

MHOAA

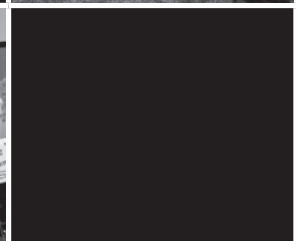
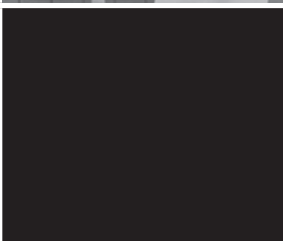
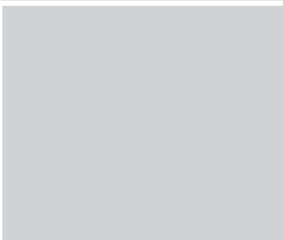
Manufactured Home Owners Association of America

2007 National Convention

September 14-16

Minneapolis/St. Paul, Minnesota

Build A Vision • Build A Base
Build A Movement



Hosted by

APAC

ALL PARKS ALLIANCE FOR CHANGE



Co-sponsored by

ROC USA™
and
THE MEREDITH INSTITUTE
ADVANCING SECTORAL STRATEGIES IN MANUFACTURED HOUSING

 **Northwest Area Foundation**
Helping communities
reduce poverty

Welcome Letter

Welcome to the 2007 MHOAA National Convention!





Dear Residents, Advocates and Practitioners:

It is our honor to welcome you to the 2007 national convention of the Manufactured Home Owners Association of America. Founded in 1980, All Parks Alliance for Change, or APAC, is the statewide organization for Minnesota's manufactured home park residents. We are hosting the convention with the support of ROC USA/Meredith Institute and the Northwest Area Foundation. It is being held September 14-16, 2007 at the Ramada Mall of America, 2300 East American Boulevard 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 homeowner 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.

More than 10 million American families live in manufactured homes and more than a third of them live in the nation's 50,000 manufactured home parks. Two thirds of new affordable housing is manufactured, with comparable quality to traditional, stick-built homes and at half the cost. More people call parks home than all project-based subsidized housing and 90 percent are homeowners.

However, homeowners face a range of challenges to maintaining this housing option:

-  Increasing land values and redevelopment pressures
-  Lack of park owner reinvestment and deteriorating infrastructure
-  Rising rents and home financing interest rates that reduce affordability
-  Few resources dedicated to solving these problems and increasing homeowner rights

Around the country, there are homeowners, housing and consumer advocates, developers of affordable housing, policy makers, and others with solutions to share. Making these solutions a reality requires a base of strong, committed leaders. It requires a clear, shared vision rising from the homeowners. It requires strong local, state, and national homeowner associations and it means forging a nationwide movement for justice.

This convention will feature a special training session of ROC USA through The Meredith Institute. ROC USA, a program of the New Hampshire Community Loan Fund, is an organization dedicated to resident-owned manufactured home communities. It emerges from NHCLF's highly successful system—with 86 communities and 20 percent mark share in New Hampshire. The Meredith Institute is the practitioner training component of ROC USA.

This convention will offer opportunities to develop a strategic vision and establish some common goals and concrete next steps. It will provide an opportunity for the MHOAA board of directors and delegates of state home owner associations to meet and make some decisions. It will provide an opportunity to pick up ideas and share experiences. It will also be a chance to have some fun!

The convention includes a dinner cruise on the Mississippi River aboard the Spirit of St. Paul. 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

Build a Movement • Build A Base • Build A Vision • Build a Movement • Build A Base • Build A Vision • Build a Movement • Build A Base • Build A Vision

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2007 Schedule of Events

Thursday, September 13

9:00 am – 12:00 pm	ROC USA Allies: Business Plan Reporting & Input —Loan Products & Credit Enhancement —Certification of TA Providers —ROC USA Model	
12:00 pm – 1:00 pm	Lunch	
1:00 pm – 5:00 pm	ROC USA Allies: Training – Finding and Evaluating For-Sale MHCs	
6:00 pm	Registration	Lower Lobby, 1st Floor
6:00 pm – 12:00 am	Informal Reception & Networking	Boulevard Pub, 2nd Floor
7:00 pm – 9:00 pm	MHOAA Board Meeting (closed)	Charles Gallagher Suite 157

Friday, September 14

8:00 am – 4:00 pm	Registration		Outside Shoshone, 2nd Floor
8:00 am – 8:30 am	Continental Breakfast		Shoshone, 2nd Floor
8:30 am – 8:45 am	Introductions and Welcoming Addresses —APAC President —APAC Executive Director —ROC USA Director —MHOAA President	Bev Adrian Dave Anderson Paul Bradley Charles Gallagher	Shoshone, 2nd Floor
8:45 am – 10:00 am	Resident Leaders Panel 8:45 – 9:15: Conversation on Leadership: Victims, Functionaries, Leaders; Qualities of a Leader 9:15 – 10:00: Resident Panelists	Ned Moore Kylin Parks Ed Speraw Lucy Pope Pat Therrien Carrie House	Shoshone, 2nd Floor
10:00 am – 10:15 am	Break (beverages & snacks available)		Suites 257, 258, 302
10:15 am – 11:15 am	Leadership Building Breakout Sessions —Community Organizing —Leadership Development/New Blood —Organized Money, Organized People: Key to Building a Powerful State Home Owners Association	Jay Clark Steven Renderos Dave Anderson Terry Nelson	Suite: 257 258 302
11:15 am – 11:30 am	Break		
11:30 am – 12:30 pm	Issue Caucus Breakout Sessions (WA) Enforcing Your Rights & Alternative Dispute Resolution (MN) Park Closing & Relocation Compensation, (CA/NH) Rent Control & Justification.	Ishbel Dickens Kylin Parks Margaret Kaplan Pat Freeman Tim Sheahan Lois Parris	Suite: 257 258 302

2007 Schedule of Events (continued)

Friday, September 14 (continued)

12:30 pm – 12:45 pm	Break		
12:45 pm – 1:15 pm	Lunch & Table Discussion Topics		Shoshone, 2nd Floor
1:15 pm – 2:00 pm	Lunch & Speaker – Building a Vision, a Base, and a Movement	Salvador Miranda	Shoshone, 2nd Floor
2:00 pm – 3:00 pm	Park Prejudice Training	Krystal Klein Paul Wissmiller	Shoshone, 2nd Floor
3:00 pm – 4:00 pm	Strategic Planning – “Strengths-Weaknesses-Opportunities-Threats” (SWOT) Analysis	Dave Anderson	Shoshone, 2nd Floor
4:00 pm – 4:30 pm	Break		
4:30 pm	Depart for Dinner Cruise		Door #2 at Ramada
5:15 pm – 8:30 pm	Begin boarding 5:30 pm — “Spirit of St. Paul” Dinner Cruise on the Mississippi River		Spirit of St. Paul
8:30 pm	Return to Hotel; Open Socializing/Activities		

Saturday, September 15

7:30 am	Registration		Outside Shoshone, 2nd Floor
7:30 am – 8:30 am	Breakfast & Topic Discussion Tables		Shoshone, 2nd Floor
8:30 am – 9:00 am	Introduction to the Day – Coordinated Table Discussions —How to combat park prejudice —How to stay in contact throughout the year	Bev Adrian	Shoshone, 2nd Floor
9:00 am – 9:30 am	ROC Fundamentals		Shoshone, 2nd Floor
SPECIAL CONVENTION TRAINING SESSION by ROC USA™ & The Meredith Institute			
9:30 am – 10:30 am	Challenges & Opportunities for Resident Ownership —ROC Community Leaders Panel	Mary O’Hara Lynn Booth Lois Parris Debbi Howden	Shoshone, 2nd Floor
10:30 am – 10:45 am	Break (snacks & beverages available)		Shoshone, 2nd Floor (coffee only), Suites 257, 258 (coffee & snacks)
10:45 am – 11:45 am	Challenges & Opportunities —ROC Practitioners Panel	Cheryl Sessions Carolynn Carter Stephanie Miller John Squires	Shoshone, 2nd Floor
11:45 am – 12:15 pm	Pulling It All Together – Building It Together	Paul Bradley	Shoshone, 2nd Floor
12:15 pm – 12:30 pm	Break		

2007 Schedule of Events (continued)

Saturday, September 15 (continued)

12:30 pm – 1:00 pm	Lunch & Region Discussion Tables		Shoshone, 2nd Floor
1:00 pm – 2:00 pm	Lunch & Speaker – Developing a Strategic Vision	Jay Clark	Shoshone, 2nd Floor
2:00 pm – 3:45 pm	Strategic Planning – Priorities for Base Building and Movement Building Break-Out Sessions —Residents and Advocates —Attorneys —Practitioners	Jay Clark Ishbel Dickens Paul Bradley	Shoshone, 2nd Floor Suites 257, 258
3:45 pm – 4:00 pm	Break (beverages & snacks available)		Shoshone, 2nd Floor (coffee only) Suites 257, 258 (coffee & snacks)
4:00 pm – 4:30 pm	Evaluation & Take Backs	Kelly Diouf Wayne Britz	Shoshone, 2nd Floor
4:30 pm – 6:00 pm	MHOAA Annual Meeting (open)	Charles Gallagher	Shoshone, 2nd Floor
6:00 pm – 7:30 pm	Dinner, Closing & Regional Panel (Walleye Amandine) —One thing that needs to be shared with everyone —One thing the speaker is 'taking home' from the convention —One thing MHOAA needs to do to become the organization it can be	Paul Wissmiller	Shoshone, 2nd Floor
7:30 pm – ?	Open Socializing & Suggested Options for Activities		Various

Sunday, September 16

8:00 am – 9:00 am	Continental Breakfast & Topic Discussion Tables	Shoshone, 2nd Floor
9:00 am– 12:00 am	MHOAA Annual Meeting (continued)	Shoshone, 2nd Floor
12:00 am – ?	Open Socializing & Suggested Options for Activities	Off property
1:00 pm – 3:30 pm	Optional – Headwaters Foundation's Walk for Justice	Off property

Convention Speakers

Bev Adrian—*President,*
All Parks Alliance for Change

Dave Anderson—*Executive Director,*
All Parks Alliance for Change

Lynn Booth—*Community Project Coordinator,*
New Hampshire Community Loan Fund

Paul Bradley—*Director,* ROC USA

Wayne Britz—*Board Member,*
All Parks Alliance for Change

Carolyn Carter—*Attorney,*
National Consumer Law Center

Jay Clark—*Program Director,*
Twin Cities Training Program for Neighborhood
Organizers. *National Project Director,* All Parks
Alliance for Change

Ishbel Dickens—*Attorney,*
Columbia Legal Services

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

Pat Freeman—*Board Member,*
All Parks Alliance for Change

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

Carrie House—*Resident,*
Rustic Acres Manufactured Home Park

Debbi Howden—*President,*
Sunrise Villa Cooperative. *Board Member,* All Parks
Alliance for Change

Margaret Kaplan—*Staff Attorney,*
All Parks Alliance for Change

Krystal Klein—*Community Organizer,*
All Parks Alliance for Change

Stephanie Miller—*Housing Program Associate,*
Northcountry Cooperative Development Fund

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

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

Lucy Pope—*Co-Founder,*
Alliance for Building Communities

Steven Renderos—*Project Coordinator,*
Minnesotano Media Empowerment Project,
University of Minnesota Department of Chicano
Students. *Consultant,* 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

John Squires—*Executive Director,*
Community Resource Group

Pat Therrien—*First Vice President,*
All Parks Alliance for Change

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

Breakout Sessions

Breakout Session – Leadership Building:

Friday, September 14—10:15 to 11:15

Community Organizing
Leadership Development
Building a Strong State Homeowners Association

Breakout Session – Issue Caucuses:

Friday, September 14—11:30 to 12:30

Proposed Topics:
Park Closing & Relocation Compensation
Rent Control & Justification
Enforcing Your Rights & Alternative Dispute Resolution

Breakout Session – Strategic Planning:

Friday, September 14—1:15 to 2:00; 3:00 to 4:00

Speaker – Building a Base, a Vision, and a Movement
Planning Session – “Strengths-Weaknesses-Opportunities-Threats” (SWOT) Analysis

Breakout Sessions – Strategic Planning:

Saturday, September 15—1:00 to 3:45

Speaker – Developing a Strategic Vision
Planning Session – Priorities for Base Building and Movement Building

General Information

Registration Complete the enclosed registration form and fax to (651) 523-0173 or mail to APAC, 970 Raymond Avenue, Suite 105, St. Paul, MN 55114, or register online at www.allparksallianceforchange.org

Conference Rates & Deadlines

- Early Bird Registration Deadline: July 20, 2007. \$65 early bird discount.
- Final Pre-Registration Deadline: August 10, 2007. \$85 regular amount.
- On-Site Registration Begins: September 14, 2007. \$100 late registration.

Payments Made to APAC, 970 Raymond Ave. Suite 105, St. Paul, MN 55114. Payment must accompany your registration form. Faxed registrations must include credit card information and authorization signature.

Refund/Cancellation Policy Must be made by August 31, 2007.

Hotel The convention and accommodations are at the Ramada Mall of America (MOA), 2300 E. American Blvd., Bloomington. The special convention hotel room rate is \$89 per night. Contact APAC before reserving a room.

Meals Breakfast, lunch and dinner will be provided on Friday and Saturday and breakfast on Sunday. There will a riverboat dinner cruise Friday night. Indicate any dietary restrictions 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.

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, Mall of America, casinos and other tourist destinations.

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. Individual home owners and other interested parties can also join as non-voting members for \$15.

APAC Membership To support the work of APAC and receive updates about our work, you can join APAC as an associate member for \$20.

Strategic Planning

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.

Message from the President

Message from the President

May — June 2007

president@mhoaa.us

First, I would like to remind everyone that it is time for you to make plans to attend the MHOAA 2007 Annual Meeting.

As you know from my past "Message from the President" posted on the web site, the annual meeting is being held in Minnesota this year. You will find a PDF copy of the official MHOAA 2007 annual meeting brochure on this web site. It should have all of the information about the meeting that you will need. This years meeting will run Friday September 14 through Sunday September 16, 2007.

I personally want to encourage all States to participate in this years annual meeting and send at least one representative. The people in Minnesota have worked very hard to put together a very informative meeting. Those of you that attended last years meeting in New Hampshire can attest to wealth of information that you received. It is my understanding that this year's annual meeting will be just as good so please try to attend.

I would also like to ask that our membership to please encourage additional states to join our organization and attend this years meeting. It would help bolster our membership and provide them with information and connections that I am sure they can use.

On a more personal note, our past president Ed Speraw has had a rough year health wise. Each time he starts to feel better he has another bout of health problems. We hope Ed can make it to the meeting but right now, we are not sure. Say a prayer that he can make it.

I am sorry that we were not able to get out a newsletter this year but there was just too many things going on locally for all of our member states and there just was not enough time.

Here in Florida we lost our past president, Don Hazelton, our sitting vice president, Garry Howe, and had a current board member suffer a major stroke. On top of all that, we also lost one of our past board members. Unfortunately this all transpired between February and June of this year.

I hope that we can have some better times for a while.

Remember do not forget to register for the MHOAA 2007 Annual Meeting

Thank You

Charlie Gallagher, President
Manufactured Home Owners Association of America

MHOAA—Board and Annual Meeting Agenda

Minnesota Home Owners Association of America

Board of Directors Meeting

September 13, 2007

7:00 p.m.

Annual Meeting

September 15, 2007

4:30 p.m.

Annual Meeting

(continued, if necessary)

September 16, 2007 9:00 a.m.

The following items will be discussed and acted on during these meetings:

1. Secretary's Report
2. Treasurer's Report
3. Report On Status for Incorporation and IRS Designation
4. Name Committee for Nominations
5. Name Committee for Next Year's Meeting Location
6. Set Up Procedure for Obtaining Grant Money
7. Discuss Duties for Area Vice Presidents
8. Discuss Ways to Bring More States Aboard
9. Push Individual Membership
10. Election of Officers
11. Adopt Strategic Plan Discussions
12. Identify Next Steps in Building Vision, Base and Movement

MHOAA—Membership Form



SECRETARY/TREASURER'S OFFICE

MHOAA
6722 COACH CIRCLE
BROWNSVILLE, TX 78521-7257
956.831.8502

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: _____

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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

All Parks Alliance for Change

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.

■ ROC USA/Meredith Institute



ROC USA, a program of the New Hampshire Community Loan Fund, is an organization dedicated to delivering security and value through resident-ownership of manufactured home communities. It emerges from NHCLF's work in building a highly successful resident owned community system—with 86 communities and 20 percent market share in New Hampshire. The Meredith Institute is the practitioner training component of ROC USA.

■ Northwest Area Foundation



The Northwest Area Foundation is dedicated to helping communities reduce poverty for the long term. It does this by sharing lessons learned from its programs and from the work of other communities and organizations. The Foundation also supports this work through program-related and mission-related investments. The Foundation has an eight-state region: Minnesota, Iowa, North Dakota, South Dakota, Montana, Idaho, Oregon and Washington.

Manufactured Home Owners Association of America Board of Directors

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Honorary Director

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State Home Owner Associations

Arizona

Arizona Association Manufactured Home & RV Owners (AAMHO)

2334 South McClintock Drive
Tempe, AZ 85282
Phone: 480-966-9566 or 800-221-6955
Fax: 480-966-4607
www.aamho.org • info@aamho.org

California

*Golden State Manufactured—Home Owners League (GSMOL)

11021 Magnolia Avenue
Garden Grove, CA 92841
Phone: 714-826-4071 or 800-888-1727
Fax: 714-826-2401
www.gsmol.org • gsmol@earthlink.net

Colorado

Colorado Coalition for Mobile/Manufactured Home Resident Rights (CCMHRR)

725 Meadowlark Drive
Lafayette, CO 80026-2119
www.mobilehomerights.com

Connecticut

Connecticut Mobile Home Alliance (CMHA)

86 Colchester Commons
Colchester, CT 06415-2139
debbienwolf@yahoo.com

Delaware

*Delaware Manufactured Home Owners Association (DMHOA)

4590 Highway One PMB 112
Rehoboth Beach, DE 19971
Phone: 302-945-2122 or 800-511-1517
Fax: 302-945-2241
www.dmhoa.org • esperaw@aol.com

Florida

*Federation of Manufactured Home Owners of Florida (FMO)

P.O. Box 5350
Largo, FL 33779-5350
Phone: 727-530-7539
Fax: 727-535-9427
www.fmo.org • pres@fmo.org

Idaho

United Manufactured-Mobile Home Owners & Resident Association of Idaho

3964 Clacton Way
Boise, ID 83716

Illinois

*Mobile Home Owners Association of Illinois (MHOAI)

1330 East Rand Road, #135
Des Plaines, IL 60016
Phone: 847-296-5762
Fax: 847-813-7917
www.mhoai.org • mhoai1@aol.com

Massachusetts

*Massachusetts Federation of Mobile Home Owners

278 Newbury Street, #36
Peabody, MA 01960

Michigan

*Manufactured Homeowners Coalition of Michigan (MOCOM)

P.O. Box 180101
Utica, MI 48318
Phone: 586-463-0279 or 586-247-6380
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Manufactured Homeowners Legislative Association of Michigan (MOLA)

6988 McKean Road, #252
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Minnesota

*All Parks Alliance for Change (APAC)

970 Raymond Avenue, Suite 105
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www.allparksallianceforchange.org
info@allparksallianceforchange.org

Nevada

Nevada Association of Manufactured Homeowners

1928 Western Avenue, Suite 4
Las Vegas, NV 89102-4812
www.namh-online.com

New Hampshire

*Manufactured Home Owners of New Hampshire (MOTA-NH)

P.O. Box 998
Concord, NH 03302-0998
Phone: 603-224-0408
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president@mota-nh.org

New Jersey

Manufactured Home Owners Association of NJ, Inc. (MHOA)

P.O. Box 482
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mhoanjdiretor@yahoo.com

New York

*Park Resident Homeowners Association (PRHO)

P.O. Box 68
Ontario, NY 14519-0068
Phone: 315-524-6703 or 800-727-4498
Fax: 315-524-7621
www.prho.com
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North Carolina

North Carolina Manufactured Home Owners Association

11 Sweet Briar Pathway
Hendersonville, NC 28792-4771

Ohio

*Association of Manufactured Home Residents in Ohio (AMHRO)

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www.amhro.org • lba_cto@yahoo.com

Oregon

*Manufactured Home Owners of Oregon, Inc./OSTA

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Oregon Manufactured Homeowners United

P. O. Box 263
Waldport, OR 97394
www.mhdclosure.com • bumpy73@yahoo.com

Rhode Island

*Federation of Manufactured Home Owners of Rhode Island

P.O. Box 386
Harrisville, RI 02930-0386
FMHORI@aol.com

Texas

*Recreational Vehicle/Mobile Home Owners Association of Texas (RVMHOAT)

P.O. Box 37
La Feria, TX 78559-0037
Phone/Fax: (Bob Bosse) 956-831-8502
or (Carl Carlson) 956-797-3657
www.rvmhoav.org • rvmhoatinc@aol.com

Utah

Utah Mobile Home Owners Association

8155 S 1700 W 67
West Jordan, UT 84088

Vermont

Vermont Mobile Home Owners Association

P.O. Box 443
Quechee, VT 05059

Washington

*Mobile Home Owners of America, Inc. (MHOA)

3421 Kitsap Way, Suite "H"
Bremerton, WA 98312
Phone: 360-373-2436
www.mhoa.net • mhoa2002@donobi.net

SOS Homeowner's Association

4515-176th Street SW, Unit 43
Lynnwood, WA 98037
Phone: 425-745-6837
Fax: 425-954-1162
kylinparks@yahoo.com

Wisconsin

Wisconsin Manufactured Home Owners Association, Inc. (WIMHOA)

P.O. Box 254
Marshall, WI 53559-9207
Phone: 608-655-4573
webpages.charter.net/wimhoa/
wimhoa@charter.net

[* = MHOAA Member]

Important Other Contacts

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.

Homeowners Against Deficient Dwellings • www.hadd.com A consumer protection group for homeowners and home buyers, including site built and mfd. housing. A wealth of information is available on current lawsuits and fraud issues.

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 Preservation Project • www.hppinc.org The Housing Preservation Project (HPP), founded in 1999, is a nonprofit public interest advocacy and legal organization whose primary mission is to preserve and expand affordable housing for low income individuals and families.

People Escaping Poverty Project • www.pepp.org PEPP is a grassroots organization located on the border of Minnesota and North Dakota. Since 1986, PEPP has been working in Moorhead, MN, Fargo, ND and rural North Dakota in grassroots and community organizing efforts. PEPP began and evolved from a small group of women seeking economic justice, into a builder of organizations and defender of Human Rights.

Important Other Contacts (continued)

Housing and Consumer Advocates (continued)

Columbia Legal Services • columbialegal.org Columbia Legal Services (CLS) is a not for profit organization employing lawyers and legal workers who provide legal assistance to low-income and special needs people and organizations in Washington.

Idaho Legal Aid Services • www.idaholegalaid.org Idaho Legal Aid Services is a nonprofit Idaho law firm & community education organization. Our mission is to seek equal justice for the underprivileged. Our purpose is to provide legal representation and community education to low income Idahoans.

Vermont Mobile Home Project • www.dhca.state.vt.us/Housing/mhs.htm The Mobile Home Project publishes the “Guide To Your Rights as a Mobile Home Park Resident” and a newsletter for mobile home park residents in Vermont.

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.

The New Hampshire Community Loan Fund Manufactured Housing Park Program • www.nhclf.org/programs/housing/mhpp The Loan Fund offers loans, technical assistance and development expertise in existing and new manufactured housing parks. They do this through three programs:

- **The Cooperative Assistance Team (CAT)**—which helps residents buy and manage their parks as cooperatives to stabilize the costs and improve living conditions.
- **The Cooperative Home Loan Program (CHLP)**—which provides purchase, refinance and home equity loans on houses in eligible cooperative communities.
- **New Production**—designed to meet demand for new single family housing in the state.

Important Other Contacts (continued)

Housing Developers (continued)

Georgia Community Loan Fund • www.gaclf.org To foster equity in Georgia's communities, the Georgia Community Loan Fund provides loans, grants, and technical assistance to community groups who do not have access to traditional sources of capital, particularly groups in rural, low-income, and/or minority communities working on affordable housing and other environmentally and economically sustainable community development projects.

Genesis Community Loan Fund - Maine • www.genesisfund.org Genesis provides innovative financing by soliciting low-interest loans from individuals, churches, corporations and foundations, and then re-lending the money to nonprofit organizations developing affordable housing and community facilities in underserved neighborhoods and needy communities. If requested, Genesis provides substantial technical assistances to the sponsors of capital projects that will create housing and community development opportunities.

Community And Shelter Assistance Corporation (CASA of Oregon) • casaoforegon.org Community And Shelter Assistance Corporation (CASA of Oregon) was established in 1988, in response to the housing needs of Oregon farmworkers and their families. Since its inception, CASA of Oregon has worked primarily through local community organizations and housing sponsors to develop housing and to assist in improving the overall quality of life for farmworkers and their families.

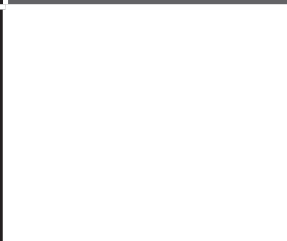
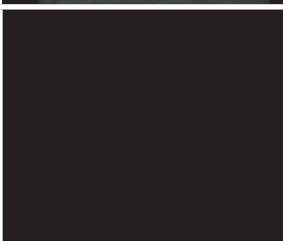
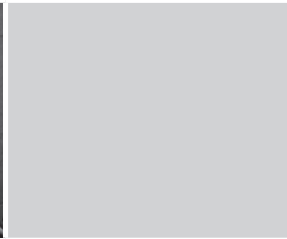
Northcountry Cooperative Development Fund • www.ncdf.org NCDF is a cooperatively owned and operated financial intermediary which acts as a catalyst for the development and growth of cooperatives in Minnesota, including the conversion of existing manufactured home communities to cooperatives.

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.



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