

Good Morning Senator Pierce, Representative Geer, and members of the Housing Committee,

My name is Sandy Joy and I live in Bangor. I am here today to speak in support of LD 1710.

In 2015, I sold my house in Orono, after living there for 23 years. I moved in with my partner of eight years, Joe, who had ALS, so that I could provide him with end-of-life care. He passed away in his childhood home in 2016 surrounded by a team of seven caregivers, including me.

I'm still in his home and had enough equity in my Orono home to be able to buy a small house in Bangor at pre-COVID prices and have only a small mortgage, or so I thought.

I am 64 and work full-time as a program manager for a behavioral health agency that serves Native Americans. Joe's sister is now selling the family home this summer. We were not married. I am a single household earner. Home prices in Bangor have soared and are now out of reach.

Since I am close to retirement age, I can't afford to take out a big mortgage to buy a house at inflated prices. A small retirement house in Bangor Gardens at pre-pandemic prices of around \$80-125,000 is now selling for close to 200,000 and more. And that is just a small house on a slab, without a full basement! I am no longer able to consider buying a small retirement home in Bangor as I had planned.

I guess I could rent an apartment, but rent prices are unimaginable too.

A decent one-bedroom apartment in Bangor will rent at more than one-third my monthly net income. I've taken on a second part-time job and I am considering a third just so I can afford a decent place to live. I am a professional making decent money by Maine standards, but I would still need a subsidy to afford a good rental.

So, after a lifetime of working, I'm in a position where I can't afford to purchase a home, afford rent, and maintain a standard of living. I live with this every day and it's frightening to me.

Please pass this bill, we need to invest in more than building housing. We need to help Mainers to be able to afford a safe place to live. This is not possible in the current market, and we need to close the gap so that people can truly afford their homes.

I see people every day in my work that are looking for housing and unable to find something they can afford or sustain over time. I see and hear about people living in tents, on the streets, under bridges, and in overflowing shelters.

We can't expect that every Mainer will be able to pay the high price of rent once these new projects are developed. We need to instill hope. We need to give people back their dignity.