100 Neal Street Portland, Maine 04102 May 6, 2023

To whom it may concern,

Thankfully, Greater Portland Landmarks has brought the House bill LD 1810: An Act to Expand the Historic Rehabilitation Tax Credit to our attention. As owners (since 2000) of a single-family residence at 100 Neal Street in Portland, built in 1898 for Albert H. Hinds, author of the authoritative work on the genealogy of the Mayflower settlers, this act is personally relevant to us.

We feel that our house -- a house of substance and heritage – is not our *possession*, but rather *in our care* as guardians and caretakers. This means that we must invest in the basics that contribute to its survival: its beautiful slate roof, copper gutters and downspouts, brickwork, and exterior woodwork. We make these investments not only for the sake of our own house but also for the sake of our extraordinary neighborhood, which has many such houses. The cost of this investment is high because there are few tradesmen who possess the needed skills to do the work in the way that the house requires. Had LD 1810 been voted into law a decade earlier, the cost of these investments would have been far easier to bear.

This past spring, we were informed by our home insurer that they would not renew our coverage unless all the knob and tube wiring in our house was deactivated. As octogenarians living on a pension and Social Security, we were facing an unanticipated \$50,000 expense at a time when we were pledged to help our first grandchild as she enters college. We were just able to resolve this situation, but had we been unable to, an act such as LD 1810 would have been a godsend.

As legislators, you have the responsibility of both encouraging investment in new construction and encouraging preservation. Maine's historic neighborhoods are part of who we are as Mainers as well as symbols of our commitment to preserve the unique beauty of them. Please support LD 1810 to make it possible for us to continue our role as caretakers of one their historic homes.

Sincerely,

David F. and Claudia S. Bantz

Saugh & Bank



100 Neal Street, Portland, Maine