A Living Strategic Framework for Unified, Responsive Agency Operations

MaineHousing Strategic Plan 2026 and Beyond

To be competitive in the annual NCSHA Awards for Program Excellence, a key and final criterion is that the program must achieve strategic objectives. This initiative not only meets that standard—it redefines how those objectives are created, communicated, and achieved across an entire agency.

MaineHousing developed a dynamic, continuously evolving strategic plan that serves as both a roadmap and an operating framework. This "living document" unifies the work of 13 departments under a shared vision, mission, and core values while remaining responsive to changing housing needs and market conditions. At its core is a clear mission:

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

Unlike traditional static plans, this framework integrates real-time insights from leadership and staff across all levels of the organization. It connects day-to-day operations to long-term strategic goals and ensures that every employee understands how their work contributes to the agency's mission.

How is Our Plan Different?
The new MaineHousing Strategic Plan has three characteristics that make it distinctive:

1. 3-Year Horizon – as opposed to the typical 5-year horizon among other plans.
2. Dynamic Planning – the plan rolls forward each year with revisions, as opposed to the usual static plan.
3. Departmental Planning Integration – roadmaps for each department connect annual planning exercises and activities in each department to the Strategic Plan's goals and strategies, explicitly linking planning from the top-down and the bottom-up.

These choices are motivated by our focus on continuous improvement and employee centered leadership. While annual planning alone is insufficient to capture the development timelines for new programs/initiatives or effective program evaluation and adaptation, the typical 5-year planning horizon tends to lose salience in the later years as the policy environment and agency resources shift over time. In addition, the static framework does not easily allow for, much less encourage, process improvement and staff innovation. The rolling 3-year horizon facilitates those changes, while the Department Roadmaps explicitly connect work product to planning priorities so that all MaineHousing employees can fully engage in both annual planning exercises and day-to-day process improvement. Rather than periodically duplicating much of the planning work that is already occurring throughout our agency, our process leverages all that work into a transparent framework that helps everyone contribute more effectively and easily incorporates any supplementary planning activities that are deemed worthwhile.

Responding to a Management Opportunity

MaineHousing faces a fundamental operational challenge that is shared by many of our HFA peers: aligning 13 distinct departments, each with different responsibilities, expertise, and production areas, under a unifying mission and strategic direction.

This initiative addresses several key challenges and opportunities:

- **Alignment of Priorities:** Establishes a shared framework ensuring all departmental objectives contribute to a common mission.
- **Breaking Down Silos:** Reduces fragmentation of information and expertise, improving cross-department collaboration.
- **Scaling Innovation:** Creates mechanisms to identify, share, and replicate effective strategies across the agency.
- **Improved Professional Development:** Enhances access to functional, understandable information that supports coaching and staff growth.

By reframing strategic planning as an inclusive, agency-wide process, MaineHousing transformed a structural challenge into an opportunity for cohesion and innovation.

Achieving Strategic Objectives

This initiative successfully defines and advances strategic objectives through several key actions:

- Updated the Mission Statement and Core Values to reflect current organizational structure and socioeconomic realities.
- Established a dynamic planning framework capable of adapting to evolving economic, political, and social conditions.
- Leveraged existing planning processes, including departmental plans, Board goal-setting, and financial strategies, into a unified, efficiency-enhancing system.
- Embedded continuous improvement and employee-centered leadership into the organizational planning model.
- Created a clear line of sight for all employees, connecting individual roles to agency-wide goals.
- Improved external transparency, helping partners and the public understand how mission and values translate into action.
- Introduced a common internal language and structure for discussing strategy, progress, and outcomes.

Achieving Measurable Improvements in Agency Operations

The implementation of this strategic framework has already begun to produce measurable operational improvements:

- Increased consistency and clarity in department-level planning and reporting
- Improved cross-department collaboration, evidenced by shared initiatives and coordinated priorities
- Enhanced Board engagement, with presentations now aligned to strategic goals and measurable outcomes
- Greater organizational agility in responding to emerging housing needs and policy changes
- Strengthened employee understanding of agency priorities, contributing to more efficient decision-making and execution

As adoption continues, MaineHousing expects further gains in operational efficiency, communication, and program effectiveness.

Benefits That Outweigh the Costs

This initiative delivers substantial benefits with minimal additional cost:

- Aside from a notable investment of time during development by just two members of leadership, the development and maintenance of the strategic plan relies heavily on existing resources and processes, including:
    1. Annual departmental planning and goal setting
    2. Board strategic exercises
    3. Risk assessments
    4. Financial planning activities
    5. Prior strategic plans
- The modest investment in staff time is significantly outweighed by:
    1. Improved clarity and consistency in planning
    2. Streamlined communication between departments and leadership
    3. Reduced duplication of effort
    4. Identification of gaps in strategy and execution
    5. Greater continuity during staff transitions

The result is a high-impact, low-cost innovation that strengthens the agency's overall performance.

An Effective Use of Resources

MaineHousing has successfully integrated this framework into existing operations, demonstrating strong resource stewardship:

- Departments have begun incorporating the strategic framework into Board presentations, aligning updates with agency-wide goals.
- Teams are adapting the framework for internal tracking and performance management, including customized tools to monitor progress against strategic objectives.
- The plan serves as a central organizing tool, reducing the need for redundant systems and improving overall efficiency.

By embedding the framework into existing workflows rather than creating parallel systems, MaineHousing ensures long-term sustainability and scalability.

Operational Tool, not a Dust Collecting Document on a Shelf

This initiative represents a significant innovation in internal operations. By transforming strategic planning into a living, inclusive, and operational tool, MaineHousing has created a model that not only aligns its workforce but also enhances its ability to respond to the evolving housing landscape.

In contrast to the intense, drawn-out processes of previous strategic plans, involving multiple staff from all 13 departments, this process was inclusive and required only intensive, ongoing effort from two senior staff members.

The result is a more connected, transparent, and effective organization—one where strategy is not a document on a shelf, but a daily guide for action.

Appendix A – MaineHousing 2026-2028 Strategic Plan

MaineHousing
MAINE STATE HOUSING AUTHORITY

MaineHousing Strategic Plan

January 2026 – December 2028

ABOUT MAINEHOUSING

MaineHousing is a quasi-independent state entity that bridges public and private housing finance, combining them to benefit Maine's low and moderate-income people. MaineHousing brings millions of new private and federal housing funds to invest in Maine to create safe, affordable, warm housing.

Mission
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
At its core, MaineHousing is a problem-solving agency and our combined departments, full of dedicated, motivated, and caring people, do the important work of creating and preserving safe, warm and affordable housing for Maine people — day in and day out. – Daniel Brennan, Director

Integrity and Accountability

Collaboration and Communication

Innovation and Creativity

Caring

THE STRATEGIC PLAN

MaineHousing's Strategic Plan (the Plan) details how our agency intends to pursue the four pillars of our Mission over the coming three-year period.

We identify 10 long-term goals that further one or more of the pillars and are specific to the operational activities of our agency. These are high level goals that we expect to be stable for the foreseeable future, whereas the strategies by which departments pursue each goal may change and evolve in annual adjustments of the Plan. The Plan describes each goal within the context of the relevant pillar and outlines the core strategies for pursuing that goal.

The Plan incorporates the annual priorities identified by the Board of Commissioners, which generally operate within the scope of the 10 long term goals and may draw attention to ongoing strategies or be the impetus for new strategies. These priorities are the product of annual goal-setting discussions with the Board, which include input from MaineHousing leadership and staff. Each priority is detailed in the context of the goals and strategies that are crafted, modified, or emphasized to address that priority.

The Plan is designed to be dynamic allowing strategies, metrics, and milestones to be updated based on new data and departmental insights.

2026 Board of Commissioners' Priorities

- Advocacy – Be proactive in our advocacy for legislation and public policies that create efficiencies within our programs and allow us to grow within our mission.
- Creativity – Focus both externally and internally on innovation and creativity. Lead and support creative efforts to address Maine's housing needs. Foster a culture of continuous improvement by empowering staff to analyze internal processes and align them with program goals.
- Short and long-term goals – Clearly identify and be accountable for short-term and long-term goals through the milestones and metrics outlined in this strategic plan.

THE FOUR PILLARS

The pursuit of MaineHousing's Mission implies 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.

First Pillar: To expand affordable housing opportunities.

Second Pillar: To preserve and improve the quality of housing in Maine.

Third Pillar: To increase housing stability for all Maine people.

Fourth Pillar: To provide leadership in the housing field.

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

MaineHousing's First Home loans are a cornerstone of affordable homeownership in Maine. These loans are paired with educational courses to help prepare buyers for the responsibilities of homeownership.

Strategy	Description
1.1	Offer a mortgage product that is highly competitive.
1.2	Develop and offer mortgage products tailored for subpopulations with identifiable barriers to homeownership.
1.3	Streamline and improve the mortgage purchase process.
1.4	Utilize conventional advertising and community-based marketing to continually increase awareness among new generations of eligible home buyers.
1.5	Develop and maintain a post-purchase counseling program to address the needs of first-time borrowers.
1.6	Monitor and review delinquency and default metrics to identify opportunities to address root causes.

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

MaineHousing uses creative financing strategies to fund as many affordable homes across Maine as possible.

Strategy	Description
2.1	Maximize the affordable housing pipeline through the efficient use of public resources and leveraged private investment.
2.2	Target housing development in communities that offer opportunity and long-term sustainability.
2.3	Continually assess housing need throughout the state and encourage production at the scale and of the type appropriate to each population and geographic area.
2.4	Optimize the use of Project Based Vouchers (PBVs) in the Development pipeline.

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

MaineHousing oversees more than 850 multifamily properties that house 24,000 Maine households. These housing units are critical to the stability and affordability of the housing market.

Strategy	Description
3.1	Maintain and improve the condition, accessibility, and energy efficiency of multi-family projects.
3.2	Balance affordability with financial sustainability of the property management business model.
3.3	Continually update policies and processes to increase efficiency in the management and preservation of housing assets.
3.4	Explore opportunities to extend affordability covenants whenever financially viable.

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

Maine has some of the oldest housing stock in the nation and one of the coldest climates. Therefore, MaineHousing programs that provide fuel assistance and regular improvements, especially those that improve home energy efficiency, are critical for the people of Maine.

Strategy	Description
4.1	Effectively administer state and federal energy assistance and home improvement funds.
4.2	Help Maine's homeowners and landlords maintain quality and accessible homes.
4.3	Improve the safety and energy efficiency of housing in Maine.
4.4	Maintain high inspection standards for all units supported by MaineHousing programs.

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

MaineHousing is committed to best practice approaches to reducing homelessness. It is our goal to ensure that the experience of becoming unhoused in Maine is rare, brief, and never without access to shelter.

Strategy	Description
5.1	Lead the implementation of the Home for Good initiative.
5.2	Dedicate 60% of available Housing Choice Vouchers annually to homeless applicants.
5.3	Provide operating and performance incentive funding to homeless shelters.
5.4	Provide technical support and improve the quality and scope of data and research to inform funding decisions and policy development.
5.5	Provide effective training and professional development to homeless providers.

Strategic Goal 6: Improve the housing stability of Maine.

MaineHousing programs that offer support to households experiencing housing insecurity are intended to provide stability and prevent homelessness.

Strategy	Description
6.1	Maintain Housing Choice Voucher Program utilization.
6.2	Provide support to programs that offer efficient stabilization or diversion for at risk individuals and households.
6.3	Offer programs that support our first-time homebuyers during periods of instability.

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

Public awareness and engagement with MaineHousing programs is fundamental to our Mission in helping all Maine people afford safe, high-quality housing.

Strategy	Description
7.1	Increase marketing and outreach to underserved communities and increase program awareness.
7.2	Develop a storytelling practice that markets our programs while sharing our Mission and reinforcing our employees' connection to our core values.
7.3	Maintain and expand program- and department-level engagement with partners, communities, and organizations.
7.4	Shape media and public narratives around housing issues through positive and engaged relationships with media and public figures.
7.5	Provide information, data, and leadership, where appropriate, in public conversations and policy discussions.
7.6	Foster public awareness and appreciation of the work that MaineHousing does for homebuyers, homeowners, renters, landlords, and communities.

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

MaineHousing delivers its Mission in collaboration with many partners. We strive to be open, responsive, and transparent with partners to develop innovative, creative, and effective solutions.

Strategy	Description
8.1	Support strategies for internal workflow efficiencies and interdepartmental collaboration.
8.2	Actively engage with partners to continuously improve the effectiveness of program delivery.
8.3	Collaborate with partners on initiatives that test and examine the effectiveness of new approaches to addressing housing needs.
8.4	Embed a culture of continuous improvement by empowering staff to analyze internal processes and align them with program goals.
8.5	Provide policy expertise for legislative committees and partners to develop and promote equitable and effective policy.
8.6	Improve the quality and scope of data and research available to inform service and funding decisions.

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

Ensure long-term financial viability in order to continue MaineHousing's Mission through careful, strategic, and efficient financial management.

Strategy	Description
9.1	Achieve an annual minimum profitability level in the Mortgage Purchase Program that sustains MaineHousing's operations and ability to accomplish its mission.
9.2	Be prepared to respond to changes in federal and state funding to ensure programs operations are sustainable.
9.3	Maintain appropriate working capital liquidity in the general fund.
9.4	Maintain annual combined operating and administrative cost increases at a maximum of 5%.
9.5	Continually identify and respond to the agency's business risks and opportunities.
9.6	Assure the agency responsibly administers all public funds and remains fully compliant with federal and state laws, regulations, and program requirements.

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

Promote a culture that leads to higher employee engagement by encouraging open communication, fostering a supportive work environment, and prioritizing the growth of MaineHousing employees.

Strategy	Description
10.1	Cultivate an employee-centered workplace by harnessing the input of every employee to achieve outcomes with shared investment.
10.2	Promote our employees through recognition methods to acknowledge and celebrate their accomplishments.
10.3	Promote efficient communication, community building, engagement, and a positive work environment through a coherent and adaptive Internal Communications Plan.
10.4	Maintain a high-performing and dedicated workforce through continual attention to their evolving needs and outside opportunities.
10.5	Cultivate a positive employee experience through onboarding, training and the Performance Coaching Program
10.6	Sustain a healthy and safe work environment.

Appendix B – At-A-Glance

MaineHousing Strategic Plan
At-a-Glance

Who We Are

MaineHousing is an independent quasi-state agency that bridges public and private housing finance, combining them to benefit Maine's low and moderate-income people. MaineHousing brings hundreds of millions of dollars of new private and federal housing funds to invest in Maine to create safe, affordable, and warm housing.

Our Mission

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

Our 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, how we serve the people of Maine, and works together both internally and externally. They provide a shared foundation that shapes our culture, builds trust, and ensures our actions align with the agency's mission and purpose.

"At its core, MaineHousing is a problem-solving agency and our combined departments, full of dedicated, motivated, and caring people, do the important work of creating and preserving safe, warm and affordable housing for Maine people — day in and day out." *Daniel Brennan*

Integrity & Accountability

Collaboration & Communication

Innovation & Creativity

Caring

MaineHousing
MAINE STATE HOUSING AUTHORITY

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mainehousing.org

Strategic Plan Foundations

MaineHousing's Strategic Plan provides details about how we intend to pursue our Mission over the coming three-year period. It identifies 10 long-term goals and the core strategies for pursuing each goal. The Plan is updated annually to incorporate the annual priorities agreed on by the Board of Commissioners, which include input from MaineHousing leadership and staff.

The Four Pillars & Strategic Goals

The pursuit of MaineHousing's mission implies 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 for.

Appendix C – Roadmap Samples

Goal #1: Increase the number and quality of First Home loans.

Strategy #	*Strategic Detail, Metrics, and Milestones*	
G1.1	**Offer a mortgage product that is highly competitive.**	
	Monitor regional mortgage rates and work with Treasury to ensure all FH loan programs maintain a sufficient rate spread to offer meaningful benefits relative to alternative mortgage opportunities.	
	Optimize loan characteristics and requirements to reduce process burden for borrowers, lenders, and realtors, relative to other mortgage products.	
	Additional department details in Treasury.	
	✓ Metric – Number of First Home loans purchased.	3yr Avg: 887
	✓ Metric – Percent change in average FH mortgage amount relative to percent change in ME median home price.	Average: 1.5
	✓ Metric – Average spread between FH rate and the ME avg 30yr conventional rate.	3yr Avg: 165 bps Target: 100+ bps
	o Milestone – Review of Homeowners Insurance policy relative to secondary market.	Expected: Dec 2026
	o Milestone – Enhance PPI loan to encourage lender participation on larger scale.	Expected: Dec 2026
G1.2	**Develop and offer mortgage products tailored for subpopulations with identifiable barriers to homeownership.**	
	Continue to offer and improve upon MaineHousing's First Generation Program to expand access to homeownership opportunities.	
	Monitor our lending partners' development of Sharia compliant mortgage products and work with them, when possible, to make those mortgages eligible for some form of First Home Program benefits.	
	Offer a viable Mobile Home Program that balances the buyers' affordability needs with MaineHousing financial risks.	
	Enhance the PPI program to maximize opportunities for borrowers purchasing homes from among Maine's aging housing stock.	
	Additional department details in Treasury.	
	✓ Metric – Number of First Gen loans purchased.	19mo Avg: 168/yr
	o Milestone – Launch of the new Mobile Home Program.	Expected: Apr 2026
	o Milestone – First Sharia compliant loan product partnership with the First Home Program.	Expected: Dec 2028

APPENDIX A – DEPARTMENT ROADMAPS

Asset Management Department Roadmap

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

Strategy #	*Strategic Detail, Metrics, and Milestones*	
G3.1	**Maintain and improve the condition, accessibility, and energy efficiency of multifamily projects.**	
	Increase inspection frequency for projects deemed high risk due to physical plant concerns.	
	Utilize and maximize project reserves for replacement. Resize funding and minimum balance threshold requirements as appropriate.	
	Increase/extend funding availability for SHP and Subsequent Loan Program.	
	Work with NERSC and MRSCA to explore project amenities support aging in place.	
	Provide loan products to support essential upgrades that enable residents to age in place (SHP Repair, Subsequent Loan, CA Loan, etc.).	
	Explore workout scenarios when necessary.	
	Explore creative or new funding sources for capital improvements.	
	When property owners approach MH with loan requests, AM will evaluate proposed uses to ensure opportunities are maximized for physical plant upgrades, accessibility enhancements, and energy efficiency improvements.	
	Additional department level details in Development.	
	✓ Metric – Subsequent loan proceeds reinvested annually in maintaining and improving the physical condition of properties.	Target: 80% or more
G3.2	**Balance affordability with financial sustainability of the property management business model.**	
	Review and approve property rent structure by property type.	
	Review project financials annually to assess any changes in on-going financial feasibility.	
	Work with development to add QAP scoring criteria to consider owner/management performance into requests for new development.	
	✓ Metric – Proportion of portfolio properties achieving positive year-end cash flow.	Benchmark: TBD
	o Milestone – Refine and implement a portfolio risk rating tool.	Expected: Dec 2026
	o Milestone – Enhance database structure to support pro forma vs. actual trending analysis, enabling evaluation of projections against actual performance.	Expected: Dec 2026

Goal #8: Lead and support creative efforts to address Maine's housing needs.

Strategy #	*Strategic Detail, Metrics, and Milestones*	
G8.4	**Embed a culture of continuous improvement by empowering staff to analyze internal processes and align them with program goals.**	
	Continually review procedures and systems to adopt electronic and automated processes when possible and appropriate.	
	Build employee skills and ownership through training opportunities on continuous process improvement.	
	Standardize and streamline internal workflows by implementing the following: • Establish regular review cycles for all policies, procedures and workflow by program. • Identify high friction processes for efficiencies opportunities. Create standard operating procedures with clear responsibilities and timelines.	
	Improve communication and transparency by providing the following: • Channels for employee feedback and sharing of ideas for improvement. • Cross-team collaboration. Clear explanation of how process changes impact program outcomes.	
	Monitor performance through regular check-ins with employees.	
	✓ Metric – Number of employees that submit process improvement recommendations annually.	Target: 2
	✓ Metric – Percentage of employees participating in continuous process improvement training annually.	Target: 5%
	○ Milestone – Creation and implementation of surveys to gain employee feedback.	Expected: Jun 2026
	○ Milestone – Identify and priorities process improvement opportunities.	Expected: Aug 2026
	○ Milestone – Launch a process improvement workgroup.	Expected: Sept 2026
	○ Milestone – Create a schedule for reviewing policies, procedures, and workflows annually.	Expected: Dec 2026

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

Strategy #	*Strategic Detail, Metrics, and Milestones*	
G9.5	**Continually identify and respond to the agency's business risks and opportunities.**	
	Establish and implement a risk-based monitoring model to strengthen consistency, efficiency, and performance oversight of partner's programmatic and financial stability	
	○ Milestone – Implement risk-based monitoring for partner organizations.	Expected: Jan 2027

	Monitor the effective and responsible use of all grant funds, including compliance with applicable laws and regulations.	
	Evaluate and enhance the risk-based monitoring model to strengthen consistency, efficiency, and performance oversight of partner's programmatic and financial stability	
	o Milestone – Continue the implementation of risk-based fiscal monitoring for partner organizations.	Expected: Dec 2026
G9.6	**Assure the agency responsibly administers all public funds and remains fully compliant with federal and state laws, regulations, and program requirements.**	
	Actively participate in the consultation for creation of a new agency grant management system.	
	Additional department detail in Audit, EHS, Finance, HCV, Human Resources & Facilities, and Legal & Compliance.	
	o Milestone – Implementation of new grant management system.	Expected: Dec 2026

<u>Goal #10</u>: **Grow as an efficient organization that people want to work for.**

Strategy #	***Strategic Detail, Metrics, and Milestones***	
G10.1	**Cultivate an employee-centered workplace by harnessing the input of all staff to achieve outcomes with shared investment.**	
	Prioritize employee well-being by ensuring that department leadership models healthy work-life balance and actively encourages caring for oneself and each other.	
	Create space for team members to build meaningful relationships by holding team-building and connection activities, and choosing or designing those activities in conversation with the team.	
	Empower employees by creating opportunities for shared responsibility and autonomy on projects or workflow streams, then recognizing successes and working collaboratively to address challenges.	
	Reduce the number of meetings staff are required to attend.	
	Create leadership training opportunities for team members that promote leadership qualities across job roles.	
	Promote the initiatives of the Employee Experience Team.	
	✓ Metric – Number of department meetings containing team building initiatives annually.	Target: 4
	o Milestone – Completion of Institute for Civic Leadership through Maine Development Foundation by Director of Homeless Initiatives.	Expected: Apr 2026
	o Milestone – Hold a full department team day that encourages team building, information sharing, and cross role connection.	Expected: Jul 2026
	o Milestone – Create a department charter.	Expected: Aug 2026

APPENDIX B – COMMITTEE & TEAM ROADMAPS

This section is currently under development and will be incorporated into the 2027-2029 version of the Strategic Plan.

Appendix D – Webpage

Mainehousing.org/Strategic Plan

MAINEHOUSING'S STRATEGIC PLAN

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MISSION & VISION

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

THE FOUR PILLARS & STRATEGIC GOALS

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Strategic Goal 1 - Increase the number and quality of First Home loans.
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Strategic Goal 2 - Increase affordable housing development to respond to housing need and policy objectives.
MaineHousing uses creative financing strategies to fund as many affordable homes across Maine as possible.

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.
MaineHousing oversees more than 850 multifamily properties that house 24,000 Maine households. These housing units are critical to the stability and affordability of the housing market

Strategic Goal 4 - Ensure Maine people are safe and warm in their homes and apartments.
Maine has some of the oldest housing stock in the nation and one of the coldest climates. Therefore, MaineHousing programs that provide fuel assistance and regular improvements, especially those that improve home energy efficiency, are critical for the people of Maine.

Third Pillar
To Increase Housing Stability for All Maine People.

Strategic Goal 5 - Reduce the length of time and number of people unhoused.
MaineHousing is committed to best practice approaches to reducing homelessness. It is our goal to ensure that the experience of becoming unhoused in Maine is rare, brief, and never without access to shelter.

Strategic Goal 6 - Improve the housing stability of Maine.
MaineHousing programs that offer support to households experiencing housing insecurity are intended to provide stability and prevent homelessness.

Fourth Pillar
To Provide Leadership in the Housing Field.

Strategic Goal 7 - Grow awareness of housing issues, policy solutions, and program availability.
Public awareness and engagement with MaineHousing programs is fundamental to our Mission in helping all Maine people afford safe, high-quality housing.

Strategic Goal 8 - Lead and support creative efforts to address Maine's housing needs.
MaineHousing delivers its Mission in collaboration with many partners. We strive to be open, responsive, and transparent with partners to develop innovative, creative, and effective solutions.

Strategic Goal 9 - Ensure the long-term financial viability of MaineHousing.
Ensure long-term financial viability in order to continue MaineHousing's Mission through careful, strategic, and efficient financial management.

Strategic Goal 10 - Grow as an efficient organization that people want to work for.
Promote a culture that leads to higher employee engagement by encouraging open communication, fostering a supportive work environment, and prioritizing the growth of MaineHousing employees.

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Appendix E – Examples of Strategic Plan in Action

Department Examples of the Strategic Plan in Action

Finance

In the Finance Department, the comprehensive framework and detailed accounting of strategies and objectives in our Strategic Plan have been a boon for strengthening internal operations and advancing a culture of continuous improvement; but they have been particularly valuable in facilitating interdepartmental collaboration.

In just a few examples:

Advancing Automation:

Arising from shared strategies focused on data integrity, continuous improvement, and technological adoption, Finance has partnered with Asset Management and IT to automate two of the agency's most critical reporting products for multifamily bonds, the CFX Report and Appendix C. Progress has been swift, with the Strategic Plan clarifying each departments interest in the projects and providing a common space in which to specify timelines and deliverables.

New Bank Transition:

After a 30+ year relationship with our previous partner, the Accounting team has been working on our transition to a new banking service provider. Migrating processes, adopting new systems, and ensuring continuous operations requires collaboration with numerous departments; the transition created opportunities reassess workflows and identify process improvements, and the Strategic Plan helps keep us aligned to work collaboratively and take advantage of those opportunities.

Enhancing Shared Departmental Processes:

With a shared strategy specific to improving the mortgage purchase process, Finance has begun a structured collaboration with the Homeownership Department to improve the single-family loan purchasing process, with monthly process improvement meetings. Finance is currently in the process of consolidating and reducing the number of reports required for each purchase cycle. The Strategic Plan includes metrics in each department's section of the Roadmap that will help assess the progress of these efforts.

Homeownership

The Strategic Plan has enabled the Homeownership Department to expand outreach, strengthen collaboration, and enhance program delivery, resulting in increased engagement and improved operational alignment.

Expanding Outreach and Engagement

Homeownership is implementing a comprehensive outreach strategy to broaden program awareness and stakeholder engagement. This includes the launch of a podcast, expanded social media presence, quarterly newsletters, and a full schedule of lender and realtor trainings throughout the year. Collectively, these efforts are expected to increase partner participation and improve program utilization across key audiences.

Strengthening Cross-Departmental Collaboration

The department has formalized regular coordination with Loan Servicing, Finance, and Legal through recurring meetings at both staff and leadership levels. These efforts have improved communication, accelerated issue resolution, and supported ongoing lean initiatives. Interdepartmental engagement activities further strengthen working relationships and contribute to a more cohesive organizational culture.

Enhancing Programs and Operational Efficiency

Homeownership is advancing process improvements and expanding borrower support tools. Current initiatives include workflow streamlining and the development of a MaineHousing-specific landlord training program, which will provide standardized education, checkpoints, and certification. These efforts are expected to improve borrower readiness, reduce program friction, and enhance overall program performance.

Legal & Compliance

The Strategic Plan has supported Legal and Compliance in improving efficiency and clarifying internal workflows, enabling more consistent and timely support of agency initiatives.

Streamlining Workflow and Clarifying Responsibilities

The department has implemented a structured system for assigning drafting responsibilities across attorneys, improving transparency and workload balance. This approach is expected to reduce turnaround times, enhance consistency in legal documents, and increase the department's capacity to support concurrent agency priorities.

Audit

The Strategic Plan has strengthened the integration of risk management into agency planning, ensuring that key risks are actively informing strategic priorities.

Aligning Risk Assessment with Strategic Priorities

Findings from the agency-wide risk assessment were incorporated into Strategic Plan goals and objectives, directly linking identified risks to organizational priorities and decision-making processes.

Establishing a Living Risk Framework

The risk register is now aligned with the Strategic Plan and will be updated alongside future plan revisions. This shift transforms risk management into an ongoing, dynamic process, improving the agency's ability to proactively respond to emerging risks and maintain organizational resilience.

Asset Management

The Strategic Plan has enabled Asset Management to more clearly align its work with agency priorities, strengthen communication, and improve decision-making.

Aligning Operations with Strategic Goals

Asset Management has embedded Strategic Plan alignment into Board reporting, clearly linking departmental activities to organizational objectives. This has improved transparency and strengthened stakeholder understanding of how operational work advances strategic goals.

Supporting Staff Alignment and Development

The department is incorporating the Strategic Plan into onboarding and training, ensuring staff understand how their roles contribute to agency priorities. This approach supports more consistent decision-making and clearer prioritization across the team.

Enhancing Decision-Making and Communication

The Strategic Plan now serves as a central framework for guiding departmental actions. Core activities—including risk management, property preservation, and partner engagement—are more intentionally aligned with strategic objectives.

Monthly Board communications demonstrate real-time progress, improving accountability and organizational visibility.