



Creating and supporting quality housing opportunities for those in need in Maine.

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**Presentation to the Joint Select Committee on Housing**  
**By Victoria Morales, Executive Director of Quality Housing Coalition**  
**February 10, 2023**

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Dear Senator Pierce, Representative Gere and esteemed members of the Joint Select Committee on Housing:

It gives me great pleasure and hope for Maine people just to say the name of this newly created, incredibly important committee, and to know that your priorities are deeply aligned with the urgent housing needs of Maine people today.

It is important to note that apart from this committee, there is no State government entity that holds the responsibility to address and prevent housing insecurity and homelessness and to understand how these issues intersect with the health care, education, criminal justice, child protective, the overutilization of crisis services, and employment opportunities for Maine people,.

I am speaking to you today as Executive Director at Quality Housing Coalition, a position I have held since 2018. At QHC, our mission is to create and support quality housing opportunities for those in need in Maine. We do this through local and state policy education through our Housing Equity Project, which focuses on increasing housing supply, zoning reform, preservation of affordable housing, and housing stability policies. In terms of direct services, we operate Project HOME, a supportive housing program that unlocks access to Maine's existing housing stock to historically marginalized low-income tenants. Project HOME does this by partnering with landlords to accept housing vouchers and subsidies and remove application barriers, and by supporting tenants to be successful through year-long housing stabilization services and connections to resources. Project HOME also provides a financial guarantee and risk mitigation funding for each unit.

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Project HOME is Phase I of our housing stability programming at QHC. In Phase II, Project HOME Trust provides direct cash assistance to 20 Project HOME tenants to address the benefits cliff; and Project HOME to Profession is a workforce program that partners with employers to develop the skills and talents of Project HOME tenants to align professional goals with workforce needs. In Phase III, which is still in development, Project HOME Owners will partner with mortgage lenders, and low income home ownership housing developers to provide affordable homeownership opportunities for Project HOME tenants.

Our housing stabilization team at Project HOME takes a public health approach to housing and works in collaboration with school and community partners, including McKinney Vento Liaisons, municipal and state officials, general assistance offices, housing authorities and community services organizations to provide the support low and extremely low-income tenants need to be successful in their permanent housing. The Project HOME team works with each individual and family to navigate and coordinate all of the systems they rely on to pay for their housing and essential needs, including General Assistance, Section 8, TANF, BRAP, employment, and behavioral health care services. The Project HOME team provides upstream eviction prevention services through a restorative frame to build agency with each tenant to be able to develop a strong landlord-tenant relationship.

To date, Project HOME has provided over 550 households, over 900 adults and children with permanent housing with a 99% success rate from 2018 through the end of 2022. In 2022, we provided 250 units of housing to Project HOME households with our 32 landlord partners in 5 counties. In the Low Income Housing Tax Credit world, that amounts to the construction of five affordable housing developments in just one year.

We know that the housing crisis is immense and the charge of this Committee seems impossible, but we believe that with your targeted guidance, it is very possible to make a huge impact in how we address this crisis in the next 3-5 years..

### **The Housing Crisis Landscape**

The MaineHousing rental affordability indices are helpful to set the landscape. According to 2020 data, out of the total 163,185 renter households, 55%, 89,820 households, were unable to afford a median priced two bedroom at \$956/month in Maine.<sup>1</sup> 89,820 housing insecure households is 15% of renter households.

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<sup>1</sup> <https://mainehousing.org/policy-research/housing-data/affordability-indexes>



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- Maine needs 20,000 - 25,000 new housing units to meet the need.  
<https://nlihc.org/oor/state/me>
- 26,000 households renting above their affordability are currently on the Section 8 waiting list in Maine, the majority making 30% Area Median Income and below.  
<https://legislature.maine.gov/doc/8866>
- Approximately 12,000 housing vouchers exist between Section 8 and BRAP vouchers through DHHS. <https://legislature.maine.gov/doc/8866>
- Evictions began rising back above 5,000 per year in 2022.  
<https://www.courts.maine.gov/about/reports/fed-monthly15yr-report.pdf>

As you all know very well, the Legislative process starts with policy debates and ends with funding debates over what policies are the highest priority. We may, in fact, be in the best position historically to invest robustly in housing right now because Maine people overwhelmingly agree that investing in housing and housing stabilization is the most urgent priority these next 10 years, not only to prevent evictions and homelessness, but because our economy cannot survive without it. Our school staff cannot teach students who are housing insecure, employers cannot attract talent when there is no housing to rent or own, employers cannot invest properly in the training that their employees need if they are housing insecure, health care providers cannot improve the health of their patients when they are in a constant state of housing crisis. Without a stable and affordable home, very little can be accomplished beyond surviving every day.

Given this need, we believe that this Committee can assist the State to acknowledge, with data across systems, the economic drain on Maine's economy when we choose to continue the status quo of not investing in housing but rather investing in the overutilization of crisis services in emergency rooms, shelters, and jails, etc. You have no doubt heard from Cullen Ryan from Community Housing of Maine about the cost savings of investing in housing through the FUSE legislation that I sponsored. The data from the report is very helpful.  
<https://legislature.maine.gov/doc/7756>

### **Housing Funding Strategy**

One option for this Committee may be to set funding targets and policies needed for the next 10 years so that we do in fact create 10,000 units of affordable housing and stabilize the homes of 10,000 tenants, in 10 years. We all know that if everyone had an affordable home, there would be no crisis now or for the foreseeable future. The questions are, how do we get there as fast as possible and can we do it while improving our economy, investing in jobs, and reinvesting the millions we currently spend on crisis services? We believe we can.



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How do we arrive at a number? If we were to address the 15% of renter households in Maine that are unable to afford their rents with 15% of the total state budget, \$1.5 billion dollars invested in housing would be a good start. Even using 10% of the State budget, \$1 billion dollars to address housing over the next 10 years at \$100,000 million per year, would provide for the housing construction, housing preservation mechanisms, and housing stabilization policies that are most needed right now to ensure that Maine students, older adults on fixed incomes, and employees have stable and affordable homes. We believe that with this increased investment, Maine would see a dramatic decrease in evictions, which cost at least \$40 million dollars per year in legal and turn over costs for landlords (approx \$8,000 per eviction), and likely triple that amount for taxpayers once folks lose their housing and belongings and end up in the the State's most expensive crisis services. We also believe that with increased stable housing options, Maine would see a significant decrease in overdose attempts and deaths, and a decrease in the overutilization of emergency rooms and jail admittance. Finally, we believe we would see improved health outcomes, educational outcomes, employee retention, and an overall increase in Maine's income tax base were we to significantly invest in housing.

According to recent public health studies of what types of services actually create stable housing for renters, the findings concluded that helping tenants pay their rent alone created more housing security than case management and short term rapid rehousing funding for the first few months of a tenancy.<sup>2</sup>

Personally, I have never been housing insecure, but I have been a part of a team at QHC that has provided over 550 permanent homes to people experiencing homelessness and housing insecurity over the past 5 years, and I have listened to them.

Here is what they say: They do not make enough money to pay the fair market Maine rents today and support their families. For those lucky enough to receive one of the limited rental subsidies in Maine, the rental payment standards are all below market rate rents and the programs are difficult for tenants to apply for and difficult for landlords to navigate. They need reliable year-long rental assistance that is easy to apply for and stay on. And, and this is universal for all low-income people, they desperately wish to be seen as human beings with dignity while they are working their way out of crisis and towards stability. And, once they begin to climb in their professional careers, they do not want to continue to receive government services. This sentiment is shared by the majority of households we work with at Project HOME.

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<https://www.enterprisecommunity.org/sites/default/files/2021-06/Health%20in%20Housing%20Exploring%20the%20Intersection%20between%20Housing%20and%20Healthcare.pdf>



I'll share three examples of Project HOME tenants with you. A young Project HOME soon-to-be-mother came to us terrified that her baby would be taken away once she gave birth. When she was 17 and unhoused, this happened to her. As soon as she gave birth, the baby was taken from her. She wasn't even given the chance to be a mother, and she certainly wasn't provided any support to maintain stable housing so that she could provide the love and support her baby needed. At 22, in a stable relationship, and with a small studio apartment, she became fearful that the same thing would happen this time. Why? Because the social worker at the hospital where she sought prenatal care, the same social worker involved in taking her first baby away when she was 17, told her that a studio apartment was too small to raise a baby in. Although we made sure that DHHS knew about this case and that there would not be anything in her file to warrant removal of the child due to the size of her apartment, the mother was terrified and exhibited high blood pressure. We acted as quickly as we could to secure a larger apartment for her and her partner so that they wouldn't live in fear of the removal of their baby. They are happy and stably housed today. In 2020, 4% of removals by Child Protective Services were primarily due to housing insecurity, approximately 14.

Another Project HOME mom is currently in crisis. She lost her housing in the Spring of 2022 because the rents increased and she was living in her car with her four young children. Through Project HOME we found her housing, but it was far from her children's school district 40 minutes away. Because she was a great mom and advocated for excellent special education services for her 2 school-age children she didn't want to change school districts. However, because she moved out of district one day after the McKinney Vento cut off, she was not eligible for transportation services to school. She relies on General Assistance and TANF to pay her rent and essential needs. She lost her adult case manager once she became unhoused, likely because her life fell apart and she did everything she could to keep her children safe. She is trying to work but can't find affordable child care and has no one to watch her kids. Her rent is \$1,500/month for a 3 bedroom. Last month, because she spent her TANF on food and diapers instead of rent, she was found fraudulent by the General Assistance program for mispending her TANF funding. TANF and General Assistance operate out of DHHS, but are not coordinated and recipients are not provided with case management to help them navigate these complex programs. This tenant's housing is very unstable right now with no way to pay her rent.

Another Project HOME household was forced out of their home because the pipes burst in their apartment due to the cold weather and it will take the landlord one month to repair. Maine has no legal obligation for the landlord to put the tenant up temporarily due to maintenance issues that are no fault of the tenant.



## **Intersection of Housing and Essential Needs Systems**

In the 130th Legislature, the Department of Health and Human Services in collaboration with MaineHousing was required to prepare a report pursuant to Resolve 2021, Ch. 87, *Resolve, To Increase Collaboration between the Maine State Housing Authority and the Department of Health and Human Services on Housing*.

The Resolve required the attached report to identify how best to connect low-income housing insecure earners qualifying and receiving MaineCare, SNAP, and TANF with rental assistance. It is believed that upwards of 80% of MaineCare recipients are one of the 12,000 recipients of Section 8 housing vouchers in Maine, currently on the 26,000 household waiting list for Section 8, or are currently housing insecure - moving year to year and extremely housing cost burdened, paying more than 30% of their income on their housing. The Resolve was intended to foster collaboration of essential needs programs with housing programs. In the report, MaineHousing and DHHS explain the many challenges of providing a way that Maine households can indicate their need for housing assistance, which they income-qualify for when they are applying for MaineCare, TANF, and SNAP. However, there are best practices in this area and we could reduce the administrative cost of these services by streamlining these processes.

## **Housing Policy Priorities**

We know that the way we keep people stably housed is to create affordable housing, remove all of the barriers to getting into all housing, and make sure people can pay for their housing. It sounds simple, and we believe this Committee can keep it simple and focused.

Our top three broad-brush policy goals for a strategic Maine Housing Plan in these next 10 years are as follows:

- 1) Create 10,000 affordable housing units in 10 years, which includes the work to implement LD 2003 and creating a no-interest financial mechanism for nonprofits to purchase naturally occurring affordable multi-units to preserve their affordability.
- 2) Prevent 10,000 low-income renters from the threat of eviction each year by creating a fund that will ensure they are not paying more than 30% of their income on rent.
- 3) Examine the true cost of homelessness and housing insecurity on all of our State systems and State investments so that our systems begin to work together to ensure that our



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policies and fiscal notes accurately reflect the long-term savings that will be realized by targeted investments in housing.

Thank you all for your service and for the opportunity to speak to you today.

Sincerely,

A handwritten signature in black ink that reads "Viet Mera". The signature is written in a cursive, flowing style.

Executive Director, Quality Housing Coalition

