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Mobile home owner, beginning with seller financing in 2018. Park was purchased by out-of-state investors in 2022 with no option offered to tenants to purchase as resident-owned community. I organized a multi-park tenant group to address management company corruption and poor management, negligence, and habitability issues; currently in legal council for management company and land owner's retaliation for my efforts to organize my community to defend our limited tenant rights. Small business owner in Portland. Daughter of a family who experienced intergenerational economic hardship and disenfranchisement.

Rents skyrocketed after out-of-state investors bought Maine mobile home parks:
<https://www.bangordailynews.com/2024/03/26/business/business-housing/investors-twin-mobile-home-parks-rent-skyrocketed-joam40zk0w/> (I am featured in this article)

Wiscasset couple given eviction notice after state inspection of mobile home:
<https://wgme.com/news/local/maine-housing-crisis-wiscasset-mobile-home-couple-given-eviction-notice-after-state-inspection> (my neighbors and co-organizers; I witnessed their lives be severely impacted by the management company and park owner)

Maine mobile home owners are pushing back against private investors:
pressherald.com/2025/03/23/maine-mobile-home-owners-are-pushing-back-against-private-investors

What 4 Maine mobile home residents say about park ownership:
pressherald.com/2025/03/23/what-4-maine-mobile-home-residents-say-about-park-ownership

Housing is now unaffordable for a record half of all U.S. renters, study finds:
<https://www.npr.org/2024/01/25/1225957874/housing-unaffordable-for-record-half-all-u-s-renters-study-finds>

What Happens When Investment Firms Acquire Trailer Parks:
<https://www.newyorker.com/magazine/2021/03/15/what-happens-when-investment-firms-acquire-trailer-parks>

What Happens When Private Equity Takes Over Mobile Home Parks:
<https://www.npr.org/2022/05/11/1098193173/what-happens-when-private-equity-takes-over-mobile-home-parks>

A Decent Home | Full Documentary | Affordable Housing | America ReFramed:
<https://youtu.be/T77cjVwZtYc?si=73YweGZfHp3vSU->

MATHEMATICS OF LOT RENT AND THE ETHICS THAT FOLLOW

Maplewood MHP in Wiscasset was purchased in 2022 for \$1,000,000, by out-of-state investors, with partial or total homeowner financing. The prior owner had purchased this park in 2016 for \$200,000.

A modest estimate is that this mortgage, for one million dollars was amortized over 25 years, at 7% interest. Based on this:

Monthly: \$7,067.79

Annually: \$84,813.48

Total interest: \$1,120,337.59

Before the park was purchased, lot rent was \$300.

Monthly income of a 30 household MHP, \$300 monthly (lot rent BEFORE park was purchased): (30 homes * \$300)= \$9000

Annually: \$108,000

As of 01/01/2025 our lot rent has been raised to \$550, which is nearly double what is

was only three years ago. It is due to be raised again to \$650 in July.

Income of a 30 household MHP,

\$550 monthly (lot rent at current rate) (30 homes * \$550)= \$27,500

Annually: \$330,000

The management company, Maine Real Estate Management (MREM), earns 8% (plus commissions on sales and fees:

8% on the current \$330,000: \$26,400.

\$330,000-26,400= \$303,600

The July increase will be an additional \$36,000 annually: 303,600+36,000= \$339,600

Taxes estimate 25% (likely an overestimate) due on \$339,600, and remaining income: 339,600-84,900= \$254,700

From \$254,700, the owners pay their mortgage, insurance, maintenance and repairs, and state fees, etc.

What do you think is a fair cost of running a park and budgeting for its needs?

Monthly estimates, AFTER taxes and management company fees:

Septic system-every 30 years: \$500k?-\$1388/mo (\$16,656 ann.)

Water infrastructure-every 30 years: \$500k?-\$1388/mo

Road paving-every 30 years: \$500k?-\$1388/mo

Snow plowing-\$500 per storm? 10 storms per winter? \$416/mo

Other-\$5000/ mo? Insurance, unforeseen?\$5000/mo (\$60k ann.)

Mortgage estimate-\$7000/ mo? \$7000 /mo (\$84k ann.)

Total monthly costs estimate:\$16580/mo

Annual estimate: \$198,960

From \$303,600, the owners, who live in Colorado and own at least two other parks local to mine, likely see at least \$104,600 per year passive income on our 30-home park. We are almost entirely low income people who survive on less than many people are comfortable with, often at or less than 1/3 of the income our park generates for the owners. Yet we hear excuses from the landlords about rent increases because the cost of running the park is unaffordable.^[1-SEP]

It is not the cost of running the park that is raising rents. Do not fall for this lie. It is for high profit, nothing more. The math I demonstrated above includes generous over-estimates of the costs of running a park. Why would they want to own a park in the first place if it was not for profit?

The owners are themselves high-earning working people, with jobs, who also own multiple other parks. Why should they have a right to such high profits while poor people keep getting poorer? What is our income paying for, when we cannot afford to save for our own retirement? When homeowner-tenants will never own one blade of grass for all the lot rent we pay?

What does a homeowner-tenant pay in lot rent?^[1-SEP]

The current rate at Maplewood: \$550/ mo (\$650 due in July)

Over ten years: \$66,000 (\$78,000 with rent raise)

Yet, banks do not offer loans for mobile home owners to purchase and prepare land for mobile home placement, and permanent homes are no longer unaffordable for working people.

I have provided you with the math sufficient to show that all costs expenses- foreseen and unforeseen, are generously covered with \$104k to spare and a wide margin of error. Across 30 households, this is \$288 per household, that goes monthly, directly to profit others. Imagine what a low or fixed income household could do with \$288 more per month. Perhaps purchase health insurance? Save for the future? Prepare for an emergency?

This is not simply a matter of fairness. It is a matter of economics, inflation, stagnant wages, cost of living, and human dignity. Where do you think low income people will get this money from for ongoing extreme and unjustified increases? We don't get pay raises at this rate, and we are exponentially more vulnerable to inflation as an

economic demographic. We often do not have health insurance, and often have no savings due to the total costs of living, including vehicle purchase and maintenance, home maintenance, and all of our essential needs. We also have to deal, just like you, with increasing food and gas prices, and more. Imagine having to do that on a \$40,000 annual income.

No one chooses to live in a MHP because we prefer mobile homes. As homeowner-tenants, we live here because this is the best option for us as an economic demographic. We are being subjected to financial abuse of private equity and investment firms, and the management companies who do their work for them. Over and over again, when parks get purchased, our parks see decreased maintenance and repairs, our homes might be damaged by this decline. Over and over across the state, we have seen numerous issues of habitability and neglect reported again and again as tenants have risen up to fight for our rights against a Goliath. This is a highly reported and trackable issue not just across the state, but across the country.

We often have long commutes because we need to work where there is work available, but cannot afford to live close to where work is available and MHPs are often strategically located away from more desirable areas. We pay taxes on our homes, homeowner's insurance, we are responsible for repairs and maintenance of our homes, as well as covering all other costs not covered by our lot rents which includes snow and lawn maintenance, utilities. Some parks also charge for water, trash, etc.

My household monthly expenses, before groceries, emergencies
As a single household, low income, working person: \$1985 monthly:
\$550 lot rent (due to be raised in July by another \$100, to \$2085)
\$80 electricity,
\$150 heat,
\$90 homeowner's insurance,
\$65 taxes,
\$150 phone,
\$900 fuel for my 100-mile, round trip commute

And my lot rent is still not raised as high as some parks in Maine have been raised. Also this does not include home repairs and maintenance, upkeep of the lot I rent, etc. This also impacts my ability to participate in the housing market since low income people are deterred by increasing lot rents, not to mention management company reputations.

-Housing is NOT a commodity, and should not be corporatized.

-Equity firms and investments in MHP is a racket that hurts working people. Their primary motivation is ALWAYS profit, NOT people.

-In almost every instance, parks get bought, rents get raised, maintenance and repairs decrease along with tenant's quality of life, and homeowner-tenant's investments in our mobile homes suffer. We are subjected to rules that hurt us, such as violation fees.

-The management companies that do the work on behalf of owners often treat tenants very poorly. We are treated as low-life people. This is a dignity issue.

-MHPs are NOT to be hustled as the new entry level of the housing market. This is a class issue.

-Our housing and cost of living crisis is a form of feudalism.

-We are real, working people, with real lives. We struggle to make ends meet. Where do we go if we cannot afford the lowest type of available housing?

-Get out of state investors out of Maine, and get investors out of housing.

There are about 500 MHP in Maine. Currently, about 20% are owned by out of state investors. This must be stopped. Maine legislators must not only protect MHP tenants with rent caps, but must ALSO stop out-of-state and other investors from purchasing any more parks. This is hurting Maine's working people. We are elders, veterans, single people, widows, disabled, low income, fixed income, and economically

disenfranchised families, and we have a right to our dignity and ability to survive comfortably within our means. People are NOT commodities. The housing crisis of MHP should exemplify why the entire scope of the housing crisis must be addressed immediately. If we lose our homes, being already at the bottom of the economic ladder, we have nowhere to go. We are captive and our situations border on financial abuse or cross this line blatantly.

Rent caps and regulations are only the beginning steps of the fight to protect Maine's working people through legislation. Maine must not only do this for its most vulnerable, but it must also:

-revisit: "An Act To Provide Protections for Mobile Home Park Residents"

130th MAINE LEGISLATURE, FIRST SPECIAL SESSION-2021

Legislative Document No. 1580, S.P. 483

In Senate, April 27, 2021

-enact into law the right of first refusal for MHP tenants: "An Act to Protect Residents Living in Mobile Home Parks"

132nd MAINE LEGISLATURE, FIRST REGULAR SESSION-2025

Legislative Document No. 1145 S.P. 477

In Senate, March 18, 2025

-incentivize park owners to sell parks to park tenants as resident owned communities (ROC) if right of first refusal is not enacted

-increase funding availability for tenants to finance ROC

-increase funding options for prospective MoHo buyers to purchase a MoHo when they do not meet bank qualifications (alternatives to seller financing)

-implement prohibitive fines for landlord negligence that leads to habitability issues, maintenance and repair issues

-implement better strategies for grievance processes between tenants and the state offices that represent MHP, manufactured housing board, etc.

-get equity and investors out of low income housing

-address MHP tenant rights to adequately reflect our status as homeowners and working class people

-MHP housing is not to be treated strictly as entry level to the housing market and investors must be stopped from causing this harm further. Low income housing is low income housing. We are not here to bolster someone else's financial portfolio.

-get out of state investors' hands off of Maine's working people's incomes and lives, and create situations that give working people the chance to survive this parasitic housing experience and come out the other side with options for our futures.