



Testimony to the Joint Standing Committee on Housing  
in support  
LD 226, An Act to Address Maine's Affordable Housing Crisis

4/14/2023

Amy Winston, Senior Director, State Policy

Dear Senator Pierce, Representative Gere, and Distinguished Members of the Committee:

My name is Amy Winston, and I am Senior Director, State Policy, for Coastal Enterprises, Inc. (CEI). I live in Edgecomb. I am submitting this testimony on behalf of CEI, to express our organization's support for LD 226, *An Act to Address Maine's Affordable Housing Crisis*.

CEI is a non-profit Community Development Financial Institution (CDFI) based in Brunswick. CEI works to build a just, vibrant, and climate resilient future for people in communities in Maine and other rural regions. We do this by integrating finance, business expertise and policy solutions in ways that make the economy more equitable. Since 1977, CEI has worked to increase access to affordable housing and homeownership. While CEI has stepped back from housing property development, ownership, and management, we continue to finance commercial real estate and housing related projects. Our Financial Development Services team provides housing and financial wellness counseling to help people avoid eviction and foreclosure. CEI has long understood the necessity of stable, affordable housing as an economic lifeline for individuals, families, and communities. Laura Buxbaum, CEI's SVP of Public Policy and Resource Development, has spent decades in the field of affordable housing. She is a Maine State Housing Authority commissioner.

The [Commission to Increase Housing Opportunities in Maine by Studying Land Use and Regulations and Short-term Rentals](#) was established in 2022 to continue the work of a 2021 [Commission](#) created to address Maine's housing shortage. The Commission has documented the *humanitarian crisis* of homelessness and the growing number of people who are living in Maine unhoused. In testimony to the Commission, [the Maine State Housing Authority \(MaineHousing\)](#) noted the pre-pandemic disparities that existed and continue to persist, with many lower-income households facing eviction or foreclosure due to economic pressures and a tight housing market. Affordable rental availability and vacancies have declined and limited inventories continue to drive rental prices up. As a result, the average Maine renter, whose median income is nearly half of that of the average Maine homeowner, cannot afford a 2-BR apartment at Fair Market rates (as established by HUD – the Department of Housing and Urban Development) anywhere in Maine. While recent trends reflect growing interest in homeownership, the median house price in the State is unaffordable for the median income household in all State counties except in Aroostook County. Even many residents in “middle-class” professions, such as firefighters, teachers, day care providers, and those working in the construction trades and natural resource industries, occupations making up the backbone of thriving communities, would qualify for MaineHousing-financed affordable housing given the ability to find eligible housing. Maine's aging housing stock does not match the growing preference of today's smaller households for smaller, more



energy efficient homes. And there are persisting disparities between white and Black homeownership rates that urgently need to be addressed. As a state, to sustain our communities, to address the pernicious workforce shortage, we need to address the chronic shortage of affordable housing.

By appropriating \$200 million to Maine Housing over two years, this bill provides Maine Housing with resources to ameliorate the crisis and take needed steps toward achieving established longer-term production goals. Thank you for considering our input on this important bill. We encourage you to vote Ought to Pass on LD 226.