A safe and affordable place to live for every Mainer leads to stronger public health and economic recovery

Of all the things we can do for families and individuals rebuilding their economic security, safe homes that don’t eat up the family budget top the list. Mainers’ health, wellbeing, and economic stability all start at home. It’s within our power to use federal and state dollars to help Mainers through the current crisis and lay the groundwork for long term solutions to Maine’s enduring housing problems—and bold action on homelessness prevention, rental assistance, and affordable housing will greatly strengthen our health and economy.

A housing shortage and crisis years in the making

The pandemic has pushed Maine’s longtime lack of affordable housing to a crisis point, showing us how vulnerable our state is to a wave of evictions and reinforcing that housing is health care. Job loss and reduced work hours created by the pandemic have increased the risk of eviction for low income renters. Typically, Maine sees more than 5,000 eviction cases a year. The first half of 2020 saw nearly 1,000 eviction filings, and despite some eviction protections in 2020-2021, legal aid providers say they have never been busier with requests for help with evictions.

But even before the pandemic, Maine had a significant affordable housing shortage. In Maine, wages aren’t high enough for everyone to keep a roof over their heads. On average, Mainers need an annual income of $42,489 to pay for a two bedroom home, but a typical low-income renter makes only $35,098; many make far less. Nearly 60% of extremely low-income households contribute more than 50% of their income to rent, getting by without other basic necessities.

Even for renters who have Section 8 housing vouchers or other rental assistance, finding an affordable home is hard, for a many reasons: the rent may exceed what Section 8 will pay; the apartment may not meet Section 8 housing quality standards; and some landlords refuse to participate in these programs.
Safe, affordable housing is key to public health, greater equity, and economic security for Mainers rebuilding in 2021

Fortunately, Maine is receiving federal pandemic support that can act as a springboard for bold action to increase access to affordable housing. The legislature should pass a slate of bills that leverage state investment in housing for the future. These actions together would reduce poverty, increase economic mobility, and protect our public health, because keeping people in their homes lowers rates of COVID-19 transmission and death.

Affordable housing is also vital to achieving racial equity. Fully 26% of Maine’s homeless population are Black or African American even though they make up only 1% of Maine’s population. According to Pine Tree Legal Aid, between 2017 and 2019, 12% of households they represented in eviction court were non-white and nearly 50% reported a disability.

Opportunities for the 130th Legislature

- **LD 1143 An Act to Protect Tenants from Unnecessary Evictions (Rep. Thom Harnett)** No one should lose their home and become homeless if they’ve done nothing wrong. This bill would stop no-cause evictions for the most vulnerable tenants who do not have leases.

- **LD 1180 - An Act to Prohibit Discrimination in Housing Based on a Person’s Source of Income (Rep. Ben Collings)** Limits the instances where a landlord could refuse to participate in Section 8 and other rental assistance programs. For example, a landlord could not refuse to participate in the program because they did not want the apartment to be inspected, because they refused to make necessary repairs, or because they refused to fill out the necessary paperwork to participate in the program.

- **LD 1508 - An Act to Prevent Homelessness by Establishing an Eviction Mediation Program (Sen. Anne Carney)** Helps people who are facing eviction find and access resources like legal aid or rental assistance, to stay housed, and the opportunity to request mediation. These changes to the legal process will give tenants more opportunities to work out a solution with their landlord or lender before going to court.

- **LD 1695 - An Act to Improve Housing Security by Improving Access to General Assistance (GA) (Rep. Victoria Morales)** GA is a program run by Maine’s cities and towns, and is one of Maine’s most important supports for people facing housing insecurity. This bill helps shelters that provide emergency housing to get consistent financial support from GA. It also helps Mainers accessing GA find stable homes by allowing them to get other kinds of rental assistance as their incomes increase, instead of suddenly cutting off GA as they begin to earn more.

- **LD 473 - An Act To Create the Maine Rental Assistance and Voucher Guarantee Program (Rep. Victoria Morales)** Provides financial help for up to 1,000 Maine households and establishes a network of housing counselors across the state to help people find and keep stable housing. By helping Mainers find housing, including those with federal housing vouchers, housing counselors will ensure Maine doesn’t leave federal housing funds on the table when so many Mainers can’t afford rent.