National Manufactured Home Owners Association

June / July 2024 E-Blast

Welcome to the June / July 2024 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 yo very much for your support and commitment to NMHOA!

NMHOA provides comments on FHFA's Duty to Serve plan

In 1992, **Congress** passed the **Federal Housing Enterprises Finance Safety and Soundnes Act**, imposing on the **Federal Housing Finance Agency (FHFA), Fannie Mae** and **Freddie Mac** a "**Duty to Serve**" three underserved markets – affordable housing preservation, rural housing, and manufactured housing - with increased and improved support for loan financing. I 2017, FHFA issued a **final set of regulations** that included financing for manufactured homes and manufactured home communities. FHFA is required to annually evaluate and rate its effort and the efforts of Fannie Mae and Freddie Mac.

The proposed **2025-2027 Duty to Serve Underserved Markets Plans** are now available on FHFA's **Duty To Serve website.** FHFA held listening sessions for public comments on July 15 (Rural Housing), July 16 (Manufactured Housing), and July 17 (Affordable Housing Preservation). On July 16, public comments were provided by 16 testifiers, including **Dave Anderson, NMHOA's Executive Directo**r, and **Sandra Overlock**, president of the **Manufactured Home Federation of Massachusetts, Inc.**

In public and written comments, NMHOA criticized FHFA, Fannie Mae and Freddie Mac for a fundamental failure to serve manufactured home owners. The the failure to include a **manufactured home chattel loan initiative** means that home buyers must still rely on high-cost, poor-quality chattel loans or buying older, lower cost homes for cash. In addition, while th Enterprises are very active in purchasing **manufactured home community loans**, only one o the 493 loans provided in 2023 was for a Resident Owned Community (or ROC). The combine plans of the Enterprises for 2025-2027 have the enterprises only purchasing an average of 2 ROC loans per year.

Recordings of the listening sessions and event materials are available here:

- Rural Housing Market listening session (Monday, July 15, 2024)
- Manufactured Housing Market listening session (Tuesday, July 16, 2024)

- Affordable Housing Preservation Market listening session (Wednesday, July 17, 2024)

Written comments were also accepted and can be viewed **here.**

NMHOA Executive Director spoke at 2024 Consumer Assembly

The **Consumer Federation of America** held its annual **Consumer Assembly** on June 5 and 6 at the Capital Hilton Hotel, 1001 16th St NW in Washington, DC. The program had a wide range of speakers and panels addressing a variety of topics, with a featured panel, "Building a Better Foundation for Homeowners of Manufactured Housing: Ongoing Challenges and Policy Solutions," including:

- *Moderator* - **Lisa L. Gill**, Health & Medicine Investigative Reporter, **Consumer Reports**
- **Dave Anderson**, Executive Director, National Manufactured Home Owners Association (NMHOA)
- **Rachel Siegel**, Senior Officer, Research, **The Pew Charitable Trusts**
- **Arica Young**, Associate Director, Underserved Mortgage Markets Coalition, **Lincoln Institute**

The panelists discussed manufactured housing's critical role in providing affordable housing options. The panel outlined the challenges and risks facing homeowners, including limited options for financing and insurance, risks due to eviction or community closure, and soaring rents. They also discussed public policy solutions and what homeowners and advocates are doing to implement these solutions.

Join us at the I'M HOME Conference on September 24-25

The next **Innovations in Manufactured Homes (I'M HOME) Annual Conference** will be held Phoenix, Arizona on September 24-25. The conference will bring together manufactured housir stakeholders including homeowners, researchers, advocates, policymakers, and for-profit and nonprofit industry experts to discuss a wide range of topics related to manufactured housing.

This year's conference will center around the theme of resilience. Housing resilience encompasses home quality, community infrastructure, finance, policy, and people, and the conference sessions will dig into each of these elements. **Agenda topics** include federal policy such as the Preservation and Reinvestment for Community Enhancement (PRICE) program, as well as innovations in climate-resilient buildings and local advocacy stories.

Learn More and Register to Attend

Home owners join HUD's manufactured housing committee

The Manufactured Housing Consensus Committee (MHCC) is a committee of the **U.S. Department of Housing & Urban Development** (HUD). Its 21 members represent consumers producers, and local agencies. HUD announced 5 new members, including David Kruczek (New Jersey) and Tim Sheahan (California), joining continuing member Joe Sullivan (New Jersey). A three home owners also serve on NMHOA's board of directors.

Since 1976, the construction standards for manufactured homes have been determined at a federal level, through the **National Manufactured Housing Construction and Safety Standards Act of 1974** (the HUD code), in recognition that the homes are built off-site and therefore may be constructed in one state, sold in a second, and sited in a third. The Manufactured Housing Improvement Act (MHIA) of 2000 made significant changes, expanded HUD's authority to include installation standards, and created the Manufactured Housing Consensus Committee (MHCC) – which includes producers, consumers, and public officials – t review and recommend changes to the construction and safety code, and installation standards

I'M HOME holds summer Policy Working Group meeting

The **Innovations in Manufactured Homes (I'M HOME)** network was established in 2005 to unite the efforts of homeowners, advocates, developers, and others in joint efforts to promote and preserve manufactured housing. One important activity of that network was supporting loca state, and federal public policy change.

This spring, the network relaunched the **Policy Working Group** with several key partners in attendance, including the **Lincoln Institute of Land Policy, NMHOA, ROC USA**, **Next Step,** and **National Consumer Law Center**. The working group meets quarterly to discuss sta policy developments, review federal policy, and share best practices. If you are interested in joining the group, you can sign up **HERE**.

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 grant sponsorships, and advertisements** from other sources, including recently receiving support from Resident-Owned Communities USA (ROC USA), the Next Step Network, and the Catholic Campaign for Human Development.

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**.

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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