

**Building Codes Division
Manufactured Housing Ownership & Dealer Regulation Committee
June 14, 2006 Meeting Minutes**

Present: **Committee Members**
Bryan Peck, CU Factory Built Lending (by phone)
Lee Peterson, Oregon Department of Revenue
Diane Belt, Washington County Collector's Office
Theresa Swearingen, Marion County Assessor's Office
Dallas Boggs, Representing Manufactured Housing Retailers (Dealers)
Pat Schwoch, Representing Manufactured Home Owners
Jyl Meier, Representing Title/Escrow Companies

Absent: Paul Brewer, Representing Manufactured Home Park Owners

Guests/Interested Parties:

Don Miner, OMHA
Ron Northcraft, Douglas County Assessor's Office
Wolf Dyner, Linn County Assessor's Office
Janice Lance, First American Title
Sandy King, Oregon Department of Revenue
Gina Yarborough, Palm Harbor - Millersburg

BCD Staff:

Joan Fraser, BCD Deputy Administrator
Barry Jones, BCD Manufactured Home Ownership Program Manager
Albert Endres, BCD Manufactured Home Program
Sherry Mitchell, BCD Manufactured Home Ownership Program
Gary Basin, BCD Administrative Projects Manager

1. Opening Comments and Introductions:

Barry Jones started the meeting and asked if everyone had an opportunity to review the minutes from the March 8, 2006. The Committee approved the minutes without any changes.

2. Program Update

Mr. Jones addressed issues remaining from the March 8, 2006 meeting. Don Miner asked if a security interest holder is mistakenly removed, could they be replaced with the original perfection date? Ms. Mitchell responded that BCD can replace the original perfection date if there is an error in removing a security interest holder. If the correction is made on the on the same day, only one set of documents will go out. If corrected at a later date, new documents will go out.

Mr. Jones reported that the Pending County Exemption Group recommends that the LOIS System will, if the exemption process is not completed with 90 days, produce a letter to go to the dealer, owner and lender advising that the exemption process has not been completed. The lender would then be aware that the home has not become exempted. Dealers will be able to

apply for an extension with the county, to “reset” the clock for another 90 days. Requests must be received in writing and must contain the reason for the delay. The committee agreed with the proposal.

Mr. Jones reported that attendees thought that the first meeting of the LOIS User Group Meeting went well. All user groups were represented at the meeting and each group is able to hear the concerns of others. At the User Group meeting, the counties voiced their desire to have the sale date and purchase price moved to the front page of the LOIS system with the mandatory information. The group agreed that the meetings should be held three times per year. BCD will search the area for a more central location. BCD will also look into video streaming for the meetings.

Mr. Jones reported that BCD has researched the issue of blocking visibility on information for public safety officers per HB 2724. The House Bill added requirements in ORS 192 stating that if requested by public safety officer, those records are exempt from public record. A draft of an application form created by BCD was distributed to the committee for review. Sherry Mitchell will email the draft to the committee members. Members should forward any comments or edits to the draft to Barry Jones by the end of June. If counties receive a request from public safety officer, that request would also apply to LOIS.

Discussion was held by the committee regarding availability of transaction information on activity in all counties. BCD will look into this further.

The next item on the agenda was the issue of obtaining information about the sales price and date. Because that information is now on the supplemental page, dealers were not filling it out. Concerns were expressed that because the item was not mandatory, many dealers would not fill this information out. Ron Northcraft stated that this item should have been mandatory. Ms. Fraser reminded Mr. Northcraft that she and he were members of a work group that tried to make this statutory but were unsuccessful because of additions others were trying to make to the bill (HB2389). BCD has been consistent in its position that it would need legislative direction to add regulatory requirements.

Several of the committee members indicated that the sales information is important to not only the counties, but to dealers, title companies, lenders, and the consumer as well.

Mr. Jones addressed the issue of the location of sales information in the LOIS system and offered that perhaps if it were placed in a more prominent spot, people might be more likely to complete the sales information. Mr. Northcraft stated that when discussions began regarding usage of the LOIS system, the sales information was a number one priority for the counties and was the main reason that counties agreed to be on board. Counties are only receiving 20% of the sales information they were receiving before the change was made on April 17, 2006.

Mr. Jones suggested that more outreach be made to LOIS system users, especially dealers, on filling out the form.

Ms. Fraser also agreed to have the division take a look at the organization of the tabs in the LOIS system to see if the location of the supplemental information could be more easily accessed or if the tabs could be named differently so that users will enter the information. However, the division will not make this item mandatory unless directed to do so by the legislature, since it is additional regulation imposed on consumers.

Gary Basin updated the committee on the status of the imaging project. The proposal for the imaging project was developed for not only BCD, but the rest of DCBS as well, with the Manufactured Structures Ownership program as the first priority for imaging. BCD has created a "scan sheet" to be attached to the top of paperwork so that scanned documents are connected to the correct home at the time of scanning. Documents would be sent to the vendor directly by the users, for scanning. Documents would then be accessible from the LOIS system. If everything goes as planned, BCD should be able to begin the imaging project by January 2007.

Bryan Peck asked about the status of changes to the system to reduce duplicate home entry. Mr. Basin asked Mr. Peck to send any suggestions he has and BCD will review the suggestions with Steve Jackson. Mr. Basin will ask Mr. Jackson to research the "search function" suggestion that was made at a previous meeting. A discussion followed reviewing the agreement from the last meeting at which time it was decided that Sherry Mitchell would go out and perform additional training on home entry and we would see if this reduced the number of duplicates. Since the previous meeting, the number of duplicates has gone down significantly and it was decided that we would wait and see if they went away all together. Mr. Basin asked Mr. Peck to send any suggestions he has and BCD will review the suggestions with Steve Jackson. Mr. Basin will ask Mr. Jackson to research the "search function" suggestion that was made at a previous meeting.

Mr. Peck also asked whether BCD will be offering more billing accounts for LOIS users, specifically the Lender Group. Ms. Mitchell advised Mr. Peck that BCD did not have adequate staff to support making additional accounts available.

The next meeting of the committee is scheduled for September 7, 2006.