

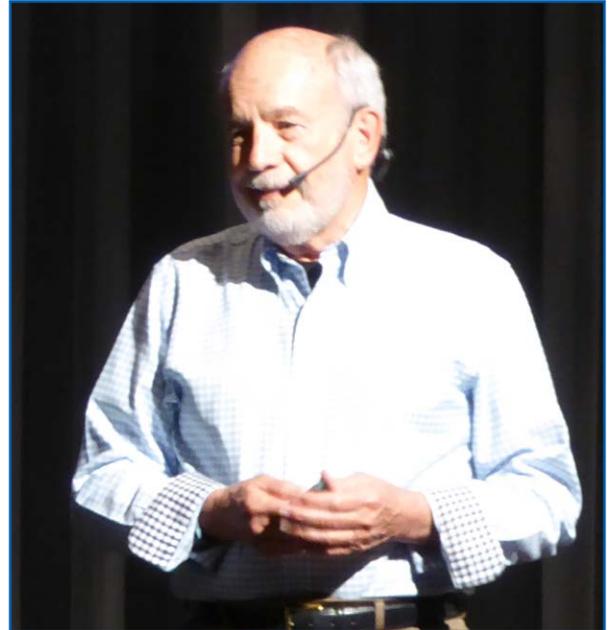
## JOINT CONFERENCE WITH MHCA FEATURING JIM CLAYTON IS A HUGE SUCCESS!

We're proud to report that our joint conference with MHCA, the 2015 Arizona Manufactured Housing Conference, was a huge success! More than **250 people** were in attendance for what was the largest, most exciting event in the industry in years. It was an excellent opportunity for networking with **30 exhibitors** and Welcome Cocktail Reception. It was a great time to get updated on industry issues and increase your knowledge. With more than **25 educational seminars**, there was something for everyone.

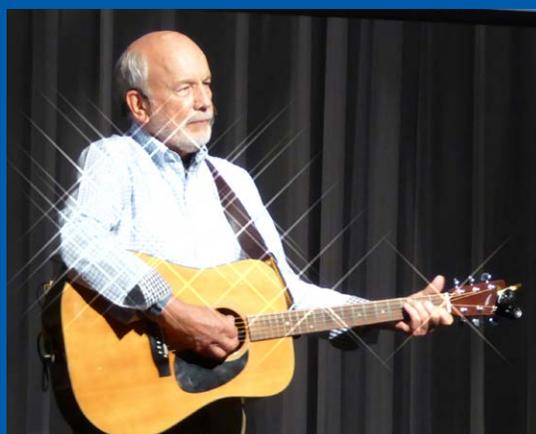
This year's conference featured Keynote Speaker, **Jim Clayton**, Chairman of Clayton Bank & Trust and Co-founder of Clayton Homes, who entertained the crowd by playing his guitar and singing a few songs. Jim also spoke about the history of Clayton Homes and how he came to know Warren Buffett from Berkshire Hathaway, who purchased Clayton Homes in 2003. In addition, Jim provided insight into what it takes to be a great leader of your organization; the importance of communication; and building relationships with your employees, as well as your customers.

A very special **"Thanks!"** goes to MHIAZ Chairman **Cody Pearce** for helping us to acquire Jim Clayton as our keynote speaker.

Please continue reading for more information on the Conference, including the Annual Awards, Guitar Auction and Photos.



*"Overall, this was the best conference I have experienced in the last 10 years. It was fantastic!"*



Left: Keynote Speaker, Jim Clayton performing on stage. Right: (L to R) George Dover and Cody Pearce from Cascade Financial Services with Jim Clayton.

# 2015 ANNUAL CONFERENCE RECAP

Keynote Speaker, Jim Clayton autographed 4 guitars to be auctioned at the conference to help raise money for the Associations' political action or charity efforts. Rick Busbee from CMH Arizona was our auctioneer and did an amazing job raising more than \$4,000 for the Associations. MHIAZ proceeds will be split between our Independent Expenditures Committee (PAC) and a donation to the Music Instrument Museum in Phoenix in honor of Jim Clayton.

Winners of the guitars were Sam Baird, CMH Arizona; Terry Gleeson, Gleeson MH Services; John Brean, Golden West Homes and Danny Bryant, Pacesetter Homes. Joe Corda of Prentice Property Company won one of the guitars, but chose to donate the guitar back to auction to help raise even more money. *We'd like to thank these gentlemen for their generous donations!*

In addition, Jim Clayton autographed and sold copies of his book, First A Dream, and donated all of those proceeds to the Associations as well. *Thanks, Jim!*



Pictured above (left) is Jim Clayton with Sam Baird and (right) Auctioneer, Rick Busbee.

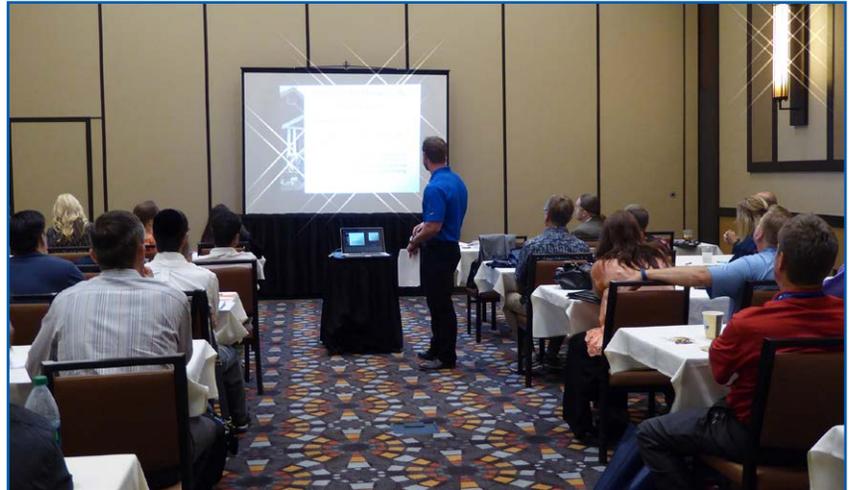
Pictured below (left) is Jim Clayton with Terry Gleeson and with John Brean (right).



# 2015 ANNUAL CONFERENCE RECAP *(Continued)*

Our 2015 Arizona Manufactured Housing Conference featured 20+ educational sessions, including a standing room only presentation on the new **CFPB requirements on appraisals** on all “Home-Only” transactions. **Cody Pearce** moderated this important session which also included speakers **Darren Krolewski** from Datacomp Appraisal Systems; **Lenny Sims** from NADAguides; and **Dawn Highhouse** from MHVillage, providing answers to questions from attendees.

Dan Rinzema, CEO of Datacomp Appraisal Systems, recently held an informative free webinar for members on these requirements called “Turning Lemons into Lemonade: Profiting from the New Appraisal Rules. If you missed it, you can watch a recording of the webinar by clicking [HERE](#) then go to the bottom of the page and click on the box that says “**Watch the Video.**”



Cody Pearce speaks to a packed house on the appraisal rules.

The program also included a **Lenders Panel**, moderated by MHIAZ President, Ken Anderson, which featured the following speakers: **Kory Beickel** from CountryPlace Mortgage; **Chad Cumnard** from Cascade Financial Services; **Ryan Howerton** from 21st Mortgage Corp; **Jean Lewis** from CU Factory Built Lending; and **Dustin Youngdahl** from 21st Mortgage Corp. These lender representatives discussed the programs they have available for Retailers and Community Owners, including land/home and home-only purchases.

**Brian Brastad** from Cavco Home Center moderated a panel discussion on Retailers and Community Owners working together to improve communities and increase sales. The panel also included **Dan and Jan Esch** from Blue Diamond Home & RV; **Neal Haney** from NTH Management; and **Denny Yoas** from Far Horizons East.

With over 20 sessions to choose from, there was something for everyone, including our annual Installer Training presented by **Debra Blake** and **Jim Lang** from the DFBLS and moderated by **Josh Wendt** from W5 Construction.



Ryan Howerton describes 21st Mortgage Corp’s products and Brian Brastad discusses working together.

# FEATURED LEADER: SCOTT ROBERTS

## DEVELOPERS COUNCIL MEMBER TO THE BOARD



Scott Roberts  
Developers  
Council

**S**cott Roberts is Chief Executive Officer of Roberts Resorts and Roberts Resorts & Communities. Scott was elected to the MHAZ Board of Directors in 2014 to serve as Developers Council member to the Board.

Roberts Resorts has four senior destination Manufactured Housing & RV Resort Communities located in the greater Phoenix area with over 3,000 residents. They also have an additional six all-age MH communities located in Texas and Colorado.

Scott graduated from California State Polytechnic with a degree in Agricultural Business with a concentration in Finance. Scott's father, R.C. Roberts, began the business 46 years ago, and Scott and his siblings took over the operations after their father passed away in 1998. Being

only 21 years old, Scott had to be a quick learner. Scott was born into the industry and he now has 17 years of experience working in the manufactured housing industry.

Roberts Resorts has two award-winning properties, having been awarded Community of the Year by the Manufactured Housing Institute for two of their communities.

Scott has the distinction of being able to name Jim Clayton as a personal mentor. Scott states that Jim has taught him how to approach complicated business problems, and most importantly, has taught him how to interact with team members and customers.

Scott is also an accomplished pilot and recently flew his plane across the Atlantic Ocean from Switzerland. Scott is married and has one adorable little girl.

### MHAZ Leadership

#### Executive Committee

Cody Pearce, Chairman  
Jim Breen, Vice Chairman  
Norman Ball, Treasurer  
David Roe, Jr., Secretary  
Joshua Wendt, Past Chairman

#### Board of Directors

Norman Ball  
Kory Beickel  
Rick Boles  
Brian Brastad  
Jim Breen  
Jan Esch  
Rick Gastineau  
Ky Ghosh  
Terry Gleeson  
Cody Pearce  
Scott Roberts  
David H. Roe, Jr.  
David Stone  
Scott Townsend  
Joshua Wendt

#### Division Presidents

Shane Willson, Northwest  
Kory Beickel, Phoenix  
Michael Bryant, Southwest  
Scott Townsend, Tucson  
Mark Coble, White Mountain

#### Gov't & Zoning Committee

Norman Ball, Chairman  
Brian Brastad  
Terry Gleeson  
Cody Pearce  
David H. Roe, Jr.

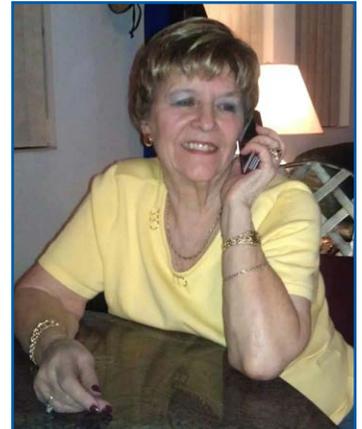
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# 2015 ANNUAL AWARDS LUNCHEON

## RUTH C. KASEMAN AWARD - FRANKIE JOHNSON

**F**rankie Johnson with Cardinal Homes was nominated to receive the Ruth C. Kaseman Award by Tami Blount with Blount's MH Contractors. Frankie served on our Board of Directors as Treasurer for several years. Frankie also organized and ran 9 consecutive Home Shows throughout the Valley, even going to far as to provide meals for the participating retailers and others. She also led a task force to develop a legal purchase contract for retailers and brokers for the entire industry, where much of the language is still in use today. Frankie received the Chairman's Award three times during her service to our Association, more than any other member.



Frankie Johnson

Frankie was always an advocate of the Brokers Council. After completing her service on the Board of MHIAZ, she continued to support her broker group by conducting her own training, particularly for the escrow law that began a few years ago. She continued to support her Phoenix Division by attending meetings, participating in discussions and helping with the task at hand.

After receiving the nomination from Tami, Ken Anderson reached out to those that were active during the 1980's and 90's when Frankie was heavily involved, including Roger Wendt, Harold Burtzloff, Brad Nikolaus, Gubb Mix and Bill Trottier. Each and every one of them had nothing but glowing reports on the time and effort that Frankie put into the Association. Whatever the task, Frankie either got it done or got others involved to be sure things moved forward.

The Ruth C. Kaseman Award is the highest honor we bestow upon an individual who has performed outstanding service to the Association and the Industry. The award was first established in February 1988 with Ruth C. Kaseman as the first recipient. It reads "Awarded to Individuals whose Service to the Manufactured Housing Industry is Distinguished by the same Innovation, Ingenuity and Pioneering Spirit which has characterized the Life and Career of Mrs. Ruth C. Kaseman. Without these people our Industry would not have Progressed".

Everyone who knows Frankie agrees that nobody embodied the spirit of Ruth C. Kaseman more than Frankie Johnson. Our only regret is not bestowing her with this recognition sooner. Frankie has been diagnosed with



Tami Blount accepts the Ruth C. Kaseman Award on behalf of Frankie Johnson

stage 4 cancer and was unable to be present at the awards ceremony in June. Brad Nikolaus, MHIAZ's first President/Chairman and close personal friend of Frankie's, gave a beautiful presentation on the merits of Frankie Johnson. Tami Blount accepted the award on behalf of Frankie Johnson, stating that Frankie asked her to tell everyone that it was a privilege to serve the association and that she was proud to be part of the industry.

Ken Anderson, Brad Nikolaus and Tami Blount presented Frankie with the Ruth C. Kaseman Award in a private setting in her home. Frankie accepted the award with pride and joy.

# 2015 ANNUAL AWARDS LUNCHEON *(Continued)*

## JAKE HANNON AWARD - SAM BAIRD

**S**am Baird with CMH Arizona was nominated to receive the Jake Hannon Inspiration Award by three of his employees, Joe Voorhees, Rick Busbee and Matthew Klein. Sam Baird served as Chairman of the Board to the MHAZ from 2006 – 2008 and represented the Manufacturers Council on the Board of Directors for 10 years. Sam was also a founding member and Past Chairman of the Arizona Image Committee.

Sam Baird has received many awards during his time serving the Association, including the Chairman's Award (2012), the Image Enhancement Award (2014), and our highest honor, the Ruth C. Kaseman Award (2008).

Sam has 42 years of experience in the manufactured housing industry and has been general manager at CMH Arizona for the past 18 years where he received many awards and special recognition for his excellent work within their organization, as well as charity work within the community. Sam has also served on the Board of Manufactured Housing for 9 years and as its Chairman for the past 2 years and continues to serve.

Joe Voorhees wrote that "Sam always takes the time to invest in the people that work for him... both personally and professionally." Rick Busbee wrote "it has been truly a positive experience in watching how [Sam] empowers people;" and "[Sam] has absolutely been the most committed volunteer and industry leader we have seen during my time." Matthew Klein stated "Sam's greatest quality is the personal responsibility he takes as being the General Manager of our facility for both his employees and his customers;" and "Sam is a promoter and personally encourages and challenges his employees to be the best they can be."

We had the opportunity of having Jim Clayton, co-founder of Clayton Homes, present this award to Sam during our awards ceremony in June. Sam was surprised to see his family in the audience, as Joe Voorhees was successful in getting them into the room unnoticed. Sam gave a very moving speech where he thanked his family of loved ones, as well as his association family and his Clayton family.



Sam Baird, Jake Hannon Award



Jim Clayton presents Sam Baird with the Jake Hannon Inspiration Award.

The Jake Hannon Inspiration Award reads, "An individual's life is characterized by their beliefs, values, and actions; the integrity they show in their daily life; the way they care for those around them; the time they dedicate to leading by example. These characteristics represent the spirit and inspiration of Jake Hannon." In recognition of Sam Baird's demonstration of these same outstanding qualities, we award him this honor.

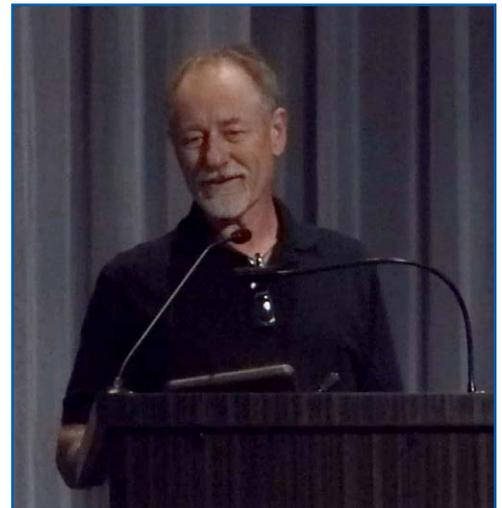
# 2015 ANNUAL AWARDS LUNCHEON *(Continued)*

## CHAIRMAN'S AWARD - DAVE STONE

**D**ave Stone from Stone & Son Transportation LLC received the 2015 Chairman's Award from MHAZ Chairman of the Board, Cody Pearce. Dave serves on our Board of Directors and is considered an outstanding leader and team player.

When MHAZ began negotiating with ADOT Director Halikowski and his staff on transportation issues 18 months ago, we asked Dave Stone if he could participate. Dave agreed and became one of the principle negotiators for our industry to get Table 4 restrictions lifted in 5 parts of the State. It eased both pilot car requirements and removed the need for DPS escorts in some areas, saving our industry both time and money.

As a result of subsequent meetings that Dave participated in, ADOT is now revising its policy on road restrictions due to construction projects to allow industry transporters windows of opportunity at specific dates and times to get our loads through some high traffic areas of the State. The specific locations, times and dates, will be determined as new construction contracts are negotiated by ADOT with highway contractors. Our industry, as a result, should benefit with substantial savings on many shipments in the future. Dave's expert testimony before ADOT officials had a substantial influence on this decision and will benefit industry members for many years to come.

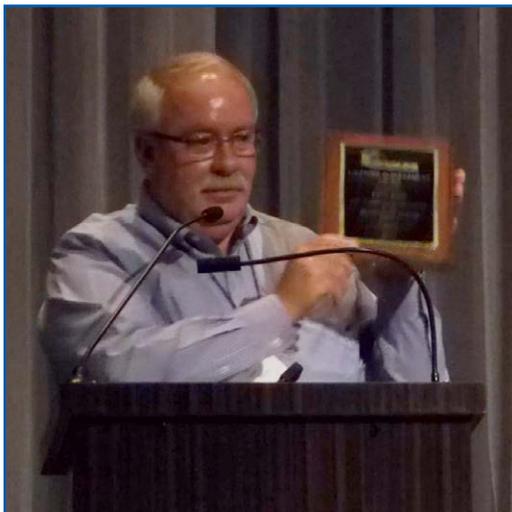


**Dave Stone, Chairman's Award**

Chairman Cody Pearce stated that he was honored to present Dave Stone with the 2015 Chairman's Award.

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## LIFETIME ACHIEVEMENT AWARD - JACK JUDD



**Jack Judd, Lifetime Achievement**

**J**ack Judd is the Building Safety Division Manager and Chief Building Official in Yavapai County. Jack previously worked in Yuma County for several years.

When Jack recently announced his retirement, MHAZ members Dave Roe, Jr. and Sam Baird alerted the association and asked that we invite Jack to our Annual Awards Luncheon and present him with a Lifetime Achievement Award to recognize Jack for the significant contributions that Jack has made to the manufactured housing industry during his tenure as a Building Official in Arizona.

Jack has always been exceptionally supportive of the manufactured housing industry, always willing to listen to our concerns and help solve problems. Dave Roe, Jr. presented the award to Jack, who was surprised and touched by the recognition.

# Many Thanks to Our 2015 Conference Sponsors & Exhibitors!

## 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 Energy

## Gold Sponsors

- ▣ Clayton Bank & Trust
- ▣ Spectrum Utilities

## Silver Sponsors

- ▣ 21st Mortgage Corp
- ▣ CU Factory Built Lending
- ▣ Sunland Asphalt

## Conference Exhibitors

- \* 21st Mortgage Corp
- \* AmRent
- \* Cactus Asphalt
- \* Cascade Financial Services
- \* Cavco Durango / Cavco West / Cavco Home Center / Fleetwood Homes
- \* Champion Home Builders / Redman Homes
- \* Clayton Bank & Trust
- \* Clayton Homes / Golden West / Karsten / Marlette / Schult Homes
- \* CU Factory Built Lending
- \* Evans, Dove & Nelson
- \* Flagstaff Insurance
- \* Gleeson MH Service / Gleeson Mechanical / Valley Wide Awnings
- \* Holbrook Asphalt
- \* Marcus & Millichap
- \* MHVillage / Datacomp
- \* MR Tanner
- \* NAI Horizon
- \* National Tenant Network
- \* Park Brokerage
- \* Pay Near Me
- \* R.O.I. Properties
- \* Rent Manager
- \* Shorebreak Energy
- \* Spectrum Utilities
- \* Sunland Asphalt
- \* Teamwork Mortgage & Insurance
- \* Triad Financial Services
- \* Westland Distributing
- \* Williams, Zinman & Parham
- \* Yale Capital Advisors

# NEW FEDERAL APPRAISAL RULE TAKES EFFECT ON JULY 18, 2015

The new Consumer Financial Protection Bureau (CFPB) Appraisal Rule takes effect on July 18, 2015. While the lender is responsible for complying with the rule, retailers will be directly impacted. It is critically important that manufactured home sellers understand the rule and prepare their customers for receiving an appraisal or valuation that may be less than the sales contract price.



## Rule Summary:

All manufactured home loans that are Higher Priced Mortgage Loans (HPMLs), (unless they are qualified loans) will require an appraisal if they are a land/home loan or a valuation if they are a home only loan before the loan can be made.

## Loans that **do not** require an appraisal or valuation are:

- » Loans less than \$25,000. This includes new and pre-owned homes with or without land.
- » Qualified Mortgages (QMs) and HPML QMs. This includes new and pre-owned homes with or without land.

## Loans that **do** require an appraisal or valuation are:

- » Higher Priced Mortgage Loans (HPMLs) that are not Qualified Mortgage Loans (QM).
- » Generally, HPMLs are loans with an Annual Percentage Rate (APR) of more than 1.5% over the Average Prime Offer Rate (APOR). This includes new and pre-owned homes with or without land.

## Land/Home Loans

- » Land/Home with a new (never titled) manufactured home must have a Uniform Standards of Professional Appraisal Practices (USPAP) compliant appraisal performed by a certified or licensed appraiser, but no interior inspection of the home is required.
- » Land/Home with a pre-owned manufactured home must have a USPAP compliant appraisal performed by a certified or licensed appraiser, including an interior inspection of the home. This is required even if the home is not located on the property at the time the appraisal is performed.

## Chattel Only Loans

- » A new manufactured home without land does not require an appraisal if one of the following three options are provided to the homebuyer.
  - Manufacturer's invoice
  - An Independent Cost Valuation (i.e. NADA)
  - A Market Comparable Sales Approach Valuation (i.e. Datacomp)
- » A pre-owned manufactured home without land does not require an appraisal if one of the two options are provided to the homebuyer.
  - An Independent Cost Valuation (i.e. NADA)
  - A Market Comparable Sales Approach Valuation (i.e. Datacomp)

In all cases a copy of the appraisal or valuation must be provided to the homebuyer at least 3 days prior to closing (add an additional 3 days if mailed.)

## Special Note Regarding Retailer Installed Options, Including Delivery & Installation

Neither NADA nor Datacomp valuations include the cost of retailer site work, delivery costs and options not purchased from the manufacturer. These items include, but are not limited to, delivery, home installation, A/C, skirting, decks, stairs, attached and unattached structures like carports, garages, screen rooms, storage shed, utility hook-ups and trim-out.

*(Continued on Page 10)*

# FEDERAL APPRAISAL RULE - JULY 18TH *(Continued)*

***For this reason retailers should anticipate that the valuation the homebuyer will receive for a new home without land will be less than the sales contract price.*** One lender has recommended that retailers amend their standard purchase agreement to show the price of the home and, on separate lines, itemize the cost of all retailer installed options. When added together, this should be the total sales price. This may be more difficult for new homes sited in some land-lease communities with higher sales prices. The most accurate valuation method in these situations will be a Market Comparable Sales Valuation.

## **How to Help Ensure Accurate Values**

Datacomp and NADA have collected tens of thousands of sale and loan transaction information to build and refine their respective valuation models. One key piece of information that has not been collected on a large scale basis is cash sales for new homes in land-lease communities. The majority of sales in Florida, especially in age restricted communities, are cash sales. Reporting cash sales is critical to accurate market valuations. The Manufactured Housing Institute (MHI) has established a website ([www.MHICAS.org](http://www.MHICAS.org)), which allows communities to record cash and internally-financed sales for new manufactured homes. This website can also be used by local lenders to provide data on their manufactured home loans. All community owners are encouraged to register for the MHICAS program and record all cash and internally-financed sales.

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## NEW OSHA RULES ON CONFINED SPACES EFFECTIVE AUGUST 3, 2015

**O**n August 3, 2015, new OSHA (Occupational Health and Safety Administration) rules will apply to construction in confined spaces such as attics, crawlspaces, sewers and manholes.



OSHA's new construction standard for Confined Spaces (29 CFR 1926 Subpart AA) is defined as any space that meets the following three criteria: is large enough for a worker to enter it; has limited means of entry or exit; and, is not designed for continuous occupancy.

A space may also be a permit-required confined space if it has a hazardous atmosphere; the potential for engulfment or suffocation; a layout that might trap a worker through converging walls or a sloped floor; or, any other serious safety or health hazard.

### **Highlights of the new rule require employers to:**

- Ensure that their workers know about the existence, location, and dangers posed by each permit-required confined space, and that they may not enter such spaces without authorization.
- Train workers involved in permit-required confined space operations so that they can perform their duties safely.
- Evaluate workspaces for the presences of confined spaces, including permit-required spaces.
- Identify means of entry and exit for permit-required confined spaces.
- Provide proper ventilation methods and/or other methods of protection that will enable employees to safely work in the confined space.
- Monitor spaces for hazards.

For more information about the OSHA Confined Space Rule [click here](#).

# CONGRESSMAN STEPHEN FINCHER AUTHORS OP-ED ABOUT H.R. 650/S. 682

Congressman Stephen Fincher authored an op-ed in The Hill (a top political publication read by the White House and lawmakers on Capitol Hill) today regarding the importance to rural America of swift passage of MHI's top priority, the Preserving Access to Manufactured Housing Act (H.R. 650/S. 682). In it he writes, "Instead of stacking the deck against rural America, Congress should be doing everything possible to restore the opportunity of homeownership." Please see his article, "Demanding Fairness For Rural America," below.



Rep Stephen  
Fincher (TN-08)

## **Demanding Fairness for Rural America** **By: Congressman Stephen Fincher (TN-08)**

July 14, 2015  
The Hill

Fairness for rural America - that's what we need and deserve. Unfortunately, millions of rural Americans are being unfairly shut out of the market for affordable housing. Instead of stacking the deck against rural America, Congress should be doing everything possible to restore the opportunity of homeownership.

Manufactured homes are commonly more affordable than a rent payment and provide buyers with options that meet their needs. Sadly, access to financing for manufactured homes has been seriously harmed due to actions by the Consumer Financial Protection Bureau (CFPB). Without the option to obtain financing, thousands of manufactured home customers are now trapped and unable to buy or sell homes.

The CFPB's actions are jeopardizing families' net worth as they face the risk of seeing their home values crash to fire-sale prices. These below market sales hurt every homeowner in the community who feels a huge loss on the equity of their home. The CFPB rules have also forced retailers to stop providing technical assistance to consumers during the home buying process - ultimately leaving consumers in the dark.

Instead of slamming the door shut in the faces of millions of Americans, I'm putting options back on the table with my bill to restore access to financing for manufactured housing. This is a pro-consumer bill, and it solves the problem that I continually hear from many of my constituents. My bill maintains federal oversight of manufactured housing lending, safety and construction standards and preserves core consumer protections against predatory lending practices.

There is no incentive for a manufactured home lender to grant a loan to a customer that does not clearly exhibit an ability to repay, as lenders generally retain the loans they make on their books. This is different than other types of loans that are packaged and resold for a profit. In fact, no one wins when a buyer is unable to pay their manufactured housing payment - the borrower, the lender, the manufacturer and all its employees lose out.

The core component of my legislation is a specific adjustment that the CFPB already has the authority to make under Dodd-Frank, but has refused to do so. It's hard to believe that the authors of Dodd-Frank would have included this provision that could be deemed a predatory lending practice.

According to the 2013 American Housing Survey, out of the 8.6 million manufactured homes in the United States, over half of these homes are located in rural areas. This should not be an urban vs. rural situation, but that is what it has become.

I am pleased that a bipartisan majority in the House supported my bill and sent it to the Senate where identical legislation has been introduced by Sen. Joe Donnelly (D-Ind.). I will continue to serve as a voice for rural America as I fight to restore financing options so folks can have access to affordable housing.

# MHI MEMBERS MAKE VISITS ON CAPITOL HILL

MHI members visited more than 70 House and Senate offices on Capitol Hill on Tuesday, June 15th in conjunction with MHI's 2015 Legislative Conference and Summer Meeting. During the meetings, MHI members briefed Members of Congress, Senators, and key staff about MHI's legislative priorities: the Preserving Access to Manufactured Housing Act (H.R. 650/S. 682); the energy efficiency tax credit; and streamlined regulations for manufactured housing energy standards.



Prior to the Hill visits, Dr. Lesli Gooch, MHI's Senior Vice President for Government Affairs, and Rick Robinson, MHI's Senior Vice President for State and Regulatory Affairs, conducted a legislative briefing session to educate participants about the three key issues to be presented on the Hill, including succinct talking points in favor of each issue. Each participant received customized folders which contained: a specific meeting schedule for the day; information on the Senators/Representatives to visit (including official photo, office location information, Committee service, and position on H.R. 650/S. 682); background information on MHI's legislative priorities, including talking points, real-world examples of small loans made before the Dodd-Frank Act restrictions were implemented; a "Myth vs. Fact" sheet about H.R. 650/S. 682; and a color leave-behind handout that was customized to the relevant state and district of the Senator or Representative.

Also included in each participant's folder was a "follow-up" form, that could be used to record notes from each meeting regarding stances on our three key issues: supporting the Preserving Access to Manufactured Housing Act (S. 682/H.R. 650); supporting the Energy Efficiency Tax Credit (45(L) tax credit); and streamlining regulations for manufactured housing energy standards. Participants were asked to fax or mail the forms to MHI, or click here to utilize the online system to enter the feedback from Hill meetings.

Rep. Stephen Fincher (TN), author of H.R. 650, reserved a room in the Cannon House Office Building for Hill-visit participants to relax between appointments. MHI also secured tables for lunch at the Capitol Hill Club's Presidential Dining Room, where all participants were welcome to stop by for a meal between their appointments. Congressman Andy Barr (KY), an original cosponsor of H.R. 650, joined participants during lunch and he expressed his support and encouragement for their efforts.

Despite temperatures in the mid-90s, long security lines, and jam-packed schedules requiring treks back and forth from the House side to the Senate side, Hill visit participants diligently delivered our message and the meetings were a great success in demonstrating to Senators/Representatives the importance of MHI's priorities to their constituents from back home.

The impact of face-to-face meetings on Capitol Hill is exceptionally influential to Senators and Representatives and we sincerely thank all those who participated (*especially Cody Pearce*) in the visits this year, during a critical time in the legislative process.



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# MHI HOLDS SUCCESSFUL 2015 LEGISLATIVE CONFERENCE & SUMMER MEETING

MHI held its 2015 Legislative Conference and Summer Meeting June 14-16 in Washington, D.C. Over 100 attendees participated in two days of business and division meetings which were followed by a day of visits to Capitol Hill and several regulatory agencies by MHI members and staff. MHI Members visited more than 70 House and Senate offices, where they briefed Members of Congress, Senators, and key staff about MHI's legislative priorities: the Preserving Access to Manufactured Housing Act (H.R. 650/S. 682); the energy efficiency tax credit; and streamlined regulations for manufactured housing energy standards. MHI members and staff also held productive meetings with representatives from DOE, HUD's Office of Manufactured Housing Programs, FHA's Office of Single Family Housing, FEMA and the Conference of State Bank Supervisors (CSBS).



With the implementation of the HPML Appraisal Rule approximately one month away, the first general session on Monday morning provided an overview of the requirements of the rule by Dick Ernst, President, Financial Marketing Associates. It included demonstrations of valuation systems specifically developed for industry compliance with the rule by Len Sims, Vice President of Operations, NADAguides, and Dan Rinzema, President, Datacomp. The presentation was a culmination of work by an MHI task force which has worked for 18 months to identify practical methods for complying with the HPML Appraisal Rule and facilitated the collection of wide-ranging data on home sales and home specifications which were utilized by NADAguides and Datacomp to develop proprietary systems for valuing homes.

Monday's luncheon speaker, Brad Fitch, President and CEO, Congressional Management Services, presented a program titled "How to Turn a 10-Minute Meeting with a Member of Congress into a Life-Long Relationship." Congressional Management Services has conducted numerous surveys with Members of Congress and their staff on effective communications, advocacy strategies and messaging on issues. Key guidance from the presentation regarding Hill visits was: know the Member's relevant committee assignments; be specific with your request for action; don't have too many talking points or topics; know the Member's history on the issue you are discussing; have data on the impact on the Congressional district and/or state; convey a personal story related to your issue; understand and communicate to the Member any potential negative consequences of your "ask" on an issue; and, limit the number of meeting participants. Fitch stated that Members of Congress can have approximately 130 meetings in a given week and that following this advice can assist in making your visit stand out.

Tuesday morning began with breakfast and discussion with MHI's lobbying firm, Porterfield, Lowenthal, Fettig & Sears LLC entitled "What's Happening on Capitol Hill." Dr. Lesli Gooch, MHI's Senior Vice President for Government Affairs, introduced the panel, which included Lendell Porterfield (former senior staff member for Senate Banking Committee Chairman Shelby), Dawn Sears (senior lobbyist for the House Financial Services Committee Republicans), Dwight Fettig (former Staff Director for the Senate Banking Committee Democrats), and Ben Turner (former counsel for influential Democrat member of the House Financial Services Committee). Dr. Gooch directed the discussion, which focused on educating Hill-visit participants about the political and policy context in Washington that impacts the outlook for MHI's legislative priorities. Areas of discussion included the national political context; the current legislative environment, including the "must-pass" bills facing Congress; and the priorities of the House Financial Services Committee and Senate Banking Committee.

During the meeting, MHI divisions, committees and board of directors all held meetings. [Click here](#) to read the full report on the 2015 Legislative Conference and Summer Meeting.

# FINDING THE “GOOD” IN REGULATION AND CHANGE

By John Walters, West Region Sales and Marketing Manager, CUFBL

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It is conference season for those in the manufactured housing industry. Attendance and participation has demonstrated an overall growing economy and the increased activity that comes with it. However, there still is an overhang of the next wave of regulations. Their potential impact looms on the horizon. Much time was and is still being spent in conversations that range from education to speculation to trepidation. What seems to be lacking most are discussions that lead to inspiration.

On the front line of these regulations and changes, lenders find challenges in how to respond. Market forces often push in a direction to keep “business as usual,” despite potential consequences with regulators. Other regulatory concerns, whether real or perceived, may prompt a move too far the other way. Some may even consider exiting from the business altogether. None of those responses speaks to sustainability as a lender or other manufactured housing stakeholder.

Fortunately, these are not the only options to which to pick from. We can choose to accept and embrace regulation and change to enhance the experience of our business partners and consumers, or as we refer to them in the credit union world, members. For example, here in the West Region at CU Factory Built Lending (CUFBL), we have accepted changes and leveraged them to improve the quality of interactions with our business partners and members. The recent launch of “CUFBL’s Inspiration Center”, has created an on-line community, exclusively for our loan brokers who serve manufactured housing customers. There they can find “inspiration” in the form of additional tools and resources regarding marketing, rates, programs, compliance and a myriad of topics that will assist them in many aspects of their business. For our retailer business partners, we offer our unique SUN system technology. Used in conjunction with our full-time, dedicated MLO’s, we have created a process that not only meets regulatory guidelines but improves upon communication with both the retailer and consumer. It offers a more efficient and streamlined transaction for all involved. These are just two examples of improvements born out of the changes required in the regulatory environment we operate under today.

Regulation and change, especially which appear to be forced upon us, may lead to anxiety or frustration. It also can be the spark to re-evaluate our respective roles in serving our customers. How do we bring value to each other as industry partners? Perhaps most importantly, how do we best serve the consumer? That re-examination of our business practices, our value to our customer and our core values themselves is where the “good” can spring from regulation and change.

If you are a loan broker and would like to learn more about CUFBL’s Inspiration Center or a retailer who would like to learn more about CUFBL’s SUN system, please contact John Walters at (866) 595-7228 x6252.

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# DFBLS / OMH UPDATES

**D**ebra Blake, Interim Director of the Department of Fire, Building and Life Safety, reports that the Department is continuing its efforts to provide excellent customer service!

The end of July 2015 is the target date for automating the installation permit submission and payment process. Once implemented, an applicant for a manufactured home installation permit will be able to logon through a web portal and complete the application, upload planning and zoning documents, and pay by credit or debit card. Permits will be issued electronically as well.

All others types of applications and installation permits are scheduled to follow in August 2015.

The Fee Schedule for Fiscal Year 2016 has been published and is effective July 1, 2015. The fee schedule is printed in this newsletter on page 16 - 17.

Please keep checking the Department's website [www.dfbls.az.gov](http://www.dfbls.az.gov) for the most current information.



## CALENDAR OF EVENTS

### JULY

**22nd Tucson Division Meeting, 6:30 pm**  
Claim Jumper at El Con Shopping Center  
Scott Townsend, Division President  
[stownsend@westernamericanhousing.com](mailto:stownsend@westernamericanhousing.com)

**28th Phoenix Division Meeting, 12:00 pm**  
MHIAZ Office, Tempe  
Kory Beickel, Division President  
[kbeickel@countryplacemortgage.com](mailto:kbeickel@countryplacemortgage.com)

### AUGUST

**19th Southwest Division Meeting, 12:00 pm**  
Da Boyz Italian Restaurant, Yuma  
Michael Bryant, Division President  
[mike@pacesettercountry.com](mailto:mike@pacesettercountry.com)

### SEPTEMBER

**7th Labor Day - Offices Closed**

**16th Government Relations & Zoning Committee Board of Directors Meeting**

**30th White Mountain Division Meeting, 6:00 pm**  
On the Rim, 480 West Deuce of Clubs  
Mark Coble, Chapter President  
Phone: (928) 537-2615

### NOVEMBER

**10th Northwest Division Meeting, 6:00 pm**  
Calico's Restaurant, 418 W Bealle, Kingman  
Shane Willson, Division President  
[prestigehomes@citlink.net](mailto:prestigehomes@citlink.net)

Visit our website [www.azhousing.org](http://www.azhousing.org) for an archive of past newsletters, shipment reports and other information!

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Ken Anderson, President - [ken@azhousing.org](mailto:ken@azhousing.org)

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**FEE SCHEDULE FOR 2016 FISCAL YEAR**

***FEEES ARE EFFECTIVE JULY 1, 2015***

*Fees charged by the Department are not included in Rule and are exempt from the State Rule procedures (Arizona Revised Statutes § 41-2144(C)).*

<b>LICENSING FEES</b>				
	<b>Class</b>	<b>Class Description</b>	<b>New License</b>	<b>Renewal License</b>
<b>MANUFACTURER</b>	<b>M-9A</b>	Factory-built-buildings (FBB) and subassemblies	<b>\$ 864.00</b>	<b>\$ 432.00</b>
	<b>M-9C</b>	Manufactured (MFG) Homes	<b>\$ 864.00</b>	<b>\$ 432.00</b>
	<b>M-9E</b>	Master, includes M-9A and M-9C	<b>\$ 1,358.00</b>	<b>\$ 679.00</b>
<b>RETAILER/ DEALER/ BROKER</b>	<b>D-8</b>	Retailer Mobile/MFG Homes	<b>\$ 566.00</b>	<b>\$ 283.00</b>
	<b>D-8B</b>	Broker Mobile/MFG Homes	<b>\$ 432.00</b>	<b>\$ 216.00</b>
	<b>D-10</b>	Retailer FBB or FBB Subassemblies	<b>\$ 566.00</b>	<b>\$ 283.00</b>
	<b>D-12</b>	Master, includes D-8, D-8B, and D-10	<b>\$ 864.00</b>	<b>\$ 432.00</b>
<b>INSTALLERS</b>	<b>I-10C</b>	General Installer	<b>\$ 432.00</b>	<b>\$ 216.00</b>
	<b>I-10D</b>	Installer of Attached Accessory Structures	<b>\$ 432.00</b>	<b>\$ 216.00</b>
	<b>I-10G</b>	Master, includes I-10C and I-10D	<b>\$ 741.00</b>	<b>\$ 370.00</b>
<b>SALESPERSON</b>	<b>NA</b>	Employee of a licensed Retailer/Dealer/Broker	<b>\$ 206.00</b>	<b>\$ 103.00</b>

<b>PLAN FEES</b>	
<b>DESCRIPTION</b>	<b>FEE</b>
<b>Standard Plan Review</b>	
Application Submittal and Plan Review	<b>\$150.00</b> Includes up to 1 hour of plan review time
Plan Review	<b>\$119.00 hour</b> Each additional hour
<b>EXPEDITED Plan Review</b>	
Expedited Application and Plan Review	<b>\$269.00</b> Includes up to 1 hour of plan review time
Expedited Plan Review	<b>\$238.00 hour</b> Each additional hour

<b>CERTIFICATE (INSIGNIA) FEES</b>	
<b>DESCRIPTION</b>	<b>FEE</b>
Installation Certificate	\$10.00 each
Modular Manufacturer Certificate	\$51.00 each
Reconstruction Certificate	\$51.00 each

<b>PERMIT FEES</b>		
<b>DESCRIPTION</b>	<b>STATE ISSUED PERMIT FEE</b>	<b>IGA FEE</b>
Mobile/MFG Home	\$350.00 each <i>Includes 3 Inspections</i>	Up to \$ 350.00 each
FBB – residential	\$ 450.00 per story <i>Includes 3 Inspections</i>	\$ 450.00 per story
FBB – commercial	\$ 4.50/LF per story <i>Includes 3 Inspections</i>	\$ 4.50/LF per story
6 Month Extension on Permit (MFG and FBB)	\$ 82.00	
FBB Special Event	\$ 67.00	
Rehabilitation – Mobile Home	\$ 49.00 <i>Includes 2 Inspections</i>	

<b>INSPECTION FEES</b>	
<b>DESCRIPTION</b>	<b>FEE</b>
MFG facility	\$ 51.00 per hour, plus mileage @ 0.445/mile
Installation Re-Inspection (MFG, FBB, Rehabilitation)	\$ 82.00 per hour, plus mileage @ 0.445/mile
Technical Service	\$ 82.00 per hour

<b>INSTALLATION TRAINING</b>	
<b>DESCRIPTION</b>	<b>FEE</b>
Installation Training <i>OMH Installer: Qualifying Party or Corporate Officer Registrar of Contractor; Participant in the Installation Certificate Program: Qualifying Party or Corporate Officer</i>	\$ 100.00

<b>ADMINISTRATIVE FUNCTION FEES</b>	
<b>DESCRIPTION</b>	<b>FEE</b>
Change on installation permit	\$ 10.00 per item
Change name of license	\$ 10.00 each
Change license location	\$ 10.00 each
Change license telephone number	\$ 10.00 each
Add branch location	\$ 10.00 each
Delete branch location	\$ 10.00 each
Reinstate bond	\$ 10.00 each
Process returned check	\$ 10.00 each
Change status of license to inactive	\$ 10.00 each
Copies	\$ .50 each
All refunds are subject to a fee of	\$ 59.00 each