



Testimony Neither for Nor Against LD 2231:
“An Act to Support Owners of Manufactured Housing, Mobile
Homes and Tiny Homes”

Senator Curry, Representative Gere, and distinguished members of the Joint Standing Committee on Housing and Economic Development, my name is Montana Towers, and I serve as policy analyst for Maine Policy Institute. Maine Policy is a free market think tank, a nonpartisan, nonprofit organization that advocates for individual liberty and economic freedom in Maine. Thank you for the opportunity to submit testimony neither for nor against LD 2231, “An Act to Support Owners of Manufactured Housing, Mobile Homes and Tiny Homes.”

**Appreciation for Reduced Minimum Lot Sizes in Mobile Home Parks-
Support**

We appreciate the bill’s changes that reduce the maximum minimum lot sizes municipalities are permitted to require for mobile home parks. MPI has consistently advocated that reducing minimum lot sizes and other unnecessary zoning regulations is a way to increase housing supply and lower costs for Mainers. Large minimum lot size requirements artificially limit development, drive up land costs, and make it harder to build more affordable housing options.

These adjustments have the potential to increase housing supply by allowing denser development of manufactured housing communities, reduce land and development costs for park owners, and make affordable homeownership more accessible to Maine families. In a state facing chronic housing shortages and high land prices, permitting smaller, more efficient lot configurations will support market-driven approaches to lowering barriers for lower and moderate income households.

**Treating Manufactured Homes and Tiny Homes as Real Estate for
Financing- Support**

We strongly support the new framework in this bill that allows owners of manufactured housing and tiny homes to cancel their certificates of title and convert the units to real-estate status. By enabling these homes to be financed through conventional mortgages, the bill removes artificial barriers to homeownership, improves access to lower interest rates, and treats these dwellings more consistently with traditional site-built housing. This market-oriented reform respects property owners’ choices and can expand housing options without new taxpayer spending.



Government Mandates on Property Rights- Oppose

While improving housing accessibility is an important goal, this bill includes provisions that unnecessarily interfere with private property rights. By requiring manufactured housing community owners to sign legal documents within a fixed timeframe and capping what they may charge for that action, the State is effectively compelling participation in private transactions and is limiting the discretion of property owners. The government should be cautious about imposing mandates that override the rights of landowners to manage their property and contractual relationships. Policies that weaken property rights or introduce new regulatory obligations risk discouraging investment and development in manufactured housing communities which is one of the most important sources of naturally occurring affordable housing in Maine.

Mandatory Third-Party Infrastructure Inspections- Oppose

We are also concerned by the mandatory third-party infrastructure inspection requirement. After a buyer signs a purchase-and-sale agreement for a manufactured housing community or mobile home park, but before closing, the bill forces the purchaser to hire a qualified third party to inspect the entire infrastructure, including roads, sidewalks, water and sewer systems, utilities, digital connectivity, and landscaping. This one-size-fits-all state requirement overrides the normal private negotiation process, in which sophisticated buyers and sellers already agree on the scope, timing, and cost of any due-diligence inspections as part of the transaction. Mandating a specific pre-closing inspection for every park sale adds unnecessary expense, delays closings, and injects government bureaucracy into purely private real-estate deals, all without any demonstrated public safety or consumer-protection justification in the bill. Such mandates undermine the freedom of consenting adults to structure their own transactions and allocate risk through voluntary contract.

Conclusion

In conclusion, LD 2231 presents a mixed approach to addressing Maine's housing needs. We support the provisions that reduce municipal minimum lot size restrictions for mobile home parks and enable manufactured housing and tiny homes to be treated as real estate for financing. At the same time, we are concerned about provisions that add unnecessary inspections and impose new government mandates on private property owners. MPI encourages the Committee to advance housing solutions that reduce regulatory barriers while respecting property rights and the important role of local governments. Thank you for your time and consideration of this testimony. Thank you.