



**Directors**

April 9, 2025

Nancy Williams,  
President

Dear Senator Rotundo, Representative Gattine, and members of the Appropriations and Financial Affairs Committee,

Diane Weinstein, V.P.

Ann Beverage,  
Treasurer

Scott McAdoo,  
Secretary

Scott Beale

Brett Brockway

Marilyn Canavan

Peter Harris

Kari Lovejoy

Susan Morse

Allan Saul

Paula Saul

Christina Therrien

I am Nancy Williams, President of Waterville Community Land Trust (WCLT), a nonprofit that delivers perpetually affordable homeownership opportunities in the city of Waterville. Four homes in our city are protected by our ground leases and easements to remain forever affordable. Our buyers are able to purchase a newly renovated home for the first time in their lives, save equity, and enjoy a stable, secure home to raise families. We are able to provide this service because we recognize that too many families have been frozen out of homeownership, denying them the most important source of generational wealth. This is particularly true of our minority populations and also true of the many poor who struggle to pay escalating rent to pay for someone else's property.

I therefore commend you for this much needed initiative for LD690, a \$100 million housing bond and Maine Housing for LD1424, a \$10 million bond for n Act to Authorize a General Fund Bond Issue for Investment in Workforce Housing and Raise Certain Income Eligibility Limits in the Affordable Homeownership Program. We know that our government must help to create housing that otherwise would not be built. For too many years the size of homes has been ever increasing in square footage with their corresponding prices out of reach of those seeking starter homes. Our citizens deserve and need clean and safe housing. Maine Housing deserves great credit for the many units built due to their support and dedication.

I do however ask, on behalf of my board of directors, that the bond monies be differently distributed.

Our cities and towns have neighborhoods that are in need of support. There are homes in poor condition that can still be renovated and sold to first time buyers at significantly lower cost than new construction. There are in-fill lots that can support duplexes or co-ops. There are structures beyond repair that could be replaced with more density. Structures that support more than one home can become condominiums. With support to community land trusts and other limited equity organizations the state would be assisting the development of homes inside growth areas where utilities already exist, downtowns are nearby, and neighborhoods with more families will provide more students to our city and town schools.

There are also economic multiplying effects. For each home renovated along a street, nearby homes become more desirable as places to live. Community Land Trusts are catalysts for revitalization but our work also guarantees that affordable homes remain.

**We request that \$15,000,000 additional dollars be allocated out of the \$100 million, in whatever manner the legislature determines is the correct proportion, and \$5,000,000 of the \$10 million for LD1424 for Maine Housing's affordable homeownership programs but that the programs be written to allow for renovation and new construction of properties of fewer than five units per application by community land trusts and other limited equity organizations. We would then be able to purchase houses and in-fill lots throughout the city when and where they become available. We would also be providing more homes to our 80% AMI families.**

Thank you for your dedication to the State of Maine and for the opportunity for this testimony.

With appreciation,

*Nancy Williams*

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