

Dear Senator Curry and Representative Gere, and esteemed members of the Housing and Economic Development Committee:

My name is Victoria Morales and I am the Executive Director of Quality Housing Coalition, a nonprofit with a mission to create and support quality housing opportunities for those in need in Maine. I am testifying in support of LD 1522.

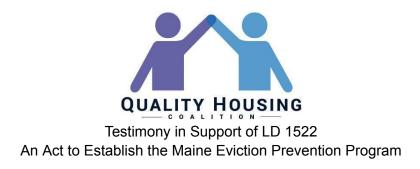
QHC's theory of change prioritizes stable housing and long-term support to maintain it, which creates a strong foundation, enabling interventions in healthcare, education, and financial advancement to achieve meaningful and lasting impact.

In times of austerity, we believe that the most effective use of taxpayer dollars is to prioritize interventions that deliver the greatest impact and align with other state investments. That alignment is crucial to maximizing results.

In the past few years, Maine has invested heavily in workforce development through the Department of Labor and Department of Economic Development - and these programs are now connecting low-income folks, the majority of whom are renters, with meaningful employment. Meaningful employment results in increased incomes and increased housing stability for entire households, which means that households can afford their housing and have no need for public assistance. These are the kinds of outcomes we want. To complement Maine's investment in the workforce that is now just beginning to take hold, <u>it is critical to continue to buy folks time to increase their income by continuing to prevent evictions</u>.

As administrator of the State Eviction Prevention Program, QHC is proud of the program's impact to date. In just five months, we have prevented the evictions of approximately 850 households—representing about 1,900 adults and children across all 16 counties—who were at imminent risk of losing their homes. Since the program's launch, and in contrast to 2023 when Maine experienced one of its highest eviction rates in a decade, recent judicial data shows a 5.7% decrease in court judgments resulting in tenant removal, which previously occurred in 60% of cases. These promising results reflect the strength of this program and QHC's collaboration with legal service and community partners to make it successful, and we are committed to reducing this number even further. Based on current progress, we are on track to prevent 1,600 evictions through this program.

We all know that Maine needs 80,000+ housing units to meet the need and we have yet to build 1,000 units in one year. We also know that low-income tenants, who make up over 40% of



Maine's population, are working hard to increase their incomes and cannot wait 10-20 years for housing stability while Maine works to build the housing supply we need.

Some may say Maine doesn't have the money to prevent evictions. The truth, however, is that Maine has been paying for evictions and the consequences of evictions for years - and these costs are much more expensive than preventing evictions, which on average is just below \$5,000 per household in Maine. That said, these costs are illusive, like grabbing smoke, as the cost of evictions doesn't show up on one budgetary line item.

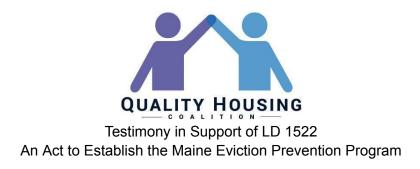
Evictions set off a chain reaction involving numerous stakeholders: law enforcement is needed to carry out the eviction, attorneys and courts handle the legal process, property owners face turnover costs, schools must support children who become homeless, shelters provide emergency housing, and health care providers and hospitals care for those with resulting health crises. Job loss often follows, affecting both individuals and their employers. And - we pay for all of this. In short, evictions are one of the most disruptive and costly events for both individuals and the broader community.

We support this proposal, or any version of it that results in the payment of rental arrearages to prevent evictions in Maine. The three-pronged housing strategy we advocate for includes increasing supply, stabilizing renters, and supporting shelters so folks in need have a safe place to land. We are happy to take questions and/or attend the work session to discuss this policy more. We also encourage the Committee to spend some time with the Maine Housing Eviction Prevention Program Metrics to see how this state housing strategy is impacting every county. https://www.mainehousing.org/data-research/program-data/epp-metrics.

Thank you for your service to Maine people.

In gratitude,

Victoria Morales Executive Director Quality Housing Coalition



Data snapshots from MaineHousing's Eviction Prevention Data Dashboard:

