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**Testimony Neither for Nor Against LD 2212:**

**An Act Making Supplemental Appropriations and Allocations from the General Fund and Other Funds for the Expenditures of State Government and Changing Certain Provisions of the Law Necessary to the Proper Operations of State Government for the Fiscal Years Ending June 30, 2026 and June 30, 2027**

**J. Andrew Cashman on behalf of the Maine Association of REALTORS®  
February 19, 2026**

Senator Rotundo, Senator Curry, Representative Gattine and Representative Gere, as well as members of the Joint Standing Committees on Appropriations and Financial Affairs and Housing and Economic Development, my name is Andy Cashman. I am the Founder of Resolve Government Relations. We represent the Maine Association of REALTORS®, a professional trade association established in 1936 with over 6,500 members statewide. REALTORS® protect private property rights, build Maine communities, and grow our state's economy. Our members represent buyers, sellers and owners of residential and commercial real estate. Our membership also includes industry affiliates, such as lenders, closing agents, title agents, appraisers, building inspectors, surveyors, and others involved in the real estate industry. The Maine Association is chartered by the National Association of REALTORS® (NAR), the largest trade association in the country.

The Maine Association of REALTORS would like to provide comments neither for nor against specific provisions of LD 2212 as they relate to housing initiatives. As written, part of the proposed supplemental budget would designate funds to help address housing inventory and affordability challenges. Specifically, Section T-17 would fund 3 major programs:

1. Appropriates \$37.5 million to build 300 units through the Rural Affordable Rental Housing Program, the federal Low-income Housing Tax Credit Program and the Affordable Homeownership Program;
2. Appropriates \$10 million for a pilot program to develop middle-income housing units;
3. Appropriates \$7.5 million for a pilot program to construct as many as 500 new homes in mobile home parks.

Broadly, MAR supports the intent and focus on housing accessibility as part of the supplemental budget. We also appreciate proposals that will bolster development and bring new homes to the market, which addresses a root cause of our housing challenges, a lack of supply.

While we recognize the direct vein that housing has on our state's economy, we do have concerns regarding the programs in section T-17. There are more impactful and less costly ways to address Maine's missing middle housing along with the development of additional affordable housing units. Furthermore, as similarly proposed in LD 916, the \$10 million allocation to middle-income housing may be disproportionately expensive to administer relative to the homes to be constructed.

Housing policy should focus on encouraging a balance of private capital along with public incentives to bring new units to the market. Without a designated and continued funding source, we have concerns around the fiscal impact of where the needed funding will come from in the future. Maine's housing struggles are not a short-term problem, nor can they be solved by a short-term solution. We are facing years of underdevelopment and consistent population growth. State funded programs must

be carefully considered as we navigate Maine's fiscal needs, economic viability and how to effectively address our housing needs for today *and tomorrow*. Examining ways to improve permitting and development at the state and local level will unlock incentives to invest in housing that does not carry a significant fiscal impact to our state's overall budget. MAR urges continued review of how we can reduce regulatory barriers, incentivize investment and focus on policy that reshapes how we effectively produce more housing.

The programs outlined above could help increase housing supply in the short term, however, a one-time allocation lacking foundational structure is not a viable long-term solution for Maine. MAR continues to support joint public and private sector housing initiatives that encourage homeownership by individuals and families at all income levels. We are reluctant to fully support the funding as presented because it does not balance the notion of public and private investment and state subsidies cannot fix our housing challenges alone.

Thank you for your time and consideration.