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People Policy Solutions

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**Testimony of Rob Liscord, Maine Equal Justice, in support of  
LD 1656 “An Act to Promote Energy-efficient Affordable Housing”**

To Senator Hickman, Representative Sylvester and members of the Labor and Housing Committee: My name is Rob Liscord, and I am a Policy Advocate focused on housing and homelessness at Maine Equal Justice. We are a civil legal services organization, and we work with and for people with low income seeking solutions to poverty through policy, education, and legal representation. Thank you for the opportunity to offer written testimony in support of LD 1656.

**Maine Equal Justice Supports LD 1656 because Maine is in dire need of state investment in housing affordable for low- and moderate-income Mainers.**

As we have expressed on numerous occasions this session, Maine faces a housing crisis laid bare by the pandemic. The Center for Budget Policy and Priorities estimates that over 34,000 households - comprising upwards of 60,000 people – are severely cost burdened in their housing.<sup>1</sup> These 34,000 Mainers include families of diverse incomes - from 80% AMI which is equal to \$60,000 for a family of four to below 30% AMI which is equal to 22,600 for a family of four.<sup>2</sup> The National Low Income Housing Coalition estimates that 19,000 of these rent-burdened household have incomes below the 30% AMI level.<sup>3</sup> These families need housing that is affordable, where they live and work.

*(a) Maine does not produce enough Housing to meet this outsized need.*

Through existing federal programs and supplemental financing, Maine Housing produces approximately 200 units of housing affordable to families below 80% area median income per year. The available resources to build affordable housing are simply not enough to produce the housing needed for the 34,000 households in need of housing today. Maine is long overdue to make a sustained, state level investment in the production of housing across the state. LD 1654 is the right step to increase that investment.

*(b) LD 1656 will ensure that housing produced is affordable for the long term.*

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<sup>1</sup> Will Fischer, et. Al., *More Housing Vouchers: Most Important Step to Help More People Afford Stable Homes*, CENTER ON BUDGET AND POLICY PRIORITIES, (Apr. 14, 2021), <https://www.cbpp.org/research/housing/more-housing-vouchers-most-important-step-to-help-more-people-afford-stable-homes>

<sup>2</sup> “Income Eligibility Limits and Maximum Rent Levels.” MAINE HOUSING (Rent and Income Levels Effective Apr. 1, 2020), [https://www.mainehousing.org/docs/default-source/asset-management/rent-income-charts/2020-rent-and-income-charts.pdf?sfvrsn=86308d15\\_0](https://www.mainehousing.org/docs/default-source/asset-management/rent-income-charts/2020-rent-and-income-charts.pdf?sfvrsn=86308d15_0)

<sup>3</sup> *Housing Needs by State: Maine*, NATIONAL LOW INCOME HOUSING COALITION (accessed May 9, 2021), <https://nlihc.org/housing-needs-by-state/maine>

Most of Maine Housing's investment in affordable housing goes to keep existing apartments affordable and prevent affordability restrictions from expiring. For example, Maine is facing a rural affordable housing crisis as over 6,000 units of housing built through the USDA Rural Development program have affordability restrictions set to expire.<sup>4</sup> As the affordability restriction expires on these rural development properties across the state, many communities could lose their one affordable housing option.

Rightfully so, Maine Housing works hard to keep housing like this affordable. However, this means that the majority of the state's investment goes to preserving what we have and not creating new, much needed housing. In 2019, despite creating 222 new units, Maine Housing had to use precious program dollars to preserve 559 units. Simply, sunseting affordability takes up a large portion of funds that could be put towards the creation of new units. LD 1656 addresses this problem, by requiring that properties be owned by public, non-profit, community, or resident owned entities that have a commitment to preserve affordability for the long term.

*(c) LD 1656 recognizes that affordability, building efficiency, and good paying jobs go hand in hand.*

The urgent need for quality, affordable housing intersects with the need for good jobs and affordable utility costs. On average, Mainers need an annual income of over \$42,489 to pay for a two-bedroom home, but a typical low-income renter makes only \$35,098 (and many make far less). Furthermore, Maine families with low incomes face an outsized burden of utility costs.<sup>5</sup> This is often because Maine's housing stock is outdated and is overdue for efficiency improvements.

LD 1656 recognizes the opportunity presented by new housing production to address affordability, efficiency, and workforce development at one time. The bill combines all three into a comprehensive vision for housing production. Building affordable housing is one way to address the gap between earnings and rents, and the expansion of good paying jobs with benefits is another. Efficiency will provide much needed savings to low-income households struggling with utility costs and free up money for other household goals. Efficiency also helps the state by ensuring that the need for energy assistance programs in newly constructed housing is minimized from the start through efficiency design.

### **Conclusion:**

LD 1656 is innovative in the way it makes those connections and sets forth policy to address Maine's need for affordable housing, efficiency improvements and good job creation. These are the kinds of solutions we need to move Maine forward after a tremendously challenging year for low-income people in Maine. For these reasons, Maine Equal Justice urges you to vote ought to pass on LD 1656.

Thank you for your time and consideration.

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<sup>4</sup> *Ticking Clock*, Northern New England Housing Investment Fund News (Sept. 26, 2019), <https://nnehif.wordpress.com/2019/09/26/ticking-clock/>

<sup>5</sup> Dan Boyce & Jordan Wirfs Brock, *High Utility Costs Force Hard Decisions for the Poor*, INSIDE ENERGY (May 8, 2016), <http://insideenergy.org/2016/05/08/high-utility-costs-force-hard-decisions-for-the-poor/>, note that Mainers in many county spend upwards of 50% of their income on utilities.