

Senator Pierce, Representative Gere, and honorable members of the Joint Select Committee on Housing: my name is Gina Morin, I am a resident of Auburn and I am here today to testify in favor of LD 1540.

This bill creates the Stable Home Program, which would offer a \$300 monthly rental assistance stipend to tenants who earn less than 60% of the area median income where they live, paid directly to their landlord.

Right now in Maine the wait for a rental voucher can take years. And when people finally receive them they often have to return them because they can't find a landlord willing to accept Section 8 vouchers.

Renters in Maine are struggling to pay the rapidly rising cost of housing in our state. According to Maine Housing, 41.5% of Maine renters are cost-burdened, paying more than 30% of their income on housing. More than two out of five of all renters in Maine earn less than 50% of the Area Median Income. Approximately 40 thousand renter households are extremely low-income, of whom nearly 60% are paying more than half their income on rent. These are primarily people who are working, older Mainers, and people with disabilities.

Housing prices and rents have risen by double digits, and there are severe shortages of all types of housing, all over the state. Put simply, housing is not affordable for a huge number of Mainers, and that puts tens of thousands of Mainers at risk of homelessness. *Nowhere in Maine can the median-income renter afford the median rent.*

Housing is a human right. A safe, decent and affordable place to call home is the foundation for everything else in our lives. Our lack of affordable housing has huge impacts on our lives as individuals and our community as a whole. We must provide rental assistance now to help people stay in their homes while we work on long-term solutions to increase our overall supply of housing, especially affordable housing.

I am included in this group. I'm disabled and my income is far below 60% of Auburn's median income of over \$70,000 a year. If folks making the median income can't afford rent, then people like me who make under \$15,000 a year

are being crushed by rent. Although I have a housemate I still pay more than 30% of my income for rent. If I had to pay the full rent for my apartment I would be paying 70% of my income and my rent is extremely low compared to the full market rate.

I do hope this committee puts safeguards in place to be sure landlords credit renters for the money they receive, not just increase the rent by \$300 per month. I can speak with my landlord, however there are many folks in Maine who can't.

This \$300 rental assistance stipend may not make much of a difference for those closer to 60% of the median income and it may not be enough for low income folks, but it's something. I know it would go a long way for those in my income bracket. Please vote ought to pass on LD 1540.

Thank you.