

Welcome to the November 2017 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!

Congress Again Attacks Manufactured Home Owners

The U.S. House of Representatives could vote on [H.R. 1699, the so-called “Preserving Access to Manufactured Housing Act of 2017”](#), as soon as tomorrow (Thursday, November 30). We must all act to prevent it from passage!

This bill would exempt manufactured housing lenders from requirements protecting customers against inappropriately high-cost loans. It also exempts manufactured home retailers from the definition of mortgage originators and from compliance with the corresponding borrower protections. This exemption would raise costs to buyers of manufactured homes and steer them into abusive high-cost loans. Loans for purchasing manufactured homes are generally made to lower-income people, and there is a record of both past and recent abuses in this market, making this push to remove protections particularly harmful.

You can learn more [HERE](#). **And, you can learn who represents you in Congress and how to contact them [HERE](#).**

NMHOA Holds Successful 2017 Conference in Providence, RI

Thanks to the support and assistance of our local host, the **Federation of Rhode Island Manufactured Home Owners (FMHORI)**, NMHOA was able to meet October 4-5 in Providence, RI and enjoy not only a great 2017 convention, but also the broader Providence community. We want to thank the organizations whose support made the convention possible, including Prosperity Now, ROC USA, Next Step, and the Manufactured Housing Association for Regulatory Reform.

There was a nice mix of both first time and veteran attendees at the convention. Not surprisingly, we drew most heavily from the eastern United States and saw some eastern state associations rejoin NMHOA in the lead up to the convention. We had great speakers and presentations on community closures, resident-owned communities, legal strategies, board meetings, and intersectionality as well as reports from the states. The sessions drew not only on the knowledge and experience within our network, but also from outside experts, including **State Senator Paul Fogarty, State Representative John Edwards, MA Assistant Attorney General Dan Less, Paul Bradley and Mary O'Hara from ROC USA, Doug Ryan from Prosperity Now (formerly CFED), Carolyn Carter from the National Consumer Law Center, and attorneys Chris Jee, George Cochran, and Ishbel Dickens.**

NMHOA also held NMHOA's annual meeting and elected or reelected board members and officers, which included increasing the size of the board from 13 to 17 members and creating two new positions: Resident-Owned Communities Vice President; and Associate Treasurer. The **2017-2018 board of directors** (with new, reelected, and continuing members) now includes:

- **Executive Officers** – President Tim Sheahan, First Vice President Gary Miller, Resident-Owned Communities Vice President Marjory Gilsrud, Treasurer Lori Dibble, Associate Treasurer Denise Bricher, and Secretary Pat McHugh
- **Area Vice Presidents** – Jacki DeVore, Ed Green, Rita Loberger, and Dot Sliney
- **At Large Members** – Connie Hill, Paul Masminster, Sandy Overlock, Anne Sadler, and Russ Watson

Members only – please keep in mind that NMHOA members receive an additional eblast every month – *i'mPOWERED* – this is an educational publication with useful information related to board governance, health and safety reminders for manufactured homeowners, and other helpful articles. There is also a **Did You Know** section and an **Ask Dave** section – so if you have questions about anything related to manufactured home living and you are a member of NMHOA, please contact Dave at admin@nmhoa.org with your burning questions. For your convenience, a membership form is a click away at: <http://www.nmhoa.org/membership.html>

You can read all about NMHOA at the NMHOA webpage: 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: david.r.anderson.nmhoa@gmail.com. Your story will inspire and educate others.