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Testimony of Representative Dan Sayre, sponsor of

LD 97, An Act to Facilitate the Improvement of Credit Scores of Residents of Department of Corrections Facilities

Before the Joint Standing Committee on Criminal Justice and Public Safety

Senator Beebe-Center, Representative Hasenfus, and distinguished members of the Joint Standing Committee on Criminal Justice and Public Safety, thank you for the opportunity to present LD 97, *An Act to Facilitate the Improvement of Credit Scores of Residents of Department of Corrections Facilities*.

I've organized this testimony as 3 simple answers to 3 simple questions: What? So what? Now what?

So first, what is this bill?

The need for this bill was brought to my attention by the Department of Corrections. The Department, in collaboration with a Credit Union, offers a program that enables residents to receive a loan and pay off that loan prior to release. Doing so allows residents to have a credit history when they leave.

Unfortunately, current statute requires the DOC to deduct certain fees from the principal of the loan. That means residents are forced to pay fees on money they don't keep – a form of double-taxation.

Let me illustrate with a hypothetical. If I offered to lend you \$100 but only gave you \$80 and still expected you to pay back \$100, would you take that deal? I wouldn't and neither will DOC residents. Nor should they. This bill fixes that.

Now for the "so what?" Why does this matter?

I believe everyone in this room agrees on a few things. We agree that crime is bad. Creating more crime victims is bad. We agree that taking action to stop future crime and to create fewer crime victims is good. And I hope we agree that one good way to do that is to use our system of incarceration to prepare people who have been convicted of a crime to live differently in the future.

This is the heart of what's known as "the Maine Model of Corrections." The department's stated mission is "making our communities safer by reducing harm through supportive intervention, empowering change, and restoring lives." Empowering change and restoring lives means ensuring that people leave incarceration prepared to reenter society as productive citizens – people who work, pay taxes, and become supportive, contributing members of their families and communities.

What does one need to live like that? You need to be able to obtain housing and transportation, and to set up essential services like banking, utilities, telephone and more.

And what's required to obtain those things? Credit.

Enabling residents to leave incarceration with good credit lays the cornerstone of a productive life post-imprisonment.

So, I'll conclude by answering "now what?"

I ask you to do three things:

- 1) Consider the testimony of the experts behind me as they explain the loan program, its implementation, and its benefits in greater detail.
- 2) Direct all of your difficult questions to them.
- 3) Join me in supporting the simple statutory change in LD 97, so that more people leaving imprisonment in Maine are as well prepared as they can be to get on with their lives in a productive way.