



March 27, 2023

Testimony in **SUPPORT to LD 1107 "Resolve, to Establish a Pilot Project to Improve Access to Credit for Low-income Individuals"**

To the Distinguished Members of the Joint Standing Committee on Judiciary:

The Central Maine Apartment Owners Association (CMAOA) is a landlord membership organization of over 650, as well as a cooperative team member of other landlord associations across the State of Maine including: Southern Maine, Lewiston Auburn, Greater Bangor Area, and Augusta Area. We provide educational events, sponsor community events, provide access to discounts on supplies and industry needs like fuels, flooring materials and paint. Our overall goal is to support Landlords in providing safe and affordable housing in collaboration with the valuable good renters in our area. CMAOA and the other organizations are neutral, nonpartisan, member led groups that have the common goal of keeping the rental housing industry safe, educated, and competitive.

We are asking you to **Support LD 1107.**

CMAOA is committed to educating landlords that a happy tenant is a paying tenant. A paying tenant becomes a paying taxpayer and neighbor! Our membership would love to focus more time and effort on positive interactions with our tenants. Reporting positive paying history to credit would be a great way to support good tenants to become good buyers, perhaps of the very buildings they are living in!

We urge you to Support LD 1107.

Board of Directors of Central Maine Apartment Owners Association, Waterville, Maine

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