



2/08/2023

Support for Fully Funding Rental Assistance Programs

Senator Rotundo, Senator Pierce, Representative Sachs, Representative Gere, and honorable members of the Appropriations and Financial Affairs Committee and Housing Committee,

My name is Craig Saddlemire, and I am the Development Organizer for the Raise-Op Housing Cooperative. We operate 15 units of affordable housing in Lewiston that are owned and managed by the residents. We are currently building 18 new units of affordable housing in partnership with Maine Housing.

I am writing today to elevate the critical moment we face at this time with regard to housing, and the current opportunity we have to institute policies which can help our communities begin to truly address the housing crisis we face. It will take a comprehensive approach of many different policies, programs, and tenant protections to fully meet the need. However, I believe there is no single action to take that is more important than an improved, expanded, and fully funded rental assistance program.

Historically, only 25% of income-eligible households have been able to receive housing assistance, due to housing assistance programs being severely underfunded. This means a majority of the people who need housing assistance are facing the constant threat of eviction, homelessness, and/or foregoing other basic needs because they are burdened by housing costs. Eviction is costly for everyone. It's a labor-intensive process for landlords. It's a severely destabilizing event for tenants. Most evictions are due to unpaid rent, and in most cases the rent was not paid simply because the tenant is unable to pay.

A fully funded rental assistance program helps to stabilize the lives of low-income tenants, who can then obtain employment, education, and care for their families. I have seen the benefits of rental assistance up close, and I've also seen the challenges when low-income people cannot access the assistance they need. A fully funded rental assistance program can ensure landlords have a reliable source of income from tenants, even if a tenant's employment circumstances change in the future. This both encourages existing property owners to house tenants who are low-income, and it can also incentivize the development of new housing, as the availability of rental assistance provides confidence for developers to know that the housing they build can be paid for by a wider market of prospective tenants. General Assistance, in its current form, is much less reliable than rental assistance for tenants and landlords alike, and is the constant fallback as under-funded rental assistance fails to fully meet the needs of tenants. This puts greater strain on towns and cities. Rental assistance provides immediate relief to communities statewide, both rural and urban. It also stimulates local economies and relieves pressure on General Assistance.

As you begin your budgeting work this session, please make sure to prioritize the funding of bills related to a state rental assistance program and improved General Assistance. It will provide a solid foundation upon which to build a strategy to ensure every Mainer has a safe and affordable home.

Sincerely,

A handwritten signature in black ink that reads "Craig Saddlemire". The signature is written in a cursive, flowing style.

Craig Saddlemire
Cooperative Development Organizer
Raise-Op Housing Cooperative
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