



# NMHOA Across America

April 2014 Edition

206.851.6385

## Message from NMHOA President Tim Sheahan

Having served on the Board of Directors of **National Manufactured Home Owners Association** (NMHOA) for over ten years, I am looking forward to the new opportunity to serve as its President. I bring the unique perspective of having joined the Board when we essentially just networked the various state associations and rarely communicated between annual conventions. We’ve certainly transformed into something much broader and more influential since those early days.

The dramatic change came with financial support from Corporation For Enterprise Development (CFED) and ROC USA. Along with some additional grant money from other sources, that support enabled us to hire an Executive Director, Ishbel Dickens, a MH specialist attorney/lobbyist/grant writer with long track record of success in the state of Washington. Ishbel has demonstrated an emotional investment in our cause and helped bring NMHOA to a higher level of advocacy, with the help of our valued partners. We now have at least monthly conference calls of the Board, not to mention several active committees and regular communication via e-mail. We have held several events in Washington, D.C. to meet with Legislators and form alliances, along with having several Board members serve as consumer representatives on the HUD Manufactured Housing Consensus Committee. This growing presence at the Capitol validates our role as the recognized voice for MH owners at the national level.

My goal for the future is to promote NMHOA’s mission and develop our organization into a more effective force in advocating for homeowner rights. While much of the need for advocacy will always be at the state and local level, NMHOA needs to continually strive to expand its sphere of influence and seek opportunities for Federal protections while also assisting state and local efforts.

With 10,000 baby boomers entering retirement every day, the need for MH communities as a viable source of unsubsidized affordable housing has never been greater, yet the threats to our lifestyle have also never been greater. With the trend from “mom and pop” operators to that of predatory capitalists and corporate conglomerates controlling the industry, the affordability of our MH lifestyle is definitely at risk. There is strength in numbers and it is essential for NMHOA to grow in order to deal with the growing threats facing us.

Thank you for your support of NMHOA—I look forward to serving you as its President!

### From Where I Sit

#### **NMHOA Executive Director Ishbel Dickens**

Times of transition can be difficult for all of us. It is often hard to change our established patterns and consider viewing things through a different lens. Yet, nature asks us to do that at least four times a year! With every season the view changes, the colors in our yards vary, and right now the challenges and toll of winter weather are being overcome by the gentle spring breezes and scents of blossom and blooms all around.

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So it has been with NMHOA. This time of board transition has taken its toll but together the current board is more united and more willing to do the work than ever before. Under the leadership of longtime Board member, Tim Sheahan, will seek new opportunities to seize the day and really reach great heights as the voice for manufactured home owners throughout the country.

Thank you to all former board members who have contributed so much to NMHOA over many years of service and thank you to all the current board members, new and continuing, who are willing to donate generously of their time and talent to keep NMHOA moving in the right direction.

In the near future the NMHOA board will be meeting for a one day retreat to discuss its vision, goals, and strategic intent, all of which will be shared with NMHOA members in due course. In addition, NMHOA welcomes input from its members and appreciates the opportunities we have to connect with you either in person (I recently had the good fortune to attend a meeting of manufactured home owners in Santa Cruz, CA); or via telephone and email. Indeed, the regional Vice Presidents are currently reaching out to all the state association presidents and other key leaders via a telephone survey to help NMHOA understand what the current issues are that the states are facing and how NMHOA can best position itself to be of assistance.

Another great opportunity for member input is at the annual convention – I look forward to seeing as many of you as possible there – see Save the Date announcement further on in this newsletter.

As always, please remember that NMHOA is here for you. Please do not hesitate to call or email me or any of the board members (their contact information is available on our website: [www.nmhoa.org](http://www.nmhoa.org)) if we can be of assistance. Your support means a lot to NMHOA and hopefully NMHOA's support of your efforts means a lot to you.

Happy Spring!

### **H.R. 1779/S. 1828**

#### **Not good for home owners**

The title of HR 1779 and its companion bill in the Senate (S. 1828) is “Preserving Manufactured Housing”. This is a very misleading title! These companion bills are NOT in the best interests of manufactured home owners. They would weaken consumer protections, exempt some industry employees from Dodd Frank regulations, and negatively impact the financing options available to purchasers of manufactured homes. These bills are supported by Manufactured Housing Institute (MHI), the national association representing community owners.

Please consider contacting the Committee Chair Jed Hensarling, (TX) and Ranking Member Maxine Waters, (CA) of the House Financial Services Committee; and Committee Chair, Senator Tim Johnson, (SD) and Ranking Member Mike Crapo, (ID) of the Senate Banking Committee to let them know that as a manufactured home owner you do not see these bills as supportive of your choice of housing.

Here are some additional talking points:

- Neither of these companion bills is in the best interests of manufactured home owners.
- They weaken the consumer protections that were recently added in the Dodd Frank Act. Dodd Frank provides manufactured home purchasers with the same equal treatment that is afforded to the purchasers of stick built homes – please do not take that away from us.

- Let Dodd Frank do its work and if need be re-assess the situation after a year. This proposed legislation would enable predatory high-cost loans to continue which is not in the best interest of manufactured home purchasers.
- Lenders, whether they are providing financing for stick built or manufactured homes need to be regulated – otherwise the most vulnerable home purchasers could end up with shoddy and expensive financing products with the potential that they might end up defaulting on their loans. These proposed bills exempt some retailers/lenders from being defined as mortgage originators.
- Home purchasers, regardless of the type of home they are purchasing, need to be provided with the best loan package available to them and adjusted to meet their individual needs. H.R. 1779 and S. 1828 do not provide these options.
- A better alternative to ensure an increase in the sale of new manufactured homes would be to enact the Duty to Serve rule which would create a secondary market for manufactured home loans.

Please take the time to contact the aforementioned congresspersons to let them know that 2.9 million households living in manufactured housing communities will not benefit from passage of these bills. You can reach the Senators at:

[http://www.senate.gov/general/contact\\_information/senators\\_cfm.cfm](http://www.senate.gov/general/contact_information/senators_cfm.cfm)

You can reach the Representatives at: <http://www.house.gov/representatives/>

## **Home Owners in Utah are Speaking Up**

Hi my name is Richard Robinson, I live in Westwood Village, a beautiful manufactured home community in Farr West Utah, owned by Equity Lifestyle Properties, Inc. (ELS). I am the HOA President. Like so many communities across America our community is where we socialize with our neighbors; it is where family comes to visit; and it is what we call home. But like so many communities we have our troubles as well. Our roads and sidewalks are in desperate need of repair; tree roots are breaking the foundations under homes; and there are other problems too. But then we also have Sam Zell, the owner and Chairman of the Board of ELS, and the owner of our community. Sam Zell is worth billions of dollars. He is part of the top 1% of the richest people in America. Sam Zell went on national television to brag about his riches. ELS is worth 9 billion dollars. Zell also went on to say that he and the other members of this elite 1% work harder than the rest of us. So the home owners here at Westwood Village called BULL CRAP. We got together at our HOA meeting and with the community's support we started planning our action. I had already been visited by Ron Bunce, a Regional VP for ELS, who told me to stop making waves with ELS. Well anyone who knows me knows that was the wrong call to make. In fact it just fueled my desire to go forward.



*Daryl and Kay Knutsen send a strong message (Photo courtesy of Richard Robinson)*

So on March 29th at 1:00pm the Westwood Village home owners held a press conference to remind Sam Zell that he is getting rich not off his blistered hands but off the high rents he collects each month from thousands of home owners

living in ELS-owned communities across the country. We wanted to know why, if ELS is worth 9 billion dollars, is our community in such poor shape. We made signs asking this and many questions and we held them high and proud. Unfortunately we did not get much press that day but we felt we were successful in getting our message out. People stopped and asked what our goals were and one of our State Representatives stopped by and asked questions. He also answered questions about this past legislative session. So all in all we were happy with this action. We also decided to hold on to our signs and will be planning another press action directed at Sam Zell in the near future.

*(Side note as a HOA you can hold actions or events like ours. It really is not that hard to pull off. With just a little effort you and your community can stand up to anyone who may own the ground. Remember you are the home owner and you have the right to ask your landlord to do the job that you are paying for. You have the right to ask that your community is kept up to the standards that it was in when you first moved there. Do not be afraid for that is the landlords' biggest tool against you. Feel free to call me if I can help in any way. Richard Robinson 801-690-1866)*

### **Carbon Monoxide in your Home**

*The following article was posted on the NMHOA website previously and now that we have a Spanish translation (thanks to Amelia Odeen, community organizer with AMHO in Washington State) the NMHOA Editorial Board decided it was worth reprinting here in both English and Spanish.*

As the weather continues to be cold, you may be using your furnace more, please be aware of some possible hazards. Thomas Rodgers has long been campaigning to educate manufactured home owners about the invisible danger some of you might be experiencing if the air intake and furnace exhaust systems in your home are located too close together on the roof.

The standard distance for most residential structures is 10' but in some manufactured homes the distance between intake and exhaust is only 3' and therefore depending on the wind direction you could end up breathing in stale air, including carbon monoxide.

Thomas has put together a website highlighting the possible dangers: [www.gassingamerica.com](http://www.gassingamerica.com)

Please be aware that some of the content of this site is disturbing.

However, Mr. Rodgers' message is getting out and indeed the Government Accountability Office recently produced a report as a result of his persistence on the issue: <http://www.gao.gov/products/GAO-13-52>

Please ensure your home is safe and equip it with both smoke and carbon monoxide detectors.

(Many thanks to Amelia Odeen, Community Organizer at the Association of Manufactured Home Owners (AMHO) in Washington for translating this article into Spanish.)

### **Monóxido de Carbono en su Casa**

A medida que continúa el clima frío, quizás usted está usando el calefactor mas, por favor sea consciente de algunos peligros posibles. Por mucho tiempo Thomas Rodgers ha hecho campaña para educar propietarios de casas manufacturadas sobre los peligros invisibles que existen en la casa si los sistemas de admisión y extracción de aire fueron colocados demasiado cerca juntos en el techo. Es posible que los peligros existan en su casa y no lo sabe.

La distancia estándar para la mayoría de estructuras residenciales es 10' pero en algunas casas manufacturadas la distancia entre admisión y extracción de aire es solamente 3' y por lo tanto, dependiendo en la dirección del viento usted podría inhalar aire viciado, incluyendo monóxido de carbono.

Thomas ha creado un sitio web que destaca los posibles peligros: [www.gassingamerica.com](http://www.gassingamerica.com). Por favor tenga en cuenta que hay contenido en este sitio que es perturbador.

Sin embargo, el mensaje de Senior Rodgers está ganando atención. La Government Accountability Office (Oficina de Rendición de Cuentas del Gobierno de los EE.UU.) recién ha producido un informe sobre este tema como resultado de la persistencia de Tom Rodgers: <http://www.gao.gov/products/GAO-13-52>

Asegúrese de que su casa es segura, equípala con detectores de humo y monóxido de carbono.

### **Helping Others and Helping Ourselves**

Here are some ways in which the members of MH/OSTA in Oregon are reaching out and helping their wider community as well as an unique program to help themselves.

#### Helping School Children

For several years SongBrook MHP in Eugene has provided food, clothing, and household needs like toilet tissue, toothbrushes/toothpaste, shampoo, and laundry detergent to the children at their adopted school, Malabon Elementary. A shoe fairy fund is available all year for children and school supplies are purchased and delivered every fall. Every year every fourth grader receives his or her own book, which in some cases, is the only gift that child gets. Residents at Briarwood MHP in Eugene made caps and scarves and bought socks for the children at their adopted school, Danebo Elementary. Miller Estates residents donated \$840 this year for the adopt-a-School program. Residents also brought stuffed bears to the annual Christmas Party to donate to the Central Point police department to give to children under stress. Members of the Happy Hookers, a stitching group at Lakeridge MHP in Eugene, have, in the past three years, knitted and crocheted 174 scarves and 64 hats for needy students attending Gilham, Willagillespie, and Spring Creek Elementary schools. Also, a Lakeridge couple made an anonymous gift of \$500 to Gilham School in November. Myra Lynne HOA in Medford adopted Oak Grove Elementary School grades 1-5 in 2011, and donated \$500-worth of school supplies, underwear, sweat pants, socks, belts, and backpacks. In 2012, they started saving Box Tops for Education and several times that school year gave big Ziploc bags full of box tops. The chapter also bought 12 coats for the kids in the community with 90 percent going to children who attend Oak Grove.

#### Helping Themselves

The MH/OSTA board has extended our "helping hands" project to OSTA members for home improvement projects under \$1,000. The member pays 25% of the cost with the balance being funded by MH/OSTA. Items such as ramps, decks, new steps and floors, window replacements, door handles (not knobs) and bath accessories can be covered by this program. Even smaller items can be of help to some members. A talking watch or alarm clock, magnifiers, a hand held shower, bed rails and items that permit people to move about their homes without assistance are all items that can be funded under this program. The MH/OSTA board reviews applications from eligible residents and money is set aside for the various districts throughout the state allowing the homeowner to make these necessary improvements and permits them to Age in Place.

Jane Capron

### **Save the Date!!**

The NMHOA Annual Convention and Annual Meeting will be held in Seattle, Washington from Thursday evening, Nov 13 – until Saturday noon, Nov 15.

The NMHOA Board of Directors looks forward to welcoming you to Seattle in November for our annual convention. While the line-up of speakers and events is not yet finalized we fully expect to provide the same wealth of expertise and experience that we have in the past.

NMHOA hopes to be able to provide stipends to allow two members from each state to attend the Convention.

The Annual Convention is always a great way to connect with old friends, meet new ones, and learn from experts in a variety of fields about how to keep your local state or national association growing.

Please note, the NMHOA Bylaws allow every state represented at the Annual Meeting to have 1 vote so even if your state does not have a state association you will be able to caucus with anyone else from your state and exercise your collective vote.

More details will be available in the near future but do mark your calendar and consider some fund-raising activities so that as many members as possible from your state will be able to attend.

### **Calendar Listings**

#### **Important events where you are:**

- **California**  
*GSMOL* – Bi-annual Meeting – April 11-13 in Costa Mesa, CA
- **Illinois**  
*MHOAI* - 8th annual state-wide fundraiser on September 14th. "A Night at the Races", Balmoral Park Race, Crete, IL. For more information please contact Terry Nelson at [mhoai1@aol.com](mailto:mhoai1@aol.com)
- **Minnesota**  
*APAC* – Annual Bowlathon – May 10, noon-3pm, Park Tavern, St. Lois Park, MN. For more information email Dave Anderson at [dave@allparksallianceforchange.org](mailto:dave@allparksallianceforchange.org)
- **New Jersey**  
*MHOANJ* – April 29 - NJ Manufactured Housing Taskforce Meeting - which I think we are repurposing around "Fairshare Housing (COAH) Rules and Manufactured Housing in Edison, NJ. June 5th - Lobby Day in Trenton, NJ. Annual meeting is in September Call (732) 534-0085 for more information.
- **Oregon**  
*MH/OSTA* – Annual meeting in October – details available later
- **Utah**  
*UCOHA* – Annual Meeting on June 7<sup>th</sup>, 2014. 09:00 A.M. to 1:00 p.m., Shriver Bldg-Head State Program - Officers elections will be held. Call Connie Hill, Executive Secretary/Treasurer 801-550-4245 for additional information. *UCOHA* – Family Rally – September 27, 2014. 11:00 A.M. to 4:00 P.M., Murray Park Pavilion #2. Children welcome. Bring picnic lunch. Call 801-550-4245 for additional information.
- **Washington**  
*AMHO* – Annual meeting – June 28, 10am – 3pm. Kloshe Illahee, Federal Way. Keynote speaker, Representative Dawn Morrell (invited). Call 425.772.5174 for more information.  
  
*MHOA* – Annual Meeting - May 3 at Broadmore Park, Yakima. New officers will be elected. Call 360.373.2436 for more information.

### **News Items?**

If you have news items from your state or HOA that may be of interest to other readers and could be included in *NMHOA Across America* please forward them to Ishbel Dickens at: [ishbel@nmhoa.org](mailto:ishbel@nmhoa.org) All items will be considered.

If you have found value and items of interest in this newsletter, please pass it on to your neighbors and friends. Spread the word about NMHOA. Thank you!

### **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.