



MIDCOAST REGIONAL HOUSING TRUST

Dear Prospective Applicant,

Thank you for your interest in The Homestead Farmhouse, MidCoast Regional Housing Trust's first completed rental home in Rockport. MCRHT is a nonprofit organization that provides rental and homeownership opportunities for moderate-income households (*80-150% Area Median Income*) working in Knox County and nearby communities. Our goal is to preserve long-term, attainable workforce housing for the “Missing Middle” — households that earn too much to qualify for government-subsidized housing, but not enough to afford the cost of housing here.

The Homestead is being created through a unique collaboration between MidCoast Regional Housing Trust and Maine Coast Heritage Trust, preserving a historic farmstead property rather than selling it off or subdividing it. The Farmhouse is the first home ready on that campus: a three-bedroom, one-and-a-half-bath home renovated in 2026 with upgraded electrical, plumbing, and heating systems. Rent is \$2,200 per month (utilities not included), which is attainable for households in the 90–125% AMI range, depending on household size.

The rental homes offered by MCRHT remain below market rate to provide attainable housing for the “Missing Middle.” By applying for this lease, potential tenants acknowledge the importance of caring for the home and supporting the shared goal of preserving attainable housing opportunities for Missing Middle households in our community.

Because this is the first year of a multi-family campus, construction elsewhere on the Homestead grounds may begin and continue throughout your lease term. Please review the enclosed Specific Requirements sheet for the eligibility conditions, required documentation, and the additional rules that apply during this construction period.

Enclosed in this packet, you will find:

- This letter
- A one-page summary of specific requirements and how applications are ranked
- The Eligibility Application, including a Confidential Disclosure Agreement
- Copy of the Lease

Please complete every section of the application and submit it by **September 15, 2026**.

- Interested persons should email immediately to register their interest in this rental application process at applications@mcrht.org. Then email your signed Confidential Disclosure and Application (pages 4-7) as soon as completed to the same address.
- Please mail (USPS) a copy of your signed application along with all supporting documentation — postmarked by **September 15, 2026** — to MidCoast Regional Housing Trust, P.O. Box 15, Rockland, ME 04841.

If you have questions at any point in this process, please don't hesitate to contact us at applications@mcrht.org. We're glad you're considering The Homestead, and we look forward to reviewing your application.

Warm regards,

Jonathan M. Goss

Board President,
MidCoast Regional Housing Trust

Email your application page to applications@mcrht.org

Mail (USPS) all supporting documents, postmarked by **09/15/2026**, to MidCoast Regional Housing Trust,
P.O. Box 15, Rockland, ME 04841

Specific Requirements

RENT	AMI RANGE	INCOME	WORK LOCATION	HOUSEHOLD SIZE
\$2,200 / month	90–125%	\$100,000–\$120,000	Knox County/ Waldoboro/ Lincolnvile	3–6 people

ELIGIBILITY CONDITIONS

- At least one applicant must be employed in Knox County, Waldoboro, or Lincolnvile, and the percentage of local income within total household income will be ranked in the point system described here.
- Total annual gross household income between \$100,000–\$120,000
- Rent plus utilities should run approximately 30% of gross household income
- Occupy as a full-time residence; no more than 30 days/year away without written permission
- No pets and no smoking, inside or outside
- Background and credit checks required; Confidentiality Agreement signed
- Joint Lease — all tenants share full responsibility for rent and any violations
- Updated income documentation required annually, 60 days before lease renewal
- Participation in an informal Q&A session about MCRHT's mission

DOCUMENTS REQUIRED

- Two most recent years of tax return pages 1& 2 as well as schedule 1. (all income earners 18+, excluding full-time students)
- Two months of recent pay stubs, plus a verification letter from each employer
- Five years of housing history and prior landlord references
- Other financial references, if requested by MCRHT

HOW APPLICATIONS ARE RANKED

Once qualified, applicants are ranked on two scales:

- the share of household income earned locally.
- how efficiently household size matches this 3-bedroom home.

Income Earned in Knox County/Waldoboro/Lincolnvile

% OF INCOME	POINTS
100–96%	20
95–91%	18
90–86%	16
85–81%	14
80–76%	12
75–71%	10
70–66%	8
65–61%	6
60–56%	4
55–51%	2
Under 50%	0

Household Size (3-Bedroom Home)

HOUSEHOLD SIZE	POINTS
4–6	20
3	15
2 or fewer	0

Ties are broken by random lottery.

TO BE CONSIDERED “QUALIFIED”

- Application and all supporting documents received or postmarked by the deadline of **09/15/2026**
- At least one household member is employed locally (Knox County/Waldoboro/Lincolnvile)
- Rent and utilities ~ 30% of total annual gross income
- Passes credit check, per MCRHT board standards
- Passes background check, per Stewardship Committee standards
- Landlord references for the past two years approved or waived (first-time renters will need to provide two personal recommendation letters)
- Agreement to no pets, no smoking

MIDCOAST REGIONAL HOUSING TRUST

Eligibility Application: Confidential Disclosure Agreement

WHEREAS the Applicant has provided MidCoast Regional Housing Trust with certain personal information related to this Eligibility Application; and

WHEREAS MidCoast Regional Housing Trust has requested submission of the information contained on the attached Eligibility Application, including certain information about the Applicant's qualification for bank financing;

NOW THEREFORE, in consideration of the mutual purposes of the Applicant and MidCoast Regional Housing Trust, the parties agree as follows:

1. Disclosure.

The Applicant agrees to disclose, and MidCoast Regional Housing Trust agrees to receive, certain Confidential Information.

2. Confidentiality.

MidCoast Regional Housing Trust agrees to use its best efforts to prevent and protect the Confidential Information, or any part thereof, from disclosure to any person other than those needing disclosure, including: the employees of MidCoast Regional Housing Trust, members of the Board of Directors of MidCoast Regional Housing Trust or any of the Board's committees or subcommittees, and certain consultants needing disclosure in connection with MidCoast Regional Housing Trust's authorized use of the Confidential Information.

3. Limits to Confidential Information.

MidCoast Regional Housing Trust shall have no obligation with respect to such information where the information:

- a) was known to MidCoast Regional Housing Trust before receiving any confidential information from Applicant;
- b) has become publicly known through no wrongful act of MidCoast Regional Housing Trust;
- c) was received by MidCoast Regional Housing Trust without breach of this Agreement from a third party without restriction as to use and disclosure of the information;
- d) was ordered to be publicly released by the requirement of a government agency.

4. Ownership of Confidential Information.

Applicant agrees that all Confidential Information included in this Application shall remain the property of MidCoast Regional Housing Trust and that MidCoast Regional Housing Trust may use such Confidential Information for purposes related to the determination of the qualifications of the Applicant pursuant to this Application.

APPLICANT SIGNATURE

DATE

RENTAL APPLICATION

Please print clearly and complete every section.

RENT	AMI RANGE	INCOME RANGE	WORK LOCATION
\$2,200 / month	90–125%	\$100,000 – \$120,000	Knox County / Waldoboro / Lincolnville

PRIMARY APPLICANT INFORMATION

FULL LEGAL NAME			
CURRENT MAILING ADDRESS			
CITY	STATE	ZIP	PHONE
EMAIL ADDRESS	DATE OF BIRTH		
CURRENT EMPLOYER	JOB TITLE		
WORK ADDRESS / TOWN (MUST BE KNOX COUNTY, WALDOBORO, OR LINCOLNVILLE)			
EMPLOYER VERIFICATION CONTACT — NAME	PHONE		

ADDITIONAL HOUSEHOLD MEMBERS

List everyone who will occupy the home, including the primary applicant. For households of 3–6 people making efficient use of the three bedrooms.

NAME	RELATIONSHIP	AGE	WORKS IN KNOX COUNTY/ WALDOBORO/ LINCOLNVILLE?	ANNUAL INCOME

Attach a separate sheet, using this same format, if your household includes more than 6 members.

HOUSEHOLD INCOME SUMMARY

HOUSEHOLD MEMBER	EMPLOYER	ANNUAL INCOME
TOTAL GROSS ANNUAL HOUSEHOLD INCOME		\$

Total must fall between \$100,000 and \$120,000 to qualify for this home.

PERCENT OF TOTAL HOUSEHOLD INCOME EARNED FROM EMPLOYMENT IN KNOX COUNTY, WALDOBORO, OR LINCOLNVILLE

_____ %

HOUSING HISTORY — LAST 5 YEARS

ADDRESS	DATES (FROM – TO)	LANDLORD NAME & PHONE	REASON FOR LEAVING

Attach a separate sheet, using this same format, if you need more space.

DOCUMENTS ENCLOSED

Check each item you are including with this application:

- ☐ Two most recent years of tax return pages 1& 2 as well as schedule 1 for every household income earner over 18 (excluding full-time students)
- ☐ Two months of recent pay stubs, plus a verification letter from each employer
- ☐ Five years of housing history and prior landlord references (see above)
- ☐ Two personal recommendation letters for first-time renters
- ☐ Other financial references, if requested by MCRHT

TOTAL NUMBER OF PEOPLE WHO WILL OCCUPY THE HOME, HOUSEHOLD SIZE
DURING CONSTRUCTION (YEAR ONE) *See concept images on our website: www.mcrht.org*

This is a one-year lease during which construction on the broader Homestead Campus may resume and continue.

- Land beyond the Farmhouse may be shared with construction.
- On-site parking location may shift.
- Use of common areas beyond the Farmhouse proper will be restricted during construction.

ACKNOWLEDGEMENTS & AGREEMENTS

- ☐ I/we agree to occupy the rental as our full-time residence and will not vacate the home for more than 30 days per year without written permission from MCRHT.
- ☐ I/we agree to no pets and no smoking on the premises, inside or outside.
- ☐ I/we agree to background and credit checks and will sign a Confidentiality Agreement.
- ☐ I/we understand this is a joint lease creating joint and several liability — each tenant is responsible for the entire rent and any lease violations, not just their portion.
- ☐ I/we agree to submit updated income documentation every year, at least 60 days prior to lease renewal.
- ☐ I/we will participate in an informal Question & Answer session about MCRHT's mission.
- ☐ I/we understand MCRHT may decline this application if income requirements are not met or if household size does not make efficient use of the home, including occupancy of bedrooms.

CERTIFICATION

I/We certify that the information provided in this application is true and complete to the best of my/our knowledge. I/we understand that false or incomplete information may result in denial of this application.

SIGNATURE	DATE	SIGNATURE (IF JOINT APPLICANT)	DATE

(Lease provided for informational purposes only)

RESIDENTIAL LEASE AGREEMENT

161 West Street, Rockport, Maine 04856

1. PARTIES

This Residential Lease Agreement ("Agreement") is entered into between the Landlord and Tenant identified below.

LANDLORD MidCoast Regional Housing Trust (MCRHT)	TENANT NAME
MAILING ADDRESS FOR RENT P.O. Box 15, Rockland, Maine 04841	TENANT MAILING ADDRESS
CONTACT info@mcrht.org	ADDITIONAL OCCUPANTS

There will be no other persons residing in the Premises except as specifically authorized in writing by the Landlord.

2. PREMISES

The Landlord hereby lets the following property to the Tenant for the Term of this Agreement: the dwelling unit located at 161 West Street, Rockport, ME 04856 ("Premises").

3. TERM

The Term of this Agreement will be for twelve (12) Months, beginning on _____ and ending on _____.

4. RENT

MONTHLY RENT \$2,200.00	SECURITY DEPOSIT \$3,000.00	NSF / RETURNED CHECK FEE \$30.00
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The monthly rental payment is \$2,200.00 per month, due and payable on the first day of each month. Rent shall be prepaid to the Landlord at the time of Lease signing, or in whatever manner so prescribed in writing by Landlord to Tenant, and shall be mailed or otherwise delivered at such a time as to allow arrival on or before the date due.

Tenant agrees to pay to Landlord a handling charge of \$30.00 for each check returned by any bank for insufficient funds or for any other reason. Landlord reserves the right to assess a charge of 4% of due rent for any late payment over 15 days past due. Non-payment of rent within 15 days of each due date shall constitute a breach of this Lease.

5. UTILITIES

Utilities and services will be paid by the party indicated below:

SERVICE	RESPONSIBLE PARTY
Water	Tenant
Sewer	Landlord
Electricity	Tenant
Propane	Tenant

Trash removal (removed at least every two weeks)	Tenant
Cable / Fiber / Satellite	Tenant
Internet	Tenant
Snow Plowing	Landlord
Snow Shoveling and Ice Treatment	Tenant
Lawn Mowing	Landlord

6. KEYS AND LOCKS

At the end of the Term of this Lease, Tenant shall return all keys to locks on the Premises. Locks shall not be changed or altered, nor shall Tenant install new locks on the Premises without Landlord's prior written permission. Any new locks so permitted to be installed shall become Landlord's property at the end of the Term.

7. MULTIPLE TENANTS

In the case of multiple tenants, the applicants agree to pay the security deposit and monthly rent with one payment. The lease is a "multiple tenant" lease which creates joint and several liability. This means every tenant is responsible for the entire rent and any lease violations, not just their portion. If one tenant moves out, a new tenant may be selected by the current tenants but must go through the same screening process and follow the same guidelines for approval, and a new lease must be signed. One contact person will be designated by the tenants.

8. USE OF PROPERTY

The Tenant shall use the Premises only for residential purposes. No article or substance will be kept on the Premises, nor will any activity or occupation be conducted which is illegal, noisy, or dangerous.

9. TENANT'S DUTY TO MAINTAIN PREMISES

The Tenant will keep the dwelling unit located on the Premises in a clean and sanitary condition and free from vermin and rodents and will otherwise comply with all state and local laws requiring tenants to maintain rented premises. If damage to the Premises (other than normal wear and tear) is caused by acts or neglect of the Tenant or others visiting or occupying the Premises under his/her control, the Tenant will repair, in a workmanlike manner, such damage at his/her own expense.

Upon the Tenant's failure to make such repairs and after reasonable written notice by the Landlord, the Landlord may cause such repairs to be made, and the Tenant will be liable to the Landlord for any reasonable expense thereby incurred by the Landlord. Said expense will be paid by the Tenant within thirty (30) days of the Landlord's written demand therefor. Failure to pay such expense within thirty (30) days will be a default under this Lease and grounds for eviction.

10. RESTRICTIONS

- No pets are permitted in or around the Premises.
- No smoking is allowed inside or on the Premises. Any violation of this provision will be grounds for eviction.
- No outside storage of equipment or personal property shall be allowed.
- Tenant will not be permitted to keep or maintain any inoperable or uninspected/unregistered vehicles, trailers, boats, or motorcycles on the Premises without the prior written consent of the Landlord. Further, the Tenant understands and agrees that any such inoperable or unlicensed vehicles, trailers, boats, or motorcycles may be towed away at the Tenant's expense.
- Limited storage may be allowed in the basement with prior Landlord approval.
- No attic access.

- Landlord reserves the right to institute reasonable rules to protect the Premises and the peaceable and quiet enjoyment of other tenants and neighbors.

11. ALTERATIONS

No alteration, addition, or improvements (including but not limited to repainting or wallpapering) will be made by the Tenant to the Premises.

12. NOISE

The Tenant agrees not to allow on the Premises any excessive noise or other activity which disturbs the peace and quiet of neighbors or other residents in the building.

13. INSPECTION BY LANDLORD

The Landlord may enter the Premises upon twenty-four (24) hours' notice only for the following purposes: to inspect, to make repairs, and to exhibit the unit to prospective purchasers, mortgagees, appraisers, and tenants. If, however, the Landlord or his agent reasonably believes that an emergency (such as fire) exists which requires an immediate entry, such entry may be made without notice.

14. SECURITY DEPOSIT

The Tenant shall deposit \$3,000.00 with the Landlord as a Security Deposit. The Landlord will hold this Security Deposit in an account for the period the Tenant occupies the Premises. After the Tenant has vacated the Premises, the Landlord will determine whether the Tenant is eligible for a refund of any or all of the Security Deposit. The amount of the refund will be determined in accordance with the following conditions and procedures:

- During the course of tenancy, should repairs need to be made to the Premises as a result of negligence or misuse by Tenant, Landlord shall deduct the cost of said repairs from the Security Deposit.
- Tenant agrees to and shall replenish the Security Deposit within 30 days of expenditure to the original amount of \$3,000 should repairs need to be made to the Premises as a result of negligence or misuse by Tenant.
- Should said repairs incur cost beyond the amount of the original Security Deposit, Tenant agrees and shall, within 30 days of expenditure, replenish the Security Deposit to the original amount of \$3,000 plus any additional monies spent by the Landlord in the course of repair.
- After the Tenant has moved from the Premises, the Landlord will inspect the unit. The Landlord will permit the Tenant to participate in the inspection, if the Tenant so requests.
- The Landlord shall refund to the Tenant the amount of the Security Deposit, less any amount needed to pay the cost of damages which are not due to normal wear and tear or any amounts needed to pay outstanding utilities or service fees unpaid by Tenant.
- The Landlord agrees to refund the amount computed above within thirty (30) days after the Tenant has vacated the Premises and returned possession to the Landlord, along with a written list of any charges subtracted from the Security Deposit.
- The Tenant agrees that it is his/her responsibility, prior to vacating the Premises, to leave the property broom clean and free of personal property and debris. All personal property will be removed. By signing this Lease, the Tenant agrees that upon surrender or abandonment, as defined by Maine statutes, the Landlord shall not be liable or responsible for storage or disposition of the Tenant's personal property, other than to the extent required by applicable state law. Additionally, by signature below, Tenant hereby authorizes towing and/or removal of any vehicles abandoned by the Tenant or Tenant guest(s) on the property.

15. SUBLEASING & ASSIGNMENT

The Tenant shall not assign this Agreement or sublet or permit the Premises or any part thereof to be used by others, including short-term rentals through web services such as "Airbnb."

16. RETALIATION

If the Tenant reasonably and peacefully exercises any right granted under this Lease Agreement or any local, state, or federal law, the Landlord agrees not to retaliate against or harass the Tenant in any way, specifically including but not limited to eviction or threat of eviction, rent increase or services decrease, or substantial alteration of Lease terms.

17. DESTRUCTION OF PREMISES

If the Premises become substantially or totally destroyed during the Term of this Agreement, either party may thereupon terminate this Agreement upon reasonable notice.

18. BREACH

Any violation of the provisions of this Agreement by the Tenant will be deemed to be a breach of the Lease, any remaining term will be forfeited, and the Tenant will be subject to a forcible entry and detainer action (eviction), as well as suit for damages. Any false or misleading information provided by the Tenant in an application for tenancy will be considered a breach of this Agreement and the Landlord will have the right to cancel and terminate this Agreement immediately.

During the pendency of any action for forcible entry and detainer, including any notice of termination, the Tenant shall continue to be obligated to comply with all provisions of this Lease Agreement, including, but not limited to, the obligation to pay rent and any other charges that shall become due, as long as the Tenant remains in possession of the Premises. By incorporating this provision in this Lease Agreement and agreeing to be bound by its terms, the Parties wish to clarify that they do not intend to create any type of new tenancy beyond this Lease Agreement, and they wish to clarify, that until a court has ordered that possession of the Premises be returned to the Landlord, and the Tenant's right of appeal has expired, the leasehold obligations remain in effect.

19. INDEMNIFICATION

The Tenant agrees to purchase and maintain liability insurance through a "Tenant's Policy." The Tenant agrees to defend, indemnify, and hold the Landlord harmless from any loss, damage, claim, demand, suits, judgments, or liabilities which the Landlord may incur, and any costs or expenses to which the Landlord may be put, arising from any injury or resulting from the use of the Premises or common areas by the Tenant, guests, or invitees, unless such loss or damage was occasioned by the negligence of the Landlord or its agents. The Landlord must be provided with proof of said insurance annually.

20. NOTICES

Any notices will be considered to have been given when delivered in hand or three days after being mailed. Notices to Tenant may be delivered or mailed to the Premises. Notices to Landlord may be mailed to the address listed on page 1 above.

21. HOLDOVERS

If the Tenant holds over upon the expiration of the Term of this Agreement and the Landlord accepts the Tenant's tender of the monthly rent provided by this Agreement, this Agreement will continue to be binding on the parties as a month-to-month agreement.

22. SEVERABILITY

If any provision of this Lease or portion of such provision, or the application thereof to any person or circumstance, is held invalid, the remainder of the Lease (or the remainder of such provision) and the application thereof to other persons or circumstances will not be affected thereby.

23. WAIVER

The waiver by the Landlord of any breach of any term, covenant, or condition herein will not be deemed to be a waiver of such term, covenant, or condition, or any subsequent breach of the same, or any other term, covenant, or condition herein. The subsequent acceptance of rent hereunder by the Landlord will not be deemed to be a waiver of any preceding breach by the Tenant of any term, covenant, or condition of this lease, other than the failure of the Tenant to pay the particular rental so accepted.

24. ENTIRE AGREEMENT

This Lease contains the entire Agreement between Landlord and Tenant. All prior or contemporaneous agreements, understandings, or representations are of no effect. This Lease may not be changed orally, but only by an agreement in writing, signed by the parties hereto. This Lease shall be construed in accordance with the law of the State of Maine.

EXECUTION

WHEREFORE, we, the undersigned, do hereby execute and agree to this Lease Agreement:

_____	_____
LANDLORD	TENANT
_____	_____
DATE OF SIGNATURE	DATE OF SIGNATURE
_____	_____
LANDLORD	TENANT
_____	_____
DATE OF SIGNATURE	DATE OF SIGNATURE