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National Manufactured Home Owners Association

i'mPOWERED!

NMHOA's Educational Network to Empower You to Help Yourself!

i'mPOWERED! Vol. 1.8 April 2015



NMHOA's President Tim Sheahan Welcomes You to i'mPOWERED!

Welcome to NMHOA's educational series, i'mPOWERED! As they say, *"knowledge is power,"* which

inspired NMHOA to create a new and distinctive name for this service that combines the three words I-am-empowered.

This month, our featured article gives direction on how to deal with problems that arise in MH communities. Homeowners with problems have

**DID YOU
KNOW**



It occurred to me last week that some NMHOA members may not fully understand the relationship between the National Manufactured Home Owners Association (NMHOA) and the state home owners' associations that exist around the country.

NMHOA is a membership-based organization. NMHOA

two options; draw a line in the sand or bury their heads in the sand. All too often, homeowners “hope” that by not raising a fuss and staying below the radar of management, the problem will get better and possibly even go away. That is rarely the case—we see the strongest and happiest homeowners are those who were pro-active in fighting for fairness, which often led to satisfactory outcomes. Most importantly, document your situation with photos, videos, letters and/or dated entries in a diary and try to get others to join you in your effort. As an individual, you will have a hard time and likely be portrayed by management as an isolated “complainer” or “home-moaner,” which is why it is so important to get others to join you. That will give you added power and credibility. Good luck!

Ask Ishbel

Q. What is a permanent address?

A. A NMHOA member in Oregon posed this question to me last week. I was stunned to learn that our member’s bank (Ally Bank) did not accept that his manufactured home’s address was a permanent one!



Apparently there is wording in the “Patriot Act” stating that mobile homes are not to be considered permanent addresses. I have written to Ally Bank requesting clarification of its position. I am interested to know if any other NMHOA member has been told that their manufactured home address is not considered permanent. Also, if you are an Ally Bank customer and have not faced this problem, I’d love to hear from you too.

If you have a question for Ishbel, please email it to her at: ishbel@nmhoa.org

members may be individuals who reside in manufactured homes (usually on leased land, but also in resident-owned communities and on fee simple lots); individual community home owners’ associations; and statewide home owners’ associations.

NMHOA welcomes members from all of these categories if their mission and goals align with the national organization, but these state and local organizations are independent entities. NMHOA works primarily at the national level on federal policy initiatives, safety, design, and energy efficiencies of new manufactured homes, as well as providing resources to our state and local affiliates and to individual members on a variety of issues.

Now that NMHOA has increased its staff capacity we are excited to be able to do much more work in the field, supporting our state and local partners and developing new relationships in states where, until recently, NMHOA has not had much of a footprint.

Regardless of your membership status, you are all welcome and appreciated members of NMHOA.



NMHOA Annual Convention

SAVE THE DATE: The NMHOA Annual Convention will be held October 3-4 in Minneapolis, MN. Our location

Problems In Your Community? Be Pro-active!

By: *Ishbel Dickens*



Many people contact National Manufactured Home Owners Association (NMHOA) seeking help with individual problems in their manufactured housing community. Oftentimes, by the time they call NMHOA, their problem has escalated and it may be too late for much of anything to be done.

Here are some useful tips that might help home owners so that they can be as pro-active and prepared as possible to address issues before they get out of control:

1. Know your rights AND responsibilities

- a. Most communities have some sort of rules and regulations which govern tenancy and it is important to know those rules to help avoid misunderstandings with management or other home owners;
- b. Local ordinances and state laws likely apply to residents of MH communities, providing home owners with special rights of tenancy.

2. Write it down (document everything you can)

- a. The first step whenever you fear a problem is brewing, is to take the time to identify what exactly the problem is – sit at your table and write down as

and other details will follow soon!



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clearly and concisely as possible, exactly what is happening and why this is a potential problem;

b. If the problem relates to a perceived violation of community rules, take photos to show your situation is no different than many others in the community (e.g., you were given a comply/vacate notice for still having your holiday lights draped around your door when they are supposed to come down by Jan 31, but several neighbors also still have their lights up);

c. If a problem persists over time, such as with overgrown weeds or lack of proper maintenance, take repeated dated photographs at regular intervals to demonstrate the situation was one of neglect and not merely an isolated incident.

d. If you are attempting to dialog with the community owner/manager about the problem, be sure to keep careful track of what was said, by whom, and on which dates – keep a diary.

3. File a formal complaint

a. If an informal approach yields no response, file a formal complaint with the community owner/management, if appropriate. Many communities have complaint forms available—fill them out, citing relevant rules or laws and make copies for your records;

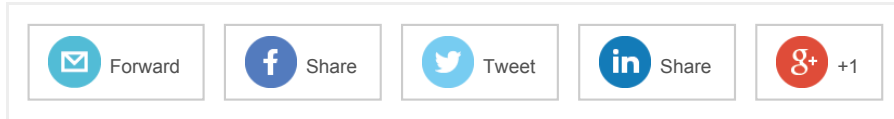
b. Keep a paper trail of all communications related to the issue.

Read the rest of Ishbel's article [HERE!](#)



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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