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**Sample letter for MHI members to send to Members of Congress**  
**Requesting Reforms to the Dodd-Frank Act**  
*(Please copy letter to your organization's 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]**:

On behalf of the **[insert organization name]** I am writing to respectfully request your assistance in serving the nearly nine million American families that depend on manufactured homes as a safe, reliable and affordable housing option. **Specifically, help is needed to champion or sponsor legislation to correct 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 the purchase of affordable manufactured housing, particularly for low- to moderate-income families.**

For 75 years, the manufactured housing industry has provided quality affordable housing to America's families. Because of their reliability, durability as well as amenities offered, manufactured housing has accounted for more than 20 percent of all new single family homes sold since 1989.

However, a lack of available financing for manufactured homeowners and growing regulatory burdens threaten to further destabilize the already distressed manufactured housing market and limit a critical housing option for many low- and moderate-income families.

The Dodd-Frank Act's substantial new restrictions on housing finance activity disproportionately impact the smaller sized loans that are relied on by manufactured homeowners. The Act's ultimate consequence will be limited credit availability for the purchase, sale or refinance of affordable manufactured housing. It is estimated that as much as half of the lending activity for manufactured housing could be wiped out by these provisions—loans primarily relied on by low- to moderate-income to access affordable housing.

***[If possible, please provide local/state example of how increased regulation will impact manufactured homeowners and buyers access to credit]***

The manufactured housing industry fully supports efforts to enhance consumer protection. However, the elimination of responsible lending options for low- and moderate-income families should not have been the intended consequence of the Dodd-Frank Act.

**It is for these reasons we urge you to work with our industry partner, the Manufactured Housing Institute (MHI), and help champion legislation to minimize the impact the Dodd-Frank Act will have on the nine million American families that rely on manufactured housing to provide a safe and affordable home.**

Sincerely,

