



MISSISSIPPI MANUFACTURED HOUSING ASSOCIATION

www.msmmha.com

**2021
NOVEMBER
ISSUE**



MMHA ANNUAL PAC

GOLF TOURNAMENT

On October 20, 2021 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 \$16,165.00 for the PAC. A special thank you to our sponsors:

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Judd Mims

LONGEST DRIVE

Trent Adams

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.



1ST PLACE TEAM



2ND PLACE TEAM



CLOSEST TO PIN



LONGEST DRIVE



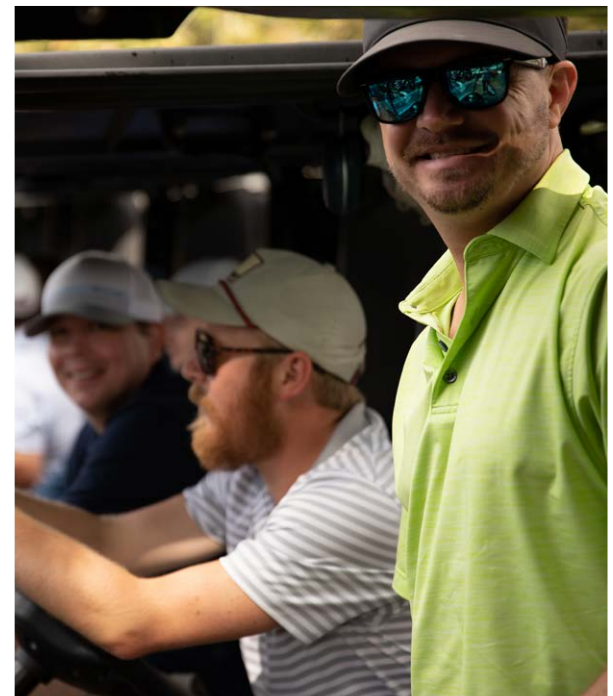
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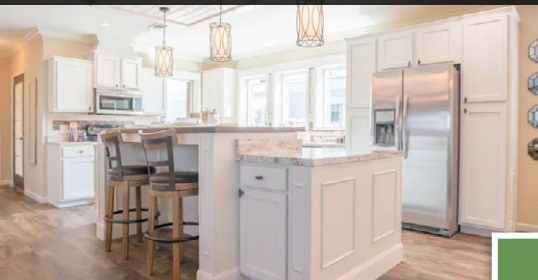








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MHI CALLS ON FHFA, FANNIE MAE AND FREDDIE MAC TO PRIORITIZE MANUFACTURED HOUSING

In two separate comment letters to the Federal Housing Finance Agency (FHFA), MHI emphasized the need for Fannie Mae and Freddie Mac (the Enterprises) to meet their statutory duty to serve manufactured housing.

MHI's first comment letter focused on potential changes to the regulation establishing housing goals for Fannie Mae and Freddie Mac. MHI stressed the importance of housing goals to manufactured housing because manufactured home loans are "goal-rich." However, to date the Enterprises' impact on manufactured home loans has been nonexistent. This is not meeting the intent of the Duty to Serve manufactured housing statute. MHI emphasized the only way to ensure manufactured housing is supported by the Enterprises is to call for the goals to be more explicit with respect to manufactured housing. [Click here](#) to read the letter.

MHI's second comment letter focused on the creation of Equitable Housing Finance Plans for Fannie Mae and Freddie Mac to advance equity in housing finance. MHI again called on the Enterprises' to meet their statutory duty to support manufactured housing by including robust provisions in their Plans to: (1) expand access to mortgage credit for manufactured homes, (2) work to break down zoning and other regulatory barriers nationwide to the siting of manufactured homes, and (3) continue and expand the Enterprises' leadership role in housing finance with respect to manufactured housing, in areas like the proposed DOE energy standards. [Click here](#) to read the letter.



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HONORING 23 YEARS OF SERVICE

By: Jennifer Hall, Executive Director

Nell Huhn, MMHA office manager/bookkeeper, will be retiring on January 31, 2022. Nell is a huge asset to our Association and it will be very difficult to find someone who can juggle so many things at one time as she has done. While we wish her well in her years of retirement, we will miss her dearly at MMHA. Nell began her career with MMHA 23 years ago as an administrative assistant and then moved to the role of bookkeeper. Later she was promoted to office manager for MMHA. Nell knows all the MMHA members and is always willing to help with whatever issue they may have to deal with. She is known for her warm smile and sweet personality.



You know you have a close working relationship with someone when they can finish your sentence or know what you are thinking before you say it. That is exactly the working relationship that I have had with Nell since she came to work for MMHA. Nell and I actually worked with each other at Hebron Christian School many years ago when she was the bookkeeper for the school. Nell is a very loyal and dependable employee and it will be impossible to replace her. Yes, I will hire someone to fill the position, but they will have mighty big shoes to fill.

Nell is like family to me and I truly love her dearly. MMHA is a better association because of her dedication and expertise in keeping our books and managing the MMHA office. She has always helped keep me between the ditches especially during the legislative session when I am going in ten different directions.

MMHA is fortunate to have had such a dedicated employee for the 23 years and we wish Nell the very best as she begins this new chapter of her life. We plan to recognize Nell for her 23 years of service at the Best of the Best event which will take place next May.



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more info to come

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MMHA 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. This year the committee chose to hold a contest for the most attractive Manufactured homes in the state. Retail salespersons were allowed to enter homes with the best-landscaped exteriors and interiors. MMHA received some amazing entries, and three winners were chosen from each region of the state. Wining homeowners won \$2,500, and the salesperson who entered the winning contestant won \$600! Each homeowner was interviewed and filmed, and a personalized testimony is being made to promote the manufactured housing industry.



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MANQUAL WILSON
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MANUFACTURED HOME CONTEST WINNER

JENNY & RONNIE SCOTT
SALES REP
CONNIE J DELAUGHTER
MAGNOLIA ESTATES OF
BROOKHAVEN

SOUTHERN REGION

MISSISSIPPI MANUFACTURED HOUSING ASSOCIATION RECOGNIZED TWICE AT NATIONAL MHI EVENT.

The Mississippi Manufactured Housing Association (MMHA) was announced as the winner of two highly coveted awards on October 5, at the national Manufactured Housing Institute's annual event. Jennifer Hall, Executive Director of MMHA, received the State Association Executive of the Year Award. This peer award was selected by the manufactured housing state association executives. Lorie Hanson, Director of Communications at MMHA, received the Jim Moore Excellence in Communications Award. Mrs. Hanson was selected for this award by the Manufactured Housing Executives Council (MHEC).

The awards were presented to Jennifer and Lorie at the Manufactured Housing Institutes Annual meeting in Estancia La Jolla in California for their outstanding efforts in the Manufactured Housing Industry.

Executive Director, Jennifer Hall, has been a pillar in the manufactured housing industry for over 25 years. She is an avid advocate at the MS Capital for the industry and for obtainable, quality housing for all Mississippians. The State Association Executive of the Year Award honors all that Mrs. Hall has done for the Manufactured Housing Industry.

Lorie Hanson MMHA's Director of Communications has been in the marketing industry for the past 10 years. Mrs. Hanson received her award for spearheading an innovative PR campaign to promote the manufactured housing industry in the State of Mississippi. The Jim Moore Excellence in Communications Award recognizing MMHA's successful marketing efforts and telling Manufactured Housing's story.



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COMMENT DEADLINE FOR DOE'S MH ENERGY EFFICIENCY STANDARDS PROPOSAL EXTENDED

Due to MHI's ongoing strong advocacy efforts, the U.S. Department of Energy (DOE) has extended the deadline for comments on its proposed rule about energy conservation standards for manufactured housing to November 26, 2021. The original deadline was this Monday, October 25, 2021.

The current DOE proposal is fundamentally flawed and must be completely rewritten to ensure manufactured homes remain an available option for American families. If the proposed rule is finalized as written, it will eliminate manufactured housing as an affordable housing option for hundreds of thousands of potential homebuyers. The DOE proposal would dramatically increase the costs of manufactured homes, and in some areas of the country, will make the construction and transportation of homes nearly impossible. The proposal uses the 2021 International Energy

Conservation Code (IECC), which was developed for commercial and site-built residential buildings and ignores all the construction aspects unique to manufactured housing. Requiring the industry to comply with a building code that was developed outside of the HUD Code makes no sense and will confuse and disrupt manufacturing across the country. Our members are not opposed to energy efficiency for manufactured housing. To the contrary, not only are new factory-built homes as efficient as their site-built counterparts, but today's manufactured homes already offer many energy efficient options because that is what consumers want.

Please join MHI's effort and tell DOE that their actions will be detrimental to the largest supply of attainable homeownership in the country.

TAKE ACTION



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HUD CODE UPDATES, FHA FINANCING REFORMS INCLUDED IN SENATE'S FUNDING PACKAGE

The Senate Appropriations Committee has released the annual spending package for HUD, which includes MHI's priorities for expediting updates to the HUD Code, FHA financing reforms, and elevating manufactured housing at the Department. MHI's request for language in the report was successful, and the Committee's explanatory statement highlights the importance of manufactured housing, including elevating the Office of Manufactured Housing Programs, clearing the backlog of HUD Code changes, and directing

HUD to update the FHA programs for manufactured housing. This congressional directive keeps momentum going at HUD for MHI's priority issues, which were elevated under former HUD Secretary Carson's leadership. This spending package still needs to move through the legislative process and be signed into law by the President. Stay tuned for further updates. [Click here](#) to read the Committee's statement (see pages 100, 140 – 141 for specific language).



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KEEP MMHA MOVING FORWARD



TAKE A SHORT SURVEY

MMHA works hard for our members and we want to continue to improve our services offered. Please take a moment and fill out this short membership survey, your feedback is essential to moving our industry forward.

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SENATE BANKING COMMITTEE HEARING ABOUT PRIVATE EQUITY INCLUDES FOCUS ON MHCS

During a Senate Banking Committee hearing titled, "How Private Equity Landlords are Changing the Housing Market," a resident of a manufactured housing community testified about her experiences when the ownership of her community changed. The hearing was not well-attended, and although there was discussion about a few isolated incidents, MHI was successful in ensuring the conversation was not disparaging to the land-lease community model overall. In advance of the hearing, and as part of MHI's comprehensive strategy, MHI is working with Congress to educate them about the benefits of professionally managed land-lease communities. MHI's statement made the following points:

- Land-lease manufactured housing communities provide quality affordable housing to millions of families and have a critical role in addressing the nation's housing supply shortage.
- While there are outliers, as is the case for other forms of housing, the vast majority of investor-owned, land-lease communities in the United States are professionally managed, well-run and

well-maintained by responsible, long-term owners.

- Research has shown that rent payment increases across land-lease communities over the last five years have been in the range of one to five percent, which is far below increases in apartment rent, median home prices and condominium association dues.

- The institutional investor offers the capital needed to be invested for the long-term viability of the community including significant capital investment in infrastructure and amenities; long term hold; and responsible facilitation of replacement of older, pre-HUD Code homes. Their professional management ensures that the infrastructure necessary for the safety and well-being of residents including streets, water systems, sewer systems, electrical transformers, electric pedestals, landscaping, drainage, and all amenities - pools, club-houses, sports courts, playgrounds, etc. - are safe and reliable.

[Click here](#) to read MHI's full statement to the Committee.

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MISSISSIPPI MANUFACTURED HOUSING ASSOCIATION 2021 CALENDAR OF EVENTS

- NOV 18 EDUCATION SEMINAR**
Anti-Money Laundering /SAR Testing Review | Zoom
- NOV 25-28 THANKSGIVING HOLIDAY**
- DEC 14 BOARD OF DIRECTORS MEETING**
TBD
- DEC 16 EDUCATION SEMINAR**
Social Media Marketing | Zoom
- DEC 24-28 CHRISTMAS 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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AUGUST SHIPPING REPORT: 9,087 NEW HUD CODE HOMES SHIPPED IN AUGUST

In August 2021, 9,087 new manufactured homes were produced, an increase of 1,523 homes or 20.1 percent compared to July 2021, and an increase of 1,154 homes or 14.5 percent compared to August 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 August 2021 was 138 and the number of active corporations was 33, the same number of plants yet one fewer corporation than in July 2021. In August 2021, 9,087 new manufactured homes were shipped, an increase of 1,523 homes or 20.1 percent compared to July 2021, and an increase of 1,161 homes or 14.6 percent compared to August 2020. Compared with the same month last year, single-section homes were up 8.9 percent while multi-section homes were up 19.3 percent. Total floors shipped in August 2021 were 14,385, an increase of 16.2 percent compared with

the same month last year. None of the shipments in August 2021 were designated as FEMA units, which is the same as August 2020.

The seasonally adjusted annual rate (SAAR) of shipments was 103,618 in August 2021, down 1.5 percent compared to the adjusted rate of 105,224 in July 2021. The SAAR corrects for normal seasonal variations and projects annual shipments based on the current monthly total.

Cumulative shipments for the first eight months of this year totaled 70,413 homes compared with 61,589 homes for the same period of 2020, a net increase of 14.3 percent.



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MISSISSIPPI AUGUST 2021 ECONOMIC REPORT

NATIONAL TREND

	August 2020	August 2021	Change
Production	7,933	9,087	14.5%
Shipment	7,926	9,087	14.6%

	YTD 2020	YTD 2021	Change
Production	61,583	70,410	14.3%
Shipment	61,589	70,413	14.3%

MISSISSIPPI TREND

	August 2020	August 2021	Change
Shipment	281	325	15.7%

	YTD 2020	YTD 2021	Change
Shipment	2,408	2,906	20.7%

MISSISSIPPI PRODUCT MIX

Home Shipments For August 2021		
Single-Section	Multi-Section	Total
178	147	325

Home Shipments YTD		
Single-Section	Multi-Section	Total
1,396	1,510	2,906

MISSISSIPPI SHIPMENT RANKING

	Shipments	% of Total	Rank
August 2021	325	3.6%	10
YTD	2,906	4.1%	7

AUGUST DUES

Manufacturer	
\$	CMH/Clayton
\$	Cavalier
\$	Cav dba Buccaneer
\$	Cappaert
R	Champion, FL
\$	Champion,LA
\$	Champion,TN
R	Champion, TX
\$	Champion, KY
\$	Clayton - Addison
\$	Deer Valley
R	Fleetwood/TN(Lafayette)
\$	Franklin
R	Giles
\$	Hamilton Homebuilders
\$	Hamilton Homebuilders-Lynn
\$	Jessup Housing
\$	Kabco
N	Live Oak
R	Oak Creek Homes
N	ScotBilt Homes
\$	Southern Energy/AL/TX
\$	Southern Homes
R	Sunshine
\$	TRU Homes
R	Timber Creek
\$	Winston Homebuilders

\$ | Dues Paid

R | Report (no Dues)

N | No Reports/No Dues

SEPTEMBER SHIPPING REPORT: 9,025 NEW HUD CODE HOMES SHIPPED IN AUGUST

In September 2021, 9,025 new manufactured homes were produced, a decrease of 62 homes or 0.7 percent compared to August 2021, and an increase of 882 homes or 10.8 percent compared to September 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 September 2021 was 138 and the number of active corporations was 33, the same number of plants and corporations as in August 2021.

In September 2021, 9,025 new manufactured homes were shipped, a decrease of 62 homes or 0.7 percent compared to August 2021, and an increase of 887 homes or 10.9 percent compared to September 2020. Compared with the same month last year, shipments of single-section and multisection homes were both up, 3.1 percent and 17.3 percent, respectively. Total

floors shipped in September 2021 were 14,345, an increase of 13.2 percent compared with the same month last year. Three of the units produced in September 2021 were designated as FEMA units. There were no FEMA units produced in September 2020.

The seasonally adjusted annual rate (SAAR) of shipments was 102,376 in September 2021, down 1.2 percent compared to the adjusted rate of 103,618 in August 2021. The SAAR corrects for normal seasonal variations and projects annual shipments based on the current monthly total.

Cumulative shipments for the first nine months of this year totaled 79,438 homes compared with 69,729 homes for the same period of 2020, a net increase of 13.9 percent.



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SEPTEMBER 2021 ECONOMIC REPORT

NATIONAL TREND

	September 2020	September 2021	Change
Production	8,143	9,025	10.8%
Shipment	8,138	9,025	10.9%

	YTD 2020	YTD 2021	Change
Production	69,726	79,435	13.9%
Shipment	69,727	79,438	13.9%

MISSISSIPPI TREND

	September 2020	September 2021	Change
Shipment	352	376	6.8%

	YTD 2020	YTD 2021	Change
Shipment	2,760	3,282	18.9%

MISSISSIPPI PRODUCT MIX

Home Shipments For September 2021		
Single-Section	Multi-Section	Total
180	196	376

Home Shipments YTD		
Single-Section	Multi-Section	Total
1,576	1,706	3,282

MISSISSIPPI SHIPMENT RANKING

	Shipments	% of Total	Rank
September 2021	376	4.2%	7
YTD	3,282	4.1%	7

SEPTEMBER DUES

Manufacturer	
\$	CMH/Clayton
\$	Cavalier
\$	Cav dba Buccaneer
\$	Cappaert
R	Champion, FL
\$	Champion, LA
\$	Champion, TN
R	Champion, TX
\$	Champion, KY
\$	Clayton - Addison
\$	Deer Valley
R	Fleetwood/TN(Lafayette)
\$	Franklin
R	Giles
R	Hamilton Homebuilders
R	Hamilton Homebuilders-Lynn
R	Jessup Housing
R	Kabco
R	Live Oak
R	Oak Creek Homes
N	ScotBilt Homes
\$	Southern Energy/AL/TX
\$	Southern Homes
\$	Sunshine
\$	TRU Homes
\$	Timber Creek
\$	Winston Homebuilders

\$ | Dues Paid
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 N | No Reports/No Dues



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.