

## UTAH MANUFACTURED HOMEOWNERS ACTION GROUP

# NEWSLETTER

July, 2010

**UMHAG's Mission:** Our mission is to represent manufactured homeowners as the leader in our fight to promote enhance, and preserve the rights of manufactured homeowners, and the security of their home investment in the state of Utah.

## One Person Really Can Make A Difference

By Steve Anderson  
UMHAG President

A couple of months ago, we told you about a situation regarding All Seasons Park and the Salt Lake City Planning Commission. Many of you showed us at that city's planning commission meeting as a show of solidarity in support of our sister park. Those efforts paid off!

I would like to say they were due to a team effort, which they were in part. Nevertheless, the whole effort would have been for naught had it not been for the efforts of one person – Myra Close. Myra was one of the few people in her community who received a notice that the change in zoning was going to occur. The proposed change was to change the zoning of their community from Mobile Home to Gateway – Multi Use.

At first, she discounted it. It was at a meeting of her HOA board with their park management when it hit home. The park manager was talking about different uses of the vacant lots within the community when it struck Myra that perhaps she needed to take a second look at what was happening.

She showed up at the public hearing on the zoning change with a couple of her board members. It was a good thing they did because had they not – the zoning change would have been approved that very night. Instead, Myra and her board members spoke out against the change. The item was referred back to staff who revised the plan to maintain the MH zoning.

It was not left there! Through Myra's efforts and the efforts of the Utah Manufactured Home Coalition (of which UMHAG is part), we filled the planning commission hearing when the matter was put to a vote. There were yellow shirts from several communities. The commission paid attention and unanimously approved staff's recommendation to keep All Seasons zoning as it is – Mobile Home.

That is just one example of how one person can make a difference in the lives of others. Another just happened the other day. In June, the Federal Housing Finance Agency (FHFA) published their new

guidelines in response to the congressional mandate called the “Duty to Serve” underserved markets. Amongst these were manufactured homes.

I wrote the letter commenting on the new guidelines on behalf of Utah’s manufactured homeowners stating that the FHFA failed in their compliance to the congressional mandate and was not serving manufactured homeowners. I further stated that we continued to be excluded from the financial services market by this agency.

I sent copies of this letter to the entire Utah congressional delegation. I expected to receive the normal polite letter in reply to my letter. Boy, was I surprised! Yesterday, I received two phone calls. The first was from a staff member in Representative Jason Chaffetz’ office in Washington DC.

The person I spoke with was very interested in our concerns and wanted contact with our national partners. They showed interest in signing on as a co-signatory on one of the letters we are putting together to the FHFA in support of our interests.

About an hour later, I received a call from two staff members in Senator Hatch’s office. Their comment was that they felt our grievances are legitimate and that they were going to contact the FHFA and ask them specific questions. They were going to insist that they respond to me directly and that I was to report back to them the content of their response. When I told them that I was just a homeowner from Utah – their comment was, “that is why we want to talk to you.”

The point of this article is not to pat ourselves on the back. It is simply to convey the message that each one of us has the ability to make a difference in the lives of others and our communities. All it takes is getting involved and caring for those around you. In essence, being a good neighbor. That is the whole essence of a homeowners association – neighbors helping neighbors.

# **CANDIDATES NIGHT**

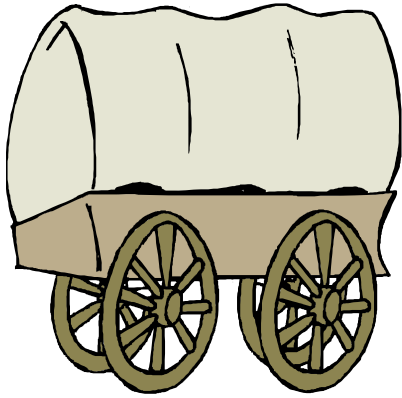
## **August 10<sup>th</sup> – 5:15 – 7:45PM**

### **Sandy Library**

#### **10100 S Petunia Way**

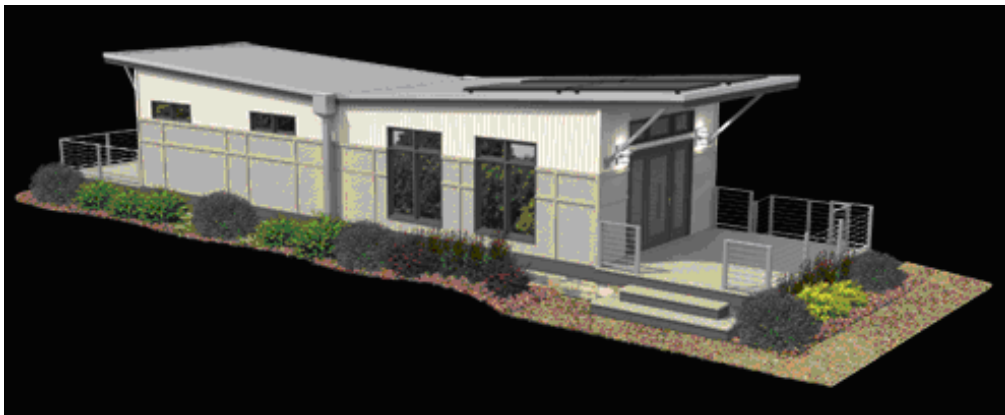
#### **(1450 East)**

**US Senate and Gubernatorial Candidates Will Attend**



## **SAVE THE DATE!**

**From the first Mobile Home  
that our Pioneer forefathers  
brought across the Great  
Plains to the Manufactured**



**Home of today – MHOAA has worked  
hard to keep pace with changing times.**

**Please join us in Salt Lake City**

**October 22<sup>nd</sup> & 23<sup>rd</sup>**

**For our Annual National Convention**

**This is the Place and Now is the Time for We,  
as Homeowners, to Unite!**

**Go to [www.mhoaa.us](http://www.mhoaa.us) for more information**

**Limited number of scholarships available.**

# How many of us feel the same way?

By Steve Goodwin – Utah Central East Director

I have lived in a mobile home park for over 3 years now. I purchased my home around the time that the bubble in “conventional” housing burst. I had put off the purchase of a home until late in life as that life and home ownership were not compatible until recently.

With the devastating asset inflation in the conventional housing market during the bubble period, my savings, which before the bubble would have made a substantial down payment on a home, were, by 2007, woefully inadequate in terms of my being able to secure a mortgage on a modest home at an affordable monthly payment. I simply could not afford conventional housing in that market.

My savings did however cover the cost, in full, of the home in which I currently reside. I would have preferred to finance my purchase and maintain my savings as a cushion against the unforeseen, but people like me who make the housing choice I’ve made, do not have that option.

One would think that the Federal Housing Finance Agency would have addressed this problem in the distant past so that low income buyers of manufactured homes whose home will be sited on a leased lot within a mobile home park, would have the same access to money markets as any other home buyer.

The FHFA has newly proposed guidelines which supposedly address the lack of service to underserved markets by the financial industry. However, these guideline proposals cover only that manufactured housing which will be sited on a lot sold as part of the housing purchase. Those who make the housing choice which I have, the purchase of a home on a leased lot, must still have cash. Should I ever decide to sell my home, I must find a cash buyer.

Mobile home parks represent largest asset of unsubsidized affordable housing our nation possesses. The guideline proposals now being considered by the FHFA omit mention of a housing market which I believe will experience increasing demand during the difficult days ahead.

During these times of high unemployment, under employment and high foreclosure rates, a serious effort by the FHFA to facilitate financing of the most affordable type of housing is long overdue.

## **Legislative Committees**

# Now Is The Time To Make Them Happen!

Now is the time to get started. Every HOA needs to have a Legislative Committee. This will help insure that our agenda gets passed in 2011. Ken Parker has prepared a power point discussion to present to your HOA. It is suggested that a committee of ten be established within each community.

These should be residents who are not sitting members of the HOA's board. This would allow each community to have two representatives to be at the capitol Monday through Friday during the 2011 Legislative Session.

Legislative committee members from each HOA will be instructed and taught the procedures of effective communication and lobbying Senators and Representatives by UMHAG. For more information please contact Ken Parker at [ccha\\_cove@yahoo.com](mailto:ccha_cove@yahoo.com) to set a date to have Ken come and present this to your community.

## Things are Moving in the Northwest Area!

By Kathy Smart – Northwest Utah Area Director

Things are moving forward in several communities in the northwest area. Here are some of the highlights in a few of the communities where we are growing:

### **MAJESTIC OAKS**

During the last several months, Majestic Oaks HOA has filed their By-Laws and Articles of Incorporation with the state of Utah. They are now an “official” association known as the Majestic Oaks Manufactured Home Association or MOMHA. Majestic Oaks is a 342 lot park, mostly occupied, and so far, this new HOA has 25 members. Their next hurdle is to formally elect a governing board and begin an active campaign to meet their neighbors, address the issues, and accomplish their goals. MOMHA would like to express their thanks to UMHAG, SLCAP and other local HOAs for their help in giving MOMHA a great start!

### **RIVERSIDE**

Like Majestic Oaks, Riverside HOA has also filed their By-Laws and Articles of Incorporation with the state of Utah. Known as RAMH, the Riverside Association of Manufactured Homeowners, this newly incorporated entity is lead by an ad-hoc board looking forward to its first election, hopefully sometime this year. Riverside is a 200 lot park, owned by ARC, with many homes currently for sale. The population of this park is approximately 50% Hispanic, which accounts for a language barrier. Past efforts to bring the community together to join RAMH have proved difficult, at best. Two of the ad-hoc board members are Hispanic, which should help in the membership drive. RAMH is currently planning a get-together which they hope will bring many residents out, help them understand what the HOA hopes to accomplish, sign them up as members, and get this HOA off the ground.

### **RIDGEWOOD ESTATES**

Ridgewood Estates, located in Layton, is currently working on their By-Laws and Articles of Incorporation with the state of Utah after no lack of work by one very concerned resident. When that is accomplished, they will be known as REACH, the Ridgewood Estates Association of Concerned Homeowners. It has been slow going trying to get this HOA up and running as there is an intimidation factor at work; many residents are scared physically and emotionally. Resident meetings have been planned for July and August, with the hopes to elect board members and bring in more resident members. Several other mobile home communities in the area have expressed interest in attending the REACH meetings to

gather information for their own parks. Hopefully, since the passing of the latest legislation, REACH can finally be realized.

# Join UMHAG Today

## Membership Application Form

Please check the type of membership for which you are applying. Memberships are described on the attached page. Membership dues shall be paid on an annual basis and may be renewed on the anniversary date at the commencement of membership. Members will be billed and receipts for fees will be mailed.

Member-at-Large	\$12	___
Associate Member	\$25	___
Community Member	\$50	___
Corporate Member	\$100	___

Please print information

Name: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

Park Name, if applicable: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Cell Phone: \_\_\_\_\_

E-mail address: \_\_\_\_\_

Corporate Member

Business Phone: \_\_\_\_\_

Attach your check (payable to UMHAG) in the appropriate amount and mail this form to:

Steve Anderson  
4395 Vagabond Dr.  
Murray, UT 84107

Questions regarding memberships can be directed to Steve Anderson, President, UMHAG at (801) 230-8362.