

MHOAA Across America

www.mhoaa.us

June 2011 Edition

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From MHOAA President *Lois Parris*

On May 20, 2011 an event sponsored by CFED (Corporation for Enterprise Development) and co-sponsored by NeighborWorks America, along with generous support from the Ford Foundation, took place. It brought together many in the field of AFFORDABLE HOUSING - - - federal agency officials, legislative staff and leading national affordable housing non-profits.

Our goal is to convince policymakers of the importance of fully integrating manufactured housing into the federal response to affordable housing.

I felt honored to be invited to speak on behalf of manufactured home owners across our great country. As one of the keynote speakers, my contribution was to represent everyone living in a manufactured housing community. I have lived in such a community for 28 years, with the last 11 being a cooperative community. I was clearly able to speak with firsthand knowledge of what it was like to live in a manufactured housing community before and after it became a cooperative. I wanted to make it clear that having funds available to purchase our communities is vital.

It was a great day and I believe that only great things are in our future because of this effort - - - bringing to light the real truth that manufactured housing is the only affordable, unsubsidized housing stock in our country. When we hear across the states that "affordable housing" is in a mess, I can't help but wonder why they close their eyes to the answer that is right in front of them. Yes, you're right, MANUFACTURED HOUSING!

I would like to thank our many partners that over the years have helped to bring us into the limelight we are now beginning to experience; folks like CFED, ROC USA, NeighborWorks America and the Ford Foundation.

There is another sector that has worked almost without recognition, and that is all of you, the home owners. Also, the many state organizations and home owner associations, as well as those who don't belong to any particular group, legislators in our particular states and on the federal level that have stepped up and have come to the conclusion that "WE, AS HOME OWNERS LIKE ANY OTHER HOMEOWNER, DESERVE EQUAL DIGNITY." (I stole this phrase from a friend, Cheryl Sessions of ROC USA).

Thank you for reading our newsletter. If you are not yet a member of MHOAA, please go to our Web site www.MHOAA.US, find the category you might belong in and join us in helping to make a difference in the many manufactured housing issues facing us all. Thank you, and may you all have a great summer.

From MHOAA Executive Director Ishbel Dickens "From where I sit"

Greetings members and friends of MHOAA. It has now been eight months since I first sat at this desk as the Executive Director of MHOAA. How time flies!

Deciding to accept the position as ED was a leap of faith for both the board of MHOAA and for me. MHOAA had never had an ED before and I had never been one, having come to the position by way of volunteer, community organizer, and ultimately staff attorney representing manufactured home owners in Washington. However, I do not regret the decision.

Yes, the job is very challenging; I meet with my board mostly via conference call and therefore rarely see them face-to-face; I am constantly writing grants to help support the work and my salary; and I always wish that I and MHOAA could do more to help address the myriad of problems that people, who own their homes but not the land under them, face on a daily basis.

Yet, I am constantly reminded of the great work that all of you are doing “in the field”. I know that many of you have been working hard during the legislative session in your states to educate and enlighten elected officials about the need for stronger legal protections for manufactured home owners (see the article on legislation elsewhere in this newsletter). I know that many of you would “bend over backwards” to help another manufactured home owner who needs your help, whether to address an illegal act by the community owner, or to get to the doctor’s. I know that many of you are always thinking about how to address the next hurdle in order to ensure good quality living and long-term security of tenure for manufactured home owners. I thank all of you for your great work.

Thank you also to MHOAA members and friends who contact me. It is always great to hear from you and to help connect you with others in your states so that together you can make lasting change.

Finally, congratulations to the Association of Manufactured Home Owners (AMHO) in Washington. AMHO partnered with MHOAA and submitted a joint application for foundation funding to the Catholic Campaign for Human Development (CCHD). I am delighted to report that CCHD has awarded us \$35,000 which will go a long way towards addressing some of the systemic problems inherent in manufactured housing community living. I look forward to updating you all on this as the project develops.

MHOAA’s Annual convention – save the date of October 20-22, 2011

We are excited to announce that this year MHOAA will be holding its annual convention in Silver Spring, MD, from Thursday evening October 20 until Saturday afternoon, October 22. A small committee, made up of MHOAA board members, is already busy planning the Convention, but if you would like to be on the Convention Planning Committee we’d love to have you join us. Please email if you would like to help plan the Convention.

While we are unfortunately unable to provide scholarships at this time, we do hope to see as many of you as possible at this exciting event. We have been able to secure a discounted room rate of \$105/night (single or double) at the Crowne Plaza in Silver Spring (an amazing room rate for a hotel within a few blocks of the Metro station and minutes from DC!) To reserve your room, please call the hotel directly at: 1-866-829-4126 and be sure to give them the 3 letter code (MHO) in order to secure the discounted room rate. If you would like to share with someone in order to keep costs down, please let Ishbel know (206.851.6385) and she will match you up with a roommate. Please also let Ishbel know when you have reserved your room so that MHOAA can keep track of numbers. Additionally, the Crowne Plaza is willing to extend the discounted rate for a day or two before or after the Convention for those of you who wish to stay longer in the area.

To encourage your attendance MHOAA is reducing the registration fee for manufactured home owners to \$50. The registration fee for everyone else is \$100. The registration fee includes all of the convention materials, as well as lunch on both Friday and Saturday. In the near future the registration form will be available on the MHOAA website: www.mhoaa.us

We are delighted that one of our major supporters, CFED, will again be hosting a reception for all attendees at the Crowne Plaza on Thursday evening. We then plan to spend Friday morning at the CFED office in DC, hearing from policy experts about the current status of federal bills and learning tips on how to make the most effective use of meetings with legislators. After a box lunch we will head to “the hill” to meet with legislators from our respective districts. Saturday will be spent at the hotel, with morning workshops on areas of interest to manufactured home owners. After lunch we will hold our regional meetings and then end with MHOAA’s annual meeting and election of board members.

Please come to the Convention, attend the trainings and meetings with legislators, and consider running for the board – MHOAA is only as strong as its members and board members – you are all welcome and all very much appreciated.

More information about the Convention will come via the monthly Eblasts and on-line. If you have any thoughts or comments about the Convention please contact Ishbel Dickens at: 206.851.6385 or via email at: ishbel@mhoaa.us

What is Happening in the World of State Legislation 2011 Session?

This has been a challenging year for manufactured home owners. It has been extremely difficult to engage legislators on issues important to us, when they are mostly focused on balancing their state budgets.

However, all has not been in vain and certainly manufactured home owners, as always, have been working very hard to educate and influence legislators so that they might see the value and ultimately support legislation that helps to “level the playing field” and provide some kind of protection for people who own their homes but not the land under them.

One of the hardest fought battles happened in Oregon where Peter Ferris worked tirelessly to get a hearing on a rent justification/alternative dispute resolution bill. MHOAA executive Director, Ishbel Dickens, and MHOAA board member Kylin Parks travelled to Oregon to support Peter in his efforts. The three of us met with the co-chairs of the relevant committee as well as with other legislators and staff from the department that would be administering parts of the bill. However, we did not prevail. This does not mean that we will not be back!

While not all of the results are in yet, (for instance, CA’s bill (AB 579) to allow cities to recoup attorney fees and costs when they defend local rent control ordinances has been postponed for another year; DE hopes to get a rent fairness statute passed (SB 97); IL may have a method to establish a relocation assistance fund (SB 1996) and OR’s sub-metering bill (SB 294) will probably be signed into law very soon) there have been some successes.

Congratulations to MHOAA members in AZ who were able to convince legislators to support a bill (SB 2935), now law, that allows manufactured home owners to access relocation assistance if they want to move from their community after it has been converted from a 55+ community to a family community. In Washington, manufactured home owners were able to get a bill passed that requires community owners to provide receipts to home owners when they pay rent and other fees by cash. Additionally, a home owner who pays by check may request a receipt from the community owner. Small steps towards stronger legal protections for manufactured home owners but steps in the right direction nonetheless.

This is just a sampling of what some of the MHOAA member states have been working on this session. More has been happening and as results come in they will be reported in the monthly Eblasts.

As always, MHOAA staff and board members are more than happy to talk with you about strategies for moving your policy agendas forward. I know some of you feel frustrated right now because you have experienced apathy and ignorance on the part of your elected officials as well as a sense of powerlessness when faced with the well-oiled machine that is the community owners’ association. Do not be discouraged. “Rome was not built in a day” and it will take time and tremendous effort on the part of large number of home owners to achieve the success you dream of, but it is possible. MHOAA is blessed to have many national partners it can turn to for help and support and we have a growing body of expertise within our midst. We have been holding regular MHOAA Legislative Committee meetings with representatives from each member state on the call and we have learned a lot from each other in a short space of time. You are more than welcome to join this committee. Please contact Ishbel Dickens at: 206.851.6385 or e-mail her at: ishbel@mhoaa.us if you would like to be on the committee or if you would like help to develop your policy agenda.

For more information on Legislation, please visit the MHOAA web site. www.mhoaa.us

Please let MHOAA know what you are doing to benefit manufactured home residents in your state. We need your voice to join with ours to get the message across that we have our rights just like any other resident in any other home. **Please send all articles for newsletter and comments to: R.Pheron@sbcglobal.net**

Sometimes, There Really Should be a Law. That's what Terry Nelson thought 12 years ago when she first took over as president of the Mobile Home Owners Association of Illinois. A senior community in an unincorporated suburban area did not have any fire hydrants and local governments pointed her toward Springfield since there were no specific state laws requiring fire hydrants in these areas.

"When I first started this, I didn't know anything about it," she said. She has since mastered the maze of hallways, offices, elevators and even the tunnels in the basement to get where she wants and what she wants.

With the senate in recess, Terry continues to visit with any other senators that might be in the halls, elevators or, sometimes even in their offices. Armed with position papers about SB 1996, she's ready to stop any likely legislator to offer him the paper and a few quick words about the need for the relocation trust fund. "Part of the legislative process is getting it out of committee" she said. Many bills are reintroduced year after year in an effort to gain support.

At the start of the session, Terry will work with a legislator to create a shell bill with just a number. By the 2nd reading, she has crafted the language of the bill, found support and additional sponsors. A first reading is merely a matter of getting the bill number read into the record. By the second reading, a bill might have amendments and a description. Legislators on the floor can ask questions about the bill and debate it. The third reading is the final reading and vote.

If all goes according to plan, a bill will make it out of committee for a 3rd reading and pass. Then it goes to the other chamber. If the other chamber amends a bill, then it has to come back for final approval.

"If it doesn't get out of committee, the bill's dead until next year," she explained. "If it doesn't get off the floor to go to the other chamber, it's probably dead." She watches the calendar, tracks the status and drums up support wherever she can. Sometimes it works. Sometimes she has to come back the next year and start over. I won't take no for an answer; I won't go away."

Terry is a volunteer legislative educator for MHOAI, a 501(c) 3 non-profit and a MHOAA Board Member.

Uniform Law Commission Meets to Discuss Manufactured Home Titling

Members of the Uniform Law Commission (ULC) Drafting Committee met in Washington D.C. on March 25, 26 and 27 to consider the second draft of the model state law for the titling of manufactured homes. The Committee first met in October 2010. It will meet a third time this July in conjunction with the 2011 ULC Annual Meeting in Vail, Colorado. Two meetings in 2012 are planned, with a final draft of the Act to be presented at the 2012 Annual Meeting. MHOAA was represented by its president, Lois Parris, along with the National Consumer Law Center (NCLC), the Corporation for Enterprise Development's (CFED) I'M Home representative, and ROC USA which supports real estate based lending in land-lease communities.

It is hoped that the Act will serve as a model for states to adopt in order to stop titling manufactured homes like a car, and instead treat all homes as real property. It would establish a new, mandatory method of titling, conveying and encumbering manufactured homes, including pre-HUD Code homes. The stated primary purpose of the Act is to increase the availability of reasonably priced financing for homes now conveyed and encumbered as personal property, to clarify the point in time when a home is converted to real property, and to simplify the method of conveying and encumbering a home.

A lawyer for the community owners, lenders, and manufacturers, however, argued that loan costs would increase if homes are treated as real property because lenders will need to follow all the rules they now follow when making a mortgage loan for a site-built home. The industry argues that these costs for title reports, formal closings, and title insurance will be borne by consumers, or that lenders will simply make fewer loans on manufactured homes. These are misleading arguments and will likely be used to try to get homeowners themselves to fight against these changes which are designed to protect consumers, in that:

Although title searches will be needed, real estate title histories for manufactured homes will likely be SHORT and easy and inexpensive to search;

1. Formal closings are not always more expensive than current closings and are designed to PROTECT borrowers;
2. The required title insurance premiums are a function of loan value, which will be lower than most site-built homes;
3. Home insurance is always needed and TAX changes are NOT proposed in the uniform law! Although there is great variation between states and even local jurisdictional tax rates, sales taxes and personally property taxes in many states may be just as high as real property taxes. The committee will examine the tax issues in the next two sessions.
4. What the industry groups are not saying is that the expenses over the life of the loan may still be lower if you consider the expenses and interest rates charged in chattel lenders and the fact that chattel loans tend to have a much shorter term. The fact that loan approvals will be based on real estate appraisals will also help keep consumers from over paying for the homes to begin with.

The lawyer for the industry groups has repeatedly tried to convince the committee that a uniform automatic titling of homes as real property could impair the availability of financing of homes placed on leased land. There is no doubt that the industry will try to get homeowners frightened by this threat and get them to rally against it.

Consumer advocates such as MHOAA, CFED and the NCLC take the position that, without automatic titling, it will be dealers, chattel lenders and community owners who decide whether a manufactured home is titled as real property or personal property. **Unless all homes are treated as real property, Manufactured Home Owners will never enjoy all the benefits that site built homeowners enjoy, including reasonably priced home loans.**

At the annual meeting in July, the entire ULC will consider whether all homes must be given equal dignity whenever and wherever they are or whether a legal conversion to real property would be optional.

MHOAA will continue to work on behalf of homeowners on this very important issue as the voice of consumers, and not let MHI pretend to speak on our behalf. More information will be coming on equal dignity for MH owners. MHOAA members can contact Ishbel Dickens at (206) 851-6385 or ishbel@mhoaa.us.

Did You Know?

Often MHOAA is contacted by a person with a problem but does not have the answer. These calls, most of which are from non-member states, are answered with a passion to help manufactured housing residents. MHOAA never asks about their membership. Sometimes the calls are passed on to MHOAA Board Members who either answer the question or suggest contacting someone who would have the answer. MHOAA Board Members are here to help you.

When you are through reading this, please pass it on to someone else who lives in your community. They need to know about MHOAA.

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MHOAA

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Phone 612-782-6813 membership@mhoaa.us www.mhoaa.us

Membership Form

New Membership **Renewal**

Company/Organization _____

Name _____

Address _____

City _____

State _____ Zip _____

Phone Number _____

Cell Phone _____

E-mail Address _____

Web site <http://> _____

Membership (check one):

\$150 for State Membership

\$75 for first-time State Membership

Annual Subscription (check one):

\$15 for Individual/Family Membership

\$100 for an Associate Membership

\$35 for Local Home Owners Association

Amount Enclosed \$ _____ Check Number _____

Make Checks Payable to MHOAA. Mail to Above Address.

PLEASE NOTE: MHOAA is a 501(c)(3) organization

Your membership and donations are tax deductible

Involvement:

I/We want to become involved with MHOAA by:

Putting a link to MHOAA on our web site.

Becoming involved in a MHOAA Committee.

Promoting MHOAA in my state.

Receiving alerts on issues that affect home owners.

Making an additional contribution.

Application Approved /Accepted Date: _____ Initials: _____

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