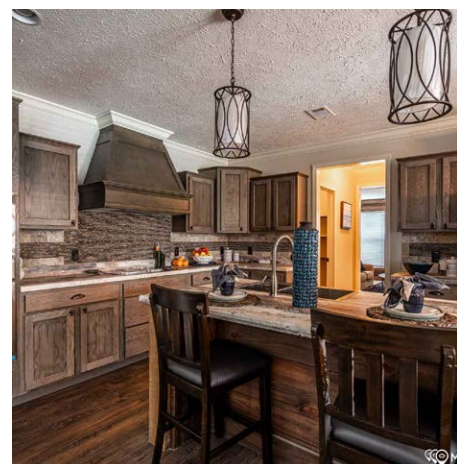




MISSISSIPPI MANUFACTURED HOUSING ASSOCIATION

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**2021
JUNE
ISSUE**





MMHA CELEBRATES THE BEST

By: Jennifer Hall, Executive Director of MMHA

MMHA hosted our annual "Best of the Best" event on May 20, 2021, at the BancorpSouth Arena & Conference Center in Tupelo where we recognized members who achieved various awards featured in this newsletter. We invited past presidents from the area and it was so good to have them join us for the evening. There have been many MMHA members who made the commitment to make sure the Association stayed strong through the various economic seasons. Without their support and encouragement, MMHA would not be in the strong financial state that it is today.

We had a very informative sales seminar prior to the awards dinner. MMHA hosted Ken Corbin as our sales training speaker. The program was very helpful and provided the attendees with many tools and skills to help them make more sales. We certainly appreciated all of the attendees who participated in the education session.

MMHA each year recognizes our members who have reached certain milestones in their membership to MMHA. This year we had two companies that reached very significant milestones. We presented Brad Sanders with the 40 Year award for American Modern Insurance Group and we presented Tyler James with the 50 Year award for Sunshine Homes of Alabama. It takes a lot of commitment and hard work to keep a business going for this number of years. Congratulations to you for your dedication to MMHA.

At the awards banquet, we recognized the retailer's awards, manufacturer of the year, and service supplier of the year. All of the winners are featured in the newsletter for your review. David Thompson was chosen by President Felder to receive the president's award. David could not

attend the event due to recovering from Covid, so we face-timed him during the event so he could hear the presentation and be able to respond. David is a past president and Hall of Fame Member of MMHA. Congratulations David!

We decided to play the slide show covering the past 60 years of MMHA which we did last year because so many attendees did not get to see the presentation. Everyone so enjoyed going down memory lane as we looked at photos from the past 60 years of MMHA.

It was a wonderful evening and it was so good to see the former MMHA members who were dedicated to our Association and giving of their time and talents to build a very strong Association. They so enjoyed visiting with old friends and meeting new MMHA members. If you did not attend the event this year, I hope you will plan to attend next year's Best of the Best event. Congratulations to all of our winners.





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MMHA 2021

★ BEST OF THE BEST ★

AWARD WINNERS



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DEVELOPMENT**
COUNTRY MEADOWS MHC
BRANDON, MS



**SERVICE/SUPPLIER
OF THE YEAR**
STYLE CREST, INC
HAMMOND, LA



**MANUFACTURER
OF THE YEAR**
DEER VALLEY
HOMEBUILDERS, INC
GUIN, AL



**SALES PERSON
OF THE YEAR**
TYLER HUMBLE
NORTHERN DISTRICT
TOWN & COUNTRY HOMES



**SALES PERSON
OF THE YEAR**
R.J. SCOTT
SOUTHERN DISTRICT
MCCANTS MOBILE HOMES



**SALES PERSON
OF THE YEAR**
CALEB SCITZS
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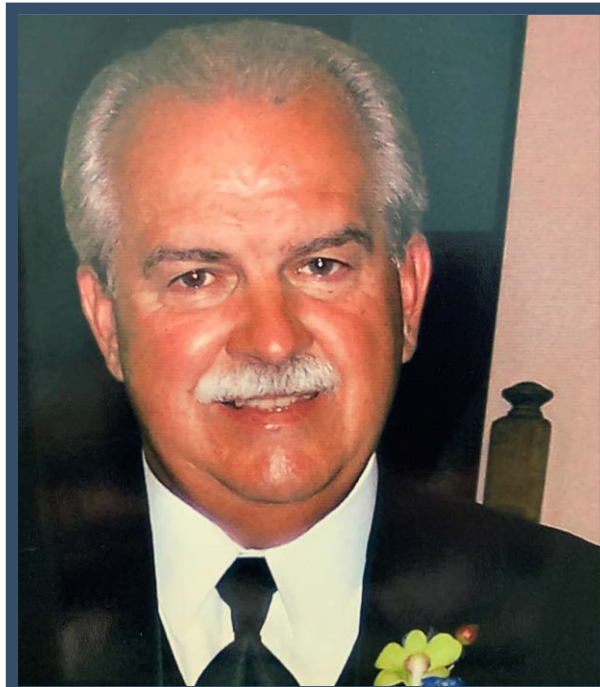
MMHA 2021
★ BEST OF THE BEST ★
AWARD WINNERS



**40 YEARS
OF MEMBERSHIP**
AMERICAN MODERN
INSURANCE GROUP
CINCINNATI, OH



**50 YEARS
OF MEMBERSHIP**
SUNSHINE HOMES, INC.
RED BAY ,AL



PRESIDENT'S AWARD
DAVID THOMPSON

**CONGRATULATIONS TO OUR 2021
AWARD WINNERS!**

MMHA 2021

★ **BEST OF THE BEST** ★



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Brent Harris
Ken Wilson
Scott Lingle
Shane Upshaw

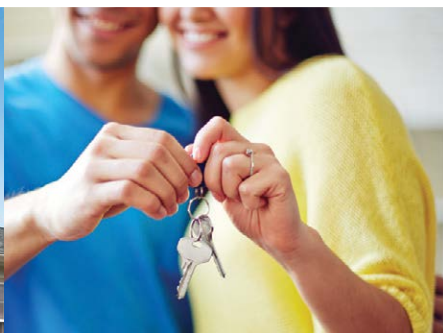
Darren Felder
Richie Swinney
Gary Fordham
Harold Wilson
Maurice Roy



MMHA HALL OF FAME MEMBERS

Jennifer Hall
Brent Harris
Shane Upshaw
Susan George

Richie Swinney
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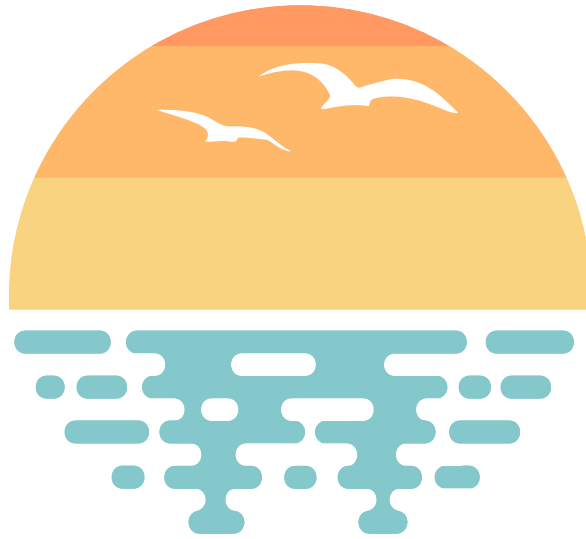

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SALES TAX ISSUE

By: Jennifer Hall, Executive Director of MMHA

The hardest fight we faced during the 2021 legislative session was over HB 1439 which did away with income taxes, but raised the sales tax from 7% to 9.5% and also raised the sales tax on our homes from 3% to 5.5%. This bill also raised taxes on automobiles, internet services, cable services, farm equipment, manufacturer parts, and other taxes. The bill DID NOT pass the Senate, but I do believe we will see it next year. MMHA was a part of a business coalition that met with LT. Governor Hosemann at his request to discuss the bill after it passed the House. Each of us voiced our concerns over this tax increase. It would have made Mississippi the highest sales tax on MH among our surrounding states. The Lt. Governor had not even seen the bill until after it was passed by the House(200-page bill). After our meetings, the Senate leadership felt it best to study the bill and the issue over the summer and get feedback from the industries regarding this important issue. MMHA will be attending the public hearings to voice our concerns. I need you

to take the time over the summer and fall to reach out to your state representative and senator and voice your concern over increasing the sales tax on our homes. Some House legislators expressed to me that our industry does not pay its fair share of taxes. My response to them, "We do not pay the sales tax, the consumer does. We are just the tax collector." Remember your voice and vote matter to them, so please express your concern to them over this important matter. It will help MMHA when we have to address this issue next session if they have heard directly from YOU!



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HUD SECRETARY FUDGE REAFFIRMS HER COMMITMENT TO MANUFACTURED HOUSING

By MHI

Senators from both sides of the aisle questioned HUD Secretary Marcia Fudge about manufactured housing today during a U.S. Senate Banking Committee hearing about housing and infrastructure. In her responses, Secretary Fudge reaffirmed she is a "strong proponent" of manufactured housing and that it is "affordable, resilient, energy efficient and something we should do more and more of."

In advance of today's hearing, MHI worked with members of the Senate Banking Committee to have manufactured housing a key topic of discussion.

During an exchange with Senator Tim Scott (R-SC) about implementing the requirement that localities consider manufactured housing as a part of their comprehensive housing affordability strategies and community development plans, Secretary Fudge stated they are "working on it as we speak" and should have something published by the end of this year. In response to Senator Scott's remarks about the resiliency of today's

manufactured homes and making them more accessible to homeowners, Secretary Fudge stated, "we will get right on it."

In response to Senator Kyrsten Sinema's (D-AZ) remarks about the role manufactured housing plays in addressing ongoing housing supply challenges, Secretary Fudge acknowledged that manufactured homes are an option that "we too seldom look at" and reiterated that today's manufactured homes are "affordable, resilient, energy efficient and something we should do more and more of... it is just a good option." Secretary Fudge also discussed the importance of tax credits to help bridge the gap between the cost of housing and making it more affordable for people to purchase a home.

[Click here](#) to watch the Senator Scott/Secretary Fudge exchange.

[Click here](#) to watch the Senator Sinema/Secretary Fudge exchange.

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FANNIE MAE AND FREDDIE MAC SUBMIT PLANS THAT BACKTRACK FROM PROGRESS ON SERVING MANUFACTURED HOUSING

By MHI

The Federal Housing Finance Agency (FHFA) has released the proposed new Duty to Serve (DTS) Underserved Markets Plans for calendar years 2022 through 2024. The FHFA is soliciting public comments on both the Fannie Mae DTS Plan and the Freddie Mac DTS Plan. Under statute, manufactured housing is one of three identified Underserved Markets – along with affordable housing preservation loans and rural housing – that Fannie Mae and Freddie Mac are required to take proactive steps to serve. However, the submitted plans do not meet that requirement.

Neither plan creates a chattel lending program, which is the intent of the Duty to Serve. The GSEs do intend to increase community funding, but they do so by discriminating against professionally-managed communities, in favor of other forms

of community ownership. The one positive note is the efforts they are taking to increase the volume of manufactured home real estate loans, including programs for the industry's new class of manufactured homes – CrossMod Homes. MHI believes FHFA should not allow Fannie Mae and Freddie Mac to abandon efforts to meet the needs of manufactured home buyers. FHFA must hold Fannie Mae and Freddie Mac accountable for meeting their statutory Duty to Serve manufactured housing. MHI will register our opposition to the Underserved Market Plans, through written and public comments, and advocacy with policymakers. In addition, MHI will engage our members to also weigh in with comments.

[Click here](#) to read the DTS Plans.



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TREASURY RELEASES AMERICAN RESCUE PLAN RENTAL ASSISTANCE FUNDS AND GUIDANCE

The U.S. Treasury Department, in coordination with the White House and HUD, released the allocation of an additional \$21.6 billion under the American Rescue Plan for Emergency Rental Assistance (ERA). Treasury released its first \$25 billion in rental assistance earlier this year. Along with the additional funds, new guidance pertaining to the distribution of funds was also released.

At the request of MHI and its coalition of national housing industry organizations, the new guidance addresses several barriers raised by the

housing industry including strongly discouraging ERA programs from establishing burdensome documentation requirements that would make it more difficult for renters to receive aid and allows alternative ways to verify eligibility, such as the average income in the neighborhood in which renters live. Some potential challenges for landlords are also included in the Treasury's updated guidance about the distribution of rental assistance funds.



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REEVES TO END \$300 UNEMPLOYMENT STIPEND AFTER GUNN CALLS FOR CRACK DOWN

Gov. Tate Reeves said Mississippi in early June will opt out of a federal pandemic program that has been providing an extra \$300 a week in unemployment benefits to Mississippians since last year.

Reeves' announcement came just hours after fellow Republican, House Speaker Philip Gunn, called on Reeves to either start enforcing job-search requirements for unemployment benefits or end the federal stipend. Gunn said small businesses are reporting they cannot hire people because of the extra benefits, and that the state is not enforcing the rule that people search for work while receiving them.

"The purpose of unemployment benefits is to temporarily assist Mississippians who are unemployed through no fault of their own," Reeves posted on social media on Monday. "After many conversations over the last several weeks with Mississippi small business owners and their employees, it has become clear that the Pandemic Unemployment Assistance and other like programs passed by the Congress may have been necessary in May of last year but are no longer so in May of this year. Therefore, I have informed the Department of Employment Security to direct the Biden Administration that Mississippi will be opting out of the additional federal unemployment benefits as early as federal law allows – June 12, 2021."

Gunn said he's heard reports that unemployment claimants are not following requirements that they earnestly search for jobs, and that "MDES is not effectively enforcing that requirement."

Gunn in his letter Monday said he received a report from one small-business owner that over a short time, 18 people had applied for job interviews, but only three showed up. He said the owner believed they were trying to game the system with MDES and "he reported these individuals to MDES to no avail."

"I and other House members are continually

being contacted by increasingly desperate small businesspeople who inform us their businesses are at risk," Gunn wrote to Reeves, and copied the letter to all House members. "They report that they cannot get employees to return to work because they can earn more from combined federal and state unemployment benefits than their normal wages."

Gunn noted that the governors of Montana and South Carolina last week announced they were ending their states' participation in the \$300 a week federal COVID-19 benefits. Politicos and pundits nationwide have surmised increased pandemic unemployment benefits and stimulus payments have incentivized many people to not return to work.

Reeves on Monday said, "I have also directed MDES to prioritize pre-pandemic enforcement of all eligibility requirements for any individual to receive unemployment benefits under state law. Mississippi is open for business!"

Last August, Reeves announced the state would participate in a federal COVID-19 unemployment stipend created by an order of the Trump administration that would provide unemployed Mississippians an extra \$300 a week. In Mississippi, state benefits are a maximum \$235 a week, with the average payment at less than \$200, compared to the national average of \$308 a week.

House Ways and Means Chairman Trey Lamar, R-Senatobia, said he has heard from numerous employers in his district that they can't find workers because of increased pandemic benefits.

"Not just one or two (employers)," Lamar said, "but a substantial number of businesses just here in my little hometown of Senatobia — restaurants, other businesses. The place where I used to get coffee in the mornings can't open in the mornings because they don't have enough workers ... I think it's past the point for this. People can safely go back to work."

But Mississippi has suffered from low wages, lack of jobs, high unemployment and low workforce participation long before the pandemic.

House Democratic Leader Rep. Robert Johnson of Natchez said, "let's raise the minimum wage first," before ending the pandemic unemployment stipend.

Johnson said "people have been working in poverty" because of the state's \$7.25 an hour minimum wage and should not be blamed for taking advantage of an opportunity to earn more thanks to the \$300 per week federal benefits stipend. Plus, he said, cutting the benefits off without taking other steps could harm people who are legitimately unemployed.

He said many states have increased their minimum wage to as much as \$15 per hour. If it was increased to \$9 or \$10 an hour in Mississippi, Johnson said it would help low wage workers and boost the economy.

Rep. Chris Bell, D-Jackson, said, "It's very unfortunate

to hear about ending the unemployment benefits for Mississippians who are currently out of work."

"I don't know of a single person who would rather receive these benefits than find meaningful employment," Bell said. "The extension of unemployment benefits should not expire."

Mississippi's unemployment for March was 6.3%, higher than the national average of 6% and up from 6.1% in February. Overall, Mississippi's number of jobs remains down by 3% from last year.

Mississippi for March ranked last, at 56.1%, in workforce participation — a trend that predates the pandemic — and it ranks last in median household income at \$45,081, also a trend predating COVID-19.

Mississippi's state economist recently reported that the state is forecast to see a major economic rebound in 2021, including job growth of 1.8%, the highest annual increase since 1998. He noted that much of that growth would be due to federal COVID-19 stimulus spending.



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SHIPPING REPORT

In March 2021, 9,993 new manufactured homes were shipped, an increase of 2,001 homes or 25.0 percent compared to February 2021, and an increase of 1,642 homes or 19.7 percent compared to March 2020. Compared with the same month last year, shipments of both single-section and multi-section homes were up, 9.7 percent and 28.6 percent, respectively. Total floors shipped in March 2021 were 15,690, an increase of 22.6 percent compared with March 2020. None of the shipments in March 2021 were designated as FEMA units, which is the same as March 2020.

Cumulative shipments for the first quarter this year totaled 26,464 homes compared with 25,277 homes for the same three months of 2020, a net increase of 4.7 percent.

The seasonally adjusted annual rate (SAAR) of shipments was 109,745 in March 2021, up by 10.6 percent compared to the adjusted rate of 99,266 in February 2021. The SAAR corrects for normal seasonal variations and projects annual shipments based on the current monthly total.

In March 2021, 10,008 new manufactured homes were produced, an increase of 2,013 homes or 25.2 percent compared to February 2021, and an increase of 1,670 homes or 20.0 percent compared to March 2020. 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 March 2021 was 136 and the number of active corporations was 33, both the same as the prior month.

MARCH MISSISSIPPI PRODUCT MIX

Shipment Totals	Single Section	Multi Section	Total Shipments
March 2021	205	208	413

Table 12: Manufactured Home Shipments (Continued)

	MARCH 2021			Year through MARCH 2021		
	2020	2021	% Change	2020	2021	% Change
East South Central						
Alabama	423	507	19.9%	1,241	1,328	7.0%
Kentucky	296	368	24.3%	878	1,015	15.6%
Mississippi	309	413	33.7%	952	1,067	12.1%
Tennessee	311	312	0.3%	827	844	2.1%
Subtotal (region)	1,339	1,600	19.5%	3,898	4,254	9.1%
West South Central						
Arkansas	169	198	17.2%	475	510	7.4%
Louisiana	308	535	73.7%	1,097	1,403	27.9%
Oklahoma	222	220	-0.9%	595	645	8.4%
Texas	1,543	1,812	17.4%	4,629	4,557	-1.6%
Subtotal (region)	2,242	2,765	23.3%	6,796	7,115	4.7%

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