Please forward this NMHOA email to all your members and friends and encourage them to subscribe.

March 2023 E-Blast

Welcome to the March 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 <u>complete a survey (click here)</u> 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!**

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 2121st 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

NMHOA Board of Directors -- We are taking applications!

The **National Manufactured Home Owners Association (NMHOA)** is a nation-wide membership organization representing and advocating for manufactured home owners. We coordinate a network of state homeowner advocacy groups and serve as a voice for manufactured home owners at the national level.

NMHOA is governed by people like you, who own homes in manufactured home communities. We have a **17-member board of directors**, including a president, first vice president, vice president for resident-owned communities, treasurer, secretary, four regional vice presidents, and eight at-large members.

We will elect several at-large members at our April 19 board meeting. As with all board members, they will serve a two-year term and are expected to attend monthly board meetings (which are held using Zoom) and, as much as possible, to participate in the organization's events, committees, and Annual Meeting.

If you are interested in serving on the NMHOA board, CLICK HERE to fill out our short application form.

New manufactured housing energy standards spark agreements, disagreements, delays, and legal challenges

On May 31, 2022, the **U.S. Department of Energy** (DOE) published its final rule for manufactured housing energy standards, with a scheduled implementation date of May 31, 2023. The rule provides the first-ever energy conservation standards for manufactured homes. It reflects the largest set of changes to the HUD Code in over two decades. The rule requires specific standards be met by manufacturers for air sealing, insulation, HVAC, and other equipment and systems. **Learn more about the standards on DOE's webpage.**

In response, the **Environmental Protection Agency (EPA)** chose to align its standards with DOE. It updated guidance for its **ENERGY STAR Manufactured New Homes National Program** with <u>Version 3</u> of its requirements. The requirements became effective on January 1, 2023. Allowing a 150-day transition period, manufactured homes constructed after May 31, 2023 will have to be built according to these new standards to be certified ENERGY STAR. EPA chose this implementation schedule to align with the DOE Final Rule.

The Manufactured Housing Consensus Committee (MHCC), which provides input on changes to the HUD Code, reviewed the new rule in October and November. MHCC recommended including much of the DOE language into the HUD Code and adopting the increased energy conservation standards for single-section homes. However, a majority of the committee recommended the HUD Code include a smaller increase in the conservation standard for multi-section homes. MHCC's recommendation does not prevent DOE's standards from taking effect. It is not clear that HUD's committee still has any authority over energy standards, since action taken by Congress appears to have given DOE the final word.

In February, the Manufactured Housing Institute (MHI) and the Texas Manufactured Housing Association filed a motion with the U.S. District court for the Western District of Texas requesting that implementation be delayed and the standard itself be struck down or be remanded to DOE for reconsideration. Filing on behalf of the industry, the two organizations argued the new rule is not ready for implementation, does not accurately account for costs and construction methods, and fails to address testing, inspection and certification.

On March 24, <u>DOE announced it will delay the implementation date for the new standard</u>. DOE is delaying the deadline to allow the agency more time to establish enforcement procedures that are clear to the manufacturers and other stakeholders. Delaying the deadline will also allow DOE to receive and incorporate stakeholder feedback. DOE is proposing to require compliance with the Tier 1 standards (those applying to single-section homes) 60 days after publication of its final enforcement procedures, and compliance with the Tier 2 standards (those applying to multi-section homes) 180 days after publication of the procedures. <u>DOE is accepting comments as part of this process through April 24</u>.

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

<u>Legal Services releases national manufactured housing guide</u>

The **Legal Services Corporation (LSC)** has released an issue brief on the legal pitfalls of **mobile and manufactured housing**, the second topic in their Housing Task Force series. The brief cites research and news stories produced by other organizations, including the **National Manufactured Home Owners Association (NMHOA)** and **All Parks Alliance for Change (APAC)**.

With this guide, LSC seeks to raise awareness of how the challenges facing so many manufactured homeowners contribute to housing instability and insecurity across the country. This issue brief showcases how legal aid interventions, public policy changes, and community organizing can help homeowners address the unique issues they face. Both NMHOA and APAC are identified as possible resources, including a link to APAC's Community Organizing Manual.

Congress created the Legal Services Corporation (LSC) in 1974 to promote equal access to justice. Today, LSC operates as an independent 501(c) (3) non-profit corporation and serves as the nation's single largest funder of civil legal aid for low-income individuals. In 2021, more than 93% of LSC's total funding was distributed to 132 independent nonprofit legal aid organizations with more than

890 offices across the country.

The Housing Task Force's <u>first brief</u> was released last month and looked at illegal evictions. LSC will release two more issue briefs this spring, focused on: long-term motel rentals, and contracts for deed.

'A Decent Home' documentary addresses challenges facing manufactured homeowners

"A Decent Home" is a feature-length documentary looking at the challenges facing manufactured homeowners across the nation. The film explores how some of the wealthiest private investors are making record-setting profits on the backs of manufactured homeowners with very modest incomes.

Filmmaker Sara Terry spent six years working on her film, which follows the struggles of many people, from those living in **Santiago Villa** in California, the pricey park community down the road from Google's headquarters, to the residents of **Denver Meadows** in Aurora, Colorado, who opposed the park owner's plan to rezone their community, to the **Baker and Birch Cooperative**, a resident-owned community in New Hampshire

You can now watch the movie for free online at: <u>America ReFramed: A Decent Home</u> (TV, online, WORLD YouTube & the <u>PBS App</u>)

I'M HOME Report: Getting Zoning for Manufactured Housing Right

In February, the **Innovations in Manufactured Homes (I'M HOME) network** released "Getting Zoning for Manufactured Housing Right." Manufactured housing is integral to providing more affordable housing, but current zoning practices serve as a major barrier to the use of manufactured housing. These barriers range from excluding manufactured housing from single-family home zoning districts, to restrictive design standards that are difficult for manufactured homes to meet, to a lack of clear and objective standards courts can use to prohibit unequal treatment of manufactured homes and the people who live in them.

The report both discusses the barriers blocking manufactured housing, as well as model legislation that can eliminate these barriers. The report is available here.

The I'M HOME Network was launched in 2005. Key national partners include **Lincoln Institute** for Land Policy, ROC USA, Next Step, NMHOA, Prosperity Now, and National Consumer Law Center. The best way to stay updated on developments with the network is to <u>sign up for the I'M HOME mailing list</u>.

Join NMHOA's Legislative Committee Meeting on April 5

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 <u>HERE</u>.

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 (<u>Manufactured Housing</u>
 <u>Community Improvement Grant Program Act</u> and <u>HUD Manufactured Housing</u>
 <u>Modernization Act</u>)
- Tips for effectively sharing your story with local, state, and federal policy makers

Join Legislative Committee meetings using this Zoom link

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 Adelmann 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

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 <u>some less reputable</u> <u>sources are spreading incomplete, misleading, false, or even malicious information</u>. Stay informed but make sure that you are relying on reputable sources and, ideally, confirming the information with at least two sources. <u>A couple of the best sources are</u> the <u>Center for Disease Control and Prevention</u> (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.

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