

December 2018

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Operating in the Green: Raising Your ROI while Helping the Environment

Ten Harmful Consequences of Handouts for Amazon

Roberts Communities Expansion Addresses Austin Affordability Crisis

... and much more!

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Publisher's Letter

By Kurt D. Kelley, J.D.
Publisher

The manufactured housing industry is finishing a solid year. New home shipments are up, consumer home financing has softened, and most of those who own and operate affordable housing have seen a rise in their property's value. Happy Holidays, Merry Christmas, and Happy Hanukkah to you and your families. Here is hoping for another strong year for the manufactured housing industry in 2019.

You may note we have elected to run no articles that relate to the Security and Exchange Commission's allegations of improper acts by the former Chairman, Joe Stegmayer, of Cavco, the second largest manufactured home builder in the country. We did not for two reasons. One, we've learned only that there are general allegations of misdeeds. We do not know any details. But we do know such allegations did not result in Mr. Stegmayer's termination as he remains an executive at Cavco. Two, our experience with Mr. Stegmayer has been that he's smart, hard-working, humble, and frugal

with shareholder resources. We will report any notable updates in next month's issue.

Speaking of next month's issue, we will be transitioning to our exciting new format featuring State Association news and events beginning January 2019. All State Manufactured Housing Executives have been invited to publish their concerns, actions, successes and upcoming events. The educational columns offered by our regular contributors will continue too!



Kurt D. Kelley, J.D.
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Operating in the Green: Raising Your ROI while Helping the Environment

By Brad Dockser
CEO, GreenGen

A few years ago, I was part of a panel discussion that broke out into a vocal argument, pitting those who care about bottom-lines against those who wanted to address climate change. The tension seemed to be that these two positions were at odds with one another, but that's not the case.

For a long time, investors in real estate and the built environment believed that environmental responsibility would cost money and reduce financial return. Property investors tend to think about investing in assets, but what if they invest capital within an asset to drive an increase in its value?

At the same time, value investors have missed an opportunity to create financial return by reducing energy costs. But this reduction in energy-related operating costs also drives sustainability by reducing environmental impact and improving sustainability metrics and all without a price on carbon or thinking about climate!

A good example of this double-bottom-line approach is a Houston hotel that wanted to lower operating costs but also improve sustainability. The engineering process started with a review of utility data to understand where costs were going and prioritizing projects based on ROI. This approach led to several phases that would significantly reduce the energy required to run the hotel while taking advantage of a utility rebate program and improving the guest experience.

The final solution included: installing low-e high-performance solar film; implementing variable frequency drives and high efficiency motors on 25 air handling units (AHU) and parking garage exhaust fans; reducing energy consumption of the HVAC units by 25% on individual fan coil units; adding local controls on AHUs; and integrating the property's two main building management systems into one user interface to increase operating efficiencies.

The combined phases reduced operating expenses by more than \$300,000 in utility costs and \$51,263 in reduced O&M costs. Despite occupancy increasing by more than 8 points, operating costs decreased by more than \$350,000, creating nearly \$5 million of value for the opportunity fund in direct equity value. The overall project payback was only 2.6 years, after taking into account the \$84,670 in rebates received across all the phases.

Executing similar upgrades for housing communities that have common facilities, parking lots, and rental units can yield tremendous savings and value creation, most notably

around lighting efficiencies. We've seen this in student housing complexes where a combination of fixture and lamp replacements, as well as occupancy-based controls provide a substantial return.

For instance, LEDs offer much greater efficacy and last up to 10 times longer than the lamp and/or fixture replaced. The use of automated occupancy sensors in intermittently occupied spaces such as offices, utility closets, and breakrooms allows energy use to correlate better with actual physical occupancy. Generally, vending machines operate 24/7 and can generate energy savings in excess of 50 percent when cycled down during periods of non-use. Reducing water consumption presents yet another savings opportunity. Adding aerators to faucets in housing and common areas can regulate consumption.

Every property presents custom savings opportunities. Lighting efficiencies and plugload reductions are generally at the top of the list because they are often the least expensive, provide the quickest net payback, and add value to a building, while increasing the comfort and safety of residents and improving the resident experience.

These energy cost savings create gross asset value increases while the reduction in energy consumption has a positive impact by reducing greenhouse gases and water consumption, creating a double bottom-line impact.

When done correctly, financial return and sustainability are not discrete, separate choices but rather byproducts of each other. They are interrelated decisions that support and catalyze one another, generating multiple opportunities to create value ...and Operate in the Green®.



By Brad Dockser, CEO, GreenGen. Green Generation is a global energy solutions provider that engineers and implements energy efficiency solutions to lower buildings' operating costs while improving sustainability. GreenGen transforms the world's built environment through innovation and solutions by integrating energy, real estate, technology, and capital markets to Operate in the Green. www.GreenGen.com



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How to Bring Holiday Giving to Your Community Year-Round

By Dave Reynolds

People like to do nice things during the holidays. They give money to the Salvation Army representative at the grocery store. They buy gifts for neighbors. They donate to charitable causes. But why does that have to end in January? We have found a new way to make this spirit of giving extend year-round and it's a huge win/win.

Be the catalyst to improve the community

There is a lot of demand out there for special projects that help those in need. Think about how many charitable groups there are in the U.S. and in each market your manufactured home community is located in. Since your property probably has some residents that need help in maintaining and upgrading their home, it's an obvious match-up. All you have to do is to be the match-maker. But without you acting as the catalyst, neither of these two groups will ever get together.

Organize charitable groups

If you tell the charitable groups in your area - ranging from non-profits to church groups and even college groups - you will find a wide assortment that would love to do some type of event to help people in your manufactured home community. Their mission includes helping those in need and they are more than willing to wield a hammer and paint brush - as well as yard shears - to make people have a higher quality of life.

Provide the supplies

Besides bringing the groups together at your property, you'll also be responsible to provide all supplies for the event. This will include both tools and materials. Before you get nervous, remember that most of these supplies are not that costly and that you are benefiting both the residents as well as you as community owner, since a nicer property will be worth far more at appraisal time, not to mention greater retention of happy customers.

Make it an enjoyable undertaking for all involved

In the events that we have organized we have tried to provide not only all the supplies, but also a communal meal for all that attend. Again, this is a small price to pay for the benefit to your residents and property. Our largest gathering brought in around 60 volunteers and cost us about \$600 in food and drink. That would equate to the labor cost alone on painting one single home. That's obviously a bargain and a win/win for all. If you are a really good organizer, you may even get the local restaurant to provide the food and drink at a reduced price or even for free.

The net effect

We started this program at the end of this year. To date, we have done roughly three large events. In the process we remodeled a large number of customer-owned homes, with work ranging from skirting to painting to carpentry and landscaping. We were able to get the home of a disabled veteran completely remodeled, and an elderly woman's deck re-built. There were many needy people who got a second lease on life through this program. Meanwhile, the volunteers had a great day of successful ventures in providing assistance, as well as a great bonding experience with their peers. And, of course, the communities now look drastically better than they did before. There are too many stories of our residents to list - as well as photos - but let's just say that each project was an absolute success and we were extremely proud to have organized them and to have provided the seed money to get them off the ground.

Conclusion

We learned a lot from our new program of organizing volunteer groups to aid those in need in our communities. It's one of the best win/win concepts I've ever witnessed. It's a way to provide good deeds through the year - not just during the holidays. And it's one that other community owners will hopefully adopt in the New Year.



Dave Reynolds has been a manufactured home community owner for almost two decades, and currently ranks as part of the 5th largest community owner in the United States, with more than 23,000 lots in 28 states in the Great Plains and Midwest. His books and courses on community acquisitions and management are the top-selling ones in the industry. He is also the founder of the largest listing site for manufactured home communities, MobileHomeParkStore.com. To learn more about Dave's views on the manufactured home community industry visit www.MobileHomeUniversity.com.



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Kurt D Kelley, J.D., President



Ten Harmful Consequences of Handouts for Amazon

By Chris Edwards

Publisher's Note: While this article isn't directly linked to the manufactured housing industry, it evidences that governments too often subsidize large businesses at the expense of small business owners, operators and employees. And small business owners are our readership audience. We understand why big businesses take these handouts, why local governments grant them, and we begrudge no one who legally profits in commerce, but we also believe inequitable tax treatment creates unfair playing fields and should not be allowed and that Jeff Bezos and Amazon neither need nor deserve \$2 billion in tax advantages over their competitors.

This article appeared in the Daily Caller on November 16, 2018 and is being run by permission of Mr. Edwards.

Amazon has chosen New York City and Arlington, Virginia, for new corporate headquarters after the cities ponied up more than \$2 billion in subsidies to the retail giant.

Workers in the two cities will be winners as labor demand gets boosted, but business subsidies make losers of taxpayers, other businesses and good governance.

The subsidies to Amazon are a microcosm of the huge "incentives" industry that has spread like cancer through state and local governments in recent years. A New York Times investigation uncovered \$80 billion of annual business subsidies across the nation through 1,874 state and local programs.

Business subsidies make losers of taxpayers, other businesses and good governance.

Some New York and Virginia workers will be winners from the Amazon deal, but here are 10 reasons why business subsidies are a loser for citizens overall:

Fairness. With Amazon adding thousands of workers, hiring will be tougher for other tech firms in New York City and Northern Virginia. That would be OK if it was a free market, but the subsidies give Amazon an unfair edge. The subsidies will also give Amazon a leg up on competitors for its products and services.

Alternatives. New York and Virginia would have generated more durable growth by cutting business taxes across the board by \$2 billion. That would have boosted investment by many businesses, and thus created more balanced prosperity. New York may have landed Amazon, but its high taxes are driving away other firms.

Earlier this year, for example, New York finance firm Alliance Bernstein announced it is moving to Tennessee for lower taxes.

Diversity. Industry clusters such as Silicon Valley are successful not because they have big companies, but because they have a start-up culture that nurtures growth companies with venture capital. Rather than favoring big companies, state and local politicians would better spur growth by reducing tax and regulatory barriers to spawn a diversity of new companies.

Corruption. Allowing politicians to hand-out business subsidies at their discretion generates corruption because the hand-outs get swapped for campaign cash and outright bribes. State film tax credits in places such as Iowa and Louisiana are plagued by corruption, as are affordable housing subsidies to developers in places such as California and Florida.

Bureaucracy. Amazon-style subsidy deals are jobs programs for accountants and lawyers. The Amazon agreement with Virginia is 25 pages of remarkable micromanagement regarding jobs, wage targets, tax breaks, and grant amounts. Such agreements often break down as business conditions change, and then the legal battles begin.

Lobbyists. The high-profile Amazon win will inspire more companies to shake down politicians for subsidies. Other firms don't want to be chumps, so they will hire lobbyists to urge officials that they deserve the same job-training money and other benefits that Amazon received.

Meanwhile, every state and local government these days has an "economic development" agency that is fueling the business subsidy arms race.

Dependency. Just as welfare undermines individual productivity, corporate welfare undermines business productivity. Solar company Solyndra pushed ahead with misguided products while its costs ballooned from wasteful spending, such as on its Taj Mahal headquarters.

The half-billion dollars of federal subsidies that Solyndra grabbed from the Obama administration undermined its agility and focus.

Bad Decisions. Some experts are saying that Amazon should have chosen locations in the faster-growing South. We will see about that, but there is no doubt that subsidies induce companies to make bad decisions that backfire.

Ten Harmful Consequences of Handouts for Amazon Cont.

Southern Company was induced by federal subsidies to build a nuclear plant in Georgia that is turning out to be a giant money pit, and a key factor in Enron's downfall was that it was induced to make risky foreign investments by subsidies from the George W. Bush and Clinton administrations.

Politics. High-profile subsidy deals are politically risky. Governor Scott Walker never cut Wisconsin's high corporate tax rate, but instead handed out subsidies to favored firms. He championed a huge deal to give electronics firm Foxconn \$4 billion in subsidies to build a plant in the state.

But the huge size of the subsidies and the company's shifting promises became a political liability for Walker, and voters rejected his re-election bid on November 6.

Priorities. State and local governments face serious problems that may sink their economies in coming years such as large unfunded pension costs. They should fix those problems rather than trying to micromanage the economy. If states adopt low tax rates and repeal unneeded regulations on zoning, licensing, and other activities, growth will take care of itself.

As with much of government spending, these costs of corporate pork to society are large but diffuse, while the benefits to the recipients are direct and visible.

Rather than subsidizing big businesses, the states should aim to create a diverse business ecosystem - an Amazon, if you will - by cutting taxes and regulations for all types of investment.



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It is well known in the industry that our lot rents are ridiculously low. Most owners are raising them annually in an attempt to get them up to economically justifiable levels. But as these rents go up, there's a very serious obligation on the part of community owner to justify these rents on a macro level.

Why rents must go up

There are to side-effects of low lot rents – and both are punishing to the residents. The first is the simple fact that all property in the U.S. has the option of a variety of uses, and manufactured home communities that don't provide healthy returns get bulldozed and converted into more profitable uses. How many communities can you think of that have been torn down over the past decade to make way for that new Home Depot or apartment complex? I can think of at least a hundred. Some of these – certainly not all – would still be there today if the lot rents had been higher. It's just basic economics. The higher the net income the harder it would be to knock the community down and replace that income with a different land use. The other problem with low lot rents is that the community owner has no money (or reason) to inject significant capital into the property to make needed capital repairs. If your community is struggling to pay the mortgage, it's unlikely the owner is going to be able to afford a \$200,000 road re-paving.

How we got in this mess in the first place

There are many reasons for lot rents in the U.S. to be ridiculously low. Probably the two best are 1) moms and pops never kept rents up with inflation (a \$50 lot rent in 1960 would be equivalent to a \$405 lot rent in today's dollars – yet the U.S. average is maybe \$250) and 2) since mobile home parks have not been built in any meaningful quantity since the 1970s, there's no new construction to remind owners of what the rents should be. In the apartment industry, for example, there is a constant flow of new Class A apartments and the older Class B, C and D owners line up behind those rents with discounts for the age and desirability of their properties. They are given a constant market rent reminder of the going rents. Unfortunately, our industry lost its way when cities effectively banned new construction decades ago.

An idea of the scale of the problem

Charles Becker, an economist at Duke University, estimated in a recent paper that lot rents are roughly 20% or so too low. But that was based on rent information mostly from REITs and larger professional owners. When you factor in the initial lower rents of moms & pops, that number is more like 50% or more. Going back to the above example, a \$50 lot rent from 1960 that's now at \$250 is about 40% lower than the inflation-adjusted base rent of \$405 per month. It seems like a huge amount of money to fix, but the truth is that it's simply having to make up for decades of inflation in a short amount of time. If the mom & pop owners had simply increased the rents annually in-line with inflation, there would be no issue at all.

How to justify higher rents

When the community owner raises the lot rents, they reach a certain level in which they must provide more value for the customer. We have found that most residents have no problem with higher lot rents if it means more professional management and maintenance of common areas. But there has to be a healthy give-back by the owner in term of increasing the quality of life. Most conflicts with residents occur when the rents go up but the quality of the community does not. People want a safe, clean place to live that is also desirable and enjoyable – and they are willing to pay more for that type of environment. A new entry sign and landscaping coupled with nice roads, clean common areas and strict rules enforcement creates the rationale behind higher rents.

The real safety valve that keeps rents in check

But what's the limit on how high rents can go, and how fast? The answer is one that escapes many media outlets yet has been around for decades. And that's simply that properties that offer a bad value to the residents frequently find themselves raided by other community owners. These neighboring owners will offer to move residents for free to their vacant lots. This – not any type of legislation – is what keeps communities in check on rent increases. And it's the best way as it's purely free-market. The concept that residents are “stuck” in any property is a complete fantasy. When people are unhappy with the value their community provides they will simply leave and the owner will realize their mistake.

Conclusion

The issue of higher lot rents in the U.S. is a thorny one. But if all sides realize the necessity of these increases, as well as the mandatory value enhancement that they require and the built-in safety valve, it should become more apparent that these increases need to be embraced for the good of the residents themselves. Every time I drive by a community that has been torn down I think “what would the lot rents have had to be to keep this community alive”? Hopefully the industry can begin a narrative on how to boost rents and value at the same time, as well as educate residents on the need for higher rents.



Frank Rolfe has been a manufactured home community owner for almost two decades, and currently ranks as part of the 5th largest community owner in the United States, with more than 23,000 lots in 28 states in the Great Plains and Midwest. His books and courses on community acquisitions and management are the top-selling ones in the industry. To learn more about Frank's views on the manufactured home community industry visit www.MobileHomeUniversity.com.



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Should I Purchase a Manufactured Home Community That Lies Within a 100 Year Flood Zone?

By Kurt D. Kelley, J.D.

Some manufactured home communities are located in choice areas. They have views, convenient road access, and are near places we enjoy. However, that's typically not the case. As land cost is a major factor for affordable housing, manufactured home communities (MHC's) are usually not located on the most expensive land. Furthermore, most cities discriminate against MHC's by limiting where they can be or excluding them altogether. Unfortunately, affordable land and areas reserved for MHC's too often lie at lower elevation spaces. The risk of flooding becomes a concern for all when properties are located within a 100 year flood zone.

Whenever considering the acquisition of an MHC, its important a buyer know if the area lies wholly or partially within a 100-year flood zone, technically called a "special flood zone hazard area," hereinafter referred to as a "hazardous flood zone". A quick online search will show where most hazardous flood zones are. Your insurance agent should have access to more detailed maps which can help you define the extent of any flood hazard.

Once you know the MHC you are considering lies wholly or partially within a hazardous flood zone, the next concern will be exact elevations. Most manufactured homes sit approximately two and a half feet above the ground. Knowing if the floor of any home in the community will be sitting below the hazardous flood level is critical.

To determine elevations, you will need to have a survey taken of a few of the lowest homes in the park. An elevation survey provider can be found online by typing "Elevation Certificates near me" in your browser. This survey will provide you with an Elevation Certificate which will be needed, not only to determine if you will go forward with your purchase but will be a required document for the purchase of flood insurance. The cost varies from a few to several hundred dollars per certificate. The certificate will list three exact elevations relative to sea level.

These include:

1. the elevation of the ground below the home,
2. the elevation of the bottom of the home, and
3. the elevation of the 100-year flood plain.

If (3) is lower than that of (2), your risk is notably less than it would be otherwise.

Community owners regularly purchase "Loss of Income" insurance. This protects the income should it cease due to a closure caused by a covered peril. Damage from high winds or fire are the two primary reasons MHC owners suffer insurance covered closures. Very few commercial insurance policies include flood coverage. This is when it is important to have an experienced MHC insurance counselor. You must purchase a policy which specifically includes this "loss of income" protection due to flooding.

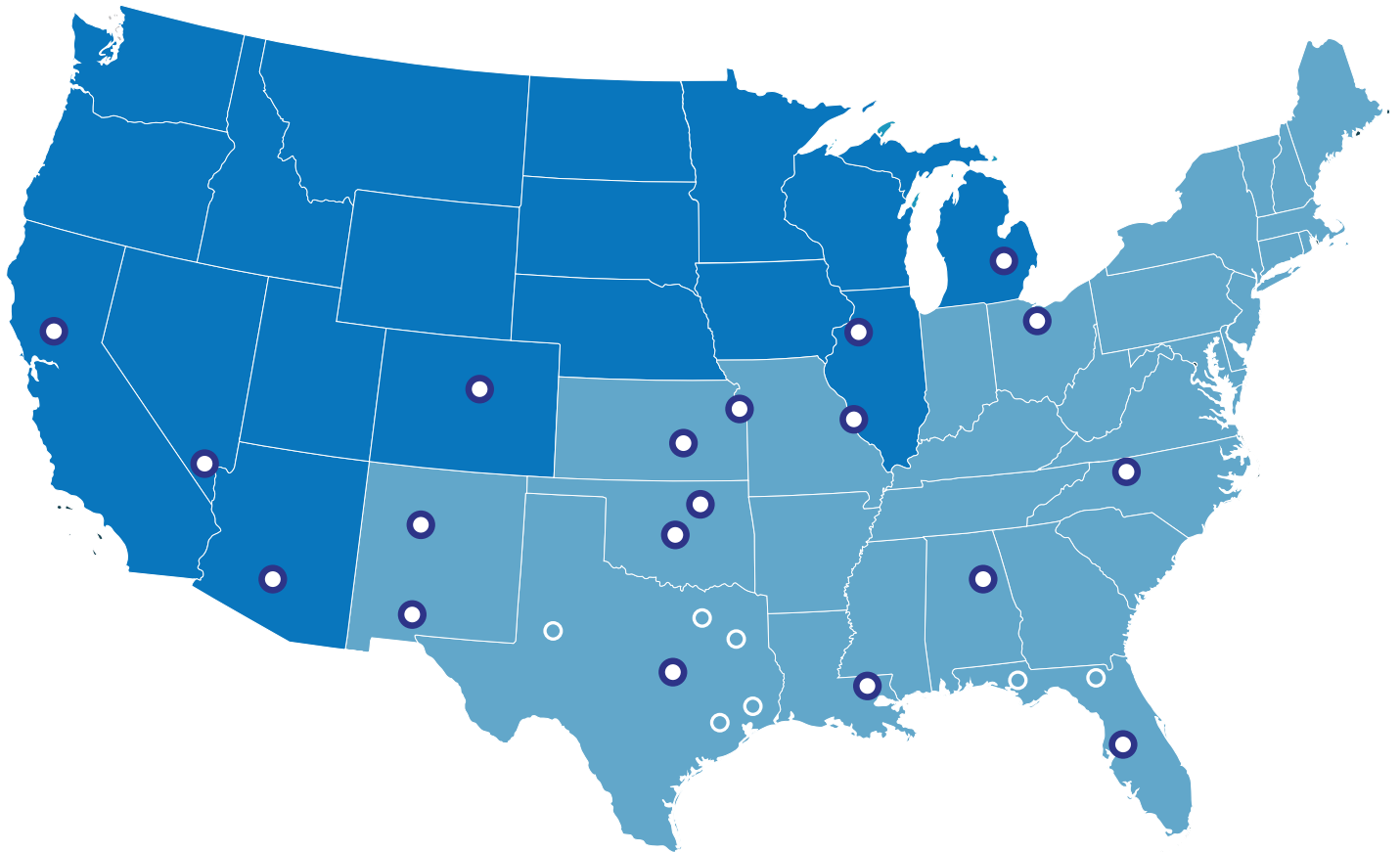
An MHC located within a hazardous flood zone is worth less than a similar MHC outside of a hazardous flood zone because the cost of operations and insurance, and the risk to ownership are higher. Lenders will require flood coverage on the structures and the revenue. And beware as of all the Income Statements shown me by prospective MHC buyers, I've yet to see a seller's financial statement that fully disclosed adequate flood insurance costs. Costs are also higher for resident home owning tenants. All homes with FDIC backed mortgages located within the hazardous flood zone must maintain flood insurance. The cost for this will be a minimum of \$300/year/home and as high as a few thousand per year per home. This raises the cost to live in the flood prone MHC and thus diminishes a tenant's value proposition to live there.

There's a good acquisition price for most MHC's including those in hazardous flood zones. However, given the extra risk and expense of owning an MHC within a 100-year flood zone, the price paid for it should reflect the increased cost of operation and risk of loss.



Kurt is the President of Mobile Insurance which insures more park owners than any other agency in the country. He provides counsel to his clients on the issues associated with buying and operating MHC's within 100-year flood zones. Kurt@MobileAgency.com

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MHI Holds Annual National Communities Council Fall Leadership Forum

Over 420 manufactured housing community professionals recently gathered at the Westin Michigan Avenue in Chicago for the Manufactured Housing Institute's (MHI) 2018 National Communities Council (NCC) Fall Leadership Forum. The NCC meeting offered attendees strategic content that explored new ideas and examined new trends, while being presented a unique perspective not found at any other industry meeting.

The day and a half long event kicked off on Wednesday, November 7 with a reception for attendees to connect and network. As the event continued, it provided participants with high-impact ideas for their businesses through educational sessions and multiple networking opportunities.

During the educational sessions, attendees heard from leading industry experts on challenges facing the business of manufactured housing communities. Speakers included Dr. Henry H. Fishkind, the President of Fishkind & Associates, Inc., Dr. Lesli Gooch, Executive Vice President of Government Affairs & Chief Lobbyist at MHI, and Crystal Washington, a Technology Strategist & Certified Futurist.

With over 30 years of experience in economic analysis and forecasting, Dr. Henry H. Fishkind shared his perspective on the industry with attendees. Having spent a significant time focusing on the trends of the unique category of manufactured home communities, Dr. Fishkind discussed the outlook for the U.S. and for manufactured housing.

Dr. Lesli Gooch, provided an update on legislative, regulatory, and federal issues facing the manufactured housing industry. In the four years she has served with MHI, she has assembled a strong bipartisan team that has secured a number of key legislative and regulatory accomplishments. Presenting

just two days after the election, Dr. Gooch explained how the election results will impact the community segment of the industry and how MHI is continuing to advocate for its members.

Crystal Washington, a Technology Strategist & Certified Futurist, works with organizations that want to leverage technology to increase profits and productivity. Crystal presented on the future of social media for manufactured housing and how companies can remain innovative. Attendees left her presentation with ideas on how to use technology for marketing, gaining referrals, and reputation management.

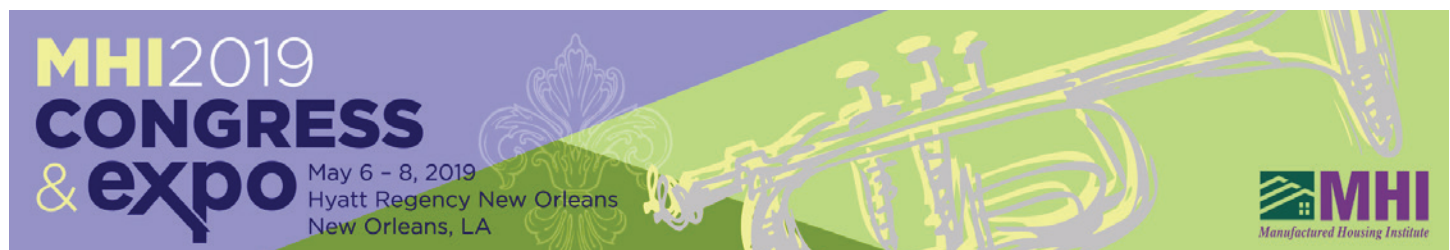
One of the event highlights was the Thursday networking reception at 360 Chicago, where attendees connected with other manufactured housing professionals over spectacular cityscape views.

Represented at this year's event were nine of the top ten largest community owners, along with industry's top lenders, manufacturers and suppliers.

The 2019 National Communities Council Fall Leadership Forum will return to Chicago at the Westin Michigan Avenue, November 13-15, 2019.

The Manufactured Housing Institute is the only national trade organization representing all segments of the factory-built housing industry. MHI members include home builders, retailers, community operators, lenders, suppliers and affiliated state organizations.

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810 Lots Announced for Southeast Austin

Roberts Communities, owner and operator of premium manufactured home communities in Arizona, Texas and Colorado will break ground on 550 manufactured and 260 single family home lots located in Southeast Austin, in January of 2019. The anticipated lot delivery will bring homes to the market for fifty percent less than the average single family home planned for the area, currently priced from \$202,000. "Offering high quality homes, amenities and a luxury lifestyle at an attainable price for the average family of four."

Scott Roberts, owner of Roberts Communities plans to address the Austin affordability crisis by "offering high quality homes, amenities and a luxury lifestyle at an attainable price for the average family of four." Roberts goes on to say, "Apartment renters in Austin will pay as much for a two bedroom apartment as our homeowners are paying to own a four bedroom home."

The 198-acre expansion at Oak Ranch in Del Valle includes a new 10,000 square foot community center with resort style gym, café, event lawn, splash pad, pool, soccer fields and basketball courts. "The goal is to bring greater awareness

of attainable housing with manufactured homes that offer design options and can be customized to fit any lifestyle." In addition to the expansion, Oak Ranch will host a twelve-acre park dedicated to the City of Austin with trail access from Ross Road to Travis County's Barkley Meadows Park. The community will feature model homes from 1,100 square feet to over 1,800 square feet.

Roberts Communities has been an owner and operator of family communities for over 50 years. The founder's, R.C. Roberts, high standards and professionalism guide the second generation of the Roberts family in maintaining excellent long-term relationships with their residents. Owning, developing and managing these communities with unsurpassed hospitality have given the Roberts Family a reputation in the highest regards. This is what the Roberts Family is all about: relationships, professionalism, family, hospitality and always a sense of home.

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Emotional Support Animal Rejection by Landlord Results in \$15,000 Settlement

By Della Holland

A Syracuse, New York landlord refused to allow a tenant to keep an emotional support animal in her apartment. The tenant advised the landlord orally and in writing that she was mentally ill and that the animal was medically necessary. The tenant also provided documentation from a health care provider that confirmed her assertion. Nevertheless, the landlord demanded the tenant remove the dog from the premises as there was a no pet policy in place.

The tenant contacted the U.S. Department of Housing and Urban Development for assistance. They investigated and determined that the landlord had indeed violated the Fair Housing Act. In particular, the landlord failed to follow the 1968 law that prohibits denying housing based on a tenant's disability. The law states that landlords must make reasonable accommodations for tenants with medical conditions. This includes mental health issues. Allowing tenants with mental health issues to have emotional support animals has been determined to be within the bounds of a reasonable accommodation. However, it is not required that a landlord allow an emotional support animal that has proven it is aggressive or dangerous to others.

In order to avoid trial, the landlord agreed to settle the matter by paying the tenant \$15,000. As part of the agreement, the landlord must attend Fair Housing training now, again in the future, and is subject to regular Fair Housing audits by H.U.D. Their pet policy also had to change to allow properly documented emotional support animals. H.U.D. General Counsel, J. Paul Compton, Jr. summarized, "This agreement highlights the importance of landlords following the law and making reasonable accommodations to their pet policies for tenants with disabilities."

Discrimination based on disability, race, religion, sex and family status is also illegal. A Louisiana landlord was recently found to have violated the law by posting a "NO TEENAGERS PLEASE" line within his rental unit advertisement on Craigslist. And you would have thought we all could at least agree that no one wants teenagers around.

By Della Holland, Staff Writer, Manufactured Housing Review.



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