

## **Testimony in Support of 1082 - Real Estate Transfer Tax Adjustments and Affordable Housing Funding**

**Honorable Members of the Maine State Legislature,**

My name is Chloe Cekada and I strongly support the proposed bill to eliminate the Real Estate Transfer Tax for first-time and low-income homebuyers using MaineHousing's Advantage and First Generation Programs, as well as to increase the Transfer Tax on properties sold for over \$1 million.

Maine is facing a severe housing shortage, with over 84,000 new homes needed by 2030. The rising costs of homeownership are pricing out many first-time buyers and low-income families. Eliminating the Transfer Tax for these groups will make homeownership more accessible and reduce financial barriers to entering the market..

As a hopeful first time home buyer I can attest to the above current challengers and I am looking forward to a future where these barriers are lessened. This bill represents a fair, reasonable way to support both new homebuyers and long-term solutions to Maine's housing crisis.

I urge the Legislature to pass this important bill and help ensure safe, affordable housing for all Mainers.

Thank you for your consideration.

Sincerely,  
Chloe Cekada  
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