



National Manufactured Home Owners Association

July 2023 E-Blast

Welcome to the July 2023 E-blast from the **National Manufactured Home Owners Association (NMHOA)**. Please share these monthly E-blasts with as many home owners and other interested individuals as you have on your email list. The E-blast is an important way for NMHOA to share exciting news from across the country.

Thank You! – NMHOA is excited to welcome many new and renewing members. We thank you very much for your support and commitment to NMHOA!

I'M HOME Annual Conference August 24

The **Innovations in Manufactured Homes (I'M HOME) Annual Conference** is back! For the first time since 2019, the network will gather in **Chicago, Illinois on August 24** for networking policy discussions, and updates on all things manufactured housing.

The [convention's agenda](#) will cover home construction, home and community financing, state legislative wins, and a variety of other topics and speakers will include homeowners, affordable housing developers, researchers, industry experts, lenders, policymakers, and nonprofit advocates, among others.

The [I'M HOME network](#) launched in 2005 to unite the efforts of homeowners, advocates, developers, and others in promoting and preserving manufactured housing. The network developed national initiatives, crafted useful guides and reports, and hosted annual conference and monthly convenings.

Key national partners in this effort included **Prosperity Now, ROC USA, Next Step, NeighborWorks, NMHOA, and National Consumer Law Center**. The **Lincoln Institute of Land Policy** is now coordinating the network's relaunch.

Registration is open until August 15.

[Register Now](#)

NMHOA's 2023 Manufactured Housing Advocacy Week

NMHOA's 2023 virtual Manufactured Housing Advocacy Week will be held September 18-22. For far too long residents have been treated as second-class citizens by public officials, businesses, park owners, and the media. The results are park closings, deteriorating living conditions, and the all too familiar stereotypes used to marginalize our communities.

Please join us for a week-long set of virtual meetings with your members of Congress in support of critically important federal bills that support manufactured home owners, including:

- **Manufactured Housing Tenant's Bill of Rights Act** – The bill requires community owners meet certain conditions for federally-backed loans, including: one-year renewable leases, except for good cause; 60-days' notice of rent increases, park sales and park closures; a five-day rent payment grace period; and a right to sell a manufactured home after eviction.
- **Fair Manufactured Housing Lending Act** – The bill repeals the 2018 exemption manufactured housing retailers were given to the Truth in Lending Act, which meant they were no longer defined them as mortgage originators, and strong manufactured home buyer protections were replace with ineffective disclosure requirements.
- **Frank Adelman Manufactured Housing Community Sustainability Act** – The bill provides a tax credit of 75% of gain from the sale or exchange of real property to a qualified cooperative or nonprofit organization.
- **PRICE Program Funding** – Congress established the Preservation and Reinvestment Initiative for Community Enhancement (PRICE) program in December. It provides HU with \$225 million for manufactured home park infrastructure grants. We support funding for 2024.

The virtual meetings will be scheduled from September 18-22, 2023. We will schedule meetings with as many Senators and Representatives as possible.

We will hold a training session before the advocacy week covering the bills and tips for meeting with your members of Congress. You will also be given factsheets describing each bill.

[Register Now](#)

Provide input on renter protections for federally-backed loans

The **Federal Housing Finance Agency (FHFA)** **[announced](#)** a **[Request for Input \(RFI\)](#)** regarding ways the agency can create and enforce renter protections for households living in rental properties with federally-backed mortgages, such as manufactured home parks. **Residents, advocates, and other interested parties have until July 31, 2023 to provide comments to FHFA and help to create strong renter protections.** Some key renter protections include:

- Source-of-income protections to prohibit landlords from discriminating against households receiving housing assistance and to give families greater choice about where they live
- “Good cause” eviction standards
- The right to renew leases to help protect renters from housing instability
- Anti-rent gouging protections to stop landlords from dramatically raising rents; and
- Requirements to ensure housing is safe, decent, accessible, and healthy for renters and their families.

More than 12 million renters live in properties with federally-backed loans, so renter protections adopted by FHFA would cover a significant share of all renters across the nation. Landlords, park owners, and business interests will come out in full force to try to stop FHFA from protecting renters. It is critical that residents and advocates take action and make their voices heard! You can:

- **Submit public comments by July 31** – You can use NLIHC’s [sample comment letter](#) to craft your comment and submit it using <https://tenantcomment.org>
- **Sign on to the National Low-Income Housing Coalition (NLIHC) [national support letter](#)** – Endorse NLIHC’s comments to FHFA.
- **Join NLIHC’s weekly working group on renter protections** – The working group meets Wednesdays at 4:00 pm Eastern Time. Register for the weekly meeting [here](#).
- **Share this information with other residents and advocates** – Encourage your neighbors and allies to also demand federal renter protections.

NMHOA comments on FHFA's manufactured housing loans

The **Federal Housing Finance Agency (FHFA)** held three listening sessions on July 17 – 19 covering the agency’s “**Duty to Serve**” affordable housing, rural housing, and manufactured housing. The Housing and Economic Recovery Act of 2008 required FHFA, **Fannie Mae** and **Freddie Mac** to serve very low-, low-, and moderate-income families in these three underserved markets. Under these requirements, the agencies must support loans for the purchase of both manufactured home and manufactured home park communities. The listening sessions were an opportunity to provide comments on specific topics related to the Duty to Serve requirement, including lending to support residents buying their homes and their communities.

NMHOA Executive Director, Dave Anderson, provided comments on behalf of NMHOA ([download comments](#)). The comments highlighted two significant problems in the implementation of the Duty to Serve. First, the failure to back **manufactured home chattel loans**, which comprise roughly 80 percent of manufactured housing financing market. Chattel pilot programs have been proposed by both Fannie Mae and Freddie Mac, but these have failed to launch. The lack of a secondary market and securitization support has limited the size of the financing market, benefited the small number of lenders who dominate the market, and kept financing costs high.

Second, the promise of increased access to **financing for residents to purchase their communities** has fallen short of expectations, while private equity firms and others have used

federally-backed financing to accelerate their consolidation of ownership within the industry. The current framework of tenant protections provides some important consumer protections for purchases by these buyers, but do not go far enough to resolve issues better addressed through a purchase of the community by the residents.

FHFA is also accepting written comments. Background information and instructions for submitting written comments are provided [on their website](#).

SAVE THE DATE: NMHOA's Annual Meeting is October 21

The **NMHOA Board of Directors** is pleased to announce our **2023 Annual Meeting and board of directors' elections** will take place virtually on Saturday, October 21. The meeting will include presentations and small group discussions providing useful information for manufactured home owners.

NMHOA is governed by a 17-member board of directors, which is elected for two-year terms. Half of the positions are elected in even-numbered years. The positions up for election this year include:

- **Executive Officers** – First Vice President, Resident-Owned Communities Vice President and Treasurer
- **Area Vice Presidents** – Northeast Region Vice President and West Region Vice President
- **At Large Members** – Two (2) positions

On our web site, you can learn about responsibilities of these positions in our [Bylaws](#) or the people serving on our [2022-2023 board of directors](#). If you are interested in being elected to any of these positions, please contact our Executive Director to let us know: david.r.anderson.nmhoa@gmail.com

Thank you to our supporters!

NMHOA is a member-based organization of manufactured home owners. The **support we get from our members is critical** to our continued work on behalf of the 22 million people who live in manufactured homes. In addition, **we also receive generous support in the form of grants, sponsorships, and advertisements** from other sources, including recently receiving support from Resident-Owned Communities USA (ROC USA), the Next Step Network, and the Catholic Campaign for Human Development.

Stay informed about the Coronavirus

All forms of media are now dominated with information about the coronavirus, but some less reputable sources are spreading incomplete, misleading, false, or even malicious information. Stay informed but make sure that you are relying on reputable sources and, ideally, confirming

the information with at least two sources. A couple of the best sources are the [Center for Disease Control and Prevention \(CDC\)](#) and [your own state health department](#).

You can read all about NMHOA at the NMHOA webpage: <http://www.nmhoa.org/> and please “like” our facebook page: <http://www.facebook.com/NationalManufacturedHomeOwnersAssociation>

If there are stories or legislative successes from your state you would like to share through our E-blasts, please contact NMHOA Executive Director, Dave Anderson at: dave.anderson@nmhoa.org. Your story will inspire and educate others.

QUESTIONS?

Call 202-800-9795 or
e-mail admin@nmhoa.org