

MHOAA Across America

www.mhoaa.us

December 2011 Edition

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Letter from MHOAA President Lois Parris

I would like to start this letter with a “thank you” to all of you who over the past months have participated in the requests for interaction regarding legislative items being addressed by our many partners. It is by working together that we gain strength and credibility.

MHOAA had an incredible convention. Many thanks to all who attended the convention to help make this event the success that it was.

We now have two new members on the Manufactured Home Owners Association of America (MHOAA) Board and I would like to welcome them. They are Jessie Martinez, serving as First Vice President representing the Manufactured Home Federation of Massachusetts and Leslie Ann of All Parks Alliance for Change of Minnesota serving as a member at-large.

We are very pleased and excited to welcome a new State Member, the Pennsylvania Coalition of Manufactured Housing Residents Association. Roger Hall is President of the Association and is to be commended for being the “steady drive” behind this new association.

Looking back at the steps that we have taken, we have put MHOAA in the public eye by informing our legislators in D.C. that manufactured housing is the affordable housing market for today. In the future, manufactured housing will demand more energy efficient products, more rights, and more protection for all of us living in our communities.

I would like to wish you all a Merry Christmas/Happy Holidays and a very Healthy and Happy New Year!

From Where I Sit – MHOAA Executive Director Ishbel Dickens

December. Already? Time really does seem to fly and more especially as the year draws to a close. I have been MHOAA’s Executive Director for just over one year now and what an amazing year it has been. I have learned a lot from my board members about patience, perseverance and perspective. Hopefully they have gleaned a few insights from me too about passion, persuasion, and politics (with a small “p”).

I have been pleasantly surprised by the commitment of MHOAA members who volunteer every day to improve the quality of life and ensure stronger protections for people who own their homes but rent the land under them.

I am constantly awed by the support MHOAA receives from our national partners, most particularly Corporation for Enterprise Development (CFED), NeighborWorks America (NWAmerica), and the National Consumer Law Center (NCLC). Without their support MHOAA would not be the strong organization that it is today.

MHOAA also works with ROC USA and Next Step and we are beginning to develop strong ties with the Center for Community Change.

All of these partners were in evidence at MHOAA’s Annual Convention and most importantly 43 MHOAA members from 17 different states were able to attend the Convention as well. What an amazing show of support from all of you who attended – we could not have achieved such a successful Convention without your energetic and enthusiastic participation. (Please see the article elsewhere in the Newsletter for a more detailed report about the Convention.)

With 2012 just around the corner I look forward, with anticipation, to another year working with all of you as together we move MHOAA to the forefront on all issues related to manufactured housing. As David Dangler (NWAmerica) stated at the MHOAA reception to kick off our Annual Convention “MHOAA has legs.” Let’s use those legs to educate decision-makers, lenders, and affordable housing advocates and tell them that manufactured housing is the solution to the affordable housing crisis in this country not the problem.

My very best to you and yours for a wonderful holiday season and a happy new year.

2011 Convention Report. According to all the feedback I have received, the MHOAA Convention, held from Oct 20-22 in Silver Spring, MD, was a huge success!

We had 43 attendees from 17 states – very impressive given that people had to pay their own travel expenses and most of their accommodation and meals. There were attendees from new states – PA, NY, VA, and MI – as well as new faces from other states. There were some states missing too – this year, because of costs, nobody was able to attend from OR, CO, ID, or WI and we missed their participation. The CFED staff was outstanding – Lauren, Carol, Katherine, and Rick did so much to help make everything run smoothly, and it was wonderful that CFED could financially support the Convention to the extent that it did.

The Convention kicked off with a Thursday evening reception where Rick Haughey (CFED) and David Dangler (NWAmerica) made great remarks regarding MHOAA and their hopes for MHOAA's future as a strong organization.

On Friday, after some useful presentations on state and federal policy by Carolyn Carter (NCLC) and Carol Wayman and Katherine Lucas-Smith (CFED), the MHOAA attendees went armed with informational packets to meet with legislative staff on the Hill. More than 40 meetings or drop in's were held and MHOAA members talked with staff about our main concerns at the federal level:

- Tax credit program to encourage the sale of manufactured housing communities to resident co-ops or other non-profit housing providers,
- Bill of rights for manufactured home owners so that they are entitled to the same fundamental freedoms as everyone else, and
- Support for funding for pre-HUD home replacement and for the Consumer Finance Protection Bureau to start implementing the Dodd-Frank Act and appoint Richard Cordray as head of the Bureau.

On Saturday all attendees were treated to presentations from Mike Sloss (ROC USA, update on resident owned communities), Ishbel Dickens (addressing the need for Alternative Dispute Resolution Programs in states), Dan Barrett (president of AMHO, discussing how to run an effective board), and Sean Wendliner (CCHD, talking about grant funding and how to research and write good proposals).

Andrea Levere, CEO of CFED, was an inspirational keynote speaker and after some presentations from state representatives from MI, NJ, and WA we held the MHOAA Annual meeting and election of board members.

The silent auction that Kylin oversaw brought in \$200 – something we can expand upon in the future. Evaluation comments on the whole were very positive. The only negative comment was the amount of walking that some people had to do on Friday to get to their meetings – fortunately it was a lovely sunny fall day!

I look forward to working on next year's convention and hope that we can find committee members to work with me – it was a lot of work! .Ishbel

Arizona Association Manufactured Home & RV Owners (AAMHO) Revised Statutes Amendment

Important 2011 Arizona legislation is the addition to the Arizona Revised Statutes (ARS) of section 33-1476.05. This addition to the statutes addresses situations where a park/community plans a "change of use" from age-restricted to an "all age" park/community. Should the tenant choose not to live in an all age park/community they may move their home and be entitled to receive monetary reimbursement from the Relocation Fund. The landlord must notify all tenants, in writing, of this change in use at least sixty (60) days prior to the effective date of the planned change.

A tenant then has 180 days to petition, in writing, the landlord and Department of Building, Fire, and Life Safety with a contract for relocation. The Department must respond within 15 days after receipt of the petition with an approval or non-approval. Non-approval must be addressed between the tenant and Department. Any tenant planning to use this statute should thoroughly review its requirements and consider seeking the advice of legal counsel. AAMHO is always available to assist its members as they navigate this process.

<http://www.azleg.gov/FormatDocument.asp?inDoc=/ars/33/01476-05.htm&Title=33&DocType=ARS>

Other Arizona Manufactured and Mobile Housing Topics being researched

Clarification of and/or inclusion to Statements of Policy regarding:

1. Landscape Maintenance and Responsibility
2. Purchase of Park/Community by tenants
3. Hearing Process and Construction Oversight for Park Model Homes

These topics are being jointly reviewed by both AAMHO (for tenants) and MHCA (for owners). AAMHO and its Lobbyist have decided not to pursue any legislation with the upcoming 2012 Arizona Legislature session. Due to a short session and other issues within the Legislature, it was decided we could best use any potential influence at a later time.

Tenant Notification Note: Per ARS 33-1432.H, Arizona landlords must make available to all tenants, annually by November 1st, a concise written summary of the Arizona mobile home residential Landlord and Tenant Act (LTA) that is approved by the Department of Fire, Building, and Life Safety and must include any legislative changes made in the preceding year. ARS 33 was updated as of October 23, 2011; contact your landlord for a current copy of the LTA.

Meetings: Monthly meetings are held between AAMHO and the Arizona Manufactured Housing Community Association (MHCA) – park or community owners. These meetings are used to discuss topics that affect both groups, resolve potential issues without resorting to legal action, and ensure actions taken are fair and workable for both groups.

MHOAA is Being Contacted - Within the last month, the following states have used the Contact Form on our web site to ask for help and/or direction in a variety of needs: 3 from Florida and 1 from each of the following: California, New York, Virginia, Maine, Arizona, Minnesota and Vermont.

MHOAA member and MHOAA supporter testify before Congressional Committee. Many thanks to Carla Burr, a new MHOAA member from Chantilly VA, and Adam Rust, Community Reinvestment Association of North Carolina for testifying before the Subcommittee on Insurance, Housing and Community Opportunity at a field hearing in Danville VA, regarding manufactured housing issues. We were given very short notice of this hearing, presumably called at the request of industry representatives who want to convince Congress that the Dodd Frank Act, requiring lenders to be regulated, not apply to companies who provide loans to manufactured home owners. Fortunately Carla and Adam did a great job representing the consumer interests at stake if manufactured home lenders are not regulated.

Salt Lake Tribune - About two dozen mobile homeowners, decked out in matching yellow T-shirts, filled a Capitol Hill committee room Wednesday to support draft legislation that would foster a more open relationship between park owners and their tenants. Conflicting property rights lie at the root of the ongoing animosity between the two parties. Manufactured home owners have tens of thousands of dollars invested in their not-so-mobile structures but private parties or corporations own the land under the homes. The bill, sponsored by Rep. Janice Fisher, D-West Valley City, would provide for nonbinding mediation in the event of a rent increase and would limit such increases to once per year. Mediation could occur if a rent increase exceeded one percent above the consumer price index. According to Steve Anderson, immediate past president of the Utah Mobile Homeowners Action Group, the bill would require each party to pay its own mediation costs, prohibit landowners from inappropriately forcing homeowners to sign leases, and would also allow homeowners to post larger signs when trying to sell their structures. "The bill is not designed to become rent control," Anderson told state lawmakers who sit on the Business and Labor Committee. Such landlord-tenant conversations need to happen because relocating a mobile home can cost \$15,000 to \$20,000, Anderson said.

Rick Bills, who has managed his family-owned American Heritage Retirement park in West Valley City for 24 years, called the measure an infringement on property rights and a step toward rent controls. "They'll be back next year to make it binding arbitration," Bills said. "They'll keep asking for more and more." Bills cited the 18 percent turnover in his park last year as evidence that mobile homeowners have options to go elsewhere. "They own the home, you own the dirt — I get that," said Sen. Karen Mayne, D-West Valley City. Mayne has sponsored hard-fought mobile home legislation in the past and has several such parks in her

jurisdiction. Effort to soothe mobile home disputes meets resistance “In one of my communities, they wouldn’t even let (tenants) pass out fliers,” Mayne said. “It’s like a closed community and we need to open that up with conversation.”

Richard McMullen, representing Kingsley Management — owner of seven mobile home communities in Utah — opposed the bill, arguing that the venue for communication is already in place. “If we’re mistreating our customers, they have every right to not do business with us and to relocate,” McMullen said. “They’re not held hostage.” When asked what other remedies a disgruntled mobile homeowner might have, McMullen argued that “we never compelled them to move in.” “It seems like there’s a lack of a workable remedy,” said Rep. Dixon Pitcher, R-Ogden.

McMullen countered that the homeowner could sell the structure. However, homeowners advocate Anderson later told The Salt Lake Tribune that financing to purchase used mobile homes is not available. “You either have to have a cash buy,” Anderson said, “or play the bank yourself.” Rep. Fisher said she receives one to three calls per week from people — mostly senior citizens on fixed incomes — who say “they’re raising my rates again” and “they’re driving me out of my home.” “People are having to walk away from their homes,” Fisher said. “It’s financial eviction.” In a split vote, committee members sought further tweaks to the bill, with Rep. Brad Wilson, R-Kaysville voicing concerns about tying the nonbinding mediation over a rent increase to the consumer price index.

As for Anderson, he said his members are “frustrated and angry at the Legislature for not doing what they believe is a very basic, humane thing to do. They’re angry and it will show up in votes.”

By Cathy McKittrick of the Salt Lake Tribune

UMHAG is in the news again - Steve and Nancy Anderson’s manufactured home is small — about 1,200 square feet, three bedrooms and two baths and just fine for the two of them and a tiny Maltese named Gus. But in these trying financial times and with Nancy on disability, it’s tough to get by. Both are backing the proposed legislation that seeks to protect both homeowners and landowners in Utah. It’s a contentious bill. At an interim hearing at the Legislature last week, both sides weighed in with their suggestions, conflicts and views on whose and what property rights are at stake.

On Thursday, I went to the Andersons’ home, in a big, labyrinthine park, to talk about the issues. Steve is the immediate past president of the Utah Manufactured Home-owners Action Group and consumer representative on the federal Housing and Urban Development’s manufactured housing consensus committee. He’s also on the executive committee of **the Manufactured Homeowners Association of America**.

Their worries are many — rising rents, the condition of roads and fences in their community, the inability to sell their home because prospective buyers couldn’t get financing on a used home. Some people think manufactured homes lose their value, Anderson said. But “it’s not because of physical depreciation or functional obsolescence. It is due to economic obsolescence because [buyers] can’t get a loan.” The alternative is to find a cash buyer or “be the bank ourselves, and we couldn’t afford to be the bank,” he said.

Another problem rests with Freddie Mac and Fannie Mae, which under the federal Troubled Assets Relief Program was supposed to develop a program that would enable financing for such homes. That hasn’t happened. The Utah legislation, which has been on the table for two years, is sponsored by Rep. Janice Fisher, a West Valley City Democrat. It would provide, among other things, for nonbinding mediation in the event of a rent increase and would limit such increases to once a year. Mediation also could come into play if the increase were more than 1 percent above the consumer price index. Land- and homeowners would split the cost of the mediation.

At the interim hearing, several landlords objected, citing “rent control.” They also said homeowners could move or sell, but the ability to sell is severely limited and moving can cost tens of thousands of dollars. The Andersons’ rent has risen from \$360 a month seven years ago to \$488 now. To Fisher, the issue is getting land- and homeowners to talk to each other. “It’s very important to the people who live in parks,” she said “The main point of this bill is communication, not rent. We want to open this door.” The homes themselves are well-made and energy-efficient, Steve said. Except in January and February, when they pay about \$75 a

month for heat, the average monthly cost is about \$50. Over time, they've replaced all their appliances and are working piecemeal on remodeling the kitchen.

Meanwhile, seniors have seen no increase in their Social Security benefits for two years, Steve said. There are about 60,000 manufactured homes and some 250 communities in Utah, and more than 50 percent of the occupants are seniors, Anderson said. "Whenever someone's rent goes up, I get calls, Janice gets calls," he said. "Doesn't anyone on [Capitol Hill] have a heart? Doesn't anybody have a mother or a grandmother?" Anderson said that in a LDS Church welfare assignment, he and others were bagging potatoes with the phrase "Don't cheat the widows" in mind. "We were making sure every bag had the minimum 5 pounds," he said. "My challenge to the Legislature is, 'Don't cheat the widows.' "

by Peg McEntee of the Salt lake Tribune.

Some Barriers to Board Ineffectiveness - *From the MHOAA Convention*

- The board is too small to be effective in your state.
- Lack of a functioning committee structure.
- Trying to function without a Strategic Plan.
- There is not an Orientation Plan for both old and new board members.

Please pass on items for consideration for this newsletter that may be of interest to other readers to Russ at r.pherson@sbcglobal.net

Strength in Numbers - Is there any doubt that this is true? In every democratic- run state and country there is an election of officials. In addition, they have issues that must be settled; some local, some national. Next year, America will have an election of our president and other officials. Who wins? Is it just anyone? Does the one with the least votes win? Of course not. The one with the most votes wins. Everyone else loses.

There is not one local or state home owner association that could not use more people being involved. That is true of MHOAA. If there is a question about this, make a call to your association and ask if it is true. If you don't have a home owner association, gather those in your community together who have the same concerns you have. If you need help, inquire with your state association about this. If you don't have a state association, contact MHOAA. We can and will help you.

A local TV advertisement encourages those who have tax problems, "Don't fight IRS alone. Ask us. We can help." The same is true with laws in your state. Just trying to go it alone is an effort in futility. But if you have a large group, it will really attract the attention of lawmakers and media.

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

MHOAA

Manufactured Home Owners Association of America
United We stand Strength In Numbers

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ROC USAtm

Dave Anderson, Honorary Director

All Parks Alliance for Change

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MHOAA 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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