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AARP Maine Testimony in Support of An Act to Support Rehabilitation and Development of Affordable Manufactured Housing Communities

Greetings Senator Curry, Representative Gere and members of the Committee on Housing and Economic Development. My name is Riley Worth, with AARP Maine. AARP is the nation's largest nonprofit, nonpartisan organization dedicated to empowering Americans 50 and older to choose how they live as they age. On behalf of our nearly 200,000 members statewide, thank you for the opportunity to share testimony today in support of LD 2057.

A 2024 survey conducted by AARP found that a majority of Maine residents 45-plus say staying in their homes as they get older (88%) is very important to them. Though Mainers want to remain in their homes, seven-in ten Maine residents 45-plus are concerned about staying in their own home as they get older (71%). When considering their future needs eight out of ten (82%) Maine residents 45-plus would prefer to receive care for themselves or family members at home with caregiver assistance.

Manufactured housing is often of critical importance to our older populations, offering the right size, and most importantly, the right price point that many seniors can afford in our state in the midst of our ongoing housing crisis. However, like the rest of our housing stock, many mobile home parks across the state are themselves struggling under aging infrastructure. For many older Mainers across the state, a burst water pipe, a failing septic system, or unsafe electrical connections could place their entire community in jeopardy, leaving them faced with the uncertainty of potential displacement. This bill directly addresses the aging infrastructure in our mobile home parks, by enabling construction loans to private and cooperative owned communities. Enabling loans for both cooperative and privately owned parks will allow their owners to finish necessary repairs, undertake proactive maintenance, and help prevent large infrastructure failures that may prompt the parks closer or sale to out of state investment firms.

This bill will not only reduce barriers for preserving existing homes but will also lower barriers for creating new ones. We particularly support the provision that removes the requirements of third party escrow agents on projects that are financed by certain tax credits, and allow the Housing Authority to make loans without a third party. These current regulations place an additional burden on the construction of new homes, and every dollar

spent on duplicative administrative burden is a dollar that is not spend on constructing new housing to meet the demand we currently see across our state.

This bill is a targeted technical fix for a broader area with deep human impact. Living and aging at home is only possible if we make it easier for our state and regional partners to build more affordable and accessible units, including mobile homes. Additionally, this legislation will make it easier for community operators to improve living conditions and extend serviceable life of many homes that older Mainers occupy. AARP Maine would note that we encourage lawmakers and the Housing Authority to utilize all available resources to offer zero interest rate or below market rate loans as a part of this program. The current high interest rate environment will be an inhibiting factor for potential loan recipients, and lower or near zero interest rates would promote further housing growth for all levels of manufactured housing communities.

AARP Maine urges the committee to vote "Ought to Pass" on this legislation to preserve and expand our manufactured housing communities.

Thank you for the opportunity to testify, and I am happy to answer any questions.

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