



HOUSE OF REPRESENTATIVES

2 STATE HOUSE STATION
AUGUSTA, MAINE 04333-0002
(207) 287-1400
TTY: MAINE RELAY 711

Traci Gere

7 Towne Street
Kennebunkport, ME 04046
Phone: (207) 710-3557
Traci.Gere@legislature.maine.gov

Testimony of Representative Traci Gere Introducing LD 916 An Act to Promote Investment in Housing February 17, 2026

Good afternoon Senator Curry and fellow members of the Joint Standing Committee on Housing and Economic Development. I am Representative Traci Gere, and I represent House District 134, which encompasses Kennebunkport and coastal Biddeford and Kennebunk. I am before you today to present LD 916, An Act to Promote Investment in Housing by establishing the middle-income housing support program and fund.

The housing crisis has shown that we need more housing not only for those with low incomes, but also those with middle incomes. "Missing middle housing" is considered "missing" because it has become increasingly difficult to build housing that is affordable to people with middle incomes. As a result, many people working in our communities struggle to find places that they can afford to live. This is an especially difficult challenge facing municipalities and small businesses, with employees often having to drive long distances or simply having to leave jobs due to their inability to afford housing.

We have taken important steps over the past several years to improve the ability to build housing, including updating zoning and land use policies to reduce the cost of development, supporting innovative development and constructive methods, and providing flexible funding for projects that provide some units that touch on the low end of the "middle income" strata.

Maine Housing manages our housing finance programs, and has historically focused on housing development that serves our lowest income people. Maine Housing's programs, through their financing mechanisms, provide state subsidy that stays with each project, assuring maintenance of long-term affordability.

We now have the opportunity to put Maine Housing to work determining the best way to support the creation of middle income housing. LD 916 extends Maine Housing's statutory authority to allow them to development a program to support rental housing for individuals and families whose income is at or below 120% of the area median income and homeownership options for individuals and families whose income is at or below 150% of the area median income. The intent is to take the experience that Maine Housing has gained and apply it to the missing middle challenge. The fund will be authorized to provide loans or grants to cover the capital costs to construct new dwellings or rehabilitate existing dwelling units.



HOUSE OF REPRESENTATIVES

2 STATE HOUSE STATION
AUGUSTA, MAINE 04333-0002

(207) 287-1400

TTY: MAINE RELAY 711

Traci Gere

7 Towne Street
Kennebunkport, ME 04046
Phone: (207) 710-3557
Traci.Gere@legislature.maine.gov

Combined with the other steps we've taken and are considering, this legislation will allow Maine Housing to investigate and develop a program, products, and partnerships to support the creation of more middle income housing.

Thank you for your consideration, and I ask you to support LD 916.

Respectfully,

A handwritten signature in cursive script that reads "Traci Gere".

Traci Gere
State Representative