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Brian Kilgallen

Development Officer

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Re: LD 1074, An Act to Authorize a General Fund Bond Issue to Fund New Affordable Housing for Low-Income Households

Senator Rotundo, Representative Sachs, and members of the Committee on Appropriations and Financial Affairs, my name is Cullen Ryan, and I am the Executive Director of Community Housing of Maine (CHOM). CHOM is the largest supportive housing provider for homeless populations in Maine.

I am testifying in strong support of LD 1074 An Act to Authorize a General Fund Bond Issue to Fund New Affordable Housing for Low-income Households. This bill provides \$100,000,000 bond issued to build new affordable housing for low-income households. We really need this kind of major investment in housing.

There is an overall shortage of affordable housing for all populations in Maine: The aggregate waiting list for affordable housing managed by state's largest apartment association has risen to more than 30,000 households; 26,000 Maine households are on waiting lists for federal rental assistance, often waiting five to ten years. This data is as of 2019 – it has worsened since, especially amid the pandemic and the sharp increase in cost of housing. There is an extraordinary unmet demand for affordable, quality housing for all populations, as well as supportive housing for people experiencing homelessness with complex issues such as serious and persistent mental illness, substance use disorder, and trauma from domestic violence.

In the past few years, resources have only allowed for about 180-220 affordable housing units a year to come online, and closer to 12 each year for supportive housing. Despite MaineHousing and the Legislature increasing resources toward this, the need for affordable and supportive housing far exceeds the supply, especially for homeless and special needs populations. Only a small fraction of affordable housing has been targeted toward serving homeless populations. Without creating solutions at a more significant scale, we won't make a real difference in the lives of people in Maine with low-incomes, and we won't make a real difference in ending homelessness. The time to invest is now.

Please consider a carve-out to ensure a portion goes to support homeless and special needs populations, which aligns with the Frequent Users System Engagement (FUSE) Collaborative recommendations. Homelessness is solvable. Housing and services are the key tools we need to do so. Making homelessness rare, brief, and one-time in Maine will require an investment in a spectrum of solutions. LD 1074 is one of those key investments and could greatly assist Maine in ending homelessness.

We need sufficient supplies of all types of housing in Maine including affordable and supportive housing, to have robust, inclusive communities where everyone can live and thrive.

Maine is not alone in facing an affordable housing crisis. Every state is, it is just that Maine is quickly falling behind its peers in investing to solve it. Maine is way behind other New England states in its investment in affordable housing since the beginning of the pandemic.

In the chart below, please note the stark difference in investment between Maine and Vermont, which with half of Maine's population has invested 6 times the amount of funds into affordable housing, much of which is now under development or coming online.



State	Population	ARPA Funds invested	Additional funds considered	Actual investment since 2020
Maine	1,362,359	\$50M	\$30M (proposed by Governor), 80M	\$50M
			(proposed by Housing Committee)	
NH	1,388,992	\$100M	\$99M (already approved by Senate)	\$100M
RI	1,095,610	\$250M	unknown	\$250M
MA	6,984,723	\$600M	unknown	\$600M
VT	645,570	\$205M	\$115M	\$320M

(no information from CT at this time)

Please pass LD 1074 to provide Maine with an injection of resources to create affordable and supportive housing at a scale that is commensurate with need. We will all be far better for doing so, and it would greatly assist Maine in ending and preventing homelessness.

Thank you for the opportunity to comment.

Cullen Ryan Portland LD 1074

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