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**Sent:** Thursday, June 29, 2023 3:02 PM

**Subject:** [EXT] Comments/RIN 2590-AB29 - Notice of Proposed Rulemaking on Fair Lending, Fair

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June 29, 2023

Federal Housing Finance Agency  
Clinton Jones, General Counsel  
Attention: Comments/RIN 2590-AB29  
400 Seventh Street SW, Washington, DC 20219

Re: Comments/RIN 2590-AB29 - Notice of Proposed Rulemaking on Fair Lending, Fair  
Housing, and Equitable Housing Finance Plans  
To Whom It May Concern,

Greetings, I'm aware that I missed the deadline for comments but I learned about this too late. I hope you might consider extending or re-opening the comment period.

I'm a nurse scientist for Washington Physicians for Social Responsibility and am alarmed about what I learned from an article published April 16, 2023 in NBC News here:

<https://www.nbcnews.com/politics/economics/federally-backed-financing-driving-mobile-home-rents-rcna77168>

It describes the group Legacy Communities LLC that has been buying properties where mobile homes are located and then rent-gouging seniors and forcing them from their homes--some to homelessness as they have nowhere to go when they can't afford the high rent increases. Many of these seniors are on tight retirement budgets. The Federal Housing Finance Agency (FHFA) must require Fannie Mae and Freddie Mac to STOP providing low-interest loans to investors such as Legacy LLC. My understanding is that the FHFA has a duty to serve underserved market plans as part of the Housing and Economic Recovery Act of 2008. As a public health nurse scientist, I will testify to the fact that housing security is critical for health outcomes and also for resilience to climate change. Many people living in mobile homes are most vulnerable to climate change and energy insecurity related to extreme temperatures. The increased rent burden increases their health vulnerability as they will have fewer financial resources to protect themselves.

This happened here in Washington state to Western Plaza Mobile Home Park.

FHFA must fulfill its mandate/duty to ensure oversight, and immediately stop low-interest lending to private equity investors such as Legacy Communities, LLC, who are displacing seniors from their once "affordable housing". Do not extend current financing plans to Legacy LLC and other predators and if any renewal occurs—rents should not be increased more than 3% per month annually. You must work to reverse Legacy's heartlessly imposed rent increases that are currently threatening Western Plaza Mobile Home Park tenants and senior parks like it in Ohio, MA, and Florida, with homelessness and huge decline in home values.

I hope you will agree that fair access to sustainable housing is not just an economic issue but also a health issue.

Thank you,

Claire