

# Genesis

COMMUNITY LOAN FUND

## Testimony of Liza Fleming-Ives

Before the Joint Standing Committee on Housing and Economic Development

In support of LD 2149

*"An Act to Protect Affordability in Mobile Home Parks and Manufactured Housing Communities"*

January 22, 2026

Good morning, Senator Curry, Representative Gere, and distinguished members of the Joint Standing Committee on Housing and Economic Development.

My name is Liza Fleming-Ives, and I'm the executive director of the Genesis Community Loan Fund, a certified nonprofit Community Development Financial Institution working across Maine to provide financing and technical assistance to expand access to affordable housing. For many years, Genesis has worked to support resident ownership of mobile home communities.

Today, I am here to express my strong support for LD 2149.

I want to begin by sharing appreciation for all the work this committee did last session to thoughtfully consider and pass legislation to protect mobile home residents and create incentives and easier pathways for residents to become owners of their communities.

We are beginning to see the benefits of those new laws in effect. Right now, residents in a mobile home community in Jay are exercising their right of first refusal and hoping to become the next resident owned community in Maine, making them the 14<sup>th</sup> in the state.

But when new laws are implemented, clarifications and adjustments are sometimes needed. And that is true for a number of the bills that were passed last session. The changes suggested in LD 2149 provide the clarification needed to help ensure that the new laws work as intended.

Some of these changes clarify the intent of the legislation while others clarify the implementation or enforcement.

Some that I want to highlight include:

The changes in Sections 9 and 10 that make it clear that the capital gains tax benefit passed last session to incentivize owners to sell their communities to residents applies to the sale of a single mobile home community or housing property in addition to a qualified business. The proposed definition of a qualified property will allow the law to function as intended when an owner is selling a single real estate asset and not just a business.

Sections 1 and 6 clarify that the transfer fee and right of first refusal laws apply both in the event of a real estate transfer as well as the transfer of controlling interest in a business. Since these laws went into effect, we know of one example of an owner and

# Genesis

COMMUNITY LOAN FUND

buyer that have circumvented both the right of first refusal and the transfer fee requirements by structuring a transfer solely as a business transaction and not a transfer of real estate. The addition of the definitions of a purchaser and purchase of a mobile home park and a sale of a mobile home park to include a controlling interest ensure that the law will function as intended regardless of how a sale is structured.

And finally, Section 8 clarifies the implementation process by which buyers of mobile home communities may seek to be exempted from payment of the transfer fee. It further establishes liability for entities that fail to pay that fee and clarifies that the fee is to be applied to all licensed and not just occupied lots in a community.

Tightening these definitions, aligning responsibilities, and ensuring that the systems for implementing these new laws can operate efficiently and effectively is critical, and the changes proposed in LD 2149 are essential.

I urge you to support LD 2149 and appreciate your work to strengthen Maine's housing and systems related to it, for the benefit of all residents. Thank you for your continued leadership and collaboration and for the opportunity to testify.

I'm happy to answer any questions.