



# MAINE AFFORDABLE HOUSING COALITION

31 Housing of Maine  
 33 Weston Avenue  
 AARP Maine  
 ABC Consulting, Gray  
 Acorn Engineering, Inc.  
 Allied Cook Construction, Portland  
 Answ Development LLC, Portland  
 Apartments for People LLC, Belfast  
 Archetype Architects, Portland  
 Associated General Contractors of Maine  
 Auburn Housing Authority  
 Augusta Housing Authority  
 Avelta Housing, Portland  
 Bangor Area Homeless Shelter  
 Bangor Housing  
 Bangor Savings Bank  
 Bank of New Hampshire, Falmouth  
 Bath Housing  
 Bath Savings Institution  
 Belknap Enterprises  
 Benchmark Construction, Westbrook  
 Boston Financial Investment Management  
 Bowman Construction, Newport  
 Brunswick Housing Authority  
 Camden National Bank  
 Carpenter Associates  
 Catholic Charities of Maine  
 CBI, Brunswick  
 CHA Architecture, Portland  
 City of Portland Department of Housing  
 Clark Insurance, Portland  
 Community Concepts, Lewiston  
 Community Housing of Maine, Portland  
 Consign Construction Co., Inc.  
 Cooperative Development Institute, South Freeport  
 Cooperative Fund of the Northeast  
 CREA, LLC  
 Cushman Associates, Westbrook  
 Cross Financial Corp., Portland  
 Cumberland County  
 Curtin Thaxter, Portland  
 CVS Architects, Portland  
 Developers Collaborative, Portland  
 Development Services of New England, Freeport  
 Dovetail Consulting  
 DrummondWoodrum, Portland  
 Ducon Construction, Inc.  
 Dunbar & Brown Construction  
 Eagle Point Development, LLC  
 Eastern Peabody Consulting Group, Augusta  
 Eric Burmeister  
 Evermore, Portland  
 Falmouth, Town of  
 Fort Fairfield Residential Development Corp.  
 Four Directions Development Corporation, Orono  
 Freeport Community Services  
 Freeport Housing Trust  
 Furniture Friends  
 Gannett Construction, Augusta  
 Gawron Turgeon Architects, Scarborough  
 Genesis Community Loan Fund, Brunswick  
 Kennebec Savings Bank  
 Great Falls Construction, Gorham  
 Grommes Puzoski Consulting LLC, Portland  
 GroSmart Maine  
 Habitat for Humanity of Greater Portland  
 Habitat for Humanity York County  
 Hancock Lumber, Cass  
 Healthy Androscoquin, Lewiston  
 Hebert Construction  
 Home Start, Peaks Island  
 Homeless Voices for Justice, Portland  
 Housing Foundation, Orono  
 Housing Initiatives of New England, Portland  
 Housing Partnership, Portsmouth, NH  
 Hunt Capital Partners LLC, El Paso, TX  
 Island Institute, Rockland  
 Isleshore Affordable Property  
 Jensen Bold Gardner & Henry, Portland  
 John Anton, Consultant, Portland  
 Kaplan Thompson Architects, Portland  
 Kennebec Savings Bank, Augusta  
 Kennebec Valley Community Action, Waterville  
 Kennebec Savings  
 KeyBank  
 Knox County Homeless Coalition  
 Lake City Investments, LLC  
 Landry/French Construction, Scarborough  
 LaRoche Consulting, LLC, Augusta  
 Lazzari Architects, South Berwick  
 LB Development Partners, Portland  
 LeadingAge Maine & New Hampshire  
 Lewiston Housing Authority  
 M&T Bank  
 Machias Savings Bank  
 Maine Bureau of Veterans' Services  
 Maine Community Action Partnership  
 Maine Community Bank  
 Maine Department of Health & Human Services  
 Maine Equal Justice  
 Maine Immigrants' Rights Coalition  
 Maine Public Health Association  
 Maine Real Estate Managers Association  
 Maine State Building & Construction Trades  
 Maine Workforce Housing LLC, Portland  
 Mono en Mano, Millbridge  
 Monx Development LLC, Yarmouth  
 Moosema Bank  
 Midcoast Regional Housing Trust  
 NBT Bank  
 Nickerson & O'Day, Inc., Bangor  
 North Haven Sustainable Housing  
 Northeast Rental Housing  
 Norway Savings Bank  
 Old Town Housing Authority  
 Otis Atwell CPAs, South Portland  
 Penquis General Contractors  
 Penquis, Bangor  
 People's United Bank  
 PM Constructors  
 Portland Builders  
 Portland Housing Authority  
 Presale Street, Portland  
 Preservation Management, South Portland  
 Prell Flaherty, Portland  
 Raise-Op Housing Cooperative, Lewiston  
 Realty Resource Management  
 Rental Housing Alliance of Southern Maine  
 Rock Whiting  
 Rumford, Town of  
 Sanford Housing Authority  
 Scott Simons Architects, Portland  
 Sea Coast Management Company, Topsham  
 Shalom House, Portland  
 Silver Street Development Corporation, Portland  
 South Portland Housing Authority  
 Sparhawk Group, Yarmouth  
 St. Germain  
 Sunrise Opportunities, Machias  
 S.W. Cole Engineering, Gray  
 Stanion Company  
 TD Bank  
 Tedford Housing, Brunswick  
 The Calks Group, Seaco  
 The Eagle Point Companies, South Portland  
 The Housing Foundation  
 The Park Development, Portland  
 Thornton Tomasetti, Portland  
 Through These Doors, Portland  
 Total Construction Management, Winterport  
 TPD Construction Co., Sanford  
 United Way of Greater Portland  
 Ullie, Inc.  
 Veterans Inc., Lewiston  
 Volunteers of America of Northern NE  
 Washington County Assoc for Ret. Citizens  
 Westbrook Housing Authority  
 Western Maine Community Action, E. Wilton  
 Winston Scott Architects  
 Wishcomper Companies, Portland  
 WNC & Associates  
 Wright-Ryan Construction, Portland  
 Yarmouth Housing Collaborative  
 Year-Round Housing Corp., Long Island  
 York County Community Action, Sanford  
 York Housing Authority  
 Zachau Construction, Freeport  
 Zero Energy Design  
 York County, Maine

*Testimony of Laura Mitchell, Executive Director, Maine Affordable Housing Coalition*

## IN FAVOR of 1755 - An Act to Increase the Maine Historic Property Rehabilitation Tax Credit in Rural Areas

Chair Grohoski, Chair Cloutier, and Members of the Joint Standing Committee on Taxation. On behalf of the Maine Affordable Housing Coalition, a nonprofit with 140 business and more than 2,000 individual members, we ask that you support LD1755. It meets the recommendation in the State's 2025 HR&A Housing Production Roadmap to provide financial tools for housing development, particularly leveraging private investment.

LD1755 builds on an existing Maine program, that already operates as a model public-private partnership efficiently building housing. Only after private capital has been invested and a project is complete, does the state tax credit kick in. No up front speculative investment required by the state.

So LD1755 is a cost-effective step the state can take to address the state's shortage of 80,000 homes by 2030. It builds on a program that already works, encourages private capital to invest in our rural downtowns, and repurposes the buildings that define the character of our small towns—while not requiring the higher subsidies needed for new housing construction.

Maine's rural towns are rich with historic buildings that were once anchors of community life but now sit vacant or underutilized, and are wasting resources invested in public sewer and water that serve them. LD 1755 gives us the opportunity to transform these buildings into vibrant assets, leverage past investment in the roads, water and sewer to serve them, and create desperately needed housing. All while not adding a new program. This is about improving what already works—and making it work better for Maine's rural communities.

Investment in rural communities in Maine is hard to come by. Rental rates and purchase prices on homes are lower than in more urban areas, making the return on investment for rehabbing a property lower. Incentiving these projects so private capital can flow into small Maine communities helps everyone – small local developers that will under take these projects, residents that need housing, and municipal tax bases. We cannot separate housing from economic development. In rural Maine, housing is often the #1 barrier to growth for local employers. When we create new housing, particularly downtown in historic areas with cost effective adaptive reuse - we support the small businesses, the schools, and the health care systems that are the backbone of rural Maine.

Every new resident who moves into one of these revitalized buildings brings with them purchasing power and civic life. Main Street storefronts are activated. Blight is reduced. Tourism and community pride increase. And crucially, the tax base expands.

With this historic tax credit boost, we can make the thin return on investment numbers work in rural communities and empower dozens of small Maine developers across the state to rehab properties in their home towns.

This bill requires no new agency. No new oversight structures. It simply expands the impact of a program we already trust, while aligning it with Maine's pressing need for rural housing. It creates the right incentives in the right places: small towns, historic buildings, private capital, and housing.

LD 1755 is not just a housing bill. It is a rural revitalization bill. It is a jobs bill. It is an economic development bill. And it is an efficient, highly visible way for the state to support the communities that too often feel left behind.