SAMPLE LETTER TO FAX /EMAIL U.S. REPRESENTATIVES URGING THEM TO CO-SPONSOR H.R. 1779
PLEASE COPY LETTER ON TO ORGANIZATION LETTERHEAD

The Honorable [**First Name**] [**Last Name**]
U.S. House of Representatives
Washington, DC 20515

Dear Representative [**Last Name**]:

On behalf of [insert organization name] I am writing to respectfully request you co-sponsor *the Preserving Access to Manufactured Housing Act* (H.R. 1779) sponsored by Reps. Stephen Fincher, Bennie Thompson and Gary Miller. This legislation would protect the availability of financing for affordable manufactured housing, a critical resource for nearly nine million low- and moderate-income families across the country.

Earlier this year, through a Dodd-Frank-required rulemaking, the Consumer Financial Protection Bureau (CFPB) expanded the coverage of the Home Ownership and Equity Protection Act (HOEPA) to include all purchase loans—including mortgages on manufactured homes.

Under these guidelines, effective in January 2014, a large percentage of small-balance loans used for the purchase of affordable manufactured housing would be unfairly classified as predatory and high-cost. Due to the increased lender liabilities associated with making and obtaining a HOEPA high-cost mortgage, it is unlikely that these loans would be offered to homebuyers, denying access to necessary credit for both new and existing manufactured homes.

Eliminating this important source of financing would unfairly penalize low- and moderate-income homebuyers who may not qualify for traditional mortgage financing needed for single family home ownership; do not have access to limited government-insured and GSE secondary market programs; or live in rural areas where affordable rental housing is scarce or non-existent. Additionally, millions of families could see the equity they have diligently built up in their manufactured homes wiped out because lenders would be unwilling to provide the financing needed for resale.

The *Preserving Access to Manufactured Housing Act* would amend the thresholds by which designated small balance manufactured homes are classified as high-cost under HOEPA while maintaining the consumer protections from predatory lending practices in Dodd-Frank.

The bipartisan legislation would also clarify that manufactured home retailers and salespersons would not be considered loan originators unless they receive compensation from a lender, mortgage broker or loan originator. The new CFPB definition of a loan originator, also effective in January 2014, is based on traditional mortgage market roles that do not equate with the business model of the manufactured housing market, including lending and retail sales practices. Without this clarification, lenders would likely be unwilling to finance manufactured home loans, negatively affecting creditworthy low- and moderate-income borrowers that rely both on affordable manufactured housing and the ability to access financing.

Over the past decade, the manufactured housing industry has faced significant challenges: an 80 percent decline in new home production; closure of more than 160 plants; and the loss of more than 200,000 jobs. A growing trend of regulations unattuned to this market, threaten to put those living in manufactured housing and those whose livelihood is connected to the industry at further risk. [**IF POSSIBLE, INSERT STATE SPECIFIC MANUFACTURED HOUSING DATA RELATED TO NUMBER OF MANUFACTURED HOMES, INDUSTRY PRESENCE AND JOBS CREATED BY THE INDUSTRY**]

It is for these reasons I urge you to co-sponsor H.R. 1779. To co-sponsor, contact Erin Bays in the office of Rep. Stephen Fincher at 202.225.4714. Thank you for your consideration of this request.