

## Testimony to 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
7 March 2022
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Senator Daughtry, Representative Sylvester, and Honorable Members of the Committee on Labor and Housing:

My name is Amy Winston and I live in Edgecomb. As the state policy director, I am testifying in support of LD 2003 on behalf of Coastal Enterprises, Inc. (CEI), a community development financial institution (CDFI) founded in 1977. CEI helps to grow good jobs, environmentally sustainable enterprises, and shared prosperity in Maine and other rural regions by integrating financing, business and industry expertise, and policy solutions. We envision a world in which communities are economically and environmentally healthy, enabling all people, especially those with low incomes, to reach their full potential. CEI is a member of the Maine Alliance for Smart Growth coalition and a member of the Maine Affordable Housing Commission. CEI's Senior Vice President for Public Policy and Resource Development, serves as a Commissioner for the Maine State Housing Authority, which has prioritized LD 2003. CEI's Financial Development Services team provides direct counseling services, focusing on foreclosure prevention counseling for distressed borrowers and consumers throughout the state. CEI has had a long history of engagement in the affordable housing space. While we no longer manage affordable housing properties, we continue to finance projects that create new housing units, catalyze economic activity, create jobs, and revitalize downtowns. Affordable workforce housing is a key economic challenge for the businesses we finance, affecting their ability to recruit and retain workers.

CEI supports the purpose and intent of LD 2003, which is to remove land use and zoning barriers to promote effective planning, adequate inventory, and equitable access to housing. We are aware that municipal officials, land use planners, historic preservation professionals and others have raised concerns and asked clarifying questions about a one-size-fits-all, top-down approach that undermines the very financial incentives and technical assistance programs that make critical investments in Maine's communities. We agree with these stakeholders that the details of this legislation matter. Maine's communities are culturally and economically diverse, with distinct strengths, different needs, and varying budgetary capacities. These changes will strengthen communities in the long term if allowed to support the state-local and public-private partnerships needed to advance the state's economic development and infrastructure goals. As we know from our business and downtown development financing, finding right-sized solutions for managing resources and balancing competing needs and interests in any community requires partnerships, cooperation, and local ingenuity. This bill provides resources essential to communities seeking to co-locate jobs, housing, and critical community institutions with access to community resources including food and transportation, education, and recreational opportunities. We applaud the holistic, cross-sectoral approach to this crucial issue. We also respect and urge you to listen to the cautionary warnings about language and intent with respect to interagency coordination, preservation of historic structures and local autonomy and flexibility.

Thank you for considering this testimony. We urge you to pass LD 2003.

