National Manufactured Home Owners Association

2018 National Convention

"NMHOA: Fighting for Our Place"

DoubleTree by Hilton Downtown
Nashville, Tennessee
December 5-6, 2018

Co-Sponsored by:

PROSPERITY NOW formerly CFED

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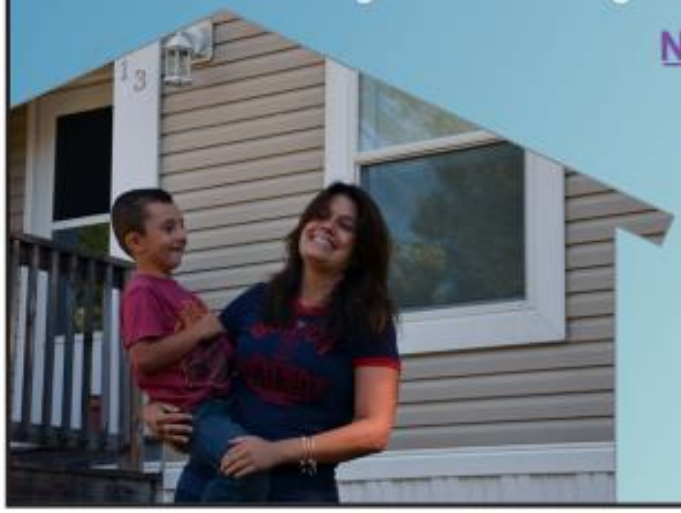

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"Fighting for Our Place"

National Manufactured Home Owners Association

December 5, 2018

Dear convention attendee,

On behalf of the NMHOA Board of Directors and Executive Director Dave Anderson, I want to welcome you to Nashville, Tennessee and our 2018 convention. Use this program booklet as reference for our convention Agenda and as a resource of information after you return home. We hope you find the sessions valuable, as well as other opportunities to share knowledge with fellow advocates from across the country. We welcome the opportunity to once again hold our convention in conjunction with an **I'm Home** conference and value the support of **Prosperity Now** and our other national partners. We hope you will leave Nashville singing the praises of manufactured housing and the value of participating in both events.

NMHOA's motto, ***"Fighting for Home/Land Security and Equity for All"*** reflects our goal for every MH owner to enjoy a security of tenure, without fear of unfair eviction or stressful living conditions. Homeowners also deserve preservation of the equity of their home and to be treated equitably by management. This convention will provide you with helpful tools to enhance your skill as an ambassador and advocate in promoting and preserving the rights of homeowners and future viability of manufactured housing as an essential source of unsubsidized affordable housing.

Thank YOU for participating in our convention—your involvement will make the experience more meaningful for all of us. We also want to thank our presenters, sponsors, volunteers, all of whom will help make the convention a success. Thanks also to our members, state association affiliates and national partners for their role in expanding the depth and breadth of NMHOA's influence and effectiveness.

Finally, I want to thank our Board of Directors for their extraordinary service and sacrifice to NMHOA. Virtually all of them also have volunteer responsibilities in other MH advocacy groups, which can be even more time-consuming than NMHOA, yet they remain committed to NMHOA's important mission. And finally, I want to give a special thank you to our Executive Director, Dave Anderson, and to our convention committee: Marjory Gilsrud, Pat McHugh, Sandy Overlock, Denise Bricher, Kylin Parks and Lori Dibble for their tireless efforts.

We hope you enjoy the convention!

Yours in solidarity,

Tim Sheahan
President, NMHOA

Schedule

WEDNESDAY, DECEMBER 5, 2018

Time	Activity
12:00pm – 12:30pm	**Registration & Networking**
12:30pm – 1:30pm	**Welcoming Speakers & Lunch** • Tim Sheahan, NMHOA President • Dave Anderson, NMHOA Executive Director • John Van Alst, National Consumer Law Center
1:30pm – 3:00pm	**Federal Policy** • Moderator: Tim Sheahan, NMHOA • Doug Ryan, Prosperity Now • John Van Alst, National Consumer Law Center • Russ Watson, Federation of Manufactured Home Owners of Florida
3:00pm – 3:15pm	**Break**
3:15pm – 4:15pm	**Role of Social Media & Collaborative Spaces** • Moderator: Lori Dibble, Manufactured Home Owners' Association of NJ • Wyndi Anderson, Manufactured Home Owners' Association of NJ
4:15pm – 5:30pm	**Community Risk Assessment** • Dave Anderson, NMHOA
5:00pm	**Dinner at Local Restaurant** (self-paid)

THURSDAY, DECEMBER 6, 2018

Time	Activity
7:30am – 8:30am	**Breakfast**
8:00am – 9:00am	**Guest Speaker:** • Paul Bradley, ROC USA
9:00am – 10:00am	**Rent Control** • Tim Sheahan, Golden State Manufactured-Home Owners League • Gary Miller, Manufactured Home Owners' Association of NJ
10:00am – 11:00am	**National Consumer Laws** • Moderator: Lori Dibble, Manufactured Home Owners' Association of NJ • Andy Spears, Tennessee Citizen Action

11:00am – 12:00pm	**State of the States Round Table**
	• Moderator: Russ Watson, Federation of Manufactured Home Owners of FL
	• State Representatives:
	  ○ Biggest Success, Largest Challenge, and Top Legislative Priority
	  ○ Discussion of National Community Ownership Chains

12:00pm – 1:00pm	**NMHOA Annual Meeting**
	• President & Executive Director Reports
	• Financial Report
	• Bylaw Changes
	• Organizational Priorities for 2019
	• Election of Board Members
	  ○ President
	  ○ Midwest Region Vice President
	  ○ Southeast Region Vice President
	  ○ Associate Treasurer
	  ○ At-Large Delegates (up to 5 positions)

KEYNOTE AND GUEST SPEAKERS

Paul Bradley is the founding president of ROC USA® and national market leader for resident-owned manufactured home communities. Mr. Bradley is responsible for ROC USA's brand, strategy and overall organizational leadership. He manages the two subsidiary directors, CFO, communications and administrative staff. He works closely with the Board chair and Executive Committee to enable the Board to fulfill its governance role. He serves on the Board of Directors and Loan Review Committee. Mr. Bradley leads home-only financing and partnership development and supports the engagement of ROC Association Directors.

Prior to ROC USA, Paul served as Vice President for Manufactured Housing at NH Community Loan Fund where he managed the growth of manufactured housing loan portfolio from $3MM to $33MM over nine years. In 2001, he also led the design, capitalization and implementation of the Loan Fund's entrance into retail single-family lending in resident-owned communities, a program which won the 2009 Wachovia NEXT Award for Innovation in Community Development Finance. Paul holds a bachelor's degree in Economics from the University of New Hampshire. In 2007, he graduated from Achieving Excellence in Community Development, a joint 18-month Executive Education program with NeighborWorks® America and Harvard University. Paul was selected as an Ashoka Fellow in 2011 and the Carsey Institute Social Innovator of the Year in 2013. In 2014, he was awarded the Jerry Voorhis Memorial Award by the National Association of Housing Cooperatives. Paul lives in Epsom with his wife and two daughters.

John Van Alst is an attorney with the National Consumer Law Center whose focus includes deceptive practices law, automobile fraud, and manufactured home issues. He directs NCLC's Working Cars for Working Families initiative. He formerly was an attorney at Legal Aid of North Carolina, where he handled a broad range of consumer issues, and was also an adjunct clinical professor at the University of North Carolina School of Law. He is also the co-author of several NCLC manuals including Automobile Fraud, Consumer Warranty Law, and Consumer Rights for Domestic Violence Survivors, and is a contributing author to Unfair and Deceptive Acts and Practices, Foreclosures, Consumer Credit Regulation, and Repossessions.

WORKSHOP PRESENTERS

Dave Anderson has been the Executive Director of the National Manufactured Home Owners Association (NMHOA) since July, 2016. This is not Dave's first experience with NMHOA. Beginning in 2007, he spearheaded an effort to strengthen and expand the organization. He obtained NMHOA's first grant funding and provided its first staffing in 2008 and 2009 through a contract between NMHOA and APAC. Prior to this, Dave was Executive Director of All Parks Alliance for Change (APAC), the statewide association representing Minnesota's manufactured home owners. With APAC from 2004 to 2016, he lobbied to establish the Manufactured Home Relocation Trust Fund, organized manufactured home owners to improve and protect their communities, and produced organizing manuals and consumer guides.

Dave has worked in the nonprofit sector for 25 years. He previously served as executive director of the Minnesota Public Interest Research Group (MPIRG), interim executive director of the Minnesota State University Student Association (MSUSA), and associate state director of the Minnesota Senior Federation. He holds a Master of Public Affairs from the University of Minnesota's Humphrey School of Public Affairs, and is a candidate for a Doctorate of Leadership from the University of St. Thomas conducting his dissertation research into the pedagogy of community organizing.

Wyndi Anderson spent a good portion of her childhood living in a mobile home. Her dad and uncle proudly sold mobile homes. It wasn't a last resort place for her to live nor was it that for many of the people her dad sold homes to. It was a way for people to own their own homes and find some stability. She is attending the NMHOA and I'M HOME conferences to find out what is happening in these communities now and how she can connect any and all of the work she has been a part of with what they do.

Lori Dibble is NMHOA's treasurer and north eastern regional vice president. She is also the Policy Coordinator for the Manufactured Home Owners Association of New Jersey. Lori' primary interest is in manufactured housing preservation, the role of manufactured housing in sustainable community development and increasing protections for manufactured home owners. As a manufactured homeowner in New Jersey she was involved with a 10-year struggle for resident ownership for her community. She holds graduate degrees from Rutgers University and London School of Economics.

Gary Miller is the district manager for Ricciardi Bros. the largest Benjamin Moore dealer in the U.S. He is the President of the Manufactured Home Owners Association of New Jersey and the First Vice President of NMHOA. Gary is also a member of Jackson Township Rent Control Board. He has lived in manufactured housing since 2006. During that time he has successfully fought landowners' attorneys on oil tank issues and unjustified rent increases. Gary successfully brought back rent control to Jackson after a form of decontrol was instituted

Doug Ryan is Prosperity Now's Director of Affordable Homeownership Initiatives. In this role, he leads Prosperity Now's homeownership efforts, including the Innovations in Manufactured Housing (I'M HOME) initiative. Doug has spent his entire career in the affordable housing field, with more than twenty years' experience working in federal and local housing programs. Prior to joining

Prosperity Now, Doug served as Assistant Director of Federal Programs at the Housing Opportunities Commission of Montgomery County, Maryland, a multifaceted housing provider, developer and lender. Earlier in his career, he worked as a legislative assistant in the U.S. Senate and as a program analyst with the Federal Housing Finance Board, working to expand the lending programs of the Federal Home Loan Banks, including loans for manufactured housing. He also was project manager for the Housing Development Institute, the housing development arm of Catholic Charities of the Archdiocese of New York. Doug holds a B.A. from Fordham University and an M.P.A. from New York University. Doug served for five years on the Montgomery County Commission on Human Rights and currently on the board of Places for People, a Montgomery County housing provider for formerly homeless persons with mental health issues. He is an adjunct instructor at American University's School of Public Affairs.

Tim Sheahan became involved in mobile/manufactured home owner advocacy in 1996; initially as Vice President and then President of his community HOA and subsequently as President of the San Marcos Mobilehome Residents Association (SMMRA) from 1997-2000. That led to considerable involvement with the California statewide advocacy group, Golden State Manufactured-home Owners League (GSMOL), for which he served as President from 2006-2010. Tim has served on the GSMOL Board of Directors since 2002, currently as Zone D Vice President, and is also President of National Manufactured Home Owners Association (NMHOA), having served on that Board of Directors since 2003. He has also served as a consumer representative to the HUD Manufactured Housing Consensus Committee (MHCC) in Washington, D.C. and was a delegate to the 2005 White House Conference on Aging. Tim lives in San Marcos, California and has volunteered over 50,000 hours on behalf of mobile/manufactured home owners since 1996.

Andy Spears is the executive director of Tennessee Citizen Action, Tennessee's leading consumer advocacy organization. His work experience includes policy and advocacy roles at the Tennessee State Senate and the Tennessee Department of Commerce and Insurance, as well as work with state and local non-profit groups.

John Van Alst is an attorney with the National Consumer Law Center whose focus includes deceptive practices law, automobile fraud, and manufactured home issues. He directs NCLC's Working Cars for Working Families initiative. He formerly was an attorney at Legal Aid of North Carolina, where he handled a broad range of consumer issues, and was also an adjunct clinical professor at the University of North Carolina School of Law. He is also the co-author of several NCLC manuals including Automobile Fraud, Consumer Warranty Law, and Consumer Rights for Domestic Violence Survivors, and is a contributing author to Unfair and Deceptive Acts and Practices, Foreclosures, Consumer Credit Regulation, and Repossessions.

Russell Watson started out his professional career as an Electronics Technician in the US Coast Guard. Following his enlistment, he continued that career working in communications and marine electronics. This led to a 23-year career in marine data collection as a hydrographic project manager. He retired and bought a house in a manufactured home community in Florida where his dad lived. He moved there permanently in 2012. He served three years as president of his community's home owners association and now serves on the board of directors for the Federation of Manufactured Home Owners of Florida and the National Manufactured Home Owners Association. He also serves a member of HUD's Manufactured Housing Consensus Committee.

Sign Up at
www.prosperitynow.org/take-action

PROSPERITY NOW

Sign Up for Prosperity Now's Affordable Homeownership Advocacy Campaign!

The recent midterm elections changed the balance of power in Washington. The House of Representatives now has a democratic majority, which means for the first time in two years, we no longer have one party controlling the policy agenda.

This creates opportunities for us to move our policy priorities forward in the coming year. Whether it's making sure manufactured homes are built safely and soundly, protecting resident rights, or making it easier for residents to own their communities, it is important to advocate for what you want. Otherwise regulations could be adopted that are harmful to you.

Prosperity Now has an Affordable Homeownership Campaign that can help with this. By signing up, you will receive valuable information about developments in housing that impact you, like bills that you should support or oppose and what actions you can take to advocate for the policies that benefit you.

Below, we are highlighting our policy agenda for 2019. These are issues where your advocacy would really make a difference. And this is not an exhaustive list. By signing up, you will get information about other relevant developments that impact you, and what to do about them.

Manufactured Housing Policy Priorities

Require Strong Leadership at the Office of Manufactured Housing (OMH) – The Department of Housing and Urban Development (HUD) terminated the employment of two agency officials working for OMH who favored appropriate and consumer-focused regulation of the manufactured housing industry. OMH needs leadership that will implement and advance solid construction and safety standards for these homes.

Back Regulations that Ensure the Safety and Quality of Manufactured Homes – Not long after removing agency officials, HUD decided to formally examine the agency's manufactured housing regulations. Sec. Ben Carson explicitly stated that HUD is "trying to find a way to get the paper shredder out and get rid of as many [regulations] that are not necessary as we possibly can." For the sake of upholding the soundness and integrity of manufactured homes, it is imperative that HUD review, update and improve these regulations, not simply "get rid" of them.

Help Fund the Construction of Manufactured Homes – We support a bill that would get manufactured homes listed as an affordable housing option in the guidance used to put together proposals for federal funding like Community Development Block Grants (CDBG). The inclusion lets communities know they can use manufactured homes to meet their housing needs and receive funding to help with construction or repair. The bill is the HUD Manufactured Housing Modernization Act of 2017 (H.R. 3793). We will work to advance this bill in 2019.

Promote the Preservation of Manufactured Housing Communities – We also support a bill called the Manufactured Housing Community Stability Act (H.R. 3296/S. 1581). This would provide an incentive for property owners to sell their land to a manufactured home community. The incentive is a tax credit worth 75% of the gain from the sale of the property and requires that the property be used as a community for at least 50 years. There is interest in Congress to revisit this next year.

Continue to Support Fannie Mae's and Freddie Mac's Duty to Serve (DTS) Underserved Markets Fannie and Freddie have an obligation to expand their footprint and increase their impact in markets that are traditionally underserved, which includes manufactured housing. They are in Year One of their plans. We need to continue to actively engage with Fannie and Freddie and support a robust and successful DTS program.

Affordable Housing Policy Priorities

Help families get more affordable and safe mortgages by improving credit reporting and scoring Credit scores play a critical role in determining the type of mortgage a person can get, and someone with a poor score has few good choices. The Credit Access and Inclusion Act (H.R. 435 and S. 3040) would help people improve their scores - or get a score for the first time - by promoting the inclusion of additional payments that are commonly made by most households - like rents, utilities and phone bills – that are often not considered but which studies suggest can boost scores.

Defend Fair Housing – Actions are being taken to weaken anti-discrimination laws that are trying to level the playing field. Recent examples include delayed implementation of the Fair Housing Act's requirement to affirmatively further fair housing (AFFH) and a reconsideration of the Community Reinvestment Act (CRA). These laws reduce housing segregation, promote fair lending, and increase access to safe and affordable loan products.

Help Keep Consumer Protections Strong – There are efforts to undermine protections put in place to make sure lenders do not take advantage of consumers. This includes actions to weaken the Consumer Financial Protection Bureau (CFPB), the agency responsible for regulations like the Ability-to-Repay (ATR) rule. This makes sure lenders determine whether a consumer can actually afford to pay a particular mortgage before offering it to them. The CFPB needs to be protected, as do other important consumer safety regulations.

Any Reforms to Fannie Mae and Freddie Mac Should Support Affordable Housing and Underserved Markets - Plans to bring Fannie and Freddie out of conservatorship and restructure them will likely take place within the next year or two. When this happens, we will weigh in on how this should work, including making sure any changes preserve affordable housing goals as well as the duty to serve underserved markets.

Manufactured Housing Metropolitan Opportunity Profile: Data Snapshot

OCTOBER 2018

TENNESSEE

AFFORDABLE HOUSING NEED & THE ROLE OF MANUFACTURED HOUSING

Manufactured housing accounts for a significant part of the Tennessee housing market. Almost 9.2% of the state's population lives in manufactured homes, which make up more than nine percent of the its total housing stock. The costs of owning a manufactured home in Tennessee tends to be far lower than other forms of homeownership and renting. However, many of the manufactured homes in the state were built before 1980, which could lead to significant costs to those homeowners down the road.

The state of housing in Tennessee is mixed with opportunity and challenges. The 2018 Prosperity Now Scorecard ranked the state 33rd in the country on housing and homeownership outcomes. While Tennessee homes are slightly more affordable than the national average and the state's foreclosure rate is lower than all but 14 other states, homeownership rates in Tennessee vary considerably by race, income, family structure and region. Manufactured housing has the potential to help close some of these homeownership gaps and put homeownership within reach for residents across the state. At less than half the average cost per square foot of a site-built home, manufactured homes are typically more affordable than site-built homes. Almost half (44%) of the Tennessee manufactured housing stock is affordable, compared to about a quarter (28%) of all the state's homes. Additionally, despite making up less than 10% of the total housing volume, manufactured homes make up roughly 15% of Tennessee's overall affordable housing stock. Also, among very low-income homeowners, those living in manufactured homes tend to face lower housing cost burdens.

A manufactured home is a type of prefabricated housing that is constructed in a factory and then transported to a site for installation. These homes are built to a federal code administered by HUD that went into effect in 1976. Factory-built homes constructed before 1976 are called mobile homes. Modular homes are also prefabricated in a factory, but differ from manufactured homes because they are built to a local building code.

For many low- and moderate-income households, manufactured housing is more affordable than other types of housing.

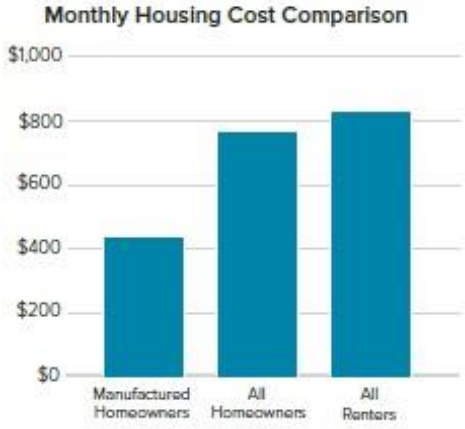
HOW MANY HOUSEHOLDS?

586,044 residents or roughly

9.17% live in

268,466 manufactured homes in Tennessee

HOW AFFORDABLE IS MANUFACTURED HOUSING?



HOW MUCH MANUFACTURED HOUSING IS AFFORDABLE?

44% of manufactured housing is affordable, compared to only **21%** of all other housing types

Housing is "affordable" if total housing costs account for 30% or less of household income for households earning incomes below 50% of area median income.

Note: *This Data Snapshot is designed to assess the role of manufactured housing in state and local markets and the extent to which manufactured housing contributes to a set of solutions for affordable housing needs in Tennessee. The data source is the 2012-2016 American Community Survey 5-Year Estimates, except where otherwise noted.*

1 *Prosperity Now Scorecard* (Washington, DC: Prosperity Now, 2018). Data Source: *2016 American Community Survey*. Washington, DC: U.S. Department of Commerce, Census Bureau, 2017. Retrieval date October 1, 2018

2 Ibid.

3 *The Facts about Manufactured Housing* (Washington, DC: CFED, 2016)

WHO LIVES IN MANUFACTURED HOMES?

Residents of manufactured homes differ in some key ways from their neighbors in other types of housing. Compared to all homeowners in Tennessee (8.9%), owners of manufactured homes are more likely to receive SNAP benefits (24.7%), but less likely than renters (31.9%). Manufactured homeowners are also more likely to be non-Hispanic White (88.32%) than all homeowners (84.65%) and renters (62.55%). Additionally, manufactured homeowners have lower levels of educational attainment: just 8.5% have associate degrees or higher, compared to 25.3% of all homeowners and 19.3% of renters. The median income of manufactured homeowners ($33,430) is also lower than that of homeowners ($38,138), but greater than that of all renters ($29,380).

HOMEOWNERSHIP

Manufactured home residents in Tennessee about as likely to own their homes as all other types of housing.

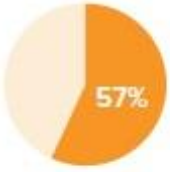
66% of manufactured home residents own their homes

66% of residents in other types of housing own their homes

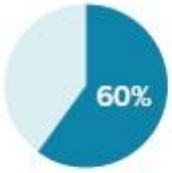
Note: *The homeownership rates in this document are the percentage of occupied housing units that are owner-occupied, based on the 2012-2016 American Community Survey 5-Year Estimates.*

HOME FINANCING

Owners of manufactured homes are less likely to have a mortgage and presumably more likely to have a personal property loan. **Why does this matter?** Personal property loans tend to have higher interest rates, shorter prepayment periods and fewer protections for owners. Homes financed with personal property loans tend to be titled as personal property, like cars. In many cases, lenders use depreciation tables, similar to those in the auto industry, to value existing homes, leading to losses in value for the owner. This makes it much harder for homeowners to build wealth through homeownership.



All Manufactured Homeowners with a Mortgage

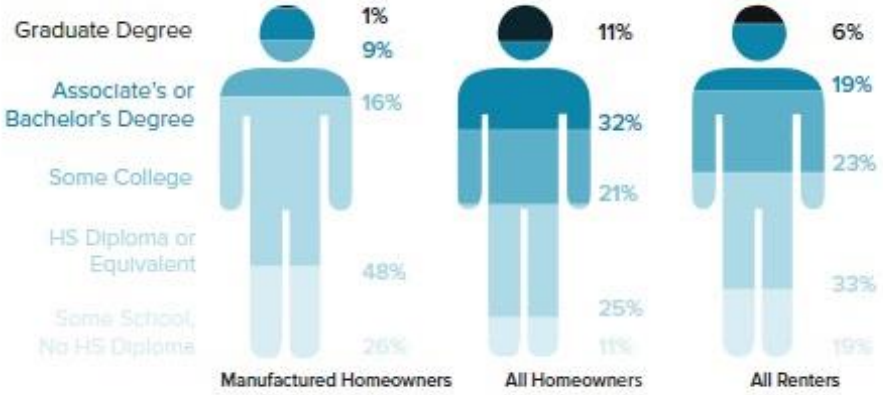


All Other Homeowners with a Mortgage

MEDIAN HOUSEHOLD INCOME

EDUCATION

Owners of manufactured homes are less likely to have completed high school or postsecondary education than both renters and all homeowners.



JOBS

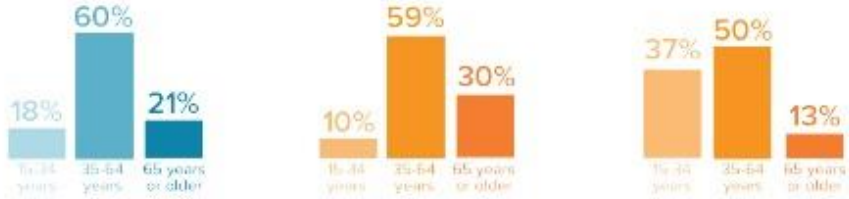
Over 60% of manufactured home residents in Tennessee work in either manufacturing, retail, construction, healthcare or food service.

SNAP BENEFITS

Roughly one in four owners of manufactured homes currently receives SNAP benefits, and are more than twice as likely to receive them compared to all homeowners. But compared to renters, owners of manufactured homes are much less likely to receive SNAP benefits.

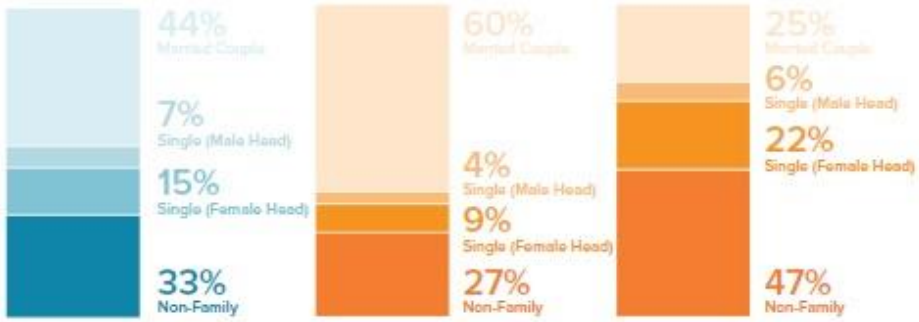
AGE

Manufactured homeowners tend to be younger than all homeowners, but older than renters.



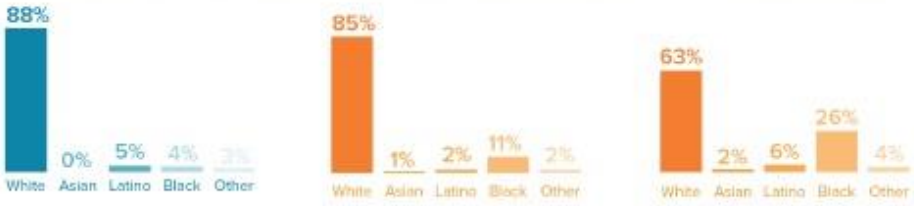
HOUSEHOLD COMPOSITION

Residents of manufactured homes are slightly more likely than renters overall—and much less likely than homeowners overall—to be married couples. Roughly one-third of households living in manufactured homes are non-family households.



RACE/ETHNICITY

Almost nine in 10 manufactured home residents in Tennessee are White, a higher share than among either homeowners or renters overall.



IN WHAT CONDITION ARE MOST MANUFACTURED

Almost a fifth of manufactured homes in Tennessee were built before 1980. Why does this matter? Before the U.S. Department of Housing & Urban Development began regulating the construction of these homes in 1976, there were no consistent building standards for manufactured homes, so older units are more likely to be in need of repair or replacement.

Manufactured Housing Metropolitan Opportunity Profile: Policy Snapshot

DECEMBER 2018

MANUFACTURED HOME COMMUNITIES IN

TENNESSEE

STATE, LOCAL AND MUNICIPAL MANUFACTURED HOUSING POLICY

In Tennessee, the policy environment for developing and preserving manufactured housing communities is weak. While many of the state's financing and energy efficiency programs do not appear to discriminate against manufactured homes, some federally funded financing programs are restricted to site-built homes. Additionally, and in contrast to most states, Tennessee provides almost no statutory protections for owners of manufactured homes sited in manufactured home communities.

LAWS PROTECTING HOMEOWNERS IN MANUFACTURED HOME COMMUNITIES

KEY	STRONG PROTECTION	WEAK PROTECTION	NO PROTECTION
Affirmative protections for fundamental freedoms			
Protection against retaliation			
Notice before closure			
Purchase opportunity			
Protection against arbitrary eviction			
Right to sell home in place			
Relocation expenses			
Administrative complain procedure			
Requirement of lease of at least one year			
Requirement that community owner maintain the community			
Resident ability to enforce the laws			

This policy snapshot reviews state and local policies that affect homeowners, home buyers, nonprofit dealers, developers and others with a stake in manufactured housing as a source of affordable housing. These policies include:

- Laws protecting homeowners living in manufactured home communities
- The right to treat manufactured homes as real property
- State programs and policies
- Local and municipal policy environment

Affirmative protections for fundamental freedoms. Tennessee does not provide any protections for residents of manufactured housing communities, including the fundamental rights of free movement, speech, assembly and association.

Protection against retaliation. Even states that do not provide affirmative protections for residents' fundamental freedoms often prohibit community owners from retaliating against residents for exercising their legal rights. Tennessee does not protect manufactured housing residents from retaliation by community owners for asserting rights or engaging in activities protected by law, being a member of a homeowners' association or reporting violations of the law to the appropriate governmental authorities.

Notice before community closure. About half of states require a substantial notice period before a manufactured home community closes. Tennessee does not provide any notice period to community residents.

Purchase opportunity. Homeowners in manufactured home communities are vulnerable because they do not own the land under their homes. Tennessee does not have any policies or laws on the books that either require or encourage community owners to provide residents the opportunity to purchase the land on which their homes sit.

Protection against arbitrary eviction. Some states protect homeowners in manufactured home communities from eviction or nonrenewal of their leases unless they have done something wrong, such as failing to pay lot rent or violating a rule. Tennessee does not provide this critical protection.

Note: The content in this Policy Snapshot was collected by the National Consumer Law Center, with input from Tennessee Housing Development Agency.

Right to sell home in place. Community owners can effectively prevent homeowners from selling their homes by reserving the right to reject any potential buyer as a resident. Tennessee does not limit the community owner's ability to arbitrarily reject a buyer's application for residency.

Relocation expenses. Approximately 15 states have programs—usually funded at least in part by community owners—to pay the costs of moving homes if a manufactured home community closes. Tennessee does not have programs to cover the costs of moving the homes in a manufactured home community when the community closes.

Administrative complaint procedure. Some states offer a simple administrative procedure for resolving residents' complaints about their manufactured home community. Tennessee does not offer this service.

Requirement of lease of at least one year. About 20 states—but not Tennessee—require the owner of a manufactured home community to offer homeowners leases of at least a year. This requirement provides a modicum of security of tenure.

Requirement that community owner maintain their communities. Many states—but not Tennessee—specifically require manufactured home community owners to maintain common areas, utilities and other services so that they are clean, safe and in good working order.

Resident ability to enforce the laws. A right without a remedy is unlikely to be effective. However, since Tennessee provides almost no statutory protections for manufactured home community residents, there is little that residents can enforce.

# Homes in Communities	% Homes in Communities	# of Communities	# of ROC USA Communities
54,282	20%	646	0

Note: The source for data on communities in Tennessee comes from the Tennessee Manufactured Housing Association (TNMHA) and MH Village.

TITLING | RIGHT TO TREAT HOME AS REAL PROPERTY

The way in which a state governs the titling of manufactured homes, especially when homes may be converted from personal property to real property, has major implications for owners and purchasers. Although a modern manufactured home may be indistinguishable from a site-built home to many observers, it is typically considered personal property—like a car or a television set—rather than real property, absent some sort of conversion to real property. Classification of a home as personal property, along with other issues common to manufactured housing, often keeps homeowners from enjoying the same security and potential for wealth creation enjoyed by owners of site-built homes.

In Tennessee, as in most states, homeownership of personal property is evidenced by a certificate of title. Tennessee does offer a procedure for converting manufactured homes from personal to real property, but it does not extend this option to homes on leased land. If a manufactured home is affixed to real property, and the ownership of the home is identical to the ownership of the land, the owner may surrender the title to the state department of safety. The owner must submit an affidavit of affixation that certifies that all permits required by applicable governmental authorities have been obtained, the foundation system complies with the law and with the manufacturer's specifications, the wheels and axles have been removed and the home is permanently connected to a septic or sewer system and other utilities. All lienholders must have released their liens on the home. If the affidavit complies with all the statutory requirements, the county register of deeds is to record it. The home is then subject to taxation as an improvement to the land, but the statute does not specify the effect on other matters such as inheritance or foreclosure. Tenn. Code Ann. §55-3-128.

STATE POLICIES AND PROGRAMS THAT AFFECT NONPROFIT MANUFACTURED HOUSING DEVELOPMENT AND PRESERVATION

LICENSING ISSUES FOR NONPROFIT MANUFACTURED HOUSING DEVELOPERS

Tennessee does not impose unusually onerous licensure requirements for nonprofit manufactured housing developers. Manufactured home retailers must be licensed by the commissioner of commerce and insurance (Tenn. Code Ann. § 68-126-206). They must pay a $40 fee and post a $25,000 surety bond and the retailer must take a 15-hour course and pass an examination on installation (Id.; Tenn. Comp. R. & Regs. § 0780-02-04-.03). Licenses must be renewed every year, and there is a five-hour annual continuing education requirement (Tenn. Code Ann. § 68-126-206; Tenn. Comp. R. & Regs. § 0780-02-04-.13). Individual employees of the retailer (other than installers) need not be licensed (Tenn. Code Ann. § 68-126-206).

Retailers must abide by rules issued by the commissioner to afford reasonable protection to persons and property with respect to the construction, assembly, and sale or lease of manufactured homes (Tenn. Code Ann. § 68-126-205). They must either provide set-up of the home or arrange for set-up by a licensed manufactured home installer. *Id.*

STATE WEATHERIZATION PROGRAMS & OTHER MANUFACTURED HOUSING REPAIR OR REPLACEMENT PROGRAMS

Weatherization and utility programs in Tennessee treat manufactured homes similarly to site-built homes. The state's weatherization assistance program (WAP), administered through the Tennessee Housing Development Agency (THDA), serves families living in manufactured homes under the same processes and rules as any other household. However, given the physical structure of manufactured housing, there might be technical differences in the types of weatherization provided. For instance, "belly" insulation might be installed in manufactured homes, while this would not be done in more traditional site-built housing. There are no programs targeted specifically to manufactured housing.

THDA's Low-Income Home Energy Assistance Program (LIHEAP), a federally funded grant program to assist low-income households that pay a high proportion of income on energy, does not differentiate between site-built and manufactured homes. The agency's Rebuild and Recover Disaster Program also doesn't appear to restrict grant usage for manufactured housing.

PUBLIC FINANCING

Consumers and nonprofit housing developers in Tennessee have access to a number of publicly-financed programs for the purchase or rehabilitation of affordable housing. The Great Choice Home Loan—a 30-year, fixed-rate mortgage financing option available to low- and moderate-income homebuyers through THDA—does not appear to exclude manufactured homes, nor do the Great Choice Plus or HHF-DPA down payment assistance programs.

Similarly, for renovations and repairs, the Tennessee Renovation Loan Program, Tennessee Housing Trust Fund programs and Appalachian Renovation Loan Program do not appear to differentiate between manufactured homes and site-built homes. THDA's New Start Loan Program, which funds the purchase of new homes for low- and moderate-income buyers through nonprofit partners, specifically cites the eligibility of manufactured homes.

However, the HOME program, funded by HUD, explicitly restricts the use of grant funds for rehabilitation and replacement of existing manufactured homes.

LOCAL AND MUNICIPAL MANUFACTURED HOUSING POLICY

LOCAL ZONING AND FEE SIMPLE MANUFACTURED HOMES

Tennessee prohibits localities from excluding manufactured homes from residential districts if they have the same general appearance as site-built homes (Tenn. Code Ann. §§ 13-24-201, 13-24-202).

LOCAL ZONING AND PRESERVING MANUFACTURED HOUSING COMMUNITIES

State law does not specifically regulate the location of manufactured home communities. Tennessee law does not require residents to be notified of a zoning change affecting their manufactured home community.

MORATORIUMS ON CLOSURE OR REDEVELOPMENT OF MANUFACTURED HOUSING COMMUNITIES

Giving municipalities the ability to put a temporary freeze on redevelopment can sometimes help them prevent the closure of manufactured housing communities. Tennessee does not have a statute giving municipalities the specific authority to impose a moratorium on redevelopment. However, the state Supreme Court has held that the general powers granted to municipalities are sufficient to allow a moratorium to preserve the status quo when a new zoning ordinance is pending. (Harding Academy v. Metropolitan Government of Nashville and Davidson County, 222 S.W.3d 359 (Tenn. 2007); State ex rel. SCA Chemical Waste Servs., Inc. v. Konigsberg, 636 S.W.2d 430 (Tenn. 1982)).

LOCAL TAX AND OTHER FINANCIAL INCENTIVES

There are no known tax or other financial incentives that would encourage landowners to sell or transfer the community to residents.

LOCAL RENT CONTROL

There is no known local rent control in Tennessee for manufactured home communities.

MANUFACTURED HOUSING INCLUSION IN CONSOLIDATED PLANNING, MUNICIPAL PLANNING AND COMPREHENSIVE PLANNING

State law does not require manufactured homes to be included in comprehensive plans for land use.

SURVEY OF POLICIES IN NASHVILLE AND DAVIDSON COUNTY AREAS

LOCAL PLANNING

Metro Nashville/Davidson County is divided into 14 planning districts, or "communities," each with its own Community Plan. None of the 14 community plans mentions mobile or manufactured homes.

The NashvilleNext General Plan is an extensive document, providing a community vision, goals, policies and actions. It also brings together and updates the 14 Community Plans, the Community Character Manual and a transportation plan. An analysis of housing type preferences in the Trends and Issues section states that the fastest growing household types over the next 25 years are small-lot single family and attached homes, but it does not mention manufactured homes as a possible way to meet this need. That section also notes that affordability is a rising concern in the Nashville area. The housing element of the plan does not mention mobile or manufactured homes, nor does the action plan .

These documents can be found at https://www.nashville.gov/Government/NashvilleNext/Community-Plans.aspx.

LOCAL ZONING

The Code of Ordinances of the Metro Government of Nashville and Davidson County allows mobile homes in only two agricultural districts and in Mobile Home Park districts (see the Land Use Table at https://www.nashville.gov/Portals/0/SiteContent/Codes/docs/public_docs/LandUseTable.pdf). In Mobile Home Park districts, they are allowed if the park is approved by the metropolitan board of health and meets various conditions, including minimum park size, minimum lot size, density, setbacks, a requirement of a paved driveway that is permanently maintained by the landowner, sidewalks, open space, landscape buffer yards, storage space and skirting (Code of Ordinances § 17.16.030). "Mobile home" is defined in this ordinance broadly enough to include manufactured homes built to the HUD code and those built earlier, but it is limited to single-wide homes (Code of Ordinances § 17.04.060). It is possible that the ordinances could be interpreted to allow double-wide homes wherever single-family homes are allowed, but this is not made explicit in the ordinances.

The zoning ordinances are available at: https://library.municode.com/tn/metro_government_of_nashville_and_davidson_county/codes/code_of_ordinances?nodeId=14214.

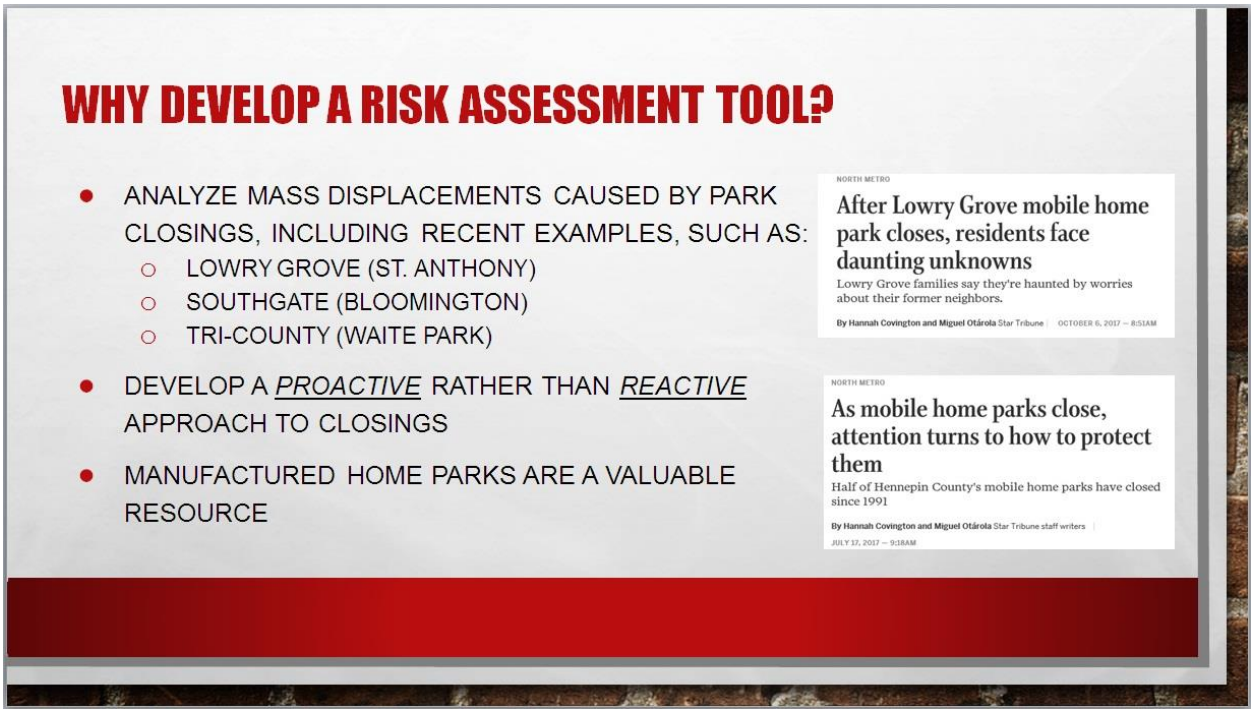
LOCAL TAXATION

According to the website of the Property Assessor's Office of Nashville & Davidson County (http://www.padctn.org/real-property/mobile-homes/) mobile homes are assessed as real property, and are considered "as an improvement to the land where that mobile home is located, whether property owned or leased by the mobile home owner or on a lot or pad in a mobile home park where the owner is renting or leasing space." The website states that mobile home park owners will receive a tax bill that includes taxes for all mobile homes in their park, but the homeowners are responsible for paying the taxes on their homes. Park owners can collect taxes from the homeowners in a lump sum, or can include it in the monthly rent bill.

I'M HOME

Innovations in Manufactured Homes (I'M HOME) is a national initiative managed by Prosperity Now which seeks to ensure that owners of manufactured homes have the opportunity to build wealth through homeownership by improving the quality of new and replacement development, enhancing homeowners' ability to enjoy long-term land security, expanding access to safe home financing and encouraging a supportive policy environment.

MANUFACTURED HOME PARKS:
RISK ASSESSMENT TOOL
PRESENTED BY: ALL PARKS ALLIANCE FOR CHANGE (APAC)
APAC
ALL PARKS ALLIANCE FOR CHANGE


WHY DEVELOP A RISK ASSESSMENT TOOL?
ANALYZE MASS DISPLACEMENTS CAUSED BY PARK CLOSINGS, INCLUDING RECENT EXAMPLES, SUCH AS:
LOWRY GROVE (ST. ANTHONY)
SOUTHGATE (BLOOMINGTON)
TRI-COUNTY (WAITE PARK)
DEVELOP A PROACTIVE RATHER THAN REACTIVE APPROACH TO CLOSINGS
MANUFACTURED HOME PARKS ARE A VALUABLE RESOURCE
NORTH METRO
After Lowry Grove mobile home park closes, residents face daunting unknowns
Lowry Grove families say they're haunted by worries about their former neighbors.
By Hannah Covington and Miguel Otárola Star Tribune | OCTOBER 6, 2017 — 8:51AM
NORTH METRO
As mobile home parks close, attention turns to how to protect them
Half of Hennepin County's mobile home parks have closed since 1991
By Hannah Covington and Miguel Otárola Star Tribune staff writers
JULY 17, 2017 — 9:18AM

MANUFACTURED HOME PARKS ARE A VALUABLE RESOURCE

- 180,000 PEOPLE LIVE IN 915 PARK COMMUNITIES IN MINNESOTA.
- 87% OWN THEIR HOMES AND 40% HAVE LIVED IN THE SAME HOME FOR MORE THAN 10 YEARS.
- IN 2017, THE AVERAGE SALES PRICE OF A NEW MANUFACTURED HOME WAS $74,200 COMPARED TO AN AVERAGE OF $296,400 FOR A NEWLY CONSTRUCTED SINGLE-FAMILY HOME.
- MANUFACTURED HOMES HAVE A LOWER MEDIAN MONTHLY LOT RENT ($417 OWNER-OCCUPIED, $513 RENTER-OCCUPIED) THAN THE RENT FOR A 2-BEDROOM APARTMENT ($894).
- NEW MODEL HOMES ARE AS WELL-CONSTRUCTED AS THEIR SITE-BUILT COUNTERPARTS, WITH SIMILAR LONGEVITY AND DETERIORATION RATES.
- IN MINNESOTA, PARK COMMUNITIES PROVIDE MORE UNITS OF AFFORDABLE HOUSING (48,700) THAN HUD SUBSIDIZED UNITS (36,000) AND RURAL DEVELOPMENT UNITS (12,400) COMBINED.
- MANUFACTURED HOMES IN PARK COMMUNITIES ARE ALSO A NATURALLY-OCCURRING SOURCE OF AFFORDABLE HOUSING THAT EXISTS WITHOUT ANY SUBSIDY.

HYPOTHESIS & RESEARCH METHODOLOGY

- **HYPOTHESIS:** CERTAIN FACTORS PLACE PARK COMMUNITIES AT GREATER OR LESSER RISK OF CLOSURE, SUCH AS VACANCY RATES, LAND VALUES, AND PUBLIC PROJECTS
- REVIEWED PAST PARK CLOSURE EXPERIENCE FOR:
  - COMMON CHARACTERISTICS, OR RISK FACTORS, SUGGESTING POSSIBLE CAUSATION OR AT LEAST CORRELATION
  - DATA SOURCES FOR THESE CHARACTERISTICS, EITHER
    - PUBLICLY AVAILABLE, SUCH AS MDH, MET COUNCIL, COUNTIES, CITIES, ETC., OR
    - DEVELOPED BY APAC
- EXAMINED TWIN CITIES METRO AREA PARKS
  - IDENTIFIED 80 OPERATING PARK COMMUNITIES
  - DEVELOPED 17 DIFFERENT DATA SETS
  - EXAMINED THE DATA TO IDENTIFY POSSIBLE RISK FACTORS

"MANUFACTURED HOME PARKS AT RISK: TWIN CITIES AREA MANUFACTURED HOME PARK RISK ASSESSMENT TOOL"

- 278-PAGE DOCUMENT
  - BACKGROUND
  - RESEARCH METHODOLOGY
  - ANALYSIS FRAMEWORK
  - PARK-BY-PARK ANALYSIS
  - SUMMARY OF RISK RATINGS
- PROJECT TEAM:
  - RESEARCHED & WRITTEN BY – DAVID LANGLEY
  - PROJECT DESIGNED & REPORT EDITED BY – DAVE ANDERSON
  - REVIEWED BY – TORI DYLLA, OWEN HAWKINS, TIM THOMPSON, AND OTHERS

RISK FACTORS - BASED ON INDIVIDUAL PARK OPERATORS:

INDICATING SOME KIND OF DISTRESS, SUCH AS:

1) HEALTH AND SAFETY CODE VIOLATIONS
2) HIGH VACANCY RATES
3) UNPAID MUNICIPAL UTILITIES
4) UNPAID COUNTY PROPERTY TAXES

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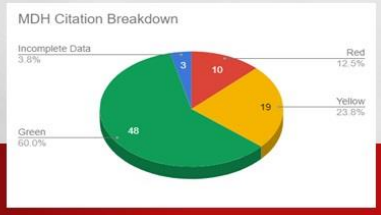
HEALTH & SAFETY CODE VIOLATIONS

- DEFINITION:
  - MN DEPARTMENT OF HEALTH (OR A DELEGATED COUNTY) FILES INSPECTION REPORTS BASED ON STATE REQUIREMENTS
- RATING:
  - RED = MANY ISSUES OR ONE SIGNIFICANT ISSUE
  - YELLOW = PATTERN OF ONGOING NEGLECT
  - GREEN = NO, SMALL, OR EASILY CORRECTABLE ISSUES

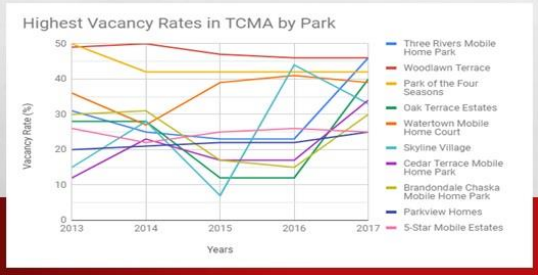


Parks Most At-Risk:

1. Apple Valley Estates
2. Brookside Mobile Home Court
3. Cedar Knolls Mobile Home Park
4. Centennial Square
5. Dayton Park Properties
6. Maple Hill Estates
7. Maplewood Mobile Home Court
8. Oak Grove Mobile Home Park
9. Roseville Mobile Home Park
10. Southridge

VACANCY RATES

- DEFINITION:
  - THE NUMBER OF VACANT LOTS OR UNOCCUPIED HOMES REPORTED EACH YEAR TO THE METROPOLITAN COUNCIL
- RATING:
  - SINCE 1975, THE AVERAGE VACANCY RATE OF PARKS THAT HAVE CLOSED IS 27%



Parks Most At-Risk:

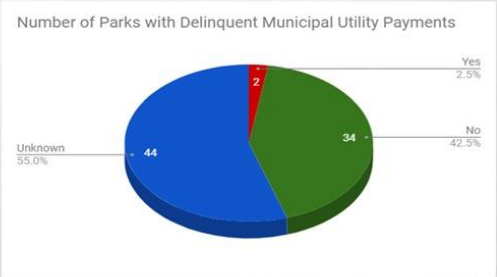
1. Three Rivers Mobile Home Park - 46%
2. Woodlawn Terrace - 46%
3. Park of the Seasons - 42%
4. Oak Terrace Estates - 40%
5. Watertown Mobile Home Court - 39%
6. Skyline Village - 33%
7. Cedar Terrace Mobile Home Park - 34%
8. Brandondale Chaska MHP - 30%
9. Parkview Homes - 25%
10. 5-Star Mobile Estates - 25%

UNPAID MUNICIPAL UTILITIES

- DEFINITION:
  - OVER THE PREVIOUS TEN YEARS, HAS THE PARK BEEN DELINQUENT ON UTILITY PAYMENTS
- RATING:
  - YES
  - NO
  - UNKNOWN
    - WE WERE NOT ABLE TO COLLECT UTILITY DATA FOR MANY PARKS

Parks Most At-Risk:

1. Krestwood Mobile Home Park
2. Park Estates

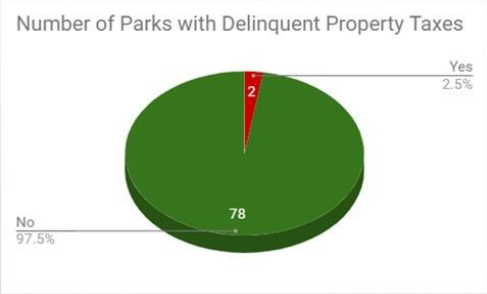


UNPAID COUNTY PROPERTY TAXES

- DEFINITION:
  - IF THE PARK HAS DELINQUENT TAX PAYMENT(S) TO THE COUNTY
- RATING:
  - YES
  - NO

Parks Most At-Risk:

1. Healy Mobile Home Park
2. Watertown Mobile Home Court



RISK FACTORS - BASED ON INSTITUTIONAL DECISION-MAKERS:

INDICATING A LACK OF SUPPORT FROM LOCAL GOVERNMENT, THROUGH:

1) LAND USE ZONING
2) COMPREHENSIVE PLANS
3) PLANNED PUBLIC PROJECTS

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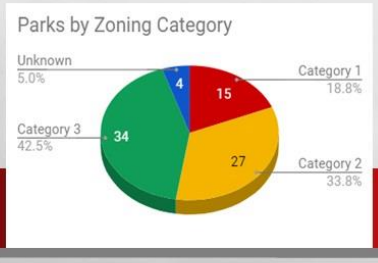
LAND USE ZONING

- DEFINITION:
  - THE CITY'S DEFINED LAND USE PLAN WITHIN A SPECIFIC AREA
- RATING:
  - 1 = OTHER THAN RESIDENTIAL USE
  - 2 = RESIDENTIAL USE
  - 3 = MANUFACTURED HOUSING ONLY



Parks Most At-Risk:

1. Terrace Heights Mobile Home Park
2. Thirty-Twenty Mobile Home Court
3. Twenty-Nine Pines Mobile Home Community
4. Valley Haven Trailer Park
5. Parkview Homes
6. Connelly's Mobile Home Park
7. Queen Anne Court
8. Hastings Mobile Home Terrace
9. Park Estates
10. Arbor Vista
11. Rambush Estates
12. Sunny Acres Manufactured Home Community
13. Bonnevista Terrace
14. Jackson Heights Mobile Home Park
15. Mobile Manor Court

COMPREHENSIVE PLAN LANGUAGE

- DEFINITION:
  - THE CITY'S CURRENT AND FUTURE PLANS FOR LAND DEVELOPMENT
- RATING:
  - +3 = SPECIFIC PLANS FOR SUPPORT
  - +2 = OPEN TO PROVIDING SUPPORT
  - +1 = POSITIVE DESCRIPTION OF PARKS
  - 0 = NEUTRAL DESCRIPTION OF PARKS
  - -1 = NEGATIVE DESCRIPTION OF PARKS
  - -2 = OPEN TO PARK REDEVELOPMENT
  - -3 = SETS GOAL FOR REDEVELOPMENT

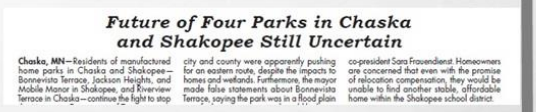
Parks Most At-Risk:

1. Valley Haven Trailer Park
2. Twenty-Nine Pines Mobile Home Community
3. Ardmor Village
4. Connelly's Mobile Home Park
5. Country View Mobile Home Community
6. Northcreek Mobile Home Community
7. Queen Anne's Court

PLANNED PUBLIC PROJECTS

- DEFINITION:
  - INDICATION PARK IS BEING REDEVELOPED NOW, OR MAY BE IN THE FUTURE
- RANKING:
  - 4 = NO RISK CAN BE DISCERNED
  - 3 = RISK IS POSSIBLE IN THEORY, BUT NOT PLANNED
  - 2 = REDEVELOPMENT GOAL, BUT NOT SPECIFIC PLAN
  - 1 = SPECIFIC REDEVELOPMENT PLANS

Some Historical Examples



Future of Four Parks in Chaska and Shakopee Still Uncertain

Chaska, MN—Residents of manufactured home parks in Chaska and Shakopee—Bonnevista Terrace, Jackson Heights, and Mobile Manor in Shakopee, and Riverview Terrace in Chaska—continue the fight to stop city and county were apparently pushing for an eastern route, despite the impacts to homes and wetlands. Furthermore, the mayor made false statements about Bonnevista Terrace, saying the park was in a flood plain co-president Sara Fravendienst Homeowners are concerned that even with the promise of relocation compensation, they would be unable to find another stable, affordable home within the Shakopee school district.

"Move Roads, Not Homes": 8 Years Later, Residents Stayed While Road Projects and Sports Stadiums Moved On

Arden Hills, MN—Arden Manor's 285 families have stayed in their homes while highway expansion projects and proposed sports stadiums have come and gone over the last 8 years, because of powerful leaders and strong allies.

March 2012, Gov. Dayton announced an agreement for a new stadium to be built on the site of the Metrodome. In May 2012, the Minnesota Legislature approved funding for a new Vikings stadium on that site.

RISK FACTORS – SYSTEMIC:

INDICATING BROADER PHENOMENON OUTSIDE THE CONTROL OF ANY ONE DECISION MAKER, SUCH AS:

1) TYPICAL PARK CLOSURE PATTERNS
2) OPPORTUNITY COST FOR OPERATING VS. SELLING / REDEVELOPING
3) PARK OWNERSHIP MODEL
4) SURROUNDING LAND USES AND ACTIVITIES

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TYPICAL PARK CLOSURES - PARK SIZE

- DEFINITION:
  - SINCE 1975, AVERAGE SIZE OF PARKS AT TIME OF CLOSURE (54 LOTS)
- RATING:
  - TOTAL LOTS < OR = 54

Parks Most At-Risk:

1. Cedar Terrace Mobile Home Park
2. Faxon Court
3. Hilltop Mobile Home Park
4. Healy Mobile Home Park
5. Maplewood Mobile Home Park
6. Sunnyside Mobile Home Park
7. Trailer City Park
8. Valley Haven Trailer Park
9. Watertown Mobile Home Court
10. Hastings Mobile Home Terrace

TYPICAL PARK CLOSURES - VACANCY RATE

- DEFINITION:
  - SINCE 1975, AVERAGE VACANCY RATE OF PARKS AT TIME OF CLOSURE (27%)
- RATING:
  - VACANCY RATE > OR = 27%

Parks Most At-Risk:

1. Three Rivers Mobile Home Park
2. Brandondale Chaska Mobile Home Park
3. Cedar Terrace Mobile Home Park
4. Oak Terrace Estates
5. Park of the Four Seasons
6. Skyline Village
7. Watertown Mobile Home Court
8. Woodlawn Terrace

OPPORTUNITY COST

- DEFINITION:
  - IN 2017, ONE-TIME SALE INCOME COMPARED TO ANNUAL RENT INCOME (AVERAGE = 4.28 TIMES)
- RATING:
  - HIGH O.C. = GREATER THAN 1
  - AVERAGE O.C. = EQUAL TO 1
  - LOW O.C. = LESS THAN 1

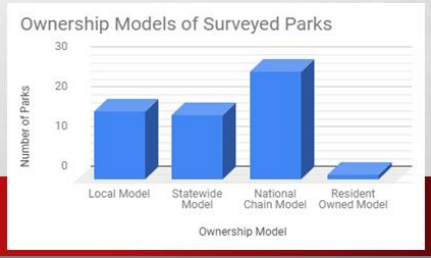
Parks Most At-Risk:

1. Three Rivers Mobile Home Park – 2.81
2. Krestwood Mobile Home Park – 1.95
3. Parkview Homes – 1.65
4. Maple Hill Estates – 1.59
5. Brookside Mobile Home Park – 1.58
6. Cottage Grove Estates – 1.51
7. Park of the Four Seasons – 1.48
8. Tower Terrace Mobile Home Park – 1.48
9. Town's Edge Terrace – 1.47
10. Oak Terrace Estates – 1.45

PARK OWNERSHIP MODEL

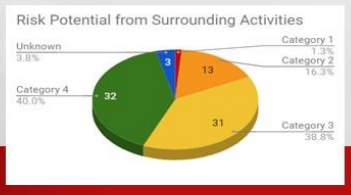
- DEFINITION:
  - BASED ON THE AMOUNT AND THE GEOGRAPHIC EXTENT OF PROPERTIES OWNED BY PARK OWNER
- RATING:
  - LOCAL = ONE OR A FEW PROPERTIES
  - STATEWIDE = SEVERAL IN MINNESOTA
  - NATIONAL CHAIN = IN SEVERAL STATES
  - RESIDENT OWNED

Largest Statewide Owners	Largest National Owners
Summit Management (5)	Riverstone Communities LLC (6)
5005 Properties Inc. (3)	RV Horizons (3)
DH Gustafson Company (2)	Equity Lifestyle LLC (3)
PJL Properties (2)	RHR Properties (3)
Danlen Properties LLC (2)	Lakeshore Management LLC (3)



SURROUNDING LAND USES & ACTIVITIES

- DEFINITION:
  - COMPETING OR CONFLICTING USES OR ACTIVITIES LEADING TO POTENTIAL RISK OF REDEVELOPMENT
- RANKING:
  - 4 = NO RISK CAN BE DISCERNED
  - 3 = RISK IS POSSIBLE IN THEORY, BUT NOT PLANNED
  - 2 = REDEVELOPMENT GOAL, BUT NOT SPECIFIC PLAN
  - 1 = SPECIFIC REDEVELOPMENT PLANS



Parks Most At-Risk:

1. Valley Haven Trailer Park
2. Bonnevista Terrace
3. Connelly's Mobile Home Park
4. Hastings Mobile Home Terrace
5. Jackson Heights Mobile Home Park
6. Mobile Manor Court
7. Oak Terrace Estates
8. Park Plaza Cooperative
9. Parkview Homes
10. Terrace Heights Mobile Home Park
11. Thirty-Twenty Mobile Home Court
12. Twenty-Nine Pines MHC
13. Woodlawn Terrace
14. Woodlund Mobile Home Park

OVERALL ASSESSMENT: ALL RISK FACTORS

- Definition:
  - Any one risk factor, if it is significant enough, could be sufficient to result in a park closure
  - However, it is instructive to look at the overall rating of park risk across the full range of risk factors
- Rating:
  - 1 = Major Significant Issues
  - 2 = Significant Issues
  - 3 = Moderate Issues
  - 4 = Minor Issues
  - 5 = Secure

Parks Most At-Risk:

1. Connelly's Mobile Home Park
2. Hastings Mobile Home Terrace
3. Maplewood Mobile Home Court
4. Oak Terrace Estates
5. Parkview Homes
6. Queen Anne Court
7. Southridge
8. Valley Haven Trailer Park
9. Watertown Mobile Home Court
10. Woodlawn Terrace

RISK ASSESSMENT TOOL – LIMITS & FUTURE RESEARCH

- LIMITS OF THE RISK ASSESSMENT TOOL
  - SOME DATA SOURCES PROVIDED INCOMPLETE DATA
  - PARK-SPECIFIC DATA ON RACE, ETHNICITY & HOUSEHOLD INCOME WASN'T AVAILABLE
- FUTURE RESEARCH
  - UPDATED DATA IS AVAILABLE EACH YEAR FOR MANY RISK FACTORS
  - MORE RESEARCH NEEDS TO BE DONE
    - OTHER RISK FACTORS
    - POSSIBLE CORRELATIONS
    - POTENTIAL CAUSAL LINKS

SO WHAT?

- DOES IT MATTER
  - IS IT JUST SOMETHING TO KNOW, OR
  - CAN SOMETHING BE DONE?
- LEAD APAC'S FUTURE WORK
  - OUTREACH TO PARKS & RESIDENTS BASED ON RISK
  - OPEN TO WORKING WITH OTHER GROUPS IN CONCERT
  - ENGAGE WITH INSTITUTIONAL DECISION MAKERS

POSSIBLE RESPONSES

Possible Responses To Risk Factors	Health Code	Vacancies	Utilities	Property Taxes	Zoning	Planning	Public Projects	Ave. Size / Vacancy	Opportunity Cost	Park Ownership	Surrounding Uses
Organizing / Advocacy	X				X	X	X	X			
Public Policy					X	X	X				X
Litigation	X		X	X			X				
Enforcement	X		X	X							
Acquisition		X						X	X	X	
Financial Support	X	X						X	X	X	
Research	X	X	X	X	X	X	X	X	X	X	X

MANUFACTURED HOUSING PRESERVATION TABLE

- THERE ARE A RANGE OF POTENTIAL RISK FACTORS AT THE INDIVIDUAL PARK OWNER, INSTITUTIONAL DECISION MAKER, AND SYSTEMS LEVELS
- THERE ARE A VARIETY OF POTENTIAL RESPONSES THAT MAY BE NECESSARY TO PREVENT, ELIMINATE, OR AT LEAST MITIGATE THE RISK
- THE MOST AT-RISK PARKS ARE SUBJECT TO MULTIPLE RISK FACTORS AND REQUIRE MULTIPLE TYPES OF RESPONSES
- NO ONE ENTITY CONTAINS ALL THE REQUIRED KNOWLEDGE AND CAPACITY
- A "MANUFACTURED HOUSING PRESERVATION TABLE" IS REQUIRED TO BOTH COORDINATE RESPONSES IN INDIVIDUAL CASES AND RESHAPE THE SYSTEM

APAC'S CONTACT INFORMATION:

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APAC
ALL PARKS ALLIANCE FOR CHANGE

What the Fight for Universal Rent Control in New York Can Learn from Prop 10's Defeat in California

Pete Harrison - November 24, 2018

Housing Justice for All rally on Nov. 15, 2018. Photo courtesy of Pete Harrison

Voters in New York have spoken and they want relief from the affordable housing crisis. Last week they handed control of state government to Democrats, most of whom ran on progressive, pro-tenant platforms. Particularly in the state senate, which flipped for the first time in years, many first-time candidates beat pro-developer incumbents by rejecting real estate money and instead embracing the call for universal rent control.

This doesn't mean voters will get relief, however. With current rent regulation laws set to expire early next year, voters have set up an unprecedented fight between progressive housing groups and real estate interests. It will be a brutal fight. For proof of this, housing advocates in New York need only to look at California.

National real estate groups spent $80 million successfully defeating a rent control ballot initiative known as Prop 10. These groups, as well as powerful local groups like the Real Estate Board of New York and Rent Stabilization Association, won't blink at spending lots of money to fight universal rent control in New York. (One of the biggest is Blackstone, which owns Stuyvesant Town in the East Village where I live.)

California and New York have extremely different political contexts, so making direct comparisons has limited value. However, there are several important lessons that New York housing advocates can take away from Prop 10's defeat.

No. 1: Define Universal Rent Control Clearly

Prop 10 didn't stand a chance as a ballot initiative, partly because of the money aligned against it, but equally because it was confusing. It was not a yes/no vote on rent control. The language of the proposal was about repealing the state's Costa-Hawkins Rental Housing Act that prevented local cities or towns from enacting any kind of new residential rent control.

That left a lot undefined for voters. They were asked to vote on repealing something—and many did not have a specific sense of what repealing it would mean for their city or town, or for them personally as renters or homeowners. Even with millions of dollars from tenant groups and the AIDS Healthcare Foundation, this dynamic made it easy for well-funded real estate interests to fill in the gaps and define it how they wanted to. This clearly cost Prop 10 a lot of should-be voters.

That is less of an issue with universal rent control in New York. Although the scope of the proposal is still being worked out, the broad goals, and who benefits, is clear: every rental unit in New York state will become protected (it's less than half now.) Every loophole that allows landlords to raise rents, evict tenants, or deregulate units will be removed. Every renter will have new eviction and harassment protection.

Though universal rent control is easier to understand than Prop 10, it is important that activists and progressive legislators work together quickly to define the specific proposals around it before real estate interests start flooding the air with advertisements against universal rent control. This will make it easier to rally the broad spectrum of renters that stand to benefit from the plan, particularly market-rate tenants who must be brought on board to pressure other legislators in the Democratic Party.

No. 2: Seize the New Political Landscape in Albany

Pressure is key. California, just like New York, is blue, but that hasn't translated into progressive housing legislation. This pattern cost them with Prop 10, which first died in a Democrat-controlled committee before reappearing as a ballot initiative. There are not enough Democrats in office in California with the stomach to

challenge the real estate industry and its wealthy homeowner constituents to enact the type of far-reaching reforms necessary to fight the housing crisis.

That *had* been the case in New York before the November election, but now Democrats control all three branches of elected government and have a rare window to challenge the status quo. Democrats have dominated the Assembly for years, but the big difference is the Senate, where Democrats took control for just the third time in more than 50 years, fueled by an aggressively pro-tenant wave of first-time candidates.

The wildcard will be New York's Governor Andrew Cuomo, who ran to the left because he was pushed there by a spirited challenger. He has been a big friend of the real estate lobby for as long as he's been in politics. He is now in uncharted territory, but it appears that he can no longer hide behind New York's longstanding closed-door deal dynamic.

Housing Justice for All rally on Nov. 15, 2018. Photo courtesy of Pete Harrison

Unlike in California, having complete control of state government should mean that universal rent control would get considerable attention from legislators. The severity of the crisis along with the significant shift away from real estate money in elections should keep pressure on the governor and other members of the Democratic Party who might otherwise be wary of angering the real estate industry.

Defining the proposals for universal rent control quickly and keeping activist groups engaged throughout the process will hopefully be enough to turn the electoral momentum into firm legislative action.

No. 3: Debunk Classic Economic Arguments Against Rent Control

In California, the real estate lobby spent the majority of its money on television ads harping on the classic Econ 101 arguments against rent control. These arguments are not as strong as they appear. The reality of the housing market has always been more complicated than simplistic models suggest and it is critical to push back on them.

First, studies that claim rent control harms the creation of new housing or the quality of existing housing fail to properly account for the more demonstrable variables that limit supply in tight and densely populated markets like New York, San Francisco, or Los Angeles like natural geographic barriers, social preferences of land use, the limited extent of transportation networks, and even a desire to limit competition among developers.

Second, they tend to underplay how decades of federal and local government policies have privileged real estate and empowered financial markets to commodify housing. The housing market's priority is enriching investors instead of meeting the overwhelming demand for affordable shelter. That explains how the Low Income Housing Coalition estimates that the U.S. is missing 7.2 million affordable housing units, yet 250,000 units sit empty in New York City alone.

Third, they ignore the bigger problem with the housing market: rent-seeking behavior. There's only so much land, particularly in desirable markets like New York where its value has skyrocketed over the last 20 years as more people and firms want to move here (for better or worse). This has made city landowners incredibly wealthy.

The pay-to-play nature of our political process means that they also have a disproportionate amount of power over things that impact the housing market, like property taxes, zoning, and affordable housing policy. This almost always harms the public while driving up property values. It helps explain everything from why so many commercial spaces are empty to why it costs so much to build new affordable housing and homeless shelters.

When we acknowledge that the housing market in reality encourages rent-seeking behavior and show how much it corrupts public policy, rent control becomes a legitimate and necessary intervention to empower tenants and the broader public against economic and political exploitation.

Prop 10 was ultimately a bad presentation of a compelling and urgent public policy choice. Even if real estate interests hadn't spent so much money distorting it, it failed to capture the general public's attention or imagination.

That doesn't have to be the case in New York, where universal rent control has already done that for many renters and voters. Now that it has a shot in Albany, California's experience can help it get over the finish line.

Pete Harrison

Pete Harrison is a housing activist in NYC and the co-founder of homeBody, a tenant organizing app. His work has been featured in Data For Progress, NextCity, CityLimits, and Gotham Gazette.

NCLC NATIONAL CONSUMER LAW CENTER

CONSUMER PROTECTION IN THE STATES

A 50-STATE EVALUATION OF UNFAIR AND DECEPTIVE PRACTICES LAWS

http://bit.ly/2DJKbGp

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STATE UDAP STATUTES STRENGTHS AND WEAKNESSES

This chart summarizes the factors analyzed in the National Consumer Law Center's report *Consumer Protection in the States: A 50-State Evaluation of Unfair and Deceptive Practices Laws*

Key: ○ = Strong
◒ = Mixed
● = Weak
? = Undecided*

	AL	AK	AZ	AR	CA	CO	CT	DE	DC	FL	GA	HI	ID	IL
PRACTICES PROHIBITED														
Broad deception prohibition	○	○	○	○	○	●	○	○	○	○	○	○	○	○
Broad unfairness prohibition	○	○	○	○	○	●	○	●	○	○	○	○	○	○
Rulemaking authority	●	○	●	●	●	●	○	○	◒	◒	○	○	○	○
SCOPE														
Covers credit	●	◒	○	○	○	○	○	○	○	●	?	○	?	◒
Covers insurance	●	●	○	○	○	○	◒	?	○	●	●	○	●	○
Covers utilities	●	○	○	?	○	○	○	?	○	●	?	○	?	○
Covers post-sale acts	?	○	?	○	○	○	○	?	?	?	○	○	○	○
Covers real estate	○	●	○	○	○	○	○	○	○	◒	○	○	○	○
STATE ENFORCEMENT														
Civil penalty amount	●	○	○	○	●	●	◒	○	●	○	◒	○	◒	○
Does not require proof of intent or knowledge	○	○	○	◒	○	●	○	○	○	○	○	○	○	○
REMEDIES FOR CONSUMERS														
No major gaps in scope of consumers' ability to enforce	○	○	○	○	○	○	○	○	○	○	○	○	○	○
Multiple or punitive damages	○	○	○	●	○	○	○	○	○	●	○	○	○	○
Attorney fees for consumers	○	●	●	○	○	○	○	●	○	●	○	○	○	○
Class actions	●	○	○	●	○	●	○	○	○	○	●	○	○	○
Allows consumer suit without proof of reliance	?	○	?	●	◒	◒	○	○	○	?	●	○	○	○
Allows consumer suit without proof of public impact	○	○	○	○	○	●	○	○	○	○	●	○	○	○
Allows consumer suit without pre-suit notice	●	○	○	○	◒	○	○	○	○	◒	●	○	○	○
Allows consumer suit for any type of injury	●	●	○	●	●	○	●	○	○	○	○	○	●	○

*The statute is unclear and courts have not resolved the question, or courts have issued conflicting interpretations.

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	IN	IA	KS	KY	LA	ME	MD	MA	MI	MN	MS	MO	MT	NE
PRACTICES PROHIBITED														
Broad deception prohibition	○	○	○	○	○	○	○	○	○	○	◒	○	○	○
Broad unfairness prohibition	○	○	○	○	○	○	○	○	○	●	◒	○	○	○
Rulemaking authority	●	○	●	●	○	○	○	○	●	●	◒	○	○	●
SCOPE														
Covers credit	○	◒	?	○	●	◒	○	○	●	○	?	○	○	●
Covers insurance	●	◒	●	○	●	○	●	○	●	○	◒	?	●	○
Covers utilities	○	◒	○	◒	●	○	●	○	●	○	○	○	?	●
Covers post-sale acts	○	○	○	●	○	○	○	○	?	●	●	○	○	○
Covers real estate	◒	◒	○	◒	○	○	◒	○	◒	○	?	○	○	◒
State enforcement														
Civil penalty amount	◒	○	○	●	◒	○	●	◒	○	○	○	●	○	●
Does not require proof of intent or knowledge	◒	○	◒	○	○	○	○	○	○	◒	○	○	○	○
REMEDIES FOR CONSUMERS														
No major gaps in scope of consumers' ability to enforce	●	●	○	●	○	○	○	○	○	○	●	○	○	○
Multiple or punitive damages	○	○	○	○	○	●	●	○	●	●	●	○	○	●
Attorney fees for consumers	?	○	○	?	○	○	○	○	○	○	●	○	○	○
Class actions	○	○	○	○	●	○	○	○	○	○	◒	○	●	○
Allows consumer suit without proof of reliance	●	○	?	○	?	?	●	○	○	◒	?	○	?	?
Allows consumer suit without proof of public impact	○	○	○	○	○	○	○	○	○	●	○	○	○	●
Allows consumer suit without pre-suit notice	●	○	○	○	○	●	○	●	○	○	●	○	○	○
Allows consumer suit for any type of injury	○	●	○	●	●	●	○	○	○	○	●	●	●	○

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	NV	NH	NJ	NM	NY	NC	ND	OH	OK	OR	PA	RI	SC	SD
PRACTICES PROHIBITED														
Broad deception prohibition	○	○	○	○	○	○	○	○	○	●	○	○	○	◒
Broad unfairness prohibition	●	○	○	○	◒	○	○	○	○	◒	?	○	○	●
Rulemaking authority	○	●	○	○	●	●	◒	○	●	○	○	◒	●	●
SCOPE														
Covers credit	○	●	○	○	○	○	○	●	?	○	○	●	○	○
Covers insurance	○	●	○	○	◒	○	○	●	●	●	○	●	●	○
Covers utilities	○	●	●	○	○	○	○	●	●	○	○	●	○	○
Covers post-sale acts	○	◒	?	○	○	○	○	◒	?	○	○	?	○	?
Covers real estate	○	○	○	●	○	○	○	●	○	○	○	◒	○	○
STATE ENFORCEMENT														
Civil penalty amount	◒	○	○	◒	◒	◒	◒	○	○	○	●	●	◒	●
Does not require proof of intent or knowledge	●	○	○	◒	○	○	◒	○	○	○	○	○	○	○
REMEDIES FOR CONSUMERS														
No major gaps in scope of consumers' ability to enforce	○	○	○	○	●	○	○	○	○	●	○	○	○	○
Multiple or punitive damages	?	○	○	○	◒	○	○	○	●	○	○	○	○	●
Attorney fees for consumers	○	○	○	○	○	○	○	○	○	○	○	○	○	●
Class actions	○	○	○	○	○	○	○	○	○	○	○	○	●	○
Allows consumer suit without proof of reliance	?	○	○	○	○	●	○	○	?	◒	●	○	?	?
Allows consumer suit without proof of public impact	○	○	○	○	●	○	○	○	○	○	○	○	●	○
Allows consumer suit without pre-suit notice	○	○	○	○	○	○	○	○	○	○	○	○	○	○
Allows consumer suit for any type of injury	○	○	●	○	○	○	○	○	○	●	●	●	●	○

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	TN	TX	UT	VT	VA	WA	WV	WI	WY
PRACTICES PROHIBITED									
Broad deception prohibition	◒	◒	○	○	○	○	○	○	○
Broad unfairness prohibition	◒	○	○	○	●	○	○	◒	○
Rulemaking authority	●	●	○	○	●	●	○	○	●
SCOPE									
Covers credit	?	◒	?	○	●	○	?	◒	○
Covers insurance	●	○	●	◒	●	○	◒	●	◒
Covers utilities	?	○	●	○	●	●	◒	○	○
Covers post-sale acts	?	○	○	○	?	○	?	●	○
Covers real estate	○	○	○	○	◒	○	?	○	○
State enforcement									
Civil penalty amount	●	○	●	○	●	●	◒	○	○
Does not require proof of intent or knowledge	○	○	◒	○	○	○	○	○	●
REMEDIES FOR CONSUMERS									
No major gaps in scope of consumers' ability to enforce	●	●	○	?	○	○	○	●	○
Multiple or punitive damages	○	○	●	○	○	○	●	○	●
Attorney fees for consumers	○	○	○	○	○	○	○	○	●
Class actions	●	○	○	○	◒	○	○	○	○
Allows consumer suit without proof of reliance	○	●	?	○	●	○	◒	○	●
Allows consumer suit without proof of public impact	○	○	○	○	○	●	○	○	○
Allows consumer suit without pre-suit notice	○	●	○	○	○	○	●	○	●
Allows consumer suit for any type of injury	●	○	○	○	○	●	●	●	○

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Consumer Federation of America
2018 Policy Resolutions

Consumer Federation of America was founded in 1968 to advance consumer interests. It has nearly 300 affiliated organizations with a combined membership of 50 million people. CFA's policy resolutions are approved by CFA member groups at CFA Annual Meetings. These policy resolutions provide the framework for the development of specific CFA positions on many federal and state legislative and agency issues. Congressional and federal executive branch leaders rely upon them as important barometer of consumer opinion. There was some language about manufactured housing, but NMHOA proposed and saw adopted the following additional resolutions in 2018.

HOUSING RESOLUTIONS

II. HOUSING FINANCE

D. Fannie Mae and Freddie Mac fulfill an important part of their housing mission. Their ability to serve a broad range of consumers should be preserved. Yet much remains for the GSEs to accomplish in expanding fair and affordable housing opportunities to the residents of the nation's underserved communities, such as first-time, minority and low-income home buyers, rural residents, and those who live in manufactured housing, and by increasing their multi-family financing. Consequently, CFA supports important improvements to the present GSE affordable housing requirements.

O. Continue to define manufactured home retailers as mortgage originators and maintain the corresponding borrower protections to prevent manufactured-home sellers from steering customers to their own financing arms.

P. Support model legislation developed by the National Conference of Commissioners on Uniform State Laws for modernizing state titling laws to recognize the homes as real property, in order to improve access to better home financing, which can provide buyers with the same legal protections as site-built home owners.

Q. Require the inclusion of manufactured housing in consolidated plans in order to make access to CDBG, HOME, and other federal funding more readily available for the use of manufactured housing.

III. FEDERAL TAX LAWS

A. To encourage home ownership for low- and moderate-income individuals and families, enact a new home ownership tax credit to encourage development and rehabilitation of resident-owned housing affordable to low and moderate-income families, and amend the Low Income Housing Tax Credit to be utilized by investors, lenders and nonprofit developers to produce cooperative housing. In addition, provide a tax credit to owners against taxes paid on capital gains of mobile home parks that sell to residents to form a housing cooperative.

D. The ability of homeowners to deduct interest and property tax payments should not be limited for low and moderate income homeowners on primary residences. This includes allowing residents of mobile home parks to receive a tax deduction on any interest they paid on the debt of the land owned by the cooperative of which they are a member.

IV. HOUSING QUALITY

B. The strict standards for construction, safety, and fire protection in manufactured housing under the National Manufactured Housing Construction and Safety Standards Act of 1974 (or "HUD Code") should be maintained and strengthened. In addition, regulation of mobile home parks should be strengthened to require proper park maintenance, ensure protection of tenant rights to speech and assembly, prevent arbitrary eviction and retaliation, provide notice before closure, guarantee relocation benefits, and offer an opportunity for resident purchase. Manufactured housing should be subject to adequate building energy conservation standards comparable to single family housing, and state, local and federal housing and community development funding programs should include providing grants or loans to decommission and replace pre-HUD Code homes with new energy efficient homes as an eligible activity.

NMHOA Annual Meeting Agenda

December 5, 2018. Providence, RI.
12:00pm – 1:00pm

1. Call to Order
2. Roll call – identify states present and ensure everyone understands the 1 vote/state process
3. Welcome
4. Approve financial report
5. President's report
6. Executive Director's report
7. Nominations and election of board members
    - President
    - Area Vice Presidents (2) – Midwest, and Southeast
    - At-Large Delegates (5)
    - Associate Treasurer
8. Announcement of election results
9. Old Business
    - Bylaw changes
10. New Business
    - Organizational Priorities for 2019
11. Adjourn

"Fighting for Our Place"

National Manufactured Home Owners Association

December 5, 2018

Dear annual meeting attendees,

I want to welcome you to NMHOA's Annual Meeting and give a brief overview of some of the important developments over the last year as well as what we can look to in the next year.

- **Federal Policy Issues** – The elections are behind us now, and it's time to govern. We are continuing to support proposals, such as the **HUD Manufactured Housing Modernization Act of 2017** (H.R. 3793) and the **Manufactured Housing Community Stability Act** (H.R. 3296 / S. 1581). We are also supporting the GSE's Duty to Serve (DTS) Underserved Market Plans, a positive outcome to the federal government's manufactured housing regulatory review process, and the appointment of permanent leadership at the Office of Manufactured Housing.
- **Manufactured Housing Consensus Committee** – MHCC met on September 11-13 in Washington, D.C. This is the first MHCC meeting in more than a year-and-a-half. MHCC is a committee of U.S. Department of Housing & Urban Development (HUD). It plays a role in the development of manufactured housing regulations. MHCC has 21 members and 5 have a current or former association with NMHOA. The meeting is the culmination of a wholesale review of manufactured housing rules that was ordered in January 2017 and kicked off in January 2018, with a 30-day comment period. HUD described it in a press release as "a top-to-bottom review of its manufactured housing rules as part of a broader effort to identify regulations that may be ineffective, overly burdensome, or excessively costly."
- **Consumer Lobby Day** – NMHOA attended the 2nd Annual Consumer Lobby Day on May 8-9. The event was spearheaded by the Consumer Federation of America, but was also backed by all the best known national consumer groups. People attended from 37 states and met with over 200 Congressional offices. Everyone focused on a strong and independent Consumer Financial Protection Bureau and protections against predatory lending. We also opposed the rollback of manufactured home buyer protections in S. 2155. We attended the 2018 Consumer Assembly on May 10-11 and our many proposed manufactured housing policy recommendations were added to the Consumer Federation of America's policy platform.
- **New State Organizing Project** – In **North Dakota**, we received funding for a fourth year of organizing, which will focus on the 2019 legislative session and setting up a statewide North Dakota home owners alliance. We also renewed our contact with home owners in **Colorado**, where NMHOA helped to launch a new State HOA. Both states will be attending the conference.
- **Membership Development** – Previously, NMHOA's board approved several options for promoting and incentivizing membership. We established a ROC community membership; multi-year members for individuals, community associations, and state associations; and incentives for state associations to recruit individual and community association members. Over the last year, we have seen the benefit of these incentives. We still need to implement discounted rates for automatic renewals, and identify ways to attempt joint NMHOA-State HOA member recruitment.

I look forward to the convention, annual meeting, and another exciting year with NMHOA!

Best wishes,

Dave Anderson
Executive Director, NMHOA

NATIONAL MANUFACTURED HOME OWNERS ASSOCIATION
2380 Wycliff Street, Suite 200, St. Paul, MN 55114 • 202-800-9795
admin@nmhoa.org • www.nmhoa.org

State Homeowners Association Membership Form

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

B. NAME OF STATE ASSN: _____

DOING BUSINESS AS (DBA) NAME: _____

Address: _____ City: _____

State: _____ Zip: _____ Preferred Phone Number: _____

Email: _____ Website: _____

C. BOARD MEMBERS INFORMATION

PRESIDENT NAME: _____ **Home:** _____

Cell Phone: _____ **Email:** _____

TREASURER NAME: _____ **Home:** _____

Cell Phone: _____ **Email:** _____

ALTERNATE NAME: _____ **Home:** _____

Cell Phone: _____ **Email:** _____

D. QUESTIONS:

1) Is your state association a 501(C)3? YES ☐ NO ☐
2) What month is your annual meeting? _____ How many current members? _____
3) What year was your state association organized? _____
4) May NMHOA visit your state association? YES ☐ NO ☐
5) May NMHOA assist you in creating a Website or Face book page? YES ☐ NO ☐ N/A ☐

E. STATE ASSOCIATION FEE'S

☐ $ 75 First-time, first-year state membership.
☐ $ 150 State Membership (one year) Check number: _____ PayPal: _____
☐ $ 250 State Membership (two years, save $50)
☐ $ 350 State Membership (three years, save $100)

F. OTHER: Contributions: $ _____ Check Number: _____ PayPal: _____

G. INVOLVEMENT:

I/We want to become involved with NMHOA by:

☐ Having a voice in the future of NMHOA & recommend an individual to serve on the NMHOA Board (non-officers preferred)
☐ Recommending an individual to serve on a NMHOA committee (non-officers preferred)
☐ Promoting NMHOA in my state.
☐ Sending a copy of your states Monthly, Qrtly, Annual Newsletter and or/alerts to NMHOA
☐ Putting a link to NMHOA on our web site.
☐ Receiving NMHOA monthly E-blast; iMPOWERED! messages; Quarterly Newsletter; alerts on issues that affect Homeowners & forwarding them on to your individual members.

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.

Revised 6/20/2017

NATIONAL MANUFACTURED HOME OWNERS ASSOCIATION
2380 Wycliff Street, Suite 200, St. Paul, MN 55114 • 202-800-9795
admin@nmhoa.org • www.nmhoa.org

Community Homeowners Association Membership Form

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

B. Community Assoc. Name: ☐ **D/B/A:** ☐

Address: ☐ City: ☐

State: ☐ Zip: ☐ Preferred Phone #: ☐

Email Address: ☐ Website: ☐

C. BOARD INFORMATION

1) **PRESIDENT NAME:** ☐ Home Phone: ☐

Cell Phone: ☐ Email: ☐

2) **TREASURER NAME:** ☐ Home Phone: ☐

Cell Phone: ☐ Email: ☐

3) **ALTERNATE NAME:** ☐ Home Phone: ☐

Cell Phone: ☐ Email: ☐

D. QUESTIONS:

1) Is your community association registered with your state? YES ☐ NO ☐

2) What month is your annual meeting? ☐ How many current members? ☐

3) May NMHOA visit your community association? YES ☐ NO ☐

4) Does your state have a State Assn.? YES ☐ NO ☐ If YES, how many current members? ☐

If Yes: What is the name of your State Association? ☐

If No: May NMHOA help you organize your state? YES ☐ NO ☐

E. LOCAL HOME OWNER COMMUNITY ASSOCIATIONS FEES:

☐ $35 Community Home Owner Association (one year) Check number: ☐ PayPal: ☐

☐ $55 Community Home Owner Association (two years)

☐ $80 Community Home Owner Association (three years)

F. OTHER: Contributions: $ ☐ Check Number: ☐ PayPal: ☐

G. INVOLVEMENT:

☐ I/We want to become involved with NMHOA by:
Having a voice in the future of NMHOA & recommend an individual to serve on the NMHOA Board (non-officer preferred)

☐ Recommending an individual to serve on a NMHOA committee's (non-officer preferred)

☐ Promoting my State Association & NMHOA with in my state.

☐ Sending a copy of your Monthly, Quarterly, or Annual Newsletters and or/alerts to NMHOA?

☐ Receiving NMHOA monthly E-blast; i'mPOWERED! messages; Quarterly Newsletter; alerts on issues that affect Homeowners & forwarding them on to your individual members.

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. **[Revised 6/20/2017]**

NATIONAL MANUFACTURED HOME OWNERS ASSOCIATION
2380 Wycliff Street, Suite 200, St. Paul, MN 55114 • 202-800-9795
admin@nmhoa.org • www.nmhoa.org

Resident-Owned Community Membership Form

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

B. ROC Community Name: ☐ **D/B/A:** ☐

Address: ☐ City: ☐

State: ☐ Zip: ☐ Preferred Phone #: ☐

Email Address: ☐ Website: ☐

C. BOARD INFORMATION

1) **PRESIDENT NAME:** ☐ Home Phone: ☐

Cell Phone: ☐ Email: ☐

2) **TREASURER NAME:** ☐ Home Phone: ☐

Cell Phone: ☐ Email: ☐

3) **ALTERNATE NAME:** ☐ Home Phone: ☐

Cell Phone: ☐ Email: ☐

D. QUESTIONS:

1) Is your ROC a nonprofit group registered with your state? YES ☐ NO ☐

2) What month is your annual meeting? ☐ How many current members? ☐

3) May NMHOA visit your ROC community? YES ☐ NO ☐

4) Does your state have a State Association.? YES ☐ NO ☐ If YES, is your ROC a member? YES ☐ NO ☐

If Yes: What is the name of your State Association? ☐

If No: May NMHOA help you organize your state? YES ☐ NO ☐

E. RESIDENT-OWNED COMMUNITY MEMBERSHIP FEES:

☐ $35 Resident Owned Community (one year) Check number: ☐ PayPal: ☐

☐ $55 Resident Owned Community (two years)

☐ $80 Resident Owned Community (three years)

F. OTHER: Contributions: $ ☐ Check Number: ☐ PayPal: ☐

G. INVOLVEMENT:

☐ I/We want to become involved with NMHOA by:
Having a voice in the future of NMHOA & recommend an individual to serve on the NMHOA Board (non-officer preferred)

☐ Recommending an individual to serve on a NMHOA committee's (non-officer preferred)

☐ Promoting my State Association & NMHOA within my state.

☐ Sending a copy of your Monthly, Quarterly, or Annual Newsletters and or/alerts to NMHOA?

☐ Receiving NMHOA monthly E-blast; monthly; i'mPOWERED! messages; Quarterly Newsletter; alerts on issues that affect Homeowners & forwarding them on to your individual members.

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. **[Revised 6/20/2017]**

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admin@nmhoa.org • www.nmhoa.org

Individual, Household & Non-Manufactured Home Owner Membership Form

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:

☐ Individual/Household living in a manufactured home community:
☐ $15 for one year ☐ $25 for two years ☐ $35 for three years

☐ $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 Monthly E-Blast & *i'mPOWERED* messages; Quarterly 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.

Revised 6/20/2017

OFFICIAL

National Manufactured Home Owners Association, Inc. By-laws

A National 501 (c)(3) Nonprofit Organization EIN 61-1413822

As proposed for adoption at meeting in Las Vegas on September 30, 2001

Amended and adopted on September 27, 2002 at Annual Meeting in Chicago

Amended and approved on September 26, 2003 in Wilmington, DE

Typo corrections September 2004

Amended and approved on September 24, 2004 in Raleigh NC

Language due to Delaware Incorporation 2007

Amended and approved on August 13, 2012 (name change)

Amended and approved on September 10, 2012 (term limits; president has a vote on all issues)

Amended and approved on July 8, 2013 (expanded opportunity for members to vote)

Amended and approved on October 5, 2017 (number of board members; new positions)

ARTICLE 1 - NAME, PURPOSE

Section 1: The name of the organization shall be the National Manufactured Home Owners Association (NMHOA) (Herein referred to as the Association).

Section 2: The Association works to inform, promote, connect and strengthen individual state manufactured home owner associations and manufactured home owners across the country, to ensure that manufactured home owners receive the equitable and just treatment entitled to all home owners.

ARTICLE II – MEMBERSHIP

Section 1: The Association shall have membership.

Section 2: Application for membership shall be open to any state manufactured home owners' organization, any individual manufactured home owners' association, and any individual manufactured home owner that supports the purpose statement in Article 1, Section 2; continuing membership is contingent upon being up-to-date on membership dues.

Section 3: Membership - Voting rights:
Any state manufactured home owners' organization and any local manufactured home owners' organization, which are legally incorporated in their respective states, and any individual manufactured homeowner that supports the purpose statement in Article 1, Section 2 is eligible to vote.

A single vote is allotted to each State.

The vote is only available to attendees at the annual meeting.

Section 4: Annual Subscription:

All individuals, groups or organizations, who do not own a manufactured home but are interested in and support the objectives and purposes of the Association and are not otherwise eligible for voting membership, shall be granted an Annual Subscription when their application is received and accepted by the Board.

Section 5: Membership Dues.
The amount of annual membership dues shall be fixed by the Board and shall be in accordance with the type of membership for which the member qualifies.

Section 6: Restriction of Rights.
No member, other than the Board President, shall speak for the Association to the news media or act on behalf of the Association without the express authority of the Board.

ARTICLE III – BOARD OF DIRECTORS AND ELECTIONS

Section 1: Board Role, Size, Composition.
All Association power shall be exercised by and under the authority of the Board of Directors hereafter referred to as the "Board" and the business and affairs of the Association shall be managed under the direction of the Board. The Board shall have up to seventeen (17) and no fewer than seven (7) Directors. The number of Directors may be increased or decreased by amendment to these Bylaws, but no decrease shall have the effect of shortening the term of any incumbent Director. Each Director shall have one (1) vote on the Board except the President who shall cast a vote only in the instance of a tie.

Section 2: Directors shall serve for a term of two (2) years, and may be elected to serve a maximum of three (3) terms. Directors may be elected to serve additional terms at the discretion of the Nominating Committee with input from the board.

Section 3: Compensation.
Board Directors shall receive no compensation for Board service other than reimbursement for reasonable and documented expenses.

Section 4: Honorary Directors.
The Board may appoint Honorary Directors at any time to serve at the will of the Board. Honorary Directors shall not be entitled to a vote on the Board. Honorary Directors will serve no more than three (e) terms of two (2) years per term for a maximum of six (6) years on the Board.

Section 5: Resignation, Termination and Absences.
A Director may resign at any time by giving written notice to the Secretary. The resignation is effective when the notice is given unless a later effective date is specified in the notice. If a Director elected as a member representative no longer represents a member organization, the person is no longer eligible to serve as a Director. The vacancy shall be filled as described in Article V, Section 11.

A Director may be removed with or without cause by the affirmative vote of two-thirds (2/3) of the remaining Directors present, provided specific notice of the proposed removal is provided to Directors at least two (2) weeks prior to the meeting. Following the vote for removal, the removed Director has thirty (30) days to submit a written appeal to the Board President. The President may allow for a confirmation vote at the following scheduled Board meeting.

If a Director misses three (3) consecutive meetings, it shall be deemed as their resignation unless the absences are otherwise authorized by the Board.

Section 6: Vacancies. When a Board vacancy occurs, a successor to fill the unexpired term shall be appointed by the Board by a majority vote of the remaining Directors.

ARTICLE IV – MEETINGS

Section 1: Annual Board Meeting.
A face-to-face meeting of the Board shall be held at the Annual membership meeting.

Section 2: Regular Board Meetings.
The Board shall meet as often as needed or as scheduled to conduct such business as is determined necessary.

In order to facilitate participation and defray travel expenses, telephone conference calls may be used in lieu of face-to-face Board meetings.

Section 3: Special Board Meetings. Special meetings of the Board may be called at any time by the President of the Association or by a majority of the current Directors. Telephone conference calls may be used in lieu of face-to-face Board meetings.

Section 4: Notice of Board Meetings.
Written or printed notice stating the place, date and hour of any special meeting of the Board must be given to each Director no less than ten (10) days nor more than thirty (30) days before the meeting by or at the direction of the President, the Secretary or other persons calling the meeting. Notice must be given either personally, by facsimile, e-mail, or first-class mail. If mailed, the notice shall be deemed given on the third (3rd) day after it is deposited in the U.S. Mail and directed to the address as appears in the records of the Association and with postage prepaid thereon. Except as otherwise specified in these Bylaws, the notice need not specify business to be transacted or the purpose of any meeting.

Section 5: Waiver of Notice.
A written Waiver of Notice signed by any Director, whether before or after any meeting, shall be equivalent to the giving of notice to said Director. Attendance of a Director at a meeting shall constitute a Waiver of Notice of such meeting and waiver of any and all objections to the place or time of the meeting or the manner in which it has been called or convened, except when a Director attends a meeting for the express purpose, as stated at the beginning of the meeting, of objecting to the transaction of business because the meeting is not lawfully called or convened. Neither the business to be transacted, nor the purpose of any annual, regular or special meeting of the Directors need be specified in a written Waiver of Notice.

Section 6: Adjourned Meeting.
A majority of the Directors present, whether or not a quorum exists, may adjourn any meeting of the Board to another time and place. Notice of such adjourned meeting shall be given to the Directors who were not present.

Section 7: Quorum.
A majority of the number of current Directors shall constitute a quorum for the transaction of business at any meeting of the members of the Board.

Section 8: Voting.

(A) Each Director, except the President, present at any meeting shall be entitled to one (1) vote on each matter submitted to a vote of the Directors. The President shall cast a vote only to break a tie.

(B) A majority vote by the Directors present at a meeting of the Board at which a quorum is present, shall be the act of the Board unless a greater number is required under the provisions of the Articles of Incorporation or by any provision of these Bylaws.

Section 9: Action without a meeting.
Upon initiative of two-thirds (2/3) of the Directors, an action that may be taken at a regular or special meeting may be taken without a meeting if the Association mails or electronically delivers a ballot to every Director entitled to vote on the action. The ballot must set forth each proposed action and provide an opportunity to vote for or against each proposed action. Approval by ballot is valid only if the number of votes cast by ballot equals or exceeds the number of votes that would be required to approve the action at a meeting.

Section 10: Fiscal Year.
The Association's fiscal year shall be from January 1st through December 31st.

ARTICLE V – OFFICERS AND DUTIES

Section 1: The officers of the Association shall consist of a President, a First Vice President, a Vice President Region 1, a Vice President Region 2, a Vice President Region 3, a Vice President Region 4, a Secretary, a Treasurer, and up to five at-large members. Their duties are as follows:

President: The President shall be the chief executive officer of the Association and shall be responsible for the active management of the business and affairs of the Association subject to the direction of the Board. The President shall preside at all meetings of the members of the Board.

First Vice President: In the absence, inability, refusal of the President to act, the First Vice President shall perform the duties of the President and, when so acting, shall have all the powers of and be subject to all restrictions upon the President.

Vice Presidents (Regions 1-4): Regional Vice Presidents shall serve members within their regional sphere of influence. In the absence of the President or First Vice President or in the inability or refusal to act of either, the Vice Presidents (successively in the order designated at the time of their election) shall perform the duties of the President and, when so acting, shall have all the powers of, and be subject to, all the restrictions upon the President. Any Vice President shall perform such duties, as from time to time may be assigned to them by the President or the Board.

Vice President – Resident Owned Communities: The Vice President – Resident Owned Communities shall serve to address issues of Resident Owned Communities in all regions. In the absence of the President or First Vice President or in the inability or refusal to act of either, the Vice Presidents (successively in the order designated at the time of their election) shall perform the duties of the President and, when so acting, shall have all the powers of, and be subject to, all the restrictions upon the President. Any Vice President shall perform such duties, as from time to time may be assigned to them by the President or the Board.

Secretary: The Secretary shall have the custody of and maintain all of the corporate records and shall record the minutes of all meetings. The minutes of the Annual Meeting shall be

prepared within thirty (30) days following the meeting and a copy shall be given by facsimile, e-mail or first-class mail to each delegate. The Secretary shall also prepare reports and shall perform such other duties as may be prescribed by the President or the Board. A binder of meeting minutes and motions shall be maintained as a record of actions by the Board of Directors.

Treasurer: The Treasurer shall maintain all of the corporation's financial records. He/She shall also have custody of all corporate funds and financial records and shall render accounts thereof at the Annual and regular meetings of the Board, and whenever else required by the President or the Board, shall issue check(s) for all duly authorized expenditures submitted on proper form. The Treasurer shall also prepare an annual report and shall perform such other duties as may be prescribed by the President or the Board.

Associate Treasurer: The Associate Treasurer will assist the Treasurer as requested and will maintain a capability to replace the Treasurer in the event the Treasurer becomes temporarily unavailable.

Section 2: Election and Term.
Any recognized member of the Association shall be entitled to serve as an Officer and member of the Board.

(A) The same person shall not fill two (2) or more offices unless necessary to fill essential vacant positions. Each officer shall hold office for the period of their term and/or until a successor is duly elected or until their earlier resignation, removal from office or death.

(B) The President shall be elected by the Delegates in each even numbered year and shall serve a term of two (2) years except if elected in an odd numbered year, who then shall serve a single year term.

(C) The First Vice President shall be elected by the Delegates in odd numbered years and shall serve a term of two (2) years except if elected/appointed in an even numbered year**,** who shall serve a single year term.

(D) The Vice Presidents (Regions 1&2) shall be elected in each even numbered year by the Delegates. Said Vice Presidents shall serve a term of two (2) years except for those elected in an odd numbered year, who shall serve a single year term.

(E) The Vice Presidents (Regions 3&4) shall be elected in each odd numbered year by the Delegates. Said Vice Presidents shall serve a term of two (2) years except for those elected in an even numbered year, who shall serve a single year term.

(F) The Vice President – Resident Owned Communities shall be elected in each odd numbered year by the Delegates. Said Vice Presidents shall serve a term of two (2) years except for those elected in an even numbered year, who shall serve a single year term.

(G) The Secretary shall be elected in each even numbered year by the Delegates and shall serve a term of two (2) years except if elected in an odd numbered year, who shall serve a single year term.

(H) The Treasurer shall be elected in each odd numbered year by the Delegates and shall serve a term of two (2) years except if elected in an even numbered year, who then shall serve a single year term.

(I) The Associate Treasurer will be by appointment of the President and shall serve the same term as the Treasurer.

(J) All officers shall turn over to their respective successors (within thirty (30) days of the election of their successor) all books, accounting, records, reports, and other Association property in their possession belonging to the Association.

ARTICLE VI - COMMITTEES

Section 1: The Board may create standing and ad hoc committees as needed. Standing committees may include, but are not limited to: Bylaws Committee, Convention Committee, Development Committee, Legislative Committee, Membership Committee, Communications Committee and Nominations Committee. The Board Chair shall appoint committee chairs and members; standing committee chairs must be Directors.

Section 2: Meetings:
Committee meetings may be held at such time and in such places as is convenient for the chairperson and the members to conduct the business and duties assigned to them. Meetings may be by conference telephone if a majority of the committee participates in the call.

ARTICLE VII – INDEMNIFICATION

Section 1: The Association shall, to the extent legally permissible, indemnify each person who may serve or who has served at any time as an officer, Director, or employee of the organization against all expenses and liabilities, including, without limitation, counsel fees, judgments, fines, excise taxes, penalties and settlement payments, reasonably incurred by or imposed upon such person in connection with any threatened, pending or completed action, suit or proceeding in which he or she may become involved by reason of his or her service in such capacity; provided that no indemnification shall be provided for any such person with respect to any matter as to which he or she shall have been finally adjudicated in any proceeding not to have acted in good faith in the reasonable belief that such action was in the best interests of the organization; and further provided that any compromise or settlement payment shall be approved by a majority vote of a quorum of Directors who are not at that time parties to the proceeding.

The indemnification provided hereunder shall inure to the benefit of the heirs, executors and administrators of persons entitled to indemnification hereunder. The right of indemnification under this Article shall be in addition to and not exclusive of all other rights to which any person may be entitled.

No amendment or repeal of the provisions of this Article which adversely affects the right of an indemnified person under this Article shall apply to such person with respect to those acts or omissions which occurred at any time prior to such amendment or repeal, unless such amendment or repeal was voted by or was made with the written consent of such indemnified person.

This Article constitutes a contract between the Association and the indemnified officers, Directors, and employees. No amendment or repeal of the provisions of this Article which adversely affects the right of an indemnified officer, Director, or employee under this Article shall apply to such officer, Director, or employee with respect to those acts or omissions which occurred at any time prior to such amendment or repeal.

ARTICLE VIII – DISSOLUTION

Section 1: In the event of the Dissolution of the Association, all assets shall be disposed of in keeping with its tax exempt status and governing laws.

ARTICLE IX – AMENDMENTS

Section 1: The Board shall have the power to adopt additional Bylaws or to alter, amend, and repeal the Bylaws of this Association provided, however, that written notice of significant change has been furnished to all voting members prior to its consideration by the Board and, provided further, that no such modification or change shall have the effect of depriving members of their rights herein.

WHO WE ARE

We are the nation-wide membership based organization representing and advocating for manufactured home owners.

Mission: 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.

Vision: Among the basic principles fought for by the founding fathers of this country was that of basic property rights. The owner of a manufactured home shares the same tangible investment as does the owner of a one-bedroom condominium or a fifty-room mansion. NMHOA looks forward to the day when the owner of the manufactured home is accorded the same rights and privileges as the other property owners.

First and foremost is the sense of security in their community. Safeguards must be in place to ensure the home-owner's community is safe from sale and closure without the opportunity of the community to participate in its own self determination. If self determination is not achievable, home-owners should receive fair and just compensation as a result of such actions.

Values: If all people lived by the Golden Rule, there would be little need to discuss values and principles. As an organization, we value the principle of treating others the way we would like to be treated. We believe in dealing honestly and treating each other with civility and kindness. We expect the same of those outside our organization and forgive the shortcomings of those who do not meet our expectations. We embrace, endorse, and celebrate our diversity. We reach out to those who we may perceive may be different from ourselves. We seek understanding and to understand. This is not limited to our gender, ethnic, cultural, and religious diversity. It extends to the diversity of thought and ideas. We encourage creativity and looking for new ways to solve old and new problems.

- 17 million people, in the United States, live in manufactured homes
- There are approximately 6.8 million manufactured homes in the U.S and 2.9 million of them (43%) are situated in land lease (privately owned) communities

- In many states manufactured homes are still considered “chattel” and therefore people purchasing manufactured homes do not qualify for the standard financing/loan products or other purchasing safeguards that people purchasing stick built homes have available to them

- While most states have statutes that govern the relationship between community owners and home owners, many of these laws are weak, not enforceable, and not drafted in such a way as to provide security of tenure for manufactured home owners.

- Manufactured housing provides unsubsidized affordable homeownership opportunities for millions of seniors and young families, yet there are very few protections in place to guarantee the long term preservation of manufactured housing communities.

- Some manufactured housing community owners deny their residents the right to form home owners’ associations, the right to inform their neighbors of their rights under state law, and in other ways restrict their constitutional rights.

NMHOA is working on possible solutions to these problems by:

- Supporting the Uniform Law Commission as it approved a uniform law allowing manufactured homes to be titled as real estate;

- Requesting legislation at the federal level that would provide incentives if community owners choose to sell their properties to the home owners, the local housing authority, or another not-for-profit entity that will guarantee long-term security of tenure;

- Working at the state level to ensure stronger legal protections for people who own their homes but not the land beneath them; and

- Encouraging HUD’s support to preserve manufactured housing communities by ensuring that some of the CDBG, HOME, and other affordable housing money going to the states are earmarked for manufactured housing community preservation, and that when this money is used for preservation the community owner guarantees fundamental constitutional freedoms to the home owners.

Prosperity Now's work makes it possible for millions of people to achieve financial security and contribute to an opportunity economy. We scale innovative practical solutions that empower low- and moderate-income people to build wealth. We drive responsive policy change at all levels of government. We support the efforts of community leaders across the country to advance economic opportunity for all.

I'M HOME, or Innovations in Manufactured Homes, is an initiative designed to unlock the potential of high quality manufactured housing as a key source of affordable and appreciating housing. The mission of I'M HOME is to ensure that families who purchase manufactured homes are able to build wealth through homeownership.

ROC USA® is a non-profit organization with a mission of making quality resident ownership possible nationwide. The ROC USA Network of Certified Technical Assistance Providers has successfully assisted homeowners in over 100 manufactured home communities acquire and improve their communities, preserving affordability and building individual and community assets. ROC USA Capital provides financing that makes community purchases possible.

Next Step® offers a national nonprofit distribution system that allows nonprofits to help homeowners achieve wealth by growing equity, preserving assets and replacing substandard mobile homes with new ENERGY STAR homes. Another strategic ally in this social enterprise is Clayton Homes, the leading home manufacturer and largest homebuilder in the nation. This unprecedented partnership creates a new market dynamic that will make it easier for more low-income families to achieve homeownership.

Since 1969, the nonprofit National Consumer Law Center has used its expertise in consumer law and energy policy to work for consumer justice and economic security for low-income and other disadvantaged people, including older adults, in the U.S. NCLC's expertise includes policy analysis and advocacy; consumer law and energy publications; litigation; expert witness services, and training and advice for advocates. NCLC works to develop and advance a local, state and federal policy agenda that addresses obstacles in the manufactured housing industry, supports the preservation and expansion of affordable housing through quality manufactured housing, and promotes asset building

2017-2018 NMHOA BOARD OF DIRECTORS

EXECUTIVE COMMITTEE

Tim Sheahan, President (San Marcos, CA)

Garold Miller, First Vice President (Jackson, NJ)

Majory Gilsrud, Resident-Owned Community Vice President (Madelia, MN)

Lori Dibble, Treasurer (Highlands, NJ)

Denise Bricher, Associate Treasurer (Maplewood, MN)

Pat McHugh, Secretary (Henderson, NV)

REGIONAL VICE PRESIDENTS

Jacki DeVore, Mid-Western Regional Vice President (Arden Hills, MN)

Dot Sliney, North Eastern Regional Vice President (Mapleville, RI)

Ed Green, South Eastern Regional Vice President (Homosassa, FL)

Rita Loberger, Western Regional Vice President (Tigard, OR)

AT LARGE

Connie Hill, At Large Member (Murray, UT)

Sandy Overlock, At Large Member (North Adams, MA)

Anne Sadler, At Large Member Mount (Vernon, WA)

Russ Watson, At Large Member (Sebastian, FL)

STAFF

Dave Anderson
Executive Director
2380 Wycliff Street, Suite 200
St. Paul, MN 55114
david.r.anderson.nmhoa@gmail.com
202-800-9795

Thomas Francis-Siburg
Communications Associate

BOARD COMMITTEE LIST

Executive Committee – Meets regularly to give oversight and direction to the Board of Directors.

Website Committee – Reviews web site, gather input from board members, and propose changes. Works with web master to keep web site updated.

Newsletter Committee – Develops newsletter plan; produce quarterly newsletter.

Convention Committee – Works on all logistical issues related to the Annual Convention, including identifying speakers/workshops, working with hotel staff on rooms and hospitality.

Legislative Committee – Identifies possible national legislative activity; works with national legislative allies; supports local and state legislative efforts and encourages people from across the country to share successful strategies.

Membership Committee – Recruits and renews individual and organizational members.

Bylaws Committee – Recommends changes and updates to the Bylaws.

Development Committee – Works on plans to help NMHOA become a self-sustaining entity; develops fund-raising plans; develops long-term financial plan.

STATE HOME OWNER ASSOCIATION (HOA) MEMBERS

Arizona

Arizona Association of Manufactured Home, RV & Park Model Owners
President – Eileen Green
2334 South McClintock Drive
Tempe, AZ 85282
Phone: 480-966-9566
E-mail: legislativedirector@aamho.org
Website: www.aamho.org

California

Golden State Manufactured-Home Owners League
President – Michelle Smith
14802 Beach Boulevard
La Mirada, CA 90638
Phone: 714-994-9638 Fax: 714-994-9638
E-mail: gsmol@sbcglobal.net
Website: www.gsmol.org

Delaware

Land Lease Homeowners Coalition
President – Richard Ruben
386 Walmart Drive, Ste 7, PMB 15
Camden, DE 19934
302-698-3916
Email: rar723@aol.com
Website: www.llhc.us

Delaware Manufactured Home Owners Association
President – William Kinnick
24832 John J. Williams Hwy, #1, PMB #5
Millsboro, DE 19966
302-945-2122
Email: williamkinnick@verizon.net
Website: www.dmhoa.org

Florida

Federation of Manufactured Home Owners of Florida
President – Jerry Durham
Executive Director – Jane Clapp
4020 Portsmouth Rd.
Largo, FL 33771
727-530-7539
Email: jerryh.durham@gmail.com
Website: www.fmo1.org

Illinois

Mobile Home Owners Associations of Illinois
President – Terry Nelson
1330 East Rand Road, #135,
Des Plaines, IL 60016
847-296-5762 Fax: 847-813-7917
Email: mhoai1@aol.com
Website: www.mhoai.org

Massachusetts

Manufactured Home Federation of Massachusetts, Inc.
President – Sandra L. Overlock
15 Iroquois Drive
North Adams, MA 01247
413-663-3305
Email: sandyslo50mfm@yahoo.com

Minnesota

All Parks Alliance for Change
President – Denise Bricher
Executive Director – Dave Anderson
2380 Wycliff Street, Suite 200, St. Paul, MN 55114
651-644-5525 or 855-361-2722
Fax: 651-523-0173
Email: info@allparksallianceforchange.org
Website: www.allparksallianceforchange.org

Nevada

Nevada Association of Manufactured Home Owners, Inc.
President – James Foster
P.O. Box 42326
Las Vegas, NV 89116
Phone: 800-410-6211
E-mail: namh3@juno.com

New Hampshire

Manufactured Home Owners & Tenants Association of New Hampshire
President – Lois Parris
P.O.Box 998, Concord, NH 03302-0998
603-224-0408
Email: president@mota-nh.org
Website: www.mota-nh.org

New Jersey

Manufactured Home Owners Association of NJ, Inc.
President – Gary Miller
P.O. Box 104
Jackson, NJ 08527
732-534-0085
Email: garnoldmiller@gmail.com
Website: www.mhoanj.org

Ohio

Association of Manufactured Home Residents In Ohio
President – Frank Pojman
87 Periwinkle DR
Olmsted Township, OH, 44138
440-235-0679
Email: frank.pojman@gmail.com
Website: www.amhro.org

Oregon

Manufactured Housing /Oregon State Tenants Association MH/OSTA
President – Rita Loberger
PO Box 24958
Eugene, OR 97402
800-423-9371
Email: rloberger@comcast.net
Website: www.MH-OSTA.org

Rhode Island

Federation of Rhode Island Manufactured Home Owners
President – Dorothy Sliney
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Mapleville, RI 02839
401-568-0965
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Utah

Utah Coalition of Manufactured Homeowners
President – Connie Hill
226 East Pan American Circle
Murray, UT 84107
801-550-4245
Email: Connie.ucomh@gmail.com

Washington

Association of Manufactured Home Owners
President – Don Carlson
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Spokane, WA 99223
425-772-5174 or 509-230–8508 (Spanish & English)
Email: amhoinfo@gmail.com
Website: www.wamho.org

Mobile Home Owners of America, Inc.
President – John Dawson
1819 South Central Avenue, Suite C-101
Kent, WA 98032
360-373-2436
Email: jmdawson.mhoa@gmail.com
Website: mhoa.comcastbiz.net/

**To the best of our knowledge this information is correct as of November 29, 2018*.

Notes

NEXT STEP SUPPORTS YOUR DECISION TO BECOME A HOMEOWNER.
✓ Comprehensive homebuyer education.
✓ Housing counseling and down payment assistance (when qualified).
✓ Fair and equitable loans that allow you to build and protect your equity.
INSIST ON NEXT STEP FEATURES TO BUILD VALUE INTO YOUR HOME.
✓ ENERGY STAR® qualified homes to save you money every month.
✓ Recommended high value features including: drywall, china sinks, metal faucets and more.
✓ Home designed to fit on your lot, maximizing usable square footage.
Next Step®
Affordable Housing Done Right
WE CAN HELP TURN YOUR NEW HOUSE INTO A HOME. LET US BUILD THE HOME YOU WANT.
www.nextstepus.org | (502) 694-1976
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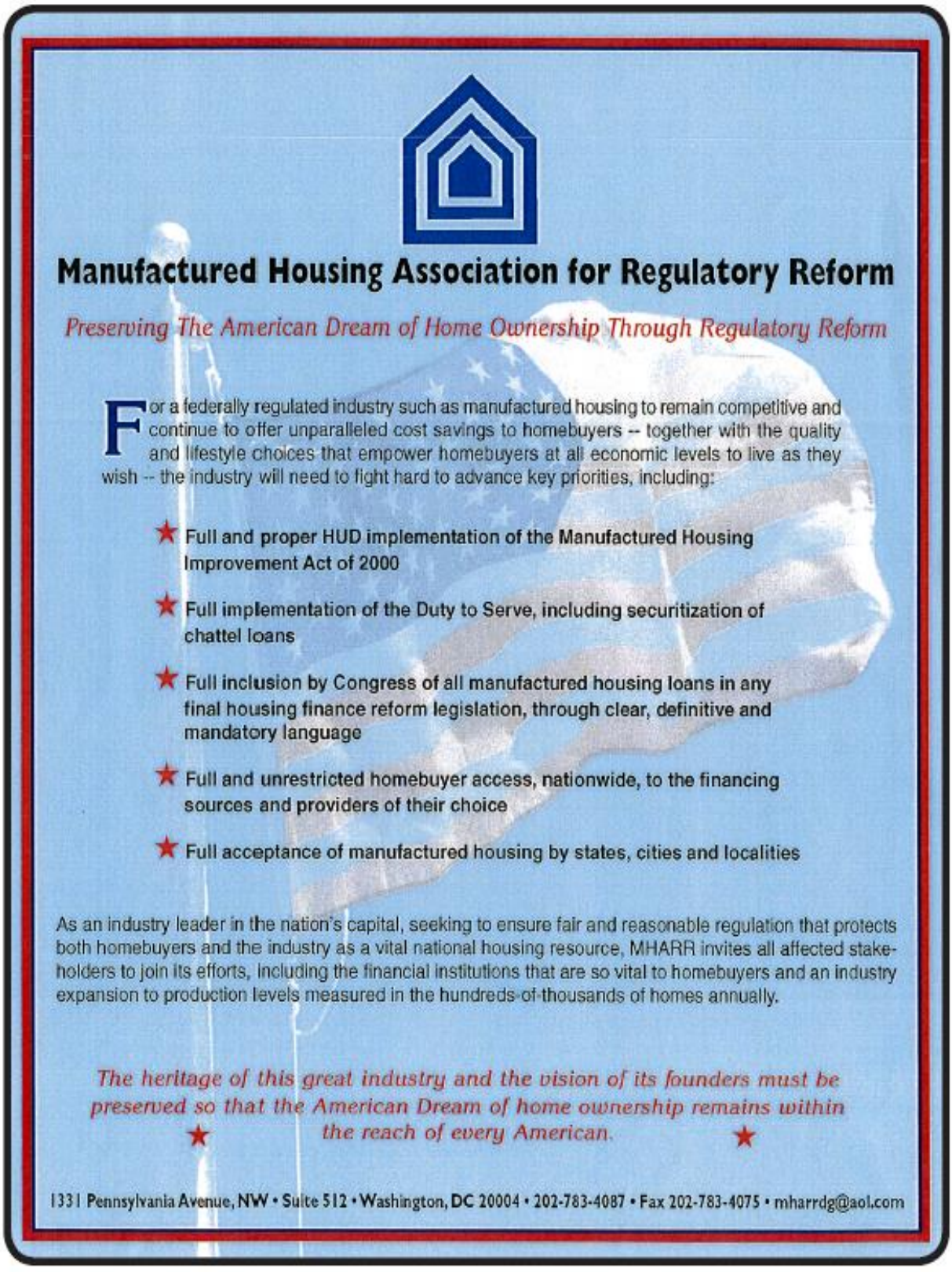
Manufactured Housing Association for Regulatory Reform
Preserving The American Dream of Home Ownership Through Regulatory Reform
For a federally regulated industry such as manufactured housing to remain competitive and continue to offer unparalleled cost savings to homebuyers -- together with the quality and lifestyle choices that empower homebuyers at all economic levels to live as they wish -- the industry will need to fight hard to advance key priorities, including:
Full and proper HUD implementation of the Manufactured Housing Improvement Act of 2000
Full implementation of the Duty to Serve, including securitization of chattel loans
Full inclusion by Congress of all manufactured housing loans in any final housing finance reform legislation, through clear, definitive and mandatory language
Full and unrestricted homebuyer access, nationwide, to the financing sources and providers of their choice
Full acceptance of manufactured housing by states, cities and localities
As an industry leader in the nation's capital, seeking to ensure fair and reasonable regulation that protects both homebuyers and the industry as a vital national housing resource, MHARR invites all affected stakeholders to join its efforts, including the financial institutions that are so vital to homebuyers and an industry expansion to production levels measured in the hundreds-of-thousands of homes annually.
The heritage of this great industry and the vision of its founders must be preserved so that the American Dream of home ownership remains within the reach of every American.
1331 Pennsylvania Avenue, NW • Suite 512 • Washington, DC 20004 • 202-783-4087 • Fax 202-783-4075 • mharrdg@aol.com

Join the I'M HOME Network today and become a part of one of our working groups which focus on:

- Policy
- Communications
- Single-Family Finance
- Resident Engagement
- Community Preservation

prosperitynow.org/get-involved/im-home