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2021
APRIL
ISSUE





2021 LEGISLATIVE SESSION RECAP

MMHA had a busy legislative session. We were successful in getting passed our abandoned manufactured home bill, HB 955 which was signed by the Governor. We also joined other business associations and helped pass HB 1139 which helps businesses not have to pre-pay sales tax for business that collect over \$50,000 in sales tax annually.

The hardest fight we faced 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. While the Speaker felt this was a fair exchange for doing away with income taxes, it would hurt many citizens. 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 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. The bill died in the Senate Finance committee. Then the House put HB 1439 in the bond bill as an amendment to keep the issue alive. The Senate once again took out the amendment and passed the bond bill without the tax language. MMHA will certainly be at the summer meetings to voice our concerns over a tax increase to our homes.

SB 2825 did go to conference and MDOT enforcement and the permit division will be under the MS Public Safety Department effective July 1, 2021.

The bill also increases the weight for log trucks in three years. MMHA will be working with MDOT to update our regulations prior to this transfer so that the regulations actually reflect what is being permitted today. MMHA will keep you informed of the changes as they progress. SB 3089 would have basically created a separate health department for Panola County, which MMHA opposed. We do not need 82 separate county health departments. We were able to convince the Chairman of the committee to let it die on the Senate Calendar.

MMHA is working on purchasing a grassroots program, which will allow us to send out frequent emails to members so you can immediately send an email to a legislator. We were able to use another association this year when we activated our grassroots efforts, but we really need our own. Your responses to legislators do make a difference and this sales tax issue will likely come up next year. We need to be ready. Over the summer and fall when you see your legislators, please express your concerns over a sales tax increase to manufactured and modular homes.

Thank you to all of you who took the time to send emails to the legislators.



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THURSDAY, MAY 20, 2021

The Mississippi Manufactured Housing Association is pleased to announce that it's annual Best of the Best is back with a new venue and educational seminars!

May 20th at the BancorpSouth Arena & Conference Center in Tupelo MS, we will gather to celebrate the Best in our industry!

BEST OF THE BEST....YOU DON'T WANT TO MISS IT!

MMHA will be hosting the "Best of the Best" this year in Tupelo, MS, at the BancorpSouth Arena & Conference Center on May 20th. Before the evening activities, MMHA will host a three-hour sales training seminar with Ken Corbin beginning at 2:30 p.m. Ken recently presented at our regional meetings in 2019. Those regional meetings had wonderful attendance and the best feedback from salespersons that we have ever had. I have to tell you that I learned more at those three sessions about the homes being sold and the customer's journey than I have in many years. I encourage you to send your salespersons to this sales training. Trust me it will pay off in new sales!

With the support of our Education Sponsors and the commitment of MMHA to serve our retailers. There is NO Charge for your employees to attend. Registration is required to supply adequate training material and to reserve your spot for the dinner.

Following the Education Seminar at 6:00 p.m., there will be a very nice sit-down dinner. At the Awards Dinner, we will present the MMHA annual awards for retailers, supplier of the year, manufacturer of the year, Salespersons of the year, and the President's award.

Entry forms were emailed to you regarding the retailer awards/ registration. The deadline to enter is April 21, 2021, by 5:00 p.m. If you need a form emailed to you, please contact Lorie Hanson at lhanson@msmma.com. MMHA has a block of rooms at the Hilton Garden Inn in Tupelo if you need a room. We hope to see you on May 20th.

Hope to see you there

A handwritten signature in black ink that reads "Jennifer Hall".

Jennifer Hall
MMHA Executive Director

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BIPARTISAN SENATE AND HOUSE BILLS INTRODUCED TO REMOVE BARRIERS TO MANUFACTURED HOUSING

By MHI

MHI, as a member of the Up for Growth coalition, has worked with a bipartisan group of U.S. Senators and Representatives to introduce the "Housing Supply and Affordability Act" (HSAA) which creates a grant program that would provide funding to help localities develop and implement comprehensive housing policy plans. The proposed program, administered by the U.S. Department of Housing and Urban Development (HUD), would provide grants to states, localities, tribes, and regional municipal and county coalitions to encourage housing development, revise land-use

and permitting processes, incentivize affordable housing, and make housing production easier. The HSAA is sponsored by Senators Amy Klobuchar (D-MN), Rob Portman (R-OH), and Tim Kaine (D-VA) in the Senate, and Representatives Lisa Blunt Rochester (D-DE), Jaime Herrera Beutler (R-WA), and Joyce Beatty (D-OH) in the House. [Click here](#) to read the coalition's letter in support of this legislation which specifically references "allowing manufactured homes in areas zoned primarily for single-family residential homes."

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CDC FEDERAL EVICTION MORATORIUM EXTENDED

By MHI

The Centers for Disease Control and Prevention (CDC) has extended and modified the federal eviction moratorium through June 30, 2021. The order was originally set to expire on March 31, 2021. In addition, the Consumer Financial Protection Bureau and the Federal Trade Commission issued a joint statement regarding their agencies' work to help stop illegal evictions and protect American consumers facing economic hardship due to COVID-19.

MHI and its coalition of national housing industry organizations continues to strongly argue that the current approach of eviction moratoriums is failing to address the scope of damage in the housing sector and will not meet the long term needs of renters and housing providers. Arguing that a robust and targeted rental assistance program is

a better approach, the recently passed COVID-19 relief package included an additional \$27.5 billion for emergency rental aid of which \$21.5 billion is allocated for the Emergency Rental Assistance Program.

Over the past few weeks, a series of decisions by federal court judges have ruled that the CDC eviction moratoriums are unlawful. Harry J. Kelly and Brendan Cardella-Koll, attorneys practicing in the Washington, D.C. office of Nixon Peabody LLP, have written an article that discusses these recent cases and their impact on the CDC's federal eviction moratorium.

[Click here](#) to read the CDC statement.

[Click here](#) to read the CFPB/FTC statement.

[Click here](#) to read the Nixon Peabody article.



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EMERGENCY RENTAL ASSISTANCE PROGRAMS

President Biden signed into law "The American Rescue Plan," a \$1.9 trillion COVID-relief package. To help the public understand what is included in "The American Rescue Plan", the U.S. Department of Housing and Urban Development (HUD) has compiled a handout that describes some of the provisions in the law in the areas of emergency

rental assistance, assistance to homeowners, funding for the Paycheck Protection Program, and economic impact payments, among other areas. The handout also includes information on the recently extended CDC eviction moratorium order. [Click here](#) for more information by state.



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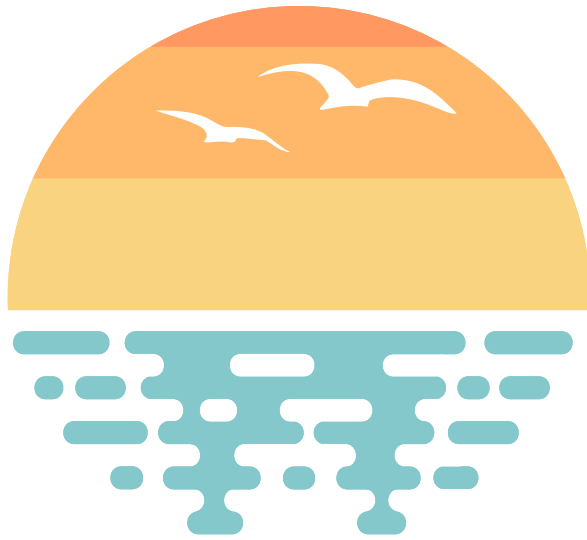
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MHI CALLS ON FHFA TO PRIORITIZE MANUFACTURED HOUSING

During a FHFA Listening Session about potential changes to the regulation establishing housing goals for Fannie Mae and Freddie Mac (the Enterprises), MHI CEO Lesli Gooch stressed the importance of housing goals to manufactured housing. Since manufactured housing continues to be the most affordable segment of the homeownership market, and manufactured home loans are "goal-rich," MHI argued FHFA should encourage Fannie Mae and Freddie Mac to develop flexible loan products for manufactured homes and to purchase manufactured home loans, including making this an important objective in FHFA's Enterprises Scorecard. Further, MHI stated that since the Enterprises have historically been able

to meet housing goals without purchasing chattel loans and have natural disincentives to purchase real property manufactured home loans because they are not a "high volume" product, Duty to Serve continues to play a critical role in ensuring that Fannie Mae and Freddie Mac are adequately facilitating the important homeownership option of manufactured housing. Finally, MHI also strongly emphasized the need for the Enterprises to meet their statutory Duty to Serve manufactured housing and urged FHFA to continue to hold the Enterprises' responsible for meeting these obligations. [Click here to read the letter.](#)



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SHIPPING REPORT

In February 2021, 7,992 new manufactured homes were shipped, a decrease of 487 homes or 5.7 percent compared to January 2021, and a decrease of 217 homes or 2.6 percent compared to February 2020. Compared with the same month last year, shipments of single-section homes were down 10.5 percent while shipments of multi-section homes were up by 4.3 percent. Total floors shipped in February 2021 were 12,601, a decrease of 0.1 percent compared with February 2020. None of the shipments in February 2021 were designated as FEMA units, which is the same as February 2020.

The seasonally adjusted annual rate (SAAR) of shipments was 99,266 in February 2021, down by 7.2 percent compared to the adjusted rate of 106,995 in January 2021. The SAAR corrects for normal seasonal variations and projects annual shipments based on the current monthly total.

In February 2021, 7,995 new manufactured homes were produced, a decrease of 481 homes or 5.7 percent compared to January 2021, and a decrease of 245 homes or 3.0 percent compared to February 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 February 2021 was 136 and the number of active corporations was 33, one more plant yet one fewer corporation than in the prior month.

FEBRUARY MISSISSIPPI PRODUCT MIX

Shipment Totals	Single Section	Multi Section	Total Shipments
February 2021	130	167	297

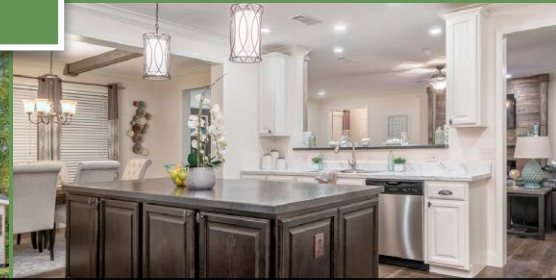
Table 12: Manufactured Home Shipments (Continued)

	FEBRUARY			Year through FEBRUARY		
	2020	2021	% Change	2020	2021	% Change
East South Central						
Alabama	398	397	-0.3%	818	821	0.4%
Kentucky	250	327	30.8%	582	647	11.2%
Mississippi	333	297	-10.8%	643	654	1.7%
Tennessee	232	252	8.6%	516	532	3.1%
Subtotal (region)	1,213	1,273	4.9%	2,559	2,654	3.7%
West South Central						
Arkansas	155	157	1.3%	306	312	2.0%
Louisiana	359	378	5.3%	789	868	10.0%
Oklahoma	173	208	20.2%	373	425	13.9%
Texas	1,528	1,245	-18.5%	3,086	2,745	-11.0%
Subtotal (region)	2,215	1,988	-10.2%	4,554	4,350	-4.5%

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- APR 23** **EDUCATION SEMINAR**
8:30 A.M. | VIRTUAL | RELATIONSHIP
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- MAY 19** **INSURANCE SEMINAR**
1:00-5:00 P.M. | HILTON GARDEN INN
TUPELO
- MAY 20** **BEST OF THE BEST**
BANCORPSOUTH ARENA
2:30 P.M. - 9:00 P.M.
- JUN 14-17** **SUPERVISORS CONVENTION**
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PRESIDENT BIDEN'S FY 2022 DISCRETIONARY SPENDING REQUEST INCLUDES INVESTMENTS TO ADDRESS AFFORDABLE HOUSING SHORTAGE

President Biden submitted to Congress his Fiscal Year 2022 \$1.52 trillion discretionary spending plan, which would be a \$118 billion or 8.8% increase over current funding.

In his plan, President Biden calls for a total of \$68.7 billion for the U.S. Department of Housing and Urban Development (HUD) to strengthen and advance key HUD priorities including addressing the critical shortage of affordable housing; improvement of the quality of affordable housing through investments in resiliency and energy efficiency; and strategic investments across multiple programs to strengthen communities facing underinvestment and to prevent and redress housing-related discrimination. Specifically, the Administration seeks the following:

- \$1.9 billion for HOME, an increase of \$500 million, the highest level for this program since 2009.
- \$3.8 billion for the Community Development Block Grant program, an increase of \$295 million.
- \$800 million in new investments through HUD

for rehabilitation and modernization to further climate resilience and energy efficiency, and \$400 million through the Department of Energy for the weatherization of low-income homes..

- \$85 million in grants to support state and local fair housing enforcement organizations, and investments in HUD staff and operations capacity to deliver on the president's housing priorities, including commitments outlined in the Presidential Memorandum on Redressing Our Nation's and the Federal Government's History of Discriminatory Housing Practices and Policies.
- \$900 million to fund tribal efforts to expand affordable housing, improve housing conditions and infrastructure, and increase economic opportunities for low-income families.

The release of this request begins the annual negotiation process between the President and Congress to determine how funds should be distributed across the government. In the coming months, the Administration will release the President's budget.

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MHI CALLS ON CFPB TO EXTEND COMPLIANCE DATE FOR FINAL QM RULE

By MHI

MHI submitted comments to the Consumer Financial Protection Bureau (CFPB) supporting its proposal to extend the mandatory compliance date of the final rule, "Qualified Mortgage Definition under the Truth in Lending Act (Regulation Z): General QM Loan Definition (General QM Final Rule)" until October 1, 2022. The CFPB is considering extending the compliance date to "to help ensure access to responsible, affordable mortgage credit and to preserve flexibility for consumers, particularly those affected by the COVID-19 pandemic." [Click here to read the letter.](#)

In its letter, MHI supported the CFPB's concerns about the adequacy of capping the 6.5% over APOR threshold for manufactured home loans at \$110,260, and suggested that if the APOR is retained, that this cap be raised to \$210,000, as stated in a previous MHI comment letter. Further, MHI urged the CFPB to clarify that during the interim period until October 2022, QM compliance can be met through either the APOR threshold or the 43% DTI standard on a loan-by-loan basis (i.e., that a lender does not have to select a single approach for all its loans).

Through effective advocacy at meetings and in continued constructive dialogue, MHI is making a strong case to the CFPB that it must assess the impacts of its policies on the availability of credit for manufactured housing. This has clearly had an impact, as the CFPB singled out the APOR cap for manufactured housing in its proposal. MHI has maintained persistent engagement with the

CFPB through in-person meetings, participation in roundtable discussions, authoring letters, and other communications. This engagement has served to advance the industry's goals and objectives pertaining not just to the QM rule, but to improve access to credit for manufactured housing overall.

MHI Joins Coalition to Urge Repeal of the Estate Tax

As a member of the Family Business Estate Tax Coalition (FBETC). MHI expressed its support to Senator John Thune (R-SD) and Representatives Jason Smith (R-MO) and Sanford Bishop (D-GA) for introducing the "Death Tax Repeal Act of 2021" in the Senate and House, respectively, to permanently repeal the estate tax. The "Tax Cuts and Jobs Act (TCJA)," which was signed into law by President Trump in 2017, supported the temporary estate tax relief by doubling the exemption to approximately \$11.7 million for tax year 2021 and indexed future increases for inflation through 2025. However, the Coalition is urging further congressional action, since the temporary increase in the exemption amount will expire at the end of 2025, increasing uncertainty and planning costs. While supportive of making the estate tax provisions of TCJA permanent, the Coalition continues to argue that repeal is the best solution to protect all family-owned businesses from the estate tax.



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A photograph of a white manufactured home with a gabled roof, a front porch with a white railing, and large windows with black shutters. The home is surrounded by green grass, yellow bushes, and palm trees under a clear blue sky.

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