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Written Testimony of Lynn Ward, Pine Tree Legal Assistance  
***In Support of LD 1540***

Dear Senator Pierce, Representative Gere, and members of the of the Joint Select Committee on Housing;

My name is Lynn Ward. I am a staff attorney at Pine Tree Legal Assistance. I am a resident of Auburn, Maine. I have represented hundreds of Maine residents with low incomes in housing cases over my five years serving Androscoggin County. This testimony is submitted in support and to urge that this committee vote ought to pass on LD 1540, with amendments.

Since 1967 Pine Tree Legal Assistance has provided free legal services to low-income people throughout the State of Maine. In 2022, Pine Tree Legal Assistance provided legal services to Maine families and individuals in 7,582 cases, of which 4738 (62%) involved representation of clients in varying types of housing cases, including preventing evictions and foreclosures, enforcing safe housing laws, and enforcing housing discrimination laws. In 2022, Pine Tree Legal provided representation in 2702 eviction cases statewide.

LD1540 as drafted would provide some of the incredibly needed support to low-income Mainers and would help to prevent unnecessary evictions. With increased monthly payments, LD1540 could prevent non-payment evictions all together.

Across Maine, 27% of occupied housing units are rented. That percentage is higher in areas like Lewiston, where some neighborhoods have over 80% of their units occupied by renters. Additional financial support to prevent non-payment evictions are perhaps more important now than ever before. Maine communities have seen their rental markets tightening as rental costs are going up and folks have fewer housing options. The National Low Income Housing Coalition (NLIHC) most recently reported that the annual household income needed to afford a two-bedroom rental at HUD's Fair Market Value is \$47,194. NLIHC's most recent data shows that among "very low income" Maine renters-those who make between 31 and 50% of the area median income, 64% are cost burdened, which means they pay over 30% of their income to rent. Of those who make between 31 and 50% of the area median income, 26% are severely cost burdened, meaning that over half of their income goes to housing costs. The numbers are bleaker for our most vulnerable Mainers. 72 percent of "extremely low-income" households (those who make under 30 percent of the area median income) are cost burdened, and of these 52% are severely cost burdened. There are only 51 affordable housing units per 100 extremely low-income Maine households, and 68 affordable housing units per 100 very low-income Maine households.

Not surprisingly, seniors and disabled folks make up nearly 2/3 of all extremely low-income Mainers. Currently, in Lewiston, the fair market rent calculated by HUD for a 1-bedroom unit is \$834 per month. That is a \$53 increase per month over 2022. The fair market value is higher in other parts of the state- in the Bangor area, for example, the current fair market rent for a 1-bedroom unit is \$907. Those receiving SSI- currently a maximum of \$914 per month for an individual or \$1371 total for a married couple- simply cannot pay market rents and meet their other basic needs without assistance.

Maine currently has a shortage of nearly 22,500 affordable and available units for extremely low-income renters. Even more units are needed to ensure those who make below 60% of the area median income can afford their home, put food on their tables, and meet the other day-to-day financial obligations such as paying for healthcare, vehicle maintenance, clothing, and school activities. We know that regular payments such as this can be very successful- for example, the temporary expanded child tax credit payments of up to \$300 per child per month through the pandemic reduced the number of children living in poverty by 40% while payments were received. The Brookings Institute has found that those payments allowed families to rely less on predatory payday loans, to provide higher quality foods to their families, and to develop new professional skills. Here, LD1540 would provide relief to Mainers through direct payments to landlords and would keep our neighbors housed.

LD1540 is a great start toward meeting the needs of the 17,000 people who are already on the Section 8 waitlist while they wait to get a voucher and would help to ensure those who need financial assistance but have not yet applied for assistance get onto the waitlist. For that reason, we urge the committee to increase the amount of assistance to families, and vote OUGHT TO PASS.