

THE ARIZONA HOUSING NEWSLETTER

A Publication of the Manufactured Housing Industry of Arizona

Volume 12, Issue 02

REGISTER TO ATTEND THE JOINT MHIA & MHCA CONFERENCE IN JUNE

We have moved our Annual Conference to June for a special opportunity to bring MHIA and MHCA together for a Joint Arizona Manufactured Housing Conference & Golf Tournament to be held at the Wild Horse Pass Hotel & Casino, June 16 - 18, 2015.

We're working together with Manufactured Housing Communities of Arizona in order to bring **YOU** the best information for **YOUR** business, and give you an excellent opportunity to **NETWORK** with Community Owners and Operators!

We open this year's conference with a joint Golf Tournament at 8:00 AM on June 16th at the award winning Whirlwind Golf Club. We then kick off our program the morning of June 17th with our keynote speaker, **Jim Clayton**, Co-Founder of Clayton Homes (CMH) and Chairman of Clayton Bancorp.

Jim Clayton will share his insights for the future of manufactured housing and MH finance. He'll auction a few autographed Fender Guitars and also take time to meet attendees and sign copies of his book, 'First A Dream,' which inspired Warren Buffett to begin discussions with Clayton Homes. This is your chance to meet Jim Clayton, one the greatest pioneers of today's manufactured housing!

This two-day educational program will also feature several exceptional speakers on a variety of topics, including the new **CFPB Requirements for Appraisals** (see Page 6) on home sales. The Appraisal methods for manufactured homes changes in July 2015. Get the latest methods approved by CFPB from panelists from both NADA and DataComp USA. This panel is being led by our Chairman, Cody Pearce from Cascade Financial Services.

Led by Cavco Home Center's Brian Brastad, we have a **Panel of Community Owner/Managers and Retailers** who will talk about how each can improve their bottom lines by working together. Community owners want their communities full and retailers need the home sites to expand their business. By working together in building these relationships, both can achieve their goals.

Our **Lenders Panel** brings both community owners and retailers up to date on the latest financing programs available to your customers. We have a great cross-section of both regional and national lenders.

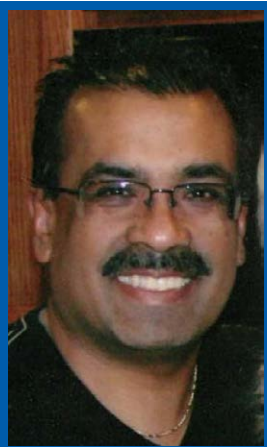
These three programs are specifically aimed at increasing your homes sales, plus there are many other educational programs to help you in your business. We'll also have a special networking **Welcoming Reception** with cocktails and hors d'oeuvres on June 17th. So join us in June to learn how you can increase your sales while networking and making new friends and business contacts. You can also relax at the modern Wild Horse Pass Hotel for just **\$79 per night** and enjoy gaming and entertainment at the WHP Casino and Lounges.

Additional information on the program and the registration materials are included in this newsletter. If you have any questions or need additional information, please contact Kim at (480) 456-6530 or kim@azhousing.org.



FEATURED LEADER: KY GHOSH

MANUFACTURERS COUNCIL MEMBER TO THE BOARD



Ky Ghosh
Manufacturers
Council

Ky Ghosh is Engineering Manager at CHM Arizona / Schult Homes Buckeye Division. Ky was elected to serve as Manufacturers Representative to the MHIAZ Board of Directors in 2014.

Ky has been in the manufactured housing industry for 29 years. He started his career in the industry in Indiana with a third party company (NTA) as a plan reviewer and field inspector. Ky was promoted to vice-president of computer services after 5 years until he left the company to run the engineering department for Schult homes (Etna Green, IN Division).

Ky moved to Arizona In 1999 after Oakwood Homes acquired Schult Homes to work with Palm Harbor Homes at the Tempe, Arizona division. In 2000, Ky left Palm Harbor in Tempe to take the Engineering Manager's position with

Schult Homes Buckeye division.

Ky has been married for 25 years to his beautiful wife Connie. He and his wife, Connie, have four wonderful girls: Brianne (21), Maison (19), Reis (17), and Kaia (13). Ky says that, "they are my whole world. All that I do, I do for them."

MHIAZ Leadership

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**REGISTER TO ATTEND THE
JOINT MHIA & MHCA
ARIZONA MANUFACTURED HOUSING CONFERENCE
JUNE 16 - 18, 2015
AT THE
WILD HORSE PASS HOTEL & CASINO**

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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 2015! 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.	Dealers Network, LLC dba Value Plus Homes	Quality Home Center, Inc
AAA Homes - South Tucson	Dolce Vita at Superstition Mountain	Redmond Construction LLC
ABC Mobile Home Setup	Draperies By Muriel Inc	Resort Homes
Adams Agency (The)	Factory Expo Home Center	RoadMasters Transport Co, LLC
Alta Cima Corp dba The Home Outlet	Factory Expo Outlet Center	Rodeo Home Sales LLC
Arizona Daily Star	Far Horizons East LLC	Rogers Civil Engineering LLC
Arizona Express Services	Five Star Home Center	Sierra Pacific M H P
Arizona Home Supply	Fleetwood Homes Inc	Silver King Companies
Bennett Truck Transport	Freeway Home Transport LLC	Southwest MH Service
Blount's Mfd Hsg Contractors	Garcia Development LLC	Steve Kay M/Hs LLC
Blue Diamond Home & RV	Gleeson Mobile Home Svc	Stewart Title & Trust
Blue Ribbon Industries Inc	Highland Sales Inc	Stone & Son Transportation LLC
Bob Wallin Insurance Inc	Home Source Inc (est 2001) dba The Home Source	Su Casa MH Service
Bronco Homes Inc	Homes Direct of Arizona	Sunwest Enterprises Inc
Cascade Financial Services	John Randel MH Service & Sales	Tom Strand Homes LLC
Cavco Home Center - Mesa	Johnson Transport	Trend Star Homes, Inc
Cavco Home Center - Tucson	Land/Home Financial Services	Triad Financial Services Inc
Cavco Industries - Durango Div	Leisure Home Sales LLC	USA Transporting
Cavco West	MCI Homes Inc	Valley of the Sun Home Sales
Champion Home Builders Inc-AZ	MHC Sitebuilder LLC	Valley Vista Homes Sales LLC
Champion Home Builders Inc-CA	MHVillage.com	Valley Wide Awnings Inc
Champion Home Builders Inc/ Silvercrest	Modular Solutions Ltd	W5 Construction
Clayton Homes #392	Mohave Rancho Lumber Inc	Western American Housing Corp
Clayton Homes #1005	Nalico General Agency	Western American Housing Corp
Clayton Homes #297	Oakwood Homes	Westland Distributing Inc
Clayton Homes of Snowflake	Old Trails Mobile Home Transport	Weststar Mortgage
CMH Arizona	Oliver Technologies, Inc	White Sheet
CMH Mfg. - Golden West Homes CA	OrePac Building Products	
CMH Mfg. Karsten Homes New Mexico	Pacesetter Homes	
Copperstate Services	Palm Creek Golf & RV Resort	
CountryPlace Mortgage	Pantano Vista MH Community	
CU Factory Built Lending	Pioneer Title Agency Inc	
	Primavera Foundation	



BIPARTISAN BILL TO IMPROVE ACCESS TO MANUFACTURED HOUSING NOW MOVES TO SENATE

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



Congresswoman Kyrsten Sinema speaks in support of H.R. 650 on the House floor

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 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

(Continued on Page 5)



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HOUSE APPROVES H.R. 650 *(Continued)*

resale market, forcing existing owners to accept lowball, 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."

NOTES: In addition to Congresswoman Kyrsten Sinema, Arizona Congresswomen Ann Kirkpatrick and Martha McSally, and Congressmen Paul Gosar, Matt Salmon, Trent Franks, and David Schweikert, all voted to pass the legislation. Arizona's only holdouts were Congressmen Grijalva and Gallego.

Many "THANKS" go to MHAZ Members Joe Stegmayer, Cody Pearce, and Scott Townsend, as well as all of the members who contacted their Representatives, for their help in securing these votes!

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THIS CREDIT UNION IS INSURED BY THE NATIONAL CREDIT UNION ADMINISTRATION

APPRAISAL REQUIREMENTS TO START JULY 18TH

I am sure you are aware that beginning with all loan applications received by lenders on July 18, 2015 and after, lenders will be required to provide the borrower(s) with evidence of the home's value. That can be in the form of:



- (a) The manufacturer invoice
- (b) A valuation from an independent cost based data base (NADACONNECT)
- (c) A valuation from an independent company that provides a market sales approach, having no financial interest in the home sale or the finance transaction who is trained and has a history of appraising and valuing manufactured homes (Datacomp Appraisal Services)

A major concern however is will there be an adequate amount of data to support options (b) and (c)?

The Good News

In preparation for this new rule, The MHI Appraisal Task force has been working with NADAGuides and Datacomp for the last 8 months collecting data from the major lenders (Vanderbilt, 21st Mortgage, Triad Financial and CU Factory Built). Both companies will be ready to provide valuations prior to the start date of the rule.

Your help is needed.

It is extremely important that another key segment of home sales be captured, reported and merged with the data from the lenders. Sales consisting of Cash Sales, and sales financed by any other lender than those named above must be captured. This will give the industry a more robust database from which to determine values. The ability to sell homes may well hinge on members stepping up to make sure there are adequate "comps" in the system!

This is the link for the MHI Community Attributes System (www.mhicas.org) where you can create an account and password. [Once registered the site will take you to a page where your sale can be reported and captured for the database.](#) Datacomp will be sharing this captured information with NADAGuides. You will notice on the page a way to scan and upload various documents such as; the manufacturer invoice, the purchase agreement and other supporting documents. **It is not necessary to provide private customer information!**

If you have any questions we will try to answer them or get the answers from someone that can. Your cooperation is essential for your actual sales to become a part of the data that is used to establish the value of your sales.

NOTE: Attend the 2015 Arizona Manufactured Housing Conference on June 17th to hear from Lenny Sims from NADAGuides and Darren Krolewski from Datacomp USA, speak on the changes going into effect on July 18th and how you can prepare to be in compliance.

DFBLS ANNOUNCEMENTS

The Board of Manufactured Housing met on April 22, 2015 to review and establish annual fees for the Office of Manufactured Housing, and other topics. The new fee schedule will be posted by June 1st with an effective date of July 1, 2015. Fees will remain the same as current fees with the following exceptions:

Permit Fees: No change to State-issued Permit fee; IGA Fee for FBB – commercial will be changed to remove "Up to \$600.00 per story"

Administrative Function Fees: A new fee will be added: Installation Permit changes \$10.00 each

Congratulations to Sam Baird who was selected as Chairman of the Board for a 2nd consecutive year.

MHIAZ MEMBERS HONORED AT 2015 NATIONAL CONGRESS & EXPO

Members of the manufactured and modular housing industries gathered at the awards luncheon to recognize individuals and companies for outstanding achievements. The National Industry Awards, presented during the 2015 National Congress and Expo for Manufactured and Modular Housing, recognized companies from all sectors of the manufactured and modular housing industries.



Cavco Industries, Inc receives Manufacturer of the Year Award
L to R: Steve Quick; Bill Danforth; Joe Stegmayer & Dick Jennison

“We were pleased to offer some new home design awards this year – outstanding interior design and merchandising, small home, and green home awards. All the award winners are leading the way in providing outstanding products, customer service, creative solutions and state of the art homes for today’s homebuyers. They are being recognized today for their leadership, vision and dedication to enhancing and moving the manufactured and modular housing industries forward,” said MHI President & CEO Richard Jennison.

NATIONAL AWARDS

Every year industry leaders vote for the companies that are considered the best in their class. This year’s winners have shown great leadership and commitment to the industry over the last year. These award winners have been chosen by their peers to be honored with these prestigious 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

DESIGN AWARDS

The following awards, bestowed by MHI and the National Modular Housing Council (NMHC), recognize excellence and encourage innovation in manufactured and modular home design and production.

Manufactured Home Design

- New Manufactured Home Design – 320 – 600 SF – Fleetwood Homes, Inc. “Westfield Classic 24242W”
- New Manufactured Home Design – 1800 SF or Less – CMH Manufacturing, Balboa Island Series “Lakeside”
- New Manufactured Home Design – Over 1800 SF – CMH Manufacturing, Balboa Island Series “Plumosa”

Modular Design

- New Modular Home Design – Over 1800 SF – CMH Manufacturing “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, ECO Series “Laurel”



Cody Pearce from Cascade Financial Services receives Regional Lender of the Year Award from Dick Jennison

2015 NATIONAL CONGRESS & EXPO RECAP

The 2015 National Congress & Expo for Manufactured and Modular Housing was lively with attendees conducting business, networking, and attending educational and social events. Nearly 1,000 attendees represented every segment of the industry and hailed from 41 states and the District of Columbia, one U.S. territory and four countries. The exhibit hall was sold out with 103 occupied booth spaces. Exhibitors reported that exhibit hall traffic was heavy and provided excellent business contacts and opportunities.



Due to increased interest in utilizing manufactured and modular housing for new development, the popular Developing with Manufactured Housing Seminar, which was sponsored by Sun Communities, was brought back to the Congress & Expo this year. Topics included an overview of the industry and the range of factory built home products, the development process, conducting due diligence, creating a pro forma, financing, and zoning. The day-long program also included a case study of a successful community rehabilitation project and a question and answer session with representatives of Cavco Industries, Inc., Champion Home Builders, Inc. and Clayton Homes, Inc.

The 2015 Keynote sponsored by ManageAmerica and Origen Services was given by Dan Veto, Senior Advisor at Age Wave. In partnership with Merrill Lynch, Age Wave had just completed a comprehensive national study titled Home in Retirement: More Freedom, New Choices. [Click here](#) to access the full report. How and where older adults choose to live will have widespread implications for the different ways homes might be designed, what resources will be needed, and how communities nationwide should prepare for an aging population. Dan began his presentation by showing changes in aging and retirement over time and discussing the impact of increased longevity on retirees and their housing choices. In the study, retirees reported unprecedented freedom to choose where they want to live, including freedom from many work and family obligations that could dictate home choices, as well as greater freedom from home-related financial worries and mortgage payments.

Thursday morning's general session was sponsored by Homefree Village Resorts, Inc. and the speaker was Pamela B. Danner, Administrator, Office of Manufactured Housing Programs, at the U.S. Department of Housing and Urban Development. Ms. Danner has just finished her first year as head of the manufactured housing program where there have been many new developments and accomplishments. The following were a few of the items discussed. Danner reported that HUD has contracted with SEBA Professional Services for the development of a HUD Administered Manufactured Home Installation Program for states that have not adopted and received HUD approval for state run installation programs. HUD also finalized a contract with the Savan Group for the HUD Dispute Resolution Program which will be run in states without formal dispute resolution programs. She reported that the Manufactured Housing Consensus Committee held its first meeting in over two years during her first year as administrator and that just the week prior to the Congress & Expo HUD sponsored a meeting of SAAs and PIAs in Washington, D.C. [Click here](#) to access the presentation and see a detailed outline of all issues discussed.

Ten educational workshops were held during the event on Wednesday and Thursday. Handouts from those presentations can be viewed on MHI's Congress & Expo Web site at www.congressandexpo.com by clicking on the Conference Workshops tab. Programs covered a wide range of issues including consumer financing, commercial lending, regulatory compliance, sales and marketing, energy efficiency, community management, government and non-profit assistance programs, and landlord tenant law.

The 2015 National Industry Awards Luncheon sponsored by RHP Properties recognized individual companies, land-lease communities, retail sales centers and manufactured and modular home designs and interior designs. Home manufacturers receiving EPA EnergyStar Certified Homes Market Leader awards were also recognized. For a list of award recipients [click here](#). To view the awards presentation, [click here](#).

DFBLS JOINS SAA AND PIAs IN WASHINGTON, DC

HUD hosted a State Administrative Agencies (“SAA”) and Primary Inspection Agencies (“PIA”) Meeting in Washington, DC on April 7 – 9, 2015. This was the first in person meeting for entire group in five years. The meeting focused on the roles and responsibilities of SAA and included case studies reviewed by attendees to ensure appropriate understanding and application of federal regulations, and the roles and responsibilities of PIAs – state and private. In addition, there were panel discussions as follows:

SAA Dispute Resolution presentations by Eric Leatherby, Virginia; and Jesus Carrasco, New Mexico

Installation Program presentations by Debra Blake, Arizona; Chris Stephens, Georgia; and Mark Conte, Pennsylvania

SAA Federal Funding presentations by William Colley, Alabama; Joe Sadler, North Carolina; and Stephen Keys, Idaho

Arizona was represented by Debra Blake, Interim Deputy Director for the Department of Fire, Building and Life Safety, and Dave Meunier, the Department’s In Plant Manager.



Pictured above are the State Administrative Agency Representatives; Below are the Primary Inspection Agency Representatives.



Many Thanks to Our 2015 Conference Sponsors!

Diamond Sponsors

- ☐ Cavco Durango; Cavco West; Cavco Home Center; & Fleetwood Homes
- ☐ Champion Home Builders & Redman Homes
- ☐ Clayton Homes; Golden West Homes; Karsten Homes; Marlette Homes & Schult Homes
- ☐ Shorebreak

For more information on how you can be a Sponsor of the 2015 Arizona Manufactured Housing Conference, please call us at (480) 456-6530 or email kim@azhousing.org

Silver Sponsors

- ☐ CU Factory Built Lending

Diamond Sponsor

- 10 Minutes to Speak at Opening Session
- Exhibitor Table with Premium Location
- Full Conference Registration & Meals for two people
- Co-Sponsorship of the Welcoming Party on June 17
- Registration for two golfers and Hole Sponsorship
- Full-page ad in Conference Program
- Recognition in MHCA and MHIA newsletters and websites



Gold Sponsor

- 5 Minutes to Speak at Opening Session
- Exhibitor Table
- Full Conference Registration & Meals for one person
- Registration for one golfer and Hole Sponsorship
- Half-page ad in the Conference Program
- Sponsorship listed in MHCA and MHIA newsletters and websites

Sponsorship Fee: \$1,500

Silver Sponsor

- Exhibitor Table
- Full Conference Registration & Meals for one person
- Registration for one golfer and Hole Sponsorship
- Quarter-page ad in the Conference Program
- Sponsorship listed in MHCA and MHIA newsletters and websites

Sponsorship Fee: \$1,000



2015 Manufactured Housing Conference and Golf Tournament

Manufactured Housing Industry of Arizona and Manufactured Housing Communities of Arizona
are working together to bring **YOU** the best information for **YOUR** business!

TUESDAY, JUNE 16, 2015

7:00 a.m. - 8:00 a.m. **Golf Registration** at Whirlwind Golf Course

8:00 a.m. **Golf Tournament** followed by lunch

WEDNESDAY, JUNE 17, 2015

7:30 a.m. - 8:30 a.m. **Registration/Visit Exhibitors/Continental Breakfast**

8:30 a.m. - 9:15 a.m. **Opening Session**

9:15 a.m. - 10:30 a.m. **KEYNOTE SPEAKER: Jim Clayton, Co-Founder of Clayton Homes (CMH) and Chairman of Clayton Bancorp**, a \$1.3 billion multi-bank holding company. In 1956, Jim and his brother Joe founded Clayton Automobiles. Clayton Homes (CMH) came soon after where Jim served as Chairman, President and CEO for over four decades. He built the CMH team, lauded by the NYSE, Forbes, Barons and the Wall Street Journal for 30 consecutive years of 25% annualized earnings growth. Warren Buffet purchased Clayton Homes in 2003 and Jim's son, Kevin Clayton, continues to serve as CEO.

From humble beginnings to the list of Forbes 400 Wealthiest Americans, Jim was honorably named a 1991 award recipient by the Horatio Alger Association of Distinguished Americans. He holds degrees in Engineering and Law from the University of Tennessee and several honorary degrees.

Jim will be auctioning signed guitars! We will have his book for sale and he will personally autograph it for you! Please get involved and support your Associations!

10:30 a.m. - 11:00 a.m. **Visit Exhibits**

11:00 a.m. - 12:00 p.m. *Choose one of the following:*

MH Space Rentals: The Rental Agreement: *MHCA Attorney Michael Parham* will review the types of rental agreements required and provisions such as allowable fees and charges, security deposits, utility charges, condition of space at move-out, and jury trial waivers.

Valuations: What Is Required by Consumer Financial Protection Bureau: *Lenny Sims, Vice President of NADAguides* and others will speak on the new requirements for appraisals on home sales. Moderated by *Cody Pearce, President, Cascade Financial Services and Chairman of the Board - Lenders Council, MHIA.*

R.V. Laws You Need to Know! *MHCA President Neal Haney* will review various laws.

12:00 p.m. - 1:30 p.m. **Lunch, Association Annual Meetings, Awards and Visit Exhibits**

1:30 p.m. - 3:00 p.m. *Choose one of the following:*

Retailers and Community Owners: Working Together to Improve a Community and Increase Sales: A special presentation for both retailers and communities! Moderated by *Brian Brastad, Cavco.*

An Emergency Evacuation Plan for Your Park: Do you have an emergency evacuation plan? Should you have one? *Randy Johnson of Valley Vistas* will speak on this issue.

Installation Training: The Department of Fire, Building & Life Safety will offer the installers' training.

- 3:00 p.m. - 3:30 p.m. Visit Exhibits**
- 3:30 p.m. - 4:15 p.m. Choose one of the following:**
MH Space Rentals: Statements of Policy, Rules and Notices: *MHCA Attorney Michael Parham* will present.
- Poaching:** *Chris Francis of Williams, Zinman and Parham* will talk about the issues going on with salespeople buying homes in a park and then either trying to sell them to the park or remove them. Then you will hear from several of the manufactured housing manufacturers on what they can offer to assist you with your empty spaces, including homes and financing.
- Lenders Panel Discussion:** The panel will include CU Factory Built Lending, 21st Mortgage Corp., Cascade Financial Services, CountryPlace Mortgage and Triad Financial Services.
- 4:15 p.m. - 5:00 p.m. Poaching (continued)**
- Special Problems for the Industry:** *Attorney Michael Parham* will speak on issues including CenturyLink demands, spifs, fair housing and tree maintenance.
- The Transaction Privilege Tax (TPT - sales tax):** This will be an update of changes with the TPT by *Farrell Quinlan, NFIB*.
- 5:00 p.m. - 6:30 p.m. Welcoming Reception**
June 17 qualifies for 6 hours of Park Manager Education

THURSDAY, JUNE 18, 2015

- 7:30 a.m. - 8:30 a.m. Registration/Continental Breakfast/Visit Exhibits**
- 8:30 a.m. - 8:45 a.m. Welcoming Session**
- 8:45 a.m. - 10:00 a.m. Choose one of the following:**
Home Sales and Financing: *MHCA Attorney Mike Parham and Cody Pearce, President, Cascade Financial Services, and Chairman of the Board - Lenders Council of MHIA*, will speak on issues regarding sales of homes and offering financing.
- Screening of Tenants:** *Regina Kaupanger and Mike Stout of National Tenant Network - Arizona* will speak on this important topic.
- Estate Planning for Landlords, Business Owners and Investors:** *Attorney Dan Hulsizer of Warner Angle Hallam Jackson* will present.
- 10:00 a.m. - 10:30 a.m. Visit Exhibits**
- 10:30 a.m. - 11:30 a.m. Choose one of the following:**
Property Tax Appeals: More and more people are appealing. Attend this session for more info!
- RV's: Necessary Documentation:** *Neal Haney of NTH Property Management and President of MHCA* will discuss the documentation you should have for RV's in your community.
- Abandonments:** *MHCA Attorney Michael Parham* will present proper procedures for handling abandoned homes in your community.
- 11:30 a.m. - 12:00 p.m. Legislative Update:** *MHCA Lobbyist Ryan O'Daniel of Brownstein Hyatt Farber Schreck and MHIA Lobbyist Scot Butler* will give updates on the current legislative session.
- 12:00 p.m. - 1:00 p.m. Lunch/Visit Exhibits**
- 1:00 p.m. - 1:45 p.m. Choose one of the following:**
Marketing Your Community: *Dawn Highhouse, MH Village*, will speak.
- Update from the Office of Manufactured Housing (OMH):** *Debra Blake, Assistant Director of the Department of Fire, Building & Life Safety* which houses OMH, will present current issues.
- Selling Your Park:** What should your office and facilities look like in order to convince a person to move into your park rather than the one next door? *Linda Gargiulo, Shadow Mountain*, will be speaking.
- 1:45 p.m. - 2:30 p.m. Choose one of the following:**
First Right of Refusal Upon Sale of Homes: *Attorney Doug Nelson of Evans, Dove & Nelson, P.C.*, will discuss what you can do to enforce the first right of refusal.
- Benefits of Solar:** The presentation will consist of the benefits of solar and how they apply to manufactured housing and RV communities. *Jimmy Wells, III, is the Director of Engineering and Sales Manager of Shorebreak Energy Developers*. Jimmy belongs to the Association of Energy Engineers.

2:30 p.m. - 3:00 p.m. **Visit Exhibits**

3:00 p.m. - 4:00 p.m. **Utility Tax Issues for Parks:** *Attorney Doug Nelson* will present information on some current tax issues for communities.

RV Laws that Mobile Home Park Landlords Need to Know: *Attorney John Buric of Warner Angle Hallam Jackson* will present.

Update on Employment Laws and Rules: *Attorney Denise Blommel* will give an update.

4:00 p.m. - 5:00 p.m. **Resident Relations:** *Neal Haney* will speak on how to deal with your residents.

CyberSecurity: It's Not IF, It's WHEN Your Information will be Hacked: *Daria Boxer, Attorney with MS&K in Los Angeles*, gives a great presentation on what YOU have to watch for on your website and e-mail accounts and what you can do.

June 18 qualifies for 6.5 hours of Park Manager Education

Wild Horse Pass Hotel: A Great Place for You and Family!

A block of guest rooms is being held for the MHCA Conference at the Wild Horse Pass Hotel & Casino until **May 17, 2015**. The group rate for a King/Double Room is \$79 per night single/double plus tax. Corner Suites are available for \$129 per night single/double plus tax. Call 800-946-4452 and mention you are with Manufactured Housing Communities of Arizona. Individual reservations must be cancelled at least 72 hours prior to the scheduled arrival to avoid a late cancellation charge.

Annual Golf Tournament at the Whirlwind Golf Club by Troon Tuesday, June 16, 2015 7:00 AM Registration - 8:00 AM Tournament



Register to attend the 1st Annual Joint Golf Tournament between the MHCA and MHIA at the Whirlwind Golf Club by Troon. The Whirlwind Golf Club in Chandler, Arizona is a truly unique southwest golf experience designed to preserve the rich cultural heritage of the Gila River Indian Community. Developed by Gary Panks, the Devil's Claw course was created to reflect the land while the waters still flowed on the reservation by combining native grasses associated with the Gila River landscape including Cottonwood, Mesquite, Saguaro and Palo Verde. This challenging golf course features gradual elevation changes, great bunker designs with multi-tiered greens. Discover the beauty of this challenging course.

Registration fees for the Golf Tournament are \$100, which includes lunch after the tournament. ***Take advantage of this excellent opportunity to network with members from your sister association.***

Arizona Manufactured Housing Conference

Wild Horse Pass Hotel & Casino

Tuesday, June 16, 2015 - Thursday, June 18, 2015

Attendee Registration

Company: _____

Address: _____ City/State/Zip: _____

Phone: _____ Email: _____

1st Registrant: _____ Nickname for Badge: _____

June 17 & 18 June 17 Only June 18 Only Golf

2nd Registrant: _____

Nickname for Badge: _____

Email: _____

June 17 & 18 June 17 Only June 18 Only Golf

3rd Registrant: _____

Nickname for Badge: _____

Email: _____

June 17 & 18 June 17 Only June 18 Only Golf

4th Registrant: _____

Nickname for Badge: _____

Email: _____

June 17 & 18 June 17 Only June 18 Only Golf

Registration Fees

Early Two Day Registration Fees: _____ x \$299.00 _____
(Received on or before 06/02/15)

Early One Day Registration Fees: _____ x \$175.00 _____
(Received on or before 06/02/15)

Standard Two Day Registration Fees: _____ x \$320.00 _____
(Received after 06/02/15)

Standard One Day Registration Fees: _____ x \$195.00 _____
(Received after 06/02/15)

Early Non-Member Registration: _____ x \$399.00 _____
(Received on or before 06/02/15)

Standard Non-Member Registration: _____ x \$420.00 _____
(Received after 06/02/15)

Golf Tournament Registration Fees: _____ x \$100.00 _____

Total Fees: \$ _____

Card Number: _____

Visa MasterCard Amex Expiration Date: _____ / _____ CVC Code: _____

Card Holder Name: _____

Billing Address (if different from above): _____

City/State/Zip: _____ Signature: _____

Cancellation Policy: Full refund of registration fees less \$25.00 will be given on any cancellation received by 5:00 PM on June 2, 2015. No refunds will be made thereafter. Substitutions will be permitted. Please note that any substitutions made after June 2, 2015, may not have printed name badges.

Return this form with payment to: MHCA, 2158 North Gilbert Road, Suite 116, Mesa, AZ 85203 or fax to 480-345-4205 or Email to nkling@azmhca.com.

Registration will not be accepted without payment.
Registration fee does not include Hotel Accommodations.

REGISTER TO ATTEND MHI's 2015 SUMMER MEETING AND LEGISLATIVE SESSION



**2015 MHI Legislative
Conference & Summer Meeting**
June 14-16, 2015
Capital Hilton



The MHI Legislative Conference & Summer Meeting will be held on June 14-16, 2015, at the Capital Hilton in Washington, D.C.

It's up to you to educate Members of Congress on how important our industry is to the health of the economy and housing Americans. What happens in Washington, DC can and will shape our industry, and your business. Attending MHI's 2015 Legislative Conference & Summer Meeting could be the best business decision that you make this year. Your presence and voice in Washington, DC for this meeting is critical to reach out to the Members of the 114th Congress on issues of utmost importance to the industry and its future:

- The Preserving Access to Manufactured Housing Act
- Increasing Manufactured Home Lending Access to Secondary Market Finance Mechanisms
- Extension of the New Energy Efficient Home Tax Credit
- Agency Regulation of New Energy Standards
- Oversight of the Federal Manufactured Housing Program

Your registration fee includes the following:

- Networking receptions on Sunday and Monday evenings
- Breakfast and General Session on Monday
- Lunch on Monday
- Breakfast and Morning Session on Tuesday
- Committee, board and division meetings throughout that provide MHI members the opportunity to provide input on important industry issues

[Click here](#) for information on this event, to view the schedule and to register and save \$100 before the May 15th early-bird deadline.

To make hotel reservations, please contact Hilton Central Reservations at 800-445-8667 to reserve your hotel room at the Capital Hilton or [click here](#) to reserve your room online. Be sure to ask for the special MHI rate of \$239 single/double per night (plus tax). Complimentary hotel room Internet access is included in this special MHI rate. **The early-bird deadline for hotel reservations is Friday, May 15th.**

Sponsorship opportunities are available. Click here for more information or contact Cheryl Berard at cheryl@mfghome.org or (703) 558-0668.

2015 Conference Exhibitors

- AmRent
- Cactus Asphalt
- Cavco Durango / Cavco West / Cavco Home Center / Fleetwood Homes
- Champion Home Builders / Redman Homes
- Clayton Homes / Golden West / Karsten / Marlette / Schult Homes
- CU Factory Built Lending
- Flagstaff Insurance
- Holbrook Asphalt
- MR Tanner
- National Tenant Network
- Pay Near Me
- Rent Manager
- Shorebreak
- Williams, Zinman, Parham

For more information on how you can be an Exhibitor of the 2015 Arizona Manufactured Housing Conference, please call us at (480) 456-6530 or email kim@azhousing.org



CALENDAR OF EVENTS

MAY

- 12th Phoenix Division Meeting**, 12:00 pm
AHA Office Tempe
Kory Beickel, Division President
kbeickel@countryplacemortgage.com
- 20th Southwest Division Meeting**, 12:00 pm
Yuma, Arizona
Michael Bryant, Division President
mike@pacesettercountry.com

JUNE

- 16th MHIA/MHCA Golf Tournament**
Whirlwind Golf Club
Chandler, AZ

JUNE *(continued)*

- 17-18 MHIA/MHCA Annual Convention**
Wild Horse Pass Hotel & Casino
Chandler, AZ

JULY

- 7th Northwest Division Meeting**, 6:00 pm
Calico's Restaurant, 418 W Bealle, Kingman
Shane Willson, Division President
prestigehomes@citlink.net
- 15th Tucson Division Meeting**, 6:30 pm
Old Pueblo Grille, 60 North Alvernon
Scott Townsend, Division President

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

Manufactured Housing Industry of Arizona

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