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March 04, 2015

The Honorable Stephen Fincher  
U.S. House of Representatives  
1218 Longworth House Office Building  
Washington, DC 20515

The Honorable Andy Barr  
U.S. House of Representatives  
1432 Longworth House Office Building  
Washington, DC 20515

The Honorable Terri Sewell  
U.S. House of Representatives  
1133 Longworth House Office Building  
Washington, DC 20515

The Honorable Kyrsten Sinema  
U.S. House of Representatives  
1530 Longworth House Office Building  
Washington, DC 20515

Dear Representatives Fincher, Sewell, Barr and Sinema:

The one million members of the National Association of REALTORS® thank you for introducing H.R. 650, "Preserving Access to Manufactured Housing Act of 2015." This legislation will preserve the manufactured housing industry without deterioration of important consumer protections.

Nearly 20 million Americans live in manufactured homes. These homes are often a more accessible and affordable way for many people to buy their own home. Manufactured housing has come a long way with respect to the features and benefits it provides homeowners. Today, manufactured homes can blend seamlessly into any market or neighborhood. In many areas of the country, particularly rural communities, manufactured homes are the only type of quality affordable housing available.

The Dodd/Frank Act regulations mistakenly result in manufactured homes becoming less available as an affordable housing option. H.R. 650 clarifies the difference between manufactured housing manufacturers and loan originators, and insures that low-dollar manufactured housing loans are exempt from HOEPA standards.

The National Association of REALTORS® understands the role that manufactured homes play in meeting communities' housing needs across our nation. We thank you for introducing this important legislation, and stand ready to work with you on its enactment.

Sincerely,

A handwritten signature in black ink, appearing to read 'Chris Polychron'.

Chris Polychron  
2015 President, National Association of REALTORS®



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