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**Testimony on behalf of Maine Equal Justice in *Support of LD 1912 "An Act to Authorize a General Fund Bond Issue to Address Maine's Housing Shortage"*  
May 13, 2025**

Good afternoon Senator Rotundo, Representative Gattine, and distinguished members of the Committee on Appropriations and Financial Affairs. My name is Andrea Steward (she/her), and I am a policy advocate at Maine Equal Justice. We are a civil legal services organization that works with and for people with low incomes to create solutions to poverty through policy, education, and legal representation.

Thank you for the opportunity to submit testimony in strong support of LD 1912, An Act to Authorize a General Fund Bond Issue to Address Maine's Housing Shortage. This bond bill represents a critical and strategic investment in addressing one of Maine's most urgent crises: housing.

As Maine continues to grapple with a housing crisis that affects communities from Fort Kent to Kittery, it is imperative that we not only reorganize and streamline our housing governance structures—but that we also embrace bold, innovative solutions that match the urgency and scale of the challenge we face.

**Bonds Are a Smart, Scalable Tool for Housing Investment**

Bonds are one of the most effective tools we have to make transformational investments in public infrastructure—and housing *is* infrastructure. Just like we bond for roads, schools, and water systems, we must treat housing with the same urgency and long-term vision. The need is immediate, and the scale is massive. A bond allows the state to make a large, up-front investment that can be used to build affordable housing, and leave additional funding available for programs that help stabilize low-income renters through targeted assistance programs.

Bonding for housing means leveraging public investment to unlock federal dollars, local matching funds, and private capital. It provides predictability for developers and partners while allowing the state to direct funds where they are most needed—from rural communities with aging housing stock to urban centers facing severe rent burdens.

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LD 1912 proposes a \$60 million General Fund bond issue to address Maine's housing crisis through several targeted investments in innovative and affordable housing initiatives. The bond funds would support the following:

**Innovative Housing Incentive Program** including but not limited to 3D-printed housing, prefabricated and panelized construction, as well as tiny homes on permanent foundations

**Home Accessibility and Repair Program** which provides support for repair and accessibility upgrades for homes occupied by Mainers with low-incomes.

**Weatherization Plus Program** which provides grants to households with low incomes to improve the weatherization of their homes ultimately leading to better energy efficiency and cost savings.

**Housing Rehabilitation Program** - which assists developers to rehabilitate Maine's aging housing stock, which may require lead removal, heating or electrical updates, roof, or other structural repairs to bring more homes online while ensuring their safety and habitability.

3D-printed housing—an emerging technology with the potential to revolutionize the way we build homes. 3D-printed homes, made right here in Maine, can be constructed using renewable and sustainable materials, dramatically reducing the environmental footprint of construction while also cutting costs. Most importantly, these homes can be produced at a speed and scale that traditional building methods simply cannot match. Where current housing production may take months or years, a 3D-printed home can be erected in a matter of days. Imagine what it would mean for Maine if we could rapidly deploy housing in rural, coastal, or disaster-affected areas with this technology.

Bringing 3D printing to scale in Maine would not only help alleviate the housing shortage—it could also revive and transform the state's manufactured housing industry. Maine has a proud tradition of producing quality manufactured homes, and with the right investments and policy alignment, we can modernize this sector, expand good-paying jobs, and strengthen our economy while meeting our housing goals.

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## **Matching Construction with Rent Relief: A Two-Part Strategy**

Maine Equal Justice has long supported efforts to build more affordable housing. We've also testified extensively on the urgent need for rental assistance to keep people housed while construction catches up with demand. LD 1912 provides the opportunity to strategically bond for housing infrastructure—ensuring that housing is built while freeing up funds for further investments in ensuring housing is *affordable* for the people who need it most.

Even with strong programs like the Low-Income Housing Tax Credit (LIHTC) and the Rural Affordable Rental Housing Program (RTC), rents in new “affordable” developments are still out of reach for Mainers with extremely low incomes. For example, a family of four earning 30% of the Area Median Income (\$23,580 in 2021) cannot afford units priced for households at 60% or 80% AMI. Nearly 44,000 renter households in Maine fall in this income bracket—and over half of them are paying more than 50% of their income in rent.

Unless we pair construction with rent relief, we will continue to see thousands of evictions and rising homelessness, despite new buildings going up. Bonding gives us the financial capacity to fund both pillars—construction *and* relief—at the scale that the crisis demands.

LD 1912 is a forward-looking bond initiative to catalyze housing innovation, revitalize Maine's manufacturing base, support low-income households, and increase housing supply statewide. For these reasons we would urge the committee to vote ought-to-pass on LD 1912.

Thank you for your consideration and your continued commitment to addressing Maine's housing crisis with the seriousness and creativity it demands.