



## NATIONAL MANUFACTURED HOME OWNERS ASSOCIATION

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**Thomas Siburg,**  
Communications Associate

Representative Keith Ellison  
U.S. House of Representatives  
2244 Rayburn House Office Building  
Washington, DC 20515

Dear Congressman Ellison:

On behalf of the 17 million people nationwide who live in manufactured homes, we offer our support for the Ellison Amendment #200 to the Department of the Interior, Environment and Related Agencies Act of 2018 (H.R. 3354).

This amendment prevents the roll back of vital Dodd-Frank consumer protections that would be especially harmful to low- and moderate-income families. Contrary to claims made by those making these changes, the current manufactured housing provisions in H.R. 3354 would not expand access to credit and would not serve the interests of homeowners and communities. Instead, this bill would undermine already vulnerable homeowners by stripping away protections created by Congress and implemented by the Consumer Financial Protection Bureau.

These protections were put in place for a reason: to give manufactured-home owners the same protections as traditional home owners. The last housing crisis showed that exorbitant loan pricing was a particular area of abuse. Congress and the CFPB decided to protect homeowners from these practices, but the current language in H.R. 3354 would repeal these protections for the buyers of manufactured homes.

The severity of this problem has been well-documented by investigations such as the one conducted by The Seattle Times and the Center for Public Integrity. In a series of articles published in 2015, it was reported that “former dealers said the company encouraged them to steer buyers to finance with Clayton’s own high-interest lenders.” The investigation concluded that industry leader, “Clayton relies on predatory sales practices, exorbitant fees, and interest rates that can exceed 15 percent, trapping many buyers in loans they can’t afford and in homes that are almost impossible to sell or refinance.”

We support the Ellison Amendment #200 to H.R. 3354 in order to retain the CFPB’s efforts to protect manufactured home buyers from high cost loans. Please feel free to contact us with any questions.

Sincerely,

Dave Anderson  
Executive Director

*The mission of NMHOA is to promote, represent, preserve, and enhance the rights and interests of manufactured home-owners throughout the United States.*