



Senator Rafferty, Representative Sylvester and esteemed members of the Committee on Labor and Housing, thank you for the opportunity to testify today.

My name is Cate Blackford. I am the Interim Legislative Director for the Maine People's Alliance. MPA is Maine's largest community action organization with over 32,000 members across the state. Our mission is to create a world where everyone has what they need, contributes what they can, and no one is left behind.

One of the most basic things we all need is a safe, decent, affordable place to call home. MPA supports LD 473, which would create the Maine State Housing Voucher Program.

According to the National Low Income Housing Coalition, pre-COVID 19, Maine had a shortage of over 20,000 affordable homes, nearly all of which is needed for Maine's lowest income residents who earn less than 30% of the state median income. Even before COVID, there was not a single county where someone earning the minimum wage could afford fair market rent for a two-bedroom apartment. Among Maine renters, 75 percent of those earning less than 30% of the Area Median Income paid more than 30% of their income on housing and a whopping 57% paid more than 50% of their income on housing<sup>1</sup>. High housing costs force people to often choose between paying rent, heat, buying medicine or putting food on the table.

Because of the way that housing financing works, developing housing that is affordable to our neighbors earning less than 30% of the area median is difficult and impractical. The math doesn't work. Housing vouchers are a critical resource for ensuring our lowest income neighbors have a safe, decent, affordable place to call home. LD 473 would expand access to housing vouchers, address the frequent mismatch that leaves existing federal vouchers unused and provide housing navigators to support tenants in finding housing.

Addressing these gaps in our housing system is an issue of racial justice. In Maine, 76% of white, non-Hispanic households own their home but only 50% of households of color are homeowners<sup>2</sup> and just 25% of Black Mainers<sup>3</sup>, far below the national average of 42%<sup>4</sup>.

These disparities are the direct result of centuries of laws designed to advantage white people, including the federal guidelines underwriting mortgage lending (which led to redlining), to the lack of public investment in non-white neighborhoods to covenant exclusions for non-white homeowners. After equal housing protections were put in place, "race-neutral" laws have further entrenched racial disparities by not actively addressing the consequences of those earlier laws

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<sup>1</sup> <https://nlihc.org/housing-needs-by-state/maine>

<sup>2</sup> <https://www.mecep.org/wp-content/uploads/2019/06/MECEP-racial-inequality-fact-sheet-FINAL.pdf>

<sup>3</sup> [https://www.maine.gov/labor/pcrit/reports/2020\\_LegReport.pdf](https://www.maine.gov/labor/pcrit/reports/2020_LegReport.pdf)

<sup>4</sup> <https://www.thebalance.com/how-home-equity-drives-the-racial-wealth-gap-4178236>

or ongoing, underlying barriers to access. By expanding access to affordable housing vouchers and addressing dysfunctions of those systems, LD 473 addresses some of those underlying barriers to access and is an important step towards ensuring all Mainers have the critical foundation to economic security that a safe, decent, affordable home provides.

Maine People's Alliance supports LD 473 and urges you to vote Ought to Pass.

I am happy to take any questions.

Thank you for your time.

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