



# NMHOA Across America

**Best Wishes for a Joyous Festive Season  
and a Happy and Peaceful New Year**



[www.nmhoa.org](http://www.nmhoa.org)

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**December 2014 Edition**

**206.851.6385**



## **Message from NMHOA President Tim Sheahan**

As NMHOA nears the end of another year of advocacy, I'd like to briefly reflect on some the progress we've made in expanding our national presence and service to mobile/manufactured home owners across the country in 2014.

### **Membership/Outreach**

We've seen good growth in individual memberships and community HOA memberships but it remains a challenge in many states to establish statewide homeowner associations. Our "Ambassador" program will assist homeowners in targeted states with the goal of creating new state affiliate groups in 2015. Expanding the number of memberships of all kinds into new geographical areas will help us reach more homeowners and broaden our influence into more Congressional districts to help educate Federal representatives.

### **Branding/Networking**

Our annual NMHOA convention, **i'mPOWERED!** e-mail educational messages, Facebook page and website provide valuable exposure for what NMHOA is doing to advocate for homeowner rights. I encourage you to help us spread the word to your fellow homeowners about the value of these educational/networking resources. Executive Director Ishbel Dickens spent considerable time this year as a consumer representative to a Department of Energy (DOE) "Working Group" tasked with proposing new energy efficiency standards for manufactured homes. Also, Ishbel and I serve on the HUD Manufactured Housing Consensus Committee (MHCC), which deals with home construction standards. Participating in these Federal programs gives NMHOA exposure, credibility and provides extra opportunities to tell our story. While in Washington, D.C. earlier this month participating in MHCC meetings, Ishbel and I were also able to meet with the leaders of industry trade groups, **Manufactured Housing Institute (MHI)** and **Manufactured Housing Association for Regulatory Reform (MHARR)**, along with officials at the **Consumer Financial Protection Bureau (CFPB)**, **AARP, Corporation For Enterprise Development (CFED)** and **Catholic Campaign for Human Development (CCHD)**.

### **Thank YOU!**

I want to thank all our members, volunteer leaders and supportive partners who have helped raise NMHOA to a higher level of advocacy in 2014. We continue to seek additional financial and human resources to enable us to make even greater strides in 2015. I wish you all a Merry Christmas, happy holiday season and healthy 2015!

Tim Sheahan, President.

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## **From Where I Sit**

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



As another year draws to a close I am reminded of all the great work that the NMHOA board members, staff, and volunteers have contributed throughout 2014.

NMHOA representatives have been working with manufactured home owners at the local, state, and national levels, with measurable success at all levels. For instance, NMHOA staff continue to work with the Association of Manufactured Home Owners (AMHO) in Washington where two jurisdictions voted to include “mobile home park” zoning in their Comprehensive Plan amendment processes for 2015. If these amendments pass then an additional 2,000 home owners in Washington will have long-term security of tenure since their communities will be zoned as “mobile home parks” and the community owners may be discouraged from selling the land for other purposes. AMHO’s work to date, means that approximately 3,000 home owners in four Washington jurisdictions already enjoy living in communities where the land is zoned “mobile home park”

In addition, NMHOA board members and staff have been working with home owners in New York to help them form a statewide home owners’ association – badly needed in a state where home owners’ rights are weak and community owners continue to abuse their privileged position. NMHOA welcomes the 20 new members from NY and looks forward to continuing to work with them on their issues.

NMHOA continues its work in Colorado, Virginia, Wisconsin, Michigan, and North Dakota, as well as other states, working with state associations and individual home owners as well as elected officials to help protect an affordable homeownership option that will become obsolete if we do not all work diligently together to ensure long-term preservation strategies.

As Tim mentioned above, I represented NMHOA and manufactured housing consumers on the Dept. of Energy’s Manufactured Housing Working Group where 22 stakeholders met together over a period of two months to draft energy efficiency standards for new manufactured homes. If these standards are adopted they will result in increased energy savings for manufactured home owners. Tim and I also serve on HUD’s Manufactured Housing Consensus Committee (MHCC) along with other consumers and industry representatives. At the most recent MHCC meeting in DC, we made recommendations on a variety of proposals to ensure new manufactured homes continue to be built to better and better safety and design standards.

Tim was also able to meet with staff from the Consumer Finance Protection Bureau while we were in DC. We hope to set up a webinar in early 2015 to help the CFPB staff get a better understanding of how financing of manufactured homes, and refinancing, are negatively impacted by current financing options. Watch for more news about how you can participate in this webinar, early in 2015.

I am delighted to report that NMHOA now has 100 individual members – a milestone in the history of the organization. We also have 17 individual HOA members, 14 state association members, and 5 associate members, as well as countless others who support our mission and our work. Together we truly are making a difference.

Please continue to support NMHOA in 2015. NMHOA’s members are the backbone of the organization and as NMHOA becomes stronger so will our state association members, our HOA members and our individual members will get the support they need to develop state associations within their states. NMHOA has some funding to allow us to expand our reach into states where we currently do not have much of a footprint. If you have connections in Montana, Idaho, Georgia, Maryland, Wisconsin, Virginia, Pennsylvania or New York please let me know – NMHOA is here to assist them. I can be reached at:

[ishbel@nmhoa.org](mailto:ishbel@nmhoa.org)

It simply remains for me to wish you all the most joyous festive season and best wishes for a healthy peaceful 2015.

## **HUD's Manufactured Housing Federal Dispute Resolution Program**

### ***We Want to Hear from You.***

#### **Shelby Giles, Savan Group, LLC**

Have you ever had to notify a retailer, installer or manufacturer of a potential defect in your manufactured home? In some instances, the issue is quickly resolved, but sometimes things don't go so smoothly. There may be a disagreement about whether or not a defect actually exists. There may also be a disagreement between manufacturers, retailers and/or installers about who is responsible for the perceived defect.

These instances are why it's important to be aware of your state's process for resolving manufactured home disputes. Some states have their own HUD-approved Manufactured Housing Dispute Resolution Program, and others utilize the Federal Dispute Resolution Program (Federal DRP), run by HUD's Office of Manufactured Housing (OMH).

Since its establishment in 2008, the Federal DRP has been available to consumers in eligible states to provide neutral, timely resolution of disputes between manufacturers, retailers and installers of manufactured homes. The Federal DRP supports OMH's mission to protect the health and safety of those who lease and own manufactured homes.

OMH has enlisted the services of Savan Group, a consulting firm based in Arlington, Va., to increase awareness of the Federal DRP in the 23 states that are eligible to participate in the program. Currently, consumers receive notification of the Federal DRP from retailers at the point of sale. Also, the consumer manual -- which includes notification of the program -- is placed in each home by the manufacturer before it leaves the plant. Information about the program is also included on the HUD website. To increase awareness, OMH will educate consumers and stakeholders, such as retailers/installers and manufacturers, about the Federal DRP and use technology to provide easier access and better service.

Consumer input is essential to OMH's efforts and we want to hear from you.

Savan Group is looking for manufactured home consumers who would like to participate in volunteer focus groups about the Federal DRP. The purpose of the focus groups is to gauge current consumer awareness levels of the Federal DRP and to gain insight on how consumers prefer to be informed about the program.

If you are interested in participating in a volunteer focus group, please contact Ishbel Dickens at [ishbel@nmhoa.org](mailto:ishbel@nmhoa.org) by January 5, 2015. Focus groups will take place in early 2015. Those interested will be able to participate remotely.

#### **About Savan Group**

Savan Group, LLC, a SBA 8(a) certified small business headquartered in Arlington, Virginia, is a leading consulting firm specializing in Policy, Standards and Rulemaking, Strategy and Operations, IT Governance and Management, and Conference Management and Logistics. For more information, visit [www.savangroup.com](http://www.savangroup.com).

## **NMHOA Welcomes New Board Members:**

At the NMHOA Annual Meeting held in Seattle on Saturday November 15, the following new board members were elected: Dr. Paulette Cross (UT) – West Region VP; Ed Green (FL) – SE Region VP; Anne Sadler (WA) – At-large. Rita Loberger (OR) was elected secretary, she was currently serving on the board as an At-large member. Below are introductions to our newest board members – we welcome them and congratulate them on their election to the NMHOA Board of Directors.

#### **West Region VP – Paulette Cross**

What led me on the journey to become involved in HOAs? In 2003, I moved into the Majestic Meadows Mobile Home community in Salt Lake City, Utah where the HOA at the time was battling several issues involving a Court case and utilizing the

media as a voice to communicate its concerns. After several years, the HOA “fizzled out” (i.e. in-house fighting and reacting to complaints took its toll on members). My personal involvement began in 2013 when the designation of the Park was changed from a senior environment to a family one. My community volunteered me as the spokesperson to communicate with Kingsley Management Corporation in a “jammed pack” meeting of the residents to air their concerns. Out of this arose the current HOA of which I was elected the Chairperson. I learned that our residents are very apathetic and intimidated by the policies of management and, as a result, allowed the development company to bully them. As an educator, I saw the necessity to put my community activism nature to work by communicating the need for a united voice in order to protect our community and continue a lifestyle in which we were accustomed. Doing this work at the local and state levels has provided the solidarity and engaged the residents’ involvement and has pushed my desire to affect change at the national level, where I can learn even more about HOAs and share the new-found knowledge with advancing HOA communities. I look forward to serving as NMHOA’s West Region VP and working with current members as well as outreaching to new members in the west.

### **South East Region VP – Ed Green**

My name is Edward L. Green, commonly known as Ed. I live in West/Central Florida along the Gulf of Mexico. I was President of my community HOA Board for 8 years and now serve as the Chairman of the Board. I have organized the local communities in the county and surrounding areas to meet and share information on a quarterly basis. I also serve on the Legislative Committee for our state organization, the FMO aka Federation of Manufactured Homeowners of which I have been a member of for 10 years. I have drafted bills for legislation for the last 2 years. I am looking forward to learning the new challenges facing me as your Southern Regional V.P. If I can be of any assistance to you please let me know, I will be asking lots of questions as we learn together what we can do to help each other. I can be reached by email: [elg1969@aol.com](mailto:elg1969@aol.com) or by telephone: 515.333.9373 (c) or 352.382.0160 (h).

### **At-Large board member - Anne Sadler**

If you are one of the more than two million mobile homeowners in this country, you may have wondered what you would do if you ever had to move your mobile home.

What if you were given 12 months or less within which to move your mobile/manufactured home to another location because your park/community was being sold for another use? Where would you go? What would it cost? Is it even feasible to move your older mobile home? If moved, could you still live in it, because it's no longer up to code?

What if you and your neighbors decide to purchase the park as a cooperative or partner with a land trust or other non-profit housing provider to preserve your community? Would you have the right of first refusal? If so, where could you go to get the money? These are some very real questions mobile homes owners in parks have to ask themselves.

Perhaps the larger mobile home park conglomerates offer a little more stability, but the small privately owned Mom and Pop park, like I live in, is riskier. Park infrastructures wear out over the years and sometimes owners/landlords are no longer able to handle the day-to-day business of running a park (even if they want to). Also, steadily rising costs are passed on to the homeowner each year which leads to rising rent space. How do you know these rent increases are justified? Are there any reasonable caps on what an owner can charge? What if an owner decides to hire a management firm and now you're dealing with someone who's not as invested in your well-being? What if tempers flare? Who's on your side? Do you know where to start, or even what questions to ask?

I love my home, my neighbors and my location. I also want to protect my investment. Oh, I could stick my head in the sand and hope that misfortune will never strike, but what if "life happens?" I need to know what to do or where I can go for help. That's exactly why I joined AMHO (Association of Mobile Home Owners) in Washington State, and NMHOA, and why I became a Member of both boards. I no longer have to fear the unknown. Check us out. You'll be glad you did!

## **The National Manufactured Home Owners Association Board and Staff**



Front, left to right: Anne Sadler (At-large), Jacki DeVore (Mid-West Region VP), Susan Bond (NMHOA social media and research asst.) Myra Close (Treasurer), Rita Loberger (Secretary).

Back: Gary Miller (At-large), Lori Dibble (East Region VP), Andy Bergman (At-large), Ishbel Dickens (NMHOA Exec. Dir.), Tim Sheahan (President), Dr. Paulette Cross (West Region VP), Ed Green (South East Region VP), Carla Burr (First VP).

### **NMHOA Convention and I'm Home Conference – attendees' comments**

#### **Rita Loberger, NMHOA Secretary**

Twelve states were represented at the National Manufactured Home Owners Association's (NMHOA) convention held in Seattle this past November.

David Semelsberger, an attorney from California, spoke on Friday evening about the \$111,000,000 lawsuit his firm won for the home owners at Hawaiian Pacific, a community owned by Equity Lifestyle Properties (ELS). This was a five-year endeavor in which 61 homeowners held their ground to establish habitable living conditions for themselves and their fellow residents. David would be willing to advise lawyers in other states on similar "failure to maintain" cases.

Carolyn Carter and John Val Alst of the National Consumer Law Center and Doug Ryan for CFED shared their perspectives on financing our MH homes. Dr. Paulette Cross from the University of Utah spoke on the diversity we share in our communities and how to overcome the stigma of the term "trailer trash." The last presentation on Friday was given by Miriam Axel-Lute and Ansel Herz, reporters who told us how to obtain better media coverage.

Saturday Eric Moss, a representative from the Washington State attorney-general's (AG) office, spoke on alternative dispute resolution – a process whereby the AG's office ensures manufactured housing laws are enforced – after all there is no point in having protections for manufactured home owners on the books if nobody will enforce them!

The closing session on fundraising was led by NMHOA Executive Director, Ishbel Dickens, and NMHOA President, Tim Sheahan. In addition, Ishbel was acknowledged for receiving the Margaret M. Sevy Affordable Housing Lifetime Achievement Award from the Washington State Housing Finance Commission.

At NMHOA's Annual Meeting Myra Close, NMHOA Treasurer, presented the draft budget for 2015 as well as the financials for 2014. Board elections also took place and the newly elected board members are Dr. Paulette Cross as Western vice president,



Anne Sadler as member-at-large member, Ed Green as South Region vice president, and Rita Loberger as executive board secretary. Additionally, Kylin Parks was thanked for her many years of service to NMHOA as the West Region VP and more recently as NMHOA's secretary. She will be sorely missed.

### **Ginny Leach, AMHO Washington**

The afternoon sessions presented at the I'M HOME conference were well organized and very informative. The only problem I had was deciding which of the concurrent workshops I wanted to attend. The I'M HOME conference is part of a national program that engages various stake holders to come together and share, progress, practice and make new connections regarding manufactured housing standards and policies. One of the sessions I attended was "Aging in Place". Manufactured housing is an important source for affordable housing for aging adults.

The NMHOA National Convention was attended by people from all across the United States. I really enjoyed the round table discussions. These were one-on-one conversations with other manufactured home owners about the problems and difficulties we face. One of the points discussed was developing unified national goals that work down to state and individual community goals. Another point discussed was the creation of a database of information from state to state that would be available to members who wanted to know what legislation another city or state had and how it was working in that area. We need to share problems and solutions throughout the country and forward to the national organization.

Both conferences were well organized and kept to their agendas fairly well. I enjoyed both and felt they were both helpful to someone like me who has only recently become involved in AMHO and needs all the information I can get.

### **MHOA – NJ – New law goes into effect**

#### **Gary Miller, NMHOA At-large Board Member**

On Jan. 21, 2014 Gov. Christie signed S-2018 giving tenants the right to collect lawyer's fees and costs from landlords when they are successful in court and the landlord has the same right in the lease. The bill was sponsored by Sen. Brian Stack and Assemblyman Craig Coughlin. The new law went into effect on Feb. 1 2014.

The bill passed both houses by a large margin.

After failing to get the bill out of committee over two years ago, MHOANJ joined the NJ Tenants Org. to get this bill passed. We and they initiated a write-in and phone call campaign to state senators and assemblymen to get this bill out of committee and passed. We were initially thwarted by a chairwoman whose husband was a lawyer representing many apartment owners. The outcry from our actions were able to overcome her objections.

This new law is the most important advance in tenant's rights in many years. Nearly every lease in the state has the clause giving the landlord the right to sue for legal fees in addition to whatever else but it's been a one-way deal. The successful tenant would still lose because of the lawyer's fees incurred. This would make the tenant think twice before joining or organizing a tenants association or making a good faith complaint to management or a public official. The new law levels the playing field. Our law also requires the tenant to be informed of their new right using bold print in the same lease clause that gives that right to the landlord. That was a key advantage.

The grassroots battle took nearly a year and a half with most of our action in the last half of last year. Now tenants will finally have a fair shot at having their day in court.

### **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!

### **Opportunity to Give Back – let's s-t-r-e-t-c-h to \$15,000!**

Many, many thanks to all of our wonderful friends and supporters who have given so generously in the past month or so. The #GivingTuesday Campaign and the two readings of "Scrooge" have brought in donations totaling more than \$12,000.

*THANK YOU SO MUCH.*

Stretching our year-end giving to \$15,000 would give NMHOA such a boost as we enter 2015 and allow us to serve many more manufactured home owners especially those living in states where there are no state associations or where the laws protecting manufactured home owners are particularly weak or non-existent.

If you have not yet had the opportunity to make a year-end donation to NMHOA, it is not too late. NMHOA is a 501(c)(3) non-profit organization and all donations are tax deductible to the extent provided by law. ***Simply make your check out to NMHOA and mail it to: PO Box 22346 Seattle WA 98112 – 0346 or [click here](#) to make an on-line donation.*** Every dollar goes towards NMHOA's mission of ensuring safe affordable housing and long term security of tenure for low income families and seniors.

Thank you, in advance, for your generosity.

### **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.



**A. Today's Date**  **New** ☐ **Renewal** ☐ **Other** ☐

Individual ☐ Household ☐ Non-Manufactured Homeowner ☐

**B. Name(s) of homeowner(s)**  
**(eighteen years of age or older):**

**Address:**  **City:**

**State:**  **Zip:**  **Preferred Phone Number:**

**Email Address:**

**State Association Name:**

**Community Association Name:**

**C. Individual Home Owner Fees:**

- ☐ \$15 Individual/Household living in a manufactured home community:
- ☐ \$25 Individual/Household living in a manufactured home on their own land.
- ☐ \$50 Manufactured homeowner **NOT** living in the community where the home is sited. (Not eligible for stipends or to vote)
- ☐ \$100 Non-Manufactured Homeowner (Not eligible for stipends or to vote.)

**Check Number:**  **Pay Pal:**

**D. Other:** Contributions:  Check Number:  Pay Pal:

**E. Involvement: I/We want to become involved with NMHOA by:**

- ☐ Having a voice in the future of NMHOA and serve on NMHOA Board of Director (non-officers preferred)?
- ☐ Having my voice heard and serving on a NMHOA Committee. (non-officers preferred)?
- ☐ Receive Mnthly E-Blast & I'mPowerED educational information; Qtrly Newsletter; alerts on homeowner issues.

**F. Questions:**

If you do not have a State or Community Association -- May NMHOA help organize your state and/or community?

**YES** ☐ **NO** ☐

**Please make checks payable to: NMHOA Mail to the above address:**

**Please Note:** NMHOA is a 501(c)(3) non-profit organization. Memberships; Donations; Contributions are tax deductible.

***The mission of NMHOA is to promote, represent, preserve and enhance the rights and interests of  
Manufactured Home Owners throughout the United States.***