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March - April 2019 i'mPOWERED! NMHOA's Educational Network

1 message

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To: Dave <david.r.anderson.nmhoa@gmail.com>

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and encourage them to subscribe.*

i'mPOWERED! March - April 2019



Join us in
welcoming **Gary
Miller as NMHOA's
President!**

Gary Miller became president of the NMHOA Board Member this past January 2019 after serving on the board for many years. He also serves as the president of the Manufactured Home Owners Association of New Jersey. You can learn more about NMHOA's President Gary Miller at <http://www.nmhoa.org/biographies.html> .

With this, welcome to the *i'mPOWERED!* newsletter. This is NMHOA's educational network to empower you to empower yourself!

As a Member, you have access to more resources. Archives for *i'mPOWERED!* are kept on [NMHOA's website](#).

Log in to *i'mPOWERED!* from the main menu using the password: **MHO2000***

Renew Your Annual NMHOA Membership!

Use the [Membership Form](#) and our [online payment](#) option to get access to services.

FEATURED ARTICLE:

What to Know Before You Sign a Lease?

It is important to fully evaluate which park is the right fit for you, because buying a manufactured home, despite the common name “mobile home,” can become a fairly permanent decision. Manufactured homes can be costly to move and, as a result, only 19% are ever moved from their initial placement. Before you buy a home and sign a lease in park, make sure it is the right one for you. Is it in the right community? Does it offer the access you need to jobs, schools, transportation, and shopping? Does it provide services and amenities you require? Are the “park rules” acceptable to you? Here are some important questions to ask:

What are the rents, fees, and other costs? The first thing that you want to ask about is the current rent and the history of rent increases in the past few years. You should also ask what kind of deposits you will be asked to put down. Most parks ask for the first month’s rent and the last month’s rent as a down payment. This goes for both lot rent and, if you are renting a home, rent on that as well. You will also want to find out when rent is due and what their policies on late payment are and other fees, such as utilities, garbage, etc.

Have I found the right place in the park? The next thing that you might want to consider is park layout and where in the park your home will be located. Will you be near the entrance or towards the back of the park? What are your neighbors like? How busy is the street in front of your home? You should also ask about the size of your lot, as well as where your property begins and ends and where the parking for the lot is. These are all things to consider before signing a lease.

What is in the lease and park rules? You should also know what the park rules are. That way you can have a better idea of if and/or how you will fit in there. Find out things such as if they charge a fee for pets or if pets are even allowed. Often times the park will have a weight limit on pets for an example.

What services and amenities are offered? It is also important to find out what the behavioral standards of the park are. Are there quiet hours or specific prohibited actions? What is the standard to which your home needs to be kept? It is also important to learn what duties the management has. Are they going to make repairs when your home is broken? Are they supposed to keep the streets plowed after it

snows in the winter, or your lawn mowed in the summer? You should also ask about what amenities the park offers, such as play areas for children or other recreational facilities.

What do the current residents think? If possible you should ask some residents what they think about the park. That way, you can have a better idea of what it is like to live there before you move in. Figure out if there is a resident's association and if you want to get involved with it. There is strength in numbers and the resident association can help you with problems that you have with management.

What is the condition of the home? Finally, before you purchase a home, you should inspect it. Unless you have something else in writing, homes are generally purchased "as is."

DID YOU KNOW? ...

All Parks Alliance for Change, a statewide manufactured (mobile) home owner association in Minnesota released the second edition of its "Before You Sign: A Consumer's Guide to Mobile Home Parks in the Twin Cities" in 2017. The guide provides information consumers need before signing a purchase or rental agreement, including the rules of mobile home living and important details about each park's city and county. The heart of the guide though is detailed park-by-park information, such as size of communities, vacancy rate, utilities, rents, and amenities. The park listings are specific to Minnesota, but the terms, tips, and other information in the guide may provide some helpful resources:

<http://allparksallianceforchange.org/?q=beforeyousign2017>

Ask Dave

Q: If I want to live in a resident-owned manufactured home community, how do I find one near me?

A: There are a few instances of homeowners buying mobile home parks in the 1970s, but not much earlier. Beginning in the 1980s, two principal types of co-ops were being used to bring resident ownership to the community – market-rate co-ops and limited-equity co-ops. Market-rate co-ops have been used largely in Florida, where homeowners could purchase relatively expensive shares in the co-op. The co-op then uses the funds from share sales for a down payment on a bank loan.

Limited-equity co-ops have low-cost shares and were initiated in New Hampshire beginning in the 1980s by the nonprofit New Hampshire Community Loan Fund and in California, where a state program supported low-cost share co-ops. In the 1990s, New York and Massachusetts began promoting low-cost share co-ops. Minnesota followed in the early 2000s. ROC USA[®] developed its national Network of nonprofits and national source of capital to make limited-equity co-ops viable nationwide, launching in May 2008.

A third type, with individually owned sites and association-owned common land, was also taking place in limited instances. Individually owned sites with some type of association-owned common land is highly dependent on local zoning and is challenged by limited financing options when it's not developed as such from the start. Such communities do exist largely in California.

Today, roughly 1,000 communities or 2 percent of all manufactured (mobile) home communities are resident-owned in one of these three basic structures. You can find the communities supported by ROC USA through a searchable map on their web site:

<https://rocusa.org/meet-the-communities/>

If you want to learn more about these strategies, you can contact me at 202-800-9795 or david.r.anderson.nmhoa@gmail.com.



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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