
April 2020 E-Blast

Welcome to the March 2020 E-blast from the **National Manufactured Home Owners Association (NMHOA)**. Please share these monthly E-blasts with as many home owners and other interested individuals as you have on your email list. The E-blast is an important way for NMHOA to share exciting news from across the country.

Thank You! – NMHOA is excited to welcome many new and renewing members. We thank you very much for your support and commitment to NMHOA!

New NMHOA Web Address:
www.manufacturedhomeowners.us

COVID-19 Update: Help for manufactured home owners!

In the wake of the COVID-19 outbreak, the U.S economy has suffered major disruptions. Federal, state and local governments have been responding in a variety of ways. **Congress** passed and the **President** signed the [Coronavirus Aid, Relief, and Economic Security \(CARES\) Act](#). It is the largest single relief package in American history totaling \$2 trillion in economic stimulus as well as providing assistance for renters and home owners. This resource was developed to answer some common questions about how the CARES Act can help manufactured home owners and a few other resources available in most states around the country.

Can my park owner evict me?

No. The CARES Act provides 120 days of eviction relief for tenants in federally-backed housing. Specifically, you may not be served with an eviction notice until July 25, 2020 and the notice must give you 30 days to leave the property.

During the 120-day eviction moratorium, your landlord may not charge you late fees, penalties, or other charges for paying your rent late. It's important to note that the eviction moratorium does not relieve you of your obligation to pay your rent. It merely forbids your landlord from evicting you during that period for late payment.

The federal government's temporary moratorium on eviction filings pertains to any rental housing that is:

- Covered under section 41411 of the Violence Against Women Act of 1994 ([34 U.S.C. 12491\(a\)](#)); or
- Covered by the rural housing voucher program under section 542 of the Housing Act of 1949 ([42 U.S.C. 1490r](#)); or
- Has a Federally backed mortgage or multifamily mortgage loan.

Can my park owner evict me without going to court?

No. A park owner cannot evict you. Only a judge can. A landlord must go to court first and follow the law for evictions. A landlord cannot lock you out or do something else to make you leave.

If you believe your rights are being violated and you need legal help, begin by visiting Law Help: <https://www.lawhelp.org/>

Can my manufactured home still be foreclosed on (or, to use the correct term, repossessed)?

Yes. If you are buying your home from the park and can only pay for the home payment and not the rent, write clearly on your payment that the money is for the home payment and not the lot rent. If you pay in cash, give them a letter along with your payment saying that. Make sure it is on your receipt from them too.

If you are buying your home from a party other than the park reach out to your loan servicer as soon as possible, ask for the loss mitigation department, and discuss your options. You can find the number to call on your mortgage bill.

Note : In order to repossess a manufactured home, a seller has to give 30 days' notice before filing in court.

What should I do if I cannot pay my rent?

Even though evictions are suspended, rent is still due. Here is some general advice:

- **If you are able to, pay your rent and get a receipt.**
- **If you can only pay a portion of your rent, you should contact your landlord to discuss how much you can pay and when you can pay it.** If you are able to secure a partial payment agreement, put it in writing, including when payments

will be made, the amounts of payments, and the date both parties agreed to the payment plan.

- **If paying your rent is an extreme burden, contact your landlord in writing to explain why, and request alternatives you may need**, such as a delay or reduction in rent, a stop to rent increases and late fees, a 6-month period for repayment of rent, or the ability to end your lease. Include with your request, documentation (such as an email or letter) about your job loss, reduction in pay, or reduction in hours.

What if I need help paying for my rent, home loan, or other bills?

CARES Act Direct Payments – Recovery benefits of \$1,200 per adult individual (\$2,400 for couples filing jointly) and \$500 for each child age 16 and under will be automatically sent sometime in April 2020. To receive the full \$1,200 (\$2,400) your adjusted gross income for 2019 or 2018 must be \$75,000 (\$150,000 for couples). The amount you get goes down as income rises until it disappears entirely.

CARES Act Tenant-Based Rental Assistance – In terms of help with paying your rent, the CARES Act provides the Department of Housing and Urban Development ([HUD](#)) with an additional \$17.4 billion in funding including monies for rent assistance, housing vouchers, public housing, and housing for the elderly. For help contact HUD Rental Assistance.

Fannie Mae Disaster Response Network – Fannie Mae's Disaster Response Network has published a guide for renters affected by the coronavirus (COVID-19). Through the network, HUD-approved housing advisors provide:

- Personalized recovery assessment and action plan
- Help working with your housing situation
- Financial coaching and budgeting
- Access to Clearpoint's* Project Porchlight Online tools and resources
- Ongoing check-ins to help ensure a successful recovery

Call 877-542-9723 to access the Disaster Response Network.

Expanded Unemployment Benefits

- **With the CARES Act, your eligibility for unemployment insurance is expanded if you lose your job due to COVID-19.** After your regular state benefits expire you may receive up to an additional 13 weeks of benefits including an additional \$600 per week. Unemployment benefits are also

expanded to include people not normally eligible such as independent contractors, part-time employees, or members of the gig economy.

- **Get information to file a claim in your**

state: <https://www.careeronestop.org/LocalHelp/UnemploymentBenefits/>

Emergency Assistance

- **If you need help paying for rent, food, childcare, or other services**, you can start your search here: <https://www.benefits.gov/>

Food

- Find food shelves and free meals near you: <http://www.hungersolutions.org/find-help/>
- Apply for long-term food benefits (SNAP): <https://www.fns.usda.gov/snap/supplemental-nutrition-assistance-program>

211.org **Social Services Search** – United Way sponsored website <http://211.org> provides an easy-to-use search bar by zip code, or by community and state, to find sources of help with rent as well as many other essential services. Fill in the required information, click "search" and get information about available help.

Stay informed about the Coronavirus

All forms of media are now dominated with information about the coronavirus, but some less reputable sources are spreading incomplete, misleading, false, or even malicious information. Stay informed but make sure that you are relying on reputable sources and, ideally, confirming the information with at least two sources. A couple of the best sources are the [Center for Disease Control and Prevention \(CDC\)](https://www.cdc.gov) and [your own state health department](#).

Members only – please keep in mind that NMHOA members receive an additional eblast every month – *i'mPOWERED* – this is an educational publication with useful information related to board governance, health and safety reminders for manufactured homeowners, and other helpful articles. There is also a **Did You Know** section and an **Ask Dave** section – so if you have questions about anything related to manufactured home living and you are a member of NMHOA, please contact Dave

at david.r.anderson.nmhoa@gmail.com with your burning questions. For your convenience, a membership form is a click away at: <http://www.manufacturedhomeowners.us/membership.html>

You can read all about NMHOA at the NMHOA webpage: <http://www.manufacturedhomeowners.us/> and please “like” our facebook page: <http://www.facebook.com/NationalManufacturedHomeOwnersAssociation>

If there are stories or legislative successes from your state you would like to share through our E-blasts, please contact NMHOA Executive Director, Dave Anderson at: david.r.anderson.nmhoa@gmail.com. Your story will inspire and educate others.



National Manufactured Home Owners Association

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.

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