



THE MARYLAND HOUSE OF DELEGATES
ANNAPOLIS, MARYLAND 21401

House Bill 93: Consumer Protection – Mobile Home Purchasers
SUPPORT

Good afternoon Chairman Davis, Vice-Chair Dumais, and members of the Economic Matters Committee.

I am Delegate Carl Jackson, and I am joined today by:

- Secretary Tiffany Robinson from the Maryland Department of Labor,
- Tony Salazar, Maryland's Commissioner of Financial Regulation, and
- Steve Sakamoto-Wengo from the Attorney General's office.

Maryland is currently home to approximately 33,000 mobile homes. House Bill 93 makes three (3) overarching changes to current law that will ensure reasonable protections for owners and purchasers of mobile homes. The bill:

1. Establishes a duty of good faith and fair dealing for mobile home retailers;
2. Requires retail sellers of mobile homes to provide consumers with certain disclosures of their rights at the time of sale; and
3. Expands the notice requirement in the mobile home foreclosure process from 10 days to 30 days, with exceptions for abandoned or voluntarily surrendered property.

Establishing a duty of good faith and fair dealing for retail sellers of mobile homes will ensure that Maryland's consumers are protected from illicit lending practices. Requiring disclosures at the time of sale will ensure that Maryland's consumers are aware of their rights and abilities to seek redress.

Please note that after working with stakeholders, we do have two (2) amendments.

- The first amendment alters the definition of mobile home to reflect the definition that already exists in the real property article, and
- The second amendment simply removes duplicative language to reduce confusion.

House Bill 93 will provide greater protections for the owners of mobile homes that are consistent with protections afforded to homeowners under federal law. **For the aforementioned reasons, I respectfully request a favorable report from the Committee on House Bill 93.**