



Joint Standing Committee on Housing and Economic Development

Laura Mitchell, Executive Director, Maine Affordable Housing Coalition

LD 2057, An Act to Support Rehabilitation and Development of Affordable Manufactured Housing Communities.

January 13, 2026

Chair Curry, Chair Gere, and members of the Committee on Housing and Economic Development:

My name is Laura Mitchell, and I am the Executive Director of the Maine Affordable Housing Coalition. MAHC represents 140 members from across the affordable housing development, finance, design and construction fields. Each type of organization has a unique role and perspective on developing housing in Maine. What we all know is housing affordability in Maine is out of reach, and we must do all that we can to build more housing and lower costs. We want to highlight some of the positive impacts LD 2057 can have.

Manufactured housing communities are a critical source of affordable housing in Maine, providing stability and homeownership opportunities for thousands of residents, including seniors and working families. Yet these communities often face significant barriers to accessing capital for basic infrastructure repairs, rehabilitation, or expansion. LD 2057 removes a narrow statutory barrier and allows MaineHousing to make construction loans to privately owned and resident-owned manufactured housing communities, helping preserve existing affordable homes and support the creation of new home sites where demand exists. We ask you to support this.

I also want to clarify that the provision in paragraph B applies only to construction loans made through MaineHousing's 4% LIHTC program and does not affect other MaineHousing construction or mortgage lending programs. This technical change is a lever this committee has control over for these select projects that will improve MaineHousing's ability to efficiently finance affordable housing developments using tax-exempt bonds and federal tax credits.

Thank you for your time and consideration of these important issues to help solve many of Maine's challenges – by building housing affordable for Maine people!