



# HOUSING NOW

February 2025

## NEW SCHOLARSHIP PROGRAM FOR TRADE SCHOOL STUDENTS AIMS TO "BUILD THE FUTURE!"

In an exciting development for students seeking careers in the skilled trades, a new scholarship program has been launched to provide financial support to individuals entering trade schools in New York State. This initiative seeks to help alleviate the financial burden of trade school tuition and enable more students to pursue in-demand careers in fields such as electrical work, plumbing, carpentry, welding, and HVAC.

The New York Housing Association (NYHA) Scholarship is designed to support aspiring professionals who wish to gain the hands-on skills necessary to succeed in the workforce. Through this fund, qualified students can receive financial assistance covering tuition, books, and other necessary supplies for trade school programs.

The scholarship is part of a broader commitment to strengthen the NYS workforce by promoting the value of skilled trades and ensuring that a diverse range of students have access to career opportunities in these critical sectors. This program is especially focused on making trade school education more accessible to individuals from all backgrounds, including underrepresented communities.

"We believe that skilled trades are essential to the fabric of our economy and society," said Kathy Pratt, Executive Director of the New York Housing Association. "By offering this scholarship, we are

helping students pursue careers that not only offer stability and growth potential but also contribute to strengthening our state's infrastructure and overall well-being. We want to ensure that talent, not financial barriers, determines success in the trades."

Applications for the scholarship are now open and will be accepted until May 9, 2025. Interested students can find the application online at **[www.nyhousing.org/nyha-scholarship](http://www.nyhousing.org/nyha-scholarship)** where they will find information on eligibility requirements and the application process. The scholarship will be awarded based on academic merit, financial need, and a demonstrated commitment to pursuing a career in the trades.

In addition to financial support, recipients of the NYHA scholarship will also have access to career development resources, mentorship opportunities, and a network of industry professionals to help guide them throughout their education and early careers.

The NYHA Scholarship hopes to inspire a new generation of skilled workers who will play a vital role in shaping the future of industries such as construction, manufacturing, and technical services.

For more information on the scholarship program, including eligibility requirements and how to apply, please visit **[www.nyhousing.org/nyha-scholarship](http://www.nyhousing.org/nyha-scholarship)** or contact Executive Director, Kathy Pratt at **[kathy@nyhousing.org](mailto:kathy@nyhousing.org)** or 518-867-3242.

**PLEASE HELP US SPREAD THE WORD BY SHARING A COPY OF THE  
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### Sources

<sup>1</sup> [https://www.energy.gov/sites/default/files/2022-11/ZERH%20Name%20and%20Logo%20Use%20Guidelines\\_0.pdf](https://www.energy.gov/sites/default/files/2022-11/ZERH%20Name%20and%20Logo%20Use%20Guidelines_0.pdf)

<sup>2</sup> Energy savings are based on electrical and gas energy consumption using NREL® BEopt™ to estimate annual electrical and gas energy consumption of a home built to DOE Zero Energy Ready Home™ guidelines compared to the same home built only to industry and HUD standards in the cities listed. Estimates are based on calculations for multi-section Tempo Let It Be and Shout models.

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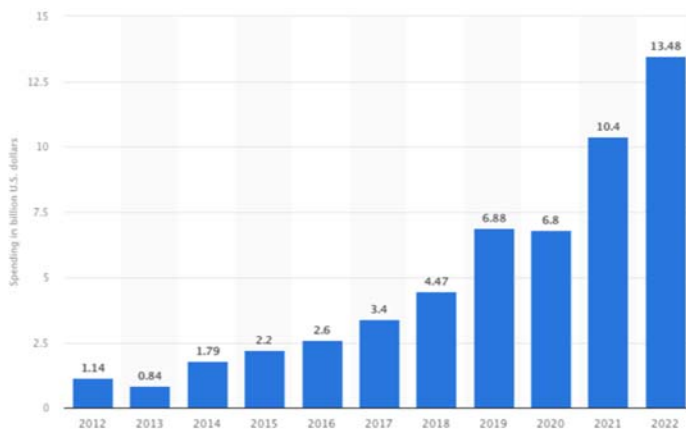
## MARKETING BUDGETS AND MANUFACTURED HOUSING

“How much should I spend on marketing?” That is the number one question I get when I talk to community operators and retailers about planning their marketing efforts for the future.

And the answer? That’s everyone’s favorite.... ) The answer is: “It depends.”

How much you spend depends on how much you want to sell, how well your team can sell, and how much bandwidth you have for growth in your business. There is one consistent trend through business though: Those who advertise the most, sell the most. Brands that advertise a lot, grow a lot and sell a lot.

Let’s look at some examples of brands you’ve probably heard of. Do you know who the largest E-commerce store in the world is? It’s Amazon. And who do you think spends the most money on advertising out of any e-commerce store in the world? That’s Amazon too. They advertise the most, and they sell the most.



And the largest brick and mortar retail company in the world? That’s Walmart. And guess which brick and mortar retailer spends the most on advertising? That’s Walmart too, with an annual advertising budget of about \$4.4 BILLION.

It’s tempting to say, “of course they spend a lot on advertising, they’re the largest companies in the world!” And it’s true, they are the largest. However, believing that they spend a lot because they’re large is a fallacy in cause and effect. They don’t advertise a lot because they’re large, they’re large because they advertise a lot. Advertising causes growth, growth does not cause advertising. This is true in every industry across the world. Advertising gets

attention, and whoever has the most attention, sells the most.

**How much though?** “Yes, David. We get it. But how much?” Is that what you were thinking? ; )

Our industry, as a whole, underspends by a tremendous amount based on its TAM (Total Addressable Market), so I’m going to look outside the industry for some concrete examples. Let’s look at car dealerships.

Though not housing per se, the automobile industry is VERY similar to manufactured housing in distribution and its customer. The manufacturer-retailer-consumer distribution model is the same, and cars and homes are both high price items. And everyone has to have each - we all need a place to live, and we all need a car to get to where we’re going. Other industry have similarities as well (boats, OHVs, RVs, etc), but they are not a necessity. Housing and transportation are necessities.

According to a recent report from NADA, the average advertising cost per unit sold on a new vehicle is \$708. This means that for every new car sold, that dealership spent \$708 in advertising to get that sale. If a dealer sells 1000 cars per year (the average in 2023), that same dealership will typically spend around \$700,000 per year advertising.

Average Dealership Advertising per New Unit Sold, by Year



Does that seem high? If \$700K per year advertising seems like a lot, you might want to be sitting down for this next part...

The average gross profit on a new car is 3.9%, or \$ 1,872, based on the \$48,000 average price of a new car. This means that nearly 40% of the gross profit of a new car is going towards advertising that

Marketing, cont. on Page 11



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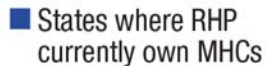


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## HOUSING AND ECONOMIC UPDATE: DECEMBER 2024 HIGHLIGHTS

### *Residential Construction Shows Mixed Results:*

The Census Bureau reported mixed figures for new residential construction in December 2024. Housing starts rose 15.8% from November, reaching an annual rate of 1,499,000 but fell below the December 2023 rate of 1,568,000. Single-family housing starts increased slightly by 3.3%, totaling 1,050,000 units. However, housing completions declined by 4.8% from November to 1,544,000, with single-family completions down 2.7%. Building permits fell 0.7% from November and 3.1% year-over-year.

For 2024, housing units authorized, started, and completed totaled 1.47 million, 1.36 million, and 1.63 million, respectively. While authorizations and starts declined compared to 2023, completions were up by 12.4%.

*Affordability Challenges Persist:* In November, the National Association of Realtors' (NAR) affordability index dropped to 99.0, indicating reduced home-buying power due to rising mortgage rates, which reached 6.89%. The median home price was \$410,900, slightly lower than October but up from November 2023.

*Inflation and Employment Trends:* The Consumer Price Index (CPI) rose 0.4% in December, while shelter costs increased at the slowest annual pace since 2022 (4.6%). Employment outperformed expectations, with 256,000 new jobs added, and unemployment remained low at 4.1%.

*Consumer Expectations:* Consumers expect inflation and home prices to grow modestly in the coming year. Median home price growth expectations rose to 3.1%, while income growth projections declined to 2.8%, the lowest since 2021.

These trends will likely shape economic policy and housing market conditions in 2025.

## HUD MAKES MANUFACTURED HOUSING PROJECTS ELIGIBLE FOR AFFORDABLE HOUSING PROGRAM FUNDS

On January 6, the Department of Housing and Urban Development (HUD) issued a final rule, effective February 5, making a comprehensive number of changes to the HUD HOME Investment Partnership block grant program. The HOME program provides \$1.5 billion a year in formula block grants to states and localities, which then decide how to allocate the funds locally to a broad range of affordable housing purposes.

MHI's July 2024 comment letter on the proposed rule emphasized steps HUD should take to encourage states and localities to use HOME block grant funds for manufactured housing, and the final rule responded to MHI's request.

The final rule expanded the definition of permissible HOME fund homeownership uses by referring for the first time to "manufactured housing" and by explicitly allowing funds to be used for manufactured home loan lots. HUD emphasized that localities are required to consider the housing needs within their jurisdiction, including the needs of those who own or wish to purchase a manufactured home.

Furthermore, HUD said they will consider further ways in which to address any misunderstandings about the allowable use of HOME funds in supporting manufactured home homeownership through guidance or technical assistance products.

## STUDY EXPLORES HOW MODERNIZING FHA PROGRAMS COULD BOOST MANUFACTURED HOMES AS AFFORDABLE HOUSING SOLUTION

Housing experts increasingly viewing manufactured homes as a high-quality, affordable solution to the U.S. housing supply and affordability crisis. A recent study by FinRegLab, a nonprofit research institution, explored the potential of



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*MHI, cont. from Page 8*

manufactured homes to address housing needs and examined government programs designed to boost supply and make loans more accessible.

The study focused on the Federal Housing Administration (FHA) Title I insurance program for personal property loans, which helps lenders offer home-only loans. While the FHA has made updates to the program, such as easing capital requirements and increasing loan sizes, the study found that significant challenges remain. After interviewing 20 lenders, experts identified key obstacles, including outdated perceptions about manufactured home quality and manual underwriting processes for Title I loans. Unlike Title II mortgage loans, which benefit from automated underwriting, Title I loans still rely on paper-based documentation, increasing costs and risks for lenders.

To address these issues, the study suggests automating the underwriting process and aligning Title I rules with those of Title II loans. The lack of modern loan performance data also makes it hard for lenders to assess risks. FinRegLab recommends expanding the secondary market for home-only

loans and generating more loan performance data to attract investment.

By modernizing the FHA Title I program, automating loan processes, and supporting pilot projects, the availability of affordable manufactured homes could grow, helping to meet the rising demand for affordable housing. Read more about the study on the MHI website: [www.manufacturedhousing.org](http://www.manufacturedhousing.org)



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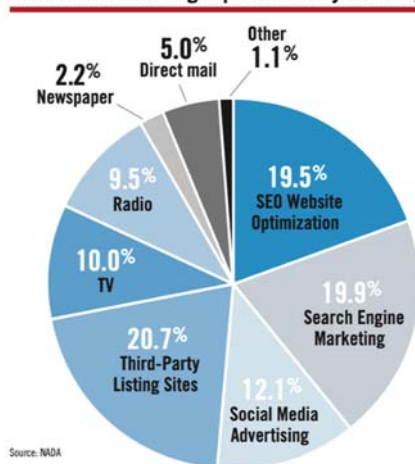


car. Could you imagine what it would look like if you spent 40% of the GP of a new house on advertising? That would be a whole lot of Facebook boosting! For our industry, however, 40% is too high. You do need a number per house, though, whether it's percent or dollar amount. You need an advertising cost per unit sold to know how much you should be spending, and where.

\$1,500 per home is a good place to start. There (should be) is enough GP to cover that, and it's also enough to get some real traction in your market. To determine your overall marketing budget, multiple \$1000 by the total number of homes you WANT to sell. Not how many you are selling, but how many you want to sell. If you want to sell 125 homes in 2025, budget \$ 187,500 for marketing expenses.

**Where And How To Spend It:** To answer the question about where and how to spend those ad dollars, let's go back to the automobile industry. ↓↓↓

Estimated Advertising Expenditures by Medium, 2023



If you look at the pie chart above, you can see that the typical auto dealer's budget is distributed throughout all the different advertising channels, including 'traditional' marketing channels such as newspaper, direct mail, and radio. Manufactured housing advertising needs to be distributed in a similar manner. There is no one 'perfect' platform to use for manufactured housing ads.

If you're not sure how to distribute your ad budget, just start with something simple. Try 1/3 to social media, 1/3 to search engine marketing, and 1/3 to traditional marketing. Track the results for a few months, then reassess as needed. There is no perfect

solution - all markets are different, and all sales team have different styles.

I'm going to end on some food for thought for your business and your sales team: Figure out where you're getting your best leads, and why. I talk to a lot of retailers that say Facebook is BY FAR the best place for manufactured home leads. That may be the case, or it may be that their sales team is best at working those leads, so that's where they get the best sales. I also speak with a lot of retailers who say that phone calls are the best leads. That may be, or it may be that their sales team is not good on social media, so they can't work those leads as well as the phone calls.

If you made it this far, thank you! This was a more data heavy article, and I appreciate you sticking with me to the end. Marketing isn't always selfies, reels, TikTok, gumdrops, and Lolli pop smiles - it's numbers, data, and dollars too.

If you'd like to have a conversation about where your marketing could improve, I'd love to help. Click the button below to schedule a FREE discovery call. This isn't a sneaky sales call, or a bait and switch maneuver. It's a simple call to see where you can improve your marketing. I'll look at the business with you, and let you know how I think you can improve your marketing. There is zero cost.



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# 2025 COMING EVENTS

*(Tentative – dates & times subject to change)*

Feb 4	21B & Mechanics Courses	Remote	9am—4pm
Feb 5	Continuing Ed	Remote	9am-12pm
Feb 10-12	<b>NYHA Office Closed for Training</b>		
Mar 11	Monthly Meet-Up	Remote	
Apr 8	Monthly Meet-Up	Remote	11am – 12pm
Apr 9	Sales Training Course	Syracuse	9am - 4pm
Apr 21-24	ACM Course	NYHA Office	8am – 4:30pm
May 5-7	MHI Congress & Expo	Orlando, FL	
May 7	Area Meeting	Homewood Suites, Newburgh	9am – 12pm
May 7	Continuing Ed	Homewood Suites, Newburgh	1pm – 4pm
May 14	Area Meeting	Holiday Inn, Batavia	9am – 12pm
May 14	Continuing Ed	Holiday Inn, Batavia	1pm – 4pm
May 15	21B & Mechanics	Holiday Inn, Batavia	9am – 4pm
Jun 11	Area Meeting	Hampton Inn, Saratoga	9am – 12pm
Jun 11	Continuing Ed	Hampton Inn, Saratoga	1pm – 4pm
Jun 18	Area Meeting	Syracuse	9am – 12pm
Jun 18	Continuing Ed	Syracuse	1pm – 4pm
Jun 19	21B & Mechanics	Syracuse	9am – 4pm
Jul 8	Monthly Meet-Up	Remote	11am – 12pm
Aug 5	Board Meeting	Syracuse	
Aug 6	Summer Outing	Drumlin's	Syracuse, NY
Aug 12	Monthly Meet-Up	Remote	11am – 12pm
Sep 9	Monthly Meet-Up	Remote	11am – 12pm
Sep 29-Oct 1	MHI Annual Meeting	Carlsbad, CA	
Oct 15-16	75 <sup>th</sup> Annual Convention	Del Lago Resort	Waterloo, NY
Nov 11	Monthly Meet-Up	Remote	11am – 12pm
Dec 9	Monthly Meet-Up	Remote	11am – 12pm



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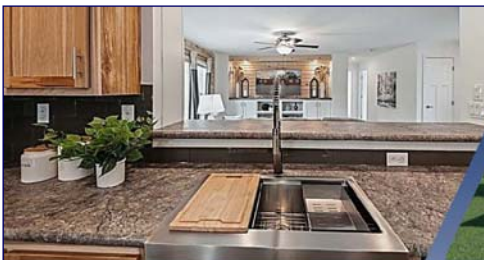
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