



Maryland Consumer Rights Coalition

**Testimony to the Senate Finance Committee  
SB 155: Consumer Protection - Mobile Home Purchasers  
Position: Favorable**

February 5, 2020

Delores G. Kelley, Chair  
Senate Finance Committee  
3 East, Miller Senate Office Building  
Annapolis, MD 21401  
Cc: Members, Senate Finance Committee

Honorable Chair Kelley and Members of the Committee:

The Maryland Consumer Rights Coalition (MCRC) is a statewide coalition of individuals and organizations that advances financial inclusion and economic justice for Maryland consumers through research, education, direct service, and advocacy. Our 8,500 supporters include consumer advocates, practitioners, and low-income and working families throughout Maryland.

MCRC is in strong support of SB 155.

SB 155 strengthens consumer protections by addressing the rights of mobile home buyers. The bill expands protections for mobile home buyers – buyers of mobile homes are often low-income individuals without much access to credit. Through a vagary in Maryland code, the dwellings that they purchase do not warrant the same protections as others who purchase homes, because mobile housing is on wheels.

SB 155 expands long overdue protections for these vulnerable mobile home owners by increasing the foreclosure notices to 30 days from a paltry 10 days notice. SB 155 also increases transparency and disclosures around the financing for these homes, as well as establishes a duty of good faith and fair dealing in terms of financing for a mobile home.

For these reasons, we support SB 155 and urge a favorable report.

Best,

Marceline White  
Executive Director