

North Carolina

MANUFACTURED AND MODULAR HOUSING NEWS

The official magazine of NCMHA

VOL. 40 NO. 1

2018 State Fair Display Home Big Hit With Consumers



NCMHA Develops Continuing Education Course For Licensed Appraisers



MARK YOUR CALENDARS:

2019 NCMHA Legislative Day & Member Cookout
Wednesday, April 17th
Raleigh, NC



2019 NCMHA Annual Meeting
June 12th & 13th
Holiday Inn Resort
Wrightsville Beach, NC



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NCMHA Chapters (Counties Served) For more information on the chapter in your area contact NCMHA at 919-872-2740.

Capital Area (Durham, Chatham, Edgecombe, Harnett, Johnston, Lee, Nash, Person, Orange, Wake, Wilson)

Cape Fear (Brunswick, Columbus, New Hanover, Pender)

Crystal Coast (Carteret, Craven, Duplin, Jones, Onslow, Pamlico)

Eastern Carolina (Bertie, Beaufort, Camden, Chowan, Currituck, Dare, Gates, Greene, Hertford, Hyde, Lenoir, Martin, Northhampton, Pasquotank, Perquimons, Pitt, Tyrell, Washington, Wayne)

Foothills (Alexander, Burke, Caldwell, Catawba, Cleveland, Iredell, Lincoln)

Kerr Tar (Granville, Franklin, Halifax, Vance, Warren)

Piedmont (Alamance, Alleghany, Caswell, Davidson, Davie, Guilford, Forsythe, Randolph, Rockingham, Stokes, Surry, Wilkes, Yadkin)

Sandhills (Moore, Hoke, Cumberland, Sampson, Scotland, Robeson, Bladen)

Southern Piedmont (Anson, Cabarrus, Gaston, Mecklenburg, Montgomery, Richmond, Rowan, Stanly, Union)

Western (Ashe, Avery, Buncombe, Cherokee, Clay, Graham, Haywood, Henderson, Jackson, Macon, Madison, McDowell, Mitchell, Polk, Rutherford, Swain, Transylvania, Watauga, Yancey)

PRESIDENT'S MESSAGE



Mike Smith

Happy New Year! As we begin this new year, I hope you and your family will be blessed with prosperity, health, and happiness in 2019.

In this edition of the NCMHA Newsletter I wanted to talk about two important issues; doing business with members and revitalizing our local chapters.

First, doing business with members. When you believe in something, I've been told that it is best to spread the word about it. This "word of mouth" advertising has worked for many companies for years, why shouldn't it work for our association?

I strongly believe in this association and the many benefits that it provides for each and every member. I believe in this association enough to tell everyone that I do business with, that they should also join and I think that every member should do the same. The campaign of "Members Doing Business with Members," is successfully used by many other associations to help recruit and keep members. It only makes good business sense.

Think of the number of companies that you are in contact with on a daily basis. If you invited each one to join NCMHA, think of how large our association would grow! And if the association grew, think of how large our voice would impact local, state and national issues!

The benefit of being a member and doing business with a company that is a member of NCMHA, will help to grow this association, and in turn, benefit your business. I challenge each of you to implement the "Members Doing Business with Members" strategy.

Second, revitalizing our chapters. We are beginning the process of revitalizing our local chapters. Roger McCarter, retail representative on the NCMHA Board of Directors, has been spearheading this effort. He has already begun meeting, strategizing and putting together the pieces to get our chapters active again. Local chapters work to unite those engaged in the manufactured and modular housing industry. This includes dealers, community park owners, land developers, manufacturers, suppliers, service firms, and others. Its purpose is to effectively influence all areas of the industry and to promote better housing for people in North Carolina. Additionally, a core mission of local chapters is to promote and enhance the image of factory-built housing. We need your help to make this happen and get our chapter active again.

Here are just a few advantages of why local chapters are important:

- Stay informed about what's going on and where, be it manufacturer, dealer, supplier, community owner, etc.
- Stay in touch and informed with the NCMHA, the Department of Insurance and other regulatory agencies.
- Associate with other top professionals in sales and marketing manufactured/modular housing.
- Exchange ideas involving the latest manufactured housing sales and marketing techniques.
- Participate and improve management skills.

So be on the lookout for news and information about your local chapter and plan on participating.

Mike Smith, NCMHA President 2018/2019



TARGET INDUSTRY MEMBERS

Advertise in the North Carolina Manufactured and Modular Housing News

To reserve your ad space today contact:

Bobbi Peterman

ph: (919) 872-2740

e-mail: bobbi@nc-mha.org

EXECUTIVE DIRECTOR'S COLUMN



Lovin

In this edition of the newsletter we talk about the overwhelming success of the NC Licensed Appraiser Continuing Education Course that we offered to appraisers. During the classroom portion we conducted a test called “What is This?” We showed pictures of several different manufactured, modular and site-built homes and then asked the appraisers to identify them. The appraisers were able to ask questions like location, setting, etc., but the purpose was for them to just look at the picture and write down what type of home it was without a lot of other information. Our goal was to determine a couple of things; 1) appraisers knowledge of home type (site-built, HUD or modular) at first glance with minimal information and 2) we were hoping it would shed some light on the stereotypes or prejudices that appraisers may have with factory-built homes. We provided about 40 pictures ranging from all sizes and types of exterior and interior. We even provided a couple of commercial and multifamily projects just to show the wide range of factory-built products.

Out of the 40 pictures we provided only a few were correctly identified. I would say no appraiser got more than 5 correct. To be fair, we didn’t make it easy and didn’t show a lot of easily identifiable homes like pictures of a manufactured home community. Although, we did show one community and most got that right. It reminded me of the saying “you can’t judge a book by its cover” and how accurate it is. It was obvious that you can’t tell what type of home it is without in-depth investigation and that too was a point we were trying to make. As we went back through the pictures and identified the home type, you could hear a lot of gasps and comments, most of them were completely unaware and some even wanted to argue “there’s no way that’s a manufactured home”.

Our test “What is This?” was truly an eye opener (for both the appraisers and us) and it definitely shed light on the negative stereotype we face as an industry. We have to continue educating consumers, regulators, appraisers and others on the wide range of products we build today.

Here are a few of the houses we used to test the appraisers. Can you identify “What is This?” (site-built, HUD or modular) *Answers below*

STAN TAYLOR

A Towne Insurance Agency

MANUFACTURED HOUSING SPECIALIST

RETAILERS	MODULAR BUILDERS
<ul style="list-style-type: none"> ◆ Inventory Insurance ◆ General Liability ◆ Auto ◆ Builders' Risk ◆ Umbrella Liability ◆ Workers' Compensation 	<ul style="list-style-type: none"> ◆ Builders' Risk ◆ General Liability ◆ Modular Set-up Bonds
COMMUNITY OWNERS	SERVICE/SET-UP CONTRACTORS
<ul style="list-style-type: none"> ◆ General Liability ◆ Rentals ◆ Workers' Compensation 	<ul style="list-style-type: none"> ◆ Liability ◆ Tow Trucks ◆ Property ◆ Bonds

OUR 43RD YEAR SERVING THE
MANUFACTURED HOUSING INDUSTRY

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A



B



C

A) HUD B) Modular C) Site Built

ASSOCIATION NEWS

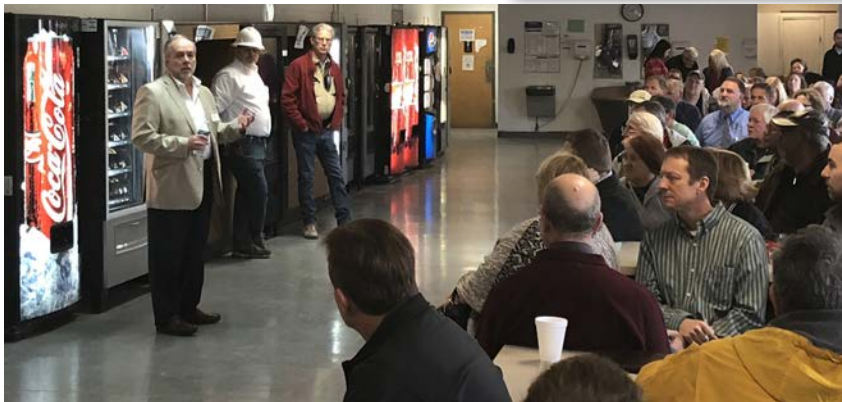
NCMHA Develops Continuing Education Course for Licensed Appraisers - HUGE SUCCESS!

Fair appraisals have been a growing issue for the entire homebuilding industry, but are particularly problematic for the manufactured and modular industry. Unfair appraisals have resulted in consumers not being able to purchase a home and retailers/developers losing money on transactions in order to make a purchase work. Both the consumer and the building industry are negatively affected.

NCMHA retailers across the state have voiced concern and explained how it has affected home purchases. Some of the biggest concerns raised are the lack of experience, understanding, and ability to identify the type of home, manufactured or modular.

In response to those concerns, NCMHA developed a 7-hour continuing education course for licensed appraisers. This effort was spearheaded by NCMHA Board of Directors Retailer Representative Ken McGee with the purpose of helping appraisers better understand the manufactured and modular industry. The class was broken into two parts; a plant tour so appraisers could see firsthand the quality and craftsmanship of our product and a classroom portion that discussed definitions, how to identify the different types of homes, legal requirements, general statutes, etc.

(continued on page 17)



2018/2019 NCMHA

Executive Committee

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ASSOCIATION NEWS

2018 State Fair Display Home . . .



A one day delay of the opening due to rain and high winds from Tropical Storm Michael did not deter nearly one million consumers from North Carolina and surrounding states from making their annual trek to the State Fair. Well over 50,000 of those hardy fairgoers toured the beautiful 1875 square ft. home built by Champion Homes Lillington, NC. Consumers oohed and aahed over the beauty and quality workmanship of the home which featured three bedrooms, two baths and an open floor plan. The family area boasted an entertainment center with floating cabinets, shiplap accent walls and an electric fireplace. The sparkling black quartz top on the large island, black stainless appliances and stainless farmhouse sink drew visitors to the kitchen while the large master bedroom featuring a single barn door to the beautiful bath with lots of natural light and a huge closet impressed others.

Word of mouth and a prime location near gate 2 kept the traffic flowing through the home throughout the

10 day event. A special thanks to all of the companies that sponsored this project including: Champion Homes, Lillington who provided the home, Batchelor Supply, Inc. and Tando Building Products who provided the skirting and Blevins Inc. who provided the HVAC.

The Regulatory Affairs committee, who spearhead this project, would also like to thank each and every member who gave up time to “man” the house. This project is the biggest and most effective public relations event of the year and it would not have been a success without their help!

A list of consumers that toured the house and would like more information on factory built housing is available to NCMHA members. Contact Dana Fox at (919) 872-2740 or dana@nc-mha.org



ASSOCIATION NEWS

... Big Hit With Consumers



MAHPAC NEWS

Support MaHPAC

MaHPAC Blast from the Past (2003) . . .

NCMHA Member
Rodney Baylous
won this beautiful
Harley Davidson



Invest \$20 in your industry and this could be your new ride . . .



2018 115th Anniversary Edition
Harley Davidson
Fat Boy 114

Tickets: \$20

The purpose of MaHPAC is to support North Carolina state legislators, legislative candidates, and local officials who identify with and support the aims of our Association. Financial participation in the political and legislative process allows our manufactured and modular housing voice to be heard. We must support those candidates who are willing to help our industry. We have to raise more awareness about our issues and to do that WE MUST RAISE MORE PAC MONEY!

The current fundraising effort of the MaHPAC Committee is to raffle a 2018 115th Anniversary Edition Harley Davidson Fat Boy 114. One winning ticket will be drawn at NCMHA's Annual Meeting in June 2019 (Tax, Tags, Title, Delivery & Accessories not included) For more information call NCMHA (919) 872-2740

Tickets are \$20 and available thru NCMHA and the following members:

Sonny Bannister	Tim Cavanaugh	Luke Foster	Ken McGee	Jeff Mooring	Dascheil Propes
Cindy Barringer	Mark Celedonia	Scott Harker	Mike McLean	Steve Norris	Al Randall
John Bowers	Steve Collins	Grayson Hiott	Bill McLucas	Chris Parrish	Mike Smith
Rick Brady	Clay Dellinger	Jim Holmes	Keith Miller	Terry Pate	Jim Starling
Frank Brown	Cliff DeSpain	Jeff Jones	Phillip Moncure	Don Phillips	Kent Suits
Jeff Butler	Brent Dixon	Greg Landess	Alex Montagnet	John Pleasant	Tom Vail
Rick Cason	Joe Earnhardt	Roger McCarter	Vito Montaperto	Tony Prevatte	Mark Winstead

Personal Contributions Only / No Cash Contributions Greater Than \$50 / No Corporate Checks / Contributions Are Not Tax Deductible

MHI Recommends HUD Update the Manufactured Housing Survey

MHI News & Updates: February 6 Edition

MHI has called on the U.S. Department of Housing and Urban Development (HUD) to update its Manufactured Housing Survey (MHS). This survey is sent to retailers and asks questions about specific homes shipped to them; homes for the survey are selected from a monthly sample of new homes shipped from manufacturers to the designated retailers. In its comment letter, MHI argued that the current survey does not accurately capture home placement information, and this must be corrected because inaccurate or incomplete data could negatively impact perceptions about the manufactured housing market and federal policy decisions. MHI also argued that the unnecessary collection of information should be curtailed.

The MHS, which is produced by the U.S. Census Bureau in coordination with HUD, is the result of a

congressional requirement that directs HUD to collect and report manufactured home sales and price information, including whether new homes are placed on private or rented land. The survey seeks specific responses about the characteristics of new manufactured homes sold within four months of shipment, such as the home's size and sales price, where it is sited, how it is installed, and how it is titled.

In its letter, MHI provided suggestions for improving the home placement portion of the survey, including with respect to whether a home is sited on owned or private land, its foundation type, and how it is anchored. MHI argued that the survey questions should be updated. MHI's suggestions ensure that the survey reflects current realities and technologies. MHI also questioned the general need to collect unneces-

sary information about foundations and anchorage, as these are outside the parameters of the statute.

MHI also utilized the opportunity to once again call on HUD to adjust for inflation the FHA Title I manufactured home loan limits. In its notice, HUD justified collection of the MHS information as needed to help with the requirement that HUD annually update Title I manufactured home loan limits. While MHI appreciates HUD's acknowledgment that it is mandated to annually update the loan limits for inflation per the Housing and Economic Recovery Act of 2008 (HERA), in its letter, MHI pointed out that since enactment of HERA over a decade ago, HUD has not made the required adjustments.

If you have any questions, please contact MHI's Government Affairs Department at 703-229-6208 or MHIgov@mfghome.org.

Fannie Mae and Freddie Mac Reform Proposed in the Senate

MHI News & Updates: February 6 Edition

Congress' discussion about the future of Fannie Mae and Freddie Mac's role in the housing finance system was started in the Senate with release of an outline for housing finance reform legislation by Senate Banking Committee Chairman Mike Crapo (R-ID). In his press release, Chairman Crapo called on House and Senate colleagues, the Administration, and interested stakeholders to work together to enact a housing finance reform bill.

As this process gets underway, MHI will continue to make the case that any government sponsored secondary market for housing finance must actively support financing for manufactured housing, which is the largest form of unsubsidized affordable homeownership in the country. Chairman Crapo has been a long-time supporter of manufactured housing, including MHI's priority financing legislation the Preserving Access to Manufactured Housing Act.

MHI has been joined by housing and finance industry leaders calling for housing finance reform to include manufactured housing. Explicit language

(continued on page 18)

WANT ADS

Use "Want Ads" in the NC Manufactured & Modular Housing News to buy, sell, trade, hire new employees or even find a job. \$15 for the first 3 lines and then \$3 for each line after that.

Contact Bobbi at
(919) 872-2740
to place your ad today!

INSURANCE COMMISSIONER'S COLUMN



Causey

Manufactured Housing Consumer Information Cards Are Required Not Discretionary

During dealer lot audits and record reviews of home files at the manufacturing plant facilities, my staff is finding many instances where Consumer Information Cards are not properly completed when it is returned to the manufacturer, or in some cases, have not been returned to the manufacturer as required in the Federal regulations. The Federal Manufactured Housing Program regulation, Section 3282.255, states that the Dealer is responsible for returning completed Consumer Information Cards to the manufacturer at the time of the sale of a manufactured home. These cards are required to be completed and returned to the manufacturer for both NEW and USED homes. It is necessary that the contact information is provided to the manufacturer in case they need to notify the current homeowner regarding a possible construction or safety hazard with their manufactured home. Three Consumer Information Cards are found in the front of the installation/homeowner's manual. Only one of those cards is required to be returned to the manufacturer. The other two cards are to remain with the manual for future dealers to complete when the home is sold to a new owner. If Consumer Information Cards are not available, the dealer must obtain the information normally required on the Consumer Information Card and send it to the manufacturer. (See Section 3282.211 for required information to be submitted). Please contact my staff if you have any questions regarding manufactured housing Consumer Information Cards.

Things to remember:

1. The Dealer is responsible for filling out and returning the Consumer Information Card to the manufacturer. This is true for both NEW and USED homes.
2. If a Consumer Information Card is not available, the Dealer is responsible for obtaining and sending the Consumer Information Card information to the manufacturer.

NOTE: Sending the Consumer Information to the manufacturer "electronically" does not satisfy the requirements of Section 3282.255. The Dealer is required to submit the Consumer Information Card.

3. The Dealer is responsible for completely filling out each section of the Card. This includes the dealership's information section.
4. The Dealer is responsible for filling out and returning only one card. The other cards are to stay in the installation/homeowner's manual for the next dealer or homeowner to complete.
5. The manufacturer is to place the Consumer Information Card in the home's service file.
6. Under Section 3282.10 of the Federal Program, a dealer could be fined \$1,100 for each violation.

§ 3282.255 Completion of information card

- (a) Whenever a distributor or dealer sells a manufactured home subject to the standards to a purchaser, the distributor or dealer shall fill out the card with information provided by the purchaser and shall send the card to the manufacturer. (See § 3282.211.)
- (b) Whenever a distributor or dealer sells a manufactured home to an owner, which was originally manufactured under the standards, the distributor or dealer shall use one of the detachable cards originally provided with the manufactured home. If such a card is no longer available, the distributor or dealer shall obtain the information required on the card and send it to the manufacturer of the manufactured home in an appropriate format.

§ 3282.10 Civil and criminal penalties.

Failure to comply with these regulations may subject the party in question to the civil and criminal penalties provided in section 611 of the Act, 42 U.S.C. 5410. The maximum amount of penalties imposed under section 611 of the Act shall be \$1,100 for each violation, up to a maximum of \$1,375,000 for any related series of violations occurring within one year from the date of the first violation. [72 FR 5589, Feb. 6, 2007]

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ASSOCIATION NEWS

NCMHA Rolls Out New Website and Members-only Information Center (MIC)

NCMHA is pleased to announce that we have partnered with MemberZone, the leading provider of online solutions for member based associations. If you have not checked out the new website you will find a brand new updated look with valuable consumer information for those considering buying factory built housing, a comprehensive search engine to help consumers and members connect, information on licensing and continuing education for new and existing salespersons, issues of the N.C. Manufactured and Modular Housing News and much more. Please visit us at www.nc-mha.org to see all the exciting changes.

Members will enjoy exclusive access to specialized tools to promote their business via the new Members-only Information Center (MIC). Some of the features of the MIC are:

- Membership Listing – update your listing to ensure everyone has access to complete up-to-date information. You can also add your company bio, social network links, keywords to aide in consumer searches and network with other members
- Job Postings – list the current job openings within your company
- Advertise Events – add your events to our online calendar, display with quick links or email to other members

Watch your email for an invitation to join and begin using the many tools the MIC has to offer. For questions or more information contact Bobbi at 919-872-2740 or via email at bobbi@nc-mha.org



2019 NCMHA Legislative Day & Member Cookout

Wednesday, April 17th, 2019

Raleigh, NC

11:00 am – 7:30 pm

It is important that you attend the NCMHA Legislative Day to get to know your local legislators and educate them about our industry.

TENTATIVE SCHEDULE:

11:00 am	Arrive at NCMHA Office
11:00 am – 11:30 am	Annual Meeting Committee
11:30 am – Noon	Board of Directors Meeting
Noon – 1:00 pm	Member Cookout
1:00 pm – 1:30 pm	Important Briefing
1:45 pm – 2:00 pm	Depart for Legislative Building
2:00 pm – 5:00 pm	Meet with Legislators
5:30 pm – 7:30 pm	Legislative Reception (NC Museum of Natural Sciences)

For more information contact Brad Lovin @ 919-872-2740 or brad@nc-mha.org

General Contractor's Seminars

The Professional Development Committee has coordinated with Contractor's Seminars to offer a one day General Contractor's Course to the membership. A member can attend any of Contractor's Seminars regularly scheduled courses for a discounted membership price. For more information, contact Bobbi Peterman at bobbi@nc-mha.org or (919) 872-2740.

RALEIGH - April 6, 2019

Doubletree Hotel
Durham, NC

ASHEVILLE - April 13, 2019

Holiday inn Biltmore
Asheville, NC

RALEIGH - May 4, 2019

Doubletree Hotel
Durham, NC

CHARLOTTE - May 7, 2019

Hampton Inn
Mooresville, NC

ASHEVILLE - May 11, 2019

Holiday inn Biltmore
Asheville, NC

RALEIGH - June 1, 2019

Doubletree Hotel
Durham, NC

ASHEVILLE - June 8, 2019

Holiday inn Biltmore
Asheville, NC

Note: All dates on calendar are tentative

2019 ANNUAL MEETING

Save The Dates For Another Party At The Beach

Wednesday, June 12th & Thursday, June 13th
Holiday Inn Resort Wrightsville Beach

If you missed last years Annual Meeting and 50th Anniversary Celebration everyone had such a great time the vote was unanimous to revisit the Holiday Inn Resort at Wrightsville Beach and recreate the magic. Mark your calendars now (Wednesday, June 12th & Thursday, June 13th) and plan on joining us at the beach for NCMHA's 2019 Annual Meeting. Bring your family for the entire week, the resort is offering a special rate to NCMHA members Monday, June 10th - Saturday, June 15th \$239 Oceanfront & \$199 Harbor View (based on availability)

We'll kick it all off with Golf at 10:00 a.m. and get the players back to the hotel a little earlier to get ready for the reception and the Vendor Fair this year. We're also going to offer the MaHPAC Wine and Design again, everyone who participated raved about how much fun it was, Roger McCarter and Hazel Stephenson can attest to that. Following the vendor fair we'll have heavy hors d'oeuvres, an open bar, some exhilarating entertainment and the ever popular cornhole on the terrace. Thursday morning we'll partake of a delicious buffet breakfast, conduct Association business, pay tribute to our standout members and get an update from the NC Department of Insurance. We'll adjourn around noon so you can retire to the beach or the pool and enjoy the sunshine.

Please remember that we couldn't do this without your support. Event sponsorships are available as well as the unlimited general sponsorships. For more information on sponsorships or registration contact NCMHA at (919) 872-2740 or visit our website at www.nc-mha.org



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Ask for the NC Manufactured & Modular
Homebuilders Association room block

Reservations online:

www.wrightsville.holidayinnresorts.com

Group Code MMH

Reservation Deadline:

Monday, May 13th, 2019

2019 ANNUAL MEETING

Tentative Schedule

WEDNESDAY, JUNE 12TH

- 10:00 am MaHPAC Golf
- 2:00 pm MaHPAC Wine & Design
- 6:00 pm Vendor Fair / Silent Auction
- 7:00 pm Welcome Reception
with heavy hors d'oeuvres

THURSDAY, JUNE 13TH

- 8:00 am Buffet Breakfast
- 9:00 am Business Meeting
Awards & Speakers



Sponsorship Opportunities

SPECIAL EVENT SPONSORSHIPS

Annual Business Meeting & Breakfast	\$5,000
Welcome Reception (2 available)	\$3,000
MaHPAC Golf Beverage Cart (2 available)	\$1,000
MaHPAC Golf Boxed Lunch	\$1,000
MaHPAC Wine & Design	\$500
MaHPAC Golf Hole in One	\$500
MaHPAC Golf Hole	\$250

GENERAL UNLIMITED SPONSORSHIPS

Platinum	\$1,000
Gold	\$750
Silver	\$500
Bronze	\$250



ASSOCIATION NEWS

Scott Morton Educational Trust Accepting Applications for 2019 Scholarships

The NCMHA Scott Morton Educational Trust is accepting scholarship applications for 2019. Scholarships are awarded to the top applicants and are based on a combination of need and merit. Eligible applicants include graduating high school seniors; young adults attending college, junior college or technical school; and students with special educational gifts or needs. Awards are for one year, but scholarship recipients will be eligible for consideration of renewal if they make satisfactory progress in their studies. Scholarships are limited to Undergraduate Studies Only. For an application packet with nomination form, download at www.nc-mha.org, deadline for applications is April 08, 2019.

To be eligible for consideration an applicant MUST:

- be nominated by an employee of a NCMHA member firm and have a family member in the manufactured or modular housing industry.
- have a 3.0 GPA or higher and;
- have graduated from high school within a two-year period.



Invest in the Future

Give to the Scott Morton Educational Trust Today!

We all know how expensive higher education has become. The Scott Morton Educational Trust has awarded over 200 scholarships totaling more than \$150,000 since it was established in 1989 in memory of Executive Director Patsy Morton Rumbley's son whose life ended in a tragic dirt bike accident March 1988. The Trust supports the pursuit of higher education by awarding annual cash stipends to graduating high school seniors, adults attending college, junior college or technical school, or students with special educational gifts or needs that have a family member in the manufactured or modular housing industry and whose company is a member of the Association. The recipients represent the ambition, love of life and faith in the future exemplified by Scott.

When considering where to invest your hard earned dollars, invest in the future and give your tax deductible donation to the Scott Morton Educational Trust. Your dollars make these scholarships possible, it's worth every penny!



For more information on how you can contribute to this important fund or apply for a scholarship please contact:

Bobbi Peterman
ph: (919) 872-2740
email: bobbi@nc-mha.org



INSURANCE COMMISSIONER'S COLUMN

Consumer Information Cards

(continued from page 10)

NOTE: In the front of the booklet containing the information cards the following is required:

§ 3282.211 Record of purchasers.

- (a) Information requirements for purchasers.
- (1) Every manufacturer of manufactured homes shall, for each manufactured home manufactured under the Federal standards, provide a booklet containing at least 3 detachable cards as described in paragraph (a)(2) of this section. On the front of the booklet, in bold faced type, shall be printed the following language:
- “Keep this booklet with your manufactured home. Title VI of the Housing and Community Development Act of 1974 provides you with protection against certain construction and safety hazards in your manufactured home. To help assure your protection, the manufacturer of your manufactured home needs the information which these cards, when completed and mailed, will supply. If you bought your home from a dealer, please be sure that your dealer has completed and mailed a card for you. If you acquired your home from someone who is not a dealer, you should promptly fill out and send a card to the manufacturer. It is important that you keep this booklet and give it to any person who buys the manufactured home from you.”
- (2) The detachable cards shall contain blanks for the following information:
- (i) Name and address of the dealer or other person selling the manufactured home to the purchaser;
- (ii) Name and complete mailing address of the manufactured home purchaser;
- (iii) Address where the manufactured home will be located, if not the same as item (a)(2)(ii) of this section.
- (iv) Date of sale to the purchaser;
- (v) Month, day and year of manufacture;
- (vi) Identification number of the manufactured home;
- (vii) Model and/or type designation of the manufactured home as provided by the manufacturer; and

(viii) A designation of the zones for which the manufactured home is equipped, as set forth in §3280.305 in this title.

Additionally, the cards shall have the name and address of the manufacturer printed clearly on the reverse side and shall contain adequate postage or business reply privileges to ensure return to the manufacturer. The manufacturer shall be responsible for filing in the blanks on the cards for paragraphs (a)(2) (v), (vi), (vii), and (viii) of this section.

- (3) The manufacturer shall maintain all cards received so that the manufacturer has a readily accessible record of the current purchaser or owner and the current address of all manufactured homes manufactured by it for which a card has been received.

This Federal requirement is very important for the protection of both the consumer and manufacturer. I would like to thank all of the dealers and retailers who have been in compliance with this regulation and implore any who have not complied to begin to do so immediately.

WRITTEN INSURED New Home Warranties

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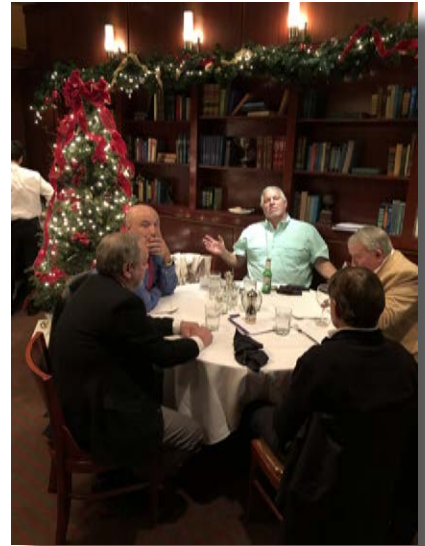
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MEMBER EVENTS



2018/2019 NCMHA Board of Directors Christmas Meeting



2018/2019 NCMHA Board of Directors Christmas Meeting



2018 Clayton Retail Year End Meeting



Owner of Nascar's Richard Childress Racing Surprises Clayton Retailers at Their Year End Meeting



2018 Clayton Retail Year End Meeting



Brad Lovin, NCMHA Executive Director, Speaks @ Clayton Retail Year End Meeting



2018 Clayton Retail Year End Meeting



Prevatte Home Sales 30th Anniversary Celebration

ASSOCIATION NEWS

Licensed Appraisers Course (continued from page 5)

We conducted our first class in December with the plant tour portion at the Champion Homes facility in Lillington and the classroom portion at Campbell University. We are pleased to report that our continuing education course was a HUGE SUCCESS! 75 licensed appraisers attended the course and the response from those who participated was overwhelming. It was clear that we made a positive impression on the appraisers and helped them to better understand factory-built homes. Interestingly, since this class was so unique, an investigator with the NC Appraisal Board was sent to observe and participate in the class. After the course was complete, he told us this was the most informative and organized continuing education program he had ever attended. See below for other comments we received from our course survey.

We have already begun setting up our next class and our goal is to do at least two more this year. A special thanks to Ken McGee with Greenfield Housing Center and Jeff Mooring with Champion Homes.

"Really enjoyed seeing the factory first hand. It really helped me understand things better."

"Very informative/factory tour great thanks!"

"Touring the manufactured home plant and observing the process of construction from beginning to end product was an eye-opener!"

"Unique class. Seeing start to finish answers a lot of questions."

"Great information and discussion! Great tour of plant and field trip!"

"Unique and informative."

"Brightpath's class on manufactured housing provided insight about a product that is often misunderstood and stigmatized as inferior in the marketplace. This course served to clarify what manufactured housing is and what it is not. Great class!"

"Have another one!"

"Today's course was very good. I am glad I took the time to attend."

"Very informative in the industry of MFG and modular."

"Great training--feel more confident about appraising manufactured/modular houses."

"I thought the tour was excellent and would recommend to others."

"Very informative both from instructors and from factory tour. The tour gave me much clearer and fuller insights into factory built homes."



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To join contact:

Tonnie Prevatte Prevatte's Home Sales, Inc. tprevatte4@nc.rr.com (910) 739-3000

Luke Foster
Foster Enterprises, LLC
lfoster@mhe-inc.com
(919) 332-1050

For more information on the benefits of membership contact one of our members

Keith Miller
Future Homes
keithmiller@futurehomesnc.com
(910) 577-6400

Attend quarterly meetings . . .

- Share business strategies with other members
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- View the latest and greatest programs & products offered by current business partners
- Get introduced to programs & products of prospective business partners

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- * Better Pricing
- * Better Volume Enhancements
- * Better Point of Sale Material

Ken McGee
Greenfield Housing Center
ken@gogreenfieldhomes.com
(919) 772-2220

NCIRG
25+ Strong and Growing

Jeff Jones
Down East Homes of Beulaville, Inc.
downeast99@yahoo.com
(910) 298-6111

Fannie Mae and Freddie Mac Reform (continued from page 5)

ensuring that the secondary market allows for and supports manufactured housing loan products is needed, so that manufactured home loans may compete on a level playing field absent of current barriers and prejudicial treatment. Improving the flow of capital to the manufactured housing sector will lower lenders' capital costs and draw more lenders to the market, increasing competition, lowering financing prices, and enabling more consumers to choose manufactured housing.

For years, MHI has been calling for Congress to include a specific requirement to serve the manufactured home loan market for both real property and chattel-secured loans in any housing finance reform legislation. MHI has cautioned that based on historical experience, the GSEs might neglect manufactured home lending without this kind of formal directive. In December, MHI submitted written testimony to the House Financial Services

Committee about housing finance reform. MHI also recently met with Dr. Mark Calabria, Chief Economist to Vice President Mike Pence, who has been nominated by President Trump to be the Director of the Federal Housing Finance Agency, which regulates Fannie Mae and Freddie Mac.

As the housing finance reform debate continues, MHI will build upon its strong advocacy with Congress and the Administration to ensure the government sponsored housing finance system facilitates access to capital for consumers seeking to purchase a quality and affordable manufactured home.

If you have any questions, please contact MHI's Government Affairs Department at 703-229-6208 or MHIgov@mfghome.org.

Welcome New NCMHA Members

Champion Homes of KY
Benton, KY

Collinwood Risk Services, Inc. DBA UIG
Des Moines, IA

Gray's Creek Mobile Home Community
New York, NY

**Innovative Property
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STATISTICS

HUD CODE

	Through NOV 2018		Through NOV 2017		% Change
	Shipments	Market Share	Shipments	Market Share	
New England	1,386	1.5%	1,367	1.6%	1.4%
Middle Atlantic	3,709	4.1%	3,290	3.8%	12.7%
East North Central	9,549	10.5%	9,681	11.3%	-1.4%
West North Central	3,350	3.7%	3,370	3.9%	-0.6%
South Atlantic	20,682	22.8%	18,602	21.7%	11.2%
East South Central	13,065	14.4%	13,872	16.2%	-5.8%
West South Central	25,792	28.5%	24,424	28.5%	5.6%
Mountain	5,684	6.3%	4,970	5.8%	14.4%
Pacific	6,794	7.5%	5,849	6.8%	16.2%

	Through NOV 2018		Through NOV 2017		Rank	% Change
	Shipments	Market Share	Shipments	Market Share		
1. Texas	17,547	19.4%	15,735	18.4%	1	11.5%
2. Florida	6,761	7.5%	5,468	6.4%	2	23.6%
3. Louisiana	4,615	5.1%	5,366	6.3%	4	-14.0%
4. Alabama	4,477	4.9%	5,435	6.3%	3	-17.6%
5. North Carolina	4,204	4.6%	3,555	4.2%	6	18.3%
6. Michigan	4,164	4.6%	4,412	5.2%	5	-5.6%
7. South Carolina	3,786	4.2%	3,525	4.1%	7	7.4%
8. California	3,711	4.1%	3,385	4.0%	9	9.6%
9. Mississippi	3,357	3.7%	3,395	4.0%	8	-1.1%
10. Georgia	3,278	3.6%	2,716	3.2%	10	20.7%
TOTAL	55,900	61.7%	52,992	61.9%		5.5%

North Carolina Product Mix

NOVEMBER 2018

SHIPMENTS			PRODUCTION		
Single Section	Multi Section	Total Shipments	Single Section	Multi Section	Total Production
156	202	358	129	186	315

NORTH CAROLINA	2017	2018	% Change
Home Production	3,574	3,617	1.2%
Home Shipments	3,555	4,204	18.3%

Calendar of Events

The following is a list of events that NCMHA will be hosting in the coming months including Board of Directors meeting dates. Please mark your calendars and plan on attending!

March 13, 2019

Registered Housing Specialist Seminar and State Test
Raleigh, NC

April 10, 2019

Registered Housing Specialist Seminar and State Test
Raleigh, NC

April 17, 2019

Legislative Reception & NCMHA Board of Directors
Raleigh, NC

May 15, 2019

Registered Housing Specialist Seminar and State Test
Raleigh, NC

June 12 - 13, 2019

NCMHA Annual Meeting
Holiday Inn Resort
Wrightsville Beach, NC

June 19, 2019

Registered Housing Specialist Seminar and State Test
Raleigh, NC

July 10, 2019

Registered Housing Specialist Seminar and State Test
Raleigh, NC



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