



August 17, 2026

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

Attached is a copy of Westbrook Housing Authority's (WHA) Fiscal Year (FY) 2027 Annual Public Housing Authority (PHA) Plan. This copy is for review only and must be left in the office. Electronic copies can be viewed on the WHA website at www.westbrookhousing.org.

The FY 2027 Annual PHA Plan supplements WHA's 5-Year Plan, covering FY 2025 through FY 2029, and provides updates for its established goals. Further, the Plan certifies to HUD that WHA is complying with federal regulations and requirements.

The scope of this plan pertains only to the WHA's Housing Choice Voucher (HCV) Program. WHA no longer administers a public housing program; those properties continue to serve eligible families and were converted to the HCV platform via the U.S. Department of Housing and Urban Development's Rental Assistance Demonstration (RAD).

If you have any questions or comments on the Annual PHA Plan, they can be directed to me by phone at (207) 854-6805 or by email at jconcannon@westbrookhousing.org, or to Jennifer Gordon, Operations Director, at (207) 854-6827 or by email at jhgordon@westbrookhousing.org.

There will be a public hearing on Tuesday, October 6, 2026, at 9:00am, at Westbrook Housing's Main Conference Room, 30 Liza Harmon Drive, Westbrook, ME.

John Concannon
Executive Director



Streamlined Annual PHA Plan (High Performer PHAs)	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires 9/30/2027
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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. They also inform 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-, very low-, and extremely low- income families.

Applicability. The Form HUD-50075-HP is to be completed annually by **High Performing PHAs**. PHAs that meet the definition of a Standard PHA, Troubled PHA, HCV-Only PHA, Small PHA, or Qualified PHA do not need to submit this form. PHAs with zero public housing units must continue to comply with the PHA Plan requirements until they closeout their Section 9 programs (ACC termination).

Definitions.

- (1) **High-Performer PHA** - A PHA that owns or manages more than 550 combined public housing units and housing choice vouchers (HCVs) 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, SEMAP for PHAs that only administer tenant-based assistance and/or project-based assistance, or PHAS if only administering public housing.
- (2) **Small PHA** - A PHA that is not designated as PHAS or SEMAP troubled, and 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 HCVs combined and is not PHAS or SEMAP troubled.

A.	PHA Information.														
A.1	PHA Name: <u>The Housing Authority of the City of Westbrook</u> PHA Code: <u>ME015</u> PHA Plan for Fiscal Year Beginning: (MM/YYYY): <u>01/2027</u> PHA Inventory (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above) Number of Public Housing (PH) Units <u>0</u> Number of Housing Choice Vouchers (HCVs) <u>1026</u> Total Combined <u>1026</u> PHA Plan Submission Type: ☒ Annual Submission ☐ Revised Annual Submission Public Availability of Information. 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 each Asset Management Project (AMP) and main office or central office of the PHA and should make documents available electronically for public inspection upon request. PHAs are strongly encouraged to post complete PHA Plans on their official websites and to provide each resident council with a copy of their PHA Plans. How the public can access this PHA Plan: 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 Westbrook Housing Authority's Administration Office located at 30 Liza Harmon Drive, Westbrook, ME 04092 between the hours of 8:00 am - 4:00pm Monday - Thursday, and the WHA's website at www.westbrookhousing.org. ☐ PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below) <table border="1"> <thead> <tr> <th rowspan="2">Participating PHAs</th><th rowspan="2">PHA Code</th><th rowspan="2">Program(s) in the Consortia</th><th rowspan="2">Program(s) not in the Consortia</th><th colspan="2">No. of Units in Each Program</th></tr> <tr> <th>PH</th><th>HCV</th></tr> </thead> <tbody> <tr> <td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> </tbody> </table>	Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program		PH	HCV						
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		PH	HCV												
B.	Plan Elements														
B.1	Revision of Existing PHA Plan Elements.														

(a) Have the following PHA Plan elements been revised by the PHA since its last **Annual PHA Plan** submission?

Y N

- ☒ ☐ Statement of Housing Needs and Strategy for Addressing Housing Needs.
- ☐ ☒ Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.
- ☒ ☐ Financial Resources.
- ☒ ☐ Rent Determination.
- ☐ ☒ Homeownership Programs.
- ☐ ☒ Safety and Crime Prevention.
- ☐ ☒ Pet Policy.
- ☐ ☒ Substantial Deviation.
- ☐ ☒ Significant Amendment/Modification

(b) If the PHA answered yes for any element, describe the revisions for each element below:

Statement of Housing Needs and Strategy for Addressing Housing Needs.

Statement of Housing Needs In 2024, the State of Maine Housing Production Needs Study was published, and its main takeaway was that Maine needs as many as 84,300 new homes of all kinds within the next 7 years to meet current and future needs. The 2026 update to the study includes 5 key highlights: 1) Housing affordability is the central and worsening challenge in Maine, 2) Housing supply remains constrained despite strong affordable housing production, 3) Home prices have outpaced wages since the pandemic, reinforcing inequality, 4) Mortgage rates and MaineHousing programs are a key stabilizing force, and 5) Homelessness pressures persist despite signs of stabilization. Westbrook Housing is committed to producing new affordable housing in Westbrook, and in neighboring communities such as Biddeford and Windham, to meet the production goals laid out by the State. We see the demand for affordable housing in our long wait lists for the Housing Choice Voucher program and for separate wait lists for our affordable properties. Strategy for Addressing Housing Needs: 1. Maintain 100% utilization of Housing Choice Voucher (HCV) program, including Mainstream vouchers, Non-Elderly Disabled vouchers, and HUD Veterans Affairs Supportive Housing vouchers. 2. Apply for additional HCV voucher increments such as tenant-based vouchers, Mainstream vouchers, Non-Elderly Disabled vouchers, HUD Veterans Supportive Housing vouchers, Family Unification Program vouchers, etc. 3. Maintain and expand the Family Self-Sufficiency (FSS) program. 4. Project-base the maximum number of HCVs allowed by HUD regulations. 5. Apply for Project-Based Voucher programs such as HUD 202 or HUD 811 programs. 6. Administer existing Rental Assistance Demonstration (RAD) Project-Based Vouchers. 7. Partner with other agencies, especially the Continuum of Care and Veterans Affairs local contracted providers, to administer or deliver HUD or other federal agencies housing or supportive service programs. 8. Increase supportive services to people experiencing homelessness, 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 its development entity as a Community Housing Development Organization (CHDO), develop through new construction or acquisition and 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, the 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 PBVs for non-elderly disabled heads of household and elderly households inclusive of project-specific PBV waitlists. 13. Fully implement NSPIRE standards as identified in the FY2024 Administrative Plan. 14. Fully implement HOTMA changes as identified in the FY2024 Administrative Plan. 15. Continue to follow AFFH practices with Analysis of Impediments updates in cooperation and adoption of the Cumberland County plan. 16. Apply to HUD to become a Moving to Work (MTW) Demonstration Housing Authority.

Financial Resources.

WHA ended FY2025 with a total operating revenue of nearly \$21 million, \$15 million of which was from HUD Housing Choice Voucher Program funding. Other rental income and grants accounted for the remainder. The WHA and its development nonprofit, Westbrook Development Corporation, remain in a strong financial position with opportunities for growth in the FY.

Rent Determination.

Westbrook Housing contracted with Rentellect to produce a rental market study as identified in the attached Rent Reasonableness Market Report. This year's report concludes that rents appear to be leveling out in the region, which is a positive indicator and something that the agency will be watching closely.

	(c) The PHA must submit its Deconcentration Policy for Field Office Review.
B.2	New Activities. (a) Does the PHA intend to undertake any new activities related to the following in the PHA's applicable Fiscal Year? Y N ☐ ☒ Choice Neighborhoods Grants. ☐ ☒ Modernization or Development. ☐ ☒ Demolition and/or Disposition. ☐ ☒ Conversion of Public Housing to Tenant Based Assistance. ☐ ☒ Conversion of Public Housing to Project-Based Rental Assistance or Project-Based Vouchers under RAD. ☐ ☒ Homeownership Program under Section 32, 9 or 8(Y) ☒ ☐ Project Based Vouchers. ☐ ☒ Units with Approved Vacancies for Modernization. ☐ ☒ Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants). (b) If any of these activities are planned for the applicable Fiscal Year, describe the activities. For new demolition activities, describe any public housing development or portion thereof, owned by the PHA for which the PHA has applied or will apply for demolition and/or disposition approval under section 18 of the 1937 Act under the separate demolition/disposition approval process. If using Project-Based Vouchers (PBVs), provide the projected number of project-based units and general locations, and describe how project basing would be consistent with the PHA Plan. Project Based Vouchers. The WHA plans to submit three Low-Income Housing Tax Credit applications and one Rural Rental Housing application to Maine Housing in FY2026, and it may utilize its PBVs if needed. WHA may award up to 25 PBVs in FY2027.
B.3	Progress Report. Provide a description of the PHA's progress in meeting its Mission and Goals described in the PHA 5-Year Plan. See Attached Progress Report.
B.4	Capital Improvements. Include a reference here to the most recent HUD-approved 5-Year Action Plan in EPIC and the date that it was approved. N/A. WHA no longer administers a public housing program, therefore it does not report in EPIC.
B.5	Most Recent Fiscal Year Audit. (a) Were there any findings in the most recent FY Audit? Y ☐ N ☒ (b) If yes, please describe:
C.	Other Document and/or Certification Requirements.
C.1	Resident Advisory Board (RAB) Comments. (a) Did the RAB(s) have comments to the PHA Plan?

	Y ☐ N ☒ (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.
C.2	Certification by State or Local Officials. Form HUD-50077-SL, <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.
C.3	Civil Rights Certification/Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan. Form 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.
C.4	Challenged Elements. 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. (a) Did the public challenge any elements of the Plan? Y ☐ N ☒ (b) If yes, include Challenged Elements.

This information collection is authorized by Section 511 of the Quality Housing and Work Responsibility Act, which added a new section 5A to the U.S. Housing Act of 1937, as amended, which introduced the 5-Year and Annual PHA Plan. 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, 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.

Public reporting burden for this information collection is estimated to average 5.26 hours per response, including the time for reviewing instructions, searching existing data sources, gathering, and maintaining the data needed and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions to reduce this burden, to the Reports Management Officer, REE, Department of Housing and Urban Development, 451 7th Street, SW, Room 4176, Washington, DC 20410-5000. When providing comments, please refer to OMB Approval No. 2577-0226. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

Privacy Notice. The United States Department of Housing and Urban Development is authorized to solicit the information requested in this form by virtue of Title 12, U.S. Code, Section 1701 et seq., and regulations promulgated thereunder at Title 12, Code of Federal Regulations. Responses to the collection of information are required to obtain a benefit or to retain a benefit. The information requested does not lend itself to confidentiality.

Form identification: ME015-The Housing Authority of the City of Westbroo Form HUD-50075-HP (Form ID - 9895) printed by John Concannon in HUD Secure Systems/Public Housing Portal at 08/17/2026 10:44AM EST

Attachment to B.3 Progress Report

Progress Report of Goals identified in the FY2025 – 2029 5-Year Plan

Westbrook Housing's progress in meeting its Mission and Goals described in its 5-Year PHA Plan for Fiscal Years 2025-2029:

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

Progress: As of mid-FY2026, Westbrook Housing (WH) has maintained a utilization rate of 98.2% and will finish the FY with a high utilization rate. WH is giving itself some leeway given the funding uncertainty of HAP renewals for FY2027, and an alternative OCAF adjustment that will be made in 2027 to its 83 Rental Assistance Demonstration (RAD) Project-Based Voucher (PBV) units.

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

Progress: No additional increments were available in FY2026 apart from HUD-VASH, and the Maine VAMC is having trouble making referrals and keeping utilization high, therefore WH opted not to apply. WH applied for additional HUD-VASH Administrative Fees in FY2026, and it received a small funding award. It will continue to seek new HCV increments in FY2027.

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

Progress: WH continues to maintain its FSS program and will expand if additional funds are made available by HUD.

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

Progress: According to the test-version of the PBV Program Cap Calculator, WH is close to its PBV program cap. WH may use its PBV units in future Low-Income Housing Tax Credit developments and/or Permanent Supportive Housing developments.

5. Goal: Apply for Project-Based Rental Assistance programs such as HUD 202 or HUD 811 programs.

Progress: No funding opportunities arose in FY2026. WH will respond to any future NOFAs for HUD 202 and HUD 811 funding rounds.

6. Goal: Administer RAD PBVs.

Progress: WH continues to successfully administer its RAD PBVs at a high occupancy rate. HUD's Office of Recapitalization approved a 25% alternative Operating Cost Adjustment Factor (OCAF) waiver in FY2026, which will be applied at the next project renewal date of February 1, 2027. This will greatly enhance the long-term viability of WH's RAD PBV properties.

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

Progress: WH entered into two MOUs with Preble Street: 1) to target and re-house youth ages 18-24 who graduate from their housing youth program, and 2) to target re-housing of homeless.

8. Goal: Increase supportive services to people experiencing homelessness, 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.

Progress: In FY2026, WH applied to Maine Housing for Permanent Supportive Housing funding, and it was successful in its application. WH entered into another MOU with Preble Street to serve people experiencing homelessness at two of WH's properties. This new partnership will provide critical wraparound supportive services to help 10 families to remain stably housed, and these families will be pulled from the Continuum of Care's Coordinated Entry Wait List.

Under our established MOU with the University of New England (UNE), WH will continue to provide onsite medical education and support with the use of UNE's teaching curriculum as the WH will become a site-based in-service component of the UNE education. In addition, UNE provides tele-health research and services to our elderly residents. All UNE related services are provided at no cost to residents except for certain dental fees that are covered under Medicare. The UNE collaboration received a NAHRO Award of Excellence.

9. Goal: Singularly as the Housing Authority or in partnership with its development entity as a HUD Community Housing Development Organization (CHDO), develop through new construction, acquisition and rehabilitation, additional affordable housing developments with the use of federal, state, local, and 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 sources.

Progress: In FY2024, two new low-income projects were developed by WH's development arm, comprising a total of 115 new affordable housing units serving the elderly. These new properties were fully leased in FY2025. WH is currently under construction to develop a 40-unit development for families in Biddeford, Maine which will come online in early 2027. Further, WH has been awarded LIHTC funding for a 45-unit building that will serve older adults in downtown Biddeford; construction has not yet begun. Additionally, WH's development arm will be submitting 3 LIHTC funding applications in September 2026, plus another application for Rural Affordable Housing Rental Program funding.

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

Progress: WH continues to achieve this goal each Plan year.

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.

Progress: WH continues to implement its partnership with UNE, as described in Goal #8. WH may apply for Moving to Work (MTW) status in FY2027 if additional slots are made available by Congress and the framework of the program work for WH. Alternatively, it may apply to HUD to form a regional MTW partnership with another Maine MTW PHA.

12. Goal: Prioritize PBVs for non-elderly disabled heads of household and elderly households inclusive of project-specific PBV waitlists.

Progress: WH continues to prioritize PBVs for non-elderly, disabled heads of household and elderly households. One hundred and fifteen new PBVs for seniors came online in FY2025.

13. Goal: Fully implement NSPIRE standards as identified in the FY2024 Administration Plan.

Progress: Assuming there are no additional HUD delays or extensions, WH will implement NSPIRE by February 1, 2027.

14. Goal: Fully implement HOTMA 2016 changes as identified in the FY2024 Administration Plan.

Progress: WH is fully compliant with the provisions of HOTMA that are in effect.

15. Goal: Continue to follow AFH practices with Analysis of Impediments updates in cooperation and adoption of the Cumberland County CDBG created.

Progress: WH continues to follow Fair Housing Act requirements.

16. Goal: Apply to HUD to become a Moving to Work (MTW) Demonstration Housing Authority.

Progress: The 21st Century ROAD to Housing Act will add a new cohort of MTW PHAs, however it is overly restrictive and therefore WH does not intend to apply to the MTW Demonstration. As noted in #11, WH may apply to HUD to form a regional MTW partnership with another Maine MTW PHA.

**Certification by State or Local
Official of PHA Plans Consistency
with the Consolidated Plan or
State Consolidated Plan
(All PHAs)**

U. S Department of Housing and Urban Development

Office of Public and Indian Housing

OMB No. 2577-0226

Expires 09/30/2027

**Certification by State or Local Official of PHA Plans
Consistency with the Consolidated Plan or State Consolidated Plan**

I, Daniel E. Brennan, the Director
Official's Name *Official's Title*
certify that the 5-Year PHA Plan for fiscal years 2027-2031 and/or Annual PHA Plan for fiscal
year 2027 of the ME015 - The Housing Authority of the City of Westbrook is consistent with the
PHA Name

Consolidated Plan or State Consolidated Plan including any applicable fair housing goals or strategies
to:

City of Westbrook, Maine

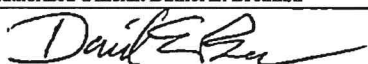
Local Jurisdiction Name

pursuant to 24 CFR Part 91 and 24 CFR Part 903.15.

Provide a description of how the PHA Plan's contents are consistent with the Consolidated Plan or State
Consolidated Plan.

**Westbrook Housing Authority's FY2027 Annual PHA Plan provides for the improvement of
its existing housing portfolio and an increase in the supply of affordable housing. These plans
are consistent with the Consolidated Plan housing priorities to improve the quality of housing
and to expand the supply of affordable housing. The WHA has reviewed its waiting list in its
efforts to identify impediments to Fair Housing.**

I/We, the undersigned, certify under penalty of perjury that the information provided above is true and correct. WARNING: Anyone who knowingly
submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil
and administrative penalties. (18 U.S.C. §§ 287, 1001, 1010, 1012, 1014; 31 U.S.C. § 3729, 3802).

Name of Authorized Official: <u>Daniel E. Brennan</u>	Title: <u>Director</u>
Signature: 	Date: <u>8/18/26</u>

This information is collected to ensure consistency with the consolidated plan or state consolidated plan.

Public reporting burden for this information collection is estimated to average 0.16 hours per year per response, including the time for reviewing instructions,
searching existing data sources, gathering, and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding
this burden estimate or any other aspect of this collection of information, including suggestions to reduce this burden, to the Reports Management Officer, REE,
Department of Housing and Urban Development, 451 7th Street, SW, Room 4176, Washington, DC 20410-5000. When providing comments, please refer to OMB
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required to obtain a benefit or to retain a benefit. The information requested does not lend itself to confidentiality.

Form identification: ME015 - The Housing Authority of the City of Westbrook form HUD-50077-SL (Form
ID - 7667) printed by John Concannon in HUD Secure Systems/Public Housing Portal at 08/17/2026
10:38AM EST



Market Vision Partners, Inc.

Solving the Rent Reasonableness Dilemma for Housing Authorities

Rent Reasonableness System Report



May 28th, 2026

Christine Syska
HCV Program Director
Westbrook Housing
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,

Regina Geissler, CEO

Solving the Rent Reasonableness Dilemma for Housing Authorities



Market Vision Partners, Inc.

Solving the Rent Reasonableness Dilemma for Housing Authorities

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 data presented only includes the cities specified at the end of this report.

AVERAGE RENT RATES BY BUILDING TYPES, COMPLETE SET

Below are shown ALL records collected over 2025 and ALL records collected in 2026 to date. Many of the records will have been supplanted by later data or eliminated as near duplicates from the same complex. You will also see a difference in average rent rates from the final active set, since the complete data set includes records ultimately suppressed in the active record set.

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.

Records Collected to Date 2026								
Building Type	Bedroom Count							Count
	0	1	2	3	4	5	6	
Condo		\$2,330	\$2,875	\$3,928				18
Duplex				\$4,500	\$5,000			2
HighRise	\$1,653	\$2,012	\$2,171	\$2,967				46
LowRise	\$1,873	\$2,239	\$2,513	\$2,733	\$3,106	\$3,100	\$5,000	557
Row	\$1,575		\$2,529	\$3,072				27
Singlefam		\$2,450	\$2,592	\$3,157	\$3,240	\$4,688		76
Unknown		\$1,610	\$2,088	\$3,200				10
Average	\$1,834	\$2,206	\$2,521	\$2,979	\$3,258	\$4,007	\$5,000	
Count	59	248	283	115	23	7	1	736



Market Vision Partners, Inc.

Solving the Rent Reasonableness Dilemma for Housing Authorities

All Records Collected 2025								
Building Type	Bedroom Count							Count
	0	1	2	3	4	5	6	
Condo	\$2,200	\$2,295	\$2,829	\$4,247	\$2,950			123
Duplex			\$2,400	\$3,560	\$4,500			9
High Rise	\$1,762	\$2,039	\$2,595	\$2,794	\$3,213			215
Low Rise	\$1,817	\$2,142	\$2,506	\$2,838	\$3,408	\$4,250	\$18,775	2104
Row	\$2,238	\$2,028	\$2,667	\$2,992	\$3,850			82
Single fam	\$1,500	\$2,142	\$2,718	\$3,268	\$3,827	\$3,925		307
Unknown		\$1,731	\$2,524	\$3,146	\$3,650	\$3,800	\$2,900	79
Average	\$1,829	\$2,132	\$2,550	\$3,052	\$3,633	\$4,069	\$10,838	
Count	204	869	1206	478	136	24	2	2919

In general, records are kept active for one year. 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, such as the six bedroom house of \$18,775 that shows up in the 2025 data.

AVERAGE RENT TRENDS - ACTIVE COLLECTION

The active collection consists of records less than 12 months old and not replaced by newer records for the same property. The following records reflect data collected end of 2025 and 2026 to date. This set includes only Rentellect active records:

Current Active, Last Twelve Months								
Year	Bedroom Count							Count
	0	1	2	3	4	5	6	
2025	\$1,826	\$2,003	\$2,506	\$2,973	\$3,463	\$3,765		709
2026	\$1,811	\$2,109	\$2,485	\$2,983	\$3,258	\$4,007	\$5,000	527
Average	\$1,821	\$2,056	\$2,497	\$2,977	\$3,407	\$3,865	\$5,000	
Count	57	282	502	292	85	17	1	1236

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. No area seems to be significantly off of the overall median across all sizes. One outlier in the South Portland market skews the efficiency rate high. When we recalculate areas, outliers are eliminated from the data set.



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Current Active, By Municipality								
	Bedroom Count							
Municipality	0	1	2	3	4	5	6	Count
Buxton			\$2,025	\$2,633				6
Cape Elizabeth	\$1,923	\$2,225	\$3,158	\$3,445	\$3,348	\$5,000		39
Cumberland		\$1,552	\$2,710	\$3,700	\$3,900			12
Cumberland Center		\$2,100	\$2,300					3
Cumberland Foreside		\$2,095	\$2,695		\$5,150			4
Falmouth	\$1,970	\$2,443	\$3,347	\$3,831	\$5,050	\$4,150		44
Gorham	\$1,450	\$1,729	\$2,109	\$2,668	\$3,400			27
Gray		\$1,483	\$2,228	\$2,440	\$2,400			18
Great Diamond Island			\$4,000					1
North Yarmouth			\$2,600	\$3,500				2
Ocean Park			\$1,900					1
Old Orchard Beach	\$1,491	\$1,612	\$2,027	\$2,373	\$2,890	\$4,300		173
Pine Point				\$2,500				1
Portland	\$1,828	\$2,191	\$2,714	\$3,097	\$3,529	\$3,300		428
Raymond			\$2,320	\$2,650	\$3,500		\$5,000	14
Saco	\$1,614	\$1,837	\$2,226	\$2,558	\$2,642	\$2,500		94
Scarborough	\$1,923	\$2,267	\$2,556	\$3,183	\$3,722	\$4,250		94
South Portland	\$2,686	\$1,975	\$2,487	\$3,307	\$3,911			118
Standish		\$1,450	\$1,980	\$2,306	\$3,100	\$3,400		13
Westbrook		\$2,177	\$2,322	\$2,831	\$3,083			64
Windham	\$1,450	\$1,799	\$2,184	\$2,697	\$2,665	\$3,300		53
Yarmouth	\$1,675	\$2,119	\$2,613	\$3,941				28
Average	\$1,821	\$2,056	\$2,495	\$2,977	\$3,407	\$3,865	\$5,000	
Count	57	282	503	292	85	17	1	1237

CONCLUSION:

Rents appear to be leveling out. One bedrooms show a slight rise, but most bedroom sizes have not changed much over the last few month.

If you wish to examine the data set more closely, the current version is included in the accompanying MSEXcel file. The base workbook includes all of the suppressed rents as well as the active rents.

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
Test Result					\$787



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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

ZIP Code	City	County
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