



**Permanent
Commission
RACIAL, INDIGENOUS
& TRIBAL POPULATIONS**

**Testimony of the
Permanent Commission on the Status of Racial, Indigenous, and Tribal Populations
In Support of
LD 1710, “An Act to Establish the Maine Rental Assistance and Guarantee Program
and Amend the Laws Regarding Tenants”**

Friday, May 12, 2023

Senator Pierce, Representative Gere, and honorable members of the Joint Select Committee on Housing. My name is Morgan Pottle Urquhart, I live in Bangor, and I am the Policy and Communications Director of the Permanent Commission on the Status of Racial, Indigenous, and Tribal Populations.

I am honored to offer testimony in support of LD 1710, “An Act to Establish the Maine Rental Assistance and Guarantee Program and Amend the Laws Regarding Tenants.” We extend deep gratitude to Representative Cheryl Golek for introducing this bill.

No matter our income, faith, or color, we know what it’s like to see a loved one struggle. The last few years taught many of us what it means to be a layoff or an illness or a foreclosure away from fearing for our family’s future. But there have always been those who demonize people struggling to make ends meet, trying to get us to blame each other for structural barriers beyond any individual’s ability to control. That obstruction hurts all of us, especially Black and African American Mainers who own homes at a much lower rate than their white peers,¹ and it deeply impacts other racial, Indigenous and tribal populations in our state for whom affordable, safe, and acceptable housing is more difficult to obtain.

We all do better when every person and every family has a safe, affordable, decent place to call home. Factors including rising housing costs and the end of federal pandemic housing assistance programs have led to a rise in need for alternative housing support across the state. Mainers who represent racial, Indigenous, and tribal populations are hit hardest. Among families with children, Black and Indigenous Maine families are more than twice as likely to live in poverty than their white peers.² These populations and communities are significantly more likely to be renters. While 27% of white Mainers rent,³ that figure is 36% for Native populations

¹ Subpopulations: Homeownership Racial Disparity, Maine, United States, America’s Health Rankings, https://www.americashealthrankings.org/explore/annual/measure/homeownership_disparity/population/homeownership_white/state/ME

² Children In Poverty By Race And Ethnicity, Detailed In Maine. Kids Count Data Center. <https://datacenter.aecf.org/data/tables/9738-children-in-poverty-by-race-and-ethnicity-detailed?loc=21&loct=2#detailed/2/any/false/2048/10.172.9.12.1.13.185/19003>

³ U.S. Census Bureau, Occupied housing units with a householder who is White alone. American Community Survey. 2019 1-Year Estimates. <https://data.census.gov/cedsci/table?q=B25003a&g=0400000US23>

in the state,⁴ 45% for Latino Mainers,⁵ and 70% for Black Mainers.⁶ It is clear from quantitative data and lived experiences that racial, Indigenous, and tribal populations have a disproportionately high need for housing assistance.

As the U.S. Department of Housing and Urban Development (HUD) states, government at all levels throughout the United States, along with private developers, and mortgage lending institutions, played an active role in creating segregated living patterns and inequalities of opportunity throughout the 19th and 20th centuries.⁷ The federal government used the U.S. military to remove Indigenous peoples from their homelands, restricted federally insured mortgages on the basis of race, and used "slum clearance" and "urban renewal" programs to demolish neighborhoods for infrastructure projects that largely benefitted white Americans at a significant cost to and perpetuated the segregation of Black communities, Indigenous communities, and other communities of color.⁸

This history and the current disparities that exist as a result cannot be ignored. Maine's housing policies must recognize past harms and ensure that all Maine families have a fair shot at making ends meet. We've all had moments where we turned to someone for support, and a time when we provided that hand. During the pandemic, Mainers looked after each other and now we can work together to deliver the relief our families need. We have the chance to rewrite the rules so nothing stands in the way of us providing a good life – the way it should be – for all Maine families. Thank you for your consideration and I would be glad to answer any questions.

⁴ U.S. Census Bureau, Occupied housing units with a householder who is American Indian and Alaska Native alone alone. American Community Survey. 2019 1-Year Estimates. <https://data.census.gov/cedsci/table?q=B25003c&q=0400000US23>

⁵ U.S. Census Bureau, Occupied housing units with a householder who is Hispanic or Latino. American Community Survey. 2019 1-Year Estimates. <https://data.census.gov/cedsci/table?q=B25003i&q=0400000US23>

⁶ U.S. Census Bureau, Occupied housing units with a householder who is Black or African American alone. American Community Survey. 2019 1-Year Estimates. <https://data.census.gov/cedsci/table?q=B25003b&q=0400000US23>

⁷ Id.

⁸ Id.