

# MaineHousing: Our First 50 Years Serving Maine

**MaineHousing**

Communications: Special Event Marketing

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# MaineHousing: Our First 50 Years Serving Maine

## BACKGROUND

Throughout 2019, MaineHousing celebrated our 50th anniversary and looked back at our many accomplishments throughout the years. This lookback provided some of us with the opportunity to reminisce and others learned about our agency's history for the first time. Much of our work today is shaped by the successes, challenges, wins, and losses our agency and staff experienced – and with a year of delving into our history, we sought to learn which lessons we would carry forward.

Our 50th anniversary celebrations were multifaceted: The Maine State Legislature commemorated our agency's 50 years of service. We collaborated with the University of Maine Augusta's architecture program and aspiring architects on a course about designing affordable homes of the future. We collaborated with Maine Head Start programs on an art project where families depicted what home means to them. We created a history of MaineHousing, which we've attached here, and the 50 year timeline hangs on the newly painted walls of our new headquarters.

We wrapped up our year of celebration with nearly 500 people at our affordable housing conference where we focused on how to address Maine's affordable housing challenges. The conference theme, *Shaping Our Housing Future*, created a solutions-based framework for the day where the importance of safe, affordable homes for all Mainers wasn't discussed as an unsolvable crisis – but instead, a challenge to be met head on with innovation, perseverance, and hope.

Below, we've outlined the aforementioned aspects of our 50th anniversary, and want to note that many parts of our celebration wouldn't have been possible without the work of MaineHousing's Special Projects Coordinator, Michael Baran, who passed away in late 2019. He took immense pride in the good work our agency has done day after day, year after year, and was truly dedicated to providing services to those in need.

## DESIGNING AFFORDABLE HOUSING OF THE FUTURE

MaineHousing staff reached out to Eric Stark, an associate professor of architecture at the University of Maine at Augusta's architecture program, to discuss how we could encourage the program's students to examine issues related to affordable housing. In partnership with the University, the local Augusta Housing Authority, and the City of Augusta, the idea for the course was born as part of a celebration of our 50th anniversary. Students learned about affordable housing, what is involved in its construction and financing, the politics around the issues, and then designed their own green development communities and presented them in workshops with architects, Augusta city officials, and MaineHousing's development and construction department.

[In a newspaper article](#) written about the course, MaineHousing's Senior Director of Communications and Planning Denise Lord noted, "It's a good time to be not only retrospective and thinking about what we've done, but to also be thinking about the future, what the next 50 years will look like.... The labor pool is shrinking in the construction trades. The cost of labor and supplies is increasing, and we see affordability touching more and more Maine families. So how do we begin a long-term change process to flatten that trajectory and make housing more affordable? It was clear to us we need to be thinking about people who are coming into the field, who have fresh ideas, people who will be living in the housing they are designing."

## OUR HISTORY - HELPING MAINERS FIND THEIR WAY HOME

How do you take 50 years of events, images, directors, employees, handbooks, clients, bond issuances, financial reports, housing reports, homebuyers, developments, and countless other things and boil them down to what makes MaineHousing MaineHousing? You ask staff who love history and are good at organizing!

It was not an easy task. From nearly 6 months of organizing and researching, and many interviews with several long-time MaineHousing staff, former staff members, community leaders, and our partners, we emerged with a list of 40 highlighted items we thought were important enough to be part of a written history. We scanned and organized photos,

and worked with our contracted marketing firm to produce our 50th anniversary commemorative book: [\*Helping Mainers Find Their Way Home\*](#).

The book places MaineHousing's history in the context of historical events that have happened over our 50 years, and talks about our achievements, lessons learned, and how our organization grew from a small staff with a \$68,500 budget to a \$1.8 billion institution that Mainers rely on every day to improve their quality of life. The front cover of the book was designed to be dynamic with a die cut representing a townscape. To bring things full circle, the back of the book is a timeline which unfolds. The timeline was also printed on canvas and is now displayed in our new office (see attached visuals).

If your organization or agency has a history, this type of project is possible – and we recommend this project. It reminds us of our roots, helps us see how we've grown, and when someone writes the 100th year commemorative history of MaineHousing, they merely can pick up where we left off! In all seriousness, this project wasn't just important to staff to feel good about our work – it documented 50 years of hard work, programs, lessons learned, and information that would otherwise be lost as people retire or pass away. Beautiful commemorative book notwithstanding, we captured what we could, had conversations we wouldn't otherwise have, talked about and learned from others' mistakes and successes, and created an organized catalogue of MaineHousing then until now.

## HEAD START COLLABORATION - WHAT HOME MEANS TO ME

In an effort to engage a community different from the usual developers, real estate agents, and policy makers, we decided to ask toddlers a question: What does home mean to you? We contacted Maine Head Start and they were on board. We asked Head Start families to draw what home means to them - and they delivered! In return, each participating family received a \$10 gift card to Hannaford, which is a grocery store chain in Maine. Heartwarming, humorous, and poignant in only the way toddlers can be, Head Start families truly showed us what home means to them. The resulting art was on display at our Affordable Housing Conference, followed by a display at our office. Most warming of all, several Community Action Agencies used the art work as holiday cards. Attached you'll find a few examples of what home means to Maine families.



## MAINE'S AFFORDABLE HOUSING CONFERENCE - SHAPING OUR HOUSING FUTURE

Our year of celebrations culminated with our [biannual Maine Affordable Housing Conference](#), which was held on October 1, 2019 – 50 years to the day of our agency's inception. We kicked off the day with a keynote from National Council of State Housing Agencies Stockton Williams, who provided a national policy context for affordable housing issues. Over 500 people joined us to network, discuss, and learn about the theme: Shaping Our Housing Future. The theme was showcased through five tracks: path to homeownership, Maine's aging population, community challenges, innovations in development, and poverty in Maine. Art from the aforementioned What Home Means to Me art project was on display throughout the conference venue.

Workshops included a new approach to providing comprehensive housing and other services to families, a look at a rural Maine town's community approach to solving their housing and economic challenges, what it looks like to house people leaving the corrections system, broadband expansion, multigenerational housing communities, and more. Keynotes also included Jessica Bruder, author of *Nomadland*, which explores Americans who give up their homes and hit the road fulltime, and the Maine Cabin Masters, who renovate cabins in Maine under strict budgets while reusing materials as much as possible.

One of our most well attended in our history, the conference engaged attendees and did what all conference organizers strive to do (and what often feels impossible!): provided interesting and engaging content and was set up to encourage quality informal networking. Each workshop (when weighted) was rated as good or excellent by attendees who filled out the conference evaluation. Here are a few quotes from the day:

“Congratulations on a very successful conference. Each session I attended was standing room only, which lends itself to you selecting topics of high importance. The event program was one of the best pieces of marketing I have ever seen - well done on all facets. Thanks for a highly informative day of sessions and networking.”

“It was a packed day and well worth the trip - I made great connections, and discussed project possibilities and partnerships that might go somewhere. I met talented and passionate professionals, and learned from workshop presenters. I was pleased and hopeful to hear elected leaders focused on affordable housing. I was moved to action by Jessica Bruder. Thank you very much!”



Back: NCSHA Executive Director Stockton Williams, Maine Senator Matt Pouliot.  
Front: Senior Advisor to Governor Mills Mary Anne Turowski, MaineHousing Director Dan Brennan, Senator Shenna Bellows, Representative Mike Sylvester.



Learning about your agency history can result in both a pride in the past, and a desire to do better in the future. MaineHousing was established in 1969, which was a year of great social unrest and change – not unlike this year. As we look to our next 50 years, we look forward to continuing to meet our mission with our values, solve some of Maine’s most pressing challenges, and do so in partnership with those whose voices are not heard as often as others. During the celebration of our first 50 years we learned (or reminisced) about our past, which helps renew us for taking on challenges both now (COVID-19 and racial disparities, to name a few) and in the future. Our staff takes pride in consistently looking for ways to improve our partnerships and the

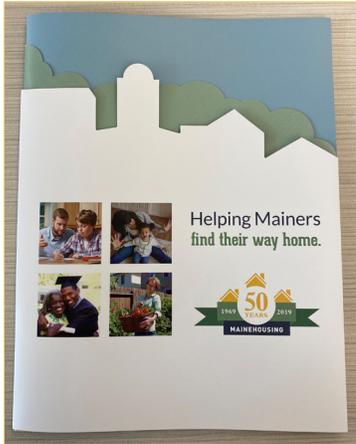
quality of our work – and use ingenuity and creativity to solve some of Maine’s most pressing problems. Here’s to the next 50 years!

# MaineHousing: Our First 50 Years Serving Maine

## VISUALS: Our History - *Helping Mainers Find Their Way Home*

See attached PDF for a copy of our 50th anniversary commemorative book, *Helping Mainers Find Their Way Home*.

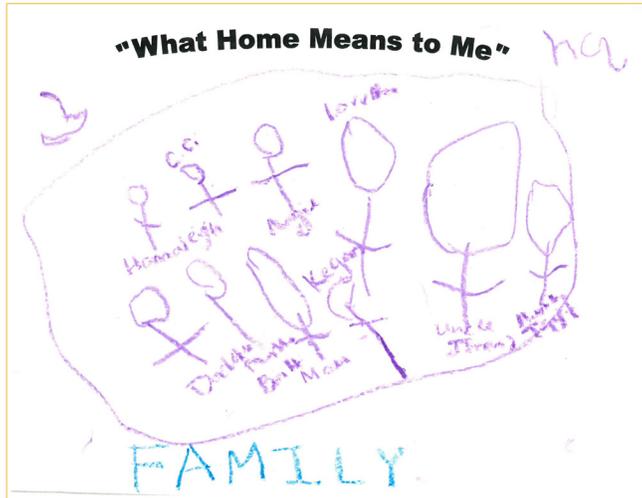
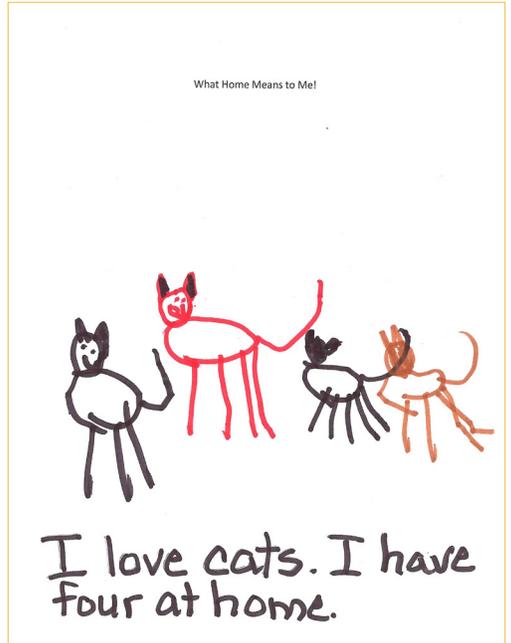
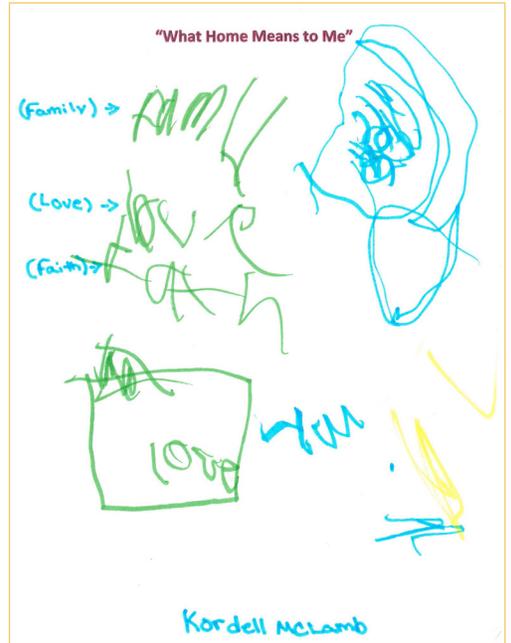
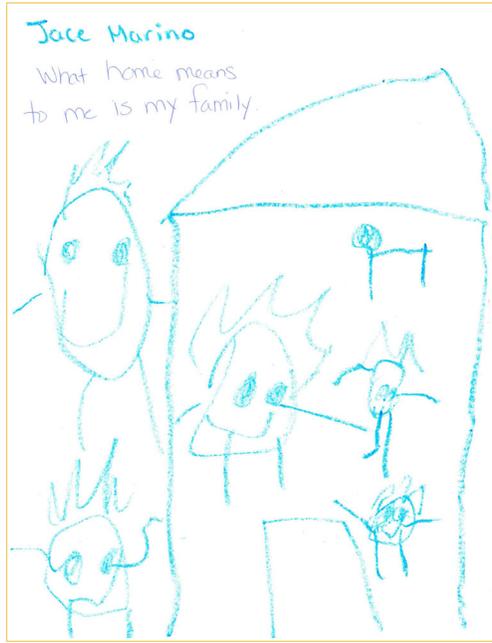
Pictured here, MaineHousing Director Dan Brennan holds the book to demonstrate that the cover of the book unfolds into a timeline of our history (which can be viewed in more detail in the attached PDF). You can also see the diecut skyline of the book. Also pictured is our timeline (printed on canvas) hanging on the walls of one of the public hallways in our new building.



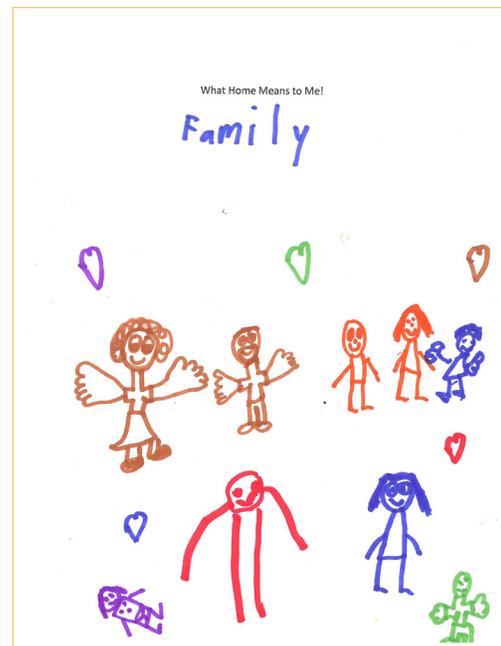
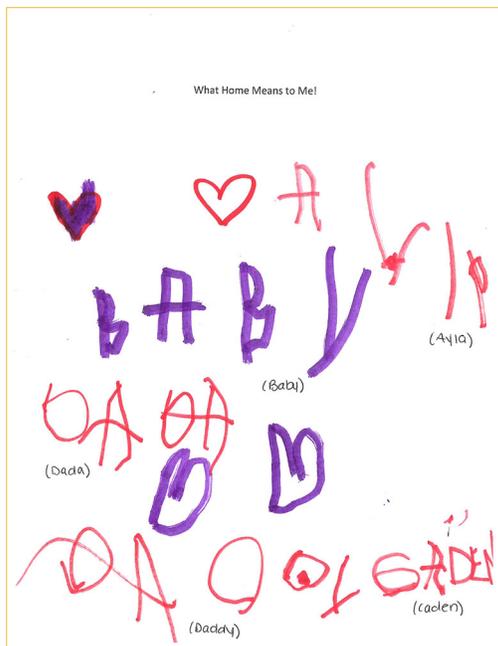
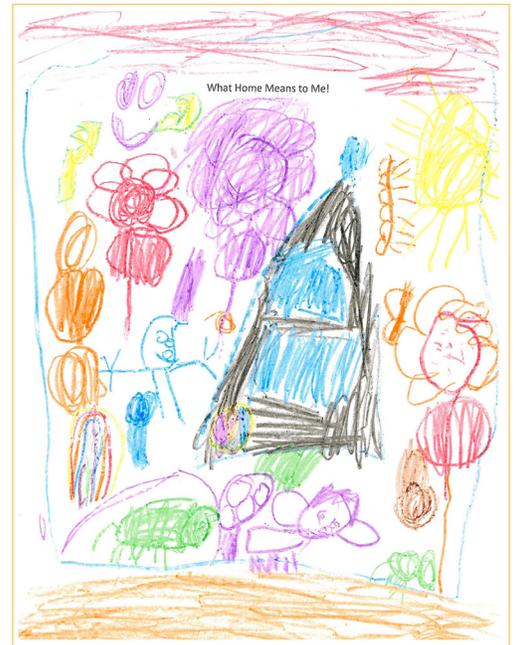
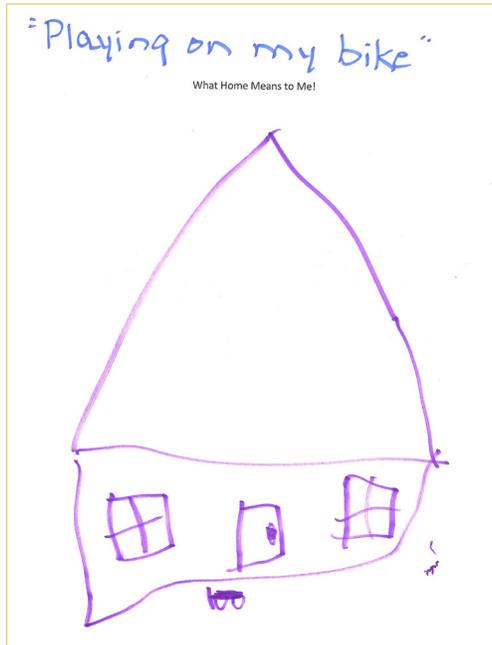
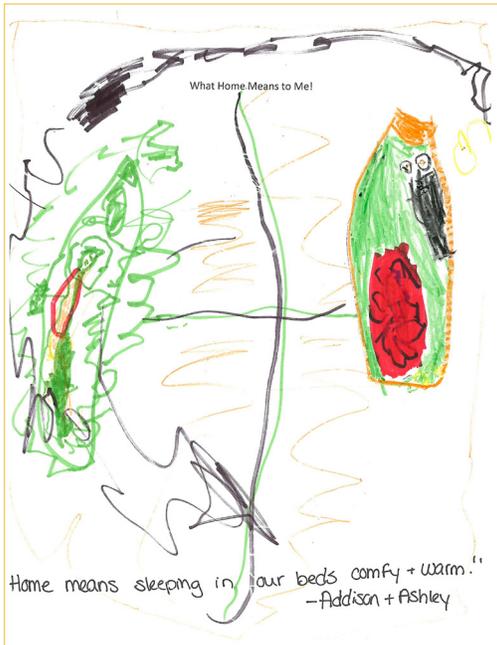
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## VISUALS: Head Start Collaboration - What Home Means to Me

Below, is a sampling of the 100+ entries for our What Home Means to Me art project.



VISUALS: Head Start Collaboration - What Home Means to Me, Continued





Helping Mainers  
find their way home.





It's impossible to measure the true impact of a safe, warm, affordable home. Because it does so much more than provide shelter from the storm. It helps us live healthier. Feel more confident. Pursue our dreams. And help others do the same.

### **As MaineHousing looks back on its first 50 years**

we're proud of how we never lost sight of this. Even when the economy was struggling or a project wasn't panning out, our priority has always been helping Mainers find the living spaces they deserve. This is the real legacy of MaineHousing. Helping people find themselves, after finding their way home.



## **The Foundation is Poured**

**1969-1972**

In the 1960s, it was easier than ever for tourists to experience the wonders of Vacationland. The Maine Turnpike had been extended to Augusta, clearing the way for folks “from away.” But for many people living in Maine year-round, and looking for a good home, times were tough.

# 1969 - 1972



Our state was suffering from a lack of new, well-maintained, affordable housing that could hold up during challenging winters. There just weren't enough good houses and apartments to go around. Maine was on the verge of a bona fide housing crisis.

Local municipalities were unable to focus their efforts on housing problems – and lacked the capacity needed to successfully apply for federal funds. These issues helped fuel the push to create a statewide housing organization, which really picked up steam when Governor Kenneth Curtis took office in 1967.

## \$68,500

MaineHousing's first-year budget



### Curtis Cares: A Young Governor with Big Ideas

*Kenneth Curtis became the youngest governor in the country when Maine elected him in 1966. The 35-year-old brought new energy to the office, including the desire to create MaineHousing. "He was fearless," reminisces Tom Allen, former Curtis intern and Maine congressman. "He had us take a good look at what other states were doing to improve the supply of housing for people who couldn't afford it." By the end of his first term, Curtis's vision was a reality – lending some credence to his gubernatorial campaign theme, "Curtis Cares."*

From the start of his term, Curtis advocated for the creation of a Maine State Housing Authority. And those efforts came to fruition in July 1969, when the state legislature passed "An Act to Create a State Housing Authority."

The brand-new Housing Authority (MaineHousing) began its first year with a \$68,500 budget and five commissioners overseeing it, including its first director, Eben Ewell. By the end of the year, 96 communities had reached out to the new organization for housing assistance.

In our first full year of existence, the commissioners voted to move forward on some initiatives that were the first steps on a journey toward helping Mainers overcome obstacles, on the road to happier and healthier lives:



**They requested HUD funding for low-income housing.**



**They purchased 20 lots in Augusta for a manufactured housing demonstration project.**



**They began the process of issuing tax-exempt bonds.**

## 96

Maine communities asked for housing assistance in MaineHousing's first year.



1,100

Rental and housing units in Maine were cleared for development by the U.S. Department of Housing and Urban Development (HUD) in 1971.



By the end of 1972, MaineHousing had made small, but extremely important progress. Because while the state's housing problem was far from being solved, here was proof that change was possible. That government could step in and help. That people who deserve help could actually hope to receive it.



**HUD officially recognized MaineHousing as a legally constituted entity, eligible for up to 1,100 units of low- and moderate-income housing under Sections 235 and 236.**



**MaineHousing's right to issue tax-exempt bonds for the purchase of mortgages without pledging the credit of the state was upheld by the Maine Supreme Court.**



**A competitive demonstration project that encouraged new industrialized housing techniques was completed, resulting in the construction of around 2,500 homes.**



**MaineHousing Commissioners adopted the Mortgage Purchase Fund Resolution and shortly after we sold our first tax exempt bond issue for \$19,740,000. Since then, MaineHousing has sold \$8 billion in tax exempt single family and multifamily bonds.**

MAINEHOUSING HEROES



**Tom Allen**  
*This intern didn't just make copies. He made laws.*

The legislation that created MaineHousing was largely researched by one of Governor Kenneth Curtis's interns – future Maine Congressman Tom Allen.

*How were you able to take part in this landmark legislation as an intern?*

It was my principal project in the eight weeks I worked for Governor Curtis. My job was to look at all the states that had created housing authorities, analyze their legislation, and read everything I could about how they worked.

*What was the driving force of this work back then?*

It was an effort to make life better for people who were being left behind.

*Did you learn any lessons from that experience that you held onto through your political career?*

Starting with the MaineHousing project and continuing all the way through my service in Congress, I learned that for government to function, you need talented people doing the work.

*Are you happy with the impact that legislation has had, 50 years later?*

It's hard to imagine what the state would be like if MaineHousing did not exist. Many more people would be homeless, desperate to find shelter and food. In a lot of ways, it's more crucial today than it was in 1969.



## An ARCH to the Future

In September 1972, MaineHousing had one of its first out-and-out success stories under its belt. ARCH Alpha, the first low-income housing project that relied on funding from MaineHousing, opened in Augusta.

Built in partnership with the Augusta Regional Church Housing Corporation (ARCH), the newly constructed apartment complex established what the three-year-old state housing authority truly stood for – safe, quality, affordable housing for Mainers who had been left behind.

Today, ARCH Alpha is now Westman Village, and it's still helping Maine residents find their way home. Just like MaineHousing itself, its reason for being has not changed one iota.



# Building Something Special

1973-1982

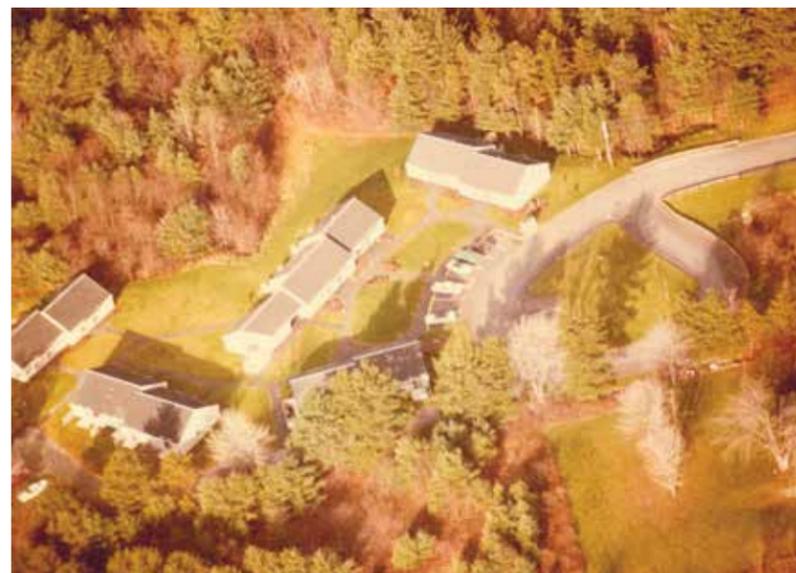
As we know all too well in Maine, a structure is only as good as how it performs in the harshest weather. And after only four years of existence, MaineHousing would find out if it was built to handle adversity.

# 1973 - 1982

In the wake of a nationwide recession, President Richard Nixon declared an 18-month moratorium on approvals for subsidized housing programs at the beginning of 1973. This hit at the core of MaineHousing's growth areas - HUD's Section 235 and 236 programs.

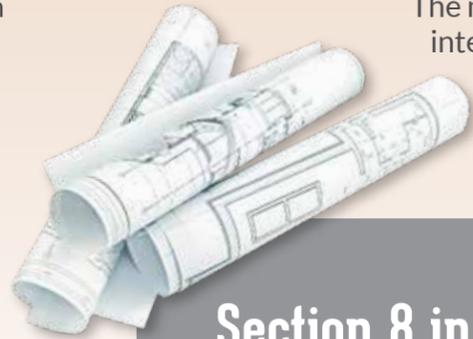
In May of that year, MaineHousing took action, joining its counterparts in Pennsylvania, New York, and Ohio in a suit against HUD to free impounded funds. In July, a U.S. District Court judge ordered them reinstated.

By the end of 1974, the moratorium had been lifted and HUD had introduced its Section 8 and Section 23 housing programs - which MaineHousing would take advantage of in a major way.



18%

The mortgage interest rate in 1981



## Section 8 in Action

*In 1976, two years after HUD introduced its revolutionary Section 8 housing program, MaineHousing celebrated a (literally) groundbreaking new development - the completion of the Blackstone apartment complex in Falmouth. As one of the first newly constructed Section 8 projects in the nation, Blackstone received national attention. It was a premier example of how MaineHousing could utilize federal funds to help low- and moderate-income Mainers find a quality, affordable place to live.*

*The development has been a rousing success, right from the start. A new expansion was completed in 2018, adding 19 new units to the original 20, funded mostly with Low Income Housing Tax Credits. After over 40 years of positive social impact, Blackstone is as relevant, and influential, as ever.*

By the end of 1974:

 199 units for low- to moderate-income families and older adults were completed under Section 23.

 The Management and Tenant Services Division was managing 20 housing developments with 388 units.

 MaineHousing became Maine's first consumer protection agency in the field of mobile and modular homes.

With that first big test in the rearview mirror, MaineHousing continued to break new ground. In 1975, construction began on the first newly built Section 8 development in the nation - Strawberry Bluff in South Paris, which provides affordable housing for families and people with disabilities to this day. MaineHousing also became the first agency in the country to link construction of housing for older adults with Section 8. Now with a staff of 41, this organization had grown into a significant, high-functioning government entity, protecting consumers and bettering their quality of life. The shovels were in our hands, and the wind at our backs. Of course, even bigger challenges were right around the corner.



5,396

Affordable housing units sponsored in MaineHousing's first decade

In 1979, when a global oil crisis of historic proportions began, MaineHousing was on a roll, having expanded to eight divisions (Administration; Legal; Engineering and Technical Services; Finance; Housing Management; Housing Development; Development Cost Underwriting; and Plans Review and Inspection). Our assets had exceeded \$10 million for the first time. We were helping more Mainers than ever before.

 In 1976, MaineHousing received national recognition with the opening of Blackstone. The Falmouth development featured 24 units for older adults and tenants with disabilities, expanding to 39 units in 2018.

 By the end of 1978, MaineHousing had financed 4,942 units of affordable housing and subsidized another 426.

 1979 began with the creation of the Mortgage Acquisition Program [MAP], with the goal of making it easier than ever to get a single-family mortgage in Maine. Over \$200 million single-family bonds were sold in the MAP.

**\$4.5 million**

The initial appropriation to MaineHousing from the state-funded HOME initiative



**\$10,000**

The loan limit for the Energy Conservation Loan Program

In direct response to the energy crisis, MaineHousing launched the Energy Conservation Loan Program, which provided loans for up to \$10,000 for energy-efficient home improvements, including the installation of insulation and storm windows. We began an energy audit of all our single and multifamily buildings.



MaineHousing became the first agency in the country to link construction of housing for older adults with Section 8.



Despite budgetary limitations, MaineHousing financed its first group homes for people with developmental disabilities during this time – a symbol of a serious commitment to this community that would only get stronger in the decades to come.



As oil prices skyrocketed, the U.S. was mired in another recession. The federal government began cutting back on housing programs. And while there was no avoiding the financial challenges, MaineHousing never stopped looking for ways to help Mainers.

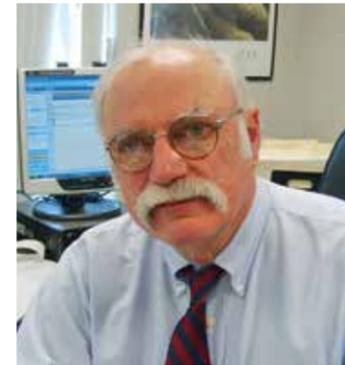
By 1981, the mortgage interest rate was 18%. And despite MaineHousing's best efforts, it couldn't compensate for the lack of federal support. Maine Governor Joseph Brennan pushed for state involvement to help mitigate the crisis, and the Housing Opportunities for Maine (HOME) legislation was passed, with an initial appropriation of \$4.5 million. It was the most support MaineHousing had received from the state since its \$68,500 start-up budget in 1969.

Once again, MaineHousing was in a position to help Mainers find their way home. And in the years ahead, we would devote special energy to those who had no homes at all.



Signing of the HOME legislation in 1981

## MAINEHOUSING HEROES



### Tom Cary TREASURER

*Crunching numbers.  
Helping Mainers.*

In 1984, Tom Cary left Wall Street to work for MaineHousing. He's one of the best investments we've ever made.

#### **What brought you to Maine?**

I was working in New York, on Wall Street, and was really attracted to the idea of living in Maine, and the public purpose of this job.

#### **How does your job serve a public purpose?**

We sell bonds, which fund projects to benefit low-income renters and fund our first-time homebuyer program. If I can come up with a more efficient bond structure, we might be able to do 17 projects instead of 15. If we can get the single-family mortgage rate an eighth of a point lower, that means hundreds of dollars a year back in those families' pockets. It is a great incentive to have public purpose as a bottom line.

#### **Have you seen the difference it makes out in the real world?**

One of our buildings can change the character of a whole downtown. Turning an old school or abandoned factory into affordable housing lets people stay in that town. And the historical preservation aspect is icing on the cake.

#### **How have you embodied the MaineHousing mission these last 35 years?**

I grew up with a single mom who was always worried about money. I like to feel that I'm contributing, in my way, to working class people like her.

## Making History in a Historic Building

*In 1982, MaineHousing continued its tradition of using Section 8 funds in inspired, thoughtful ways, with a new program to provide affordable housing to older adult renters. The historic North School in Portland was converted to a 60-unit apartment complex, the same year it was listed on the National Register of Historic Places. It was the city's first congregate housing option for older adults, and has been a less expensive, community-based alternative to nursing home care ever since.*





## Helping Those Without Homes

1983-1990

In 1983, the federal government stopped funding new Section 8 housing projects. Once again, MaineHousing needed to compensate in other ways, to create new, forward-thinking programs that targeted more than low-income households.

# 1983 - 1990

**M**aineHousing generated funding from a variety of sources, expanding its focus to households with special needs, and Mainers who didn't have a home at all.

As homelessness became an emerging issue in Maine and across the country, MaineHousing didn't hesitate – devoting \$278,000 in 1984 to either purchase homeless shelters or make improvements to them. We were one of the first state housing authorities in the nation to make such a commitment.

But it's tough to face a problem when you're not sure how bad it is. So a year later, MaineHousing Director Kathleen Boland chaired the Maine Task Force to Study Homelessness, which found that 250-350 people were homeless on any given night, and that 50,000 Maine households were at risk of becoming homeless. By presenting the problem with stark, easy-to-understand numbers like these, it became even harder for our government to ignore.

MaineHousing introduced three programs in 1986 to address this challenge directly – the Homeless Shelter Loan Program, the Homeless Shelter Grant Program, and the Partnership to Aid the Homeless (PATH) Program. They combined to finance 325 shelter beds and 67 federal rental assistance certificates.

**325** Shelter beds financed in 1986



## Affordable Housing Makes All the Difference

*The mid-1980s ushered in a new era of affordable housing development with the passage of the federal Low-Income Housing Tax Credit (LIHTC). This landmark legislation changed the game – and made affordable housing development a reality for many across the United States. Shepherded through Congress by Maine Senator George Mitchell with the help of MaineHousing Director Elizabeth Mitchell, LIHTC uses private capital to build and restore housing that is affordable to low- and moderate-income people. In the first four years of the program in Maine (1987-1990), MaineHousing allocated tax credits to 68 projects, resulting in \$3.35 million in investment and nearly 2,000 new affordable housing units for Mainers. The program would go on to be the main driver of affordable housing development in Maine and the United States.*



Homelessness in Maine wasn't solved by these efforts; it remains a complicated challenge to this day. But by taking proactive steps to reach achievable goals, MaineHousing laid the groundwork for homeless advocacy, and started a legacy of empathetic service. Thirty-five years later, we continue the mission of the Kathleen Boland era – to help as many homeless Mainers as possible, giving them the attention and respect they deserve.

**\$278,000**

Invested in homeless shelters in 1984

And of course, during this time we also didn't lose sight of the obstacles facing low-income Mainers and homeowners with disabilities:



**The Housing Accessibility Demonstration Program was launched, providing \$250,000 to people with disabilities to make accessibility improvements to their homes.**



**The Low-Income Housing Tax Credit was created, thanks to the tireless efforts by Maine Senator George Mitchell and MaineHousing Director Elizabeth Mitchell.**



**The HOME Fund generated 1,424 jobs and \$28 million in income.**



**MaineHousing provided closing cost assistance to homebuyers for the first time.**



**The National Council of State Housing Agencies recognized MaineHousing's Environmental Access Grants and Loans Program as the best program of its kind for assisting people with special needs.**



## Innovation in the Internet Age

1991-2003

In general, the 1990s were a decade of economic prosperity, including what was the longest recorded expansion of the Gross Domestic Product in U.S. history. But even though these years provided a reprieve from the pressures of recessions past, MaineHousing didn't lose its focus on efficiencies – financially, environmentally, and technologically.

# 1991 – 2003

In 1991, the state legislature transferred two home weatherization programs to MaineHousing. This helped us make huge strides in our mission to help low-income Mainers stay warm without breaking the bank. Our Home Energy Assistance Program (HEAP) and the Central Heating Improvement Program (CHIP) served 65,000 households, or 150,000 Mainers.

Two years later, MaineHousing sponsored the first Maine Annual Housing Conference, an event that brings the housing community together to think creatively, tackle problems, and plan for the future. To this day, we depend on the conference as a generator of ideas – it’s become a dependably efficient way to engage the talent of Mainers to solve these issues.

Some other notable developments from that period include:

- A record 1,611 households bought a home with our help. Closing cost assistance was one of the many tools used to grow the program.
- MaineHousing served its 25,000th family with a first-time homebuyer loan.
- Congress made the Low-Income Housing Tax Credit Program permanent – encouraging affordable development in Maine and around the country.

Then, with the millennium around the corner and 30 years of experience under its belt, MaineHousing commissioned a study called the “State of Maine Housing 1999” to determine what could be expected in the coming decade. Its main finding – that affordable housing for older adults would become a critical need – has absolutely proven true.



## Bea Tondreau

RECEPTIONIST

*Reaching people, every day.*

Simply put, Bea Tondreau is the heart and soul of MaineHousing. After four years in the Homeownership department, Bea noticed an opening at the front desk. The job was a perfect fit for her genuine, empathetic nature. She started in 1991, and has been brightening people’s days ever since.

***What made you want to change gears and work at the front desk?***

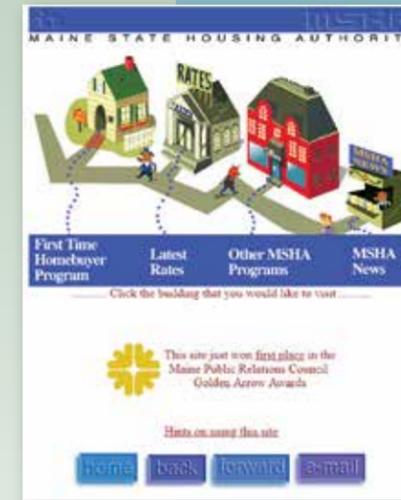
It’s a joy to work with such wonderful people, and in this job I get to see everyone coming in and out, and speak with them every day.

***How do you embody the MaineHousing mission?***

When somebody comes in and needs help, I’m the first person they see. I get to reach out to them from my heart. My goal is to make a difference in one person’s life per day.

***What impresses you most about MaineHousing?***

I’m proud of the relationships we have built. People are caring and good listeners. At MaineHousing, employees get a chance to dialogue and be heard.



## MaineHousing Builds a Home [page]

With the launch of [mainehousing.org](http://mainehousing.org) in 1996, our organization made one of the most efficient and impactful advances in its history. A demonstration of our commitment to inform customers and partners via new technologies, the site was a success from the start – it won the Golden Arrow award for the best new website in Maine. MaineHousing also began storing agency program data and other information digitally, and took the first steps toward filing all forms electronically. From this point forward, it would just get easier for Mainers to learn, get the forms they need, or get in touch with somebody who can help.

And after the turn of the century, MaineHousing kept pursuing more efficient and effective ways to help Mainers find their way home:



**We began administering 100 properties with nearly 3,000 units of assisted rental housing formerly managed by HUD, bringing our total to over 17,000 units.**



**We awarded \$200,000 in planning grants to municipalities and non-profit organizations.**



**We became the first state to adopt a strategic plan to address homelessness.**



**We trained over 500 contractors to work with and test lead paint hazards.**



**We offered special incentives to families who purchased homes in Maine’s largest communities through our New Neighbors Program.**



# Recession and Reinvigoration

2004-2019

Starting in 2007, MaineHousing's decades of experience facing tough economic challenges really came in handy. The U.S. housing market made a sharp downturn, with home sales falling to levels not seen in a decade.

# 2004 - 2019

In 2007, median home prices began slipping. Within a year, the world was facing a full-blown economic crisis. The Great Recession was upon us.

Unlike previous recessions, the housing sector did not rebound quickly. Millions of foreclosures had created a large surplus of properties, and consumers were paying down their debts rather than purchasing homes. When the market did begin its recovery, it was slow going. There were no guarantees that residential construction would ever play a significant role in our economy any time soon.

But just like the organization had done several times before, MaineHousing banded together and used its deep pool of experience and talent to find creative ways to help Mainers. Our HOPE (Home Ownership Protection for unEmployment) Program helped 71 families in 2008, with a 90% success rate in avoiding foreclosure. We devoted \$42 million of American Recovery and Reinvestment Act funding to weatherize homes - 5,469 by 2012, to be exact. (This effort also employed 150 full-time workers.) In 2010, we served over 4,000 households with Housing Choice Vouchers, and provided nearly 64,000 homes with federal heating assistance.

27

Families who lost their homes in a 2013 apartment fire and had new homes within a week

## MAINEHOUSING HEROES



### The Housing Choice Voucher Program

*When there was fire, they were fighters.*

In 2013, arson claimed three apartment complexes in Lewiston, displacing many families, including 27 with rental assistance. The Housing Choice Voucher Program didn't waste a second, working with partner organizations to ensure every family had a new home in a matter of weeks. We asked former program director Denise Lord how they were able to pull it off.

#### **What enabled MaineHousing to find a solution?**

People really came together. The right people were at the table talking, coming up with solutions - the Maine Department of Health and Human Services, the City of Lewiston, the American Red Cross, and local housing partners.

#### **How were you able to pull this off so quickly?**

We solicited rental listings from local landlords using our web-based listing service, negotiated with HUD to make vouchers portable, and held a well-attended housing fair to match tenants with landlords.

#### **How did it feel to have such an immediate impact?**

It felt good to put the values of MaineHousing in action, to meet the needs of displaced tenants. To show how we can work with others as compassionate, caring problem-solvers.

As the housing market was slowly recovering, MaineHousing didn't stop trying new things, making as big an impact as possible:



MaineHousing worked with partners to create three "housing first" projects: Logan Place, Florence House, and Houston Commons.



We began offering \$3,500 in down payment and closing cost assistance via our First Home Advantage Program.



We re-energized our HUD Family Self Sufficiency Program with the ReStart Program, helping people rebuild their lives by finding decent, safe, and affordable housing.



In 2017, we launched Community Aging in Place, which funds public housing authorities and community action agencies to provide low-cost, high-impact home modifications to help older adults stay at home.



While times were tough during the Great Recession, we knew they were even tougher for low-income Mainers, people with special needs, and older adults. Never for a second did we consider giving up on the communities that needed us most.

It's this tenacious devotion to our mission, our state, and our people, that helped us through our early years as an unproven organization in the '70s. That saw us overcome the cuts to Section 8 in the '80s. That helped us stay focused during the boom years of the '90s. Today, our goal is exactly the same as it was 50 years ago - to help as many Mainers as possible find their way home.



## There's No Place Like The Motherhouse

*We believe Mainers deserve more than just a roof over their heads. They deserve to live somewhere special. In October 2018, this vision became reality in a major way, when renovations were finished on one of the most stunning historic buildings in Portland. The Motherhouse boasts the original stairways, stained glass windows, and iconic dome of the former home of the Sisters of Mercy. Today, with the help of MaineHousing, it provides 66 units of affordable housing for Mainers 55 and over. Each apartment is unique, and the 163-year-old architecture has become the backdrop for a dedicated, thriving community.*

5,469

Homes weatherized using funding from the American Recovery and Reinvestment Act



## Developing Tomorrow's Leaders

In 2017, MaineHousing began a concerted effort to invest in a professional development strategy, hiring our first Learning and Development Coordinator and creating the Leadership Development Program – a 10-month track that focuses on increasing leadership in MaineHousing's current and future leaders. Twelve MaineHousing staff members were selected for the inaugural class, and six were promoted to leadership positions within the year.

\$3,500

In down payment and closing cost assistance offered via our First Home Advantage Program



*"As we look back on our first 50 years, we are honored to continue the work of changing Mainers' lives every day. We are grateful for the lessons we've learned from those who persevered and grew a small agency into the flourishing organization it is today, and are eager to continue to meet Maine's affordable housing challenges head-on. Thank you to those who made MaineHousing possible – and to those who have contributed to our work and success. Our mission, values, staff, and steadfast commitment to serving Mainers have gotten us this far – and will take us well into the next 50 years as leaders in this work."*

**Dan Brennan**  
MAINEHOUSING DIRECTOR





# Acknowledgements

This book would not be possible without the generous natures and sharp memories of the following MaineHousing employees and partners, past and present:

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Special thanks to Peter Merrill, for his passion in seeing this project through.



# 50 Years of MaineHousing

A look back at big ideas, fearless leaders, and our perpetual mission to help Mainers find their way home.

## 1969

Governor Ken Curtis and the Maine Legislature create the Maine State Housing Authority.



## 1973

James Mitchell appointed director



## 1974

199 units for low- to moderate-income families and older adults are completed.



## 1976

Genevieve Gelder appointed director



Eben Ellwell appointed the first director of Maine State Housing Authority

## 1972

MaineHousing sold its first bonds for single- and multi-family loans.



Arch Alpha, the first low-income housing project financed in part by MaineHousing, opens in Augusta.

## 1975

MaineHousing breaks ground on the first newly constructed Section 8 project in the country - Strawberry Bluff in South Paris.



## 1980



Sharon Lunner appointed director

## 1984



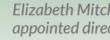
Kathleen Boland appointed director

## 1981

MaineHousing establishes rigorous energy conservation standards for newly constructed or substantially rehabilitated apartment units.



## 1986



Elizabeth Mitchell appointed director

Federal Low-Income Housing Tax Credit created with significant input from MaineHousing.

Maine's HOME (Housing Opportunities for Maine) Fund receives dedicated and permanent funding allocation through the Real Estate Transfer Tax.



## 1987

Governor John McKernan creates Maine Task Force on Affordable Housing.



## 1988



MaineHousing wins national awards from NCSHA for having the best two rental housing programs of any state housing finance agency in the country.

## 1989

The National Council of State Housing Associations (NCSHA) recognizes MaineHousing's Environmental Access Grants and Loans (EAGL) Program as the best state housing finance agency program in the country for assisting people with special needs.



## 1990



Dwight Sewell appointed director

The Underground Oil Tank Removal Program provides funding to remove 500 oil tanks.

## 1992

MaineHousing uses the new Housing Opportunity Zone Program to upgrade housing in inner-city neighborhoods.

## 1994



David Lakari appointed director

## 1996

MaineHousing launches its website, which wins the Golden Arrow award for the best new website in Maine.

MaineHousing sells its 25,000th First Home Loan.



## 1999

MaineHousing conducts its first comprehensive analysis of the State of Maine's Housing, declaring that affordable housing for older adults will be among the most critical needs over the next few decades.



## 1998

MaineHousing's New Lease Program is selected by NCSHA as the nation's most outstanding program for developing affordable housing.

## 2000



Michael Finnegan appointed director

MaineHousing receives a \$3.1 million grant from HUD for the Continuum of Care Homeless Assistance Program.

## 2001

MaineHousing trains over 500 contractors to work with and test lead paint hazards.



## 2006

MaineHousing completes the first affordable housing property using Green Building Standards.



## 2008

The HOPE (Home Ownership Protection for unEmployment) Program helps 71 families and has a 90% success rate in avoiding foreclosure.

## 2009



MaineHousing creates the Gift of Green promotion, a grant of up to \$5,000 for down payment or closing cost assistance and a \$500 coupon for a two-part energy audit. It's the precursor to the Advantage Program and was partially created to help keep the housing market in Maine afloat during the recession.



## 2012



John Gallagher appointed director

## 2015

A revamped First Home Advantage Program offers \$3,500 in down payment and closing cost assistance.



## 2017

Community Aging in Place grants fund public housing authorities and community action agencies to provide low cost, high-impact home modifications to help older adults stay at home.



## 2019

Governor Janet Mills signs voter-approved housing bond and MaineHousing receives \$15 million to help finance housing projects for older adults across the state.



Dan Brennan appointed director



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