

Senator Rotundo, Representative Sachs, Senator Pierce, Representative Gere, and honorable members of the Joint Standing Committee on Appropriations and Financial Affairs and the Joint Select Committee on Housing: my name is Adam Zuckerman and I am the lobbyist for the Maine People's Alliance.

MPA is Maine's largest community action organization with over 32,000 members across the state. Our mission is to create a world where everyone has what they need, contributes what they can, and no one is left behind.

I am here today to testify neither for nor against LD 258.

Statewide we face a housing crisis that is growing far faster than our attempts to address it and Mainers are facing impossible choices between rent, food and medicine everyday. Maine Housing estimates that have a shortage of up to 25,000 affordable housing units, but we build just 250 units a year. That means that if we continue at our current pace, even if the need does not continue to grow, it will take us a century to build enough units. Rather than letting that fact overwhelm us, we can allow it to drive us to make the kind of historic investments needed to meet the moment.

The housing crisis in Maine is the result of decades of national, state and local policies. It will take transformational investments in rental assistance and housing development alongside strong tenant protections and land use reforms to set us on a path to where everyone has a safe, decent place they can afford to call home.

First, we must staunch the bleeding. We urgently need to fully fund rental assistance, either through reforming and funding general assistance, a new state voucher program or other means. Housing instability puts people's health, education, livelihoods, and well-being are at risk. Today's widespread housing instability puts our communities at risk. According to experts, it is not substance use disorder or mental illness—although those sometimes play a role—but rather the lack of affordable housing units that are the top factor driving homelessness in Maine.² It

¹ "Portland, Westbrook lead in creation of new affordable housing." Sean Murphy. https://spectrumlocalnews.com/me/maine/news/2022/07/20/portland--westbrook-lead-in-creation-of-new-affordable-housing#:~:text=MaineHousing%20estimates%20a%20current%20shortage,that%20produced%20520%20units%20statewide.

² Our View: Maine can't let up against unrelenting housing crisis." *The Portland Press Herald*. 6 October 2022.

https://www.centralmaine.com/2022/10/06/our-view-maine-cant-let-up-against-unrelenting-housing-crisis/#:~:text=Statewide%2C%20there%20is%20a%20shortage,on%20the%20brink%20of%20homelessness.

may be expensive to fund, but it is much more cost-effective to help keep people in their homes while we address our issues of housing supply. It is also the right thing to do.

This is not just a Portland issue. There is not a single county in our state where the median income renter can afford the median rent or the median income household can afford the median-priced home. Over half of low-income residents pay over half of their income for housing. In the long run we must invest heavily in more affordable housing, using a variety of models - from the low-income housing tax credit to community land trusts and co-ops. The last budget made historic investments in new housing. Funds were quickly allocated with demand far outpacing supply. This shows that if we are ready to do more, there are people in the state who will work with the state to make it happen. We urge you to support and greatly expand the \$30M for new development in the budget.

We also must invest in tenant protections, both at the state level and by helping cities and towns do the same. Far too many of the laws we have aren't enforced, including ensuring homes are safe for habitation and other laws like preventing discrimination against voucher holders have major loopholes that make them ineffective. That, in turn, is exacerbating our housing affordability and homelessness crises. The state must fund our capacity to stand behind these critical protections and ensure our laws are having their intended effects.

We believe that all Mainers deserve safe, affordable housing. The creation of the Joint Select Committee on Housing underscores our shared belief that we must act swiftly and decisively to address our housing crisis. You have a historic opportunity. I urge you to take it. Thank you.