



THE OREGON OUTLOOK

The Voice of the Oregon Manufactured Housing Association

Issue 1 - 2018

Spring 2018

INSIDE THIS ISSUE

President's Message	Page 1
OMHA Board Information	Page 2
Landlord/Tenant Update.....	Page 2
Discover the Credit Human Difference.....	Page 3
Join Us for an OMHA Board Meeting	Page 3
OMHA Welcomes Ben Roche	Page 4
OMHA Updates	Page 4
Oregon Manufactured Dwelling	Page 4
Installation Code Book Order Info	
Cascade—Serving the American Dream	Page 5
Through Affordable Home Ownership	
Manufactured Home Show Opportunities ...	Page 6
Manufactured Housing Home Show.....	Page 7
Reimbursement Checklist	
Legislative Wins.....	Page 8
Time to Renew! The Many Benefits of	Page 9
Being an OMHA Member	
Save the Date for the OMHA Golf	Page 10
Tournament!	
Production Report.....	Page 11

President's Message

By: Kevin McShane

As we close the first quarter, 2018 looks to be another great year for our industry in Oregon. Shipments and sales continue to climb, and there is no sign of slowing down.

I am excited and honored to serve as OMHA Board President this year. OMHA has a long and distinguished record of service to the industry and to our consumers.

In 2018 we are continuing several OMHA initiatives from last year. The golf tournament will be back at Langdon Farms in August. Particularly gratifying is the continuation of our scholarship program. Last year we handed out five scholarships of \$2,000 each to some extraordinary young people with connections to our industry. Watch for our application announcements for the 2018 scholarships.

This year we also will strive to raise the industry profile with consumers, lawmakers, and regulatory agencies in ways that positively impact our business. To help guide these initiatives we encourage more participation from members as we continue to pursue expanding our member base.

We currently have a Services Representative vacancy. If interested in this position, please contact OMHA or a Board member.

OMHA

2255 State Street | Salem, Oregon 97301

www.omha.com

503-364-2470

FAX 503-385-0374



www.facebook.com/OMHASalem



OREGON MANUFACTURED HOUSING ASSOCIATION

2018 OFFICERS/EXECUTIVE BOARD

President

Kevin McShane.....Fleetwood Homes

Past President

Forrest Barnes.....Palm Harbor Homes

Secretary

Jeff Johanson.....Fleetwood Homes

2018 BOARD MEMBERS

Deanne AmatoSheridan Factory Homes

Jeff BarbknechtOREPAC Building Products

Paul Brewer.....Village Homes NW, LLC

Patrick FaesChampion Homes

Brent HeckmanSkyline Homes

Jeff Johanson.....Fleetwood Homes

Wayne KennedyCascade Factory Homes

Troy MorrowCountry Place Mortgage

Jim MunseyCU Factory Built Lending

Ben RochePalm Harbor Homes

Joe VanHaverbekeVanHaverbeke Properties

Jim WilsonJ & M Homes, LLC

OMHA STAFF

Genoa Ingram, Government Relations

Taryn Nugent

Emily Marchant

Laureal Williams

Landlord Tenant Update

The Landlord/Tenant Coalition has been working on amendments to ORS 90.630 and 90.632 to change tenancy termination laws for manufactured marinas and parks.

One major change being considered is the addition of “material” to violation of a law or rental agreement. This would offer more tenant protection, as it would change the standard for termination of tenancy from *any* violation, to only substantial violations of law or rental agreement. Other changes being considered are mainly to clarify the law: how to give a thirty day notice, ensuring notice explains what a tenant must do to cure rather than just requiring a tenant to “cure,” and examples of an ongoing violation versus a separate or distinct violation.

The effort is ongoing, and the results will be very important to both landlords and tenants. John VanLandingham and John DiLorenzo co-chair the Landlord/Tenant Coalition to ensure perspectives are balanced. They meet monthly, alternating between the Salem office and Tigard location. If you would like to sit in on a meeting, please contact OMHA staff at omha@omha.com or 503-364-2470.

The Oregon Outlook is published electronically four times per year. OMHA is a statewide trade association representing the manufactured housing industry. For editorial or advertising information, contact OMHA staff at 503-364-2470.



Discover the Credit Human difference

- Specialized manufactured home lending services
- An experienced, professional team
- Flexible loan options and financing solutions
- Reliable service and competitive rates



Jim Munsey
 Business Development
 Executive
 JMunsey@CreditHuman.com



Equal Housing Lender • Federally Insured by NCUA

Join us for a Board Meeting!

The OMHA Board of Directors meet four to six times per year as a full board with the addition of Executive Board Meetings as needed.

Meetings are open to all OMHA members. We welcome your involvement in person or questions in advance of the meetings for discussion.

Board of Directors Meeting Schedule
 April 4, 2018
 June 20, 2018
 August 15, 2018
 November 28, 2018

Dates are subject to change. Please contact staff at 503-364-2470 to confirm meeting details. To ensure an accurate count for dinner, please RSVP at least one business day prior to the meeting.

Meetings begin at 6:00 p.m. at the OMHA Office located at 2255 State Street in Salem, Oregon.

ADVERTISING SPACE AVAILABLE!

Advertising in OMHA's *Oregon Outlook* newsletter and Membership Directory are an effective way to expose your business to Oregon's many manufactured housing industry enthusiasts.

Contact Taryn Nugent at omha@omha.com or 503-364-2470 today to learn how you can take advantage of this great marketing opportunity.

OMHA Welcomes Ben Roche, Manufacturer’s Representative - Palm Harbor Homes



My 25 years of experience in the manufactured housing industry began during the northwest growth years in the early 1990s. Starting on the assembly line as a roof build associate, specializing in the maintenance of the FoamSeal adhesive systems. During the move to Super Good Cents construction I was involved in equipment maintenance, training and installation of blown cellulose insulation—a product that replaced fiberglass ceiling and floor batts. I was promoted to a Team Leader position and continued in that capacity for several years. I then transferred from production to sales. I was directly involved in the development and maintenance of one of the first websites to feature a major manufactured home builder’s floor plans and photography that went live November of 1998.

I'm a strong advocate for our construction process and showing consumers what we offer by touring visitors through the factory. Over the last 20 years I have had the pleasure of working with Pacific Northwest retailers representing manufactured home builders as a district sales manager, and now plant sales manager for Palm Harbor Homes.

I'm enthusiastic to get involved on the OMHA board to continue to advocate for our industry and promote the value we deliver in factory built homes. The education this industry has provided me will continue to use as I serve the board and its members to the best of my ability.



OMHA Updates

The OMHA Vice President and Secretary Board Positions have been filled. We are excited to announce that Patrick Faes, with Champion Homes, was voted in as Vice President and Jeff Johanson, with Fleetwood Homes, was voted in as Secretary during the January 24 Board meeting. They both are committed to advocating for the industry as a whole and will be involved with marketing strategy.

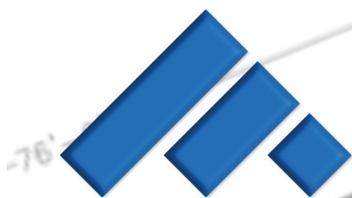
OMHA is still looking for a Services Representative! Join us at a Board meeting if you are interested in learning more about the roles and responsibilities of the Services Representative position, or if you simply want to get involved in lobbying and marketing strategy or assisting with planning future OMHA events.

Oregon Manufactured Dwelling Installation Specialty Code books available for only \$25 each!

Contact OMHA at omha@omha.com or 503-364-2470 to order yours today.



OREGON MANUFACTURED HOUSING ASSOCIATION



CASCADE

NMLS #89599

Serving the **American Dream** Through Affordable Home Ownership



Conventional*

- 550 Min Credit Score
- Low Down Payments
- Non-Occupying Co-Signer Program Available
- Land-in-Lieu of Down Payment or Purchase New Land
- Single and Multi-Section Homes

- 620 Min Credit Score
- 57% Debt-to-Income Ratio
- Non-Occupying Co-Signer Program Available
- Low Rates & Down Payments
- 1x close

FHA*

- 1x close
- Low Rates
- 620 Min Credit Score
- 100% loan to value
- No Monthly Mortgage Insurance

VA*



landhome@cascadeloans.com
 toll free: 877-869-7082 | fax: 480-539-4915



*All loans are subject to credit and property approval. Not all borrowers may qualify for these terms. Program terms and conditions are subject to change without notice. Not all products are available in all states or for all loan amounts. Other restrictions and limitations apply.

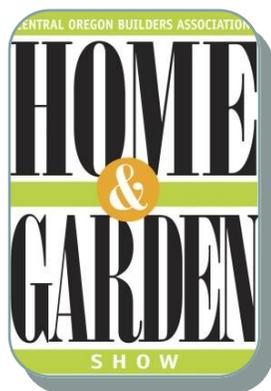
NMLS # 89599 (www.nmlsconsumeraccess.org) Equal Housing Lender. Licensed Mortgage Bank in: AL #ML21156, AR #103432, AZ #BK0904764, CA #4130836 Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act, CO #100026247 Regulated by Div of Real Estate, DE#11888, FL #MLD978, GA #31581 GA Residential Mortgage License, ID #MBL-8421, IL #6850003 Illinois Residential Mortgage Licensee, IN #15632, KS #MC.0025086 Kansas Licensed Mortgage Company, KY #MC73414, LA #89599, MD #06-20056, ME #SLM12305, MI #FR0018898, MO #17-2305-S, MS#89599 Licensed by MS Dept of Banking & Consumer Finance, MT # 89599, NC #L-152241, ND#MB102447 NM #01875, OH #850145, OK # ML010009, OR #ML-4674, PA #33954 Licensed by PA Dept. of Banking, Rhode Island Licensed Lender #20173500LL, SC #89599, SD #MLO.04967, TN #110368, TX #67849, VA #MC-5544 Licensed by Virginia State Corporation Commission, WA #CL-89599, WV #ML-30833, WY #2624. Licensed in WA, OR, PA and DE as Cascade Land Home Financing.



Manufactured Home Show Opportunities



There are a number of opportunities this year to show off the quality AND affordability of our homes and make the public more aware of the industry. OMHA offers Home Show Reimbursements on a first-come-first-served basis to help ease the financial burden of shows. Reimbursement request checklist on next page.



May 4-6, 2018. COBA Home & Garden Show has 10'x10' outdoor spaces for rent, and a bulk discount available to those who buy four or more of these spaces. Great opportunity to show Park Models, Single Wide, and Double Wide Homes.



October 12-14, 2018. Fall Lane County Home Show. Indoor booth, with 9'x16' parking spaces available to show off Park Model Homes. Contact Beth Little at info@eugenehomeshow.com for more details.



September 28-30, 2018. Albany Home & Remodel Show at the Linn County Fairgrounds.



October 19-21, 2018. Salem Home & Remodel Show at the Marion County Fairgrounds.

Both venues have ample outdoor space to show off Park Models, Single Wide, and Double Wide Homes.

Contact Daniel at info@WVPevents.com for more details on either show.

Home Shows are a great opportunity, not only to remind the public how great manufactured homes can be and expand our consumer base, but also to remind the legislature. Manufactured Home Shows help pave the way for more favorable zoning and lending laws. Manufactured Homes are something to be proud of.

Please notify OMHA if you plan to participate in any of the home shows. Companies that participate in the home shows above will be featured on our Facebook page and in the association's newsletter, *The Oregon Outlook*.

MANUFACTURED HOUSING HOME SHOW REIMBURSEMENT CHECKLIST

The following is a **checklist of the guidelines which must be met** in order to request reimbursement for participation in the OMHA Home Show Reimbursement program:

- 1. A proposal for the home display was submitted to the OMHA office in writing at least 30 days prior to the display date.
- 2. The name of the manufacturer and model, including a copy of the floor plan, have been submitted to OMHA, 2255 State St, Salem OR 97301. (The first retailer to apply for a particular event will have the first choice of manufacturer and model to display.)
- 3. This home will be **displayed offsite at a county fair, home show, and/or other exposition site. Reimbursement will not be made for homes displayed in a manufactured housing park or subdivision.** All displays are subject to committee approval.
- 4. **The manufacturer of the display home and my business are members in good standing of OMHA and have been for at least one (1) year.** The home(s) on display are either manufactured homes or modular homes.
- 5. The home being displayed:
 - Is a HUD/modular home.
 - Has a shingled roof and residential siding.
 - Has the hitch removed (if visible and accessible to the public).
 - Has porch lights installed.
 - Will be skirted on all sides visible to the public or other perimeter enclosure utilized which is attractive, compatible with home design. (Choice of skirting or lattice design.)
 - Has sturdy steps into and out of the home.
 - The main entryway has a deck or platform and steps are even with the home.
 - Will be fully furnished in all rooms excluding guest bedrooms, with an upgraded furniture package, including bedspreads/pillows.
- 6. **The dealership is licensed by the State of Oregon. (Attach a copy of your state license.)**
- 7. Set-up, including all permits and insurance coverage, is provided.
- 8. Landscaping is encouraged whenever possible:
 - Trees, plants or bushes, weather permitting.
 - Flowers, weather permitting.
 - Decorative gravel, bark, or colored rock tastefully displayed.
- 9. Electricity will be provided for the home and all light fixtures are functional with light bulbs installed.
- 10. This home will be available to the OMHA Staff and Board to host a reception, if desired, at this event.
- 11. The OMHA Office has been provided the with adequate exterior and interior pictures showing the home in place with steps, the perimeter enclosure and landscaping. An attendance estimate for the event has also been provided.

Please return completed application and checklist to:
OMHA, 2255 State St, Salem OR 97301 or omha@omha.com

Questions? Call 503-364-2470



Legislative Wins



NATIONAL

The U.S. Senate passed [S. 2155](#), which allows manufactured housing retailers to talk about mortgages and lending without immediately being considered a “loan originator.” This equalizes the playing field between site-built home and manufactured home realtors, as site-built home retailers have been allowed to assist with the mortgage process for a long time without being considered a loan originator.

A comprehensive regulatory review of HUD regulations on manufactured housing is underway. HUD gave public notice and opened up a month-long comment period to the public. This top-to-bottom review was in response to President Trump’s executive orders 13771 (“Reducing Regulation and Controlling Regulatory Costs”) and 13777 (“Enforcing the Regulatory Reform Agenda”). The purpose of this review is to identify regulations that may be ineffective, overly burdensome, or excessively costly given the critical need for affordable housing. MHARR and others in the industry submitted comments for HUD’s review, and we are hopeful it will result in a less burdensome manufacturing process while still protecting the consumers.

LOCAL

[HB 4007B](#) passed the Oregon Senate and House and is expected to be signed by the governor soon. This bill creates the first-time home buyer savings program, which will help anyone who has not bought a home in the last three years to create a savings account. Contributions to the savings account will be tax deductible, up to certain limits, much like a 401k, and the bill includes manufactured housing in its definition for single family homes.

[HJR 201](#) Amended the Oregon Constitution to allow municipal corporations to use bonded indebtedness to finance capital costs of affordable housing.

[HB 4031](#) has been signed into law, and permits and regulates the establishment of guest ranches on Eastern Oregon exclusive farm use lands. This helps ease the zoning restrictions in agricultural areas, which is one of the major population points that need affordable manufactured homes. This bill will hopefully be bolstered next session by the passage of [HB 4034](#), which never made it past committee this session and sought to allow accessory dwelling units in Single Family Residential zones if certain population requirements are met.



BUILDING CODES

[SB 983](#) officially goes into effect on April 1, 2018. This is the first step in helping deregulate manufactured housing, as it eliminates the need for electrical or plumbing licenses on RVs. The next step is getting the Oregon Legislature to recognize that Park Models *are* RVs.

Time to Renew!

The many benefits of being an OMHA member

Many of you have recently received your invitation to renew your annual membership with Oregon Manufactured Housing Association to the tune of \$240. Although this is not a particularly large amount for most members, it's certainly not pocket change either. As you receive this invitation to continue supporting the state association I am sure it makes you start to think, why?

The OMHA Board of Directors and Staff would like to take this opportunity to share what the association is continually working on to allow you to continue your operations in the Manufactured Housing Industry. While some areas might not feel like they directly impact your business, all areas of the industry need to be functioning well to keep our homes moving down the road and into the lives of families in need of affordable housing.

- **GOVERNMENT RELATIONS:** OMHA advocates before the Oregon Legislature for passage of legislation that promotes housing and the business community. We work with a variety of state agencies including Building Codes Division, Contractors Board, Department of Transportation, and Banking Division to monitor regulations and rules that may impact our industry. We are the voice of the industry in Salem.
- **ASSISTANCE TO MEMBERS:** Assistance is available in many areas such as land use, zoning, transportation rules, construction standards and other regulatory issues affecting our industry. Members interested in participating in Home Shows also have financial assistance available to them, and scholarship opportunities for college.
- **THE OREGON OUTLOOK:** The association's quarterly newsletter contains information on industry activities, zoning and land use issues, legislation that affects the manufactured housing industry, and other news items designed to keep our members well informed about current issues.
- **DATA:** OMHA gathers and disseminates data to the industry.
- **EVENTS:** OMHA is actively working to provide educational event opportunities as well as networking opportunities. The OMHA Golf Tournament this past summer was a great success and we have secured Langdon Farms for our Golf Tournament again this year. The Association has held an Annual Meeting the past two years in the fall with educational training opportunities, a presentation from an Oregon Governor Candidate and election of the incoming board. This year staff will continue to look for informative and fun options to offer our members at this event. OMHA is also looking at opportunities for members to get involved in local fairs and events for Home Shows.
- **DIRECTORY/BUYERS GUIDE:** OMHA collects contact information from members each year and provides a resource for both members and consumers for the industry. This year the directory will be an electronic publication, with a 5x7 booklet available to those who elect to have their copy printed.

Oregon Manufactured Housing Association thanks you for your past support and we hope that we can count on your continued support as we work to do right by the Manufactured Housing Industry. Thank you!



dues

Noun | \ 'düz \

1. The rent you pay for your space in the industry.



OMHA Golf Tournament

Save the Date!

August 15, 2018

Check in at 10:30

11:00 a.m. – 7:00 p.m.

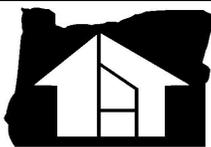
Board Meeting and Tournament

Full schedule and fees information coming soon.
Watch for details in upcoming issues of *The Oregon Outlook*,
on our Facebook page, and in your email inbox!



Food and beverages provided — prizes will follow dinner.

Contact OMHA at 503-364-2470 or omha@omha.com if you would like more information about helping sponsor this important networking event.

 <p>OREGON MANUFACTURED HOUSING ASSOCIATION</p>	<p>OMHA 2255 State Street Salem, Oregon 97301 www.omha.com 503-364-2470 FAX 503-385-0374</p>	 <p>LIKE US ON facebook</p> <p>www.facebook.com/OMHASalem</p>
--	---	--

Between January 1 and the end of December 2017 Oregon manufacturers produced 2501 homes (4800 "floors"). During the same period in 2016, they produced 2260 homes (4302 "floors"). On a year to date basis, this represents **an increase in production of 241 homes (+10.6%) and an increase of 498 floors (+11.5%)** during 2017.

