

# prosperityme

The Center for Financial Education

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Dear Legislature and Housing committee,

ProsperityME supports the Emergency Housing Relief Fund to ensure that winter warming shelters, low-barrier shelters, longer-term emergency shelters and transitional housing programs can remain open, operating, and supporting the emergency housing needs of Maine people.

In 2022, ProsperityME assisted 72 families with Housing Navigation services, and successfully placed 27 families in housing. In 2023 ProsperityME served 203 families with Housing Navigator services, and successfully housed 123. Maine needs workforce and we can't attract them without stable housing. Our economy hinders the workforce, and this is one way to respond to the need.

We also support the Affordable Homeownership Program, which is estimated to help build more than 130 new homes for purchase in Maine at affordable prices. ProsperityME has seen the crisis, and we are joining so many worthy organizations in creating some affordable housing production and these funds will be vital.

The National Low Income Housing Coalition has estimated a shortage of 22,300 affordable and available rental homes for households making at or below 50% of Area Median Income (AMI) and mostly for extremely low-income households in Maine. To address these needs Maine needs approximately 38,500 homes to remedy historic underproduction and will need an additional 37,900 to 45,800 homes to meet expected population growth and household change by 2030.<sup>1</sup>

Since 2019, the Governor and Legislature have authorized almost \$285 million to support the construction of more affordable housing throughout the state. These state and federal funds have resulted in more than 600 new homes so far, with more than 1,000 homes under construction, and more than 2,000 homes in the pipeline for construction – the most ever in Maine Housing's history.

As both the director of ProsperityME, an organization that provides a wide range of services including affordable housing, financial services, women's economic empowerment, asset building, scholarships for higher education, and other services to immigrants in Maine, and as a city councilor in Westbrook, who recognizes the

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<sup>1</sup> State of Maine Housing Production Needs Study

important contributions that immigrants are making to the economic growth of our cities and the state of Maine, I strongly support the governor's proposal for the betterment of the community to support my community and other communities going forward.

I am a New Mainer who struggled for my own integration and I am proud today to lead an agency with almost 20 employees including Immigrants and US citizen, I happy to get involved in finding a solution to unhoused people but also the long-term solution of affordable housing.

According to Maine Integrated Youth Survey, while 2% of White students housing instability 9% of black or African American students and 8% of multiple Race Students experience instability. Maine Housing in its report of Point in Time of 2023 reported that of 4,258 unhoused people, 48% were Black or African American, though they make up only 2% of Maine's population.

I believe that the funds that the Governor is proposing will have a very important role in better integrating immigrants and other low income into Maine's workforce and reduce the number of unhoused and homelessness people in Maine and address the disparities that we see in housing.

I urge this body on both sides of the aisles to support this bill since they all support Maine's economy and growth. I will be happy to answer any questions you may have.

Sincerely,

Claude Rwaganje  
ProsperityME  
Founder and Executive Director

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