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April 21, 2023

Re: LD 1540, An Act to Create the Stable Home Fund Program

Senator Pierce, Representative Gere, and members of the Joint Select Committee on Housing, my name is Cullen Ryan, and I am the Executive Director of Community Housing of Maine or CHOM, which owns and manages 88 properties, all of which include supportive housing, serving more than 1100 people. One third of the people CHOM serves came directly from homelessness. I serve on the Statewide Homeless Council and also chair the Maine Homeless Policy Committee and the Maine Continuum of Care Board of Directors.

I am testifying in strong support of LD 1540, An Act to Create the Stable Home Fund Program. This bill would create the Stable Home Fund and the Stable Home Fund Program within MaineHousing. This program would provide people earning up to 60% of the median income with \$300 per month in rental assistance paid directly to the landlord for up to 24 months or until those persons secure housing by means of a housing voucher program administered by HUD or secure a subsidized housing unit.

As this Committee knows, Maine has a shortage of Section 8 and other forms of rental assistance. There are some 12,000 vouchers and our waiting lists have been as high as 26,000 people, with some waiting for up to 10 years. One of the missing links is a true two-year rental assistance program – a rarity in Maine. LD 1540, along with other bills being heard by this Committee this Session, would establish more.

Most families are circumstantially homeless; they fall behind on rent because they simply can't afford their rent. Rental assistance solves that with great efficacy. Two years of rental assistance is usually sufficient to pull someone out of homelessness and allow a prolonged period of stability after which people successfully remain permanently housed. For those that need longer-term financial assistance to retain stable housing, two-year financial assistance bridges the gap until a permanent rental subsidy such as Section 8 can be attained.

Creating the Stable Home Fund Program would allow Maine to stabilize a large number of people, moving them out of homelessness and into stability. No one does better without housing; everyone does better with housing.

General Assistance serves as a default housing program, and it is a very inefficient and cumbersome approach – for both tenants and landlords. Establishing the Stable Home Fund Program would create a more efficient and effective path for exiting homelessness and ultimately poverty.

The number of encampments in the Portland area is at historically high numbers. The Portland Parks and Recreation Department is reporting 102 encampments just on city parks land as of 4/10. Based on outreach provider caseloads and staff knowledge, there are likely 175-225 people currently unsheltered in the greater Portland area alone. Bangor is down to 43 people outside from a high of 170, and this is still unprecedented. Communities throughout Maine are experiencing the same drastic increase in unsheltered homelessness and encampments. This situation is only likely to worsen as weather improves and hotel and warming shelter funding ends at the end of April. Establishing the Stable Home Fund and an effective, efficient two-year rental assistance program would greatly assist with this dire situation as well.

Please support LD 1540, as establishing the Stable Home Fund could help Maine address this crisis as the state lacks sufficient affordable housing and rental assistance for those who depend on it to end their homelessness.

Thank you for the opportunity to comment.