

Manufactured Housing



Consumer Warranty Law

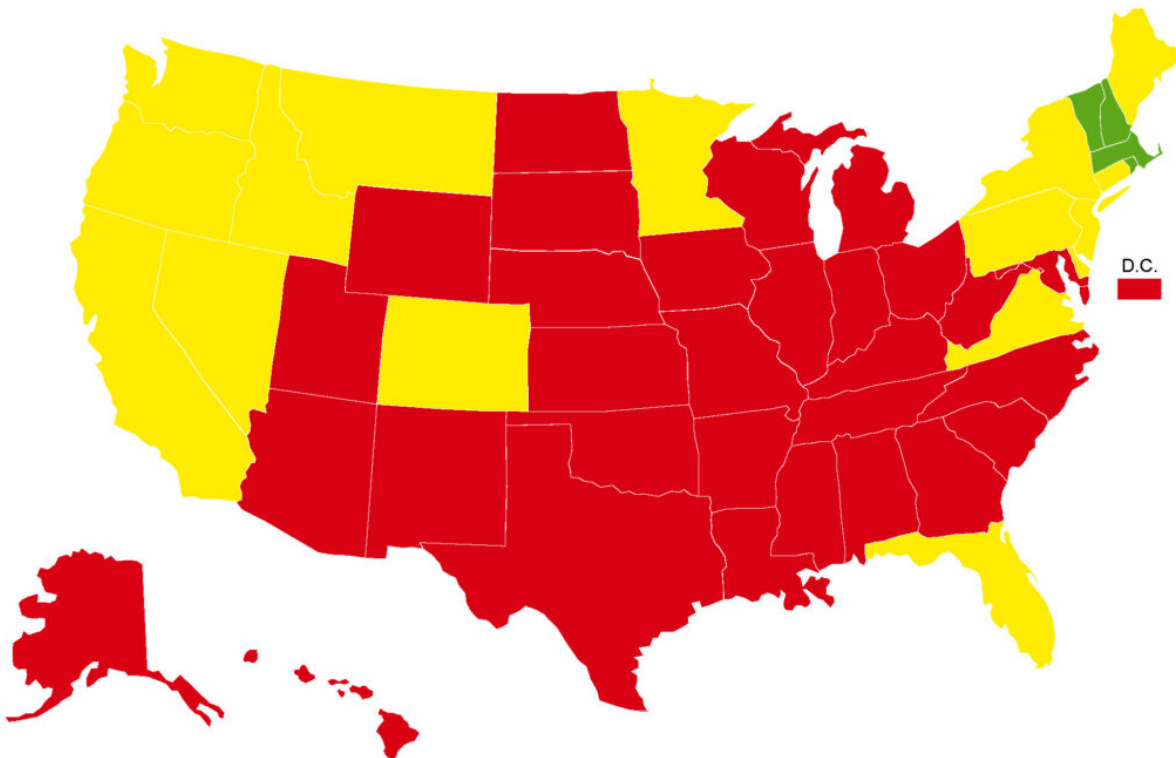
Covering the Magnuson-Moss Warranty Act, the UCC, state lemon laws, auto repair statutes, state manufactured home warranty laws and more.

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In most states, a manufactured housing community can be sold out from under the residents without giving the residents any advance notice or any opportunity to purchase the community themselves. A few states require the residents to be given advance notice and an opportunity to purchase the community, but in most of these states there are significant gaps in the law.

For help developing policies in your state that would foster resident ownership of manufactured housing communities, contact owilliamson@nclc.org or ccarter@nclc.org.

How Secure is the Land in Your Manufactured Housing Community?





This state has no laws giving manufactured home community residents the opportunity to purchase their communities



Some protection when community is sold, but significant gaps



Strong protection when community is sold

State by state information

Has your state adopted protections that we should add to this map? Contact MHcommunities@nclc.org

Policy Analysis

Advocating at the Local Level (Policy Guide), Aug. 2018

Resident Ownership of Manufactured Home Communities

First Steps Toward a Resident Purchase Opportunity (Policy Guide), Feb. 2017

Promoting Resident Ownership of Communities (Policy Guide with model law and full text of existing laws, Jan. 2021; Summary of State Purchase Opportunity Laws, Jan. 2021)

Promoting Resident Ownership of Communities (Policy Brief)

Fundamental Freedoms in Manufactured Home Communities

Protecting Fundamental Freedoms in Communities (Policy Guide with model law) and Appendix (full text of state laws), Jan. 2015

Protecting Fundamental Freedoms in Communities (2-page Policy Brief)

Titling and Financing of Manufactured Homes

Titling Reform: How States Can Encourage GSE Investment in Manufactured Homes (Feb. 2016)

Summary of Model State Law (2012)

Accessing Public Resources for Homes and Communities (Sept. 2010)

Financing Homes in Communities (Policy Guide) (Sept. 2008)

Titling Homes as Real Property (Policy Analysis)

Titling Homes as Real Property (Policy Brief)

Comprehensive Model Law

AARP: Manufactured Housing Tenants: Shifting the Balance of Power, June 2004

Testimony and Letters

- Testimony of Andrew Pizor before the Environmental and Transportation Committee of the Maryland General Assembly regarding H.B. 71, Jan. 21, 2022
- Coalition letter opposing H.R. 1699, the so-called Preserving Access to Manufactured Housing Act of 2017, Nov. 30, 2017
- H.R. 650: Coalition Opposition Letter, Feb. 26, 2015
- Letter Opposing H.R. 1779, which would weaken protections for manufactured home loans, Sept. 4, 2014
- Letter to FHFA regarding issues regarding special mortgage markets including manufactured housing, May 15, 2014
- Comments to the FHFA Regarding Notice of Proposed Rulemaking Enterprise Duty to Serve Underserved Markets, July 22, 2010
- Comments to the FHFA on the Duty to Serve, September 18, 2009
- Testimony before the Urban Affairs Committee of the Pennsylvania House of Representatives regarding H.B. 1673, September 3, 2008
- Letter to Environmental Matters Committee regarding H.B. 1382, March 13, 2008
- Testimony before the Environmental Matters Committee of the Maryland General Assembly regarding H.B. 1382, March 12, 2008

Policy Briefs

How Are the Federal SAFE Act, the Federal Truth in Lending Act, State Loan Originator Regulation, and Manufactured Housing Related?, December 2015

Administrative Agency Comments

- Group Comments on implementation of Fannie Mae's and Freddie Mac's duty to serve the manufactured housing market, July 10, 2017
- CFED and NCLC Comments regarding Request for Public Input on Potential Manufactured Home Chattel Loans Pilots, March 21, 2017
- Group Comments to the Federal Reserve Board, the CFPB, FDIC, FHA, NCUA, and OCC re: Appraisals for Higher-Priced Mortgage Loans, Sept. 9, 2013
- Additional Comment of the National Consumer Law Center on behalf of its low-income clients Regarding Manufactured Housing, July 22, 2011

Resources for Attorneys

Consumer Warranty Law

A comprehensive guide to consumer warranty claims, including a chapter on manufactured homes.

Repossessions

A detailed analysis of consumer protections against repossession, including lengthy subsections on manufactured home repossessions.

Foreclosures and Mortgage Servicing

A guide to defending consumers from foreclosure, including a chapter on manufactured homes.

Background Information and Resources

Materials from Homes on Land of Another Symposium, November 8, 2007, Washington, D.C.

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