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*Testimony of Rep. Rebecca Millett presenting*  
**LD 226, An Act to Address Maine's Affordable Housing Crisis**  
*Before the Joint Select Committee on Housing*

Good morning, Senator Pierce, Representative Gere and esteemed members of the Joint Select Committee on Housing. My name is Rebecca Millett and I represent House District 123, which is most of Cape Elizabeth. I am honored to present LD 226, An Act To Address Maine's Affordable Housing Crisis.

Many times, as I've sat on my local school board, chaired the Children's Caucus and served on the Education and Cultural Affairs Committee, I've heard from educators about how they find themselves being asked to solve some of society's most difficult problems, fundamental issues that they can't address in the classroom, as they try to educate our kids.

They know that in order to succeed in school, in order to succeed in their lives, children and their families need healthy, affordable, secure homes. When families struggle to pay rent and mortgages, they are at higher risk of instability, eviction, and even homelessness, which is then linked to food insecurity, poor health, lower academic achievement, and more foster care placement among children.

It's from that perspective, from that understanding of the interconnectedness of these issues and the crisis facing our state, that I'm approaching our affordable housing crisis.

The Fair Market Rent for a two-bedroom apartment in Maine is \$1,045. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn \$3,484 monthly or \$41,808 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of \$20.10<sup>1</sup>. Maine's minimum wage is \$13.80. This squeeze means that Mainers have less money for other necessities like nutritious food, transportation, and health care, let alone retirement savings.

Research shows that the shortage of affordable housing costs the American economy about \$2 trillion a year in lower wages and productivity. Without affordable housing, families have constrained opportunities to increase earnings, causing slower GDP growth. In fact, researchers estimate that the growth in GDP between 1964 and 2009 would have been 13.5% higher if families had better access to affordable housing. This would have led to a \$1.7 trillion increase in income or \$8,775 in additional wages per worker.

<sup>1</sup>Rentdata.org

We must get serious about investing in affordable housing to help promote Mainer's health and economic security. Investing in affordable housing is about increasing available housing, addressing chronic and severe shortages, and helping thousands of Mainers who find themselves being squeezed out of their homes.

The state made significant investments into affordable housing during the 130<sup>th</sup> Legislature. We must keep up the momentum if we're going to make any long-term progress, especially as all the affordable workforce housing initiatives from the 130<sup>th</sup> have been fully subscribed. I appreciate this committee's recommendation to the Appropriations and Financial Affairs Committee to invest \$40 million in each year of the biennium in affordable housing construction. I respectfully request that the Joint Select Committee pass LD 226 to reinforce that recommendation and provide an additional funding vehicle should it be necessary.

I thank you for your attention and hope you will join me in support of this bill.