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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 for right of first refusal as a resident-owned community. I organized a multi-park tenant group to address management company ineptitude and poor management, negligence, and habitability issues; Small business owner in Portland. Daughter of a family who experienced intergenerational economic hardship and disenfranchisement. The experience in my park is the classic story we have all been hearing, of rents going out of control while maintenance and repairs decline; management negligence and ineptitude, lack of respect for our personal properties and for us as legitimate homeowners.

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->

The American Dream for 'A Decent Home': <https://worldchannel.org/press/article/sara-terry-a-decent-home-filmmaker-interview/>

The issue of the right to fair housing is front and center in the lives of people in MHP. As a demographic we live closer to the edge of insecurity and we feel it every day. Since the pandemic era real estate investment grab, we now wait anxiously for the next rent increase, since under current law landlords can do as they wish, when they wish.

The doors that were left open to equity firms and investors by years of circumstances that have all led up to the current housing crisis, has led to serious circumstances for us. As a demographic our housing options have been commodified and we have nowhere left to turn. Many of us own our homes and have not only no say, but no option but to remain a captive audience. Continual and excessive rent increases run our bank accounts bone dry and cause crisis situations for some.

We are the work force. We are the low-and-limited income people, who face many obstacles already in the way of achieving quality of lives, respect and dignity, and real assets. And we now disproportionately bear the burden of inflation since the pandemic. Often we do not have health insurance, or have old vehicles that constantly need repairs, or cannot save for emergencies, let alone dream of retirement. Why would anyone think that runaway rent and abusive financial scenarios would be a good idea?

Among our demographic there are veterans, single adults, disabled people, working people, and economically disenfranchised people. There is nowhere for us to turn when we are already at the bottom of the ladder. For us, this is reality. It is not a myth. It is on our doorsteps every day.

If you care as you say you do about your low and limited income constituents, please make the effort to understand what our lives are actually like. Listen to us: to where, why, and how we are vulnerable; what our biggest issues are, and what our dreams and goals are. Yet the simple goal of a decent home, slips further and further from our hands as investors get richer.

Across Maine, individual park tenants and small groups of MHP tenants have been reaching out for the much needed attention on our serious issues that must be heard and addressed. We have been doing so because our lives have been negatively impacted, sometimes severely, by the admittance of private equity and venture capitalists, and their for-profit strategies, into MHP.

As MHP tenants we have rights, as you know. However these are limited and are generally written in favor of landlords. They do not hold landlords and property owners accountable to a moral standard of behavior, to fair conditions and rent prices, and much more.

This dire situation, this affordable housing crisis, must be stopped. We are demanding greater protections and better laws that realistically meet the needs of the working class where we are at. Rent control in MHP is a great start, but this is only the beginning.

We are grateful that Maine legislators have finally responded to our call for help, but we do not have the luxury of time: We have already been hurt and our control of our situations will not be regained without the immediate and ongoing actions of our legislators.

Maine has to solve this issue and return dignity and respect to its working people.

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 \text{ homes} * \$300) = \9000

Annually: \$108,000

As of 01/01/2025 our lot rent has been raised to \$550, which is nearly double what it was only three years ago. It is due to be raised again to \$650 in July.

Rental income of a 30 household MHP,

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

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 a high 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.

It is not the cost of running the park that is raising rents. Do not fall for this. It is for 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?

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. 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, and cost of living. Where do you think low income people will get this money from for ongoing extreme and unjustified increases? We don't get 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. The low income limit for a single household in Lincoln County is \$47,0750. For a 2-person household, it is \$54,550.** This is half of the passive income our owners earn on our lot rents.

Some lot rents in my area are approaching \$800 monthly, even though we are in a rural area. This also gives us reason to suspect that the management company, who oversees multiple parks in our area since being purchased, fixes the market locally for lot rent prices. Time and again, in the last three years, our rents have gone up, one park following the next, with the explanation of "keeping up with market rates". Our most recent lot rent increase (which will generate \$36,000 annually) is being explained to us as "because of the tariffs".

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. 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 violations, harsh rules, junk fees, etc.

-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.