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**Sample Letter for Manufactured Homeowners and Community Residents  
Requesting Reforms to the Dodd-Frank Act**  
*(Please copy and paste letter on to personal letterhead)*

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**For U.S. Senators:**

The Honorable [**First Name**] [**Last Name**]  
United States Senate  
Washington, DC 20510

**For U.S. Representative:**

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

Dear **Senator** or **Representative** [**Last Name**]:

**As one of the nearly 20 million Americans that rely on a manufactured home as a safe, reliable and affordable housing option, I am writing to respectfully request your assistance to sponsor legislation to offset one of the most significant unintended impacts of the Dodd-Frank Wall Street Reform and Consumer Protection Act (P.L. 111-203)—the potential elimination of financing available for affordable manufactured housing, particularly for low- to moderate-income families.**

Like any other homeowner, I depend on readily available financing options in order to sell or refinance my home, or to purchase new one. Unfortunately—unless corrections are made to the Dodd-Frank Act—as much as half of the financing upon which manufactured homeowners rely, could be eliminated.

As a consumer and homeowner, I fully appreciate the need for responsible and transparent lending practices. However, owners of lower cost homes—particularly affordable manufactured housing—bear a significantly higher share of Dodd-Frank’s regulatory burden. In fact, nearly half of all manufactured homes could potentially be unable to qualify for financing due to the regulatory burdens imposed by the Dodd-Frank Act.

Ultimately the need for regulatory oversight should be tempered by the need to preserve access to affordable finance options that responsibly serve the needs of low- and moderate-income manufactured homeowners. Manufactured homeowners and buyers should not be penalized for choosing a housing option that is sustainable, affordable and fits within their budget constraints.

It is for these reasons I respectfully request your help in championing legislative efforts to ensure affordable financing options remain accessible to the nearly nine million families that rely on manufactured housing. For further information, we urge you to contact staff at the Manufactured Housing Institute (MHI).

Thank you for your thoughtful consideration of this request.