



132nd MAINE LEGISLATURE

SECOND REGULAR SESSION-2026

Legislative Document

No. 2057

S.P. 844

In Senate, December 17, 2025

An Act to Support Rehabilitation and Development of Affordable Manufactured Housing Communities

Approved for introduction by a majority of the Legislative Council pursuant to Joint Rule 203.

Received by the Secretary of the Senate on December 15, 2025. Referred to the Committee on Housing and Economic Development pursuant to Joint Rule 308.2 and ordered printed.

A handwritten signature in black ink, appearing to read "D M Grant".

DAREK M. GRANT
Secretary of the Senate

Presented by Senator CURRY of Waldo.

Be it enacted by the People of the State of Maine as follows:

Sec. 1. 30-A MRSA §4832, sub-§1, as amended by PL 2017, c. 234, §27, is further amended to read:

1. Participation requirements. Except as provided in paragraphs A and B to C, the Maine State Housing Authority may not participate in the making of construction loans unless a financial institution in the State agrees to participate in the loan at least to the extent of acting as escrow agent. Notwithstanding any ~~other provisions~~ provision of law to the contrary, financial institutions in the State may act as required by this subchapter.

A. The Maine State Housing Authority may make construction loans to state public bodies or other public instrumentalities and private nonprofit corporations without the participation of a financial institution.

B. If a project's financing requires that the Maine State Housing Authority participate in the construction loan at a level greater than 60%, issue tax-exempt bonds to generate automatic federal low-income housing tax credits pursuant to the United States Internal Revenue Code of 1986, as amended, Section 42(h)(4), the Maine State Housing Authority may make the whole construction loan without using an escrow agent.

C. The Maine State Housing Authority may make construction loans to privately owned or cooperative-owned manufactured housing communities for the rehabilitation or development of additional home sites. For purposes of this paragraph, "manufactured housing community" has the same meaning as in Title 10, section 9081, subsection 2, except that "manufactured housing community" includes a mobile home park as defined in Title 10, section 9091, subsection 2.

SUMMARY

This bill amends the laws governing Maine State Housing Authority construction loans to allow the authority to make loans to privately owned or cooperative-owned manufactured housing communities and mobile home parks for the rehabilitation or development of additional home sites. It also allows the authority to make a whole construction loan without using an escrow agent if a housing construction project's financing requires the authority to issue tax-exempt bonds to generate automatic federal low-income housing tax credits.