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National Manufactured Home Owners Association

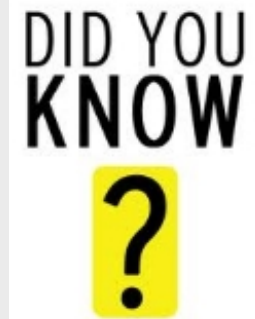


i'mPOWERED! Vol. 1.2 October 2014



NMHOA's President Tim Sheahan Welcomes You to i'mPOWERED!

Welcome to NMHOA's educational series,



i'mPOWERED! As they say, "knowledge is power," which inspired NMHOA to create a new and distinctive name that combines the three words I-am-empowered.

The goal of this educational vehicle is to inform and educate so you have the tools to help yourself in dealing with the precarious situation of owning a home on someone else's land.

Click [HERE](#) to read more about NMHOA's series i'mPOWERED!

Ask Ishbel

Q. I understand NMHOA worked with the Federal Uniform Law Commission to create a model law for states to title manufactured homes as real estate. If my state adopted such a law, what would be the pros and cons for homeowners like me?

A. As you may know, the vast majority of manufactured homes are purchased with personal or chattel loans. Partly this is because purchasers are not aware that a real property mortgage may be available to them, and partly it is because indeed only a chattel loan is available to them. Certainly, homes titled as real property ought to be



While overall manufactured homes account for approximately 6% of all occupied homes in the U.S., in rural areas more than 14% of the housing consists of manufactured homes. South Carolina and New Mexico have the highest percentage of manufactured homes anywhere in the country. (Source: [Manufactured Housing Consumer Finance in the U.S.](#), CFPB)



Banding Together for Change – This is the unifying theme for [NMHOA's Annual Convention](#) to be held in Seattle, WA, from November 13 – 15.



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eligible for mortgages. This was one of the reasons behind the Uniform Law Commission's vote in favor of titling manufactured homes as real property.

To read more of Ishbel's answer and to see if your state is ready to enact such a law, click [HERE](#).

Board Meetings-What You Should Consider

By: Ishbel Dickens

An effective board can make a huge difference for your community. Knowing how to manage a board meeting can determine the level of success with your Home Owners Association.

To read some great board meeting tips from Ishbel go [HERE](#).

We also have a great resource from Board Source, [Board Meeting FAQs](#).

Look out for November's **i'mPOWERED!** article that will be of particular interest to HOA secretaries.



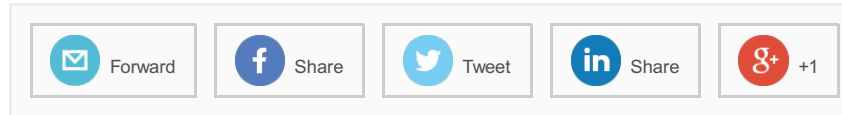
As a Member, you have access to more resources. Archives for i'mPOWERED! are kept on [NMHOA's website](#). Log in to **i'mPOWERED!** from the main menu using the password: MHO2000*

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National Manufactured Home Owners Association



The mission of the National Manufactured Home Owners Association (NMHOA) is to promote, represent, preserve, and enhance the rights and interests of manufactured home-owners throughout the United States.



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