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## MAINE AFFORDABLE HOUSING COALITION

Joint Standing Committee on Appropriations and Financial Affairs
Laura Mitchell, Executive Director, Maine Affordable Housing Coalition
in favor of LD1912 - An Act to Authorize a General Fund Bond Issue to Address
Maine's Housing Shortage- by Senator Bennett

Senator Rotundo, Representative Gattine, and members of the Joint Standing Committee on Appropriations and Financial Affairs. I'm Laura Mitchell, on behalf of the **Maine Affordable Housing Coalition, a nonprofit with 140 member businesses and more than 2,000 individual members**, we support LD1912.

This bill recognizes the intersecting issues of affordability, supply, and aging housing stock — each a piece of Maine's housing puzzle - with proven strategies and innovative solutions. As shared in the 2023 HR&A Maine Housing Study, we know that housing supply is the underlying issue in Maine and we support all bonds that address that challenge.

All Maine people are impacted by our housing shortage — whether you are comfortably housed, are housed but can't afford to maintain it, your town can't find housing for EMS, teachers and police officers; or you're struggling to find housing for yourself or a loved one. More housing is the solution.

We are encouraged to see substantial investment in the Innovative Housing Incentive Program, which supports manufacturers of manufactured and modular housing to increase capacity for housing supply. These forms of housing are consistently more cost-effective to produce than traditional stick-built homes, reducing both material waste and construction time. They also offer energy efficiency and design consistency.

This program can also be an economic development opportunity for Maine. Maine was once home to a robust cluster of modular and manufactured housing businesses, providing quality jobs and high-value exports. With the right capital and policy support, this industry can be revived and expanded, strengthening Maine's rural economy and helping to meet our housing needs in tandem.

At the same time, this bond also addresses a challenge we've faced for decades: Maine has the oldest housing stock in the nation. Nearly one-third of our homes were built before 1950. These homes are a critical part of our housing supply, particularly in rural communities—but many are in disrepair, energy-inefficient, and inaccessible to seniors or people with disabilities. LD 1912 will help preserve and extend the life of these homes, allowing Maine people to stay safely housed, avoid displacement, and retain generational assets.

MAHC also appreciates the pilot program to rehabilitate homes for purchase by first-time homebuyers as a rare win-win—preserving housing and expanding homeownership at the same time.

As you know, Maine's recent investments in building housing have been one-time funds and there are programs that will now end without new investment. Please support bonds to continue housing investments in Maine.