

# North Carolina

## MANUFACTURED HOUSING NEWS

VOL. 30, NO. 2



**NCMHA Annual Meeting to be held at Grandover**

**Industry Celebrates May is Manufactured Housing Month**

**Zoning Issues Across the State**

The official magazine of NCMHA

The North Carolina Manufactured Housing News is published 6 times a year 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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## *Meeting Challenges Together*

It's certainly not breaking news that the industry is struggling through these difficult economic times. However, NCMHA continues to make headway during this crisis and the association remains strong and viable under the direction of its staff and board. I wanted to focus my column

this month on several areas in which the association is meeting challenges and ask that all members work together to improve our industry and association.

In the past several months, NCMHA has held three one-day retailer training seminars throughout the state and plans at least one more before year-end. Joe Adams, an industry recognized leader in sales training, conducted the seminars. Attendees were offered the tools they need to expand their business, broaden networking contacts, and elevate professional knowledge.



*Parrish*

NCMHA provided the funding for the seminars and a great number of members attended the three programs. Please contact NCMHA if you would like to attend the next upcoming seminar.

In continuing with our branding strategy and to help provide the best services to our members, NCMHA has finalized a new website that is both fresh and attractive. Updated weekly, the site gives our members and consumers easier access to industry facts and facilitates communication with NCMHA. Log onto [www.nc-mha.org](http://www.nc-mha.org) and check out the new site for yourself. We welcome any feedback from members.

NCMHA has also made changes to things such as our annual meeting, which has moved from a three-day weekend event to a one-day business meeting during the week. While I enjoyed the past meetings at the beach as much as anyone, the board and I felt that during the current climate it was prudent to have a shortened meeting that did not require the same level of sponsorship or registration fees as former meetings. We still need sponsorship dollars to cover the meeting costs, but we have been able to lower the total sponsorship requirements, lowered registration fees, and made the need for a hotel room optional. We still plan on having our award presentations; board & executive member voting and even plans for afternoon golf. We are working to provide a lender panel that will discuss various alternatives for consumer home financing. In short, it will be a meeting that you will want and need to attend!

In closing, I wanted to say that I am very proud of this association. We are certainly alive and active during this time. The staff and board continue to be ferocious watchdogs of the association's financial health and trim expenses during this time of revenue decline while striving to maintain the member services that are vital to the success of the industry and its members. This is a real balancing act and I want to personally thank Brad, Dana and Bobbi for continuing to take on new responsibilities and roles as we have shrunk our staff. The board and I are thankful for their dedication and hard work.

## **Welcome New Members**

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

**FACTORY EXPO  
HOME CENTER  
Lillington, NC**

**FRONT LINE HOMES  
Louisburg, NC**

**MRC HOMES, INC  
King, NC**

# Industry Celebrates May is Manufactured Housing Month in North Carolina

As many of those who have worked in this industry for a period of time know, former North Carolina Governor, Mike Easley has proclaimed May is Manufactured Housing Month in North Carolina. To help support this endeavor, all industry members are asked to participate in helping to educate the public about the many benefits of manufactured housing.

Historically, the industry has celebrated this month with events and functions that give industry members and the general public an opportunity to understand more about the benefits of manufactured housing. Events like home shows and charity golf tournaments are great examples of ways to utilize Manufactured Housing Month while using the warm weather to our advantage. The association is utilizing the time by holding our annual Legislative Day.

The association is working with media outlets across the state to promote the month, however,

members are encouraged to educate their local media and customers about the benefits of choosing manufactured housing. You may even have a newspaper in your area calling on you to advertise. We understand that the economy may prevent you from investing, but we ask you to reconsider; it's a great opportunity for the industry as well as your business!

Retailers are asked to hang their "May is Manufactured Housing Month" banners on their sales centers during the month to commemorate the occasion and to possibly start a dialogue between the public and the industry. If you do not have a banner and would like to hang one on your sales center, the association still has a few left. Contact them at 919.872.2740 if you would like to receive one.

Please get involved in Manufactured Housing Month. It helps the industry as well your business.

**STAN TAYLOR** INSURANCE

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## NCMHA Launches New Website



In line with last year's re-brand of the association, NCMHA worked with an outside agency to help design and create a new and exciting user-friendly website. The site has new and improved information as well as features to better serve you.

We hope you like our refreshing new look to compliment the outstanding services we provide to members as well as consumers. Please log on today [www.nc-mha.org](http://www.nc-mha.org) and let us know what you think!

## MHI Commends President Obama for Selection of HUD's FHA Commissioner

President Obama has announced the selection of David H. Stevens as his nominee to be HUD's Assistant Secretary for Housing and FHA Commissioner. Stevens is the President and Chief Operating Officer of the Long and Foster Companies which includes real estate and affiliated businesses. From 1999 through May 2005, Stevens was Senior Vice President of single family business at Freddie Mac where he was responsible for all sales and marketing, affordable lending, product development, loan prospector, and communications.

"MHI commends President

Obama for his selection of Dave Stevens as the next FHA Commissioner. His first-hand experience in today's real estate marketplace will serve him well as he tackles the nation's current housing problems. In addition, his background in affordable housing lending programs while at Freddie Mac will help promote FHA loan programs for manufactured housing, including the FHA Title I (home only) loan program. We also look forward to working with him on innovation and preservation of housing affordability through enhanced quality and efficiency of the HUD Code

regulatory regime, and to further manufactured housing's role as a source of quality affordable housing during these challenging economic times" said Gail Cardwell, MHI President.

The Senate Banking Committee will conduct a confirmation hearing regarding Mr. Stevens' appointment in the near future. MHI will request a meeting with the new FHA Commissioner once he is confirmed by the Senate.

### FHA Issues Mortgagee Letter with Changes to FHA Title I Program

FHA Commissioner Brian Montgomery signed a Mortgagee Letter on April 15th announcing the implementation of the new FHA Title I Program for home only, personal property loans. The letter, with attachments (86 pages), can be viewed by logging onto: [http://www.manufacturedhousing.org/webdocs/TITLE\\_I\\_LTR\\_\(MH\)\\_Signed.pdf](http://www.manufacturedhousing.org/webdocs/TITLE_I_LTR_(MH)_Signed.pdf). This action by HUD implements the statutory changes authorized by Congress in the Housing and Economic Recovery Act signed into law in August, 2008.

These changes will result in a more robust FHA Title I loan program and include: increased loan limits; individual loan insurance; insurance premium changes; and loan underwriting criteria. The letter states that all changes are applicable to loan applications dated on or after June 1, 2009. In response to an earlier request by MHI and its members, the higher loan limits were implemented effective March 3, 2009.

The letter and changes (86 page document) can be downloaded on the MHI website: [http://www.manufacturedhousing.org/webdocs/TITLE\\_I\\_LTR\\_\(MH\)\\_Signed.pdf](http://www.manufacturedhousing.org/webdocs/TITLE_I_LTR_(MH)_Signed.pdf)

### Federal Reserve Responds to MHI's Request to Include Floorplan Loans for TALF

The Federal Reserve Board announced that it is expanding the TALF Program to include revolving lines of credit backed by floor plan loans on manufactured housing.

This development is the result of a letter MHI sent to Federal Reserve Chairman Ben Bernanke dated March 6 requesting expansion of TALF to include manufactured housing floor plan loans. MHI staff and members also held a meeting via conference call with the Fed's staff earlier this week to follow-up on the letter request.

TALF is a program whereby the Fed will purchase certain asset-backed securities (ABS) in an effort to add much needed liquidity to the credit markets. TALF requires that the ABS have AAA rating.

MHI will continue to push for an expansion of TALF to high quality ABS beyond AAA.

View the Federal Reserve Press Release: [www.federalreserve.gov/newsevents/press/monetary/20090319a.htm](http://www.federalreserve.gov/newsevents/press/monetary/20090319a.htm).

View the FAQ on TALF: [www.newyorkfed.org/markets/talf\\_faq.html](http://www.newyorkfed.org/markets/talf_faq.html).

# License Renewals Due by June 30

**L**icense renewal deadline is drawing near. Most

to-date and accurate before renewing your license.

## 2009 Tax Credit Brochure Now Available

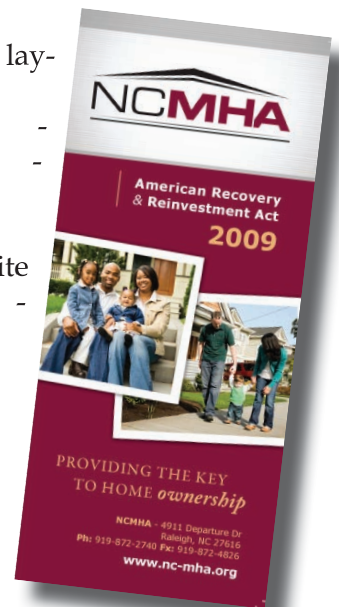
**N** housing tax credit in lay-

ful.

resources section of the website

to the dealer lot where you work. If you transfer to another dealer's lot or are hired by another dealer-

the law.



## Remembering Jim Long

As you may know, North Carolina and the Department of Insurance recently lost a great a friend – former Insurance Commissioner Jim Long. We here at the Department have felt his loss personally, and I know many other industries do as well.



*Goodwin*

Jim Long was a mentor and a friend to me. He taught me the importance of protecting consumers every way possible and regulating industries across the Department's scope, the manufactured building industry included. He cared very much about fostering the best environment for manufacturers, setup contractors and salespeople, and he also cared about making sure these manufactured homes and buildings were safe for the homeowners who lived in them and workers who worked in them. During Commissioner Long's 24 years in office, he pushed for progressive policy changes to make North Carolina a better state for you to do business.

Everything from smaller changes like updating the language from "mobile home" to "manufactured home" in state law to requiring all salespeople and set-up contractors to take a test in order to become licensed to do business in our state. This protects legitimate members of the industry from those who would try to short-change customers. It also paved the way for the N.C. Manufactured Housing Board to set up programs for continuing education for licensees.

Until 1985, the modular building code applied only to one and two family dwellings. Commissioner Long changed the code to include multi-family units. Then two years later, the code expanded to include all occupancies, commercial, multi-family and residential. Along those same lines in 2004, the Department finished a five-year rewrite of the State of North Carolina Regulations for Manufactured Homes.

Ten years ago, the Department became one of the first state agencies to have a Web site. Jim Long was very proud of the fact that people in the industries that he regulated could review and download important information posted on [www.ncdoi.com](http://www.ncdoi.com). Over the years, our Web site has grown dramatically in substance and in use by the public, and now consumers and industry folks alike can search for the status of licensees with a few clicks of a mouse.

I'm proud to have worked with Jim Long, and I will work just as hard as he did to support your industry. Please help me continue Jim Long's legacy by keeping your clients' best interest in the forefront of your mind.

## 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.

**June 6, 2009**

Hilton/RTP  
Durham, NC

**June 9, 2009**

Hampton Inn/Mooresville  
Mooresville, NC

**June 11, 2009**

Crowne Plaza Resort (formerly  
Holiday Inn Sun Spree)  
Asheville, NC

**July 6, 2009**

Hilton/RTP  
Durham, NC

**July 7, 2009**

Hampton Inn/Mooresville  
Mooresville, NC

**July 11, 2009**

Crowne Plaza Resort (formerly  
Holiday Inn Sun Spree)  
Asheville, NC

*Note: All dates on calendar are tentative.*

# Will You be the Next Industry Member to be Bestowed the Association's Highest Honor?

Since 1980, the James E. LaVasque Award has been the highest honor bestowed upon a member of NCMHA.



*James E. LaVasque*

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 association and served as one of its first presidents.

Honored recipients of the James E. LaVasque Award include: Steve Zamiara, Jim Holmes, Denney Green, Steve Chandler, Frank Gray, Paul Prosky, BJ Williams, Danny Chandler, Judy Ward, Troy Brickey, Dennis Jones, Wesley Layton, Nick St. George, Jim Johnson, Barbara Norcom, Joe Manis, Patsy Rumbley, George Heatwole, Charles Rumbley, Jake Fisher, Ken Johnson, Rolly Bannister, Connelly Parker, Ben Layton, JT Williams, Ralph Johnston, Becky Dobbins, Rollan Jones and Wallace Conner.

NCMHA is now in search of the 2009 winner of this prestigious

award. If you know of someone that deserves this honor, you are asked to submit your nomination in writing with documentation supporting the reasons the nominee should be considered for the award. Deadline for nominations is June 15, 2009. Nominations should be submitted to NCMHA, PO Box 58648, Raleigh, NC 27658-8648.

The James E. LaVasque award will be presented during the business session at the 2009 Annual Business Meeting on August 19 at the Grandover Resort and Conference Center.

## EXECUTIVE DIRECTOR'S COLUMN

*continued from page 9*

**Senate Bill 1015 (H1060)** - This bill is proposed by the NC Justice Center and is aimed at alleged abuses in home foreclosures and in installment sale contracts for land. We are concerned that the installment sale provisions would impact legitimate lease-purchase or rent-to-own transactions and are working with the bill sponsors on the issue.

**Senate Revenue & Tax Package** - The Senate Finance Committee recently unveiled a comprehensive tax package that would constitute the most fundamental rewrite of our state's tax laws in decades. The proposal would lower the general sales tax rate, but make 30+ new services subject to the sales tax for the first time. It would lower the corporate income tax rate, but make all LLCs subject to the corporate franchise tax. It would abolish all state and local privilege license taxes. As proposed, the package would not make any change in the manufactured or modular home sales tax rates or caps. We will follow this proposal closely and report to you as it moves through the legislative process.

The 2009 Annual Meeting is rapidly approaching and the Annual Meeting Committee would like to invite you to be a sponsor. Sponsors will be listed in the NCMHA annual report, newsletter, website and recognized at the business meeting and receive individual badge ribbons identifying them as a sponsor.

The 2009 NCMHA Annual Meeting will be held August 19, 2009 at the Grandover Resort and Conference Center in Greensboro.  
We hope to see you there!

<http://www.nc-mha.org/events>



The 2009 legislative session is in full swing. This "long session" has been primarily focused on the adoption of a two-year State Budget. As you know, the State Budget is in bad shape. Revenue projections are down and State budget officials are predicting a revenue shortfall of several billion dollars. Legislators and regulators are leaving no stone unturned. Several bills have been introduced to cut programs and increase revenue. We should expect both cuts and increased taxes and revenues will pass. We should also expect tax "loopholes" will be up for review and open for discussion.



Lovin

In addition to the budget, another focus this year is in the mortgage lending arena. Legislators are concerned about the increase in mortgage foreclosures and have introduced legislation to address the issue. Some of these bills are being pushed by consumer advocacy groups and some are in response to a federal mandate handed down by Congress. As we discussed in the Legislative Committee, the federal SAFE Act mandate will be one of our biggest issues this year.

Below is a summary of some of the bills we are following. If you have any questions or need additional information, please let us know.

**Senate Bill 70 - Construction Standards/Manufactured Housing** - This bill would in essence ask Congress to change the HUD code and require the flooring in all manufactured home kitchens and baths be made of treated plywood. And if Congress makes those changes it would require manufacturers to include the flooring systems in their warranty.

**House Bill 1523 - S.A.F.E. Mortgage Licensing Act** - This bill could limit the ability of retailers to interact with their customers and with mortgage lenders or brokers. It would clarify that no one other than licensed mortgage loan officers are to be taking loan applications, assisting with negotiating mortgage terms, or receiving compensation from a mortgage loan. This legislation is requested by the Office of Commissioner of Banks, and is in response to a law passed by Congress which requires all states to come into compliance. We are currently negotiating with staff from the Commissioner of Banks over wording that would clarify how this law applies to manufactured housing retailers and salespersons.

**House Bill 1222 - Mortgage/Rate Spread & High Cost Loans** - This bill will limit the rate spread for home loans.

**Senate Bill 117 - Clarify Development Moratoria Authority** - This bill would limit local governments' authority to impose a development moratorium just so they can create or revise their zoning ordinances.

**Senate Bill 147 (H504) - Tax Credits for Energy Efficient Homes** - This bill would allow a taxpayer that builds or manufactures an energy efficient home to receive a credit of \$1,000 if it meets the federal energy star certified program or a \$2,000 credit if it meets the state certified healthy home program.

*continued on page 8*

## 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!

### May 27, 2009

NCMHA Board of Directors Meeting and Legislative Day  
Raleigh, NC

### June 10, 2009

Registered Housing Specialist Seminar and State Test  
Hendersonville, NC

### July 15, 2009

Registered Housing Specialist Seminar and State Test  
Raleigh, NC

### August 12, 2009

Registered Housing Specialist Seminar and State Test  
Raleigh, NC

### August 19, 2009

NCMHA Annual Meeting  
Greensboro, NC

# Call for Nominations for Annual Member Awards

**N**ominations for the Annual Member Awards are now being accepted. The award of the Year, Rollan... of the Year award was created to... tured housing industry. Last year's... award was created in 2003 to rec... Lot Retailer of the Year awards Meeting.

**Carolina Property Managers, Inc.**

**Carolina Property Managers (CPM)** has over 10 years of experience in managing over 2,000 multifamily units between Florida and North Carolina. CPM currently manages over 1,300 mobile home spaces in North Carolina and specializes in full service, turn key management of mobile home communities with 50 or more spaces.

**CPM** has a "hands-on" management style with an "Owner's mentality" to maximize your cash flow and increase the long-term value of your property. CPM's team of experts and licensed professionals have the necessary skills to unlock the true value of your community.

**For more information on our services please visit our website at:**  
[www.Carolinapropertymanagers.com](http://www.Carolinapropertymanagers.com)  
 Or call 919-924-8907

## Manufactured Housing Lender Database

**D**atabase resource.

**YOUR AD COULD BE HERE!**

*Whether you chose a full page or a business card size, you could be targeting industry members with your advertising! Reserve your ad space today! Call 919.872.2740 or e-mail [info@nc-mha.org](mailto:info@nc-mha.org) for a current rate list.*

## Final Draft of FEMA 85

FEMA is now finalizing revisions to FEMA 85 and plans to have the revised document completed mid-June. The final draft was circulated to FEMA's FEMA 85 Steering Committee for final review and comment on April 23rd. FEMA has requested final comments from the Steering Committee members by Thursday, May 7th.

The status of the more significant issues being addressed with FEMA are as follows:

### Anchor requirements

FEMA has agreed to include expanded anchor spacing tables to cover multiple home widths, roof slopes, pier heights & anchor strengths and to better acknowledge consideration of local conditions. This is in response to MHI's concerns over earlier recommendations in the guide being too limited, overly conservative, and too closely tying all design values to the Florida anchor testing conducted sev-

eral years ago.

### Acceptance of alternative designs

FEMA has agreed to include language in the purpose and scope section of the guide clarifying that the foundation designs presented in the guide should not be considered mandatory or all inclusive. This is in response to concerns that jurisdictions will interpret or adopt the guide as mandatory in order to participate in the National Flood Insurance Program. The new language clarifies that it is not the intent and that alternative designs are completely acceptable. We will also be more involved with FEMA's implementation of the guide to ensure it is interpreted accordingly.

### Velocity based pier design

FEMA is remaining firm on not allowing dry stack in flood hazard areas with flood velocities exceeding 1.0 fps, or surface bonded in areas with flood velocities ex-

ceeding 2.0 fps. However, FEMA has responded to our request to conduct research on velocity based pier design and is currently conducting tests at Texas A&M that could lead to less stringent pier design guidance. Dry stack piers are also now featured more prominently in the guide.

### Perimeter foundations

The guidance has been revised to allow to top of the steel frame of homes installed on perimeter foundations to be at the BFE vs. the bottom of the steel frame.

MHI is in the process of reviewing the entire document to ensure previous comments have been addressed and will submit any final comments accordingly.

The document is currently on MHI's website. The link is as follows:

[http://www.manufacturedhousing.org/lib/showtemp\\_detail.asp?id=753&cat=technical](http://www.manufacturedhousing.org/lib/showtemp_detail.asp?id=753&cat=technical)

## Nationwide Celebrates 50 Years

On Friday, April 24, 2009, Nationwide Custom Homes held an event at their plant in Martinsville, VA to celebrate 50 years of building. Many of their customers were on hand for the celebration.



## BE A SPONSOR AND GET SOME RECOGNITION!

The 2009 Annual Meeting is rapidly approaching and the Annual Meeting Committee would like to invite you to be a sponsor. Sponsors will be listed in the NCMHA annual report, newsletter, website and recognized at the business meeting and receive individual badge ribbons identifying them as a sponsor.

### Limited Sponsorships Available

**Annual Meeting Lunch** **\$2500**  
Speaking opportunity and signage at the event, recognition in the newsletter, listing in the annual report and on the NCMHA website.

**Lenders Forum** **\$1500**  
Signage at the event, recognition in the newsletter, listing in the annual report and on the NCMHA website.

**General Session** **\$1500**  
Signage at the event, recognition in the newsletter, listing in the annual report and NCMHA website.

### Unlimited Sponsorships Available

**Platinum** **\$1000**  
Recognition in the newsletter, listing in the annual report and on the NCMHA website

**Gold** **\$750**  
Listing in the annual report and on the NCMHA website

**Silver** **\$500**  
Listing in the annual report and on the NCMHA website

**Bronze** **\$250**  
Listing in the annual report and on the NCMHA website

*In order to be included in the annual report, your check and sponsorship form must be received by Friday, July 17, 2009*

## Don't Miss Out on the 2009 NCMHA Annual Meeting!

I

to their businesses and elect their



ter the early registration deadline is  
and guest. Registration fees include

and then the golfers will set out on  
the greens.

## Modular Members Gathered to Discuss Important Issues

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# Court of Appeals Strikes Down Age-Limit on Manufactured Homes

I \_\_\_\_\_ in the county and sued to chal- \_\_\_\_\_  
lenge the legality of the ordinance. \_\_\_\_\_  
\_\_\_\_\_ ity to regulate certain acts and con- \_\_\_\_\_

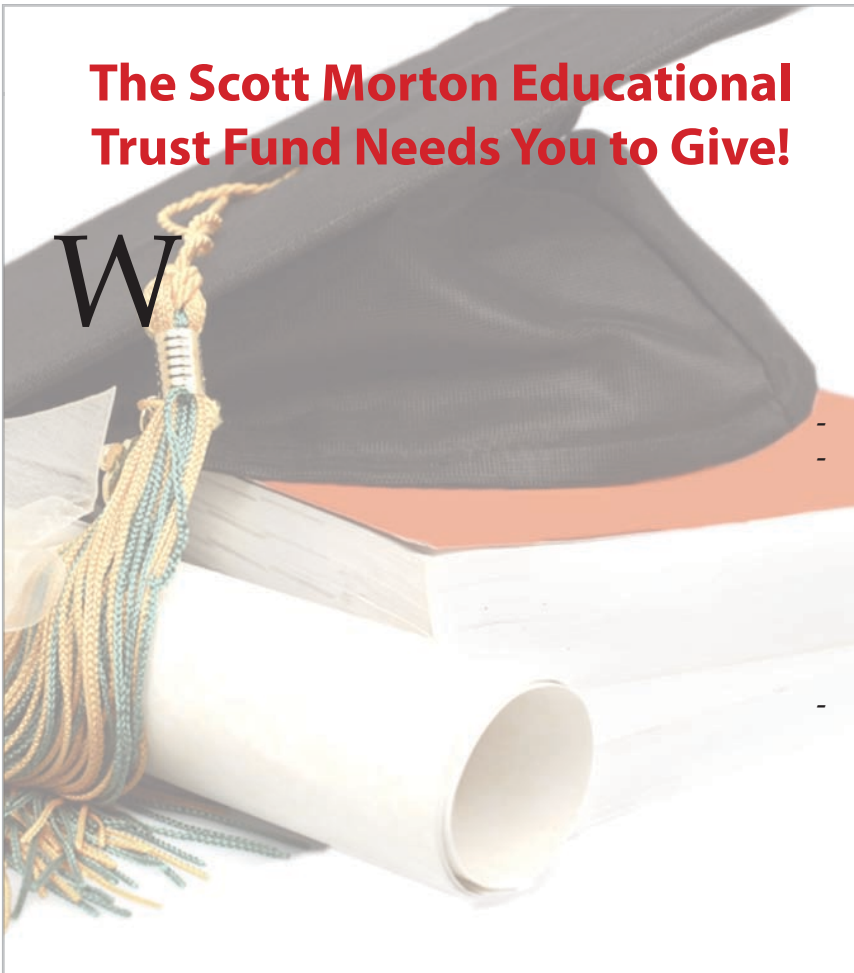


stated \_\_\_\_\_ reason \_\_\_\_\_  
\_\_\_\_\_ In the case of \_\_\_\_\_  
\_\_\_\_\_ \_\_\_\_\_

\_\_\_\_\_ ing and concluded that the county \_\_\_\_\_  
had exceeded its statutory author- \_\_\_\_\_  
ity by restricting the location of \_\_\_\_\_

**The Scott Morton Educational Trust Fund Needs You to Give!**

W



\_\_\_\_\_ trary and illegal. Our association \_\_\_\_\_  
will continue to work with local \_\_\_\_\_



## Zoning Issues Across the State

### Pasquotank County

County Commissioners have begun the process of revising its age limit restrictions on manufactured homes. This is in response to the NC Appeals Court ruling that age limits are illegal.

### Buncombe County

County Commissioners have begun the process of adopting a zoning ordinance. The County recently lost a court decision on their zoning ordinance. The court ruled that the adoption of the current zoning was not in compliance with the State open meeting laws. The County was ordered to repeal the ordinance and "start over" if they wanted countywide zoning. Members of the Western Chapter have been in close contact with the Commissioners and hope to preserve the manufactured housing portion of the zoning ordinance.

### Tyrrell County

The County Commissioners have begun the process of rewriting their zoning laws which have been in place since 1977. NCMHA has been serving as a

"consultant" with the county on manufactured and modular housing issues. They are in the beginning stages of the revision. However, from what we have learned, it seems that the manufactured and modular industry will be treated fairly.

### Perquimans County

The County Planning Board is currently reviewing and rewriting its zoning ordinance. NCMHA has provided the county with our Suggested Land Use Policy Guide and has worked extensively with the planning director. NCMHA was scheduled to attend a Commissioner's workshop on March 23rd. However, the meeting was canceled due to the recent court ruling in Pasquotank County. No new meeting has been scheduled.

### Vance County

The County has begun rewriting its zoning ordinance for manufactured home parks. NCMHA staff has been working with the planning department. No new meetings have been scheduled. The issue has been tabled for now.

## WANT ADS

Use "Want Ads" in the NORTH CAROLINA MANUFACTURED 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 NCMHA at 919.872.2740 to place yours today!

### Mobile Home Parks/Communities

Several available in major areas  
Call Robert Palmer Co. @  
(919) 848-9376

### El Dorado Mobile Home Park,

Lumberton, NC. 57 spaces, 40  
rentals (avg. age '92), \$13,400 mo.  
income \$1,275,000. Possible second.  
Call Ray Strickland (910) 371-2999.

### Your ad here

Want to place an ad where hundreds of members see it without breaking your piggy bank? Call NCMHA (919) 872-2740.

## HUD CODE January 2009

Through January 2009			Through January 2008		
	Shipments	Market Share	Percentage Change	Shipments	Market Share
New England	28	0.7	-34.9%	43	0.6
Middle Atlantic	118	3.1	-27.6%	163	2.4
East North Central	120	3.1	-55.7%	271	4.0
West North Central	99	2.6	-55.4%	222	3.3
South Atlantic	781	20.4	-54.7%	1,725	25.3
East South Central	937	24.5	-23.8%	1,230	18.1
West South Central	1,197	31.3	-39.5%	1,978	29.1
Mountain	241	6.3	-58.4%	579	8.5
Pacific	221	5.8	-58.8%	536	7.9

Through January 2009			Through January 2008			
	Shipments	Market Share	Percentage Change	Shipments	Market Share	Rank
1. Texas	572	15.0	-43.0%	1,004	14.7	1
2. Alabama	547	14.3	112.0%	258	3.8	8
3. Louisiana	413	10.8	-30.0%	590	8.7	2
4. Florida	195	5.1	-58.3%	468	6.9	4
5. North Carolina	171	4.5	-57.0%	398	5.8	5
6. Mississippi	162	4.2	-65.9%	475	7.0	3
7. Georgia	125	3.3	-51.9%	260	3.8	7
8. Oklahoma	123	3.2	-46.1%	228	3.3	11
9. California	120	3.1	-57.0%	279	4.1	6
10. Tennessee	118	3.1	-51.6%	244	3.6	10
	<b>2,546</b>	<b>66.6</b>	<b>-39.4%</b>	<b>4,204</b>	<b>61.8</b>	

## North Carolina Product Mix January 2009

Shipments			Production		
Single-Section	Multi-Section	Total Shipments	Single-Section	Multi-Section	Total Shipments
66	105	171	46	131	177

North Carolina	2008	2009	% Change
Home Production	368	177	-51.9%
Home Shipments	398	171	-57.0%

## MODULAR Fourth Quarter 2008

Shipments of Modular Homes by State Ranked from Highest to Lowest Fourth Quarter 2008

	Modular Shipments	% of Total
New York	552	12.0%
North Carolina	483	10.5%
Pennsylvania	385	8.4%
Virginia	234	5.1%
Massachusetts	210	4.6%
Colorado	163	3.5%
Wisconsin	146	3.2%
Indiana	144	3.1%
New Jersey	143	3.1%
Maryland	123	2.7%
Michigan	119	2.6%
Minnesota	111	2.4%
Florida	110	2.4%
South Carolina	100	2.2%
Iowa	94	2.0%
Ohio	92	2.0%
Maine	86	1.9%
West Virginia	85	1.8%
Missouri	72	1.6%
Nebraska	69	1.5%
Connecticut	55	1.2%
New Hampshire	53	1.2%
Tennessee	50	1.1%
Texas	45	1.0%
Illinois	42	0.9%
Georgia	41	0.9%
Delaware	40	0.9%
Vermont	35	0.8%
Rhode Island	14	0.3%

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