

Testimony for LD 1723 & 1765 – Community Owners

Dear Senator Curry, Representative Gere, and honorable members of the Joint Standing Committee on Housing and Economic Development,

As owners / operators of 3 small MHC's in mid-coast Maine we completely understand the desire and urgency to preserve this form of affordable housing in the area. We can concede that there have been some aggressive speculators and corporate landlords operating in this space, but also suggest that there are many more park owners that are simply working to update old parks with the competing priority of costs that continue to balloon. We would like to propose an alternative LD 1723 & 1765 for your consideration that we believe could be beneficial to Residents, target the most aggressive operators with the highest rents, while enabling smaller local owners with lower rents to continue investing in their parks.

Why is LD-1723 un-workable in its current form?

A quick google search of "Rent Control in the U.S." leads us to believe that this proposal at 2.5% per year would be the strictest rent control in the Nation. LD 1723 punishes the oldest and lowest-cost operators the most as it is currently written. These are the people that have routinely passed along savings to their tenants and have probably owned their parks for decades or generations. These are the MHC owners that should be encouraged to continue operating in the state.

If you look at the Minneapolis Fed's website, you can see a chart of historical inflation in the country since the beginning of their record, 1913. Inflation has exceeded 2.5% a total of 58 years or 52% of the time.

Years that Inflation exceeded 2.5% according to the Minneapolis Fed's website:

1916	1946	1971	1982	1994	2022
1917	1947	1972	1983	1995	2023
1918	1948	1973	1984	1996	2024
1919	1951	1974	1985	2000	
1920	1957	1975	1987	2001	
1934	1958	1976	1988	2005	
1935	1966	1977	1989	2006	
1937	1967	1978	1990	2007	
1941	1968	1979	1991	2008	
1942	1969	1980	1992	2011	
1943	1970	1981	1993	2021	

Maine Mobile Home Communities are aging and much of the infrastructure is at end-of-life. Existing communities will need massive capital investments in the next one to two decades. By

proposing Rent Control less than the actual rate of inflation, LD 1723 would guarantee that MHC's in the state would quickly become uneconomical and therefore would not warrant any future investment. They will become a run-to-failure type of scenario where only the bare minimum of maintenance is performed and will not attract or incentivize good operators. The carve-out in LD-1723 for infrastructure repair costs will not be viewed as realistic by MHC owners, because it requires approval from a committee where representation is 4 Residents to 1 MHC Owner. Passage of this bill would be a real detriment at a time when a lot of these communities need major infrastructure work to ensure their viability for the next 50 years.

Why is LD 1765 un-workable in its current form?

Please reflect on the fact that the only reason any of the communities exist is because building them created a viable business opportunity for the owners. LD 1765 again punishes the oldest and lowest-cost operators the most as it is currently written. These are the MHC owners that you want to incentivize and keep in the state. As written, this bill would guarantee that Owners' existing profits (or lack there-of in some cases) would be slowly eroded away at the pace of inflation. I can't think of a faster way to dis-incentivize investment into affordable housing...this guarantees that there will be exactly zero future investment in developing additional parks or lots in the state.

Specifically, we believe the following items in this bill are un-workable:

- Rents should simply be allowed to adjust reflective of overall inflation, this should not require justification annually or be tied to any one year's expenses. The following language should be removed entirely from this Bill: **"Increases in combined rent are permitted only when necessary to cover actual operating costs and maintenance expenses incurred by the mobile home park owner or operator."** Expenses vary widely year-to-year and this will quickly prove completely impossible to manage. As an example, we pump septic tanks every 3 years, clean out water holding tanks bi-annually, our water testing requirements (dictated by state) vary by year, tree care varies by year, and plowing bills vary widely from year to year. It's a fair assumption that if CPI rose by 3% a park's expenses rose by at least that much.
- The bill does not adequately distinguish between "Lot Rentals" vs. "Rental Homes." Rental homes should be regulated identically to an apartment or house in the same jurisdiction.
- Many municipalities likely do not want to take on this added responsibility. If there is to be an oversight organization, it should be the Manufactured Housing Board...they have the expertise and oversight will be applied uniformly.
- Consider excluding newly-constructed parks or park expansions from any rent control measure entirely. You can create a "have your cake and eat it too" scenario where

developers are still incentivized to build additional supply & prices are stabilized for existing supply.

- By proposing rent control that is the “lesser of” CPI or 5%, this bill would guarantee that property owners will slowly lose the ability to generate any sort of profit over long periods of time. We recommend tying any rent control strictly to CPI +1%. I believe this could also achieve a high level of stability for residents while encouraging owners to continue investing in their properties.

Years that Inflation significantly exceeded 5% according to the Fed:

1917	1943	1970	1979
1918	1946	1974	1980
1919	1947	1975	1981
1920	1948	1976	1982
1941	1951	1977	1990
1942	1969	1978	2022

A total of 24 out of the last 112 years, or 21% of the time inflation has exceeded 5%. I imagine we can all agree this is far beyond the control of Property Owners. Look no further than the results of the recent Covid Stimulus and the current Tariff proposals by the federal government. Agree or disagree with either of these policies, they are both inflationary and drive up our operating costs significantly and are completely beyond our control.

Alternative Proposal:

We propose that a moderate Lot Rent Control could be tied to Maine State Housing’s “Maximum Rent Levels” for rent-restricted housing as published annually. **Specifically, a rent control of “CPI+1%” could be reasonably applied to parks charging Lot Rent in excess of the “30% AMI Maximum Gross Rents for a 2 Bedroom Apartment” for their region.** See 2025 Rent and Income Charts here - <https://www.mainehousing.org/charts/rent-income-charts>.

- This approach will result in a total housing cost that is the equivalent of a subsidized 2 or 3 bed apartment in that region in the **60-80% AMI** income bracket. *This delivers subsidized housing costs, without actually subsidizing housing.* See case study below.
- This approach is region-specific and will account for the completely different markets of Saco vs. Houlton.
- It also sets a floor for rent control, below which it does not apply. Rent control would immediately effect the most aggressive operators with the highest rents. It would not apply to the mom-and-pop operators in the state that have kept their rents low (they

likely have been able to do this because they do not have a large mortgage, however there is likely significant deferred maintenance which is very costly down the road).

- This approach will be reflective of *actual* inflation in the specific region.
- There should be an exception for newly built or updated pads in existing parks as well as newly built MHC's – encourage supply.
- There should be exceptions for major capital improvements.
- Consider allowances for amenities as well. Some of the nicer communities are more like resorts – clubhouses, pools, full service lawn care, tennis courts etc – why discourage this for the crowd that likes it? Works well for retirees that are down-sizing.
- Manufactured Housing Board membership should include equal representation for MHC Owners and Residents if this is the mechanism for approving rent requests.

Case Study:

We can use our 30-pad community located in the mid-coast region as a case study to demonstrate this proposal. Homes in this park have recently sold for \$40-\$105k (older used vs. brand new).

Background on the community:

It was built in the 1980's and much of the existing infrastructure is simply at end-of-life after almost 50 years in service. We anticipate owning this community over the very long term, and have taken the long-view on repairs and updates that we will need to make over the next 20 years to keep the community viable and pleasant. Since purchasing the property we have completed over \$200k in capital upgrades (beyond normal operating expenses), and we anticipate there is another \$800k-\$1M in work ahead of us...depending on future inflation. This estimate accounts for replacing additional power poles, replacing older electrical services, replacing old septic tanks, replacing additional leach fields, re-paving the road on a 20 year cycle, modernizing the well-house, upgrading / maintaining the water wells and replacing the entire water distribution system. This is in-addition to normal operating costs & mortgage & taxes. If we back-figure the cost of the work that we have ahead, we realistically need to be at \$650-\$700 lot rent to make the math work even at today's prices. We are at \$550 currently.

Running the Numbers– MHC @ 30% AMI Proposal vs Alternative Housing Options

- In Lincoln County the median home price for a 2br is \$395,000: **\$2,898/mo**
- Mid-Coast 2BR Apartment Rental: **\$1900/mo**
- Lincoln County Subsidized Housing @ 80% AMI for a 2BR rental is **\$1,778/mo.**
- MHC (Assuming rents were in-line with Our Proposal): **\$1,358/mo.**
 - \$80k Mobile Home Mortgage = \$692 / mo including taxes & insurance.
 - Lot Rent = \$666 includes W/S/T (30% AMI Lincoln County 2-Bedroom)

Under our proposal, you can see that Mobile Home Communities would continue providing housing *below* comparable rent-controlled apartment rates, assuming that residents even need to make mortgage payments. Many residents own their homes outright, and therefore would have housing costs rent-controlled at 30% AMI.

Not only do the residents achieve housing at subsidized levels, they are also gaining equity in their homes. Prices of used mobile homes in Communities, post COVID, have *appreciated* in-line with conventional real estate.

Conclusion

These communities are offering an outstanding value in affordable housing and I think we should all acknowledge it. Any owner / operator that is currently below market rents should be encouraged & rewarded, not penalized. We believe that there is an opportunity to find reasonable common ground here that benefits Residents through stabilizing rents which are at-or-above market rates, reigns-in the most aggressive real estate speculators, and does not discourage investment into communities by responsible operators. If we must have rent control, we believe that our proposal gets closer to this goal, and could help everyone involved set these parks up for another 50 years of stable & affordable housing.

With that in mind, let's do the following:

- Re-work LD-1723 and LD-1765 into one proposal.
- Tie any Lot Rent Control measure to a baseline of the 30% AMI Rents for a 2-Bed apartment in the local region.
- Set Rent Control at "CPI+1%." *Only applies if rents are above 30% AMI figure noted above.*
- Exempt newly built communities, and community expansions from rent control entirely. This will encourage future investment into this space and will expand availability while preserving existing affordable housing supply.
- Update the make-up of the Manufactured Housing Board to have equal representation for community owners and residents.
- Include exceptions or waivers for major capital repairs.
- Avoid requirements that all Lot Rents must be identical in a community. This makes it impossible to finance a park expansion, it's nearly impossible to finance at today's rents. Also, if homes are moved out of a park this is the best opportunity to update pads & utilities. Example: \$7-\$15k just to add concrete to existing gravel pad.
- Consider allowances for amenities.

Maine Housing - Rent Restricted Programs
Income Eligibility Limits and
Maximum Rent Levels

Income and Rents Effective 4-1-2025

FedHOME Rents Effective 6-1-2024

Housing Trust Fund Income and Rents Effective 6-1-2024

	% Median Income - Adjusted by Family Size								Maximum Gross Rents				
	One	Two	Three	Four	Five	Six	Seven	Eight	0BR	1BR	2BR	3BR	4BR
Lewiston-Auburn MSA: Auburn, Durham, Greene, Leeds, Lewiston, Lisbon, Livermore, Livermore Falls, Mechanic Falls, Minot, Poland, Sabattus, Turner, Wales													
HERA 30%	18,990	21,690	24,390	27,090	29,280	31,440	33,600	35,760	474	508	609	704	786
HERA 40%	25,320	28,920	32,520	36,120	39,040	41,920	44,800	47,680	633	678	813	939	1,048
HERA 50%	31,650	36,150	40,650	45,150	48,800	52,400	56,000	59,600	791	847	1,016	1,174	1,310
HERA 60%	37,980	43,380	48,780	54,180	58,560	62,880	67,200	71,520	949	1,017	1,219	1,409	1,572
30% AMI	17,940	20,520	23,070	25,620	27,690	29,730	31,770	33,840	448	480	576	666	743
50% AMI	29,900	34,200	38,450	42,700	46,150	49,550	52,950	56,400	747	801	961	1,110	1,238
60% AMI	35,880	41,040	46,140	51,240	55,380	59,460	63,540	67,680	897	961	1,153	1,332	1,486
80% AMI	47,840	54,720	61,520	68,320	73,840	79,280	84,720	90,240	1,196	1,282	1,538	1,777	1,982
Low HOME	28,850	33,000	37,100	41,200	44,500	47,800	51,100	54,400	738	791	948	1,096	1,222
High HOME	34,620	39,600	44,520	49,440	53,400	57,360	61,320	65,280	756	877	1,111	1,391	1,533
HTF	17,300	20,440	25,820	31,200	36,580	41,960	47,340	52,720	432	463	645	847	1,049
FMR Effective 10-1-2024									898	994	1,268	1,663	1,845
Aroostook County													
HERA 30%	19,290	22,050	24,810	27,540	29,760	31,950	34,170	36,360	482	516	620	716	798
HERA 40%	25,720	29,400	33,080	36,720	39,880	42,600	45,560	48,480	643	689	827	955	1,065
HERA 50%	32,150	36,750	41,350	45,900	49,600	53,250	56,950	60,600	803	861	1,033	1,193	1,331
HERA 60%	38,580	44,100	49,620	55,080	59,520	63,900	68,340	72,720	964	1,033	1,240	1,432	1,597
30% AMI	17,850	20,400	22,950	25,500	27,540	29,580	31,620	33,660	446	478	573	663	739
50% AMI	29,750	34,000	38,250	42,500	45,900	49,300	52,700	56,100	743	796	956	1,105	1,232
60% AMI	35,700	40,800	45,900	51,000	55,080	59,160	63,240	67,320	892	956	1,147	1,326	1,479
80% AMI	47,600	54,400	61,200	68,000	73,440	78,880	84,320	89,760	1,190	1,275	1,530	1,768	1,972
Low HOME	28,850	33,000	37,100	41,200	44,500	47,800	51,100	54,400	664	758	927	1,071	1,195
High HOME	34,620	39,600	44,520	49,440	53,400	57,360	61,320	65,280	664	758	948	1,292	1,374
HTF	17,300	20,440	25,820	31,200	36,580	41,960	47,340	52,720	432	463	645	847	1,049
FMR Effective 10-1-2024									730	786	986	1,351	1,407
Cumberland HMFA													
HERA 30%	23,040	26,340	29,640	32,910	35,550	38,190	40,830	43,470	576	617	741	855	954
HERA 40%	30,720	35,120	39,520	43,880	47,400	50,920	54,440	57,960	768	823	988	1,141	1,273
HERA 50%	38,400	43,900	49,400	54,850	59,250	63,650	68,050	72,450	960	1,028	1,235	1,426	1,591
HERA 60%	46,080	52,680	59,280	65,820	71,100	76,380	81,660	86,940	1,152	1,234	1,482	1,711	1,909
30% AMI	23,010	26,280	29,580	32,850	35,490	38,130	40,740	43,380	575	616	739	854	953
50% AMI	38,350	43,800	49,300	54,750	59,150	63,550	67,900	72,300	958	1,026	1,232	1,423	1,588
60% AMI	46,020	52,560	59,160	65,700	70,980	76,260	81,480	86,760	1,150	1,232	1,479	1,708	1,906
80% AMI	61,360	70,080	78,880	87,600	94,640	101,680	108,640	115,680	1,534	1,643	1,972	2,278	2,542
Low HOME	35,750	40,850	45,950	51,050	55,150	59,250	63,350	67,400	893	957	1,148	1,327	1,481
High HOME	42,900	49,020	55,140	61,260	66,180	71,100	76,020	80,880	1,035	1,162	1,472	1,692	1,868
HTF	21,500	24,550	27,600	31,200	36,580	41,960	47,340	52,720	537	575	690	847	1,049
FMR Effective 10-1-2024									1,197	1,330	1,745	2,191	2,667

MaineHousing - Rent Restricted Programs
Income Eligibility Limits and
Maximum Rent Levels

Income and Rents Effective 4-1-2025

FedHOME Rents Effective 6-1-2024

Housing Trust Fund Income and Rents Effective 6-1-2024

	% Median Income - Adjusted by Family Size								Maximum Gross Rents				
	One	Two	Three	Four	Five	Six	Seven	Eight	0BR	1BR	2BR	3BR	4BR
Portland HMFA: Cape Elizabeth, Casco, Chebeague Island, Cumberland, Falmouth, Freeport, Frye Island, Gorham, Gray, Long Island, North Yarmouth, Portland, Raymond, Scarborough, South Portland, Standish, Westbrook, Windham, Yarmouth, Buxton, Hollis, Limington, Old Orchard Beach													
HERA 30%	27,510	31,440	35,370	39,300	42,450	45,600	48,750	51,900	687	736	884	1,021	1,140
HERA 40%	36,680	41,920	47,160	52,400	56,600	60,800	65,000	69,200	917	982	1,179	1,362	1,520
HERA 50%	45,850	52,400	58,950	65,500	70,750	76,000	81,250	86,500	1,146	1,228	1,473	1,703	1,900
HERA 60%	55,020	62,880	70,740	78,600	84,900	91,200	97,500	103,800	1,375	1,473	1,768	2,043	2,280
30% AMI	27,270	31,170	35,070	38,940	42,060	45,180	48,300	51,420	681	730	876	1,012	1,129
50% AMI	45,450	51,950	58,450	64,900	70,100	75,300	80,500	85,700	1,136	1,217	1,461	1,687	1,882
60% AMI	54,540	62,340	70,140	77,880	84,120	90,360	96,600	102,840	1,363	1,461	1,753	2,025	2,259
80% AMI	72,720	83,120	93,520	103,840	112,160	120,480	128,800	137,120	1,818	1,948	2,338	2,700	3,012
Low HOME	44,650	51,000	57,400	63,750	68,850	73,950	79,050	84,150	1,116	1,195	1,435	1,657	1,848
High HOME	53,580	61,200	68,880	76,500	82,620	88,740	94,860	100,980	1,319	1,512	1,844	2,122	2,348
HTF	26,800	30,800	34,450	38,250	41,350	44,400	47,450	52,720	670	717	861	995	1,110
FMR Effective 10-1-2024									1,379	1,563	2,011	2,464	2,763
Franklin County													
HERA 30%	19,320	22,080	24,840	27,600	29,820	32,040	34,230	36,450	483	517	621	717	801
HERA 40%	25,760	29,440	33,120	36,800	39,760	42,720	45,640	48,600	644	690	828	957	1,068
HERA 50%	32,200	36,800	41,400	46,000	49,700	53,400	57,050	60,750	805	862	1,035	1,196	1,335
HERA 60%	38,640	44,160	49,680	55,200	59,840	64,080	68,460	72,900	966	1,035	1,242	1,435	1,602
30% AMI	18,150	20,760	23,340	25,920	28,020	30,090	32,160	34,230	453	486	583	674	752
50% AMI	30,250	34,600	38,900	43,200	46,700	50,150	53,600	57,050	756	810	972	1,123	1,253
60% AMI	36,300	41,520	46,680	51,840	56,040	60,180	64,320	68,460	907	972	1,167	1,348	1,504
80% AMI	48,400	55,360	62,240	69,120	74,720	80,240	85,760	91,280	1,210	1,297	1,556	1,798	2,006
Low HOME	28,850	33,000	37,100	41,200	44,500	47,800	51,100	54,400	721	773	927	1,071	1,195
High HOME	34,620	39,600	44,520	49,440	53,400	57,360	61,320	65,280	723	812	1,067	1,359	1,421
HTF	17,300	20,440	25,820	31,200	36,580	41,960	47,340	52,720	432	463	645	847	1,049
FMR Effective 10-1-2024									765	851	1,116	1,474	1,480
Hancock County													
HERA 30%	20,370	23,280	26,190	29,100	31,440	33,780	36,090	38,430	509	545	654	756	844
HERA 40%	27,160	31,040	34,920	38,800	41,920	45,040	48,120	51,240	679	727	873	1,009	1,126
HERA 50%	33,950	38,800	43,650	48,500	52,400	56,300	60,150	64,050	848	909	1,091	1,261	1,407
HERA 60%	40,740	46,560	52,380	58,200	62,880	67,560	72,180	76,860	1,018	1,091	1,309	1,513	1,689
30% AMI	20,250	23,160	26,040	28,920	31,260	33,570	35,880	38,190	506	542	651	752	839
50% AMI	33,750	38,600	43,400	48,200	52,100	55,950	59,800	63,650	843	904	1,085	1,253	1,398
60% AMI	40,500	46,320	52,080	57,840	62,520	67,140	71,760	76,380	1,012	1,085	1,302	1,504	1,678
80% AMI	54,000	61,760	69,440	77,120	83,360	89,520	95,680	101,840	1,350	1,447	1,736	2,006	2,238
Low HOME	30,950	35,350	39,750	44,150	47,700	51,250	54,750	58,300	773	828	993	1,148	1,281
High HOME	37,140	42,420	47,700	52,980	57,240	61,500	65,700	69,960	985	1,002	1,188	1,459	1,582
HTF	18,550	21,200	25,820	31,200	36,580	41,960	47,340	52,720	463	496	645	847	1,049
FMR Effective 10-1-2024									1,011	1,017	1,202	1,588	1,594

MaineHousing - Rent Restricted Programs
Income Eligibility Limits and
Maximum Rent Levels

Income and Rents Effective 4-1-2025

FedHOME Rents Effective 6-1-2024

Housing Trust Fund Income and Rents Effective 6-1-2024

	% Median Income - Adjusted by Family Size								Maximum Gross Rents				
	One	Two	Three	Four	Five	Six	Seven	Eight	0BR	1BR	2BR	3BR	4BR
Kennebec County													
30% AMI	18,360	20,970	23,580	26,190	28,290	30,390	32,490	34,590	459	491	589	681	759
40% AMI	24,480	27,960	31,440	34,920	37,720	40,520	43,320	46,120	612	655	786	908	1,013
50% AMI	30,600	34,950	39,300	43,650	47,150	50,650	54,150	57,650	765	819	982	1,135	1,266
60% AMI	36,720	41,940	47,160	52,380	56,580	60,780	64,980	69,180	918	983	1,179	1,362	1,519
80% AMI	48,960	55,920	62,880	69,840	75,440	81,040	86,640	92,240	1,224	1,311	1,572	1,818	2,026
Low HOME	30,450	34,800	39,150	43,500	47,000	50,500	53,950	57,450	761	815	978	1,131	1,262
High HOME	36,540	41,760	46,980	52,200	56,400	60,600	64,740	68,940	857	860	1,104	1,374	1,583
HTF	18,300	20,900	25,820	31,200	36,580	41,960	47,340	52,720	457	490	645	847	1,049
FMR Effective 10-1-2024									895	901	1,160	1,454	1,739
Knox County													
HERA 30%	21,240	24,270	27,300	30,330	32,760	35,190	37,620	40,050	531	568	682	788	879
HERA 40%	28,320	32,360	36,400	40,440	43,680	46,920	50,160	53,400	708	758	910	1,051	1,173
HERA 50%	35,400	40,450	45,500	50,550	54,600	58,650	62,700	66,750	885	948	1,137	1,314	1,466
HERA 60%	42,480	48,540	54,600	60,660	65,520	70,380	75,240	80,100	1,062	1,137	1,365	1,577	1,759
30% AMI	21,000	24,000	27,000	30,000	32,400	34,800	37,200	39,600	525	562	675	780	870
50% AMI	35,000	40,000	45,000	50,000	54,000	58,000	62,000	66,000	875	937	1,125	1,300	1,450
60% AMI	42,000	48,000	54,000	60,000	64,800	69,600	74,400	79,200	1,050	1,125	1,350	1,560	1,740
80% AMI	56,000	64,000	72,000	80,000	86,400	92,800	99,200	105,600	1,400	1,500	1,800	2,080	2,320
Low HOME	32,100	36,650	41,250	45,800	49,500	53,150	56,800	60,500	802	859	1,031	1,191	1,328
High HOME	38,520	43,980	49,500	54,960	59,400	63,780	68,160	72,600	890	929	1,120	1,406	1,585
HTF	19,250	22,000	25,820	31,200	36,580	41,960	47,340	52,720	481	515	645	847	1,049
FMR Effective 10-1-2024									808	997	1,178	1,471	1,798
Lincoln County													
HERA 30%	20,880	23,880	26,850	29,820	32,220	34,620	36,990	39,390	522	559	671	775	865
HERA 40%	27,840	31,840	35,800	39,760	42,960	46,160	49,320	52,520	696	746	895	1,034	1,154
HERA 50%	34,800	39,800	44,750	49,700	53,700	57,700	61,650	65,650	870	932	1,118	1,292	1,442
HERA 60%	41,760	47,760	53,700	59,640	64,440	69,240	73,980	78,780	1,044	1,119	1,342	1,551	1,731
30% AMI	20,730	23,700	26,670	29,610	31,980	34,350	36,720	39,090	518	555	666	769	858
50% AMI	34,550	39,500	44,450	49,350	53,300	57,250	61,200	65,150	863	925	1,111	1,283	1,431
60% AMI	41,460	47,400	53,340	59,220	63,960	68,700	73,440	78,180	1,036	1,110	1,333	1,539	1,717
80% AMI	55,280	63,200	71,120	78,960	85,280	91,600	97,920	104,240	1,382	1,481	1,778	2,053	2,290
Low HOME	32,800	37,500	42,150	46,850	50,600	54,350	58,100	61,850	820	878	1,053	1,218	1,358
High HOME	39,360	45,000	50,580	56,220	60,720	65,220	69,720	74,220	942	978	1,183	1,550	1,654
HTF	19,700	22,500	25,820	31,200	36,580	41,960	47,340	52,720	492	527	645	847	1,049
FMR Effective 10-1-2024									1,082	1,103	1,244	1,643	1,649

MaineHousing - Rent Restricted Programs

Income Eligibility Limits and

Maximum Rent Levels

Income and Rents Effective 4-1-2025

FedHOME Rents Effective 6-1-2024

Housing Trust Fund Income and Rents Effective 6-1-2024

	% Median Income - Adjusted by Family Size								Maximum Gross Rents				
	One	Two	Three	Four	Five	Six	Seven	Eight	0BR	1BR	2BR	3BR	4BR
Oxford County													
30% AMI	17,850	20,400	22,950	25,500	27,540	29,580	31,620	33,660	446	478	573	663	739
40% AMI	23,800	27,200	30,600	34,000	36,720	39,440	42,160	44,880	595	637	765	884	986
50% AMI	29,750	34,000	38,250	42,500	45,900	49,300	52,700	56,100	743	796	956	1,105	1,232
60% AMI	35,700	40,800	45,900	51,000	55,080	59,160	63,240	67,320	892	956	1,147	1,326	1,479
80% AMI	47,600	54,400	61,200	68,000	73,440	78,880	84,320	89,760	1,190	1,275	1,530	1,768	1,972
Low HOME	28,850	33,000	37,100	41,200	44,500	47,800	51,100	54,400	721	773	927	1,071	1,195
High HOME	34,620	39,600	44,520	49,440	53,400	57,360	61,320	65,280	814	820	1,077	1,321	1,496
HTF	17,300	20,440	25,820	31,200	36,580	41,960	47,340	52,720	432	463	645	847	1,049
FMR Effective 10-1-2024									830	835	1,096	1,435	1,840
Penobscot HMFA													
30% AMI	17,850	20,400	22,950	25,500	27,540	29,580	31,620	33,660	446	478	573	663	739
40% AMI	23,800	27,200	30,600	34,000	36,720	39,440	42,160	44,880	595	637	765	884	986
50% AMI	29,750	34,000	38,250	42,500	45,900	49,300	52,700	56,100	743	796	956	1,105	1,232
60% AMI	35,700	40,800	45,900	51,000	55,080	59,160	63,240	67,320	892	956	1,147	1,326	1,479
80% AMI	47,600	54,400	61,200	68,000	73,440	78,880	84,320	89,760	1,190	1,275	1,530	1,768	1,972
Low HOME	28,850	33,000	37,100	41,200	44,500	47,800	51,100	54,400	721	773	927	1,071	1,195
High HOME	34,620	39,600	44,520	49,440	53,400	57,360	61,320	65,280	740	794	1,043	1,298	1,457
HTF	17,300	20,440	25,820	31,200	36,580	41,960	47,340	52,720	432	463	645	847	1,049
FMR Effective 10-1-2024									839	880	1,155	1,455	1,723
Bangor HMFA: Bangor, Brewer, Eddington, Glenburn, Hampden, Hermon, Holden, Kenduskeag, Milford, Old Town, Orono, Orrington, Penobscot Indian Island Reservation, Veazie													
HERA 30%	24,240	27,720	31,170	34,620	37,410	40,170	42,930	45,720	606	649	779	900	1,004
HERA 40%	32,320	36,960	41,560	46,160	49,880	53,560	57,240	60,960	808	866	1,039	1,200	1,339
HERA 50%	40,400	46,200	51,950	57,700	62,350	66,950	71,550	76,200	1,010	1,082	1,298	1,500	1,673
HERA 60%	48,480	55,440	62,340	69,240	74,820	80,340	85,860	91,440	1,212	1,299	1,558	1,800	2,008
30% AMI	21,720	24,810	27,900	31,020	33,510	35,970	38,460	40,950	543	581	697	806	899
50% AMI	36,200	41,350	46,500	51,700	55,850	59,950	64,100	68,250	905	969	1,162	1,344	1,498
60% AMI	43,440	49,620	55,800	62,040	67,020	71,940	76,920	81,900	1,086	1,163	1,395	1,613	1,798
80% AMI	57,920	66,160	74,400	82,720	89,360	95,920	102,560	109,200	1,448	1,551	1,860	2,151	2,398
Low HOME	33,150	37,850	42,600	47,350	51,150	54,900	58,700	62,500	828	887	1,065	1,231	1,372
High HOME	39,780	45,420	51,120	56,820	61,380	65,880	70,440	75,000	881	971	1,239	1,567	1,705
HTF	19,900	22,750	25,820	31,200	36,580	41,960	47,340	52,720	497	533	645	847	1,049
FMR Effective 10-1-2024									1,034	1,114	1,424	1,825	1,890

Maine Housing - Rent Restricted Programs
Income Eligibility Limits and
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Income and Rents Effective 4-1-2025

FedHOME Rents Effective 6-1-2024

Housing Trust Fund Income and Rents Effective 6-1-2024

	% Median Income - Adjusted by Family Size								Maximum Gross Rents				
	One	Two	Three	Four	Five	Six	Seven	Eight	0BR	1BR	2BR	3BR	4BR
Piscataquis County													
30% AMI	17,850	20,400	22,950	25,500	27,540	29,580	31,620	33,660	446	478	573	663	739
40% AMI	23,800	27,200	30,600	34,000	36,720	39,440	42,160	44,880	595	637	765	884	986
50% AMI	29,750	34,000	38,250	42,500	45,900	49,300	52,700	56,100	743	796	956	1,105	1,232
60% AMI	35,700	40,800	45,900	51,000	55,080	59,160	63,240	67,320	892	956	1,147	1,326	1,479
80% AMI	47,600	54,400	61,200	68,000	73,440	78,880	84,320	89,760	1,190	1,275	1,530	1,768	1,972
Low HOME	28,850	33,000	37,100	41,200	44,500	47,800	51,100	54,400	697	773	927	1,071	1,195
High HOME	34,620	39,600	44,520	49,440	53,400	57,360	61,320	65,280	697	782	1,028	1,271	1,496
HTF	17,300	20,440	25,820	31,200	36,580	41,960	47,340	52,720	432	463	645	847	1,049
FMR Effective 10-1-2024									771	857	1,124	1,354	1,499
Sagadahoc HMFA													
HERA 30%	21,930	25,080	28,200	31,320	33,840	36,360	38,850	41,370	548	587	705	814	909
HERA 40%	29,240	33,440	37,600	41,760	45,120	48,480	51,800	55,160	731	783	940	1,086	1,212
HERA 50%	36,550	41,800	47,000	52,200	56,400	60,600	64,750	68,950	913	979	1,175	1,357	1,515
HERA 60%	43,860	50,160	56,400	62,640	67,680	72,720	77,700	82,740	1,096	1,175	1,410	1,629	1,818
30% AMI	21,690	24,780	27,870	30,960	33,450	35,940	38,400	40,890	542	580	696	805	898
50% AMI	36,150	41,300	46,450	51,600	55,750	59,900	64,000	68,150	903	968	1,161	1,341	1,497
60% AMI	43,380	49,560	55,740	61,920	66,900	71,880	76,800	81,780	1,084	1,161	1,393	1,610	1,797
80% AMI	57,840	66,080	74,320	82,560	89,200	95,840	102,400	109,040	1,448	1,549	1,858	2,147	2,396
Low HOME	34,100	38,950	43,800	48,650	52,550	56,450	60,350	64,250	848	913	1,095	1,265	1,411
High HOME	40,920	46,740	52,560	58,380	63,060	67,740	72,420	77,100	848	1,023	1,251	1,611	1,778
HTF	20,450	23,400	26,300	31,200	36,580	41,960	47,340	52,720	511	548	657	847	1,049
FMR Effective 10-1-2024									1,037	1,168	1,435	2,011	2,410
Somerset County													
HERA 30%	18,000	20,550	23,130	25,680	27,750	29,790	31,860	33,900	450	481	578	667	744
HERA 40%	24,000	27,400	30,840	34,240	37,000	39,720	42,480	45,200	600	642	771	890	993
HERA 50%	30,000	34,250	38,550	42,800	46,250	49,650	53,100	56,500	750	803	963	1,113	1,241
HERA 60%	36,000	41,100	46,260	51,360	55,500	59,580	63,720	67,800	900	963	1,156	1,335	1,489
30% AMI	17,850	20,400	22,950	25,500	27,540	29,580	31,620	33,660	446	478	573	663	739
50% AMI	29,750	34,000	38,250	42,500	45,900	49,300	52,700	56,100	743	796	956	1,105	1,232
60% AMI	35,700	40,800	45,900	51,000	55,080	59,160	63,240	67,320	892	956	1,147	1,326	1,479
80% AMI	47,600	54,400	61,200	68,000	73,440	78,880	84,320	89,760	1,190	1,275	1,530	1,768	1,972
Low HOME	28,850	33,000	37,100	41,200	44,500	47,800	51,100	54,400	721	773	927	1,071	1,195
High HOME	34,620	39,600	44,520	49,440	53,400	57,360	61,320	65,280	815	846	1,026	1,269	1,465
HTF	17,300	20,440	25,820	31,200	36,580	41,960	47,340	52,720	432	463	645	847	1,049
FMR Effective 10-1-2024									841	911	1,053	1,350	1,510

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Income and Rents Effective 4-1-2025

FedHOME Rents Effective 6-1-2024

Housing Trust Fund Income and Rents Effective 6-1-2024

	% Median Income - Adjusted by Family Size								Maximum Gross Rents				
	One	Two	Three	Four	Five	Six	Seven	Eight	0BR	1BR	2BR	3BR	4BR
Waldo County													
HERA 30%	18,750	21,420	24,090	26,760	28,920	31,050	33,210	35,340	468	502	602	696	776
HERA 40%	25,000	28,560	32,120	35,680	38,560	41,400	44,280	47,120	625	669	803	928	1,035
HERA 50%	31,250	35,700	40,150	44,600	48,200	51,750	55,350	58,900	781	836	1,003	1,160	1,293
HERA 60%	37,500	42,840	48,180	53,520	57,840	62,100	66,420	70,680	937	1,004	1,204	1,392	1,552
30% AMI	18,630	21,300	23,970	26,610	28,740	30,870	33,000	35,130	465	499	599	691	771
50% AMI	31,050	35,500	39,950	44,350	47,900	51,450	55,000	58,550	776	831	998	1,153	1,286
60% AMI	37,260	42,600	47,940	53,220	57,480	61,740	66,000	70,260	931	998	1,198	1,383	1,543
80% AMI	49,680	56,800	63,920	70,960	76,640	82,320	88,000	93,680	1,242	1,331	1,598	1,845	2,058
Low HOME	28,850	33,000	37,100	41,200	44,500	47,800	51,100	54,400	721	773	927	1,071	1,195
High HOME	34,620	39,600	44,520	49,440	53,400	57,360	61,320	65,280	886	892	1,160	1,359	1,496
HTF	17,300	20,440	25,820	31,200	36,580	41,960	47,340	52,720	432	463	645	847	1,049
FMR Effective 10-1-2024									946	952	1,219	1,576	1,694
Washington County													
HERA 30%	19,950	22,800	25,650	28,500	30,780	33,060	35,340	37,620	498	534	641	741	826
HERA 40%	26,600	30,400	34,200	38,000	41,040	44,080	47,120	50,160	665	712	855	988	1,102
HERA 50%	33,250	38,000	42,750	47,500	51,300	55,100	58,900	62,700	831	890	1,068	1,235	1,377
HERA 60%	39,900	45,600	51,300	57,000	61,560	66,120	70,680	75,240	997	1,068	1,282	1,482	1,653
30% AMI	17,850	20,400	22,950	25,500	27,540	29,580	31,620	33,660	448	478	573	663	739
50% AMI	29,750	34,000	38,250	42,500	45,900	49,300	52,700	56,100	743	796	956	1,105	1,232
60% AMI	35,700	40,800	45,900	51,000	55,080	59,160	63,240	67,320	892	956	1,147	1,326	1,479
80% AMI	47,600	54,400	61,200	68,000	73,440	78,880	84,320	89,760	1,190	1,275	1,530	1,768	1,972
Low HOME	28,850	33,000	37,100	41,200	44,500	47,800	51,100	54,400	669	751	927	1,071	1,195
High HOME	34,620	39,600	44,520	49,440	53,400	57,360	61,320	65,280	669	751	987	1,359	1,453
HTF	17,300	20,440	25,820	31,200	36,580	41,960	47,340	52,720	432	463	645	847	1,049
FMR Effective 10-1-2024									704	782	1,026	1,438	1,541
York HMFA													
HERA 30%	24,390	27,870	31,350	34,830	37,620	40,410	43,200	45,990	609	653	783	905	1,010
HERA 40%	32,520	37,160	41,800	46,440	50,160	53,880	57,600	61,320	813	871	1,045	1,207	1,347
HERA 50%	40,650	46,450	52,250	58,050	62,700	67,350	72,000	76,650	1,016	1,088	1,306	1,509	1,683
HERA 60%	48,780	55,740	62,700	69,660	75,240	80,820	86,400	91,980	1,219	1,306	1,567	1,811	2,020
30% AMI	22,470	25,680	28,890	32,070	34,650	37,200	39,780	42,360	561	601	722	834	930
50% AMI	37,450	42,800	48,150	53,450	57,750	62,000	66,300	70,600	936	1,003	1,203	1,390	1,550
60% AMI	44,940	51,360	57,780	64,140	69,300	74,400	79,560	84,720	1,123	1,203	1,444	1,668	1,860
80% AMI	59,920	68,480	77,040	85,520	92,400	99,200	106,080	112,960	1,498	1,605	1,926	2,224	2,480
Low HOME	34,300	39,200	44,100	48,950	52,900	56,800	60,700	64,650	857	918	1,102	1,273	1,420
High HOME	41,160	47,040	52,920	58,740	63,480	68,160	72,840	77,580	1,023	1,136	1,411	1,621	1,789
HTF	20,550	23,500	26,450	31,200	36,580	41,960	47,340	52,720	513	550	661	847	1,049

MaineHousing - Rent Restricted Programs

Income Eligibility Limits and Maximum Rent Levels

Income and Rents Effective 4-1-2025

FedHOME Rents Effective 6-1-2024

Housing Trust Fund Income and Rents Effective 6-1-2024

	% Median Income - Adjusted by Family Size								Maximum Gross Rents				
	One	Two	Three	Four	Five	Six	Seven	Eight	0BR	1BR	2BR	3BR	4BR
FMR Effective 10-1-2024									1,162	1,312	1,818	2,134	2,351
York-Kittery-So. Berwick HMFA: Berwick, Eliot, Kittery, South Berwick, York													
HERA 30%	26,970	30,840	34,680	38,520	41,610	44,700	47,790	50,850	674	722	867	1,001	1,117
HERA 40%	35,980	41,120	46,240	51,360	55,480	59,600	63,720	67,800	899	963	1,158	1,335	1,490
HERA 50%	44,950	51,400	57,800	64,200	69,350	74,500	79,650	84,750	1,123	1,204	1,445	1,669	1,862
HERA 60%	53,940	61,680	69,360	77,040	83,220	89,400	95,580	101,700	1,348	1,445	1,734	2,003	2,235
30% AMI	26,940	30,780	34,620	38,460	41,550	44,640	47,700	50,790	673	721	865	1,000	1,116
50% AMI	44,900	51,300	57,700	64,100	69,250	74,400	79,500	84,650	1,122	1,202	1,442	1,666	1,860
60% AMI	53,880	61,560	69,240	76,920	83,100	89,280	95,400	101,580	1,347	1,443	1,731	2,000	2,232
80% AMI	71,840	82,080	92,320	102,560	110,800	119,040	127,200	135,440	1,796	1,924	2,308	2,667	2,976
Low HOME	43,950	50,200	56,500	62,750	67,800	72,800	77,850	82,850	1,098	1,176	1,412	1,631	1,820
High HOME	52,740	60,240	67,800	75,300	81,360	87,360	93,420	99,420	1,150	1,292	1,697	2,088	2,310
HTF	26,400	30,150	33,900	37,650	40,700	43,700	47,340	52,720	660	706	847	979	1,092
FMR Effective 10-1-2024									1,352	1,528	1,971	2,552	3,310
<p>For all NL, SHP, LIHTC and Tax Exempt Projects that were Place in Service before 1-1-2009, use the HERA Income and Rent Limits.</p> <p>The 30% AMI Income Limits for the Section 8 Program are different than those included in this chart.</p> <p>HOME designated units should use the lower of the applicable rent or the appropriate HOME rent.</p> <p>HERA does not apply to the following Counties: Kennebec, Oxford, Penobscot, and Piscataquis</p>													