



126 Sewall Street
Augusta, ME 04330-6822
TTY/Voice: (207) 626-7058
Fax: (207) 621-8148
www.mejp.org

Maine Equal Justice

People Policy Solutions

Frank D'Alessandro
Legal Services Director
(207) 430-3255
frank@mejp.org

**Testimony of Frank D'Alessandro,
Maine Equal Justice
In Support of LD 1522,
An Act to Establish the Maine Eviction Prevention Program
April 25, 2025**

Good morning, Senator Curry, Representative Gere, distinguished members of the Special Committee on Housing. My name is Frank D'Alessandro (He/Him/His) the Director of Legal Services at Maine Equal Justice. We are a civil legal services organization, and we work with and for people with low incomes seeking solutions to poverty through policy, education, and legal representation to increase economic security, opportunity, and equity for people in Maine. Thank you for the opportunity to offer testimony in support of LD 1522.

Why Maine Equal Justice Supports LD 1522

LD 1522 creates an Eviction Prevention Program that will provide rental assistance to low-income Maine residents. In 2023 this Legislature established an eviction prevention pilot program within the Maine State Housing Authority which has proven very successful in preventing evictions. Maine Equal Justice supports this bill because it makes permanent the targeted rental assistance program that has already proven effective in helping to prevent homelessness and provide housing stability to Maine's most vulnerable residents.

Maine's Housing Landscape Leave many Mainers Behind.

In Maine, wages are not high enough for everyone to keep a roof over their heads.¹ On average, Mainers need an annual income of \$54,863 to pay for a two-bedroom home, but a typical low-income renter makes only \$37,966 (and many make far

¹ National Low Income Housing Coalition. Maine Housing Profile (2024). <https://nlihc.org/oor/state/me>

less).² Today, Mainers earning a minimum wage would need to work 105 hours a week to afford a median-priced apartment, which is currently \$1,599.³

65% of extremely low-income households pay more than 50% of their monthly income towards rent, a threshold which HUD deems severely rent burdened.⁴ Finding affordable housing has become so difficult, many Mainers become homeless because they simply cannot find somewhere to live that meets their budget.

Maine has a shortage of 20,307 affordable homes for extremely low-income Mainers.⁵ Maine needs more housing, and we must ensure that new housing made available is actually affordable to people with limited means. Currently, extremely low-income tenants have insufficient income to pay the rent charged by affordable housing units. The Low-Income Tax Credit Program and Rural Tax Credit Program are the major sources of financing to create affordable housing in Maine. These programs define "affordable housing" as a unit that is affordable to households at 80% annual median income (AMI). 80% of the AMI for a household of 4 in Maine was \$62,880 in 2021. New rental units created by these programs will not be affordable to households whose income is below this amount without some rent relief to help bridge the gap. Rent relief that helps address the affordability gap for these renters is necessary so that Maine's most vulnerable tenants can afford to live in affordable housing.

Meanwhile, the largest rental assistance program in the U.S., the Section 8 Housing Choice Voucher Program ("Section 8 Voucher Program"), only funds vouchers for 1 in every 5 families who are eligible for it. In Maine, there are 15,000 families on the waitlist for the program. These families wait years for needed assistance. The shortage of Section 8 housing vouchers keeps getting worse. The number of section 8 vouchers in Maine in 2022 was 14,389.⁶ The number in 2025 is 12,179.⁷ That is a reduction of 2,210 vouchers (15% of all vouchers) in 3 years. That means that over 10% of this shortage is the result of insufficient funding at the Federal level to keep up with increasing rents since 2022.

With so many households living on a razor thin edge to make rent, it is no surprise that in 2024 Maine Courts handled between 4,843 eviction cases.⁸ According to a

² Id.

³ Redfin, Feb. 24, 2025. <https://www.redfin.com/news/minimum-wage-rent-affordability/>

⁴ <https://nlihc.org/housing-needs-by-state/maine>

⁵ <https://nlihc.org/housing-needs-by-state/maine>

⁶ <https://legislature.maine.gov/doc/9118>, p. 1

⁷ <https://www.legislature.maine.gov/doc/11377>, p. 3.

⁸ <https://www.courts.maine.gov/about/stats/statewide.pdf>

study by the Maine Affordable Housing Coalition, 73% of evictions are for non-payment of rent.⁹ This means that an average 13 households faced loss of their homes every day - these include families with children, seniors, veterans, and single adults striving to make ends meet. These individual experiences of displacement ripple out into Maine's economy.

Housing Instability is Socially and Economically Harmful

Without rental assistance, families face trauma and the devastating impact of losing the place they call home. Neighborhoods lose community members suddenly. Children are uprooted to change school districts mid-year, harming their educational and social development. Furthermore, in an eviction, the costs are high for families and communities with the burden for communities being borne by schools, local governments, organizations, and businesses. Tenants often lose most of their possessions - forced to take only what they can fit in their car. Once evicted, many tenants find themselves unable to find stable, safe housing and are forced to move into more substandard housing¹⁰ or face homelessness.

Here's one client story from the Peer Workforce Navigator program:

In October 2024, Jim faced imminent eviction due to \$3,600 in back rent, with limited income and no immediate options for financial relief. With support from the Peer Navigator Program, Jim connected with community resources, including Pine Tree Legal, Maine Housing's Eviction Prevention Program, and veteran service organizations. The Peer Navigator facilitated communication between Jim, his attorney, and service providers, ensuring a coordinated eviction prevention plan.

Through consistent peer support, Jim secured \$2,000 from veteran assistance programs and the remaining back rent through Maine State Housing. Forward rent of \$800 per month was also covered for several months, providing crucial stability as Dale worked toward financial independence.

With housing stabilized, Jim shifted focus to employment and recovery. The Peer Navigator supported him in attending job fairs, exploring job opportunities, and refining his resume. Jim consistently engaged with recovery meetings and

⁹ <https://mainehousingcoalition.org/wp-content/uploads/2020/09/Maine-Eviction-Report-FINAL-September-2020.pdf>, p.9.

¹⁰ Matthew Desmond & Rachel Tolbert Kimbro, *Eviction's Fallout: Housing Hardship and Health*, Social Forces (2015), https://scholar.harvard.edu/files/mdesmond/files/desmondkimbro.evictions.fallout.sf2015_2.pdf.

volunteered at community events, including the Resource Fair, where he connected with EMDC Progressive Employment.

Jim's story highlights how eviction prevention programs, paired with peer navigation, not only prevent homelessness but empower community members to pursue meaningful goals. Today, Jim remains housed, active in recovery, and hopeful about his future. By investing in eviction prevention, we invest in the dignity, stability, and potential of individuals like Jim, strengthening our communities one person at a time.

Another EPP Client wrote, "A family member lost their job, which greatly impacted our income. I was struggling to pay all the bills, and I fell behind on rent. I have a young child, and I was stressed because we have no where to go if we lost our housing. EPP was a huge help. It paid the back rent, which relieved me of a lot of stress, and is going to pay some money towards ongoing rent. Now, I can stay in the apartment, I'm in good standing with my landlord, and I can finally get caught up on other bills."

These extremely low-income households are the households most vulnerable to housing instability.¹¹ For severely rent burdened households, missing any bills can lead to housing instability and eviction--a family's forced removal from their home.

Evictions trap people in poverty because unstable housing makes it extremely difficult to maintain steady employment.¹² Evictions have been linked to psychological trauma and have been identified "as a risk factor for suicide."¹³ Those evicted are 63% more likely to lose Medicaid coverage, and getting prescriptions filled becomes extremely difficult.¹⁴ A housing change during childhood can lead to half a year of loss in school.¹⁵ Children that are forced to move three or more times generally have lower earnings, fewer work hours, and less educational attainment.¹⁶ Children with unstable housing "are more likely to be truant and are more likely to drop out"¹⁷ and they "are at higher risk for developmental delay, decreased academic achievement, anxiety, depression,

¹¹ National Low Income Housing Coalition, *Housing Needs by State: Maine*, (Accessed on March 2, 2021) <https://nlihc.org/housing-needs-by-state/maine>.

¹² ACLU, *No EVICTION*, *supra* note 5, at 3.

¹³ Matthew Desmond et al., *Evicted 1g Childre11*, 92 *SOCIAL FORCES* 303, 303 (2013).

¹⁴ ACLU, *No EVICTION*, *supra* note 5, at 6; THE NETWORK FOR PUBLIC HEALTH LAW, *THE PUBLIC HEALTH IMPLICATIONS OF HOUSING INSTABILITY, EVICTION, mo HOMELESSNESS* (2021), <https://www.networkforphl.org/wp-content/uploads/2021/04/Fact-Sheet-Public-Health-Implications-of-Housing-Instability-Eviction-and-Homelessness.pdf>.

¹⁵ ACLU, *No EVICTION*, *supra* note 5, at 5

¹⁶ *Id.*

¹⁷ Matthew Desmond et al, *supra* note 9, at 320.

behavioral disturbances, and even death."¹⁸ Many of these evictions would be avoidable with timely access to ongoing rental assistance, which reduce and stabilize tenants' housing burden.

In addition, Maine's lack of affordable housing has an outsized impact on communities of color. According to Maine Housing 2024 Point In Time Count of people experiencing homelessness in Maine there were 2,695 homeless people on January 23, 2024. Over 40% of this population was Black or African American,¹⁹ although Black or African American people make up only 2.1% of Maine's population.²⁰

Rental Assistance Programs Bolster and Close Gaps in Maine's Housing System

When everyone has access to safe, stable, and affordable housing it makes all of our families and neighborhoods safer. Housing is one of the best studied social determinants of health. These studies have found that an individual's access to stable housing is linked to lower rates of violent crimes and survival crimes such as trespassing, sex work, loitering, and theft.²¹ Providing stable housing for people who have recently been incarcerated has been shown to reduce recidivism rates.²² Housing assistance programs that stabilize tenants long term correlates with fewer incidences of intimate partner violence.²³

Rental assistance is crucial to ensure stability for people with very low incomes to close the affordability gap. This is a population that the housing market will never be able to meet the needs of without structural, long term changes. This will help individuals meet their rent while more affordable housing is built, they wait for federal rental assistance, or while they strive towards a job that pays a living wage.

A Center for Budget and Policy Priorities (CBPP) study on Maine shows high levels of work force participation by those on rental assistance programs. The

¹⁸ Ericka Petersen, *Building a House for Gideon: The Right to Counsel in Evictions*, 16 STAN. J. C.R. & C.L. 63, 69 (2020).

¹⁹ https://mainehousing.org/docs/default-source/policy-research/research-reports/homeless-reports/2024-point-in-time-report.pdf?sfvrsn=85d69e15_3

²⁰ <https://www.census.gov/quickfacts/fact/table/ME/PST045224>

²¹ CBPP, *Research Shows Rental Assistance Reduces Hardship and Provides Platform to Expand Opportunity for Low-Income Families*, (Dec. 5, 2019), <https://www.cbpp.org/research/housing/research-shows-rental-assistance-reduces-hardship-and-provides-platform-to-expand>

²² Kimberly Burrowes, Urban Institute, *Can Housing Interventions Reduce Incarceration and Recidivism* (2019). <https://housingmatters.urban.org/articles/can-housing-interventions-reduce-incarceration-and-recidivism>

²³ <https://www.statesmanjournal.com/story/opinion/readers/2017/04/03/housing-stability-reduces-domestic-and-sexual-violence/99987996/>

majority of individuals who could work, did. The study showed that the majority of individuals who accessed these vital rental assistance programs utilized them for an average of three years or less.²⁴

Rental assistance programs have not only been found to reduce poverty, homelessness, and housing instability, but are also associated with improving adult and child health and providing people the ability to move to low poverty areas.²⁵ Rental Assistance has been identified as a more effective intervention that substantially reduces the number of individuals and families experiencing housing instability.²⁶ The CBPP study illustrates the impacts rental assistance can have on a families entire well being. Rental assistance reduced the number of families living in their cars, on the streets, and in shelters by ¾ and reduced families couch surfing or living in otherwise overcrowded conditions by half.

Finally, rental assistance helps preserve families and keeps more children in their homes,²⁷ which directly aligns with strategies three and four of DHHS' recently released Maine Child Safety and Family Well-Being Plan. Strategy three is "to improve the economic security of parents and caregivers to provide safety and stability for their children" and strategy four is "to provide services and resources to help parents and caregivers ensure the safety, health, and nurturing care of their children" Children whose families receive rental assistance thrive at school and home showing fewer sleep disruptions and behavioral problems and closing the academic achievement gap by half. Higher college attendance rates, increased annual earnings of 30%, and overall higher success later in life including lower incarceration rates has been linked to children whose families had the opportunity to move to lower poverty areas.²⁸

When families don't have to stretch their budgets to meet unaffordable housing costs, they can afford other necessities for their families or be able to put some into savings. Individuals and families with more disposable income have more money to put back into our local economies.

The Pilot Program That This Bill Seeks to Make Permanent has Proven Effective in Keeping People Housed

The Maine Eviction Prevention Pilot Program provides assistance of up to \$19,200 to Maine household. After the arrearage has been satisfied, if the household has not reached the \$19,200 maximum, households will receive up to twelve months of rental

²⁴ CBPP, (nl6).

²⁵ CBPP, (nl8)

²⁶ Id.

²⁷ Id.

²⁸ Id.

assistance, equaling the lesser of \$800 or the monthly rental amount. At the expiration of six months, a recertification process will occur to confirm the household is still eligible. Total payments to any household must not exceed \$19,200.²⁹ The program has thus far provided, or committed to provide rental assistance of \$7,677,470 out of an allocation of \$15,840,000. The average past due rent benefit is \$4,695 and the average monthly rent benefit is \$746. The program is expected to serve more than 1600 households,³⁰ or approximately three-quarters of all eviction's cases brought for non-payment of rent. By any measure reducing by one-half the number of evictions for nonpayment of rent is the mark of a highly successful program.

Conclusion

Everyone in Maine deserves a safe and affordable place to call home and the opportunities to fulfill their potential that come with it. This is critical both to the well-being of families but also to attract and keep the workforce necessary to ensure our State's economic development.

Investing in housing stability for Maine people is the foundation to help Mainers rebuild better. Rental assistance can make all communities more open, affordable, and vibrant.

²⁹https://www.mainehousing.org/docs/default-source/rental/epp/eviction-prevention-program-guide.pdf?sfvrsn=80f89d15_1 P, 8 of 12.

³⁰ <https://www.mainehousing.org/data-research/program-data/epp-metrics>

Father from Portland

Story from the Eviction Prevention Program

I am a father of young children from Portland. I work as a field technician. I travel all over the state repairing Point of Sale (POS) systems, sometimes traveling as far as Presque Isle.

This week my son turned 11 years old. He has sickle cell anemia. We lost his younger brother when he was 3 to the same disease. Losing a child is the most terrible thing a parent can go through. We can't let this happen again. My wife and I are doing all we can to find good treatments for our surviving son. We were lucky to get him into the clinic at Dana Farber in Boston. We have hope for treatments that could save our son's life.

The financial pressures of dealing with a family illness, especially for a child, and keeping up with bills are very stressful. My family has been lucky because the Eviction Prevention Program changed things for significantly for us at a very difficult time and helped more than a lot. I don't make enough at my job to pay the full rent and we got behind in our payments. We owed \$4,900 back rent. I couldn't see how to pay. We were going to be told we had to leave the apartment. We didn't have anywhere else to go and finding an apartment with an eviction on our record would be near impossible. To be homeless as a family is a major hardship. Add onto this, being homeless with a child who has serious health needs, we had to find another way.

I saw the Eviction Prevention Program advertised and reached out to Quality Housing Coalition. The program had not yet been implemented but I was told I could apply now and wait.

Quality Housing Coalition, Maine Health and Hope House talked to my landlord and told them we're trying to solve this problem, please do not evict this family. We had a letter from the doctor. Fortunately, our landlord accepted that. Luckily I was able get our application in and our case was approved. My landlord has been very understanding and appreciated the timeliness of the EPP payments. When I applied, the EPP could resolve this problem with the landlord.

Because of the EPP I was able to keep my job, a reliable car to get us to health appointments and to work, and keep up with other bills. With some help from the EPP, we can survive this.

I know others who aren't making enough to keep up with rent. They are in similar or worse situations than my family. If we can protect and expand the Eviction Prevention Program, it will make a huge difference for Maine families.