

North Carolina

MANUFACTURED AND MODULAR HOUSING NEWS

The official magazine of the NCMHA

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State Fair Display House Changes People's Perceptions

NCMHA Annual Meeting Coming to Greensboro in June

Convenient Service Offered to Contribute to MaHPAC

The official magazine of NCMHA

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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I'm sure most of you have been reviewing the monthly shipment trends and noticed the good news, they're up! Yes indeed they are. When you compare month to month shipments in North Carolina, the numbers are going up and we hope that trend will continue. During last month's national association meeting in Washington, DC the economic forecast we received for both HUD and Mods trended towards a slight increase for 2012. I along with many other members I have spoken to hope they're right. As you know our industry has experienced a major reduction in homes produced and sold. We welcome this current increase and look forward to a stronger factory built housing market this year and in the years to come.



Montaperto

Speaking of the national association meeting, I had the privilege of representing NCMHA as the certified representative for the MHI Winter meeting. The primary purpose of this meeting was to meet with various Congressional leaders to discuss our national goals and objectives, several of which are highlighted in this edition of our newsletter. During our "Hill Visits" we met with 9 of the 13 members in the NC Congressional delegation, so needless to say we had a full day of meetings. Our Congressional visits went very well and I am pleased to report that most all of our members of Congress are very interested in helping us achieve our goals. One observation that I took away from our meetings is that our NC delegation really respects the work NCMHA does for the industry and the homeownership opportunities we offer to citizens of NC. At almost every meeting we had I heard "your industry is very important to my district and the citizens I serve, how can I help you and what are your issues"? I truly felt they wanted to help and were listening to our issues and concerns. All in all I was very pleased with our meetings and we will continue to follow up with our Congressional leaders to make sure they fulfill their promise to help our industry. On a side note, you should be proud to know that after our meetings MHI held a reception for all members of Congress and NC had more members of Congress present than any other State. It was obvious they respected NCMHA and wanted to be present to show their support.

One of the main reasons why NCMHA is so respected is because our members understand the importance of participating in the political process, whether it is through financial contributions to the MaHPAC or through advocacy efforts like attending Legislative Day. Please if you have not participated in either of those, now is the time. This is an election year and all of our legislative and executive positions are up for re-election. That's right; everybody that regulates our industry is up for re-election. We will be asked by many of these folks to help with their campaign. If we want to continue to have their respect and their ear, we need everyone to contribute to the MaHPAC. It is absolutely critical that we raise more money for MaHPAC and we need every member to contribute no matter how big or small the contribution. Also, we need "all hands on deck" for our annual Legislative Day. This year we will have a special membership appreciation cookout at the NCMHA office prior to our trip down to the Legislative building. All this will take place May 30th, 2012 beginning around 10:00 a.m. Please mark your calendars and plan on participating in this important event. I look forward to seeing you all then!

Welcome New Members

The following members have been approved by the Board of Directors since the last issue of The North Carolina Manufactured and Modular Housing News.

CASCADE FINANCIAL SERVICES

High Point, NC

FOX CREEK FARM SALES LLC

Lexington, NC

HAREY HOMES, INC

Clinton, NC

HAYLOR, FREYER & COON INC

Danville, VA

HOME CONNECTIONS

Wallace, NC

TIMBERLINE HOMES, INC.

Washington, NC

WALKWELL HOMES #1, LLC

Gastonia, NC

Grandover Once Again to Host NCMHA Annual Meeting

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 6th and Thursday, June 7th at the Grandover Resort and Conference Center in Greensboro, NC.

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

Special Event Sponsorships still available include the Annual



Meeting Lunch \$2,500, Welcome Reception \$1,500, General Session \$1,500, 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 Grandover is offering a special rate to NCMHA members of \$143 King or Double Queen Occupancy, NCMHA has not retained a block of rooms, therefore it is imperative that you make your reservation early.

Mark your calendars now to make plans to attend! You won't want to miss this timeless tradition!

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

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NCMHA Working with USDA to Get a Procedural Change to their Installation Requirements for Manufactured Homes

NCMHA is working with the United States Department of Agriculture's Single Family Housing Division on changing their installation requirements for manufactured homes.

Currently, the USDA requires that installation contractors must hold a general contractor's license when installing a manufactured home. Their reasoning for this stipulation is that the USDA staff wanted a "go to" person when an issue arose.



NCMHA argues that retailers act as that entity and that the requirements set forth by HUD and the NC Department of Insurance far exceeds what is required by the General Contractors Licensing Board.

The association is awaiting a response and will send an update once a response is given.

MHI Welcomes New President and CEO

In February, it was announced that Richard “Dick” Jennison had been appointed as the new President and CEO of MHI. Jennison comes to MHI from Omni Solutions Group where he was partner and Senior Vice President for Marketing and Business Development overseeing and managing its substantial not-for-profit business practice. Omni Solutions Group is a professional services firm that offers technology solutions and support services to small and mid-size businesses and associations.

Prior to joining Omni Solutions, Jennison was President and CEO of the Brick Industry Association (BIA), a \$7 million national trade association representing the residential and commercial construction industry.

In that capacity, he directed advocacy efforts in Washington, D.C.

Prior to Dick’s leadership role at BIA, he served as Chief Operating Officer at the Point-of-Purchase Advertising International, a \$5.5 million international retail in-store marketing association; and Vice President, Marketing and Public Relations, for Citizens Bancorp, a \$5 billion regional financial services organization.

“It is a tremendous privilege to join MHI and I am honored to be selected for this great opportunity,” Jennison stated. “I am excited to work with the MHI leadership, members and staff to represent this important sector of the housing industry. Together I believe we can accomplish the mission and goals

of MHI to advance the industry, improve the regulatory and finance environment, promote the high quality and great value inherent in our homes and build consensus among industry partners.”

In the position of President and CEO, Jennison is responsible for the management of the association in accordance with the bylaws, budget and policies established by the MHI Board of Directors.

“We are pleased to welcome Dick Jennison as the new President and CEO,” said MHI Chairman Joe Stegmayer. “He brings tremendous credentials and demonstrated leadership ability at multiple associations.”

House Committee Set to Evaluate HUD’s Implementation of the 2000 Improvement Act

On February 1, the House Financial Services Subcommittee on Insurance, Housing and Community Opportunity will hold a hearing examining the Department of Housing and Urban Development’s (HUD) record in fully implementing the Manufactured Housing Improvement Act of 2000.

MHI has been working closely with the committee staff to provide substantive background information on a variety of areas regarding HUD’s activities in updating codes and standards for the industry. MHI will also have a representative testifying before the panel.



2012 National Congress & Expo
for Manufactured and Modular Housing



RETHINKING HOUSING AND YOUR BUSINESS IN THE NEW ECONOMY

April 10-12 ■ Caesars Palace, Las Vegas, NV

In this ever changing economy, rethinking housing and your business is critical for survival.

Plan to attend the 2012 Congress and Expo to be held April 10-12, 2012 at Caesars Palace in Las Vegas to obtain the knowledge and resources necessary to excel in today’s housing marketplace.

Attendees will be able to choose from more than 15 top quality educational programs and special events; network with the most successful professionals in the industry; and see the latest and greatest technologies available for the industry.

www.congressandexpo.com/2012

Convenient Service Offered to Contribute to MaHPAC

We really need your help with MaHPAC. Our funds are low and we need your participation. So to help make it easier in 2012, NCMHA will begin a new service to encourage higher levels of giving and make it easier for you to contribute to MaHPAC! We are setting up a revolving payment system that will make it extremely easy for you to participate. Choose monthly, quarterly, or annual contributions to MaHPAC or if you would like to customize your own system, we can do that too!

What is MaHPAC?

The purpose of the Manufactured and Modular Homebuilders Political Action Committee (MaHPAC) is to support North Carolina state leg-

islators, 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!

To set up a program that fits your needs or to make a contribution, contact NCMHA at 919-872-2740 today!

NCMHA Scott Morton Educational Trust Scholarship

The NCMHA Scott Morton Educational Trust awards scholarships 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. Applicants must be nominated by an employee of a NCMHA member firm. Awards are for one year, but scholarship recipients will be eligible for consideration for renewal if they make satisfactory progress in their studies.

For an application packet with nomination form, download at www.nc-mha.org, contact NCMHA at 800.849.6311/919.872.2740 or email Dana Fox at dana@nc-mha.org

Deadline for Applications:

April 13, 2012

NC Dept. of Insurance to Form Special Committee to Review Required Installation Changes to NC Rules and Regulations

The North Carolina Department of Insurance is finishing rewriting the 2004 State of North Carolina Regulations for Manufactured Homes to be as stringent as HUD's Parts 3285 and 3286.

The installation program has been conditionally approved by HUD. In order for North Carolina to become unconditionally approved, NCDOI must rewrite the regulations.

One of the requirements will be the development of a course for installers and licensing requirements that meet the requirements of 3286.205 and 3286.206.

If you are interested in serving on this important committee, please contact Brad Lovin at 919-872-2740 or brad@nc-mha.org.

NCMHA Past President Named Tarheel of the Week

NCMHA's Past President, Chris Parrish, was recently named *Raleigh News and Observer's* Tarheel of the Week.

Parrish was recognized for the work that he and his father, Charles Parrish, are doing in his manufactured home community, Parrish Manor, located in Raleigh, NC. Parrish has been working hard to secure grants to make Parrish Manor a more appealing place for people to live.

Last year, he landed a three-year, \$85,000 state grant to get his residents exercising more by adding a walking trail, picnic area and sports programs for kids at the soccer field, part of an effort to stem childhood obesity, which is particularly common in low-income families.



He is currently working to build a community center that would double as a tornado shelter through FEMA grants.

To read the article in full, log on to the NCMHA web page.

The Tar Heel of the Week feature is a weekly profile of individuals impacting the Triangle community. It has been running in the Sunday edition of *The News & Observer* since 1950.

Builder Confidence Increases for the 55+ Market

Builder confidence in the 55+ housing market for single-family homes rose four points to 18 compared to the same period a year ago, according to the latest National Association of Home Builders (NAHB) 55+ Housing Market Index (HMI). The 55+ single-family HMI measures builder sentiment based on current sales, prospective buyer traffic and anticipated six-month sales for that market. A number greater than 50 indicates that more builders view conditions as good rather than poor. All index components increased from a year ago: present sales rose four points to 17, expected sales for the next six months increased two points to 26 and traffic of prospective buyers rose five points to 15. The 55+ multifamily condo and rentals HMI



also showed improvement in all measures.

"As with the overall single-family housing market, we are seeing gradual, but steady improvement in the 55+ market segment," said NAHB Chief Economist David Crowe. "A level of 18 in the 55+ HMI is the highest fourth quarter reading since inception of the index in 2008, but still is a long way from a healthy housing market. Also, as with the overall multifamily rental housing sector, the 55+ rental market is showing continued strength."

Department of Energy Rule for New Energy Efficiency Standards for Manufactured Housing

The U.S. Department of Energy (DOE) has completed its draft rule to establish energy efficiency standards for manufactured housing and has sent it to the White House Office of Management and Budget (OMB) for review. OMB and other interested federal agencies will have a chance to comment on the draft rule before it is published in the Federal Register as a proposed rule. It could take up to three months or more for comments to be received by OMB.

Although the draft rule is not available to the public, MHI believes it will call for energy efficiency standards based on the 2012 edition of the International Energy Conservation Code, and establish a system of DOE enforcement, including civil penalties, to address violations of the standards. MHI believes that the draft rule will give DOE wide discretion to enforce energy efficiency standards for manufactured homes. After the rule is proposed, DOE will host a public meeting in Washington, D.C. to accept comments and information regarding the proposal. There will likely be a 60-day comment period for written comments.

MHI continues to prepare a technical response to the proposed rule, and is working with the Systems Building Research Alliance (SBRA) on alternate technologies, construction designs and methods for meeting the new energy standards. MHI continues to lobby key members of Congress for a change in the law to reassert HUD's authority to implement and enforce energy standards for manufactured housing.

Federal Government and State Attorneys General Reach Agreement to Address Foreclosure Abuses

On February 9, U.S. Attorney General Eric Holder, Department of Housing and Urban Development (HUD) Secretary Shaun Donovan and 49 state attorneys general announced a landmark \$25 billion agreement with the nation's five largest mortgage servicers to address mortgage loan servicing and foreclosure abuses. The unprecedented joint agreement is the largest federal-state civil settlement ever obtained. The joint federal-state group entered into the agreement with the nation's five largest mortgage servicers: Bank of America Corporation, JP Morgan Chase & Co., Wells Fargo &

Company, Citigroup Inc., and Ally Financial Inc. (formerly GMAC).

Under the terms of the agreement, the service providers are required to collectively dedicate \$20 billion toward various forms of financial relief to borrowers. At least \$10 billion will go toward reducing the principal on loans for borrowers who, on the date of the settlement, are either delinquent or at imminent risk of default and owe more on their mortgages than their homes are worth. At least \$3 billion will go toward refinancing loans for borrowers who are current on their mortgages but owe more on their mortgage than their

homes are worth. Up to \$7 billion will go towards other forms of relief, including forbearance of principal for unemployed borrowers, anti-blight programs, short sales and transitional assistance for service members who are forced to sell their homes at a loss as a result of a Permanent Change in Station order, or other programs. In addition, to the \$20 billion, the agreement requires \$5 billion in cash to the federal and state governments.

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<p>Community Owners</p> <ul style="list-style-type: none"> • General Liability • Rentals • Worker's Compensation 	<p>Service/Set-Up Contractors</p> <ul style="list-style-type: none"> • Liability • Toters • Property • Bonds




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Regulatory Affairs Committee Develops Guidelines for Choosing Reputable Appraisers

The NCMHA Regulatory Affairs Committee is currently developing guidelines to help lenders and retailers choose reputable and competent appraisers in transactions involving manufactured and modular homes.

The guidelines for appraisers include: the ability to define the construction characteristics of a property accurately and the ability to classify the property correctly; competency to study the local market to select comparables based on what the market would substitute for the subject and make adjustments based on a measure of the market's reaction to the functionality, character, appeal, and other characteristics of the subject and the comparables; the ability to produce a credible opinion of value that is a reasonable measure of the market's reaction to the characteristics of the subject and the comparables.

The committee hopes to have the guidelines approved at the next board meeting.



Don't Let Your License Lapse Due to CE Oversight

I'm always very proud to tell people outside of our state that the manufactured housing industry in North Carolina has a long history of strong professional development standards and resources. Why is that the case? Well, it's not by coincidence or happy accident. The strength of our professional development standards is due to the close cooperation between the North Carolina Manufactured Housing Association and the North Carolina Department of Insurance. Our organizations have a successful history of working together to establish standards that are fair, yet demanding, to meet professional continuing education needs.



Goodwin

In 1999, the North Carolina General Assembly passed legislation allowing the Manufactured Housing Board to start a continuing education program for salespeople and set-up contractors during the 1999-2000 legislative year. Each year, salespeople are required to take a minimum of six hours of continuing education, and set-up contractors are required to take a minimum of four hours of continuing education, prior to their licenses being renewed.

During the past renewal period, there was some confusion regarding the Law and Administration requirement for continuing education. The North Carolina Administrative Code's Section 11 NCAC 08.1415 (a) states the following:

"In addition to the specific requirements stated in this Section, a Law and Administration course consisting of not less than six (6) hours for salespersons and not less than four (4) hours for set-up contractors shall be required to be taken for continuing education credit not less than once in every five year period beginning July 1, 2004. In license periods in which a salesperson or set-up contractor takes an approved Law and Administration course, no additional courses shall be required during the license period."

As an example, for Manufactured Housing licensing and continuing education purposes, a "licensing period" runs from July 1 to June 30 of the following year. We will designate the licensing period beginning July 1, 2004, as "04/05," since this period begins July 1, 2004, and ends June 30, 2005.

A "five-year period beginning July 1, 2004" would consist of licensing periods 04/05, 05/06, 06/07, 07/08 and 08/09. Every licensee is required to have taken an approved Law and Administration course at some point during this five-year period. If a licensee did not take an approved LA course during this period, they would not be permitted to renew their license for the period 09/10 until an approved LA course has been taken.

The five-year period starts each time an approved LA course is

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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.

April 7, 2012

Hilton RTP
Durham, NC

April 9, 2012

Double Tree Biltmore
Asheville, NC

May 4, 2012

Hampton Inn/Mooresville
Mooresville, NC

May 5, 2012

Hilton RTP
Durham, NC

June 6, 2012

Hilton RTP
Durham, NC

June 9, 2012

DoubleTree Biltmore
Asheville, NC

Note: All dates on calendar are tentative.

North Carolina State Fair Display House Changes People's Perceptions about Factory-Built Housing

The manufactured home displayed by NCMHA at the 2011 North Carolina State Fair, in Raleigh, NC, once again, changed people's perceptions about factory-built housing.

Each year, the Regulatory Affairs Committee works on the project of placing a manufactured or modular home at the State Fair. Thousands of fairgoers have the

chance to tour the home and find out more about the industry and its products. This project is the biggest public relations event that the association does during the year.

This year, the 1,178 sq. ft. manufactured home, produced by Schult Homes, was placed in a prominent spot near Gate 2, which made the home either a first or last stop for many fairgoers.

Preliminary numbers show that over 40,000 people toured the home and were given information about factory-built housing.

A special thanks to all of the companies that sponsored this project including: Schult



Homes for providing the home; Prime Supply for providing the HV/AC system; Batchelor Supply and



Exteria Building Portfolio by Crane for providing the skirting.

The committee would also like to thank all of the individuals who gave up time to "man" the house during the 11 day event. The project would not have been a success without their help!

Also, a list of consumers requesting information on Factory Built Housing is available to members. Contact Dana Fox at 919.872.2740.

NCIRG Challenges Membership to Raise Money for MaHPAC

At their December meeting, the North Carolina Independent Retailers Group (NCIRG) voted to make a sizable contribution to MaHPAC. This contribution would come from the majority of their membership dues. There is just one catch: they want to challenge the rest of NCMHA membership to also make the same commitment to donating.

"We are delighted to make this contribution and challenge the rest of the NCMHA membership to do the same," said Sonny Bannister, NCIRG President. "MaHPAC is such a vital part of being a member of this industry. It allows business owners like those in our group to have a voice in laws that are important to the modular and manufactured housing industry."

"We applaud the NCIRG for their unique challenge to the all of the members. Their generous contribution will help to grow this very important fund," said Al Randall, MaHPAC Chairman.

If you are ready to take on this challenge, please contact Brad Lovin at NCMHA today!

House fires, especially those that strike manufactured homes, seem to reign in the news on a weekly basis garnering negative press for our industry. Interestingly enough, back in October, the National Fire Protection Association (NFPA) testified before a federal advisory committee that occupants of manufactured homes are no more likely to die from a fire in their home than those of other single-family homes.



Lovin

During the Manufactured Housing Consensus Committee (MHCC) meeting, the NFPA testified on its report, *Manufactured Home Fires*, which concludes that the fire death rate for homes built to the federal Manufactured Home Construction Standards is “comparable” to other single family homes. NFPA announced that it recently published a correction to its July 2011 report, saying that the number of deaths from fires per 1,000 manufactured homes is 2.4 percent not the 13.3 percent that was previously reported. This new figure is well within the range estimated for other single-family homes. In addition, the report concludes that the rate of fire injury and the incidents of fires for manufactured home occupants is less than that for occupants of other single-family homes.

The report concludes what the manufactured housing industry and our customers have known all along. Manufactured homes are built with consumer safety considerations first and foremost, and manufactured homes are built to high quality, stringent standards to keep customers safe.

MHCC members also heard from industry representatives, including a third party inspection agency and several state regulators, that the current fire safety standards for manufactured homes are more stringent than for site built homes constructed to the International Residential Code (IRC). Flame spread, egress, and smoke detector requirements are three examples.

This report is a great tool to educate consumers as well as the media about our product. You can find a copy on MHI's website. I encourage everyone to utilize this report as a sales tool and as a rebuttal if the media calls upon you for comment.

Governor Proclaims May is Manufactured Housing Month in North Carolina

Members, take this opportunity to celebrate the month by hanging your “May is Manufactured Housing Month” banner and educating your local media and customers about the benefits of choosing factory built housing. NCMHA is reaching out to media outlets across the state to promote the month and hosting a special membership appreciation cookout before visiting the legislative building on our annual Legislative Day May 30th at the NCMHA office. Mark your calendars now and plan to attend and help us educate our legislators.

Calendar of Events

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

April 11, 2012

Registered Housing Specialist Seminar and State Test
Raleigh, NC

May 16, 2012

Registered Housing Specialist Seminar and State Test
Raleigh, NC

May 30, 2012

Legislative Day/NCMHA Board of Directors Meeting
Raleigh, NC

June 6-7, 2012

NCMHA Annual Meeting
Grandover Resort and Conference Center
Greensboro NC

June 13, 2012

Registered Housing Specialist Seminar and State Test
Raleigh, NC

2012 Association Directories are Here!

The 2012 NCMHA directories are here. Have you received yours? If you haven't please contact the association office for more information, 919.872.2740.



Zoning Issues Across the State

Green County

Green County has an ordinance that was adopted back in 2001 that prohibited manufactured homes older than 10 years to be brought into the County. Homes that were older than 10 years and were already on the tax records, could be moved and installed within a 30 day period. In light of the North Carolina Appeals Court ruling that age limits were illegal, NCMHA staff has been working with the County officials to get this ordinance repealed. At this point, the County attorney is not agreeing with our argument and citing that this is an appearance issue. NCMHA continues to work with the County in hopes of a repeal.

Town of Maxton

The Town of Maxton has adopted an ordinance that treats on-frame modular homes the same as manufactured homes and has prohibited them on individual lots. NCMHA member, Tony Prevatte, has met with the Town Manager and provided him with information from the Department of Insurance. During the August Commissioners' meeting, the Town Attorney proposed a change to the ordinance that would remove the restrictions on on-frame modular homes. The ordinance revision passed.

Town of Morehead City

The town recently experienced a tragic home fire that killed three children. The home was located in a manu-

factured home rental community. As a result the Town passed aggressive minimum housing standards for all rental homes. Some of the new standards for example are a requirement that all rental homes have central heating and air and that the home must be inspected for electrical issues and be certified by a licensed electrical contractor. Several members in the area are concerned that the Town is unfairly targeting manufactured homes. Staff contacted the Town and spoke at length with the Town Planning Director. She informed NCMHA that this was not targeted at manufactured homes that this was an ordinance and procedure that all rental homes would have to comply with. Staff is working on setting up a meeting with the Town to discuss more reasonable solutions.

Pasquotank County

County Commissioners held a hearing on Monday, December 5, 2011, to discuss amending their ordinance and eliminating the requirement for masonry skirting. The skirting is required on rental units as well as individual lots. The Commissioners sent this revision back to staff and asked that a working group of interested parties meet and send them a recommendation within the next several months. NCMHA staff along with member, Harley Cole, will be participating in the meeting.

2012 NCMHA Legislative Day & Annual Member Cookout

Wednesday, May 30th, 2012
Raleigh, NC
10:00 a.m. – 3:00 p.m.



We need your help! This Legislative session, there are several major bills that could affect your business. It is important that you attend the NCMHA Legislative Day to educate your local legislator about our industry and your position on these bills. Contact Brad Lovin @ 919-872-2740 (brad@nc-mha.org) for more information.

LaVasque Award Nominations Needed for 2012

Since 1980, the James E. LaVasque Award has been the highest honor bestowed on a member of NCMHA. The award is presented annually by NCMHA to a member who embodies the high standards, vision and leadership ability of Oakwood Homes President James E. LaVasque, an industry pioneer who was one of the founders of the Association and served as one of its first presidents. NCMHA is now in search of the 2012 winner of this prestigious award. If you know of someone that deserves this honor, please submit your nomination in writing with documentation supporting nomination by May 11, 2012. Nominations should be submitted to NCMHA, PO Box 58648, Raleigh, NC 27658-8648.

RV/MH Hall of Fame Restructures Financial Obligations Assuring Long-Term Stability

The RV/MH Hall of Fame & Museum (Hall) has restructured its financial obligations with its secured investors and is now on a path to long-term stability, thanks primarily to the generosity of the family of longtime benefactor Boots Ingram (deceased).

"The RV/MH Hall of Fame will live on," Chairman of the Board, Bill Garpow said. "Our glorious building will remain open for years to come. Our history will continue to be preserved. It's a day of triumph and celebration for the RV and manufactured housing industries, a day made possible by the continued generosity of the Ingrams."

Under terms of the agreement between the Ingram family and the Hall, former treasurer & Hall board member Darryl Searer of Ultra-Fab Products, Inc, and Hall of Fame member, will assume the position of president and chief operating officer of the Hall, on a volunteer basis. The Hall's current staff remains in place.

The Hall has been facing a collective obligation of \$4 million with the majority of it due in mid-2012. The

restructuring plan allows for the bulk of the obligation to be paid over a term that reduces the monthly payments to what the Hall can afford.

The Ingrams also announced a \$100,000 matching "Let's Pay off the Bank" gift if a like amount can be raised by individual donations before the end of August 2012.

"What the Ingrams and our banking partner and our dedicated officers have given the Hall is a new life -- a chance to survive during these turbulent economic times when our industry has suffered and when contributions to museums and other types of organizations that depend on contributions have seen major reductions," said Garpow. "This new plan allows us to get to the light at the end of the tunnel."

"This is step one," Searer said. "We are now going to go out to the other pioneers and leaders who have built their lives around this industry and ask them to follow the inspiration of Boots Ingram and his family and make significant long-term contributions to this wonderful treasure that showcases

who we are and how we help Americans discover their country.

"And the new message to contributors is as clear as a summer sky over a mountain campsite -- you can contribute knowing your money will not be wasted. The museum is no longer under threat to close. Their contributions will be used to keep the museum open and staffed to meet the hours of operation, to maintain the property and its many historical exhibits, to maintain the library and put on programs for the industry and consumers and to promote attendance and bookings of events. Contributions are greatly needed. Those who contribute can be assured their money will be used smartly and their generosity recognized."

In conclusion Garpow said, "There were many people who believed that if our industry showpiece closed down, it would cast a dark shadow over us at a time when we need to send out only positive signals. Today we are sending out the most positive of all messages -- the sun is shining bright on our beloved home."

NC Insurance Commissioner Column *continued from page 9*

taken. If an LA course was taken during the 04/05 period, then the five-year period would be 04/05, 05/06, 06/07, 07/08, 08/09, and an LA course would be required during the 09/10 licensing period.

There is also a three-year rule that must be considered. **11 NCAC 08.1426 (a)** states:

"The same course shall not be repeated and reported for credit by a licensee within any three-year period."

Therefore, looking at the five-year period beginning on July 2, 2004 (04/05, 05/06, 06/07, 07/08, 08/09), if the LA course was taken during 04/05 (designated 04/05), then the three-year rule would not allow the licensee to repeat the LA course until the 07/08 period. (04/05, 05/06, 06/07, 07/08, 08/09). If an LA course was taken in 07/08, this would start another five-year period for the purpose of meeting the LA requirements: 07/08, 08/09, 09/10, 10/11, 11/12. The three-year rule would allow the licensee to repeat it in the 10/11 period: (07/08, 08/09, 09/10, 10/11, 11/12).

Each licensee is responsible for keeping up with these requirements. However, every sponsor that offers an approved LA course should also keep records regarding the five-year LA requirement and the three-year rule, and should send reminders to licensees who have completed the LA course.

Based on the above-mentioned rules, and once an approved LA course is taken, the easiest policy for a licensee is to repeat the course (or another approved LA course) in the fourth license period following the start of the five-year cycle. This will satisfy the five-year requirement and will not violate the three-year rule.

By following these procedures, a licensee can establish a seamless and relatively painless process to avoid any lapses in licensure. As always, my staff in the Manufactured Building Division is available to answer any questions you may have regarding continuing education requirements. You can contact them at 919-661-5880.

MHI Appeals to HUD for Parity in FHA Loan Eligibility Requirements for Homes Located in Flood Prone Areas

In a letter to the Department of Housing and Urban Development's (HUD's) Office of Single Family Housing, MHI requested an expedited rulemaking revising arcane and conflicting eligibility requirements for manufactured homes (insured by FHA's Title II program) that are located in areas designated by the Federal Emergency Management Agency (FEMA) as flood hazard areas. The rule has created hardship to lenders in flood prone states across the country in providing loan insurance to their customers.

Existing rules require the finished grade level beneath the manufactured home to be at or above the 100-year return frequency flood elevation. This requirement differs from, and is in conflict with, HUD regulations governing minimum property standards for one- and two-family dwellings and with National Flood Insurance Program (NFIP) requirements that requires the elevation of the lowest floor of the home be at or above the base flood elevation, rather than the finished grade level beneath the house.

For the past several years, HUD has approved

waiver requests by MHI for the State of Louisiana to solve the problem. However, HUD denied MHI's July 2011 waiver request. The agency said it would reissue a 2008 proposed rule correcting the problem. Consequently, as of November 15, 2011, homebuyers seeking FHA insurance must haul-in fill dirt to meet the finished grade level requirement.

MHI urged HUD to finalize its 2008 rule, rather than start over, arguing HUD has already approved waivers for the last four years and has had time to consider public comments on the proposed change.

Furthermore, there is no evidence that homes insured under these waivers have failed to perform because the ground level was not elevated to the 100-year flood plain elevation.



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HUD CODE November 2011

	Through November 2011		Through November 2010		Percentage Change
	Shipments	Market Share	Shipments	Market Share	
New England	640	1.3%	802	1.7%	-20.2%
Middle Atlantic	2,708	5.7%	2,741	5.8%	-1.2%
East North Central	2,892	6.1%	2,637	5.6%	9.7%
West North Central	3,638	7.7%	2,661	5.7%	36.7%
South Atlantic	10,062	21.2%	9,869	21.1%	-2.0%
East South Central	7,390	15.6%	7,622	16.3%	-3.0%
West South Central	14,499	30.5%	14,508	31.0%	-0.1%
Mountain	3,380	7.1%	3,366	7.2%	0.4%
Pacific	2,301	4.8%	2,661	5.7%	-13.5%

	Through November 2011		Through November 2010			Percentage Change
	Shipments	Market Share	Shipments	Market Share	Rank	
1. Texas	7,973	16.7%	7,534	15.9%	1	5.8%
2. Louisiana	3,932	8.2%	4,028	8.5%	2	-2.4%
3. Alabama	2,294	4.8%	1,684	3.6%	8	36.2%
4. Florida	2,171	4.5%	2,340	5.0%	3	-7.2%
5. North Carolina	2,124	4.4%	2,314	4.9%	4	-8.2%
6. Mississippi	1,875	3.9%	2,123	4.5%	5	-11.7%
7. Kentucky	1,833	3.8%	2,028	4.3%	6	-9.6%
8. North Dakota	1,769	3.7%	682	1.4%	22	-159.4%
9. Oklahoma	1,425	3.0%	1,634	3.5%	9	-12.8%
10. Tennessee	1,388	2.9%	1,787	3.8%	7	-22.3%
	26,784	56.1%	26,154	55.3%		2.4%

North Carolina Product Mix November 2011

Shipments			Production		
Single-Section	Multi-Section	Total Shipments	Single-Section	Multi-Section	Total Shipments
159	92	251	188	96	284

North Carolina	2010	2011	% Change
Home Production	188	284	51.1%
Home Shipments	173	251	45.1%

MODULAR 4th Quarter 2011

Shipments of Modular Homes by State Ranked from Highest to Lowest 3rd Quarter 2011

	Modular Shipments	% of Total
New York	288	9.5%
North Carolina	283	9.3%
Virginia	279	9.2%
Pennsylvania	162	5.3%
Texas	108	3.6%
Maryland	105	3.5%
Michigan	100	3.3%
Wisconsin	94	3.1%
Illinois	88	2.9%
Massachusetts	86	2.8%
Maine	79	2.6%
Minnesota	79	2.6%
Iowa	75	2.5%
South Carolina	66	2.2%
Tennessee	65	2.1%
Indiana	64	2.1%
New Jersey	61	2.0%
Ohio	57	1.9%
Colorado	55	1.8%
Missouri	54	1.8%
Florida	50	1.7%
Connecticut	48	1.6%
Nebraska	33	1.1%
Delaware	32	1.1%
New Hampshire	23	0.8%
West Virginia	20	0.7%
Georgia	14	0.5%
Vermont	13	0.4%
Rhode Island	10	0.3%

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