



# THE OREGON OUTLOOK

The Voice of the Oregon Manufactured Housing Association

2255 State Street \* Salem, Oregon 97301 \* www.omha.com \* (503) 364-2470 \* FAX (503) 385-0374

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## OMHA 15th Annual Golf Tournament



OMHA's 15th Annual Golf Tournament will be for charity this year! It will be at Langdon Farms Golf Course again and Early Bird registration continues until July 26, so be sure to [get your registrations in soon!](#)

Registration is only \$85 per golfer right now which includes golf, green fees, golf cart, goody bag, prizes, and buffet dinner. This event is an excellent opportunity to help children in need, while meeting people in the industry.

Think of who you want on your team of four and start practicing your swing for the Longest Drive & Closest to the Pin contests. We hope to see you all there!

OMHA thanks Credit Human for being the first to sponsor the Golf Tournament as a hole sponsor. They will also providing items for the goodie bags each golfer will receive.

See page 6 for more details on becoming a sponsor.



# OREGON MANUFACTURED HOUSING ASSOCIATION

## 2018 OFFICERS/EXECUTIVE BOARD

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The *Oregon Outlook* is published electronically four (4) times a year. OMHA is a statewide trade association representing the manufactured housing industry. For editorial or advertising information, contact OMHA at 503-364-2470.

## Join Us for a Board Meeting!

Oregon Manufactured Housing Association 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 and we welcome your involvement in person or questions in advance of the meetings for discussion. Our tentative meeting schedule for 2018 Board of Director Meetings are scheduled for:

August 15, 2018 (Golf Tournament)

November 28, 2018

Meetings are held at the OMHA Office at 2255 State St Salem, OR 97301 and begin at 4:00 p.m. Light refreshments are provided, so please contact staff by email or at 503-364-2470 to RSVP.



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OMHA STAFF

Contact OMHA at [omha@omha.com](mailto:omha@omha.com) or  
503-364-2470

## MHI Housing Alert

May 24, 2018

By MHI



(Photo by Olivier Douliery/Abaca Press/TNS)

Representatives and Senators who supported this important manufactured housing provision. Click [here](#) to see how your Representative voted on S. 2155 and [here](#) for how your Senators voted.

MHI is grateful to Senate Banking Chairman Michael Crapo (R-ID), House Financial Services Committee Chairman Jeb Hensarling (R-TX), and the authors of the manufactured housing provision in S. 2155, Senator Joe Donnelly (D-IN) and Representative Andy Barr (R-KY), for their persistent efforts to make this important change a reality. . .

When S. 2155 was signed today, Senator Donnelly (D-IN) said, “Manufactured housing serves as a vital source of affordable housing for millions of hard-working Americans, particularly in rural and underserved communities. I’m pleased the President signed into law my bipartisan regulatory relief package, which includes a provision based on my Preserving Access to Manufactured Housing Act. This provision provides a common-sense exemption for manufactured home retailers to ensure consumers can receive general financing information.”

Representative Barr (R-KY) lauded the inclusion of the manufactured housing provision in S. 2155 saying “Dodd-Frank’s one-size-fits-all ‘loan originator’ definition failed to account for the unique nature of the manufactured housing market. The result: hard-working, low and moderate-income Americans have lost access to affordable manufactured housing. The Preserving Access to Manufactured Housing Act, included in S. 2155, fixes this problem and enables more Americans to achieve the American Dream of homeownership.” . . .

S. 2155 becoming law is a result of MHI’s ongoing efforts to protect manufactured housing retailers and sellers from liability under federal consumer protection mortgage rules for the loan portion of a consumer transaction. MHI has continually argued that if a retailer or seller does not receive compensation or gain related to the loan, they should not be considered a loan originator simply because they help borrowers identify potential lenders or provide minimal assistance during the loan process. . .

If you have any questions, please contact MHI’s Government Affairs Department at 703-229-6208 or [MHIgov@mfghome.org](mailto:MHIgov@mfghome.org).

Calling today a great day for America, American workers, and small businesses, President Trump signed into law S. 2155, the “Economic Growth, Regulatory Relief, and Consumer Protection Act.”

S. 2155 includes a provision clarifying that a manufactured housing retailer or seller is not inappropriately considered a mortgage “loan originator” simply because they provide a customer with some assistance in the mortgage loan process. S. 2155 passed the House on Tuesday by a strong bipartisan vote of 258-159 and the U.S. Senate in March by a vote of 67 to 31. MHI thanks the

## In Memoriam: Howard Walker

### A Message From MHI President & CEO

By Dick Jennison, April 13, 2018

It is with great sadness that I inform you that industry leader Howard Walker, Vice Chairman of Equity LifeStyle Properties (ELS) and MHI Treasurer, passed away Wednesday morning.

Howard was an industry pioneer and ardent supporter of manufactured housing who helped move the industry forward. He was a visionary leader who was widely admired for his intelligence, wit, and passion for people. Howard was a great story teller, sharing wisdom and humor in each story. He was a leader who inspired others through his actions and attitude.

In a communication to employees, ELS attributed much of its success and culture to Howard's contributions over the last 23 years. Howard served as the Vice Chairman of ELS since 2003 and was Chief Executive Officer prior to assuming that role.

He was a frequent presence at MHI meetings and events, having served on the MHI Executive Committee of the Board of Directors as Treasurer and an Investment Committee member since 2013. He also was active in other roles at MHI over the years, including serving as Vice Chair of the National Communities Council Board of Governors and a member of the Government Relations Committee.

He was a dear friend and mentor to many and he will be greatly missed.



OMHA's Make a Difference Scholarship will be awarding 10 scholarships this year. Scholarships are \$2,000 for college, university, or trade school. Applications must be received by September 1, 2018. For eligibility criteria and to apply, click [here](#) for the 2018 form. Forms must be filled out and received by OMHA via mail, email, or fax by the deadline to be considered.

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## Northwest Energy Efficient Manufactured Housing Program

# NEEM Program Update: Taking it to the Next Level

By Brady Peeks, Northwest Energy Works, Inc.

You probably already know that NEEM stands for the Northwest Energy Efficient Manufactured Housing Program, and that it is the longest running energy efficiency program of its kind in the country. NEEM is the only program approved to certify ENERGY STAR qualified manufactured homes in the Northwest, and it has certified more than 240,000 energy efficient manufactured homes to date. In short, the NEEM program has been around for a long time and has built a solid reputation as a valuable partner to the region's manufactured housing industry.

NEEM is pleased to be working with the region's utilities to update the program with a refresh of the NEEM logo, new sales materials and a new website for the program. There is also a new higher tier of energy savings, known as the NEEM+ package, which will also co-brand with ENERGY STAR. The current NEEM certification is still available and likely will remain a popular choice.

One reason for the NEEM+ package is that building codes in the Northwest already require new site-built homes to be the most energy-efficient in the nation. Now the NEEM+ package takes manufactured homes to the next level, resulting in the most comfortable, durable and energy-efficient homes ever offered—with the new features and smart technologies that customers want.

With the NEEM program's recent update and higher tier of cost-effective energy-saving measures, we're ready to help more homebuyers step up to higher levels of efficiency, comfort, and durability. Last year, 56 percent of buyers in the region chose ENERGY STAR qualified manufactured homes (compared to about 5 percent elsewhere around the country), and consumer interest remains strong in 2018. With NEEM, manufacturers, retailers, and utility conservation programs all working together, we can help even more of our customers move into a more comfortable future – with the “next level living” offered by the best manufactured homes available.

To date, four plants have built demonstration homes to the NEEM+ specifications, and three plants have signed on to participate in a pilot program to bring NEEM+ to market. The region's utilities, through the non-profit organization, NEEA, are offering an upstream incentive of \$1,000 to the manufacturer for each NEEM+ home sold and sited in the Northwest. Look for promotional pricing soon. NEEM program staff will be bringing NEEM+ training to retailers in the coming weeks, once the new sales materials are in hand.

Utility incentives are going strong for NEEM and NEEM+ certified ENERGY STAR manufactured homes. Over 75 utilities offer incentives to buyers, and some even offer sales spiffs to the salesperson. Incentives for ENERGY STAR homes average about \$1,000 to the buyer. The new NEEM+ package could come with an incentive of \$1,400 to the buyer. Adding a ductless heat pump can bring up to another \$1,000 in incentives. Some utilities are offering larger incentives for replacing an older mobile home with a new ENERGY STAR manufactured home. Be sure to get the latest NEEM Utility Incentive List from Northwest Energy Works, the NEEM program administrator. They can be reached at [info@northwestenergyworks.com](mailto:info@northwestenergyworks.com).



## OMHA Golf Tournament Sponsorship

This will be OMHA's 15th Golf Tournament and your participation will not only help make this anniversary special; this year, proceeds from sponsorships and mulligans will benefit [Doernbecher Children's Hospital](#).

Sponsors this year will be helping fund the treatment of children who are sick, often with complicated or difficult-to-treat illnesses. Sponsors will receive special recognition at the event, on name badges, in the newsletter, and on Facebook. Click [here](#) for the 2018 sponsorship form if interested and send in your forms to [omha@omha.com](mailto:omha@omha.com) or fax to 503-385-0374.

If you want to sponsor the tournament, your sponsor fee of \$600 provides you with two (2) complimentary golfer registrations, a sponsor table with tent, and signage at the registration desk.

If you wish to be a hole sponsor, aside from special recognition mentioned above, for \$300 you also get one (1) complimentary golfer registration and signage at the hole you sponsor.

Finally, you can provide goody bag items, which may contain your company's logo. If you feel like donating beyond the sponsorship terms or including a donation with your registration, OMHA will be happy to process those donations.

Please let OMHA know of your intention to sponsor the Golf Tournament and email a high-resolution version of your logo by July 26 to be included in the sponsorship recognition in printed items.

## MHI Upcoming Meetings & Events

### Summer Legislative Fly In

June 25-26, 2018

Washington Court Hotel, Washington, D.C.

Every year, MHI holds its Legislative Fly-In Program in Washington, DC, an intensive two-day program that provides participants with an inside look at the public policy process and where members visit Congressional offices to advocate for the industry.

### Annual Meeting

September 23-25, 2018

Paséa Hotel & Spa, Huntington Beach, CA

MHI's largest membership meeting of the year provides an excellent opportunity to exchange information with industry friends, stay current on housing marketplace trends, and attend the board, committee

and division meetings. The prestigious MHI Chairman's award, State Association Executive of the Year Award, Frank Walter Standards Award and Jim Moore Excellence in Communications Award will all be presented at the Annual Awards Dinner.

### National Communities Council Fall

#### Leadership Forum

November 7-9, 2018

Westin Michigan Avenue, Chicago, IL

This NCC meeting offers strategic content to explore new ideas, examine new trends, and offers a unique perspective with programming not found at any other industry meeting. With 2 nights/1.5 days of programming, this event's low "out of office" time provides for high-impact ideas for your business.

## ADUs Have Come to Salem!

The Oregon Legislature passed [Senate Bill 1051](#) allowing Accessory Dwelling Units to be added to existing residential homes during the 2017 Legislative Session. Most Oregon cities started adopting regulations to include these ADUs in their zoning, but Salem was slow to adopt any rules and rejected many applications for in-law suites and basement additions in the interim.



Now Salem has adopted ADUs into its zoning ordinances, allowing anyone in [these zones](#) to add an ADU to their backyard, above their garage, or in their basement. Square footage of such structures can reach up to 900 square feet or 75% of the square footage of the main house, whichever is less. Salem is also limiting the height to 25 feet, but this allows for two-story structures to be brought in or built.

These space-saving measures are meant to address the housing crisis while still allowing privacy between family members who have to take in multiple generations of family to afford a house. With so many cities now including ADUs in their zoning laws, the market is opening up wide for park models and modular homes to offer a cost-effective way for families to include these additions.



## Habitat for Humanity in Oregon

Habitat for Humanity will be providing a 3-bedroom manufactured home to one successful, low-income, applicant in Coos County. The lucky family that gets this house will need to pay a mortgage which will go towards future Habitat houses. They will also have to contribute up to 500 hours of sweat-equity of either their home or another Habitat project. Applications are being accepted through June 29th. Click [here](#) for more information on eligibility.

## Guild Mortgage Offering Loans for Fannie Mae's New Manufactured Home Mortgage Program



Fannie Mae's MH Advantage Initiative offers comparable features to traditional site-built home mortgages for manufactured homes. This initiative provides homebuyers with flexible mortgage options, such as inclusion of custom amenities like attached garages, upgraded kitchens and bathrooms, energy efficient upgrades, and exterior features that help the manufactured home blend into an existing neighborhood.

Guild Mortgage is offering this program in all 50 states, with a down payment as low as 3% and fixed rate 30-year financing. The Fannie Mae MH Advantage Initiative can be combined with Fannie Mae's HomeReady mortgage for qualifying customers. Guild Mortgage decided to offer this due to the increased interest in manufactured housing throughout the U.S. because of the current housing shortage and because it helps more people achieve the dream of homeownership.

Credit Human is a service-oriented lender with expertise in all types of manufactured home lending programs. Our customized lending solutions help streamline the selling process, and we strive to understand your business needs to help you succeed. We're committed to making the loan process easier, from application to closing.

**Jim Munsey**  
Business Development Executive  
JMunsey@CreditHuman.com

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# Local Issues

OMHA has recently been approached with an issue with Nevada disallowing shipment of manufactured homes into their state without a business license and physical office in Nevada. As the voice for the manufactured housing industry, OMHA is pursuing this issue to ensure that trade between states is not restricted or harmed by poor precedent. Please contact OMHA to report any related issues. We want to make sure this does not become a national trend.

OMHA was also approached about local zoning issues where several cities or counties in Oregon have disallowed single-wide manufactured homes in their county or have placed other restrictions on manufactured homes that are a burden on consumers and inhibit sales for retailers and discourage creation of more affordable homes by manufacturers. [ORS 197.314](#) (Oregon Revised Statutes) requires each city and county to “amend its comprehensive plan and land use regulations for all land zoned for single-family residential uses to allow for siting of manufactured homes as defined in ORS 446.003.” OMHA does not give legal advice and does not currently have a legal defense fund, but we are committed to making legislative change and informing local governments about their obligations to the manufactured housing industry.

Please call OMHA at 503-364-2470 or email at [omha@omha.com](mailto:omha@omha.com) to report a local issue. We will call on your behalf to speak to the local department heads to ensure access for the manufactured housing industry.

