



NMHOA Across America

www.nmhoa.org

Spring 2016 Edition

206.851.6385

Message from NMHOA President, Tim Sheahan



This crazy season of Presidential primary elections has consumed a lot of attention and is a reminder that we should be mindful of possible opportunities to tell the unique story of our way of life. Although NMHOA is a 501 (c)(3) nonprofit and cannot actively engage in political activity, it doesn't mean our members and leaders can't personally contact candidates to "tell our story" and seek their support. Candidates tend to be better listeners during campaigns compared to after being elected. This can apply at every level, from local elections to that of President. The bigger the election, the better our chances of also getting media attention, which can help educate the general public in addition to decision-makers. Candidate forums, debates, town hall meetings, fund-raisers and even personally working on campaigns are examples of how you can make a difference! What other opportunities can you think of to help tell our story?

On behalf of the NMHOA Board of Directors, I want to thank each of you who has been of support to our organization, whether through membership, volunteer service and/or letting others know about our work. We hope we can continue to count on your support and that you consider yourself a "NMHOA ambassador" to forward our information to others and encourage them to support the important work we do on behalf of fellow MH owners. The more members we have, the more we can do and the more credibility we will have. We understand many of our constituents are asked to join several advocacy groups and it's hard for some to belong to every group that represents them. If your community has a homeowner association, please encourage them to join NMHOA as a member" for only \$35 per year and for individuals who can to join for \$15/year.

As with many other nonprofits, it takes three "ships" to help keep the "USS NMHOA" afloat; *members*hip, *leaders*hip and *partners*hip. I am thankful for our many members, leaders and partners that have bolstered NMHOA's growth and influence through the years and look forward to the new *relationships* we will build in the future.

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From Where I Sit

NMHOA Executive Director, Ishbel Dickens

Dear NMHOA members and friends,

I am excited about our first 2016 edition of *NMHOA Across America*. There is a lot of good work happening all across the country as evidenced by some of the articles in this newsletter. I expect we will be reporting on other success stories in future editions.

As I look back over 2015 I am amazed that 100 individual new members joined NMHOA last year, along with several individual HOAs, Co-ops, and state associations, representing hundreds if not thousands more manufactured homeowners. The manufactured homeowner movement is growing and it is exciting to have all of you participate in this growth and expansion.

Evidence of the impact a strong NMHOA is having can be seen by the opportunities NMHOA is invited to participate in at the federal, state, and local levels. NMHOA is invited to comment on federal legislation and proposed rules from various federal agencies; NMHOA has been asked by state associations and individual members to weigh in on state legislative initiatives in Delaware, Ohio, Colorado, Washington, and Alaska; and NMHOA continues to support local zoning initiatives and preservation options for individual HOAs. Please do not hesitate to contact NMHOA if we can be of assistance at the local or state levels where you reside. We bring years of experience to the table which can save people a lot of time and money since there is no need to reinvent the wheel.

As I look forward to 2016 I am thrilled that the NMHOA board and staff are working hard to provide opportunities for our members to participate, either through our committee work, in particular the Legislative Committee or the Presidents' Connection (see article below), or by considering another great program of events and workshops for our 2016 National Convention – watch for a “Save the Date” email about that coming soon.

I hope you enjoy reading *NMHOA Across America*. Please do not hesitate to contact me if you have any suggestions about the content for future editions and/or if you would like to contribute an article. NMHOA is only as strong as its members – we love to hear from you.

Happy Spring!



Know Your Right Workshop, Boulder, Kathy Fiser, NMHOA member and Vista Village HOA member

On February 23, 2016, 100 residents of manufactured home communities gathered together at the lovely Canyon Theater in Boulder, Colorado to hear Ishbel Dickens, the executive director of the National Manufactured Home Owners Association (NMHOA) and Colorado housing attorney, Ann Norton, speak about home owner and park owner rights and responsibilities of manufactured home ownership on leased land in Colorado.



The topics covered included the Colorado Mobile Home Act, the recent Boulder ordinance for manufactured homeowners, and water issues presently being experienced by most mobile home parks in the area and the lack of oversight and enforcement for these issues.

Residents from Boulder and 11 other communities from Denver to Fort Collins came to educate themselves and be heard about issues that they live with on a daily basis. Interpretation services were provided to the growing Spanish speaking population attending by our friend, fellow advocate and interpreter extraordinaire, Manuela Sifuentes.

As we listened, we became undeniably aware of how imbalanced the working relationship between park owner and homeowner actually is. I say 'working relationship' because that is what it is. Both parties enter into the relationship knowing it is long term and both parties have large percentages of financial risk involved. Yet Colorado law is remiss in acknowledging the uniqueness of this situation and reluctant to revise the language of the legislature to address its issues. There have been many laws passed over the years protecting landowners.



Owning land and its usage has been recognized since the settlement of this country. However, the leasing of land for manufactured home use is relatively new to the scene. The symbiotic relationship between landowner and homeowner is not being recognized at a pace that keeps up with the growing reality of manufactured homeownership and the segment of population that utilizes this option. The laws are sorely lacking in equal enforcement provisions and oversight to stem abuse of power. Consequently, the laws or lack thereof are allowing the making of slum lords who wield authority over an economically captive segment of population.

Bringing awareness to this issue is slow and changing biased attitudes about the evolution of manufactured housing is fraught with indifference and yawns. That is why we, the homeowners who live with this daily, are so fortunate to have a growing number of advocates. We wish to thank the City of Boulder for their strong leadership and advocacy on our behalf. They recognized the inequity of our situation and acted to try to bring a balance to the situation.

We would like to recognize CFED whose continued work to bring awareness, sponsored education and solution to many problems facing this segment of population.

And last but definitely not least, those very near and dear to our hearts are Ishbel Dickens, Ann Norton, Kylin Parks and NMHOA. These three women and this organization, have been our voice when we couldn't find our own. They have tirelessly listened to us, educated us, fought for us, worked with us to find our feet, and to find strength in our neighbors. And they continue to guide us to our own autonomy. The amount of gratitude cannot be expressed. I am sure we have only just begun but... Well done, Ladies! To all the homeowners who took the time to educate themselves on their own behalf,... Well done! Well done!

Manufactured Housing Titling Reform – A Rare Opportunity, Carolyn Carter and John Van Alst, NCLC.

If mainstream mortgage financing were available for manufactured homes in communities, it would be a great benefit to homeowners. They would get lower interest rates, and it would be easier to refinance and to sell the home to a new buyer.

One of the reasons that mainstream mortgage finance is not available is that manufactured homes in communities are almost always titled as personal property, like a car or television set, rather than as real property like most other homes. Mainstream lenders keep up with real property laws in every state, but don't learn all the ins and outs of personal property rules in each state, since those homes make up such a small part of the market. This leaves the manufactured home financing market to just a few lenders, and this limited competition may be part of the reason that personal property loans for manufactured homes are so expensive. Yet there is no reason that homes on leased land cannot be treated as real property: in fact, many high-end commercial buildings in cities sit on land that is leased under a 99-year lease and are still treated as real property.

A rule that the Federal Housing Finance Agency is proposing will give "duty to serve" credit to Fannie Mae and Freddie Mac if they invest in mortgages on manufactured homes that are treated as real property. ([Click here](#) for more information about the proposed rule). This proposed rule could give states an incentive to look at their laws about titling homes as real property, and finally get around to liberalizing them. A state that makes it possible to title manufactured homes as real property is likely to attract more investment by Fannie and Freddie in that state and more financing options for homeowners and buyers.

There are two terrific tools for advocates who want to work on the titling issue. First, the [Uniform Manufactured Housing Act](#) is a model law that would allow homeowners the right to have their homes titled as real property. It was written by the highly-respected non-partisan Uniform Law Commission, and so should be attractive to legislators of all political stripes. Second, a [new policy guide](#) from CFED and the National Consumer Law Center (NCLC) can be a tool for advocates pushing titling laws in their states. It summarizes each state's manufactured home titling law, and gives a roadmap for which ones fall most short on the key question of allowing manufactured homes on leased land to be treated as real property.

If you see an opportunity to work on titling reform in your state, NCLC would be happy to help you. Contact John Van Alst, jvanalst@nclc.org or Carolyn Carter, ccarter@nclc.org, or call them at 617 542-8010 if you want help on titling reform.

Networking through the Presidents' Connection, Kylin Parks, NMHOA Community Organizer

As many of you know NMHOA has been facilitating Presidents' Connection calls for the last 7 months. These calls were started when so many convention attendees stated their favorite part of the National convention was networking with the other states. We thought it would be a great idea to start a state networking group that met monthly throughout the year.

After the group met for a few months we decided that we should have a topic each month to be able to tackle it in more depth. We brainstormed on topics and we presented a topic calendar at the convention in October. This format is working well, the group is able to share its success as well as challenges and to ask for suggestions from others who have dealt with the same issues. Many participants have commented that these calls are very helpful.

The one problem we have found is participation. We need more states to engage in this process, to make it an enriching experience for all. You don't need to be the President of your association to participate. Just check in with your President showing your interest and send me an email (kylin@nmhoa.org). We would love to have at least one member from each state participating.

Here are the topics for the next several months:

April: State networking: We will be updated by each state to hear what they have been working on, as well as share a success and challenge to receive input on from the other leaders.

May: Fundraising: Please join our guest expert, Liz Etta, of Washington's Tenants Union, for a discussion of effective fundraising practices. How to set fundraising goals and follow through. We will also have a chance for the participants to share their victories and struggles in the area of fundraising.

June: How to overcome Apathy: We hope to have a guest speaker for this segment to give us ideas on what apathy is and some tools to help homeowners overcome it.

July: State Networking

August: Governance: Leaders will talk about different governance structures they have seen be effective on both a state and HOA level. We will be sharing materials that have been helpful to new board members and start up HOA's.

September: Evaluation and Planning for 2017: The group will evaluate the value of the calls over the last year. What worked and what you may want to do differently as well as plan topics for next year's calls.

If you have any questions or would like to receive the notes from previous calls please call or email Kylin: kylin@nmhoa.org 425-318-2488.

NMHOA Board Members share insights

Gary Miller, New Jersey (At Large) - Its election season. Have you felt like your voice didn't matter? Have you felt like you're alone and the establishment makes all the rules. If there is one thing this election season is teaching us is this feeling is totally false. People are coming out in droves to support outsider candidates on both sides of the aisle and the establishment is going "bat ____ crazy" to quote Sen. Graham. How do we utilize this in our parks?

If you're a leader in your community, spring is the perfect time to organize and election season is even better. Go to council meetings, get known by the people who are running. Try to organize a candidates' night and have all the questions geared to manufactured home problems. Join with other communities within your town in a common effort. Don't just be complainers, present positive solutions. Do these ideas work? Brighton at Barnegat got turn lanes for their park. Jackson parks got rent control back after losing it for two years. Wickatunk Village works with their owner on issues for the good of all. Mullica Woods defeated a rent increase and the town froze their rents for three years and gave them a lower pad fee. Now they are working with the town and community owners to solve a sewerage issue.

The key to all these successes is to be seen as homeowners and voting residents just as important as site built homeowners and don't let town personnel use "private property" as an excuse to not do their job.

NMHOA is here to help you lay out a plan to solve problems and we have materials to help you organize an HOA in your community. Now is the time!

Ed Green, Florida (East Coast Regional VP) - My name is Ed Green and I live in a Sun Communities owned property in West Central Florida. Our community goes by the name of Walden Woods and is a great place to live. I have been an HOA President for 8 consecutive years, and now serve as an advisor and Director to our HOA Board. I am an advocate promoting the state organization of the FMO (Federation of Manufactured Homeowners) also serving as the Regional Vice President for the National Manufactured Homeowners Association aka NMHOA.

If you live in a manufactured home community you owe it to yourself to become involved and become as knowledgeable as possible concerning yours and others rights as manufactured homeowners. Hopefully NMHOA will always be there to offer any help, assistance and knowledge but that may not be the case without your help and support. Every organization

depends on its members, if you do not support them now they might not be there when you do need them. It's like living in Florida, it's not if a hurricane comes, it's when a hurricane comes!

I would like to share with you some things that I have learned its always better to try and work things out with your community owner, you notice I didn't say "Park" owner nor did I say mobile home, always use the words manufactured home and community. It's always better to see both sides of a problem and try and reach a compromise. I will go on record and say that Sun Communities of Southfield, Mich. the second largest community owner in the country has learned how to balance things for its shareholders and its customers (residents). As with anything, if you ask more than one person you will get two differing opinions. I can say this about Sun Communities, I and many others that I have talked to feel very thankful to live in a Sun Community. They continue to reinvest and upgrade their communities and consider them assets while still operating on a good return of investment for their shareholders.

I have traveled the country and seen some of the worst community developments; I have been to Chicago, home of the largest community owner in the country who has not yet learned how to balance between the shareholder and the Golden Goose, the customer who is paying the bills. There is nothing wrong with earning a profit, for without it they would be out of business and you would be without a community. It is questionable why anyone would want to kill the "Golden Goose"

I would just like to encourage you to consider supporting the NMHOA, either as an individual member or your HOA Board as a group membership, if you do today perhaps they will be there tomorrow when you need them. Don't get me wrong, we have our times of negotiations but the key is to work things out. I realize not everyone is as fortunate as the residents of Sun Communities but it is our hopes that by working with NMHOA, CFED, HUD and other national groups someday everyone will be as fortunate as a Sun resident. Perhaps they will become the largest community developer?

They are doing things right by setting the bar high for other community owners. Please support NMHOA by joining today.

Anne Ryan, New York (NMHOA Member) - I was recently asked to join the Senior Citizen Advisory Council for the township of Brookhaven in NY. The Commission is an independent body comprised of 15 members. Each Town Council member appoints seniors to represent and advocate for the senior constituents on issues that can impact their quality of life. While not officially a part of the Senior Citizens Division, the Commission provides valuable input and offers recommendations to the Commissioner and the Town Council.

The commission meets once a month. The mission of the Senior Citizen Advisory Commission is to act in an advisory capacity to the Town of Brookhaven Town Board in all matters related to the physical, emotional and economic well-being of seniors and to encourage seniors to participate in all aspects of community life, to the best of their ability.

The Advisory Commission seeks out, advocates and recommends ways to bridge the gaps, on behalf of the under informed, and potential users of existing services.

I am hopeful this opportunity will help give a voice to the manufactured home communities in particular.

More lives saved through partnership with American Red Cross, Russ Paulsen, Community Preparedness

Thanks to the continued hard work of our partners, volunteers, and employees, we can now count 9 more lives saved through the Home Fire Campaign.

In a manufactured home in **Dalzell, South Carolina**, fire broke out at 2:45am. A mother and her five children were fast asleep when the mom thought she was having a strange dream. Gradually, she realized that it was no dream—it was the

sound of smoke alarms that had been installed last March by a coalition of the local fire department, the state fire marshal, and the Red Cross. She roused her kids and they were all able to escape a fast-moving fire before it destroyed their home.

After the fire, Red Cross DAT members were on the scene to help the family find a place to stay.

A week later, the client came to the local office—not for follow-up casework, but simply to thank the volunteers there for saving her family’s lives.

In **Decatur, Illinois**, fire started with a space heater in the bathroom. The couple were unaware of the spreading fire until smoke alarms sounded. Thanks to the education they received along with those smoke alarms last April, they knew to get out, stay out, and call 9-1-1.

In **Beckley, West Virginia**, a woman was asleep when fire broke out at 3:00 am. The older alarms that our volunteers found when they went door-to-door in the neighborhood last August did not sound, but the new alarms that they installed awakened her and she was able to extinguish a small fire that would have spread in seconds.

Her husband, who was out of town at the time, called the chapter the next day. He said that, as a former volunteer firefighter, he just wanted to thank the Red Cross, saying that, had it not been for the Home Fire Campaign, he would have lost his wife and his home.

Compared to that, “Thank you” just seems completely inadequate. Keep up the great work. Please contact NMHOA at ishbel@nmhoa.org if you would like to partner with the American Red Cross in this great life-saving effort.



NATIONAL MANUFACTURED HOME OWNERS ASSOCIATION

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Individual, Household & Non-Manufactured Home Owner Membership Form

A. Today's Date **New** **Renewal** **Other**

Individual Household Non-Manufactured Homeowner

B. Name(s) of homeowner(s)
(eighteen years of age or older):

Address: **City:**

State: **Zip:** **Preferred Phone Number:**

Email Address:

State Association Name:

Community Association Name:

C. Individual Home Owner Fees:

- \$15 Individual/Household living in a manufactured home community:
- \$25 Individual/Household living in a manufactured home on their own land.
- \$50 Manufactured homeowner **NOT** living in the community where the home is sited. (Not eligible for stipends or to vote)
- \$100 Non-Manufactured Homeowner (Not eligible for stipends or to vote.)

Check Number: **Pay Pal:**

D. Other: Contributions: \$ Check Number: Pay Pal:

E. Involvement: I/We want to become involved with NMHOA by:

- Having a voice in the future of NMHOA and serve on NMHOA Board of Director (non-officers preferred)?
- Having my voice heard and serving on a NMHOA Committee. (non-officers preferred)?
- Receive Monthly E-Blast & *i'mPOWERED* educational information; Qtrly Newsletter; alerts on homeowner issues.

F. Questions:

If you do not have a State or Community Association -- May NMHOA help organize your state and/or community?

YES NO

Please make checks payable to: NMHOA Mail to the above address:

Please Note: NMHOA is a 501(c)(3) non-profit organization. Memberships; Donations; Contributions are tax deductible.

The mission of NMHOA is to promote, represent, preserve and enhance the rights and interests of Manufactured Home Owners throughout the United States.