



## Code of Ethics

We, as members of NCMHA, find the following principles paramount. It is by evoking these principles that we achieve the American way of life and uphold the free-enterprise system.

1. Honesty and fairness in all dealings.
2. As our fundamental responsibility is to our customers, we will honor warranties and commitments within a reasonable time.
3. Stay informed of laws governing this industry, pledge support to enhancing the public image and promote the positive aspects of manufactured and modular home living.
4. We will deal fairly with employees, associates and suppliers.
5. Encourage business dealing with members who are in good standing with our association.

### Manufacturers Division

- A. Meet or exceed all applicable code requirements in the construction of manufactured and modular housing.
- B. Maintain high standards of health, safety and livability in every home we build.
- C. Avoid appropriating the trade secrets or other intellectual property of others.
- D. Encourage the development of new techniques and construction methods for the continued progress of the manufactured and modular housing industry.

### Service/Supplier Division

- A. Provide products and service to the Manufactured and Modular Housing industry that comply with North Carolina Building Standards.
- B. Develop products and/ or services that strive to achieve the best value for long-term performance.
- C. Communicate in a truthful manner regarding the appropriateness and performance of a particular product or service for use in our industry.
- D. Provide clear and concise technical information to the customer concerning proper installation.
- E. Maintain a policy of efficiency on warranty issues.

### Financial Services Division

- A. Comply with all federal, state and local laws and regulations, including but not limited to the North Carolina Predatory Lending Act, the North Carolina Mortgage Lending Act, The Equal Credit Opportunity Act, The Truth in Lending Act, and the Real Estate Settlement Procedures Act, which regulate the manufactured and modular housing industry.
- B. Exercise prudent, ethical and legal lending practices.
- C. Clearly and conspicuously disclose in a timely manner the rights of all consumers, including the right to know all costs, charges, and rates.
- D. Improve quality customer service.
- E. Cooperate and participate with other organizations dedicated to the betterment of the manufactured and modular housing industry.
- F. Pursue membership in other industry trade associations and build a cooperative relationship.

### Retailers Division

- A. Comply with the laws governing retailers.
- B. Observe high standards of honesty in all transactions, including subcontractors and suppliers. Submit quotes, merchandise, industry products and services without false promises or misrepresentation.
- C. Honor confidentiality and respect the privacy of others.
- D. Support in principle and practice equal opportunity for all and comply with Fair Housing Laws.
- E. By example, lead to a higher standard in our industry.

### Installation Contractors Division

- A. Comply with all laws and regulations governing the installation of manufactured and modular housing.
- B. Enhance public perception of manufactured and modular housing through quality installation and service.
- C. Encourage the development of new techniques, methods and products for the installation and set-up of manufactured and modular housing.
- D. Strive to maintain the highest standards of professional service and installation in a timely manner.

### Community/Developer Division

- A. Promote open communication with residents.
- B. Enforce all agreements concerning relations between the management and residents in a fair, consistent and professional way.
- C. Be committed to promoting excellent resident relations and exhibit that commitment through policies and practices.
- D. Provide written agreements to residents including all fees, charges, assessments, rules, and other regulations.
- E. Contribute constructively to the public image of manufactured home community living.
- F. Be truthful in advertising statements.
- G. Strive to provide excellence in environment and maintenance within my Community.

It is by this Code of Ethics that the community, our customers and colleagues are able to trust one another. Upon being accepted as members of NCMHA, we voluntarily accept this code and understand that demonstrating behavior that is outside this code puts in jeopardy my membership to NCMHA.

We have read the Code of Ethics and hereby attest that our company will adhere to these ethics.

Name \_\_\_\_\_

Title \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

Sponsored by (if applicable) \_\_\_\_\_

**In what manner is your line of business related to the manufactured/modular housing industry?**

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