



NMHOA Across

America

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Summer 2015 Edition

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Message from NMHOA President, Tim Sheahan



The summer season is typically the “off season” for state legislatures and Congress but that doesn’t mean there has been no activity for NMHOA and its affiliate HOA advocacy groups. I encourage you to use this time to seek opportunities to meet with your elected officials in their district offices or less formally at public events or meetings they attend. Work with your state advocacy groups to identify and nurture relationships with those officials who represent high numbers of MH owners/voters and identify the champions of our cause. I ask that you let NMHOA know of particular members of Congress from your state who might be familiar with our issues and supportive of homeowner rights. I know that several members of Congress from my state formerly served as State Legislators and developed a track record of support or lack of support. They can play an important role at the Federal level, especially if they serve on key committees that deal with our issues and it’s important to have effective lines of communication with them to influence their comments and votes.

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As of my writing this article, Ishbel Dickens and I are preparing for a week in Washington, D.C., primarily to participate as members of the HUD Manufactured Housing Consensus Committee (MHCC). The MHCC gives consumer representatives a seat at the table in the process of determining policies relating to manufactured home construction and installation. Ishbel and I will use our time in DC to also connect with partner groups of NMHOA, visit offices on Capitol Hill and meet with officials at the Consumer Financial Protection Bureau (CFPB). If you were able to join our NMHOA-sponsored conference call with CFPB several months ago, you know it is a relatively new agency that deals, in part, with protecting those who are financing the purchase of their manufactured homes. My hope is that CFPB will expand their reach to include protecting MH

owners from excessive rents, which in manufactured home communities are linked so closely with home values and loan defaults. Outrageous space rents hurt not only homeowners, but lenders, as well. MH owners are perhaps the most vulnerable type of consumer and we need greater consumer protections from the growing number of predatory capitalists gaining control of the manufactured housing industry. Federal protections will be very hard to achieve but please help us in our quest by providing NMHOA with documentation of noteworthy cases of abuse and the related hardship for homeowners.

NMHOA committees, especially the convention committee, have been hard at work and I hope you are making plans to attend our October convention in Minneapolis. It's a great way to gain knowledge, network with fellow advocates/activists and make new friends. It will also inspire and energize you to take your advocacy to a higher level of effectiveness. In the meantime, visit our website for information and to subscribe to our i'm **POWERED!** educational e-blasts. Show your support by joining as an individual or encouraging your community homeowner association to join/contribute to NMHOA. I hope you and yours have had a healthy, happy and rewarding summer season and wish you a stable and secure manufactured housing experience for years to come. Thank you for your support!



From Where I Sit

NMHOA Executive Director, Ishbel Dickens

Welcome to the summer edition of *NMHOA Across America*. It is good to know that these newsletters reach all the way from Washington to Florida and from Arizona to New York!

NMHOA is growing in ways that could not have been envisioned when this membership-based association of manufactured home owners was formed in late 1999. Many thanks to the founding leaders for their vision and foresight. Today NMHOA works with home owners in 23 states, helping build stronger state and local associations so that people who own their homes and rent the land under them can experience the quiet enjoyment of their homes, with security of tenure and fair rents.

As a result of the visionary leaders of times past, NMHOA is celebrating its 15th Anniversary this year. Our Annual Convention, "*Celebrating NMHOA's Crystal Anniversary--15 years of service/15 years of progress*" will be held in Minneapolis on October 24 and 25. Please read the related article on P. 3 for more details about stipends to attend and presentation highlights.



While NMHOA has been working with home owners across the country for the past 15 years, there is still a long way to go, but together we are making a difference. For instance, just last week the 1,100 households who reside in manufactured housing communities in Boulder, Colorado, celebrated the successful passage of an emergency ordinance that prevents the community owner from

forcing them to move any pre-HUD home out of the community when it is sold.

This was a huge victory for the home owners and NMHOA was very pleased to have been invited to Boulder to work with the home owners on this campaign. NMHOA will continue its work in Boulder and looks forward to another successful campaign in the near future.

Home owners from Boulder's manufactured housing communities celebrate success with NMHOA Executive Director, Ishbel Dickens.

NMHOA continues its work in New York State, assisting home owners there to connect with each other and hoping that in the next six months a coalition of community Home Owners Associations will form and bring influence to bear on the 2016 legislative session.

In addition, NMHOA, recently received a grant from the North Dakota Consensus Council. We will be working with our state association partner, All Parks Alliance for Change (APAC), in Minnesota to connect with home owners in Fargo and the surrounding area to help them address issues of concern.

If you would like assistance from NMHOA as you address serious issues in your state, please do not hesitate to contact us. We are available to help with grant research and writing, legislative strategies, local campaigns, and to provide support. Please contact me at: ishbel@nmhoa.org for more information.

I look forward to meeting many of you at NMHOA's Annual Convention and hearing from you at any time. Remember NMHOA has been here for you for the past 15 years and looks forward to continuing to work with you in the future.



NMHOA Annual Convention

Celebrating NMHOA's Crystal Anniversary--15 years of service/15 years of progress

Come one! Come all! NMHOA invites everyone to celebrate our 15th Anniversary at our Annual Convention on October 24 and 25 in downtown Minneapolis, MN.

As in past years, NMHOA is able to provide stipends for representatives from member state associations, and others, to attend. If your state association is a member of NMHOA, then we will provide stipends for two representatives to attend. The stipend includes air fare and room accommodation for Friday and Saturday nights (sharing a room). If your state association is not a member, but you would like to attend, then the stipend will cover these same expenses and be available to the first two home owners from those non-member states, who want to attend.

NMHOA has been able to keep the registration fee as low as it was last year. That means that for current NMHOA individual members the registration fee is \$60. For non-members, the registration fee is \$75 (which includes your first year of membership in NMHOA).

Following our grand tradition, the line-up of speakers and workshops is exceptional. There is something for everyone, no matter your level of experience in manufactured housing issues. Check out the agenda and complete your registration form here: <http://www.nmhoa.org/convention-2015.html>

You can pay by check or use the paypal button on the webpage. Please do register early and book your flights. NMHOA will book your hotel room as soon as we have your completed registration form, which allows space for you to name your preferred room-mate.

If you have any questions about the convention or the stipends, please do not hesitate to contact Ishbel at: ishbel@nmhoa.org

The NMHOA board and staff look forward to seeing you in Minneapolis in October.

NMHOA Members at Work

OSTA's Annual Meeting, Oregon. October 31. Jane Campion.

No Tricks, Just Treats, at OSTA Annual Meeting

This year we'll again be meeting at The Village Green Resort in Cottage Grove. The business meeting will begin promptly at 10 a.m. and conclude at 3 p.m., giving you plenty of time to get home to feed candy to Trick or Treaters, unless you come from a distance and take advantage of the special overnight room rates. On either or both Friday and Saturday nights the inn has given us the special rate of \$69 for either a king or a double queen room in their remodeled sections, plus you can partake of breakfast in the restaurant. RV spaces are also available to reserve. Call early to be certain the block of rooms haven't all been spoken for.

Directors whose terms are expiring are Gary Walters, Rita Loberger, Chelsea Catto, Judy Morton, and Charlie Ricker. Members will also be voting on approval of recent board appointees Peggy Pound-Wilson and Jo Anne Downey. Any member who would like to be considered for the board should contact the office for an application and return it no later than September 21. It is essential that the board be able to review your applications before the election.

We're planning an exciting program for you with two legislators, Sen. Sara Gelser from Salem and Rep. Nancy Nathanson from Dis't. 13 in Eugene, scheduled to speak on subjects of great interest to us. They are both supporters of our legislative goals. **We'll also have Kylin Parks, NMHOA's Community Organizer, joining us with information on manufactured home communities in other states.** In

past years we have alternated conventions with educational seminars, and this year we're planning to include an afternoon of small workshops with facilitators to help you with problems and questions that come up in your parks, such as those having to do with Committees of 7, Legal Aid, Referral Services, Mediation, Robert's Rules of Order, Park Purchase, Financing Assisted Living, HUD housing, and Membership recruitment. The education seminar portion of the day is still a work in progress.

And of course we'll have the silent auction again, so bring your donation baskets and special items and plan to be a generous bidder. Auction proceeds go toward our Helping Hands program.

You'll find the reservation form elsewhere in this issue. Chapters with bank accounts might consider providing part of the cost of sending representatives so more members can attend and return with worthwhile information to share.

San Rafael, California. Dick Heine

In San Rafael, California, the Mission San Rafael Rotary Club has partnered with several other senior service providers to form the Rotary Home Team to offer free service to San Rafael seniors and people with disabilities who may have financial or physical challenges in performing basic household repairs (restrictions may apply to renters). Teams of Rotarians will replace light bulbs, install new CO2/smoke detectors, replace batteries in smoke alarms, unclog most drains, silence squeaky doors, reset blown fuses, trim bushes from front doors and perform other small repairs.

The Team has made two visits this year to Contempo Marin MHP in San Rafael and will be back this August for a third visit. Several Contempo residents have used the service and although it is free several have been moved to make a contribution to Rotary to support continuation of the service. Other parks may wish to contact their local Rotary Clubs to explore setting up a similar program.

Highland Manor, Wisconsin. Chuck Onsum

Well this has been a long time coming. Four years to be exact but at last my labor of love is now complete. It all started with a meeting with my Alderman and the Park District Chairman about getting Parks to mow some grass on a piece of land that belongs to the city that runs through our community. After they agreed to mow the grass I asked about some playground equipment also. After the meeting with the Parks Dept. I asked my Alderman if it would be possible for the city to donate some of this unused piece of land for a storm shelter. He said he would talk to the Mayor and Council and get back to me. Two weeks later he called me and said that the city would donate the land. My next call was to Dane County Emergency Management Director to tell him the city said we could have the land and told him to contact my Alderman and he would give him the details. Dane County then started the ball rolling with the state grant writers applying for the FEMA grant. About 14 months ago, I got a phone call from my Alderman saying that we got a 1.18 million dollar FEMA grant, and the rest is history. I am very pleased to announce the ribbon cutting celebrating the first federally funded storm shelter for manufactured home owners in Madison, Wisconsin took place on Friday August 7, 2015.

Read more details here: http://host.madison.com/wsj/news/local/storm-shelter-planned-for-south-side-mobile-home-park/article_0bd22a58-7b04-11e2-b4d7-0019bb2963f4.html

Beware Kingsley Management. Doug Rosenbrock

Anyone participating in Kingsley Management Corporation's 5, 7 or 10 year Rent to Own program is advised to check the last page of their Purchase Option Agreement. There will be a statement that reads something like "NOTWITHSTANDING EXECUTION BY THE COMMUNITY MANAGER (above), THIS AGREEMENT SHALL NOT BE BINDING UNTIL IT HAS BEEN EXECUTED BY THE OPTIONOR'S ACCOUNT MANAGER (below).

Homeowners in Kingsley's New York communities discovered that none of the program participants possessed documents that were signed by the Account Manager and were therefore non-binding. This meant the purchasers could have been denied the opportunity to take possession of the home at the end of the contract. Until recent actions in the New York communities Kingsley refused to sign the documents despite repeated requests by homeowners to do so. Kingsley has now relented and is signing the documents thus ensuring the homeowner has a binding contract.

If you need more information about this or if Kingsley Management Company refuses to sign please contact Doug Rosenbrock at dougr@optonline.net.

NMHOA partners with the Red Cross

Smoke Detector Campaign - As previously announced NMHOA is partnering with the Red Cross in a national campaign to install smoke detectors in manufactured homes across the country. If your HOA (at the state or local level) would like to participate in this campaign, please let Ishbel (ishbel@nmhoa.org) know of your interest and she will connect you with the national campaign director at the Red Cross. This is a great opportunity to help our neighbors and friends live safely in their homes. Smoke detectors will be provided free of charge and your volunteer help will ensure they are installed in all the homes in your community. Thank you for your willingness to participate in this effort.

Win a Trip to CFED Conference in Minneapolis! Christine Biddlecombe

Homeowners & Homeowner Advocates: Show Us #WhatHomeLooksLike for a Chance to Win!



To show the world #WhatHomeLooksLike, we're asking homeowners to share photos of their manufactured homes. **To thank them, we're offering the chance to win a gift card or our grand prize—an all-expenses-paid trip to the 2015 I'M HOME Conference in Minneapolis.** If you're familiar with CFED's I'M HOME initiative, you know that CFED is committed to expanding manufactured housing as a promising opportunity for millions of low-income Americans to become homeowners. **However, potential owners of these high-quality homes are often deterred from buying because of the stigma surrounding manufactured housing.** While early manufactured homes were indeed mobile and thus seemed temporary, the reality is that the manufactured homes of today are safe, high-quality and offer many of the high-end amenities found in their site-built alternatives. What's more, manufactured homes are very rarely moved after being sited. Therefore, we're

announcing our #WhatHomeLooksLike photo campaign to help everyone see manufactured homes as a high-quality option for homeownership.

Images of where real life happens—be it the front porch, the living room or the kitchen table—can help prove to others what we already know: that manufactured homes offer the same quality as other houses, but at a fraction of the price. If you own a manufactured home or work with clients who do, we hope you will [encourage them to share their photos](#) with us.

To sweeten the deal, we'll share a handful of homeowners' photo submissions on Facebook in the coming weeks. The homeowner who submits the photo that gets the most engagement (Likes, Comments and Shares) on Facebook will win an all-expenses-paid trip to attend the [2015 I'M HOME Conference in Minneapolis this October](#), where they can network with other homeowners and learn more about how to advocate on behalf of their communities. In addition, all homeowners who share photos of their manufactured homes with us will be entered into a drawing for one of several gift cards.

To participate in the #WhatHomeLooksLike campaign, simply send your high-resolution photos as an attachment to photos@cfed.org, and a member of our team will reply with more information about the campaign. We look forward to seeing your photos and sharing them in the weeks to come!

Why does NMHOA need my email address?

We often have important information on issues that affect manufactured home owners. Getting out a NMHOA Alert is the fastest way for us to notify you of items that may need your immediate attention. In addition, NMHOA's monthly educational eblast – *i'mPOWERED!* goes out digitally to members with email, though the current edition can also be accessed on our website: www.nmhoa.org