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On Behalf of the Maine Real Estate Managers Association

In support of LD 1282107 Resolve, to Establish a Pilot project to Improve Access to Credit for Low-income IndividualsAn Act to Streamline Income Verification Requests for Income Supplemental and Assistance programs

March 27April 18, 2023

Senator Tipping, Representative Roeder, Daughtry and membersSenator Baldacci, Representative Meyer, members of the the Labor and HousingHealth and Human Services Committee, my name is Sherrin Vail, and I am writing to you as a member of the Maine Real Estate Managers Association (MREMA).

Our organization is a nonprofit which represents over 80 professional property management companies providing affordable and subsidized housing throughout the state. It is within our mission to promote the availability of safe, decent affordable housing in Maine. Our management members are both for-profit and nonprofit landlords that believe in this mission.

As property managers, we have applicant screening in place with credit history a part of the selection criteria. Our only means to know if an applicant has a positive rental history payment is to contact prior landlords, who may or may not call us back. Our members support a more systematic way to identify applicant's positive rent payment history, an important step in housing those in need is to confirm they are income eligible for the funding program of the property they are applying to. At application, a household's income must be verified using a 3rd party verifier. Property Managers are reliant on the response of 3rd party verifiers to house those in need, in this case income verified through the Department of Health and Human Services. If a response in providing this verification is delayed beyond a reasonable window of time, 3-5 business days for example, it can delay or jeopardize the housing for this household. -

Our members also focus on providing our residents with an improved quality of life through resident service programs. These programs connect residents with services in the community to help their financial, health and overall wellbeing. Part of our resident's wellbeing and access to opportunity is the ability to establish positive credit history with rent reporting. Some of our residents have credit they need to repair or credit they need to establish to buy a vehicle, get student loans for themselves or their children, or buy a house. Rent reporting is a pathway towards those opportunities. This is a Formatted: Superscript
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MEMBERS

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In many cases an applicant is homeless, and a delay in response by DHHS In many cases an applicant is homeless, and a delay in response by DHHS means the household continues to be homeless. For those who have given a notice to their current landlord, this delay could force them into homelessness. For others, they

<u>could be rent burdened in their current housing and this delay continues</u> that financial burden unnecessarily.

We believe this bill will allow those in need of affordable housing receive the housing they need quicker and more efficiently. For that reason, MREMA supports the passage of LD <u>1282</u>. For that reason, MREMA supports the passage of LD <u>1282</u>. For that reason, MREMA supports the passage of LD <u>1282</u>.

Thank you for your consideration, and please do not hesitate to contact me with any questions.

Alyssa Dean-Littlefield adeanlittlefield@wishcamper.com Sherrin Vail svail@evernorthus.org