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MANUFACTURED  
HOUSING  
ASSOCIATION

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**2021**  
**DECEMBER**  
ISSUE



# MANUFACTURED HOME CONTEST

Each year MMHA's Public Relations Committee works hard to find new ways to promote the industry during October's Manufactured Housing Month. For 2021 the committee held a contest for the most attractive manufactured homes in the state. Retail salespersons enter homes with the best-landscaped exteriors and interiors. MMHA received some amazing entries, and three winners

were chosen, one from each region of the state. Wining homeowners received \$2,500, and the salesperson who entered the winning contestant won \$600! Each homeowner was interviewed and filmed, and personalized testimonies, walkthroughs are being produced to promote the manufactured housing industry. [VIEW VIDEOS HERE](#)



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Tishomingo, MS

“ Everyone who visits our home is taken aback by the quality and beauty of our home.

**Derrick Young**  
Southern Housing  
Winning Sales Rep



**The Morgan's**  
Camden, MS

“ Just one walk through convinced us that manufactured homes would be the way to go.

**Manquale Wilson**  
Regional Homes  
Winning Sales Rep



**The Scott's**  
McCall, MS

“ If you haven't looked at manufactured homes... you just don't know what you're missing.

**Connie DeLaughter**  
Magnolia Estate  
Winning Sales Rep



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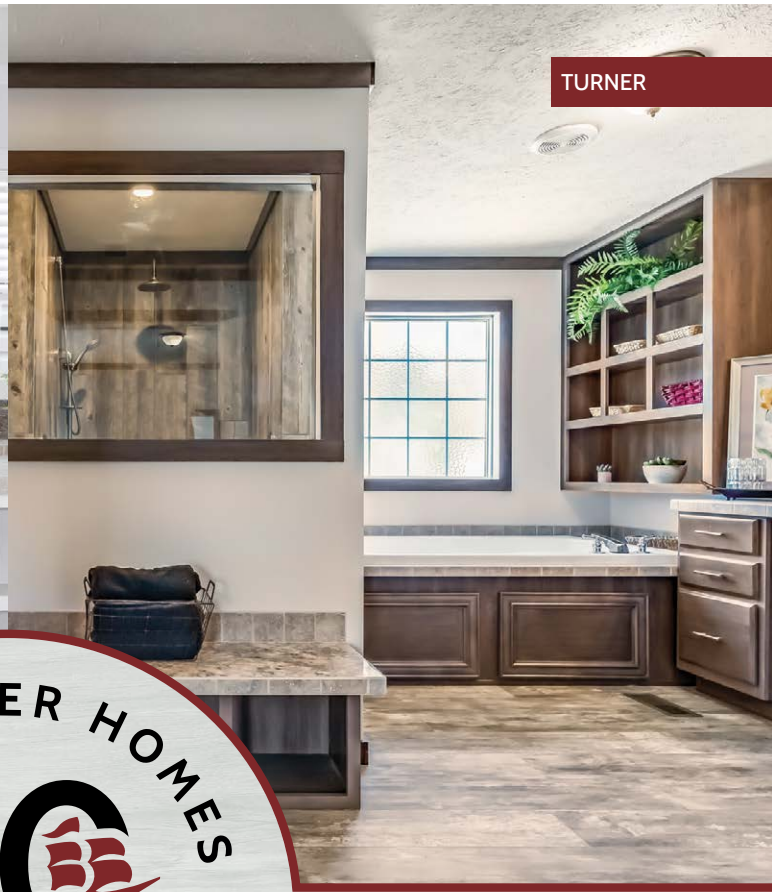
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Keep your business front and center in the manufactured housing industry with the MMHA newsletter. The newsletter keeps members informed on industry updates, upcoming events, national news, shipment reports, and much more. Advertise in the MMHA newsletter with a full-page advertisement and you will be given a FREE digital banner to be displayed on the MMHA website.

Contact Lorie Hanson for more details on advertising for the 2022 year in the bi-monthly newsletter

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601.939.8820

[lhanson@msmmha.com](mailto:lhanson@msmmha.com)



# MMHA ZONING UPDATE

MMHA is currently engaging with the following local governments disputing zoning issues.

**Tate County:** Recently change their zoning map which includes areas no longer allowing manufactured homes. Their attorney sent us a letter stating their definition of a modular home as one whose units are built in factory and transported on flat bed truck to location and then installed. This of course does not match the State stature definition of a modular home and the MMHA Board on Tuesday asked our attorney to reply with a letter including the state and national definitions of a modular home. Tate County has adopted the 2009 IRC for their building code for site built homes and modular homes shipped to Mississippi are built to the 2018 IRC. This fact will also be mentioned in the letter to the attorney. Mr. Ogletree, our attorney, is also preparing a document defining a modular home which local retailers will give to customers prior to them applying for a permit, which will strengthen our case as we move forward.

**City of Pickens:** In June a new mayor was elected and is saying that the rezoning of a certain road does not include the customer's

property. The customer has copies of minutes from the meeting where the vote was taken, however they are not signed....go figure. There is questions about the map and location of his property, however when the zoning change was being processed a sign was placed on his property as part of the proposed zoning change. Our attorney will appear before the next council meeting with the said minutes to obtain a clarification on this matter.

Please know it is very important to know the facts on the property before you have the customer apply for a permit. It is unfortunate that we do have to abide by state law and when we request local government documents, they have 14 days to respond to us. When a local government turns down a permit, you can appeal to the full Board. If you do appeal before the full board, you need to have all of the facts and MMHA is more than happy to help you prepare those facts.

MMHA will keep you updated on these two cases.

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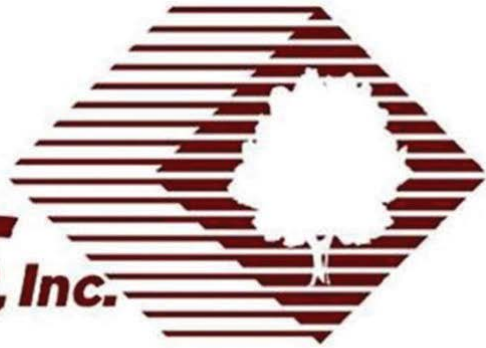
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# MMHA INSTALLATION TASK FORCE

Jennifer Hall | Executive Director

The manufactured housing industry is facing unique changes and demands due to the Pandemic and shifts within the industry. One such demand is the lack of installation companies across the industry. MMHA is dedicated to meeting the needs of the manufactured housing industry and President Felder appointed an installation task force. This task force will discuss possible training and recruitment efforts to increase more installation employees for our retailers. This has been an important issue facing our retailers across the state. Some installers are retiring and there is a huge need for more installers in our state. The MMHA Board set aside special funds to establish a training program and recruitment program for 2022. The task force will begin meetings in

January. MMHA is in communications with Tim Fagerburg with the State Fire Marshal's office and the department supports our efforts to create such a training program. The task force will work closely with the State Fire Marshal's office to get the approval of the proposed training. The task force will be looking at holding training venues across the state once the training program is established. The Board discussed the possibility of on the job training for these new recruits and not just a classroom training session. MMHA will keep you informed as the task force moves forward with its planning. The task force members are: Chairman: Lee Boling, Shane Upshaw, Ryan Campbell, Charles Stricklin, Brent Harris, Mike Long, and Darren Felder.



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## MMHA SUBMITS COMMENTS TO



U.S. DEPARTMENT OF  
**ENERGY**

On November 23rd, MMHA submitted comments to the Department of Energy(DOE) to state our concerns regarding their proposed rule on "Energy Conservation Standards for Manufactured Housing." While MMHA does support energy conservation and many of our homes are already built to the Energy Star Program, we believe these proposed regulations are flawed and will eliminate manufactured housing as an affordable housing option for families throughout Mississippi. In our comments, I stated the importance of manufactured housing and how it allows many families the opportunity to fulfill their dream

submit comments of concern over these proposed regulations. DOE will now review all of these comments and publish their final regulations in 2022. This issue is critical to our industry. We have already seen increases in the manufacturing costs of our homes with inflation and the whole COVID issue with a shortage of supplies. These regulations will only create more issues for our manufacturers. MMHA will continue to oppose these proposed regulations by contacting our congressional delegation to voice our concerns. We will keep you updated on this important issue as it moves forward.

of homeownership. I also quoted many other facts pertaining to our transportation guidelines which will be in conflict with the proposed regulations. MHI, our national association, encouraged their members to submit comments and they had over 950 members



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# MMHA WELCOMES JULIE BARNTHOUSE

MMHA welcomes Julie Barnthouse to the MMHA Staff. Julie has lived in Brandon, for over the past 40 years and has a varied background. She has spent time working in customer service/ retail at Parker school uniforms, accounts payable in property management, teaching preschool, and GED adult education classes.

Julie has been married for over 40 years and has two grown children, and is expecting her second grandchild soon. She is a member of Lakeside Presbyterian Church, where she sings in the choir, serves as event coordinator, and on the women's council. Julie also serves on her local HOA board. In her spare time, she enjoys working in her yard, playing tennis and pickleball, traveling, and spending time with her family.

Julie is excited about her new opportunity to work at MMHA and looks forward to forming new friendships and relationships within the industry.



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### FLOOR PLAN FINANCING

- Retailer and Community Programs
- Interest Rebate Program

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A large, stylized green outline of a house with a chimney, positioned behind the main text. The outline is semi-transparent, allowing the background image of mountains to be seen through it.

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# MHI CALLS ON VA TO PRIORITIZE MANUFACTURED HOUSING

In advance of a House Committee on Veterans Affairs hearing entitled "Removing Barriers to Veteran Home Ownership," MHI called on the VA to prioritize manufactured housing, specifically personal property loans which constitute the majority of manufactured home loans. MHI urged the Subcommittee to explore the reasons the VA has not provided a personal property manufactured home loan option and to work with VA to rectify this problem. [Click here](#) to read the letter.

# NEW INTERACTIVE MAP ABOUT MANUFACTURED HOME COMMUNITIES IN THE UNITED STATES

With 31 percent of new manufactured homes being placed in communities, there are more than 43,000 manufactured home communities in the United States representing almost 4.3 million homesites. Utilizing data from the Homeland Infrastructure Foundation-Level Data Subcommittee, MHI has developed an interactive map to show where these communities are located across the country by state, county and Congressional District. To view the map, [click here](#).

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STAY UP TO DATE ON THE LATEST TRENDS AND SUPPORT THE FUTURE INNOVATIONS IN FACTORY-BUILT HOUSING



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*more info to come*

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## MHI MEMBERS COME THROUGH ON DOE RULE

The comment period for the proposed energy efficiency standards for the Department of Energy (DOE) closed on Friday and MHI facilitated the submission of nearly 950 comments about the proposal. This includes letters from members including state associations, individual company letters, and member responses. Since the release of the proposal, MHI has argued during meetings and in comment letters that the proposed changes are not workable for manufactured housing and will hurt the availability of manufactured homes for homebuyers.

In its comprehensive comment letter to the DOE, MHI called for consideration of the cost impact of any potential standards on the affordability of today's manufactured homes. MHI submitted a detailed analysis showing that the DOE's cost-benefit analysis is fundamentally flawed and that the underlying statute allows for an exemption from utilizing the most recent International

Energy Conservation Code (IECC) requirements if they are not cost effective. MHI also strongly questioned the use of the 2021 IECC, which is a standard specific to commercial and site-built residential housing and not manufactured homes. The most appropriate Code to utilize to update energy standards for manufactured homes is the HUD Code, which takes into account homes built in a factory and transported to the site. In addition, MHI questioned the lack of finalized testing procedures for any of the components being modified, without which makes it impossible for the DOE to know the true impact of these changes. As part of its letter, MHI also provided technical information in its response to the questions posed by the DOE for comment. MHI will continue to actively engage with the DOE and Administration to ensure any manufactured housing energy efficiency standards do not harm this affordable homeownership option. [Click here](#) to read MHI's letter.



Proudly building a brighter future for American homeowners.



# FANNIE MAE LAUNCHES NEW WEBPAGE ABOUT MH ADVANTAGE

Fannie Mae has launched a new webpage, "Exploring MH in Traditional Builder Models," which includes information about its MH Advantage program which provides financing for manufactured homes that include features and aesthetics similar to site-built homes, known as CrossMod homes. On this new webpage, you can find information about how to finance CrossMod homes, successful case studies, and a newly created "Manufactured Housing Construction Guide" which is a toolkit to help builders develop real estate projects with

manufactured housing by providing an overview of the manufacturing process, outlining each step in the planning and the construction of MH Advantage-eligible subdivisions, explaining the regulations that govern manufactured housing, and providing essential resources for lenders, developers, and other stakeholders. [Click here](#) to learn more.



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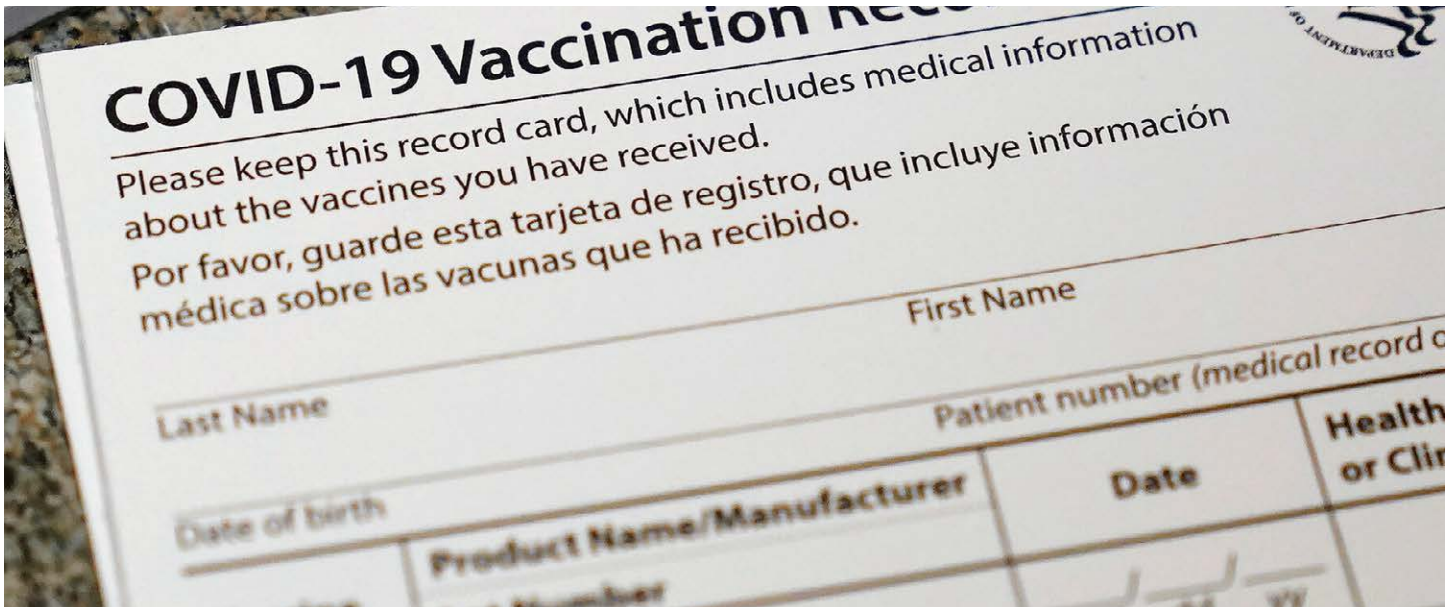
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## KEEPING TRACK OF THE BIDEN VACCINE MANDATES

BY: THE GENERAL INSIDER

The Biden Administration has filed so many rules forcing Americans to vaccinate at the cost of their jobs and their liberty that it can be a challenge to keep up with all of them, especially as the courts have been responding to our lawsuits against those mandates at varying paces and with varying orders. To help you keep track, this is where we stand right now:

**OSHA Mandate:** This mandate would require employees at companies with 100 or more workers to be vaccinated or submit to weekly testing. It would impact an estimated 84 million Americans. We filed suit with four other states, as well as concerned businesses, like Gulf Coast Restaurant Group in Mississippi. Based on our lawsuit, the Fifth Circuit Court of Appeals stayed the mandate nationwide. But, with so many challenges filed across the country, all of them were consolidated into one case at the Sixth Circuit Court of Appeals. We await assignment of a panel of judges now so that we can continue our challenge.

**CMS Mandate:** This mandate would require 17 million healthcare workers who work at 21 types of health facilities that accept Medicare or Medicaid to be vaccinated. It included no testing alternative. We filed suit with 11 other states and initially secured not only an injunction covering our states, but also the entire nation. The Fifth Circuit Court of Appeals rejected the nationwide aspect of the injunction

yesterday, but Mississippi and those other 11 states remain protected from the mandate while we continue to challenge the rule.

**Federal Contractor Mandate:** This mandate would require federal contractors and subcontractors to vaccinate virtually everyone in their organization or company. One-fifth of the federal workforce could be impacted by this rule and companies that refuse to fire unvaccinated employees could lose their work or even be blacklisted from future federal contracts. Today, the district court in our case enjoined the mandate's application to all contracts between the state parties (Mississippi, Indiana, and Louisiana) and the federal government. A federal judge in Georgia has also issued a nationwide injunction against this mandate, which covers even private parties within Mississippi and across the country who have federal contracts.

**Head Start Mandate:** On November 30, the Biden Administration filed a fourth mandate, requiring vaccination and masking for Head Start, which provides pre-school education for low-income families. It could impact 273,000 staff, up to 1 million volunteers, and up to 865,000 pre-school students. Unlike the other mandates, which only require vaccination, this mandate requires anyone over 2 years of age to wear a mask indoors or in a program vehicle. We are working with other concerned states on a legal challenge to this mandate as well.





## **FEDERAL VACCINATION POLICIES COVERING 84 MILLION WORKERS ANNOUNCED**

The U.S. Department of Labor's Occupational Safety and Health Administration (OSHA) has released its rule requiring all private sector employers with at least 100 employees to ensure their workforce is fully vaccinated or require weekly testing of unvaccinated workers beginning January 4, 2022. As a part of the rule, OSHA outlined the following requirements for businesses:

- Ensure their workers are either fully vaccinated against COVID-19 by January 4, 2022, or that they test negative for COVID-19 at least once a week.
- Provide employees with paid time off for the time it takes to get vaccinated and sick leave to recover from vaccination side effects.
- Unvaccinated workers must wear face coverings while on the jobsite.
- Allows for workers to request a "reasonable accommodation" from their employer if the worker cannot be vaccinated and/or wear a face covering because of a "disability, as defined by ADA" or a "worker's sincerely held religious belief, practice or observance."
- Employers are subject to requirements for reporting and recordkeeping.
- Does not require employers to pay for or provide testing to workers who decline the vaccine.

According to the rule, the requirements do not apply to:

- Employees of covered employers who work exclusively outdoors.
- Workers who do not report to a workplace where other individuals such as coworkers or customers are present.
- While working from home.

The testing requirement for unvaccinated workers will begin after January 4, 2022. Employers must be in compliance with other requirements, such as providing paid-time for employees to get vaccinated and masking for unvaccinated workers, on December 5, 2021.

The OSHA rule is part of President Biden's plan to get all unvaccinated Americans vaccinated, as part of the pandemic recovery plan he announced in September, which will cover two-thirds of all workers. MHI encourages employers to seek legal counsel regarding compliance with the rule.

# MHI ADMINISTRATION CREATES TASK FORCE TO ADDRESS MANUFACTURED HOUSING FINANCING ISSUES

The White House has convened a Manufactured Housing Task Force, focused primarily on federal finance tools, products and programs for the purchase, refinance, and rehabilitation of manufactured homes and communities. This action by the Administration is a direct result of MHI's strong, ongoing advocacy efforts to improve financing for manufactured homes and follows recent changes MHI had long advocated for to FHA's Title I Manufactured Home Loan Program.

The Department of Energy (DOE) and HUD will co-chair the Task Force, with USDA, VA, CFPB, FEMA, and FHFA invited to participate. In its first phase, the Task Force will identify challenges in the current federal financing structure, and develop ideas aimed at improving the availability

and affordability of financing for energy efficient manufactured homes. For the second phase, the Task Force plans to reach out to external partners and stakeholders, including lenders, manufacturers and retailers, housing advocates, and others, to gather their insights and feedback. MHI plans to engage with this new Task Force to ensure its members understand the importance of manufactured housing to help address the shortage of affordable housing in the country.

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# MISSISSIPPI MANUFACTURED HOUSING ASSOCIATION CALENDAR OF EVENTS

**DEC 23-27 CHRISTMAS HOLIDAY**

**DEC 31 NEW YEAR'S HOLIDAY**

**2022**

**FEB 15 BOARD OF DIRECTORS MEETING**  
TBD

**MAR 28-31 BILOXI SHOW**  
Biloxi, MS | IP Casino Resort Spa

**MAR 30 BOARD OF DIRECTORS MEETING**  
Biloxi, MS | IP Casino Resort Spa

**MAY 19 BOARD OF DIRECTORS MEETING**  
12:00 p.m. | The Sheraton | Flowood, MS

**MAY 19 BEST OF THE BEST**  
3:00 p.m. - 8:00 p.m. | The Sheraton | Flowood, MS

**JULY 23 BOARD OF DIRECTORS MEETING**  
Perdido Beach Resort | Orange Beach, AL

**JULY 23-25 MULTI-STATE CONVENTION**  
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MMHA staff attended the annual Tea at the Governors's Mansion and met with First Lady Elea Reeves.

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# OCTOBER SHIPPING REPORT: 9,254 NEW HUD CODE HOMES SHIPPED IN AUGUST

In October 2021, 9,254 new manufactured homes were produced, an increase of 229 homes or 2.5 percent compared to September 2021, and an increase of 219 homes or 2.4 percent compared to October 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 homes that have been produced, but their destinations are pending.

The number of plants reporting production in October 2021 was 138 and the number of active corporations was 33, the same number of plants and corporations as in September 2021.

In October 2021, 9,247 new manufactured homes were shipped, an increase of 222 homes or 2.5 percent compared to September 2021, and an increase of 207 homes or 2.3 percent compared to October 2020. Compared with the same month last year, shipments of single-section and multisection homes were both up, 1.7 percent and 2.8 percent, respectively. Total floors shipped in

October 2021 were 14,622, an increase of 2.6 percent compared with the same month last year.

Three FEMA units were produced in October 2021. There were no FEMA units produced in October 2020.

The seasonally adjusted annual rate (SAAR) of shipments was 104,353 in October 2021, up 1.9 percent compared to the adjusted rate of 102,376 in September 2021. The SAAR corrects for normal seasonal variations and projects annual shipments based on the current monthly total.

Cumulative shipments for the first ten months of this year totaled 88,685 homes compared with 78,767 homes for the same period of 2020, a net increase of 12.6 percent.



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# OCTOBER 2021 ECONOMIC REPORT

## NATIONAL TREND

	October 2020	October 2021	Change
Production	9,035	9,254	2.4%
Shipment	9,040	9,247	2.3%

	YTD 2020	YTD 2021	Change
Production	78,761	88,689	12.6%
Shipment	78,767	88,685	12.6%

## MISSISSIPPI TREND

	October 2020	October 2021	Change
Shipment	412	430	4.4%

	YTD 2020	YTD 2021	Change
Shipment	3,172	3,712	17.0%

## MISSISSIPPI PRODUCT MIX

Home Shipments For October 2021		
Single-Section	Multi-Section	Total
236	194	430

Home Shipments YTD		
Single-Section	Multi-Section	Total
1,812	1,900	3,712

## MISSISSIPPI SHIPMENT RANKING

	Shipments	% of Total	Rank
October 2021	430	4.7%	6
YTD	3,712	4.2%	7

## OCTOBER DUES

Manufacturer	
\$	CMH/Clayton
\$	Cavalier
\$	Cav dba Buccaneer
\$	Cappaert
R	Champion, FL
R	Champion, LA
\$	Champion, TN
R	Champion, TX
\$	Champion, KY
\$	Clayton - Addison
\$	Deer Valley
R	Fleetwood/TN(Lafayette)
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## HUD UNVEILS CHANGES TO FINANCING PROGRAMS FOR MANUFACTURED HOUSING

At MHI's National Communities Council (NCC) Fall Leadership Forum today, Lopa Kolluri, Principal Deputy Assistant Secretary for the Office of Housing – Federal Housing Administration at HUD, announced long-awaited updates to HUD's Title I Manufactured Home Loan Program to improve access and participation in the program, a top priority for MHI.

"Our new and updated Title I policies will not only expand access to credit for borrowers seeking loans for quality and affordable personal property manufactured homes, but will also make it to easier for lenders to offer financing through the Title I program," said Kolluri.

In her remarks, Kolluri highlighted some of the changes made to FHA's Title I program including:

- Enhanced value determinations that use a sales comparison approach, allow for qualified FHA Roster Appraisers to perform valuations;
- Expanded allowable income sources for borrower qualification that are comparable to FHA's Title II mortgage insurance programs; and
- Additional flexibilities which include calculating student loan debt consistent with FHA's Title II mortgage insurance programs and allowing the use of gift funds from eligible sources.

For years, MHI has been calling on HUD to revise the FHA Title I and II programs, arguing these programs are underutilized and loan volumes

continue to shrink because outdated rules make them impractical financing options. While MHI is pleased to see progress is being made, further updates are still needed to these programs which Kolluri recognized in her remarks stating, "It is a foundational milestone event. We have a lot more to do. We have additional work to do to make the Title I Manufactured Home Loan Program really work... and build it back to its full potential for today's buyers."

Kolluri also reiterated HUD's commitment to expediting updates to the HUD Code stating that proposed changes would be published soon. MHI continues to work with the Administration and Congress to ensure manufactured homes are a part of the solution to addressing the affordable housing shortage in the country. MHI was successful in securing language about expediting updates to the HUD Code, FHA financing reforms, and elevating manufactured housing at HUD, in the Senate Appropriations Committee report about its annual spending package.

"The manufactured home of the past is not the manufactured home that we see on the market today," Kolluri said. "The improvements in safety and quality and interior design features make manufactured homes comparable to site-built homes."

[Click here](#) to read more.



FROM THE MMHA STAFF

WE WISH YOU A

*Merry Christmas*

AND A PROSPEROUS NEW YEAR

Office will be closed December 23- 27  
and December 31 for the new year.