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**Testimony of Ann Danforth, Maine Equal Justice, in support of
LD 1305 “An Act To Streamline Requests for Housing Assistance”
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Good morning Senator Claxton, Representative Meyer, and members of the Committee on Health and Human Services. My name is Ann Danforth and I am a Policy Advocate at Maine Equal Justice. We are a civil legal services organization working with and for people with low income seeking solutions to poverty through policy, education and legal representation. Thank you for the opportunity to testify in support of LD 1305.

In my testimony today I will speak to why Maine Equal Justice supports this bill, and at the same time, will also encourage the committee to think about this bill in a larger context – as part of an even broader effort to modernize and improve our current safety net and work support programs as such opportunities arise. LD 1305 would help move us in that direction, towards a safety net that is simple and easy to use, well-coordinated, human-centered, and efficient.

What LD 1305 Does

LD 1305 requires the Department of Health and Human Services (DHHS) to include on certain applications, including the statewide food supplement program (SNAP), the MaineCare program, and the Temporary Assistance for Needy Families program (TANF), an option for the applicant to request housing assistance from DHHS or Maine State Housing Authority.

Why Maine Equal Justice Supports LD 1305

At Maine Equal Justice, we work closely with hard working Mainers with low income who are struggling to make ends meet. We hear from clients regularly about the challenges they face trying to access safety net and work support programs from a system that is siloed, antiquated, irrational, and inefficient. The administrative responsibility to deliver the help they need is scattered throughout different governmental agencies and is largely not integrated or coordinated. While these supports are essential and a lifeline for many Mainers, unfortunately, they aren’t reaching many of those who need them most.

Opportunities to modernize and improve Maine’s safety net and work support programs

We have the opportunity now to begin to change this. We can bring our safety net and work support programs into the 21st century and make these systems equipped to respond to people’s needs in a holistic manner. States throughout the nation are beginning to modernize their systems to reach this goal. For example, North Carolina’s goal is to design their state-administered safety net systems so people “only have to tell their story once.” We are having similar conversations with agencies throughout state government here in Maine. With this change, the payoff will be great – it will reduce governmental inefficiencies, improve people’s well-being, and improve the state’s economy.

LD 1305 is an important step in the right direction

What LD 1305 provides is the opportunity to take steps now in the direction of this broader goal. At a time when 30% of Mainers are reporting difficulty covering usual household expenses¹, it is critical that we are thinking about how we can connect Mainers seeking supports from DHHS to meet basic needs like health care, food, and financial assistance, with supports for another essential need – housing.

Even before the pandemic, the rent burden was unaffordable for nearly four out of every ten Maine households.² Maine’s rental market was among the least affordable in the nation, placing it alongside high-housing-cost states such as California, New Jersey, Massachusetts and Hawaii. COVID-19 has only exacerbated these hardships. With so many households strained by housing costs, it is no surprise that in the four years preceding the pandemic, over 6,500 households faced loss of their home due to eviction and foreclosure.³

Fortunately, the federal government has provided some short-term relief in the form of \$350 million in funds for emergency rental assistance in Maine. However, Maine has limited time to spend the funds – \$130 million must be spent by September, and \$200 million by December. The remainder must be spent by deadlines in 2022 and ultimately 2025. Better coordination between DHHS and MaineHousing will not only benefit the Mainers struggling to pay their rent who are in need of and eligible for this assistance, but it will also help the state take advantage of these federal funds, which Maine may lose to other states if it does not spend it. The risk of losing out on this federal money illustrates the critical need for the type of systems integration we outline here, as the state would be able to more efficiently connect available resources to those eligible.

To reach more families in need, in the short term, DHHS could add a link to MaineHousing’s emergency rental assistance application to My Maine Connection, DHHS’ online benefits portal where people currently go to apply for SNAP, TANF, and MaineCare. That way, people familiar with and interfacing with DHHS, and who are also likely eligible for rental assistance, will know about this additional assistance and how to apply. This is an approach recently taken with LIHEAP (the home energy assistance program administered by MaineHousing that helps people pay for heating costs), following conversations between OFI and MaineHousing. We understand the two agencies have plans for further coordination by adding LIHEAP application questions to DHHS’ My Maine Connection replacement, so that eventually, people will be able to start a LIHEAP application at the same time that they apply for

¹ <https://www.cbpp.org/research/poverty-and-inequality/tracking-the-covid-19-recessions-effects-on-food-housing-and>

² <https://dqydi.com/income~percentile-by-state-calculator>

³ Maine District Court, Caseload Statistics, 5 year trend, <https://www.courts.maine.gov/about/stats/statewide.pdf>

SNAP, TANF, and MaineCare. That information will then be sent over to MaineHousing to finish processing the application.

Another simple, yet more comprehensive approach to integration, which Vermont has taken, is setting aside federal emergency rental assistance funds for their Department of Health to administer emergency rental assistance directly for TANF recipients (this operates in addition to the general population program). The program, which launched on Monday April 5th, has already resulted in 1/3 of the TANF households being enrolled in the rental assistance program. This multi-pronged approach to distribute emergency rental assistance funds in a small state could be replicated in Maine. Providing this targeted program and outreach to TANF households also ensures that the most vulnerable and lowest income households receive priority access.

Conclusion

While COVID-19 has exposed the gaps and inadequacies in our safety net, it has also shown the benefits of enacting flexibilities that make it easier for people to get the support they need. We can use what we've learned to make our safety net and work support programs work better for the people they serve both now and into the future.

Thank you for the opportunity to provide testimony in support of this bill. I am happy to answer any questions you might have.