

November 2020 E-Blast

Welcome to the November 2020 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!

New NMHOA Web Address:
www.manufacturedhomeowners.us

Updates from NMHOA's 2020 Annual Meeting

Thank you to everyone who contributed to a great **2020 Annual Meeting!** We met virtually on November 7 with manufactured home owners from more than a dozen states. The meeting included several reports and discussions covering:

- COVID-19 pandemic responses
- Federal and state policy updates
- Organizing and communications strategies
- 2021 conventions and lobby days

If you wish to review this information, you can review the presentation slides [HERE](#).

We also held board elections. 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. Here are the results of this year's elections:

- President – **Gary Miller** (Manufactured Home Owners' Association of NJ)
- Secretary – **Pat McHugh** (Nevada Association of Manufactured Home Owners)
- Midwest Region Vice President – **Trevor Nelson** (All Parks Alliance for Change)

- Southeast Region Vice President – **Russ Watson** (Federation of Manufactured Home Owners of Florida)
- At Large Members – **Michael Peirce** (Colorado Coalition of Manufactured Home Owners), **Anne Sadler** (Association of Manufactured Home Owners), **Tim Sheahan** (Golden State Manufactured-Home Owners League), **Mark Manendo** (Nevada Association of Manufactured Home Owners), **Richard Robinson** (Utah Coalition of Manufactured Homeowners)

We want to thank departing board members, **Denise Bricher**, **Ed Green**, and **Connie Hill**, for their years of service.

Bill Improves Access to Disaster Recovery Assistance

The “[Housing Survivors of Major Disasters Act](#)” (H.R. 2914), introduced by Representative Adriano Espaillat (D-NY) and Senator Elizabeth Warren (D-MA), was unanimously approved by the U.S. House of Representatives on November 17. The legislation addresses the significant [title-documentation challenges](#) that have resulted in thousands of eligible disaster survivors being wrongfully denied FEMA assistance. These challenges have been common in many disaster-impacted areas, such as the Gulf Coast, Puerto Rico, Northern California, and Oregon, that have high numbers of manufactured homes.

The bill proposes a new framework to make it easier for disaster survivors to prove residency in disaster-impacted areas or homeownership, either by completing a “declarative statement” form or by submitting a broader range of acceptable documents such as utility bills, credit card statements, pay stubs, and school registration, in lieu of a formal title to property or leases.

Congress Makes Little Progress on New COVID Relief Bill

House and Senate appropriators continue their work to reach a bipartisan spending agreement for fiscal year (FY) 2021. Congress has until December 11 to either reach a deal on all twelve 2021 spending bills, pass another continuing resolution (CR), or face a government shutdown. Despite the uncertainty, lawmakers express optimism about getting the spending bills finalized and enacted before the end of the year.

There is a possibility that additional coronavirus-related aid may be attached to an omnibus spending bill. However, House and Senate negotiators have indicated additional funding will be limited to issues that have received bipartisan support, including additional unemployment insurance, funding for vaccine development and distribution, and assistance for small businesses. Early reports on the bill’s

contents have not included funding for rental assistance, homelessness services, or housing assistance

Updates on Eviction Moratoriums

Most states established some type of eviction moratorium in the spring, however, the bans in a majority of states expired by July 1 and many of the remaining bans expired by August 31. The federal moratorium established by the **Coronavirus Aid, Relief, and Economic Security (CARES) Act** expired on July 15, but the **Center for Disease Control and Prevention (CDC)** issued a new federal eviction ban that runs through December 31. It applies to states where there is no other eviction moratorium currently in place (see [Emergency Bans on Evictions by State](#)).

The moratorium only protects tenants facing eviction for non-payment of rent. Unlike with other COVID-related eviction bans, the protections under the CDC moratorium are not automatic. Tenants must fill out a form declaring that they meet certain eligibility requirements and give it to their landlord. You are eligible if you meet the following five criteria:

- Make less than \$99,000 (or \$198,000 if you file a joint tax return)
- Unable to make full rent “due to substantial loss of household income, loss of compensable hours of work or wages, a lay-off, or extraordinary out-of-pocket medical expenses”
- Making an effort to make timely, partial rent payments
- Used your “best efforts” to seek out and apply for all available [state or local rental assistance programs](#)
- At risk of homelessness or at risk of having to double up with others in cramped, close quarters if you were evicted

The declaration form can be found in English [on the CDC's website](#). The National Low Income Housing Coalition also has [the form in Arabic, Mandarin, Spanish and Vietnamese](#).

Updates on Rental Assistance Programs

State and local governments have set up rental assistance programs. The most common requirements for rental assistance are demonstrated COVID-19 hardship, income, and proof of residency. Many require documentation of hardship. Only 22 programs accept self-certification. To identify programs in your area, there is a searchable database [HERE](#).

The **Coronavirus Aid, Relief, and Economic Security (CARES) Act** provides assistance for individuals in a number of different ways, including stimulus checks, unemployment benefits, and relief from rent, home loans, and student loans [HERE](#).

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](#).

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 david.r.anderson.nmhoa@gmail.com with your burning questions. For your convenience, a membership form is a click away at: <http://www.manufacturedhomeowners.us/membership.html>

You can read all about NMHOA at the NMHOA webpage: <http://www.manufacturedhomeowners.us/> 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.