

Welcome to the December 2017 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!

Bill to Rollback Manufactured Home Buyer Protections Moves to the Senate

The U.S. House of Representatives passed [H.R. 1699, the so-called “Preserving Access to Manufactured Housing Act of 2017”](#) on December 1 by a vote of 256 to 163. The bill was sent to the U.S. Senate for action where it was heard and passed by the Banking, Housing, and Urban Affairs Committee as part of the [“Economic Growth Regulatory Relief and Consumer Protection Act” \(S. 2155\)](#).

The language in this bill would allow sellers of manufactured homes to steer borrowers toward certain lending products that are good for lenders but bad for homebuyers. It would exempt manufactured housing lenders from requirements protecting customers against inappropriately high-cost loans. It also exempts manufactured home retailers from the definition of mortgage originators and from compliance with the corresponding borrower protections. This exemption would raise costs to buyers of manufactured homes and steer them into abusive high-cost loans. Loans for purchasing manufactured homes are generally made to lower-income people, and there is a record of both past and recent abuses in this market, making this push to remove protections particularly harmful.

Unless we express our strong opposition as soon as possible, this bill could become law. **You can learn who represents you in U.S. Senate and how to contact them [HERE](#).**

Seattle Area Homeowners Evicted from Community

The 200 residents of the Firs Mobile Home Park near Seattle, Washington, were given notice to leave their homes by February 2018. Some residents were \$2,000 to encourage them to do, even though state law entitles them to receive \$7,500 for a single-section home and \$12,000 for a multi-section. Residents [have organized](#) and intend to fight, but city council members and the mayor have failed to intervene. However, [under the city’s municipal code](#), all residents must be relocated before the community is allowed to close. The community owner, Jong Park, stated that he is willing to negotiate with residents but still wants tenants to leave the community to make way for a hotel and apartment complex development.

Next Step Launches "Forever Home" Campaign

Next Step, a national partner of NMHOA, launched the [Forever Home Campaign](#), a multimedia storytelling campaign in which owners of manufactured homes share their stories. The campaign, launched in conjunction with the Manufactured Housing Institute, features a new household each week and describes how individuals and families came to live in their homes and what life has been like since they moved in. The campaign aims to erode the stigma associated with manufactured homes and

reinforces the idea that “a home is a home.” [Read the homeowners' stories today!](#)

ROC USA President Honored by Cooperative Hall of Fame

Paul Bradley, President of ROC USA, was named on November 14 as part of the new class of inductees to the **Cooperative Hall of Fame announced!** Induction is the highest honor an individual in the U.S. cooperative community can achieve and is based on “genuinely heroic contributions in support of the cooperative form of enterprise.” Colleen Preston stated in a letter of support of Bradley’s induction, “When someone comes along and yanks a 69-year-old woman out of her rocking chair and out of her complacency and gives her life new meaning, I think that someone qualifies as a hero.” We applaud Paul for this honor and his many accomplishments in the field of cooperative enterprise!

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 admin@nmhoa.org with your burning questions. For your convenience, a membership form is a click away at: <http://www.nmhoa.org/membership.html>

You can read all about NMHOA at the NMHOA webpage: www.nmhoa.org 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.