

North Carolina

MANUFACTURED AND MODULAR HOUSING NEWS

The official magazine of the NCMHA

VOL. 36 NO. 2



2015/2016 Board Members Elected

2015 NCMHA Annual Meeting & Legislative Day

SAVE THE DATES: NC State Fair October 15th - 25th



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

2015/2016 Officers

Paige Janey, President
Tonnie Prevatte, First Vice President
Bill McLucas, Second Vice President
Mike Smith, Treasurer
Dascheil Propes, Secretary
Keith Miller, Immediate Past President

2015/2016 Representatives

Cindy Barringer
John Bowers
Steve Collins
Luke Foster
Ken McGee
Jeff Mooring
Billy Owens
Rob Sauls
Kent Suits
Mark Tabert

NCMHA Chapters

Capital Area: Counties Served: Durham, Chatham, Harnett, Johnston, Lee, Nash, Person, Orange, Wake, Wilson

Cape Fear: Counties Served: Brunswick, Columbus, New Hanover, Pender

Crystal Coast: Counties Served: Carteret, Craven, Duplin, Jones, Onslow, Pamlico

Eastern Carolina: Counties Served: Bertie, Beaufort, Camden, Chowan, Currituck, Dare, Gates, Greene, Hertford, Hyde, Lenoir, Martin, Northhampton, Pasquotank, Perquimons, Pitt, Tyrell, Wayne

Foothills: Counties Served: Alexander, Burke, Caldwell, Catawba, Iredell, Lincoln

Kerr Tar: Counties Served: Granville, Franklin, Halifax, Vance, Warren

Piedmont: Counties Served: Alamance, Alleghany, Caswell, Davidson, Davie, Guilford, Forsythe, Randolph, Rockingham, Stokes, Surry, Wilkes, Yadkin

Sandhills: Counties Served: Moore, Hoke, Cumberland, Sampson, Scotland, Robeson, Bladen

Southern Piedmont: Counties Served: Anson, Cabarrus, Gaston, Mecklenburg, Montgomery, Richmond, Rowan, Stanly, Union

Western: Counties Served: Ashe, Avery, Buncombe, Henderson, Jackson, Macon, Madison, McDowell, Mitchell, Rutherford, Swain, Transylvania, Watauga, Yancey

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

INSIDE THIS ISSUE

Features

- 4 2015 NCMHA Annual Meeting
- 6 Bipartisan Bill to Improve Access to Manufactured Housing Moves to Senate
- 10 2015 NCMHA Legislative Day
- 11 MaHPAC Fundraisers Add to the Coffers
- 14 CFPB Finalizes Two-Month Extension of “Know Before You Owe” Effective Date
- 18 Scott Morton Educational Trust Awards Seven Scholarships

Departments

- 3 President’s Column
- 3 Calendar of Events
- 6 Q & A With Frank Gray
- 7 Insurance Commissioner’s Column
- 8 Legislative Update
- 8 New Members
- 9 Executive Director’s Column
- 19 Statistics



Paige Janey

I want to begin by thanking you for electing me to serve as your President. I am very excited about working alongside a great group of people dealing with issues that are important to every member of this association.

I have been involved with many groups and organizations in my life. I can honestly say that my involvement with NCMHA has been more rewarding than I could have possibly imagined and I'm asking each of you to find out for yourself by giving of your time to our association. Time spent helping our association's causes is the equivalent of investing in your own business. Your commitment is necessary to continue building an even stronger association.

With that said, we have a lot of work ahead of us! As you know, we have some very exciting and tough challenges to face as we all continue to forge ahead in this recovering economy. It takes each and every one of us to make a successful association and the hard work and dedication of our members over the years has made us what we are today - one of the most respected state associations in the industry. The more our members participate, the healthier our industry will be. Our efforts can build this industry and make it strong again, but it will require commitment and participation.

We already have commitments from many of you to serve on one or more of our committees. I am very proud of the members that give their time to this association year after year, but this year, I not only want to encourage the rest of the membership to get involved, I also want to challenge those familiar faces that show up on a regular basis to encourage others to get involved as well.

I hope I can count on all of the Association's members to join me in our endeavors during the upcoming year. Our industry can do a lot for the people of North Carolina, but we need to be given the chance to prove it. This year will be full of exciting challenges and opportunities and with your help it will be a year of building and growth.

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!

September 16, 2015

Registered Housing Specialist Seminar and State Test
Raleigh, NC

September 23, 2015

NCMHA Board of Directors
Raleigh, NC

October 15 -25, 2015

NC State Fair
Raleigh, NC

November 18, 2015

Registered Housing Specialist Seminar and State Test
Raleigh, NC

December 9, 2015

Registered Housing Specialist Seminar and State Test
Raleigh, NC

December 10, 2015

NCMHA Board of Directors
Raleigh, NC

March 10, 2016

NCMHA Board of Directors
Raleigh, NC

May (TBD), 2016

Legislative Day and Board of Directors
Raleigh, NC

MaHPAC Golf & Welcome Reception Kick Off Another Successful Annual Meeting

NCMHA's 2015 Annual Meeting kicked off Tuesday morning June 9th at the exclusive Raleigh Country Club with the annual MaHPAC Golf Tournament (see page 11). Golf was followed that evening with a heavy hors d'oeuvres Welcome Reception at the Raleigh Sheraton Hotel featuring the Main Event Band. Members socialized and networked while enjoying excellent food, music and dancing.

NEW BOARD ELECTED

The Business Meeting Wednesday morning, June 10th began with members electing NCMHA's 2015/2016 Executive Committee and Board of Directors. Paige Janey, Clayton Homes was elected to serve as President; Tonnie Prevatte, Prevatte's Home Sales Inc. as First Vice President; Bill McLucas, William R. McLucas, CPA, PLLC as Second Vice President; Mike Smith, Clayton Homes as Treasurer, Dascheil Propes, Johnson & Johnson, Inc. as Secretary; and Immediate Past President Keith Miller, Future Homes will continue to serve on the Executive Committee. Multi-lot Retailer Representative Rob Sauls, Service Supplier Representative Cindy Barringer, Finance Representative John Bowers, Manufacturer Representative (HUD) Steve Collins and Manufacturer Representative (MOD) Jeff Mooring were all elected for a second term on the Board. One new member was elected to this year's Board to fill the seat vacated by the Independent Retailer who completed a second term, Ken McGee,

Greenfield Housing Center.

AWARDS

The Election of the new Board was followed by NCMHA recognizing outstanding members with a variety of annual awards.

Andy Miller was honored with the prestigious LaVasque Award, the highest honor bestowed upon a member of NCMHA (see page 12). Kevin Lacy, North Carolina Department of Transportation, was presented with the Steve Zamiara Excellence in Government Award (see page 12). Luke Foster was named Rollan Jones Member of the Year for demonstrating outstanding service to NCMHA and the industry during the past year. For demonstrating a commitment to professionalism and educating consumers and elected officials about the manufactured and modular housing industry, as well as consistently supporting NCMHA and the industry as a whole. Down East Realty and Custom Homes, Inc. was named Independent Retailer of the Year and Clay Dellinger accepted the Multi-lot Retailer of the Year award for Clayton Homes of Raleigh. Randy Miller was honored with the President's award for appreciation of his industry vision, dedication to NCMHA and personal commitment to its high professional and ethical standards. Jeff Mooring was presented with a Certificate of Appreciation for serving two terms as the Manufacturer Representative on the North Carolina Manufactured Housing Board.

(Continued on Page 15)



Randy Miller, President's Award



Luke Foster, Rollan Jones Member of the Year



Jeff Mooring, Certificate of Appreciation



Clay Dellinger, Clayton Homes of Raleigh Multi-lot Retailer of the Year

2015 ANNUAL MEETING

Annual Meeting Sponsors

Many thanks to all the companies that sponsored and made our meeting such a success!

2015/2016

NCMHA Executive Committee

President

Paige Janey, Clayton Homes

1st Vice President

Tonnie Prevatte, Prevatte's Home Sales Inc.

2nd Vice President

Bill McLucas, William R. McLucas, CPA, PLLC

Treasurer

Mike Smith, Clayton Homes

Secretary

Dascheil Propes, Johnson & Johnson, Inc.

Immediate Past President

Keith Miller, Future Homes

NCMHA Board of Directors

Retailer Representatives

Ken McGee, Greenfield Housing Center
Rob Sauls, Clayton Homes
Kent Suits, Suits Homes, Inc.

Finance Representative

John Bowers, South State Bank

Community Developer Representative

Luke Foster, Manufactured Housing Enterprises, Inc.

Manufacturer Representatives

Steve Collins, Fleetwood Homes
Jeff Mooring, Atlantic Homes
Billy Owens, Cavalier Homes, Inc.

Service/Supplier Representatives

Cindy Barringer, Patrick Industries, Inc.
Mark Tabert, Duke Energy Progress

SPECIAL EVENT



PLATINUM



GOLD



SILVER



BRONZE



Bipartisan Bill to Improve Access to Manufactured Housing Moves to Senate

The House of Representatives on Tuesday, April 14th passed legislation to overturn federal regulations that have harmed consumers in rural America seeking to purchase or sell a manufactured home.

H.R. 650, which is designed to assist consumers seeking loans to buy manufactured homes, passed the House with bipartisan support by a vote of 263-162 as members saw through a smokescreen of misinformation disseminated by opponents of manufactured housing in the days leading up to the vote.

“This is an important milestone for millions of working families and retirees who are currently being shut out of the market for quality, unsubsidized, affordable housing by unfair rules that restrict their access to loans. I am pleased that a bipartisan majority of the U.S. House of Representatives saw through the misleading attacks by

opponents of manufactured housing and acted in the best interests of their constituents,” said Nathan Smith, chairman of the Manufactured Housing Institute.

Introduced by a bipartisan coalition of House Financial Services Committee members from rural America (Rep. Stephen Fincher (R-TN), Terri Sewell (D-AL), Andy Barr (R-KY), and Kyrsten Sinema (D-AZ)), H.R. 650 preserves core consumer protections established by the Dodd-Frank Act while restoring access to credit for the purchase of manufactured homes by low- to moderate-income Americans, especially in rural and non-urban areas.

While opponents of the bill largely represented areas with limited manufactured housing, the bill’s bipartisan proponents were from regions where manufactured housing is a necessity. They spoke

(Continued on Page 17)

Q & A with Frank Gray, NCMHA Legal Counsel



Gray

Q: Is it illegal to transfer ownership in a manufactured home without signing over the certificate of title?

A: For titling purposes, manufactured homes are treated like a motor vehicle and are subject to G.S. Chapter 20, Motor Vehicles. The preferred method of transferring ownership is by the owner/seller signing over the certificate of title to the purchaser in the presence of a notary (G.S. 20-72). However, when a title is lost or unavailable, there is a process for the dealer to apply to the DMV for a duplicate title by submitting an affidavit explaining the circumstances and posting a bond.

If a dealer sells a home using a Bill of Sale, the dealer should be careful to disclose in writing to the purchaser that he does not have title to the home and explain to the purchaser the process for obtaining a duplicate title as well as the risk that the owner listed on the certificate of title could show up one day and invalidate the sale.

Q: Can a county require that a homeowner or dealer produce a title before getting a permit to place the home?

A: There is no statutory authority allowing a county to require that the owner produce a certificate of title before issuance of a local building or zoning permit. If the county wants to verify that the permit applicant has an ownership interest in the home, the owner can produce a copy of the Bill of Sale.

Manufacturer's Warranty Obligations



Goodwin

Under state law, the North Carolina Department of Insurance's Manufactured Housing Division must enforce warranty obligations. According to N.C. General Statute §143-143.16, all manufacturers, dealers and suppliers of manufactured homes must warrant any home sold in this state for a period of at least 12 months. Not only do these warranties protect the consumers, but they also protect you as members of the manufactured housing industry. This article specifically addresses the manufacturer's responsibility to honor warranties.

As you are aware, manufacturer's one-year warranties must guarantee that all structural elements, plumbing systems, heating, cooling and fuel burning systems, electrical systems and any other components included by the manufacturer are produced and installed free from any substantial defects. The Manufactured Building Division staff has brought to my attention that some manufacturers have attempted to shift warranty responsibilities to one or more of their licensed dealers. Specifically, this has been in the form of an agreement whereby the dealer would, on behalf of the manufacturer, perform all required factory warranty service on all the manufacturer's homes sold by that dealer.

The problem with an arrangement such as the one described above is that the North Carolina Manufactured Housing Board has ruled that licensees may not contract out their responsibilities. As a result, the Board will not honor or enforce the transfer of the manufacturer's responsibility to another party involving any such agreement between a manufacturer and their dealer or dealers. In other words, the ultimate responsibility to correct any complaint item determined to be attributable to the manufacturer will always remain with the manufacturer. It is therefore the manufacturer's responsibility not only to correct its assigned defects, but also to insure that proper paperwork is submitted in a timely fashion to the Manufactured Building Division.

Please be aware that all Manufactured Building Division correspondence related to a factory assigned issue will be directed to the manufacturer until all items are satisfactorily resolved. It should be noted that any factory issue not resolved may result in the Board denying, suspending or revoking a manufacturer's license, imposing a civil penalty, and/or filing against the manufacturer's bond.

As I stated above, it is the Department of Insurance's responsibility to enforce the warranty obligations of manufacturers, dealers, suppliers and set-up contractors. But under state law and the provisions of your license, it is your responsibility to fulfill these obligations. I therefore urge all licensed manufacturers to uphold your warranty responsibilities in accordance with Board-mandated requirements, so that together we can continue to provide North Carolinians access to safe and affordable housing.

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.

September 9, 2015

Doubletree Hotel
Durham, NC

September 10, 2015

Hampton Inn
Mooresville, NC

October 5, 2015

Doubletree Hotel
Durham, NC

October 7, 2015

Doubletree Biltmore
Asheville, NC

November 12, 2015

Doubletree Hotel
Durham, NC

November 13, 2015

Hampton Inn
Mooresville, NC

December 10, 2015

Doubletree Biltmore
Asheville, NC

December 12, 2015

Doubletree Hotel
Durham, NC

Note: All dates on calendar are tentative.



Legislative Update

SB 491 Manufactured Housing Purchase Agreement Changes: Passed the Senate on 4/22/15; currently assigned to the House Commerce and Job Development 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.

HB 760 Regulatory Reform Act of 2015- MH Criminal History Check Changes: Passed the House on 5/6/15; assigned to the Senate Agriculture/Environment/Natural Resources Committee. 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.

(Continued on Page 16)

Welcome New NCMHA Members

BARNETTE WELL DRILLING
Roxboro, NC

BOGUE PINES SALES
Newport, NC

C & M PLUMBING
Mount Olive, NC

C. L. WHITFIELD
Goldsboro, NC

CSL FINANCIAL, LLC
Birmingham, AL

D & S ENTERPRISES
Supply, NC

D.C. BELK MOBILE HOME SERVICE
Heath Springs, SC

DALTON PLUMBING
Pilot Mountain, NC

DAVIS FAMILY HOMES
Peachland, NC

EAST COAST HEAT & AIR
Leland, NC

EXOTIC CONCRETE & MASONRY
Shallotte, NC

FIX-IT ELECTRIC
Goldsboro, NC

FLOYD RUSSEL'S HOME REPAIR
Fayetteville, NC

GENE'S HEATING & AIR, INC.
Ash, NC

HAINY & SONS MH MOVERS
Fremont, NC

HARWARD MH SERVICE
Albemarle, NC

HERRING RV & MOBILE VILLAGE
Goldsboro, NC

J-MCK CONSTRUCTION, LLC
Albemarle, NC

JEREMY JOE INGRAM PLUMBING
New London, NC

LONG BROTHERS CONSTRUCTION
Roxboro, NC

MICHAEL LEWIS COMPANY
Roxboro, NC

PAW BUILDERS
Timberlake, NC

R. B. BARKLEY ENTERPRISES, INC.
Leland, NC

R.K. CONSTRUCTION
Winston Salem, NC

RONALD BAILEY
Albemarle, NC

RWH PLUMBING, INC.
Graham, NC

SPELL'S MECHANICAL
Autryville, NC

STEVE STONE M/H TRANS.
Lumberton, NC

SUBURBAN ACRES, LLC
Kings Mountain, NC

SWAIM ELECTRIC
Climax, NC

TIE DOWN ENGINEERING
Atlanta, GA

VERA'S CLEANING SERVICE
Four Oaks, NC

WILBERT EVERETTE
McLeansville, NC



Lovin

I am very pleased to say that we had a great turnout at this year's Annual Meeting and Legislative Day, which was held at the Downtown Sheraton in Raleigh, NC. The Annual Meeting Committee did a wonderful job planning for this important event and we were extremely happy to see so many members there.

Since the meeting is one of the biggest and most important events for the membership each year, it's important that we get it right. We want to know your opinions and general thoughts about the meeting. Those that were able to attend should have already received their survey. I urge you to take the time to fill it out and send it back to the NCMHA office. With your feedback we can make sure this is an event that meets your needs and one that you will continue to support for many years to come.

We were also very pleased to have members from the North Carolina Department of Transportation as well as the North Carolina Department of Insurance present at the divisional meetings. Having those folks involved is critical for our association. It is important to maintain positive relationships with our industry regulators. And of course it is always a special treat to have the industry's main regulator Wayne Godwin, Commissioner of Insurance address the membership during the General Session.

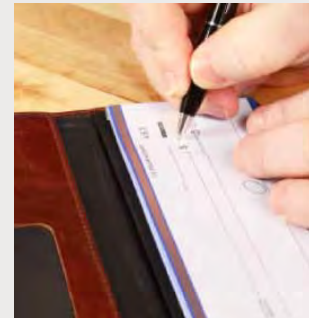
Another benefit of the meeting was raising money for our MaHPAC fund through the Annual Golf Tournament and Silent Auction. We are thankful to all those that participated and helped to make these events successful. However, we cannot rest on our laurels!! Our funds are low and we need your help to raise more money for this important project. It is imperative that we build it back up to the level where it needs to be. I hope that you will continue to give to this fund in other ways, even if it is just sending a check to the office. Without this fund, we would not be able to make the important strides that we do at the Legislative Building.

On a final note, you have elected some great leaders to the Board of Directors and the staff is looking forward to working with them this year. I would like to thank the outgoing Board of Directors for the wonderful job and hard work that they did for the association this year. The Board spends a great deal of time and effort working on issues on your behalf. A special thanks to Keith Miller for all his hard work as your President.

This should be another great year for the association and I look forward to working with the new Board and tackling the important issues for the benefit of us all.

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!

Members Meet With Legislators to Educate Them About Our Industry

In conjunction with the 2015 Annual Meeting NCMHA held it's annual Legislative Day. Following the mornings business meeting members spent the afternoon at the Legislative Building visiting with their local legislators and educating them about our industry. That evening NCMHA hosted a legislative reception for legislators, state officials and members at the North Carolina Museum of History. Attendees

were treated to delicious food, music and a slide show designed to educate on who NCMHA represents and the industry in general. The reception was well attended and members took advantage of the congenial atmosphere to further discuss with legislators and state officials the issues and challenges facing the industry and the need for affordable housing to make the dream of homeownership available to all.



MaHPAC Fundraisers Add to the Coffers

This year, the Manufactured Housing Political Action Committee held two successful events to help raise much needed money. The first fundraiser was MaHPAC's Annual Golf Tournament, which kicked off NCMHA's Annual Meeting Tuesday morning at the the exclusive Raleigh Country Club. This course boasts the last course designed by the legendary Donald Ross and the recent restoration elevated this beautiful course to the finest and best golfing facility in Raleigh, North Carolina. Though it was a "little" warm, everyone had a great time and MaHPAC netted an additional \$2,445 to add to its coffers. Cliff DeSpain awarded the cash prizes to the 1st place team of Donnie Pritt, John Shelton, Bo Walker and Robert Gruber and 2nd place team Dave Bumpers, Joseph Freismuth, Nick Womack and Aaron Bayles. Of course let's not forget the lovely trophies awarded to last place winners Aaron Plumley, John Reekes, Josh Morrison and Bryant Moss. Eric Coulter collected the prize for the longest drive and Tommy King for closest to the pin. Thank you to all the golfers who supported the tournament and Roger McCarter for volunteering to brave the heat and observe the hole designated for the \$10,000 Hole in One Challenge. No winner this year, but we hope to see everyone again next year to give it another try!

The second MaHPAC fundraiser was the annual Retailer Challenge, a friendly competition to see who could raise the most money for MaHPAC, the Independent or Multi-lot Retailers. The Independent retailers made a great effort with their sizeable contribution of \$3,000, but the Multi-lot retailers stepped up their game this year and took the win with a grand total of \$4,185. Thanks to everyone who gave of their time and money and for finding a fun way to raise money for such an important cause!



Robert Gruber, Donnie Pritt, John Shelton & Bo Walker, 1st Place



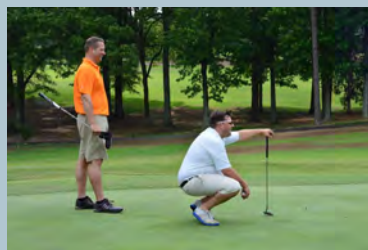
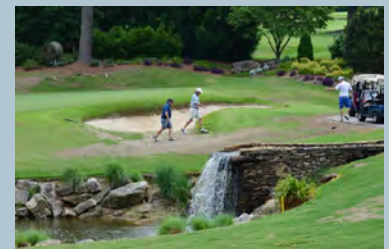
Joe Freismuth & Dave Bumpers, 2nd Place



Bryant Moss, John Reekes, Josh Morrison and Aaron Plumley, Last Place



Tommy King (center), Closest to the Pin, with teammates Bob Huckabee & Tim Cavanaugh



Eric Coulter, Longest Drive

Andy Miller Honored with the Prestigious LaVasque Award at NCMHA's 2015 Annual meeting

The James E. LaVasque Award is the highest honor bestowed upon a member of NCMHA. The award is presented annually 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.

This year, Andy Miller joined the distinguished list of the LaVasque award recipients in tribute to his years in the industry. Andy has served in every level of the association's Board of Directors and Officers, including President of NCMHA. He

currently serves as a Trustee on the Scott Morton Educational Trust, a position that he has held for over 5 terms.



After graduating from UNC -Charlotte Andy's career in the manufactured home industry began at Walker Homes. Over the past three decades, he has worked in many capacities in the manufactured and modular home

industry. He now serves as the Division President for one of the nation's largest homebuilders, Nationwide Custom Homes, a Division of Palm Harbor Homes and was recently featured in the popular ABC Show *Extreme Home Makeover*.

In addition to his role as Division President, Andy is a devoted family man. His wife Cindy and four children Cassie, Lily Rose, Madalyn Jane, and Andrew Thomas describe him using words like wonderful, awesome, and even genius. Congratulations to Andy on joining the distinguished list of LaVasque recipients!

Kevin Lacy, NC Department of Transportation, Presented with Steve Zamiara Excellence in Government Award



Kevin Lacy, North Carolina Department of Transportation was honored with the Steve Zamiara Excellence in Government award for his determination, commitment and untiring efforts to ensure safe highways in North Carolina and his support of the Manufactured and Modular Housing Industry.

This award was created in honor of former NCMHA Executive Director, Steve Zamiara, because of the work that he did for the industry in the public as well as the private sector. The award honors public servants that have demonstrated leadership, commitment and dedication to the manufactured and modular housing industry. Qualifications

for the award include being: an elected/appointed official; a strong supporter of the manufactured/modular industry; a person of strong moral ethics; a leader in their respected field; selfless on behalf of the people they represent; committed to forging a positive relationship with industry members; understanding of the role of having a public and private relationship and; a person that works on behalf of the industry on an important issue affecting NCMHA members.

2015 North Carolina State Fair Thursday, October 15th thru Sunday, October 25th



Every year NCMHA sponsors a house in which thousands of people get a chance to look at our product and see the quality, craftsmanship and beauty that we all know as a factory-built home. This is the largest education and marketing event of the year! Don't miss your chance to be a part of the most memorable exhibit of the State Fair!

SAVE THE DATES

We Need Volunteers to Man the House!!!

We need 2 volunteers per shift each day

Dates: Friday, October 16th - Sunday, October 25th

Shifts: 12:00 noon - 4:00 pm or 4:00 pm - 8:00 pm

For more information:

Call NCMHA 919.872.2740

Email: dana@nc-mha.org
or bobbi@nc-mha.org

Blevins
America's Leading Supplier for Manufactured Housing

Contact your Blevins Rep for Products that Meet the New HUD Code Set-Up Standards

We carry anchors and set-up equipment for every size and kind of home.

- Air Conditioners, Furnaces, Heat Pumps
- Skirting to Fit Every Budget
- PolyClip Skirting Attachments
- Large Variety of Doors, Windows & Accessories
- Set-Up Supplies
- Fiberglass Steps & Rails
- Vapor Barrier
- Plumbing Supplies
- Ventilation

Introducing PolyClip Skirting Attachments

Blevins Greenville, SC (800) 327-8608
Rocky Mount, NC (800) 967-0111

You can now order online 24/7 at www.blevinsinc.com

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

CFPB Finalizes Two-Month Extension of “Know Before You Owe” Effective Date

On June 17th, 2015 Consumer Financial Protection Bureau (CFPB) Director Richard Cordray issued a statement regarding a proposed delay to the effective date of the “Know Before You Owe” mortgage disclosure rule which requires easier-to-use mortgage disclosure forms that clearly lay out the terms of a mortgage for a homebuyer. The rule, also called the TILA-RESPA Integrated Disclosures rule, was originally slated to go into effect August 1st but he stated *“The CFPB will be issuing a proposed amendment to delay the effective date of the Know Before You Owe rule until October 1st, 2015. We made this decision to correct an administrative error that we just discovered in meeting the requirements under federal law,*

which would have delayed the effective date of the rule by two weeks.”

On June 24th the CFPB issued the proposed amendment which remained open for public comment until July 7th. On July 21st a final rule was issued moving the effective date of the rule from Saturday, August 1st to Saturday, October 3rd, 2015. The Bureau believes that moving the effective date may benefit both industry and consumers with a smoother transition to the new rule.

In July 2010, Congress passed and President Obama signed the Dodd-Frank Wall Street Reform and Consumer Protection Act. The Act created the Consumer Financial Protection Bureau (CFPB). For more information, visit consumerfinance.gov

National Industry Awards

LAND-LEASE COMMUNITY OF THE YEAR AWARDS

- (South) – Cypress Lakes, Lakeland, FL
- (Midwest) – The Lakes Estates, Kimball Township, MI
- (West) – Antelope Ridge, Colorado Springs, CO

RETAIL SALES CENTER OF THE YEAR AWARDS

- (Northeast/Mid-Atlantic) – Silverpoint Homes, Beaver, WV
- (South) – Hawks Homes, Conway, AR
- (Midwest) – Saddlebrook Farms Sales Center, Grayslake, IL
- (West) – Advantage Homes, San Jose, CA

DESIGN AWARDS

- New Single-Section Manufactured Home Design – Palm Harbor Homes “Silver Palm Key”
- New Manufactured Home Design – 320 – 600 SF – Fleetwood Homes, Inc. “Westfield Classic 24242W”
- New Manufactured Home Design – 1800 SF or Less – CMH Manufacturing, Sacramento - Balboa Island Series “Lakeside”
- New Manufactured Home Design – Over 1800 SF – CMH Manufacturing, Sacramento - Balboa Island Series “Plumosa”
- New Modular Home Design – 1800 SF or Less – The Commodore Corporation “Pennwest Homes Branston Ranch – HR146”
- New Modular Home Design – Over 1800 SF – CMH Manufacturing, Sacramento “The Calistoga”
- New Modular Multifamily or Duplex Design – Champion Home Builders, Inc. “Kirkland Townhomes”

- New Manufactured or Modular Home Design Green Home Award – CMH Manufacturing, Sacramento – ECO aSeries “Laurel”
- Outstanding Interior Design – Land-Lease Community – Cobblestone Real Estate “The Waters”
- Outstanding Interior Design – Manufacturer – Palm Harbor Homes a Cavco Industries Company “The Malibu”
- Outstanding Interior Design – Retail Sales Center – R & R Mobile Homes “The Ashford”

NATIONAL AWARDS

- Manufacturer of the Year – Cavco Industries, Inc., Phoenix, AZ
- National Lender of the Year – 21st Mortgage Corporation, Knoxville, TN
- Regional Lender of the Year – Cascade Financial Services, LLC, Gilbert, AZ
- Floor Plan Lender of the Year – 21st Mortgage Corporation, Knoxville, TN
- Manufactured Home Community Operator of the Year – YES! Communities, Denver, CO
- Manufactured Home Community Lender of the Year – Wells Fargo Multifamily Capital, Carlsbad, CA
- Manufactured Home Community Broker of the Year – ARA National MHC Group, Austin, TX
- Supplier of the Year (Tie) – Shaw Industries, Inc., Calhoun, GA and Style Crest, Inc., Fremont, OH

For information about entering the 2016 National Industry Awards competition or about this year’s awards, contact Cheryl Berard at 703-558-0668 or via e-mail at cheryl@mfghome.org.

2015 Annual Meeting (continued from page 4)

SPEAKERS

After the awards presentation attendees received an update from, our primary industry regulator, North Carolina Department of Insurance Commissioner Wayne Goodwin. Commissioner Goodwin was followed by Bill Hobbs, Lender Liaison for the North Carolina Housing Finance Agency, who briefed the attendees on the new NC Home Advantage Mortgage offered by NCHFA that features a number of new opportunities to reach out and assist a broader clientele of home buyers. President Keith Miller then handed over the reins to the newly elected president Paige Janey who addressed the attendees. Members then enjoyed a buffet lunch and headed out to the Legislative Building to visit their local legislators and educate them about our industry (see page 10).



INCLUDE THE NC MANUFACTURED AND MODULAR HOUSING NEWS IN YOUR 2016 BUDGET!

Are you interested in targeting industry members with your advertising? Then you need to advertise in this news magazine! To reserve your ad space today contact:

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

STAN TAYLOR

A Towne Insurance Agency

MANUFACTURED HOUSING SPECIALIST

RETAILERS

- ◆ Inventory Insurance
- ◆ General Liability
- ◆ Auto
- ◆ Builders' Risk
- ◆ Umbrella Liability
- ◆ Workers' Compensation

MODULAR BUILDERS

- ◆ Builders' Risk
- ◆ General Liability
- ◆ Modular Set-up Bonds

SERVICE/SET-UP CONTRACTORS

- ◆ Liability
- ◆ Tow Trucks
- ◆ Property
- ◆ Bonds

COMMUNITY OWNERS

- ◆ General Liability
- ◆ Rentals
- ◆ Workers' Compensation

OUR 43RD YEAR SERVING THE
MANUFACTURED HOUSING INDUSTRY



Stan Taylor Insurance · A Towne Insurance Agency

Contact: Sara May · Paul Simson

P.O. Box 18106 · Raleigh, NC 27619

4515 Falls of Neuse Road · Suite 300 · Raleigh, NC 27609

Phone: (919) 882-5165 · Fax: (919) 872-2033

towneinsurance.com

Insurance products offered through Towne Insurance, a subsidiary of TowneBank, are not a deposit, not FDIC insured, and are not guaranteed by TowneBank.



Legislative Update *(continued from page 8)*

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.

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).

SB 25/HB 36 Zoning/Design & Aesthetic Controls: Passed Senate on 4/27/15; assigned to the House Regulatory Reform Committee. 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 the House on 03/25/15; currently assigned to the Senate Rules Committee awaiting assignment to a substantive committee. 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 the House 04/14/15; currently assigned to the Senate Rules Committee awaiting assignment to a substantive committee. 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 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.

HB 721 Subdivision Ordinances/ Land Development Changes: Passed the House on 04/22/15; currently assigned to the Senate Rules Committee awaiting assignment to a substantive committee. 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: Currently in the House Finance Committee and Senate Rules Committee respectively. 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.

Bipartisan Bill to Improve Access to Manufactured Housing Now Moves to Senate (continued from page 6)

about the challenges their constituents face under current regulations, including difficulties in obtaining manufactured home loans, particularly for smaller balance loans.

With an average price of just \$43,000, manufactured homes are a vital housing option for retirees, veterans and working families, because the monthly loan payments are typically well below average apartment rents and traditional home mortgages.

The CFPB has not used its statutory authority to establish appropriately flexible lending thresholds, leading manufactured housing lenders to leave the industry or eliminate certain loans because of increased liability, which has made it extremely difficult for buyers to find financing. The situation has also hurt the resale market, forcing existing owners to accept low-ball, cash-only prices for their manufactured homes that also drive down surrounding property values.

H.R. 650 would improve consumer access to manufactured housing loans by adjusting percentage thresholds that already exist under Dodd-Frank to address the impact of fixed costs on smaller loans. The bill would also improve the definition of a mortgage originator, enabling manufactured housing retailers to help consumers as long as they receive no compensation - e.g., payments from lenders. This is the same standard

applied to real estate agents selling site-built houses.

During floor debate, supporters of H.R. 650 argued that the bill would not tamper with the mortgage reforms of the Dodd-Frank Act as they apply to manufactured home loans. They pointed out that provisions such as the QM "Ability to Repay" requirement; prohibitions against steering a consumer to a loan with "predatory characteristics," prohibitions against steering incentives (yield spread premiums), prohibitions on mandatory arbitration in connection with mortgage loans; required disclosures regarding APR, loan terms, etc.; and other state and federal consumer protection laws would remain unchanged.

A letter from former Representative Barney Frank (co-author of the Dodd-Frank Act) was read into the Congressional Record during the debate. The letter, from June 2011, responding to a constituent expressing concerns about the impact of the Dodd-Frank Act on the availability of manufactured housing financing, said in part: "I'm very proud of the work I have done with the manufactured housing industry for years, and I was regretful to realize that we did have this problem. I do not think it is necessary to include manufactured housing as part of our effort to prevent abusive mortgage practices."

"Because this legislation helps consumers, it received support

from members from both parties who represent areas of the country where manufactured housing is a critical source of affordable housing," Smith said. "The Dodd-Frank Act's ability to stop abusive lending practices will remain unchanged under H.R. 650. We hope the Senate will likewise endorse this measure for providing low- and moderate-income families and seniors with access to quality housing."

If you have any questions, please contact MHI's Senior Vice President, Government Affairs, Lesli Gooch, Ph.D. at (703) 558-0660 or lgooch@mfghome.org.



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

The Scott Morton Educational Trust was established in 1988 in the memory of former NCMHA Executive Director, Patsy Morton Rumbley's son, Scott who was killed in a tragic dirt bike

accident. His love of life, family, friends and faith in the future is the spirit in which this trust is formed.

The Trust supports the pursuit of higher education by awarding annual cash stipends to graduat-

ing high school seniors, adults attending college, junior college or technical school, or students with special educational gifts or needs.

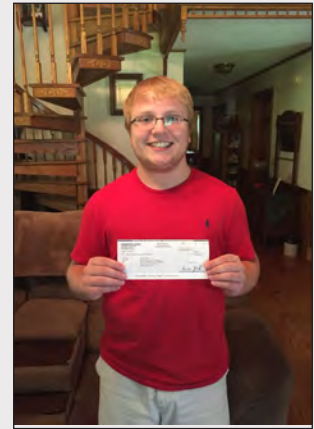
Seven students were chosen as this year's recipients:



Paige Norwood
Johnson & Wales University



Brianna McCarter
Piedmont Community College



Colton Troxler
Sandhills Community College



Patrick Wiley
NC State University



Christian Matthews
UNC Charlotte



Holly Radford
Edgecombe Community College



Cole Brown
NC State University

HUD CODE Through May 2015

	Through MAY 2015		Through MAY 2014		Percentage Change
	Shipments	Market Share	Shipments	Market Share	
New England	308	1.1%	298	1.2%	3.4%
Middle Atlantic	973	3.6%	972	3.9%	0.1%
East North Central	2,391	8.8%	1,769	7.1%	35.2%
West North Central	1,262	4.6%	1,255	5.0%	0.6%
South Atlantic	5,554	20.4%	4,700	18.8%	18.2%
East South Central	3,658	13.4%	3,419	13.7%	7.0%
West South Central	8,996	33.0%	8,782	35.1%	2.4%
Mountain	2,005	7.4%	1,722	6.9%	16.4%
Pacific	1,869	6.9%	1,673	6.7%	11.7%

MODULAR 1ST Quarter 2015

Shipments of Modular Homes by State Ranked from Highest to Lowest 1 ST Quarter 2015		
	Modular Shipments	% of Total
North Carolina	327	11.8%
Virginia	252	9.1%
New York	240	8.7%
New Jersey	236	8.5%
Pennsylvania	142	5.1%
Massachusetts	140	5.1%
North Dakota	116	4.2%
Texas	110	4.0%
Florida	82	3.0%
Maine	74	2.7%
South Carolina	70	2.5%
Michigan	69	2.5%
Ohio	58	2.1%
Tennessee	54	2.0%
Colorado	50	1.8%
Wisconsin	48	1.7%
Illinois	47	1.7%
Maryland	45	1.6%
Minnesota	44	1.6%
Delaware	41	1.5%
Louisiana	41	1.5%
Montana	40	1.4%
Indiana	35	1.3%
South Dakota	34	1.2%
Connecticut	32	1.2%
Iowa	30	1.1%
Nebraska	30	1.1%
West Virginia	23	0.8%
New Hampshire	22	0.8%
Missouri	21	0.8%
Vermont	10	0.4%
Rhode Island	10	0.4%
Georgia	7	0.3%
Alabama	2	0.1%

	Through MAY 2015		Through MAY 2014			Percentage Change
	Shipments	Market Share	Shipments	Market Share	Rank	
1. Texas	5,925	21.7%	5,858	23.4%	1	1.2%
2. Florida	1,955	7.2%	1,470	5.9%	3	33.0%
3. Louisiana	1,783	6.5%	1,745	7.0%	2	2.2%
4. California	1,177	4.3%	1,035	4.1%	4	13.7%
5. North Carolina	1,108	4.1%	871	3.5%	7	27.2%
6. Alabama	1,094	4.0%	959	3.8%	6	14.1%
7. Michigan	1,022	3.8%	761	3.0%	10	34.3%
8. Mississippi	1,020	3.7%	980	3.9%	5	4.1%
9. South Carolina	936	3.4%	798	3.2%	8	17.3%
10. Tennessee	773	2.8%	705	2.8%	11	9.6%
	16,794	61.6%	15,182	60.7%		10.6%

North Carolina Product Mix May 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

PO Box 58648
Raleigh, NC 27658-8648
919.872.2740
919.872.4826 fax
www.nc-mha.org

PRESORTED
STANDARD
US POSTAGE
PAID
RALEIGH, NC
PERMIT #

A REVOLUTION IN MOBILE HOME HVAC.

- A/C and Split Heat Pumps featuring **AccuCharge®** are designed to meet 13 SEER -15 SEER applications
- Package Heat Pump and AC Systems that meet all HUD and modular applications
- Industry leading warranty with **1 Year Labor/10 Year Parts** on condensers utilizing **AccuCharge®**
- Improved installation efficiency with **AccuCharge®** resulting in reduced time and labor costs for new system and change out installations
- Shipping available to the factory, dealer or installer
- **Revolv®** HVAC systems utilize **AccuCharge®** technology specifically engineered to meet the challenges of the manufactured housing industry



INDOOR COMFORT PRODUCTS
Revolv®
STYLECREST®

stylecrestinc.com • 800.945.4440