



27 March 2025

To the Citizens of Westbrook and the General Public at Large:

Attached is a copy of Westbrook Housing’s 2026 Annual Plan. This copy is for review only and must be left in the office. Electronic copies can be viewed on the Westbrook Housing Authority website [www.westbrookhousing.org](http://www.westbrookhousing.org). The scope of this plan pertains only to our Housing Choice Voucher Program (HCV). Through its conversion of Public Housing through the HUD - Rental Assistance Demonstration Program, Westbrook Housing no longer has Public Housing which is identified in its update to its goals. The FY 2026 Annual Plan supplements and mirrors its 2025-2029 5-Year Plan which both contain significant amendments and modifications to the Housing Authority’s Housing Choice Voucher Program Administrative Plan. These amendments and modifications reflect recent HUD regulatory changes that incorporate revised inspection standards for the Housing Choice Voucher Program that will eliminate the Housing Quality Standards (HQS) inspection standards as replaced by the National Standards for the Physical Inspection Real Estate (NSPRE); Changes, that address income and assets for the Housing Choice Voucher (HCV) program and HCV-Project Based Voucher (PBV) individual property waiting lists as identified in HUD’s Housing Opportunity Through Modernization Act of 2016 (HOTMA) Final Rule Implementing Sections 102 and 104 as referenced in the Federal Register and HUD PIH Notices 2023-06, 2023-13, 2023-27, and 2024-19; and, updates including human trafficking to the Violence Against Women Act (VAWA).

If you have any questions or comments, they can be directed to me at 854-6805; or by emailing me at [claroche@westbrookhousing.org](mailto:claroche@westbrookhousing.org), or to Jennifer Habern-Gordon, Operations Director, at 854-6827, or by email at [jhgordon@westbrookhousing.org](mailto:jhgordon@westbrookhousing.org).

Following the required 45 day public review and comment period there will be a public hearing at 9:00 A.M., on Tuesday, May 13, 2025, at Westbrook Housing’s Main Conference Room, 30 Liza Harmon Drive, Westbrook, ME.

Christopher LaRoche  
Executive Director

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| <b>Streamlined Annual PHA Plan</b><br><i>(HCV Only PHAs)</i> | <b>U.S. Department of Housing and Urban Development</b><br><b>Office of Public and Indian Housing</b> | <b>OMB No. 2577-0226</b><br><b>Expires 09/30/2027</b> |
|--------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|-------------------------------------------------------|

**Purpose.** The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services, including changes to these policies, and informs HUD, families served by the PHA, and members of the public of the PHA's mission, goals and objectives for serving the needs of low- income, very low- income, and extremely low- income families

**Applicability.** The Form HUD-50075-HCV is to be completed annually by **HCV-Only PHAs**. PHAs that meet the definition of a Standard PHA, Troubled PHA, High Performer PHA, Small PHA, or Qualified PHA do not need to submit this form. Where applicable, separate Annual PHA Plan forms are available for each of these types of PHAs.

**Definitions.**

- (1) **High-Performer PHA** - A PHA that owns or manages more than 550 combined public housing units and housing choice vouchers, and was designated as a high performer on both the most recent Public Housing Assessment System (PHAS) and Section Eight Management Assessment Program (SEMAP) assessments if administering both programs, or PHAS if only administering public housing.
- (2) **Small PHA** - A PHA that is not designated as PHAS or SEMAP troubled, that owns or manages less than 250 public housing units and any number of vouchers where the total combined units exceed 550.
- (3) **Housing Choice Voucher (HCV) Only PHA** - A PHA that administers more than 550 HCVs, was not designated as troubled in its most recent SEMAP assessment and does not own or manage public housing.
- (4) **Standard PHA** - A PHA that owns or manages 250 or more public housing units and any number of vouchers where the total combined units exceed 550, and that was designated as a standard performer in the most recent PHAS or SEMAP assessments.
- (5) **Troubled PHA** - A PHA that achieves an overall PHAS or SEMAP score of less than 60 percent.
- (6) **Qualified PHA** - A PHA with 550 or fewer public housing dwelling units and/or housing choice vouchers combined and is not PHAS or SEMAP troubled.

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| <b>A.</b>  | <b>PHA Information.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                 |                                    |                                        |                                     |
| <b>A.1</b> | <b>PHA Name:</b> <u>The Housing Authority of the City of Westbrook</u>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                 | <b>PHA Code:</b> <u>ME015</u>      |                                        |                                     |
|            | <b>PHA Plan for Fiscal Year Beginning:</b> (MM/YYYY): <u>01/2026</u><br><b>PHA Inventory</b> (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above)<br><b>Number of Housing Choice Vouchers (HCVs)</b> <u>1026</u><br><b>PHA Plan Submission Type:</b> <input checked="" type="checkbox"/> Annual Submission <input type="checkbox"/> Revised Annual Submission                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                 |                                    |                                        |                                     |
|            | <p><b>Availability of Information.</b> In addition to the items listed in this form, PHAs must have the elements listed below readily available to the public. A PHA must identify the specific location(s) where the proposed PHA Plan, PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. Additionally, the PHA must provide information on how the public may reasonably obtain additional information of the PHA policies contained in the standard Annual Plan but excluded from their streamlined submissions. At a minimum, PHAs must post PHA Plans, including updates, at the main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on their official website.</p> <p><b>How the public can access this PHA Plan:</b> The proposed PHA Plan, Plan Elements and all information relevant to the Public Hearing and Proposes Plan are available for inspection at the following locations: The Housing Authority of the City of Westbrook Administration Office 30 Liza Harmon Drive Westbrook, ME 04092 Hours: Monday through Thursday 8:00 - 4:00, Friday 8:00 12:00 The Housing Authority of the City of Westbrook's website – <a href="http://www.westbrookhousing.org">http://www.westbrookhousing.org</a></p> |                 |                                    |                                        |                                     |
|            | <input type="checkbox"/> <b>PHA Consortia:</b> (Check box if submitting a Joint PHA Plan and complete table below)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                 |                                    |                                        |                                     |
|            | <b>Participating PHAs</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | <b>PHA Code</b> | <b>Program(s) in the Consortia</b> | <b>Program(s) not in the Consortia</b> | <b>No. of Units in Each Program</b> |
|            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                 |                                    |                                        | <b>PH</b> <b>HCV</b>                |

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| <b>B.</b>  | <b>Plan Elements.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <b>B.1</b> | <p><b>Revision of Existing PHA Plan Elements.</b><br/> a) Have the following PHA Plan elements been revised by the PHA since its last Annual Plan submission?</p> <p>Y N<br/> <input checked="" type="checkbox"/> <input type="checkbox"/> Statement of Housing Needs and Strategy for Addressing Housing Needs.<br/> <input checked="" type="checkbox"/> <input type="checkbox"/> Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.<br/> <input checked="" type="checkbox"/> <input type="checkbox"/> Financial Resources.<br/> <input checked="" type="checkbox"/> <input type="checkbox"/> Rent Determination.<br/> <input type="checkbox"/> <input checked="" type="checkbox"/> Operation and Management.<br/> <input type="checkbox"/> <input checked="" type="checkbox"/> Informal Review and Hearing Procedures.<br/> <input type="checkbox"/> <input checked="" type="checkbox"/> Homeownership Programs.<br/> <input type="checkbox"/> <input checked="" type="checkbox"/> Self Sufficiency Programs and Treatment of Income Changes Resulting from Welfare Program Requirements.<br/> <input type="checkbox"/> <input checked="" type="checkbox"/> Substantial Deviation.<br/> <input type="checkbox"/> <input checked="" type="checkbox"/> Significant Amendment/Modification.</p> <p>(b) If the PHA answered yes for any element, describe the revisions for each revised element(s):</p> <p><b>Statement of Housing Needs and Strategy for Addressing Housing Needs.</b><br/> 1. Maintain 100% utilization of HCV program, including Mainstream, NED, VASH. 2. Apply for additional HCV vouchers such as HCV, Mainstream, NED, VASH, FUP. 3. Maintain and expand Family Self Sufficiency (FSS) program. 4. Project base the maximum number of Housing Choice Vouchers allowed by HUD regulations. 5. Apply for Project Based Voucher programs such as HUD 202 or HUD 811 programs. 6. Administer HUD-RAD project based vouchers 7. Partner with other agencies, especially the Portland Continuum of Care and Veterans Administration local contracted providers, to administer or deliver HUD or other federal agencies housing or supportive service programs. 8. Increase supportive services to homeless, veterans, families, and the elderly by applying for and administering outreach and supportive service grants programs issued by HUD or other federal and or state agencies. 9. Singularly as the Housing Authority or in partnership with HUD Community Housing Development Organization, develop through new construction or acquisition &amp; rehabilitation, additional affordable housing developments with the use of federal, state, local, or private funding such as the Low-Income Housing Tax Credit program, the Housing Trust Fund, HUD 202, HUD 811, Federal Home Loan Bank Affordable Housing Program, or any other available funding source. 10. Continue to manage Housing Authority owned and non-Housing Authority owned properties whether it does or does not have a controlling interest. 11. Develop and apply for innovative PILOT programs that target supportive services for the elderly, disabled, and families with an emphasis on maintaining healthy lifestyles through access to medical support and preventative medicine. 12. Prioritize project-based vouchers for non-elderly disabled head of household and elderly households inclusive of project specific HCV-PBV waitlists. 13. Fully implement NSPRE standards as identified in the FY2024 Administration Plan 14. Fully implement HOTMA 2016 changes as identified in the FY2024 Administration Plan 15. Continue to follow AFH practices with Analysis of Impediments updates in cooperation and adoption of the Cumberland County CDBG created 3/20/2023 16. Apply to HUD to be a Moving to Work Housing Authority</p> <p><b>Financial Resources.</b><br/> FY26 Estimated HCV Total Funds \$13,266,845 inclusive of \$10,424,534 HCV, \$42,081 VASH, \$2,795,560 MS811 FY25 HA estimated Business Income \$5,809,522</p> <p><b>Rent Determination.</b><br/> Westbrook Housing updated rent determination as identified in the attached Rent Reasonableness Report</p> |
| <b>B.2</b> | <p><b>New Activities.</b><br/> (a) Does the PHA intend to undertake any new activities related to the following in the PHA's current Fiscal Year?<br/> Y N<br/> <input type="checkbox"/> <input checked="" type="checkbox"/> Project-Based Vouchers</p> <p>(b) If Project-Based Voucher (PBV) activities are planned for the current Fiscal Year, provide the projected number of project-based units and general locations, and describe how project basing would be consistent with the PHA Plan.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>B.3</b> | <p><b>Progress Report.</b><br/> Provide a description of the PHA's progress in meeting its Mission and Goals described in the PHA 5-Year and Annual Plan.<br/> <b>See Attached Progress Report</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>B.4</b> | <p><b>Capital Improvements.</b> - Not Applicable</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>B.5</b> | <p><b>Most Recent Fiscal Year Audit.</b><br/> (a) Were there any findings in the most recent FY Audit?<br/> Y <input type="checkbox"/> N <input checked="" type="checkbox"/> N/A <input type="checkbox"/></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |

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|            | (b) If yes, please describe:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>C.</b>  | <b>Other Document and/or Certification Requirements.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>C.1</b> | <b>Resident Advisory Board (RAB) Comments.</b><br>(a) Did the RAB(s) have comments to the PHA Plan?<br>Y <input type="checkbox"/> N <input checked="" type="checkbox"/><br>(b) If yes, comments must be submitted by the PHA as an attachment to the PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations.<br><b>Note this annual plan mirrors the 5 Year Plan and the RAB did not have any comments to the 5 year plan.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>C.2</b> | <b>Certification by State or Local Officials.</b><br><u>Form HUD 50077-SL</u> , <i>Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan</i> , must be submitted by the PHA as an electronic attachment to the PHA Plan.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>C.3</b> | <b>Civil Rights Certification/ Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan.</b><br>Form HUD-50077-ST-HCV-HP, <i>PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed</i> , must be submitted by the PHA as an electronic attachment to the PHA Plan.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>C.4</b> | <b>Challenged Elements.</b> If any element of the PHA Plan is challenged, a PHA must include such information as an attachment with a description of any challenges to Plan elements, the source of the challenge, and the PHA's response to the public.<br>(a) Did the public challenge any elements of the Plan?<br>Y <input type="checkbox"/> N <input checked="" type="checkbox"/><br>If yes, include Challenged Elements.<br><b>Note this annual plan mirrors the 5 year plan and no public challenge to any elements of the 5 year plan.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>D.</b>  | <b>Affirmatively Furthering Fair Housing (AFFH).</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>D.1</b> | <b>Affirmatively Furthering Fair Housing (AFFH).</b><br>Provide a statement of the PHA's strategies and actions to achieve fair housing goals outlined in an accepted Assessment of Fair Housing (AFH) consistent with 24 CFR § 5.154(d)(5). Use the chart provided below. (PHAs should add as many goals as necessary to overcome fair housing issues and contributing factors.) Until such time as the PHA is required to submit an AFH, the PHA is not obligated to complete this chart. The PHA will fulfill, nevertheless, the requirements at 24 CFR § 903.7(o) enacted prior to August 17, 2015. See Instructions for further detail on completing this item. <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p><b>Fair Housing Goal: Will fully implement AFFH changes and requirements per the requirements of Congress and HUD as AFFH is adopted and implemented by HUD.</b></p> <p><i>Describe fair housing strategies and actions to achieve the goal</i></p> <p>Continue to train Housing Authority (HA) Staff to follow AFH guidelines and all applicable state and federal laws and regulations to eliminate all barriers to all person in accessing or sustaining safe and decent housing. Monitor HA staff implantation and application of Fair Housing access for all persons seeking Housing Authority Assistance. Investigate and report to HUD Boston Field Office and HUD HQ reports of violations of Fair Housing. Continue to collaborate with Maine Association of Public Housing Authority Directors Association to support bills in the Maine Legislature that removes the impediment of HCV holders being denied access to rental units because they will have their rent subsidized with the HCV. Increase Affordable Housing Supply to further reduce barriers to access decent, safe, affordable, and equitable housing. Will fully implement AFFH changes and requirements per the requirements of Congress and HUD as AFFH is adopted and implemented by HUD.</p> </div> |

## Attachment to B.3 Progress Report

### Progress Report of Goals identified in the FY2020 – 2024 5-Year Plan

Westbrook Housing Authority's progress in meeting its Mission and Goals described in its 5-Year PHA Plan for Fiscal Years 2020-2024

1. Goal: Maintain 100% utilization of HCV program, including Mainstream NED, VASH.

Update: FY 2024 will see a reduction to 95% utilization due to HUD imposed restriction of leasing up vouchers due to HA budget shortfall and pending HUS Set a Side funding. FYE 2023 resulted in a 99.56% HCV Voucher utilization rate, 81.77% utilization of MS-811 & 5 Year Mainstream NED Vouchers combined, Note the MS-811/5-year Mainstream/NED utilization rate increase from the previous year due to the timing of lease up of additional award of vouchers that were accounted for but could not be leased due low vacancy rate in the MSA. FYE 2022 99.5% HCV utilization rate. FYE 2021 99% HCV utilization rate; FYE 2020 99%+ utilization rate.

2. Goal: Apply for additional HCV vouchers such as HCV, Mainstream, NED, VASH, FUP

Update: FY19 responded to NOFA and applied for 50 Mainstream 811 vouchers and awarded 35 vouchers. Awarded 18 Mainstream 811 vouchers through CARES Act and applied for and awarded additional 40 MS-811 vouchers if NOFA is issued in 2020. WHA responded to a NOFA in 2022 and did not receive an award for this submission.

3. Goal: Maintain and expand Family Self Sufficiency (FSS) program.

Update: The FSS program had 26 persons enrolled on December 31, 2022, and in 2023 has 27 enrolled.

4. Goal: Project base the maximum number of Housing Choice Vouchers allowed by HUD regulations.

Update: The Housing Authority had previously fully utilized its project-based voucher capacity under HOTMA. Due to being issued 118 additional MS-811 vouchers it is possible that an additional 35 – 54 project-based vouchers could be issued. The Housing Authority will submit its determination to HUD and will look to project base for any additional vouchers for eligible projects. As of July 1, 2023, the Housing Authority has not applied for HUD determination, nor has it issued an RFP for Project Based Vouchers.

5. Goal: Apply for Project Based Voucher programs such as HUD 202 or HUD 811 programs.

Update: The PHA did not respond to the FY19 or the FY20 HUD 202 NOFA due to project timing. The Housing Authority will respond to any future NOFAs for 202 Housing and 811 Housing as projects are identified.

6. Goal: Administer HUD-RAD project-based vouchers

Updated: Achieved – administering 83 HUD-RAD project-based vouchers at the Riverview Terrace RAD development.

7. Goal: Partner with other agencies, especially the Portland Continuum of Care and Veterans Administration local contracted providers, to administer or deliver HUD or other federal agencies housing or supportive service programs.

Update: WHA has entered into a MOU with Preble Street Shelters Inc. to target and re-house youth ages 18 -24 who graduate from their housing youth program. Also, WHA and Preble Street Shelters Inc., in September of 2022, entered into a MOU to target re-housing of homeless.

8. Goal: Increase supportive services to homeless, veterans, families, and the elderly by applying for and administering outreach and supportive service grants programs issued by HUD or other federal and or state agencies.

Update: Harnois project-based development construction completed with 13 units set aside for homeless. Hired a Licensed Clinical Social Worker. In April of 2020, Acquired Congregate Care Services Program from Southern Maine Area on Aging at Larrabee Village and hired 20 supportive services staff members. Received grant funding and supported with Housing Authority business income to provide meals to shelter in place residents during COVID-19 pandemic. Established MOU with the University of New England to provide onsite medical education and support with the use of their teaching curriculum as the HA will become a site based in service component of the UNE education. In addition, UNE will be providing tele-health research and services to WHA elderly residents. All the UNE related services are provided at no fee to residents with the exception of certain dental fees that are Medicare paid. This program is in place in 2022 with some COVID-19 restrictions. In 2021-2022 and in 2022-2023 over 600 low-income elderly residents were provided services and over 200 UNE students participated in placed based learning. The UNE collaboration received a NAHRO Award of Excellence for this program in April of 2023.

9. Goal: Singularly as the Housing Authority or in partnership with HUD Community Housing Development Organization, develop through new construction or acquisition & rehabilitation, additional affordable housing developments with the use of federal, state, local, or private funding such as the Low-Income Housing Tax Credit program, the Housing Trust Fund, HUD 202, HUD 811, Federal Home Loan Bank Affordable Housing Program, or any other available funding source.

Update: Robert L. Harnois Apartments – 61 units, elderly age 62 and over, construction completed with full occupancy in March 2021. Lewis H. Emery Apartments – 30 units for elderly age 55+ scheduled completed in October of 2021 and fully leased in December of 2021. Development activities for a 60-unit 55+ development and a 55-unit 55+ development have commenced with construction of each development started in July of 2023, completion in fall of 2024, with a 2024 or 2025 lease up. Predevelopment activities for a potential 100 units of family housing is in process for a potential 2026 construction start. This development has been delayed due to resistance from the City Administration, but it is hopeful that by the fall of 2024 the HA will be able to move this project forward in the Planning Board process. The completion of pre-development activities and submission of funding applications to Maine Housing for four developments inclusive of two 36-unit age 55+ apartment buildings in the City of Westbrook and one 36-unit family and one 36-unit age 55+ buildings in the City of Biddeford. All these developments will be funded with the Low-Income Housing Tax Credit Program (LIHTC) and will be a combination of apartments targeting households at or below 60% Area Median Income as defined by the LIHTC program and market rate apartments. The Housing Authority in partnership with Westbrook Development Corporation a HUD Community Housing Development Organization will respond to any HCV RFPs for these projects and will respond to HUD 202 or 811 funding NOFAs for these projects. A \$535,000 and \$565,000 ARPA award were received for the 55 unit and the 60-unit elderly low-income apartment developments. In addition The HA with WDC submitted plans to the Town of Cumberland for 107 units inclusive of 60 units family and 47 units age 55+, but was voted down 2 to 1 by public referendum; also submitted to the town of Falmouth in response to RFP 80 units of family and age 55+ affordable housing and was not selected; also submitted response to City of Westbrook RFQ for 80 units of elderly housing but not selected.

10. Goal: Continue to manage Housing Authority owned and non-Housing Authority owned properties whether it does or does not have a controlling interest.

Updated: Achieved and forward-looking continued goal. Note, the aggregate occupancy rate is 98.5%

11. Goal: Develop and apply for innovative PILOT programs that target supportive services for the elderly, disabled, and families with an emphasis on maintaining healthy lifestyles through access to medical support and preventative medicine.

Update: Achieved to date includes obtaining grants for a MOU collaborative between the Housing Authority and the University of New England (UNE) to have a tele health initiative to include multiple disciplines of the various UNE medical schools plus tele health research initiative. Program launched in 2021. This program received a NAHRO Award of Excellence in April of 2023

12. Goal: Prioritize project-based vouchers for non-elderly disabled head of household and elderly households.

Update: This goal is restricted by the limitations of HOTMA. The HA has 118 new MS-811 vouchers issued and as a result will seek to project base the estimated maximum vouchers. The Housing Authority has applied for additional MS-811 vouchers in 2022 but did not receive an additional award.

13. Goal: Conduct Final Accounting of former Public Housing Assets as a result of HUD Rental Assistance Demonstration (RAD) and assure proper removal from Deed of Trust and proper positioning of all assets funded through federal program funds.

Update: Goal achieved with the Board of Commissioners closing out the development in January of 2020 and final project reporting submitted to HUD for removal of the AMP from the HUD ACC. HUD issued Letter and removed Public Housing from ACC in January of 2021



Market Vision Partners, Inc.

*Solving the Rent Reasonableness Dilemma for Housing Authorities*

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**Rent Reasonableness System Report**



April 9th, 2024

Christine Syska  
HCV Program Director  
Westbrook Housing7\  
30 Liza Harmon Drive  
Westbrook, ME 04092

Re: Rent Reasonableness Market Report

Dear Ms. Syska,

You have requested current information concerning your subscription to Rentellect.

This report contains an overview of the system and the comparable data currently installed. A separate MsExcel file contains the actual comparable records. If you require different information or a different format, please let me know.

In addition to the Rentellect program, your support includes specific help including written evaluations of any rent test required. This may happen when the data set does not include a specific property size, such as higher bedroom count units or for any reason you deem necessary. Therefore, although your rent reasonableness process is automated, you have help for any test that needs additional consideration.

You are also free to request any additional information or clarification needed or wanted.

Sincerely,

A handwritten signature in black ink that reads 'Regina Geissler'. The signature is written in a cursive, flowing style.

Regina Geissler, CEO

*Solving the Rent Reasonableness Dilemma for Housing Authorities*





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## Westbrook Housing Authority

### HISTORY

Westbrook Housing Authority contracted with Market Vision Partners, Inc. in 2008 and began using Rentellect in July 2008. Westbrook, along with the housing authorities of Portland and South Portland all subscribed to Rentellect at the same time in order to share comparability data and to save money. The area covered includes all of Cumberland County and a small area in York County. A research plan was developed by finding as many sources of data as possible. Internet advertising dominates the marketing of the rental market in almost all areas of the country at this point.

For this report, you requested a specific set of communities to be reviewed. The list is included as an addendum to this report.

The present data active collection consists of records less than 12 months old and not replaced by newer records for the same property. The following building type quantities are revealed:

| Building Types | BEDROOM SIZE |            |            |            |           |          | Record Count |
|----------------|--------------|------------|------------|------------|-----------|----------|--------------|
|                | 0            | 1          | 2          | 3          | 4         | 5        |              |
| Condo          | 1            | 6          | 26         | 8          |           | 1        | 42           |
| Duplex         |              | 1          | 2          | 2          | 4         |          | 9            |
| High Rise      | 6            | 15         | 9          | 5          |           |          | 35           |
| Low Rise       | 26           | 139        | 194        | 71         | 16        |          | 446          |
| Row            | 2            | 2          | 17         | 16         |           |          | 37           |
| Single Fam     |              | 6          | 18         | 62         | 29        | 6        | 121          |
| Unknown        | 1            | 6          | 10         | 6          | 1         |          | 24           |
| <b>Totals</b>  | <b>36</b>    | <b>175</b> | <b>276</b> | <b>170</b> | <b>50</b> | <b>7</b> | <b>714</b>   |

In general, records are kept active for one year. The list above includes records collected to date which are not supplanted by newer data. A complex may be surveyed several times a year, but only the most recent rents are active. Not every advertised rent is used. At minimum, the record must have an address, bedroom count and rental amount. Also suppressed are luxury properties far above the averages typical for this market. In general, we are presently cutting off rents higher than \$4500, although for the largest bedroom count properties we may not eliminate a rent this high if the property is not a luxury house.

This set only includes the cities specified at the end of this report.



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**AVERAGE RENT RATES BY BUILDING TYPES**

Looking at the rent rates by building types, it is noted that there is insufficient information to accurately determine averages for high bedroom count units. The trend is clear enough, however to estimate expected averages.

| Building Types | BEDROOM SIZE |            |            |            |           |          | Record     |
|----------------|--------------|------------|------------|------------|-----------|----------|------------|
|                | 0            | 1          | 2          | 3          | 4         | 5        | Count      |
| Condo          | \$2,200      | \$2,496    | \$2,989    | \$3,144    |           | \$4,500  | 42         |
| Duplex         |              | \$1,975    | \$2,825    | \$4,250    | \$3,550   |          | 9          |
| High Rise      | \$1,691      | \$2,264    | \$2,237    | \$2,518    |           |          | 35         |
| Low Rise       | \$1,705      | \$1,928    | \$2,425    | \$2,802    | \$3,234   |          | 446        |
| Row            | \$2,725      | \$1,850    | \$2,434    | \$3,258    |           |          | 37         |
| Single Fam     |              | \$2,892    | \$2,711    | \$3,233    | \$4,032   | \$3,517  | 121        |
| Unknown        | \$2,000      | \$1,703    | \$2,282    | \$2,633    | \$3,100   |          | 24         |
| Overall Avg.   | \$1,782      | \$2,001    | \$2,489    | \$3,021    | \$3,720   | \$3,657  | <b>714</b> |
| Count          | <b>36</b>    | <b>175</b> | <b>276</b> | <b>170</b> | <b>50</b> | <b>7</b> | <b>714</b> |

There is a strong correlation between building type and rent rate, but there are a significant number of properties where building type information is unreliable. Also, it is noted that the majority of condo developments are in higher priced downtown areas.

**AVERAGE RENT TRENDS**

Shown below are average rents across the selected zip codes. Only 16 five bedrooms units are represented, so while they are presented, the change in average cannot be interpreted without additional information, such as housing quality. This year, we are seeing flattening of the market. As the data was processed and reviewed, it was noted that many units offered at sky high prices last year have come back down to the rest of the market on a unit by unit basis. Units that were asking more reasonable rents last year show a slight increase. Over all, though, you see that the market has probably pushed to the limits of what the tenancy can bear. The highest bedroom count units show declines, on average.

| Year  | Bedroom Count |            |            |            |            |           | Record      |
|-------|---------------|------------|------------|------------|------------|-----------|-------------|
|       | 0             | 1          | 2          | 3          | 4          | 5         | Count       |
| 2022  | \$1,265       | \$1,890    | \$2,510    | \$3,174    | \$3,964    | \$4,558   | 712         |
| 2023  | \$1,775       | \$2,101    | \$2,525    | \$3,038    | \$3,806    | \$3,650   | 1037        |
| 2024  | \$1,724       | \$2,069    | \$2,554    | \$3,008    | \$3,501    | \$3,250   | 595         |
| Count | <b>145</b>    | <b>675</b> | <b>899</b> | <b>490</b> | <b>118</b> | <b>16</b> | <b>2344</b> |



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Finally, a look at the active data for all of the communities is presented. While in most of these areas too few units are available to properly evaluate the averages, the range of prices from city to city is discernible. In general, we see some of the highest prices in suburban locations. Westbrook tends to be a bit more affordable than Portland and South Portland. No area seems to be significantly off of the overall median across all sizes.

| Municipality           | Bedroom Count  |                |                |                |                |                | Record Count |
|------------------------|----------------|----------------|----------------|----------------|----------------|----------------|--------------|
|                        | 0              | 1              | 2              | 3              | 4              | 5              |              |
| Buxton                 |                |                | \$2,800        |                |                |                | 1            |
| Cape Elizabeth         |                | \$2,533        | \$3,213        | \$3,558        | \$4,333        |                | 29           |
| Cumberland             |                | \$1,350        | \$2,350        | \$4,000        |                | \$4,500        | 6            |
| Cumberland Foreside    |                | \$1,995        | \$2,295        |                |                |                | 2            |
| Diamond Cove           |                |                |                | \$1,585        |                |                | 1            |
| Falmouth               |                | \$2,800        | \$2,666        | \$4,044        | \$4,683        |                | 24           |
| Gorham                 |                | \$1,745        | \$1,748        | \$3,192        | \$3,500        | \$3,500        | 19           |
| Gray                   |                | \$1,650        | \$2,257        | \$2,900        |                |                | 9            |
| North Yarmouth         |                |                | \$2,350        | \$3,750        | \$4,400        |                | 4            |
| Old Orchard Beach      | \$1,300        | \$1,561        | \$2,160        | \$2,433        | \$2,880        | \$3,600        | 67           |
| Pine Point             |                |                |                | \$2,000        |                |                | 1            |
| Portland               | \$1,778        | \$2,117        | \$2,638        | \$3,010        | \$3,361        | \$4,500        | 286          |
| Raymond                |                |                | \$2,267        | \$2,425        | \$3,500        |                | 8            |
| Saco                   | \$1,667        | \$1,808        | \$2,146        | \$2,669        | \$3,213        | \$3,200        | 44           |
| Scarborough            | \$2,975        | \$2,092        | \$2,503        | \$2,968        | \$3,779        | \$3,150        | 45           |
| South Portland         | \$1,800        | \$1,991        | \$2,581        | \$3,136        | \$4,267        |                | 70           |
| Standish               |                |                | \$2,233        |                | \$2,500        |                | 4            |
| Westbrook              |                | \$1,808        | \$2,328        | \$2,750        | \$3,600        |                | 49           |
| Windham                |                | \$1,650        | \$2,082        | \$2,792        | \$4,200        |                | 22           |
| Yarmouth               | \$1,715        | \$2,217        | \$2,386        | \$3,595        |                |                | 23           |
| <b>Overall Average</b> | <b>\$1,782</b> | <b>\$2,001</b> | <b>\$2,489</b> | <b>\$3,021</b> | <b>\$3,720</b> | <b>\$3,657</b> |              |
| <b>Count</b>           | <b>\$36</b>    | <b>\$175</b>   | <b>\$276</b>   | <b>\$170</b>   | <b>\$50</b>    | <b>\$7</b>     | <b>\$714</b> |

CONCLUSION:

Rents are beginning to moderate and level out. A similar number of units are being offered for rent, so the market supply is not contracting significantly. No doubt the high prices continue to keep a supply open and on the market.

If you wish to examine the data set more closely, the current version of it is included in the accompanying MSEXcel file.

On the following pages is a brief explanation of how Rentellect calculates rents followed by a list of the specific cities that are the subject of this report. This concludes the report for Rentellect. Please feel free to call if you have any questions.



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**Rentellect™, an Internet-Based Application**  
**Statement of Rent Reasonableness Testing Methodology**



**CONCEPTUAL APPROACH**

Rentellect is based upon a “unit to market” comparison rather than the more common “unit to unit” method. In this system, the unit to market comparison is refined by weighted average calculations rather than simple average. This means the features of a property add value to the estimate and do not get lost in the average.

**DATA COLLECTION**

We collect as many records as possible to understand the nuances of a market. Included are both asking rents from advertising and contract rents from broker rent roll information. Since 2020, the increase in rents due to inflation and other factors has required a faster turnover of data. We are now collecting data from publicly advertised sources every month, although not every neighborhood will see new data every month. For the time being, rent rolls are a much lower priority, since existing rents will not reflect a rapidly morphing market.

**ANALYSIS**

The addresses for each comparable property are improved with the addition of the map location (latitude and longitude) and census tract location. This is called geo-coding. In addition, individual records for properties are improved with any additional information available, such as tax assessment records or "for sale" flyers from real estate brokerages.

Using a statistical method, all of the rents are analyzed to estimate how much each feature or characteristic is worth. Units that would alter or skew the results, such as extremely high or low priced units, are removed from the final set of comparables analyzed. We can then predict how much a tenant might pay for a unit with a particular set of features and amenities. This is called modeling the market.

**THE CALCULATOR TEST**

The test uses the price of the features to estimate a rent. In the fictional example on the right, we have a single family house with three bedrooms, two baths, average condition property with two appliances, a fenced yard and a garage and no landlord paid utilities. After adding up the value of the features, the weighted average is \$787. Weighted average means each factor is given its different "weight" or value. The resulting weighted average reflects the described unit, rather than just blending the price all units in the set of comparables in a simple average.

| Sample Fictional Unit |          |   |        |   |              |
|-----------------------|----------|---|--------|---|--------------|
| Detail                | Quantity |   | Factor | = | Result       |
| Neighborhood          | 1        | x | 165    | = | \$165        |
| Bedrooms              | 3        | x | 121    | = | \$363        |
| Baths                 | 2        | x | 53     | = | \$106        |
| Building type         | 1        | x | 95     | = | \$95         |
| Avg. condition        | 1        | x | 0      | = | \$0          |
| Appliances            | 2        | x | 8      | = | \$16         |
| Yard                  | 1        | x | 13     | = | \$13         |
| Garage                | 1        | x | 29     | = | \$29         |
| Utilities             | 0        | x | 0      | = | \$0          |
| <b>Test Result</b>    |          |   |        |   | <b>\$787</b> |



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### **SUPPLEMENTAL COMPARABLES**

The test result is actually based upon all the comparables available at the time of the analysis, usually in excess of fifty rental records for a single neighborhood. The Rentellect test then pulls a *small* sample of records geographically close to the test units, preferring the most physically similar units available, and displays them as part of the test record; a valuable visual confirmation of the results. If the sample does not appear to match the test results, the test can be referred back to an analyst for review and additional information. The final printed report includes the unit characteristics entered as well as the supplemental comparables.

**Note:** The analysis is *Static Multiple Linear Regression*. Model building may include other techniques including trend line analysis and data smoothing. Revision Date: 8/25/2023



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**DATA COVERAGE REQUESTED BY WESTBROOK HOUSING AUTHORITY**

| <b>ZIP Code</b> | <b>City</b>         | <b>County</b> |
|-----------------|---------------------|---------------|
| 04093           | BUXTON              | YORK          |
| 04064           | OLD ORCHARD BEACH   | YORK          |
| 04072           | SACO                | YORK          |
| 04107           | CAPE ELIZABETH      | CUMBERLAND    |
| 04021           | CUMBERLAND CENTER   | CUMBERLAND    |
| 04110           | CUMBERLAND FORESIDE | CUMBERLAND    |
| 04105           | FALMOUTH            | CUMBERLAND    |
| 04038           | GORHAM              | CUMBERLAND    |
| 04039           | GRAY                | CUMBERLAND    |
| 04050           | LONG ISLAND         | CUMBERLAND    |
| 04097           | NORTH YARMOUTH      | CUMBERLAND    |
| 04101           | PORTLAND            | CUMBERLAND    |
| 04102           | PORTLAND            | CUMBERLAND    |
| 04103           | PORTLAND            | CUMBERLAND    |
| 04104           | PORTLAND            | CUMBERLAND    |
| 04109           | PORTLAND            | CUMBERLAND    |
| 04112           | PORTLAND            | CUMBERLAND    |
| 04122           | PORTLAND            | CUMBERLAND    |
| 04123           | PORTLAND            | CUMBERLAND    |
| 04124           | PORTLAND            | CUMBERLAND    |
| 04071           | RAYMOND             | CUMBERLAND    |
| 04070           | SCARBOROUGH         | CUMBERLAND    |
| 04074           | SCARBOROUGH         | CUMBERLAND    |
| 04106           | SOUTH PORTLAND      | CUMBERLAND    |
| 04116           | SOUTH PORTLAND      | CUMBERLAND    |
| 04084           | STANDISH            | CUMBERLAND    |
| 04092           | WESTBROOK           | CUMBERLAND    |
| 04098           | WESTBROOK           | CUMBERLAND    |
| 04096           | YARMOUTH            | CUMBERLAND    |
| 04062           | WINDHAM             | CUMBERLAND    |