

EPP Testimony
LD 1522
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I am writing to testify in favor of continuing to support and fund the Eviction Prevention Program. This is our story. Where we were only one of 1600 families helped by this program, I am sure that there are many more. Success comes from outcomes, and knowing that so many families were able to stay housed, improve their quality of life, and become more secure financially is amazing.

I applied for the EPP on November 1, 2024. I had just started a new job about two weeks before, however had been unemployed with no income for a few months prior, and that definitely took a toll financially, especially when you have to wait for that first paycheck. I had gotten behind on rent, and tanked my credit score by using my credit cards to pay bills, and having to pick and choose which payments were going to be addressed, almost like financial triage. I have been dealing with some medical issues that made things harder in the meantime.

The first thing I will say, is when the program came through, it came through in a big way. They were able to help me catch up on my back rent, and paid ahead as well, which has allowed me to catch up and get back on track in many ways, not just housing.

There was definitely an under-estimate of need, which lead to a bottle neck effect in some ways. I would suggest that the program staffers try to give a little more information to applicants as far as the timeline, as that was challenging when it came to trying to gauge if we were going to get help, when we would get help, or what was going to happen. I understand that they were doing their best, and inundated with applicants. My application was processed and paid out in February, however, it took six months from start to finish, as my landlords had not given me an eviction notice despite the rent debt, as I was working to pay on it and had let them know that I had applied for the program. Not all landlords are as understanding however, and it seemed counter-intuitive that my experience would have been a lot faster had I had a notice. My daughter and I have lived here for seven years, and I have built trust with them, however to get a notice would have put me on shaky legal ground even if it would have expedited things, and I am grateful that my landlords didn't do that, as the housing crisis is real and there is absolutely no way I would have had the money to move anyway.

That six months in between, especially over Christmas, was heavy however. The burden of the unknown when you desperately need help is terrifying, not knowing what was going to happen or having a solid timeline was stressful, though I understand why it was that way.

Since EPP helped us, we are now again housing secure. I have been able to pay off my credit cards and pay my bills, and slowly work on my credit score. I have been able to save money to pay on future rent, and I am able to sleep better at night not worrying that I will wake up to my car being repossessed. I am able to keep our situation stable for us both, especially where we have lived here for so long.

In conclusion, we would have most like been homeless if the EPP hadn't helped us. It was literally life changing in so many ways, and I can't say enough that this is a program that people NEED, and should be treated like a priority in an era where so many people are struggling with housing. I appreciate all the help, especially where I have little familial support. This program changed so many

outcomes for us for the positive, and was a rope when I was drowning in so many ways. I will reference Maslow's Hierarchy in that, when people's basic needs are in jeopardy, it is very difficult to focus on the next level or transcend until that is addressed. When your home is threatened, safety feels in question. When you are living in poverty, one missed check, or a few months with no income becomes a crisis situation, especially when you are always trying to at least keep your head above water, but treading is getting hard and someone just threw you a bag of bricks. Poverty is expensive, and can be incredibly hard work, especially to rise above it.

I have worked my entire life to overcome those challenges, and am still working.

This program honors that in many ways, and allowed me to feel safe again, be healthier mentally, to continue to work rather than being thrown into further turmoil because we had no place to live, and sliding even further down the slippery slope of financial difficulty.

So much appreciation for all the staff behind the scenes processing applications, communicating with applicants, and making sure that families are not being left out in the cold. They deserve more staff, more support and more funding to help that continue.

Please don't leave Mainers out in the cold. Fund the Eviction Prevention Program. Thank you.