



MHOAA Newsletter

www.mhoaa.us Winter 2010 Edition 206.851.6385

President's letter

Greetings to all MHOAA's members and friends,

May I start by wishing you all the very best that this season of peace and goodwill offers and may 2011 be a year of good health and well-being for everyone.

2010 has been an exciting year for MHOAA. We have grown as an organization and now have 19 state members as well as several associate members, and many individual members. Thank you all for your continued support of MHOAA. Until recently MHOAA has been run by an all-volunteer board but we have now taken a giant leap of faith and hired our first ever Executive Director. We are indeed extremely fortunate to have Ishbel Dickens in this position and are excited about the possibilities that lie ahead with her at the helm. (Read more about Ishbel in the article below).

MHOAA hosted a great Convention in Salt Lake City in October and we very much appreciate the generous support from I'M HOME that made it possible for so many of our members to attend. (See articles below about the convention). Materials from the Convention will be available from our website (www.mhoaa.us) in the near future.

MHOAA's goals for 2011 and beyond include: a) working on a federal bill of rights and a tax incentive to encourage community owners to sell to homeowners' associations/non-profit organizations, b) using the website, teleconferences and email blasts to share information about state policy initiatives and other activities to benefit home owners, c) develop materials to help support state and local homeowners' associations, d) provide technical assistance to associations who are applying for grants, and e) encourage more home owner participation within MHOAA – please let us know if you would like to work on one of MHOAA's committees (see website for list of current committees)

We look forward to partnering with all of you as we all grow in 2011. Please do not hesitate to contact the office (206-851-6385, ishbel@mhoaa.us), or me (603.520.0955, parris@metrocast.net) if you have specific requests or have ideas that you would like to share. By working together we will accomplish much and none of us needs to "reinvent the wheel" so please share your successes with us so that others can benefit from your work too.

The mission of MHOAA is to promote, represent, preserve and enhance the rights and interests of manufactured home-owners throughout the United States. With your continued support and active participation we can fulfill our mission.

My best to all of you.

Lois Parris,

President, MHOAA

Ishbel Dickens is the new MHOAA Executive Director

Ishbel Dickens comes to MHOAA with more than 20 years of experience in manufactured housing issues. She began her illustrious career collecting signatures to prevent a 100 space manufactured home community in N. Seattle from being sold and developed into a big box store. While that attempt was unsuccessful, Ishbel has gone on to win many victories for manufactured homeowners.

Ishbel has written grants to support her work, first as a community organizer with the Tenants Union in Seattle and more recently as a staff attorney at Columbia Legal Services. Indeed, she specifically went to law school to become an even stronger advocate for people who own their homes but not the land under them.

Ishbel has traveled extensively throughout Washington meeting with manufactured home owners, educating them about their rights under the Manufactured/mobile Home Landlord Tenant Act (RCW 59.20) and helping them form home owners' associations with a view to preserving their manufactured housing communities. She has helped home owner associations purchase their communities as resident-owned co-operatives and is also involved in policy changes at the local and state levels. This will help manufactured home owners preserve their lifestyle choice. As Executive Director of MHOAA she will now also be involved in policy initiatives at the national level.

Ishbel has spoken at numerous conferences around the country on issues facing manufactured home owners and offered a range of possible solutions. She had an article published in the April 2007 issue of the Clearinghouse Review. In 2007 she was awarded a WSHFC Friend of Housing award and in 2009 she received the first ever Housing Hero of the Decade award at the 2009 Housing and Homelessness Advocacy Day. Earlier in 2010, she completed the Achieving Excellence Program at Harvard's Kennedy School through which she worked to expand manufactured housing community preservation and policy efforts in Washington.

All of this experience sets Ishbel in good stead as she prepares to take the helm at MHOAA as our first-ever Executive Director.

Attendees at MHOAA's Annual Convention held in Salt Lake City, UT share their thoughts:

It began Tuesday with a 9:15 a.m. flight from Cleveland, OH. On Wednesday at the CFED Retreat (held prior to the MHOAA Convention) it was stated that this was the best attended CFED Retreat yet. There were representatives from the following states: MT, MN, UT, KY, GA, NH, AZ, MA, OR, ME, AR, WA, NJ, ID, NC, CA, NY, VA, OH, IL, NV, WI, PA, RI, DE and Washington, DC.

The CFED agenda included the following: National Scales Strategies Overview, ROC USA's Progress Report and Opportunities to Partner, A New Era for MHOAA, Federal Policy Update, Single-Family Finance for Manufactured Housing, State Policy Updates, Manufactured Housing Fundraising in Challenging Times and Strategic Directions for I'M HOME.

Their handouts included: Weatherization and Replacement of Homes, Advocating at the Local Level, Accessing Public Resources for Homes and Communities, Conventional Mortgage Financing, Overview of Manufactured Housing Publications and Replacement Substandard Mobile Homes with ENERGY STAR Homes.

On Thursday afternoon the MHOAA Board met with Mary Ann McGivern. She complimented the Board on its strength and suggested consolidating some of the current committees. That evening some of us attended the Mormon Tabernacle Choir practice. There must have been 250 or so in the choir. There was also room on the platform for an orchestra for the Sunday Broadcast.

Bright and early on Friday morning after a continental breakfast we were welcomed to the MHOAA Convention. The first two presentations were Lobbying at the Federal Level, and Marketing and Branding. This was very valuable to me. I learned the importance of keeping the MHOAA name and contact information in front of people as often as possible. I made a note to have my e-mails contain this. This was followed by a Grassroots Advocacy meeting.

Representative Jim Dunnigan was the keynote speaker at lunch. He was very good and humorous as well. He told of the importance of meeting with your representatives. For instance he once had a bill that was almost unanimously supported but one legislator voted against it. When asked why, the

legislator replied that a constituent had contacted her asking her to vote against the bill and she did. Then he asked, "Do you mean to say one person caused you to change your mind?" She said yes. The lesson here is: **One person's voice can make a difference in the vote.**

On Saturday we started bright and early again and the breakfast talk with given by Senator, Karen Mayne. There were more workshops in either the policy or leadership track to attend then it was off to lunch at the Joseph Smith Memorial Building close by. Ishbel Dickens, MHOAA's new Executive Director, gave an overview of her history with manufactured housing and laid out some of her hopes for MHOAA in the coming years.



MHOAA Board and Executive Director, MHOAA Convention, Salt Lake City, Utah. Photograph by Paul Wissmiller

Sunday we awakened to snow on the mountain tops, rain during the day in the valley and the challenge of packing to come home. Was it worth it? **YES!** Would you recommend others to attend the MHOAA Convention? **YES!** Should I start to plan to attend the next convention? **YES!**

Russ McPherson, Ohio.

I own my own home. In my lifetime, at various times, I have owned stick-built homes and manufactured homes. I suspect that is similar to many others who now live in manufactured homes. Do we get the same rights and respect we should have as home owners when we are renting the land? My experience is no, we do not.

I do not assume to know all the right answers but I know that doing nothing is not the answer. We need to help each other as neighbors, friends, and home owners to correct the balance of power. In my view, we need to have a local Home Owners Association (HOA). In this local park association we can hold social events to build a better community. We can address issues with the land owner in an effort to build a better community. Both of these activities make for a better place to live and a more valuable park for the land owner.

Now let's get to the meat of why I attended the MOHAA Convention. In two words, it would be **LEARNING & NETWORKING**. The convention was two days of classes in either of two agendas -- pick and choose your interest. One track was Policy, the other was Leadership. You could alternate between these to achieve the best result for you. Dignitaries that spoke were Senator Karen Mayne, Rep Jim Dunnigan, and Mayor Peter Corroon. The classes were conducted by officials from local, state, and national partners and included the following: UMHAG, MHOAA, UROC, ROCUSA, Utah Housing Coalition, National Consumer Law Center (NCLC), and CFED.

As icing on the cake, a number of other state associations presented successes they have had and what their future needs and plans are. It is very important to know what is happening around us. How can we take advantage of the battles they have won? This is where the networking pays dividends. I paid particular attention to states around us. I met and talked with park representatives from Arizona, Idaho, Colorado, Nevada, California, Washington, and Oregon. The eastern states have been fighting

the balance of power between land owner and home owner longer than we have in the west. We can and need to learn from them.

Attending MHOAA's Convention was fun and uplifting. Did I mention the delicious lunch and dinner meals? I am looking forward to next year. Through our state association (UMHAG) and the national association (MHOAA) we can win the rights we should have as HOME OWNERS.

Lowell Gallagher, UT



Attendees at the 2010 MHOAA Convention, Salt Lake City, Utah.

Photograph by Paul Wissmiller

Thanks to two CFED scholarships (CFED is a multi-faceted organization working at the local, state and federal levels to create economic opportunity that alleviates poverty), COMO-CAL Vice President Paul Masminster and myself were able to attend the MHOAA Convention. About 80 advocates from around the U.S. participated, including representatives from CFED and ROC USA. California was also represented by President Jim Burr, Vice President Tim Sheahan and corporate counsel Bruce Stanton of GSMOL.

Workshops were divided into two tracks: POLICY: Lobbying at the federal level, Marketing/ Branding, Grassroots Advocacy, Model Statutes, Local Ordinances, Non-profit lobbying, State Policy; and LEADERSHIP: Resident Owned Communities, Building a movement and creating effective partnerships, communication with HOA's and members, Leadership training for HOA's, Educating the media and Fund Raising.

The Mayor of Salt Lake County, Peter Corroon, Utah Representative Jim Dunnigan, and Utah Senator Karen Mayne also spoke and inspired the group. MHOAA has much to offer manufactured home owners. Those attending the Convention are very motivated, and have much expertise. The one thing lacking is networking, sharing, and communication.

I've already suggested having monthly e-newsletters using information from across the United States to share successes, ideas, legislation and accomplishments that have really helped home owners. That is what networking is all about. For instance, my friend Ed Speraw in Delaware was talking with a small group about legislation that allows folks to purchase their parks - not "first right of refusal" but something better. Ron Feinstein of Arizona has some terrific ideas on committees within parks that handle issues and complaints. They DO NOT discuss issues in their meetings because they have found this is not a productive use of their time. All issues go to the committee. Let's start sharing and networking! Manufactured home owners deserve nothing less.

Frank Wodley, CA

You might ask "Why so much emphasis on the convention?" In a nutshell, we missed you! This year's convention was the best yet with representatives from at least 25 states. Even though plans are not yet finalized, we anticipate that the 2011 Convention will be even bigger and better than this year. Please start planning now to attend. Details will follow as soon as they are firm.

News from around the country:

OREGON

OMHU's Legislation for 2011: Dispute Resolution/Rent Justification Bill - Legislation establishes a dispute resolution program and a rent justification mandate modeled after statutes and ordinances in Washington and California. Begins with mediation of a complaint and if not resolved, hearings before an administrative law judge. The judge's ruling requires compliance and is enforced by fines up to \$500 a day. Funded by both tenants and park owners; revenue neutral. For more information, go to www.omhu.org and click on Legislation. Contact Peter Ferris at bumpy73@yahoo.com for a copy of the bill. Peter Ferris, OR 514/272-1648

ILLINOIS

Illinois Knows How to Raise Money

A weather-perfect summer evening on August 1st brought with it a 4th annual MHOAI fundraiser. This year the successful event was hosted by the Willow Lake Homeowners Association located in Elgin. It came with a dinner, a deck of cards, raffle drawings, and for those that felt lucky, gambling on a river boat. Importantly, those attending enjoyed an evening with colleges, friends, and family in a pleasant and comfortable atmosphere. The 82 dinner guests included home owners who traveled from Minooka, Elgin, Des Plaines, Glenview, Monee, Frankfort, Sandwich, and Matteson.

MHOAI appreciates the sponsors and supporters of this important event. *Terry Nelson, IL 847/220-2692*

WASHINGTON

MHOA in WA has a strong partnership with American Income Life (AIL). AIL began by offering MHOA members a free \$1,000 Accidental Death and Dismemberment insurance policy, along with discounts on prescriptions, chiropractic care, vision (glasses), and other medical benefits. Every new MHOA member gets a package of information from MHOA, including a MHOA membership card, a copy of our last MHL Newsletter and an explanation letter from AIL of the benefits from AIL. The member can complete an AIL contact information card and AIL receives the card, they log the member into their database for the free AD&D Insurance. An AIL agent will call the member and set up an appointment to visit them and explain the program (the AD&D insurance protection covers the household members). The agent explains additional benefits (life insurance, long-term care insurance, etc.) and how the program works. The member is not obligated to sign up for any additional insurance if they don't want to (the agents are specifically instructed not to be pushy in their sales approach – this is not tolerated by AIL or MHOA). Over the years the benefits of the AD&D insurance has been increased by AIL in partnership with MHOA; it is now \$3,500. Each time the benefits have been increased or new additional benefits have been added to the program, new cards have been sent to the member, which gives AIL a further opportunity to contact the member and again make their sales approach. The cover letter that goes out with the initial membership package is on MHOA's letterhead, which is a marketing tool for us. AIL does sell additional insurance to a few members and has paid several claims for members who have suffered an accidental death. The benefits go to the surviving spouse or their estate. For members over 65 years of age, AIL is prevented from pushing to sell additional life insurance.

The program does work and residents have told us they appreciate the "free" insurance and they tell their neighbors (we really can't track how much this increases our membership). When I make park visits to educate residents we use this as a recruiting tool to advise residents of the various benefits of joining MHOA. AIL advertises quarterly in our MHL Newsletter at \$125 per ad and also has contributed \$2,200 to us in 2009 to help us offset mailings to our residents.

Bob Burton, WA 360/373-2436

Do you have anything that would be of interest to other MHOAA Members? We want to know. Send us your newsletter or legislative items via e-mail. We reserve the right to edit items submitted to MHOAA for publication. Send them to R.Pheron@sbcglobal.net Please put on Subject Line: MHOAA Newsletter

Please pass this e-mail to others or print this newsletter to share with others

MHOAA

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

Board of Directors

Lois Parris, President

Manufactured Home Owners & Tenants
Association of New Hampshire

Ishbel Dickens, Executive Director

Tim Sheahan, First Vice President

Golden State Manufactured Home
Owners League

Sandy Boone, Treasurer

All Parks Alliance for Change

Russ McPherson, Secretary

Association of Manufactured Home
Residents in Ohio

Ed Speraw, Area V. P. Region 1

Delaware Manufactured Home Owner
Association

Terry Nelson, Area V.P. Region 2

Mobile Home Owners Association
of Illinois

Steve Anderson, Area V. P. Region 3

Utah Manufactured Homeowners
Action Group

Dot Sliney, Area V. P. Region 4

Federation of Rhode Island
Mobile Home Owners

Ron Feinstein, At-Large Member

Arizona Manufactured Home Owner &
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Kylin Parks, At-Large Member

Association of Manufactured Home
Owners

Rose Stone, At-Large Member

Massachusetts Federation of Mobile
Home Owners

Paul Bradley, Honorary Director

ROC USA tm

Dave Anderson, Honorary Director

All Parks Alliance for Change

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: _____