



STATE OF MAINE  
GOVERNOR'S OFFICE OF POLICY INNOVATION AND THE FUTURE  
181 STATE HOUSE STATION  
AUGUSTA, MAINE  
04333-0181

Testimony In Support of

**L.D. 2057, An Act to Support Rehabilitation and Development of Affordable Manufactured Housing Communities**

January 13, 2026

Senator Curry, Representative Gere, and distinguished members of the Joint Standing Committee on Housing and Economic Development, my name is Greg Payne and I serve as the Senior Advisor on Housing Policy in the Governor's Office of Policy Innovation and the Future. I am here today to offer testimony in support of **L.D. 2057, An Act to Support Rehabilitation and Development of Affordable Manufactured Housing Communities**.

MaineHousing has for many years been permitted by state law to provide construction loans on certain 4% low income housing tax credit projects. Recent changes to the LIHTC program, approved by Congress last year, have led MaineHousing to seek, through Section 1 of this bill, a modest change to state law that would allow their lending work to keep up with those federal changes. The Administration sees this as a common-sense and appropriate proposal.

Section 2 of the bill would allow MaineHousing to provide construction loans to manufactured housing communities that are seeking to create additional housing units. This concept directly aligns with an important recommendation in the L.D. 1765 report that GOPIF provided to the Committee at the end of December. My office learned through the process of developing that report that high construction loan interest rates and unfavorable repayment terms tend to hold mobile home park owners back from adding more homes, even when they have the land and approvals in place to do so. MaineHousing has the ability to provide more feasible loan terms for such activity, and thus help spark additional housing opportunities for people throughout the state. We believe it would be a mistake to artificially hold the agency back from furthering its mission of creating safe, affordable, warm housing in Maine's mobile home parks.

L.D. 2057 allows our state housing finance agency to use the tools at its disposal to create more affordable housing than would otherwise be possible. For this reason, the Administration is pleased to offer our full support.

Thank you for your consideration of this proposal and for your good work in addressing Maine's housing challenges. Please don't hesitate to contact me if I can be of any further assistance.