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Testimony in Support of LD 2158: An Act to Improve the Housing Voucher System

Greetings Senator Pierce, Representative Gere and members of the Joint Standing Committee Housing. I am Bridget Quinn, Associate State Director of Advocacy and Outreach for AARP Maine. Today, I am testifying in support of LD 2158.

AARP is the nation's largest nonprofit, nonpartisan organization dedicated to empowering Americans 50 and older to choose how they live as they age. On behalf of our nearly 200,000 members statewide, thank you for the opportunity to share testimony.

The root causes of the affordable housing crisis—rising housing costs, insufficient supply of smaller homes, and growing income inequality—are likely to persist, if not worsen, over the next ten years. If left unaddressed, more people will struggle to afford rent, forcing them to live in substandard housing, or reside in homes that have physical barriers that keep them further isolated from services, amenities and other opportunities. This is also true for many older adults.

Improvements to the housing voucher system as outlined in LD 2158 will have a critical impact for Mainers, especially older adults on fixed incomes, in accessing housing. Older adults, like most Mainers, are also at risk of being severely cost burdened when it comes to housing. Meaning more than 30% of their income is spent on housing. Nearly, “21.5% of adults, aged 65 and over, rented their primary residence in 2018, a value which has risen since the Great Recession (Joint Center for Housing Studies, 2019)¹. Over half (54%) of renters aged 65 and older are cost-burdened, and nearly one-third spend at least half their income on rent.”²

Housing voucher programs remain to be one of the most effective to helping those who are at risk of experiencing homelessness. They are also one of the greatest tools to lift older adults out of poverty. “Vouchers deliver major benefits to some 680,000 seniors

¹ Joint Center for Housing Studies (2019). Housing America's older adults. Harvard University Joint Center for Housing Studies. <https://www.jchs.harvard.edu/housing-americas-older-adults-2019>

² Fenelon, Andrew. Mawhorter, Sarah. Housing Affordability and Security Issues Facing Older Adults in the United States. <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC7799385/#CIT0006>

nationwide — more than any other rental assistance program.”³ They are also one of the most impactful tools to lift older adults out of poverty, making a life- changing difference in the lives of such older adults.

A critical barrier effecting the success of voucher programs is the fair market rate. This figure is the maximum rent that a voucher will cover. Generally, fair-market rents are set at the metropolitan area. Given how fast rents have risen provisions in LD 2158 that will allow the Maine State Housing Authority to enter into contracts at a higher rate than the fair market rental rate as established by the United States Department of Housing and Urban Development, while not sacrificing the number of vouchers being issued is critical.

LD 2158 will make critical changes to allow more Mainers to be housed and to be able to age in their communities safely. It will take many stakeholders and policy solutions and a lot of work to fix Maine’s housing crisis. LD 2158 is one such tool. We urge this committee to support LD 2158. Thank you for the opportunity to provide testimony.

If you have questions for me, I can be reached at bquinn@aarps.org or at 207-272-8563.

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³ <https://cbpp.org/research/housing/more-housing-vouchers-needed-to-help-older-adults-afford-stable-homes-in-the#:~:text=A%20broad%20body%20of%20research,regain%20long-term%20housing%20stability>.