

Senator Pierce, Representative Gere, and honorable members of the Joint Select Committee on Housing: my name is Patty Kidder and I am a resident of Springvale, part of the city of Sanford. I am here today to testify in favor of LD 1710: An Act to Establish the Maine Rental Assistance and Guarantee Program and Amend the Laws Regarding Tenants and the Municipal General Assistance Program.

Housing insecurity and homelessness are very real problems for low income families in Maine. More than half of the lowest income households in Maine pay more than 50% of their income for their rent. That is not sustainable and they are constantly worried about being evicted. LD 1710 will create a Rental Assistance Program that will help low income working families to stay in their homes breaking the cycle of housing insecurity.

During the pandemic, I worked with people who were either paying more than 50% of their income for rent or were already homeless and we discovered that they could get a section 8 voucher and it would expire before we could find a landlord with an open apartment willing to take a chance on a low income family. You couldn't prove it, but it appeared the landlords were discriminating against the section 8 voucher and the families source of income. LD 1710 – the HOME Act would address this problem that many low-income, working families in Maine face when they have to move.

During the Great Recession of '08, my husband lost the job he had for over 20 years when the company closed its doors the end of May 2009. He was partially disabled and no one would hire him full time. If we didn't have a huge network of friends and family that was able to support us financially through those tough years, we would have lost our housing. Without their \$500 to \$1,000 per month contribution to our family budget, we would have been homeless and our

daughter would have been couch surfing for her senior year in high school in order to graduate with her classmates she had known since kindergarten. We were very lucky but many families don't have that kind of support network and they need in help and security the HOME Act will provide.

My husband grew up in a large family with housing insecurity. His father was a subcontractor that worked on projects for companies so when he was working, he made plenty of money but when the job was finished, the money would run out before his Dad would find another temporary position. When the money ran out, they would lose their housing and the 5 children would be sent to live with different relatives all over New England. At one point the children had to live at an orphanage for 2 years while their parents put their lives back together.

All of this trauma from growing up with housing insecurity has given my husband a life time of mental illness and the goal of never letting it happen to his own children. We wanted our children to grow up in the same house and in the same school system for the entire childhood and when that dream was threatened, he fell into a deep depression like I had never seen before. We had been through a lot together in our marriage. Life threatening illness and financial hardship but the thought of his family becoming homeless, like he had been in his childhood almost destroyed him. He is now 100% disabled and is just now starting to come out of the deep depression caused by losing more than half of his income putting his family into poverty.

The housing insecurity that my husband suffered as a child has affected him his whole life in a negative way. Children with housing insecurity can't concentrate on their education when they don't know where they will be sleeping that night, whether it will be in their apartment or a tent or a distant family members couch. The HOME Act will help keep low income working families in their homes and

save their children from a lifetime of suffering and help break the cycle of poverty by creating a Rental Assistance Program.

The Rental Assistance Program is crucial to the success of this bill and the state will need a new revenue source to help pay for it. LD 1710 would make changes to the Real Estate Transfer Tax to help pay for the program that low-income working families so desperately need. We need to help families stay in their homes or the Unhoused Crisis will worsen and the humanitarian and financial cost will skyrocket.

LD 1710 has a large price tag but I believe that the cost of NOT passing the HOME Act will be many times more. Breaking the cycle of poverty is key to providing skilled workers for Maine companies in the future. Providing housing security for our low-income working Maine families is key to breaking that cycle of poverty. We need to give our low income families the hope and security needed for their children to thrive not just survive.

Please vote LD 1710 ought to pass and help our low-income families stay in their homes and provide the security they need to break the cycle of poverty.

Honorable members of the Joint Select Committee on Housing, thank you for your service and your time.

Patricia E. Kidder
4 Carpenter Street
Springvale, ME 04083-1109
pattykidderd19@gmail.com
207-977-3325 (Call or Text)