

Welcome to the May 2018 E-blast from the **National Manufactured Home Owners Association (NMHOA)**. Please share these monthly E-blasts with as many home owners and other interested individuals as you have on your email list. The E-blast is an important way for NMHOA to share exciting news from across the country.

Thank You! – NMHOA is excited to welcome many new and renewing members. We thank you very much for your support and commitment to NMHOA!

Manufactured Home Owners Lobby Members of Congress

Representatives of NMHOA and the state manufactured home owner associations participated in the **2nd annual Consumer Lobby Day** on May 9 in Washington, D.C. The event was spearheaded by the Consumer Federation of America, but was also backed by all the best known national consumer groups. People attended from 37 states and met with over 200 Congressional offices.

Everyone focused on a strong and independent Consumer Financial Protection Bureau and protections against predatory lending. We also opposed the rollback of manufactured home buyer protections the **Economic Growth, Regulatory Relief and Consumer Protection Act** (S. 2155). It passed through the U.S. Senate but had not yet been acted on by the U.S. House of Representatives.

The representatives also stayed for the 2018 Consumer Assembly on May 10-11. Part of the event was broadcast by C-SPAN. The speakers and panels at the Consumer Assembly include leaders on consumer issues such as:

- **Attorney General Lisa Madigan**, State of Illinois
- **Congressman Jamie Raskin**, U. S. House of Representatives
- **Ann Marie Buerkle**, Acting Chairman, U.S. Consumer Product Safety Commission
- **Norm Ornstein**, Resident Scholar and Author, American Enterprise Institute
- **Scott Keeter**, Senior Survey Advisor, Pew Research Center

During the assembly, NMHOA's many proposed manufactured housing policy recommendations were also added to the Consumer Federation of America's platform.

Congress Votes to Weaken Manufactured Home Buyer Protections

On May 22, the U.S. House of Representatives passed the **Economic Growth, Regulatory Relief, and Consumer Protection Act** (S. 2155), also known as the "Banking Bill." This comes after Senate passage of the same bill earlier this year.

This is an enormous bill with many provisions that undercut consumer protections created by the Dodd-Frank Act. NMHOA finds two changes in particular the most troubling. First, Section 107 **weakens consumer protections for manufactured home buyers**, which will inevitably lead to steering borrowers to needlessly costly home loans. And, second, Section 104 removes requirements for financial institutions to report certain data that **makes it harder to identify lending discrimination** under the authority of the Home Mortgage Disclosure Act.

Members only – please keep in mind that NMHOA members receive an additional

eblast every month – *i'mPOWERED* – this is an educational publication with useful information related to board governance, health and safety reminders for manufactured homeowners, and other helpful articles. There is also a **Did You Know** section and an **Ask Dave** section – so if you have questions about anything related to manufactured home living and you are a member of NMHOA, please contact Dave at admin@nmhoa.org with your burning questions. For your convenience, a membership form is a click away at: <http://www.nmhoa.org/membership.html>

You can read all about NMHOA at the NMHOA webpage: www.nmhoa.org and please “like” our facebook page: <http://www.facebook.com/NationalManufacturedHomeOwnersAssociation>

If there are stories or legislative successes from your state you would like to share through our E-blasts, please contact NMHOA Executive Director, Dave Anderson at: david.r.anderson.nmhoa@gmail.com. Your story will inspire and educate others.