

Sarah Louden  
Lewiston  
LD 1167

Attention: Housing and Economic Development Committee

My name is Sarah Louden and I am a Lewiston resident and a first-time home owner of one of the units at 51 Howard street, the building that was rehabbed by Healthy Homeworks last year.

I'm writing to voice my support for LD 1167: Resolve, to Create a Pilot Program to Assist Nonprofit Housing Developers in Rehabilitating Existing Aging Housing Stock for First-time Home Buyers.

Over the past few years, housing prices in Maine, as in many parts of the country, have skyrocketed— far outpacing inflation and wages for all but the highest income earners in our state. This pattern has had a consequential impact on anyone looking to buy a home, but in particular on younger generations, working class families, first-time home buyers, and those who are living and working in Maine. Surging interest rates on mortgages, out-of-state buyers and investors, as well as spikes in the material cost of building new housing have only made the problem worse.

The exorbitantly high cost of housing in Maine is only one piece of our state's housing and home problems— along with aging housing stock, a cratering welfare system, unpredictable rental prices, weak tenant protections and burdens to accessing healthcare— it's no wonder that Maine is in the midst of a significant housing crisis.

LD 1167 is not going to single-handedly fix Maine's housing crisis, but it will create a new and creative model that can and should be replicated in Lewiston-Auburn, Greater Portland, and other areas with higher density housing across the state. This pilot program will bring affordable, rehabilitated housing units to the market in walkable urban neighborhoods to other first-time home buyers like myself— people who are living and working in Maine who are seeking stable, secure, and permanent housing options that they can afford.

While the eligibility requirements may give pause to some home-buyers, they are key to making a home-ownership program like Healthy Homeworks' successful. The requirement for units to be owner-occupancy only makes it so that investors, developers, would-be landlords and those looking to profit off of short term rentals will be ineligible to buy these units. Such restrictions guarantee that future buyers of these rehabbed units will also be the future owners and the future residents of them.

With all of these considerations in mind, I hope you will support LD 1167 to give more people in Maine the opportunity to purchase and live in safe and affordable permanent housing.

With thanks,  
Sarah Louden