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To: Senator Baldacci
Representative Meyer
Members of the Health and Human Services Committee

From: Amanda Campbell, Legislative Advocate
Kate Dufour, Director, Advocacy & Communications

Date: Wednesday, October 4, 2023

Re: The Calculation of General Assistance Maximum Levels of Assistance and the Difference between Title 22, §4305, §3-A & Title 22, § 4305, §3-B.

Although admittedly confusing, sections 4305 §3-A and §3-B are designed to work in tandem. In a nutshell, section 4305, subsection 3-A allows municipalities, via adoption of an ordinance, to establish limits on the amount of aid to provide under individual categories of assistance (e.g., housing, food, utilities, etc.) provided the total amount of aid does not exceed the maximum level of assistance established by the Maine State Legislature pursuant subsection 3-B.

Clear as mud, right?

For that reason, it is easier to start with §3-B, which establishes the overall maximum levels of assistance for which the state is required to reimburse municipalities for 70% of the direct aid provided to eligible applicants. It is important to note that the aid is provided through vouchers to landlords, grocery stores or utility companies and not in the form of cash.

As provided in the statute that guides the calculation, the maximum level of assistance is the greater of either:

- 110% of the most recent fair market rent as established by U.S. Department of Housing and Urban Development; or
- The most recent maximum level of assistance adjusted by the federal poverty level as defined by the U.S. Department of Health and Human Services.

While the law provides that “municipalities shall establish an aggregate maximum level of assistance,” MMA annually performs the calculation. However, please rest assured that draft calculations are shared and vetted by the Department of Health and Human Services, Maine Welfare Directors’ Association, and advocates for Maine’s vulnerable populations, primarily Maine Equal Justice, before finally being published as Appendix A in the model ordinance the department distributes to

municipalities. For your information, attached is the spreadsheet used to conduct the calculation, including links to resources, as well as the October 1, 2023 to September 30, 2024 maximum levels of assistance. Maximums are established by region or county.

As an example, for the municipalities located in the Bangor HMFA (HUD Metro FMR Area), the maximum amount of assistance provided to a single person household is \$866 per month of eligibility. For a two-person household, the limit is \$1,029. That total is the maximum amount provided for all allowable needs, including housing, food, and utilities.

It is also important to note that eligibility is based on net unmet need; that is, the difference between all available income less the cost of qualifying necessities. Considering increasing rental rates, food, and utility costs, in some areas of the State the calculated maximum limit is insufficient to cover all living expenses. For that reason, some communities adopt ordinances allowing the calculated maximums to be exceeded, however state reimbursement is not provided for locally authorized over maximum spending.

With the maximum limit in mind, we now return to section 4305, §3-A, which authorizes municipalities, via the adoption of an ordinance, to provide limits on the amount of aid provided by category, without exceeding the limit calculated in 4305, §3-A. Pursuant to the statute, those locally adopted limits must be “reasonable and adequate standards sufficient to maintain health and decency.” While the authority to create categorical limits exists, very few communities have adopted these ordinances. To be perfectly honest, the cost of rent alone in many areas of the state far exceeds the calculated maximum limits.

We hope you find this information helpful. Our apologies for not being able to have a full MMA presence today, but we are more than happy to provide additional information should the need arise throughout the course of your important work on this subject.

Appendix A (Effective: 10/01/23 to 9/30/24)

Bangor HMFA	1	2	3	4	5
FY 2022 Overall Maximum	826	955	1,219	1,515	2,071
FY 2023 HUD FMR	802	907	1,166	1,469	1,672
Adjusted FY 2022 Max (FPL)	886	1,029	1,316	1,638	2,241
Adjusted 110% of FY 2023 FMR	882	998	1,283	1,616	1,839
FY 2023 Overall Maximum	886	1,029	1,316	1,638	2,241

Penobscot County HMFA	1	2	3	4	5
FY 2022 Overall Maximum	789	792	1,043	1,302	1,420
FY 2023 HUD FMR	718	747	983	1,234	1,321
Adjusted FY 2022 Max (FPL)	846	853	1,126	1,408	1,537
Adjusted 110% of FY 2023 FMR	790	822	1,081	1,357	1,453
FY 2023 Overall Maximum	846	853	1,126	1,408	1,537

Lewiston/Auburn MSA	1	2	3	4	5
FY 2022 Overall Maximum	795	859	1,099	1,427	1,728
FY 2023 HUD FMR	747	834	1,060	1,393	1,576
Adjusted FY 2022 Max (FPL)	853	925	1,186	1,543	1,870
Adjusted 110% of FY 2023 FMR	822	917	1,166	1,532	1,734
FY 2023 Overall Maximum	853	925	1,186	1,543	1,870

Portland HMFA	1	2	3	4	5
FY 2022 Overall Maximum	1,263	1,463	1,893	2,415	2,958
FY 2023 HUD FMR	1,243	1,448	1,859	2,344	2,732
Adjusted FY 2022 Max (FPL)	1,355	1,576	2,043	2,611	3,201
Adjusted 110% of FY 2023 FMR	1,367	1,593	2,045	2,578	3,005
FY 2022 Overall Maximum	1,367	1,593	2,045	2,611	3,201

York/Kittery/S. Berwick HMFA	1	2	3	4	5
FY 2022 Overall Maximum	1,237	1,293	1,699	2,194	2,934
FY 2023 HUD FMR	1,115	1,247	1,642	2,263	2,797
Adjusted FY 2022 Max (FPL)	1,327	1,393	1,834	2,372	3,175
Adjusted 110% of FY 2023 FMR	1,227	1,372	1,806	2,489	3,077
FY 2023 Overall Maximum	1,327	1,393	1,834	2,489	3,175

Cumberland County HMFA	1	2	3	4	5
FY 2022 Overall Maximum	1,016	1,075	1,409	1,865	1,991
FY 2023 HUD FMR	1,003	1,123	1,478	1,863	2,014
Adjusted FY 2022 Max (FPL)	1,090	1,158	1,521	2,016	2,155
Adjusted 110% of FY 2023 FMR	1,103	1,235	1,626	2,049	2,215
FY 2023 Overall Maximum	1,103	1,235	1,626	2,049	2,215

Sagadahoc HMFA	1	2	3	4	5
FY 2022 Overall Maximum	874	1,031	1,253	1,650	1,880
FY 2023 HUD FMR	826	1,016	1,236	1,688	2,017
Adjusted FY 2022 Max (FPL)	938	1,110	1,353	1,784	2,035
Adjusted 110% of FY 2023 FMR	909	1,118	1,360	1,857	2,219
FY 2023 Overall Maximum	938	1,118	1,360	1,857	2,219

York County HMFA	1	2	3	4	5
FY 2022 Overall Maximum	1,072	1,082	1,355	1,717	1,984
FY 2023 HUD FMR	1,049	1,106	1,372	1,783	2,006
Adjusted FY 2022 Max (FPL)	1,150	1,165	1,463	1,856	2,147
Adjusted 110% of FY 2023 FMR	1,154	1,217	1,509	1,961	2,207
FY 2023 Overall Maximum	1,154	1,217	1,509	1,961	2,207

Aroostook County	1	2	3	4	5
FY 2022 Overall Maximum	692	754	881	1,185	1,353
FY 2023 HUD FMR	562	672	841	1,117	1,266
Adjusted FY 2022 Max (FPL)	742	812	951	1,281	1,464
Adjusted 110% of FY 2023 FMR	618	739	925	1,229	1,393
FY 2023 Overall Maximum	742	812	951	1,281	1,464

Franklin County	1	2	3	4	5
FY 2022 Overall Maximum	728	774	909	1,229	1,566
FY 2023 HUD FMR	632	713	939	1,257	1,261
Adjusted FY 2022 Max (FPL)	781	834	981	1,329	1,695
Adjusted 110% of FY 2023 FMR	695	784	1,033	1,383	1,387
FY 2023 Overall Maximum	781	834	1,033	1,383	1,695

Hancock County	1	2	3	4	5
FY 2022 Overall Maximum	890	925	1,110	1,397	1,529
FY 2023 HUD FMR	877	882	1,036	1,383	1,392

Adjusted FY 2022 Max (FPL)	955	996	1,198	1,510	1,655
Adjusted 110% of FY 2023 FMR	965	970	1,140	1,521	1,531
FY 2023 Overall Maximum	965	996	1,198	1,521	1,655

Kennebec County	1	2	3	4	5
FY 2022 Overall Maximum	819	835	1,038	1,360	1,451
FY 2023 HUD FMR	754	759	971	1,203	1,443
Adjusted FY 2022 Max (FPL)	879	899	1,120	1,470	1,570
Adjusted 110% of FY 2023 FMR	829	835	1,068	1,323	1,587
FY 2023 Overall Maximum	879	899	1,120	1,470	1,587

Knox County	1	2	3	4	5
FY 2022 Overall Maximum	844	848	1,038	1,378	1,471
FY 2023 HUD FMR	738	918	1,103	1,419	1,482
Adjusted FY 2022 Max (FPL)	905	913	1,120	1,490	1,592
Adjusted 110% of FY 2023 FMR	731	909	1,092	1,405	1,467
FY 2023 Overall Maximum	905	913	1,120	1,490	1,592

Lincoln County	1	2	3	4	5
FY 2022 Overall Maximum	925	941	1,178	1,463	1,912
FY 2023 HUD FMR	913	918	1,165	1,418	1,773
Adjusted FY 2022 Max (FPL)	992	1,013	1,272	1,582	2,069
Adjusted 110% of FY 2023 FMR	1,004	1,010	1,282	1,560	1,950
FY 2023 Overall Maximum	1,004	1,013	1,282	1,582	2,069

Oxford County	1	2	3	4	5
FY 2022 Overall Maximum	814	815	993	1,400	1,627
FY 2023 HUD FMR	729	734	966	1,176	1,534
Adjusted FY 2022 Max (FPL)	873	878	1,072	1,514	1,761
Adjusted 110% of FY 2023 FMR	802	807	1,063	1,294	1,687
FY 2022 Overall Maximum	873	878	1,072	1,514	1,761

Piscataquis County	1	2	3	4	5
FY 2022 Overall Maximum	701	752	926	1,227	1,477
FY 2023 HUD FMR	657	661	860	1,105	1,444
Adjusted FY 2022 Max (FPL)	752	810	1,000	1,326	1,598
Adjusted 110% of FY 2023 FMR	723	727	946	1,216	1,588

FY 2023 Overall Maximum	752	810	1,000	1,326	1,598
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Somerset County	1	2	3	4	5
FY 2022 Overall Maximum	755	790	1,017	1,323	1,416
FY 2023 HUD FMR	717	721	920	1,140	1,288
Adjusted FY 2022 Max (FPL)	810	851	1,098	1,430	1,532
Adjusted 110% of FY 2023 FMR	789	793	1,012	1,254	1,417
FY 2023 Overall Maximum	810	851	1,098	1,430	1,532

Waldo County	1	2	3	4	5
FY 2022 Overall Maximum	970	972	1,155	1,441	1,970
FY 2023 HUD FMR	891	896	1,142	1,390	1,694
Adjusted FY 2022 Max (FPL)	1,041	1,047	1,247	1,558	2,132
Adjusted 110% of FY 2023 FMR	980	986	1,256	1,529	1,863
FY 2023 Overall Maximum	1,041	1,047	1,256	1,558	2,132

Washington County	1	2	3	4	5
FY 202 Overall Maximum	756	758	982	1,228	1,343
FY 2023 HUD FMR	651	675	889	1,181	1,271
Adjusted FY 2022 Max (FPL)	811	816	1,060	1,328	1,453
Adjusted 110% of FY 2023 FMR	716	743	978	1,299	1,398
FY 2023 Overall Maximum	811	816	1,060	1,328	1,453

2023-2024 GA Overall Maximums

Metropolitan Areas

Persons in Household

COUNTY	1	2	3	4	5*
Bangor HMFA: Bangor, Brewer, Eddington, Glenburn, Hampden, Hermon, Holden, Kenduskeag, Milford, Old Town, Orono, Orrington, Penobscot Indian Island Reservation, Veazie	886	1,029	1,316	1,638	2,241
Cumberland County HMFA: Baldwin, Bridgton, Brunswick, Harpswell, Harrison, Naples, New Gloucester, Pownal, Sebago	1,103	1,235	1,626	2,049	2,215
Lewiston/Auburn MSA: Auburn, Durham, Greene, Leeds, Lewiston, Lisbon, Livermore, Livermore Falls, Mechanic Falls, Minot, Poland, Sabattus, Turner, Wales	853	925	1,186	1,543	1,870
Penobscot County HMFA: Alton, Argyle UT, Bradford, Bradley, Burlington, Carmel, Carroll plantation, Charleston, Chester, Clifton, Corinna, Corinth, Dexter, Dixmont, Drew plantation, East Central Penobscot UT, East Millinocket, Edinburg, Enfield, Etna, Exeter, Garland, Greenbush, Howland, Hudson, Kingman UT, Lagrange, Lakeville, Lee, Levant, Lincoln, Lowell town, Mattawamkeag, Maxfield, Medway, Millinocket, Mount Chase, Newburgh Newport, North Penobscot UT, Passadumkeag, Patten, Plymouth, Prentiss UT, Seboeis plantation, Springfield, Stacyville, Stetson, Twombly UT, Webster plantation, Whitney UT, Winn, Woodville	846	853	1,126	1,408	1,537
Portland HMFA: Cape Elizabeth, Casco, Chebeague Island, Cumberland, Falmouth, Freeport, Frye Island, Gorham, Gray, Long Island, North Yarmouth, Portland, Raymond, Scarborough, South Portland, Standish, Westbrook, Windham, Yarmouth; Buxton, Hollis, Limington, Old Orchard Beach	1,367	1,593	2,045	2,611	3,201
Sagadahoc HMFA: Arrowsic, Bath, Bowdoin, Bowdoinham, Georgetown, Perkins UT, Phippsburg, Richmond, Topsham, West Bath, Woolwich	938	1,118	1,360	1,857	2,219

Appendix A

Effective: 10/01/23-09/30/24

COUNTY	1	2	3	4	5*
York County HMFA: Acton, Alfred, Arundel, Biddeford, Cornish, Dayton, Kennebunk, Kennebunkport, Lebanon, Limerick, Lyman, Newfield, North Berwick, Ogunquit, Parsonsfield, Saco, Sanford, Shapleigh, Waterboro, Wells	1,154	1,217	1,509	1,961	2,207
York/Kittery/S.Berwick HMFA: Berwick, Eliot, Kittery, South Berwick, York	1,327	1,393	1,834	2,489	3,175

*Note: Add \$75 for each additional person.

Non-Metropolitan Areas

Persons in Household

COUNTY	1	2	3	4	5*
Aroostook County	742	812	951	1,281	1,464
Franklin County	781	834	1,033	1,383	1,695
Hancock County	965	996	1,198	1,521	1,655
Kennebec County	879	899	1,120	1,470	1,587
Knox County	905	913	1,120	1,490	1,592
Lincoln County	1,004	1,013	1,282	1,582	2,069
Oxford County	873	878	1,072	1,514	1,761
Piscataquis County	752	810	1,000	1,326	1,598
Somerset County	810	851	1,098	1,430	1,532
Waldo County	1,041	1,047	1,256	1,558	2,132
Washington County	811	816	1,060	1,328	1,453

* Please Note: Add \$75 for each additional person.

MAINE WELFARE DIRECTORS ASSOCIATION

To: Senator Baldacci
Representative Meyer
Members of the Health and Human Services Committee

From: Stacey M. Y. Parra, MWDA Past President and Executive Board Member
treasurer@union.maine.gov

Date: Wednesday, October 4, 2023

Re: Training Schedule and Member Outreach and Resource Opportunities

2023 Training & Events Calendar

Date	Day/Time	Event	Location
January 6	Friday 9:30 a.m.	Executive Board Meeting	Maine Municipal Association - Augusta
February 14	Tuesday - See brochure	GA Basics webinar	Zoom
February 22	Wednesday 2-3:00 p.m.	Membership Roundtable discussion	Zoom
March 14	Tuesday - See brochure	Advanced GA webinar	Zoom
April 24 & 25	Monday & Tuesday	Spring Training Seminar	Hilton Garden Inn - Bangor
May 17	Wednesday 2-3:00 p.m.	Membership Roundtable discussion	Zoom
July 21	Friday TBD	Executive Board Organizational Meeting	Maine Municipal Association - Augusta
August 16	Wednesday 2-3:00 p.m.	Membership Roundtable discussion	Zoom
September 22	Friday 8:00 a.m.	Executive Board Meeting	Maine Municipal Association - Augusta
September 22	Friday - See brochure	GA Basics	Maine Municipal Association - Augusta
October 20	Friday - See brochure	Advanced GA	Maine Municipal Association - Augusta
November 15	Wednesday 2-3:00 p.m.	Membership Roundtable discussion	Zoom
December 8	Friday - See brochure	Winter Issues	Maine Municipal Association - Augusta

We also offer an email list serve to members to ask questions of others when they need assistance.

Our Executive Board is available and promotes reaching out to one of us with any questions or concerns.

Our website is a wealth of information including maximums and a variety of forms that are in Word and readily available for members to tailor to their own needs.

I thought this summary might give a general synopsis to you of what we do. Please let me know if you need any additional information.

Good morning, Senator Baldacci, Representative Meyer, and members of the Health and Human Services Committee. My name is Kathy Kilrain del Rio, I use she/her pronouns, and I'm the Advocacy & Programs Director at Maine Equal Justice, a nonprofit legal aid provider working to increase economic security, opportunity, and equity for people in Maine.

We are eager to be a part of the conversation today. Maine Equal Justice has worked on General Assistance since we were founded in the mid-90's, and some of our staff have worked on it for more than 40 years – they were involved with all the working groups referenced by the Department at your last work session. In our legal services work, our engagement with low-income Mainers around public policies, and our advocacy work here at the State House, with DHHS, and with municipalities, we've seen how General Assistance (GA) is an essential part of our safety net for Mainers in every region of our state, and we also have a great deal of experience with aspects of the program that need to be improved.

A Vital Lifeline

As you know, GA is a necessary support for very low-income Mainers whose income does not allow them to pay for basic needs like housing, food, prescriptions, electricity, and heat. It is the "safety net of last resort" but that net has holes in it and is unavailable to many people because of where they live in the state. Before we talk about those holes and ways we at Maine Equal Justice think they can be mended, we wanted to take a moment to talk about why GA is so essential. GA is able to support multiple basic needs for an individual, which can be tremendously helpful especially when someone is experiencing a crisis due to the sudden loss of income, an eviction, or other major life event. This program is designed to be able to provide immediate relief to individuals and families facing an emergency situation, such as being homeless. It also provides life-changing support to people seeking asylum here in Maine so that individuals and families can get their feet under them in a new home where they can succeed and contribute in making a new life here. Protecting access to GA for asylum seekers was put in statute with bipartisan support in 2015, and that support has benefited our state in myriad ways as asylum seekers get work authorization and support our economy, and through the rich diversity they bring to our state.

We heard from GA recipients who participated in the DHHS listening sessions that GA helped people survive, support their children, and get a place to live. Its support provided needed stability until they were able to get their lives under control again. Those comments align with what we've heard from clients and impacted people for many years. We urge this committee to keep in mind the importance of protecting what makes GA so necessary as you look at ways to restructure the program and modernize it to better meet the needs of Mainers today: being able to obtain immediate relief to all who need it by being able to access GA 24 hours a day if needed, being able to get help where you live, and ensuring that the help available is for the range of basic needs people need to meet in order to survive so they can eventually thrive.

Ways to Strengthen the GA Program

What was shared in the summary of the listening sessions with regard to the challenges with GA also resonates with our decades of experience working with people with low incomes. Those holes in this safety net have existed for a long time and they have also been made worse with the growing housing crisis and challenges created during the pandemic.

One of the biggest challenges is a lack of uniformity in the administration of the program. Someone's experience in one town will likely be very different than a Mainer in another town – whether they are in the same county or across the state. Addressing this challenge is fundamental to making the GA program work well for all who need it because people who need help from GA truly live in every community in our state. While some of the challenges experienced by urban areas like Portland make the news, the reality is that no matter where you live, you have neighbors who can't pay their rent, have run out of food, or are struggling to pay for needed medicine or heat. Structural changes to create actual uniformity and ensure everyone has access to the help they should have under the law is critical to strengthening the program. Based on our decades of experience working with people with low incomes, we believe the following improvements would benefit individuals in need of assistance, municipalities, and our state as a whole.

- GA would be far more equipped to meet people's needs if the state *required* municipalities to exceed maximum levels of assistance to alleviate an emergency and provided 100% reimbursement to municipalities to the extent municipalities exceed the maximum level of assistance to alleviate an emergency, as is proposed in LD 1732.
- Increasing reimbursement to municipalities to 90% is a needed change to ensure municipalities can continue to assist their residents experiencing financial hardships in the face of a growing housing crisis leading to more people seeking help. This is included in LD 1426 and LD 1732. LD 1675 also increases reimbursement, but uses a different approach. Both LD 1426 and LD 1732 would provide state reimbursement for administrative costs, with LD 1732 naming additional program costs, including emergency general assistance, temporary housing, interpreter services, and administrative expenses. We believe additional reimbursement makes it easier for municipalities to maintain an adequate GA program in uncertain times. It is increasingly recognized that Maine's housing crisis is one that is statewide, and it is appropriate for the State itself to take a greater role in addressing it.
- A robust training program for GA administrators that includes training around providing trauma-informed, and culturally and linguistically appropriate services. DHHS has been moving toward providing trauma-informed services through statutory changes to TANF that passed in the 130th Legislative Session and we should expand that approach to GA. Individuals and families experiencing poverty are more likely to have experienced trauma than those with higher incomes. And even though all of us may experience trauma in our lifetimes, people with low-incomes are far more likely to experience chronic, toxic stress that can impact health and wellness.¹ In fact, a GA study by the University of New England in 2012 found that GA recipients experienced a disproportionately higher percentage of Adverse Childhood experiences (ACES) than the general population correlating with serious health problems and poor quality of life in later years. We are happy to see policy changes around training in LD 1426 and LD 1732, and we would recommend strengthening them with specific language to include training around what it means to provide trauma-informed, and culturally and linguistically appropriate services. This

¹ <https://www.communitysolutions.com/research/implementing-trauma-informed-approach-public-assistance-programs/#:~:text=For%20some%20individuals%2C%20the%20experience,additional%20barriers%20to%20self%20sufficiency.>

feels especially important given that the GA administrators for each municipality can have vastly different experiences working with low-income people depending on how long they have been in that role or what other hats they wear in their work.

- Establish a data collection and review system to ensure that the program is being administered uniformly throughout the state. With such a system a municipality that failed to provide assistance to fewer than a certain percent of households receiving SNAP (or living in poverty or another easily attainable metric) in that area could face a presumption that the program wasn't being properly implemented, which could trigger an audit process. While GA is administered by municipalities, the State has an obligation to ensure the law is being followed by every municipality. It is also important to have better data in order to better understand the needs of Mainers accessing the program and to have more accessible data for the public to better understand how program dollars are spent.

One note of caution we have around a GA database, is that we would want that to be carefully crafted in such a way that individuals' privacy is protected and that it wouldn't be used in such a manner as to incorrectly deny GA to people in need. Proposals for a database are included in both LD 1426 and LD 1732.

- Increase the length of time GA is approved for (e.g., six months instead of one month) so that GA can be considered a reliable source of income. Right now many landlords - even those who accept other housing subsidies - and affordable housing entities won't accept GA because it is not considered a reliable source given the short period of eligibility. It is also important to note that the current maximum of 30 days eligibility (in some municipalities it is shorter) places an added burden on both individuals accessing the program and on administrators. LD 1426 would extend eligibility for housing costs to an annual redetermination, and LD 1732 would extend eligibility to 6 months when a municipality assists an applicant in relocating to another community and from 6 months to 12 months when an applicant is residing in a group home, shelter, rehabilitation center, nursing home or hospital or in a hotel, motel or other temporary housing. LD 1675 would also extend eligibility to 6 months.

Extending eligibility for everyone would simplify the process, and because those receiving GA need to report any income changes or other changes in circumstances, they would still have their support end if they were no longer eligible before their redetermination.

No Wrong Door

There was discussion at the last work session of whether GA should continue to be administered by municipalities or through a regional approach or by the State. In states throughout the nation, governmental agencies are increasingly working together to improve the delivery of public benefits to individuals in need. Using a "no wrong door" approach they are working to simplify application processes, share data to reduce administrative redundancies, remove barriers and improve access to vital services.

Lessons from these emerging systems to modernize and improve benefit delivery could be applied to the partnership between Maine municipalities and state government. For example, GA could be

accessed either through an individual's local town office or through DHHS. This could help ensure that, no matter where someone lives in Maine, they are able to effectively access the variety of services necessary to mitigate the crisis that they face. It could also help ensure that there is more uniformity, accountability, training, data collection, and tracking when it comes to administering these programs. Moreover, Maine DHHS through its Automated Client Eligibility System already has a substantial body of verified data for many people with low income in Maine that could be put to use as a tool for determining GA eligibility even if some updating of information may be needed in a particular case.

We'd like to stress the importance of being able to get immediate relief when someone is experiencing an emergency situation. That type of nimble response may be easier to access in one's municipality. However, having an option to apply through the state could provide Mainers with a path if a municipality has limited hours when their GA office is open or if they live in a small town where it may be difficult to ask for help from people who know you. Proposals in LD 1732 also seek to ensure there is an expectation of being able to access GA during normal business hours.

Navigating today's fragmented system of government programs is challenging and costly in both time and emotion. People in crisis must first find the help they need, and then manage the administrative burdens of accessing each of the programs presumably there to help them. We know that people who qualify for one government program are likely to qualify for (and need) others, yet in today's system few receive the totality of services that they are eligible for across all agencies. We need to build more coordinated and effective systems that eliminate this complex maze, along with the time, effort and dehumanization that goes with it. Breaking down silos that exist and building a system that asks a person to tell their story only once to get the help they need, instead of expecting them to comprehend a myriad of complex programs and funding sources spread throughout state government, would benefit people and create efficiencies within government.

One idea raised in the report from the listening sessions was to create a new program for asylum seekers. There may be a need for supports for asylum seekers that are separate from the GA program – and through a “no wrong door” approach, those needing those supports should be more easily able to access them. However, that does not mean that we should change asylum seeker eligibility for GA but rather supplement it with resources that might reduce the burden on GA. GA should still be available to those Mainers seeking to build a new life here while navigating a complicated immigration system.

Reforms Needed to Address Maine's Housing Crisis for People with Very Low Incomes

I'd like end with some reflections on the housing crisis, which is most prevalent for the lowest-income Mainers. Over the last several decades, as more people have struggled with increasing and unaffordable housing costs, GA has taken on more and more housing costs, with 87% of GA vouchers paying for housing – both emergency and non-emergency housing. While the help GA provides with housing is vital to our communities and those who receive it, it is not an effective or sustainable solution to housing instability for renters with low income. The GA program is needed as a front-line defense against homelessness and hunger, but it is not structured in a way to provide ongoing adequate and stable rental assistance. While the GA program must be strengthened to ensure it provides adequate support to people in need, and it should be more uniformly administered and readily accessible in all parts of the state, more secure and accessible rent relief outside of the GA program is also needed to provide housing stability for low-income renters.

Maine needs an effective state rent relief program to make housing more affordable for people with low incomes as are found in numerous other states, and this will subsequently take pressure off the GA program that is not designed to provide secure and stable housing assistance to people on an ongoing basis.

This Legislature and the Mills Administration made significant investments in housing in the supplemental budget earlier this year, but those programs will not address the needs of Mainers with extremely low incomes, many of whom are working but still not making enough to afford their rent. Households with incomes at or below 30% of the Area Median Income (AMI) will not be able to afford affordable housing, and many do not need the types of supports that will be provided through the new Housing First initiative. Thus large numbers of the lowest income Mainers fall through a gap in existing housing supports and their needs were not addressed by housing investments in this most recent session.

A coordinated state-funded rent relief program designed for Mainers at or below 30% AMI would both relieve pressure on GA and provide the type of ongoing secure and stable housing support that people ultimately need to put and keep a roof over their heads. Establishing a state housing voucher program to supplement existing housing programs will take strain off GA, so the GA program can assist with emergencies and basic needs, including any unmet housing needs, when other supports are not available.

Notably, an effective housing voucher program must also work to eliminate discrimination by landlords against voucher holders and adding statutory protections against this type of discrimination could work to reduce this barrier. Another good way to address discrimination by landlords is to increase the number of housing navigators that could guide and reassure landlords on behalf of renters. Past inability to pay unaffordable rent should not be held against someone when applying for housing if the tenant now has a voucher.

An Exciting Opportunity

As I mentioned earlier, Maine Equal Justice and its staff have been working on GA for decades. The conversations happening in your committee now are so very needed and we are excited that there is a shared commitment from legislators, DHHS, and stakeholders to make structural changes to GA so that it can work better for everyone. This is the most promising opportunity we have seen in many years and deeply appreciate your work to bring it to fruition. We are always available to further discuss potential policy changes and I am happy to answer any questions you may have.



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4 October 2023

Summary of proposed changes to GA law as introduced by LD 1732 (22 MRSA Chapter 1161)

ADDS language requiring training of municipal officials who administer a local GA program, no later than 120 days after appointment or election (Sec. 1. - 22 MRSA §4302-A)

ADDS language that requires DHHS to provide said training at no cost and in a variety of accessible platforms (Sec. 1. - 22 MRSA §4302-A)

AMENDS language defining when an applicant may apply for GA at a municipal office (Sec. 2. - 22 MRSA §4304, sub-§1)

-from *reasonable times designated to during business hours*

AMENDS language defining the timeframe during which a receiving municipality is responsible for the administration and support of an applicant/recipient when that person is moved to a different municipality (Sec. 3. - 22 MRSA §4307, sub-§4A)

-increases from 30 days to 6 months

AMENDS language that increases the length of municipal responsibility for applicants who have resided, prior to the time of application, in a group home, shelter, rehabilitation center, nursing home, hospital or other institution, when the institution is not located in the applicant's municipality (Sec. 3. - 22 MRSA §4307, sub-§4B)

-increases from 6 months to 12 months

AMENDS the timeline and percentage for department reimbursement to municipalities (Sec. 4. - 22 MRSA §4311, sub-§1)

-adds end date of 6/30/2023 for 70% reimbursement
-increases reimbursement to 90% beginning 7/1/2023

ADDS language to define additional situations in which municipalities shall be reimbursed and at what percentage (Sec. 5. - 22 MRSA §4311, sub-§1-A *repeal and replace*)

-100% hospital expenses approved pursuant to section 4313
-100% emergency GA that exceeds maximum levels
-100% temporary housing expenses (includes hotel, motel, or similar place of temporary lodging)
-100% interpreter services needed to administer GA
-5% direct administrative costs

ADDS language outlining new DHHS responsibilities (Secs. 6-9. - 22 MRSA §4323, sub-§6, §7, §8, §9)

-requiring state employee training, annually, to those responsible for oversight of GA
-requiring 24-hour, daily, in-person technical assistance to local GA administrator inquiries
-requiring a written decision to local administrators within 24 hours of receiving an inquiry
-requiring implementation of a statewide database for determining applicant eligibility



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Maine Community Action Partnership on General Assistance Reform Health and Human Services Committee

October 4, 2023

Senator Baldacci, Representative Meyer, members of the Committee on Health and Human Services, I am Megan Hannan, Executive Director of the Maine Community Action Partnership and it is an honor to be asked to discuss the current and possible future of the General Assistance Program (GA).

Like you, when you last met September 20, 2023, I was eager to hear what the Department learned during its listening sessions, what conclusions they drew, and what policy changes they would be investigating to bring the GA program back into order. I am not surprised they are not quite there yet, the program is a lot, it is inconsistent, and it has so far been removed from daily State management. That much was clear in the interviews.

I agree with the majority of the specifics in both the Department's report and what was shared in most of the sessions:

- The program is a critical resource for many, but has expanded beyond its appropriation, staffing, and purpose.
- GA staff need training to serve people living in the crisis of poverty – whether short term, long term, or due to moving to a new country in hopes of a better future. Recommended training includes but is not limited to:
 - Implicit / Unconscious bias identification and learning to think differently about people who represent those biases;
 - Strengths based interviewing and listening;
 - Communication, especially with people who do not read or write well, and with those who do not speak, read or write English;
 - An immersive poverty simulation, to help staff understand what living in the crisis of poverty means to those in it, and to help staff understand what people's immediate needs are, how they get them met, and what it means to "systems" like GA.
- Short – and long-term housing support should be separated from general GA; we need programs that include housing navigators, rent support and overall case management for people with housing needs, as they most often also have other, secondary needs;
- Non-American immigrants, no matter their legal status, also need the same separate and specialized services to best establish these families within Maine communities.

This list is not exhaustive and is not meant to narrow the focus of general assistance reform – there is much to do and a lot for the Department and municipalities to figure out. If it is decided that GA should remain a local function, some uniformity, as well as the above-mentioned training, is critical. Paperwork should be streamlined, made easy to read and all possible opportunities for presumptive eligibility should be

leveraged so as not to ask individuals and families for the same information again and again.

Working with General Assistance

Imagine, if you can, your first trip to your local town hall to find out what, if any, financial help you can get to make ends meet this month. For most first timers, this trip is the result of an event: being laid off, a divorce or partners' death, an illness, or even something as seemingly mundane as needing a car repair. You live in this town, you know people, you expect to be treated in a certain manner. And so, you walk into the office, perhaps a little unsure but generally confident you will find what you need, only to be met with a stare of disdain. The person who administers GA in your town does not know you, does not know your story, but she knows who generally enters her door and she "knows" it is just someone else looking for a handout. Notes from the DHHS listening session 10 put it this way: "The GA process is dehumanizing and lacks respect and trust of those being served in the program."¹

That might sound harsh, but it is the story I hear again and again. Of course, this is not always the case, but it happens often enough. When people who generally have enough to pay their bills each month are seen with a broad brush, imagine what it is like for individuals and families living in the crisis of poverty. It is the same look, or worse; the same physical reaction they get every day, everywhere they go.

Things we take for granted, a daily shower, three meals, a safe place to spend the night; these are the things that too many of our neighbors might never have despite working multiple jobs. Or they have them by the very tips of their fingers. Everyone in this building knows about our housing affordability crisis. If you do the shopping, you know about the price of food and other goods. Utility costs have risen significantly. What might have been *just enough* is now *just too little*.

And so, we have organizations like my Community Action agencies, programs like TANF (Temporary Assistance for Needy Families), SNAP (Supplemental Nutrition Assistance Program) and GA. Each of these works for different funders, and uses different criteria, different income levels (or percentage of the Federal poverty level (FPL)) and are in different locations. For those who think being in poverty or being just a little bit poor is easy, think again. You need to show your ID, your pay stubs (if you have them), your social security cards, your utility bills, your this and that and more, every time you meet with every one of the programs you are trying to access. For GA, it is the same thing every month; more than one group correctly cited this as a barrier, and an unnecessary barrier at that. As was cited in several listening sessions, a shortened, simplified second and subsequent application is an easy fix if nothing with the applicant's status has changed. A standard, universal application used in each GA office and available online would also address the stated problems of program effectiveness, coordination, transparency, and integrity from town to town.

Two issues stand out as needing their own solutions: the lack of affordable and appropriate housing and New Mainers' support.

Affordable & Appropriate Housing

As you recall, the Community Action system and our partners administered the State and then Federal Emergency Rental Relief programs (ERA). During the two and a half years of that program, we supported Mainers with about \$300 million in rent, back rent, utility and other housing related

¹ <https://legislature.maine.gov/doc/10245> p 7

costs.² At the same time, people who were living in other states heard about Maine's lower cost of living, the availability of reliable internet and our natural resources and beauty, and they moved here to zoom to work, exacerbating the already inadequate supply of affordable housing. Rent and purchase prices have skyrocketed, as you know. People have been priced out of their once stable living situations. The next logical step, as you have probably read, is the tax base increasing to account for the over-asking-price sales. This cycle is not over.

The Community Action system does have programs that can help, including home buyers' education classes, mortgage counseling and assisting with the Federal Homeowners Assistance Fund, but we do not have any program funding to directly help people pay rent or mortgages. Most of our agencies have donor funding that can be used for emergencies, and in some cases, they are using those funds for this purpose, but there is no endless supply of undesignated funds. We do get a plethora of calls and emails asking for rent/mortgage assistance, every day in every agency. In short, other than what is in the budget for a very distinct population, I know of no other specific source of funding to help individuals and families with rent or mortgage payments.

Some of my agencies are building affordable housing, and/or working with others that are building affordable housing, but as you know that takes a long time from concept to move in ready. There will be more housing and we hope there will be more housing in our rural areas, but it will take time. Thank you, all of the Legislature and the Governor for funding that new development, first in the budget and again with the budget surplus cascade. It is more money than has ever been dedicated to affordable housing and we will certainly make good use of it.

New Mainers' Support

The other issue is about best helping New Mainers to find appropriate housing, supplies, food and clothing to begin their lives in Maine. In April I spoke with the Committee on Innovation, Development, Economic Advancement and Business about LD 787, *An Act to Create the New Maine Resident Service Coordination Program in the Department of Economic and Community Development*. That bill, and later its amendment, asked the Department of Economic and Community Development to establish the New Maine Resident Service Coordination Program, and then to report on its progress. That bill was carried over after being engrossed in both the House and Senate and when I contacted DECD to see if there was any progress in spite of that outcome, but I have not heard back. I am assuming they let it ride because of the Governor's plan in the works.

That plan was the Governor's Office on Policy, Innovation and the Future's (GOPIF) new Office of New Americans (ONA), which is doing a listening and collaborating tour of its own right now. That office was created to develop a plan "with the overarching goal of effectively incorporating immigrants into our workforce and communities to strengthen the economy" according to their website.³

The State budget included \$12 million for an Emergency Housing Relief Fund to provide short-term emergency housing, legal services and other wraparound housing support in Part RRRR, which is being used to support Asylum Seeking individuals and families in Southern Maine. In a Mills administration report on Actions on Housing and Homelessness, it states:

"Since the summer of 2022, using state funds authorized by the Legislature, the Asylum Seeker Transitional Housing Program in Saco has successfully assisted over 125 families -- a total of 462 people, 212 adults and 250 children -- with housing and daily services provided by Catholic Charities of Maine, including cultural orientation, transportation, school enrollment, and connections with

² Maine Housing ERA Dashboard 12.7.22 https://mainehousing.org/docs/default-source/policy-research/program-data/federal-era-program-statistics/era_dashboard_12.7.2022.pdf

³ <https://www.maine.gov/future/ona>

health care providers and adult education classes. The City of Portland has had exclusive access to the hotel for placements as a way to provide as much relief to the City as possible and to take pressure off their General Assistance department.

"A portion of the \$12 million for emergency housing which was included in the recently approved biennial budget will be used to continue this initiative through the end of 2024.

"A portion of the \$12 million for emergency housing will also be used for a transitional housing program at the Howard Johnson hotel in South Portland through June 2024. This program will support about 250 people, including more than 100 children, with housing and workforce support services modeled after the Asylum Seeker Transitional Housing Program in Saco."⁴

Conclusion

Thank you again for inviting me to talk about this issue with you. General Assistance is still an essential part of the social and economic safety net in Maine, and as such it should be revitalized, modernized and continue to be available in some way. It will serve us all better if the program is uniform and equitable; delivered equally across the state; and paperwork is streamlined and made easy to read. GA staff need training to better understand and assist the people who come to them for help. This is not to say GA staff are not hard working and well-meaning, it means we can all do better. The issues of housing and New Mainers are complex and there are a lot of people and organizations, both inside and outside the Legislature, working on them every day. I am among them, and I know our work is ongoing. We are stronger and smarter together than apart. I hold high hopes for finding solutions to these and other problems, while also holding onto opportunities, in our communities.

Thank you for your time and attention. I am happy to answer your questions if you have any.

⁴ <https://www.maine.gov/future/sites/maine.gov.future/files/inline-files/State%20Support%20for%20Housing%20and%20Homelessness%20-%20updated%20July%202023.pdf>