

Welcome to the June 2019 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!

Manufactured Home Owners Change State Laws in 2019

As of June 30, the state legislatures in all but nine states have adjourned their legislative sessions for 2019. We can see that manufactured home owners and their allies have been active changing state laws. Bills on manufactured housing were introduced in 37 states and at least 17 states have passed 29 pieces of legislation.

State manufactured home owner associations, who are members of NMHOA, are leading the effort to pass many of these proposals. While legislators are still meeting in some states (including California, Massachusetts, New Jersey, and Ohio), here are some of the member associations that scored victories in the sessions that just ended:

- **Colorado** – Manufactured home owners passed legislation setting up a **dispute resolution and enforcement system**, giving all counties “**home rule authority**” to enact **manufactured housing-related ordinances** without first receiving state approval, and extending the **time allowed to a homeowner to move or sell a home after an eviction**, which used to be just 48 hours.
- **Delaware** – **Delaware Manufactured Home Owners Association (DMHOA)** passed legislation providing penalties for noncompliance with **Right of First Refusal**, requiring residents be provided **property manager contact information**, limiting **rent increases** to once per year, and requiring community owners to keep records and provide receipts for **cash payment of rents**.
- **Minnesota** – **All Parks Alliance for Change (APAC)** passed legislation to create a stronger **Right of First Refusal** law that allows residents to purchase their community, increased the money available to fund relocation compensation through the state’s **Manufactured Home Relocation Trust Fund**, and lengthened the **park closure process** from nine to 12 months.
- **Washington** – The **Association of Manufactured Home Owners (AMHO)** and **Mobile Home Owners of America (MHOA)** passed legislation establishing **two-year initial leases**, requiring community owners to **disclose five years’ rental history**, protecting **resident outreach and meetings**, and expanding **relocation assistance** to include both reimbursement for the costs of relocation and cash assistance to secure new housing.

Protect the Home Mortgage Disclosure Act

The **Home Mortgage Disclosure Act** (HMDA) is a federal law enacted in 1975 that requires certain financial institutions to provide mortgage data to the public.

Under HMDA, banks are required to report information about the mortgages they make. This data reveals whether particular communities or groups are being underserved or are disproportionately marketed high-cost products, which in turn helps combat discriminatory lending practices.

Now, the **Consumer Financial Protection Bureau** (CFPB) is trying to make it harder for ordinary citizens to understand mortgage practices by removing software platforms from their website that converts raw mortgage data into accessible information. This move would disempower the average household from taking action against unfair practices.

On June 27, 2019, the CFPB extended the deadline for public comments. The deadline for comments has been extended to October 15, 2019. Comments can be made [HERE](#).

Save the Date: NMHOA's 2019 Annual Convention

NMHOA will hold its 2019 Annual Convention in Portland, Oregon on **Wednesday, November 20 and Thursday, November 21!** More details will be announced in the coming months. Information about last year's conference can be found [HERE](#).

2019 I'M HOME Conference: Share Your I'M HOME Story

In celebration of the **I'M HOME Conference's 15th anniversary**, Prosperity Now is pulling together stories to share the history of the network. November 18-20 in Portland, Oregon. The annual conference brings together affordable housing developers, lenders, policy makers, industry experts, homeowners, community organizers and more. Share how I'M HOME has affected you and your work over the years.

Email imhome@prosperitynow.org to share your stories, pictures, or other thoughts and materials for a chance to be featured at this year's conference. Also, [Register now](#) to take advantage of the discounted early bird rates.

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.