### MISSISSIPPI MANUFACTURED HOUSING ASSOCIATION

October, 2019 Newsletter











MMHA ANNUAL PAC

## JOLH' TOURNAMENT

On September 12, 2019 MMHA hosted its annual PAC golf tournament with 20 four man teams. The weather was absolutely perfect and everyone had a great time. We raised \$20,665.00 for the PAC. A special thank you to our sponsors:

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We appreciate everyone's support to make this such a successful event. We had several legislators and elected officials to drop by for lunch. Congratulations to the winners:

#### 1<sup>ST</sup> PLACE TEAM

BankPlus | Joel Ross, Austin Brown, Brad Riles and Will White

#### 2<sup>ND</sup> PLACE TEAM

Clayton Savannah | Rob Fryant, Jan Collins, Brett Matthews and Jud Allred

#### **CLOSEST TO PIN**

**Brett Matthews** 

#### **LONGEST DRIVE**

James Jarvis

It is very important for MMHA to continue to build our PAC funds to help elect members of the legislature who will support our efforts. We had a successful event and everyone had a great time visiting with one another while enjoying golf. Thanks to everyone who participated in the golf tournament.





**2ND PLACE TEAM** 



























# Savannah









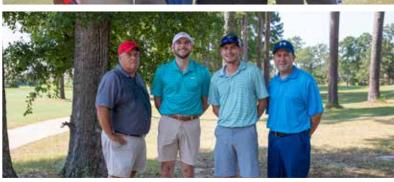
















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## MMHA RETAILER BENEFITS APPROVED BY BOARD

At the October MMHA Board meeting, the Board approved a list of benefits that MMHA Retailer members will begin receiving. Some of the benefits were already implemented in September. A list of the Retailer benefits are listed below:

- No charge for educational conference calls
- Receive monthly State Fire Marshal inspection reports
- Receive MMHA quarterly shipment reports
- Access to expanded Drop Box Showcase
- Regional Meetings (2020)
- No charge to attend Awards event in May which will replace the membership meeting
- Retailer awards are reorganized and renamed (details to follow)
- MMHA will cover registration fees of one sales person per sales center for multi state convention (2020)
- · Receive end of the year MMHA summary of Association activities
- Receive information on consumers who request more information on manufactured homes from our Facebook responses

President Upshaw appointed a task force compiled of retailers across the state to give suggestions on things that might benefit our retailers. MMHA will continue to evaluate these benefits and update as needed. We appreciate the time and effort of the task force in coming up with this plan to offer these benefits to our retailers.

The board also approved a new MMHA logo and redesign of the website. We hope to have the new logo in place on the website and in all of our materials by the first of the year.

In August 2019, new manufactured home shipments decreased 5.1% to 8,631 homes as compared to the 9,091 homes shipped in August 2018. Total shipments for August 2019 were up by 1,500 homes compared to July 2019.

Compared with August 2018, shipments of both single-section and multi-section homes were down, 7.3% and 3.2%, respectively. Total floors shipped in August 2019 decreased 4.5% to 13,533, compared to August 2018.

Of the 8,631 homes shipped in August, there were no homes designated as FEMA units shipped which is the same as August 2018.

The seasonally adjusted annual rate (SAAR) of shipments was 97,351 in August 2019, essentially flat compared to the adjusted rate of 97,333 in July 2019. The SAAR corrects for normal seasonal variations and projects annual shipments based on the current monthly total.

In August, 136 plants representing 34 corporations reported production data which is the same as July 2019.

### **Shipping Report**

	July	Aug	Sep
CMH/Clayton	\$	\$	\$
Cavalier	\$ \$ \$ \$ \$ \$ \$ R	<b>SSSSS</b>	\$
Cav dba Buccaneer	\$	\$	\$ \$ \$ \$ \$ \$ \$ \$
Cappaert	\$	\$	\$
Champion,LA	\$	\$	\$
Champion,TN	\$	\$	\$
Champion, KY	\$	\$	\$
Champion, TX		R	R
Clayton - Addison	\$ \$	\$	
Deer Valley	\$	\$ \$ \$	\$ \$ \$
Fleetwood/TN(Lafayette)	R	\$	\$
Franklin	\$	\$	\$
Giles	R	R	R
Hamilton Homebuilders	\$ \$ \$	\$	
Jessup Housing	\$	N	\$
Kabco	\$	\$	\$
Lexington Homes	\$	\$	\$ \$ \$ R
Live Oak	N	R	R
Oak Creek Homes	R	R	R
Platinum Homes, Inc.	\$	\$	\$
ScotBilt Homes	R	R	R
Southern Energy/TX	\$	\$	\$
Southern Homes	\$	\$	\$
Sunshine	\$	R	\$
TRU Homes	\$ \$ \$ \$	\$	\$ \$ \$ \$
Winston Homebuilders	\$	\$	\$

\$1 Dues Paid R | Report (no Dues) N | No Reports/No Dues

	August			Year through August		
	2017	2018	% Change	2017	2018	% Change
Alabama	384	374	-2.6%	3,899	3,552	-8.9%
Kentucky	248	287	15.7%	1,845	1,943	5.3%
Mississippi	348	318	-8.6%	2,421	2,571	6.2%
Tennessee	234	259	10.7%	1,724	1,979	14.8%
Arkansas	162	171	5.6%	1,224	1,355	10.7%
Louisiana	461	487	5.6%	3,970	3,435	-13.5%
Texas	1,440	1,703	18.3%	10,337	13,044	26.2%

#### **AUGUST MISSISSIPPI PRODUCT MIX**

	Shipment Totals	Single Section	Multi Section	Total Shipments
Carlot III	August 2018	154	164	318

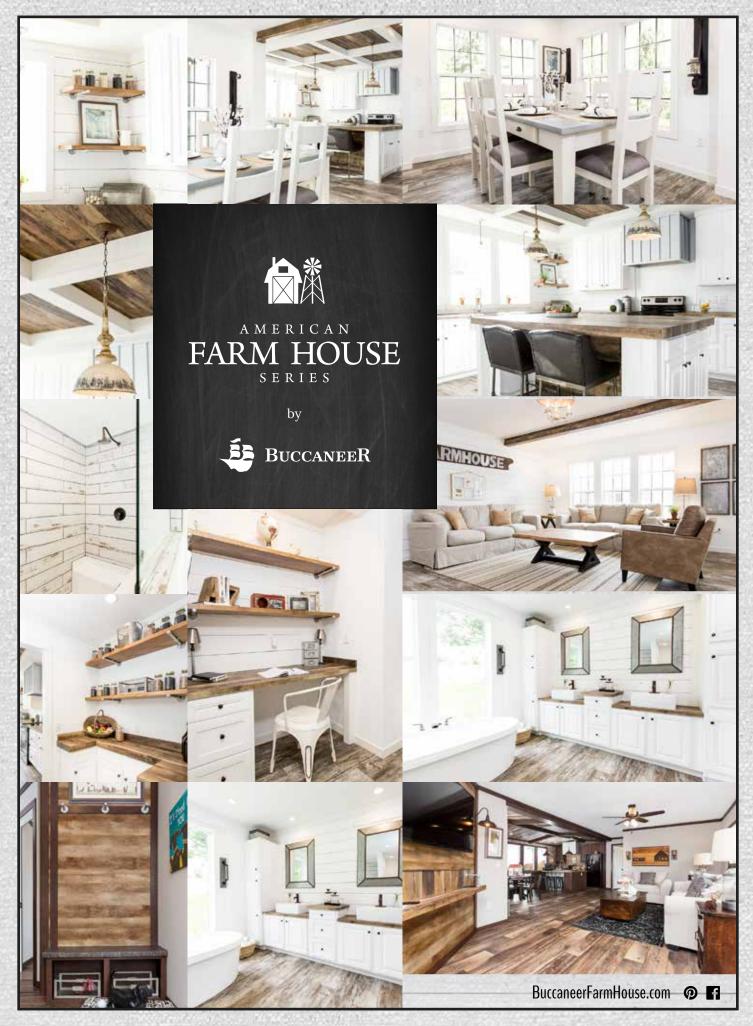
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### MHCC SUBCOMMITTEE FOLLOWS MHI'S REQUESTS TO UPDATE THE HUD CODE

NEWS & UPDATES AUGUST 21, 2019

MHI's efforts to update the HUD Code continue to gain traction. On August 14, the MHCC Regulatory Enforcement Subcommittee heeded MHI's recommendations to amend HUD's regulations concerning Consumer Complaint Handling (Subpart I) and the On-Site Completion of Construction (Subpart M). The Subcommittee's actions are another step in the process to reduce the unnecessary regulatory burdens posed by the current regulations, while still ensuring consumers are protected. MHI outlined its recommendations to change these provisions in its most recent comment letter to the Subcommittee in advance of this meeting. In addition, MHI reiterated its recommendations to Subcommittee members during the public comment period prior to the Subcommittee's redline of both Subpart I and Subpart M.

During its day-long teleconference meeting, the Subcommittee followed MHI's recommendations to overhaul Subpart I. The Subcommittee voted to clarify that actions for "defect" are limited to those items solely related to the standard and not random home components and eliminated the requirement that manufacturers document determinations of "noncompliance." The Subcommittee also changed requirements for when class determinations and consumer notifications are required. These revisions are a step in the right direction to reduce the burden on manufacturers and increase productivity, while ensuring consumers still receive a safe and quality product. The Subcommittee, which is composed of industry representatives, consumers, and regulators, unanimously approved these revisions. The recommendations will be sent to the full MHCC for review and approval.

The Subcommittee also utilized MHI's recommendations during the teleconference meeting in its efforts to markup Subpart M, with respect to the on-site completion process. It agreed that the required on-site inspections should be consolidated into the final installation inspection and supported further reevaluating the role that the Production Inspection Primary Inspection Agency plays in the on-site approval process. While the Subcommittee did not complete its redline of Subpart M before the end of the meeting, its preliminary actions align with MHI's recommendations to overhaul Subpart M. The Subcommittee will need to complete its review of Subpart M before further action is taken by the full MHCC. This consideration is a result of MHI's strong advocacy efforts concerning Subpart M, including a directive passed by Congress in 2018 that HUD must review the On-Site Completion of Construction rule and "develop a solution that ensures the safety of consumers and minimizes costs and burdensome requirements on manufacturers and consumers."

The Subcommittee's actions regarding Subpart I, seven log-items, and over 90 deregulation comments will now go before the MHCC for consideration. The next meeting is scheduled for October 2019 in Washington, DC. MHI will thoroughly review all the actions taken by the Subcommittee and will provide specific comments and additional recommendations to ensure that any actions taken support the ability of manufacturers to efficiently produce quality homes with the amenities consumers want.

If you have any questions, please contact MHI's Government Affairs Department at MHIgov@ mfghome.org.



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### MMHA LANDSCAPING CONTEST WINNERS

LORIE HANSON DIRECTOR OF COMMUNICATIONS

This Fall MMHA wanted to give back to three lucky Mississippians by creating a \$15,000.00 landscaping Giveaway for those who purchased a new home from May through July of 2019. The winners were chosen based on a short essay written and where chosen from each region in the state.



Shyviqua Brooks was chosen from Magnolia Estates of Vicksburg. Shyviqua is a young professional in the community that choose homeownership over renting. Shyviqua compared the renting prices in the area and quickly realized that purchasing a Manufactured Home would be less expensive in the long run and wanted to build equity. Mrs. Shyviga is a great example of taking control of her finances and making her money work for her and Manufactured Housing helped her in this process.



Michelle Rasmussen was chosen from All American Housing in Brookhaven. Michelle lived with her husband in Alaska and they were ready to move back to Mississippi to be closer to family and grandchildren. But house hunting from Alaska was going to be troublesome. So Michelle turned to look at homes online. It was Online that she discovered All American Housing. Through virtual tours and pictures online, Michelle found her dream home. They placed the order in Alaska and after a few months made the long drive to their new home in Mississippi.



Steve and Linda Huffman were chosen from Springer Mobile homes in Woodland, MS. The Huffmans needed more room for their growing family. Steve and Linda have been raising their sweet grandchildren and desperately needed more room for their family. Manufactured housing was a perfect fit for a family that didn't have time to waste trying to build a site-built house. They found their dream home, and now they have a home that will last them and their grandchildren a lifetime.

# There is a much better way to cool down...

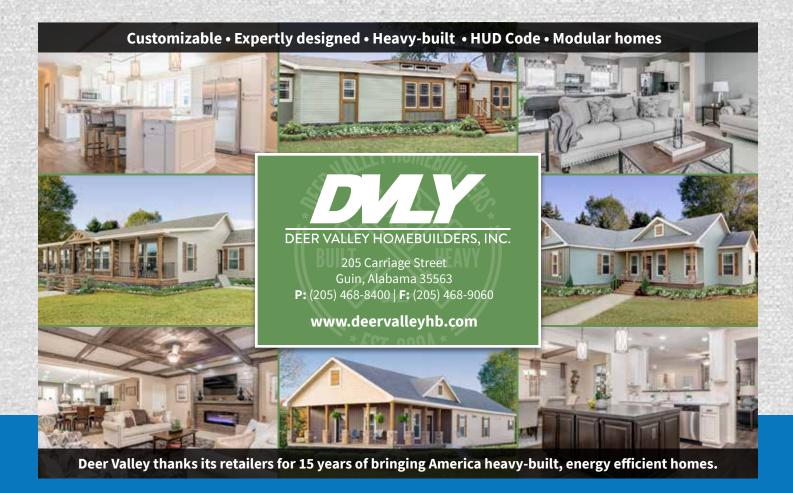
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### BRIAN MONTGOMERY NOMINATED BY PRESIDENT TRUMP AS HUD DEPUTY SECRETARY

President Trump has nominated Brian Montgomery to serve as Deputy Secretary of the U.S. Department of Housing and Urban Development (HUD), the number two position at HUD behind Secretary Carson.

Montgomery currently serves as HUD's Assistant Secretary for Housing and the Federal Housing Commissioner. He has served as Acting Deputy Secretary since January. He has been instrumental in elevating the Office of Manufactured Housing Programs' profile within the Department, creating a regulatory environment that encourages innovation and cost-effective construction techniques for manufactured homes.

As a champion for affordable housing, Montgomery has prioritized and acted upon initiatives that create opportunities for families to realize the American Dream of homeownership. During his two tours at HUD, he has demonstrated a commitment to solving our nation's housing supply challenges through solutions that support innovative housing methods — including manufactured housing. At MHI's Open House during HUD's Innovative Housing Showcase in June, Montgomery brought his senior leadership team to tour the three fully-furnished HUD Code manufactured homes on the National Mall. During his remarks, Montgomery thanked MHI and its members for being fantastic partners saying, "As we try to address the affordability issue at HUD and FHA, you are a key part of that puzzle and I can't stress that enough."

Originally from Texas, a state with more than 20 manufactured housing plants and the second highest number of manufactured housing units in the country, Montgomery has been a long-standing supporter of manufactured housing. Since being confirmed as FHA Commissioner, Montgomery has attended MHI's legislative

fly-in every year, meeting with MHI members about the importance of HUD undertaking a comprehensive review of its regulation of the industry. During the most recent fly-in, Montgomery recognized how important it is for HUD to get through the nearly decade-long backlog of updates to the HUD Code. He said, "It is one of the Department's top priorities to process the backlog of updates to the Construction and Safety Standards that have been completed by our Manufactured Housing Consensus Committee." Montgomery also discussed FHA's work to update the FHA Title I program for manufactured homes, including a review of credit policies, appraiser guidelines, and an adjustment of the loan limits. In discussing these changes, he said, "To advance many of our efforts, I am grateful for the many insights MHI has provided to HUD in the form of its available reports, educational materials, and constructive dialogue."

MHI looks forward to working with Montgomery as he continues to advance affordable housing initiatives at HUD and we congratulate him for receiving this nomination. We encourage the Senate to act quickly and confirm him for this important position.

Additionally, President Trump has nominated Caroline Vanvick to be an Assistant Secretary for Public Affairs at HUD. She currently serves as Acting Assistant Secretary and Deputy Assistant Secretary for Public Affairs where she oversees the Department's communications efforts, media affairs, and public outreach. Vanvick led HUD's first Innovative Housing Showcase working with MHI and its members to bring three fully-furnished HUD Code manufactured homes to the National Mall.

If you have any questions, please contact MHI's Advocacy and Communications Department at MHIgov@mfghome.org.

# MISSISSIPPI MANUFACTURED HOUSING ASSOCIATION 2019/2020 CALENDAR OF EVENTS

OCT 18	EDUCATION CONFERENCE CALL 8:30 - 9:30 AM   AML/SAR Testing Review
NOV 22	EDUCATION CONFERENCE CALL 8:30 - 9:30 AM   Red Flag Rule/Privacy Act
NOV 28-29	THANKSGIVING HOLIDAY Office will be closed
DEC 12	BOARD OF DIRECTORS MEETING 12:00 PM I MMHA Office
DEC 13	EDUCATION CONFERENCE CALL 8:30 - 9:30 AM   Legislative Update
DEC 24-27	CHRISTMAS HOLIDAY Office will be closed
JAN 1	NEW YEAR HOLIDAY Office will be closed
FEB 16-18	MHI WINTER MEETING Hilton Nashville Downtown   Nashville, TN
MAR 24-26	TUNICA SHOW Hollywood Hotel & Casino, Tunica, MS
MAR 24	BOARD OF DIRECTORS MEETING Hollywood Hotel   9:30 a.m.
APR 6-8	CONGRESS & EXPO MGM Grand   Las Vegas
MAY TBA	MMHA AWARDS CELEBRATION
JUNE 8-9	MHI SUMMER LEGISLATIVE FLY-IN The Liaison I Washington, D.C.
JUL 25-27	MULTI-STATE CONVENTION Perdido beach Resort, Orange Beach, AL
JUL 25	BOARD OF DIRECTORS MEETING Perdido beach Resort   2:00 p.m.
OCT 4-6	MHI ANNUAL MEETING Grand Hyatt Denver   Denver, CO

Dates are subject to revision with notification



## CONGRESSIONAL HEARING HIGHLIGHTS ADMINISTRATION'S SUPPORT FOR MANUFACTURED HOUSING

MHI'S ADVOCACY AND COMMUNICATIONS DEPARTMENT

During a congressional hearing today, Administration officials again expressed support for manufactured housing to address the nation's affordable housing shortage. Secretaries Steven Mnuchin (Treasury) and Ben Carson (HUD) testified alongside FHFA Director Mark Calabria at a House Financial Services Committee hearing entitled "The End of Affordable Housing?" In prepared remarks about the Trump Administration's efforts to reform the housing finance system both Cabinet Secretaries discussed the importance of manufactured housing. In addition, Representatives Frank Lucas (R-OK), David Kustoff (R-TN), and John Rose (R-TN) all prioritized the topic of manufactured housing in their questions of the witnesses. In collaboration with our state Executive Directors, MHI has been working with members of the Committee and the Administration to ensure manufactured housing is included in discussions about solutions to the affordable housing shortage.

When questioned by Rep. Lucas about the status of HUD's regulatory improvements for manufactured housing, Secretary Carson agreed that such updates are needed. He said: "We have concentrated a lot of effort on that, making extremely good progress. I think it's one of the areas where we can make a lot of progress for affordable housing because we're talking about things that cost considerably less than site-built homes."

Rep. Rose thanked Secretary Carson for the "continued attention given to HUD programs that serve manufactured housing" and asked him about how to expedite much-needed updates to the FHA Title I and Title II programs. Outlining steps the Department has taken to address FHA reform, Secretary Carson testified that HUD is "combining some of the updates"

to accelerate the process." He also told the Committee that HUD has "greatly expanded the Manufactured Housing Office to look at all the issues that would facilitate not only the construction but also the safety measures associated with [manufactured housing]."

Rep. Kustoff focused his questions on how manufactured housing would fit in the Administration's proposal to reform the nation's housing finance system. Director Calabria emphasized his familiarity with manufactured housing, reminding the Committee that he previously led the manufactured housing program at HUD. He stated that "for much of America manufactured housing is the most affordable option. I think we can make an effort to bring down the cost of financing for manufactured housing. I'm committed to that." He then went on to tell the Committee that "we can continue to make sure that Fannie and Freddie have an active, involved role in manufactured housing and doing it in a way that is safe and sound."

In response to Rep. Rose, Director Calabria provided an update on Fannie Mae's and Freddie Mac's chattel loan pilots, explaining that both pilots are under review at FHFA.

The prominence of manufactured housing at today's congressional hearing about affordable housing was the direct result of MHI's effective advocacy before Congress and the Administration. MHI will continue working on behalf of the industry to ensure manufactured housing is a part of the affordable housing solutions being discussed in Washington.

If you have any questions, please contact MHI's Advocacy and Communications Department at MHIgov@mfghome.org.

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### MHI TELLS HUD TO PROTECT MANUFACTURED HOUSING WHEN REVISING ITS DISPARATE IMPACT STANDARD

In a letter, MHI asked the U.S. Department of Housing and Urban Development (HUD) to change its proposal to ensure legitimate challenges to discriminatory local zoning can be brought using the standard of disparate impact. MHI's October 18th letter was sent in response to HUD's proposal to amend the process by which legal claims can be brought under the Fair Housing Act's disparate impact standard.

MHI expressed concerns about HUD's disparate impact proposal because it could negatively impact the ability to make legal challenges against localities that have adopted policies or implemented practices that exclude manufactured housing. MHI has worked with its members across a number of fronts to combat local zoning and land use planning regulations that limit the availability of manufactured housing. In its letter, MHI urged HUD to ensure more restrictive requirements for bringing a disparate

claim do not impede the ability to challenge ordinances that zone out manufactured housing. MHI facilitated the submission of public comments from its state association members to ensure HUD received a range of specific examples of local practices that exclude manufactured housing. MHI's letter cited examples from Arkansas, Arizona, Florida, Georgia, Illinois, Kentucky, Louisiana, Mississippi, New York, Ohio, Oklahoma, Texas and Wisconsin, where cities and counties have used zoning and land use planning to restrict the placement of manufactured homes.

In addition to its work to preserve the ability for disparate impact claims to be brought against local jurisdictions that zone out manufactured housing, MHI will also continue fighting for HUD to more effectively utilize its congressionally mandated preemption authority.



### LOOK AT YOUR MISSISSIPPI DRIVER'S LICENSE. DOES IT HAVE A GOLD STAR IN THE UPPER-RIGHT CORNER?

If it doesn't and you want to fly commercially anywhere in the U.S. after Oct. 1, 2020—and you don't have a passport or other acceptable form of identification—you're going to have to get a REAL ID-compliant driver's license.

You'll also need one to access a military base or secure federal facility.

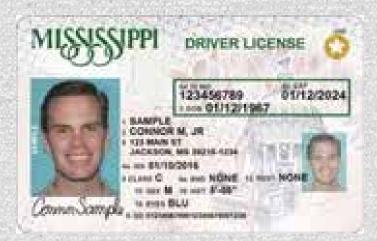
The federal law requiring REAL ID — a special driver's license or identification card with a gold or black star — was passed in 2005 in the aftermath of 9/11 but is just now approaching full implementation.

This photo illustration shows a sample of a Mississippi driver's license with the REAL ID star emblem in the upper-right corner. This photo illustration shows a sample of a Mississippi driver's license with the REAL ID star emblem in the upper-right corner. (Pho-

to: Courtesy of Mississippi Department of Public Safety)

Mississippi started issuing REAL ID-compliant driver's licenses in 2018. Those who have been renewing their licenses since then or will be eligible to renew them will get gold stars and not be affected.

However, about 1.2 million drivers in Mississippi, according to the Mississippi Department of Public Safety's Driver Service Bureau, lack REAL ID because their licenses were obtained or renewed prior to that time.





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## SENATE APPROPRIATIONS COMMITTEE CALLS ON LOCALITIES TO CONSIDER MANUFACTURED HOUSING IN AFFORDABLE HOUSING PLANS

MHI'S ADVOCACY AND COMMUNICATIONS DEPARTMENT

The Senate Appropriations Committee has included language in its 2020 spending bill encouraging local governments to consider manufactured housing as a part of their affordable housing strategies. The language reflects MHI's ongoing advocacy on Capitol Hill to ensure manufactured housing is at the forefront of efforts to address the nation's affordable housing shortage.

It its 2020 Transportation, Housing and Urban Development, and Related Agencies Appropriations bill, the Senate Appropriations Committee directed HUD to issue guidelines for local authorities on assessing the inclusion of manufactured homes in a community's housing affordability strategy and community development plans. Such plans are required under Part 91 of Title 24 of the Code of Federal Regulations to receive federal funds under HUD's formula grant programs for jurisdictions and for assessing performance and tracking results.

The inclusion of this language comes from MHI's constructive and consistent advocacy to ensure manufactured housing is included in federally-funded state and local affordable

housing initiatives. According to the bill language, "the Committee recognizes that manufactured housing is a significant source of unsubsidized affordable housing," and that "making manufactured housing more available is an important tool to increase the overall supply of affordable housing."

The Senate Appropriations Committee incorporated this language from S. 1804, bipartisan legislation introduced by Senators Cortez Masto (D-NV), Scott (R-SC), Smith (D-MN), Cramer (R-ND), and Young (R-IN), which MHI endorsed when it was introduced in June 2019. Prior to introduction, MHI worked with the bill sponsors to ensure the bill would positively promote manufactured housing across America.

MHI will continue to cultivate strong bipartisan support on Capitol Hill for manufactured housing and ensure that manufactured housing is a part of federal efforts to address the nation's affordable housing challenges.

If you have any questions, please contact MHI's Advocacy and Communications Department at MHIgov@mfghome.org