



KEEPING AMERICA'S DREAM AFFORDABLE



Next Board of Director's Meeting
January 20, 2011

###

THA wishes all of its members and affiliates a very safe holiday season!



*In case of highway emergencies this holiday season, please dial *THP - to reach the Tennessee Highway Patrol.*

As a reminder:

Always have a survival kit ready-made for your car ... for trips and anticipated bad weather.... Blanket, gloves, sox, flashlight, first aid kit, bottle water and an adequate amount of non-perishable snack foods... to name a few things!

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Executive Director

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The Reporter

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DECEMBER 7, 2010

ASSOCIATION NAME CHANGE - JANUARY 1, 2011

The Association will officially begin using its new name of 'Tennessee Housing Association (THA)' beginning January 1st. If you read your e-mails or log on to the TNMHA website from time to time, you know that members voted during the annual member's meeting in June, to change the name. Our new name reflects to companies outside of our industry, a broader representation of multi-types of housing. The website and other printed material have already started to see changes. However, we will continue to use pre-printed stationary, checks, etc containing the old name, until that stock runs out.

###

ANNUAL MEMBERSHIP RENEWALS AND OPEN ENROLLMENT



THA recently mailed all member annual renewal forms, as well as open enrollment invitations to non-member companies. Please remember to make any contact, address, phone, fax or e-mail changes, with your return renewal.

###

THA MEMBER DIRECTORY INTERACTIVE ON WEBSITE

THA staff has worked to transition the online member directory from .pdf documents to an interactive listing where individuals may click on a company name and be directed to that specific company's website for additional information on products and services. Or individuals may want to send a quick e-mail note! Now, website visitors may click on a provided e-mail link to be directed to an outlook message screen. [Internet Service Required]

Thanks to all companies which have already submitted their specific web information and updated contact information. Each member company is asked to go to the [membership directory page](#) and ensure your specific information listed is accessing the correct website and e-mail contacts, as you have directed. Accuracy is key to ensure that we direct consumers and other organizations to you!

Also, if you find your company currently does not have an associated web or e-mail link, please e-mail office@tnmha.org with your additions and they will be updated within the week.



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THA TO PARTICIPATE IN THE 2011 LOUISVILLE HOME SHOW

The 2011 Louisville Manufactured Housing show will be held January 12 - 14, 2011, at the Kentucky Exposition Center. The show hours are Wednesday - Thursday from 9am - 5:30pm, and Friday from 9am - 12noon.

The Crowne Plaza Louisville Airport Headquarters Hotel will extend a special \$99.00 room rate through December 29, 2010. Please call 888/233-9527 for room reservations and make sure you refer to the MIDWEST MANUFACTURED HOUSING SHOW to receive the special room rate.

You may also register your show attendance online. Please follow the instructions as provided [HERE](#).

We hope to see you there!

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DODD-FRANK WALL STREET REFORM AND CONSUMER PROTECTION ACT

[as provided by, the Manufactured Housing Institute (MHI)]

The Dodd-Frank Wall Street Reform and Consumer Protection Act was enacted into law on July 21, 2010. The law is considered the most significant rewrite of rules governing banking and financial services in decades and will impact every financial institution and credit instrument in the nation.

At its Annual Meeting in September, MHI appointed a task force charged with identifying areas of the law problematic for the industry. In mid November, 20 members of MHI's Dodd-Frank Financial Reform Taskforce convened in Dallas, Texas to identify and prioritize provisions in the Dodd-Frank Act that if unchanged, will significantly burden manufactured home purchasers by adding to the cost of acquiring a loan or restrict access to/availability of financing. The taskforce identified several regulatory and legislative remedies MHI must undertake to amend these provisions.

MHI will be introducing legislation with the new 112th Congress to address our needs. This issue will be the centerpiece of MHI legislative activities next year. At stake is the health and viability of the industry. Involvement from the entire MHI membership, and the entire industry, is necessary. Your involvement starts by reaching out to your members of Congress. You have an interest, you have a voice and you must play a role.

MHI will be hosting a Webinar on December 9, 2010 at 2:00 p.m. Eastern to assist industry members in how to begin to communicate with Congress on this complex issue. THA will participate in this webinar and keep THA members informed of progress in this area and how you can participate in the grassroots effort. [Read more on page 7.]

###

TENNESSEE AFFORDABLE HOUSING COALITION...

To speak with a single voice to represent consumers of affordable housing.

The Tennessee Affordable Housing Coalition (TAHC) is a group of individuals interested and involved in improving the availability and quality of affordable housing in the State of Tennessee. The group includes not-for-profit housing providers, public housing agencies, builders, REALTORS®, lenders and agencies from various governmental levels.

TAHC is currently in the process of expanding and forming three regional councils, one in each Grand Division of the State. If you are interested in reading more or in joining this group, please click on "[TAHC Information/Registration Brochure](#)" and join today! THA currently holds a Board position on this housing coalition.

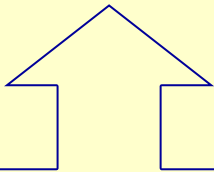
Tennessee Housing Association, 604 4th Avenue North, Nashville, TN 37219
www.tnmha.net - Phone: 615.256.4733 - Fax: 615.255.8869



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2010 Tennessee Housing Market At A Glance



This 26 page booklet is produced each year by the Tennessee Housing Development Agency. Please download a copy for review and future referral.



'Tis the Season

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RED FLAGS RULE -

Enforcement Deadline Takes Effect December 31, 2010



Unless members of Congress step in once again, the Federal Trade Commission will begin enforcement requirements of the Red Flags Rule beginning December 31, 2010. THA has sent many e-mails over the last two years regarding this subject. As a reminder, this rule requires businesses and organizations to implement a written identity theft prevention program designed to detect the warning signs [or red flags] of identity theft in their day to day operations. For more information and to download a draft policy and documentation procedure [[click here](#)].

###

TRANSPORTERS: CSA 2010 -

'CSA 2010 for CMV Drivers' - Presentation Still Available!

The presentation, [CSA 2010 for Commercial Motor Vehicle \(CMV\) Drivers](#), can be used to educate drivers about CSA 2010. In addition to covering what CSA 2010 means to drivers, the presentation serves to clarify misinformation concerning drivers under CSA 2010. **If you are a driver or need to educate drivers** check out this presentation.

Motor carriers, if you haven't already, please take time to review your company through the CSA 2010 [Data Preview](#). With a DOT number and Personal Identification Number (PIN) provided by FMCSA, you can review your safety performance data by the CSA 2010 Behavior Analysis and Safety Improvement Categories ([BASICS](#)). (If you do not know or have forgotten your PIN, visit this [link](#) and select 'I want to request a copy of a document' (last selection on page) or call 1-800-832-5660 for assistance.) [Please view the latest CSA 2010 Dispatch.](#)



###

ENERGY STAR REQUIREMENTS FOR MODULAR HOMES SET TO CHANGE

The U.S. EPA has rolled out the new requirements for qualifying site-built and modular homes for ENERGY STAR, which will go into effect January 1, 2011. The Systems Built Research Alliance (SBRA) is in the process of revising the modular program to align with the new national ENERGY STAR requirements. The updated protocols will be issued in the coming weeks. If you would like to receive updates, please send an e-mail to energystar@research-alliance.org with *Subscribe* in the subject line.



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RETAILERS INSTALLERS

The last 5 hour continuing education class for license or certification renewal will be held on December 16, in Nashville, provided there are a minimum of 10 participants. Registration will be held open until this Thursday [9th], in an effort to accommodate the procrastinators. After Thursday, the next classes will not begin until February 2011!

[2010 Registration Form](#)

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THE TENNESSEE MANUFACTURED HOUSING FOUNDATION WORKS TO COMPLETE ANOTHER HOME REPLACEMENT

TMHF staff, Ward Construction, Blevins Inc and StyleCrest Inc, along with other non-industry companies and volunteers to be named in an upcoming Press Release, are currently working to complete another home replacement for a deserving individual in Hendersonville, Tennessee, this holiday season.



If you or someone you know needs assistance, please download a copy of the Foundation's [application](#) or keep this link handy for future reference.



In the near future, please consider donating a home, equipment or supplies... or your time. We would also be very appreciative of your monetary tax deductible contribution. As a registered 501(c)3 organization, we are authorized to grant certificates of tax deduction in a dollar amount equal to your donation, for tax purposes. [Click Here](#) for TMHF contact information.

###

2011 Retailer/Installer Educational Schedule

The 2011 schedule of educational offerings for initial licensing and continuing education for retailers and installers is now available online. Please [click here](#) for the licensing main page.





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2011 MHI Winter Meeting
& Legislative Conference
March 13 - 15, 2011
Capital Hilton
Washington, DC

###

[Fall 2010 Issue of the
Community Connections
is now available \[Click\].](#)

###

WEBSITE Information

Please [CLICK HERE](#), if you have not visited the Association's website in a while. We are undergoing an extreme makeover. Still under construction, but a ton of information for your review!

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THA President Christine Lindsey and Executive Director Marla Jackson have been asked to conduct an Educational Workshop on emergency preparedness at the 2011 event, as a result of lessons learned from the Tennessee May 2010 floods.

For more event information and to register your attendance to the Congress & Expo - Click [HERE](#).

###

Congress Moves Second Continued Funding Resolution

On December 1, the House of Representatives approved a second resolution (CR) to temporarily fund the federal government through December 18. The Senate passed the measure on December 3. The previous CR was set to expire December 3. Congress has yet to complete any work on the 12 annual appropriations measures for FY2011.

Congress has limited options for completing the FY 2011 spending bills. It can approve an omnibus, pass a year-long CR that maintains funding at their current FY2010 levels, or pass a shorter term CR that would defer spending decisions until the 112th Congress convenes in January. GOP leaders have advocated for delaying approval of the spending measures until they officially take control of the House next year.

Senate Appropriations Committee Chairman Daniel Inouye (D-HI) is said to be developing a \$1.1 trillion omnibus appropriations measure that would include all 12 of the unfinished appropriations bills. However, it is unclear if he would be able to obtain the votes necessary to accomplish such a task.

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**Tennessee's 107th
General Assembly will
convene in January 2011.**

When the legislative session begins, THA members may go to the 'Legislative Page' of the Association's website and keep up to date on all of the weekly reports and legislative items for review. You will also find how to contact your legislators and write your Senators here!

THA is currently waiting for announcements of the incoming Divisional Commissioners for the new governor-elect's team, before finalization of the industry's 2010 legislative action can be finalized.

Stay tuned!

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For those who do not receive weekly MHI correspondence, the next section of national priorities is provided for your review.... as reported by MHI

The Manufactured Housing Institute Sets Industry Priorities

During MHI's 74th Annual Meeting in Denver, CO, MHI members and Board of Directors outlined priorities for the industry and MHI, in preparation for 2011 and the incoming 112th Congress.

2010 has been a pivotal year for MHI and the industry. As the industry enters the fourth quarter and 2011, the market appears to have somewhat stabilized. However, significant economic headwinds, a fragile housing market, and an active legislative and regulatory environment still threaten the industry.

The priorities detailed below represent the collective input of manufacturers, lenders, community owners, state associations, retailers and suppliers—the entire MHI membership. **It is important to note that MHI's policy focus is not limited to this list and remains engaged on all issues related to the industry.**

State association members, homeowners and residents represent the lifeblood of the industry. MHI will be giving special attention to its grassroots mobilization efforts. MHI will be gearing up on effectively engaging these constituency groups and stressing the importance of direct member and industry involvement in the government relations process. As always, THA continues its close partnership with MHI to ensure our members have the latest information.

###

National Priority: Financial Regulatory Implementation and Overhaul

The Dodd-Frank Wall Street Reform and Consumer Protection Act (H.R. 4173; P.L. 111-517) was enacted into law on July 21, 2010. The law is considered the most significant rewrite in decades of rules governing banking and financial services and will impact every financial institution and credit instrument in the nation.

One of the most visible and significant creations of the law is the establishment of a new independent and autonomous Consumer Financial Protection Bureau (CFPB), housed within the Federal Reserve, that will regulate all consumer financial products and participants, including mortgages, credit cards, banks, payday loans and other financial products.

Initial estimates conservatively indicate the act will require more than 240 new rule-makings, nearly 70 new one-time reports/studies, and more than 22 new on-going studies. This does not include the administration of existing regulations and laws that will be transferred to the new CFPB—there are nearly 20 existing consumer/housing



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MEMBERS ARE RE-MINDED TO TAKE ADVANTAGE OF THE BE-LOW HOUSING RE-SOURCES...

Whether you are selling, leasing or renting... list your available property for free. Just click on the source for a direct program link.



SAVE THE DATE!
THA Annual Meeting
June 22 - 23, 2011

[CLICK HERE](#)

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finance-related laws that will now fall under the new bureau's jurisdiction—or existing rulemakings that were in progress at the time of the bureau's inception.

Provisions in this bill contain significant issues for lending in our industry. Addressing these issues, and correcting them, will be a primary focus in 2011.

###

National Priority: SAFE Act Implementation

The Dodd-Frank Bill transfers jurisdiction and oversight of a number of mortgage-related laws from the Department of Housing and Urban Development (HUD) to the CFPB. Included in the regulatory transfer is the shift of enforcement over the SAFE Act from HUD to the CFPB. HUD maintains jurisdiction over the SAFE Act until the designated transfer date of July 21, 2011. It is unclear if HUD will issue a final rule on the SAFE Act. However, regulatory oversight of the statute will eventually shift to the CFPB.

The SAFE Act, and uncertainty around its application to many industries, including manufactured housing, remains a key issue to be resolved in 2011. Achieving clarity in application and making the SAFE Act more relevant to the manufactured housing industry will be a high priority in 2011.

###

National Priority: GSE Reform and Government's Role in Housing

The U.S. Treasury Department is required to submit a report to Congress, no later than January 31, 2011, on ending the conservatorship of Fannie Mae and Freddie Mac and reforming the housing finance system. For more than a decade, GSE and federal support of manufactured home lending and finance has been limited.

Even with strong Congressional guidance in the Housing and Economic Recovery Act of 2008 (HERA) — which indicated the GSEs have a duty to serve the finance needs of the manufactured housing market — little headway has been made to push GSEs into the business of establishing a secondary market for manufactured home loans secured by personal property.

While it is unclear what system may ultimately replace the GSEs or when this may occur, MHI must ensure than any system—private, public or public-private hybrid—



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FINANCE

Please [CLICK HERE](#) for more information relative to becoming an approved lender for the Tennessee Housing Development Agency.

RENTAL Homes

The Association is beginning to get multiple calls on how individuals and companies may qualify to become a SECTION 8 housing provider.

If you would like more information on Tennessee's Rental Assistance Housing Choice Voucher (HCV) Program, please [CLICK HERE](#).

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fully and adequately serves the liquidity needs of the manufactured housing industry.

The 112th Congress will bring with it a significant number of committee leadership changes, including within the Senate Banking and House Financial Services Committees. GSE reform will engage committee and party leaders at the highest levels.

MHI will need to actively engage committee members, administration officials and external stakeholder groups at the national and grassroots level to ensure manufactured housing is on a level playing field in any new housing finance system.

###

National Priority: Tax Reform

Section 45L of the tax code provides a credit of \$1,000 to manufacturers of Energy Star HUD Code manufactured homes and \$2,000 for modular homes. The credit was originally enacted as part of the Energy Policy Act of 2005, and for the past several years has been extended on an annual/temporary basis. The credit officially expired December 31, 2009.

MHI has worked to extend the credit for one year as part of tax extension legislation (H.R. 4213) that was approved by the House in May 2010. The Senate has been unable to move the measure due to objections over the costs associated with extending various tax cuts.

MHI has also worked with Sen. Olympia Snowe (R-ME) to introduce stand-alone legislation (S. 1637) that would increase the credit and extend it for three years. Congressman David Reichert (R-WA) has introduced similar legislation (H.R. 4226) in the House.

Regardless of whether tax extenders legislation is enacted during the 111th Congress, the need to pass an extension will again arise early in 2011. The ability to rely on the long-term availability of the new energy efficient home tax credit is of critical importance to manufactured homebuilders. In addition, with energy efficiency standards potentially becoming more stringent the cost to builders to produce such homes will also increase.

In 2011, MHI will work to pursue a strategy that: 1) increases the amount of the tax credit; 2) provides for a long-term/permanent enactment of the tax credit; and 3) potentially monetizes the tax credit. MHI will also examine other options to provide maximum benefit to the industry.



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[MHI - Modular Home Resources](#)

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[TN - Modular Home Resources](#)

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[SAFE Act Resources](#)

###

2011 Stan and Thelma Plumlee Scholarship applicants have until March 11, 2011, to get their applications in to THA for consideration.

[CLICK HERE](#)
for scholarship application.

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National Priority: Energy Issues

In May 2010, the House adopted legislation (H.R. 5019) endorsed by MHI that would provide owners of manufactured homes constructed prior to 1976 with a rebate of up to \$7,500 to use towards the purchase of a new Energy Star qualified manufactured home and provide up to \$2,500 for decommissioning of the old home.

The measure is based on legislation (H.R. 1749) developed by Rep. Baron Hill (D-IN) in collaboration with MHI. Sen. Jon Tester (D-MT) introduced similar legislation (S. 1320) that was marked up by the Senate Environment and Natural Resources Committee on August 5, 2010.

While there is still ample opportunity for the measure to be enacted this Congress, if the measure is not adopted, this legislative session it will remain a priority for passage during the 112th Congress.

EISA Energy Efficiency Standards

The Energy Independence and Security Act of 2007 (EISA; P.L. 110-140) contains provisions requiring the Department of Energy (DOE) to establish and implement energy efficiency standards for manufactured housing (Sec. 413).

The bill specifically tasks the agency with developing regulations, in consultation with the Department of Housing and Urban Development (HUD), that are based on "the most recent version" of the International Energy Conservation Code (IECC) and that:

- ⇒ take into consideration the design and factory construction techniques of manufactured homes
- ⇒ are based on HUD-established climate zones
- ⇒ provide for alternative energy efficiency practices
- ⇒ are established by 2011 (four years from the bill's date of enactment)

MHI has developed a legislative proposal that would place responsibility for implementing energy efficiency standards developed by DOE within HUD and ensure that new standards strike a balance between energy efficiency and maximizing housing affordability for very low- and low-income families.

While legislation has not yet been introduced, the 112th Congress may yield opportunities to make targeted revisions to EISA. Despite significant policy differences between Democrats and Republicans on energy issues, there is the expectation that energy legislation of some form could potentially be enacted during the 112th Congress, which could present an opportunity to amend the EISA statute.