
November i'mPOWERED! NMHOA's Educational Network

1 message

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i'mPOWERED! November 2016

**NMHOA's
President Tim
Sheahan
Welcomes You to
i'mPOWERED!**

Welcome to NMHOA's educational series, *i'mPOWERED!*. As they say, "knowledge is power," which inspired NMHOA to create a distinctive name for this service that combines the three words I-am-empowered.

The goal of *i'mPOWERED!* is to inform and educate so you have the tools to help yourself in dealing with the unique circumstances of manufactured home living. We hope you find the articles valuable and welcome your question or suggestions for future content.

Wishing you success and satisfaction!

As a Member, you have access to more resources. Archives for *i'mPOWERED!* are kept on [NMHOA's website](#).

Log in to *i'mPOWERED!* from the main menu using the password: **MHO2000***

**"The Federal Role in
Manufactured Housing"**

The United States government plays a significant role in the regulation and financing of manufactured homes through three different agencies: the **Department of Housing and Urban Development** (HUD); the **Department of Agriculture** (USDA); and the **Consumer Financial**

FEATURED ARTICLE: "How to Effectively Lobby Congress"

Members of Congress are elected to represent the people in either a particular district, if they are a Representative, or the entire state, if they are a Senator. As a constituent, you should not be intimidated to meet with your members or their staff. An important part of the member's job after all is to listen to constituents and then make informed decisions based on these conversations.

Congress makes many decisions that will have an impact on your future and they need to hear from you! Here are types on how be effective when you speak to them:

Recognize how members of Congress and their staffs work

Members of the House of Representatives have small budgets and a small staff of a dozen or so people and a handful of interns. Senators have much larger budgets and staff, but they also represent a larger constituency.

With hundreds of letters and emails coming in every day, they develop systems to prioritize how they read and respond to each contact. Emails and letters are usually grouped by topic and counted, and form letters are generally sent in response. Your correspondence is tracked and put into a report for the representative to read, and your letter could be one of the smaller number that are selected for the member of Congress to read.

Understand why phone calls and in-person meetings are more effective

Protection Bureau (CFPB).

HUD is home to the **Office of Manufactured Housing**, which implements the HUD Code (the nation-wide construction codes set in 1976). It also encompasses the **Federal Housing Administration (FHA)**, which finances home purchases for low- and moderate-income Americans buying affordable homes. FHA runs two programs for buyers of manufactured homes — Title I and Title II loan guarantees.

HUD approves private lenders to participate in this program and insures against loss from default on Title I and II loans.

Title I loans are personal property loans that can be used to purchase new or used manufactured homes but not the land beneath them; these loans can also be used to finance the rehabilitation of existing homes. **Title II loans** are mortgages that can be used to purchase a manufactured home titled as real property *and* the land beneath it.

USDA provides one of the most important sources of financing for low-income homebuyers in rural areas: the **Rural Development 502** programs. This program also finances a large share of all conventional mortgages made on manufactured homes.

CFPB enforces consumer protection laws and ensures that Americans are able to access affordable, understandable financial products and services. One of its primary responsibilities is drafting regulations to implement the mortgage finance-related parts of the **Dodd-Frank Act**. Through that role, the Bureau has become a powerful force in manufactured housing finance.

Phone calls are more effective because they require a staff person to be on the phone with someone and to respond immediately to questions. You can call either your member's Washington, D.C. office or their state office. It may seem more appropriate to contact the D.C. office since that is the one managing the legislative work, but the state office number is less likely to be busy and the staff often have more time to speak with you.

You can also schedule an in-person meeting for yourself or a group of people with the member and/or their staff. This is a particularly effective way to share your stories and offer your unique knowledge and perspective. While you may have to plan ahead to get a meeting with a member of Congress, it is generally easy to get an appointment with either a local or D.C. staff member, and these relationships can pay off.

Know who to contact and what to talk about

Be informed about who your member of congress is and what role they play in the federal government. For example:

- Don't call your member asking if they will vote to support a bill in committee if they don't serve on that committee.
- Keep your phone calls brief and ask questions that a staffer must answer. For instance, refer to the bill number, mention when it is scheduled to be heard, and ask if the member will be supporting the bill.
- If they dodge the question, you can ask it again, voice your opinion, and then ask that it be recorded.
- If the staff member you are talking to doesn't know enough about the issue to give you a response (it may be an

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intern), you can ask to speak to another staff member who will know more about the policy and the member's position.

Ask Dave

Q: With a new president and one-party control of government, a lot seems likely to change in Washington. What's the best ways to stay informed?

A: Beyond finding reputable media outlets that you trust and follow regularly (outlets with well-known names that have follow a journalistic code of ethics), there are several other options for staying on top of the latest developments. For news related to manufactured housing, you can look to **NMHOA** to provide timely updates through its Facebook page, monthly E-Blasts, and occasional special alerts.

There are many, many additional options for receiving direct, unfiltered information, if you're willing to put in a little time yourself. I'll mention just a couple here:

- **Congress.gov** – The House and Senate publish information on the status of federal legislation and your representative and senators, including bill language and committee votes.
- **GovTrack.us** – In addition to the same information on Congress.gov, you can use this site to track specific bills and receive alerts when they are in action. You can also get bill summaries and analysis.

If you have a question for Dave, please email him at: dave.r.anderson.nmhoa@

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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.

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