

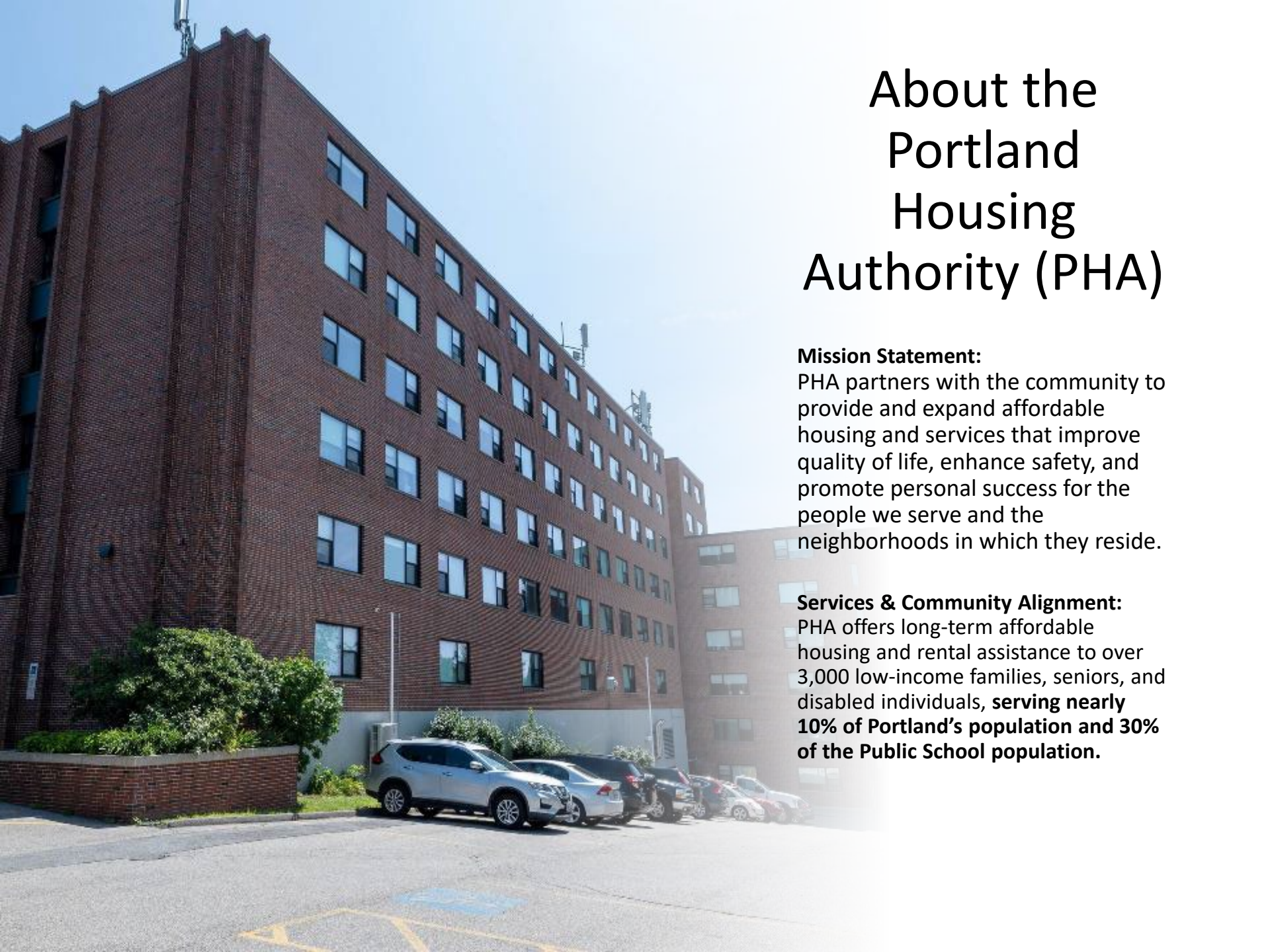


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# Portland Housing Authority: Overview

Data as of October 9, 2025





# About the Portland Housing Authority (PHA)

## **Mission Statement:**

PHA partners with the community to provide and expand affordable housing and services that improve quality of life, enhance safety, and promote personal success for the people we serve and the neighborhoods in which they reside.

## **Services & Community Alignment:**

PHA offers long-term affordable housing and rental assistance to over 3,000 low-income families, seniors, and disabled individuals, **servicing nearly 10% of Portland's population and 30% of the Public School population.**

## PHA Staffing Structure

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7 Member Board – Overseeing 4 primary entities

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107 FTE, 7 PTE positions

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2 Unions (ASCME & Teamsters)

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Undergoing Asset Repositioning for all Public Housing sites (767 units 15 Properties converted/568 units 5 properties remaining)

# Our Primary Entities



# PHA Federal Authority

- **Legal Basis:** The Portland Housing Authority (PHA) operates under the U.S. Housing Act of 1937, **overseen and funded by HUD.**
- **HUD assigns** PHAs (Code ME003) to manage public housing and Section 8 in specific areas.
- **PHA has federal authority** to develop and manage affordable housing and rental assistance in Portland, Maine.

# PHA State Authority (Maine Law)

## **Enabling Legislation:**

Under Maine law, municipalities can establish local housing authorities via a city resolution.

- In **1943**, the **Portland City Council** created the **Portland Housing Authority** as an **autonomous public organization**.
- While operating independently, the housing authority addresses the public housing needs of the city and adjoining jurisdiction.

## **State Relationship:**

PHA functions separately from MaineHousing.

- MaineHousing oversees housing finance and policy at the state level.
- PHA is responsible for managing local HUD programs and housing services within Portland.
- Although they collaborate on funding, each maintains distinct responsibilities and governing boards.
- Maine has 23 local housing Authorities + 1 State Housing Authority

# PHA Municipal Authority (City of Portland)

- **Formation and Governance:** The Portland Housing Authority (PHA) was created by the Portland City Council to carry out federal and local housing initiatives. Though it functions independently, it serves as the **City's designated public housing agent, with its board members appointed by the City Council to ensure proper oversight.**
- **Collaboration at the Local Level:** PHA works in partnership with various City departments such as Housing and Economic Development, Planning, and Community Development to coordinate policies and advance the City's objectives related to housing and homelessness.

# Area of Coverage

**The PHA's jurisdiction covers the following cities and towns:**

- Buxton
- Cape Elizabeth
- Cumberland
- Dayton
- Falmouth
- Freeport
- Hollis
- Gorham
- Gray
- New Gloucester
- North Yarmouth
- Old Orchard Beach
- Portland
- Pownal
- Raymond
- Scarborough
- South Portland
- Standish
- Westbrook
- Windham
- Yarmouth
- And the following Islands:
  - Chebeague island
  - Frye Island
  - Long Island
  - Peaks Island

# Units Overview



The total PHA population is **5,270** residents across units.

*For comparison – Avesta Housing serves 4704*



PHA Public Housing and RAD/LIHTC properties = **1,335** units.

*For comparison Lewiston Housing Authority has 466, Westbrook Housing @ 500, SPHA @600*



Voucher Programs (Housing Choice, Project-Based, EHV, etc.) **2,136** Leased.

*For Comparison LHA 914 Leased, WHA 953, SPHA 739*



About 80% of the PHA community receive assistance via voucher programs.



# “Project-Based” Vouchers Assisting Our Partners in Portland



- **Project-Based Vouchers (PBVs)** provide rental subsidies linked to specific housing units, not tenants. The housing authority pays part of the rent directly to landlords, and tenants must live in the assigned unit to receive assistance. PBVs often help vulnerable groups and providers who seek to assist them in financing housing developments.

# Some of our 35 PBV Partners

155 Danforth

PHDC

Branigan House (Shalom)

Croquet Lane (Shalom)

Equinox, Holly St, St. John St., Winding Way, Winter Landing (CHOM)

Florence House, Huston Commons & Logan Place (Avesta/Preble)

Iris Park (Iris Network)

Yale Court

Wessex Woods

Strive

Porter Station



# Supporting Units for Specialty Populations

POPULATION TYPE	PROJECTS SERVING	NOTES
Elderly	18 Projects	Includes “55+” project preference
Disabled	23 Projects	Some overlap with Elderly/Families
Families	14 Projects	Includes refugee families and special needs families
Homeless Set-aside	14 Projects	Units vary per project (range 2–30 units)

## Homeless Set-Aside Total Units

Total Homeless / Supportive Housing PBV Units: **114**

# Demographics: Gender, Race, <20

	RAD	LIPH	VO	Portland Maine (2021 ACS)
Female	51	54	55	34817
Male	49	46	45	33246
<b>Female Headed</b>	<b>181 (50%)</b>	<b>308 (59%)</b>	<b>1313 (61%)</b>	<b>2964 (10%)</b>
Total Residents	629	1315	4216	68063
Residents <20 yo	192 (31%)	<b>330 (64%)</b>	1412 (33%)	@11,625 (17%)
White	325 (51%)	640 (49%)	2687 (64%)	54500 (80%)
Black/AA	207 (33%)	527 (40%)	1298 (31%)	6050 (9%)
Asian	93 (15%)	142 (11%)	202 (5%)	2170 (3%)
Other (American Indian, Alaskan Native, Native Hawaiian or Pacific Islander)	1%	1%	1%	.4%

# Demographics: Disabled, Household Size

	RAD	LIPH	VO	Portland Maine (2021 ACS)
Disabled	36%	31%	37%	13%
Non-Disabled	64%	69%	63%	87%
Elderly (65+)	30%	17%	20%	15%
Household size (number of people in the Household)				
1	<b>249 (69%)</b>	233 (43%)	<b>1321 (61%)</b>	13627 (40%)
2	43 (12%)	107 (21%)	322 (15%)	9164 (27%)
3	23 (6%)	59 (11%)	211 (11%)	5651 (17%)
4	20 (6%)	55 (11%)	146 (7%)	4127 (12%)
5	15 (4%)	29 (6%)	72 (3%)	1602 (5%)
6	5 (1%)	15 (3%)	47 (2%)	477 (1%)
7+	5 (1%)	28 (5%)	44 (2%)	<b>102 (.3%)</b>

# Demographics: Income and Poverty Levels

	RAD	LIPH	VO	Portland Maine (2021 ACS)
Average HH Gross Income	NA	\$24,308	\$20,072	\$83,399
% of HH below 2024 Federal Poverty Guideline	NA	55%	62%	9%

# Summary and Insights

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PHA serves 5,270 residents; majority via voucher programs.

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LIPH residents have lowest incomes and highest racial and citizenship diversity and highest percentage of people <20 yo.

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Voucher participants have higher earnings and smaller households.

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Disability and elderly representation consistent ( $\approx 20\text{--}37\%$ ). PHA serves more single parent households, disabled households, and households experiencing poverty than the city population as a whole.

# Waiting for Affordable Housing Choice Vouchers: Statewide Summary

Total Families: **21,506**

Income Levels:

- **Extremely Low Income: 18,547 (86.24%)**
- Very Low Income: 2,471 (11.49%)
- Low Income: 395 (1.84%)
- Over Income: 93 (0.43%)

Family Type:

- Families with Children: 7,041 (32.74%)
- Elderly Families: 3,425 (15.93%)
- Families with Disabilities: 9,764 (45.40%)
- One Household Member: 11,901 (55.34%)

Race/Ethnicity:

- White: 17,002 (79.06%)
- Black or African American: 3,541 (16.47%)
- Asian: 364 (1.69%)
- Alaska Native or American Indian: 729 (3.39%)
- Pacific Islander: 116 (0.54%)
- Hispanic or Latino: 1,743 (8.10%)

Locality:

- Live Local: 2,614 (12.15%)
- Work Local: 1,339 (6.23%)

# Waiting for Housing Choice Vouchers: Portland Applicants

Total Families: **3,297**

Income Levels:

- **Extremely Low Income: 2,462 (74.67%)**
- Very Low Income: 672 (20.38%)
- Low Income: 139 (4.22%)
- Over Income: 24 (0.73%)

Family Type:

- Families with Children: 978 (29.66%)
- Elderly Families: 556 (16.86%)
- Families with Disabilities: 1,317 (39.95%)
- One Household Member: 1,972 (59.81%)

Race/Ethnicity:

- White: 2,405 (72.95%)
- Black or African American: 651 (19.75%)
- Asian: 104 (3.15%)
- Alaska Native or American Indian: 70 (2.12%)
- Pacific Islander: 13 (0.39%)
- Hispanic or Latino: 197 (5.98%)

Locality:

- Live Local: 2,614 (79.28%)
- Work Local: 1,339 (40.61%)

## State

Total Families: **21,506**

### Income Levels:

- Extremely Low Income: 18,547 (86.24%)
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## Local

Total Families: **3,297**

### Income Levels:

- Extremely Low Income: 2,462 (74.67%) (-11.57)
- Very Low Income: 672 (20.38%) (+8.89)
- Low Income: 139 (4.22%) (+2.38)
- Over Income: 24 (0.73%) (+.30%)

### Family Type:

- Families with Children: 978 (29.66%) (-3.08)
- Elderly Families: 556 (16.86%) (+.93)
- Families with Disabilities: 1,317 (39.95%) (-5.45)
- One Household Member: 1,972 (59.81%) (+4.47)

### Race/Ethnicity:

- White: 2,405 (72.95%) (-6.11)
- Black or African American: 651 (19.75%) (+3.28)
- Asian: 104 (3.15%) (+1.46)
- Alaska Native or American Indian: 70 (2.12%) (-1.27)
- Pacific Islander: 13 (0.39%) (-.15)
- Hispanic or Latino: 197 (5.98%) (-2.12)

# Waiting for Public Housing

Public Housing - Waiting List Status Report as of 9/30/2025									
	Studio	1BR	2BR	3BR	4BR	5BR	6BR	Total	Waiting List
Franklin Towers	30	150	20					200	194
Bayside East			56	30	12			98	220
Bayside Terrace			9	15				24	194
Kennedy Park				14	27	3	2	46	93
Public Housing Centralized								368	85
<b>Total</b>	30	150	85	59	39	3	2	368	
<b>Waiting List</b>	1	216	308	201	54	5	0		786

# Waiting for PHA Non-PH

Non-Public Housing - Waiting List Status Report as of 9/30/2025									
	Studio	1BR	2BR	3BR	4BR	5BR	6BR	Total	Waiting List
38 Mayo								0	NO
43 Hammond			1	3				4	225
81-87 Salem				3				3	115
100 State St.		148	20					168	45
155 Anderson				6				6	512
841 Congress									NO
Bayside Anchor	5	34	6					45	956
Dermot Ct.				2	2			4	174
Front St. East	3	11	12	22	10	2		60	1314
Front St. West		39	6					45	
Harbor Terrace	32	83	5					120	132
Riverton Park			21	68	26	20	6	141	278
Sagamore Village		20	130	40	10			200	524
Solterra	23	10	12	10				55	808
Washington Gardens	60	36	4					100	123
<b>Total</b>	<b>123</b>	<b>381</b>	<b>217</b>	<b>154</b>	<b>48</b>	<b>22</b>	<b>6</b>	<b>951</b>	
<b>Waiting List</b>	<b>6</b>	<b>2768</b>	<b>1289</b>	<b>924</b>	<b>172</b>	<b>34</b>	<b>0</b>		<b>5206</b>

# Portland Housing Development Corporation (PHDC) At a Glance

501(c)4 non-profit development entity for  
PHA

## Development Activity 2014 -2025

300 new construction units  
338 renovated affd. units  
334 current public housing units  
169 Section 8 Program housing  
226 Non-LIHTC/Non-PH units  
**1,367** TOTAL Owned/Managed  
units

New units in Pipeline: 319  
Renovation Units in Pipeline: 569  
Units under construction: 330



Front Street Ph 1

## Sample “Capital Stack”

2015

### Bayside Anchor – 45 family apartments

Sources:

MaineHousing subsidy -	\$ 645,725
MaineHousing debt -	\$1,550,788
City Fed HOME -	\$ 500,000
LIHTC equity -	\$5,061,538
Solar ITC equity -	<u>\$ 42,642</u>
TOTAL -	\$7,800,694

Construction Cost / SF: \$156

Total Dev. Cost / unit: \$173,348

City subsidy (non-TIF)/unit: \$11,110

2025

### 9 Boyd St. (COMB Block) – 55 family apartments

Sources:

MaineHousing subsidy -	\$ 1,000,000
MaineHousing debt -	\$11,252,428
City HTF -	\$ 650,000
FHLB AHP subsidy -	\$2,000,000
LIHTC equity -	\$11,341,682
Deferred Dev. Fee -	\$ 500,000
DECD Loan -	<u>\$ 250,000</u>
TOTAL -	\$26,958,459

Construction Cost / SF: \$324

Total Dev. Cost / unit: \$490,802

City subsidy / unit: \$11,818

# PHA/PHDC Land Status

- Before conversions: Declaration of Trust by HUD restricts use to public housing – no mortgages / financing *(80% AMI restriction)*
- Re-Positioning: Under HUD's Disposition Program PHDC owns land with a Restrictive Use Covenant. All properties **permanently affordable**, even after tax credit use restrictions expire *(80% AMI in perpetuity; LIHTC 60% AMI for 45 years (in perpetuity))*
- Last conversions:
  - Franklin Towers – September 2026 *(200 units to be renovated with a lot split for future development)*
  - East Bayside – 5-10 years *(134 units with potential for hundreds more under RE-CODE)*
  - Other scattered sites with underutilized land
- Other opportunities:
  - Local “preservation” deals *(saving existing “affordable” housing)*
  - New construction projects in the works

# Recent Projects & Next Steps



**Riverton Park**  
**118** under renovation and **64** new homes under construction



**Harbor Terrace**  
**120** renovated homes for seniors completed September 2025



**Sagamore Village & Franklin Towers**  
Historic renovations to improve **400** homes



**COMB Block**  
**174** new homes, many dedicated to seniors and families where 40 units stand



# Funding Challenges

- Limits of Federal Funding (*Losing public housing program; HOME funds flat funded; LIHTC very limited; Buy America restrictions added*)
- Maine funding oversubscribed 5:1 (*4-5 LIHTC projects yearly statewide; Loan product good at Interest only; No State Subsidy for 4% walk-in program, rural or homeownership*)
- AHTIF fills operating cost gaps and helps PHA access additional funding sources. Operating costs are rising quickly. (*Sagamore (no TIF) goes from \$0 taxes to \$435,000/yr. and City will not pick up trash - \$75,000 project cost*)



# Other Challenges

## City Fees

Substantial fees reduce City support and limit feasibility  
*(planning board; building permit; impact fees, legal and underwriting; ROW infrastructure)*

## Green Building Ordinance

Complexity and misalignment with MSHA and PHDC energy standards slows construction of green buildings  
*(PHDC has built largest number of Passive House units in Maine)*

## Environmental Issues

Improved coordination of Environmental Reviews is needed to address environmental/brownfield remediation. *(City does their assessment and MaineHousing will not use City's, they must do their own costing time and money)*



# Questions?

