

Liza Fleming-Ives  
Genesis Community Loan Fund  
LD 2231

Testimony of Liza Fleming-Ives, executive director, Genesis Community Loan Fund  
IN SUPPORT of LD 2231, An Act to Support Owners of Manufactured Housing,  
Mobile Homes and Tiny Homes

Committee on Housing and Economic Development

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Good morning, Senator Curry, Representative Gere, and members of the Committee.

My name is Liza Fleming-Ives, and I serve as executive director of the Genesis Community Loan Fund. Genesis is a certified nonprofit Community Development Financial Institution (CDFI) that works across Maine to provide financing and technical assistance to expand access to safe, affordable housing and to support long-term community stability.

Our testimony today is in strong support of LD 2231.

At the outset, I want to underscore something fundamental: mobile home communities are one of the most important sources of unsubsidized affordable housing in Maine. Thousands of Maine residents—seniors, working families, veterans, people with disabilities, and residents on fixed incomes—rely on these communities.

For many years, Genesis has worked alongside residents, nonprofit partners, community banks and MaineHousing to support resident ownership of mobile home communities, because it is one of the most effective ways to preserve affordability, stabilize communities, and give residents a meaningful voice in decisions affecting their homes.

At the same time, these communities face unique vulnerabilities. In most cases, residents own their homes but do not own the land beneath them, leaving them exposed when communities are sold or when lot rents increase. That reality makes thoughtful, well-designed public policy especially important.

LD 2231 reflects the kind of practical policy improvement that can make a meaningful difference.

The provisions in this bill are the result of many conversations with partners and practitioners across the manufactured housing field, and they represent a careful effort to strengthen protections for residents while also modernizing how manufactured housing is treated in Maine law.

One of the most important elements of the bill is its recognition that manufactured homes should be able to be considered real estate rather than personal property, even when the homeowner does not own the underlying land.

Today, many manufactured home buyers must rely on personal property loans to finance home purchases that often carry higher interest rates and less favorable terms. Allowing these homes to be titled as real estate would help unlock better financing options and stronger consumer protections, including access to traditional mortgage products.

This change reflects an important shift in how we think about manufactured housing. Across the country, states are increasingly recognizing that manufactured homes are a critical part of the housing supply and deserve policies that support long-term stability and affordability. Maine has already made significant strides in recognizing the importance of this housing sector, and LD 2231 builds on that progress.

The bill also includes additional provisions that help strengthen oversight and transparency in mobile home communities, including clearer notice requirements and

procedures for requesting mediation when significant rent increases are proposed, and infrastructure inspections when communities are sold. Together, these steps help ensure that residents are better protected and that communities remain safe and stable places to live.

Manufactured housing is a central part of Maine's housing ecosystem, providing homeownership opportunities that are simply out of reach for many households in today's housing market.

Policies that support the stability, affordability, and financing of these homes are essential to improving access to this naturally affordable housing option.

For these reasons, Genesis respectfully encourages the Committee to support LD 2231.

Thank you for your continued work to address Maine's housing challenges.