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I am a permanent Maine resident who has worked for decades on affordable housing opportunities through my profession (planning and design) and my volunteer activities (Habitat for Humanity, service on local Planning Board). I am also the owner of vacation rentals in a coastal town dependent on tourism. The reality of the scarcity of affordable housing is well known and acknowledged. However, I am writing today to express my concern with the typical response employed by local government in an (surely honest) attempt to remedy the problem - that of limiting the ability of locals to earn money renting their properties. It is unrealistic to believe that the prohibition or strict limitation of VRs will stimulate a more affordable housing market. That is a false assumption, provable by a careful study of the market and the reasons residents chose to augment their income through rental. This is especially true in areas of the state (waterfront, primarily) that are most desirable. Naturally, this creates demand for both housing and transient accommodation. However, the very market forces that determine property value prevent affordability without any help from rentals. More than ever, coastal properties are in great demand for people able and willing to pay any price for them. Whether or not they can offset the price by renting them, they will buy them (often using them for very little time during the year). In my small town, there are currently a host of very small (2 bedroom) and modest homes on the market for over \$400,000. These, the most minimal type of housing, defy the ability for most to afford, by definition. Conversely, the ability to rent one's property or properties allows work-a-day residents to stay in the area. I know that without renting my home, it would be difficult to afford to live here, and I don't know how I would pay for my children's college education, or even for ourselves to retire. It is that important to us, and many, many others like us. I think that is a perspective often lost in this conversation, despite the constant repetition from weary renters, concerned that their livelihoods are at risk from a well-meaning, but misguided, municipal edict. The path forward for affordable housing has other, more effective solutions. These include incentives for the construction of apartments, reductions in area per family requirements and other zoning restrictions, and innovative approaches to subsidy. We thank you for bringing this Act forward, and ask that it be considered as a real and meaningful path to maintain livability for Maine residents.