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*Testimony of Representative Ambureen Rana introducing*

**LD 1522, An Act to Establish the Maine Eviction Prevention Program**

*Before the Joint Standing Committee on Housing and Economic Development*

Good afternoon, Senator Curry, Representative Gere and esteemed members of the Housing and Economic Development Committee. My name is Ambureen Rana, and I represent House District 21 in Bangor.

I'm grateful for the opportunity to introduce **LD 1522, An Act to Establish the Maine Eviction Prevention Program**.

This bill represents one of the most immediate and effective tools we have to stabilize Maine families, strengthen our communities and contain the long-term costs of our housing crisis.

I bring this bill forward because of what I've heard and seen across Maine, but especially from my constituents in Bangor, a city at the epicenter of Maine's housing instability. From caseworkers and emergency room staff, from tenants and landlords alike, the message has been clear: We are in crisis, and we need action that works.

**Why this matters: Homelessness is rising, and it's costing us all**

Across Maine, the number of people experiencing homelessness has risen 27% in just the past year, according to MaineHousing.<sup>1</sup> As of early 2024, over 10,000 Mainers accessed shelter or homeless services – an unprecedented number for our state.

In Penobscot County, homelessness has surged in rural communities as well, where hidden homelessness – couch-surfing, motels or overcrowded housing – is harder to track but just as devastating. In Bangor, the situation is especially acute. The Bangor Area Homeless Shelter is regularly at capacity. Encampments have appeared in public spaces. Shelters are turning people away. Local emergency rooms are seeing increased visits from unsheltered individuals with chronic health conditions.

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<sup>1</sup> MaineHousing, Homelessness Data Dashboard. <https://www.mainehousing.org/policy-research/homeless-data>

Homelessness, we know, is rarely the beginning of a person's hardship. It is the result of compounding challenges: stagnant wages, rising rents, health problems, domestic violence, lack of affordable housing and a frayed safety net. But once someone becomes homeless, the cost – to them and to our systems – skyrockets. It is far more expensive to manage homelessness than it is to prevent it.

### **Evictions are the driving force in the crisis – and they are preventable**

In 2023, Maine courts recorded nearly 5,000 eviction filings, many of them for non-payment of rent.<sup>2</sup> That's nearly 100 eviction filings per week. In many cases, these are families living on the edge, facing job loss, medical bills or an unexpected expense that throws their budget into chaos.

In Bangor, eviction filings are among the highest in the state. Legal aid organizations like Pine Tree Legal Assistance report overwhelming caseloads, and local courts are struggling to manage the volume. Families are displaced, children are uprooted from schools and people are forced to seek emergency assistance from already-overburdened shelters, hospitals and municipal programs.

These evictions don't just hurt families – they hurt entire communities. When someone loses their home:

- local General Assistance programs bear the cost of short-term housing or emergency vouchers;
- school systems must manage mid-year transfers, transportation disruptions and increased needs;
- hospitals absorb the cost of avoidable ER visits;
- police and emergency services respond more frequently to welfare checks, encampments and crises; and
- the justice system sees rising caseloads.

### **The solution that works: The Eviction Prevention Program (EPP)**

Funded by this Legislature in 2023 with \$18 million, the EPP has proven to be a targeted, data-driven and cost-effective tool to prevent displacement. In its first year, the program is projected to:

- prevent over 1,600 evictions, the equivalent of three-quarters of all non-payment eviction filings in Maine last year;
- provide short-term rent relief that keeps people in their homes while helping stabilize their finances long-term; and
- support households where 75% earn less than \$31,000 – including older Mainers on fixed incomes, single parents, workers in essential but low-wage jobs and people with disabilities.<sup>3</sup>

The benefits don't stop at the household level. By preventing eviction, we reduce strain on shelters, health systems, law enforcement, schools and the courts which helps municipal and state budgets. Studies from other states show that every \$1 spent on rent relief saves up to \$4 in

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<sup>2</sup> State of Maine Judicial Branch, Monthly FED Filing Trends. <https://www.courts.maine.gov/about/reports/fed-monthly15yr-report.pdf>

<sup>3</sup> MaineHousing, EPP Dashboard Metrics. <https://mainehousing.org/data-research/program-data/epp-metrics>

downstream costs.<sup>4</sup> In Maine, continuing the EPP could save millions of dollars annually in downstream public costs. And here in Maine, we are already seeing the results.

A Mainer in Aroostook County was laid off from her job at a hospital and unable to afford her \$925 monthly rent. She was facing eviction while also managing prescriptions and basic bills. Through the EPP, she got help staying housed. A friend later shared, *"This program truly saved her from being evicted...It is essential to so many."*

This is not charity. It is smart, compassionate and fiscally responsible public policy. Other states with similar programs utilize revenue streams from real estate transfer taxes, vehicle registration fees or dedicated budget lines. Maine can, too. But we must act now to prevent the momentum we've built from stalling.

### **Why LD 1522 and why now?**

LD 1522 proposes making the EPP permanent, with adjustments based on inevitable and successful learnings from a pilot program and feedback from a variety of stakeholders including tenants, landlords, legal services and program administrators. And let me be clear: Rental assistance alone is not enough – we also need to build more affordable housing, and we must do so with urgency.

Maine is short at least 20,000 affordable units, and even with strong momentum through programs like the Low-Income Housing Tax Credit Program, it will take a decade or more to meet that demand.<sup>5</sup> In the meantime, rent relief like the EPP is our best and only defense against displacement.

Moreover, LD 1522 is not a permanent solution – but it is a critical bridge. A bridge that means a father from Portland can keep his family housed while his 11-year-old gets treatment for a chronic illness. A bridge that limits the expense of commuting far from home for a low-wage worker in Brunswick. A bridge that keeps a family of four with young children out of a shelter in Lewiston. A bridge that means a mom in recovery in Northern Maine can get back on her feet, fix her car and keep her job while keeping a roof over her head.

You'll hear other stories like these today from community members and advocates in the room who are true experts in what the housing crisis looks like, feels like and its consequences to thousands of low income Mainers. The EPP gives us time to build, it protects our most vulnerable and it buys back dignity, safety and opportunity for families who otherwise would fall through the cracks.

LD 1522 is a clear and powerful step toward stability – for our people, for our communities and for our state budget. I ask you to join me in continuing this work. By funding the EPP and investing in housing affordability, we are not just saving homes – we are saving lives and we are building a stronger Maine.

Thank you for your attention and for your partnership in this work. I would be happy to answer any questions.

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<sup>4</sup> "The Cost of Eviction," U.S. Interagency Council on Homelessness. [https://www.usich.gov/resources/uploads/asset\\_library/Eviction-Prevention-Programs.pdf](https://www.usich.gov/resources/uploads/asset_library/Eviction-Prevention-Programs.pdf)

<sup>5</sup> National Low Income Housing Coalition, ME Gap Report. <https://nlihc.org/gap/state/ME>