



Permanent Commission RACIAL, INDIGENOUS & TRIBAL POPULATIONS

Testimony Neither for Nor Against LD 2077 *An Act to Reduce the Cost of Purchasing a Home by Providing Grants to Reduce Mortgage Rates*

January 22, 2026

Senator Curry, Representative Gere and members of the Joint Standing Committee on Housing and Economic Development, my name is Sam Zuckerman. I am the Policy Coordinator of the Permanent Commission on the Status of Racial, Indigenous, and Tribal Populations. I am submitting this testimony on behalf of the Permanent Commission's Policy Committee neither for nor against LD 2077, "An Act to Reduce the Cost of Purchasing a Home by Providing Grants to Reduce Mortgage Rates."

Every Mainer should have a safe, affordable place to call home. Homeownership increases long-term economic security¹ and access to stable housing provides children and families with an environment where they can grow and flourish.² But homeownership has quickly become an unattainable goal for too many Mainers as the cost of housing has rapidly outpaced Maine's median income.³ These challenges touch all of us, but are even more pronounced for Mainers of color. As a result of longstanding wealth and income inequality⁴ and challenges securing home loans and other vital resources⁵, 75% of white Mainers are

¹ Di, Z.X., & Yang, Y. (2002). Intergenerational wealth transfer and its impact on housing. Joint Center for Housing Studies, Harvard University. https://www.jchs.harvard.edu/sites/default/files/media/imp/di_w02-2.pdf

² Fowler, P. J., & Farrell, A. F. (2017). Housing and child well being: implications for research, policy, and practice. *American Journal of Community Psychology*. 60(1-2), 3-8.

³ Maine State Housing Authority. Homeownership Affordability Metrics. <https://www.mainehousing.org/data-research/housing-data/test-homeownership-program-metrics>

⁴ Permanent Commission on the Status of Racial, Indigenous, and Tribal Populations. 2024. State of Racial Disparities Report. Pages 5-6. https://www.pcritp.me/sites/pcritp.me/files/inline-files/State_of_Disparities.pdf

⁵ Rothstein, R. (2017). *The color of law: A forgotten history of how our government segregated America*. Liveright Publishing.

homeowners, while only 31% of Black Mainers are.⁶ Disparities similarly exist for other racial groups. Today, Maine ranks 42nd out of 50 states on the national housing equity index as a result of these unequal forms of access.⁷

But these disparities are not limited to homeownership. Maine similarly stands out at the national level in the significant disparities we see in our unhoused population: 32% of Maine's unhoused population come from Black communities, despite those communities making up only 1.6% of the overall state population.⁸

Because Maine's housing crisis has such an extreme disproportionate impact on Mainers of color, the solution to this crisis will require an active political intervention into the poverty cycles that are a driving force behind housing instability and that are disproportionately harming people of color. Thank you for your time and attention. Our website has additional resources on disparities in Maine if you want more information.⁹

⁶ America's Health Rankings. (2024). Homeownership Racial Disparity in United States.

https://www.americashealthrankings.org/explore/measures/homeownership_disparity

⁷ America's Health Rankings. (2024). Homeownership Racial Disparity in United States.

https://www.americashealthrankings.org/explore/measures/homeownership_disparity

⁸ MaineHousing. (2023). *2023 Point in time count*. <https://rb.gy/x0frf> (Note: The Maine Point in Time study changed its methodology in 2020 to include individuals living in transitional housing. The statistic offered here represents an approximation of the real increase in homelessness with those data removed from analysis.)

⁹ Permanent Commission on the Status of Racial, Indigenous, and Tribal Populations. <https://www.pcritp.me/>