Maximum Impact, Minimum Resources: MaineHousing's Annual Report Suite

Overview:
Maine State Housing Authority (MaineHousing) produces a three-part annual report suite including a full printed Annual Report, a one-page Annual Accomplishments flyer, and a dedicated Accomplishments webpage that collectively reaches partners, legislators, employees, media, and the general public. The entire suite is produced in-house by the Planning and Research Department (PnR) consisting of six staff, at a total cost of under $5,000. The result is a communications platform that delivers a polished, well-designed, multi-channel annual report without outside vendors, large budgets, or sacrificing impact.

Collecting Content
The MaineHousing model was designed from the ground up to be repeatable and scalable. Each January, data analysts distribute customized Excel forms to department directors, requesting program-specific data for the prior calendar year as well as updates to program details or narrative. This structured intake process ensures consistency from year to year and reduces the burden on program staff, who serve as subject matter experts rather than writers. Once data is crosschecked and validated by PnR analysts, the communications team builds the printed report's page map by matching programs with their corresponding data points. Copy for the report is generated efficiently by repurposing press releases and newsletter content that were issued throughout the year, naturally mapping to major milestones and eliminating a significant writing step while ensuring the report incorporates the agency's most newsworthy accomplishments.

Target Audience Engagement
MaineHousing's annual report suite is not only designed to reach multiple distinct audiences, but to facilitate the variety of uses those audiences have for the information provided. The suite does this by providing three complementary formats, each tailored to a subset of access channels and use cases for target audiences. Importantly, the two Accomplishments products are data-focused summaries that can be pushed out quickly, usually by the end of each January, to provide those references and talking points while the team works fully developing the design, narrative, and highlights of the full Annual Report.

1. The one-page Annual Accomplishments is a quick reference for quantifiable achievements from every MaineHousing program, while also an effective flyer that highlights several measurable program successes. Leadership, department heads, and communications staff use it as a go-to reference when fielding questions from legislators, journalists, or partners. Many of those same legislators, journalists, and partners have learned to value it for their own reference purposes. It distills the agency's year into a single resource that can be scanned in seconds, and yet covers the full scope of MaineHousing operations.

2. The Accomplishments Webpage serves as a digital hub to both the accomplishments and the full annual report PDFs, displays the agency's headline numbers in a graphically appealing,

easy-to-navigate layout, and links each program section to its corresponding program page on the MaineHousing website. This turns the page into a launch point for incoming visitors whether they arrive via a social media post, a media story, or a search engine and drives traffic deeper into the agency's digital presence. In addition, the structure of the Accomplishments Webpage, a series of program data highlights, provides effortless content for a "Did You Know" social media campaign, which draws additional traffic to the webpage.

3. The full-length Annual Report is printed and distributed to every member of the Maine Legislature, the State Law Library, and the State Library, ensuring that policymakers have a physical reference document on hand during sessions. New employees also receive a copy as part of their onboarding, giving them an accessible and engaging introduction to the breadth of the agency's programs. In addition, this report is distributed in PDF form to MaineHousing's entire address book including press contacts, industry partners, stakeholders, and employees, and posted on the agency's website.

Benefits Over Costs

The entire annual report suite including design, printing, and distribution is produced for under $5,000. This is achieved primarily because the work is done in-house by existing PnR staff, with no external vendor fees for writing, design, or strategy. By repurposing press releases as copy, the team eliminates one of the most time-intensive steps in annual report production. By working from a replicable page structure and data collection process, the team is able to identify new efficiencies and streamline each subsequent year.

The return on this modest investment is substantial. The Accomplishments arrive early, reinforcing the impact of our work while the new year is still fresh and kickstarting interest from legislators and the press in the stories underlying the data. The full printed report reaches every Maine legislator and both state libraries, ensuring policymakers are informed. The digital suite extends that reach to thousands of stakeholders online. The 'Did You Know' social media campaign converts report content into individual posts, giving the agency months of consistent, credible content for its social channels. And because the media is in the distribution, the release routinely generates several rounds of earned media coverage on positive stories that the agency did not have to pitch or produce.

Effective Use of Resources

What distinguishes the MaineHousing model is its disciplined use of existing resources. Every role in the PnR team contributes meaningfully: data analysts manage intake and verification; program staff provide expert context; communications staff write and design; the social media coordinator develops and executes the 'Did You Know' campaign and uses the accomplishments page as a reference tool when responding to audience questions on social platforms. Expertise is harnessed from throughout the agency and no single PnR team member carries an extensive burden, maintaining staffing availability for routine tasks and other projects while eliminating any need for expensive outside expertise.

The data collection process in January creates a clear beginning of the project timeline that keeps the project on track while respecting department staff's time. The decision to route press releases through the report workflow means that work already done earlier in the year contributes directly to the final product. The accomplishments webpage, once built, requires only annual updates and continues to function year-round as a resource for incoming visitors, media, and partners.

This model itself advances a broader objective: demonstrating that a small state housing finance agency can produce professional, high-impact communications without large budgets or outside vendors. In a field where resources are always constrained, the MaineHousing annual report suite offers a practical, replicable template for agencies of any size.

Appendix A – 2025 Annual Report

2025
MaineHousing
Annual Report

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Letter from our **Director**

Dear Friends, Colleagues, Partners, and Supporters,

I am pleased to present MaineHousing’s 2025 Annual Report. Within these pages you will find highlights of the meaningful progress we made over the past year, along with data and insights that demonstrate the profound economic and social impact of this work across Maine.

None of these accomplishments would be possible without our exceptionally talented and dedicated staff. In fact, 2025 was a transformational year for our internal operations.

We launched a new three-year strategic plan (see page 18), reaffirmed our core values, refined our mission, and strengthened our commitment to employee-driven leadership. Together, these efforts continue to create a workplace where new ideas, diverse perspectives, and candid dialogue are welcomed and encouraged.

We are also deeply grateful for the historic and ongoing support from Governor Janet Mills and the Maine Legislature. Their leadership in aligning housing policy and providing critical financial resources is helping us accelerate development and expand opportunity for thousands of Mainers. Because of this partnership, 2026 is poised to be another pivotal year for affordable housing in our state.

MaineHousing is strategically positioned and energized to advance our newly updated mission — empowering staff and partners to help Maine people afford safe, high-quality housing that serves as the foundation for healthy communities in 2026 and for the decades ahead.

Thank you,

Daniel Brennan
Director, MaineHousing

Creating Pathways to Homeownership in Maine

In 2025, MaineHousing delivered a standout performance in its homeownership mission, surpassing expectations in both the number and total dollar volume of First Home Loan mortgages - a meaningful achievement in a challenging housing market.

This strong performance builds on the momentum MaineHousing has been cultivating in its homeownership portfolio. In years prior, even as broader residential mortgage activity softened due to rising interest rates and economic headwinds, MaineHousing's First Home, SaluteME, and First Generation Mortgage Programs maintained steady activity by offering below-market interest rates and down payment assistance that helped more Mainers achieve homeownership.

The purchase of 1,274 first-time homebuyer loans in 2025 marks a record volume for the agency, reflecting both strong program demand and MaineHousing's ability to support buyers amid difficult market conditions. This growth underscores MaineHousing's role in expanding access to homeownership for first-time borrowers, veterans, and historically under-served populations.

Together, these results highlight the agency's continued commitment to stability, affordability, and impact, positioning MaineHousing as a reliable partner for Maine residents navigating an increasingly complex housing landscape.

$321,778,689
Total Loan Value

1,274
Total Loans

$252,574
Average Mortgage

2025 TOP LENDERS

- Bangor Savings Bank
- CMG Mortgage, Inc
- Guild Mortgage Company
- Fairway Independent Mortgage Company
- Total Mortgage Services

Bridging The Gap
Building "Starter" Homes

> **There are people who have been priced out of homes completely, let alone new homes.**
>
> *Mark Paterson, Patco Construction*

MaineHousing's Affordable Homeownership Program (AHOP) was established in 2022 in response to a housing market critically short on "starter" (new, affordable, single-family) homes.

Like much of America, Maine is struggling to significantly enhance housing resources and opportunities for its residents at all income levels, but particularly for the so-called "missing middle" households. That missing middle includes the vast majority of middle-income earners whose wages have not kept pace with rapidly increasing home prices.

"After getting divorced and starting over, I was in a winter rental and didn't know where I was going to end up," said AHOP homebuyer Nichole D. "The rents in the southern Maine area are so high. This program, along with the High Pines Village workforce housing, allowed me to purchase a home I love."

In 15 of Maine's 16 counties, the median sale price for a single-family home is unaffordable in comparison to that county's median income. Maine reached this precarious tipping point for the first time in 2021.

Even as home prices have risen, increasing material costs and narrowing margins in the construction industry have led to a greater focus on larger and more expensive private housing production. Since most affordable housing programs create rental housing, these market pressures contribute to an expanding affordability gap in Maine's single-family real estate market.

To counter these trends, AHOP incentivizes builders with subsidies in the form of forgivable loans, thereby directly increasing their operating margins, if they agree to offer a finished home at a price affordable to households earning up to 120 percent of the local median income.

By the end of 2025, AHOP added 276 new affordable homes for purchase in 21 places in Maine, making homeownership more attainable for middle-income earners.

"There are people who have been priced out of homes completely, let alone new homes," Mark Patterson, the co-owner of Patco Construction, told the Portland Press Herald in February 2025. Patterson built two subdivisions under the program, one in Sanford and the other in Waterboro, and hopes to create more. Patterson estimated that starter homes comprise about 30 percent of the company's business.

Beyond stand-alone houses, the program now includes condominium and townhouse developments. In some instances, both stand-alone homes and multi-home buildings are integrated into the site. This flexibility accommodates residences priced for various income levels and the diverse lifestyles of new owners, while enhancing design adaptability for incorporating new ownership homes into existing neighborhoods.

High Pines Village - Wells, Maine

Developing Affordable Maine Communities

In 2025, MaineHousing made significant progress in expanding affordable housing opportunities across both rural and urban communities. Through coordinated state investment, strategic partnerships, and a focus on meeting the needs of working families and older adults, MaineHousing 's development team continues to finance record numbers of new affordable units.

In April, MaineHousing announced funding for nine new developments that will create 137 affordable rental homes across rural Maine. The funding awarded included both state subsidies and low-interest loans, allowing developers to move forward with projects that would not be feasible without public investment. The new apartments will serve households earning up to 80 percent of the area median income and will provide stable housing options for people who work, raise families, and retire in Maine's smaller towns. These communities often face some of the toughest housing challenges, including limited rental supply, aging buildings, and long distances to essential services.

In November, Governor Mills and MaineHousing announced the financing of 311 new affordable apartments spread across eight sites in cities including Lewiston, Portland, Biddeford, South Portland, Rockland, and Belfast. These developments will create much-needed rental options for older adults and families, including several projects designed for residents age 55 and older. With this announcement, MaineHousing surpassed 1,000 newly financed affordable homes within a 12 month period, reflecting both the urgency of Maine's housing needs and the strength of the state's affordable housing development pipeline.

Together, these rural and urban initiatives will bring nearly 450 new affordable apartments online. From expanding opportunities in small towns to strengthening housing options in Maine's largest cities, these investments help build stronger local economies, support aging in place, and give more residents the chance to live and work in the communities they love.

Projects Completed

- 656 Units Completed
  - 357 Family
  - 248 Older Adult
  - 51 Supportive Housing
- 21 Projects Completed
  - 15 Family
  - 4 Older Adult
  - 2 Supportive Housing

Projects In The Pipeline

- 1,597 Units Financed or Under Construction
- 34 Projects Financed or Under Construction

45 Dougherty - Portland, Maine

MaineHousing's Affordable Housing Snapshot

MaineHousing's portfolio includes a range of properties designed to support low- and moderate-income households. Through the Housing Choice Voucher Program, we help eligible renters access affordable housing by subsidizing rental costs, ensuring they can live in safe, decent homes while maintaining financial security. The Family Self Sufficency Program, ReStart, for eligible voucher holders, helps households gain essential financial management skills and savings with a goal of increasing their financial independence. By partnering with landlords and developers, MaineHousing continues to expand housing options, addressing the critical need for affordability and strengthening communities throughout Maine.

Housing Choice Voucher Program

3,525
Average Households Served Per Month

96
Active Family Self Sufficiency Participants

Asset Management Portfolio

Asset Management Loan Portfolio	Section 8 Administration	Supportive Housing
23,481 Units in Porfolio	**7,980** Units	**2,211** Units
818 Properties in Portfolio	**$98,016,154** Subsidy	**285** Projects

Keeping Mainers In Warm, Safe, & Affordable Homes

2025 proved to be a turbulent year for MaineHousing's heating and repair assistance efforts, with post-COVID demand continuing to fluctuate and the federal government shutdown delaying the funding that supports several key programs.

In March, the end of the 2024-2025 season, with most available funds already committed, MaineHousing moved the Low Income Home Energy Assistance Program (HEAP) to a waiting list for applications submitted after March 28. This step helped ensure that approved households would receive their benefits first as funding grew tighter. Despite the uncertainty, the program continued to accept applications and was able to issue heating benefits to all eligible applicants who applied for the program.

Just as the weather grew cold again in October, the federal government entered a record-length shutdown. This delayed the distribution of critical program funds, including HEAP funds for the 2025-2026 heating season. In one unavoidable setback, MaineHousing announced on October 30 that the Energy Crisis Intervention Program (ECIP) would not open November 1, the typical program open date.

ECIP typically provides one-time emergency heating assistance to thousands of households during the colder months, and the delay left many families without an important safety net during the early heating season.

In early November, MaineHousing took action to reduce the impact of the funding delay. By using carryover funds from the previous year, the agency was able to issue HEAP payments for nearly 4,000 households whose applications had already been approved. This temporary measure directed more than $2 million dollars in fuel assistance to Maine people who needed it most.

In December, once federal funds were finally released, MaineHousing reopened the ECIP Program for the winter season. Community partners immediately began processing requests, restoring essential support at a time when many households were already relying on heat to stay safe.

Despite the difficulties of the year, MaineHousing worked closely with partners across the state to ensure that thousands of Maine households continued to receive vital heating assistance.

HEAP
Home Energy Assistance Program
45,345
Households Helped

ECIP
Emergency Crisis Intervention Program
7,200
Households Helped

Home Accessibility & Repair Program
236
Households Helped

Lead Hazard Control Program
90
Households Helped

Central Heating Improvement Program
197
Households Helped

Weatherization Program
125
Households Helped

Well Water Abatement Program
14
Households Helped

Community Aging In Place Program
169
Households Helped

Housing Support
For Mainers In Need

During the 2024–2025 winter season, Maine made several notable investments and organizational efforts to address homelessness statewide. These actions focused on increasing shelter capacity, preventing youth and family homelessness, and strengthening data systems used to guide future policy.

The season's efforts began in November 2024, when MaineHousing awarded $7.7 million in grants to 22 organizations across the state. These funds were aimed at long-term solutions, supporting projects such as new and expanded shelters, housing navigation services, and prevention programs. The grants were spread across Maine's nine regional homeless hubs, ensuring that both urban and rural communities received support.

In January 2025, the state turned its focus to youth housing stability with a $2 million pilot program for preventing student homelessness. Five groups of schools—Aroostook County, Bath, Biddeford, Lewiston, and Portland—received funding to hire housing navigators and offer direct assistance to families at risk of losing housing. The program is expected to help up to 1,700 households and is designed to test which strategies are most effective in stabilizing families during a housing crisis.

Also in preparation for the new year, Maine's Continuum of Care and the statewide Homeless Hub Coordinators organized the 2025 Point-in-Time Count, in late January. This annual count mobilizes service providers and volunteers to survey sheltered and unsheltered people experiencing homelessness. The results help determine federal funding levels and give policymakers a snapshot of changing needs.

Taken together, the grants and coordinated planning efforts of the 2024–2025 season reflect Maine's growing emphasis on long-term, prevention-focused solutions. While challenges remain, especially funding limitations and rising demand, the season marked a period of expanded investment, stronger regional coordination, and more deliberate data gathering aimed at shaping future homelessness policy.

Warming Shelter Funding

Numbers below represent funding for the winter 2026 allocations, October 15, 2025 - June 15, 2026

12	**$2,302,576**	**$191,881**
Warming Shelters Funded	**Total Funding Amount**	**Average Funding Amount per Shelter**

$7,287,417 — **Total financial support to Emergency Shelter and Housing Assistance Program participants during 2025.**

46	**89**	**4,972**
Shelters Supported by MaineHousing Funds	Navigators Helping People Experiencing Homelessness	Clients Served by Shelters or Navigator Services

Unearthing the Story of Maine's Housing Data

At MaineHousing, our Planning & Research (PnR) team works to explain Maine's complex housing landscape by producing data, reports, and dashboards. These distill the wealth of existing information, facts, and data into clear illustrations of the housing challenges facing the people of Maine. They do more than present simple numbers; they tell the story of housing across the state — affordability pressures, demographic shifts, program impacts, policy decisions, and funding constraints. In turn, these products help to inform state and federal policymakers, service providers, community leaders, and the public.

The team has two primary formats for sharing housing data and analysis; web-based interactive dashboards and public reports.

Interactive dashboards enable the public, the press, and our partners to filter and focus the data into custom views, illuminating stories about specific communities and programs. The program dashboards share data on service areas, program utilization, and limited demographic information for homeownership, energy & housing services, and development programs, as well as temporary programs such as the Eviction Prevention Program. By providing transparent, granular access to program information, we help partners and the public track how resources are used, where investments are occurring, and how our housing efforts contribute to Maine's broader housing goals.

In 2025, the team added a brand-new dashboard by expanding the MaineHousing Homeownership Affordability Index into a fully developed Homeownership Affordability Dashboard. This dashboard creates distinctive data visualizations by locality, date, and a choice of affordability perspectives, all of which provide informed insights on variations in local home prices relative to typical household incomes in those same areas.

The archive of public reports available on MaineHousing's website provides a variety of curated data summaries and in-depth analyses. These range from statutorily-mandated spending reports to cost studies, program reviews, and topical analyses of housing trends.

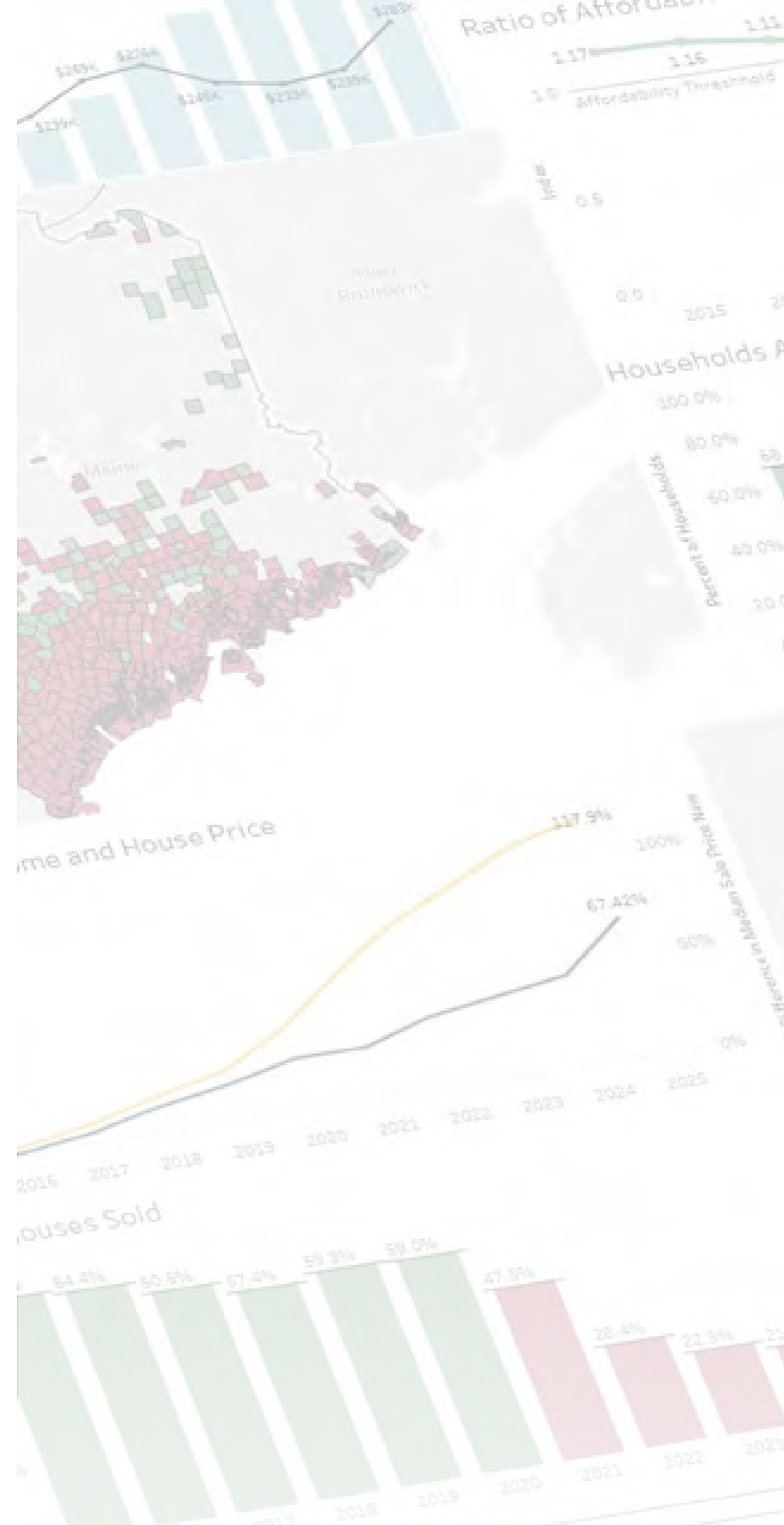
Through these reporting formats, the PnR team aims to provide clear, data driven narratives about the current and future state of Maine's housing landscape and the programs in place to help residents afford the quality housing that is foundational to healthy communities.

An exciting recent addition to the line-up of yearly reporting products is the Housing Outlook Report, which was first issued in 2025. This report summarizes the housing trends in Maine, including homeownership and rental markets, housing affordability, and homelessness, using a variety of data drawn from state and national sources.

As important as they are, dashboards and reports are only the visible, standardized expressions of our commitment to quality data and information integrity.

The PnR team collaborates regularly with program teams and the Information Technology department on system improvements for higher quality data. PnR data analysts support all departments with data-driven program review and optimization; they respond to dozens of internal and external data requests each year, ensuring that interested parties have access to the best available data to address their questions.

Although housing data often tells a story of insurmountable challenges, rising costs, persistent shortages, and limited access to housing across Maine, the same data also tells a story of informed action, steady progress, and a shared commitment to the betterment of housing for all Mainers. That is the story we embrace at MaineHousing.



To see all of our reports, data, research, and dashboards please visit:

mainehousing.org/data

5 Data Reports

MaineHousing completes five agency-wide reports annually, all of which use data to tell different aspects of Maine's housing story. In 2025 the Housing Outlook Report was added to show the progress and challenges of housing in Maine.

37 Requests

MaineHousing responded to 37 custom data requests regarding internal program data, statewide housing, demographic data, and local-level income or rental data.

7 Dashboards

The dashboards on MaineHousing's website share program-level data in a user-friendly interactive format. Recently, a new Homeownership Affordability Dashboard launched with statewide, county, and local data on home prices, household incomes, and affordability calculations.

MaineHousing's Strategic Plan

In early 2025, MaineHousing began developing a new strategic plan. From the outset, we envisioned a resource that allows every employee to trace their daily work back to MaineHousing's mission and long-term goals. At its core, the plan defines our dedication to our mission, continuous process improvement, and employee centered leadership.

The development of the strategic plan followed a deliberate and inclusive process. Historic strategic plans, past goal-setting efforts, and examples from partner organizations were reviewed to identify what has worked well, where opportunities for improvement exist, and which best practices could inform our work.

Staff input played a central role throughout the process and each department shared insight into its approach to annual planning.

The Board of Commissioners subsequently completed their annual goal-setting process and offered feedback on priorities, the mission statement, and core values.

Finally, the plan was shaped through alignment across the agency. Metrics within departments were aligned with the existing end-of-year accomplishments, reinforcing shared accountability in reaching our goals and ensuring progress can be measured.

This process resulted in a strategic plan that sets a clear direction for MaineHousing and reflects our commitment to retaining engaged, informed, and supported employees who are essential to advancing our mission and serving the people of Maine.

Mission Statement

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

Vision

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

Core Values

MaineHousing's core values define what we stand for as agency, guide our decision making, and how we serve the people of Maine, and determine how we work together both internally and externally. The core values provide a shared foundation that shapes our culture, builds trust, and ensures our actions align with the agency's mission and purpose.

- Integrity & Accountability
- Collaboration & Communication
- Innovation & Creativity
- Caring

The Four Pillars & Strategic Goals

The pursuit of MaineHousing's mission is driven by four primary objectives that represent the pillars of our operations. These four pillars are individually necessary to, and mutually support, the furtherance of our mission and realization of our vision. Each Strategic Goal operationalizes a component of one pillar.

First Pillar
To Expand Affordable Housing Opportunities.

Strategic Goal 1 - Increase the number and quality of First Home loans.

Strategic Goal 2 - Increase affordable housing development to respond to housing need and policy objectives.

Second Pillar
To Preserve and Improve the Quality of Housing in Maine.

Strategic Goal 3 - Ensure the long-term sustainability of MaineHousing's multifamily portfolio.

Strategic Goal 4 - Ensure Maine people are safe and warm in their homes and apartments.

Third Pillar
To Increase Housing Stability for All Maine People.

Strategic Goal 5 - Reduce the length of time and number of people unhoused.

Strategic Goal 6 - Improve the housing stability of Maine.

Fourth Pillar
To Provide Leadership in the Housing Field.

Strategic Goal 7 - Grow awareness of housing issues, policy solutions, and program availability.

Strategic Goal 8 - Lead and support creative efforts to address Maine's housing needs.

Strategic Goal 9 - Ensure the long-term financial viability of MaineHousing.

Strategic Goal 10 - Grow as an efficient organization that people want to work.

Financial Summary

STATEMENT OF NET POSITION (in millions of dollars)
December 31, 2025 and December 31, 2024

	2025	2024
ASSETS:		
Cash and Investments	$849.8	$885.1
Mortgage and other notes receivable	2,377.2	2,040.4
Other assets	54.7	58.7
Total Assets	**3,281.7**	**2,984.2**
Total Deferred Outflows of Resource	**3.8**	**2.6**
LIABILITIES:		
Bonds and notes payable	2,615.7	2,336.8
Other liabilities	147.0	154.0
Total Liabilities	**2,762.7**	**2,490.8**
Total Deferred Inflows of Resources	**14.3**	**20.2**
NET POSITION:		
Investment in capital assets	3.6	3.7
Restricted	462.2	431.2
Unrestricted	42.7	40.9
Total Net Position	**$508.5**	**$475.8**

STATEMENT OF REVENUES, EXPENSES, AND CHANGES IN NET POSITION (in millions of dollars)
December 31, 2025 and December 31, 2024

	2025	2024
REVENUES		
Interest from mortgages and notes	$95.3	$78.6
Income from investments	31.2	32.6
Net (Decrease) Increase in the fair value of investments	6.9	(2.5)
Fee Income	20.8	17.1
Grants and subsidies	263.2	283.4
All Other Revenue	0.2	0.7
Total Revenues	**417.6**	**409.9**
EXPENSES:		
Operating and program administrative expenses	41.7	36.4
Interest expenses	82.7	67.4
Grant and subsidies	260.5	281.5
Total Expenses	**384.9**	**385.3**
Increase in Net Position	32.7	24.6
Net Position at beginning of year	475.8	451.2
Net Position at end of year	**$508.5**	**$475.8**

Note: The financial summary provided on Pages 20 and 21 is for illustrative purposes and is not intended to present a complete financial picture of MaineHousing. For more information, please refer to the audited financial statements found on MaineHousing's website.

MaineHousing Board of Commissioners

FRANK O'HARA
Chair

ELIZABETH DIETZ
Retired Advocate

DANIEL BRENNAN
Director
MaineHousing

NANCY HARRISON
Vice President
Regional Sales Manager
Bangor Savings Bank

JOSEPH C. PERRY
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MELISSA HUE
Director of Economic Opportunity
City of Portland

NOËL BONAM
State of Maine Director
AARP

RENEE LEWIS
Managing Partner
Var Capital Advisors

LAURA BUXBAUM
Senior Vice President
Public Policy & Resource Development
Coastal Enterprises, Inc.

PAUL SHEPHERD
Owner
Penobscot Home Performance

Letter from our Chair

Dear Reader,

It's been another record-breaking year of production at MaineHousing. A record number of young individuals and families have been helped to buy a first home, and a record number of renters will be moving into new affordable apartments in the coming years. Every single one of these units are needed; every single one chips away at Maine's housing shortage.

Thanks to our elected officials at both the state and federal levels for giving us the resources needed to achieve this production. And thanks to our private and public partners, to our dedicated staff, to our Director Dan Brennan, and to my fellow board members, for working hard to translate those resources into needed high-quality housing.

2026 presents many questions. Where is the economy going? What will happen to federal support for affordable housing? We can't say for sure. But we do know one thing. We have assembled a team that is ready to respond.

Frank O'Hara
Chair, MaineHousing Board of Commissioners

MaineHousing is an independent state authority created in 1969 by the Maine State Legislature to address the problems of unsafe, unsuitable, overcrowded, and unaffordable housing. MaineHousing is a $3.1 billion dollar financial institution with a staff of over 180 people and is governed by a 10-member Board of Commissioners appointed by the Governor. MaineHousing assists more than 90,000 Maine households and invests over $1 billion in the Maine economy annually.

(207) 626-4600 | 26 Edison Drive, Augusta ME 04330 | www.mainehousing.org

Appendix B – 2025 Accomplishments

MaineHousing
MAINE STATE HOUSING AUTHORITY

2025 ACCOMPLISHMENTS

Help Maine People Attain Housing Stability

4,972
Homeless Clients Served

3,525
Avg Monthly Voucher Households Served

76
Mortgage Foreclosures Avoided

Improve & Preserve Housing Quality

921
Households Received Repairs

45,345
Households Received Heating Assistance

23,481
Units in Our Housing Portfolio

Expand Affordable Housing Opportunites

1,274
First Home Loans

1,881
Homebuyer Education Class Attendees

27
New Affordable Homes Sold

656
Affordable Units Completed

1,597
Affordable Units Financed & Under Construction

Five Year Accomplishments Highlights

- More than 4,600 Mainers became first-time homeowners through our First Home Loan program.
- More than 280 foreclosures were prevented.
- More than 2,700 families and older Mainers now call 77 completed affordable housing projects home.
- An average of 3,500 households received a monthly rental subsidy each year through the Section 8 Housing Choice Voucher program.
- More than 380 people participated in our ReStart Family Self-Sufficiency program.
- More than 1,100 homes were repaired.
- More than 330 homes were provided with safe drinking water through well water abatement activities.
- An average of 6,300 clients experiencing homelessness or in an imminent housing crisis were served each year.
- An average of 40,493 households received heating assistance each year through our Home Energy Assistance Program (HEAP).
- More than 1,400 homes were weatherized.
- More than 490 houses were remediated of lead.
- More than 6,200 central heating systems were repaired or replaced.

DEVELOPMENT

Total Projects Completed
21 projects | 656 units
$397,295 avg unit cost

Family
15 projects | 357 units
- 317 new units
- 40 existing units preserved

Older Adults
4 projects | 248 units
- 128 new units
- 120 existing units preserved

Supportive Housing
2 projects | 51 units

Total Projects Financed & Under Construction
34 projects | 1,597 units

Family
23 projects | 1176 units

Older Adults
10 projects | 410 units

Supportive Housing
1 project | 11 units

Affordable Homeownership
27 homes sold across 4 projects

Recovery Housing
1 project | 10 new beds

LOAN SERVICING

Single Family
10,778 loans in portfolio
$1.41 billion portfolio value

Foreclosures
20 completed
76 prevented
1,079 mitigation workouts
$6,300 avg loss per default

Maine HAMP Program
1 household
$5,360 total benefits

Maine HOPE Program
6 household
$28,697 total benefits

Delinquency Rate
2.98% loans at 60+ days

Multifamily
1,422 loans in portfolio
$1.26 billion portfolio value

Delinquency Rate
0.00% loans at 60+ days

ENERGY & HOUSING

Low Income Home Energy Assistance (LIHEAP)
$33,780,588 benefits paid out*
**this includes a portion of Weatherization program benefits funded through LIHEAP.*

Central Heating Improvement Program (CHIP)
197 households helped
$6,023 avg project cost

Emergency Fuel Assistance (ECIP)
7,200 households helped
$440 avg benefit

Home Energy Assistance Program(HEAP)
45,345 households helped
$517 avg benefit

Community Aging In Place
169 households helped
$139,652 contracted for repair

HEAT Pump Progam
94 households helped
$4,854 avg project cost

Home Repair Program
236 projects
$13,661 avg project cost

Lead Hazard Control
90 units abated
$15,703 avg project cost

TANF Supplemental Assistance
8,441 households helped
$2,344,316 expenses
Up to $300 benefit

Well Water Abatement
14 households tested | 14 systems installed
$63,894 expenses

Weatherization
125 households helped
$20,976 avg project cost

HOMEOWNERSHIP

First Home Loan Program
1,274 mortgages
$252,574 avg mortgage amount
$321.8 million total

First Gen Program
256 mortgages
$270,768 avg mortgage amount

SaluteME/Salute Home Again
92 mortgages
$298,140 avg mortgage amount

Mobile Home Replacement
13 households helped
$88,526 avg household cost

Other First Home Loans
913 mortgages
$245,216 avg mortgage amount

SUBSIDIZED HOUSING

Asset Management
818 properties
23,481 units in portfolio

Section 8 Administration PBCA for HUD
7,980 units
$98,016,154 subsidy

Supportive Housing
285 projects | 2,211 units

Low Income Housing Tax Credit (LIHTC)
263 projects | 10,373 units

LIHTC & Section 8
37 projects | 2,548 units

Additional MH-Financed Affordable Housing
99 projects | 3,713 units

Housing Choice Vouchers
3,525 avg households per month
$40,602,364 subsidy
$960 avg voucher payment per month
MaineHousing administers 32% of Maine's voucher allocation.

Restart Family Self Sufficiency Program
96 Participants
22% graduated with self-sufficiency

Stability Through Engagement Program
115 participants | $1,065 avg rent cost

HOMELESS INITIATIVES

Emergency Shelter & Housing Assistance Program (ESHAP)
46 shelters funded
89 navigators funded
4,972 unduplicated clients served
$7,287,417 in financial support

Housing Problem Solving Program
843 households served
626 housing crises resolved
415 persons diverted from homelessness

Temporary Rapid Rehousing
99 persons rehoused

Warming Shelters
12 shelters funded
$191,881 avg funding per shelter

Last Updated: 3/20/2026

Appendix C – MaineHousing Accomplishments Webpage

BY THE NUMBERS: HOW MAINEHOUSING SERVED MAINE IN 2025

MaineHousing is a mission driven, independent state authority created in 1969 by the Maine State Legislature to address the problems of unsafe, unsuitable, overcrowded, and unaffordable housing. MaineHousing is a $3.1 billion financial institution with a staff of over 190 people and is governed by a 10-member Board of Commissioners appointed by the Governor. MaineHousing assists more than 90,000 Maine households annually to buy, heat, rent, and repair their homes while also investing more than $750 million in the Maine economy annually.

On this page we have summarized the work MaineHousing completed in 2025 towards this mission. You can also download a version of this page in PDF format: 2025 Accomplishments.

AFFORDABLE HOMEOWNERSHIP IS KEY

In 2025, our Homeownership Department, in partnership with financial institutions across the state, helped 1,274 buyers purchase a first home – including 92 veteran households and 256 First Generation Program borrowers.

$321,778,689
TOTAL LOANS

1,274
TOTAL LOANS

$252,574
AVERAGE MORTGAGE

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DEVELOPING AFFORDABLE HOUSING IS KEY

MaineHousing offers several programs to encourage the development of affordable rental housing or homeownership opportunities for families, older adults, or persons with special needs. In 2025, our Development Department had one of the highest production years in MaineHousing's History.

PROJECTS COMPLETED

21
Projects Completed

656
Units Completed

UNITS IN THE PIPELINE

34
Projects Under Construction/In Underwriting

1,597
Units Under Construction/In Underwriting

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A WARM, SAFE, & AFFORDABLE HOME IS KEY

MaineHousing offers many programs to help with your home improvement and energy needs. We provide grants or low-cost loans for health and safety-related repairs and improvements — repair or replace failed wells, make heating, electrical, or structural repairs, and improve accessibility. Energy assistance and improvements are available at no cost to lower-income households that qualify. Moderate-income households may qualify for low-cost energy loans.

HEATING ASSISTANCE PROGRAMS

45,345
HOUSEHOLDS HELPED
Home Energy Assistance Program (HEAP)

7,200
HOUSEHOLDS HELPED
Energy Crisis Intervention Program (ECIP)

197
HOUSEHOLDS HELPED
Central Heating Improvement Program (CHIP)

94
HOUSEHOLDS HELPED
Heat Pump Program

HOME REPAIR PROGRAMS

236
HOUSEHOLDS HELPED
Home Repair Program

125
HOUSEHOLDS HELPED
Weatherization Program

90
HOUSEHOLDS HELPED
Lead Hazard Repair Program

14
HOUSEHOLDS HELPED
Well Water Abatement Program

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STABLE HOUSING IS KEY

HOUSING PROBLEM SOLVING PROGRAM

Housing Problem Solving (HPS) is an intervention approach that seeks to assist households in maintaining their current housing situation or identifying an immediate and safe housing alternative to homelessness or emergency shelters. A key component of the program involves partnering closely with participating agencies to divert homelessness at the earliest possible intervention point. Providing funds for training, staffing, and program infrastructure meant that services could be fine-tuned beyond emergency shelter intake, allowing for a more preventative approach. Similarly, increased flexibility regarding client expenses allowed the potential resolution of situational aspects such as rental arrears and security deposits that often prove critical negative tipping points in housing stability.

843
HOUSEHOLDS HELPED

626
HOUSING CRISES RESOLVED

415
PERSONS DIVERTED FROM HOMELESSNESS

RENTAL PROGRAMS

With rents rising faster than incomes, rental housing costs are increasingly out of reach for many lower income Maine people. Rental assistance, either in the form of housing choice vouchers or subsidized apartments, can help. Vouchers can help pay your rent in the apartment of your choice. Subsidized apartments provide qualified tenants affordable (usually below market) rents. Waiting lists can be long, so you may want to apply for both kinds of help.

3,525
AVG HOUSEHOLDS SERVED PER MONTH
Housing Choice Vouchers Program

96
ACTIVE PARTICIPANTS
ReStart/Family Self Sufficiency Program

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HELPING MAINE'S MOST VULNERABLE

MaineHousing provides funding for year-round support to shelters through the Emergency Shelter and Housing Assistance Program. Funding for warming shelters is provided through a competitive bidding process during the colder winter months.

EMERGENCY SHELTER & HOUSING ASSISTANCE PROGRAM

46
SHELTERS SUPPORTED BY MAINEHOUSING FUNDS

89
NAVIGATORS HELPING PEOPLE EXPERIENCING HOMELESSNESS

4,972
CLIENTS SERVED BY SHELTERS OR NAVIGATOR SERVICES

WARMING SHELTER FUNDING

12
WARMING SHELTERS FUNDED

$2,302,576
TOTAL AMOUNT IN FUNDING PROVIDED

$191,881
AVERAGE AMOUNT FUNDED PER SHELTER

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26 Edison Drive, Augusta Maine 04330
(800) 452-4668 | (207) 626-4600
Fax: (207) 626-4678 | Maine Relay 711

Appendix D – Did You Know Social Media Posts

MaineHousing

Published by GAIN ·
February 25 at 10:45 AM ·

INTERVENTION - to assist households in maintaining their current housing situation or identifying an immediate and safe housing alternative to homelessness or emergency shelters, at the earliest possible point.

mainehousing.org/homeless

Edit Boost post

29 2 4

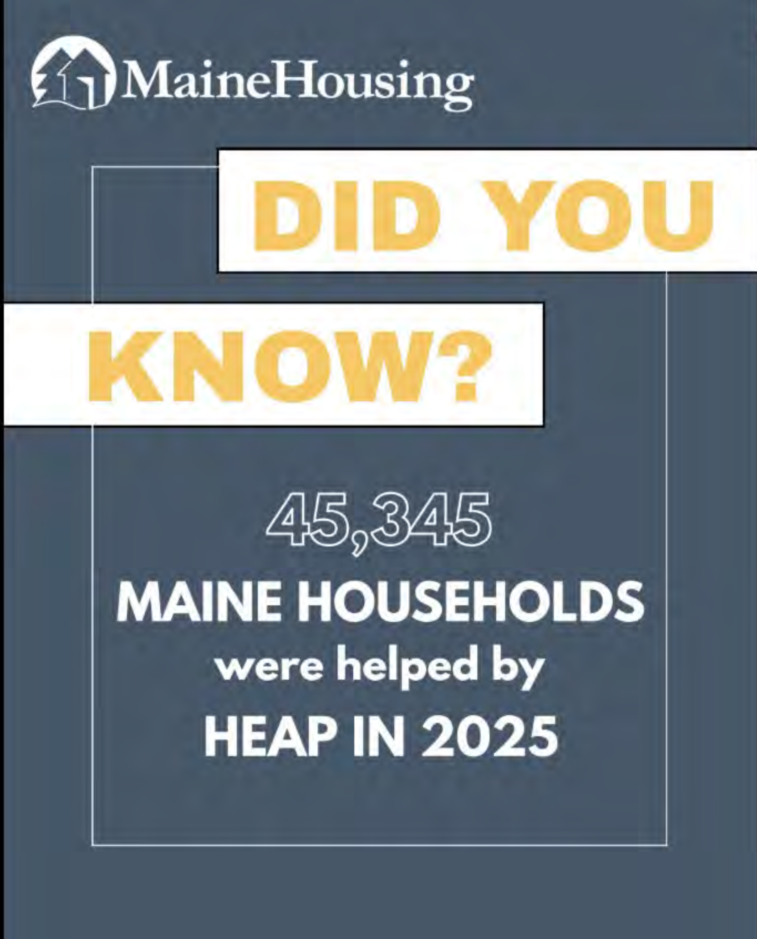
Like Comment Share

Most relevant

No comments yet

Be the first to comment.

Comment as MaineHousing



MaineHousing
Published by GAIN · February 20 ·

Through the Home Energy Assistance Program administered by MaineHousing and its statewide partners, no-cost help is available to lower-income households that qualify. Moderate-income households may qualify for low-cost energy loans.

In 2025, emergency heating funds were provided to 7,200 of these households served, who were in crisis.

mainehousing.org/heap

Edit Boost post

41 2 5

Like Comment Share

Most relevant

211 Maine
HEAP is an AMAZING program!
Thanks for all you do!

4w Like Reply Hide

MaineHousing replied · 1 Reply

Comment as MaineHousing

MaineHousing
Published by GAIN · February 17 ·

MaineHousing provides grants or low-cost loans for health and safety-related repairs and improvements — repair or replace failed wells, make electrical or structural repairs, and improve accessibility, through grants or low-cost loans under our Home Repair, Weatherization, Lead Hazard Repair, and Well Water Abatement programs.

mainehousing.org/homerepair

Edit Boost post

34 2 12

Like Comment Share

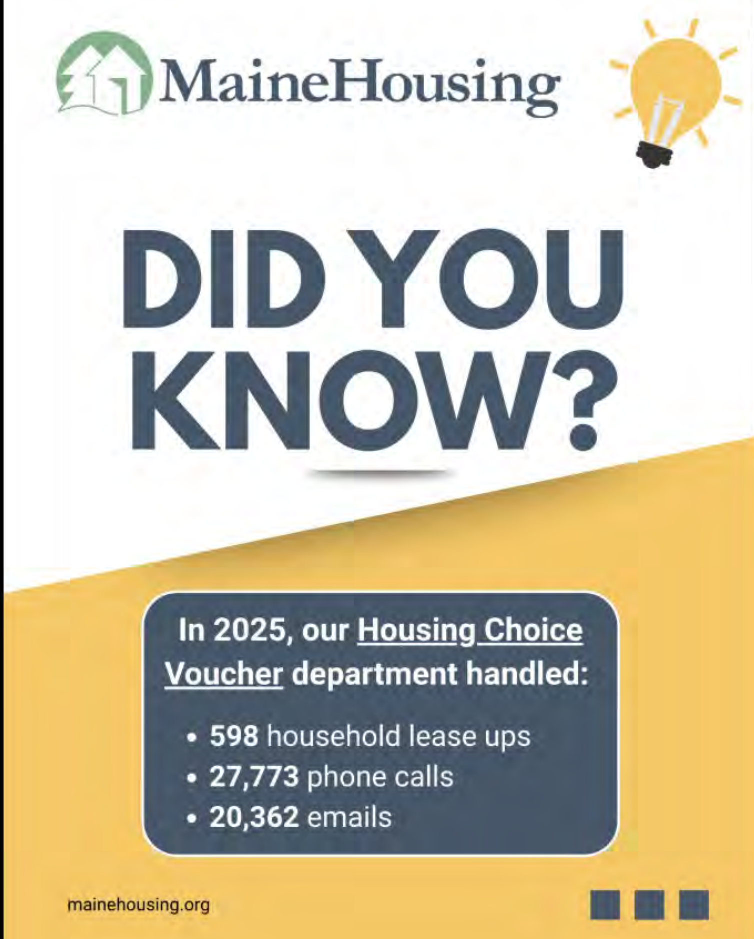
Most relevant

Top fan
Deedee Garcia
Are you the telemarketers calling me since October?
I used to work for a non-profit after retirement in California, we helped many people especially the elderly..what a great program

4w Like Reply Hide

Author
MaineHousing
Deedee, we're not telemarketers and don't use

Comment as MaineHousing



MaineHousing
Published by GAIN · February 13

3,525 households. That's the monthly average our HCV department, which administers Section 8 rental assistance, served in 2025.

With rents rising faster than incomes, rental housing costs are increasingly out of reach for many lower income Maine people. MaineHousing helps.

mainehousing.org/rental

Edit Boost post

32 3 7

Like Comment Share

Most relevant

Pam True Magee
MaineHousing's HCV department are so dedicated to helping the people of Maine find safe affordable housing. They always go above and beyond. Keep up the great work.

5w Love Reply Hide 6

Kalena Carroll
Amazing work

5w Like Reply Hide

MaineHousing replied · 1 Reply

Comment as MaineHousing

MaineHousing
Published by GAIN · February 10 ·

Including 92 veteran households and 256 First Generation Program borrowers.

And MaineHousing mortgage programs are just one of many we're proud to administer to help Mainers -- homebuyers and renters alike -- live in quality affordable housing.

Find out more about what we do, and what we accomplished in 2025, at mainehousing.org.

Edit Boost post

25 2 11

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Most relevant

Katie Sell
I'm one of those ❤️

5w Love Reply Hide 2

MaineHousing replied · 1 Reply

Comment as MaineHousing