



MMHA: STILL GOING STRONG

MMHA continues to adapt to the new ways of doing business with the COVID-19. We are constantly sending you updated emails regarding the Governor's executive orders as well as the health department updates on the virus. We continue to run the association's business and activities. We are learning how to use zoom meetings and emailing much more of the information to members.

Tony Huffman, MMHA Accountant, gave the Board of Directors a clean financial review for 2019. He complimented the MMHA staff for keeping expenses down while the revenue was increased for the year. In April, shipments were down as expected compared to 2019. In 2019 491 floors were shipped, while in 2020 we had 335 floors shipped to the state. For the year we are still 104 floors ahead of 2019. At the end of the first quarter, we have had 1338 floors shipped to the state which includes 31 Modular floors. This is certainly an increase from 2019 and especially with the modular homes.

MMHA staff emails to the retailers each month a report from the State Fire Marshal's office which gives the number of new and used homes that are installed and inspected per district in the state. There are seven districts in the state. If you are not receiving this report and would like to

receive it by email, please contact Lorie Hanson at lhanson@msmmha.com.

MMHA's social media campaigns continue to exceed our expectations with over 5 million impressions in April and 4.5 million impressions in May. Lorie did a series of videos of our homes and it was a huge success. With folks sitting around and surfing their phones, our Facebook page caught their eye. We received more comments on these posts than we ever have. It also drove folks to our website to visit retailer's sites. In April the audience was a new makeup with 53% women and 47% men. Most of the time we have a majority of women visit our site, but men were on their phones too. We had our Facebook \$500 VISA giveaways (one in each region). We always have a retailer in the region present the winner with the VISA. The MMHA board has made the commitment the past two years to use MMHA funds toward promoting our homes through Facebook, Instagram, Twitter, Pintrest, and other social media outlets. We are seeing results that we never imagined.....it is working!!!

Yes, we are all adjusting to this new "normal" way of life. We will continue to modify our member service and activities to best serve our members. If MMHA can assist you with any concern or issue of importance, please give us a call.



2020 MULTI-STATE CONVENTION CANCELLED

The executive directors and staff of the Alabama, Louisiana and Mississippi Manufactured Housing Associations met recently via conference call to determine whether to proceed with this year's convention in light of the on-going health concerns related to COVID-19. The difficulty in planning a meaningful and fun convention around the restrictions and time frame limitations created by the current public health orders issued by Alabama's Governor greatly influenced their decision.

Alabama Gov. Kay Ivey's current public health order will not expire until July 3rd, leaving us only a short time to plan a convention under the public health guidelines that would be in place at the time of our convention. The sanitation and social distancing guidelines recommended by both the national and state governments also make it virtually impossible to move forward with many of our normal convention events like our receptions, educational programming and banquet dinner. Finally, but most importantly, the first priority must always be the health and safety of our convention attendees. They decided the best choice for our members would be to cancel this

year's convention and begin planning for the 2021 convention.

The staff at the Perdido Beach Resort were very cooperative and no penalties were assessed to our contract for the cancellation due to the COVID virus. They even offered to allow those who had made room reservations to keep them at the convention rate. The golf and fishing contracts were also extended to 2021 with no penalties. We would like to thank all of our sponsors who had signed up already for their continued support. We are navigating in waters that we as the manufactured housing industry have never encountered before so we must proceed with caution as we plan for the future.

We sincerely apologize for any inconvenience this decision may cause, and we share your disappointment in not being able to move forward with the convention this year. We are excited to return to the Perdido Beach Resort at Orange Beach for the 2021 convention, July 31-August 2, 2021. Mark your calendar and we hope to see you all there!

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BILLS THAT DIED IN COMMITTEE LAST WEEK:

SB 2348 and HB 1355 (developed procedure for abandon MH) both died in committee last week as a request from MMHA to each chairperson. The sheriff's association had contacted me about some language that they preferred concerning collecting a fee for handling the sale of the abandoned manufactured home in the community. I decided it was best to meet with them over the fall to work out the language and reintroduce the bill in the 2021 session.

A bill to prevent the Workers Compensation Commission from sending the contact information of injured workers to lawyers to solicit clients died in the Senate Labor Committee Tuesday, the deadline for House-passed bills to come out of Senate Committees. HB750 passed the Senate Insurance Committee the week before, but also had to clear the Labor Committee. Labor Chairman John Horhn, D-Jackson, said he wanted to have hearings in the fall on the entire workers compensation system.

Lawmakers did not look kindly on any pay increases; they were among 62 Senate Bills that died in the House and 128 House bills that died in the Senate on last Tuesday's deadline for committee action.

Bills to give pay increases to teachers, school board members, Department of Revenue appraisers, elected statewide officials, and state judges all

died in committee.

Elections bills that died include: Allowing electronic absentee voting in the registrar's office and providing penalties for persons who publish campaign materials without identifying information. One of the two proposed constitutional amendments that died Tuesday dealt with victims' rights.

Education legislation that died include ones to allow community colleges to permit out-of-state tuition waivers, the State Department of Education to receive contributions from public and private donors, to change the authority of the College Board to choose university presidents and another to give the Speaker of the House and Lieutenant Governor appointments, along with the governor, to the College Board.

Bills on state agency operations that died include ones to return the Public Service Commission to a special fund agency, to bring forward all the code sections on the Miss. Development Authority to make changes, and to allow the Attorney General to prosecute public corruption if requested by the Auditor.

And finally, Mississippi will not be joining other states that have passed legislation to observe Daylight Savings time year-round if federal law is amended to allow it.



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LEGISLATURE EXTENDS 2020 SESSION

The House on Thursday, June 11th, accepted the Senate changes to HCR69 extending the 2020 legislative session until Oct. 10 with a limit of six days in session during the period.

HCR69 extends the session in 30-day increments through Nov. 7 but sets Oct. 10 as the date for sine die, the end of the session.

The resolution also suspends the deadlines for the introduction and consideration of "Any general bill, appropriation bill or revenue bill related to any action, activity, authorization or expenditure to address or otherwise due to the public health emergency with respect to the novel coronavirus identified as SARS-CoV-2, or commonly referred to as COVID-19."

The resolution clears the way for the Legislature to consider a bill supported by the business and medical community to protect employers from coronavirus lawsuits. A coronavirus liability bill now will not require the two-thirds vote to be introduced.

The Senate also added language to specifically allow the Legislature to consider spending additional federal funds that may come to the state "if the United States Congress appropriates money in addition to the amount of funds appropriated on March 27, 2020, by the Coronavirus Aid, Relief, and Economic Security Act (CARES Act), or if the regulations or guidance governing the use of such funds are revised or updated after the passage of this resolution."

Mississippi Legislative Budget Office has released May revenue numbers. Total revenue collections for the month of May Fiscal Year 2020 are \$24,717,016 (5.15%) below the sine die revenue estimate, bringing the total FY 2020 deficit to \$51.1 million (1%). Though down, these May numbers are encouraging, as the fear was that May would mirror April when Mississippi revenue dipped \$244 million.



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MDES DIRECTOR REQUESTS AT LEAST \$500 MILLION FROM CARES FUNDS TO PREVENT TAX HIKE

Mississippi employers could see a 10-fold increase in their unemployment taxes if the Legislature does not provide funding to prevent an automatic increase, the director of the Mississippi Department of Employment Security (MDES) wrote to legislative leaders. In a letter to Lt. Gov. Delbert Hosemann and House Speaker Philip Gunn, MDES Director Jacqueline Turner requested \$500 million with the possibility that the need could be \$700 million. The funds would come from the \$1.25 million in federal CARES Act funds the state received. Lawmakers have already spent \$300 million for grants to small businesses forced to close because of the coronavirus pandemic. The balance in the Unemployment Trust Fund "has been greatly reduced as a result of the pandemic"

and if the Trust Fund is not replenished, she said, "The direct result will be that the employer contribution taxes will go up dramatically in 2021 and 2022." She asked for \$500 million based on a 12.5 percent unemployment rate at the end of 2020. If the unemployment rate is 15 percent at the end of the year, "it would take an infusion of \$700 million to maintain the current 0.2 percent general experience rate," she wrote.

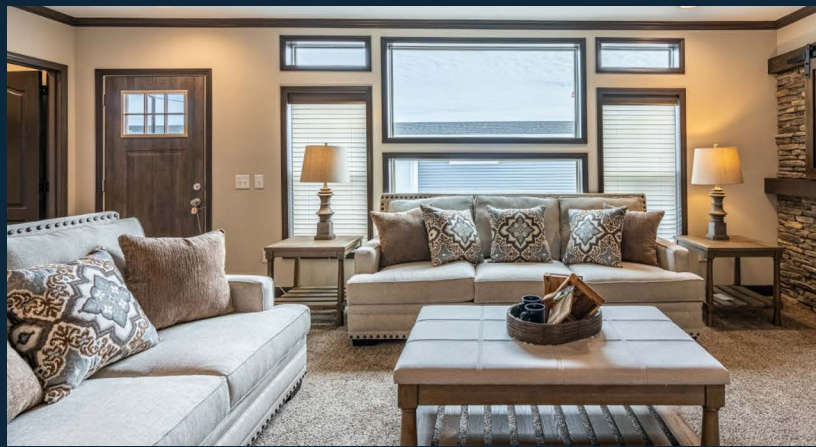
A tax increase would "no doubt cause many businesses to struggle, and possibly go out of business. Even more Mississippians would lose their jobs." MMHA will monitor this issue as the legislative session progresses.



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PRESIDENT PROCLAIMS JUNE NATIONAL HOMEOWNERSHIP MONTH

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Last week, President Trump declared June 2020 National Homeownership Month with a proclamation to “acknowledge the many benefits of secure and affordable homeownership.” According to the proclamation:

“For generations, homeownership has sustained and empowered Americans. Recently, we have been reminded that our homes are central to our health, our independence, and the well-being of our families. In response to the coronavirus outbreak, millions of Americans have transformed their homes into safe havens, virtual workplaces, classrooms, and, most importantly, places to nurture hopes and dreams for the future. During National Homeownership Month, we acknowledge the many benefits of secure and affordable homeownership.”

Manufactured housing has increasingly been recognized for its innovative, efficient and practical methods for reducing the cost of construction without sacrificing quality. For last year’s national commemoration of June as National Homeownership Month, three manufactured homes were on display on the National Mall in Washington, DC as a part of HUD Secretary Carson’s Innovative Housing Showcase. The homes were open for policymakers and the public to tour, and when the President signed an Executive Order creating the White House Council on Eliminating Regulatory Barriers to Affordable Housing following the showcase, manufactured housing was included among its list of priorities. Last week’s proclamation mentions the work of

the Council “to collaborate with States and local jurisdictions to ease the burden of regulations that needlessly hinder opportunities for Americans to become homeowners.”

In addition, the proclamation references HUD’s housing finance reform plan which calls for the following improvements to HUD’s support for manufactured housing, which are all top priorities for MHI:

- FHA should consider innovative proposals to modify single-family housing mortgage finance underwriting to further encourage and promote additional supply of entry-level housing, particularly manufactured housing.
- To encourage innovation in manufactured housing, HUD should create a formal framework for identifying and evaluating new building, construction, and design developments and ensuring that HUD’s regulations do not unnecessarily impede their adoption. This framework would help gather the evidence necessary to update HUD’s regulations on a regular cadence, thereby better keeping up with evolving technology.
- HUD should devote resources to ensure the HUD-Code is modernized to incorporate the standards recommended by the MHCC, to minimize overly burdensome regulatory and compliance requirements, and to encourage innovation. Once revised, HUD should also move to a regular cadence of updating its

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code to ensure that it is keeping pace with evolving technologies and best practices.

- HUD should publish updated Title I standards that address regulatory burdens of participating in the program as part of its Single Family Housing Policy Handbook 4000.1 (SF Handbook), which is intended to serve as the consolidated, consistent, and comprehensive source of FHA Single Family Housing policy.
- HUD should elevate the Office of Manufactured Housing Programs within HUD and appoint a Deputy Assistant Secretary to lead it.

MHI and the industry are focused on growing the market for manufactured housing to provide more

opportunities for people to realize the American dream of homeownership. As the nation continues to navigate an affordable housing shortage while focusing on the Coronavirus crisis, ensuring that HUD's manufactured housing regulations continue to support innovative housing solutions and the availability of financing for manufactured homes, has never been more important.

MHI continues to urge HUD to move forward with the objectives outlined in the Secretary's housing finance reform plan.

If you have any questions, please contact MHI's Advocacy and Communications Department at MHIgov@mfghome.org or 703-558-0675.



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STATE AND LOCAL BARRIERS TO MANUFACTURED HOUSING DISCUSSED DURING HOUSE SUBCOMMITTEE HEARING

Addressing state and local barriers to the siting of manufactured housing was discussed during a virtual hearing last week before the House Financial Services Subcommittee on Housing, Community Development and Insurance. The purpose of the hearing was to discuss the challenges that have impacted tenants and landlords in the wake of COVID-19 and steps Congress is taking to address these concerns.

Members of the Subcommittee focused on the shortage of affordable housing in the nation, which has been exacerbated by the COVID-19 pandemic, and potential solutions for addressing this shortage as the economy begins to recover. During an exchange with Representative John Rose (R-TN) about supporting housing affordability in rural communities, witness Jenny Schuetz, Fellow at The Brookings Institution, emphasized that manufactured housing is a particularly effective approach to providing more affordable housing, but noted that state and local regulations have hindered this affordable homeownership option. A

top priority for MHI is working with Congress and the Administration to help alleviate state and local impediments to manufactured housing. Through meetings, conference calls and letters, MHI has strongly urged HUD to enforce its preemption authority and work to combat local policies that zone out manufactured housing.

MHI continues to work as a part of a coalition of national housing industry trade groups to advocate for rental assistance for residents and financial mitigation measures for property managers—including manufactured home community owners. In advance of this hearing, the coalition sent a letter to the Committee calling on Congress to tie eviction moratorium protections to those renters impacted by COVID-19, create an emergency rental assistance program for those who have been impacted by the COVID-19 crisis, establish a Federal Reserve credit facility for mortgage servicers, and ensure multifamily businesses have access to government support programs.



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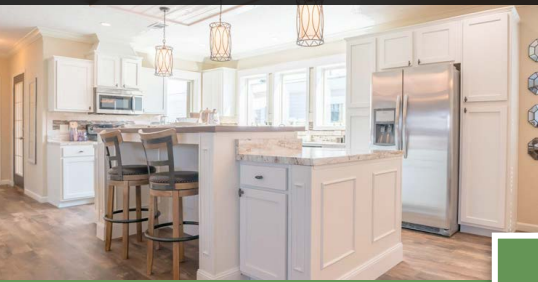
HUD SECRETARY CARSON, FHFA DIRECTOR CALABRIA TESTIFY BEFORE SENATE BANKING COMMITTEE

Last Tuesday, U.S. Department of Housing and Urban Development (HUD) Secretary Ben Carson and Federal Housing Finance Agency (FHFA) Director Mark Calabria testified before the U.S. Senate Committee on Banking, Housing and Urban Affairs to discuss the federal response to the housing challenges posed by the COVID-19 national emergency, ongoing efforts to address the nation's affordable housing shortage and maintaining a sound housing finance system. As part of the hearing, Senators McSally (R-AZ) and Scott (R-SC) have requested that Secretary Carson respond in writing to questions about specific actions that HUD can take to support manufactured housing, including: making FHA's financing programs work for manufactured housing; enforcing HUD's preemption authority

and working to combat local policies that zone out manufactured housing; keeping the HUD Code current; and elevating the Office of Manufactured Housing Programs so manufactured housing is a part of the national affordable housing dialogue.

As the nation emerges from the pandemic, more than ever before families will be looking for safe, affordable housing that allows them their own space, free of shared-walls and cramped quarters. Ensuring these vulnerable families have access to homeownership opportunities with manufactured housing has never been more important, and MHI will continue to work with Congress, the Administration, and HUD to accomplish the changes needed to support manufactured housing.

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MAIN STREET LENDING PROGRAM EXPANDED TO SUPPORT SMALL, MEDIUM BUSINESSES

The Federal Reserve Board (the Fed) has expanded its Main Street Lending Program to ensure more small and medium-sized businesses have access to critical financial support. The Fed expects the Main Street Lending Program to be open for lender registration soon. Once registered, lenders will be able to begin making Main Street loans immediately.

The Main Street Business Lending Program was established in April to provide increased liquidity to the economy—specifically for businesses and state governments impacted by the coronavirus pandemic. This expansion enhances support for small and mid-sized businesses that were in good financial standing before the coronavirus crisis by:

- Lowering the minimum loan size for certain loans to \$250,000 from \$500,000;

- Increasing the maximum loan size for all facilities
- Increasing the term of each loan option to five years, from four years;
- Extending the repayment period for all loans by delaying principal payments for two years, rather than one; and
- Raising the Reserve Bank's participation to 95% for all loans.

MHI has been working closely with the Department of Treasury and the Administration to ensure that COVID-19 relief efforts serve the manufactured housing industry. MHI, in conjunction with other leading housing associations, continues to advocate to the Small Business Administration and Treasury for improvements and modifications to the Payroll Protection Program to increase accessibility for our members.



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CHANGES TO THE PAYCHECK PROTECTION PROGRAM SIGNED INTO LAW

Last week, President Trump signed the "Paycheck Protection Flexibility Act" (H.R. 7010), which amends the Small Business Administration's (SBA) Paycheck Protection Program (PPP) to provide more flexibility for small businesses recovering from the financial impact of COVID-19. The changes, which [MHI advocated for along with a coalition of business organizations](#):

- Extends the expense forgiveness period from eight weeks to twenty-four weeks;
- Reduces the 75 percent payroll ratio requirement;
- Eliminates 2-year loan repayment restrictions for future borrowers;
- Allows payroll tax deferment for PPP recipients;
- Extends the June 30 rehiring deadline.

MHI continues to advocate for clarification of PPP guidelines regarding the eligibility of manufactured housing communities to receive funds. Current regulations and guidance issued by the SBA to administering lenders does not specifically include manufactured housing communities among eligible PPP recipients. Since the PPP was first established, MHI has advocated through letters and calls to the U.S. Treasury and the SBA to clarify the eligibility of manufactured housing community owners and operators for this program. MHI will also continue to advocate for the elimination of the provision that prohibits 501(c)(6) non-profit organizations from accessing PPP funds.

The PPP continues to evolve. For up-to-date information, visit MHI's website or [SBA.gov/PayCheckProtection](https://www.sba.gov/PayCheckProtection).



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SHIPPING REPORT

In April 2020, 6,644 new manufactured homes were shipped, a decrease of 1,342 homes or 16.8% compared to April 2019, and a decrease of 1,707 homes or 20.4% compared to March 2020. Compared with the same month last year, shipments of both single-section and multi-section homes were down, 20.7% and 13.4%, respectively. Total floors shipped in April 2020 were 10,409, a decrease of 20.4% compared with April 2019.

In April 2020, 6,639 new manufactured homes were produced, a decrease of 1,699 homes or 20.4% compared to March 2020, and a decrease of 1,354 homes or 16.9% compared to April 2019. MHI's Monthly Economic Report includes numbers for both manufactured home production and shipments. The difference between the two is attributed to the number of units that have been produced, but their destinations are pending.

None of the shipments for April 2020 were designated as FEMA units, which is the same as April 2019.

The seasonally adjusted annual rate (SAAR) of shipments was 75,144 in April 2020, down 22.4% compared to the adjusted rate of 96,804 in March 2020. The SAAR corrects for normal seasonal variations and projects annual shipments based on the current monthly total.

The number of plants reporting production in April 2020 was 136 and the number of active corporations was 33, the same number of plants and corporations as reported in the prior two months.

Table 12: Manufactured Home Shipments (Continued)

	APRIL			Year through APRIL		
	2019	2020	% Change	2019	2020	% Change
East South Central						
Alabama	372	367	-1.3%	1,395	1,608	15.3%
Kentucky	192	260	35.4%	798	1,138	42.6%
Mississippi	322	254	-21.1%	1,075	1,206	12.2%
Tennessee	238	261	9.7%	764	1,088	42.4%
Subtotal (region)	1,124	1,142	1.6%	4,032	5,040	25.0%
West South Central						
Arkansas	136	105	-22.8%	486	580	19.3%
Louisiana	378	290	-23.3%	1,359	1,387	2.1%
Oklahoma	147	127	-13.6%	591	722	22.2%
Texas	1,333	1,280	-4.0%	5,098	5,909	15.9%
Subtotal (region)	1,994	1,802	-9.6%	7,534	8,598	14.1%



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APRIL MISSISSIPPI PRODUCT MIX

Shipment Totals	Single Section	Multi Section	Total Shipments
April 2020	153	101	254

MISSISSIPPI MANUFACTURED HOUSING ASSOCIATION 2020 CALENDAR OF EVENTS

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Biloxi Convention Center

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