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Fair Manufactured Housing Lending Act introduced

On April 7, U.S. Representatives **Suzanne Bonamici** (D-OR) and **Jesús "Chuy" García** (D-IL) introduced legislation to protect purchasers of manufactured homes from predatory practices. The **Fair Manufactured Housing Lending Act** ([H.R. 2481](#)) protects homebuyers from predatory practices of retailers who often divert borrowers to more expensive, affiliated lenders. The legislation is supported by Representatives Blumenauer (D-OR), Casar (D-TX), Grijalva (D-AZ), Huffman (D-CA), Lee (D-CA), Norton (D-DC), Salinas (D-OR), and Tlaib (D-MI).

Manufactured homebuyers often face barriers to obtaining financing and lack safeguards provided to traditional housing consumers. In 2018, the **Economic Growth, Regulatory Relief, and Consumer Protection Act** rolled back this practice of steering consumers to certain lenders by exempting manufactured housing retailers from the definition of mortgage originator under the **Truth in Lending Act**, and replaced these protections with an ineffective disclosure requirements.

The bill would repeal this exemption and restore manufactured housing retailers and their employees to the definition of mortgage originator. It would require a manufactured or modular home retailer to comply with consumer mortgage protections, including those related to conflicts of interest.

Endorsements: National Consumer Law Center (on behalf of its low-income clients), Prosperity Now, National Low Income Housing Coalition, National Housing Law Project, Public Citizen, Americans for Financial Reform Education Fund, National Association of Consumer Advocates, Center for Responsible Lending, National Manufactured Home Owners Association, Consumer Action, CASA of Oregon, Network for Oregon Affordable Housing, All Parks Alliance for Change (APAC), Manufactured Home Federation of MA. Inc (MFM), Manufactured Home Owners' Association of NJ, Inc. (MHOA-NJ), Manufactured Housing/Oregon State Tenants Association - MH/OSTA, Network for Oregon Affordable Housing, and Nevada Association of Manufactured Home Owners, Inc.

Congress asked to continue PRICE Act funding

When Congress approved a 2023 federal budget in December, it include creation of the **Preservation and Reinvestment Initiative for Community Enhancement (PRICE)** program. The program provides the **U.S. Department of Housing and Urban Development (HUD)** with \$225 million to make grants to manufactured home park communities for projects that protect the health and safety of community residents and promote the long-term sustainability of the communities.

The program was created in response to the desperate need for long-term infrastructure investments and in recognition of the important role manufactured housing plans in providing homes for low-income families with children, veterans, people with disabilities and the elderly. Immediately, resident-owned manufactured home communities, tribes, local government, cooperatives, CDFIs, nonprofits, and other eligible parties began developing plans to apply to the program, in order improve infrastructure, energy efficiency, or home quality.

We urge Congress to turn this initial investment into an ongoing commitment by renewing the program's \$225 million funding as it begins work on the **2024 federal budget**. We thank **U.S. Senator Catherine Cortez Masto** for rallying her colleagues to provide continued program for the program.

Consumer Federation's 2022 Consumer Advocacy Week

The **Consumer Federation of America** held its **2023 Consumer Advocacy Week** the week of April 17 to 21. Manufactured home owners and other consumers from around the country participated in the virtual meetings with members of Congress and their staff, including APAC representatives.

The meetings were held in support of two critically important consumer protection agencies:

- **Consumer Financial Protection Bureau** – The CFPB is the federal agency responsible for consumer protect in the financial sector, including banking, loans, debt collection, insurance, and a broad range of other issues. CFPB protects consumer unfair, deceptive, or abusive practices and takes action against companies that break the law.
- **Federal Trade Commission** – The FTC is a federal agency that enforces antitrust law and promotes consumer protection. FTC enforces federal laws that prevent fraud, deception and unfair business practices. The agency also enforces antitrust laws that prohibit anticompetitive mergers and other business practices that can lead to higher prices, fewer choices, or less innovation.

[Learn more about the issues](#)

CFA's Annual Meeting & 2022 Consumer Assembly

The **Consumer Federation of America** will hold its **57th annual Consumer Assembly** on May 16 and 17 virtually and in-person at Courtyard by Marriot, 901 L Street NW, in Washington, DC. There can be travel grants for Consumer Federation member organizations.

CFA is a national consumer organization established in 1968 with over 250 active members that advances the interests of consumers through research, advocacy, and education.

This year's Consumer Assembly includes a wide range of speakers and panels addressing the role of federal consumer protection laws and agencies, including the Consumer Financial Protection Bureau, the Federal Trade Commission, regulatory systems, standards for investment funds, and recent court cases expanding First Amendment protections for commercial speech, which may weaken consumer protection policies.

[Review the Schedule and Register](#)

Join NMHOA's Legislative Committee Meeting on May 3

Manufactured home owners are encouraged to join **NMHOA's Legislative Committee**. The committee meets to discuss local, state, and federal legislative and policy changes. Any manufactured home owner from any state can participate in the committee. NMHOA's federal legislative priorities are summarized on our web site [HERE](#).

The next meeting will be Wednesday, May 3. Meetings are held the first Wednesday of the month, from January to May at 8:00 p.m. (Eastern), 7:00 p.m. (Central), 6:00 p.m. (Mountain), 5:00 p.m. (Pacific). At our next meeting, we will discuss the following:

- Updates of state legislation and local ordinances
- Discussion of federal legislative proposals
- Action needed to support implementation of two new federal laws ([Manufactured Housing Community Improvement Grant Program Act](#) and [HUD Manufactured Housing Modernization Act](#))
- Tips for effectively sharing your story with local, state, and federal policy makers

[Join Legislative Committee meetings using this Zoom link](#)

Thank you to our supporters!

NMHOA is a member-based organization of manufactured home owners. The **support we get from our members is critical** to our continued work on behalf of the 22 million people who live in manufactured homes. In addition, **we also receive generous support in the form of grants, sponsorships, and advertisements** from other sources, including recently receiving support from Resident-Owned Communities USA (ROC USA), the Next Step Network, and the Catholic Campaign for Human Development.

Stay informed about the Coronavirus

All forms of media are now dominated with information about the coronavirus, but some less reputable sources are spreading incomplete, misleading, false, or even malicious information. Stay informed but make sure that you are relying on reputable sources and, ideally, confirming the information with at least two sources. A couple of the best sources are the [Center for Disease Control and Prevention \(CDC\)](#) and [your own state health department](#).

National Manufactured Home Owners Association

The mission of the National Manufactured Home Owners Association (NMHOA) is to promote, represent, preserve, and enhance the rights and interests of manufactured home-owners throughout the United States.

Donate to NMHOA

You can read all about NMHOA at the NMHOA webpage: <http://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: dave.anderson@nmhoa.org. Your story will inspire and educate others.

QUESTIONS?

Call 202-800-9795 or
e-mail admin@nmhoa.org
