



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 the **9/15/2026**

- Email your completed application page to applications@mcrht.org as soon as possible to register your interest in renting.
- Please mail (USPS) your signed application along with all supporting documentation — postmarked by the deadline — 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

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Specific Requirements

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

ELIGIBILITY CONDITIONS

- At least one applicant must be employed in Knox County, Waldoboro, or Lincolntonville, 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 returns (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/Lincolntonville

% 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/Lincolntonville)
- 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