

Mary Cook  
The Opportunity Alliance  
LD 1710

Senator Pierce, Representative Gere and honorable members of the Committee of housing: My name is Mary Cook, I live in Kennebunk, and I am here to testify in favor of LD 1710 the HOME Act. I am a Social Worker and I have worked in housing and serving those experiencing homelessness for 12+ years. The cost of housing and lack of affordable housing in the State of Maine is making it impossible for people to afford housing. The traumas of housing insecurity and homelessness are impacting Maine families and the State of Maine needs the HOME act in place to ensure all families and individuals have access to affordable housing.

During the pandemic, I managed the Emergency Rental Assistance program for Cumberland County which assisted households with rental assistance. This program has since ended for rental assistance and although there will be differences in how the Rental assistance program with the HOME act will be managed. The benefits of this program for Maine families will be the same, so I would like to take some time to share some of the benefits we saw with ERA. With rental assistance, families were able to pay for things like childcare, safer vehicles for transportation, and were able to afford their necessities such as food without sacrificing their rent. We heard from families who were able to catch up on debts that they had accrued when they weren't able to afford their rents. Families were able to focus on their children and communities with more intention due to having the stress and anxieties of not making ends meet on their mind.

We heard from an elderly couple who have been in their unit for most of their lives but with an increase in their rent and being on Social Security they were barely getting by. With rental assistance, they were able to make their rent payments and put money towards medication and other health care needs. They are also now able to continue to age in place, in their community and where they are most comfortable. Our staff would also get communication expressing gratitude from Landlords of the benefits of the rental assistance program. Landlords enjoyed working with the program because they were receiving consistent rental payments. Landlords were able to avoid the challenging process of evictions with families and tenants who could not afford their rent and were facing eviction. Landlords were able to avoid the high costs of turning over units after an eviction. When households can stay in their units longer, they start to build a community which benefits landlords and the neighborhood.

When the Emergency Rental Assistance Program ended for renters, it was a huge loss for the State of Maine Families. We are starting to see the impact of people losing this assistance as we hear of people struggling again to meet their rent due to the high and increasing costs of rent. With the HOME Act, the State of Maine will be able to continue to support families in supplementing their rent and staying housed and continue to see the benefits as I've mentioned.

I would also like to speak to the other benefits of the HOME Act which will prohibit housing discrimination. I manage the PATH program for Cumberland and York County, which works with those that are experiencing unsheltered homelessness. We are seeing folks becoming unhoused at alarming rates, and people who are experiencing homelessness for the first time. I will share one story of a PATH participant, I will call him Frank for today's purposes. Frank is in his 50s and a Black Man. Prior to his homelessness, Frank was housed and paying his rent without any assistance and working full time as a manager at a local grocery store. After his landlord sold his property and the new owner increased the rent to an amount that Frank could not afford with his income. This led to Frank becoming unhoused after not being able to find a more affordable unit. Frank then eventually lost his employment due to his housing instability and the difficulty of managing employment while navigating homelessness. Frank now has an active voucher, and he is actively working for an apartment to pair it with. He has been working on this for months and is not having luck in securing a unit. With the protections of the HOME Act, Frank

would not be discriminated against for utilizing a voucher to pay his rent. The HOME Act also would have protected Frank at the time that his rent was increased by being able to supplement his rent with the rental assistance program. This would have prevented him entering the trauma of homelessness to begin with and losing his employment. Homelessness and housing insecurity doesn't just impact Maine families and individuals, it impacts our entire communities. When everyone has access to safe and affordable housing, we all benefit as a State.

Thank you for your time and consideration today. I hope that you vote in favor of LD 1710 and continue to support Mainers in staying in their communities and continue to thrive.