

Home on the Road

Vol. 16, No. 1

Voice of West Virginia's factory-built housing industry

April
2020



New generation of homes highlight conference

The West Virginia Housing Institute Inc. continues to plan on having its convention June 15-17 at Stonewall Resort at Roanoke, W. Va.

This is contingent on a couple of things, including an end of the isolation the state is feeling as a result of the coronavirus scare and Stonewall re-opening.

Under isolationist orders from Gov. Jim Justice, the sprawling resort in Lewis County closed in March, along with other state parks.

At the direction of Co-President George Gunnell, the association has looked into several alternative dates later in the summer when the convention might take place, if the June dates do not hold up, executive director Andy Gallagher said.

Plans, however, remain in place now to have Scott MacFarlane, executive senior vice president of CIS Financial Services Inc., explain to the membership the new crossmod home that is being popularized by the industry this year.

MacFarlane has attended several national meetings where he has encouraged understanding of the new homes as a way of ensuring they are properly appraised.



MacFarlane

The homes, which will be more costly than current structures, meet standards being required by federal financing agencies to enable the industry to tap into federal housing funds.

MacFarlane's presentation is scheduled for the second-night dinner presentation.

Also on hand will be Dennis
(continue on p. 3)



Stonewall Jackson Resort
Roanoke, WV

Convention 2020 sponsorships are increasing

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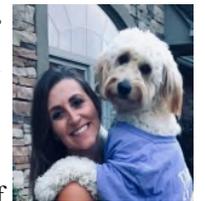
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4 win WVHI scholarships

Lilly Ware is one lucky woman who epitomizes the great outreach of the WVHI Scholarship Program.

The parents of the 18-year-old freshman nursing major at West Virginia University purchased a manufactured home from American Homes in Morgantown earlier this year. Holly Heiskell Glenn, sales and marketing manager for the company and a member of the WVHI board of directors, nominated her



Gunnell & Pal

under the category that her parents had purchased a factory-built home from a member of the West Virginia Housing Institute Inc.

Lilly won the top grant this year, the \$1,500 Kevin and Donna Wilfong Scholarship. She was the only purchaser-candidate nominated this year.

Glenn has developed a powerful track record for nominating successful scholarship candidates.

Freshmen Kinsey Hershberger of Fairmont won a \$1,000 scholarship, as did Kimberly Gunnell of Winfield and Hannah Brown of Martinsburg. Gunnell attends Marshall University, while the others are students at WVU.

"I am very grateful to have received this scholarship," Ware said. "Thank you again. This is the first time I have won."

(Scholarships, from p. 1)

Hannah, 21, a junior at WVU, is majoring in psychology and communications. She has won the scholarship three times now and her twin sister also has won the scholarship. Their father, J.C. Brown, works for Farmers and Mechanics Insurance Companies of Martinsburg, a WVHI member.



Kinsey Hersberger

Kim Gunnell is a graduate student at Marshall University and the daughter of WVHI Co-President George Gunnell. "I would like to thank you all for selecting me for this wonderful scholarship opportunity!" Kim said. "I am excited to use this to help cover my tuition for my master's degree in literacy education! I hope in working towards this career goal, I will be able to reach more students and instill a love for reading in every student I have the opportunity to work with! Thank you again, WVHI!!

Since WVHI established its scholarship program in 2014 at the urging of board member Don Sharp of Triad Financial Services Inc., the association has helped 21 students with \$22,500 in awards.

Eligibility standards can be found on the WVHI website at www.wvhi.org.

www.wvhi.org

Want to keep up on the latest with the factory-built housing industry in West Virginia? Want to be listed on our website or linked to it?

The West Virginia Housing Institute Inc. is at www.wvhi.org. Take a look at what we have on the site. Tell us what you want added or improved.

The inside scoop is in the members-only section. And you only have to call Andy Gallagher at (304) 346-8985 to join.

“Housing construction” is an essential business, according to Gov. Justice’s executive order as taken from regulations of Homeland Security

Gov. Jim Justice has included "housing construction" as an essential business that can remain open under his executive order section 3.f.

The West Virginia Housing Institute Inc., following similar operations in others states, has advised its memberships that manufactured housing locations, being in the housing construction business, may remain open unless specifically closed by the government.

Some centers remain open in the Mountain State. Some closed briefly, then reopened. Some are operating on an appointment-only basis. Work-in-progress is being completed.

Nearby states are acting on a state-by-state basis.

Virginia, Ohio, and Kentucky are operational using certain safeguards, but Pennsylvania has closed its retail centers. It is not clear what is happening in Maryland

Virginia retailers are using safe distancing, Centers for Disease Control cleaning protocols and are allowing fewer than 10 patrons to enter a retail location at one time.

In Kentucky, sales lobbies and homes are locked, but homes are being shown by appointment.

Ohio retail centers are working only with existing customers and the centers are not open to new traffic. Existing orders are being acted upon and installations that are in line are being done.



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Here are some things that might be helpful to you about the coronavirus:

The Centers for Disease Control has a handy website to look at:

<https://www.cdc.gov/coronavirus/2019-ncov/symptoms-testing/testing.html>

This site features a self-checker for the illness.

The purpose of the Coronavirus Self-Checker is to help you make decisions about seeking appropriate medical care. This system is not intended for the diagnosis or treatment of disease or other conditions, including COVID-19.

Who should be tested?

Not everyone needs to be tested for COVID-19. Here is some information that might help in making decisions about seeking care or testing.

—Most people have [mild illness](#) and are able to [recover at home](#).

—There is no treatment specifically approved for this virus.

—Testing results may be helpful to inform decision-making about who you come in contact with.

(Convention from p. 1



Smith

Smith, who is an affordable lending manager in the Single-Family Affordable Lending and Access to Credit division. He manages the manufactured housing initiatives that support Freddie Mac's underserved markets plan.

West Virginia University economist John De-skins, always a favorite, returns. Newcomer David Finney Jr, appears under a new hat, this time explaining computer operations.

General Counsel John R. Teare Jr. and his legal panel of experts: Associate General Counsel Johnnie Brown, Bryan N, Price of Charleston; and Labor Commissioner Mitchell E. Woodrum will be on hand to answer legal questions.

Golf is available under the direction of Kenny Martin on the fabulous Arnold Palmer-inspired golf course.

Along with the excellent networking opportunity, the convention also presents the industry's primary way to remain money for its political action committee.



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Unique in the nation legislative win for WV manufactured housing industry

Critically important legislation that will return to sales staff the ability to communicate with customers about financing is law on June 2.

In the face of severe opposition by a lawyers' group, the West Virginia Housing Institute Inc. got the law — the first of its kind in the nation — approved 99-0 in the House of Delegates and 34-0 in the state Senate and it was signed into law by Gov Jim Justice.

The bill was sponsored by Sen. Mike Azinger, R-Wood. Similar legislation died in the House last year because of opposition.

The new statute conforms state law to passage of the 2018 federal Truth in Lending Act. The key provision allows retail sales staff to again discuss financing options with customers, something they have not been able to do since 2014.

WVHI won nationwide recognition for being the first state in the U.S. to have the law enacted. The industry now is negotiating with the state Division of Financial Institutions as to exactly what staff will be allowed to discuss. Details will be forthcoming from the industry.

This follows the spectacular success enjoyed last year when the Institute won passage of a law to prevent discrimination against the placement

WV HOUSING INSTITUTE CONVENTION AGENDA (TENTATIVE)

JUNE 15-17, 2020 ANNUAL MEETING AND CONVENTION

Stonewall Resort, Roanoke, WV
Reservations (304) 269-7400

Monday, June 15, 2020

Noon-3:00 p.m.	Board Meets (closed)	--Maple Boardroom (1st floor)
1:00 p.m.	Registration Desk Opens	--Lobby
4:00 p.m.	Check-in at Stonewall	--Lobby
3:30-5:00 p.m. 2ndFloor)	Lawyers panel	--Stonewall Ballroom

WVHI general counsel **John R. Teare Jr.**, associate general counsel **Johnnie Brown**, Charleston attorney **Bryan N. Price**, and chief regulator and Division of Labor Commissioner **Mitchell E. Woodrum** make up the lawyers' panel to provide guidance on legal matters.

Lightburn's, the delightful hilltop golf house at Stonewall is the site for dinner, beverages; music by **Joe Simpson** and his band; and games.

Tuesday, June 16, 2020

7:00 – 9:00 a.m.	Breakfast	--Dining room.
	Morning session	--Stonewall

8:45 – 9:00 a.m. **Annual meeting** with election of officers and other matters.

9:00 -- 9:45 a.m. **John Deskins**, director of the Bureau of Business and Economic Research at West Virginia University, talks about the state's economy and outlook.

9:45 -- 10:30 a.m. **David Finney**, who has branched out from 21st Mortgage Corp., speaks on digital marketing and a better customer experience.

10:30 – 11:15 a.m. **Dennis Smith**, a representative of the federal financing agency Freddie Mac, will discuss financing options for our industry.

Noon **Golf Tournament begins** **-- Resort course**

This challenging 7,149-yard, par-72, Arnold Palmer-designed course wraps around the pristine lake and resort at Stonewall.

Lunch: Lunch provided for nongolfers at **Lightburn's**.

1:30 – 4 p.m. **Free time** for nongolfers to enjoy the many amenities of the resort or take advantage of the multiple historical locations nearby, including the boyhood home of Stonewall Jackson and the Trans-Allegheny Lunatic Asylum. **Reservations must be in advance for the spa.**

5:00 - 5:30 p.m. **Cocktails** **-- Ballroom Foyer**
(2nd floor)

5:30 – 7 p.m. **Reception and banquet** **-- Stonewall Ball-**
room 2 (2nd floor)

7:00 – 7:30 p.m. **Scott MacFarlane** of CIS Financial Services will discuss the new type of homes that are being developed by our industry and why that is important to you.

7:30 -- 9 p.m. **Judy Ritchie** runs our political action committee-fundraising auction. This is our only program every year to raise political funds so please help.

Wednesday, June 17, 2020

7:00 – 9:00 a.m. **Breakfast** **-- Dining room.**
Order what you like.

End of program

Questions: Call Andy Gallagher (304) 415-4187

Dress: Business casual; no jackets required

Home on the Road Newsletter

Editor: Andy Gallagher

WVHI

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Home on the Road is a publication of the West Virginia Housing Institute Inc., published four times a year (March, June, September and December).

Free subscription with paid membership dues. All advertising must be paid in advance. *Home on the Road* reserves the right to reject any advertising. Make checks payable to WVHI. Send ads with payment and news to Andy Gallagher.

Advertising rates

Full page: \$200

Half page: \$100

Quarter page: \$60

Classified: \$30 for each 3 lines

New website operational;
Membership Drive
Effort Under way

The West Virginia Housing Institute Inc. has created an entirely new website at www.wvhi.org to update the look and add features.

The new design is in line with an effort by the association to recruit additional membership.

The website has a number of new film features to help acquaint customers with the types of homes we sell and their safety features and value in the future.

WVHI is targeting the handful of retailers who are not in the association, and making a major push to attract contractors, financiers, lawyers and others who depend upon the industry for operation.

Recruiting is also taking place among the many manufactured housing community owners we have, but unfortunately are not members of the association.

Most of these membership fees are modest so there is no reason we cannot attract more.

MH Shipments expected uneven as concerns spread about coronavirus

What started out as a hopeful year as far as manufactured home shipments to West Virginia could turn dismal as a result of the coronavirus scare.

In January, 87 homes were shipped to the state, compared to 59 in January 2019. This year's figure was up an astounding 47.5 percent, after last year ended in a down note.

Those are the latest statistics provided by MHI, the Arlington, Va.-based national industry association.

February shipments are expected to remain on par with last year, but March and later months are relatively certain to be down because of the coronavirus.

Manufacturing activity slowed dramatically in March, according to a survey conducted by the Institute for Supply Management, Scott Horsley, chief economic correspondent for National Public Radio reported on April 1.

Production and factory employment fell sharply, as the coronavirus pandemic and other problems weighed on the factory sector. New orders hit their lowest level in 11 years.

With tens of millions of Americans under orders to stay home, demand for big-ticket items has suffered. Factories that supply the hospitality industry are also hurting. And the steep drop in oil prices is cutting demand for manufactured pumps and pipelines used by energy producers.

Last year, West Virginia received shipments of 1,074 manufactured homes, a figure that was down 4 percent from the figure of 2018.

West Virginia home shipments were the same from 2017 to 2018 at 1,119 each year, while there was a net increase of 3.9 percent nationally.



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West Virginia Housing Institute Convention 2020

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REGISTRATION FORM

June 15-17

Stonewall Resort, Roanoke, WV

Make your room reservations at (304) 269-7400 or (1 888) 278-8150 or on line at StonewallResort.com. (Room rates are \$132)

Company Name: _____

Address: _____

City: _____ State: _____ Zip _____

Names of Those Attending as it Should Appear on Name Badges: *(please print)*

_____	Adult _____	Child _____
_____	Adult _____	Child _____
_____	Adult _____	Child _____
_____	Adult _____	Child _____

REGISTRATION FEES:

WVHI Member & Spouse/Guest	\$125.00 <u>per person</u> if paid by May 15; \$150.00 <i>per person after May 16.</i>
Children Under 12	\$ 50.00 <u>per child</u> if paid by May 15; \$75.00 <i>per child after May 16.</i>
Children Under 1 year old	FREE
Nonmember Registration	\$300.00 per person

*****Registration Fees Must Accompany Registration Form and are PER PERSON attending*****

Please return completed registration form and your check to:

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Questions, please call Andy (304) 346-8985
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The Officers, Board of Directors and Members of the West Virginia Housing Institute Inc. applaud your success and continued support.

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Please send your check today and become a valued member of the convention team that's working hard to make sure this year's annual event is exciting, educational and fun for those attending.

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ALL OTHER CATEGORIES: - Per Annum

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_____ Title

_____ Signature

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