



# HOUSE OF REPRESENTATIVES

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*Testimony of Rep. Cheryl Golek introducing*  
**LD 337, An Act to Amend the Regulations of Manufactured Housing to  
Increase Affordable Housing**  
*Before the Joint Select Committee on Housing*

Senator Pierce, Representative Gere and distinguished members of the Joint Select Committee on Housing, my name is Cheryl Golek, and I represent House District 99, which consists of the Town of Harpswell and part of Brunswick. I am pleased to introduce **LD 337, An Act to Amend the Regulations of Manufactured Housing to Increase Affordable Housing**.

As a member of this committee, I see how much time and effort has been put into solving Maine's housing crisis. I come before you today with another solution in the face of limited housing stock and rising costs. My bill seeks to amend local zoning laws to allow folks to locate their manufactured homes on single-family lots; providing an unsubsidized, affordable alternative to traditional site-built homes.

There is an antiquated stigma against mobile homes that has infected people's perceptions of manufactured housing. Today, most local zoning codes prohibit the placement of these dwellings, because they are deemed not to be in line with a community's aesthetic vision. They are misperceived to be eye-sores.

I know this to be true because my own mother has dealt with this prejudice. Years ago, when I was a child, she had to fight against her own neighbors and town zoning officials to locate a pitched roof manufactured home on our own land. Eventually, she persevered and my family and I were able to move out of public housing and into our new home. It provided us a financially accessible alternative to the site-built houses that were so far out my mother's price range.

According to a study by Harvard's Joint Center for Housing Studies<sup>1</sup>, folks still view homeownership as a way to build social and economic equity. This study was published in July of 2023, but the story I just shared occurred decades ago. The lingering bias against

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<sup>1</sup> [Comparison of the Costs of Manufactured and Site-Built Housing \(harvard.edu\)](https://www.jchhs.harvard.edu/research/comparison-of-the-costs-of-manufactured-and-site-built-housing)

manufactured housing prevents the development of these affordable units, barring some folks from the opportunity to build equity through homeownership.

Today, not only are manufactured homes well-built, but they are indistinguishable from site-built homes. They have the benefit of being constructed in a controlled environment and inspected to make sure that the structure is in line with industry standards. If they fail to meet manufacturing criteria then they will not be delivered to the customer. This rigorous vetting process does not always occur with traditional site-build homes.

This bill provides an opportunity for state law to complement federal policy efforts. In 2023, the Department of Housing and Urban Development established a new Independent Office of Manufactured Housing and called the structures “a helpful avenue for those of more modest means to achieve the wealth-building potential of homeownership<sup>2</sup>.”

Manufactured housing is an affordable alternative to site-built homes. In the northeast, the median income for a family living in a manufactured home is \$41,000<sup>3</sup>. With the cost of living these days, we all know that is not very much. Amending our state’s zoning laws will assist our asset-limited neighbors to afford homes in the communities of their choosing.

Another benefit to manufactured homes is that they are age and mobility-friendly, as they tend to be single-story and smaller in size. According to a study, almost half of the folks who live in manufactured homes are 65 or over<sup>4</sup>, and about 30% are disabled. As you are all well aware, Maine is the oldest state in the country, so easing restrictions on this type of will help encourage our state’s goal of allowing residents to age in place.

This bill is simple: let residents establish their manufactured housing on lots currently reserved for single-family homes. Give folks a chance to build equity and live in the communities that they wish to.

Thank you for providing me the time to present this bill, and I happy to answer any questions.

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<sup>2</sup> [HUD Introduces Office of Manufactured Housing Programs as New, Independent Office Within Housing | HUD.gov / U.S. Department of Housing and Urban Development \(HUD\)](#)

<sup>3</sup> [annual reports | New Hampshire Community Loan Fund](#)

<sup>4</sup> [annual reports | New Hampshire Community Loan Fund](#)