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February 2023 E-Blast

Welcome to the February 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

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

NLIHC holds 2023 Policy Forum on March 21-23

The **National Low-Income Housing Coalition** will hold “[Housing Policy Forum 2023: Onward to Housing Justice!](#)” on March 21-23, 2023, both virtually and at the Hilton Washington DC Capitol Hill Hotel in Washington, D.C.

The forum will offer opportunities to engage with tenant and community leaders, policy experts, researchers, affordable housing practitioners, and leaders from Capitol Hill and the Biden-Harris administration about the state of the affordable housing crisis in America and its solutions.

The forum will feature keynote addresses by acclaimed sociologist **Matthew Desmond** and the **Rev. Dr. William J. Barber II**, a renowned scholar and social activist. The event will also celebrate the release of Dr. Desmond’s upcoming book, *Poverty, by America*. Virtual attendees

will be able to attend plenary sessions only. To also attend breakout sessions, workshops, and other non-plenary events, please register to attend the Forum in person.

[Review agenda and list of plenary sessions](#), and then
[register to attend virtually or in person!](#)

Consumer Federation's 2022 Consumer Advocacy Week

Consumer Federation of America's 2023 Consumer Advocacy Week will kick off on **April 12th at 2:00pm ET** with a training webinar, followed by virtual advocacy the week of **April 17th to 21st** in support of two critically important consumer protection agencies:

- **Consumer Financial Protection Bureau** – The CFPB is the federal agency responsible for consumer protect in the financial sector, including banking, loans, debt collection, insurance, and a broad range of other issues. CFPB protects consumer unfair, deceptive, or abusive practices and takes action against companies that break the law.
- **Federal Trade Commission** – The FTC is a federal agency that enforces antitrust law and promotes consumer protection. FTC enforces federal laws that prevent fraud, deception and unfair business practices. The agency also enforces antitrust laws that prohibit anticompetitive mergers and other business practices that can lead to higher prices, fewer choices, or less innovation.

CFA can schedule virtual meetings (likely phone calls or Zoom) with your U.S. Senators and Representatives and provide all the necessary materials. Be sure to register by **April 7**.

[Register Now](#)

CFA's Annual Meeting & 2022 Consumer Assembly

The **Consumer Federation of America** will hold its **57th annual Consumer Assembly** on May 16 and 17 virtually and in-person at Courtyard by Marriot, 901 L Street NW, in Washington, DC. There can be travel grants for Consumer Federation member organizations.

CFA is a national consumer organization established in 1968 with over 250 active members that advances the interests of consumers through research, advocacy, and education.

This year's Consumer Assembly includes a wide range of speakers and panels addressing the role of federal consumer protection laws and agencies, including the Consumer Financial

Protection Bureau, the Federal Trade Commission, regulatory systems, standards for investment funds, and recent court cases expanding First Amendment protections for commercial speech, which may weaken consumer protection policies.

[Review the Schedule and Register](#)

I'M HOME network plans for conference relaunch

The **Innovations in Manufactured Homes (I'M HOME) network** was first launched in 2005 to unite the efforts of homeowners, advocates, developers, and others in promoting and preserving manufactured housing. Key national partners in this effort included **ROC USA, Next Step, NMHOA, Prosperity Now, and National Consumer Law Center**. The network developed national initiatives, crafted useful guides and reports, and hosted annual conferences and monthly convenings.

As part of the network's relaunch in the wake of the pandemic, the **Lincoln Institute of Land Policy** has hosted meetings of national partners, informational webinars, and, in August, a mini-conference in Washington, DC attended by more than 50 people including home owners, advocates, researchers, nonprofit housing organizations, lenders, industry professionals, and federal officials. The network partners are now looking at again holding a full network conference in 2023.

The best way to stay updated on developments with the network is to [sign up for the I'M HOME mailing list](#).

Recommendations for new federal park infrastructure grant program

In December, the **Preservation and Reinvestment Initiative for Community Enhancement (PRICE) Act** was included in HUD's 2023 appropriations providing \$250 million for manufactured housing. It is the first federal program specifically designed to address issues faced by homeowners living in manufactured home communities and the infrastructure challenges in those communities.

As HUD develops plans to implement the PRICE Fund, NMHOA is supporting a framework of recommendations for the program put forward by Resident Owned Communities USA (ROC USA), the ROC Association, the ROC USA network partners, and our other manufactured housing partners. The framework prioritizes: resident-owned park communities; residents

acquiring their communities; addressing infrastructure needs; replacing pre-HUD Code homes through replacement and infill programs; and, in general, requests that support health and safety, disaster preparedness, economic and financial security, and community engagement and capacity building.

NMHOA adopts 2023 federal policy priorities

NMHOA supports manufactured home owners through proposed federal legislation, regulations, and administrative actions, both those specific to manufactured housing as well as other consumer, tenant, and home owner protections. NMHOA will continue to support bills it helped to develop or endorsed during the 2022 Congressional session, including:

- [Fair Manufactured Housing Lending Act \(H.R.3828\)](#) authored by U.S. Rep. Suzanne Bonamici (D-OR) repeals a 2018 exemption to the Truth in Lending Act granted to manufactured housing retailers that no longer defined them as mortgage originators, and therefore replaced stronger protections for manufactured home buyers with ineffective disclosure requirements.
- **Frank Adelman Manufactured Housing Community Sustainability Act (S.4475 / H.R.7220)** authored by U.S. Senator Jeanne Shaheen (D-NH) and U.S. Rep. Ilhan Omar (D-MN). The bill allows a new tax credit equal to 75% of the gain from the sale or exchange of real property to a qualified manufactured home community cooperative or corporation.
- [Manufactured Housing Tenant's Bill of Rights Act \(H.R.3332\)](#) authored by U.S. Rep. Cindy Axne (D-IA), who unfortunately is no longer in office. 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.

If you are interested in learning more or supporting these proposals, contact us at: dave.anderson@nmhoa.org

Invitation to Join NMHOA's Legislative Committee

Manufactured home owners are encouraged to join **NMHOA's Legislative Committee**. The committee meets to discuss local, state, and federal legislative and policy changes. Any manufactured home owner from any state can participate in the committee. NMHOA's federal legislative priorities are summarized on our web site [HERE](#).

The next meeting will be Wednesday, April 5. Meetings are held the first Wednesday of the

month, from January to May at 8:00 p.m. (Eastern), 7:00 p.m. (Central), 6:00 p.m. (Mountain), 5:00 p.m. (Pacific). At our next meeting, we will discuss the following:

- Updates of state legislation and local ordinances
- Discussion of federal legislative proposals
- Action needed to support implementation of two new federal laws ([Manufactured Housing Community Improvement Grant Program Act](#) and [HUD Manufactured Housing Modernization Act](#))
- Tips for effectively sharing your story with local, state, and federal policy makers

[Join Legislative Committee meetings using this Zoom link](#)

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](#).

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. Your story will inspire and educate others.