

January 2019

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Articles

IN THIS ISSUE:

Economic Outlook for 2019

Getting to Know Our State Executive
Director of the Month: Ms. Deanna Fields

Important New Year's Resolutions for
Community Owners

Evictions 101

... and much more!

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Publisher's Letter

By Kurt D. Kelley, J.D.
Publisher

The Manufactured Housing Review is excited to unveil its new format and emphasis on state manufactured housing association News in 2019. Each month, we will feature valuable news from your State Association's and the Executive Directors that run them. In addition, we'll be publishing a calendar of events intended to centralize industry information into the most comprehensive industry events calendar available. Finally, we'll also be running an interview from key state Executive Directors each month. We're fortunate to start off the interviews with the Manufactured Housing Association of Oklahoma's long time Executive Director, Ms. Deanna Fields. Ms. Fields is a leader among our State Association Executive Directors and has a track record of being an excellent advocate for the manufactured housing industry.

In addition, we'll continue to focus on educational business articles directed at the manufactured housing industry. It's not our intent to be a primary industry news source. Our mission is twofold. First, we'll publish key information from our state industry leaders including their calendar of events. Second, we will publish valuable business articles and information designed to help you manage your manufactured housing associated business better.



Kurt D. Kelley, J.D.
Publisher
kkelley@manufacturedhousingreview.com

CORRECTION: In the December issue of the Manufactured Housing Review, it was mistakenly noted that Mr. Joe Stegmayer is an executive with Champion Homes. Mr. Stegmayer is the former CEO and a current executive of Cavco Homes.

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CALENDAR OF EVENTS

Wisconsin Housing Alliance	3/13 - Retailer Seminar 3/14 - Installation Seminar 5/15 - Community Management Seminar
TMHA = Texas Manufactured Housing Association	1/23 - Second Quarter Board Meeting 1/24 - TexCO19 Houston Conference 9/8 - TMHA Convention 9/10 - Fourth Quarter Board Meeting
MHAO = Manufactured Housing Association of Oklahoma	1/16 - MHAO Board meeting 1/30 - Louisville Manufactured Housing Show 2/6 - Installation 101 Workshop 6/18 - MHAO ANNUAL CONVENTION
IMHA = Illinois Manufactured Housing Association	4/28 - IMHA Annual Conference
MSMMHA = Mississippi Manufactured Housing Association	3/26 - TUNICA Show 5/16 - General Membership Meeting 1/25 - Education Conference Call
MMHA = Michigan Manufactured Housing Association	2/21 - Tenant Debt Collection Seminar
MHI = Manufactured Housing Institute	10/11 - Summer Legislative Fly-in 5/6 - National Congress and Expo 11/13 - National Communities Council Fall Leadership Forum 2/18 - Winter Meeting
MHI of South Carolina	7/17 - MHISC Convention
FSMHA = First State Manufactured Housing Association	5/22 - Spring Membership Meeting 9/12 - FSMHA Annual Crab Feast 11/20 - Fall Membership Meeting



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Getting to Know Our State Executive Director of the Month: Ms. Deanna Fields

of the Manufactured Housing Association of Oklahoma



Ms. Fields is the long-time employee of the state of Oklahoma's Manufactured Housing Association. She's also currently serving as the leader of a group composed of most of the State's MH Association Executive Directors and she's also our first State MH Association Executive Director to be featured in the Manufactured Housing Review.

What were you doing prior to joining MHAO as the Executive Director? I'm dating myself but before MHAO I worked for Oklahoma State University upon moving to Oklahoma from Colorado back in early 1990's. MHAO recruited me when I was the Continuing Education Coordinator for the Oklahoma City campus. I did not know anything about the

industry. However, I did know about state/federal building codes for site built homes, since I coordinated workshops for compliance of the building trades.

What's something most of your Members don't know about you? I was an Officers brat (my dad is a retired Colonel who retired in Redington Beach Florida) living a nomadic life where I embraced change in my surroundings and was fortunate to meet people some accomplished and impressive people. I also raise/show Irish Setters, and even went to the Westminster Dog Show. Several of my Board members even had a watch party to see if they could see me on tv. They were happy to spot me on a highlight segment about the event

2018—2019 Manufactured Housing Association of Oklahoma



Top Row L-R: Kenny Maxey, Factory Built Housing, OKC; Mike Harrison, Lifeway Homes, Tulsa; *President Jon Lawson, MidState Housing, Purcell; 1st V.P. Weston Chapman, Wholesale Mobile Homes, Kingston; Rhonda Perkins, Oak Creek Homes, Tulsa; Treasurer Bo Radley, Aspen Homes, Tulsa; Bill Heck, Factory Director Homes, Sapulpa;*
Bottom Row L-R: *Executive Director Deanna Fields; Ryan Heaton, Durham Supply, Wichita, KS; Steve Ross, USA Housing, OKC; 2nd V.P. Ray McKay, Clayton Homes, Bonham, TX; Casey Peacock, Hensch's Country Liv'n, Calera/Universal Homes, OKC; Secretary Julie Dwyer, Triad Financial Services, Glenpool, OK and Sgt. At Arms Tony Fiorentine, Don's Mobile Homes, Sallisaw.*
Not pictured: Doug Gorman, Freedom Homes, Tulsa

Getting to Know Ms. Deanna Fields Cont.

on the Today Show. Since 2000, I moved from the confines of city life and bought a slice of heaven on six acres where my husband and I keep several gaited trail riding horses, chickens and a huge garden. Plus, I live in a residential Fuqua manufactured home. It's beautiful!

What attributes make a great MH Association Executive Director? An association executive wears many hats. Our industry is the most multifaceted industry out there compared to other trade organizations. We need to constantly keep abreast of what is going on with every agency that has a pulse and can affect the livelihood of our members. We need to be able to adapt to change and embrace it. We need to be able to communicate our concerns with those that can make or break us. Above all, we need to listen to our members concerns and how can we help them achieve their goals.

Please tell us the critical issues State Associations have to manage? MHAO is a non-profit organization. In an environment where members and non-members are asking more and more questions about the effectiveness of nonprofit organizations, it is increasingly important to create transparency around our organizational practices, including the work of the board. MHAO is considered a small trade group with a staff of 1 ½, compared to some of my counterparts who can explore more programs to benefit their members. We have a very conservative Board of Directors who like to stay within the perimeters of our mission statement "To Advance the Availability and Ownership of Manufactured Housing and Desirable Sites throughout the State of Oklahoma".

How does your focus differ from the focus of the National Manufactured Housing Associations like MHI, and MHARR? We/I concentrate more on state issues, whereas our national trade groups deal with national issues. State trade organizations are soldiers with our feet on the ground to communicate with our officials on the national level, we can make or break initiatives that are being contemplated on the national level. MHAO likes to enlist our independent

retailers to be involved on the national level, what goes on in Washington can drastically affect their livelihood, so we value their volunteerism and commitment to get involved. Of course, most land use regulation is state and local so we are likely more involved with that than our compatriots at the national level.

What are the key issues facing the Oklahoma Manufactured Housing Industry now? We begin a new legislative session with a new Governor and a lot of new elected officials. This upcoming session we will work on allowing homes not exceeding 18' wide on the interstate. Currently, we are only allowed to transport anything over 16' off the interstate, which is challenging with Oklahoma's rural nature and road systems. Since 1984, we have allowed the 16' wide with 1-foot clearance on each side to be permitted on the interstate. So, it makes sense to address our 18' width units.

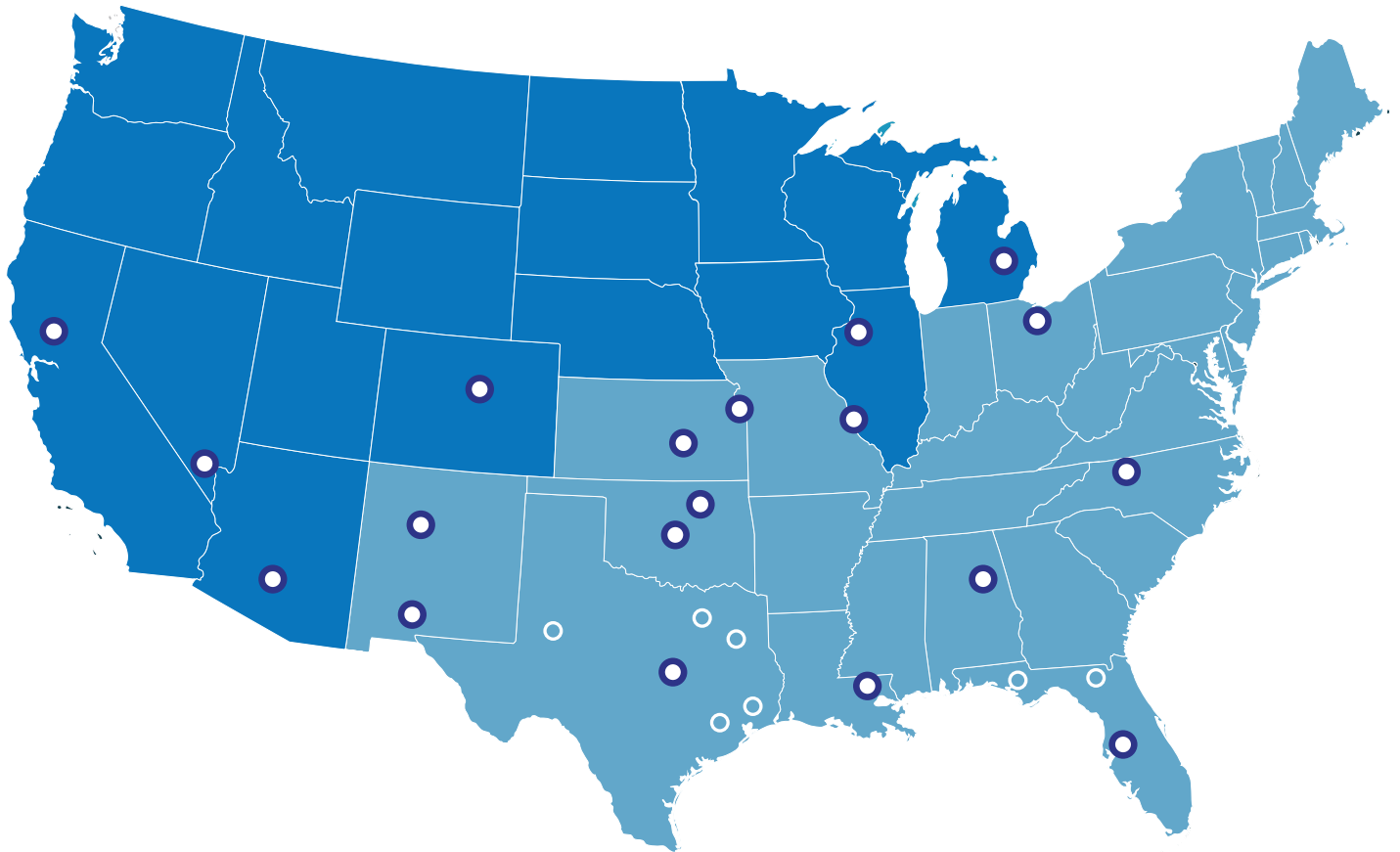
What industry and association worries wake you up at night? Nickle and diming the industry to death. Every time we enact new laws or regulations there is a price to pay. We are more regulated in comparison to most other industries and trade groups.

What's the smartest move you ever made as a State MH Executive Director? Staying with the industry through it's ups, downs and back up again. I never do anything without the approval of my President and/or board. Every accomplishment we/I have experienced over the past 25 years (which has been many) is attributed to my Board's foresight and encouragement. Today we have a good number of 2nd generation retailers on the Board who are awesome and have influence and control of the affairs of the Association.

What advice would you give the younger you that started in this position so many years ago? Don't be afraid to ask questions. There is so much to learn and absorb. Every day is a learning experience, so embrace it.



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Early in 2018 we said the US economy has gone from being a Plow Horse to Kevlar. Nothing that has been thrown at the economy since – neither trade conflicts nor tweets, not higher short-term interest rates nor the correction in stocks – is likely to pierce that armor.

A year ago the economic consensus was that real GDP would grow 2.5% in 2018. And yes, that was after the tax cuts were passed. By contrast, we were more optimistic, projecting that real GDP would be up 3.0% in 2018. If we plug in our forecast for 2.0% real GDP growth in the fourth quarter, the economy will have grown 2.9% for the year. If, instead, we use the Atlanta Fed's estimate of 2.7% for Q4, we'd get 3.1% for the year. Either way, we just about nailed it.

Now, the same consensus that a year ago suggested the economy would only grow 2.5% in 2018 with the tax cuts is saying the economy is going to slow down to a pace of 2.3% in 2019, in part because of the supposed reduction in stimulus related to those very same tax cuts.

Once again, we're not buying it. The benefits to growth from having a lower tax rate on corporate profits and less regulation are going to take years to play out. Companies and investors around the world have only begun to react to the US being a more attractive place to operate. As a result, we're forecasting another year of 3.0% economic growth.

Further, we expect the unemployment rate to keep gradually falling, as continued job growth offsets an expanding labor force to push the jobless rate down to 3.3%, the lowest since the early 1950s. Last year the consensus predicted the jobless rate would decline to 3.8% in 2018; we predicted 3.7%. Right now it's already 3.7% and we think a drop to 3.6% is likely for December when that report comes out January 4.

On inflation, it looks like we'll finish this year with the Consumer Price Index up about 2.0%, although it would have been higher were it not for what we think is a temporary downdraft in oil prices. The consensus had projected 2.1% and we had been forecasting 2.5%. Look for a rebound in oil prices and



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ample monetary liquidity to help push the CPI gain to 2.5% in 2019, which would be the largest gain since 2011.

The tricky part is what to expect from the Federal Reserve in 2019. Based on our economic projections, and if the economy were the Fed's only consideration, we could get as many as four rate hikes in 2019. After all, nominal GDP growth – real GDP growth plus inflation – is up 5.5% in the past year and up at a 4.8% annual rate in the past two years. Raising rates four times in 2019, which is more than any Fed decision-maker projected at the last meeting in December, would only take the top of the range for the federal funds rate to 3.5%, still well below the trend in nominal GDP growth.

But we think the Fed will have a two-part test for rate hikes in 2019. First, as we just explained, the economy itself. Second, the yield curve. We think the Fed will be very reluctant to see the federal funds rate go above the yield on the 10-year Treasury Note and will strive to avoid either an active or passive inversion of the yield curve. An active inversion would be the Fed directly raising the federal funds rate above the 10-year yield; a passive inversion would be raising the federal funds rate so close to the 10-year yield that normal market volatility could send the 10-year lower than the funds rate.

As a result, we think the Fed will want to leave a “buffer zone” between the 10-year and the funds rate of about 40 basis points. So, for example, if the 10-year yield stays near its current level throughout all of 2019, we could end up with no rate hikes at all in spite of economic conditions.

Our projection, though, is that the 10-year yield moves higher to reflect more strength and resilience than the consensus now expects. If the 10-year yield finishes 2019 at 3.40%, as we expect, that would leave room for two rate hikes, maybe three.

For the stock market, we expect a soaring bull market, with the S&P 500 reaching the 3100 we projected for 2018 a year ago. Yes, we know that sounds bold, but our Capitalized Profits Model is screaming BUY.

The model takes the government's measure of profits from the GDP reports divided by interest rates to measure fair value for stocks. Our traditional measure, using a current 10-year Treasury yield of about 2.75% suggests the S&P 500 is still massively undervalued.

But if we use our forecast of 3.40% for the 10-year yield, the model says fair value for the S&P 500 is 3100. And that leaves room for equities to go even higher if, as we think, profits move higher next year, as well. The model needs a 10-year yield of about 4.35% to conclude that the S&P 500 is already at fair value, with current profits.

The bottom line is that we're calling for the S&P 500 to finish at 3,100 or higher next year, which would represent a nearly 25% gain from Friday's close. The Dow Jones Industrial Average should end the year at 28,750.

Yes, this is likely to be one of the most optimistic forecasts you see, if not the most optimistic one of all. But, in the end, we do best by our readers when we tell them exactly what we think is going to happen, without altering our projections so we can run with the safety of the herd. Grit your teeth if you have to; those who stay invested in the year ahead should earn substantial rewards.

Brian S. Wesbury, Chief Economist, First Trust Advisors
Robert Stein, Deputy Chief Economist, First Trust Advisors



Brian S. Wesbury, Chief Economist, and Robert Stein, Deputy Chief Economist with Morgan Stanley. Brian Wesbury is an American Economist focusing on macroeconomics and economic forecasting, and regular author with the "American Spectator" as well as a regular on such television stations as CNBC, Fox Business, and Bloomberg.



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Important New Year's Resolutions for Community Owners

By Frank Rolfe &
Dave Reynolds

It's a new year, and that means it's a new beginning for putting your best foot forward on your property. Affordable housing is a serious business, and there's a lot riding on what you do in 2019 for both your residents and your financial future. So what are some important New Year's Resolutions that all community owners should make for 2019?

To be more proactive in creating the amenity called "community"

One of the strongest attributes of the manufactured home property is that which is called a "sense of community". Essentially it's the network of friends and neighbors that creates emotional support and a sense of well-being. Time magazine identified this as the most important trait in their article about our industry titled "The Home of the Future" and describing our product as the "gated communities of the less affluent". So how do we all build this important feature? By dedicating all unused green spaces and common area structures to areas for resident activities and friendship-building. And also by doing our best to promote community activities and clubs forming - from book clubs to bingo nights.

To find new ways to help those who are in need

In 2018 we experimented with acting as the catalyst for non-profits to engage with our residents to improve their quality of life. We held weekend events in which large numbers of local volunteers renovated homes for those who are unable to afford to do so themselves. But that's only the beginning. We believe there is much more than can be done to match non-profit groups with residents who need help. All community owners should look into being matchmakers for the common good.

To make your community a great place to live

Every owner should work hard to offer the best quality of life that the property can produce. This includes an entry you can be proud of, common areas that are exemplary, rules enforcement to make sure that all residents are keeping their property to a high standard, and constant effort on enhancing amenities including the "sense of community" described above. Every property can always be a little better, so this is a goal that you can never fully complete, but it's the effort to do so that's important.



Important New Year's Resolutions for Community Owners Cont.

To strive to create a great value for the resident

In every market we serve, we are the lowest-cost form of housing. And we all know that in many parts of America that low cost will rise in the coming years, as owners try to make sense of keeping the property as a manufactured home community vs. a conversion to another use (never forget that apartments rent for an average of \$1,250 per month in the U.S. while lot rents are around \$1,000 per month less). The important feature of all communities needs to be "value" not strictly price point. Most residents would rather pay more for a property that is nice, clean, safe and attractive. Professional management is favored by most residents, even if it means higher rents as a result.

To proactively remove risk as best as possible

An ounce of prevention is worth a pound of cure. How true that is with manufactured home communities. Be vigilant over the sources of liability and take action before anything bad happens. Cut out all dead trees and tree limbs. Remove uneven surfaces on sidewalks. Fill in any holes. Proactively do that which is necessary to keep all residents safe and the property free from insurance claims.

To fill all of your lots and homes

The demand for affordable housing in the U.S. is enormous. Do your part in making that possible for the millions of Americans who can't find anywhere they can afford. Any vacant home you have should be immediately renovated and sold or rented. Every vacant lot should be prepared for the arrival of a new or used home, either through your own capital or 21st Mortgage. Since vacant lots are worth zero and full lots are worth thousands of dollars, it makes no sense to let vacancy sit idle in manufactured home communities - especially when the demand for what we do is so high. It's a win/win for everyone when you fill up your property.

To be a good neighbor in the general community

It's not enough just to be a good steward of your property, but you need to also be a member of the greater community, as well. That includes being an active member of your state manufactured housing association, as well as a member of the local Chamber of Commerce. Donate money to such things as school sports teams and other worthy causes. Be a good neighbor in the macro sense of the term.

To wake up each day enthusiastic about your mission

If you did not wake up enthusiastic and energized about what you do for a living, then what's the problem? Community owners should approach each day like a great opportunity for advancement, not drudgery. Sure, collections can be a grind on the 5th. Yes, a broken water line when it's 10 degrees out is a big pain. But appreciate the larger picture. You are helping people have a good life and making great financial returns at the same time. You can take pride in what you do, and you should be filled with excitement about your daily progress.

Conclusion

2019 should be a great year for the industry. It should be a great year for your property. This is the time to reflect on goals and how to meet those with energy and excitement. Have a Happy New Year! And don't forget that this is your year to make your property the best it can be, starting today.



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.



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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To many, the word "eviction" is one of the rougher, nastier words in the English language. Properly evicting non-paying or non-rule complying tenants is one of a landlord's biggest worries. Even issues of don't pay, then evict aren't always that simple. Evictions are delicate matters which require regimented and specific legal steps. Worse yet, these steps, and the rules surrounding them, are state specific. Even local Justices of the Peace deviate in their handling of evictions a great deal.

An eviction is an official legal proceeding, complete with a formal process which needs to be followed exactly to have your tenant move out and relinquish the property. Failure to follow your state's process for a legal eviction can result in delaying the eviction date, losing a court hearing, owing the tenant money, and/or a big waste of your time. Landlords must understand the legal eviction process in order to protect themselves.

It is crucial for landlords to understand the importance of screening tenants and consistently enforcing lease terms to minimize operational risks. Unacceptable tenants require professionalism, competence and effort to properly evict. It is important to consider what is involved in the eviction process...the good and the bad.

A bad and illegal eviction involves:

- Removing a tenant's exterior doors or locks (yes, that's happened) or changing the locks
- Removing a tenant's belongings from the rental yourself and placing them outside or in a dumpster
- Threatening a tenant with fines not noted in the lease or eviction for violations of rules not in the lease
- Turning off utilities, services or resorting to emotional displays

A good and legal eviction involves:

- Preforming under the authority of a court order
- Using forms within eviction notice deadlines specifically mandated by your legal jurisdiction
- Clear and concise communication within the constraints of the legal eviction process.
- Following and documenting the eviction steps exactly as written, and in a timely manner
- Not allowing yourself to become emotionally involved

An eviction is merely a legal proceeding directed by a court wherein a property owner files legal proceedings against a tenant to regain possession of a property. Presuming the landlord is successful, they will be able to work with law enforcement to remove the tenant as set forth in the eviction ruling.

To win an eviction case, the landlord must prove the tenant violated a lease term, that appropriate notices were provided to the tenant notifying of the violation, the tenant failed to timely rectify the violation, and proper eviction processes were followed.

REASONS TO EVICT

A tenant can legally be evicted for:

- Failure to pay rent
- Lease violations (criminal activity, subleasing, unauthorized pet, etc.)
- Damaging the property
- Threatening neighbors, property or community
- Breaking other local housing laws, as outlined in the lease agreement

A property owner usually cannot evict a tenant solely due to personality clashes, minor disagreements or annoying behaviors. Nor can a landlord evict a tenant for any illegal reason such as discrimination based on race, religion, age, handicap, family status, and sexual orientation. That said, some states, such as Texas, allow evictions for "no reason." But it's wise to avoid these as many Justices of the Peace treat such eviction attempts with great scrutiny.

A Standard Eviction Process

1. Establishing a legal reason to evict a tenant: Tenant violates a lease term, such as failing to pay rent.
2. Notifying the tenant of their lease violations and giving them an appropriate deadline to fix them: An official notice should be taped to the tenant's door and mailed via certified, first-class mail. Landlords must prove their efforts to notify the tenant of the lease violations and the eviction proceedings. Eviction notice periods are rarely waved, and if so, only when the property or other people are in immediate danger.
3. Filing the proper eviction papers with the court: After filing the eviction, the landlord will receive an eviction

Evictions 101 Cont.

hearing date and the court will notify the tenant of the filing. The first court hearing may be anywhere from a few days to a few months from the filing date. A landlord must allow their tenant to continue to live at the property until a judge rules otherwise. Be prepared, it is not unusual for a tenant to stop paying rent during this time.

4. **Court hearing:** At the hearing, the landlord must provide proof of the lease violation for which the eviction is requested and the tenant was given an official notice to remedy the violation or vacate. Landlords should bring to the hearing, copies of all records, including the lease, rent payment records and all communication regarding the issue. If the judge rules in the landlord's favor, the landlord will be legally empowered to contact local law enforcement and ask that they escort the tenant out of the home and the community.
5. **Regaining possession:** On the date determined at your eviction hearing, you officially regain possession of the property. You can change the locks and proceed with managing any abandoned tenant property per your state's laws.

Prosecuting a legal eviction involves a great deal of time spent with local courts. Landlords must remain professional and follow the court's timelines and rulings precisely. Never send unprofessional or inaccurate emails, voice mails, texts, or other recordable messages to your tenant or anyone regarding your tenants. If you do, they will be used to both embarrass you and subvert your case in court. In short, evictions must be handled correctly at each stage throughout. To do otherwise or fail at any stage insures continual obstacles.



*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.
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