

## September 2014 Eblast

Welcome to the September 2014 Eblast from the National Manufactured Home Owners Association (NMHOA). Please share these monthly Eblasts with as many home owners and other interested individuals as you have on your email list. The Eblast is an important way for NMHOA to share exciting news from across the country.

**Thank You** – to the **12 new members from New York** as well as **new and renewing individual and state association members from Oregon, Virginia, Washington, and Colorado**, who have chosen to support NMHOA with their annual memberships. NMHOA is a membership-based organization and your commitment to NMHOA is very much appreciated.

A huge THANK YOU also to **Francisca Blanc** – a great friend of manufactured home owners who has donated countless hours to redesign NMHOA's website – check it out at: [www.nmhoa.org](http://www.nmhoa.org)

***i'mPOWERED*** – We hope that all our current members enjoyed reading their first edition of *i'mPOWERED*, NMHOA's new educational tool that went out on September 16<sup>th</sup>. *I'mpowered* is a 2 page eblast that will be sent out mid-month and will contain articles and information of value to all manufactured home owners. If you did not receive your September copy of *i'mpowered*, please check to see if your membership is current. An application is attached in case you are due to renew your annual membership – you won't want to miss out on this latest NMHOA product.

**NMHOA Convention** – “*Banding Together for Change*” – is the theme for NMHOA's Annual Convention to be held in Seattle, WA, from November 13 – 15. Stipends (up to \$800 total to support members from each state) are available to offset travel costs for two attendees from each member state. Please contact [ishbel@nmhoa.org](mailto:ishbel@nmhoa.org) if you would like to know more about the travel stipends. Convention registration is \$60/person for NMHOA members and this covers attendance at all workshops/presentations, Friday luncheon and snacks, as well as two nights' accommodation if you are willing to share a room. The Convention will be held at the Hyatt Olive 8 in downtown Seattle – minutes from the light rail and easily accessible from SeaTac airport. NMHOA's Annual Convention is the one event each year that you do not want to miss. It is the best way to connect with home owners from all across the country, attend presentations from the most knowledgeable experts in the field of manufactured housing, and generally return home with a bag full of pertinent information, great ideas for your HOA, and contact information for a whole group of new friends! We look forward to seeing you in Seattle in November. Look for more details in ***NMHOA Across America***, our quarterly newsletter, coming your way very soon, or check out the Convention page on the NMHOA website.

**CFPB Report** – The Consumer Financial Protection Bureau (CFPB) released a report today which found that manufactured-home owners typically pay higher interest rates for their loans than borrowers whose homes were built onsite. The report also found that manufactured-home owners are more likely to be older, live in a rural area, or have lower net worth.

“Manufactured housing is a critical source of affordable housing for some consumers, particularly those who are older, live in a rural area, or have less income and wealth,” said CFPB

Director Richard Cordray. “These consumers may be more financially vulnerable and benefit from strong consumer protections. The Bureau is committed to ensuring that consumers have access to responsible credit in the manufactured housing market.”

You can read the full report here:

<http://www.consumerfinance.gov/reports/manufactured-housing-consumer-finance-in-the-us/>

**Last words for September** – Congratulations to **MHOAI**. NMHOA board and staff extend their congratulations to our member association in **Illinois** on the successful passage of HB 4123. This bill has been signed into law and requires that home owners be provided with the name and contact information for their community owner and within 20 days of a community sale, with the name and contact information of the new owner. More importantly, this new law also ensures enforcement of the statute by the Dept. of Health.

You can read about all about NMHOA at the NMHOA webpage: [www.nmhoa.org](http://www.nmhoa.org) and please check out our facebook

page: <http://www.facebook.com/NationalManufacturedHomeOwnersAssociation>

***If there are stories from your state that you would like to share through the Eblast, please contact NMHOA Executive Director, Ishbel Dickens at: [ishbel@nmhoa.org](mailto:ishbel@nmhoa.org) – your story will inspire others.***