

Do You Know Your Rights?

Got a problem? Do you even know your specific rights as a homeowner in a manufactured home community? In some states, your rights might be no different than an apartment tenant while in many states, manufactured home owners are afforded significant protections, such as “just cause” eviction protection and financial compensation if their community is closed for a change of use.

Typically, homeowner associations have been the first line of education and defense in protecting homeowners but unfortunately, a growing number of HOAs are going dormant because of apathy or complacency. That leaves a void in leadership, advocacy, and knowledge, which must be filled in other ways. In some areas of the country, local homeowner coalitions serve as the voice for homeowners in a given city or county, while in several states, statewide advocacy groups serve and protect the interests of homeowners. State groups are likely to be well-versed in both local and state laws that relate to residency in manufactured home communities. You can find a list of state groups that are NMHOA members at www.nmhoa.org. If you don't have any such manufactured housing advocacy groups in your state, you have a heavy burden of seeking governmental officials and other types of advocates to assist you, especially if you are fighting the battle alone. It's very helpful if as many homeowners as possible unite in solidarity to join in the fight—there is a strength in numbers! And, NMHOA might also be able to help.

There are 14 states in the U.S. that do NOT have specific statutes in place to govern the relationship between manufactured home owners and the land owners. This makes it very difficult for home owners in these states to have any security of tenure or ability to preserve their largest asset, their home. For instance, in some states, homeowners could be given a 30-day notice to move their home and belongings out of the community or the community could be closed for any reason or no reason.

For manufactured home owners living in the other 34 states in the Union, some of you have stronger protections than others, while some of you live in states where the protections you do have are not enforced.

NMHOA works with home owners all across the country to help protect and strengthen existing statutes and to support the introduction of new policy initiatives that can help create the permanency, stability, and asset-building that so many of you crave.

NMHOA also works with national partners like CFED and the National Consumer Law Center (NCLC) to highlight discrepancies and weaknesses in federal policies that result in manufactured home owners being treated differently from those who own site-built homes.

CFED hosts several interesting and informative pieces on its website, specifically for manufactured home owners – see http://cfed.org/programs/innovations_manufactured_homes/

NCLC was funded by AARP in 2002 to review existing state statutes and to develop a “Manufactured Home Owner's Bill of Rights” – basically a model law that incorporates the best of what is available in state statutes and combines them all in one place. While this manual is a bit dated, it is still worth a look – you may find inspiration there to help you as you attempt to move the policy agenda forward in your state. This manual can be found at:

http://assets.aarp.org/rgcenter/consume/d18138_housing.pdf

Please remember that NMHOA is here to help you too. Collectively our staff has more than 35 years of experience working with manufactured home owners and NMHOA Board members have been active in their state and local associations for many, many years as well. Please contact NMHOA Executive Director, Ishbel Dickens, at: ishbel@nmhoa.org or by telephone at: 206.851.6385 for assistance with important manufactured housing issues in your state.