



Board Members

Aaron Shapiro
Retired Community Development
Director
Cumberland County
Board President

Chip Newell
Principal
The NewHeight Group
Board Treasurer

Gunnar Hubbard
Principal
Thornton Tomasetti
Board Secretary

David Birkhahn
Vice President
TD Bank

Elizabeth Boepple
Partner
BCM Environmental & Land Law,
PLLC

Kalie Hess, Associate Director
The Partnership for Children's Oral
Health

Jan McCormick
Retired Affordable Housing
Investment Executive

Luc Nya
Mental Health Program Coordinator
OCFS/Corrections Liaison
Maine DHHS

Thomas Ptacek
Veteran's Healthcare Outreach
Community Organizer
Preble Street

Jennifer Putnam
Executive Director
Waban

Jennifer Rottmann
Deputy Director/CFO
The Genesis Fund

John Ryan
President
Wright-Ryan Construction

Kimberly Twitchell
Maine Regional President
NBT Bank

Staff Contacts

Cullen Ryan
Executive Director

Kyra Walker
Chief Operating Officer

Elizabeth Baranick
Asset Manager

Sarah Gaba
Occupancy Manager

Mara O'Shea
Compliance Manager

Jim Gwilym
Chief Financial Officer

Samira Bouzrara
Operations Manager

Vickey Rand
Advocacy & Communications Manager

Brenda Sylvester
Development Officer

Bree LaCasse
Development Officer

Brian Kilgallen
Development Officer

March 3, 2021

Re: LD 473 An Act To Create the Maine Rental Assistance and Voucher Guarantee Program

Senator Rafferty, Representative Sylvester, and members of the Committee on Labor and Housing, my name is Cullen Ryan, and I am the Executive Director of Community Housing of Maine or CHOM, the largest supportive housing provider for homeless populations in Maine. Our staff of 11 works collaboratively with more than 50 different service provider organizations to effectively and efficiently house some 1100 of Maine's most vulnerable people. I am also a member of the Statewide Homeless Council and serve as President of the Maine Continuum of Care Board of Directors.

I am testifying today on behalf of CHOM in support of LD 473, An Act To Create the Maine Rental Assistance and Voucher Guarantee Program. This bill includes specific initiatives, all of which are essential to housing Maine's most vulnerable populations, including people experiencing homelessness:

- **Rental Assistance:** The bill would require MaineHousing to establish and administer the Rental Assistance and Voucher Guarantee Program. The rental assistance portion of this program would pay rental assistance directly to landlords on behalf of eligible program participants, with MaineHousing determining eligibility criteria. Landlords who participate in the program will be required to agree to work with the housing navigators that support tenants; not to consider credit scores, criminal histories, and not require last month's rent; and waive late fees and not evict for months where assistance is provided.
- **Rental Voucher Guarantee:** The rental voucher guarantee portion of the program would expand MaineHousing's existing landlord incentive program, inclusive of: Funding to hire and pay for housing navigation services (described below); the creation of a letter of credit guarantee for those who rent to GA recipients, which would guarantee up to one month of rent and up to \$2,000 of damages; funding for the mitigation and repair of damages to units, mitigation of lost funds due to unpaid rent and tenant payment of security deposits; and funding to connect landlords with resources for the abatement of lead paint hazards in residential housing.
- **Housing Navigation Service Provision:** The housing navigation service provision within the Rental Voucher Guarantee portion of the program would provide funding to hire individuals as housing navigators affiliated with local housing authorities, general assistance programs, or nonprofit organizations to assist tenants with locating housing, the rental process, and to provide mentoring services to promote successful landlord-tenant relationships.

This bill will help households who are either not eligible for federal rental assistance or are on a waitlist. There is not enough affordable housing for those who need it, and this legislation would be a huge step in filling that gap.

Throughout State Fiscal Year 2020 (ending 6/30/20), 5,178 people experienced homelessness in Maine. FY 20 data is incomplete due to the pandemic. The number of people experiencing homelessness in FY 20 is known to be higher related to the pandemic causing data entry delays and the seeking of alternative non-congregate shelter (wellness shelters, hotels, etc.).

There is an overall shortage of affordable housing for all populations in Maine: The aggregate waiting list for affordable housing has risen to more than 30,000 households; more than 25,000



Maine households are on waiting lists for federal rental assistance, often waiting five to ten years, and more than 35,000 renter households, spread throughout all areas of Maine, are severely rent burdened – that is, paying more than half of their incomes for rent and utilities. This data is as of 2019 – it has likely worsened since, especially amid the COVID-19 pandemic. There is an extraordinary unmet demand for affordable housing for all populations, as well as supportive housing for people who need it.

Rental assistance makes housing affordable for people with low incomes in Maine, especially so for people with extremely low incomes - the population of people experiencing homelessness. Housing navigation and follow-up services are essential for people experiencing homelessness, especially for people with the most barriers to housing, to attain and retain stable housing. Maine has lacked these resources.

We need help with landlord engagement; housing is nearly impossible to find. We need more landlords to be willing to take a chance on people experiencing homelessness, often the missing link. Providing landlord incentives and guarantees, along with guaranteed rent payments and housing services including follow-up housing retention services, is the exact recipe for housing stability and success for people experiencing homelessness. This would enhance the scattered-site housing first permanent supportive housing model, a national best practice already implemented in Maine. Though the rental assistance is time-limited, this model would still provide assurances to landlords, while also ensuring housing success for the tenants to whom they rent. It's a win-win for Maine.

Targeting these resources is important. Not everyone who is experiencing hard times financially ends up in homelessness. And, not everyone who experiences homelessness requires longer term rental assistance to solve it; many people are able to self-solve their homelessness rather quickly. Housing people experiencing homelessness for significant periods of time will make the biggest difference in emptying out shelters and getting people off of our streets. People stuck in homelessness use beds - night after night, making them unavailable for the majority of people who are circumstantially and briefly homeless. This is the group that will most benefit from a rental subsidy. If done right, this bill could help Maine end homelessness, by housing the few hundred people experiencing homelessness who need it most.

Homelessness is a major public health crisis, and affordable housing is healthcare. Investing in housing stability for Maine people creates a foundation to help Mainers rebuild better from the pandemic. We lacked resources before the pandemic and now we are seeing increased demand. This bill is part of a continuum of legislation that addresses housing needs in Maine, from access to safe emergency housing and supportive services, to rental assistance and housing production. These bills work in synch with each other to end and prevent homelessness.

Please support LD 473 so that we can all work together to end and prevent homelessness in Maine.

Thank you for the opportunity to comment.