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March 3, 2025

Re: LD 521, An Act to Prohibit Discrimination in Housing Based on Source of Income, Veteran Status or Military Status

Senator Carney, Representative Kuhn, and members of the Judiciary Committee, my name is Cullen Ryan, and I am the Executive Director of Community Housing of Maine or CHOM. CHOM's small staff works collaboratively with service providers across Maine to house hundreds of people experiencing homelessness. CHOM also invests in collaboration, including advocacy designed to help Maine speak with one voice on behalf of people in need.

I am testifying in strong support of LD 521, An Act to Prohibit Discrimination in Housing Based on Source of Income, Veteran Status or Military Status. *This bill amends the Maine Human Rights Act to prohibit housing discrimination on the basis of an individual's military status, veteran status or source of income. The bill defines "source of income" to include income from any federal, state or local public assistance program, including payments under the United States Social Security Act, medical assistance and housing vouchers; income received by court order; any payment from a trust, guardian, conservator, cosigner or relative; and any other lawful source of income or funds.*

The Maine Human Rights Act is codified as public law, this bill would simply serve to clarify and strengthen this existing statute, specifically including source of income (SOI) protection. There are several benefits from SOI protection laws.

Research indicates that lease-up rates are significantly higher in communities with SOI laws. In Maine, this could mean an additional 1,500-2,000 households could be able to lease up within HUD's required timeframe. National studies consistently verify that subsidized rent is the gold standard in addressing homelessness. Enacting this bill would help Maine end and prevent homelessness.

Maine is facing a gap of 84,000 affordable homes over the next decade – Maine simply needs more housing. Without developing additional housing and looking to creative solutions, we won't make a real difference in the lives of people in Maine with low incomes. And we won't make a real difference in ending homelessness. LD 521 offers a creative pathway to increasing access to affordable housing by addressing barriers to existing housing stock. Rental subsidies make housing affordable for low-income populations; as such SOI protection laws are a way in which people can access housing despite Maine's tight market, low vacancy rate (one of the lowest in the country), and lack of affordable housing to meet the need. Without SOI laws, more Maine households could be at risk of housing instability and homelessness. Maine's homeless response and safety net systems are not sufficiently resourced to absorb additional households in need – they are already at or above capacity.

Importantly, despite the understandable concerns of landlords regarding laws such as this creating an undue burden, research and practice indicate otherwise. If LD 521 is enacted:

- Landlords can still use their usual tenant screening including reference checks, income verification, and other background checks to select suitable tenants.
- Landlords can still collect deposits, as they do with other tenants.
- Landlords can still charge their usual rents.

And rental subsidies serve to assist landlords in financial stability.

- Voucher holders are incentivized to pay rent in full and on time, maintain their unit, and follow the terms of their lease. Violation of these conditions may result in a loss of valuable subsidy.
- Rent payments are dependable because they come directly from the local Public Housing Authority. Payments are usually delivered electronically by direct deposit on the 1st of the month.
- A 2017 study of SOI laws demonstrated that SOI laws increased property values, a benefit for any landlord.



There are several explicit landlord protections in current case law, including the right to evict where the landlord merely perceives criminal activity or substance misuse by household members – no conviction is required. LD 521 would not change that.

Maine needs to foster communities where everyone can live and thrive. Please pass LD 521 so we can be closer to achieving that goal.

Thank you for the opportunity to comment.