

2024 ANNUAL MEETING



**NATIONAL MANUFACTURED
HOME OWNERS ASSOCIATION**

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NMHOA Annual Meeting Agenda



November 16, 2024. Virtual Meeting.

2:00pm – 5:00pm EASTERN | 1:00pm – 4:00pm CENTRAL | 12:00pm – 3:00pm MOUNTAIN
 11:00am – 2:00pm PACIFIC

1. **Welcome, Call to Order & NMHOA Annual Report** **2:00 ET**
 - President, Gary Miller
 - Executive Director, Dave Anderson
2. **State of the States: State Reports (Pacific States)** **2:05 ET**
3. **Panel: The Role of State Housing Finance Agencies in Manufactured Housing** **2:15 ET**
 - Jeremiah Townsend, Manufactured Housing Program Supervisor, Minnesota Housing
 - Megan Roush, Director of Development, Vermont Housing Finance Agency
4. **State of the States: State Reports (Midwest and Mountain States)** **3:15 ET**
5. **Speaker: Post-election, how do federal manufactured housing bills look in 2025?** **3:25 ET**
 - Will Garrity Binger, Legislative Assistant, U.S. Senator Jeanne Sheahen (D-NH)
6. **Board and Officer Elections** **4:00 ET**
 - President
 - Resident-Owned Communities Vice President
 - Secretary
 - Midwest Region Vice President
 - Southeast Region Vice President
 - At Large Members – Multiple positions
7. **State of the States: State Reports (Eastern States)** **4:10 ET**
8. **Panel: Grassroots campaigns to pass statewide rent stabilization legislation** **4:20 ET**
 - Michele Thomas, Director of Policy and Advocacy, Washington Low Income Housing Alliance
 - Joseph Sullivan, Executive Director, Manufactured Home Owners Association of New Jersey, Inc.
9. **Adjourn** **5:00 ET**



“Fighting for Our Place”

National Manufactured Home Owners Association

November 16, 2024

Dear convention attendee,

On behalf of the NMHOA Board of Directors and Executive Director Dave Anderson, I want to welcome you to our 2024 Annual Meeting and Convention. We hope you find the panels and speakers useful for your work. We hope you also take advantage of the opportunity to provide state reports to share your own knowledge and information about your state’s activities.

We provide this program booklet not only as reference for our convention agenda but also as a source of resources and information you can reference after the event is over. Please also take a moment to look at the ads that appear in this book. They are an example of the support provided to us by our valuable state and federal partners, including (names of advertisers).

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. We hope the speakers and panels at this meeting will provide you with some resources and information you can use to advocate for homeowners on the local, state, and national levels.

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 convention committee for their tireless efforts.

We hope you enjoy the convention!

Yours in solidarity,

Gary Miller
President, NMHOA

November 16, 2024

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.

- **Manufactured home owners meet with members of Congress** – NMHOA held its second annual **Manufactured Housing Advocacy Week**. More than 40 manufactured home owners held dozens of virtual meetings with U.S. Senators and U.S. Representatives, from states such as Arizona, California, Colorado, Connecticut, Florida, Massachusetts, Minnesota, New Jersey, Ohio, Oregon, Rhode Island, and Washington. Home owners encouraged members of Congress to support the: **Manufactured Housing Tenant's Bill of Rights Act**, which requires community owners to meet certain tenant protection requirements for federally-backed loans; **Fair Manufactured Housing Lending Act**, which restores home buyer protections; **Frank Adelman Manufactured Housing Community Sustainability Act**, which provides a tax incentive to sell parks to residents; and **PRICE Program Funding**, which provides grants for residents to purchase and improve manufactured home park communities.
- **NMHOA supported renewed funding for PRICE Program** – The **Preservation and Reinvestment Initiative for Community Enhancement (PRICE) Program** was established by Congress in 2023 with \$225 million in dedicated federal funding for manufactured housing grants. With final approval of the 2024 federal budget, funding was renewed and made permanent for the program, however, it was reduced to \$10 million in 2024. Funds are available for a variety of uses, including bringing infrastructure up to code, resident purchases, eviction prevention, relocation assistance, upgrading or adding storm shelters, and home improvements.
- **NMHOA demanded improvements in FHFA's Duty to Serve plans** – Congress imposed a “Duty to Serve” manufactured housing on the **Federal Housing Finance Agency (FHFA), Fannie Mae and Freddie Mac**. In 2017, FHFA issued regulations for financing loans on manufactured homes and manufactured home communities. In public comments, NMHOA criticized the agencies for a fundamental failure to serve home owners, including no initiative to establish high-quality, affordable **manufactured home chattel loans** and supporting only one resident purchase out of the 493 loans provided for **manufactured home communities** in 2023.
- **NMHOA helped craft the most extensive updates to the HUD Code in 30 years** – The **Manufactured Housing Consensus Committee (MHCC)** is a committee of the **U.S. Department of Housing & Urban Development (HUD)** which reviews and recommends changes to the **National Manufactured Housing Construction and Safety Standards Act** (or HUD code). Seven members of NMHOA's board and staff have served on MHCC, now or in recent years. In September, HUD released the most extensive updates to the HUD Code in 30 years, including 90 new or updated standards to increase innovation and speed up production. The changes allow, for the first time, production of multi-unit single family manufactured homes under the HUD Code, which better fits dense urban areas and suburban infill.
- **NMHOA's executive director spoke at national conferences and listening sessions** – In addition to the virtual **Duty to Serve** listening sessions held July 17-19, I spoke on a featured panel, "Building a Better Foundation for Homeowners of Manufactured Housing: Ongoing Challenges and Policy Solutions," at the **Consumer Federation of America's annual Consumer Assembly** on June 5-6 in Washington, DC. I also spoke on a panel, “Benchmarking the Industry,” at the **Innovations in Manufactured Homes (I'M HOME)** annual conference in Phoenix on September 24-25.

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

Best wishes,

Dave Anderson
Executive Director, NMHOA

Presenter Biographies

Dave Anderson, Executive Director, National Manufactured Home Owners Association (NMHOA)



Dave was also the Executive Director of All Parks Alliance for Change (APAC), which is the state association for the 180,000 Minnesotans living in manufactured homes, from 2004 to 2023.

Dave has worked in the nonprofit sector for 30 years. Previously, he was 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.

Dave has a Master of Public Affairs from the University of Minnesota's Humphrey School of Public Affairs, a Doctor of Education in Leadership from the University of St. Thomas, and was named a Bush Fellow in 2020. His doctoral dissertation is: Pedagogy of Community Organizing: Lessons Learned from and with Formal Educators, Professional Trainers, and Community Organizers. He is co-chair of the Homes of All Minnesota coalition, and a member of the Innovations in Manufactured Homes (I'M HOME) Network advisory committee, the Purple Line Partners advisory committee, and the Oak Hill Montessori Community School board of directors.

Jeremiah Townsend, Manufactured Housing Program Supervisor, Minnesota Housing

Jeremiah is Minnesota Housing's Supervisor of the Manufactured Housing Program. He has worked with Minnesota Housing for eight years on the Portfolio Management team in the Single Family Division. He now leads the Agency's initiatives that support manufactured housing communities.

Megan Roush, Director of Development, Vermont Housing Finance Agency



Megan Roush joined Vermont Housing Finance Agency in 2019 and currently serves as the Director of Development. In this role, she oversees the development department, which handles the administration of Low-income Housing Tax Credits, Multifamily Tax Exempt Bonds, State Tax Credits, and other housing initiatives. Roush previously served as a Community Development Underwriter at Vermont Housing Finance Agency and a Single Family Housing Specialist for USDA Rural Development. She also serves as the chair for a statewide manufactured housing advocacy group, the Vermont Manufactured Housing Subcommittee, which is a subcommittee of the Vermont Affordable Housing Coalition. Additionally, she is working on getting her Master of Science in Community Development and Applied Economics at the University of Vermont.

Will Garrity Binger, Legislative Assistant, U.S. Senator Jeanne Sheahan (D-NH).



Will has handled housing and community development, as well as other issues, for the Senator since January 2023. Before serving in his current role, Will worked for U.S. Representative Cindy Axne (D-IA) as Legislative Assistant and then Legislative Director from 2019 to 2023. He attended Rutgers University.

Michele Thomas, Director of Policy and Advocacy, Washington Low Income Housing Alliance



Michele is the Director of Policy and Advocacy with the Washington Low Income Housing Alliance and Housing Alliance Action Fund. She joined the staff of the Alliance in 2009 after working for eight years as community organizer with the Tenants Union of Washington State. She has worked on state level housing policy since 2003 and has witnessed the housing justice movement grow stronger each year. She has overseen the passage of many laws to strengthen tenant protections, prevent homelessness and to advance affordable housing. She believes deeply in the power of organized communities to make change and believes that homelessness will end when the public will demands it.

Joseph Sullivan, Executive Director, Manufactured Home Owners Association of New Jersey, Inc.



Joseph has been involved in public service for many years. He is the Jackson Township, New Jersey, Rent Leveling Board Chairperson and the Jackson Township Planning Board Vice Chair. He has been a past member of the Jackson Township, New Jersey Zoning Board. As a member of the Rent Leveling Board, he led the efforts to modernize and streamline the application process for residents and landlords. After the modernization process's success, he led the committee to rewrite the rent leveling ordinance for the town.

He is the 1st Vice President on the Executive Board of NMHOA, the National Manufactured Homeowners Association. Joseph was appointed to the Manufactured Housing Consensus Committee of the Federal Department of Housing and Urban Development to represent manufactured housing residents. The Manufactured Home Owners Association of New Jersey Executive Board has appointed him to lead the organization's efforts as the Executive Director. Joseph is focused on achieving economic justice for all residents of manufactured housing. He leads MHOA-NJ's efforts to lobby in Trenton for statewide Rent Control. He administers the efforts to establish municipal alliance groups on the grassroots level to lobby individual municipalities to establish or enhance rent control ordinances and protect the rights of all those who live in manufactured housing.

Anne Sadler has served on the NMHOA Board, as a Member at Large, for the past six years.

In 1979 Anne relocated to Woodinville, Washington where she raised her two children. In 1995 she moved North to affordability and rented a home on Camano Island for five years. In April of 2000 she decided to become a homeowner at Bayview Mobile Home Senior Park in Mount Vernon, WA. Anne loves the location and enjoys her neighbors.

Anne retired from Regence Blue Shield 13 years ago, and retired her Washington State (and her National) Loan Originator's licenses seven years ago. Since that time, she has become very involved in protecting her retirement investment in her manufactured home, as well as, protecting the investments of other senior citizens, all across Washington, who have also chosen this economic life style. Anne has been involved with the Association of Manufactured Home Owners (AMHO) for the past nine years, completing a three year term as a Director and two three year terms as President. Having completed the term limits as President she is once again serving as a volunteer Director on the AMHO board, fighting for rent stabilization in Washington State!



MINNESOTA HOUSING FINANCE AGENCY –
 MANUFACTURED HOUSING PROGRAMS OVERVIEW:
 JERAMIAH TOWNSEND – TEAM SUPERVISOR



mi MINNESOTA HOUSING

Our Mission

Housing is foundational to a full life and a thriving state, so we equitably collaborate with individuals, communities and partners to create, preserve and finance housing that is affordable.

Over the next four years, we will pursue the following 14 strategic objectives, which fall into five areas of focus.

FOCUS AREA	STRATEGIC OBJECTIVES	Details on page
Improve the Housing System	Create a more inclusive, equitable and just housing system	22
	Focus on the people and places most impacted by housing instability	24
	Make housing programs more accessible and easier to use	27
Strengthen Communities	Pursue equitable community development and investment	30
	Support Tribal Nations and Indigenous communities	32
Preserve and Create Housing Opportunities	Preserve and improve the condition and affordability of existing housing	34
	Increase the development of new housing that is affordable	35
	Develop green, energy-efficient, climate-resilient, sustainable housing	37
	Increase access to rental assistance	39
	Support and preserve manufactured homes and communities	40
Make Homeownership More Accessible	Address homeownership barriers and reduce disparities	42
Support People Needing Services	Prevent and end homelessness	44
	Support people with disabilities to live full, independent and integrated lives in the community	46
	Support older adults and create age-friendly communities	48

MAIN PROGRAMS SUPPORTING MANUFACTURED HOUSING

- Manufactured Home Community Redevelopment Program (MHCRP)
- Manufactured Home Relocation Trust Fund
- Legislatively Named Grants

Manufactured Home Community Redevelopment Program

*Grant Program designed in 2020 to meet the needs of aging manufactured home communities in Minnesota

*Health, safety and critical needs of communities

*Not used for individual homes, but benefit the community as a whole

*2024 Legislation: \$2 million state appropriations & TBD in Housing Infrastructure Bonds



• Grant Funds

- State Appropriations (\$2 million for 2024 RFP)
- Housing Infrastructure funds (Amount TBD for 2024 RFP) *

*Depending on qualifying projects and available funding



Eligible Activities for the MHCPR

ELIGIBLE

- **Infrastructure Improvements**
 - Water/Sewer Upgrades
 - Road Repair
 - Storm Shelters
 - Tree Removal
 - Electrical Systems
 - Lighting & Signage
 - Other Approved Activities

INELIGIBLE

- Reimbursement of work that has already started
- Individual Manufactured Homes
- Seasonal Lots



• Acquisition of Manufactured Home Parks



Eligible Applicants

Private Manufactured Home Park Owners

Resident Owned Cooperatives

Government or Tribal Owned Manufactured Home Parks

Non-profit Organizations applying on behalf of a park owner



Program Income Limits

- Lot Rents must be affordable to residents at or below 115% area median income

Gross Household Income	11-County Twin Cities Metro Area*	Rochester MSA**	Balance of State
50%	\$62,100	\$61,600	\$55,900
60%	\$74,500	\$74,000	\$67,100
80%	\$99,400	\$98,600	\$89,400
100%	\$124,200	\$123,200	\$111,700
115%	\$142,800	\$141,700	\$128,500

*Includes the counties of Anoka, Carver, Chisago, Dakota, Hennepin, Isanti, Ramsey, Scott, Sherburne, Washington, and Wright
 **Includes the counties of Dodge and Olmsted

Grant Requirements

Grant Contract Agreement

- Must be signed and fully executed before receiving disbursements
- 3-year term
- Signed via DocuSign
- Contract also connects to the Procedural Manual and Declaration of Restrictive Covenants

Declaration of Restricted Covenants

- Property must remain a Manufactured Home Park for 25 years
- Lot rent increases of no more than 5% annually for a period of 25 years
- Replacement reserves account in place for future improvement repairs
- Sale or transfer of ownership approved by Minnesota Housing
- Agree to monitoring activities

2024 RFP Process Example Timeline

2024 Request for Proposals

- Intent to Apply opens August 12, 2024 (Required to Apply)
- Applications opened August 12, 2024, and the deadline is Thursday September 19th at noon
- Selected Proposals go to Minnesota Housing Board of Directors in winter 2024
- Applicants awarded grant funds are contacted to set up a launch meeting and contract review in early 2025
- Once contracts and related documents are executed including an approved scope of work, grantees can then begin requesting disbursements

RFP Scoring Criteria

Community Needs

- *Health & Safety needs for infrastructure redevelopment
- *Acquisition that benefits the community or prevents park closure

Households Served

- *Affordable rents
- *Community benefits lower income households and underserved communities

Community Support

- *Leverage from local municipalities, converting to public utilities, or other community support



RFP Scoring Criteria Continued

Project Leverage & Costs

- *Total project leverage and costs compared to number of lots

Project Assessment

- *Cost evaluation, project planning, and project timeline

Project Experience

- *Experience of contractors, managers, engineers, etc. who are working on the project



RFP Application Checklist – Required Items

<ul style="list-style-type: none"> • Application Narrative and Required Supporting Documentation 	<ul style="list-style-type: none"> • Rent Rolls
<ul style="list-style-type: none"> • Applicant Signature Page 	<ul style="list-style-type: none"> • Photographs and/or Aerial Map of the Park (optional)
<ul style="list-style-type: none"> • Tenant Questionnaire (optional) 	<ul style="list-style-type: none"> • Additional Checklist Items if the Project includes a Park Acquisition
<ul style="list-style-type: none"> • Project Cost Assessment Documents 	<ul style="list-style-type: none"> • Commitment Letter
<ul style="list-style-type: none"> • Construction or Acquisition Timeline 	<ul style="list-style-type: none"> • Purchase Contract
<ul style="list-style-type: none"> • Credit Review Documents 	<ul style="list-style-type: none"> • Appraisal
<ul style="list-style-type: none"> • Department of Health Inspection Report 	

RFP Required Credit Review Documents

Organizational, Management and Operations:	
1.	Operating Agreement
2.	Authorizing Resolutions
3.	Organization Certificate of Good Standing (current through at least 2022, via Minnesota's Secretary of State Business and Lien System)
4.	Strategic Plan or Work/Business Plan
Financial:	
5.	For organizations with gross revenue \geq \$750,000: The last two years of audited financial statements, including any Management Letter and Internal Controls Letter.
6.	For organizations with gross revenue $<$ \$750,000: Federal and State Tax returns including K1s filed with the IRS (for the last two years)

A 4 Step Application Process

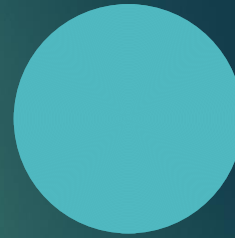
1. Submit Intent to Apply through Cvent link on Minnesota Housing website.
2. Submit Application through Cvent link on Minnesota Housing website or fill out application and submit to Minnesota Housing's [Leapfile](#) portal to the website.
3. Complete the Organizational Capacity form and submit with supporting docs through [Leapfile](#).
4. Complete the Risk Assessment form and submit with supporting documents. **Please do NOT send duplicate documents for these steps.**

New This Year – Pre-Award Risk Assessment

The Pre-Award Risk Assessment will include:

- A Risk Assessment Form with questions to be completed as part of the application
- Financial Information as applicable to the applicant organization and detailed on the Risk Assessment Form
- Evidence of good standing with the Minnesota Secretary of State
- Certification of no convictions of felony financial crimes by a principal, along with a list of principals being certified
- Minnesota Housing may request additional information one time from the applicant to clear up documentation or questions.
- An applications with incomplete or inaccurate information will be disqualified and the RFP application will not be reviewed.

Total MHCPR Funding Amounts by Year



Manufactured Home Relocation Trust Fund

In 2007 the Minnesota Legislature created the Manufactured Home Relocation Trust Fund to provide participating manufactured homeowners compensation in the event that all or part of their manufactured home park closes.

Manufactured Homeowners pay \$15/year into the fund until it exceeds \$2 million dollars. Currently the fund is just over \$2 million and homeowners were not required to pay into the fund in 2024. Homeowners that do not pay into the fund are not allowed to access it.

When a Park Closes

If a park is closing, the park owner is required to notify us. The local municipality will then appoint a neutral third party to review and approve homeowner requests to receive funds.

If a homeowner is requesting funds they need to submit:

- A copy of the closure letter
- Documentation showing property taxes are paid
- Contract for moving costs (if home can be moved)
- Certificate of title with release on all liens (if home cannot be moved)

Once the request is approved, a payment is issued to the homeowner or the movers.

Legislatively Named Grants

- In 2023 the Minnesota Legislature directly awarded a \$10 million grant to a non-profit organization, Northcountry Cooperative Foundation (NCF) – A Minnesota based non-profit that provides education, technical assistance, services and programs to cooperative organizations.
- The grant funds were specifically earmarked to provide NCF loan capital in order to purchase manufactured home parks and then convert them to resident owned cooperatives (ROC's).
- 2 parks have been purchased so far utilizing the grant funds and are in the process of being converted to resident ownership.
- A goal of converting 450 total units to resident owned cooperatives was established in the contract.
- Minnesota Housing administers the grant and is responsible for contracting, disbursements, tracking, compliance/monitoring and reporting. <https://northcountryfoundation.org/>

Legislatively Named Grants

- In 2023 the Minnesota Legislature set aside \$10 million in grant funds for manufactured housing lending activities. In 2024 the legislature named this grant directly to a Minnesota based non-profit lender, NeighborWorks Home Partners (NWHP). Their mission is empowering individuals and communities by helping people purchase, fix and keep their homes.
- This grant program is currently going through the process of contracting and design based off the corresponding legislative statute.
- The statute is broad and basically sets aside the \$10 million for manufactured housing lending including 1st mortgages, rehabs, down payment assistance, etc.
- NeighborWorks Home Partners has decided to create and concentrate on a program specifically for 1st mortgage origination, lending and servicing. This was identified as the biggest gap currently in manufactured housing lending in Minnesota.
- Currently Minnesota Housing is working through drafting and review of the contract that will define program terms with NWHP.
- NWHP is creating their program guide and manual which will be reviewed and approved by Minnesota Housing.
- Once the program guide, contracting and other pieces are in place an initial disbursement for loan capital will be sent to NWHP in order to start the program. Currently MHFA and NWHP are anticipating this to coincide with the spring buying season in 2025.
- <https://nwhomepartners.org/>

Federal Policies

Full presentation: http://www.nmhoa.org/uploads/4/9/3/0/49302223/mh_advocacy_week_-_briefing_on_federal_mh_legislation_2024.pdf

Federal Manufactured Housing Legislation

Proposed Legislation:

- Manufactured Housing Tenant's Bill of Rights Act
- PRICE Program Funding
- Fair Manufactured Housing Lending Act
- Frank Adelman Manufactured Housing Community Sustainability Act



Manufactured Housing Tenant's Bill of Rights

It would establish a set of minimum standards for tenants in MHCs that receive federal financing through Fannie Mae, Freddie Mac, or the Federal Housing Administration, modeled off of the Fannie Mae and Freddie Mac TSLPs. The protections included in the House bill last Congress include:

- The right to a one-year renewable lease absent good cause for nonrenewal.
- A 5-day grace period for late rent payments.
- A minimum 60-day written notice of rent increases or new added charges like water or sewer of up to 5% of the prior rent, with longer notice for larger rent increases (an additional 30 days required for each 2.5% rent increase above 5%).
- Rights for the tenant to:
 - Sell the manufactured home without having to relocate it.
 - Sublet the home or assign the lease to a buyer of the home provided the buyer meets the MHC's rules and regulations.
 - Post "for sale" signs on the home.
 - Sell the manufactured home in place within 45 days after eviction, to prevent the homeowner from losing their equity.
 - Receive at least 60 days advanced notice of the MHC's planned sale or closure


PRICE Program Funding

- In 2022, Congress created a new program, the Preservation and Reinvestment Initiative for Community Enhancement (PRICE) program. PRICE will provide \$225 million to preserve and revitalize some manufactured homes and communities (MHCs).
- The primary purpose is to bring community infrastructure up to code. Infrastructure improvements could upgrade water, sewer, septic and electric systems. Investments can repair roads, storm water drainage and sidewalks too.
- Funds can also support home improvements such as removing abandoned and blighted homes, improving foundations and upgrading or adding storm shelters. Funds can also be used for eviction prevention and relocation assistance.
- It is important for the PRICE Program to become a permanent program with ongoing funding. The 2024 federal budget has not yet been approved.

Fair Manufactured Housing Lending Act

- In response to the last housing crisis, Congress decided to protect consumers, including manufactured home buyers, from expensive and predatory home loans through the Truth in Lending Act. Mortgage originators were prohibited from steering home buyers to their own expensive, affiliated lenders. Manufactured housing retailers were defined as mortgage originators.
- In 2018, manufactured housing retailers were exempted from the Truth in Lending Act and the strong consumer protections were replaced with ineffective disclosure requirements.
- Removing this exemption would mean retailers were once again covered and consumers would be protected from unscrupulous retailers who might want to take advantage of home buyers through their own more expensive lenders.

Frank Adelman Manufactured Housing Community Sustainability Act

- Nationwide, there are more than 1,000 manufactured home communities are owned by residents or nonprofit organizations. However, this represents only 2% of the MHC's in the country.
 - Rather than sell to residents or nonprofits, property owners are often more inclined to pass the property on to their heirs, avoiding capital gains taxes.
 - Modeled on policies adopted in several states, the act provides a tax incentive for community owners to sell to their residents. It Creates a 75 percent federal tax credit on the sale of the property. So for example, if the owner sells the land to a resident cooperative, instead of paying \$150,000 on a \$1 million gain, the owner will only pay \$37,500.
- 

Membership Form Links

Membership Type	Link
Individual Membership	http://www.nmhoa.org/individual-membership.html
State Association Membership	http://www.nmhoa.org/state-association-membership.html
Community Association Membership	http://www.nmhoa.org/community-association-membership.html
Resident Owned Community Membership	http://www.nmhoa.org/resident-owned-community-membership.html

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 September 20, 2017 (number of terms; length of terms)

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

Amended and approved on November 1, 2022 (electronic meetings; absences; amendments)

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.
- Section 4: The vote is only available to attendees at the annual meeting.
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. It is recommended Directors unable to attend a meeting contact the board via e-mail and ask to be excused. The Secretary will note in the minutes all members excused 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 meeting of the Board shall be held at the Annual membership meeting. The Annual membership meeting may be a face to face meeting or held via electronic means.
- 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, meetings by electronic means may be held 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 or grantee of an Annual Subscription 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 face to face or by electronic means.

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 that no such modification or change shall have the effect of depriving members of their rights herein.



National Manufactured Home Owners Association

Fact Sheet

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 any 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.

What We Do



- Advocacy
- Education
- Legislation
- Networking
- Policy
- Research
- Training



Become a Member!



Join NMHOA to receive updates, alerts, and opportunities to influence policies as an individual, community, or state association member. Attend the National Convention for leadership training and collaboration, and consider contributing extra funds to support our initiatives. Visit our website to learn more!

Phone: 202 - 800 - 9795
Email: admin@nmhoa.org
www.nmhoa.org

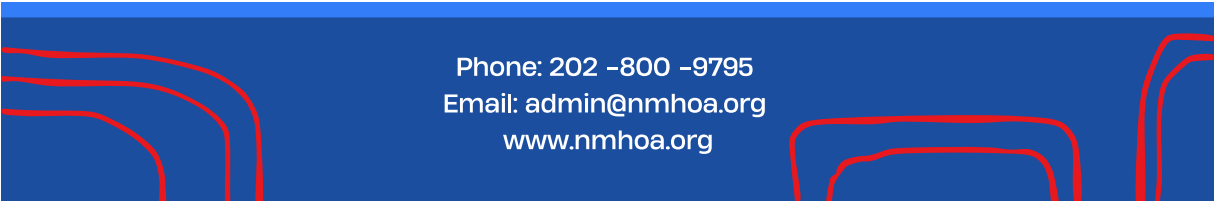


What are Manufactured Homes?

- Manufactured homes are built in factories and then transported to where they will be inhabited. This contrasts with site built homes that are built piece by piece at the location where they will be inhabited.
- Prior to 1976, manufactured homes were known as mobile homes. That year, the Housing and Urban Development (HUD) National Building Code was created to enforce safety and quality standards for manufactured homes. The HUD Code, as it is known, ensures these homes are built to be safe, durable, and energy-efficient.
- Fewer than 1% of manufactured homes are actually moved after installation. Relocating a manufactured home is costly and impractical, and improper moving and installation can cause significant damage to the home.

Why is Advocacy Needed?

Approximately one-third of manufactured home owners do not own the land their home sits on. This is a tricky situation because it places manufactured home owners in a conflicting position, holding rights as both homeowners and renters of the land. Manufactured homeowners are vulnerable to rent increases, changes in community rules, and decisions about infrastructure and maintenance made by the landowner. This lack of land ownership could mean losing control over their homes which are a major financial investments.



Phone: 202 -800 -9795
 Email: admin@nmhoa.org
www.nmhoa.org

Email Cailyn at Cailyn.nmhoa@gmail.com for a printable version of the factsheet.

Messaging Strategies

Addressing Stigma, Prejudice, and Bias

- Dave Anderson, National Manufactured Homeowners Association

#IMHOME2019



5

A Word About Words

“The difference between the almost right word and the right word is really a large matter. ‘tis the difference between the lightning bug and the lightning.”
(Mark Twain)

What are we dealing with? Is it:

- Bias – An inclination or preference toward or against something.
- Stigma – A negative perception.
- Prejudice – An unfavorable or harmful judgment or opinion formed without knowledge or facts.

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Prejudice – Operates on Four Levels

- Individual – Non-manufactured home owners can hold prejudiced thoughts and attitudes. Manufactured home owners can internalize these stereotypes.
- Interpersonal – These prejudices are carried out as specific actions from one person to another; this can be between or among both manufactured home owners and non-manufactured home owners.
- Institutional – Political, governmental, financial, educational, or other institutions act on those prejudices in a way that causes harm to manufactured home owners.
- Systemic or Structural – The collective attitudes and actions of individuals and institutions produces legal, economic, educational, and cultural systems that cause harm to manufactured home owners.

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7

Individual and Interpersonal Level

- Use the word “trailer” rather than “home”
- Call someone “trailer trash” or another derogatory term
- No socializing or other interactions between manufactured home owners and non-manufactured home owners
- Unwilling to identify, or even attempts to conceal, living in a manufactured home

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Institutional Level

- Businesses see lot numbers on job applications and hire other people.
- Local government housing codes prohibit manufactured homes on privately-owned lots.
- Banks refuse to provide loans to purchase or repair manufactured homes.
- Basic public services like public transit, city parks, bike paths, schools, and community centers are often not located near park communities.

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Systemic or Structural Level

- Manufactured homes are not “real homes.” They are classified as “personal property” and only qualify for “chattel” loans.
- Manufactured home parks are not “real communities.” They are often a conditional use in an area zoned commercial/industrial, and are targeted for redevelopment.
- Manufactured home park residents are second-class citizens in many states, with fewer legal rights than owners of single-family homes, or renters of apartments.
- Manufactured housing is not a legitimate form of affordable housing. In most states, it is not an eligible use for state housing funds.

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Identifying Prejudice

- The first step in eradicating prejudice is properly identifying it, the reasons for it, and the impacts it is having both on both its targets and the broader community.
- One tool for beginning to identify the many hidden examples of prejudice is the an exercise called “Reader’s Theatre: The Evergreen Estates Story,” in which you or a group can:
 - Identify examples of individual, interpersonal, institutional, and systemic or structural prejudice.
 - Identify possible solutions you can propose for promoting change within a very specific context such as this one.

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11

Framing Your Message

- The previous exercise helped identify how manufactured housing was seen in a stereotypical way. It is also important to learn to frame your message.
- Framing, or, in some cases, “re-framing” a message is about shaping the way people think about your issues. The same event can be framed in many different ways, for example:
 - Frame #1 – Tornado destroys trailer, killing family of two
 - Frame #2 – Park residents blame lack of storm shelter for tornado deaths
 - Frame #3 – Park owner’s negligence responsible for family’s death
 - Frame #4 – Ineffective storm shelter laws place MHP residents at risk
 - Frame #5 – Death of Latino family highlights racial disparities within parks

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PARTNERS OF NMHOA



The Lincoln Institute envisions a world where prosperous cities and regions provide essential public goods and services through coordinated land use planning and public finance; where efficient and equitable allocation of limited land resources supports thriving communities; and where stewardship of land and water resources ensures a livable future.



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



The Consumer Federation of America (CFA) is an association of non-profit consumer organizations that was established in 1968 to advance the consumer interest through research, advocacy, and education. Today, nearly 300 of these groups participate in the federation and govern it through their representatives on the organization's Board of Directors. CFA investigates consumer issues, behavior, and attitudes through surveys, focus groups, investigative reports, economic analysis, and policy analysis. CFA works to advance pro-consumer policies on a variety of issues before Congress, the White House, federal and state regulatory agencies, state legislatures, and the courts. CFA disseminates information on consumer issues to the public and news media, as well as to policymakers and other public interest advocates.



The National Low Income Housing Coalition (NLIHC) is dedicated to achieving racially and socially equitable public policy that ensures people with the lowest incomes have quality homes that are accessible and affordable in communities of their choice. NLIHC educates lawmakers and the public about the need for affordable homes, mobilizes members and supporters across the country to advocate for good housing policy, and shapes public opinion of low income housing issues.

2023-2024 NMHOA BOARD OF DIRECTORS

EXECUTIVE OFFICERS

President

Gary Miller
Seaford, DE
[Term Expires: Fall 2024]

First Vice President

Joseph Sullivan
Jackson, NJ
[Term Expires: Fall 2025]

Resident-Owned Community Vice

President
UNFILLED

Treasurer

Pat McHugh
Henderson, NV
[Term Expires: Fall 2023]

Associate Treasurer

UNFILLED

Secretary

Pat McHugh
Henderson, NV
[Term Expires: Fall 2024]

REGION VICE PRESIDENTS

Midwest Region Vice President

Trevor Nelson
Lake Elmo, MN
[Term Expires: Fall 2024]

North East Region Vice President

David Kruczek
Barnegat, NJ
[Term Expires: Fall 2025]

West Region Vice President

Rita Loberger
Tigard, OR
[Term Expires: Fall 2025]

South East Region Vice President

Russ Watson
Fort Pierce, FL
[Term Expires: Fall 2024]

AT LARGE MEMBERS

At Large Member

Robert Anderson
Tarpon Springs, FL
[Term Expires: Fall 2025]

At Large Member

Albert Hricz
Milford, CT
[Term Expires: Fall 2025]

At Large Member

DeAnna Mireau
Phoenix, AZ
[Term Expires: Fall 2025]

At Large Member

Mary Jo Baretich
Huntington Beach, CA
[Term Expires: Fall 2025]

At Large Member

Nancy Inglehart
Gresham, OR
[Term Expires: Fall 2025]

At Large Member

Michael Peirce
Boulder, CO
[Term Expires: Fall 2024]

At Large Member

Daun Dimery
Portsmouth, RI
[Term Expires: Fall 2025]

At Large Member

Mark Manendo
Las Vegas, NV
[Term Expires: Fall 2024]

At Large Member

Anne Sadler
Mount Vernon, WA
[Term Expires: Fall 2024]

At Large Member

Tim Sheahan
San Marcos, CA
[Term Expires: Fall 2024]

STAFF

Dave Anderson
Executive Director

Cailyn Coskran
Community Organizer

BOARD COMMITTEE LIST

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

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.

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

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

Communications Committee – Reviews web site, gathers input from board members, and proposes changes. Manages social media accounts. Develops newsletter plan; produces newsletters.

Bylaws Committee - Recommends changes and updates to the Bylaws.

Committees meet at needed. If you're interested in joining any of these committees, please contact NMHOA Executive Director Dave Anderson at dave.anderson@nmhoa.org.

Revised 07/29/2022

STATE HOME OWNER ASSOCIATION (HOA) MEMBERS

Arizona

Arizona Association of Manufactured Home, RV & Park Model Owners

President DeAnna Mireau
2753 East Broadway Road, 101-443
Mesa, AZ 85204
Phone: 480-720-2069 or 800-221-6955
E-mail: dlmireau@msn.com or president@aamho.org
Website: www.aamho.org
[Facebook Page](#)

United Manufactured Home Owner Volunteers

President Catherine Yielding
9421 E Main Street
Mesa, AZ 85207
Phone: 254-368-7809
E-mail: catyknot02@aol.com
Website: <https://dollari2.wixsite.com/umhov>
[Facebook Page](#)

California

Golden State Manufactured-Home Owners League

President Anne Anderson
Membership Coordinator Lorraine Diaz
14802 Beach Boulevard
La Mirada, CA 90638
Phone: 800-888-1727 or [209-507-4541](tel:209-507-4541) Fax: [714-994-9638](tel:714-994-9638)
E-mail: a.bushnell.anderson@gmail.com or gs_molgoldenstate@gmail.com
Website: www.gsmol.org
[Facebook Page](#)

Colorado

Colorado Coalition of Manufactured Home Owners

President Michael Peirce
1561 S Foothills Hwy Ofc
Boulder, CO 8030
Phone: 720-591-9031
E-mail: info@cocomho.org
Website: www.cocomho.org

Connecticut

Connecticut Manufactured Home Owners Alliance

President Dave Delohery
Clinton, CT 06413
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Delaware

Delaware Manufactured Home Owners Association

President Henry "Rick" Clum
24832 John J. Williams Hwy, #1, PMB #5
Millsboro, DE 19966
Phone: 302-945-2122
Email: henry.clum65@gmail.com
Website: www.dmhoa.org

Florida

Federation of Manufactured Home Owners of Florida

President Rick Hollenbach
Executive Director Kaylee Chester, CMP
222 S. Westmonte Dr., Ste 111
Altamonte Springs, FL 32714
Phone: 321-214-4300
Fax: 407-774-6440
Email: kchester@kmgnet.com, members@fmo.org, or rick.hollenbach@at.t.net

Website: www.fmo.org, [Facebook](#)

Illinois

Mobile Home Owners' Associations of Illinois

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

Iowa

Iowa Manufactured Home Residents' Network

Co-Chair Candi Evans
North Liberty, IA 52317
Phone: 319-530-3668
Email: iowafairhousing@gmail.com
Website: iowafairhousing.com
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Massachusetts

Manufactured Home Federation of Massachusetts, Inc.

President Sandra L. Overlock
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North Adams, MA 01247
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Email: sandyslo50mfm@yahoo.com
Website: <http://www.manufacturedhomefed.com>
[Facebook Page](#)

Minnesota

All Parks Alliance for Change

President Trevor Nelson
Executive Director Dave Anderson
2380 Wycliff Street, Suite 200
St. Paul, MN 55114
Phone: 651-644-5525 or 855-361-2722 Fax:
651-523-0173
Email: info@allparksallianceforchange.org
Website: www.allparksallianceforchange.org

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Nevada

Nevada Association of Manufactured Home Owners, Inc.

President Mark Manendo
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New Hampshire

Manufactured Home Owners & Tenants Association of New Hampshire

Interim President Kim Capen
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Concord, NH 03302-0998
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New Jersey

Manufactured Home Owners' Association of NJ, Inc.

President David Kruczek
Executive Director Joseph Sullivan
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Jackson, NJ 08527
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North Dakota

North Dakota Manufactured Home Owners Association

Fargo, ND 58103
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Ohio

Association of Manufactured Home Residents In Ohio

President Frank Pojman
87 Periwinkle DR

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Oregon
Manufactured Housing / Oregon State
Tenants Association - MH/OSTA
 Interim President John VanLandingham
 Secretary / Treasurer Nancy Inglehart
 P.O. Box 563
 Gresham, OR 97030
 Phone: 800-423-9371
 Email: n.inglehart.ostaboard@gmail.com
 Website: www.oregontenants.com

Rhode Island
Federation of Rhode Island Manufactured
Home Owners
 President Daun Dimery
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[Facebook](#)

Utah
Utah Coalition of Manufactured
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Washington
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 President Anne Sadler
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 Mount Vernon, WA 98273
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 Website: www.wamho.org
[Facebook Page](#)

**To the best of our knowledge this information is correct as of May 22, 2023*

THANK YOU TO OUR SPONSORS



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Florida Manufactured Home Living

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FLORIDAMFGHOME.COM
FACEBOOK - YOUTUBE - PODCAST



AMHO
Association of
Manufactured
Home Owners

wamho.org

Dedicated to promoting, representing, preserving, and enhancing the rights and interests of manufactured home owners in the state of Washington.



MANUFACTURED HOME OWNERS ASSN. OF N.J. INC

"Protecting residents of manufactured housing for over 60 years."
mhoanj.org
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**Nevada Association of
Manufactured Home Owners, Inc.**
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Serving our members since 1973



HAVE QUESTIONS ABOUT FACTORY-BUILT HOUSING?

Next Step’s Resource Library is an ever-growing hub of information for homebuyers, housing counselors, and manufactured housing developers.

Available resources include:

- Guides
- Webinar Recordings
- Sharable Documents
- Tools
- And more!

Next Step’s mission is to put sustainable homeownership within reach of everyone, while transforming the manufactured housing industry through consumer education, affordability and energy-efficiency.

Find answers at nextstepus.org/resources!

FEATURED RESOURCES

For Homebuyers

Our [Down Payment Seeker](#) can help hopeful homebuyers find down payment assistance and get into a new home more quickly.

For Professionals

The [Factory-Built Housing: A Program Guide for Counseling & Education](#) helps housing counselors inform buyers about factory-built homes.

Visit us at nextstepus.org and on social media [@NextStepUS](#)





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, affordable 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 (2000 Reform Law).
- ★ Full zoning and placement acceptance of mainstream manufactured homes and manufactured housing communities by states, cities and localities.
- ★ Full implementation of the Duty to Serve Underserved Markets, including securitization of personal property chattel loans.
- ★ Fair and reasonable regulation, including energy regulation, which maintains the existing affordability and energy efficiency of today's modern manufactured homes.
- ★ Full parity and inclusion of mainstream manufactured homes in all housing and finance laws, policies and programs.

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 affordable 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.



www.manufacturedhousingassociation.org

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