

MMHA STILL THRIVING UNDER UNUSUAL CIRCUMSTANCES.....

By: Jennifer Hall, Executive Director

On March 13, 2020, Governor Tate Reeves declared a State of Emergency for Mississippi and then our lives suddenly changed. MMHA was contacted by our housing coalition on March 19th to consider writing a letter to Governor Reeves to consider the housing industry an essential business in his upcoming executive order. We finalized the letter and sent it to the governor on March 20th. On March 24th, the Governor issued his first executive order declaring non-essential business be closed. The gaming industry had already closed the casinos the week prior. In the executive order, our industry was covered under several items listed as an essential business. However, the sales centers were to follow the guidelines of no more than 10 people in the business at one time, try to stay 6 ft apart, and practice office sanitation requirements. These were to be minimum requirements by the Governor, so cities and counties could have more restrictive requirements and some cities did.

So for the most part, our retailers and installers have been doing business as usual with these required guidelines. MMHA staff have been working from home as well as coming to the office during the week. Shipments for February and March are up from 2019 shipments. In the

later part of March and the first of April, the installers were trying to catch up on setting homes due to all of the rain in February.

MMHA Board of Directors decided to re-schedule our "Best of the Best" event which was scheduled in May until September. We will still be mailing out the retailer awards package and encourage each of you to participate in these industry awards. Details of the event in September will be sent out later.

Mississippi has been hit with several storms and tornados in the past two weeks damaging over 400 homes. MMHA was contacted by MEMA to assist them with a list of our retailers who were willing to help those who lost their homes. FEMA will be giving grants up to \$35,500 to those who lost homes. MMHA has always partnered with MEMA when there is a disaster to help in any way we can to help these victims.

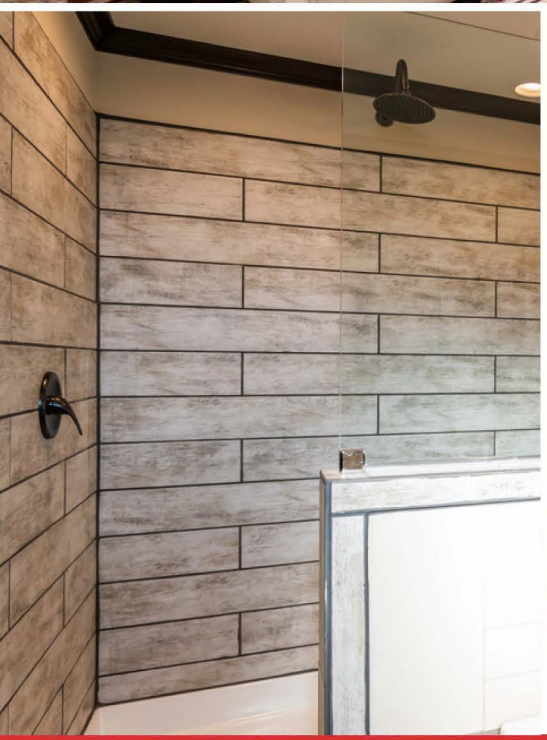
Yes, we are in unprecedented times and dealing each day with ongoing uncertainty.....but we will get through this. I believe we will be wiser and stronger because of the adversity we have faced. Please continue to practice safe working habits as suggested by CDC and take care of your family and yourself.

COVID-19 UPDATES

Visit msmmha.com/covid19 to stay up-to-date with the latest information due to COVID-19. Here you will find an archive of information and helpful resources for you and your business.



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SCMHI SHOW UPDATE

By: Jennifer Hall, Executive Director

On March 13, 2020, the SCMHI Board voted to cancel the Tunica show due to the outbreak of the COVID-19 virus. The very next day the Governor declared the State of Emergency. The following week the casinos closed their doors due to the virus. While there were some who at the time did not fully understand this decision, it was the right thing to do to protect everyone involved.

The Board instructed the executive committee to work with Dennis Hill, show manager, to work out the details with the hotel and other show participants.

It took a few days to get the homes moved from the parking lot and sort out the details of our contract with Hollywood. On April 7th the SCMHI Executive Committee met by conference call to hear the show report from Mr. Hill. After hearing the report, it was decided that each of the state associations (MMHA and AMHA) would need to deposit \$30,000 each to the SCMHI account in order to settle up all accounts from the show.

Due to unprecedented times with the COVID-19 virus, the executive committee refunded the sponsorship donations, and half of the show fees to the participating manufacturers, service, and suppliers. The other half of their show fees will be applied to the 2021 SCMHI Show.

Lorie Hanson, MMHA communications director, is working with the MMHA manufacturers in creating an online brochure of the homes that they were planning to show at Tunica. This brochure should be completed by the first of May as many of the manufacturers had to get their homes back to the factory, set up, decorate, and photograph. We will be sending this brochure to all of MMHA retailers. We have also reached out to other MH associations and asked if they would like to participate and have got very good responses. So be on the lookout for this brochure featuring the 2020 new homes.



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UNIQUE EDUCATION TRAINING OPPORTUNITY FOR MMHA MEMBERS

By: Lorie Hanson, Director of Communications

On April 21 MMHA held a free unique sales training opportunity for retailers. With over 75 participants, this online education seminar was a huge success. MMHA understands these are unprecedented times and we wanted to help retailers make the best of a bad situation by offering a Two Week Sales Training Challenge and a Social Media Marketing Seminar.

The class was taught by Ken Corbin and Lorie Hanson and focused on how to navigate business during and after the current COVID-19 pandemic and how to get the most out of your social media platforms. This free online course provided a day-by-day plan for the next two weeks on how you can keep current customers and get new ones during this time of shelter-in-place and social distancing. The plan includes guidelines for the health and safety of customers and employees; a day-by-day program for the next two weeks to optimize social media and customer contact, and a social media overview on how to

create and get the most out of your content.

Below is a link to the video that is now available and the video will also be available in the MMHA Showcase under resources for members.

https://www.dropbox.com/s/vy8u0e2i6cj9cv4/zoom_0.mp4?dl=0

If you would like to see MMHA do more classes like this, or have a particular topic you would like for us to do a class on, please let us know.



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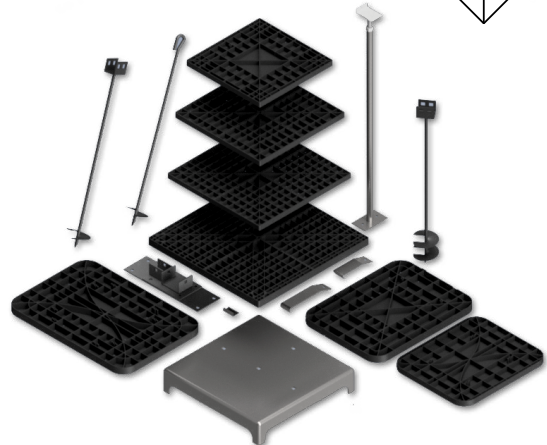


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COVID-19 CASES IN MISSISSIPPI

As of Thursday, April 23, 2020, the Mississippi State Department of Health (MSDH) reported 5,153 COVID-19 cases and 201 deaths. According to state data and the Singing River Hospital System, people between ages 40-59 are the largest group to have tested positive for COVID-19, with 17 deaths across the state in that age group. The most deaths are occurring in the 60-79 age bracket with 106 deaths. That translates to the virus being 520% more deadly to those over 60.

State data also shows that about 1/3 of the individuals that test positive for COVID-19 require hospitalization, and half of those individuals require a ventilator to help them

breathe. Statewide, the most common underlying conditions in deaths are cardiovascular disease, diabetes, hypertension (high blood pressure), and obesity.

State health officials emphasize that while the total number of cases in our state has subsided, it is still crucial for Mississippians in every age group to protect yourself and others around you by knowing the facts and taking appropriate precautions. Stay home as much as possible, wash your hands frequently and stay in good overall health by eating right and staying active. When we all do our part, our state emerges from this crisis healthier and more united than ever before.

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MANUFACTURED HOUSING RETAILERS EXPECT UP TO 30% SALES LOSS DUE TO COVID-19

By: Next Step Network, Inc.

Summary of 2020 Retailer COVID-19 Survey

Overview and Key Insights:

In order to gain better insight into how the continuing COVID-19 pandemic is impacting the manufactured housing industry, Next Step conducted a survey of our manufactured housing retail partners from April 6 – April 13, 2020. The survey sought to ascertain information about key areas of business and marketing that may be impacted by the COVID-19 pandemic, including: digital marketing, labor, home sales, and customer interaction.

Leveraging participating members of Next Step's SmartMH program – and targeted retailers throughout the country – we captured self-reported information from 36 retail locations (five percent) across the country, Next Step has provided a snapshot of the manufactured housing industry impacted by the COVID-19 pandemic. As of April 13, 2020, **72 percent of retail respondents indicated that their business is somehow restricted due to COVID-19**, and **70 percent expect a decrease in home sales up to or greater than 30 percent** as result of ongoing impact from the pandemic.

Survey Methodology:

Surveys were sent to 728 retail locations, collecting 36 responses from April 6 to April 13, 2020, representing a five percent response rate. Surveys were sent to a primary contact for individual retail locations via email. Any duplicate responses from an individual retail location were omitted from the aggregate data. Retail sales centers from 16 states responded to the survey. The states responding represent 57 percent of 2019 manufactured home shipments.

Manufactured Housing Retailer Survey and Results:

Retail sales centers responded to questions on three areas: operations, digital marketing and sales forecasting.

Operations –

Of 36 respondents, 72 percent of retail respondents indicated that their business is somehow restricted due to COVID-19. Of those

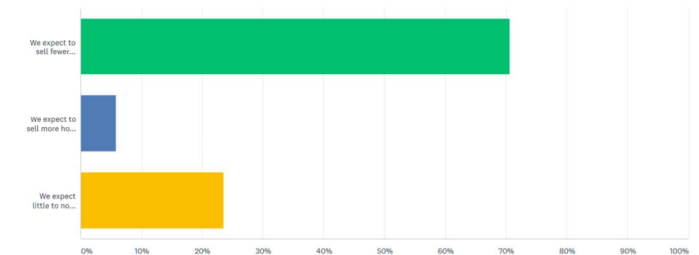
respondents, various measures have been taken to comply with local/state ordinances related to COVID-19 mitigation. The majority of these sales centers are using **virtual walk-throughs, restricting business hours, reducing or altering staff hours to maintain social distancing, and making appointments only for new business.**

ANSWER CHOICES	RESPONSES
Using virtual walk-throughs or other digital platforms.	80.77%
Working to close sales in our pipeline.	73.08%
Open but with restricted/altered business hours.	69.23%
Reduced staff; alternating shifts to maintain social distancing	65.38%
Making appointments only for new business.	61.54%
Not taking walk-ins.	46.15%
Leaving homes open during business hours for self- or phone guided tours.	3.85%
Closed for business (all operations suspended).	0.00%

Sales Forecasting –

Of responding retailers, more than 70 percent expect to sell fewer homes as result of ongoing impact from the pandemic. Of those respondents, 88 percent expect up to a 30 percent decrease in home sales, and 12 percent are anticipating a more than 30 percent decrease in sales.

Generally, retail respondents report a prevailing uncertainty as to how impactful COVID-19 will be to their business.



Conclusions:

The ultimate impact of COVID-19 on the manufactured housing industry is constantly changing, with many unknown variables at play. However, there is prevailing sentiment among housing retailers that COVID-19 will negatively impact home sales in the near-term, and the effects could significantly impact retailers over the next few months and reflect in annual sales. Already, a month after the declaration of a national emergency, retailers are starting to see economic trends that could lead to further reduction of workforce, and decreased sales overall.

FEDERAL MAIN STREET BUSINESS LENDING PROGRAM IS ESTABLISHED

By: MHI

On April 9, 2020, U.S. Treasury Secretary Steven Mnuchin approved the establishment of a Main Street Business Lending Program to provide increased liquidity to the economy, specifically businesses and state governments impacted by the coronavirus pandemic. The Main Street Business Lending Program enhances support for small and mid-sized businesses that were in good financial standing before the coronavirus crisis by offering 4-year loans to companies employing up to 10,000 workers or with revenues of less than \$2.5 billion.

Regulations outlining guidance on the program's functionality are expected shortly. Several

important provisions of the program include:

- Principal and interest payments will be deferred for one year.
- Firms seeking Main Street loans must commit to make reasonable efforts to maintain payroll and retain workers.
- Borrowers must follow compensation, stock repurchase, and dividend restrictions that apply to direct loan programs under the CARES Act.
- Firms that have taken advantage of the Payroll Protection Program may also take out Main Street loans.



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CARES Act

Paycheck Protection Program

MHI WORKING TO ENSURE MHCS BENEFIT FROM THE SBA'S PAYCHECK PROTECTION PROGRAM

By: MHI

MHI submitted a comment letter to the U.S. Department of the Treasury and the Small Business Administration (SBA) to ensure manufactured housing community owners and operators have access to federal aid through the Paycheck Protection Program (PPP). SBA has issued regulations and guidance that could be interpreted by administrative lenders to specifically exclude manufactured housing communities from the PPP. Throughout the COVID-19 crisis, MHI has continued its fight

to ensure the needs of manufactured housing communities are prioritized in federal regulatory and legislative actions created to help American businesses through this difficult time. MHI is emphasizing before the Administration and Congress that manufactured housing community owners and operators are on the front lines providing needed services for residents during months-long stay-at-home orders, and they must be supported during this unprecedented time.



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SECRETARY CARSON REITERATES HUD'S COMMITMENT TO ADDRESSING STATE AND LOCAL REGULATORY BARRIERS TO MANUFACTURED HOUSING

By: MHI

During a call today with housing stakeholders, Vice President Mike Pence and Federal Housing Administration Commissioner Brian Montgomery, HUD Secretary Ben Carson reaffirmed HUD's commitment to addressing state and local barriers to the siting of manufactured housing, which is a top priority for MHI. The purpose of the call was to discuss the Administration's ongoing response to the COVID-19 emergency and outline policies taken by HUD to support American households. During the conversation, MHI thanked Secretary Carson for HUD's work to ensure that the production of manufactured housing continues throughout the crisis.

In his remarks, Secretary Carson said that manufactured housing is making a "big difference" in addressing the affordable housing shortage in the country, which he assured call participants remains a "huge" priority for HUD. Secretary Carson encouraged the industry to "continue to be innovative," and said that HUD will continue "working with state and local authorities to remove regulatory barriers that keep us from using those innovative solutions."

Secretary Carson said he hopes to see an increase in the number of families choosing manufactured homes given the great value they provide at an attainable price point. The Secretary concluded

his remarks about manufactured housing by telling MHI, "You keep making the good stuff and we'll be in good shape."

MHI is working to insulate the manufactured housing industry from the negative effects of the COVID-19 health emergency. MHI was made aware of supply chain challenges resulting from COVID-19 that affected manufacturers' access to windows; such a shortage has the potential to impede manufactured housing production. However, due to MHI's strong relationship with HUD and advocacy on behalf of the industry, the Office of Manufactured Housing Programs swiftly issued an industry-wide Alternative Construction (AC) letter for windows at the request of MHI. This industry-wide AC letter, the first ever issued by HUD, gives manufacturers the needed flexibility to source and install windows that meet or exceed the Federal Standards. This letter does not require individual manufacturers to request approval, saving time and reducing costs that would otherwise be incurred.

MHI has created a website to keep everyone apprised of COVID-19 developments that impact the industry. The website provides helpful links, breaking news, and an up-to-date look at what MHI is working on in Washington, D.C. and around the country.

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SHIPPING REPORT

In February 2020, 8,209 new manufactured homes were shipped, an increase of 968 homes or 13.4% compared to February 2019, but a decrease of 508 homes or 5.8% compared to January 2020. Compared with the same month last year, shipments of both single-section and multi-section homes were up, 15.4% and 11.7%, respectively. Total floors shipped in February 2020 were 12,618, an increase of 12.6% compared with February 2019.

In February 2020, 8,240 new manufactured homes were produced, an increase of 1,027 homes or 14.2% compared to February 2019, but a decrease of 493 homes or 5.6% compared to January 2020.

None of the February 2020 shipments were FEMA units. In February 2019, there were 31 homes designated as FEMA units.

The seasonally adjusted annual rate (SAAR) of shipments was 103,182 in February 2020, down 0.5% compared to the adjusted rate of 103,692 in January 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 February 2020 was 136 and the number of active corporations was 33, an increase of one plant and one corporation compared to January 2020.

Table 12: Manufactured Home Shipments (Continued)

	FEBRUARY			Year through FEBRUARY		
	2019	2020	% Change	2019	2020	% Change
East South Central						
Alabama	315	398	26.3%	704	818	16.2%
Kentucky	174	250	43.7%	350	582	66.3%
Mississippi	225	333	48.0%	429	643	49.9%
Tennessee	162	232	43.2%	368	516	40.2%
Subtotal (region)	876	1,213	38.5%	1,851	2,559	38.2%
West South Central						
Arkansas	114	155	36.0%	218	306	40.4%
Louisiana	366	359	-1.9%	648	789	21.8%
Oklahoma	141	173	22.7%	281	373	32.7%
Texas	1,194	1,528	28.0%	2,492	3,086	23.8%
Subtotal (region)	1,815	2,215	22.0%	3,639	4,554	25.1%



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FEBRUARY MISSISSIPPI PRODUCT MIX

Shipment Totals	Single Section	Multi Section	Total Shipments
February 2020	191	142	333



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MISSISSIPPI MANUFACTURED HOUSING ASSOCIATION 2020 CALENDAR OF EVENTS

- MAY 20** **INSURANCE SEMINAR**
10:00 - 2:30 | MMHA Office | Flowood MS
- JUNE 11** **MMHA BOARD OF DIRECTORS MEETING**
- JUL 25-27** **MULTI-STATE CONVENTION**
Perdido Beach Resort, Orange Beach, AL
- JUL 25** **MMHA BOARD OF DIRECTORS MEETING**
2:00 PM | Perdido Beach Resort
- AUG 10-13** **MS SUPERVISORS CONVENTION**
Biloxi, MS
- SEP 1-3** **MUNICIPAL LEAGUE CONVENTION**
Biloxi, MS
- SEP 9** **MMHA AWARDS CELEBRATION**
3:00 - 7:30 PM | IP Casino 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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MMHA will sponsor a 12 hour property and casualty insurance course called "Basics of Insurance" on May 20, 2020 at the MMHA office from 10:00a.m. - 5:00p.m. The course also includes the 3 hours of Ethics concentration as required by the MS Insurance Department.

FREE RESOURCES FOR SOCIAL MEDIA

MMHA provides an online resource to help boost your social media marketing needs. Members have access to stock photography, graphics, videos, consumer data and marketing resources related to the industry. Take a look for yourself by visiting the membership section of our website and clicking on retailers resources at the bottom of the page.

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