



MAINE AFFORDABLE HOUSING COALITION

Joint Standing Committee on Appropriations and Financial Affairs

Testimony of Laura Mitchell, Executive Director, Maine Affordable Housing Coalition,
4.9.25

in favor of LD690 - **An Act to Authorize a General Fund Bond Issue to Provide Funding for Affordable and Low-income Housing Programs** - Sen. Teresa Pierce

Good morning, Senator Rotundo, Representative Gattine, and members of the Joint Standing Committee on Appropriations and Financial Affairs. I'm Laura Mitchell, on behalf of the **Maine Affordable Housing Coalition, a nonprofit with 140 member businesses and more than 500 individual members**, please support LD690, a bond to build affordable housing.

We also testified in favor of LD483 right before this, so I won't repeat that.

As you evaluate these housing bonds, its important to put them in context of the comprehensive slate of housing bills in front of this legislature. This is a watershed session for addressing Maine's housing affordability challenges. Many of these bills are guided by the 2025 HR&A Housing Road Map that prioritizes deregulation, efficiency, and fiscal responsibility in the local and state process for land use, environmental review, permitting, building code, code enforcement, funding, and much more. **We must cut the red tape to reduce the cost of housing and we are actively working on that.**

This deregulation will reduce the cost of all housing in Maine, but we can't leave behind people that have the lowest-incomes in Maine. **That's where these bond bills come into play.**

Having a full-time job doesn't guarantee housing affordability in Maine. Making \$50,000 a year doesn't mean you can afford an apartment or purchase a home in Maine anymore. Maine has a 12.5% poverty rate. These residents can't access housing without affordability subsidies like this bond will provide. **Wait lists for affordable senior housing range from 7 years in Bangor to up to 13 years in southern parts of the state.**

With the explosive rise in housing costs Maine (and the nation) has seen in the last few years, our most vital workforce – teachers, child care workers, medical assistants, restaurant workers, EMS workers and more - can no longer afford housing and the programs these bonds would support such as the affordable home ownership program and rural affordable rental program that will otherwise END without this bond.

Bonding for affordable housing pays it forward for future generations because affordable housing investments are long-term assets that will benefit communities and families for many years. Bonding ensures that future generations of residents and taxpayers contribute to the costs, rather than placing the full burden on Maine's current residents. This is especially important because affordable housing provides lasting benefits like community stability and economic growth.

Please support bonding for affordable housing in Maine.

3i Housing of Maine
55 Weston Avenue
AARP Maine
ABG Consulting, Gray
Acorn Engineering, Inc.
Allied Cook Construction, Portland
Anew Development LLC, Portland
Apartments for People LLC, Belfast
Archetype Architects, Portland
Associated General Contractors of Maine
Auburn Housing Authority
Augusta Housing Authority
Avesta Housing, Portland
Bangor Area Homeless Shelter
Bangor Housing
Bangor Savings Bank
Bank of New Hampshire, Falmouth
Bath Housing
Bath Savings Institution
Belknap Enterprise
Benchmark Construction, Westbrook
Boston Financial Investment Management
Bowman Constructors, Newport
Brunswick Housing Authority
Camden National Bank
Capester Associates
Catholic Charities of Maine
CEI, Brunswick
CHK Architecture, Portland
City of Portland Department of Housing
Clark Insurance, Lewiston
Community Concepts, Portland
Community Housing of Maine, Portland
Consigli Construction Co., Inc.
Cooperative Development Institute, South Freeport
Cooperative Fund of the Northeast
CREA, LLC
Credex Associates, Westbrook
Cross Financial Corp., Portland
Cumberland County
Curtis Theater, Portland
CWS Architects, Portland
Developers Collaborative, Portland
Development Services of New England, Freeport
Dovetail Consulting
DrummondWoodsum, Portland
Dunbar & Brown Construction
Eagle Point Development, LLC
Eaton Peabody Consulting Group, Augusta
Eric Burmeister
Evernorth, Portland
Falmouth, Town of
Fort Fairfield Residential Development Corp.
Four Directions Development Corporation, Orono
Freeport Community Services
Freeport Housing Trust
Furniture Friends
Garrison Construction, Augusta
Gawron Turgeon Architects, Scarborough
Genesis Community Loan Fund, Brunswick
Gorham Savings Bank
Great Falls Construction, Gorham
Grommes Pulaski Consulting LLC, Portland
GrowthSmart Maine
Habitat for Humanity of Greater Portland
Habitat for Humanity York County
Hancock Lumber, Casco
Healthy Androscoquin, Lewiston
Hebert Construction
Homeless Start, Peaks Island
Homeless Voices for Justice, Portland
Housing Foundation, Orono
Housing Initiatives of New England, Portland
Housing Partnership, Portsmouth, NH
Hunt Capital Partners LLC, El Paso, TX
Island Institute, Rockland
Islesboro Affordable Property
Jensen Baird Gardner & Henry, Portland
John Anton, Consultant, Portland
Kaplan Thompson Architects, Portland
Kennebec Savings Bank, Augusta
Kennebec Valley Community Action, Waterville
Kennebunk Savings
KeyBank
Knockout Homeless Coalition
Lake City Investments, LLC
Landry/French Construction, Scarborough
Lafayette Consulting, LLC, Augusta
Lassel Architects, South Berwick
LB Development Partners, Portland
Lexington Maine & New Hampshire
Lewiston Housing Authority
M&T Bank
Machias Savings Bank
Maine Bureau of Veterans' Services
Maine Community Action Partnership
Maine Community Bank
Maine Department of Health & Human Services
Maine Equal Justice
Maine Immigrants' Rights Coalition
Maine Public Health Association
Maine Real Estate Managers Association
Maine State Building & Construction Trades
Maine Workforce Housing LLC, Portland
Mano en Mano, Milbridge
Mans Development LLC, Yarmouth
Mascoma Bank
Midcoast Regional Housing Trust
NBT Bank
Nickerson & O'Day, Inc., Bangor
North Haven Sustainable Housing
Northeast Rental Housing
Norway Savings Bank
Old Town Housing Authority
One Atwell C/Os, South Portland
Penobscot General Contractors
Penguin, Bangor
People's United Bank
PM Construction
Portland Builders
Portland Housing Authority
Preble Street, Portland
Preservation Management, South Portland
Preti Florety, Portland
Raise-Op Housing Cooperative, Lewiston
Realty Resources Management
Rental Housing Alliance of Southern Maine
Rick Whiting
Rumford, Town of
Sanford Housing Authority
Scott Simons Architects, Portland
Sea Coast Management Company, Topsham
Shalom House, Portland
Silver Street Development Corporation, Portland
South Portland Housing Authority
Sparhawk Group, Yarmouth
St. Germain
Sunrise Opportunities, Machias
S.W. Cole Engineering, Gray
Szanon Company
TD Bank
Telford Housing, Brunswick
The Caleb Group, Saco
The Eagle Point Companies, South Portland
The Housing Foundation
The Park Danforth, Portland
Thornton Tomasetti, Portland
Through These Doors, Portland
Total Construction Management, Winterport
TPD Construction Co., Sanford
United Way of Greater Portland
Utile, Inc.
Veterans Inc., Lewiston
Volunteers of America of Northern NE
Washington County Assoc for Ret. Citizens
Westbrook Housing Authority
Western Maine Community Action, E. Wilton
Winton Scott Architects
Wishcamper Companies, Portland
WKC & Associates
Wright-Ryan Construction, Portland
Yarmouth Housing Collaborative
Year-Round Housing Corp., Long Island
York County Community Action, Sanford
York Housing Authority
Zachau Construction, Freeport
Zero Energy Design
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Laura Mitchell
Maine Affordable Housing Coalition
LD 690

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