



Finding & Taking

*Advantage*  
*of the* *Opportunity*



**Editor's Note:** One of the keys to changing public perceptions about a product or an industry is to showcase how that product or industry serves the "public good." Being able to clearly demonstrate how a product or industry benefits society at large can go a long way in establishing a positive relationship between the consuming public and that particular product or industry. Such is the case with the charitable work being performed by the factory-built housing industry's various foundations and charitable organizations. Efforts, such as the two outlined below, demonstrate to the public that the factory-built housing industry is about something greater than just conducting day-to-day business.

## *Doing Well by Doing Good:*

**The Role of  
Charitable Deeds**

Before departing for his duty in Iraq, Army Specialist Jerral Steel Hancock had a major obligation to fulfill. He wanted to be sure his pregnant wife and three-year-old son would be provided for while he served his tour in Baghdad. So he chose to purchase a manufactured home in the Desert Sands manufactured home community in Lancaster, Calif.

Wanting to be near her son and his growing family, Jerral's mother, Stacy Tscherny, also purchased a manufactured home in an adjacent community.

Not long after, Jerral headed to Iraq to join the approximately 160,000 American service men and women serving there. On Memorial Day 2007, Jerral's 21st birthday, his M-1 Abrams battle tank was destroyed by a powerful bomb. With his tank in flames and under heavy enemy fire, two wounded soldiers pulled a severely wounded Jerral from the wreckage. It took 70 minutes of intense fighting to finally rescue Jerral and fly him to a field hospital for emergency medical treatment.

Flown to two field hospitals for life-saving surgeries and then to a medical facility in Germany, Jerral fought for his life. Suffering from severe burns, the amputation of his left arm at the shoulder, damage to his right arm, and paralysis from the chest down, Jerral was transferred to Brooke Army Medical Center in San Antonio, Texas.

When he left Germany, his Purple Heart medal was placed in a cloth bag and sent with him. His mother said, "I found out they send the Purple Heart home with you if they don't think you're going to make it." Embroidered on the bag was Anastasia Lutheran Church. As if by fate, Anastasia is the name of Jerral's 10-week-old daughter! ■ ■ ■ ■

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California MHI's Jess Maxey with Jerral Hancock



Maxey with Stacy Tscherny, Jerral's Mother



Emery Giovannone, "Mr. G"

Jerral's wife and mother immediately traveled to San Antonio and stayed with him around-the-clock. At first, due to the tubes in his mouth and throat, Jerral could only communicate with them by blinking. On July 23rd the tubes were removed and he very slowly began to speak again. However, due to her insistence to be with her son, Jerral's mother lost her job and keeping up with the mortgage payments for both her and her son's homes became very difficult.

That's when Jess Maxey, executive director of the California Manufactured Housing Institute (CMHI) Foundation, found out about the situation and stepped forward to help Jerral's family. During a meeting in July, the Orange County/Inland Empire Chapter of CMHI started the fund-raising efforts with a contribution of \$1,383.00. Two manufactured home retailers immediately matched the total, bringing the total to \$4,149. Not long after that, a Southern California manufactured home retailer challenged other retailers to match her \$1,000 contribution. Several retailers responded to the challenge with their \$1,000 checks, one for \$2,000.

CMHI then contacted the mortgage lender, Origen Financial, about the situation and the company agreed to significantly reduce the payoff on Jerral's home. On July 27th, due to the overwhelming response from its members, the CMHI Foundation sent a check for \$50,000 to pay of the balance on the

Hancock family's manufactured home. The title of the home was recently presented to Jerral and his wife. But there's more to the story.

The Antelope Valley Blue Star Mothers-Chapter 14, a support group for families of injured military personnel, has raised funds to keep Jerral's community rental fees current. And the community management company, Newport Pacific Capital, is working to provide a ramp to make the home wheelchair accessible and they have submitted the necessary paperwork to secure a grant from the City of Lancaster, which will pay for interior modifications to home for Jerral's eventual return.

Jerral's rehabilitation will be long and difficult. He has been transferred to a special burn unit in Palo Alto, Calif., where he is making progress. While he most likely will never regain the use of his right hand, he will be able to use his arm and wrist to power a wheelchair. While his recovery and return home will require much of him and his family, a small part of that burden has been lifted, thanks to the support of the members and friends of CMHI's Foundation. With the foundation currently trying to refill its coffers so it can be ready should the need arise again, send your contributions to:

**CMHI Foundation**  
FEIN#33-0876950  
10630 Town Center Drive, Suite120  
Rancho Cucamonga, CA 91730

Three thousand miles across the country in the state of New York, military veteran Emery Giovannone, known affectionately by the nickname, "Mr. G," is benefiting from the combined efforts of multiple government agencies, affordable housing organizations, local business people and community volunteers. A new handicapped-accessible manufactured home with flood-resistant features now stands where Mr. G's flood-ravaged home previously stood.

Mr. G, a 58-year-old quadriplegic, left paralyzed after an automobile crash in August 1975, had built an independent life for himself in the sleepy little village of Fort Plain, N.Y., along the historic Mohawk River. He was able to purchase a manufactured home on a private lot in the village, modifying the home to make it wheelchair accessible and driving a special van to get around town. All that came crashing down when, in June 2006, the Mohawk River overflowed its banks damaging numerous homes and businesses in the village. Mr. G had to be evacuated from his home and moved to a nursing home, with both his home and his van a total loss. Mr. G lacked the means to raze the old home, much less build a new one.

Shortly after the flood waters receded, numerous local, state and federal government agencies joined forces with local businesses, housing advocates and not-for-profit organizations to help Mr. G rebuild his home and his life. Although it



Mr. G's new manufactured home includes handicapped-accessible features

was challenging at times, with so many diverse groups working together, the challenges were much greater for Mr. G., who suffered three bouts of pneumonia and the removal of a kidney during his stay in the nursing home.

One of the key participating organizations was the New York Housing Association, the state association for the manufactured and modular housing industries, which worked to identify

new manufactured homes that would suit Mr. G's needs. Through their efforts, a local manufactured home retailer, American Homes, supplied a new manufactured home at no cost.

The 2-bedroom, 2-bath ranch home, manufactured by Commodore Homes, is fully adapted to Mr. G's special wheelchair. Other accessibility modifications include a front entrance wheelchair ramp and fully accessible bathroom with wheel-in shower. A special FEMA flood-resistant permanent foundation system supports the home.

A special housewarming and welcome home celebration was held in August to welcome Mr. G to his new home. Nancy Geer, executive director of the New York Housing Association, Inc. said, "We are very happy to be a part of assisting Mr. G's recovery from the flood. This is a great example of what happens when government and private industry work together." ■

The following state manufactured/modular housing associations have foundations that provide charitable assistance to needy individuals and families. Show your support by making a donation today.

Alabama Manufactured Housing Association  
334-244-7828  
www.alamha.org

California Manufactured Housing Institute  
909-987-2599  
www.chmi.org

Michigan Manufactured Housing Association  
517-349-3300  
www.michhome.org

Mississippi Manufactured Housing Association  
601-939-8820  
www.msmmha.com

New York Housing Association, Inc.  
800-721-HOME  
www.nyhousing.org

North Carolina Manufactured Housing Institute  
919-872-2740  
www.ncmhi.com

Northwest Housing Association  
(formerly Washington Manufactured Housing Association)  
360-357-5650  
www.nwpride.org

Tennessee Manufactured Housing Association  
615-256-4733  
www.tnmha.org

Western Manufactured Housing Communities Association  
916-448-7002  
www.wma.org

West Virginia Housing Institute, Inc.  
304-346-8985  
www.wvhi.org

Wisconsin Housing Alliance  
608-255-3131  
www.welcomehomewisconsin.com

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