



SENATE BILL 2348: ABANDONED MANUFACTURED HOMES

By: Jennifer Hall, MMHA Executive Director

MMHA has requested legislation to create a statutory process for disposing of abandoned manufactured or mobile homes left in a community development for manufactured or mobile homes when the owner of the home abandons the home. We define abandoned home as no person is occupying the home at present, nor has any person occupied it for the past 60 days. In the Senate, SB 2348 was assigned to the finance committee and it was passed out of the committee on February 20th with two amendments. The original bill only addressed abandoned homes located in MH communities/parks. It was amended in committee to include any abandoned manufactured or mobile home

on leased land. The bill also was amended to require that one advertisement to be placed in a local paper 3 consecutive weeks prior to proceeding with the procedure. SB 2348 is now on the Senate calendar for floor action. In the House the bill has been filed but not yet assigned to a committee. The deadline to get the bill out of committee is March 3rd, so next week should be very interesting. MMHA was asked by community members to create this procedure so they could properly and uniformly handle these abandoned homes. We will keep you posted as we go through the legislative process.



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MHI JOINS HUD, CLAYTON TO KICK OFF MULTI-CITY HUD BUS TOUR

By: Lesli Gooch, MHI

RUSSELLVILLE, Ala. — The Manufactured Housing Institute (MHI) joined U.S. Department of Housing and Urban Development (HUD) Secretary Ben Carson last week for a tour and town hall meeting at the Southern Homes manufactured home facility in Russellville.

This is among the first stops on HUD's "Driving Affordable Housing Across America," a multi-city bus tour which will run throughout the

During the tour, Sec. Carson also made two announcements regarding manufactured housing regulations. The first finalizes a rule passed in 2019 that eliminates the requirement of a formaldehyde emissions health notice in every manufactured home. That requirement was eliminated due to the HUD Code, the federal building code that regulates manufactured home construction, being updated to meet standards set by the Environmental Protection Agency.



early months of 2020. In addition to touring the facility, Sec. Carson took questions during an employee town hall.

MHI CEO Lesli Gooch joined Clayton and HUD teams for the tour. MHI has long advocated for manufactured housing to be an integral part of HUD's efforts to address the nation's affordable housing challenges. Making a manufactured housing facility one of the Department's first stops is another example of the Department's support.

"We're honored that Sec. Carson and the HUD team chose a manufactured housing facility for one of the first stops on the tour," said Gooch. "It's an excellent example of the Department's commitment to elevating manufactured housing's role in affordable housing under Sec. Carson's leadership."

Sec. Carson also announced a set of proposed changes to the HUD Construction and Safety Standards that removes a regulatory requirement for approval when certain safety features are built with the home.

"MHI commends Secretary Carson for his leadership in updating the HUD Code, aligning HUD formaldehyde regulations with EPA guidelines and working to alleviate regulatory barriers to manufactured housing at all levels of government. Keeping the manufactured housing construction code up to date is critical for ensuring the industry can efficiently produce homes with innovative features and amenities consumers want. We appreciate Secretary Carson's support and for recognizing the quality, value and affordability that manufactured homes offer."



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FORMALDEHYDE STANDARDS FOR COMPOSITE WOOD PRODUCTS ACT OF 2010

Final Rule and New Requirements

On January 31, 2020, HUD published its final rule on formaldehyde emissions for manufactured homes, which goes into effect on March 2, 2020. The effective date for compliance is based on the date stamped on the home's data plate. The final rule makes updates to the HUD Code and alleviates unnecessary burdens placed on manufactured homes that are not imposed on site-built homes despite the utilization of identical materials in the construction process. Below is a summary of the key changes to the HUD Code.

Removes the Formaldehyde Health Notice Requirement (24 CFR § 3280.309)

The final rule eliminates the requirement that a Health Notice on formaldehyde emissions be prominently displayed in each manufactured home.

Requires New Information to be Included on Data Plate (24 CFR § 3280.5)

The final rule makes it a requirement to include the following statement on the data plate: "The manufacturer certifies this home is compliant with the Title VI, Toxic Substances Control Act." While this statement was not required on the data plate previously, many manufacturers have been including a similar statement for years.

Adds New Sections on Record keeping Requirements (24 CFR § 3282.212 & 24 CFR § 3282.257)

The record keeping requirements applicable

to manufacturers and retailers and distributors are new to the HUD Code, but they are not new requirements. They have been part of the Toxic Substances Control Act's Title VI compliance requirements since 2017. The new rule incorporates these requirements into the HUD Code.

Retailers and distributors are not obligated to retain the same level of detailed information as every other party in the "chain of production" back to the original producer. Information provided by the manufacturer to the retailer or distributor as part of the normal course of a sales transaction is sufficient because manufacturers should only knowingly allow homes to enter the stream of commerce if they conform to the HUD Code. (Given that the final rule requires that a notice of compliance be included on the home's Data Plate, this would likely meet the record keeping requirement.) So retailers should keep a copy of any data plate dated March 2, 2020 and there after from any home delivered to their sales center in its "home file." This would be the same file where you keep your records of the home's manufacturer invoice, date of delivery to sales center, etc.

Retailers and distributors can always contact the original producer because it is required to retain its compliance information.



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This year, more than 67 new model homes are expected to be featured at the show. These models will offer a firsthand look at the latest technology, conveniences, efficiency, and state-of-the-art design modifications that have been developed during the past year. This don't-miss showcase of homes is an essential element in getting a firsthand view for retailer, builder/developers, community owners/operators, and installers as they head into the strong spring selling season. Innovation is more important than ever and the showcase of homes makes certain that everyone sees, understands and can fully utilize the new technology found in our homes. We're also hosting nearly 100 service and supplier booths at this year's show who will be joining us to offer a hands-on view of their products and services.

Continuing the excitement that accompanies another year at The Tunica Manufactured Housing Show, are two free lunches that will be provided for attendees. This is a convenient and delicious way to luncheon at the show site and a good way to maximize your time.

As you might imagine, all of us at SCMHI are excited about the upcoming Tunica Show. There will be hundreds of supplier products and services on display...new and updated...for savvy shoppers to look over and order. The Tunica Show is an event packed with possibilities. We look forward to seeing you there!

2020 SHOW HOURS

Tuesday, March 24

All seminars will be held on this day from 8am - 11am.

8am Registration Opens
9am - 10am Sponsored Breakfast for Suppliers
11am - 5pm..... EXHIBITS OPEN
11:30am - 2pm SCMHI's Hospitality Luncheon
in the Hollywood Buffet Area

Wednesday, March 25

8am Registration Opens
9am Bloody Mary Mixer in the
Service & Supplier Exhibit Area
9am - 5pm EXHIBITS OPEN
11am - 1:30pm SCMHI's Hospitality Luncheon
in the Hollywood Buffet Area

Thursday, March 26

9am - 1pm EXHIBITS OPEN

2020 SEMINAR SCHEDULE

Tuesday, March 24

8am - 8:45am State of the Industry
8:45am - 9:30am 2020 Hot Manufacturer Trends
9:30am - 10:15am Generating More Traffic
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10:15am - 11:00am Producing the Ultimate
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MMHA HOST REGIONAL SALES TRAINING SEMINARS

By: Lorie Hanson, MMHA Director of Communications

This February MMHA offered three regional sales training seminars across the state to members for free. The Seminars where a huge success and guest speaker Ken Corbin shared his expertise on what it takes to set yourself and your sales center apart from the competition.

MMHA's goal is to offer educational training that

is convenient for all members and we hope to offer more events like this in the future.

Let's work together to advance the Manufactured Housing Industry and serve families that want to make the American Dream of buying a home a reality!



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MHI partnered with market research firm Landor to test a variety of names directly with over 1,000 consumers. Here are their impressions when hearing **CrossMod™** for the first time:

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- Up-to-date with many uses
- Secure, safe
- Innovative, smart home

CrossMod™ represents the blending of features built on-site to create a new class of homes for our industry (cross or crossover) and the innovative, efficient methods used in off-site home construction (mod or modern).

Additionally, MHI's research found the undefined use of "mod" drew favorable associations to the terms "modern" and "modular."

While nine percent of respondents said they would consider purchasing a manufactured home, 46 percent said they would purchase a **CrossMod™**. This is why the distinction between the two categories is so important for attracting more home buyers to our products.

MHI is excited to introduce the official name for the new class of manufactured homes. **CrossMod™** is a reflection of our commitment to elevate the industry by bringing the quality and innovation that can be found in all off-site built housing, including Manufactured Homes, Modular Homes and now **CrossMod™** homes, to even more home buyers. The term was developed with involvement from multiple professional agencies and teams of industry participants to serve as a mark of distinction for this new HUD Code home category.



As housing affordability challenges continue to grow, families of all economic backgrounds are searching for attainable, high-quality homes that do not create an unsustainable financial burden. **CrossMod™** homes are placed on a permanent foundation, qualify for conventional financing, help challenge exclusionary zoning ordinances and are virtually indistinguishable from higher-priced, site-built options. Best of all, this new class of off-site built home **can be appraised using comparable site-built homes.**



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SEC. CARSON ANNOUNCES HUD EFFORTS TO INCLUDE MANUFACTURED HOUSING IN OPPORTUNITY ZONE INITIATIVES

By: MHI

During his trip to Russellville, AL, HUD Secretary Ben Carson discussed the Department's efforts to ensure manufactured housing is part of Opportunity Zone investment initiatives.

Opportunity Zones are a new federal tool from the Tax Cuts and Jobs Act of 2017 intended to spur investment in certain financially disadvantaged communities and other lower income areas designated by the states. HUD has been working to identify actions it can take to encourage beneficial investment, both public and private, in Opportunity Zones. MHI has provided several recommendations to HUD for the successful utilization of manufactured housing in Opportunity Zones. In addition to addressing zoning and financing issues, MHI urged HUD to promote new manufactured home plants in Opportunity Zones and also suggested that HUD collaborate with other federal agencies, such as the USDA, to promote manufactured housing in their rural housing programs. At MHI's Open House on the National Mall in June 2019, Scott Turner, Executive Director of the White House Opportunity and Revitalization Council (the Council), expressed the Council's eagerness to work with MHI and its members to ensure manufactured housing is a part of Opportunity Zone investments.

Opportunity Zones have been a cornerstone of the

Administration's efforts to increase the availability of affordable housing and create new jobs. During his State of the Union address President Trump recognized Senator Tim Scott (R-SC), who has consistently been a champion for manufactured housing in the Senate, for leading the charge on Opportunity Zones. "Jobs and investments are pouring into 9,000 previously-neglected neighborhoods thanks to Opportunity Zones," said President Trump. "This is the first time that these deserving communities have seen anything like this. It's all working."

President Trump also held a summit in Charlotte, N.C. last week to discuss Opportunity Zones at Central Piedmont Community College. Called the Opportunity Now Summit, the event brought together federal, state and local officials to discuss Opportunity Zones and how they can be used to benefit the communities in which they're situated. President Trump again spoke in support of Opportunity Zones as a solution to creating more jobs and affordable housing opportunities.



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MHI'S RECOMMENDATION TO CREATE A DEPUTY ASSISTANT SECRETARY FOR MANUFACTURED HOUSING INCLUDED IN HUD'S 2021 PROPOSED BUDGET

By: MHI

HUD is calling for the elevation of manufactured housing within the Department's hierarchy as a part of its proposed budget for 2021. MHI has waged an aggressive, multi-year campaign to improve HUD's internal processes to ensure the HUD Code is updated regularly. The proposed creation of a Deputy Assistant Secretary for Manufactured Housing, as well as HUD's recent actions to improve its regulation of manufactured housing, are a direct result of MHI's ongoing advocacy efforts.

HUD's Budget also confirms that revisions to the minimum payments to the State Administrative Agency (SAAs) are forthcoming. According to the budget, the Department intends to finalize, "as soon as practicable," the rulemaking it started in 2016. The proposed rule, entitled "Manufactured Housing Program: Minimum Payments to the States," would revise the payments to states approved as SAAs in order to provide for a more equitable guarantee of minimum funding from HUD's appropriation for the program and to avoid the differing per unit payments to the states that have occurred under the present rule. MHI strongly advocated for the inclusion of

language in the Fiscal Year 2020 appropriations bill that was passed by Congress directing HUD to finalize the rule to help address the growing concern among budget-conscious SAAs about their ability to continue participating in the HUD program.

Additionally, the 2021 Budget proposal included language to update the way loan limits are calculated for manufactured housing under FHA's Title I program. HUD has requested that Congress grant it authority to base manufactured housing loan limits on the number of sections in a home. MHI has been calling for an update to Title I loan limits and other updates to the FHA's manufactured housing finance programs to improve consumer access to financing and make the programs a more viable option for manufactured home lenders and borrowers.

MHI is in regular communication with Congress, HUD, and the Administration on these important issues and will continue working on behalf of the industry to ensure manufactured housing continues to be a top priority for Congress and HUD.



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MMHA FILES COMMENTS TO HUD

By: Jennifer Hall, MMHA Executive Director

On January 31, 2020, MMHA filed comments to HUD regarding eliminating regulatory barriers to affordable housing. The main areas that we addressed with HUD were as follows:

Combat Zoning and Restrictive Land Ordinances: HUD must exercise its preemption authority when local regulatory construction standards and zoning, planning, or development policies adversely affect the placement of quality, affordable manufactured housing. We asked for assistance from HUD to help us address these local discriminatory zoning restrictions which make it nearly impossible to site manufactured homes.

Update FHA Title I and II Financing programs: HUD should revise these programs to make it feasible for manufactured home lenders and borrowers to access financing. At present, these programs are underutilized—and loan volumes continue to shrink—because outdated rules make

them impractical as financing options.

Update the HUD Code CFR 3280 in a Timely Manner: If the HUD Code is not updated on a consistent basis, manufactured home builders will be prohibited from providing the latest innovations, technologies, and features that consumers demand. The HUD code should also minimize costly regulatory review and compliance requirements. The MHCC has made over 300 such recommendations which HUD has yet to finalized.

MMHA's comments included more requests and examples for HUD. MMHA is glad to participate in the comment request period to HUD so we can continue to present our case regarding the barriers which prohibit so many Mississippians of obtaining their dream of home ownership. MMHA believes that manufactured homes are the answer of those home ownership dreams becoming a reality for so many families.



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MMHA 2019 SHIPMENTS COMPARED TO 2018

By: Jennifer Hall, MMHA Executive Director

MMHA ended 2019 with a small increase in floor shipments for HUD code homes with a total of 5218 floors for the year. We also had 68 floors of modular homes shipped to Mississippi. We had a total of floor shipments for 2019 of 5286 and in 2018 our floor shipments were 5277. When translated into homes for 2019, the total of homes we received were 3425.

After attending the three MMHA regional sales seminars last week, retailers are very positive about the traffic and sales for

2020. However they are very frustrated about the extremely wet weather we have been experiencing which has their sales centers filled with sold homes which can not be delivered. MMHA continues to promote our homes on our website and Facebook where we are steadily increasing our traffic. In 2019 we mailed over a thousand brochures to interested consumers and we make available to our sales centers those contacts so they can follow up with the consumers.



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SHIPPING REPORT

In December 2019, 6,736 new manufactured homes were shipped, an increase of 752 homes or 12.6% compared to December 2018, but a decrease of 1,253 homes or 15.7% compared to November 2019. Compared with the same month last year, shipments of both single-section and multi-section homes were up, 17.2% and 9.0%, respectively. Total floors shipped in December 2019 were 10,452, an increase of 11.2% compared with December 2018. For calendar year 2019, shipments totaled 94,633 homes compared with 96,540 homes in 2018, a net decrease of 2.0%.

None of the December 2019 shipments were FEMA units. In December 2018, 56 homes designated as FEMA units were shipped to Alabama. For calendar year 2019, a total of 56 FEMA units were shipped.

The seasonally adjusted annual rate (SAAR) of shipments was 92,440 in December 2019, down 5.9% compared to the adjusted rate of 98,278 in November 2019. The SAAR corrects for normal seasonal variations and projects annual shipments based on the current monthly total.

The number of plants reporting production in December 2019 was 135 and the number of active corporations was 32, the same number of plants and corporations as in the previous two months.

Table 12: Manufactured Home Shipments (Continued)

	DECEMBER			Year through DECEMBER		
	2018	2019	% Change	2018	2019	% Change
East South Central						
Alabama	330	349	5.8%	4,807	4,546	-5.4%
Kentucky	159	215	35.2%	2,819	2,792	-1.0%
Mississippi	200	264	32.0%	3,557	3,478	-2.2%
Tennessee	139	218	56.8%	2,710	2,716	0.2%
Subtotal (region)	828	1,046	26.3%	13,893	13,532	-2.6%
West South Central						
Arkansas	67	113	68.7%	1,805	1,565	-13.3%
Louisiana	261	308	18.0%	4,876	4,360	-10.6%
Oklahoma	134	146	9.0%	2,016	1,981	-1.7%
Texas	1,085	1,227	13.1%	18,632	15,866	-14.8%
Subtotal (region)	1,547	1,794	16.0%	27,329	23,772	-13.0%

DECEMBER MISSISSIPPI PRODUCT MIX

Shipment Totals	Single Section	Multi Section	Total Shipments
December 2019	129	135	264



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WHITE HOUSE ECONOMIC REPORT HIGHLIGHTS MANUFACTURED HOUSING

By: MHI

The White House Council of Economic Advisers (Council) has acknowledged that manufactured housing regulations are among the excessive regulatory barriers imposed by state and local governments that create higher housing prices and lower housing supply. In Chapter 8 of its annual Economic Report of the President, the Council documents the problem of a lack of housing affordability in the U.S. and assesses how excessive local regulatory barriers contribute to this problem. The report then explores the consequences of over-regulation of housing, including the increased cost of attaining homeownership, higher rents, weakened labor mobility, shrinking economic output, a reduction in the ability of children to access opportunity, and increased traffic congestion. The report's assessment of affordable housing in Chapter 8 concludes by outlining the Administration's actions to encourage localities to address excessive regulatory barriers to affordable housing and cautions localities to not adopt rent control measures, which can further exacerbate the lack of availability of affordable housing.

The Economic Report is a part of Administration efforts to carry out President Trump's Executive Order directing federal agencies to work together to facilitate the production of affordable housing and alleviate regulatory barriers at the federal, state, and local levels. The Executive Order specifically referenced manufactured housing as an area that has been hindered due to "outdated manufactured-housing regulations and restrictions." MHI commends the President for acting to address our nation's affordable housing shortage and ensure tangible actions are being taken to improve the regulation of manufactured housing and alleviate state and local impediments. MHI recently joined HUD Secretary Carson for his visit to a manufactured housing plant as one of his first stops on HUD's "Driving Affordable Housing Across America," a multi-city bus tour to identify ways to eliminate regulatory barriers to affordable housing.

For more information, email MHI's Advocacy and Communications Department at mhigov@mfghome.org.

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MISSISSIPPI MANUFACTURED HOUSING ASSOCIATION 2020 CALENDAR OF EVENTS

- FEB 16-18 MHI WINTER MEETING**
Hilton Nashville Downtown | Nashville, TN
- FEB 21 EDUCATION CONFERENCE CALL**
8:30 - 9:30 AM
- MAR 20 EDUCATION CONFERENCE CALL**
8:30 - 9:30 AM
- MAR 24-26 TUNICA SHOW**
Hollywood Hotel & Casino, Tunica, MS
- MAR 24 MMHA BOARD OF DIRECTORS MEETING**
8:30 AM | Hollywood Hotel & Casino
- APR 6-8 CONGRESS & EXPO**
MGM Grand | Las Vegas
- APR 21 INSURANCE SEMINAR**
10:00 - 2:30 | MMHA Office | Flowood MS
- APR 24 EDUCATION CONFERENCE CALL**
8:30 - 9:30 AM
- MAY 14 MMHA AWARDS CELEBRATION**
3:00 - 7:30 PM | IP Casino Resort
- MAY 14 MMHA BOARD OF DIRECTORS MEETING**
1:30 PM | IP Casino Resort
- JUN 15-18 MS SUPERVISORS CONVENTION**
Biloxi, MS
- JUL 25-27 MULTI-STATE CONVENTION**
Perdido Beach Resort, Orange Beach, AL
- JUNE 29- JULY 1 MUNICIPAL LEAGUE CONVENTION**
Biloxi, MS
- JUL 25 MMHA BOARD OF DIRECTORS MEETING**
2:00 PM | Perdido Beach Resort
- OCT 4-6 MHI ANNUAL MEETING**
Grand Hyatt Denver | Denver, CO
- OCT 13 PAC GOLF TOURNAMENT**
Castlewoods Golf Club, Brandon, MS
- NOV 4-6 NCC FALL LEADERSHIP FORUM**
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