MMAA

MISSISSIPPI MANUFACTURED HOUSING ASSOCIATION

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2021

FEBRUARY ISSUE





GRASSROOTS ACTION EXTREMELY IMPORTANT

By: Jennifer Hall

MMHA has activated grassroots action twice this legislative session and we are halfway through the process. It is extremely important to act on MMHA efforts to prohibit legislation that will be damaging to our industry. I appreciate those of you who called, texted, and emailed messages to the legislators when we called upon you to do so.

Tuesday, March 2nd was the deadline date to get general bills out of assigned committee from the other legislative body. HB 955 the abandoned MH bill did pass out of the Senate Finance committee. The companion bill, SB 2811, died in the House Ways and Means Committee. HB 955 should pass the Senate within the next week with no problems. It will then go to the Governor for his signature.

SB 2825: This is the bill that moves MDOT enforcement to the MS Public Safety Commission (highway patrol). The House transportation committee amended the bill to put the lottery funds designated to MDOT going back to MDOT as the Senate version had the funds going to the local governments. The bill now will likely go to conference which we will need to watch closely.

SB 2835: this bill which brought forth the entire MH code section died on the Senate calendar.

HB 1439: MS Tax Freedom Act: This bill was filed, taken up in committee, and voted on the House floor all within 24 hours!! No one, I mean No one was in on the discussions of this bill except a few of the Speaker's legislative team who were working on the bill. To say we were shocked would be a huge understatement. The Speaker did ask all of the industry and associations affected by the bill to his office on February 23rd after the bill had come out of committee to inform us of why they had decided to increase taxes on our industries. He stated that we were being taxed at a low rate and that if we were going up on the citizen's sales tax, then we should pay 2.5% more. He informed us that the bill would be brought up at 2:00 p.m. that day and he felt sure it would pass. The only way the state budget can be met if they do away with income tax is to tax other industries and services, as well as increase the no food items to 9.5% The MMHA Board felt it was our duty to advise the MMHA members and oppose this bill. Many of you responded and contacted the Speaker's office as well as emailed your representatives. The deal had been done and HB 1439 passed the House. It was transferred to the Senate on February 24th.

Lt. Governor Delbert Hosemann called a meeting of those same industries directly and indirectly affected by HB 1439 on March 1 in his office to discuss how this bill will hurt or help each of the industries. I shared with him that it would make Mississippi the highest tax rate for manufactured and modular homes with our surrounding states. It also affects other costs associated with the installation and set up of our homes such as excavating a lot, dirt, electrician fees, plumber fees, and other fees as they will now be increased to 9.5% instead of 7%. Lt. Governor Hosemann shared our concern of a bill with such magnitude being brought out two weeks before the revenue bill deadline and he had not seen the bill either. He told us that he had not spoken to one senator who was in favor of the bill which was very encouraging.

If you have not spoken to your state senator about HB 1439, I hope you will please contact them and tell them that we do not support this bill. Our homes have already seen a 20% increase with lumber and parts shortage over the past few months. I certainly hope if the tax system is reviewed and changed that the legislative leadership will consider allowing groups who will be affected to have a seat at the table to discuss these important issues before a bill is introduced. MMHA will continue to monitor HB 1439 as well as others and keep you informed.

OVER 5,000

EMAILS SENT

Full Summary of HB1439







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PSC TO REVIEW MISSISSIPPI UTILITIES AFTER TEXAS COLD WEATHER PROBLEMS

Mississippi Public Service Commissioners unanimously announced in a press release last week that the Commission will start a comprehensive review of the state's public utility infrastructure after horrifying events in other areas of the nation and the lingering after-effects of the recent winter storm. The three Commissioners stated that their goal was to ensure that all reasonable steps be taken to protect the reliability of electric, gas, water, and sewer service. While Mississippi utilities are accustomed to extreme weather events like hurricanes and tornadoes, and winter storms are much rarer. The latest winter storm presented new challenges to Mississippi utilities that the Commission feels must be addressed immediately and forthrightly. "The events have raised the bar of preparation and preventative actions utilities should take to minimize outages," Central District Commissioner Brent Bailey said. "Our emphasis remains on providing Mississippi residents with effective communication, ensuring reliability and preventing the loss of vital public utility services during any inclement weather conditions, particularly for the most vulnerable of customers."

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LOTTERY FUND TO TOP \$80 MILLION WITH MARCH TRANSFER OF FUNDS COLLECTED IN FEBRUARY

The Mississippi Lottery Corporation (MLC) recently announced its January transfer of \$23,620,028.54 in net proceeds to the Lottery Proceeds Fund in the State Treasury. This brings the total net proceeds for Fiscal Year 2021 to \$75,073,228.69, including a financial adjustment of \$76,400 from FY20. "By law, the first \$80 million of the fiscal year transfers is dedicated to road and bridge repairs; funds over \$80 million are earmarked for education needs," said MLC President Tom Shaheen. "With five months remaining in Fiscal Year 2021, we are on track to raise enough revenue for distribution to both groups!" as others and keep you informed.





SKYLINE CHAMPION CORPORATION ACQUIRES SCOTBILT HOMES

By Patrick Revere

Skyline Champion Corporation has aquired ScotBilt Homes, a company that last year shipped more than 1,600 homes from a pari of manufacturing facilities in Georgia to markets in Alabama, Florida, Georgia, North Carolina, and South Carolina.

Prior to the acquistion, ScotBilt had been owned by SHI Group Holdings.

"We are excited to welcome ScotBilt Homes and its almost 400 employees to the Skyline Champion family," Skyline Champion President and CEO Mark Yost said. "We believe ScotBilt is an excellent fit given our compatible company cultures and shared values. While working with founder Sam Scott and his team during this transaction, we learned that their work ethic mirrors our core operating principles. Sam Scott has been a pioneer in the manufactured housing industry for more than 50 years and we are fortunate to benefit from the high quality and unique home designs for which ScotBilt is known."

The transaction accomplishes several objectives for Skyline Champion, Yost said. It provides a strong presence in the vital mid-south region, and helps to balance the company's national distribution.

"Their efficient manufacturing facilities produce a streamlined product offering," Yost said. "We expect this transaction to generate solid returns with meaningful shareholder value creation from day one, supported by ScotBilt's attractive client base, and margin profile."

Scott said he and his family feel they have found the right partner in carrying on the ScotBilt tradition.

"We wanted a partner who we could trust would operate the company in a manner consistent with how we've done business since our founding in 2004," Scott said. "The customers who value the reputation of our brand will continue to receive the high-quality products they have grown to expect. I am confident that we have aligned with a great company that will leverage the culture and brand integrity that has set us apart from our competitors."



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INDIANA LEGISLATURE OVERRIDES GOVERNOR'S **VETO ON SB 148, LAW IN EFFECT IMMEDIATELY**

The Indiana State Senate voted 30 - 17 Monday, February 15, 2021 to override Governor Holcomb's March 2020 veto of SB 148 dealing with Zoning and Manufactured Homes. The Indiana House of Representatives followed suit yesterday afternoon February 17, 2021 to override the veto, by a 67 -32 vote. It is now law!

Senate Enrolled Act 148 now prohibits local units of government from enforcing existing or passing new ordinances restricting the size of manufactured homes that can be placed in MH communities. It will also allows the placement of modular homes in MH communities. Some of our manufacturers are producing single-wide duplex homes, they have to be modular duplexes because the HUD code does not allow construction of multi-family housing.

In the Governor's 2020 veto message, he stated, "I took no issue with the provisions regarding manufactured housing and industrialize housing structures "

As you will recall, the basis for the veto was language amended into the bill in conference committee at the end of the legislative session that would have prohibited a local unit of government from regulating certain aspects of land-tenant relationships. So local units of government can no longer enforce existing nor pass new ordinances addressing landlord tenant relationships. In its place will be a state-wide standard

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The MMHA Board voted to pledge a \$5,000.00 sponsorship to the MF Museum.

Over \$1 Million has already been pledged by members/ manufacturers of the industry.

MANUFACTURED HOME MUSEUM COMING TO HALL OF FAME IN ELKHART

By: Patrick Revere

The RV/MH Heritage Foundation has approved a plan to construct a new \$1.5 million, 20,000 square-foot Manufactured Home Museum.

"The new museum will be built as a wing on the northeast side of the existing RV/MH Hall of Fame in Elkhart," foundation President Darryl Searer said. "The entire space will be dedicated to showcasing the manufactured housing industry and will include exciting exhibits, interactive displays, historical artifacts, and generational manufactured houses for the public to view and tour."

Searer said the museum will be a unique and historical public experience dedicated to the industry, and will include exhibits and attractions specifically designed for families and children.

Each year, the hall of fame inducts a new class of 10 total RV and manufactured housing industry professionals, in addition to serving as a depository, holding place, and showcase for industry history.

"This will be a state-of-the-art museum and create a masterpiece in the manufactured home industry," Searer said. "As its birthplace, Elkhart, Ind., will now have a claim to the pinnacle of manufactured home museums to celebrate the industry." Manufactured Homes of the Past, Future Foundation board member Jim Scoular, of Jimsco, Inc., has been a driving force on the Manufactured Home Museum project, Searer said.

"This museum will celebrate the history of our industry, showcase the homes of today and provide a window into futuristic mobile and modular housing," Scoular said.

The museum will serve as an educational destination to learn about affordable nonsubsidized housing, with captivating displays and interesting insights into all aspects of the industry.

Factories, dealerships, suppliers, manufactured housing communities, transporters, banking, and all other aspects of the industry will be featured and honored.

The museum is on a fast track to completion with final plans expected Feb. 15 and construction starting April 15. Searer said the plan is to have construction wrapped up in September.

"This will bring a whole new excitement for the MH Industry," he said. "It will bring a new energy and balance to the Hall of Fame."



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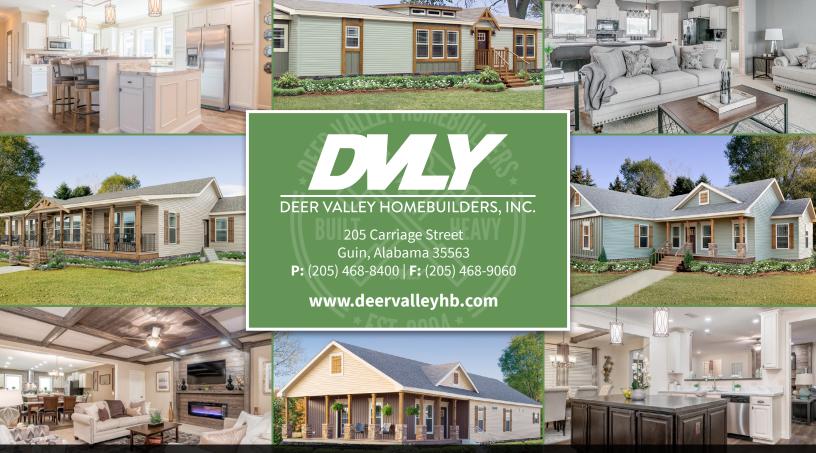




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MMHA HOSTS MEETING WITH CONGRESSMAN MICHAEL GUEST

MMHA was proud to host a meeting with U. S. Congressman Michael Guest on February 12th to discuss transportation and other industry issues. The MS Road Builders and the MS Asphalt Association had representatives attend the meeting. Congressman Guest just got appointed to the U. S. House Transportation Committee which is extremely important for our state. We have not had some one from Mississippi on the committee in over 20 years. Congressman Guest wanted to meet with us to discuss transportation issues that face Mississippi and to hear our recommendations. Those attending the meeting on behalf of the MMHA Board were Scott Lingle and Gene Rogers. It was a very informative meeting and MMHA always welcomes the opportunity to visit with one of Mississippi's Congressional members.





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\$	\$	\$	Franklin
R	R	R	Giles
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SHIPPING REPORT

In December 2020, 7,632 new manufactured homes were shipped, an increase of 896 or 13.3 percent compared to December 2019, and a decrease of 370 homes or 4.6 percent compared to November 2020. Compared with the same month last year, shipments of single- and multisection homes were up, by 9.5 percent and 16.5 percent, respectively. Total floors shipped in December 2020 were 11,945, an increase of 14.3 percent compared with December 2019. None of the December 2020 shipments were designated as FEMA units, which is the same as December 2019.

The seasonally adjusted annual rate (SAAR) of shipments was 101,557 in December 2020, up by 3.2 percent compared to the adjusted rate of 98,365 in November 2020. The SAAR corrects for normal seasonal variations and projects annual shipments based on the current monthly total.

Cumulative shipments for 2020 totaled 94,401 homes, a net decrease of 0.2 percent compared with 94,633 homes for 2019.

In December 2020, 7,633 new manufactured homes were produced, a decrease of 363 homes or 4.5 percent compared to November 2020, and an increase of 902 homes or 13.4 percent compared to December 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.

The number of plants reporting production in December 2020 was 135 and the number of active corporations was 34, the same amount as the prior month.

DECEMBER MISSISSIPPI PRODUCT MIX

Shipment Totals	Single	Multi	Total
	Section	Section	Shipments
December 2020	2,010	1,878	3,888

Table 12: Manufactured Home Shipments (Continued)

	DECEMBER			Year through DECEMBER		
	2019	2020	% Change	2019	2020	% Change
East South Central						
Alabama	349	350	0.3%	4,546	4,530	-0.4%
Kentucky	215	258	20.0%	2,792	3,455	23.7%
Mississippi	264	359	36.0%	3,478	3,888	11.8%
Tennessee	218	214	-1.8%	2,716	3,118	14.8%
Subtotal (region)	1,046	1,181	12.9%	13,532	14,991	10.8%
West South Central						
Arkansas	113	178	57.5%	1,565	1,732	10.7%
Louisiana	308	414	34.4%	4,360	4,264	-2.2%
Oklahoma	146	186	27.4%	1,981	2,125	7.3%
Texas	1,227	1,328	8.2%	15,866	16,609	4.7%
Subtotal (region)	1,794	2,106	17.4%	23,772	24,730	4.0%



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THURSDAY, MAY 20, 2021

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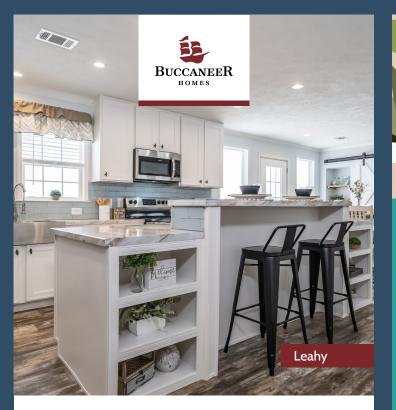
MISSISSIPPI MANUFACTURED HOUSING ASSOCIATION 2021 CALENDAR OF EVENTS

- MAR 19 EDUCATION SEMINAR 8:30 A.M. | VIRTUAL | MANUFACTURED HOUSING, WHAT AM I SELLING - PART 1
- MAR 31 BOARD OF DIRECTOR MEETING VIRTUAL
- MAR 26 EDUCATION SEMINAR 8:30 A.M. | VIRTUAL | MANUFACTURED HOUSING, WHAT AM I SELLING - PART 2
- APR 21 INSURANCE SEMINAR 10:00A.M.-3:00 P.M. I MMHA OFFICE
- APR 23 EDUCATION SEMINAR 8:30 A.M. | VIRTUAL | RELATIONSHIP MANAGEMENT & THE CONSUMERS JOURNEY

MAY 19 INSURANCE SEMINAR 1:00-5:00 P.M. | HILTON GARDEN INN | TUPELO

MAY 20 BEST OF THE BEST BANCORPSOUTH ARENA 2:30 P.M. - 9:00 P.M.

- JUN 14-17 SUPERVISORS CONVENTION CONVENTION CENTER | BILOXI, MS
- JUL 26-28 MUNICIPAL CONVENTION CONVENTION CENTER | BILOXI, MS
- JUL 31-MULTI-STATE CONVENTIONAUG 2PERDIDO BEACH RESORTORANGE BEACH AL



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Brent Harris	David Shaw		
(1 Year Left)	(1 Year)		
Charles Stricklin (1 Year Left)	DEPENDENT BUSINESS DIRECTORs		
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Carl Brown 1Y			
NORTHERN REGION	DEVELOPER /COMM. DIRECTOR		
Keith Windham 1Y	Terry White		
SOUTHERN REGION	(2 Years)		
Tye Ferguson 1Y			

HOUSE PASSES COVID-19 RELIEF PACKAGE

The House passed President Biden's \$1.9 trillion COVID-19 relief package sending the measure on to the Senate. The House package includes a provision to gradually increase the minimum wage to \$15 an hour by 2025 but the Senate is expected to strip out this provision after the Senate parliamentarian ruled against including it under the procedure known as reconciliation, which Senate Democrats are using to pass the bill with a simple majority vote. Some of the major provisions included in the House-passed bill include:

- **Rental Aid.** \$25 billion for emergency rental aid of which \$19 billion is allocated for the Emergency Rental Assistance Program.
- Homeowner assistance. \$10 billion for homeowner assistance efforts, including direct relief with mortgage payments, small 1-4 rental unit properties, property tax payments and utility costs.
- **Recovery rebates up to \$1,400 per taxpayer.** Single taxpayers earning up to \$75,000 and married couples earning up to \$150,000 will be eligible for the full amount. The rebates will be phased out for singles earning more than

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\$100,000 and married couples earning more than \$200,000.

- Child Tax Credit expansion. For 2021, the Child Tax Credit will be fully refundable, and the credit will be increased to \$3,000 per eligible child, or \$3,600 for children under the age of six. In addition, for 2021, 17-year-old children would be eligible.
- Paid medical and sick leave credits. Employers offering their employees COVID-related paid medical and sick leave would be eligible for an expanded tax credit through Sept. 30.
- **Employee Retention Tax Credit.** Eligible employers would be able to claim this credit through the end of 2021.
- Additional aid for small businesses. The legislation provides an additional \$7.25 billion for the Paycheck Protection Program (PPP).
- Extension of unemployment benefits. Federal unemployment benefits would be extended through Aug. 29. This extension also applies to the self-employed and individual contractors. Supplemental weekly benefits for all individuals claiming unemployment would be extended through Aug. 29 and increase from \$300 to \$400.

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MHI CALLS ON FHFA, FANNIE MAE AND FREDDIE MAC TO PRIORITIZE MANUFACTURED HOUSING

In two separate comment letters to the Federal Housing Finance Agency (FHFA), MHI emphasized the need for Fannie Mae and Freddie Mac (the Enterprises) to meet their statutory duty to serve manufactured housing and urged FHFA to continue to hold the Enterprises' responsible for meeting these obligations.

MHI's first comment letter focused on potential changes to the regulation establishing housing goals for Fannie Mae and Freddie Mac. MHI stressed the importance of housing goals to manufactured housing because manufactured home loans are "goal-rich." MHI emphasized that Duty to Serve continues to be critical in ensuring that Fannie Mae and Freddie Mac are adequately supporting financing for manufactured housing. <u>Click here</u> to read the letter. MHI's second comment letter focused on the Enterprises' appraisal-related policies, practices and processes, specifically as it relates to Fannie Mae's and Freddie Mac's new programs – MH Advantage and CHOICEHome, respectively – that provide conventional financing for manufactured homes that are titled as real estate and have certain site-built features known as CrossMod homes. MHI expressed concerns that appraisers are not aware of CrossMod and that it is a distinct type of HUD Code manufactured home and are by default using manufactured homes as comparables, instead of site-built comparables, when appraising a CrossMod home. <u>Click here</u> to read the letter.

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FEDERAL JUDGE RULES CDC EVICTION MORATORIUM UNCONSTITUTIONAL

A federal judge in Texas has ruled that the CDC federal eviction moratorium is unconstitutional. The lawsuit was brought by the Texas Public Policy Foundation and the Southeastern Legal Foundation on behalf of a group of Texas landlords and property owners. In his ruling, US. District Judge J. Campbell Barker said that while states have the authority to regulate residential evictions and foreclosures – and did so during the Great Depression – the federal government's power to regulate interstate commerce under the Constitution does not give it the right to impose a

moratorium. The court stopped short of issuing a preliminary injunction, but Barker said he expects the CDC to respect his ruling and withdraw the moratorium.

Given the ruling was not an injunction, it only applies to the landlords named in the lawsuit. The Department of Justice has filed a notice of appeal. Note, the ruling only applies to the federal eviction moratorium and not state or local moratoriums which remain unchanged. <u>Click here</u> to read the ruling.



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