

NORTHWEST DIVISION TACKLES MAJOR ZONING ISSUE FOR MANUFACTURED HOMES



Ken Anderson
President

Just last month, the Mohave County Board of Supervisors voted to limit manufactured home placements in the County to 7 years or newer effective December 2, 2015. This was adopted under a total rewrite of the zoning ordinance with no specific mention of manufactured housing during the public meeting notices. Currently, approximately 25% of the homes in Mohave County are manufactured homes.

The Division members, getting wind of the change moved immediately into action. Member Frank Geraci with Mohave Rancho Lumber immediately contacted his County Supervisor, Jean Bishop (District 4), to object. Supervisor Bishop was unaware



Public meeting with Development Services

this provision was part of the total zoning package and indicated she would have voted against the measure had she understood. David Roe, Jr. with Clayton Homes, Debra Blake with the DFB&LS, Division President Shane Willson, and I attended a meeting with Development Services that afternoon to inquire as to why the industry was not involved in the vetting process. We mentioned the economic impact on the industry, the devaluation of property values of existing homeowners and the anticipated loss of revenue to the County. Debra Blake had contacted both HUD and the Attorney General in advance of the meeting and indicated their ordinance was a violation of Federal law.

That same evening, Supervisor Bishop attended our Division meeting and vowed to help. With her help another information meeting was set by Mohave County Development Services the following Monday. An estimated 50 people attended, most being existing home owners opposed to the new ordinance. At that meeting many of our members spoke out in opposition including Julie Lackey with Old Trails, Terry Ragan with Sunwest Enterprises and Frank Geraci.



Nick Hont, Director, Development Services

Since those meetings the Board has set aside the implementation date and has sent the issue back to Planning and Zoning for a review. The next meeting before Planning and Zoning is set for Monday December 7th with many of our members and many homeowners agreeing to testify. The industry will present an alternate proposal for Mohave County to consider.

While the outcome is not yet known, we feel the response by industry members was professional and to the point. Our strength in numbers and unity came through loud and clear.

OSHA DELAYS ENFORCEMENT OF CONFINED SPACE RULE TO JAN 8, 2016

On October 2, 2015, the United States Occupation Health and Safety Administration (OSHA) announced its decision to delay enforcement of the new Confined Spaces in Construction Standard until January 8, 2016. Click [HERE](#) to see OSHA's Confined Spaces in Construction Tool Kit.

Although the ruling became effective August 3rd, OSHA has agreed to refrain from issuing citations to any employer that is **making good-faith efforts to comply with the standard.** Click [HERE](#) to read the Memo.



This temporary enforcement policy applies to construction on single-family homes, duplexes and townhouses in federal jurisdictions, but does not include multi-unit apartment buildings.

OSHA-approved state plan enforcement dates may vary; for more information click [HERE](#) for their FAQ.

To assist in complying with the new rules, OSHA has published a Small Business Compliance Guide for its new Confined Spaces in Construction rule. Click [HERE](#) to view or download a PDF copy of the **“Protecting Construction Workers in Confined Spaces Small Entity Compliance Guide.”**

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JUNE 7 - 9, 2016
AT THE
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CFPB INCREASES MORTGAGE DATA REPORTING REQUIREMENTS

On October 20th, the Consumer Financial Protection Bureau (CFPB) finalized a rule requiring lenders to report more information about borrowers. According to a press release by the CFPB, the almost 800-page rule is intended to "improve information reported about the residential mortgage market."

The final rule increases the data financial institutions are required to provide, including: property value, term of the loan, duration of any teaser or introductory interest rates, and more information about mortgage loan underwriting and pricing, such as an applicant's debt-to-income ratio, the interest rate of the loan, and the discount points charged for the loan.

According to the CFPB, the rule also reduces the overall number of banks and credit unions that are required to report HMDA data by over 20 percent. For example, under a new standardized reporting threshold, small depository institutions that have a low loan volume will no longer have to report HMDA data.

Most of the provisions of the final rule will take effect on January 1, 2018. Lenders will collect the new information in 2018 and then report this information by March 1, 2019.

A copy of the final rule is available by clicking [HERE](#).



CALENDAR OF EVENTS

DECEMBER

16th Government Relations & Zoning Committee Board of Directors Meeting

24-25 Christmas Holiday - Offices Closed

Happy Holidays!!



JANUARY

1st New Year's Holiday - Offices Closed

JANUARY (cont)

12th Northwest Division Meeting, 6:00 pm
Calico's Restaurant, 418 W Bealle, Kingman
Shane Willson, Division President
shanewillson@citlink.net

13th Tucson Division Meeting, 6:30 pm
The Olive Garden at The Tucson Mall
Scott Townsend, Division President
stownsend@westernamericanhousing.com

17th Phoenix Division Meeting, 12:00 pm
MHIAZ Office, Tempe
Kory Beickel, Division President
kbeickel@countryplacemortgage.com

20th Southwest Division Meeting, 12:00 pm
Location TBD, Yuma
Michael Bryant, Division President
mike@pacesettercountry.com

FREDDIE MAC CEO WANTS MORE LOW DOWN-PAYMENT MORTGAGES

Published: Oct 20, 2015 By Daniel Goldstein, Personal Finance Reporter, MarketWatch.com

Donald Layton says the rollout of 3% down-payment loans has boosted homeownership. The Federal Housing Finance Agency and at least one of the federally-backed buyers of mortgages appears ready to double down on their pledge last year to expand lending to borrowers who otherwise might be difficult to qualify for traditional loans, with Freddie Mac hinting that even more low down-payment loan programs could be on the way.



Freddie Mac CEO Donald Layton told an audience at the Mortgage Bankers Association annual convention in San Diego on Monday that the surprise announcement last year by FHFA Director Mel Watt instructing his company and Freddie Mac to buy loans with down payments as low as 3% was a net positive and that more low down payment products could be on their way in the next year or so.

Currently, mortgages with less than 3% down payments comprise about 11% of the overall mortgage market, according to RealtyTrac, an Irvine, Calif.-based real-estate research firm. After the mortgage crash, most low down payment loan products evaporated because they were seen as too risky.

“There are still some nooks and crannies left in the mortgage market to fill,” Layton said. Many self-employed borrowers have difficulty qualifying for a home loan under federal lending rules and need to develop loan products that can qualify them, he said. Most big bank lenders who sell their loans to the government’s big mortgage buyers have been reluctant to make loans to otherwise qualified individuals who don’t have a steady income. Even former Federal Reserve Chairman Ben Bernanke last year lamented that because he had gone from a federal job with a verifiable salary to being a more well-compensated lecturer with variable income, he couldn’t qualify for a home loan under federal government underwriting requirements for income.

Without government-sponsored enterprises (GSEs) like Fannie Mae FNMA, -0.44% and Freddie Mac FMCC, -0.88% expanding the credit box, Layton warned, Freddie Mac’s future profits could be hurt as “borrowers are voting with their feet” and going to smaller community banks rather than bigger lenders, as smaller banks can often keep loans on their own books and make their own loan deals, rather than conform to rigid and conservative income requirements, and sell the loans to Fannie Mae and Freddie Mac.

Overall, the U.S. mortgage market appears to be finally recovering from the real estate crash of 2009-2010, with credit expanding and cash sales declining to their lowest level since December 2009. The Mortgage Bankers Association said Monday that it upped its estimate for 2015 mortgage originations to \$821 billion, up from \$801 billion in July. It also upped its estimate for 2016 by \$20 billion to \$905 billion.

Offering a higher number of low down-payment options to the market could create a replay of last year when congressional critics of FHFA and Fannie Mae and Freddie Mac faulted the plan, saying it could return the mortgage markets to precrash conditions, when borrowers with little of their own money invested in a home simply walked away. Fannie Mae and Freddie Mac required nearly \$200 billion in bailout funds after many mortgages they bought defaulted.

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MORE LOW DOWN-PAYMENT MORTGAGES *(Continued)*

Currently, Fannie Mae and Freddie Mac are under the conservatorship of the FHFA, and Layton told mortgage bankers it was likely to stay that way for the foreseeable future. “We’re still several years away” from a reform measure that could bring the two big mortgage backers out from under the FHFA’s control, he said. The FHFA was created in the aftermath of the mortgage market collapse when pools of mortgage backed securities that were thought to be safe investments turned out to contain hundreds of risky loans that later defaulted, bringing down both Fannie Mae and Freddie Mac, as well as investment banks like Bear Stearns and Lehman Brothers.

Source: http://www.marketwatch.com/story/freddie-mac-ceo-wants-more-low-down-payment-mortgages-2015-10-20?mod=mw_share_twitter

PROGRESS ON DUTY TO SERVE

Based on their efforts, MHI believes that the Federal Housing Finance Agency’s (FHFA) rule on Fannie Mae and Freddie Mac’s “Duty to Serve” manufactured housing will be coming out soon. This is an important priority for MHI, particularly the provision asking the GSEs to consider purchasing chattel loans. MHI, in collaboration with its Financial Services Division and National Communities Council, has been actively advocating for a strong proposed rule.

Manufactured home-only loans (known as chattel loans) comprise between 60 to 70 percent of all manufactured home financing. Given the large important role that chattel loans play in the manufactured home market it is impossible, in any meaningful fashion, to “dutifully serve” the needs of the manufactured housing market as required in the Housing and Economic Recovery Act of 2008 without providing manufactured home loans secured by personal property the opportunity to access secondary market mechanisms.

As we have previously reported, FHFA asked MHI to sit down with some consumer groups to see if there could be common ground on consumer protections - which we did. Without making any concessions that could limit the availability of loans under “Duty to Serve” or more broadly, we made progress in reconciling our differences. This effort was necessary and we have made a strong case about how GSE-supported real estate and chattel manufactured home loans would fill a critical role in the market, while being done in a financially responsible and consumer-responsive manner.

We have worked not just with consumer groups, but also the GSEs, to explore ways they can purchase more manufactured housing loans and work with more of our lenders and communities. Once the “Duty to Serve” rule comes out, MHI will weigh in with formal comments and push for the strongest possible rule for manufactured housing.



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MHI HOLDS 79TH ANNUAL MEETING

MHI held its 79th Annual Meeting in Boca Raton, Florida October 4-6.

Election of MHI Officers for 2016: During the October 5th Annual Membership Meeting Luncheon sponsored by UMH Properties, Inc., elections for the 2016 MHI officers were held. Tim Williams, CEO, 21st Mortgage Corporation was elected Chairman of the Board; Charley Lott, President, Fleetwood Enterprises was elected Vice Chairman of the Board; Howard Walker, Vice Chairman, Equity LifeStyle Properties was elected Treasurer; and Tom Hodges, General Counsel, Clayton Homes was elected Secretary. Nathan Smith, Partner, SSK Communities becomes MHI's immediate past chairman and will serve in this capacity as a member of the MHI Executive Committee along with the officers above.



Annual Awards Dinner: The MHI Annual Awards Dinner was held on Monday evening and began with a reception sponsored by MHVillage/Datacomp. The awards dinner was sponsored by Bradley Arant Boult Cummings, LLP and the evening's awards presentations were emceed by MHI Chairman, Nathan Smith. Four members of the manufactured housing industry were honored during the annual awards dinner.



Arizona's own **Manuel Santana**, Director of Engineering, Cavco Industries, Inc., received the Frank Walter Standards Award which is selected by the MHI Technical Activities Committee. He was awarded for his efforts in representing MHI on Capitol Hill when he testified before the House Financial Services Committee about the need for balanced regulation and for accessible and affordable financing for those seeking to purchase manufactured housing; his efforts on MHI's Technical Activities Committee and on the Manufactured Housing Consensus Committee where he provided invaluable leadership, technical assistance and vision; and his service on the Department of Energy's National Regulatory Advisory Committee's working group on manufactured housing energy standards. ***Congratulations, Manny!!***

Steven P. Adler, President & CEO of Murex Properties, was presented the MHI Chairman's Award by MHI Chairman Nathan Smith. Adler was awarded for his leadership of the National Communities Council (NCC), his persistence in pursuing solutions to the challenges imposed by the Consumer Financial Protection Bureau (CFPB), and his many hours of dedication to MHI efforts. Marla Y. McAfee, Executive Director, Tennessee Housing Association, received the State Association Executive of the Year award which is a peer award selected by the manufactured housing state association executives. Andy Gallagher, Executive Director of the West Virginia Housing Institute, Inc. received the Jim Moore Excellence in Communications Award, presented by the Manufactured Housing Executives Council (MHEC).

MHI President and CEO Dick Jennison recognized Cheryl Berard, MHI's Director of Business Development for her 25th anniversary as an employee of MHI. Cheryl serves the association in many important roles including managing exhibitor booth sales for the Congress & Expo, securing sponsors for all MHI events, managing awards programs, and producing MHI's Week in Review electronic newsletter, to name a few. Cheryl also provides excellent support to the State Association Executives and staff members. ***Congratulations and Thank you, Cheryl, for 25 years of outstanding work!***

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MHI HOLDS 79TH ANNUAL MEETING *(Continued)*

Opening General Session: At the Monday morning general session and breakfast sponsored by Clayton Homes, Tom Derzypolski, President of BowStern Marketing Communications, made a presentation to the membership on “How Your Business Can Benefit from a Social Media World.” MHI has made significant progress in the past eight months gaining over 37,000 followers on its Facebook page. The page is now actively engaging consumers on a daily basis, showcasing homes and communities and resulting in new home sales that can be directly attributed to the MHI Facebook page.

For a full recap of the meeting [CLICK HERE](#).

SPEAKER RYAN EXPECTS POLICY RIDERS IN OMNIBUS APPROPRIATIONS BILL

The federal government is currently operating under a “Continuing Resolution,” which passed in October and runs through December 11th. Congress is working to pass an omnibus spending bill to avoid a government shutdown and to allocate spending across federal agencies. Because it is a “must-pass” bill, Congress will likely include legislative changes, known as policy riders, in the omnibus package. At a news conference on Thursday, House Speaker Paul Ryan confirmed that he expects the omnibus spending bill will include policy riders.

MHI has been working to ensure the Preserving Access to Manufactured Housing Act (H.R. 650/S. 682) is passed this year. The language could catch a ride on the must-pass omnibus Appropriations package as a policy rider because the bill was included in the Senate’s Financial Services and General Government Appropriations bill (Section 909 of S. 1910) in July. As S. 1910 is combined with 11 other appropriations bills covering all areas of the government, it is imperative that we advocate for Section 909 to remain in the final package.

[Click here](#) to read more and find out how you can help. Representatives and Senators need to hear from you, their constituents, about the importance of keeping the Preserving Access to Manufactured Housing Act in the final omnibus appropriations

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REGISTRATION IS OPEN FOR THE 2016 NATIONAL CONGRESS & EXPO

[CLICK HERE](#) to register, make hotel reservations and for more information on the 2016 National Congress & Expo for Manufactured and Modular Housing to be held May 3-5, 2016 at Caesars Palace in Las Vegas, NV. **The early-bird deadline for registration and hotel reservations is April 1, 2016.**

[CLICK HERE](#) to reserve your exhibit booth space online, view the booth prices or the current list of exhibitors. To view sponsorship and advertising opportunities for the 2016 Congress & Expo, please [CLICK HERE](#).

2015 NCC FALL LEADERSHIP FORUM A ROUSING SUCCESS

Held at the Fairmont Hotel in Chicago, this year's meeting opened with a customized video greeting from HUD Secretary Julian Castro emphasizing the importance of manufactured housing as an important part of the solution for more affordable housing. The nearly 300 people in attendance then heard Dr. Charles Evans, President and CEO of the Chicago Federal Reserve Bank, deliver his view of the economy and his thoughts on future Federal Reserve monetary policy. As reported the next day in both the *New York Times* and *USA Today*, there were three Federal Reserve presidents delivering public comments on that day and only Evans was described as "dovish" and more likely inclined to wait.



Feedback forms from attendees noted the "high caliber speakers" and included specific positive feedback on the "Millennial Mindset" presented by Scott Hess of Spark media agency. Hess stressed to the audience to be less concerned about precise generational "cut-off dates" and to instead think about each generation's perspective based upon shared experiences and formative events. Also well received was a marketing case study presented by the marketing team at HomeFirst Communities in Birmingham, MI. With before and after photos, plus Q&A from the audience, this session highlighted the marketing process at HomeFirst including advertising, lead generation, and measuring results.

Another featured speaker was Lisa Trosien of ApartmentExpert.com. With a passion for outstanding customer service, Trosien shared her observations on the similarity of manufactured housing communities to traditional multi-family properties. She shared her experiences of having "shopped" several communities in preparation and offered practical, take-home ideas on both service and marketing tips for community owners.

Attendees were optimistic and upbeat while acknowledging that the manufactured housing industry is still facing many challenges. There was no shortage of networking and both evening receptions were full events. Almost half of the attendees had previously attended the NCC Fall Leadership Forum and were enthusiastic for attending again next year.

CALL FOR ENTRIES

2016 NATIONAL INDUSTRY AWARDS

2016 Land-Lease Community and Retail Sales Center of the Year, Manufactured and Modular Home Design and Interior Design/Home Merchandising Awards

Deadline for entries, fees and entry materials: March 25, 2016

[CLICK HERE](#) to enter or view information on the following 2016 National Industry Awards:



- Land-Lease Community of the Year (includes four regions of the country)
- Retail Sales Center of the Year (includes four regions of the country)
- Design Awards for Manufactured and Modular Housing (Production home award categories by square footage and includes a Green Home Award, Small Home and an Age in Place/Universal Design/Accessibility Award).
- Manufactured or Modular Home Interior Design/Home Merchandising - (includes four categories - retail sales center, land-lease community, manufacturer and clubhouse)

Through the online system, you can enter the National Industry Awards competition, find eligibility information, criteria for each award and submission requirements, view the contest rules, pay entry fees, and upload all of your entry files for judging. The deadline for submitting entries, paying the fees and submitting materials online for judging is **March 25, 2016**.

The National Industry Awards are presented each year at the National Congress & Expo for Manufactured and Modular Housing, bringing recognition to the best manufactured home communities and manufactured home retail sales centers in the country and the industry leaders in new manufactured and modular home designs. The Congress & Expo will be held May 3-5, 2016 at Caesars Palace in Las Vegas. Visit www.congressandexpo.com for information on the 2016 Congress & Expo. Awards will be presented on Wednesday, May 4th. Each award winner receives a personalized trophy and the entry will be placed in MHI's online Photo Gallery.

Please note the following membership requirements for entering the competition:

- The Manufactured and Modular Home Design Awards competition is only open to manufacturers that are members of the Manufactured Housing Institute (MHI).
- The Land-Lease Community of the Year and Retail Sales Center of the Year Awards competition is only open to retail sales centers or communities that are members of the state manufactured housing association where the sales center or community is located.
- The Manufactured or Modular Home Interior Design/Home Merchandising Awards competition is only open to retail sales centers and land-lease communities that are members of the state manufactured housing association where the sales center or community is located. Manufacturers must be members of the Manufactured Housing Institute (MHI).

If you have any questions, please contact Cheryl Berard at 703-558-0668 or cheryl@mfghome.org.

DOUGLAS A. DUCEY
Governor



DEBRA BLAKE
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OFFICE OF ADMINISTRATION * OFFICE OF MANUFACTURED HOUSING * OFFICE OF STATE FIRE MARSHAL

INSTALLATION MEMORANDUM

In a continuing effort to keep inspectors, installers and our local jurisdiction partners up to date and consistent, the Department has compiled a list of current topics for distribution. Enforcement date for topics listed below begins on **November 15, 2015**.

TOPIC	NEW CODE?	CODE REFERENCE	COMMENTS
Feeder conductors	No	HUD 3280.803 (k) (2)	Feeder conductor (wire) sizes to be determined by State approved plan or the installation manual provided by the home's manufacturer.
Caps on CMU piers	No	HUD 3285.304 (b) (2)	Caps for CMU piers must be solid concrete or masonry at least 4 inches in nominal thickness, hardboard lumber at least 2 inches nominal in thickness or be corrosion-protected minimum one-half inch thick steel.
Separation between earth and non-treated wood or siding	No	IRC R317.1	Materials not approved for ground contact cannot be within 6 inches of earth or within 2 inches of a concrete drive, patio, slab or side walk, measured vertically.
Duct Insulation R - Value	No	HUD 3280.715 (a) (7)	Duct under a home or building must be insulated with material having a minimum thermal resistance of R-8 in all thermal zones.
Awnings on Manufactured Homes	No	Installation manual provided by the home's manufacturer and vendor	Installation of awnings on manufactured homes must meet the requirements of the home's manufacturer and the vendor of the awning.
Water pipe pressure testing with air	No	IPC 312.5 HUD 3280.612 Installation Instructions provided by the Vendor	When conducting an air pressure test on PVC water pipe you must first fill the pipe with water and then pressurize with air to 100 psi. If you fill to 100 psi with air only the pipe could rupture and cause injury.
Expiring permits	No	Arizona Administrative Code R4-34-801 (F)	Every permit except a special use permit expires six months from the date the permit is issued. The Department may extend the permit for good cause <i>Prior</i> to its expiration.
Pipe Protection	No	IPC 305.2	Pipes passing through or under walls shall be protected from breakage by using a sleeve or other approved means.
Rodent prevention for homes and buildings	No	IBC Appendix F HUD 3280.307 (d)	All exterior openings, above and below grade, shall be sealed to prevent rodents from entering the home or building.

FRANK LLOYD WRIGHT'S AMERICAN SYSTEMS-BUILT HOME FOUND IN WISCONSIN

By Gayle Worland for Wisconsin State Journal

For nearly 30 years, Mary Jane Hamilton had a curious feeling about the house at 2107 West Lawn Ave.

Today, the Frank Lloyd Wright scholar and author finally reveals her hunch: That the two-story house was designed by Wright himself.

The West Lawn home is being announced as only the 16th known example of the American System-Built House, a short-lived venture by Wright meant to provide affordable housing through predesigned homes built with factory-cut materials.

Another rare ASBH was discovered in Shorewood in June, joining a cluster of four duplexes and two single-family homes in nearby Milwaukee and others scattered across the Midwest.



Hamilton and the nonprofit Frank Lloyd Wright Wisconsin are announcing the Madison discovery in hopes that people who knew the 98-year-old West Lawn house in its early years might come forward with information or photos to further verify its historic place in Madison architecture.

“It’s still an unfinished story. The house is going to be 100 years old in 2017,” Hamilton said. “I would like to have finished up by then a publication about it. It’s a unique part of Madison’s history, and I’d like to (hear from) the people who were involved in it.”

Wright’s “system-built” homes were not prefabricated. Instead, lumber was pre-cut at the mill and building materials were delivered by rail, allowing for easy assembly at the building site. The models had flexible design options, something not featured in most mail-order houses of the time.

Though Wright produced more than 900 working drawings and sketches for the ASBH, the experiment in mass-produced housing was cut short with America’s entry into World War I on April 6, 1917. Home construction stopped and building materials were diverted to the war effort.

An ad from the John W. Groves & Son Co., the Madison agent for Wright’s ASBHs, touted the “wide variety of designs” available. “Less cost – that is one amazing feature of the American System, that these beautiful homes, all Frank Lloyd Wright designs, of guaranteed materials and price, can be built for less money than the ordinary house of similar size and materials,” the ad stated.

For the full story from the Wisconsin State Journal, [CLICK HERE](#).

REGISTER TO ATTEND THE 2016 MHI LEGISLATIVE CONFERENCE & WINTER MEETING

Click [here](#) for information on this event, to view the schedule and to register and save \$100 before the January 8th early-bird deadline. The MHI Legislative Conference & Winter Meeting will be held on February 7-9, 2016, at the W Hotel in Washington, D.C.



To make hotel reservations, please contact Central Reservations at 877-946-8357 to reserve your hotel room at the W Washington DC or [click here](#) to reserve your room online. Be sure to ask for the special MHI rate of \$215 single/double per night (plus tax). **The discounted room rate will be available until Friday, January 8, 2016, or until the MHI room block is exhausted, whichever occurs first.**

About MHI's 2016 Legislative Conference & Winter Meeting

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, D.C. can and will shape our industry, and your business. Attending MHI's 2016 Legislative Conference & Winter Meeting could be the best business decision that you make this year. Your presence and voice in Washington, D.C. 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:

- Monday morning breakfast and general session
- Networking receptions on Sunday and Monday evenings
- 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.

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

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