



Joint Standing Committee on Housing and Economic Development

Testimony of Laura Mitchell, Executive Director, Maine Affordable Housing Coalition, 3.12.26

IN FAVOR – LD 2231– An Act to Support Owners of Manufactured Housing, Mobile Homes and Tiny Homes

Senator Curry, Representative Gere, and distinguished members of the Committee:

Laura Mitchell here, Executive Director of the Maine Affordable Housing Coalition (MAHC). MAHC is network of 140 organizations, and 3,000 people advocating to expand and preserve affordable housing for Maine people.

I am here today on behalf of our members to testify **in strong support of LD 2231**.

Manufactured housing and mobile home communities are one of the most important sources of naturally occurring affordable housing in Maine and thousands of Mainers rely on it.

Manufactured housing is **one of the last attainable paths to homeownership**. I spent the early part of my childhood living in a mobile home. When that home burned, my family moved into public housing.

Most mobile homes are in tight knit manufactured housing communities and face a unique vulnerability. Residents own their homes, but not the land beneath them. That leaves residents exposed when ownership changes, when infrastructure needs are not addressed, or when lot rents rise quickly.

That is why thoughtful policy matters. **LD 2231 takes practical steps to strengthen stability and opportunity** for residents while modernizing how manufactured housing is treated under Maine law.

One of the most important changes in the bill allows manufactured homes to be considered **real estate rather than personal property**, even when the homeowner does not own the underlying land.

Today, many manufactured home buyers must rely on personal property, or “chattel”, loans that often come with **higher interest rates and fewer consumer protections**. Allowing these homes to be treated as real estate can open the door to more stable financing, better loan terms, and traditional mortgage products.

This change recognizes a vital truth: **Manufactured homes are not temporary housing, they are homes**.

The bill also includes provisions that strengthen transparency and oversight in mobile home communities, including clearer notice requirements around rent increases, mediation options when significant rent increases are proposed, and infrastructure inspections when communities are sold. These are practical steps that help ensure communities remain safe, stable places to live.

At a time when Maine is facing a deep housing shortage, we cannot afford to lose the affordable homes we already have. **Preserving naturally occurring affordable housing must be part of our housing strategy**.

And manufactured housing is a critical part of that solution. As we often say at the Maine Affordable Housing Coalition: **There is no single silver bullet to Maine’s housing shortage, but there are many smart steps we can take. LD 2231 is one of them**.

For these reasons, MAHC respectfully urges the Committee to vote **Ought to Pass** on LD 2231.