



**OUR MISSION: TO BE AN ADVOCATE FOR MEMBERS,
FACILITATING RELATIONSHIPS WHICH EDUCATE,
SUPPORT AND PROMOTE THE INDUSTRY**

March 22, 2017

Mr. Jim Gray
Director, Duty to Serve Program
Federal Housing Finance Agency
400 7th St. SW
Washington, DC 20024

Via email: DutytoServeStakeholders@fhfa.gov

Request for Input (RFI): Support for Chattel Financing of Manufactured Homes

Dear Mr. Gray:

Wisconsin Housing Alliance is pleased to submit comments in response to FHFA's January 2017 request for input on enterprise purchases of chattel manufactured home loans. Wisconsin has over 50,000 families that live in manufactured homes in land lease communities. A secondary market for manufactured home loans is critical to new buyers and probably even more critical for existing owners that may want to sell their homes in the future.

As I stated in my public testimony, Wisconsin is a majority rural state. By having the Enterprises provide chattel lending in manufactured home communities, they would get credit for serving manufactured housing, rural housing and because of the 8 Native American Indian Tribes in Wisconsin, they would be serving an underserved market as well.

The Manufactured Housing Institute has submitted extensive comments and the Wisconsin Housing Alliance supports each of their statements.

Sincerely,

Amy Bliss, Executive Director
Amy@housingalliance.us