Senator Curry, Representative Gere, and distinguished members of the Housing and Economic Development Committee. My name is Betsy Williams, I live in Brunswick and I am here today to speak in support of LD 1723, a bill which would facilitate a win for people facing Maine's housing crisis by helping them stay in the homes the already have.

As a member of the Maine Unitarian Universalist State Advocacy Network, I always look at public policy through the lens of the values and principles of my faith. Although I say "my faith" I really am speaking of most faith traditions that ask believers to put love of neighbor and help for those less fortunate ahead of their own self-interests.

I am among the fortunate, as I imagine most of you are as well. I have never worried about being denied a rental unit because my income included state assistance, or being evicted because I couldn't make a couple months' rent, or being without a roof over my head because I could not find an affordable place to live. For many of the homeowners impacted by LD 1723 these are the realities they would face if their lot rent cost was suddenly and unexpectedly out of reach.

I am among the fortunate, but that doesn't mean I haven't had misfortune. None of us are immune from the vagaries of life that can suddenly turn our lives around for the worse. But the "vagaries" of life are, by definition, inexplicable—they cannot be explained or accounted for or avoided by regulation or legislation. But some misfortune can be avoided, if not entirely, at least mitigated with compassionate public policy. LD 1723 gives you a chance to do just that.

We are not talking about just a few Mainers. We are not talking about a temporary problem. We are talking about hundreds, maybe even thousands, of hard-working people, and retired folks on fixed incomes, happily living in caring communities who could suddenly and without recourse find themselves unable to stay in the home they already own. When you consider the shortage of housing in Maine, common sense alone should convince you that this bill is in the best interest our state. But if common sense doesn't do it for you, please be guided by your compassion for those potentially unfortunate enough to be victims of inadequate lot rent stabilization. Please do what only *you* can do. Please vote OTP on LD 1723.

Thank you.