

ANNOUNCING AHA'S 25TH ANNIVERSARY CONVENTION & GOLF TOURNAMENT NOVEMBER 6 - 7, 2014



Mark your calendars and plan to attend the Arizona Housing Association's 25th Anniversary Convention & Golf Tournament at the AAA 4 Diamond Awarded Wild Horse Pass Hotel & Casino and the Troon Whirlwind Golf Club in Chandler, Arizona.

This beautiful new venue, the Wild Horse Pass Hotel & Casino, is home to 8 restaurants, including Shula's American Steak House and Ling & Louie's; and 5 lounges, including Center Bar sports bar, AiRIA for music and dancing, and for a more quiet relaxed atmosphere, they have Reflections.

WHP has more than 1,000 slot machines, including multi level progressives and interactive bonus features; 70+ table games, including Black Jack

and Pai Gow; a 25-table poker room; plus the Shutters High Limit Salon for the more serious players.

Wild Horse Pass Hotel is a premier hotel featuring tastefully appointed rooms with a wealth of amenities... but at a reasonable price. Our group rate is just \$129 per night, the same as last year. During your stay, watch for native wild horses, which have roamed free in area desert plains for centuries and a sky full of stars at nightfall.

Please join us in celebrating and commemorating our first 25 years of protecting and promoting the manufactured and modular housing industry. This year's convention will be exciting and motivating, as well as educational and reflective as we look back over the last 25 years and recognize the people who helped make the association great. But we will also look forward to a bright future and the people, like yourselves, who will make the association and the industry stronger and better than ever.

More information will be coming in the weeks and months ahead by email and post mail. If you'd like to be a sponsor or for pre-registration information, please contact Kim at (480) 456-6530 or kim@azhousing.org.

Make your plans now to join us for fun, networking and education in November!

ARIZONA HOUSING ASSOCIATION'S 2014 ANNUAL CONVENTION NOVEMBER 6 - 7, 2014



FEATURED LEADER: JIM BREEN

RETAILERS COUNCIL MEMBER TO THE BOARD



Jim Breen
Retailers Council

An Arizona native, Jim Breen is the founder and President of Alta Cima Corp., dba Factory Expo Home Centers. In January of 1992, Jim joined the Prestige Homes group and began his career in the factory built housing industry. Advancing the concept of affordable housing, he has regularly participated in industry initiatives, associations, and home show committees.

In February of 2003, Jim founded Factory Expo Home Centers. Beginning as a concept to provide affordable high quality Manufactured Homes to a niche market and implementing World Wide Web marketing practices early on, the company has grown to become one of the nation's largest independently owned home retailers with operations in eight states.

Mr. Breen also serves as President of Client Media Consultants. CMC has operated since 2009 and utilizes cutting edge marketing techniques to enhance and expand the brand and presence of its clients.

Throughout his career as an entrepreneur, Jim has remained focused on the mission of providing vast choice, affordable product, and outstanding service. Since its inception, his organization has provided quality housing and value to over 4,000 customers.

Jim serves as Retailers Council member to the AHA Board of Directors as well as Treasurer on the Association's Executive Committee. Jim has been married to his wife Dawn for 13 years. They have 4 children and reside in Chandler, AZ.



AHA Leadership

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Cody Pearce, Vice Chairman
Jim Breen, Treasurer
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THANK YOU FOR RENEWING YOUR MEMBERSHIP...

We Would Like to Thank and Recognize the Following Companies for Renewing their Membership for 2014! If you have not already done so, please send your membership dues renewal ASAP to ensure continuation of your membership benefits. ***Thank You for your continued support!***

21st Mortgage Corp.
AAA Homes - South Tucson
Adams Agency (The)
Adobe Homes LLC-Corp. Office
Advanced Housing Specialist
All American Mobile Homes dba
Repo Depot
Alta Cima Corp dba The Home
Outlet
Arizona Daily Star
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Arrowhead Ranch
B & M Excavating & Hauling Inc
Bennett Truck Transport
Blount's Mfd Hsg Contractors
Blue Diamond Home & RV
Blue Ribbon Industries Inc
Bob Wallin Insurance Inc
Bronco Homes Inc
Buena Vista of Arizona LLC
Buffalo Ridge Mobile Estates
Busbee's M/H Sales Inc
Busbee's Schult Home Center-
Chino Valley
Busbee's Schult Home Center-
Kingman
Cardinal Homes Inc
Cascade Financial Services
Cavco Home Center - Mesa
Cavco Home Center - Tucson
Cavco Industries - Durango Div
Cavco West
Champion Home Builders Inc, AZ
Champion Home Builders Inc, CA
Champion Home Builders Inc/
Silvercrest
Clayton Homes #392
Clayton Homes #1005
Clayton Homes #281
Clayton Homes #297
Clayton Homes dba Oakwood
Homes #284

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Plus Homes
Dolce Vita at Superstition
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Draperies By Muriel Inc
Factory Expo Home Center
Factory Expo Outlet Center-
Tucson
Far Horizons East LLC
Fidelity National Title
Five Star Home Center
Fleetwood Homes Inc
Freeway Home Transport LLC
Garcia Development LLC
Gleeson Mobile Home Svc
Highland Sales Inc
Home Source Inc (est 2001) dba
The Home Source
Homes Direct of Arizona
John Randel MH Service & Sales
Johnson Transport
Land/Home Financial Services
Leisure Home Sales LLC
Little Dipper Transport & Crawler
Service
MCI Homes Inc
MHC Sitebuilder LLC
MHVillage.com
Modular Solutions Ltd
Mohave Rancho Lumber Inc
Nalico General Agency
Old Trails Mobile Home Transport
Oliver Technologies, Inc
OrePac Building Products
Pacesetter Homes
Palm Creek Golf & RV Resort

Pantano Vista MH Community
Petersen Communications Inc
Pine Lawn Ranch
Pioneer Title Agency Inc
Prestige Homes
Primavera Foundation
Quality Home Center, Inc
Raindance M/H Sales
Redmond Construction LLC
Resort Homes
RoadMasters Transport Co, LLC
Rodeo Home Sales LLC
Rogers Civil Engineering LLC
Sierra Pacific M H P
Silver King Companies
Silver Springs Homes
Southwest MH Service
Steve Kay M/Hs LLC
Stewart Title & Trust
Stone & Son Transportation LLC
Su Casa MH Service
Sunwest Enterprises Inc
Tom Strand Homes LLC
Trend Star Homes, Inc
Triad Financial Services Inc
U.S. Bank Manufactured Housing
Finance
USA Transporting
Valley of the Sun Home Sales
Valley Vista Homes Sales LLC
Valley Wide Awnings Inc
W5 Construction
Western American Housing Corp
Western American Housing Corp
Westland Distributing Inc
Weststar Mortgage
White Sheet



CAVCO HOMES JOINS NBC'S "AMERICAN DREAM BUILDERS"



Cavco Homes, Inc. and Palm Harbor Homes announced that they were joining NBC's "American Dream Builders" for the episode that aired Sunday, April 13, 2014. "American Dream Builders" is a one-hour reality competition series hosted by renowned designer Nate Berkus. Cavco Homes and Palm Harbor Homes built modular homes called Eco-cottages for one of the show's design competitions.



As long-time national builders of modular homes and cottages, Cavco and Palm Harbor Homes are perfectly aligned to assist "American Dream Builders" with this important task. Delivering high quality homes built to exacting specifications at a remote site on a tight time schedule is routine for these homebuilders. Although Cavco and Palm Harbor can and do build many homes in excess of 3,000 square feet, they also build efficiently designed green cottages like the ones that will be showcased and decorated on "American Dream Builders." After the episode, the Eco-cottages will be transported to KOA's Ventura Ranch Resort in Santa Paula, California, where they will be used as recreational rental cottages.

Joe Stegmayer, Chairman, President & Chief Executive Officer of Cavco Industries, Inc., explained, "We are always excited about opportunities to showcase the unique flexibility and quality of modular home construction. Smaller, more energy efficient homes are a growing part

of our industry. It is a special assignment for us to be providing small footprint living spaces for these designers to demonstrate tips and techniques to maximize every area of the home for multiple uses while keeping it stylish and livable. We are proud to be the first modular home building company to work with "American Dream Builders" in its inaugural season."

"This is a terrific opportunity for us to showcase our eco-cottages," said Tim Gage, Cavco's vice president of park models, cabins and specialty products, adding that the units featured on Sunday's episode of American Dream Builders will be installed at the Ventura Ranch KOA in Santa Paula, Calif.

"We're excited to be able to use these cottages as rental accommodations," said Scott Cory, general manager of the Ventura Ranch KOA, which already has 15 Cavco park models cabins. "The Eco-Cottages on American Dream Builders is an example of Cavco's progressive thinking on design and creativity for our industry. They are always one step ahead in terms of innovation in design."

In addition to being shown on "American Dream Builders," the winning designer's home from this episode will also be featured in a photo spread in an upcoming edition of "Better Homes & Gardens."

If you missed the episode, watch it in its entirety online at: <http://www.nbc.com/american-dream-builders/video/episode-105-modern-modulars/2770563#>

PAMELA BECK DANNER TO BECOME THE ADMINISTRATOR FOR THE OFFICE OF MANUFACTURED HOUSING AT HUD



Pamela Beck Danner

Leadership of the Manufactured Housing Institute (MHI) today heralded the selection of Pamela Beck Danner to become the new Administrator for the Office of Manufactured Housing at the Department of Housing and Urban Development (HUD). According to sources, on March 5th HUD notified Congress that Ms. Danner had been chosen for the job through a competitive civil service process.

Pamela Beck Danner is the principal in the law firm of Danner & Associates in McLean, Virginia, a full service law firm that concentrates on businesses, non-profit associations and estate planning. In the 80s Danner served at HUD, first as counsel and then as Director of the Office of Manufactured Housing and Regulatory Functions.

Nathan Smith, Chairman of MHI and principal in Kentucky-based SSK Communities, said that the appointment is a great day for the manufactured housing industry. "Being a past Administrator of the program makes Pamela well positioned to move us forward," Smith said. "Along with the rest of the industry, I welcome her back and look forward to working with her in the years to come."

MHI President and CEO Richard "Dick" Jennison added, "Ms. Danner will come to the table with a full plate of issues. Running her own law firm for the past two decades, her extensive industry background, and her prior HUD experience will enable Pamela to juggle and prioritize all of the pending matters before HUD. The selection of an excellent candidate to fill this important role is a major accomplishment for MHI and our members."

The former head of the manufactured housing program at HUD (and recent CFPB official), Bill Matchneer, also had good things to say about Danner. "Pam is a good lawyer who thoroughly knows the HUD manufactured housing program," he said. "I always enjoyed working with Pam and know the program will be in good hands. Congratulations and good luck to her."

"I've known Pamela for many years," said Joe Stegmayer, Chairman and CEO of Cavco Industries of Phoenix, Arizona. "She brings strong leadership skills and knowledge of the industry that is much needed at HUD right now."

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SENATE BANKING COMMITTEE LEADERS UNVEIL GSE REFORM PLAN

On March 16th, Senate Banking Committee Chairman Tim Johnson (D-SD) and Ranking Member Mike Crapo (R-ID) released the legislative text to their GSE reform plan, which had been announced several days earlier on March 11th. **As advocated for by MHI, the legislative draft released by the Committee includes language that would provide manufactured home loans secured by personal property with key access to a newly envisioned secondary market mechanism.**



As noted in a committee press release, the measure uses legislation (S. 1217) that had been introduced last year by Sens. Mark Warner (D-VA) and Bob Corker (R-TN) as a baseline. The bill would wind down Fannie Mae and Freddie Mac and replace them with a new Federal Mortgage Insurance Company (FMIC) that would be modeled after the Federal Deposit Insurance Corporation (FDIC).

FMIC would be responsible for collecting insurance premiums on mortgages securitized through the agency and would mandate 10 percent private capital upfront for those utilizing FMIC's standardized securitization platform. First losses on mortgages would be absorbed through FMIC's insurance fund, which would be funded by this private capital. There would be a government guarantee in the event of catastrophic losses.

Eligibility to access FMIC would be loans conforming to specific underwriting criteria that mimic the CFPB's Qualified Mortgage standard.

(Continued on Page 8)

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GSE REFORM PLAN (CONTINUED)



MHI was able to ensure that personal property loans were able to fully participate in FMIC at the same level as real estate-secured loans. Eligible loans that could be securitized under FMIC would include “loans secured by manufactured homes” as well as “residential real estate” loans. The committee draft adopts a broad definition of residential real estate loans that would include a “personal property loan secured solely by the dwelling itself” and “hybrid land-home loan for a manufactured home.”

The legislation would eliminate the GSE’s affordable housing goals and duty to serve requirements and replace them with a series of incentive funds that would focus on providing affordable housing and would offer reduced insurance rates to providers of affordable housing securitizing through FMIC.

The bill establishes a Office of Consumer and Market Access, which would administer a new Market Access Fund to address the home ownership and rental housing needs of low- and moderate-income, and underserved or hard-to-serve populations. As advocated for by MHI, this would include “providing grants and loans, including through the use of pilot programs of sufficient scale, to support the research and development of sustainable homeownership and affordable rental programs, *which programs shall include manufactured homes purchased through real estate and personal property loans and manufactured homes used as rental housing.*” The Market Access Fund will also be tasked with providing “credit enhancement, and other forms of credit support, for product and services that will increase the rate of sustainable homeownership and affordable rental housing... *including manufactured homes purchased through real estate and personal property loans and manufactured homes used as rental housing.*”

The committee bill is considered a working draft and is a preliminary version of legislation, which is expected to be altered considerably over the coming weeks. While committee leaders hope to mark up the bill by Easter, there are still a number of revisions to be made and ample opportunity to strengthen securitization resources for manufactured housing remain. In addition, it is unclear as to the level of support that exists for the measure among Senate Banking Committee members.

Over the past several months, MHI staff has been working with Senate Banking Committee staff to include provisions that would provide manufactured home loans unfettered access to any reinvented secondary market mechanism. MHI will continue to working with the Senate Banking Committee to strengthen the provisions of the bill for manufactured housing.

As outlined in the committee’s news release, the legislation would:

- Start with S.1217 (Corker-Warner bill) as the base text and generally maintain its structure
- Wind down and eliminate Fannie Mae and Freddie Mac

(Continued on Page 9)

GSE REFORM PLAN *(CONTINUED)*

- Promote a smooth and stable transition from the old system to the new system by providing specific benchmarks and timelines to guide Federal Mortgage Insurance Corporation (FMIC) and market participants
- Transfer appropriate functions to the modernized, streamlined and accountable FMIC, modeled in part after the FDIC including its regulatory authority
- Mandate 10 percent private capital, up front, and create a mortgage insurance fund for the system to protect taxpayers against future bailouts
- Create a member-owned securitization platform that will issue a single, standardized FMIC-wrapped security, and permit private label securities to be issued in a manner that encourages standardization and improved market liquidity
- Establish a mutual cooperative jointly owned by small lenders to ensure institutions of all sizes have direct access to the secondary market so community banks and credit unions are not at the mercy of their larger competitors when Fannie Mae and Freddie Mac are dissolved. The small lender mutual cooperative would provide a cash window for individual eligible loans, and small lenders could retain servicing rights
- Provide clear rules of the road for servicers that choose to participate in the FMIC system
- Maintain a vibrant multifamily market by building upon successful risk-sharing mechanisms and products and providing access to a broad range of markets
- Require strong underwriting standards that mirror the definition of “qualified mortgage”, and set down payment requirement at five percent (with a short phase-in) except for first-time homebuyers at 3.5 percent
- Facilitate the broad availability of credit for eligible single-family and multifamily borrowers, monitor consumer and market access to credit, and provide market based incentives and transparency to serve underserved areas
- Eliminate affordable housing goals and establish transparent and accountable housing-related funds that would focus on ensuring there is sufficient decent housing available. The funds are NOT paid for with tax dollars, but through a small FMIC user fee (10 basis points) that only those who choose to use the system pay
- Allow current conforming loan limits to be maintained so that mortgage credit continues to be available in high cost areas
- Maintain broad liquidity in the To-Be-Announced (TBA) market and direct FMIC to take into account the impact of new products on the TBA market



To view the committee press release, [click here](#). To access a copy of the legislative text, [click here](#). A section-by-section analysis can be accessed by [clicking here](#).

MHI will continue in its role as the leading advocate for the manufactured housing industry to ensure that manufactured home finance opportunities are expended to the greatest extent possible in forthcoming housing finance reform measures.

REGISTER TO ATTEND MHI's 2014 SUMMER MEETING TO BE HELD JUNE 8 - 10

Registration is now open for MHI's Summer Meeting to be held June 8-10 in Indianapolis, Indiana. [Click here](#) to register and take advantage of early bird rates before May 9th. The Summer Meeting will be held at the new Alexander Hotel in downtown Indianapolis. The location is walking distance from all the best downtown Indianapolis has to offer.

Call the hotel directly at (855) 200-3002 to make your hotel room reservations or [click here](#) to reserve your room online. Be sure to ask for the special Manufactured Housing Institute rate of \$139 single/double per night (plus tax). Complimentary hotel room Internet access is included in this special MHI rate.

MHI's Summer Meeting provides an excellent mid-year opportunity for members to network, exchange information, stay current on housing trends, and learn about issues of concern to the industry.

One highlight of the 2014 MHI Summer meeting will be an afternoon-long education session on Monday, June 9th - ***Community Compliance: A Review of CFPB Rules & Manufactured Housing***. MHI will have leading experts on the CFPB rules review the regulations and talk about how they specifically impact home sales and manufactured home community operations.

Attendance to this Monday afternoon education event will be open to interested individuals beyond the MHI membership who are involved in home sales and land-lease community programs such as lease-to-own and in-house financing. Interested state association members (non-direct dues paying MHI members) are invited to register to attend the CFPB education session and Monday evening reception. A special registration rate for this session and the Monday evening reception only is available through the registration link above.

Another exciting feature of the MHI Summer meeting will be the attendance of the newly selected Administrator of the Manufactured Housing Program at HUD. Pamela Beck Danner has been invited to speak to MHI members during the Tuesday morning June 10th breakfast and general session. This will be a first opportunity for many in the industry to hear from Pamela first hand about her first days, weeks and months as the program administrator and about her goals and plans for the future.

In addition, various MHI boards, divisions and committees will meet to discuss and debate issues important to their members.

To learn more about Indianapolis and what it has to offer MHI meeting attendees, [click here](#).



2014 Summer Meeting
June 8-10, 2014
The Alexander Hotel
Indianapolis, IN



SBRA TO TEST NEXT GENERATION MANUFACTURED HOMES

Partnering with the U.S. Department of Energy's Building America Program and the Tennessee Valley Authority, the industry, through its research arm, the Systems Building Research Alliance (SBRA) will spend the next year testing energy performance in manufactured homes.



SE Homes, Inc., (a division of Clayton Homes) was selected to build three homes each of which will be built to a different level of energy efficiency: a home that will be built to minimum HUD thermal requirements; an ENERGY STAR home; and a home that meets the very ambitious requirements of the U.S. Department of Energy's Challenge Home Program. Under the DOE Challenge Home program home builders receive a special designation for homes that meet rigorous requirements to ensure outstanding levels of energy savings, comfort, health and durability. The SE Homes, Inc., test home will be the first manufactured home in the nation to qualify for the DOE Challenge Home designation.

The side-by-side tests are intended to answer a fundamental question: Do energy saving benefits justify the costs associated with achieving these exemplary levels of energy performance? The project will also provide insight into other related issues such as:

- What specific combinations of measures provide the optimal investment in energy efficiency improvements; that is, minimize home ownership costs?
- To what extent do advanced envelope designs—those designs with very high R values, reduced thermal bridging and air tight construction—contribute to overall energy savings and how can these measures be seamlessly integrated into the home production process?
- Can high performance ductless, mini-split heat pumps be successfully integrated into the factory building process in a cost effective manner, to give manufacturers total control over the design and installation of the HVAC system?
- Do high performance homes introduce building science challenges that need to be addressed as standards and building practices become more stringent?

HUD's FY 2015 BUDGET OUTLINES PRIORITIES FOR MANUFACTURED HOUSING PROGRAM

The Obama Administration's Fiscal Year 2015 budget, presented to Congress earlier this week, proposes to fund the HUD Manufactured Housing Construction and Safety Standards program at a level of \$10 million. To meet this budget, HUD plans to propose a label fee increase of up to \$100 per floor, and expects to have a new fee in place later this year. Under current law, HUD will need to conduct rulemaking, including justifying any fee increase and asking the Manufactured Housing Consensus Committee (MHCC) to consider its proposal. However, the proposal says that HUD plans to seek a legislative change authorizing it to set future fee changes via notice, rather than full blown rulemaking.

(Continued on Page 12)

HUD's FY 2015 BUDGET *(CONTINUED)*

The \$10 million budget for the Manufactured Housing Program is in addition to nine full time employees in the Office of Manufactured Housing that HUD says it needs to administer the Manufactured Home Inspection and Monitoring Program, and relies on contractors to conduct monitoring and to administer the MHCC. The salaries and expenses for the manufactured housing program staff are paid out of the general HUD Salaries and Expenses account, funded with congressional appropriations.

HUD estimates the following FY 2015 budget obligations for the Manufactured Housing Program:

- \$3.3 million (the same as FY2014) to fund 37 State Administrative Agencies (SAAs)
- \$4 million to fund the monitoring contract for monitoring primary inspection agencies and the states
- \$1.5 million to regulate and enforce model installation standards in 17 states that do not have such programs
- \$500,000 to regulate and enforce Dispute Resolution Programs in 23 states that do not have programs
- \$100,000 for the contract to NFPA for Administering the Manufactured Housing Consensus Committee (for a one year contract)
- \$60,000 for meeting planner services to fund regional SAA meetings

Although much of what the President has proposed in his annual budget submission to Congress is not likely to pass, the proposals for HUD's Manufactured Housing Program are consistent with the two year budget deal that passed the Congress late last year.



CALENDAR OF EVENTS

MAY

14th Phoenix Chapter Meeting, 5:30 pm
Nellos Restaurant, Tempe
Brian Brastad, Chapter President
crgmesa@cavco.com

JUNE

3rd Northwest Chapter Meeting, 6:00 pm
Calico's Restaurant, 418 W Bealle, Kingman
Shane Willson, Chapter President
prestigehomes@citlink.net

JUNE (continued)

5th Government Relations & Zoning Committee Board of Directors Meeting

11th Tucson Chapter Meeting, 6:30 pm
Old Pueblo Grille, 60 North Alvernon
Scott Townsend, Chapter President
stownsend@westernamericanhousing.com

NOVEMBER

6-7 25th Anniversary Convention & Golf Tournament

Visit our website www.azhousing.org for an archive of past newsletters, shipment reports and other information!

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