program (ESHAP).
- Referral pull system
- FED Home
  - \$1.4 Million
- METBRA Continuum of Care Program
  - \$424,248
- 197 Tenants
  - Subsidy is committed for 24 months

## Program Eligibility

- Individuals & families who meet the HUD definition of homelessness and are willing to participate in a Housing Stability Program.
- FedHome
  - 60% Area Median Income
  - Up to 10% at or below 80% Area Median Income
- Maine TBRA
  - 50% Area Median Income
- Criminal Background Screening

## Program Details

- Short-term rental assistance for up to 24 months
- Housing Quality Standards
- Security Deposit
- Utility Deposit
- Tenants pay 30% of their adjusted monthly income
- Navigation services through the referring shelter
- Transition to a Housing Choice Voucher

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## HOME and HTF in Maine

Maine State Housing Authority

January 25, 2021



National Council of  
State Housing Agencies



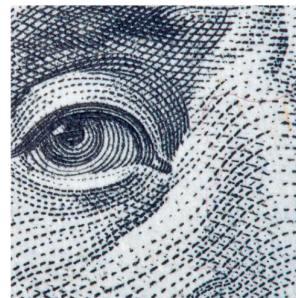
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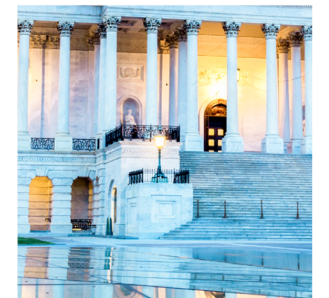
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# HOME in Affordable Multifamily

- In concert with LIHTC, paying debt, grants, and other MaineHousing subsidy sources
- Average about \$4,000,000 per year
- Average about 250 units per year
  
- Not as flexible as our State HOME
- Environmental reviews

# Central Commons

- Historic adaptive reuse of former Maine Industrial School for Girls, built in Hallowell, Maine in 1870
- Shared campus – other uses....
- 29 units housing for older adults
- Efficiencies - 484 to 573 SF, 1BR - 580 to 754 SF
- Historic town of about 2,400 people on the Kennebec River, adjacent to state capital Augusta

# Central Commons



# Central Commons

## Funding Sources

- LIHTC & HTC Equity \$5,378,753
- FedHOME \$ 975,000
- AHP Grant \$ 500,000
- HTF \$ 446,507
- MaineHousing Sub \$ 444,367
- Developer Fee Loan \$ 234,970

# Hartley Block

- Arson - Hole in the Ground!
- Immigrant community – revitalization, Choice Neighborhood
- Former location of Marsden Hartley’s studio
- First floor commercial – restaurant?
- 1, 2, & 3 bedroom units
- Mixed Income – 30%, 50% & 60% of AMI and 22 market

# Hartley Block



# Hartley Block

## Funding Sources

# HTF for Supportive Housing Issues

- Timelines
- Environmental Reviews!
- Pipeline
- Developer capacity
- Scale issues
- Owner capacity – operating costs, services
- Never enough \$\$\$ - Maine gets \$3M a year

# Amherst ST

- Adaptive Reuse of childcare facility – playground kept
- 8 units supportive housing
- 4 SROs w/baths and shared kitchen for seniors
- 4 family units – 1, 2, 2, and 3 bedroom units
- Formerly homeless
- 8 Project based vouchers

# Amherst ST



# Amherst ST

## Funding Sources

- HTF \$900,000 (per project max)
- AHP Grant \$160,000
- Bank Mortgage \$255,000
- MaineHousing \$ 40,000
- York County \$ 61,907

# Additional Resources

- LIHTC Program

<https://mainehousing.org/programs-services/housing-development/developmentdetails/low-income-housing-tax-credit-program>

- Supportive Housing Program

<https://mainehousing.org/programs-services/housing-development/developmentdetails/supportive-housing-program>

- Contact Info

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



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## Greenville Senior Manor

Megan Howard

HOME and HTF Rental Programs Administrator

West Virginia Housing Development Fund



National Council of  
State Housing Agencies



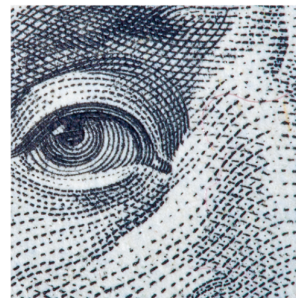
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# Greenville Senior Manor Phase I

Monroe County  
West Virginia



# Construction - Phase I



## Project Details & Subsidy – Phase I

Bedroom Size	# Bedrooms
1 Bedroom	6
2 Bedrooms	2
Total	8

	Project Limit (6 HOME Units)	HOME Funds Committed	% of HOME Funds to Max Limit
HOME Per-Unit Maximum Subsidy	\$1,005,362	\$700,000	69%

## Phase I Funding Sources

Funding Source	Amount
WV State HOME Program	\$700,000
WV State Housing Trust Fund	\$20,000
Federal Home Loan Bank – Affordable Housing Program	\$650,000
TOTAL	\$1,370,000

## Development Timeline

Description	Date
Application Date	2016
Environmental Approval	2017
HOME Commitment	2017
Construction Start	2017
Construction End	2018
IDIS Closeout	2019

## Construction Completion – Phase I

**Kitchen**



**Bathroom**



**Back Patio**



**Side and Back Patio**



HOME Sweet Home



CHALLENGES	SOLUTION
Rural county with small inventory of older senior affordable rental housing at 95-100% occupancy	Local non-profit received donated land, had strong vision for affordable senior rental housing
Local non-profit owner of donated land had minimal development and management experience	Partnered with experienced for-profit developer and contractor Partnered with experienced management company PJ provided ongoing support and extensive HOME Program training
Donated land was approximately 6.5 acres, project needed to be in phases	Parceled off approximately 1.5 acres for phase I

## OVERALL SUCCESS

- Construction completed on time within one year
- Project completed within budget
- Beautiful, picturesque project within walking distance the Senior Center, where lunch is served weekdays and community activities are regularly scheduled
- Phase I provided eight additional units (six 1BR and two 2BR) for the county that offer much needed housing for seniors
- Developer gained experience at developing affordable housing helping them to secure Federal Home Loan Bank funding to complete the final two quadplexes, containing eight additional units

# Greenville Senior Manor Phase I and II



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## Commonwealth of Massachusetts HOME Program

The Village at Nauset Green  
Eastham, Massachusetts



National Council of  
State Housing Agencies



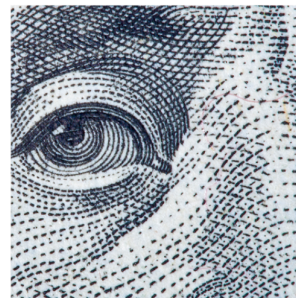
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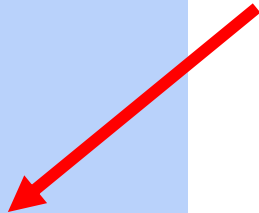
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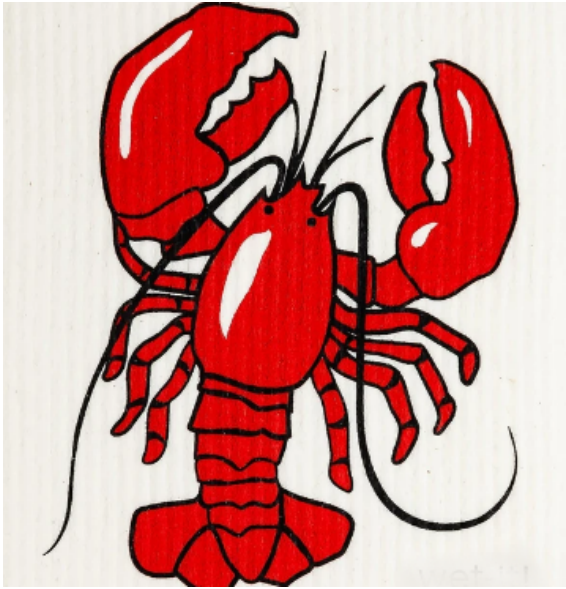




The Village at Nauset Green

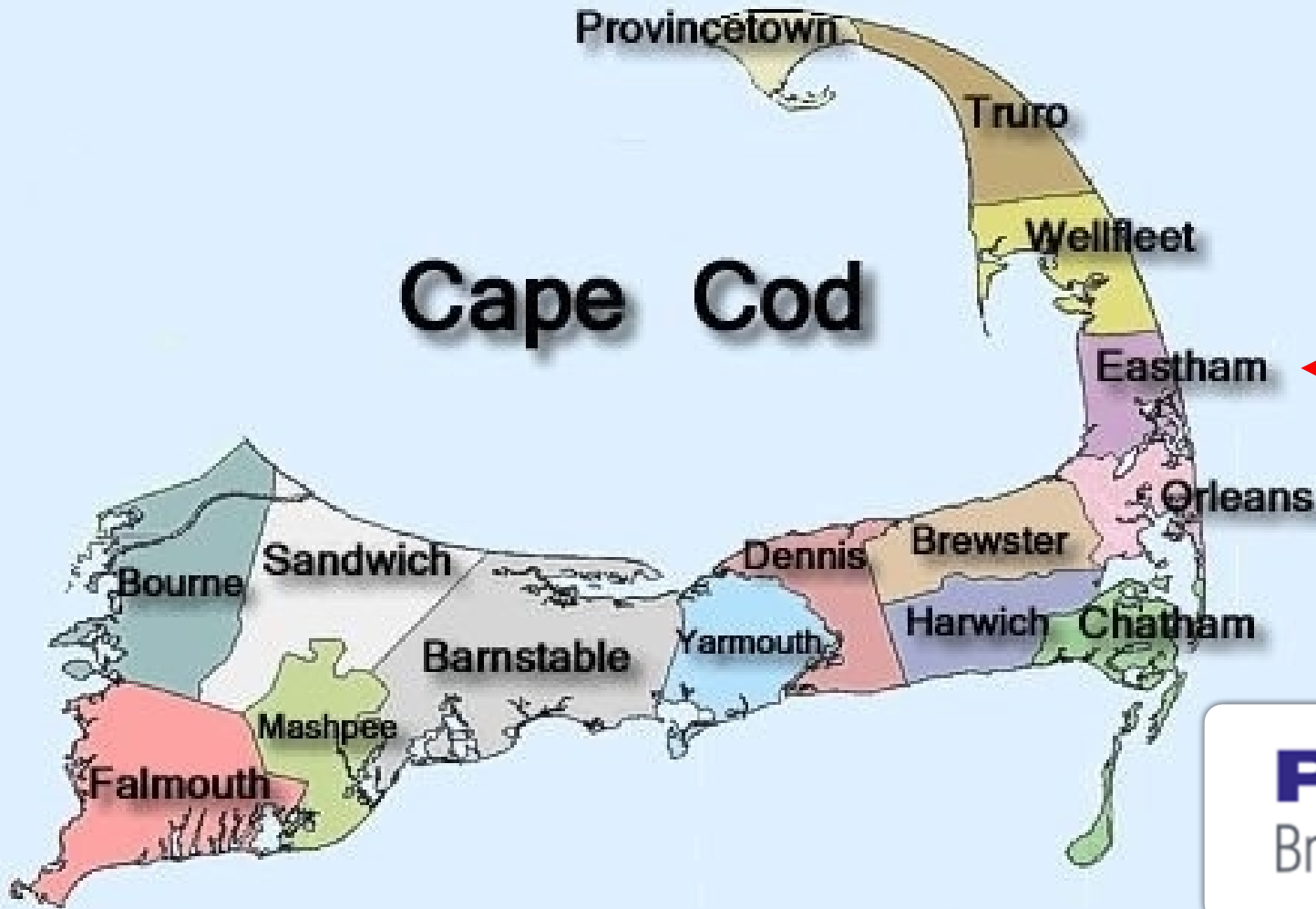
# Cape Cod, Massachusetts







# Cape Cod



**PENNROSE**  
Bricks & Mortar | Heart & Soul

# The Village at Nauset Green



# The Village at Nauset Green

## Affordability

15 < 100%

27 1 BR

50 LIHTC

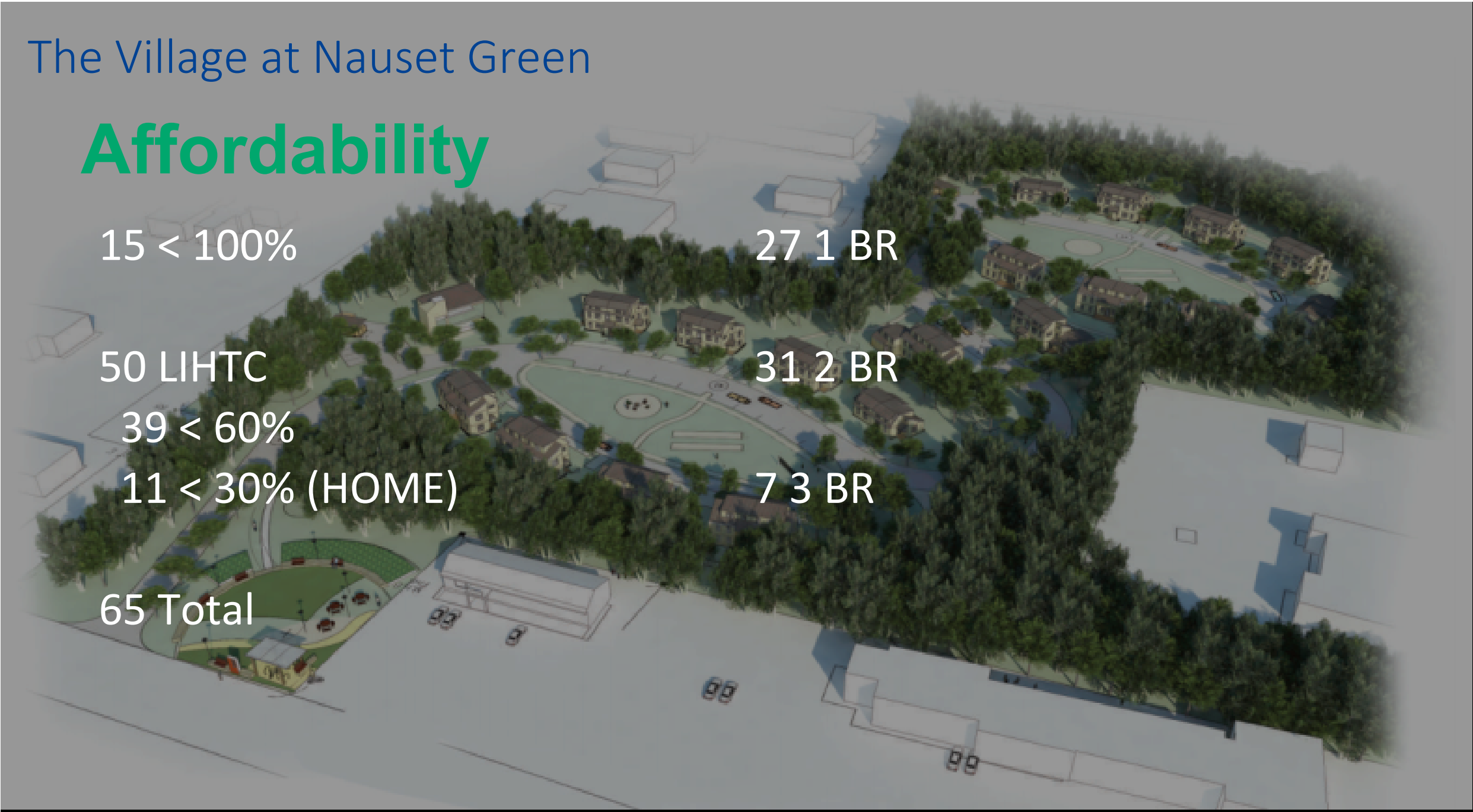
31 2 BR

39 < 60%

11 < 30% (HOME)

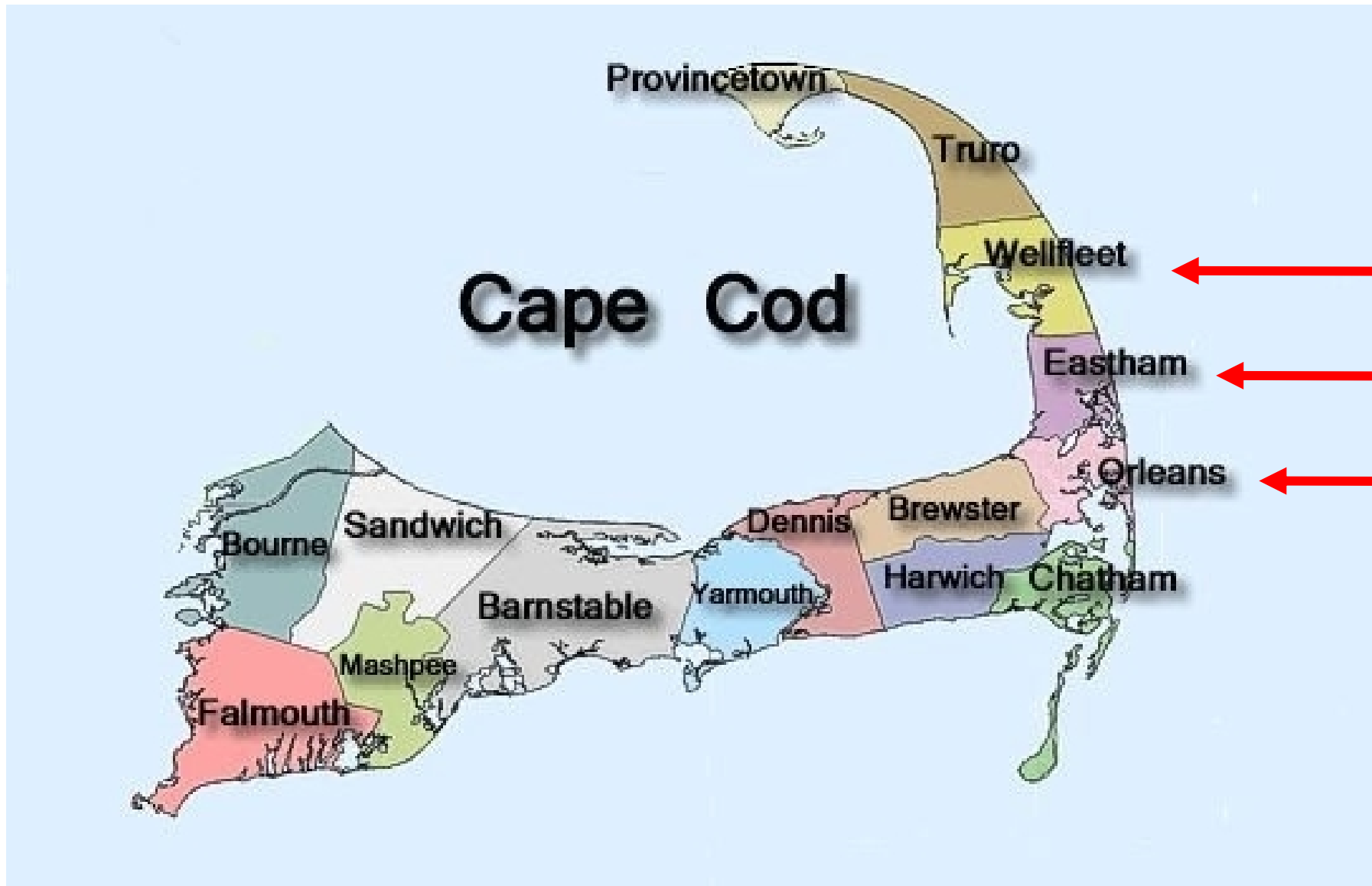
7 3 BR

65 Total



# Financing

\$12,799,070	Federal and State LIHTC Equity
\$550,000	Federal HOME
\$2,000,000	Other State Subsidies
\$1,500,000	Workforce Housing Funds
\$1,749,682	Local Funding
\$194,597	Owner Deferred Fee
\$4,400,000	Permanent Loan
\$23,193,350	Total Development Costs



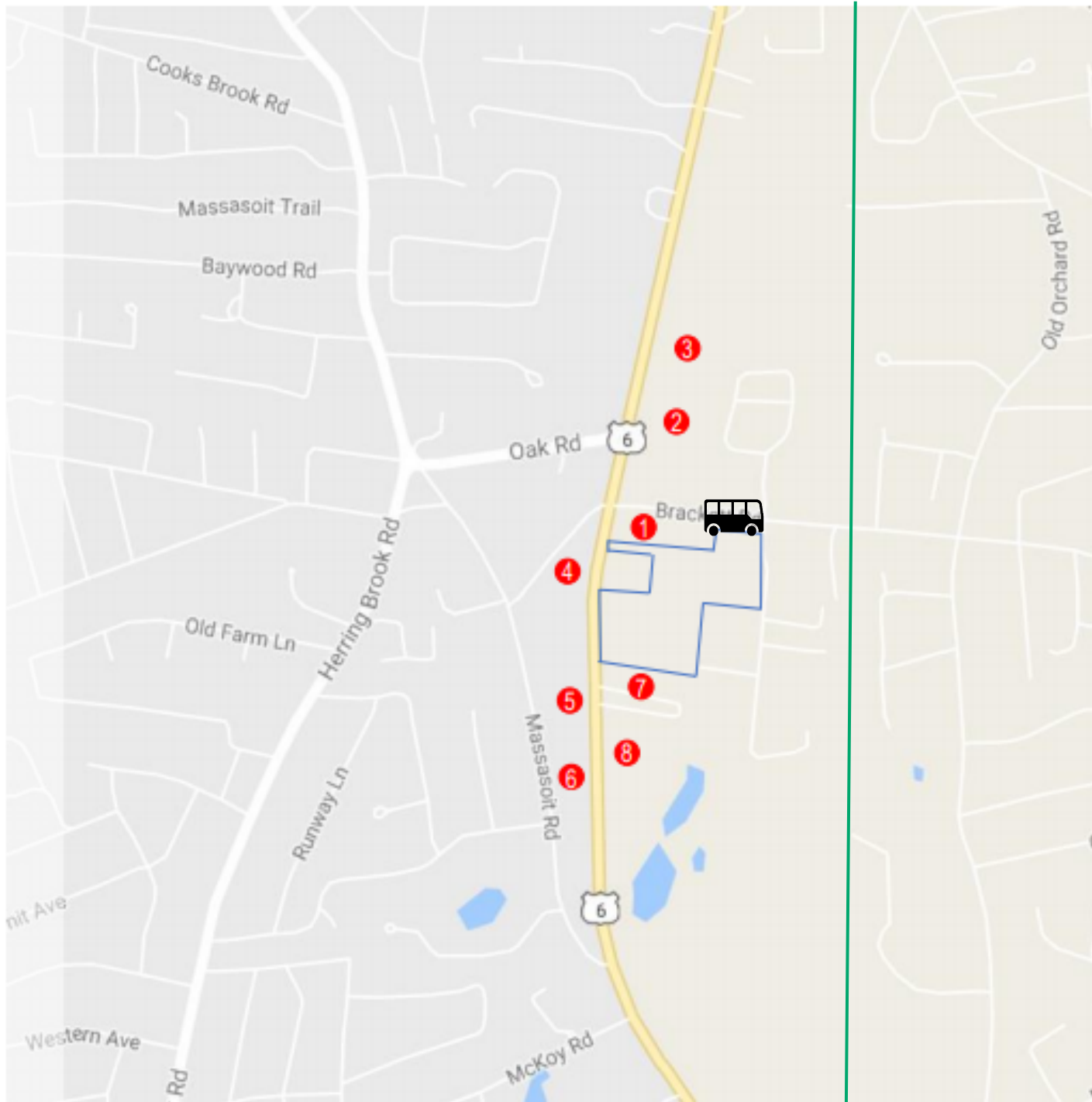
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- 1** Ben and Jerry's  
United States Postal Service  
Dunkin Donuts  
Sam's Deli  
Curt's Appliance Services
  
- 2** Cape Cod Five Cents Savings Bank  
ARTichoke Boutique Clothing Store  
Town Center Fine Wines and Spirits  
Local Break Restaurant and Bar  
Royal Thai Cuisine  
Friendly Fisherman  
Nauset Ice Cream
  
- 3** Willy's Gym
  
- 4** Seamen's Bank
  
- 5** Hole in One Bakery and Coffee Shop
  
- 6** In Nature Hair Studio  
Yarn Basket  
Box Lunch Restaurant
  
- 7** GLOW Yoga  
Karoo  
Cape Cod Dog
  
- 8** Red Barn Pizza



— Cape Cod Rail Trail

 CCRTA bus stop

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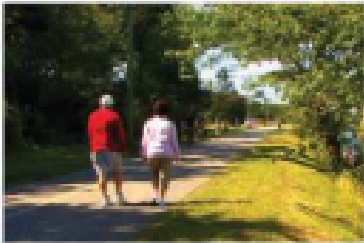


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CCRTA Bus Stop



Walking Path



Social Area



Tot Lot / Playground



Community Garden



Covered Bike Parking



Active Liesure Activities



Community BBQ





The Village at Nauset Green