



Glenn "Chip" Curry
Senator, District 11

THE MAINE SENATE
132nd Legislature

3 State House Station
Augusta, Maine 04333

Testimony of Senator Chip Curry introducing
**LD 2057, "An Act to Support Rehabilitation and Development of Affordable
Manufactured Housing Communities"**

Before the Joint Standing Committee on Housing and Economic Development
January 13, 2026

Representative Gere and distinguished colleagues of the Joint Standing Committee on Housing and Economic Development, my name is Chip Curry. I represent Senate District 11, which includes all 26 rural, coastal, and island communities of Waldo County. Thank you for the opportunity to present LD 2057, "An Act to Support Rehabilitation and Development of Affordable Manufactured Housing Communities."

The goal of this bill is simple: to ensure our limited public housing dollars go further and to allow MaineHousing to finance more affordable housing projects across the state. This bill does that in two straightforward ways:

First, it updates Maine law to keep pace with federal affordable housing programs. Historically, certain affordable housing projects seeking federal Low Income Housing Tax Credits have been required, by federal statute, to have the Maine State Housing Authority finance 60% of the construction loans.

Under current Maine law, when this is the case, MaineHousing may make the entire construction loan. Recent federal changes have reduced the percentage of required funding by MaineHousing to 25%. This bill replaces that outdated state threshold by tying Maine's rules directly to the federal standard, eliminating unnecessary steps that add cost and delay.

Second, the bill clearly allows MaineHousing to make construction loans to privately owned or cooperative-owned manufactured housing communities, including mobile home parks, for rehabilitation or the addition of new home sites. As you are well aware, these communities are an important source of



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naturally affordable housing, especially in rural areas, and helping preserve and modestly expand them is one of the most cost-effective ways to address our housing shortage.

LD 2057 does not create a new housing program or loosen oversight. All existing underwriting standards and board review remain in place.

At the end of the day, this bill is about efficiency and impact. By removing unnecessary barriers and clarifying authority, we allow MaineHousing to stretch public dollars further and support more housing projects for Maine people.

Thank you for your time and consideration. I would be happy to answer any questions, but I understand a representative from MaineHousing is here and will likely provide more details. Thank you.

Sincerely,

Chip Curry
State Senator, District 11
Representing the twenty-six rural, coastal, and island communities of Waldo County