131st MAINE LEGISLATURE

FIRST SPECIAL SESSION-2023

<table>
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<tr>
<th>Legislative Document</th>
<th>No. 1710</th>
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<td>H.P. 1099</td>
<td>House of Representatives, April 18, 2023</td>
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An Act to Establish the Maine Rental Assistance and Guarantee Program and Amend the Laws Regarding Tenants and the Municipal General Assistance Program

Reference to the Committee on Labor and Housing suggested and ordered printed.

Presented by Representative GOLEK of Harpswell. 
Cosponsored by Senator CARNEY of Cumberland and Representatives: CLOUTIER of Lewiston, CRAVEN of Lewiston, GATTINE of Westbrook, GERE of Kennebunkport, RANA of Bangor, Speaker TALBOT ROSS of Portland, Senators: DAUGHTRY of Cumberland, PIERCE of Cumberland.
Be it enacted by the People of the State of Maine as follows:

Sec. 1. 5 MRSA §4581-A, sub-§3, ¶B, as amended by PL 2021, c. 366, §10 and c. 476, §3, is further amended to read:

B. Discriminate in the granting of financial assistance, or in the terms, conditions or privileges relating to obtaining or the use of any financial assistance, against any applicant because of race or color, sex, sexual orientation or gender identity, physical or mental disability, religion, ancestry, national origin, familial status or any previous actions seeking and receiving an order of protection under Title 19-A, section 4007; or

Sec. 2. 5 MRSA §4581-A, sub-§4, as enacted by PL 2011, c. 613, §11 and affected by §29, is amended to read:

4. Receipt of public assistance. For any person furnishing rental premises or public accommodations to refuse to rent or impose different terms of tenancy to any individual who is a recipient of federal, state or local public assistance, including medical assistance and housing subsidies, primarily because of the individual's status as recipient;

Sec. 3. 5 MRSA §4581-A, sub-§5 is enacted to read:

5. Discrimination based on source of income. For any owner, lessee, sublessee, managing agent or other person having the right to sell or rent or manage a housing accommodation, or any agent of these, to:

A. Refuse to rent or negotiate for the rental of, or otherwise make unavailable or deny, a dwelling to any person because the person's source of income is a public assistance program or because of the requirements of any program providing the source of income; or

B. Refuse to participate in or comply with any federal, state or local requirements of a tenant-based rental assistance program.

(1) Refusing to participate in or comply with any federal, state or local requirements of a tenant-based rental assistance program includes, but is not limited to, the following:

(a) Refusing to allow inspections of a dwelling by the public housing authority or other entity administering a tenant-based rental assistance program;

(b) Refusing to make reasonable repairs necessary for the dwelling to meet the housing quality standards of the tenant-based rental assistance program. Repairs are considered reasonable if they do not substantially alter or change the rental unit or do not require repairs substantially different from those that would be required to bring the rental unit into compliance with the implied warranty of fitness for habitation as described in Title 14, section 6021 or local building or housing codes applicable for new construction;

(c) Refusing to complete any paperwork required by the tenant-based rental assistance program; and

(d) Refusing to provide information required by the public housing authority or other entity administering the source of income or tenant-based rental assistance program.
(2) For the purposes of this paragraph, "tenant-based rental assistance program" means a federal, state or local program that provides any form of rental assistance, including but not limited to, vouchers and coupons, in which program participants select their appropriate housing.

This subsection does not apply to an owner of fewer than 4 dwellings held for rental purposes; or

Sec. 4. 5 MRSA §4581-A, sub-§6 is enacted to read:

6. Requirement to provide affordable housing. For any owner to fail to provide affordable housing in accordance with this subsection.

A. An owner of more than 10 units of residential rental property in the State shall ensure that at least 10% of the units available for rental qualify as affordable housing. For purposes of this subsection, "affordable housing" means a rental unit in which a household with an income that does not exceed 80% of the median income for the area as defined by the United States Department of Housing and Urban Development under the United States Housing Act of 1937, Public Law 75-412, 50 Stat. 888, Section 8, as amended, does not spend more than 30% of the household's monthly income on housing costs.

B. An owner is entitled to a tax credit for the loss of income experienced as a result of complying with the requirements of paragraph A.

Sec. 5. 10 MRSA §1310-H, sub-§5 is enacted to read:

5. Credit reporting prohibited. An entity may not report to a credit reporting agency a tenant’s failure to pay an unaffordable rent. As used in this subsection, "unaffordable rent" means a situation in which the total amount paid by a tenant to a landlord, utility company and heating fuel provider exceeds 30% of the tenant's household gross monthly income.

Sec. 6. 22 MRSA §3763, sub-§9, as enacted by PL 1997, c. 530, Pt. A, §16, is amended to read:

9. Emergency assistance. The department shall establish and operate a program of emergency assistance to needy families with children. This program must provide benefits to needy families with children in emergency situations in which the family is deprived of the basic necessities essential to its support, including but not limited to, fire and other natural disasters, terminations of utility service or lack of adequate shelter emergencies, as defined in section 4301, subsection 4 and in rules as adopted by the department, in the amount necessary to alleviate the emergency being experienced by the family.

A. In determining what constitutes an emergency with respect to utility terminations, the department shall grant assistance when an otherwise qualified family has received a disconnection notice and has exhausted their ability to negotiate and pay the terms of a reasonable payment arrangement.

B. The program may not be used to supplant local responsibility for operating or funding a general assistance program.

C. The department may not expend more than $750,000 annually of state general assistance funds for the purposes of covering the cost of services set out in this subsection.
Sec. 7. 22 MRSA §4305, sub-§3-B, as amended by PL 2005, c. 231, §1, is further amended to read:

3-B. Temporary maximum Maximum levels. Notwithstanding subsection 3-A, municipalities shall establish an aggregate maximum level of assistance that is 110% of the applicable existing housing fair market rents as established by the United States Department of Housing and Urban Development pursuant to 24 Code of Federal Regulations, Section 888.115, applying the sum of the average rent for the municipality, the cost of groceries needed to provide a healthy, budget-conscious diet as determined by the United States Department of Agriculture for the appropriate family size and a reasonable amount for other basic necessities sufficient to maintain health and decency. In determining the maximum level of assistance, the municipality shall apply the zero-bedroom level for one person, the one-bedroom level for 2 persons, the 2-bedroom level for 3 persons, the 3-bedroom level for 4 persons and the 4-bedroom level for 5 persons. For each additional person, the aggregate maximum level increases by $75. For the purposes of this subsection, municipalities with populations greater than 10,000 are deemed Standard Metropolitan Statistical Areas in those counties for which there are 2 fair market rent values and the aggregate maximum level of assistance for all Standard Metropolitan Statistical Areas is the average of the fair market rental values for the Standard Metropolitan Statistical Areas and areas that are not Standard Metropolitan Statistical Areas for each county in which there are 2 fair market rental values the difference in average rent between a 3-bedroom and a 4-bedroom unit. The average rent for the municipality must be determined pursuant to a survey conducted by the Department of Health and Human Services and the Maine State Housing Authority. Beginning October 2005 and annually thereafter, the aggregate maximum level of assistance must be established at the greater of 110% of the fair market rents as determined in this subsection and the amount achieved by annually increasing the most recent aggregate maximum level of assistance by the percentage increase in the federal poverty level of the current year over the federal poverty level of the prior year. For the purposes of this subsection, "federal poverty level" means that measure defined by the federal Department of Health and Human Services and updated annually in the Federal Register under authority of 42 United States Code, Section 9902(2).

Sec. 8. 22 MRSA §4305, sub-§3-C, as enacted by PL 2011, c. 655, Pt. R, §1, is repealed.

Sec. 9. 22 MRSA §4305, sub-§3-D, as enacted by PL 2013, c. 368, Pt. OO, §7, is repealed.

Sec. 10. 22 MRSA §4308, sub-§1, as amended by PL 1993, c. 410, Pt. AAA, §6, is repealed and the following enacted in its place:

1. Comprehensive application form. The department shall develop a comprehensive application form for general assistance, emergency assistance and any statewide rental assistance program, which must be used by all municipalities and other government entities or a nonprofit agency to determine eligibility for all of the programs. Unless the applicant affirmatively indicates otherwise in writing, an application for a program under this subsection is considered an application for all of the programs. The government entity to whom the application for a program under this subsection is initially filed shall determine
the applicant’s eligibility for each of the programs and notify the applicant of its eligibility
decision as required by the rules governing each program.

Sec. 11. 22 MRSA §4308, sub-§2, ¶B, as amended by PL 1991, c. 528, Pt. OOO, §1 and affected by Pt. RRR and amended by c. 591, Pt. OOO, §1, is further amended to read:

B. Municipalities may shall by standards adopted in municipal ordinances restrict
provide for the disbursement of emergency assistance in excess of general assistance
maximums otherwise established by ordinance as necessary to alleviate emergency
situations to the extent that those situations could not have been averted by the
applicant's use of income and resources for basic necessities. The person requesting
assistance shall provide evidence of income and resources for the applicable time
period.

Sec. 12. 22 MRSA §4308, sub-§4 is enacted to read:

4. Appropriate services. A general assistance program must provide trauma-
inform ed services and culturally and linguistically appropriate services to all applicants.
For purposes of this subsection, "trauma-informed services" means services that
acknowledge and are informed by the widespread impact of trauma and recognize the
potential paths for recovery; recognize the unique signs and symptoms of trauma in clients,
families and staff; respond by fully integrating knowledge about trauma into policies,
procedures and practices; and seek to actively avoid retraumatization. For purposes of this
subsection, "culturally and linguistically appropriate services" means services that are
designed to serve culturally diverse populations in a person's preferred language; function
effectively within the context of cultural beliefs, behaviors and needs presented by a person
who applies to or is a participant in a general assistance program and the person's
community; contribute to a work environment that supports diversity; promote community
engagement; build trust and relationships with general assistance applicants and
participants; actively support and enable general assistance participants to make informed
choices; and value and facilitate the exchange of information with general assistance
participants.

Sec. 13. 22 MRSA §4309, sub-§1, as amended by PL 1989, c. 840, §4, is further
amended to read:

1. Eligibility of applicant; duration of eligibility. The overseer shall determine
eligibility each time a person applies or reapply for general assistance pursuant to this
chapter and the ordinance adopted by the municipality in accordance with section 4305.
The period of eligibility must not exceed one month be for a period of 6 months. At the
expiration of that period the person may reapply for assistance and the person's eligibility
may be redetermined.

Sec. 14. 22 MRSA §4311, sub-§1, as amended by PL 2015, c. 267, Pt. SSSS, §1,
is further amended by enacting at the end a new last blocked paragraph to read:

The department shall reimburse each municipality and each Indian tribe 100% of the direct
costs incurred by that municipality or tribe for the general assistance program granted by
that municipality or tribe to a household pursuant to section 4308, subsection 2, paragraph
B for that portion of emergency assistance granted by the municipality or tribe that exceeds
the general assistance maximums established by the municipality or tribe.
Sec. 15. 22 MRSA §4323, sub-§1, as corrected by RR 2021, c. 2, Pt. B, §202, is amended by enacting at the end a new last blocked paragraph to read:

The department is responsible for ensuring that each municipality complies with its duty to provide trauma-informed services and culturally and linguistically appropriate services as defined in section 4308, subsection 4. The department shall provide mandatory training to municipalities to ensure that a municipality is able to comply with the requirements of this chapter.

Sec. 16. 30-A MRSA §4765, sub-§3, as enacted by PL 2021, c. 635, Pt. WW, §1, is amended to read:

3. Uses of fund. The fund may be used for short-term or long-term assistance under the program, which may include:

A. Providing rental assistance or appropriate housing for people experiencing homelessness who are staying in hotels as a short-term housing solution;

B. Supplementing or creating a program similar to the home investment partnerships program created pursuant to the federal American Rescue Plan Act of 2021 to purchase and convert appropriate buildings to housing to address the needs of people experiencing homelessness or facing other immediate housing needs;

C. Supplementing or enhancing other short-term rental assistance programs such as rapid rehousing services;

D. Creating supportive housing for people with disabilities, mental health challenges or substance use disorder using an approach that prioritizes providing permanent housing to people experiencing homelessness; and

E. Any other use that addresses housing emergencies in the State; and

F. Funding the Maine Rental Assistance and Guarantee Program as established in section 4994-F.

Sec. 17. 30-A MRSA c. 201, sub-c. 14 is enacted to read:

SUBCHAPTER 14

MAINE RENTAL ASSISTANCE AND GUARANTEE PROGRAM

§4994-F. Maine Rental Assistance and Guarantee Program

The Maine Rental Assistance and Guarantee Program, referred to in this section as "the program," is established within the Maine State Housing Authority. The program must include a component that provides rental assistance to assist individuals with the cost of rent and a rental guarantee component as described in this section.

1. Rental assistance. The rental assistance component of the program must be administered in accordance with this subsection.

A. The Maine State Housing Authority shall establish and administer eligibility criteria and application requirements for tenants or prospective tenants to participate in the program consistent with the following requirements.
(1) An applicant for assistance must be required to apply for any available federally funded housing voucher program, including but not limited to the housing voucher program under Section 8 of the United States Housing Act of 1937, Public Law 75-412, 50 Stat. 888, as amended, and a federal shelter plus care program authorized by the federal McKinney-Vento Homeless Assistance Act, Public Law 100-77 (1987) as amended by the federal Homeless Emergency Assistance and Rapid Transition to Housing Act of 2009, Public Law 111-22, Division B (2009), and must participate in the federally funded program if the applicant is found eligible and awarded a voucher.

(2) An applicant’s income may not exceed 30% of the area median income, adjusted for family size, in accordance with federal standards generally accepted at the time of incorporation under this subchapter and comparable to standards of the federal Department of Housing and Urban Development in existence on October 1, 2023, except that once approved for the program an applicant remains eligible to receive continued rental assistance pursuant to the provisions of the program until the household income exceeds 80% of the area median income.

(3) A participant in the program must be required to pay 30% of the participant's countable income toward the participant's rental obligation. Income must be determined pursuant to the regulations that govern the housing voucher program under Section 8 of the United States Housing Act of 1937, Public Law 75-412, 50 Stat. 888, as amended.

(4) A tenant must reside in an apartment in which the rent is at or below 125% of the fair market rent established by the federal Department of Housing and Urban Development in existence on October 1, 2023 for the household size in the area in which the rental unit is located.

B. Rental assistance payments for program participants must be paid from the fund established in section 4994-G directly to the landlord of the participant or to a property management company designated by the landlord.

C. A landlord may receive rental assistance payments under the program only if the landlord agrees to:

1. Exclude credit score, rental history and last month's rent from the rental application;
2. Work with individuals who provide housing navigation affiliated with housing authorities, general assistance programs or nonprofit organizations who assist tenants with locating housing and the rental process and who provide mentoring services to promote successful landlord-tenant relationships;
3. Waive late fees for tenants for any month in which rental assistance is paid by the program; and
4. Not evict a program participant for nonpayment of rent during any month rental assistance is paid by the program.

2. Rental guarantee. The rental guarantee component of the program must be administered in accordance with this subsection.
A. The purpose of the rental guarantee component of the program is to encourage landlords to work with the program and other rental assistance programs available in the State, including but not limited to rental assistance programs administered by or available through the Maine State Housing Authority, the Department of Health and Human Services, local housing authorities, other state and local agencies, federal agencies, municipalities and tribal governments.

B. The Maine State Housing Authority shall annually provide at least $1,000,000 of available funds provided pursuant to section 4994-G for the rental guarantee component of the program. The funds may be used:

(1) To hire housing navigators affiliated with local housing authorities, general assistance programs or nonprofit organizations to assist tenants with locating housing and with the rental application process and to provide mentoring services to promote successful landlord-tenant relationships;

(2) To provide a letter of credit to landlords who enter into a 12-month rental agreement with a person receiving rental assistance through a municipal general assistance program under Title 22, chapter 1161. The letter of credit must guarantee up to one month of rental assistance and verified property damages, not to exceed $2,000, in the event the tenancy is unsuccessful;

(3) To expand the availability of programs that assist landlords who participate in rental assistance programs available in the State, as described in paragraph A, with mitigation and repair of damages to units and mitigation of lost funds due to unpaid rent and tenant payment of security deposits; and

(4) To connect landlords with resources for the abatement of lead paint hazards in residential housing if needed.

3. Rules. The Maine State Housing Authority may adopt rules to implement this section. Rules adopted pursuant to this subsection are routine technical rules as defined in Title 5, chapter 375, subchapter 2-A.

§4994-G. Maine Rental Assistance and Guarantee Program Fund

The Maine Rental Assistance and Guarantee Program Fund is established within the Maine State Housing Authority. The Maine State Housing Authority may apply money in the fund for purposes authorized by this subchapter. The fund may not lapse, but must be carried forward to carry out the purposes of this subchapter.

Sec. 18. 32 MRSA §11002, sub-§6, as amended by PL 2013, c. 521, Pt. E, §1, is further amended by enacting at the end a new first blocked paragraph to read:

"Debt collector" includes any entity attempting to collect a debt for unpaid rent when the rent is unaffordable rent except that this subsection does not apply to the collection of a rental debt not otherwise subject to the provisions of this chapter when the debt arises from the rental of a unit located in a building with no more than 4 rental units, one of which is occupied by the owner. As used in this subsection, "unaffordable rent" means a situation in which the total amount paid by a tenant to a landlord, utility company and heating fuel provider exceeds 30% of the tenant's household gross monthly income.

Sec. 19. 36 MRSA §4641, sub-§2-B is enacted to read:
2-B. Primary residence. "Primary residence" has the same meaning as the term "homestead" as defined in section 681, subsection 2.

Sec. 20. 36 MRSA §4641-A, sub-§1, ¶A, as enacted by PL 2001, c. 559, Pt. I, §3 and affected by §15, is amended to read:

A. Prior to January 1, 2024, the rate of the tax is $2.20 for each $500 or fractional part of $500 of the value of the property transferred.

Sec. 21. 36 MRSA §4641-A, sub-§1, ¶A-1 is enacted to read:

A-1. Beginning January 1, 2024, the following tax rates apply:

(1) The rate of the tax is $2.20 for each $500 or fractional part of $500 of the value of the property transferred when the sales price is less than the median sales price in the county in which the sale occurred;

(2) The rate of the tax is $2.75 for each $500 or fractional part of $500 of the value of the property transferred when the sales price is greater than the median sales price in the county in which the sale occurred;

(3) The rate of the tax is $3.30 for each $500 or fractional part of $500 of the value of the property transferred when the sales price is greater than 2 times the median sales price in the county in which the sale occurred but less than $1,000,000; and

(4) The rate of the tax is $4.40 for each $500 or fractional part of $500 of the value of the property transferred when the sales price is $1,000,000 or greater.

The median sales price must be the median price set forth in the housing facts and affordability index for the State as determined by the Maine State Housing Authority for the year prior to the year in which the sale occurred.

Sec. 22. 36 MRSA §4641-A, sub-§2, ¶A, as enacted by PL 2001, c. 559, Pt. I, §3 and affected by §15, is amended to read:

A. Prior to January 1, 2024, the rate of the tax is $2.20 for each $500 or fractional part of $500 of the value of the real property owned by the entity and located in this State.

Sec. 23. 36 MRSA §4641-A, sub-§2, ¶A-1 is enacted to read:

A-1. Beginning January 1, 2024, the following tax rates apply:

(1) The rate of the tax is $2.20 for each $500 or fractional part of $500 of the value of the property transferred when the sales price is less than the median sales price in the county in which the sale occurred;

(2) The rate of the tax is $2.75 for each $500 or fractional part of $500 of the value of the property transferred when the sales price is greater than the median sales price in the county in which the sale occurred;

(3) The rate of the tax is $3.30 for each $500 or fractional part of $500 of the value of the property transferred when the sales price is greater than 2 times the median sales price in the county in which the sale occurred but less than $1,000,000; and

(4) The rate of the tax is $4.40 for each $500 or fractional part of $500 of the value of the property transferred when the sales price is $1,000,000 or greater.
The median sales price must be the median price set forth in the housing facts and affordability index for the State as determined by the Maine State Housing Authority for the year prior to the year in which the sale occurred.

Sec. 24. 36 MRSA §4641-B, sub-§4-B, ¶E, as amended by PL 2021, c. 753, §1, is further amended to read:

E. In fiscal year 2015-16 and each fiscal year thereafter and in each fiscal year prior to fiscal year 2023-24, the Treasurer of State shall credit the revenues derived from the tax imposed pursuant to section 4641-A, subsection 1 in accordance with this paragraph.

(1) At the beginning of the fiscal year, the Maine State Housing Authority shall certify to the Treasurer of State the amount that is necessary and sufficient to meet the authority's obligations relating to bonds issued or planned to be issued by the authority under Title 30-A, section 4864.

(2) On a monthly basis the Treasurer of State shall apply 50% of the revenues in accordance with this subparagraph. The Treasurer of State shall first pay revenues available under this subparagraph to the Maine State Housing Authority, which shall deposit the funds in the Maine Energy, Housing and Economic Recovery Fund established in Title 30-A, section 4863, until the amount paid equals the amount certified by the Maine State Housing Authority under subparagraph (1), after which the Treasurer of State shall credit any remaining revenues available under this subparagraph to the General Fund.

(3) On a monthly basis, the Treasurer of State shall credit 50% of the revenues to the Maine State Housing Authority, except that, notwithstanding paragraph E, in fiscal year 2015-16, the Treasurer of State shall first credit $6,291,740 of the revenues available under this subparagraph to the General Fund and except that, notwithstanding paragraph E, in fiscal year 2016-17, the Treasurer of State shall first credit $6,090,367 of the revenues available under this subparagraph to the General Fund and except that, notwithstanding paragraph E, in fiscal years 2017-18 and 2018-19, the Treasurer of State shall first credit $2,500,000 of the revenues available under this subparagraph to the General Fund. The Maine State Housing Authority shall deposit the funds received pursuant to this subparagraph in the Housing Opportunities for Maine Fund created in Title 30-A, section 4853. Beginning July 1, 2023, the Maine State Housing Authority shall use 25% of funds transferred to the Housing Opportunities for Maine Fund under this subparagraph to support the creation of new housing units, through new construction or adaptive reuse, that are affordable to low-income households.

Sec. 25. 36 MRSA §4641-B, sub-§4-B, ¶F, as enacted by PL 2011, c. 453, §6, is repealed.

Sec. 26. 36 MRSA §4641-B, sub-§4-B, ¶G, as enacted by PL 2011, c. 453, §6, is repealed.

Sec. 27. 36 MRSA §4641-B, sub-§4-B, ¶H is enacted to read:

H. Notwithstanding any provision of law to the contrary, beginning in fiscal year 2023-24, revenue from section 4641-A, subsection 1, paragraph A-1 and section 4641-A, subsection 2, paragraph A-1 must be credited to the Emergency Housing Relief Fund.
created in Title 30-A, section 4765 and must be used to fund the Maine Rental Assistance and Guarantee Program set forth in Title 30-A, section 4994-F.

Sec. 28. Appropriations and allocations. The following appropriations and allocations are made.

HOUSING AUTHORITY, MAINE STATE

Maine Rental Assistance and Guarantee Program Fund N356

Initiative: Provides ongoing funds to establish and implement the Maine Rental Assistance and Guarantee Program under the Maine Revised Statutes, Title 30-A, chapter 201, subchapter 14.

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<td>All Other</td>
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<td>GENERAL FUND TOTAL</td>
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SUMMARY

This bill requires the Maine State Housing Authority to establish and administer the Maine Rental Assistance and Guarantee Program. The program must include a rental assistance component to assist individuals with the cost of rent and a rental guarantee component to encourage landlords to work with the program and other rental assistance programs in the State. The bill also creates the Maine Rental Assistance and Guarantee Program Fund under the Maine State Housing Authority to carry out the program. The bill appropriates $75,500,000 of ongoing funds annually.

The bill amends the Maine Human Rights Act to include as prohibited acts the discrimination against a tenant because the tenant participates in a federal, state or local tenant-based rental assistance program and requires owners of more than 10 residential rental units to ensure that at least 10% of the rental units that they rent meet the definition of affordable housing.

The bill amends the laws governing the municipal general assistance program by redefining maximum levels of assistance to better reflect the cost of basic necessities experienced by persons who participate in the program. It requires the Department of Health and Human Services to develop a comprehensive application form for applicants of general assistance, emergency assistance and rental assistance. It requires municipalities to exceed the maximum levels of assistance in order to alleviate an emergency and requires the State to reimburse municipalities for 100% of additional expenditures. It requires municipalities to provide culturally appropriate and trauma-informed services when administering the general assistance program. It requires the Department of Health and Human Services to provide training to ensure that the municipalities comply with the requirements of the program.

The bill amends the laws governing the real estate transfer tax by creating a graduated tax based upon the sales price of the real estate and dedicates those funds to assist in funding the Maine Rental Assistance and Guarantee Program.

The bill amends the Maine Fair Debt Collection Practices Act by further defining a debt collector as any entity that attempts to collect unpaid rent where the rent is
unaffordable. It prohibits any entity from reporting to a credit reporting agency the nonpayment of rent that is unaffordable.