

MHOA-NJ REPORTS TO YOU



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Our President's Report

Our Association's primary goal is simple: to protect and strengthen the rights of EVERYONE living in manufactured homes in the state of New Jersey. This was established in 1959 and will remain the driving force for our Association.

I have had the privilege of observing the work of our Chapters and especially the individuals that are beginning the initial steps to improve their communities. What I found both inspired and awakened me to new possibilities.

We will continue to unite all our voices and to meet the challenges manufactured home owners encounter. MHOA-NJ will grow only with your active participation as we strive for a quiet, safe and peaceful enjoyment of our environment.



Our Executive Director's Report

The Manufactured Home Owners Association of New Jersey (MHOA-NJ) has seen a significant increase in membership this year. This is due in part to the growing affordability of manufactured homes, as well as the organization's strong advocacy on behalf of its members.

MHOA-NJ is a non-profit organization that was founded in 1959 to protect the rights of manufactured homeowners in New Jersey. The organization provides a variety of services to its members, including counseling, education, and advocacy. MHOA-NJ also lobbies the state legislature on behalf of its members on issues such as rent control, zoning, resident-owned communities, and property taxes.

The increase in membership in MHOA-NJ is a positive development for manufactured homeowners in New Jersey. The organization's strong advocacy has helped to raise awareness of the issues facing manufactured homeowners, and its advocacy has helped many homeowners to resolve disputes with their landlords. MHOA-NJ is also working to improve the quality of manufactured housing in New Jersey, and its efforts are helping to make manufactured homes a more affordable and attractive option for homebuyers.

One of the most important issues facing manufactured homeowners in New Jersey is rent control. Rent control is a policy that limits the amount of rent that landlords can charge their tenants. Rent control can help to keep rents affordable for manufactured homeowners, who are often on a fixed income. MHOA-NJ is advocating for rent control in New Jersey, and the organization believes that rent control is essential to ensuring that manufactured homeowners can afford to live in the state.

MHOA-NJ is a valuable resource for manufactured homeowners in New Jersey. The organization's advocacy, education, and counseling are helping to make manufactured homes a more affordable and attractive option for homebuyers. MHOA-NJ is also working to improve the quality of manufactured housing in New Jersey, and its efforts are helping to make manufactured homes a more viable option for families of all income levels.

Alone We're Small, But Teams Can Stand Near Giants.



Manufactured housing and the people who live in these communities are often overlooked by policy makers and the people who govern them. Many issues are of critical importance to residents of manufactured housing communities such as rent control, landlord /tenant relations, taxation, home financing, energy efficiency, and community preservation.

No matter who owns their community, owners of manufactured housing face a range of unique challenges that can threaten their ability to stay in their homes. These include, few consumer protections, home owners who rent the land where their home sits or being ineligible for mortgages.

These homes are titled as personal property, like a car or a truck, and can be financed only with a chattel, mortgage or personal loan. These loans typically carry substantially higher interest rates and come with shorter, more restrictive terms than mortgages for real property.

In many NJ municipalities, owners of manufactured home communities can increase rents with minimal or no justification and on relatively short notice. Manufactured homeowners often are subject to capricious park management, as park owners randomly impose new fees on homeowners for everything from owning a pet to having an extra car.

Park owners increasingly are seeking to charge homeowners separately for utilities, including water, sewer, electricity, and trash pickup, even these services were previously included in their lot rents.

Unpaid rents and fees, unresolved disputes with park owners over park rules and other issues, and transfers of park ownership to private investors are three issues that continue to a heightened degree here in New Jersey. There is a prevailing risk of eviction for many of our manufactured homeowners.

Those living in a manufactured home communities in New Jersey have reported that tensions with management is relatively common. The main points of contention reported:

- Maintenance (as in failure to maintain) issues. This may be streets, sewers, water system, trees, and anything that is owned by the community operator that could limit or impair its proper use by residents.
- Aggressive increases in site fees.
- The list could go on to claims of favoritism, bias, heavy-handed eviction threats and bully tactics, crime, drugs, etc.

Another off sided factor is redevelopment of parks for alternative uses such as the development of retail or more profitable housing. In the event of an eviction, manufactured homeowners often are forced to give up their homes and forfeit their equity. In those homes. Because the cost of moving them to another location is prohibitive.

These constant threats are due to the fact that park owners have more power over manufactured homeowners than landlords in more traditionally landlord tenant relationships.

MHOA-NJ was founded in 1959 to be actively involved in meeting with state organizations, creating alliances with affordable housing advocates and advancing a progressive policy agenda. As members of MHOA, Manufactured Homeowners throughout the US have networked with the national organization of MHOA.

Reasonable latitude to get positive changes accomplished has led to many efforts made in your name:

- The provision of comments for the *Federal Housing Finance Agency's Duty to Serve (DTS)* rule, supporting the basic framework of protections, which push for a stronger language related to “good cause” eviction, a resident opportunity to purchase if parks are re-sold, and a limit on rent increases to the local Consumer Price Index (CPI), unless it can be justified by an increase in the cost of operations or maintenance.
- The participation in hearings of the *White House's Manufactured Housing Task Force*, which is seeking to address market and regulatory barriers to manufactured housing as an affordable, equitable, and accessible housing option.
- The provision of information and support for the final rule the *U.S. Department of Energy (DOE)* published for manufactured housing energy standards, which will be implemented May 31, 2023. The finalized rule will be the first-ever energy conservation standards for manufactured homes.
- The provision of information and support for the proposed rule published by *U.S. Department of Housing and Urban Development (HUD)* amending the Manufactured Home Construction and Safety Standards.

There is a common link between predatory behavior and MHOA membership. Charges of predatory behavior that could be linked back to MHOA state association membership, arguably opens the door to legal steps that have largely been overlooked by most local resident-activist groups.

Why does this matter? Because if public officials begin connecting the dots between landlord predatory behavior and the community's membership in MHOA-NJ and its national affiliate, NMHOA, other legal opportunities for residents to push back become available. Instead of being on the defense, residents could be going on the offense against predatory brands.

Both national and local MHOA newsletters, websites, and emailings allow the organization to explain to residents the realities of operating a community, so they didn't think they were getting 'ripped off' just because there was an increase in site fees. Working with residents, law enforcement, and public officials, as well as with corporate management an organized, active homeowners organization can continue to prosper.

What can you do?

- Monitor and report those big **CAUTIONARY 'red flags'** that may be waving in your community.
- Maintain membership in local, state, and national organizations that represent your interests.
- Read and respond to communications from these bodies,
- Actively participate in meetings,
- And above all remember, the success that our organization has experienced would not be possible without your active participation.

We are a community not because we are geographically in proximity to one another. True community requires commitment and openness. It is a willingness to extend yourself to encounter and to be with and to know the other.

Communities are not produced by sentiment or mere goodwill. They grow out of a shared struggle. This struggle is one of protecting and strengthening manufactured housing communities. It is pushing together to promote meaningful change in legislation to increase legal protection for community residents. All of this is done so that our people can live in comfortable and safe communities.

ALONE WE'RE SMALL, BUT TEAMS CAN STAND NEAR GIANTS.

Sources: MHOA-NJ, NMHOA

Article by Joyce Dul



The New Jersey Senior Freeze Program is a property tax relief program that helps eligible seniors and disabled persons pay their property taxes. The program reimburses eligible participants for the amount of their property tax increase, up to a certain limit.

Eligibility

To be eligible for the Senior Freeze Program, you must meet the following criteria:

You must be 65 years of age or older on December 31st of the year you apply.

You must be a resident of New Jersey.

You must own your principal residence (main home).

Your household income must be below a certain limit.

How it Works

Once you are approved for the Senior Freeze Program, you will receive a reimbursement check from the state each year. The amount of your reimbursement check will be based on the amount of your property tax increase, up to a certain limit.

Manufactured Home Owners

If you are a senior or disabled person who owns a mobile home, you may also be eligible for the Senior Freeze Program. To be eligible, you must meet all of the eligibility criteria listed above, and you must also meet the following criteria:

You must have owned your mobile home since December 31st, 2018.

You must be leasing a site in a mobile home park.

How to Apply

To apply for the Senior Freeze Program, you must complete a PTR-1 or PTR-2 application. You can find these applications on the New Jersey Division of Taxation website

<https://www.state.nj.us/treasury/taxation/ptr/> .

You can also apply for the program by mail, on line at the website above or in person at any New Jersey Division of Taxation office.

The Deadline to Apply

The deadline to apply for the Senior Freeze Program is October 31st of the year you apply.

Benefits of the Senior Freeze Program

The Senior Freeze Program can provide a number of benefits to eligible seniors and disabled persons, including:

- Reduced property tax bills
- Increased financial security
- Peace of mind knowing that you can afford to stay in your home
- If you are a senior or disabled person who is struggling to pay your property taxes, the Senior Freeze Program may be able to help. Contact the New Jersey Division of Taxation today to learn more about this valuable program.

For more information

For more information about the New Jersey Senior Freeze Program, please visit the New Jersey Division of Taxation website [Click Here](#) or call :1-800-822-4270.

Article by Joseph Sullivan

What I Learned About Manufactured Home Communities

A home purchase is the single largest investment most of us will make in our lifetime. Whether it is a manufactured home or built on-site, the owners have the same responsibilities and expect the same rewards.

Taxes and fees are paid, maintenance, upkeep and improvements are made, and a safe, quiet, peaceful environment is expected.

A major difference between them is that a manufactured home is placed onto a rented lot. We do not own the land upon which our homes rest. This item of information has led to the formation of our Association.

Most New Jersey towns allow manufactured homes only in designated areas and on private land. The rights of tenants on private property were severely limited before MHOA-NJ. Threats of eviction kept complaints to a minimum because a tenant would be required to remove all their belongings, including the house, from the owner's property. No reasons were given for the demand of removal. The lord of the land owned the land and wanted the house removed.

Fortunately, a group of individuals in 1959 realized the need for regulations to protect manufactured home owners and formed our Association.

A constant, dedicated effort by our members led to New Jersey State Laws:

- Tenant Reprisal Law,
- NJ Manufactured Home Protection Act,
- Affordable Housing Act and
- Tax Treatment of Manufactured Homes in NJ

Today, more than ever before, our vigilance is paramount in order to protect the rights of all New Jersey manufactured home owners. Today large corporations in other states own the majority of New Jersey manufactured home communities. To them, we are a business investment, generating a sustainable profit margin, because if we leave, we need to sell or take our house with us. Many homes can't be moved and owners can't afford the cost even if it was possible and economically feasible.

Our Association is a member driven organization of volunteers all working to improve their communities. Individual actions taken benefit all New Jersey manufactured home owners. A few separate voices unite into one and become loud enough to benefit all in our community.

I have the privilege of being a member of the MHOA-NJ Executive Board and have the opportunity to follow the progress of new members as they organize, grow into groups and become certified MHOA-NJ Chapters. I am awed and quite inspired by what I have seen.

The goals established in 1959 are still pursued today:

- Protect and strengthen manufactured housing communities and rights of everyone living in manufactured homes.
- Promote meaningful change in legislation to increase legal protection for community residents.
- Preserve efforts and encourage its residents to live in comfortable and safe communities.
- Strive to educate our legislators and municipal leaders about issues which impact our community.

Rent stabilization is a primary concern and becoming an absolute necessity as demands for affordable housing continues to increase. Every manufactured home owner community is unique and every association will need to establish agreements specific to their locale. Our Board will offer assistance, resources and suggestions on how to begin or improve the process to implement rent stabilization agreements. We advocate for change by dispelling through education, the misconceptions and myths held by the public, media, and government officials concerning manufactured housing.

In the mirror of each of our members, may the whole community find its reflection. R. Steiner

Article written by David Kruczek

Membership List

Is Your Name **Missing?**

Please remember to renew
your membership for 2023.
contact@mhoanj.org
or at our website using Paypal

<https://www.mhoanj.org/>
Click Here

We Need Your Help

Our legislators in New Jersey are attempting to remove any age restrictions that may be set in the manufactured home parks throughout the state. New Jersey Senate Bill 2537 and Assembly Bill 4106 would require age-restricted communities to sell to buyers regardless of the age of the buyer. Introduced by Sen. Troy Singleton and Assemblywomen Yvonne Lopez and Angelica M. Jimenez, the bills are currently awaiting hearings.

Currently, Federal law allows senior communities as an exception to the anti-discrimination measures in the Fair Housing Act, as long as quotas are maintained of age-appropriate people who live there.

A 55-and-older community must have at least 80 percent and one individual per household be over 55. Other communities in Ocean County, such as Manchester, with heavy senior populations announced their opposition to the bill.

Write, email, or call and ask your assembly representatives to vote: **NO**.

NJ Legislative Roster

Click Here





A Time of Joyous Celebrations...

The Town & Country Community in Chislehurst is celebrating 35 years as a MHOA-NJ Chapter.

MHOA-NJ's Board Member, Jesse Crowder is a member of that community. He has functioned as the community's Vice President and Secretary and has served on the MHOA-NJ Board for 11 years as its Membership Director before assuming the duties of Organizational Archivist.



Felicitations to to Jesse and the Town & Country Community!



Congratulations

To the following communities and their newly formed MHOA-NJ Chapters:

1. Buttonwood, Egg Harbor City
2. Harding Woods, Elmer
3. Pine Hill, Marmora
4. Shawcrest, Wildwood

Remember...

...To **renew your membership** this can be done on our website using PayPal: <https://www.mhoanj.org> or you can request an application at: contact@mhoann.org

...To **join us at a virtual Board Meeting** The Board Members meet the third Friday of each month at 7 P.M..

...To visit our **website:** <https://www.mhoanj.org>

Our Facebook Leadership page: <https://www.facebook.com/groups/MHOANJleadership/>

You can reach us at:

PO Box 104
Jackson, NJ 08527

(908) 294-1209

contact@mhoanj.org

Some days you feel good because you absolutely smashed everything on your to-do-list. Others days you feel good because you managed to take a shower.

Whichever it is, we hope you find something that makes you feel good today.

