



# Iowa Manufactured Housing Association

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## CHANGES IN STATE BUILDING CODE

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The state of Iowa building code affects all state buildings and is adopted by a few cities around the state. It also impacts modular homes because these homes are controlled by the state modular code, a part of the state building code. Recent changes to the energy part of the state building code is having an impact on modular homes. However, these changes also are impacting all cities that have adopted the 2012 International Energy Efficiency Code.

There will be some additional costs to the home as the factories meet upgraded energy standards. Affecting retailers and developers will be required testing after the home is placed on its foundation. The blower door test has to be done to make sure that, after the sections of the home are put together, and the home is on its foundation, none of the energy efficiencies have been lost. Most local governments will not be doing this test. IMHA members will have to find an outside contracting company to do the work, unless you want to have an employee become certified in this line of work.

### **SSB 3205/HF 2452: First Time Home Buyer Tax Savings Program**

HF 2452 passed the House 95-0. The Senate didn't move on their bill, SSB 3205, nor did they take up HF 2452 when it came

over from the House. Manufactured housing was eligible in this plan, even our homes placed in lease communities. HF 2452 would have created a new State income tax exemption for qualified deposits to a First-time Homebuyer Savings Account. While there was no limit to the amount a taxpayer may contribute to an account, deposited amounts qualifying for the income tax exemption are limited to \$3,000 per year for an individual account or \$6,000 per year for a married couple with a joint account. Interest earned on account balances is also exempt from State income tax.

A qualifying account must have paid interest and be established with a State or federally chartered bank, savings and loan association, credit union, or trust company in Iowa. The account must have an administrator. An account holder may also serve as the account administrator. To be eligible to establish an account, a taxpayer must never have been the owner of a single-family, owner-occupied residence.

The assets of an account were to be used for the down payment and allowable closing costs associated with the purchase of a home. Withdrawals from the account would have been tax-free as long as the money was used for a down payment and closing costs for a single-family, owner-occupied home in Iowa. If the account holder withdraws the money from the account for

any other reason, they must include that money as taxable income on their Iowa tax return in the year of withdrawal. Nonqualified withdrawals are generally subject to a 10.0% withdrawal penalty on any amount that represents interest and earnings on the account balance. House File 2452 imposes a serious misdemeanor penalty for knowingly preparing or causing to be prepared a false claim, statement, or billing to justify the withdrawal of money from a First-time Homebuyer Savings Account. This may already be charged as some other criminal conduct under current law.

We're hopeful that the 2015 legislature will again take up a bill similar to HF 2452.

### **U.S. Postal Service Undertakes Voluntary Effort to Install Centralized Mailboxes in Manufactured Home Communities**

It has been reported that a number of community owners have recently received notices from the U.S. Postal Service encouraging the installation of centralized mailboxes. The notices state that Congress will pass legislation in 2014 which will end door to door mail delivery. Currently the U.S. Postal Service legislation is

stalled in Congress and the elimination of door to door service is very controversial among members of Congress as is the discontinuation of Saturday mail service. Currently, the U.S. Postal Service is offering to install these centralized mailboxes at no cost to the community owner, but implies that once the pending legislation which discontinues door to door service passes the property owners will have to pay for the centralized mailboxes. Whether or not that is accurate, will be revealed when the legislation is passed, if ever. Several community owners have taken advantage of the U.S. Postal Services offer to install centralized mailboxes and have been relatively pleased with the results. The U.S. Postal Service will still deliver to individual spaces if need is shown. The centralized mailboxes must serve 16 or more spaces and the community owner can choose to have one of more sites. The postal service paid for installation and the concrete slab. All of the boxes are locking and they including locking parcel boxes for large parcels. The offer of secure parcel mail service was a key sales point for owners who accepted the postal service's offer to install the centralized mailboxes. Currently the program is voluntary and the U.S. Postal Service cannot force the property owner to install these centralized boxes.

Reprinted from February 2014  
WMA Reporter

## **New Online System for Permits**

The Iowa Office of Vehicle and Motor Carrier Services is charged with issuing permits and finding safe routes for trucks carrying loads more than 8 feet six inches wide, 13 feet 6 inches high, or loads heavier than 80,000 pounds. Moving factory built homes certainly falls into the first two categories. These larger loads, if

not routed properly, can strike bridges or even become stuck on a too narrow road with no way to turn around, potentially causing significant costs for repairs and downtime for closed roads.

In average year, DOT processes more than 100,000 permit applications for oversize and/or overweight loads that relied on old technologies and manual processes. As of last December 30<sup>th</sup>, a new web based Iowa Automated Permitting System (IAPS) was fully implemented to speed the process and improve customer safety. IAPS replaced the old system which had been used for fourteen years. The old system had some computer components but was still reliant on employee involvement, including tracing routes on paper maps. That took a significant amount of time and frequently caused delays. With the new system, the maps are all electric. Layers of data can be brought in from several sources to show bridge and pavement restrictions and data from the 511 system, just to name a few.

Soon DOT hopes to be able to provide the maps on mobile devices and give carriers the option to use turn by turn navigation. This also increases safety when the driver can use a hands free device and isn't looking at a paper map.

## **ITBS: Help with Lost Data**

We're sure most of you have had calls from customers, bankers, or realtors hoping to find out information on older manufactured homes. The HUD seal is gone or the data plate inside the home can't be found. These become important documents when the home needs to be refinanced. There is a place to call if you need assistance. It's the Institute For Building Technology and Safety, ITBS. This

510 C (3) non profit organization exists to provide impartial evaluations, research, and technical assistance for federal, state, and local governments. ITBS will also look up information on homes and can reissue seals and data plate. There is a nominal fee for this serves. The phone number for ITBS is 703-481-2010. You can check out ITBS on the web: [itbs.org/services/services-in-the-public-good/cert-label-verification.html](http://itbs.org/services/services-in-the-public-good/cert-label-verification.html)

IBTS is the contract monitoring agent for the Federal Manufactured Housing Program. IBTS is responsible for the monitoring and annual assessment of the business processes and procedures of the manufacturers, third party agencies and state government agencies that participate in the Federal program. The Design Approval Primary Inspection Agencies (DAPIAs) approve manufactured home designs for compliance with the Federal Manufactured Home Construction and Safety Standards. Production Inspection Primary Inspection Agencies (IPIAs) inspect manufactured home facilities to ensure that in-plant quality assurance systems continue to build conforming homes. In addition, IBTS assist SAAs (State Administrative Agencies) in carrying out their responsibilities in overseeing manufacturers, retailers, installers and the handling of consumer complaints.

## **For Sale**

Joe Wedeking wants to sell his 35 space community in Clarksville, Iowa. All the homes are owned by Joe. Monthly income, when fully occupied, is \$11,370. Only one home is vacant. If you're interested, call Joe at 319-278-4948 or 319-239-3447 (cell). The price for the Sunrise Community is negotiable.

