



creating pathways to stable housing, better health, and financial security

Good afternoon, esteemed members of the Appropriations and Housing Committees:

My name is Lucas Schrage, and I am the Director of Housing at Project Home. I have had the privilege of overseeing the administration of the Eviction Prevention Program Pilot from its launch in October 2024 until now.

I submit this testimony in support of continuing funding for the Eviction Prevention Program, LD1522, to sustain the significant progress made in keeping at-risk Mainers stably housed.

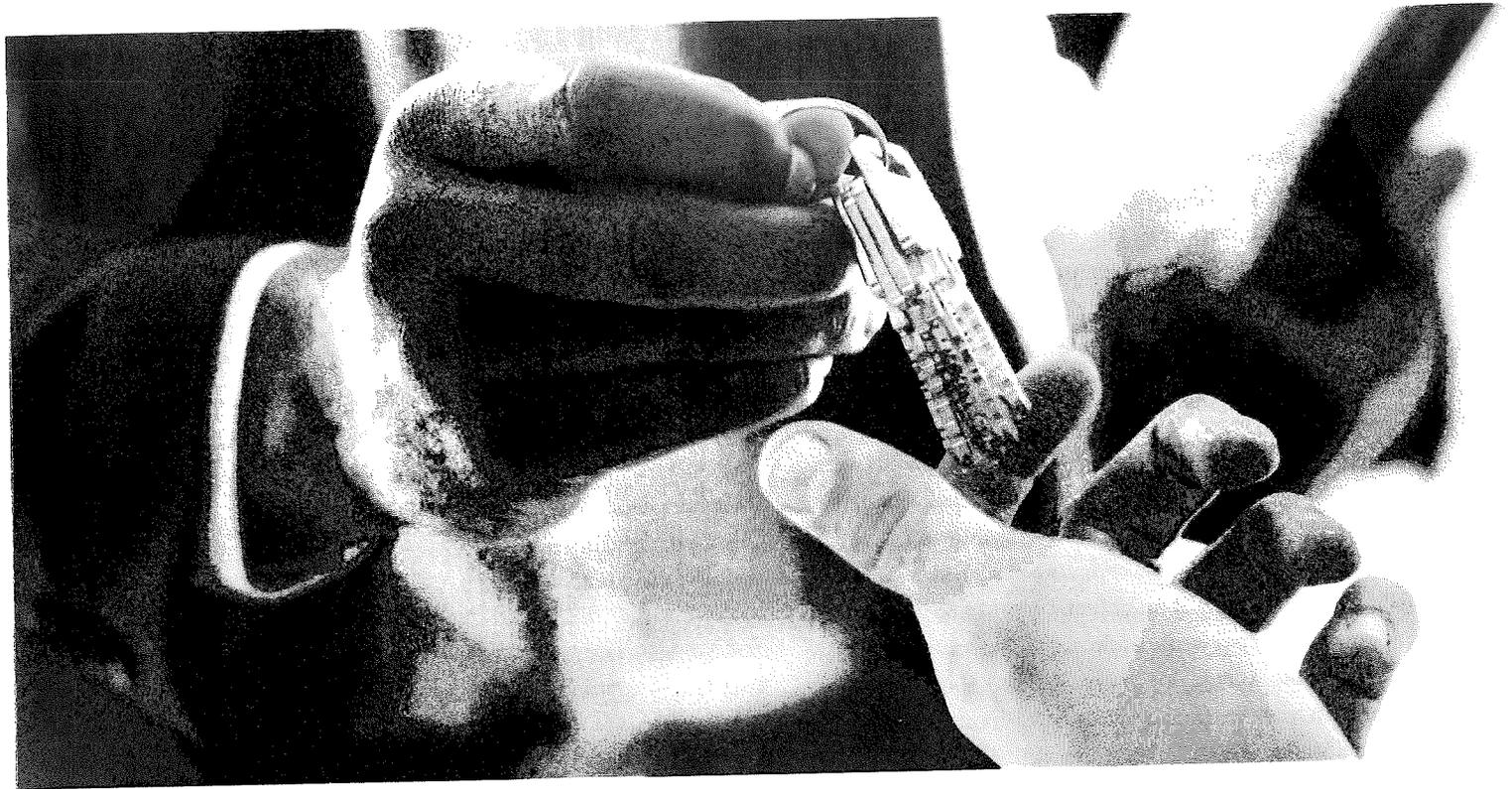
In close partnership with Maine Housing, we developed the infrastructure necessary to ensure that those experiencing imminent loss of their housing received assistance equitably and efficiently, gathering data along the way in hopes that those who might unfortunately go unserved during the pilot due to finite amounts of funding could be assisted down the line. We have leveraged extensive institutional knowledge, working relationships with community partners statewide, and a coordinated referral system to meticulously craft a process to help route EPP funding to benefit households facing the threat of eviction. Since launching, we have assisted nearly 1,300 households with rental arrears, supportive forward payments, and resource navigation. As a direct result, 7 out of 8 households that benefitted from this programming remain in their housing today, and we have seen a 25% decrease in eviction filings.

The Eviction Prevention Program has proven itself to be an upstream, cost-effective approach to stabilize Maine's dynamic housing crisis while the state moves steadily toward filling the development gap. Eviction prevention and housing production must work in tandem. Without prevention, we risk destabilizing households faster than new units can come online. With it, we protect tenants, housing providers, communities, and the systems that bear the downstream costs of widespread housing loss.

On behalf of those still waitlisted for funding that they will not receive, or those facing eviction who still come to Project Home seeking rental assistance every day, I implore you to consider the tangible benefits of funding LD1522. This is not only the compassionate option, but it is the fiscally responsible one. I also want to make myself available to answer any questions that the Committee might have on the administration of the Eviction Prevention Program Pilot.

Thank you for your ongoing commitment to the State and our shared housing goals.

Lucas Schrage
Director of Housing, Project Home



The state-funded Maine Eviction Prevention Program (EPP) was launched in 2024 to help lower-income Mainers who are behind on rent and at risk of eviction by paying for late and future rent. Run by Project Home in partnership with MaineHousing, the program received nearly 3,000 applications in its pilot year.

As of early December 2025, assistance has been provided to
1,280 renter households,
with an average household income of \$17,005.¹

With funding support from Project Home and Maine Housing, the National Low Income Housing Coalition (NLIHC) is independently evaluating the pilot year of the Maine EPP. In addition to analyzing data provided by the program, NLIHC researchers invited people who applied for help from Maine EPP (even if they didn't receive it) to take a survey about their experiences with the program and their housing needs around the time they applied. This survey will be followed by two additional surveys in the coming months.

Below is a summary of key findings from the first part of the evaluation.

It is increasingly difficult for lower-income households in Maine to find and remain in safe, affordable rental homes.

- Median rents paid for new leases in Maine rose by 32.1% in the last six years, from \$851 in October 2019 to \$1,124 in October 2025. In that time, median rents for new leases across the U.S. increased by 18.9%. The median rent for new leases in Maine increased by 3.7% in the last year alone, relative to a 0.9% decrease for the U.S. overall.²
- In 2023, 81% of Maine's extremely low-income households were cost-burdened and 65% were severely cost-burdened; among households with incomes between 31-60% of AMI, 74% were cost-burdened and 28% were severely cost-burdened.³
- In 2023, Mainers working at minimum wage (\$14.65/hr) would need to work 61 hours a week to afford a modest one-bedroom rental home at the average Fair Market Rent (\$1,166 a month), and 78 hours a week to afford a two-bedroom rental home at the average Fair Market Rent (\$1,478 a month).⁴
- In 2023, an estimated 37% of extremely low-income renter householders in Maine were seniors and an additional 22% were non-senior adults with a disability.⁵
- Half of survey participants reported being the parent or guardian of one or more children who lived with them at the time they applied to Maine EPP.
- After dropping to decade-lows during the COVID-19 pandemic, the number of eviction cases filed in Maine rose to 6,012 in 2023, surpassing the pre-pandemic annual average of 5,775 cases filed.⁶

The Maine EPP applicants who participated in the survey reported housing and financial instability in the month before they applied.

- Nine out of ten said their household did not have enough money to meet basic needs like food, medicine, and paying bills.
- Half (52%) of participants lived in households with at least one employed household member; among these, 29% were "very concerned" that someone in their household might soon lose employment. Twenty-nine percent of participants said they or someone in their household were looking for work.
- Forty-one percent experienced three or more life events that made it harder to pay rent. These include life events such as recent increases in rent or utilities costs (46%), loss of a job or income (41%), and/or a medical emergency or change in health status (41%).
- Most (81%) were rent-burdened, spending more than 30% of their household income on rent; 57% were severely rent-burdened, spending more than 50% of their household income on rent.
- Nearly all (94%) were behind on rent and 69% had already received an eviction notice.

In the month before they applied to Maine EPP, survey participants and their households were forced to make difficult choices in order to pay rent.

- Households cut back on essential needs like food (69%), utilities payments (60%), and vehicle payments, gas, or repair costs (59%) to be able to pay rent.
- To pay rent, households took actions like borrowing money from family, friends, coworkers, or neighbors (65%) and selling personal belongings (46%) to pay rent; 25 participants said they or someone in their household sold blood plasma.
- Sixty-one percent of those who needed medical care didn't get it because they couldn't afford it.

For survey participants, housing was a major source of concern in the month before they applied to Maine EPP.

- Seven out of ten participants rated their mental health as "poor" or "fair."
- Six out of ten said they were "always" worried about being able to stay in their home.
- Nearly all (85%) said they "always" or "often" felt stressed, tense, or anxious, with 81% saying housing concerns caused "most" or "all" of their stress.

Survey participants had a positive view of the Maine EPP application process.

- Seventy percent rated the process as "easy" or "very easy," citing the clear and straightforward instructions, helpfulness of the program staff, and the online application. Only 7.8% said the process was "hard" or "very hard."
- Roughly 7 out of 8 participants reported having maintained their housing at the conclusion of the Baseline survey.

1) *MaineHousing. Eviction Prevention Program Metrics: Eviction Prevention Program Dashboard.* <https://www.mainehousing.org/data-research/program-data/epp-metrics> Accessed on December 9, 2025

2) *Apartment List. Historic rent estimates, Jan 2017 - present, United States and Maine.* [Data set]. Accessed on November 24, 2025 from <https://www.apartmentlist.com/research/category/data-rent-estimates>

3) *U.S. Census Bureau, 2023 American Community Survey, Public Use Microdata Sample (PUMS).*

4) *National Low Income Housing Coalition. (2025). Out of Reach: Maine state data.* Accessed on November 24, 2025 from <https://nlihc.org/oor/state/me>

5) *National Low Income Housing Coalition. (2025). Housing needs by state: Maine.* Accessed on November 24, 2025 from <https://nlihc.org/housing-needs-by-state/maine>

6) *State of Maine Judicial Branch. (2025). 15-year monthly FED filing trends.* [Data set] Accessed on November 24, 2025 from <https://www.courts.maine.gov/about/reports/fed-monthly15yr-report.pdf>