

§4946. Middle-income Housing Support Program

1. Definitions. For the purposes of this section, unless the context otherwise indicates, the following terms have the following meanings.

A. "Authority" means the Maine State Housing Authority. [PL 2025, c. 682, §5 (NEW).]

B. "Fund" means the Middle-income Housing Support Fund established in subsection 3. [PL 2025, c. 682, §5 (NEW).]

C. "Middle income" means income of an individual or household that does not exceed 200% of the area median income, as defined by the United States Department of Housing and Urban Development, for the area in which the individual or household is located as published by the United States Department of Housing and Urban Development. [PL 2025, c. 682, §5 (NEW).]

D. "Program" means the Middle-income Housing Support Program established in subsection 2. [PL 2025, c. 682, §5 (NEW).]

[PL 2025, c. 682, §5 (NEW).]

2. Middle-income Housing Support Program established. The Middle-income Housing Support Program is established within and administered by the authority.

[PL 2025, c. 682, §5 (NEW).]

3. Middle-income Housing Support Fund established. The Middle-income Housing Support Fund is established within and administered by the authority as a revolving, nonlapsing fund. The fund may receive money from any available state, federal or private source.

[PL 2025, c. 682, §5 (NEW).]

4. Purpose of program and fund. The authority shall administer the program and the fund to provide financial assistance in the form of loans or grants to cover the capital costs to construct new dwelling units or rehabilitate existing dwelling units that will provide to middle-income individuals and households who meet the criteria described in paragraphs A and B the following:

A. Rental housing for individuals and households whose incomes are at or below 120% of the area median income based on income limits published by the United States Department of Housing and Urban Development; and [PL 2025, c. 682, §5 (NEW).]

B. Homeownership options for individuals and households whose incomes are at or below 180% of the area median income based on income limits published by the United States Department of Housing and Urban Development. [PL 2025, c. 682, §5 (NEW).]

[PL 2025, c. 682, §5 (NEW).]

5. Revolving loan fund; sliding scale. Whenever possible, the authority shall provide financial assistance in the form of short-term loans to establish and maintain the fund as a revolving loan fund. The authority shall develop a sliding scale of financial assistance available per dwelling unit based on the income level of the intended occupant of the dwelling unit.

[PL 2025, c. 682, §5 (NEW).]

6. Reporting. By January 15th of each year, beginning in 2027, the authority shall submit a report to the joint standing committee of the Legislature having jurisdiction over housing matters. The report must include details on program activity during the preceding year and the use of funds received pursuant to subsection 3. The committee may report out legislation in response to the report to any session in the year the report was due.

[PL 2025, c. 682, §5 (NEW).]

7. Guidance; rules. The authority shall develop written guidance and may adopt rules to implement the program and the fund. Rules adopted pursuant to this subsection are routine technical rules as defined in Title 5, chapter 375, subchapter 2-A.

[PL 2025, c. 682, §5 (NEW).]

SECTION HISTORY

PL 2025, c. 682, §5 (NEW).

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