

North Carolina

MANUFACTURED AND MODULAR HOUSING NEWS

The official magazine of the NCMHA

VOL. 37 NO. 1

2015 NC State Fair Display Home Draws in Thousands



**2016 NCMHA Annual Meeting
Pinehurst Resort
Wednesday, June 8th & Thursday, June 9th**

The North Carolina Manufactured and Modular Housing News is published as a benefit of membership in NCMHA, 4911 Departure Drive, Raleigh, NC 27616

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For more information on the chapter in your area please contact the Association office at 919.872.2740.

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Paige Janey

Another year is well under way and we have many important issues and events on the horizon. Industry wise, we are facing a lot of new regulations and proposed legislation that will affect our businesses. Please take the time to read over this issue of the NC Manufactured & Modular Housing News filled with significant information relating to you and your business. If you have any questions about any of the articles, please do not hesitate to call the association office and speak to a staff member.

We are already gearing up for another busy legislative session. There will be a number of hot topics on the table that will affect us and we are counting on all of you to stay involved and active and be advocates of the association. With so many issues on the table this year, it's even more imperative that you attend association meetings and events, especially our annual Legislative Day. This event is held in the midst of the legislative session and allows us to interact with our legislators one-on-one and discuss issues that are affecting our industry.

Another event the association is gearing up for is the Annual Meeting. Again this year, we will hold it in the middle of the week, June 8th and 9th, at the Pinehurst Resort and Spa in Pinehurst, NC. This forum has worked well for us since it offers easy access for most members and allows everyone to take time out their busy schedule to attend one of the association's most important meetings of the year. Plan on attending the Wednesday evening welcome reception as well as the business meeting on Thursday to take advantage of this great opportunity to socialize and network with your fellow members at one of the premier resorts in our state.

With all of the challenging issues we have faced in the industry, I am proud to say that our association is fighting for us. I encourage all of you to continue to utilize this important resource and to share your membership commitment with those that have not joined or are not active in our association. NCMHA plays such a vital role in this industry, we should all be supportive and proud to be a part of it.

MHI Calls for Entries for 2016 National Industry Awards



MHI is currently calling for entries for the 2016 National Industry Awards under the following categories: 2016 Land-Lease Community and Retail Sales Center of the Year; 2016 Manufactured & Modular Home Design and Manufactured or Modular Home Interior Design/Home Merchandising.

The National Industry Awards are presented each year at the National Congress & Expo for Manufactured and Modular Housing, bringing recognition to the best manufactured home communities, and manufactured home retail sales centers in the country in addition to the industry leaders in best new home manufactured and modular home designs. This year, the Congress & Expo will be held May 3 - May 5, 2016 at Caesars Palace in Las Vegas.

The deadline for submitting entries, paying the fees and submitting materials online for judging is March 25, 2016. For more information go to: <http://www.manufacturedhousing.org>

2015 NC State Fair Display Home Draws in Thousands



Nothing was finer at the State Fair this year than the factory built home displayed by NC-MHA. Beautiful weather contributed to the second highest attendance at the fair ever and this was reflected in the thousands of consumers that toured the house and learned more about the factory built housing industry and its products.

This year, the 1,941 sq. ft. manufactured home, produced by Champion Homes in Lillington, NC boasted an open floorplan and lots of amenities and upgrades that fairgoers found impressive. The home was located in a prominent spot near Gate 2 which made the home either a first or last stop for the 50,000 plus fairgoers that toured the house.

A special thanks to all of the companies that sponsored this project including: Champion Homes, Lillington who provided the home, Batchelor Supply, Inc. and Exteria 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 all of the members who gave up time to "man" the house during the 11 day event. This project is the most effective PR 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)



ASSOCIATION NEWS

2015/2016 NCMHA Executive Committee

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ASSOCIATION NEWS

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!

February 17, 2016

Registered Housing Specialist Seminar and State Test
Raleigh, NC

March 10, 2016

NCMHA Board of Directors
Raleigh, NC

March 16, 2016

Registered Housing Specialist Seminar and State Test
Raleigh, NC

April 13, 2016

Registered Housing Specialist Seminar and State Test
Raleigh, NC

May (TBD), 2016

Legislative Day & NCMHA Board of Directors
Raleigh, NC

May 18, 2016

Registered Housing Specialist Seminar and State Test
Raleigh, NC

June 8 & 9, 2016

NCMHA Annual Meeting
Pinehurst Resort
Pinehurst, NC

June 15, 2016

Registered Housing Specialist Seminar and State Test
Raleigh, NC

July 13, 2016

Registered Housing Specialist Seminar and State Test
Raleigh, NC

Scott Morton Educational Trust Fund Accepting Applications for 2016 Scholarships

The NCMHA Scott Morton Educational Trust is accepting scholarship applications for 2016. Scholarships are awarded to the top applicants based on a combination of need and merit to graduating high school seniors; adults attending college, junior college or technical school; or to students with special educational gifts or needs. Awards are for one year, but scholarship recipients will be eligible for consideration for renewal if they make satisfactory progress in their studies. Scholarships will be limited to Undergraduate Studies Only.

For an application packet with nomination form, download at

www.nc-mha.org, e-mail Bobbi Peterman at bobbi@nc-mha.org or contact NCMHA at 800.849.6311 or 919.872.2740. **Deadline for Applications: April 4th, 2016**

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
- have graduated from high school within a two-year period



Gray

Q & A with Frank Gray, NCMHA Legal Counsel

Q: Can restrictive covenants prohibit modular homes?

A: Generally speaking, restrictive covenants are regarded by the courts as private contractual agreements. Covenants can allow or deny just about anything (except based on race). So there could be a covenant that prohibits pink or green houses. If you buy a lot in that subdivision, under the law you have agreed to the contract terms and you can't paint your house those colors.

While we have case law that says a covenant prohibiting a "mobile home" does not prohibit modular homes, we don't have any case that says a covenant can't prohibit modular home. So I think a covenant prohibiting modular homes is enforceable, just like the pink and green house covenant.

However, covenants can be waived - either by express agreement of the other lot owners, or by actual practice. So if there is another modular or two in "Maritime Forest", then there would be a strong argument that the covenant has been waived and cannot be enforced. Also, covenants usually

(Continued on page 9)

Building Permits are the Responsibility of the Licensee



Goodwin

The Department of Insurance's Manufactured Building Division continues to receive numerous complaints from inspection departments concerning instances in which the manufactured homes are moved and set up long before a building permit is in place. The consumers are told by either the dealers or set-up contractors to "go by the inspection department and get the building permit." Not only is this a deceptive practice that leaves the consumer to pay for the permit, it also causes an obvious conflict between the building official and the contracting set-up party and unfairly places the consumer in the middle of the dispute. This act creates ill will not only with the consumers but also with the inspection departments.

Section 1.2.4 of our Manufactured Housing Code states clearly that "A person, firm or corporation shall not install, construct, enlarge, alter, repair, locate, improve, convert or demolish any manufactured/mobile home in the applicable jurisdiction, or cause the same to be done, without first obtaining a building permit."

In North Carolina, homeowners, dealers and set-up contractors are the only three parties legally recognized to be able to set up a manufactured home. Although homeowners are legally allowed to set up a manufactured home, we understand that they do not customarily take on this responsibility. Homeowners will not normally be familiar with the permitting requirements indicated in the Code and local permitting jurisdictions. However, because you, as dealers and set-up contractors, are licensed by the Department of Insurance, you are responsible for knowing the permitting codes and practices.

Your license name and number should appear on the permits of every home that you contract to set up. Since dealers and set-up contractors are licensed by the state to assemble manufactured homes, the department considers permitting and all associated costs to be your direct responsibility, unless specifically contracted otherwise in writing.

Some building inspection departments will allow a homeowner to pick up a building permit if they provide all of the necessary permit information, which includes the name and license number of the dealer or set-up contractor. We have no objection to this procedure, provided the permit is obtained prior to moving the home and the cost of the permit is not paid by the consumer unless otherwise agreed to under written contract. Note, however, that modular home or building permits must always be procured by the contractor.

It is my hope that consumer complaints and misunderstandings regarding permits and permitting costs will be greatly reduced if these procedures and responsibilities are followed. Please remember that as responsible business professionals, it is important to consider not only the law that binds your business practices but also your consumers. As always, please feel free to contact the Manufactured Housing Division at 919-661-5880 with any questions about building permits.

GIVE TO THE SCOTT MORTON EDUCATIONAL TRUST TODAY!

We all know how tough the economy is, but in these times it is even more important to give! When debating about where to invest your hard earned money, think about giving your tax deductible donation to the Scott Morton Educational Trust today! It is worth every penny!

For more information on how you can contribute to this important fund please contact:

Bobbi Peterman
ph: 919.872.2740
email: bobbi@nc-mha.org



Legislative Update

SB 491 Manufactured Housing Purchase Agreement

Changes: Passed the Senate on 4/22/15; currently assigned to the House Judiciary IV Committee. This Bill clarifies that the 3 day right of cancellation only applies to the initial deposit. The consumer may still cancel the transaction later, but some or all of the deposit may be at risk. The Bill is eligible for consideration in April.

HB 765 Regulatory Reform Act of 2015-MH Criminal History Check Changes:

Passed and signed into law 10/22/15; This Bill is the omnibus Regulatory Reform Bill. There are a lot of environmental changes, new regulations on buffers, and many other regulatory changes. Specifically for the MH industry (section 1) clarifies a criminal history record check only applies to manufactured home salesmen and set-up contractors – the people who deal directly with the public. Recently, the Atty. General’s Office advised

that the literal wording of the law requires that ALL licensees (including manufacturers and dealers) have a criminal history check AND that the check must be done every year. This would be both unnecessary and expensive. This correction makes the law conform to the original intent and to actual practice for the last 12 years.

HB 870 Certificate of Title/Manufactured Home

Changes: Passed the House on 4/27/15; assigned to Senate Rules Committee awaiting assignment to a substantive committee. This Bill provides for a lien to automatically expire after 30 years (unless renewed within that time) and clarifies the mechanics for the satisfaction, cancellation, and removal of liens, particularly “stale” liens (by affidavit) by either the owner of the MH or the owner of the land on which the MH is located. It also revises the mechanics lien agent law to exclude the purchase price of a MH from the calculation of the “cost of the undertaking,” thereby eliminating the need to appoint a Lien Agent in most cases involving the purchase and setup of a MH. This Bill is eligible for consideration in April.

HB 927 “Good Roads Bill”: Currently in House Transportation Committee. This Bill includes a host of fee changes; specifically for MH it increases the certificate of title (\$40 to \$60) and M.V. dealer license (\$70 to \$105). This Bill was rolled into the base budget.

SB 25/HB 36 Zoning/Design & Aesthetic Controls:

Passed by the General Assembly and signed into law on 6/19/15. This Bill would prohibit Counties and Cities from creating zoning design and aesthetics controls for single and multi-family developments.

HB 201 Zoning Changes/Citizen Input:

Passed by the General Assembly and signed into law on 7/17/15. This Bill would make changes to how citizens can protest a zoning development application; basically making it easier for developers to get zoning approval and more difficult for citizens to stop or delay a development proposal.

HB 255 Building Code Regulatory Reform:

Passed by the General Assembly and signed into law on 7/13/15. This Bill requires the building code council to study alternative methods approval process; clarifies the definition of official misconduct for code officials, raises the threshold for requirements of a

(Continued on page 12)

STAN TAYLOR

A Towne Insurance Agency

MANUFACTURED HOUSING SPECIALIST

<div style="background-color: #e6f2ff; padding: 2px; text-align: center; font-weight: bold; margin-bottom: 5px;">RETAILERS</div> <ul style="list-style-type: none"> ◆ Inventory Insurance ◆ General Liability ◆ Auto ◆ Builders' Risk ◆ Umbrella Liability ◆ Workers' Compensation 	<div style="background-color: #e6f2ff; padding: 2px; text-align: center; font-weight: bold; margin-bottom: 5px;">MODULAR BUILDERS</div> <ul style="list-style-type: none"> ◆ Builders' Risk ◆ General Liability ◆ Modular Set-up Bonds
<div style="background-color: #e6f2ff; padding: 2px; text-align: center; font-weight: bold; margin-bottom: 5px;">COMMUNITY OWNERS</div> <ul style="list-style-type: none"> ◆ General Liability ◆ Rentals ◆ Workers' Compensation 	<div style="background-color: #e6f2ff; padding: 2px; text-align: center; font-weight: bold; margin-bottom: 5px;">SERVICE/SET-UP CONTRACTORS</div> <ul style="list-style-type: none"> ◆ Liability ◆ Tow Trucks ◆ Property ◆ Bonds

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EXECUTIVE DIRECTOR'S COLUMN



Lovin

A recent account of a local Home Builders Association showed that they had raised \$100,000 for their PAC. This figure astounded me because of the fact that this was just one "chapter" raising much needed money for a great cause. It made me think about why we couldn't, as a statewide association, do the same.

It may be difficult for some of our members who have not participated in any MaHPAC activities to come to the conclusion that each member should make a significant contribution to our MaHPAC fund. However, whether you agree with the idea of MaHPAC, the truth is that it's essential in today's political arena to gain influence.

To be able to provide housing for our customers, it is imperative that we elect pro-housing candidates at the local, state and national levels. There are so many people who oppose growth. If we fail to elect men and women who support housing issues, quickly we will find there is no place available to place our homes.

Politicians are generally preoccupied with elections and political campaigns are exceptionally expensive. A lot of money is required to ensure the success of pro-housing candidates. But once we elect pro-housing men and women, they know who helped ensure their election success, and it is those who have favorable access to the office holder after the election.

So if you have not given to MaHPAC in the past, I urge you to do so in the coming year. Your contribution is an investment into your own business. If we just received \$15 from each member, we would one of the biggest PACs in the state.

Q & A with Frank Gray *(continued from page 6)*

expire after 30 years. So a covenant against modular homes written in the early 80's would not be enforceable today.

By law, any lot owner can enforce the covenants. Of course, that owner has to pay for a lawyer to write a nasty letter (hoping to scare off the new owner) or file suit if the letter doesn't work. All it takes is one guy to fire up his neighbors, and they can put together enough money to at least get a suit filed. Sometimes, these things can get worked out in a settlement - maybe the owner agrees to certain exterior features or additional landscaping. But all of that takes time and someone's money. Most people are interested in buying a home not buying a lawsuit.

So the take away is - when placing a home in an existing subdivision, always review the covenants or have your attorney do so and address any issues with your customer up front.

Welcome New NCMHA Members

AQUA DRILL, INC.
Spencer, VA

CAROLINA MOBILE HOME SERVICE
Mocksville, NC

CENTRAL ELECTRIC
Wilmington, NC

CHRISTOPHER MIKE ROGERS
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**CREEKVIEW PROFESSIONAL
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Black Mountain, NC

**FREEMAN MOBILE HOME
MOVERS, INC.**
Pleasant Garden, NC

HERRING MOBILE HOME MOVERS
Leland, NC

HIDDEN FOREST ESTATES
Randleman, NC

K & M GRADING
Pilot Mountain, NC

LANGLEY'S PLUMBING
Wrightsville Beach, NC

M & M ELECTRICAL SERVICE
Salisbury, NC

M. LAND CO. SALES
Hendersonville, NC

MARK FLOYD
Lexington, NC

**ROBERT H. GOSLEE &
ASSOCIATES, PA**
Wilmington, NC

RODNEY MOUNCE COVERALL
Germanton, NC

SEACOAST ENGINEERING
Wilmington, NC

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ASSOCIATION NEWS

Welcome New NCMHA Members

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SIX ROCK PROPERTIES, LLC
Charlotte, NC

SUBURBAN ACRES, LLC
Kings Mountain, NC

TRINITY CAROLINAS, INC.
Fletcher, NC

WE DIG IT
Wilmington, NC

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 course for a discounted membership price. For more information, contact Bobbi Peterman at 919.872.2740.

February 4, 2016
Doubletree Biltmore
Asheville, NC

February 13, 2016
Doubletree Hotel
Durham, NC

March 10, 2016
Hampton Inn
Mooreville, NC

March 12, 2016
Doubletree Hotel
Durham, NC

April 7, 2016
Doubletree Hotel
Durham, NC

April 8, 2016
Doubletree Biltmore
Asheville, NC

Note: All dates on calendar are tentative.

Pinehurst Resort to Host 2016 NCMHA Annual Meeting

Mark your calendars, it's time again to start making plans to attend the NCMHA Annual Meeting! This year, the meeting will be a day and a half event Wednesday, June 8th and Thursday, June 9th at the Pinehurst Resort in Pinehurst, NC.

The committee is still in the early planning stages, but have many exciting events scheduled including the annual MaHPAC Golf Tournament and a welcome reception. Thursday's agenda will include elections, awards and a buffet lunch.

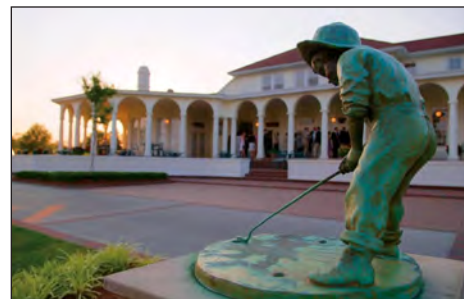
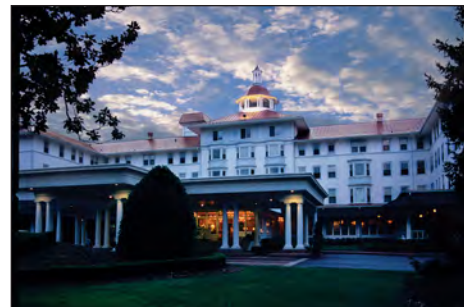
Special Event sponsorships still available include the Annual Meeting Lunch & General Session (\$5,000), Welcome Reception (\$2,000 two available), MaHPAC Golf Lunch (\$1,000), MaHPAC Golf Beverage Cart (\$1,000) and the MaHPAC Golf - Hole In One Contest (\$500) as well as the unlimited general sponsorships of Platinum (\$1,000), Gold (\$750), Silver (\$500) and Golf Hole (\$250).

The Pinehurst Resort is offering a special rate to NCMHA members of \$199. NCMHA has only retained a small block of rooms, so be sure to make your reservation early. Call Pinehurst Resort at 1-888-231-6736 or download the reservation form at www.nc-mha.org/events and fax to 910-235-8240 or mail to:

*Group Reservations/Pinehurst
PO Box 4000
Village Of Pinehurst, NC 28374-4000*

You don't want to miss this timeless tradition, so mark your calendars now and make plans to attend!

For more information or registration forms please contact NCMHA at 919.872.2740 or visit our website at www.nc-mha.org/events.



FHFA Issues Proposed Rule on Fannie Mae and Freddie Mac Duty to Serve Underserved Markets

Washington, D.C. - The Federal Housing Finance Agency (FHFA) is seeking comments on a proposed rule to implement the Duty to Serve provisions of the Federal Housing Enterprises Financial Safety and Soundness Act of 1992, as amended by the Housing and Economic Recovery Act of 2008. This statute requires Fannie Mae and Freddie Mac (the Enterprises) to serve three specified underserved markets: manufactured housing, affordable housing preservation and rural markets. The proposed rule would require the Enterprises to adopt plans to improve the distribution and availability of mortgage financing in a safe and sound manner for residential properties that serve very low-, low-, and moderate-income families in the three specified underserved markets.

The proposed rule would provide Duty to Serve credit for eligible Enterprise activities that facilitate a secondary market for mortgages on residential properties in the specified underserved markets. It would also establish a method for evaluating and rating the Enterprises' performance each year, on which FHFA would report annually to Congress.

Each Enterprise would be required to submit to FHFA an Underserved Markets Plan covering a three-year period that describes the activities and objectives it will undertake to meet its Duty to Serve.

- For the manufactured housing market, Duty to Serve credit would be provided for eligible Enterprise activities related to manufactured homes financed as real property and blanket loans for certain categories of manufactured housing communities.
- For the affordable housing preservation market, Duty to Serve credit would be provided for eligible Enterprise activities related to preserving the affordability of housing for renters and homebuyers, including activities under the programs specified in the Safety and Soundness Act. Duty to Serve credit would also be provided for activities related to existing small multifamily rental properties, energy efficiency improvements on existing multifamily rental and single-family first-lien properties, shared equity home-

ownership programs and the U.S. Department of Housing and Urban Development's Choice Neighborhoods Initiative and Rental Assistance Demonstration program.

- For the rural market, Duty to Serve credit would be provided for eligible Enterprise activities related to housing in rural areas, including activities serving the following high-needs rural regions and populations: Middle Appalachia, the Lower Mississippi Delta, Colonias, members of a Native American tribe located in a Native American area, and migrant and seasonal agricultural workers.

(continued on page 14)



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Legislative Update (continued from page 8)

building permit, creates a new residential building code committee, requires certain council decisions and interpretations be posted on the internet, clarifies that inspection fees collected can only be used to support the inspections department, requires that inspections be performed in full and in a timely manner and inspection reports shall include ALL items failing to meet the code requirements.

HB 483 Land Use Regulatory Changes: Passed the House on 4/30/15; currently assigned to the Senate Rules Committee awaiting assignment to a substantive committee. The bill is an effort to level the playing field between the land development community and local governments. Among its important reform provisions are those which allow landowners to vest in

the rules in effect at the time a zoning permit is filed; allow actions in Superior Court to contest illegal ordinances or constitutional violations; and strengthens the law which allows for the recovery of attorney's fees by landowners when government agencies enact illegal ordinances or regulations. This Bill is eligible for consideration in April.

HB 721 Subdivision Ordinances/Land Development Changes: Passed by the General Assembly and signed into law on 8/5/15. This Bill makes changes to the performance guarantees laws and prohibits cities and counties from withholding building permits and certificates of occupancy with respect to performance guarantee requirements.

HB 168/SB 321 Exempt Builder Inventory: Passed by the General Assembly and signed into law on 8/18/15. These two versions of the House Bill and Senate Bill are identical bills. The Bill states that real property held for sale by a builder is designated as a special class of property. Any improvements made to the property by the builder are excluded from taxation, as long as the property is for sale.

SB 355 Increase Safety/Professional House Movers: Currently in the Senate Transportation Committee. The Bill did not meet the crossover deadline and is therefore ineligible. The Bill would require the manufacturer and the retailer to be jointly and severally liable for injury to persons or damage to property resulting from the transport of mobile homes, manufactured homes, modular homes, or portions thereof. It would also make all transporters to obtain a professional house moving license.

SB 513 NC Farm Act of 2015: Passed by the General Assembly and signed into law on 9/30/15. Allows movement of 16' wide homes on Sundays.

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Association Directories are Here!

The 2016 NCMHA directories are here.
Have you received yours?
If you haven't please contact:

Bobbi Peterman
ph: 919.872.2740
email: bobbi@nc-mha.org

FHFA Plan Could Positively & Significantly Change How Manufactured Homes Are Sold, Sited & Financed

FHFA, the Federal Housing Finance Agency, issued a news release on December 15th regarding a plan that could significantly reform the manufactured housing market. A study will be conducted to put manufactured home financing on par with real estate mortgage financing, utilizing the US-sponsored Fannie Mae and Freddie Mac enterprises.

The FHFA is an independent regulatory agency responsible for the oversight of vital components of government-sponsored secondary mortgage market enterprises.

Manufactured home news and views: FHFA plan could positively and significantly change how manufactured homes are sold, cited, and financed

The National Mortgage News reports that the FHFA plan will address various aspects of manufactured home financing, including land-lease communities, homes on private land financed as chattel loans, and a willingness to experiment with financing manufactured homes that are not secured by real estate.

The agency plan would provide incentives for owners of manufactured housing communities to reform their practices if they want to tap financing by Fannie Mae and Freddie Mac. One of these common practices is a park owner requiring a seller to move their home outside of the park. The proposal would also require the landlord to give tenants a minimum lease of

one year and the rights to post “for sale” signs and sell their home on its current pad.

The FHFA plan would also require the landlord to give tenants advance notice if they plan to sell the park. Such notice would give tenants the chance to form a cooperative or association to purchase the community.

The FHFA proposal would require the government-sponsored enterprises to facilitate financing for small manufactured housing communities with fewer than 150 home sites. They could earn “duty to service” credit from the FHFA if they make blanket loans that are secured by the land and pad site for those communities.

Another element of the FHFA plan would open the door to create a secondary market for manufactured home loans that are secured by real estate.

A Consumer Finance Protection Bureau white paper estimates that 65% of manufactured housing borrowers put their homes on land they own, but finance their homes as personal or chattel loans. “A growing number of manufactured home buyers are opting to place their homes on land they are purchasing or already own. These land home loans perform better and have lower default rates than chattel loans,” an FHFA official said in a briefing with reporters recently.

The agency is also willing to
(continued on page 14)

What is MaHPAC?

The purpose of the Manufactured and Modular Homebuilders Political Action Committee (MaHPAC) is to support North Carolina state legislators, legislative candidates, and local officials who identify with and support the aims of our Association. MaHPAC supports candidates who are concerned about housing issues, and who believe in fair and equal treatment for factory-built homes.



Why Contribute?

In today's regulatory and political environment, government's involvement in our industry is at an all-time high. Whether through lending, sales transactions, record keeping or taxes, we are regulated by all levels of government now more than ever. Financial participation in the political and legislative process allows our manufactured and modular housing voice to be heard. We must support those candidates who support our views. We must support those candidates who are, well frankly, willing to help our industry. We have to raise more awareness about our issues and to do that **WE MUST RAISE MORE PAC MONEY!**



A strong membership benefits the entire industry, encourage your vendors to join NCMHA. For more information on membership contact:

Bobbi Peterman
ph: 919.872.2740
email: bobbi@nc-mha.org

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FHFA Issues Proposed Rule

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FHFA would provide an Enterprise Duty to Serve credit for additional eligible activities identified by an Enterprise in its Underserved Markets Plan for the specific underserved market. Qualifying activities that promote residential economic diversity in one or more underserved markets would also receive Duty to Serve credit.

FHFA invites interested parties to submit comments on all aspects of the proposed rule within 90 days of publication in the Federal Register via FHFA.gov. (The proposed rule was published on 12/18/2015. The 90-day comment period will end 3/17/2016.) To submit comments, view [*all items open for comment*](#).

FHFA Plan

(continued from page 13)

experiment with financing manufactured home loans that are not secured by real estate. FHFA is allowing the two enterprises to conduct a pilot program to determine what improvements could be made in originating and servicing that could make chattel loans safer for purchase by the enterprises.

Implementation of the elements of the FHFA proposals would have a huge positive impact on manufactured homes; America's only unsubsidized affordable quality housing would become even more affordable and accessible to many more middle and lower income homebuyers who have been priced out of the market.

The details of the complete FHFA pilot program will be detailed upon its publication in the Federal Register via FHFA.gov.

MHI Welcomes Tom Heinemann to its Government Affairs Team

MHI announced that Tom Heinemann has joined its Government Affairs team. Tom will serve as Vice President for Federal Government Affairs where he will help advance MHI's federal policy priorities. Tom comes to MHI after serving over six years in the Obama Administration where he helped shape the response to the housing crisis and advanced policies that strengthened the housing market's recovery. During his time at Treasury he helped launch the Making Home Affordable Program which helped millions of homeowners

avoid foreclosure. Following his time at Treasury, Tom served as a Senior Legislative Advisor at HUD where he advanced HUD's housing finance and FHA policies on the Hill. Tom's excellent reputation on both sides of the aisle in Congress, the Administration, and at the relevant agencies (HUD, CFPB, FHFA, Treasury), and his extensive experience with federal housing policy over the past 20 years will be extremely beneficial to MHI and the industry in advancing policies that strengthen the industry.

HUD CODE Through November 2015

	Through NOVEMBER 2015		Through NOVEMBER 2014		Percentage Change
	Shipments	Market Share	Shipments	Market Share	
New England	1,082	1.7%	983	1.2%	10.1%
Middle Atlantic	2,911	4.5%	2,759	3.9%	5.5%
East North Central	6,128	9.5%	4,873	7.1%	25.8%
West North Central	2,952	4.6%	3,214	5.0%	-8.2%
South Atlantic	13,508	20.8%	11,277	18.8%	19.8%
East South Central	9,080	14.0%	8,190	13.7%	10.9%
West South Central	19,758	30.5%	19,674	35.1%	0.4%
Mountain	4,544	7.0%	4,060	6.9%	11.9%
Pacific	4,395	6.8%	3,905	6.7%	12.5%

MODULAR 3rd Quarter 2015

Shipments of Modular Homes by State Ranked from Highest to Lowest 3 rd Quarter 2015		
	Modular Shipments	% of Total
New York	480	12.0%
North Carolina	392	9.8%
Pennsylvania	300	7.5%
Virginia	277	6.9%
New Jersey	163	4.1%
North Dakota	145	3.6%
Wisconsin	127	3.2%
Massachusetts	126	3.1%
Michigan	126	3.1%
Texas	125	3.1%
Minnesota	112	2.8%
Indiana	106	2.6%
Maine	102	2.5%
Florida	102	2.5%
Iowa	83	2.1%
South Carolina	83	2.1%
Illinois	75	1.9%
Colorado	75	1.9%
Ohio	72	1.8%
Maryland	67	1.7%
Delaware	65	1.6%
Tennessee	62	1.5%
Nebraska	60	1.5%
Connecticut	54	1.3%
Missouri	51	1.3%
West Virginia	47	1.2%
Louisiana	45	1.1%
Montana	41	1.0%
South Dakota	41	1.0%
New Hampshire	40	1.0%
Vermont	22	0.5%
Georgia	15	0.4%
Rhode Island	7	0.2%
Alabama	6	0.1%

Through NOVEMBER 2015 Through NOVEMBER 2014

	Through NOVEMBER 2015		Through NOVEMBER 2014			Percentage Change
	Shipments	Market Share	Shipments	Market Share	Rank	
1. Texas	12,582	19.4%	12,778	24.4%	1	-1.5%
2. Florida	4,518	7.0%	3,469	5.8%	3	30.2%
3. Louisiana	4,155	6.4%	4,112	6.9%	2	1.0%
4. North Carolina	2,730	4.2%	2,151	3.6%	7	26.9%
5. California	2,702	4.2%	2,373	4.0%	5	13.9%
6. Alabama	2,590	4.0%	2,222	3.7%	6	16.6%
7. Michigan	2,585	4.0%	2,014	3.4%	8	28.4%
8. Mississippi	2,396	3.7%	2,382	4.0%	4	.06%
9. South Carolina	2,273	3.5%	1,910	3.2%	10	19.0%
10. Kentucky	2,170	3.3%	1,962	3.3%	9	10.6%
	38,701	59.7%	35,373	59.3%		10.6%

North Carolina Product Mix November 2015

Shipments			Production		
Single-Section	Multi-Section	Total Shipments	Single-Section	Multi-Section	Total Production
78	122	200	83	140	223

North Carolina	2014	2015	% Change
Home Production	209	223	6.7%
Home Shipments	215	200	-7.0%

Three Reasons to Support MaHPAC

1. Every dollar you contribute goes directly to help candidates for the NC House and Senate.
2. MaHPAC can provide more support to candidates than individuals directly.
3. MaHPAC focuses its support on key lawmakers who are most likely to shape the issues that affect our state's industry.

For more information on how you can give, call NCMHA at 919.872.2740.

NCMHA

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