

Testimony of The Pew Charitable Trusts
Rachel Siegel, Senior Officer, Housing Policy Initiative
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LD 2231: An Act to Support Owners of Manufactured Housing, Mobile Homes and Tiny Homes

Before the Committee on Housing and Economic Development

Thank you, Chair Curry, Chair Gere, and members of the committee, for the opportunity to testify. I'm Rachel Siegel from the Housing Policy Initiative at The Pew Charitable Trusts, a nonpartisan, nonprofit organization. We have conducted extensive research focused on manufactured home financing.

Manufactured homes offer one of the most affordable paths to homeownership in Maine and nationwide. A new manufactured home typically costs 27 to 65 percent less than a comparable site-built home. More than 61,000 manufactured homes make up over 8 percent of Maine's housing stock.ⁱ As a result of their affordability, these homes are especially important for low- and moderate-income households, seniors, and rural residents.

In Maine, manufactured homes are automatically titled as personal property for the purpose of financing (like a car) but are taxed as real estate regardless of landownership.ⁱⁱ Personal property titling makes the home ineligible for mortgage financing which has lower interest rates and stronger consumer protections than other loans.ⁱⁱⁱ While landowners have a path to convert to real estate, homeowners who don't own their land (like in resident owned communities or mobile home parks) currently cannot convert their home to real estate or get a mortgage

Our research shows that access to mortgages is key to retaining affordability. Even when the borrower does not own land a typical \$100,000 mortgage can save the borrower about 10% on their monthly payments and nearly \$50,000 over time compared with other loans.^{iv}

Other states offer useful models and approaches to titling policy. For example, New Hampshire treats manufactured homes automatically as real estate regardless of land ownership. In addition, Vermont allows the option to convert the home to real estate even when land isn't owned. In 2025, Washington and New York States both passed laws to expand real estate conversion. Washington now allows homeowners in resident owned communities to convert and New York will allow non-landowners to convert their home to real estate with landowner permission.^v These state actions reflect recent updates to federal mortgage loan programs (such as Fannie Mae and United States Department of Agriculture) that now allow home buyers in resident owned communities and on leased land to qualify for mortgages. Eligibility for these federal mortgages is only possible if the home is titled as real estate, so many Maine buyers cannot qualify today.^{vi}

LD 2231 would give homeowners who don't own their land an option to convert their home to real estate. Based on Pew's research, this update to Maine's manufactured home titling laws could help more Maine families access stable, affordable mortgage financing and strengthen opportunities for lower-cost homeownership in the state.

Thank you for your continued attention to these important issues.

ⁱ Christopher Herbert, Chadwick Reed, and James Shen, “Comparison of the Costs of Manufactured and Site-Built Housing,” Joint Center for Housing Studies, 2023, <https://www.jchs.harvard.edu/research-areas/working-papers/comparison-costs-manufactured-and-site-built-housing>. I'm HOME, “Maine; State of Manufactured Housing Data Fact Sheet,” 2024, <https://go.lincolnst.edu/2024-12-imhome-maine-data>.

ⁱⁱ Maine Legislature, Cancellation of Certificate of Title to Manufactured Housing and Tiny Homes: Taxation Not Affected, 29-A, § 669(7) (2019), <https://www.mainelegislature.org/legis/statutes/29-a/title29-asec669.html>. Maine Legislature, Cancellation of Certificate of Title to Manufactured Housing and Tiny Homes: No Change to Common Law, 29-A, § 669(8). (2005), <https://www.mainelegislature.org/legis/statutes/29-a/title29-asec669.html>. Maine Legislature, Real Estate; Defined, 36 §551 (2007), <https://legislature.maine.gov/statutes/36/title36sec551.html>.

ⁱⁱⁱ Laurie Goodman Sarah Gerecke, and Daniel Pang, “Manufactured Housing Personal Property Loans; Balancing Market Liquidity and Consumer Protections,” 2023, <https://www.urban.org/sites/default/files/2023-08/Manufactured%20Housing%20Personal%20Property%20Loans.pdf>.

^{iv} The Pew Charitable Trusts;, “States Hold the Keys to Greater Mortgage Access for Manufactured Home Buyers; Updates to Real Estate Titling Laws Could Reduce Costs and Complexities for Borrowers,” 2026, <https://www.pew.org/en/research-and-analysis/issue-briefs/2026/02/states-hold-the-keys-to-greater-mortgage-access-for-manufactured-home-buyers>.

^v The Pew Charitable Trusts, “Pew Applauds Washington State Legislature, Governor for Expanding Access to Mortgages for Owners of Manufactured Homes,” news release, April 11, 2025, <https://www.pew.org/en/about/news-room/press-releases-and-statements/2025/04/11/washington-state-legislature-governor-for-expanding-access-to-mortgages-for-owners>.

^{vi} The Pew Charitable Trusts;, “States Hold the Keys to Greater Mortgage Access for Manufactured Home Buyers; Updates to Real Estate Titling Laws Could Reduce Costs and Complexities for Borrowers.”