

MHOAA

Manufactured Home Owners Association of America

2008 National Convention

October 3-4

Minneapolis/St. Paul, Minnesota



Communicate!

Educate!



Legislate!

Celebrate!

Co-sponsored by



expanding economic opportunity

Hosted by



Organize for Power at the 2008 MHOAA National Convention!

Dear Residents, Advocates and Practitioners:

It is our honor to welcome you to the 2008 national convention of the Manufactured Home Owners Association of America, which is being held in conjunction with the annual CFED Innovations in Manufactured Home (I'M HOME) retreat. We are hosting the convention with the support of CFED. It is being held October 3-4, 2008 at the Holiday Inn Select International, 3 Appletree Square in Bloomington, Minnesota.

MHOAA is a national organization dedicated to the protection of the rights of all people living in manufactured housing in the United States. It is a member organization for state home owner associations, which exist in some form in nearly half of the states. MHOAA provides a vehicle for manufactured home owners to provide mutual support and take collective action. Founded in 1980, All Parks Alliance for Change, or APAC, is the statewide organization for Minnesota's manufactured home park residents.

Families living in manufactured homes in the United States are 10 million strong, yet consistently struggle against a host of injustices and are often treated as second-class citizens. Join other homeowners this fall to create real solutions to:

- Parks closing when developers or cities prioritize condos, big box developments, or road projects ahead of your homes.
- Community owners acting like slumlords and making no repairs or improvements to your communities.
- The loss of affordability due to unreasonable rent increases, poor financing options, and predatory lending practices.
- Stereotypes or ignorance of what manufactured housing is, what it offers, and the families who call it home; also known as "park prejudice."
- Federal, state, and local government not prioritizing manufactured housing as a real affordable housing option.
- Homeowner associations operating with little or no dedicated resources or staff; and resources devoted to improving manufactured home communities not going directly to homeowner associations.
- Racial discrimination in manufactured home communities, including denied tenancy, higher rents, fewer amenities, and harassment.

More than half the states have statewide homeownership associations, but communication between them is limited. Why keep reinventing the wheel when we can learn from each other's experiences? Come to the convention this year to build a powerful nationwide organization—imagine speaking with the strength of 10 million voices and solutions! We can make an enormous impact, but MHOAA is only as strong as its members are active.

All attendants will receive an organizing manual and other handouts, and will make invaluable contacts with homeowners from across the nation! This convention will also be a chance to have some fun!

The hotel is near the Mall of America and is accessible through free shuttles or public transit to both downtown Minneapolis and St. Paul, casinos, and other tourist destinations.

Welcome to Minnesota!

Sincerely,

Bev Adrian
President, Board of Directors
All Parks Alliance for Change

Dave Anderson
Executive Director
All Parks Alliance for Change

For more information: Contact APAC at 651-644-5525,
toll free 866-361-APAC (2722),
or e-mail info@allparksallianceforchange.org

Welcome Letter

Convention Materials

Schedule	2
Staff	4
Breakout Sessions	5
General Information	6
Strategic Planning	7

MHOAA Materials

Welcome Letter	9
Board Meeting Agenda	10
Membership Form	11
Bylaws	12

Other Organizations

All Parks Alliance for Change	26
MHOAA	27
CFED	72
MHOAA Board of Directors	28
State Home Owner Associations	29
Important Other Contacts	30

Wednesday, October 1, 2008

5:00pm – 6:00pm	MHOAA Board Meeting	Executive Suite 310
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Thursday, October 2, 2008

4:00pm – 6:00pm	Registration, Hotel Check-In	Grove Foyer
4:30pm – 6:30pm	CFED/MHOAA Joint Reception	
5:30pm – 7:30pm	MHOAA Board Meeting	Executive Suite 310

Friday, October 3, 2008

8:00am – 12:00pm	Registration	Grove Foyer
8am – 9am	Breakfast	Grove Foyer
8:30am – 9:00am	Introductions and Welcoming Addresses	The Grove
9:00am – 10:00am	Building a Multi-Racial Alliance: A Path to Power – Panel	The Grove
10:15am – 11:15am	Building a Multi-Racial Alliance: A Path to Power – Small Groups at Tables	The Grove
11:30am – 12:30pm	Small Group Breakout Sessions A	
	• Money Track: Event Based Fundraising	Melrose
	• Power Building Track: Leadership	Braeburn
	• Park Preservation Track: Resident Owned Communities	Executive Conference
12:30pm – 2:15pm	Lunch	Apple Terrace
1:00pm – 1:30pm	Recognition Ceremony	Apple Terrace
2:15pm – 3:15pm	Small Group Breakout Sessions B	
	Money Track: Membership Growth & Retention	Melrose
	Power Building Track: Organize!	Braeburn
	Park Preservation Track: Legal Strategies	Executive Conference
3:30pm – 4:30pm	Small Group Breakout Sessions C	
	• Money Track: Grants	Melrose
	• Power Building Track: Organizing for Legislative Success	Braeburn
	• Park Preservation Track: Other Models	Apple Terrace
5:00pm – 6:30pm	Dinner	Pippins

Saturday, October 4th, 2008

8:00am – 12:00pm	Registration	Grove Foyer
8:00am – 9:00am	Breakfast	The Grove
9:00am – 10:00am	Legislation: Models, Goals, & Possibilities	The Grove
10:15am – 11:15am	Small Group Break Out Sessions A	
	<ul style="list-style-type: none"> • Success Stories • Fear Factor: Addressing Fears of Intimidation, Harassment, & Retaliation • Alternate Dispute Resolution: Making Laws Work For You • Understanding HUD: Overview and Q & A 	Melrose Melrose Braeburn Fuji Room The Grove
11:30am – 12:30pm	Small Group Break-Out Sessions B	
	<ul style="list-style-type: none"> • Building Strong State HOAs • Organizing in Latino Communities • Getting the Word Out: Media Basics & Strategies 	Melrose Braeburn Fuji Room
12:30pm – 1:30pm	Lunch	Apple Terrace
1:00pm – 1:30pm	Keynote Speaker: Senator John Marty, Chair of the Minnesota Senate Health, Housing & Family Security Committee	Apple Terrace
1:30pm – 3:15pm	Attorney Breakout Session	Melrose
1:30pm – 5:00pm	***** MHOAA Special Session ***** <ul style="list-style-type: none"> • MHOAA Annual Meeting • Large Group Activities lead by MHOAA Board Members 	The Grove
5:00pm – 6:00pm	Wrap Up & Evaluation	The Grove
6:00 – 6:30	Transportation to Dinner	
6:30pm – 8:00pm	Dinner	Tucci Bennuch

Dave Anderson—Executive Director,
All Parks Alliance for Change

Antonia Alvarez Baez—Resident, Lowry Grove
Manufactured Home Park, Community
Organizer, Asamblea de Derechos Civiles
de MN (Civil Rights Assembly of Minnesota)

Davida Barnes—Manufactured Home Owners
of New Hampshire

Paul Bradley—Director, ROC USA

Jim Burr—Legislative Chair, Golden State
Manufactured Home Owners League

Richard Carey—Member, Colorado
Manufactured Home Owners Association;
Steering Committee, Orchard Grove
Conservancy

Carolyn Carter—Attorney, National Consumer
Law Center

Ishbel Dickens—Attorney, Columbia Legal
Services

Kelly Diouf—National Project Coordinator,
All Parks Alliance for Change

Ritchie Eppink—Attorney, Idaho Legal Aid
Services

John Freeman—Officer, All Parks Alliance
for Change

Charles Gallagher—President, Manufactured
Home Owners Association of America,
President, Federation of Manufactured
Home Owners of Florida

Kathryn Gwatkin Goulding—Director,
Innovations in Manufactured Homes
Program, CFED

Martha Hernandez Martinez—Community
Organizer, All Parks Alliance for Change

Tammy Hoth—President,
Mountain Springs Villa

Sureshi Jayawardene—Community Organizer,
All Parks Alliance for Change

Margaret Kaplan—Legal and Policy Director,
All Parks Alliance for Change

Krystal Klein—Community Organizer,
All Parks Alliance for Change

Mona Langston—Policy Advocate,
Housing Preservation Project

John Marty—Chair of the Minnesota Senate
Health, Housing & Family
Security Committee

Salvador Miranda—Associate Director,
Organizing Apprenticeship Project

Ned Moore—Lead Organizer,
All Parks Alliance for Change

Terry Nelson—President, Mobile Home
Owners Association of Illinois, Area Vice
President, Manufactured Home Owners
Association of America

David Nicholson—Program Director,
Headwaters Foundation for Justice

Ann Norton—Senior Staff Attorney,
Housing Preservation Project

Mary O'Hara—Consultant, ROC USA

Kylin Parks—President, Save Our Selves
Homeowner's Association

Lois Parris—President, Manufactured
Home Owners of New Hampshire, First
Vice President, Manufactured Home Owners
Association of America

Steven Renderos—Project Coordinator,
Minnesota Media Empowerment Project,
University of Minnesota Department of
Chicano Students, and Consultant,
All Parks Alliance for Change

Paul Ruby—Rolling Hills Resident Association,
All Parks Alliance for Change

Cheryl Sessions—In-House Legal Counsel,
ROC USA

Tim Sheahan—President, Golden State
Manufactured Home Owners League,
Area Vice President, Manufactured
Home Owners Association of America

Ed Speraw—President, Delaware
Manufactured Home Owners Association,
Immediate Past President, Manufactured
Home Owners Association of America

Pablo Tapia—Resident, Paul Revere
Cooperative, Community Organizer,
Asamblea de Derechos Civiles de MN
(Civil Rights Assembly of Minnesota)

Randy Vogt—Housing and Urban
Development

Julia Wells—Office Manager,
All Parks Alliance for Change

Paul Wissmiller—President, Lowry Grove
Resident Association, Treasurer,
All Parks Alliance for Change

Breakout Sessions – Money Track

Friday, October 3 — Melrose Room

11:30 am – Event Based Fundraising
2:15 pm – Membership Growth & Retention
3:30 pm – Grants

Breakout Sessions – Power Building Track

Friday, October 3 — Braeburn Room

11:30 am – Leadership
2:15 pm – Organize!
3:30 pm – Organizing for Legislative Success

Breakout Sessions – Park Preservation Track

Friday, October 3 — Executive Conference

11:30 am – Resident Owned Communities
2:15 pm – Legal Strategies
3:30 pm – Other Models

Other Small Group Breakout Sessions

Saturday, October 4

Sessions A (10:15 am)

Success Stories — Melrose
Fear Factor: Addressing Fears of Intimidation, Harassment & Retaliation — Braeburn
Alternative Dispute Resolution Making Laws Work for You — Fuji Room
Understanding HUD: Overview and Q & A — The Grove

Sessions B (11:30 am)

Building Strong State HOAs — Melrose
Organizing in Latino Communities — Braeburn
Getting the Word Out: Media Basics & Strategies — Fuji Room

- **Registration**—Complete the enclosed registration form and fax to (651) 523-0173 or mail to APAC, Attention Kelly Diouf, 970 Raymond Avenue, Suite 105, St. Paul, MN 55114, or register online at www.allparksallianceforchange.org/?q=MHOAA
- **Conference Rates & Deadlines**— ***It is very important to register, even if we know you are coming!***
We need your registration in order to plan accurately for meals, rooms, and supplies. Registration costs include meals, snacks and Friday night group activity. We have two registration fee rates; a discounted rate for homeowners and a standard rate for non-homeowners.
 - **Discounted Homeowner Rate:**
 - **Early Bird Registration Deadline**—July 25, 2008, \$50
 - **Final Registration Deadline**—August 22, 2008, \$85
 - **Late Registration Deadline**—Up to day of convention, \$115
 - **Standard Non-homeowner Rate:**
 - **Early Bird Registration Deadline**—July 25, 2008, \$75
 - **Final Registration Deadline**—August 22, 2008, \$110
 - **Late Registration Deadline**—Up to day of convention, \$150
- **Payments**—Please make checks payable to APAC and send to the address above or pay online at: www.allparksallianceforchange.org/?q=MHOAA. Payment must accompany your registration form. Faxed registrations must include credit card information and authorization signature.
- **Refund/Cancellation Policy**—Must be made by September 1, 2008.
- **Scholarships**—We want a high level of attendance from home owners across the nation! We understand that the convention is a significant expense for many people. If you are interested in coming, but are not in a financial position to do so, there may be funding available for you. Contact Kelly Diouf at the APAC office for details and an application. Scholarship Deadline: Prior to July 25, 2008.
- **Hotel**—The convention and accommodations are at the Holiday Inn Select Minneapolis/St. Paul International Airport Hotel, 3 Appletree Square (I-494 & 34th Avenue South), Bloomington, MN 55425. The hotel rate is now \$99/night plus tax. Contact Kelly Diouf at APAC to reserve a room.
- **Meals**—Breakfast, lunch and dinner will be provided on Friday and Saturday. There will a social dinner activity Friday night. Indicate any dietary restrictions on the registration form. To reduce cost and wasted food, please indicate which meals you will be eating on the registration form.
- **Travel by Air**—The convention is located adjacent to the Minneapolis/St. Paul International Airport (MSP). The MSP International Airport is just minutes from the heart of Bloomington and 20 minutes from both downtown Minneapolis and St. Paul. Bloomington hotels provide complimentary airport and Mall of America transportation.
- **Travel by Car**—Bloomington offers easy accessibility via two major highways, I-35W and I-494, which converge in Bloomington, with the major East/West highway, I-94, running just north in Minneapolis and St. Paul.
- **Local Transportation**—A car will not be necessary to get around, there is free shuttle transportation to and from the airport and the Mall of America.
- **Local Attractions**—The hotel is located close to the Mall of America. The hotel provides free shuttle to and from the MOA, which has a transportation hub with access to light rail and buses. The light rail connects to the Metro Dome (home of the Minnesota Twins), the Minnesota River Valley Wildlife Refuge, and downtown Minneapolis and St. Paul.
- **MHOAA Membership**—Any state manufactured home owners organization may join as a voting member by submitting an application and the \$150 annual dues. There is a promotional rate of \$75 for first time members. Individual home owners and other interested parties can also join as non-voting members for \$15.

The Planning Process

We all use some type of planning. Consider the following examples:

- To Do Lists
- Priority Lists or Rankings
- Meeting Agendas
- Budgets
- Project Plans
- Annual Job Work Plans
- Strategic Plans

Some planning is simply incremental—it just extends our present efforts into the future, adding “more of the same.” For many situations, that may be enough.

Planning strategically is more involved. It requires shifting our thinking from immediate needs to the future. Basically, it involves deciding on our goals, and then working backward to decide whether our current path is the right one. Strategic planning can ask a broad range of questions:

- Are our current goals the right goals?
- Does the way we work agree with our deeply held values?
- Is our work really moving us toward our organizations’ long-term goals?
- What other choices could we make that would better use our limited resources?

Approaching our decisions in a more systematic way can help our organizations come to agreement and build commitment in support of priorities that are truly central to our missions.

Analysis of “Strengths-Weaknesses-Opportunities-Threats” or SWOT

“As an organizer I start from where the world is, as it is, not as I would like it to be. That we accept the world as it is does not in any sense weaken our desire to change it into what we believe it should be – it is necessary to begin where the world is if we are going to change it to what we think it should be.”

—Saul D. Alinsky (noted organizer), “Rules for Radicals” (1971)

In order to do effective strategic planning, there is information that we need to identify about our organizations and about the surrounding environment in which we exist and work. One method for compiling and organizing this information is referred to as a “Strengths-Weaknesses-Opportunities-Threats” (or SWOT) Analysis. This method asks us to look at:

- What are the strengths of our organizations? What are our resources and what do we do well?
- What are our organizations’ weaknesses? In what areas do we lack resources, experience, or skills?
- What are some opportunities that we can exploit to advance our organizations and our missions? What are we positioned to do better than others? Is there a need not being met?
- What are some threats to avoid or minimize? What are some of the challenges to be aware of or problems to be solved?

The same kinds of questions used in a SWOT Analysis can be laid out in the form of a chart or a worksheet. This helps to make it clear that some considerations—such as Strengths and Weaknesses—are internal ones or are attributes of our organizations, while other considerations—such as Opportunities and Threats—are external ones or are attributes of the surrounding environment. It also helps to make it clear that whether they are internal or external, there are factors that can help us to achieve our goals—Strengths and Opportunities—as well as those that get in our way—Weaknesses and Threats.

	Helpful <i>to achieving our goals</i>	Harmful <i>to achieving our goals</i>
Internal (attributes of our organizations)	Strengths <hr/> <hr/> <hr/>	Weaknesses <hr/> <hr/> <hr/>
External (attributes of the surrounding environment)	Opportunities <hr/> <hr/> <hr/>	Threats <hr/> <hr/> <hr/>

Define or Re-affirm our Values and Vision

At its most basic, strategic planning is about defining or re-affirming our values and vision. It is a chance to step out of a purely reactive mode that can take over when our attention becomes consumed with our immediate needs. If we don't stay in touch with our core values or lose a clear vision, we can easily find ourselves heading down the wrong path.

- How will the world be different because we work to change it? If we were to achieve all of our goals for our organizations, what would the world look like?
- What are the deep-rooted values on which our vision of the world is based?
- How do these values also relate to how we work together?
- What role will our organizations play in achieving this vision? Will we attempt to meet many needs or choose a specific niche or focus?

Setting and Meeting Goals

Different organizations use different terminologies for planning. Whatever you use, it should lead to annual goals which are realistic and measurable. Generally, goals are long-term changes and generally not achievable soon. They are the solutions to problems. Objectives are specific actions that can be accomplished toward the goal by a person or a group. Remember to set SMART goals and objectives:

- **SPECIFIC**—Write down exactly what it is you want to do. Be precise.
- **MEASURABLE**—You should be able to tell when an objective has been accomplished.
- **AGREED UPON**—The people who will carry out the plan should agree to the goals. Otherwise, you don't have buy-in.
- **REALISTIC**—Set objectives that you can truly achieve. Success breeds success. You will be encouraged by your progress and accomplishments. Don't set objectives so high that you discourage yourself.
- **TIME-SPECIFIC**—Give yourself a dated deadline for achieving each objective.

MHOAA—Welcome Letter

We are now two months into the New Year and I am confident that our organization will be successful in growing our membership in 2008.

As you know from my previous communications, we have been working with APAC from Minnesota, who has been successful in acquiring a grant to help our organization build a new membership program. This is very important if we are going to have our collective voices heard in all areas of the State & Federal Government.

The program's membership building efforts will target old as well as new member states in an effort to add their voices to the chorus of our present membership. This will reinforce our nationwide effort to make sure that all Americans are treated equally when it comes to Manufactured Housing. In order for MHOAA to be an effective organization, we need all States regardless of their size or numbers of mobile homes on leased land.

"Remember, There is Strength in Numbers"

Along with the states that have State Associations, APAC will be working with many of the States that have not developed a grass roots effort to form an organization or need help in strengthening one in it's infancy.

I would also like to report at this time that we are in the process of working on the date and place for the 2008 annual meeting. I will try to make information available as quickly as possible and hope to have more to report to you about this in the next few weeks. So keep checking the website as we will post it here first.

I would like to also let you all know that APAC has stepped forward in a big way and provided assistance in helping plan our 2008 annual meeting. Their willingness to help, is greatly appreciated.

We have managed to have two conference call meetings of the board since the annual meeting. With everyone's hectic schedules and the Holidays, it was difficult to schedule more than that. I am planning to have another one very soon to discuss the project plan that APAC has proposed. All of the information about it will be on the website as soon as we have worked out the details.

I am looking forward to the next annual meeting and know that with any luck we will have many new members to welcome into our organization.

Charlie Gallagher, President
Manufactured Home Owners Association of America

Board of Directors Meeting October 1, 2008 5:00 pm	Board of Directors Meeting October 2, 2008 5:30 pm	Annual Meeting October 4, 2008 1:30 pm
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The following items will be discussed and acted on during these meetings:

1. Secretary's Report
2. Treasurer's Report
3. Name Nominating Committee
4. Name Committee for Next Year's Annual Convention
5. Positions up for Election
 - President
 - Treasurer
 - Area Vice Presidents
6. Separate Treasurer and Secretary Positions
7. Old Business
8. New Business
 - Membership Dues
 - Web Site / Advertising
 - Regional Organizations
 - Review By-laws
 - Grant Writing



MHOAA
6722 COACH CIRCLE
BROWNSVILLE, TX 78521-7257
956.831.8502

SECRETARY/TREASURER'S OFFICE

Application for Membership

New Membership: _____ Renewal: _____

Company or Organization: _____

Name: _____

Street Address: _____

Mailing Address (if different from above): _____

City / Town: _____

State: _____ Zip Code: _____ — _____

Telephone: _____ Cell Phone: _____

Email: _____

Website: http:// _____

Dues: \$150.00 for State Membership..... _____

\$15.00 for an Individual / Family Membership... _____

Amount enclosed: _____

Please make Checks or Money Order payable to MHOAA and send to the address listed above.

Application for Membership Accepted and Approved Date: _____ Initials: _____

☆☆☆☆☆

MHOAA—Membership Form

OFFICIAL

Manufactured Home Owners Association of America, Inc.

A National Nonprofit Organization EIN 61-1413822

Bylaws

As proposed for adoption at meeting in Las Vegas on September 30, 2001
Amended and adopted on September 27, 2002 at Annual Meeting in Chicago
Amended and approved on September 26, 2003 in Wilmington, DE
Typo corrections September 2004
Amended and approved on September 24, 2004 in Raleigh NC

ARTICLE I

Name, Offices and Purpose

- 1) The name of the organization is: Manufactured Home Owners Association of America.
- 2) The principal operating office of the association shall be located in the state in which the current President resides.
- 3) The Board of Directors (hereinafter referred to as "The Board") may, at times, establish additional branches, subordinate offices, or places where the association is qualified to conduct its activities.
- 4) The association is a national nonprofit corporation organized under the laws of the state of Michigan. Its purpose is to engage in any lawful act or activity for which a corporation may be organized under such law.
- 5) The association was founded and exists for the purpose of:
 - a) Insuring the constitutional and human rights of manufactured home owners in the United States.
 - b) Making manufactured housing the housing of choice, not necessity.
 - c) Dispelling, through education, the myths and misconceptions held by the public, the media and government officials about manufactured housing and its owners or residents.
 - d) Educating manufactured home owners, prospective home owners about national and state issues of concern.
 - e) Developing programs and services needed by and of value to manufactured home owners or prospective home owners.
 - f) Supporting passage, at the national and state levels, of laws to protect and enhance the rights of manufactured home owners.
 - g) Monitoring state and federal agencies to ensure their enforcement of existing laws designed to protect manufactured home owners.
 - h) Improving communications between the manufactured housing industry, HUD, SAA and others with interests in manufactured home living.

- i) Assisting states in establishing state home owner organizations to aid, guide and advise their state home owner residents.
- j) Providing guidance to state manufactured home owner organizations relative to individual state statutes and how individual states confront problems relating to manufactured home owners.
- k) Insuring the equitable treatment of all manufactured home owners in the United States by assisting in securing appropriate legal advice and/or legal action when such action is of national significance.
- l) Empowering manufactured home owners toward controlling their own destinies by promoting the idea and assisting in the development of resident owned communities when it is financially and physically feasible.
- m) Guaranteeing the treatment of manufactured home owners equal to and no different from conventional home owners in the United States.
- n) Supporting and further promoting manufactured home owners' rights under the Federal Fair Housing Act.
- o) Assuring that all members of the association are treated equally and with the same rights and privileges

ARTICLE II

Members

1) Definitions:

Members are those individuals, corporations, partnerships, trusts or other legal entities having membership rights in accordance with the provisions of the Articles of incorporation and these bylaws.

2) Qualifications of membership:

The association shall have two classes of membership: A) Voting membership and B) Non-voting membership. Membership will be granted upon approval, by the board, of an application for membership and the payment of dues within thirty (30) days of billing. Dues shall be set by the board, from time to time, for each class.

3) Voting Membership:

Any STATE manufactured home owners organization having its principal purpose specified in Article I (5) of the association's bylaws is eligible for voting membership within the following:

- a) A single vote will be allotted to each state. In the event there is more than one organization from a single state, the vote will be fractionalized except in the case of Charter Membership.
- b) Charter members are the state organizations who are the founding members and each shall retain a full vote for their state so long as their membership is retained in good standing. Subsequent members from each charter state shall be assigned non-voting status until the Charter state is no longer in good standing.

4) Non voting membership:

All other individuals and legal entities interested in the objectives and purposes of the association not otherwise eligible for voting membership shall be eligible for this class of membership.

5) Manner of Admission:

Member shall be admitted to membership in the association after submitting the application for membership with the appropriate annual dues and the application is accepted by the board.

6) Member Dues:

The amount and frequency of dues payments to the association shall be fixed by the board.

7) Good standing:

Those members, who have paid the required dues and fees in accordance with these by-laws and are not suspended, shall be members in good standing.

8) Assessment and liability:

Membership shall be non-assessable. A member shall not be personally liable, solely because of membership, for the debts, obligations or liabilities of the association.

9) Transferability of membership:

Membership in the association is not transferable or assignable.

10) Restriction of Rights:

No member shall speak for the association to the news media or act on behalf of the association without the express authority of the board.

11) Termination of membership:

Membership in the association may be terminated upon:

- a) Resignation of a member.
- b) Failure to pay dues.
- c) A change in the purpose of a member organization that no longer qualifies it for voting membership.
- d) The failure of a member to otherwise abide by these bylaws.
- e) Death of an individual member.
- f) Where an action can and will cause harm to the association.

ARTICLE III

Meetings

1) Annual Meeting:

Annual meeting of the association shall be held each year at such time and place as determined by the board.

2) Special meeting:

Special meetings may be called by the President or the board or by five (5) or more voting members. No business other than that specified as the meeting's purpose shall be discussed at such special meeting.

3) Place of meeting:

Member meetings shall be held at the association's principal place of business or at such other place as the board may designate from time to time.

4) Meeting notice:

Notice of annual or special meeting shall be in written form containing location, date, time and, in the case of a special meeting, the purpose of such meeting. Such notice shall be given by or at the direction of the President, the Secretary or other persons calling the meeting to each voting member not less than five (5) nor more than sixty (60) days before the date of such meeting. Notice is to be given in person, by first class mail, by hand delivery or by communication equipment. If mailed, the notice shall be deemed given when deposited in USPS depository addressed to the members' address as it appears in the association's records with postage prepaid. Non-voting members may be given notice of any annual or special meeting in any manner deemed appropriate but the association is not obligated to do so.

5) Delegates:

Each voting state home owners organization shall elect or appoint a member of their group as Delegate to the office in the state organization so that he/she may represent the association and the state group. Notice of name and mailing address of such delegate should be sent promptly to the association Secretary soon after the appointment is made.

6) Quorum:

Delegates from five (5) states in good standing shall constitute a quorum for the purpose of conducting association business. In emergency situations, as determined by the President, association business may be conducted without a quorum. In no case may association business be conducted with less than three (3) members in good standing. A majority of those members in attendance at such emergency or regular meeting shall be necessary for the adoption of any matter unless, by law, a greater proportion is required.

7) Voting:

Each charter delegate present at an annual or special meeting shall be entitled to one (1) vote on each matter submitted to a vote. All other delegates shall have the vote allotted to them at the time of their association's membership approval.

- a) All regular members in good standing shall have the right to vote, as prescribed in these bylaws, on the election of officers, on the disposition of all or substantially all of the association's assets, on any merger, its principal terms or amendments of same or any election to dissolve the association. If the association is dissolved, these members shall receive a prorated distribution of all assets (exclusive of those held in charitable trust) which may remain after payment of any obligation or debt of the association and any other debt or payment, which may be required by applicable law.
- 8) Adjournment and notice of adjourned meeting: Any meeting, whether or not a quorum is present, may be adjourned from time to time by a vote of the members present. No meeting may be adjourned for more than sixty (60) days. When such a meeting is adjourned to another time and/or place, notice need not be given of the adjourned meeting if the time and place to which the meeting is adjourned is announced at the same adjourned meeting. If, after adjournment, a new record date is fixed, a new notification shall be given to those entitled to vote as prescribed in these bylaws.

ARTICLE IV

Action without a meeting

1. Action by unanimous written consent: Any action required or permitted to be taken, by voting members, may be taken without a meeting if all members consent to the action in writing. The written consent(s) shall be filed with the minutes of the proceeding involved. The written consent(s) shall have the same force and effect as the unanimous vote of the members.
2. Action by written ballot without a meeting: Any action taken without a meeting shall comply with the following:
 - a) The association shall distribute one written ballot to each member entitled to vote. Such ballot shall be delivered in the manner herein prescribed for giving notice of meetings. All solicitations of votes by written ballot shall (1) indicate the number of responses needed to meet quorum requirement, (2) In matters, other than election of officers, ballots will state the percentage of approval needed to pass the indicated action, and, (3) specify the time by which ballot must be received so as to be counted. Each ballot so distributed shall (a) set forth the matter being considered, (b) provide a method to approve or disapprove and (c) provide a reasonable time for the return of the ballot to the association.

In the matter of election of officers, a written ballot which is marked "withhold" or marked other wise so as to indicate "withholding" shall not be counted for or against any candidate.

- b) Approval by written ballot shall be valid only when (1) the number of votes cast by ballot (including those marked "withhold" or otherwise giving such indication) within the allotted time equals or exceeds a quorum required to be present at a meeting authorizing the action and (2) the number of approvals equals or exceeds the number of votes that would be required for approval at a meeting at which the total number of votes cast was the same as the number or voted cast by written ballot without a meeting.
- c) A written ballot cannot be revoked.
- d) All written ballots shall be filed with the secretary of the association and maintained in the association records for at least two (2) years.

ARTICLE V

Board of Directors

1) Function:

All association power shall be exercised by and under the authority of the Board of Directors hereinafter referred to as the Board and the business and affairs of the association shall be managed under the direction of the board.

2) Number of Directors:

The number of board members of the association shall be eleven (11). This number may be increased or decreased from time to time by amendment to these bylaws but no decrease shall have the effect of shortening the term of any incumbent director.

The board shall be composed of all the officers of the association and each officer shall have one (1) vote except the President who shall cast a vote ONLY in the case of a tie.

3) Honorary Directors:

Honorary Directors may be appointed by the Board at any time to serve at the will of the board. Such honorary directors may be invited to attend board meetings but shall not be entitled to vote on board matters.

4) Designation or Removal:

Any officer who resigns his/her office or is removed from office shall be automatically deemed removed from the board.

ARTICLE VI

Board Meetings

1) Annual Board Meeting:

The annual meeting of the board shall be held without notice at the annual membership meeting.

2) Regular board meetings:

There shall be no other regular meetings of the board other than the annual meeting until such time as the size and/or activities of the association warrants additional meetings of the board on a regular basis. At that time, the board may determine the number and dates of such regular meetings.

3) Special Board Meetings:

Special meetings of the board may be called at any time by the president of the association or by three (3) directors.

4) Place of Board Meetings:

Meetings of the board shall be held at the principal place of business of the board or at such other place as the board may, from time to time, designate.

5) Notice of board meetings:

Written or printed notice stating the place, date and hour of any special meeting of the board must be given to each director no less than ten (10) days nor more than thirty (30) before the meeting by or at the direction of the President, the Secretary or other persons calling the meeting. Notice must be given either personally, by facsimile, or First Class Mail. If mailed, the notice shall be deemed given on the third day after it is deposited in the US Mail and directed to the address as appears in the records of the association and with postage prepaid thereon. Except as otherwise specified in these bylaws, the notice need not specify the business to be transacted or the purpose of any meeting.

6) Waiver of notice:

A written waiver of notice signed by any director, whether before or after any meeting, shall be equivalent to the giving of notice to said director. Attendance of a director at a meeting shall constitute a waiver of notice of such meeting and waiver of any and all objections to the place or time of the meeting or the manner in which it has been called or convened, except when a director attends a meeting for the express purpose, as stated at the beginning of the meeting, of objecting to the transaction of business because the meeting is not lawfully called or convened. Neither the business to be transacted at, nor the purpose of any annual, regular or special meeting of the directors need be specified in a written waiver of notice.

7) Adjourned meeting:

A majority of the directors present, whether or not a quorum exists, may adjourn any meeting of the board to another time and place. Notice of such adjourned meeting shall be given to the directors who were not present at the time of adjournment and, unless the time and place of the adjournment, to the other directors.

8) Quorum:

A majority of the number of directors fixed by these bylaws shall constitute a quorum for the transaction of business at any meeting of the members of the board.

9) Voting:

- a) Each director, except the President, present at any meeting shall be entitled to one (1) vote on each matter submitted to a vote of the directors. The President shall cast a vote only to break a tie.
- b) A majority vote by the directors present at a meeting of the board at which a quorum is present, shall be the act of the board unless a greater number is required under the provisions of the Articles of incorporation or by any provision of these bylaws.

10) Actions without a meeting:

- a) By written consent: Any action required or which may be taken without a meeting if consent, in writing, setting forth the action to be taken, shall be signed by all the directors. Such consent shall have the same effect as a unanimous vote.
- b) By conference call: Should any event require immediate action of the board, the President may place a telephone conference call providing a quorum of the board responds and all persons participating can hear each other at the same time or VIA FACSIMILE. Written notice of what action taken during such conference call shall be given to each member of the board within ten (10) days of the date of such conference call.
- c) By written ballot: The board may act by written ballot as is fully set forth for members in Article VI, part 2.
- d) COMMUNICATIONS: ALL COMMUNICATION WHICH REQUIRE ACTION BY VOTE OR REQUIRES EXPENDITURE OF CORPORATE FUNDS SHALL BE IN WRITING AND PROPERLY APPROVED IN ACCORD WITH THESE BYLAWS.

11) The usual parliamentary rules laid down in Roberts Rules of Order 10th Edition or subsequent revision thereof, shall govern all deliberation of ANY duly convened meeting except as they conflict with these bylaws. These bylaws will be supreme.

ARTICLE VII

Committees

1) Function:

Committees shall serve in an advisory capacity and shall make specific recommendations to the board regarding these aspects of the business and affairs of the association to which they have been delegated responsibility.

2) Types of committees:

The board, by majority resolution, may appoint such standing committees or ad hoc committees, as from time to time, it deems necessary.

3) Committee Powers:

Any committee shall and may exercise all authority granted to it by the board except that no committee shall have the authority to:

- a) Fill vacancies on the board or any committee thereof.
- b) Adopt, amend, or repeal bylaws.
- c) Amend or repeal any resolution of the board.
- d) Act on matters committed by the bylaws or resolutions of the board to another committee of the board.

4) 4. Removal of Committee Members:

The board may remove a chairperson or a member of any committee and the chairperson of a committee may remove any member of a committee. Any such removal may be made with or without cause.

5) Resignation of committee member:

A committee member may resign from any committee by providing written notification of such resignation to the chairperson of the committee and to the president of the association and such resignation shall become effective immediately upon receipt by the chairperson or at such later date as may be specified in the notification.

6) Vacancies:

Any vacancy occurring in the membership of any committee may be filled by the board.

7) Meetings:

Committee meetings may be held at such time and in such places as is convenient for the chairperson and the members to conduct the business and duties assigned to them. Meetings may be by conference telephone (as set forth in 10b of Article VI) if a majority of the committee participates in the call of via facsimile.

ARTICLE VIII

Officers

1) Designation:

The officers of the association shall consist of a President, a First Vice President, a Vice President North East, a Vice President South West, a Vice President North West, a Vice President South East, a Secretary/Treasurer, and Immediate Past President (for one year) and a one year Trustee (if there is no Immediate Past President). The association may also have other officers, assistant officers and/or agents as may be deemed necessary or appropriate by the board from time to time.

2) Duties:

The officers of the association shall the following duties:

- a) President: The president shall be the chief executive officer of the association and shall be responsible for the active management of the business and affairs of the association subject to the direction of the board. The president shall preside at all meetings of the members of the board.
- b) First Vice President: In the absence, inability, refusal of the president to act, the First Vice President shall perform the duties of the president and, when so acting, shall have all the powers of and be subject to all restrictions upon the president.
- c) Vice Presidents (North East, South West, North West, South East) In the absence of the president or first vice president or in the inability or refusal to act of either, the vice presidents (successively in the order designated at the time of their election) shall perform the duties of the president and, when so acting, shall have all the powers of and be subject to all the restrictions upon the president. Any vice president shall perform such duties as, from time to time, may be assigned to them by the president or the board.
- d) Secretary/Treasurer: The Secretary/Treasurer shall have the custody of and maintain all of the corporate and financial records and shall record the minutes of all meetings. The minutes of the Annual Meeting shall be prepared within sixty (60) days following the meeting and a copy shall be mailed to each delegate. He/She shall also have custody of all corporate funds and financial records and shall render accounts thereof at the annual and regular meetings of the board and whenever else required by the president or the board, shall issue check(s) for all duly authorized expenditures submitted on proper form, The Secretary/Treasurer shall also prepare an annual report and shall perform such other duties as may be prescribed by the president or the board.
- e) Immediate Past President or Trustee: The immediate past president's primary responsibility and function shall be to provide continuity from one administration to that of the successor and shall be the source of information, guidance and inspiration to all officers of the association. In the absence of an IMMEDIATE past president, a trustee shall be elected for a term of one year to fill the vacant slot on the board and shall perform such duties as may be assigned by the president or the board.

3) Election and Term:

Only persons who are members in good standing in a state's home owners organization are eligible to hold office on the association's Board of Directors. Before the scheduled election, the member state from which the nominee claims membership shall verify, to the association's board of directors, the nominee's eligibility to be a candidate.

- a) The same person shall not fill two or more offices. Each officer shall hold office for the period of their term and until a successor shall have been elected and qualified or until their earlier resignation, removal from office or death.
- b) The President shall be elected by the delegates in each even numbered year and shall serve a term of two (2) years except for any elected in an odd numbered year who then shall serve a single year term.
- c) The First Vice President shall be elected by the delegates in odd numbered years and shall serve a term of two (2) years except for any elected in an even numbered year who shall serve a single year term.
- d) Vice Presidents North East and North West shall be elected in each even numbered year by the delegates. Each will serve a term of two (2) years except for any elected in an odd numbered year shall serve a single year term.
- e) Vice Presidents South West and South East shall be elected in each odd numbered year by the delegates. Said vice presidents shall serve a term of two (2) years except for any elected in an even numbered year shall serve a single year term.
- f) Secretary/Treasurer shall be elected in each even numbered year by the delegates and shall serve a term of two (2) years except for any elected in an odd numbered year who shall serve a single year term.
- g) All officers shall turn over, within thirty (30) days of the election of their successor, all association books and records in their possession to their respective successors. Failure to release records may cause sanctions to be invoked by the board.

4) Removal of officers:

Any officer or agent elected, or appointed by the board, may be removed by a majority vote of the board whenever, in its judgment, the best interest of the association will be served thereby.

5) Resignation of officers:

Any officer or agent elected or appointed by the board may resign by providing written notification of such resignation to the president (or if the president is resigning - to the senior ranked vice president) of the association. Such resignation shall become effective upon acceptance of same by the board.

6) Vacancies:

Any vacancy during the year, however occurring, in any office, may be filled by the president with board approval. All such appointments shall expire at the next annual meeting or when a successor has been elected and qualified.

7) Liability Insurance:

Upon the majority vote of a board quorum, the association may purchase and maintain insurance on behalf of any person who is a Director, officer, employee or agent of the association or is reviving at the request of the association as a director, officer, employee or agent of another corporation, partnership, joint venture, trust or other enterprise against any liability asserted against them and incurred by them in such capacity or arising out of their status as such official.

ARTICLE IX

Books, Records and Finances

1) Fiscal year:

The fiscal year of the association shall be from January 1 until the December 31 of the calendar year.

2) Books and records:

- a) The association shall keep correct and complete books and records of accounts and shall keep minutes of the proceedings of meetings of its members, its board and its committees.
- b) The association shall maintain, at its registered office or principal place of business, a record of the names, addresses of its members and directors.
- c) Any books, records and minutes shall be in written form or any other form capable of being converted to written form with a reasonable time.

3) Funds:

- a) All funds received by the association shall be credited to the account of the association and placed in depositories approved by the board.
- b) The authorized signers on all depositories shall be two of the following officers: The president, first vice president, the secretary and treasurer of the association. Two officers shall sign all checks.

4) Financial Audit:

The board shall authorize an audit of all association records and accounts.

5) Directors' inspection rights:

Any director, upon written demand and stating the purpose thereof, shall have the right to examine, in person or by agent or attorney, at any reasonable time or times, for any proper purpose, the relevant books and records of accounts, minutes of the association and to make extracts thereof.

6) Members' inspection rights:

Any member, for a purpose reasonably related to the members' interest as a member, may inspect and copy the records of members names, addresses and voting rights during usual business hours on ten (10) days prior written notice or, upon written demand and tender of reasonable charges, may obtain from the secretary, a list of members, their addresses and voting rights and of the last annual election.

ARTICLE X

Non-profit Operations:

This association will not have or issue shares of stock. No dividends will be paid and no part of the income of this association will be distributed to its members or officers. The association, however, may pay compensation of a reasonable amount to members and officers for services rendered or expenses incurred.

ARTICLE XI

Corporate Seal:

The board shall provide a corporate seal, which will be circular in form and shall have inscribed thereon, the name of the association, the year and state of incorporation.

ARTICLE XII

Modification of bylaws:

The board shall have the power to adopt additional bylaws or to alter, amend, and repeal the bylaws of this association provided, however, that written notice of significant change has been furnished to all delegates prior to its consideration by the board and, provided further, that no such modification or change shall have the effect of depriving members of their rights herein.

ARTICLE XIII

Amendments of Articles of Incorporation:

The power to amend and/or repeal the Articles of Incorporation of this association is vested in the Board subject, however, to the filing and recording of same as required by law and may be exercised as follows:

A resolution setting forth the proposed change may be submitted to the board at one of its meetings. If such notice of change is given, it shall be adopted upon receiving an affirmative vote of a majority of the delegates entitled to vote.

-----End of Document-----

NOTE: This document contains 14 pages
Updated as of September 24, 2004

Mission

All Parks Alliance for Change is the statewide organization for Minnesota's 180,000 manufactured home park residents. APAC provides a vehicle for manufactured home owners to express their needs and concerns in their parks and in the larger community. Through education, grass roots organizing and leadership development, APAC works with residents to improve the quality of life in park neighborhoods, protect the rights of park residents, advance public policy change that supports safe, affordable, and stable park communities, and preserve this vital source of affordable housing.



History

APAC was founded in 1980 by a group of park residents in Anoka County who worked to eliminate no-cause evictions, and to create new storm shelter standards. These efforts eventually lead to the establishment of a special section of state law for manufactured home parks. APAC expanded to the seven county metro area in 1988 and statewide in 1994. In 2007, APAC began a national resident organizing project to promote resident leadership, organizing and advocacy in other states and on a national level.

Programs

Resident Education—In both English and Spanish, APAC runs a statewide, toll-free resident hot-line (866-361-APAC), conducts educational workshops, and produces consumer guides.

Community Organizing—APAC works with homeowners to form resident associations, conducts community based and statewide leadership trainings, and recruits residents to serve on our board of directors. APAC works with homeowners to respond to resident-defined issues such as park closings, excessive rent increases, and abusive management practices.

Legal Advocacy—APAC provides legal representation for park residents, including filing tenant remedies actions for communities facing unsafe or unhealthy park conditions.

Legislative Advocacy—APAC works with residents to conduct policy research and analysis, and direct and grassroots advocacy to promote public policy change at city hall and the State Capitol.

Community Preservation—APAC works with homeowners in parks at-risk for redevelopment to preserve their communities through a nonprofit developer or a resident-owned cooperative.

Racial Justice—APAC has documented and is responding to enormous disparities in treatment based on race, including differential treatment and conditions, residency denial, steering toward less desirable homes or neighborhoods, and park closings.

National Resident Organizing—APAC has begun a national resident organizing project to promote resident leadership, organizing and advocacy in other states and on a national level. APAC is a member of the Manufactured Home Owners Association of America.

Manufactured Home Owners Association of America (MHOAA)



Manufactured Home Owners Association of America is a national organization dedicated to the protection of the rights of all people living in Manufactured Housing in the United States. This organization is comprised of all volunteers who receive no compensation (save legitimate expenses) and who are totally dedicated to the welfare of its constituency.

CFED (Corporation for Enterprise Development)



CFED expands economic opportunity by helping Americans start and grow businesses, go to college, own a home, and save for their children's and own economic futures. We identify promising ideas, test and refine them in communities to find out what works, craft policies and products to help good ideas reach scale, and develop partnerships to promote lasting change. We bring together community practice, public policy and private markets in new and effective ways to achieve greater economic impact.

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Alaska (Est. 2003)—

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6160 Old Seward Hwy, Suite 215
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Arizona (Est. 1988)—

Pres: Ron Feinstein

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California (Est. 1962/1993/1997/1997)***Golden State Manufactured—Home Owners League (GSMOL)—**

Pres: Tim Sheahan

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League of California Homeowners —
Pres: Ken Willis

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lhome@homeowners.org

***California Mobilehome Resource & Action Association (CMRAA)—**

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Manufactured Home Owners Network —
Pr: John Sisker

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Colorado (Est. 1998)—

Pres: Michele Newman

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Connecticut—Pres: Debbie Wolf**Connecticut Manufactured Home Owners Alliance (CMHA)**

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Delaware (Est. 1983)—

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Florida (Est. 1962)—

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Illinois (Est. 1979)—Pres: Terry Nelson***Mobile Home Owners' Associations of Illinois (MHOAI)**

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Iowa (Est. 1999)—

Pres: Jamie Schlueter

Mobile Home Residents' Association

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Maine**Mobile Home Association of Maine**

665 Saco Street, #7
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Massachusetts***Massachusetts Federation of
Mobile Home Owners**

278 Newbury Street, #36
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Michigan (Est. 1982/1989)**Manufactured Homeowners Coalition of
Michigan (MOCOM)—**Pres: Clarence Cook

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***Manufactured Homeowners Legislative
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Nevada (Est. 1974/2002)**Nevada Association of Manufactured
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**Alliance of Manufactured Home Owners
in Parks—**Pres: Marilyn Mertz

2020 Valley Way
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New Hampshire (Est. 1972)—

Pres: Lois Parris

***Manufactured Home Owners & Tenants
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New Jersey (Est. 1974)—

Pres: Fran Krom

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New York (Est. 1992)—

Pres: George Miles

**Park Resident Homeowners Association
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North Carolina (Est. 1994)—

Pres: Edward Platz

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Ohio (Est. 2005)—Pres: Lee Aldrich***Association of Manufactured
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Pennsylvania (Est. 1988)—

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Rhode Island (Est. 1985)—

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South Carolina (Est. 1999)—

Pres: Susan Lyall

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Texas (Est. 1993)—Pres: Bob Bosse***Recreational Vehicle/Mobile Home Owners
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Washington (Est. 1971/2006)***Mobile Home Owners of America, Inc.
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http://webpages.charter.net/wimhoa/
wimhoa@charter.net

[* = MHOAA Member]

Homeownership

The American Internet Society of Manufactured Homeowners • www.taismho.com—Insuring that you are counted as part of our united front against the corruption in the National Manufactured Housing Program.

All Ahead • www.allahead.org—To advance homeownership opportunities for low-moderate income families and individuals through education, individual counseling, lending and lending support. To provide support and training services to non-profit organizations fostering equal access and homeownership opportunities to persons of all races, national origins and income levels, and to empower home buyers, homeowners and the agencies which support them in order to foster and enhance homeownership through building coalitions and affiliations.

Ginnie Mae • www.ginniemae.gov/guide/pdf/chap30.pdf?section=Search—Ginnie Mae's special requirements for manufactured housing loan pools and packages, 2003.

US Department of Housing and Urban Development • www.hud.gov—The site contains links to housing news; information about home owning, buying, renting and financing; community data; and pages about how to work with HUD.

Housing and Consumer Advocates

AARP • www.aarp.org—AARP is a nonprofit membership organization of persons 50 and older dedicated to addressing their needs and interests.

Consumers Union • www.consumersunion.org/mh—Consumers Union publisher of Consumer Reports, is an independent, nonprofit testing and information organization serving only consumers.

National Consumer Law Center • www.consumerlaw.org—America's foremost advocate for low-income consumer justice, and its leading expert on low-income consumer issues.

NLIHC: National Low Income Housing Coalition • www.nlihc.org—Dedicated to ending America's affordable housing crisis. Weekly news and alerts about affordable housing.

NeighborWorks • nw.org/network/home.asp—NeighborWorks America creates opportunities for people to live in affordable homes, improve their lives and strengthen their communities.

Housing Developers

ROC USA • www.rocusa.org—An organization dedicated to delivering security and value through resident ownership of manufactured home communities - a program of the New Hampshire Community Loan Fund.

RCAP Solutions • www.rcapsolutions.org—RCAP Solutions is a comprehensive nonprofit community development corporation that works with communities of all sizes to address a broad range of needs.

Community Resource Group • www.crg.org—Community Resource Group is a multi-state rural development organization established in 1975 to help people in the rural South build hometown futures by seeking long-term solutions to community-wide problems. Our primary areas of expertise are development of water and wastewater systems, lending related to water and wastewater, community transportation, and low income housing.

PMC Financial Services • www.pmcfinserve.com—The mission of PMC Financial Services is to provide financing for manufactured/mobile home resident groups, nonprofit affordable housing providers and owners through programs which accomplish the acquisition, construction, refinance, upgrade, and/or rehabilitation of manufactured/mobile home parks.

Institute for Community Economics • www.iceclt.org—The Institute for Community Economics (ICE) is a national community development organization promoting economic justice through community land trusts (CLTs) and community investment.

Foundations

I'M HOME • Innovations in Manufactured Homes • www.cfed.org/focus.m?parentid=317&siteid=317&id=317—The mission of Innovations in Manufactured Homes (I'M HOME) is to ensure that families who choose to purchase manufactured homes reap comparable benefits from the homeownership experience as do buyers of site-built homes

Ford Foundation • www.fordfound.org—The foundation's goals are to strengthen democratic values, reduce poverty and injustice, promote international cooperation and advance human achievement.

Northwest Areas Foundation • www.nwaf.org—We identify, share and advocate "what's working" to reduce poverty for the long term. Our foundation partners with select communities in Minnesota, Iowa, North Dakota, South Dakota, Montana, Idaho, Washington and Oregon, providing technical assistance and financial resources through our Ventures, Horizons, and Connections programs. We also cooperate with other organizations and communities to gather and share practical knowledge.

