National Manufactured Home Owners Association

March 2024 E-Blast

Welcome to the March 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!

Congress and President agree on 2024 federal budget, negotiations begin on 2025 budget

The **United States 2024 federal budget** technically runs from October 1, 2023, to September 30, 2024. However, from October 1, 2023 to March 23, 2024, the federal government was forc to operate under a series of **continuing resolutions** (CR) that extended 2023 budget spendin levels as legislators debated what should be in the final budget. The last CR extended some funding until March 8 and the rest until March 22. On March 23, **Congress** finally passed and the **President** signed the 2024 budget.

The **Transportation, Housing and Urban Development** (THUD) spending bill for 2024 provides the **U.S. Department of Housing and Urban Development** (HUD) affordable housir and homelessness programs with $70 billion, which is $8.3 billion more than in 2023. For more details on the 2024 spending bill, see the **National Low-Income Housing Coalition** (NLIHC) **analysis** of the final spending bill and their **updated budget chart** for 2024

Congress and the **White House** are already turning their attention to 2025. With the current budget year half over, Congress has only until October 1 – the start of the 2025 fiscal year – to draft and pass 12 new spending bills for next year.

Support PRICE Program funding for manufactured housing

The **Preservation and Reinvestment Initiative for Community Enhancement (PRICE) Program**, which was established in 2023 with $225 million in funding, saw that funding drop to $10 million for 2024. PRICE is the first and only federal program with funding dedicated to preserving and improving manufactured home park communities.

Funds are available for a variety of uses, including bringing community infrastructure up to code resident community purchases, eviction prevention, relocation assistance, upgrading or adding storm shelters, and home improvements. NMHOA asks manufactured home owners to contact members of Congress and urge them to support $225 million in funding for the PRICE Program

Ask Congress for Full Funding of the PRICE Program: Sample E-Mail and Phone Messages

Manufactured home owners meet with members of Congress

The **National Manufactured Home Owners Association (NMHOA)** held its 2024 **Manufactured Housing Advocacy Week** on March 11-15. More than 40 manufactured home owners held dozens of virtual meetings with U.S. Senators and U.S. Representatives, coming from states such as Arizona, California, Colorado, Connecticut, Florida, Massachusetts Minnesota, New Jersey, Ohio, Oregon, Rhode Island, and Washington.

During these meetings, home owners encouraged members of Congress to support the:

- **Manufactured Housing Tenant's Bill of Rights Act** – The bill requires community owners meet certain conditions for federally-backed loans, including: one-year leases that renewable except for good cause; 60-days' notice of rent increases, park sales ar park closures; a five-day rent payment grace period; and a right to sell a manufacture home in place after eviction.
- **Fair Manufactured Housing Lending Act** – The bill repeals the 2018 exemption that manufactured housing retailers were given to the Truth in Lending Act, which meant they were no longer defined as mortgage originators, and strong manufactured home buyer protections were replaced with ineffective disclosure requirements.
- **Frank Adelmann Manufactured Housing Community Sustainability Act** – The bill provides a tax credit of 75% of gain from the sale or exchange of real property to a qualified cooperative or nonprofit organization.
- **PRICE Program Funding** – Congress established the Preservation and Reinvestment Initiative for Community Enhancement (PRICE) program to provide grants for resident to purchase and improve manufactured home park communities. We support continued funding for the program.

If you participated in the week, we ask you to help us learn and improve these events in the future by completing the: Manufactured Housing Advocacy Week Survey

I'M HOME Network relaunches Policy Working Group meetings

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.

On March 19, 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 will meet quarterly to discuss state policy developments, review federal policy, and share best practices. If you are interested in joining the group, you can sign up **HERE**.

Consumer Federation's 2024 Consumer Advocacy Week

The **Consumer Federation of America** will kick off its **2024 Consumer Advocacy Week** on April 9 with a training webinar, followed by virtual meetings with members of Congress the wee of April 15 to 19.

Register to Participate

The meetings will focus on three critically important consumer issues:

- **CFPB Overdraft Rule** - The Consumer Financial Protection Bureau Overdraft Rule is a proposed regulation that would require large banks to disclose the interest rate and fees associated with overdrafts, and potentially cap the fees at up to $14.
- **CFPB Credit Card Late Fees Rule** - The rule will help ensure that the late fees charged on credit card accounts are "reasonable and proportional" to the late payment as required under th Truth in Lending Act.
- **FTC CARS Rule** - The Federal Trade Commission's CARS Rule is a comprehensive initiative aimed at bringing transparency and fairness to the car buying and leasing process.

Learn more about the issues

Consumer Federation's 2024 Consumer Assembly

The **Consumer Federation of America** will hold its annual **Consumer Assembly** on June 5 and 6 at the Capital Hilton Hotel, 1001 16th St NW in Washington, DC. The program includes a wide range of speakers and panels addressing a variety of topics, including **building a bette foundation for homeowners of manufactured housing**.

There can be travel grants for Consumer Federation member organizations. CFA is a national consumer organization established in 1968 with over 250 active members that advances the interests of consumers through research, advocacy, and education.

Other topics to be covered include: protecting the privacy of our servicemembers, revising antitrust to rein in big tech platforms, unraveling the real estate broker fee debate, navigating product safety online, protecting kids from online pushers, how state and local consumer

agencies help consumers, homeowners insurance and fair housing, AI's impact across consumer products and services, and much more.

Register to Attend

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 grants, 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**.

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