

Welcome to the October 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, including the Association of Manufactured Home Owners in Washington State. We thank you very much for your support and commitment to NMHOA!

Congressional Attacks on Manufactured Home Buyer Protections

In the **Department of the Interior, Environment and Related Agencies Act of 2018 (H.R. 3354)**, there is a proposal to roll back consumer protections against high cost loans for manufactured home buyers created by Congress in the Dodd-Frank legislation and implemented by the Consumer Financial Protection Bureau. These protections were put in place to give manufactured-home owners the same protections as traditional home owners, but the current language in H.R. 3354 would repeal them.

The problem facing home buyers has been well-documented. **The Seattle Times and the Center for Public Integrity**, in a series of articles published in 2015, reported that “former dealers said the company encouraged them to steer buyers to finance with Clayton’s own high-interest lenders.” The investigation concluded that industry leader “Clayton relies on predatory sales practices, exorbitant fees, and interest rates that can exceed 15 percent, trapping many buyers in loans they can’t afford and in homes that are almost impossible to sell or refinance.”

Representative Keith Ellison (D-MN) introduced an amendment to remove this language that was defeated by a vote of 245 to 163. The overall bill has been passed by the U.S. House of Representatives and goes to the U.S. Senate. **Please contact your Senators to encourage them to oppose any effort to weaken manufactured home buyer protections.**

Get Ready for the NMHOA and I’M HOME Conferences in Providence, RI

This year’s **National Manufactured Home Owners Association (NMHOA)** conference will be **October 4-5 at the Omni Providence Hotel in Providence, Rhode Island**. NMHOA’s annual convention is a time for home owners from across the country to meet together to learn from each other and outside presenters about the best responses to common issues facing manufactured home owners through, including community organizing, lobbying, and legal advocacy.

- Learn more about the convention, travel & lodging stipends, making hotel reservations, and more here -- <http://www.nmhoa.org/convention-2017.html>

Prosperity Now (formerly CFED) will hold its **Innovations in Manufactured Homes (I’M HOME)** conference right beforehand on **October 2-4**. The I’M HOME conference is an opportunity to meet with a diverse range of organizations and individuals who want to improve manufactured housing through resident purchases, new home designs, and public policy change.

- Learn more about the convention here: <http://bit.ly/2q3mKoR>

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.