

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.

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 |
| 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 |
| Arroostook 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 | 30,600 | 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 | 68,480 | 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 | 23,580 | 26,720 | 29,860 | 33,000 | 36,140 | 39,280 | 432 | 463 | 545 | 627 | 709 |
| 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 | 23,850 | 26,500 | 29,150 | 31,800 | 34,450 | 37,100 | 463 | 496 | 593 | 690 | 787 |
| 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 | 18,380 | 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 | 1,816 | 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 | 88,400 | 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 |

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 |
| 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 | 1,446 | 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 |

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 |
| 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 | 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 | 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 |

Income Eligibility Limits and Maximum Rent Levels

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 | 1,616 | 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% | 35,960 | 41,120 | 46,240 | 51,360 | 55,480 | 59,600 | 63,720 | 67,800 | 899 | 963 | 1,156 | 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</p> <p>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</p> <p>Piscataquis</p> | | | | | | | | | | | | | |