

Testimony of Janice de Lima

On behalf of the Maine Affordable Housing Coalition
And as a resident of Falmouth, Maine

Before the Joint Standing Committee on
Labor and Housing

In Support of, LD 2003, *An Act to Implement the Recommendations of the Commission To Increase Housing Opportunities in Maine by Studying Zoning and Land Use Restrictions.*

March 7, 2022

My name is Janice de Lima. I have a 20 plus year career in banking, I am an elected official in Falmouth, where I serve as Town Councilor, and I serve as a Board Member for Maine Affordable Housing Coalition. (aka MACH). I am also a mother of two college age children, who is concerned about their generation's future in Maine. I am here today in my role as a member of the Board of Directors of MACH and as a resident of Maine, to express my strong support of LD 2003.

I followed the zoning and land use Commission's meetings and was so pleased to see the level of engagement and support from the members who as you know represented such a broad coalition, including legislators from both sides of the isle, the Maine Muni Association and housing experts. Our thanks to the work of this cross-section of expertise for the ideas they generated, now contained in LD 2003. Clearly we're in a stage in Maine where the housing crunch is affecting every municipality and a State and Local partnership is so critical if we are to overcome this crunch.

Mainers are struggling with the lack of affordable housing. In my town of Falmouth, it is virtually impossible to find housing that is affordable to our municipal workers, our teachers. It is a well-known fact that home-ownership is foundational to wealth accumulation. I am concerned that the unaffordability of housing could inevitably condemn a generation of young people to miss the opportunity of having an asset that will determine their financial security later in life.

Home ownership, even for households with relatively stable incomes and eligible for decent sized mortgages is a struggle because finding quality housing near to where they work and within their budget has become virtually impossible. Now is the time to act on the Commission's recommendations and pass LD 2003.

The provision to provide Technical Assistance and accompanying grants for municipalities will encourage the revision of land use policy as they work through their ordinances to increase housing density while protecting working and natural lands.

Please support LD 2003.