

**Mary Ann Brenchick**

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**April 14, 2025**

**Housing and Economic Development Committee**

c/o Legislative Information Office

100 State House Station

Augusta, ME 04333

Dear Honorable Members of the Committee on Housing and Economic Development,

I am writing in strong support of **LD 1167 – Resolve, to Create a Pilot Program to Assist Nonprofit Housing Developers in Rehabilitating Existing Aging Housing Stock for First-time Home Buyers**, which will be heard at your upcoming public hearing on **Tuesday at 1 p.m.**

This important legislation, co-sponsored by Rep. Julia McCabe and Sen. Peggy Rotundo, proposes a \$1.2 million pilot program through MaineHousing to provide up to \$80,000 per unit for nonprofit housing developers to rehabilitate existing housing for sale to first-time homebuyers. This pilot would support the redevelopment of 15 units—each transformed from aging, often underutilized housing stock into safe, stable, and affordable homes for working families.

As the cost to acquire and rehabilitate housing to meet the standards set by banks and insurance companies continues to outpace the market value of these units, nonprofit developers are increasingly unable to make the numbers work. LD 1167 addresses this gap directly, offering a practical and scalable solution that empowers nonprofit developers and prospective homeowners alike.

In a state where affordable homeownership opportunities are rapidly disappearing—especially for those earning less than 120% of the area median income—this pilot program has the potential to be a **game changer** for small communities across lower Maine. While Maine has many programs that subsidize rental housing, **there are currently no state programs designed to incentivize this kind of first-time homebuyer initiative**. LD 1167 fills a critical gap in the housing ecosystem by supporting the creation of starter homes that are both affordable and attainable.

Moreover, this legislation builds on proven, local innovation. Last year, **Healthy Homeworks** introduced a model for converting aging rental stock into affordable, low-risk

starter homes. LD 1167 will make this model **financially sustainable**, opening the door to creative rehabilitation projects statewide—from single-family homes in rural towns to multifamily units in city neighborhoods.

Finally, the bill includes thoughtful safeguards: homes must be sold to first-time buyers who will occupy the unit, and buyers must meet income limits. A graduated profit-sharing requirement discourages short-term speculation and keeps these homes in reach for future buyers.

I urge the Committee to support LD 1167 and move it forward with a strong recommendation. This is a smart, strategic investment in Maine's future—supporting not only our housing needs but also the stability and vitality of our communities.

Thank you for your leadership and consideration.

Sincerely,

A handwritten signature in black ink, appearing to read 'MAB', written over the printed name.

**Mary Ann Brechick**  
Concerned Citizen