

Dear Senator Pierce, Representative Gere, and esteemed members of the Joint Select Committee on Housing;

Please accept my testimony in support of LD1540 The Act to Create the Stable Home Fund providing families with 300\$ a month with rental assistance for 24 months.

I have learned countless things in my last year working for Quality Housing Coalition, although one of the most jarring is how quickly a stable home can fall apart with the right conditions.

One of my clients is a single mom living in Lewiston with her four kids. Before the pandemic, she had never required any form of subsidy or rental assistance, and was able to fully cover the cost of rent in her South Portland apartment and all other living expenses as a single-parent household. After the start of COVID, she lost her job- and everything spiraled from there.

She eventually lost her apartment and spent the summer with four children living out of her car. She was housed through QHC in 2022 in Lewiston. Over the course of the first six months she developed a network of wonderful case workers, school employees, and well as varied support from DHHS, mostly attempting to navigate the countless services she was suddenly eligible for.

By the time I started working with her, her only source of income was 1,004\$ a month through TANF. Her rent was 1550 a month. She was unable to find work as she had to provide full-time childcare and drive her children to South Portland every day so that they could gain access to the services they needed. She had missed the deadline to apply for McKinney Vento transportation assistance by one day. Leading up to the end of every month was a struggle for case managers, and obviously her most of all to try and find a solution of how to stretch that TANF money to include rent, diapers, food, and other household necessities. We spend many hours on the phone, where my only option as a housing navigator was to recommend that she submit the entirety of her TANF to rent on the 1st of the month and wait for General Assistance to provide the rest, as well as food stamps for other necessities. She spend months partially paying her rent, narrowly avoiding eviction due to the help of loved ones providing what support they could, whether partial payments of support for childcare.

She is now in a much better place. She has begun working in Portland again, and although it's an impressive drive to make every morning- she can drop the kids off and then go to work. Making enough to cover a 5 person household is always a challenge, but leaving March without an eviction notice was cause for celebration.

It was heartbreaking how quickly an unstable situation became a massive threat (and for a time loss) to their housing. She was in shock, repeating over and over that until that year, she had never required any assistance with rent, and had always been able to provide independetnyl for her kids and herself. The emotional toll of her situation was evident.

Bills like this are desperately needed in the sphere of housing in Maine. My client is definitely not alone. Thousand of families face the same struggle, and dread the 29th and the 30th of the month. \$300 a month may not seem like a life-changing amount of money, but as the cost of living grows more and more expensive, this could easility be the difference between remaining housed and living from your car, or being able to buy diapers for you children.

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