



126 Sewall Street
Augusta, ME 04330-6822
TTY/Voice: (207) 626-7058
Fax: (207) 621-8148
www.maineequaljustice.org

Maine Equal Justice

People Policy Solutions

Andrea Steward
Policy Advocate
(207) 626-7058 x236
asteward@mejp.org

Testimony on behalf of Maine Equal Justice in *Support* of LD 2, An Act to Address Maine's Housing Crisis. April 4, 2023

Good morning, Senator Pierce, Representative Gere, distinguished members of the Special Committee on Housing. My name is Andrea Steward, I use she/her pronouns, and I am a policy advocate at Maine Equal Justice. We are a civil legal services organization, and we work with and for people with low incomes seeking solutions to poverty through policy, education, and legal representation to increase economic security, opportunity, and equity for people in Maine. Thank you for the opportunity to offer testimony in support of LD 2.

What This Bill Does

Establishes the Housing First Program within DHHS to facilitate delivery of housing support services to individuals who have been chronically homeless.

Why Maine Equal Justice Supports LD 2

Homelessness is an Inevitable Result of Inequality and a Housing System that Leaves Many Struggling to Make Rent

Maine's housing landscape leaves many Mainers behind. Even before the pandemic, thousands of Mainers struggled month in and month out to afford rent and stay housed. In Maine, wages are not high enough for everyone to keep a roof over their heads.¹ On average, Mainers need an annual income of \$47,194 to pay for a two-bedroom home, but a typical low-income renter makes only \$37,966 (and many make far less).² As a result, nearly 72% of extremely low-income households pay more than 30% of their monthly income towards rent, and 52% pay more than 50% of their monthly income towards rent; a threshold which HUD deems severely rent burdened.³ With so many households living on a razor thin edge to make rent, it is no surprise that in the 5 years before the pandemic, Maine Courts handled between 5,300 and 6,200 eviction cases every year. This means that an average of 14 to 17 households faced loss of their homes every day – these included families with children, seniors, veterans,

¹ National Low Income Housing Coalition, Maine Housing Profile (2023). <https://nlihc.org/oor/state/me>

² Id.

³ Id.

and single adults striving every day to make ends meet. As a result of the systemic challenges in Maine’s housing system, many fall into literal homelessness every year in both urban and rural communities across the state. When they do, many basic activities that we do in the comfort of our homes – such as resting, sleeping, drinking, and necessary functions to maintain our health and wellbeing – are criminal offenses for people experiencing homelessness, under ordinances that prohibit loitering, sleeping outside, consumption of alcohol, and other behaviors. As such, those who are most vulnerable in our society are being constantly criminalized for just trying to survive.

Homelessness and Physical and Mental Health

Homelessness can have detrimental, life long, and multigenerational impacts on people’s health.⁴ People who are chronically homeless experience substantially higher rates of poor physical health and increased mortality rates, including the development of new health conditions as well as worsening of chronic conditions from communicable diseases and exposure to extreme weather.⁵ Individuals face many barriers accessing essential medical care including accessing their daily or maintenance medications. If they can gain access to their medication, they face an additional hurdle of storing their medications, particularly medications that need to be refrigerated such as insulin.⁶ Those who are housing insecure have 63% higher odds of losing Medicaid coverage, and getting prescriptions filled or storing prescriptions becomes extremely difficult.⁷ These issues are compounded by irregular access to a healthy diet.⁸ Studies show people experiencing homelessness tend to have higher rates of diabetes, heart diseases, hepatitis C, and HIV, which are all health conditions that are extremely difficult to manage well without housing.⁹ In addition to the toll on your physical health those who are chronically homeless are at higher risk of an array of traumatic experiences which compounds the potentially ongoing or underlying mental health issues.¹⁰ Rent and foreclosure assistance programs are associated with benefits to people’s mental health including better outcomes for depression, anxiety, and psychological distress.¹¹ A report released by the UCLA policy lab which looked at 15 different states, found half of people who are homeless experience what is known as “tri morbidity” or of having a physical health condition, mental health condition, and substance abuse issues.¹² Studies have shown adverse experiences for children who experienced homelessness in utero. This is linked to higher hospitalizations, worsening health, and elevated rate of childhood disease compared to

⁴ The Network for Public Health Law, Series: Preventing Housing Instability Fact Sheet, (2021) <https://www.networkforphl.org/wp-content/uploads/2021/04/Fact-Sheet-Public-Health-Implications-of-Housing-Instability-Eviction-and-Homelessness.pdf>

⁵ Lauren A. Taylor, Health Affairs, Housing and Health: An Overview of the Literature (2018). <https://www.healthaffairs.org/doi/10.1377/hpb20180313.396577/>

⁶ The Network for Public Health Law (n4)

⁷ ACLU, No EVICTION, *supra* note 5, at 6; THE NETWORK FOR PUBLIC HEALTH LAW, THE PUBLIC HEALTH IMPLICATIONS OF HOUSING INSTABILITY, EVICTION, AND HOMELESSNESS (2021), <https://www.networkforphl.org/wp-content/uploads/2021/04/Fact-Sheet-Public-Health-Implications-of-Housing-Instability-Eviction-and-Homelessness.pdf>.

⁸ The Network for Public Health Law (n4)

⁹ The Network for Public Health Law (n4)

¹⁰ Lauren A. Taylor (n5)

¹¹ The Network for Public Health Law (n4)

¹² Janey Rountree, Nathan Hess, and Austin Lyke, California Policy Lab, Health Conditions Among Unsheltered Adults in the U.S. (2019). <https://www.capolicylab.org/wp-content/uploads/2023/02/Health-Conditions-Among-Unsheltered-Adults-in-the-U.S..pdf>

their peers.¹³

Homelessness is a Public Health Issue

Homelessness is a public health crisis that continues a cycle of adverse consequences. Unstable housing makes it extremely difficult to maintain steady employment.¹⁴ People who experience homelessness are more likely to have contact with emergency responders and higher use of emergency departments and in-patient hospitals. They overall have persistently high health care expenditures due to the array of illnesses both physical and mental, as well as risk to their physical safety, and other traumatic incidents they may experience while homeless.¹⁵ Housing instability has been linked to psychological trauma and has been identified “as a risk factor for suicide.”¹⁶ A study in Oregon found that individuals who were able to secure safe and stable housing reduced Medicaid costs by 12 percent, increased access to outpatient and preventative health services, and reduced emergency department use by 18 percent.¹⁷ As many of you know, the Housing First model has demonstrated results in how providing stable housing with wrap around support services for individuals who have experienced chronic homelessness can be cost effective with savings of up to \$29 thousand per year per person, even after accounting for the costs of providing housing,¹⁸

Homelessness is a Public Safety Issue

Guaranteeing stable, affordable housing makes our communities safer. Providing stable housing has been shown to reduce crime, specifically survival crimes; theft, trespassing and loitering, and sex work as well as reducing the rates of violent crime.¹⁹ Long-term housing assistance has also been linked with decreased incidence of intimate partner violence.²⁰ Stable housing for people recently incarcerated has been shown to reduce recidivism rates²¹.

Homelessness is a Children’s Rights Issue

Children that live with housing insecurity deal with enormous ramifications for their education and their future potential. A housing change during childhood can lead to half a year of loss in school.²² Children that are forced to move three or more times generally have lower earnings, fewer work hours, and less educational attainment.²³ Children with unstable housing “are more likely to be truant and are more likely to drop out”²⁴ and they “are at higher risk for developmental delay, decreased academic achievement, anxiety, depression, behavioral

¹³ The Network for Public Health Law (n4)

¹⁴ ACLU, No EVICTION, *supra* note 5, at 3.

¹⁵ The Network for Public Health Law (n4)

¹⁶ Matthew Desmond et al., *Evicting Children*, 92 SOCIAL FORCES 303, 303 (2013).

¹⁷ The Network for Public Health Law (n4)

¹⁸ The Network for Public Health Law (n4)

¹⁹ Kimberly Burrowes, Urban Institute, *Can Housing Interventions Reduce Incarceration and Recidivism* (2019).

<https://housingmatters.urban.org/articles/can-housing-interventions-reduce-incarceration-and-recidivism>

²⁰ The Network for Public Health Law (n4)

²¹ HUD, *Promoting Mental Health Through Housing Stability* (2022).

<https://www.huduser.gov/portal/pdredge/pdr-edge-trending-053122.html>

²² ACLU, No EVICTION, *supra* note 5, at 5

²³ *Id.*

²⁴ Matthew Desmond et al, *supra* note 9, at 320.

disturbances, and even death.”²⁵

This Bill is Not Enough

While Maine Equal Justice is in support of this legislation, we are aware that this solution is focused solely on those who experience chronic homelessness and have mental health or substance use issues. While this is an important piece of the safe, stable, and affordable housing puzzle it is not the entire puzzle. Anyone can fall into homelessness and as the moratorium on evictions has lifted and Emergency Rental Assistance goes away this problem will become even more acute which is demonstrated by the data on evictions over the last few years. Approximately 52 percent of evictions in 2022 were for non-payment of rent in the amount of \$1,740 or less which is a 54 percent decrease in the amount owed from 2021 and despite this, evictions for non-payment have increased by nearly 10 percent in 2022. Meanwhile, 20 percent of people are evicted for no cause, a tactic often used to remove a tenant in order to increase rent without restrictions. The lack of safe, affordable, and stable housing has extremely detrimental effects at the very center of a person’s being that ripple into every aspect of their life, including exacerbation of existing medical challenges. Unless we put a system in place to prevent people from becoming homeless in the first place, the number of people in need of the housing first services proposed in LD 2 will continue to grow.

Conclusion

To get to the root of the complex housing problems before us we must address all aspects of the challenge with a multi prong approach, including availability, affordability, eviction prevention, discrimination and enforcement, and support services. Our schools, downtowns, local governments and communities are all stronger when housing is plentiful and affordable. While this bill is not the answer to everything, it is one of the steps in ensuring at least a fraction of housing security for our State’s most vulnerable residents.

We thank you for the opportunity to provide testimony and I am happy to answer any questions.

²⁵ Ericka Petersen, *Building a House for Gideon: The Right to Counsel in Evictions*, 16 STAN. J. C.R. & C.L. 63, 69 (2020).