Senator Pierce, Representative Gere, and honorable members of the Committee on Housing: my name is Gina Morin, I live in Auburn and I am here today to testify in favor of LD 1710.

Maine's rental housing market is among the least affordable in the nation, and high rents have spread to every county. Because renting is much more common than owning for low-income Mainers, rising rents are creating hardship for Maine families and individuals with the least resources. 58% of low income renters in Maine are paying more than 50% of their income in rent. If I had to pay the full amount of my rent, I'd be almost 70% of my income.

Landlords have the power to deny housing to people based on how they pay their rent. Refusal to take housing vouchers keeps non-white tenants, people with disabilities, and single-parent families from living where they want and makes it more likely that they live in low-quality housing and poor neighborhoods.

So far, 17 other states have passed "source of income" discrimination laws that have deconcentrated poverty, increased rental assistance acceptance, and created greater freedom for families to choose the neighborhoods where they live.

Households with extremely low incomes are facing a cycle of eviction, homelessness, and housing instability. Nearly 72% of these households pay more than 30% of their income in rent. Although I have a housemate, I still pay more than 30% of my income on rent and my apartment is far less than the market rate.

Folks like myself who live off extremely low income are being crushed by the rental market. Facing homelessness is a real crisis when people can't even afford a tent. I was fortunate, my social security disability was barely enough to rent a motel room, although after 4 years of being denied apartments, I longed for a place to call home.

I do have one concern. Low income folks who utilize other income based programs, like SNAP and Mainecare, could possibly receive this housing benefit on one end and face the possibility of losing a different benefit on the other end. As it stands today, If I used this housing benefit, I would lose Mainecare and SNAP. In turn, hurting some of the exact people this bill is intending to help

Despite any concern, LD 1710 will finally guarantee low income folks a more affordable place to call home in the neighborhoods they choose to live. I ask this committee to vote ought to pass on LD 1710.