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My name is Megan Michaels, and I work as an administrator for the Eviction Prevention Program. I am testifying in support of LD 1522.

I would like to describe what I've seen when working with tenants on their applications.

People who work in Maine's most critical industries need this assistance to stay in their homes. Of the working tenants who I've helped apply, the majority work in the service industry, specifically elder care, direct care for children with behavioral health needs, and in hospitality.

They are the home health aides caring for our aging population, the restaurant servers and housekeepers keeping small businesses running, and the fishermen taking seasonal positions- this labor is vital to Maine's economy. What happens when those working in elder care are further destabilized? What are those downstream effects? With Maine's aging population and identity as a state where folks hope to retire, we need these workers in stable housing. Folks making a career in our service industry are low-income renters who need help.

What I've also seen is that paired with the rising cost of living over the past few years, folks have had their ability to recover from even one financial shock eroded. It is important to note that households earning well over 30% of the Area Median Income represent a significant portion of the population who can still be financially devastated by factors like a health crisis, seasonal work, federal work stoppages, or economic downturns. All it takes is one late notice to begin their eviction process. We have been able to stop that process before it starts for hundreds of households.

As we look to future economic uncertainties, such as the loss of Canadian tourism in coastal communities, I believe this program can fortify us against a potential crisis of the workforce leaving the state, interrupting their professional development, and weakening our economy.

Evictions are costly and terrifying for renters. If they didn't have the savings to pay off past due rent, then how could they find a new place to live, afford a security deposit, all while keeping their hourly work schedule- let alone with an eviction now on their record? Helping these renters prevent their eviction prevents a deeper housing crisis. For the people we assist, this program is a lifeline.

In continuing the Eviction Prevention Program, we can address not only the immediate needs of our workforce, but also invest in the Maine's economic stability.

Thank you.