



## June 2023 E-Blast

Welcome to the June 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!

**The NMHOA web site address is now:**

**[www.nmhoa.org](http://www.nmhoa.org)**

NMHOA recently redesigned and expanded our web site. Please take a minute to complete a survey about how we can use our web site, newsletter, and social media to provide you with better information and opportunities for engagement. [Tell us what you think!](#)

## **New, independent Office of Manufactured Housing**

On June 22, the **U.S. Department of Housing and Urban Development's (HUD)** Office of Housing announced creation of a new [Office of Manufactured Housing Programs](#) as an independent office reporting directly to **Assistant Secretary for Housing and Federal Housing Commissioner Julia Gordon**. The Office was previously organized under the Office of Housing's Office of Risk Management and Regulatory Affairs.

This organizational change represents a recognition of the critically important role that manufactured housing plays in our country's housing market.

Manufactured housing has figured prominently in **Biden-Harris Administration** efforts to increase the supply of affordable housing. Over the last two years, significant progress was made to support the availability of modern and affordable manufactured homes, including:

- supporting the continued production of manufactured homes despite COVID-19 supply chain challenges;
- implementing the first major changes in almost a decade to the **Manufactured Home Construction and Safety Standards**, commonly referred to as the HUD Code; and
- initiating the largest set of proposed changes to the HUD Code in over two decades.

The Office of Manufactured Housing Programs administers the HUD Code, which establishes federal standards for the design and construction of manufactured homes. The Office enforces standards, inspects factories and retailer lots, regulates installation standards for homes, and administers a dispute resolution program for defects. The Office also oversees the **Manufactured Housing Consensus Committee**, a federal advisory committee composed of twenty-one producers, users, and general interest and public officials to advise HUD.

## **New Manufactured Housing Tenant's Bill of Rights**

**U.S. Senator Jeanne Shaheen** (NH) introduced the [Manufactured Tenant's Bill of Rights](#) with **U.S. Senators Richard Blumenthal** (CT) and **John Fetterman** (PA) to provide tenants and owners of manufactured homes with protections against predatory landowners in federal loan backed manufactured home park communities (MHCs). Currently, more than 3 million Americans live in MHCs. However, because residents typically own the home itself, but not the land it sits on, they often struggle with unexpected cost increases and face a heightened risk of evictions.

The legislation would establish a set of minimum standards for tenants in MHCs that receive federal financing through **Fannie Mae**, **Freddie Mac** or the **Federal Housing Administration**. The bill also requires public disclosure of MHCs that

receive federal backing to ensure residents are aware of their rights. These protections include:

- The right to a one-year renewable lease absent good cause for nonrenewal,
- A 5-day grace period for late rent payments,
- A minimum 60-day written notice of rent increases or new added charges like water or sewer of up to 5% of the prior rent, with longer notice for larger rent increases (an additional 30 days required for each 2.5% rent increase above 5%), and
- Rights for the tenant to:
  - Sell the manufactured home without having to relocate it,
  - Sublet the home or assign the lease to a buyer of the home provided the buyer meets the MHC's rules and regulations,
  - Post "for sale" signs on the home,
  - Sell the manufactured home in place within 45 days after eviction, to prevent the homeowner from losing their equity, and
  - Receive at least 60 days advanced notice of the MHC's planned sale or closure. Giving tenants the opportunity to purchase the community in the event of a sale.
- FHFA would also be required to create a standard lease agreement which allows Fannie Mae and Freddie Mac to finally begin purchasing manufactured home leases through their single-family mortgage programs, which could significantly lower interest rates.

The bill is endorsed by the **National Manufactured Home Owners Association, All Parks Alliance for Change, Colorado Coalition of Manufactured Home Owners, Connecticut Manufactured Home Owners Alliance, Manufactured Home Owners' Association of NJ, Inc.**, National Consumer Law Center (on behalf of its low-income clients), National Housing Law Project, National Low Income Housing Coalition, Prosperity Now, Resident-Owned Communities – New Hampshire and WorkMoney.

## **Congress urged to continue PRICE Act funding**

When Congress approved a 2023 federal budget in December, it included creation of the [Preservation and Reinvestment Initiative for Community Enhancement \(PRICE\)](#) program. The program provides the **U.S. Department of Housing and Urban Development (HUD)** with \$225 million to make grants to manufactured home park communities for projects that protect the health and

safety of community residents and promote the long-term sustainability of the communities.

The program was created in response to the desperate need for long-term infrastructure investments and in recognition of the important role manufactured housing plays in providing homes for low-income families with children, veterans, people with disabilities and the elderly. Immediately, resident-owned manufactured home communities, tribes, local government, cooperatives, CDFIs, nonprofits, and other eligible parties began developing plans to apply to the program, in order to improve infrastructure, energy efficiency, or home quality.

We urge Congress to turn this initial investment into an ongoing commitment by renewing the program's \$225 million funding as it begins work on the **2024 federal budget**. We thank **U.S. Senator Catherine Cortez Masto** for rallying her colleagues to provide continued support for the program.

## **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 do so by:

- **Submitting 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.

## **Provide input on guidelines for federal manufactured housing loans**

The **Federal Housing Finance Agency (FHFA)** invites the public to [register for the 2023 Duty to Serve Markets Public Listening Sessions](#). The listening sessions will allow manufactured home owners and other stakeholders to share their views and recommendations on the next "Duty to Serve Underserved Markets Plans" as they begin preparing for 2025-2027.

### **The Duty to Serve Listening Sessions will be held on:**

- Monday, July 17 – Topic: Future Activities in the Rural Housing Market
- Tuesday, July 18 – Topic: Future Activities in the Manufactured Housing Market
- Wednesday, July 19 – Topic: Future Activities in the Affordable Housing Preservation Market

**Stakeholders will be asked to provide feedback on:**

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- Current activities in the DTS Plans that should continue into 2025-2027. Current activities that should cease in 2025-2027.
- New activities that should be undertaken.
- Current eligible activities are:
  - **Manufactured Housing Market** – chattel pilot initiatives and MHCs owned by government entities, nonprofits, or residents
  - **Affordable Housing Preservation Market** - residential economic diversity
  - **Rural Housing Market** - high-needs rural regions and high-needs rural populations

**Register TODAY!** Each listening session will be held virtually and will begin promptly at 1:00 PM EDT. You are welcome to attend multiple sessions. If you are interested in a speaking opportunity, please indicate that in your registration.

For more information, please [visit the FHFA website](#). You can also contact the agency at [DutytoServeStakeholders@fhfa.gov](mailto:DutytoServeStakeholders@fhfa.gov) if you have any questions.

## **I'M HOME Annual Conference August 23–24**

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 from August 23 to 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 conferences 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 in the News

- **The Guardian:** “[‘It’s hell’: life under the American mobile home king who calls himself a ‘grave dancer’](#),” May 11, 2023. NMHOA executive director, Dave Anderson, comments on the business practices of Equity Lifestyle Properties (ELS) and its owner, Sam Zell, which is largest manufactured home park community owner in the United States.

## 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](#).

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### **National Manufactured Home Owners Association**

*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.*

## **Donate to NMHOA**

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](mailto:dave.anderson@nmhoa.org). Your story will inspire and educate others.*

### **QUESTIONS?**

Call 202-800-9795 or  
e-mail [admin@nmhoa.org](mailto:admin@nmhoa.org)

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