



COMMUNITY LOAN FUND

Testimony of John Egan, Senior Program Officer for Strategic Initiatives at the Genesis Community Loan Fund, to the Joint Standing Committee on Housing and Economic Development IN SUPPORT of *LD 1829, An Act to Build Housing for Maine Families and Attract Workers to Maine Businesses by Amending the Laws Governing Municipal Land Use Decisions.*

May 13, 2025

Senator Curry, Representative Gere, and members of the committee:

My name is John Egan, and I am the Senior Program Officer for Strategic Initiatives at the Genesis Community Loan Fund. Thank you for the opportunity to testify in support of LD 1829.

Genesis is a statewide nonprofit Community Development Financial Institution (CDFI) that provides flexible financing and expert guidance to support affordable housing and community development projects in rural and urban areas. We work with communities that are struggling to meet the growing demand for housing while also navigating a complex web of local ordinances, zoning requirements, and land use policies.

In my role, I work directly with developers, municipalities, and community organizations across Maine to help them access the capital and technical expertise needed to launch and finish affordable housing projects—the homes that thousands of Maine residents are waiting for.

Ensuring predictability in permitting will allow more homes to be built.

LD 1829 addresses several of the common and concerning barriers we hear from our partners across the state.

For example, providing for a modest increase to height limits and reducing the minimum land required per unit in projects connected to public utilities allows affordable housing to be more efficient and thus less costly per unit. This also encourages more density—where it makes sense, within local infrastructure.

We need a mechanism for regional and statewide housing goals to be met. The establishment of the Housing Development Resolution Board as proposed in LD 1829 provides a mechanism to make that happen.

The need for more housing is urgent, and Maine has been making recent progress, with leadership from the Legislature.

But barriers are still very real. That's why I consider my job today to share what we hear on the ground—from developers, municipalities, and community leaders across Maine.

Bluntly, it's this: housing permit processes need to be simpler and more straight forward, and towns need to recognize how important consistency is—and that delays kill projects. Regional planning with common goals is needed if we are going to get the housing Maine needs.

LD 1829 offers a clear set of tools that can help municipalities work more effectively with developers to get housing built, including affordable housing, and to do so in a way that is both predictable and regionally consistent.

Thank you for your time and for your attention to this critical issue. I am happy to answer any questions.