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April 9, 2025

Re: LD 690, An Act to Authorize a General Fund Bond Issue to Provide Funding for Housing, and LD 483, An Act to Authorize a General Fund Bond Issue to Secure Prosperity for Maine Families and Businesses

Senator Rotundo, Representative Gattine, and members of the Joint Standing Committee on Appropriations and Financial Affairs, my name is Cullen Ryan, and I am the Executive Director of Community Housing of Maine (CHOM). CHOM's small staff works collaboratively with service providers across Maine to house hundreds of people experiencing homelessness, particularly the longest stayers in homelessness, victims of domestic violence, and homeless Veterans – all of whom require supportive housing, including recovery residences.

I am testifying in strong support of LD 690, An Act to Authorize a General Fund Bond Issue to Provide Funding for Housing, and LD 483, An Act to Authorize a General Fund Bond Issue to Secure Prosperity for Maine Families and Businesses.

- *LD 690: The funds provided by this bond issue, in the amount of \$100,000,000, will be used to support the Maine State Housing Authority's programs for rural rentals, the low-income housing tax credit, affordable homeownership and home repairs, with 20% of the funding provided to the rural affordable housing rental program, the low-income housing tax credit program and the affordable homeownership program made available for projects using or involving modular construction.*
- *LD 483: The funds provided by this bond issue, in the amount of \$300,000,000, will be used to support the State's tax credit for affordable housing and the Maine State Housing Authority's rural affordable housing rental program and first-time homebuyer program, create child care-public school partnerships for children up to 4 years of age and child care private industry partnerships and expand residential public water and public sewer systems.*

By increasing funding for affordable housing production, this bill would help address the state's most pressing issue – a severe lack of housing.

Maine's vacancy rate in the last quarter of 2024 was 2.9%. This is 57.4% below the national average, and lower than the previous quarter.\* In 2024, Maine had the 16<sup>th</sup> highest average rent in the nation.\*\* And Maine has seen a 50% increase in housing prices since 2020 – the 9<sup>th</sup> highest in the nation as of the end of 2024, while wages in Maine have only increased 33% in the same timeframe. Currently, an annual income of more than \$100,000 is necessary to afford the average priced home in Maine. It's a very tight housing market for all types of housing – but especially for affordable housing.

As this Committee knows, despite MaineHousing and the Legislature increasing resources toward housing production, the need for affordable and supportive housing still far exceeds the supply, particularly for homeless and special needs populations. According to the *2023 State of Maine Housing Production Needs Study*, Maine needs to create roughly 84,000 new homes by 2030 - which means doubling the annual rate of housing production. Without creating solutions on a more significant scale, we will leave out many people with low incomes or experiencing homelessness. Please consider a carve-out to ensure a portion goes to support homeless and special needs populations. Homelessness is solvable. Housing and services are what we need.

LD 690 and 483 invest in the production of affordable housing, and they also invest in Maine's construction and housing industries, the revitalization of Maine communities, and ending and preventing homelessness in Maine. Please pass these bills to provide Maine with an injection of resources to create affordable and supportive housing at a scale that is commensurate with need.

Thank you for the opportunity to comment.

\* <https://ipropertymanagement.com/research/rental-vacancy-rate?u=%2Fresearch%2Frental-vacancy-rate#maine>

\*\* <https://rentalrealestate.com/data/rent/maine/>