

THE LAW OFFICE  
*of* DANIEL J. BERNIER  
— LLG —

March 27, 2023

To The Distinguished Members of the Labor and Housing Committee

From Daniel J. Bernier, representing the  
Central Maine Apartment Owners Association working in conjunction with the Rental  
Housing Alliance of Southern Maine, the Greater Bangor Area Owners' and Managers'  
Association, the Capital Area Housing Association, and Lewiston Auburn Landlord  
Association.

*Re: LD 1107 Resolved to Establish Pilot Project to Improve Access to Credit for Low  
Income Individuals*

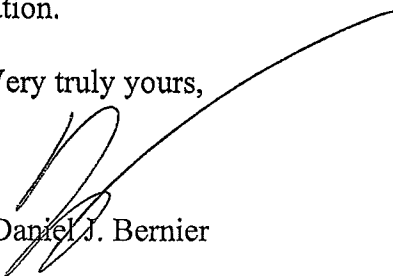
I am submitting this testimony in support of the bill.

Having tenants use payment of rent to build their credit histories is in the interest of both  
the tenants and landlords. This will hopefully give tenants an incentive to pay their rent in a  
timely manner. It would also help tenants who pay their rent in a timely manner to develop  
stronger credit histories.

Many small landlords lack the sophistication to deal with the fair credit reporting act, so  
to really achieve this we need entities like Maine State Housing or others too kind of take on  
the technical aspects of it and keep it fairly simple for smaller and less sophisticated landlords  
to do this and this is where a pilot project will be very helpful in devising a simplistic system to  
get that information reported.

Thank you for your time and consideration.

Very truly yours,

  
Daniel J. Bernier

DJB/hb