
NMHOA's September 2022 E-Blast!

1 message

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Wed, Sep 28, 2022 at 2:52 PM

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National **M**anufactured **H**ome **O**wners **A**ssociation

September 2022 E-Blast

Welcome to the September 2022 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!**

SAVE THE DATE: NMHOA's Annual Meeting and Convention is November 12

The **NMHOA Board of Directors** is pleased to announce our **2022 Annual Meeting and Convention** will take place **virtually on Saturday, November 12 at 1:00 p.m. Eastern Time.**

The event will include speakers, presentations, and small group discussions covering a range of topics, including:

- Federal manufactured housing legislation
- State legislative successes
- Responses to park sales, dramatic rent increases, and redevelopment
- Resources for becoming a resident-owned community
- Changes to the manufactured home construction standards (HUD Code), including new energy efficiency standards

We will also hold elections for board positions, including officers. 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 – President, Secretary, and Associate Treasurer.
- Area Vice Presidents – Midwest Region Vice President and South East Region Vice President
- At Large Members – Four (4) positions

On our web site, our [Bylaws](#) describes the responsibilities of these positions and list the people serving on our [2021-2022 board of directors](#). If you are interested in being elected to any of these positions, please contact our Executive Director to let us know: dave.anderson@nmhoa.org

[Register in Advance to Attend](#)

Proposed Federal Manufactured Housing Legislation

NMHOA supports manufactured home owners through proposed federal legislation, regulations, and administrative actions, both manufactured housing proposals and other consumer, tenant, and home owner protections. NMHOA has helped to develop or endorsed the following proposals
Here are some updates:

- [Manufactured Housing Community Improvement Grant Program Act \(S.3188\)](#) authored by U.S. Senator Catherine Cortez Masto (D-NV) requires HUD award grants to manufactured

home park communities for projects that protect the health and safety of community residents and the long-term sustainability of the community. It addresses critical health and safety issues.

- The proposal passed in the U.S. House of Representatives as part of the Budget Reconciliation bill, with \$500 million in funding. However, it was not included in the final reconciliation bill that passed the Senate.
- [Fair Manufactured Housing Lending Act \(H.R.3828\)](#) authored by U.S. Rep. Suzanne Bonamici (D-OR) repeal 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.

The proposal has gained cosponsors: Reps. Earl Blumenauer (OR), Madeleine Dean (PA), Jesus “Chuy” Garcia (IL), Raul Grijalva (AZ), Jared Huffman (CA), Barbara Lee (CA), Carolyn Maloney (NY), Eleanor Holmes Norton (DC), Ilhan Omar (MN), Adam Smith (WA), Dina Titus (NV), Rashida Tlaib (MI), Juan Vargas (CA),

The proposal is endorsed by, among other organizations: *NMHOA, All Parks Alliance for Change (APAC), Manufactured Home Federation of MA (MFM), Manufactured Home Owners’ Association of NJ (MHOA-NJ), Manufactured Housing / Oregon State Tenants Association (MH/OSTA), and Nevada Association of Manufactured Home Owners (NAMH).*

- [Manufactured Housing Community Preservation Act \(H.R.3332\)](#) authored by U.S. Rep. Cindy Axne (D-IA) requires HUD award grants to nonprofit organizations, public housing agencies, and other entities to: acquire and preserve manufactured housing communities; make improvements to common areas and community property; and (3) demolish, remove, and replace dilapidated home.

The proposal has gained cosponsors: Reps. Suzanne Bonamici (OR), Ro Khanna (CA), Derek Kilmer (WA), and David Price (NC).

- **[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.

The proposal has gained cosponsors: Reps. Suzanne Bonamici (OR), Barbara Lee (CA), and Mark Pocan (WI).

- [Manufactured Housing Tenant's Bill of Rights Act \(H.R.3332\)](#) authored by U.S. Rep. Cindy Axne (D-IA). 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.
- The proposal has gained cosponsors: Reps. Suzanne Bonamici (OR), Ro Khanna (CA), and David Price (NC).

If you are interested in learning more or supporting these proposals, contact us at:

dave.anderson@nmhoa.org

NMHOA participates in 2022 Consumer Advocacy Week

NMHOA participated in the 2022 Consumer Advocacy Week 2022 organized by Consumer Federation of America and other national and state organizations. It kicked off with a September 14 training webinar and, throughout the week of September 19, there were over 160 meetings with members of Congress from at least 37 states. The meetings were in support of stronger consumer protections, including:

- **Overdraft and Nonsufficient Funds Fees** – 80% of overdraft fees are charged to just 9% of bank accounts that have balances averaging \$350. There are currently no limits imposed on the size of fees or how often they can be charged. Pass the Overdraft Protection Act (H.R. 4277) and the Overdraft Profiteering Act (S. 2677) to set common-sense limits.
- **Payment Fraud and Theft** – Americans lose tens of billions of dollars to online fraud and theft. There are federal laws to protect consumers from unauthorized charges, but some online payment methods are not covered, including bank wire transfers, EBT cards, and person-to-person (p2p) payment apps, such as Zelle, Venmo, PayPal, and Cash App.
- **Federal Trade Commission** – In 2021, at 2.9 million consumers lost \$6.1 billion through financial scams. The FTC is the agency charged with protecting consumers and punishing the guilty parties. Court decisions have gutted the FTC's authority. Restore the agency's power to fight scams, return funds to victims, and punish guilty parties.

If you are interested in learning more or supporting these proposals, contact us at:

dave.anderson@nmhoa.org

HUD's Manufactured Housing Consensus Committee meets on U.S. DOE's new

manufactured housing energy standards

On May 31, the **U.S. Department of Energy** (DOE) published its final rule for manufactured housing energy standards, which will be implemented May 31, 2023. The finalized rule will be the first-ever energy conservation standards for manufactured homes. 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](#).)

The rule does not, however, fully align with the current **Manufactured Housing Construction and Safety Standards** (“HUD Code”). Since manufacturers will have to comply with both the DOE’s new standards and the HUD Code, the **Manufactured Housing Consensus Committee** (MHCC) will meet in October and November to discuss, analyze, and recommend changes to the HUD Code that will align it with the DOE’s **Energy Conservation Standards for Manufactured Housing**.

Manufactured Housing Consensus Committee Meetings

The meetings are open to the public and active participation by committee members, stakeholders, and other interested parties is strongly encouraged. Each set of meetings cover three days. The meeting sites are accessible to individuals with disabilities.

October Meetings

October 18–19, 2022, 9 a.m. to 5 p.m. Eastern Time (ET) daily

October 20, 2022, 9 a.m. to 12:30 p.m. (ET)

Holiday Inn Washington—Capitol

[550 C Street SW, Washington, DC 20024](#)

November Meetings

November 15–16, 2022, 9 a.m. to 5 p.m. (ET) daily

November 17, 2022, 9 a.m. to 12:30 p.m. (ET)

DoubleTree by Hilton Hotel, Washington, DC-Crystal City

[300 Army-Navy Drive, Arlington, VA 22202](#)

Learn more about the meetings and their agendas in the [official notice](#).

Each agenda provides an opportunity for citizens to comment. Written comments are encouraged, since time on the agenda for comments is limited. Anyone wishing to comment is encouraged to register in advance, by October 3 (for the October meetings) or October 31 (for the November meetings) by:

- **E-mail:** mhcc@homeinnovation.com
- **Phone:** 1-888-602-4663
- **Mail:** Home Innovation Research Labs, Attention: Kevin Kauffman, [400 Prince Georges Blvd.](#), Upper Marlboro, MD 20774

NMHOA joins I'M HOME partners in Ginnie Mae comments

NMHOA joined **I'M HOME** (Innovations in Manufactured Homes) Network partners, including the Lincoln Institute of Land Policy, Next Step, and ROC USA, in submitting comments on the [Ginnie Mae Manufactured Housing Programs](#). The comments call on **Ginnie Mae** and the **Federal Housing Administration** to modern and enhance the programs, in order to better serve those who rely on manufactured housing. The changes need to include strong consumer protections, encourage better consumer education, and standardized tenant pad/ground lease protections. We join the call for HUD to convene stakeholders to develop a standardized and scale-able ground lease.

Federal budget negotiations continue, Congress works to pass continuing resolution

With the current federal budget year ending September 30, **Congress** is running out of time to pass a **continuing resolution** (CR) to provide temporary funding that would avoid a government shutdown. Congressional leaders and appropriators spent the weekend hashing out the details of a deal that would extend funding for the federal government until December 16, buying lawmakers more time to reach a final deal on the **2023 budget**.

Both the House and Senate have released draft spending bills written with little or no Republican input, raising concerns that a final spending package will offer significantly less funding than either the House or Senate drafts. The House bill for **Transportation, Housing, and Urban Development** (THUD) would provide roughly \$3 billion more for HUD's affordable housing, homelessness, and community development programs than the Senate's proposal.

If you want more information, the **National Low-Income Housing Coalition** had prepared an analysis of the [U.S. House](#) draft budget and the [U.S. Senate](#) draft budget, as well as a [budget chart](#) that compares the 2022 federal budget with the 2023 budgets proposed by the President, House, and Senate.

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).

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.

QUESTIONS?

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



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