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**Testimony in support of LD 1: An Act to Increase Storm Preparedness
for Maine's Communities, Homes, and Infrastructure
February 11, 2025**

Senator Curry, Representative Gere, and members of the Committee on
Housing and Economic Development,

My name is Mary-Rita Reinhard, and I am the Interim Executive Director of the Maine Community Action Partnership, a statewide organization dedicated to improving the quality of life of Maine people by advocating for, promoting and supporting the work of the Maine community action agencies. We respectfully submit the following testimony in support of LD 1: An Act to Increase Storm Preparedness for Maine's Communities, Homes, and Infrastructure.

Maine's community action agencies work directly with individuals and families in every county in Maine to help them repair and modify their homes to meet the challenges of Maine weather. We work with contractors, affordable housing agencies, and other partners to ensure that those with low and moderate incomes have a roof over their heads that keeps them safe, warm, and dry.

Through this work, we see firsthand the damage that homeowners contend with in the wake of increasingly catastrophic storms. We see how expensive and difficult it can be to fix battered roofs, flooded basements, and other damage, all the while fearing that the next storm could be the one that renders a home unlivable or finally breaks the bank.

The Home Resiliency Program proposed as part of LD 1 would provide grants directly to homeowners to help them afford investments that strengthen their homes against future storms. We understand that an amendment to the bill bases grant awards on income or financial means, meaning Maine people who could not otherwise afford to fortify their homes against extreme weather can take critical steps to protect themselves. With this support, more Maine people could keep their roofs in sufficient condition to maintain homeowner's insurance. Fewer would need to file claims in the future, leading to more affordable premiums. These grants could fund improvements to prevent the costly flooding and water damage that many policies don't cover.

For so many Maine people, a home is the most significant investment they'll ever make, not only financially but in their quality of life. We urge you to support LD 1 to protect those investments well into the future. Thank you for your consideration. We would be happy to answer any questions the Committee may have.

Sincerely,

Mary-Rita Reinhard

Interim Executive Director, Maine Community Action Partnership