



## The Housing Opportunities for Maine (HOME) Act, LD 1710, will give more Maine renters fair treatment, greater choice, and stability

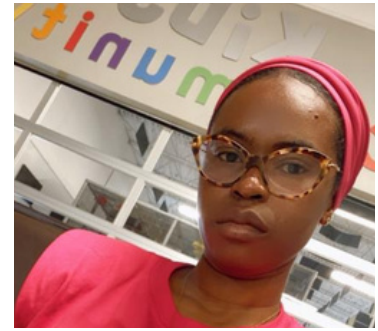
Maine has seen a pandemic, skyrocketing rents, the end of pandemic rental assistance, and a 25% rise in evictions. We urgently need to pass policies to help more families afford to stay in their homes and communities and protect renters from discrimination.

No matter our race, income, or zip code, we all want a safe, affordable place to live. Homes are **where we find opportunities** to learn, work, and build a life. LD 1710, the HOME Act, would **help Maine families with low income afford housing by creating the Home Opportunity Fund**, putting more homes in reach for Mainers in every part of our state.

LD 1710 will improve **legal protections for renters** facing discrimination and consumer debt protections for renters who have faced extremely high costs. So far, 19 other states have passed "**source of income**" **discrimination laws** that have deconcentrated poverty, increased rental assistance acceptance, and created **greater freedom for families to choose the neighborhoods** where they live.

The HOME Act will improve Maine's General Assistance (GA) program. In 2022, towns spent **91% of municipal GA to pay for housing expenses** for people at risk of homelessness, increasing pressure on local budgets. The State of Maine would be able to **strengthen administration and efficiency of GA** while investing in permanent housing solutions for the future.

Finally, LD 1710 will **modestly increase the tax on high-end real estate sales** to support the Home Opportunity Fund. Maine has the **lowest real estate transfer tax in New England**. Many wealthy people have recently moved to Maine to enjoy beautiful homes and our natural landscape. It's **fair that they contribute to improve the housing conditions for all** people in the state they now call home.



### Homes mean safety and a chance at a better life

"Me and my husband are doing our best, learning English, and participating in training, while we wait to get work permits. **We just want to take care of our family**, but while waiting we need help to get basic necessities.

I have used GA to help pay for housing since becoming an asylum seeker in Maine. **People in my community are scared**, not only about whether they will keep their housing but about how they will be treated each time they go to their GA office.

GA should be **easier to use** and **workers should be sensitive** to what families are going through."

*-Selma Tinta, advocate and mother, Westbrook*

## Why does Maine need the HOME Act?

Maine's rental housing market is among the **least affordable in the nation**, and high rents have spread to every county. Because renting is much more common than owning for low-income Mainers, rising rents are creating hardship for Maine families and individuals with the least resources. **58% of low income renters in Maine are paying more than 50% of their income in rent.**

This disparity leads directly to **displacement and eviction**. When a person or family are evicted and become homeless, they are saddled with significant debts that prevent families from moving forward and rebuilding their finances. In the meantime, around **15,000 households are languishing on the waitlist for federal rental assistance.**

While building housing units is part of the solution, even housing built as "affordable" is **out of reach for low-income Mainers** if they cannot access financial support. That's why we need more investment through the HOME Act.

## Homes mean freedom and opportunity

"My partner, myself, and my three children are forced to live with my elderly parents, although it's a blessing, it's also our only option. It's **financially impossible to afford housing**, food, clothing, childcare, transportation, and meet the needs of our family. I've **not been considered technically homeless**, but that's because of the generosity and collective nature of our family."

*-Anonymous, Mid-Coast*

## We can and must address equity issues in housing in Maine

In Maine as in the rest of the country, **people of color and people with disabilities are disproportionately harmed** by a lack of affordable housing. According to Pine Tree Legal Assistance, between 2017 and 2019, 12% of households they represented in eviction court were non-white, though only 5% of Maine's population is non-white. **People with disabilities make up 28% of Maine's extremely low income renter households.**

When Maine families can afford safe and accessible housing, **the benefits impact entire communities**; it helps people achieve financial stability, builds our workforce, strengthens our schools, and provides opportunities that power our economy.