

August-September 2021 E-Blast

Welcome to the August-September 2021 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!

NMHOA Web Address:

www.manufacturedhomeowners.us

Save the Date: NMHOA's 2021 Annual Meeting & Elections

The **NMHOA Board of Directors** is pleased to announce our **2021 Annual Meeting and board of directors' elections** will take place virtually on Saturday, November 13 at 1:00 p.m. Eastern Time.

[Register in Advance to Attend \(CLICK HERE\)](#)

Presentations on Topics such as:

- Current and possible federal legislation
- Resolving issues related to park management or park maintenance
- Promoting the transition of manufactured home parks to resident or nonprofit ownership
- Improving your organizing, communications, or grant seeking

Small Group Discussions about:

- Establishing state and local policies to stabilize lot rent
- Passing state legislation for resident "opportunity to purchase" rights
- Dispute and conflict resolution with park management

NMHOA is governed by a 17-member board of directors, which is elected for two-year terms. Half of the positions are elected in even-numbered years. The positions up for election this year include:

- **Executive Officers** – First Vice President, ROC Vice President, Treasurer, and Associate Treasurer.
- **Area Vice Presidents** – Northeast Region Vice President and Western Region Vice President
- **At Large Members** – Five (5) positions

On our web site, you can learn about responsibilities of these positions in our [Bylaws](#) or the people serving on our [2020-2021 board of directors](#). If you are already interested in being elected to any of these positions, please contact our Executive Director to let us know:

david.r.anderson.nmhoa@gmail.com

Federal Eviction Moratorium Ends

The Biden Administration extended the federal eviction moratorium issued by the **Centers for Disease Control and Prevention (CDC)** through June 30, 2021. In late June, the **U.S. Supreme Court** ruled in a 5-4 vote to allow the original CDC eviction moratorium to remain in place through the end of July to allow for the “orderly distribution of emergency rental assistance.”

Although an effort in Congress to extend the moratorium beyond July 31, the CDC issued an order for a new, more limited moratorium in areas with substantial or high COVID-19 transmission rates (covering about 80% of U.S. counties and 90% of renters). The Supreme Court, however, ended the extension of the eviction moratorium on August 26.

U.S. Attorney General Merrick Garland has met with more than 35 state supreme court chief justices to discuss the associate attorney general’s [June 24 letter](#) urging state courts to raise awareness of emergency rental assistance (ERA) programs and to implement eviction-diversion efforts in their jurisdictions. [Read more here](#)

Guidelines for Emergency Rental Assistance

Around the country, there are at least 300 emergency rental assistance programs, including 40 statewide programs, which are funded through the \$25 billion federal **Emergency Rental Assistance (ERA)** program. A database of these state and local programs can be found [HERE](#).

The U.S. Department of the Treasury and the White House has published [guidance](#) and a [summary](#) outlining how the programs are to be set up and administered by the states, including:

- **Direct-to-Tenant Assistance:** State programs are required to offer assistance directly to renters if landlords choose not to participate.
- **Self-Attestation:** The new guidance strongly discourages ERA programs from establishing burdensome documentation requirements and allows [alternative ways to verify eligibility](#).
- **Prioritizing Households with the Greatest Needs:** ERA state programs must report on how they will meet the statutory requirement to prioritize households with the lowest incomes.
- **Federally Assisted Households:** The new guidance prohibits ERA programs from denying assistance to federally assisted households, noting that doing so may violate civil rights laws.

CFPB Report on Manufactured Homeownership Financing

The **Consumer Financial Protection Bureau (CFPB)** published a report that provides new insights into manufactured housing financing, a vital source of lending for millions of manufactured housing homeowners. The report uses 2019 data collected through the Home Mortgage Disclosure Act (HMDA) to shed light on the experiences of manufactured homeowners.

The CFPB’s report is based on new information about manufactured housing that was added in 2018 to the list of HMDA data collected. This new HMDA data is the only national-level dataset that directly tracks the different types of financing options for manufactured housing. Highlights from the report include the share of mortgages in the market, the denial rate of loan applications and the lack of refinancing despite historically low interest rates. [Read the findings of the report here.](#)

HUD’s Manufactured Housing Committee Reviews Energy Efficiency

The **Manufactured Housing Consensus Committee (MHCC)**, a committee of **U.S. Department of Housing & Urban Development (HUD)**, will meet all day on September 23, October 8, and October 20. The meetings will focus on the **U.S. Department of Energy (DOE)** proposal regarding new energy standards for manufactured housing pursuant to the **Energy Independence and Security Act of 2007 (EISA)**.

MHCC is a committee of U.S. Department of Housing & Urban Development (HUD). NMHOA has four board members and staff represented on MHCC. The full committee the U.S. DOE's energy efficiency standards. Here is the notice: <https://www.govinfo.gov/content/pkg/FR-2021-09-08/pdf/2021-19495.pdf>

U.S. DOE proposed changes to energy efficiency standards

The **Energy Independence and Security Act of 2007 (EISA)** directs the **U.S. Department of Energy (DOE)** to establish energy conservation standards for manufactured housing based on the most recent version of the **International Energy Conservation Code (IECC)**.

DOE is considering a tiered approach to address affordability and cost-effectiveness concerns with respect to energy cost savings and the cost of efficiency improvements relative to the retail price of manufactured housing. DOE is proposing energy efficiency standards for manufactured homes related to the building thermal envelope; air sealing; installation of insulation; duct sealing; heating, ventilation and air conditioning (HVAC); service hot water systems; mechanical ventilation fan efficacy; and heating and cooling equipment sizing.

Comments are due by October 25, 2021. Here is a link for more information: <https://www.regulations.gov/document/EERE-2009-BT-BC-0021-0592>

FHFA's Publishes Duty to Serve Plans for 2022-2024

The **Federal Housing Finance Agency (FHFA)** published 2022-2024 **Underserved Markets Plans** as the second round of the FHFA's 2016-initiated **Duty to Serve (DTS)** program, which mandates that both Fannie Mae and Freddie Mac make efforts to "more explicitly service three key underserved markets: manufactured housing, affordable housing preservation and rural housing." The DTS program was the realization of goals set forth in the **Housing and Economic Recovery Act of 2008**. Final drafts of the Underserved Markets Plans are due in October 2021.

I'M HOME's 2021 Right at Home Forums

Join us September 21-22 for Right at Home 2021, a virtual forum focused on the State of Manufactured Housing in a Post-Pandemic Economy, hosted by Prosperity Now's I'M HOME Network! The two-day forum will comprise the following four moderated panels:

- Ensuring Resident Stability in the Wake of the Pandemic
- Duty to Serve: Examining Federal, State, and Local Policy to Support and Protect Manufactured Housing
- Building A More Resilient Manufactured Housing Industry
- Reimagining the Future of Manufactured Housing

Study Demonstrates Importance of Proactive Rental Inspections

An article in *Urban Studies*, "[The three tenures: A case of property maintenance](#)," examines differences in the maintenance of owner-occupied homes, rental properties with resident landlords (who occupy one of the units), and properties with absentee landlords. The authors find that in 2017, code violations were about twice as common in small rental properties with absentee landlords than in small properties with resident landlords. Examining differences among absentee landlords, the authors find no evidence that landlords who use limited liability companies (LLCs) had worse maintenance records, but properties handled by professional management companies did have more problems. They argue these findings underscore the importance of regular, proactive rental inspections. [Read more of this article here](#)

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 \(CDC\)](#) 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.