

# MHOA-NJ

## DECEMBER 2023

### NEWSLETTER



## What a year it was!

2023 has been a heck of a year for all of us. Lots of twists and curves, ups and downs. It's been an eventful year, full of change, many successes and a few disappointments.

In the process of dealing with all of the activity, hopefully we've learned, and have grown.

We've reconnected with many of our Pre-Covid experience members, have had a few chapters formed, and celebrated a 35th anniversary in one of our communities.

Things seemed to be happening faster than we could process them. We've learned to accept that we will never be able to do it all. We sometimes catch ourselves thinking, "*We wish things were easier.*" At these times, we need to remind ourselves that, without challenges, life would probably be pretty boring. We're not in leadership positions to coast. We're here to work and help others.

Our purpose is to make sure that as many people as possible living in manufactured homes achieve some level of safety, comfort, and contentment. And we're grateful. We're grateful for this moment, right here, right now, with all its flaws and beauty.

You are here right now reading this and are connected to the rest of us in the Association, for this too, we are grateful.

We look forward to even bigger and better things in 2024.



As you read these words, know that you are a member of a very select group. You own and reside in a manufactured home somewhere in New Jersey. Many New Jersey residents may not be aware of nor know what a joy it is to own and reside in a manufactured home. Others don't realize the benefits of Manufactured Home Owners Association of New Jersey (MHOA-NJ) membership.

The Association standards, goals, and mission were developed in 1959 by Fran Krom and her Jackson, New Jersey neighbors to rectify their community problems, improve conditions, and eventually develop living standards that still remain.

A few people joined together to face the challenge of owning their home on leased land. Their dedication and willingness to improve the environment developed into the laws and safety standards that remain in effect in New Jersey today.

New Jersey is a home rule state, and as such, many New Jersey towns have a variety of statutes and ordinances regarding manufactured homes. Each manufactured home community and landlord may develop unique codes to protect their interests. Many communities have developed rent stabilization ordinances. Terms are set in place to cap lot fees to an agreed amount and prevent egregious increases. Agreements are made to protect the manufactured home owner and allow for their peaceful and quiet enjoyment of their environment.

Conditions shifted and when they changed to a point that they were no longer supportive of the community, Fran Krom and her neighbors took action to improve the condition they would no longer tolerate. This small group of concerned citizens formed the groundwork and set the foundation for MHOA-NJ. The group began working to resolve the large problems challenging the residents of the community.

MHOA-NJ will always carry the standards that were developed and will continue to work for every manufactured home owner in New Jersey.



MHOA-NJ is dedicated to improving conditions for manufactured home owners and has 65 years of experience to inform and support the work that is done.

MHOA-NJ's primary purpose is educational and functions to promote meaningful social changes that would improve the quality of life in manufactured home parks and protect the legal rights of its residents.

As we continue to work for all manufactured home dwellers in New Jersey, we need our members to become more involved, share information, and communicate with other Chapters and the leadership of the organization.

The key to any success that we experience is cooperation and the willingness of all our membership to assist their neighbors in need. Let us all follow the example set by Fran Krom. Step up and get involved.

See this important message on Empathy:



**David Kruczek**  
is the President of the Manufactured Home Owners Association of New Jersey, and the Northeast Region Vice President of the National Manufactured Home Owners Association.



## Understanding The Differences Between Manufactured Housing and Other Housing

One of the most significant issues facing manufactured housing residents today is the misconceptions government officials, and the courts have about renting a lot in a manufactured Home Park. Often, the government and the courts equate manufactured park lot rentals as the same as renting an apartment or a stick-and-mortar home. This false equation has hurt manufactured home residents when they go before the courts.

The apples and oranges analogy best describes this problem. Yes, like apples and oranges are fruit, manufactured housing, apartments, and houses are all housing. However, like apples and oranges taste vastly different, manufactured housing differs considerably from apartments and stick-and-mortar homes. Most manufactured houses in New Jersey are owned by the person residing in it, and they rent the land underneath the home.

All advocates of manufactured housing residents face the challenge of educating elected officials, government officials, and the courts at all levels, from municipal, county, state, and federal, on the vast and essential differences that exist for manufactured home residents.

In recent times, county courts have taken the rent charge for apartments and stick-and-mortar homes into consideration when deciding if a manufactured home park lot rent was unconscionable. This has hurt many cases against unconscionable rent increases. Manufactured homeowners must maintain their homes, pay for all or most of their utilities, and pay the property taxes on their lot through their lot rent. Most even have to maintain the landscaping of their lot and maintain the exterior of their homes to a higher standard than most property maintenance ordinances require.

Educating the public, elected officials, the courts, and social services about these significant differences is essential to our work as advocates for those living in manufactured housing. Only through this education can progress be made to protect those residing in manufactured housing from unconscionable rent increases. In recent years, manufactured housing has seen a new group of investors who hold a different opinion of those who live in manufactured housing than the mom-and-pop park owners of the olden days.

These new investors see manufactured housing residents as a cash cow that can be exploited for their means. They are educated by websites and seminars that teach them that they can charge top dollar for rent because most government entities will not get involved in protecting those who live in manufactured housing.

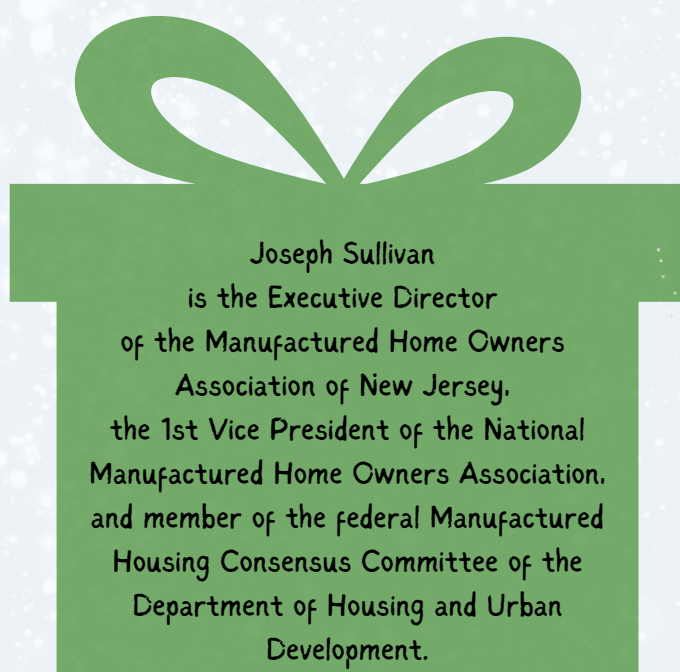




Many of these new investment groups force out existing residents to bring in younger, higher-income residents. Moving an in place mobile home is a costly, if not impossible, proposition for most manufactured housing residents.

This leaves someone who owns a manufactured home with very few options. The residents can either pay the astronomical rent increases, sell their home at a loss, or abandon the home and give it to the park owner. These fundamental facts are not understood by many of the government entities that are supposed to be protecting the rights of those who live in manufactured housing.

Educating the public, promoting sensible rent control, and protecting the rights of those who live in manufactured housing are the top priorities of any manufactured housing advocate. It is vitally important that the courts, federal government, state government, county government, and local government are educated on all these issues. As the executive director of the Manufactured Home Owners Association of New Jersey and the first vice president of the National Manufactured Home Owners Association, I know these are the most critical goals in helping those living in manufactured housing now and into the future.



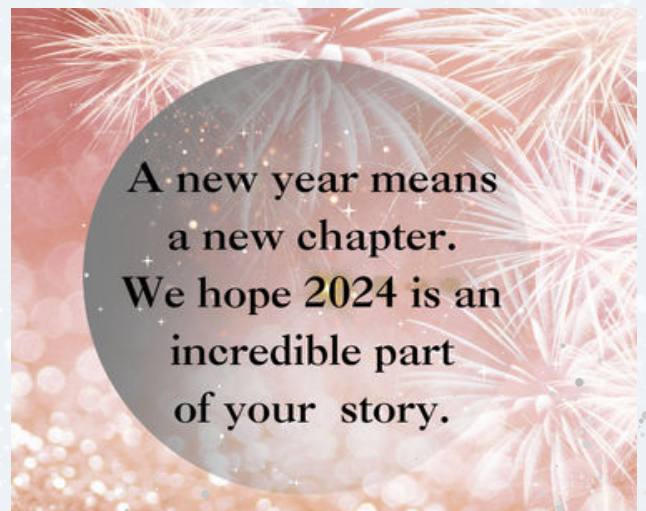
**Let's hear it  
for our  
leaders**

We would love to take this opportunity to thank our dedicated leaders from all of our communities throughout New Jersey who were so supportive this year.

Good leaders make great teams.  
Great leaders make winning teams.  
So let's do it again the in 2024.

*From the MHOA-NJ's  
Leadership Team to all our  
outstanding leaders...*

*Thank You.*



**2024 is filled with so many possibilities, a gift that holds hope for new adventures. May it be filled with exploration, discovery, and growth.**

**From resolutions to bucket lists, may you achieve all you want with ever-present happiness!**







## Effective Government Begins At Home

Between drinking enough water, getting enough sleep, exercise, and vegetables, being a person can be downright exhausting. But there's much more to being human than simply getting by. We live in a society that has chosen the social system of a democracy. A democracy and the freedoms that it guarantees can be quite messy and never is passive. What others do affects us.

Democracy – and in our case, a federal republic – depends on its citizens' participation.

As he was leaving a meeting, Benjamin Franklin was once asked, “Well, what have we got—a Republic or a Monarchy?” “A Republic, if you can keep it.”

To be civically engaged means to be an active member of society, a person who deliberately tries to make a difference on behalf of all members of the community. It means voting, understanding what's going on in local and national government, belonging to organizations such as MHOA-NJ, engaging with neighbors, volunteering, and so much more.

Too often, a lack of civility, a lack of attention to affairs outside our own homes, perhaps a lack of civic and political experiences and skills, and surely, a lack of awareness have left many of our members, disillusioned and unmotivated to engage in their communities.

Our civic leaders are in charge of developing policies and initiatives that impact the day-to-day lives of citizens in their communities. But lack of communication between residents and municipal leaders is common, and often leads to confusion or misunderstandings. Opportunities to bridge those gaps and foster a deeper sense of appreciation are powerful means of engagement.

MHOA-NJ has developed one such opportunity. We believe that membership in MHOA-NJ should include a component of community involvement beyond the confines of our residential parks. We would like to encourage our chapter leaders to form civic committees to foster engagement with NJ's municipal leadership. We have created a collection of resources, a learning module called, *We, the People: Civic Involvement*. Through this module, we hope to educate our people not only to learn about and understand how our government functions, but also to actively participate in these systems. We believe that this involvement is not only a right but a privilege that we, together, can create ways to influence what happens to us, our homes, and the land upon which they rest.

Want to dive deeper into civic engagement? You can request a copy of the learning module by sending your email address to [contact@mhoanj.org](mailto:contact@mhoanj.org).

By connecting, learning, and becoming engaged, we can ensure that this great experiment known as The United States of America continues to thrive and that we are each doing our part to keep it that way.



## Frequently Asked Questions

**Question:** What do I ask if I have issues with manufactured housing in NJ?

Contact Joseph Sullivan, MHOA-NJ's Executive Director and NMHOA's Vice President,  
Phone: (908) 294-1209  
Email: [contact@mhoanj.org](mailto:contact@mhoanj.org)  
Website:



**Question:** What is the difference between a traditional Home Owners Association and a manufactured housing community on leased land HOA?

**Traditional HOA**

- Mandatory for residents
- Monthly cost usually \$100/month
- Prescriptive (paint colors, lawn etc.
- Major influence on all aspects of the community
- Residents cannot own the community.

**Manufactured Housing Community on Leased Land HOA**

- Voluntary for residents
- Yearly cost usually under \$50
- Guidance by approved Community By-Laws
- Partnered with local and national agencies
- Has the “Right of First Offer” if land is sold

**Question:** How many manufactured housing communities on leased land exist in NJ?

The statistics mentioning 136 mobile home parks in New Jersey were most recently established in 2023. These parks cater to a diverse community of residents, offering a range of housing options.

**Question:** What’s the difference between a mobile home and a manufactured home?

A mobile home was built before June 15, 1976, while a manufactured home was built after that date. The key distinction lies in the construction standards: all factory-built homes after June 15, 1976, must adhere to HUD regulations.

**Question:** What are Labels, Titles, and Certificates?

All transportable sections of manufactured homes built in the U.S. after June 15, 1976, must have a certification label (commonly known as a HUD Tag) indicating compliance with HUD’s *Manufactured Home Construction and Safety Standards*.

Mobile home titles are essential for ownership and these homes are exempt from registration and inspection in New Jersey at this time.

**Question:** What are Hud’s regulations for manufactured homes in NJ?

Beginning in May of 2016, HUD asserted jurisdiction for the installation of manufactured homes in New Jersey.

Currently, installers are required to meet both the requirements under the New Jersey Uniform Construction Code as well as complying with the federal program. While this arrangement is allowed under Federal law, HUD declined to recognize the State’s inspection procedures as equivalent to the Federal standards.

Here are some key points related to HUD regulations for manufactured homes:

- Installers must meet these listed standards.
- The home should carry a one-year manufacturer’s warranty if it’s new.
- It must be installed on a home site that meets established local standards for site suitability and has adequate water supply and sewage disposal facilities available.
- Mobile Home Additions and HUD Rules:
- There aren’t any specific HUD regulations for adding an extension to a mobile home.
- Manufactured homes built in factories must adhere to HUD standards during construction.

**Question:** Where can I get additional information about manufactured homes in NJ?

1. You can visit the MHOA-NJ website:
2. Visit the National MHOA website:
3. Contact MHOA-NJ  
**Phone:** (908) 294-1209  
**Email:** [contact@mhoanj.org](mailto:contact@mhoanj.org)

Information obtained from several governmental and NMHOA sites



# MHOA-NJ's Leadership Team



Kevin Coggins  
Treasurer



Dave Kruczek  
President



Frankie Sullivan  
Vice President



Joseph Sullivan  
Executive Director



Jesse Crowder  
Archivist



Joyce Dul  
Secretary

## Connections Are Vital

Whether forged in triumph or etched in frustration, connections are the pulse of our shared humanity. This is especially true for those of us who have assumed the roles of leadership. Connections are the constellations of our lives, mapping out our journey to the accomplishment of our Mission as leaders.

MHOA-NJ nurtures these fragile threads, by our affiliation with several organizations:

**CFA** - Consumer Federation of America  
**I'M Home** - Innovations in Manufactured Homes  
**Legal Services of New Jersey**  
**NCLC** - National Consumer Law Center  
**NLIHC** - National Law Income Housing Coalition  
**NMHOA** - National Manufactured Home Owners Association  
**ROC USA** - A national organization dedicated to promoting resident ownership of manufactured home communities



## MHOA-NJ's Mission Statement

MHOA-NJ was founded and exists for the purpose of ensuring the rights of manufactured home owners by dispelling through education, the misconceptions and myths held by the public, media, and government officials concerning manufactured housing its owners and/or residents.

## MHOA-NJ's Goals

- 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.



Does the sight of pretty packages surrounding a Christmas tree, or a stack of presents placed inside your front door bring a smile to your face?

For many, it brings back warm memories of family and friends, time spent together, and the joy of getting that special gift that you may have been hoping for as a child. Then there's that magical feeling of anticipation as you wait and wonder what's inside each package. Oooh, the warm fuzzies!

Waiting to unwrap those enticing packages can be hard. Lots of people go ahead and allow themselves a little taste of fun before the big day. And into that stocking hanging wherever it was placed, goes that orange, perhaps some nuts, and that Christmas candy.

The orange became part of Christmas time tradition in the 19th century, in concert with the rise of hanging stockings near the fire.

Placing an orange in the toe of one of these Christmas stockings may have had something to do with the legend of the three balls (or bags or bars or coins) of gold that the Bishop of Myra, the real Saint Nicholas, gave to three poor maidens to use as dowries. (Jackie Mansky)

All these activities extend the fun of the holiday seasons and add to the sense of togetherness and community we all feel around this time of year.

We're so grateful for all our members! Thank you for all you've done to help us grow this year.

Can't wait to move forward with you all in 2024!

*Merry*



*Christmas*

*Happy Hanukkah and Kwanzaa to all who celebrate*