



HOUSING NOW

April 2022

MANUFACTURED HOME COMMUNITIES AND EVICTIONS: AN UPDATE FROM THE ATTORNEYS ON APRIL 6, 2022

Over two years into Covid-19, with the eviction moratorium expired, changes to the law, and judicial orders, there is still much confusion on the current state of the eviction law as it applies to manufactured home communities. On Wednesday, April 6th, from 4-5 PM, NYHA will present a virtual program with a panel of expert attorneys from around the state who will help bring clarity to this important subject.

The program will be moderated by NYHA counsel Mark Glaser and will include attorneys from western New York, the Hudson Valley and Long Island. Invited panelists are:

Mark Glaser and Nicola Coleman, *Greenberg Traurig, Albany, NY*
Maura McGuire, *Morgenstern DeVoesick PLLC, Pittsford, NY*
Vincent Catalano, *The Law Office of Vincent J. Catalano, Poughkeepsie, NY*
Michael Mason, *Mason & Mason, Garden City, NY*

**TO REGISTER, PLEASE VISIT: [HTTPS://WWW.NYHOUSING.ORG/EVENTS/ASK-THE-ATTORNEYS](https://www.nyhousing.org/events/ask-the-attorneys)
CAN'T MAKE IT ON THE WEBINAR? CALLING IN IS AN OPTION TOO - CONTACT US FOR CALL-IN INFO!**

PLEASE NOTE: registration for this event will close at 1:00 pm on 04-06-22

LOBBY DAY - MAY 4, 2022 IN ALBANY, NY

The goal of this Lobby Day is to unite New York Housing Association members with NYS Legislators to educate them about the issues that affect the Manufactured Housing Industry in New York, and to help spread the positive message of affordable housing options for New Yorkers. Members who attend will meet at the Association office for a briefing on talking points, then will disperse in teams to visit Legislators in Albany. Packets of information to leave behind for Legislators & their staff will be distributed at the briefing. More detailed meeting instructions will be provided as May 4th approaches.

Please note: Access to the NYS Capitol is limited to visitors who are fully vaccinated or visitors who provide proof of a negative Covid test within the past 48 hours.

Registration deadline is Friday, April 22, 2022.

Register online: <https://www.nyhousing.org/events/lobby-day-in-albany> or call: 1-800-721-HOME

Housing Now serves as a medium of exchange of ideas and information on the factory-built housing industry to our members. No responsibility is assumed by the publisher for its accuracy or completeness. The views expressed and the data presented by contributors and advertisers are not to be construed as having the endorsement of the New York Housing Association, unless specifically stated.



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FROM THE NYHA PRESIDENT



JOE BUSHEY

WHAT'S NEW?

I can remember working with my father and him walking in with his typical greeting of, "What's new?" Of course he was hoping I would tell him that we sold something, or if not, that I had some good news to relate. Obviously, sometimes we have to deliver bad news, and the old adage is certainly true "please don't shoot the messenger." Nowadays, news travels so quickly that it's difficult to give someone the scoop; good or bad.

I would like to commend Bob & Kathy at the NYHA office, as well as our lobbyist Mark Glaser, for doing such a great job of distributing the news to all of us and keeping us informed. The monthly newsletter, the almost daily emails with reminders of upcoming events, and keeping the website current with what's going on. Even with all of their reminders it is not uncommon to hear one of our members say, "I did not know about that."

Well, by now I hope that everyone that reads our monthly newsletter is well aware of the upcoming Lobby Day on May 4. I cannot stress enough the importance of this event and how vital it is for us as an organization to let the Legislative leaders of our state know who we are and the issues that are important to us. We have always stressed that our Board meetings are open to all of our members and the next one is scheduled for May 3rd at our Association office the afternoon prior to the Lobby Day event. This is a great opportunity to help your Association and your business. Please invite a friend to attend with you and do not be surprised if they say, "I was not aware of it." ***See you in May!***

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SPRING LANDSCAPING TIPS

In New York, spring ushers in long-awaited warmer temperatures, perfect for outdoor enjoyment, especially after being cooped up for so long. Below is a checklist to help you get the yard in your community in shape for the season ahead:


- ⇒ **Inspect your trees and shrubs.** Start your spring spruce-up with a thorough inspection of your yard. Look for branches that might be broken or damaged and prune them or have them removed by a professional.
- ⇒ **Make planting beds neat and tidy.** Rake the old leaves and debris from plant beds and create neat, natural edges around the beds using an edging tool.
- ⇒ **Fertilize your lawn.** The decision about whether or not to fertilize should be based on the nutrition requirements needed by your soil conditions.

- ⇒ **Fertilize trees and Shrubs, too.** Most plants, trees, and shrubs will benefit from proper fertilization with a slow-release product just before mulch is applied.
- ⇒ **Control Weeds.** Spring is a good time to apply pre-emergent weed control for weeds such as crabgrass. One hint on timing is that when forsythia is in full bloom, it's usually the perfect time to apply crabgrass weed preventer.
- ⇒ **Add an inch-thick layer of fresh mulch** in plant beds and around trees. Don't let the mulch touch tree trunks and never let the mulch accumulate to more than a 3-inch depth. Mulch not only makes planting areas look neat, but also helps to retain moisture in the soil, keeps roots cool in the summer, and insulates them in the winter. As mulch decomposes, it adds organic matter to the soil.



SAVE THE DATE
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ATTORNEY RECOMMENDATIONS

The NYHA office gets many requests from members throughout New York looking for names of Attorney's with knowledge and experience with Manufactured Housing issues. Sometimes our Attorney members are too far away or are too busy to take on new clients.

If you have an Attorney to recommend, suggest they contact the Association office via phone (800-721-HOME) or email (info@nyhousing.org) to be added to our list.

The current list can be found at:

<https://www.nyhousing.org/news/attorney-recommendations>



**THE NYHA OFFICE WILL BE CLOSED
APRIL 15, 2022 FOR GOOD FRIDAY**

2022 PHOTO CONTEST - NYHA MEMBERS ONLY!

3 CATEGORIES:

DISPLAY PHOTO

The retail sales center display is the first impression many of our homeowners get of our product. Both inside and out, that first impression is very important. How do your displays stack up? Show us and you might win a prize!

RETAIL SALES PHOTO

After you deliver a home, do you go back and see some wonderful things have happened? Our customers have shown us some great things about our homes. Submit a photo of a home you have placed in the last 3 years, let us see how your customer has shown off the product you sell, and you might win a prize!

COMMUNITY PHOTO*

In your manufactured home community, is there someone who has really made the most of the home they own? Is it time to recognize and thank them for making your community a nicer place? Show us their home and you might win a prize!

The winner of each category will be announced in the July newsletter and will receive their choice of one free Convention Registration or 2 tickets for golf at our Summer Outing.

CONTEST RULES

1. All photos must be submitted by June 25, 2022 and will become the property of the New York Housing Association.
2. Photos of private homes **must** be accompanied by a signed release for future publication of the photos. A sample photo release form is available with this notice.
3. All homes pictured must have been in place no longer than 3 calendar years from date of photo.
4. All entries must be submitted with a description of the location, date and home.
5. This contest is limited to NYHA members only.
6. All decision are final and judged by a panel of judges selected by NYHA.



***Photo Release MUST submitted!**

Release can be downloaded from:

<https://www.nyhousing.org/news/2022-photo-contest>

Submit pictures & photo release to:

New York Housing Association
634 Watervliet Shaker Rd.
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Or electronically to:
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MANUFACTURED HOUSING POLITICAL ACTION COMMITTEE

This year, our top legislative priorities are: Title Surrender/Reform; Transportation Reform; and Regulatory Reasonableness. We will continue to work with, and maintain positive relationships with: the Dept. of State Division of Building Standards & Codes; the NYS Division of Housing & Community Renewal; and the NYS Department of Taxation & Finance.

Many bills are introduced in the Senate and the Assembly every year. We work diligently to promote Manufactured & Modular Housing, and let our voice be heard by your Legislators. We have opposed the following in the past, and plan to continue fighting against these if they are introduced in the future:

- Right of First Refusal (in all circumstances)
- Rent Increase Limitations (even stricter than those passed in 2019)

In addition, affordable housing is one of the major issues that the legislature will be tackling over the next years. We need to make sure that legislators and the Governor understand the importance of manufactured housing as a significant source of affordable housing in New York.

We encourage you to get to know your Legislators and help educate them on the importance of affordable housing and the roll that Manufactured Housing plays in NY and hope you will join us in Albany for the Manufactured Housing Lobby Day on May 4, 2022.

The 2022 MHPAC donation form can be found at: www.nyhousing.org



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MANUFACTURED HOUSING APPRAISAL PROCESS DISCUSSED AT CONGRESSIONAL HEARING

During a Senate Banking Committee hearing titled “Strengthening Oversight and Equity in the Appraisal Process,” Senator Catherine Cortez Masto (D-NV) discussed improving the appraisal process for new and pre-existing manufactured homes and the importance of this form of housing in addressing the affordable housing shortage in the country. James Park, Executive Director of the Appraisal Subcommittee of the Federal Financial Institutions Examination Council, recognized that manufactured homes are an important part of the housing market and acknowledged that appraisers need to be properly educated about how to appraise manufactured homes. Last week, HUD announced publication of the Interagency Task Force on Property Appraisal and Valuation Equity (PAVE) report which was created to evaluate the causes, extent, and consequences of appraisal bias in homeownership. This action by Senator Cortez Masto is a result of MHI’s ongoing advocacy efforts with Congress and the Administration to address ongoing concerns with the appraisal process for manufactured homes, including the industry’s new CrossMod homes.

MHI 2022 CONGRESS & EXPO

The 2022 MHI Congress & Expo returns to Orlando, April 11-13 at Rosen Shingle Creek. Make sure to join us for the top industry event of the year. Congress & Expo will continue to offer three days of impactful education with time to connect to some of the most successful professionals in the industry. Attendees will be able to immerse themselves in top quality educational workshops, an expo floor with over 140 booths, networking receptions, and pre-event forums focused on existing manufactured home communities and developing with manufactured homes.

For more info, and to register, please visit:
<https://www.congressandexpo.com/>

NEW YORK TIMES ARTICLE DISCUSSES MANUFACTURED HOME COMMUNITIES

In an article in the March 27, 2022, edition of *The New York Times*, manufactured home communities and the role of private equity firms was discussed. MHI engaged with the reporter in an attempt to balance the story and educate them about the benefits of professionally managed land-lease communities. While the article acknowledges that rent increases in manufactured home communities are less than apartments and that funding for infrastructure improvements is a large expense, the reporter decided to focus the article on the impact rent increases has on residents. As part of its comprehensive strategy, MHI continues to work with the media to ensure they understand the importance of professionally managed land-lease communities for millions of Americans seeking quality homeownership opportunities. The article can be found at:

<https://www.nytimes.com/2022/03/27/us/mobile-home-park-ownership-costs.html>

SENATE BANKING COMMITTEE ADVANCES FANNIE MAE AND FREDDIE MAC REGULATOR NOMINEE

The Senate Banking Committee has approved the nomination of Sandra Thompson, currently Acting Director of the Federal Housing Finance Agency (FHFA), to be its permanent director. Her nomination will now go before the full Senate for a vote. During her confirmation hearing, Acting Director Thompson stated FHFA is focused on working with Fannie Mae and Freddie Mac to utilize manufactured housing as one way to address the affordable housing shortage. During her nomination process, MHI worked with Committee members about the importance of support for manufactured housing in the government’s mortgage financing programs to ensure that Thompson holds Fannie Mae and Freddie Mac accountable for supporting manufactured housing as a part of their statutory requirements under Duty to Serve.



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CONSUMER GUIDE to FACTORY-BUILT HOUSING



Prepared for:
New York Housing Association, Inc.
634 Watervliet Shaker Road
Latham, New York 12110
phone: 518-867-3242
toll free: 800-721-HOME
fax: 518-867-3242
website: www.nyhousing.org
e-mail: info@nyhousing.org

The **Consumer Guide to Factory-Built Housing** is a fantastic resource to share with prospective tenants. Buying a home is a big step, but the facts and information included in the Buying Guide help make the process more understandable. Help your tenants make smart and well-informed buying decisions by offering them a copy of this Guide. NYHA Members can purchase the Guide from the Association office for the cost of \$1 each. You must make a minimum purchase of 25 Guides. For more information, please contact Kathy@nyhousing.org or call 800-721-HOME

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RECORD HIGH DEMAND FOR MANUFACTURED HOUSING: WHERE'S IT COMING FROM?

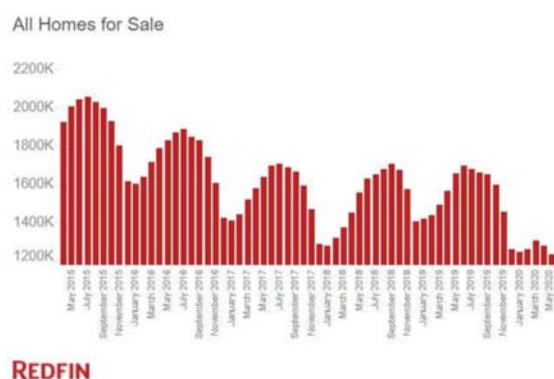
March was a stressful month. The stock market was taking a dive, businesses were being forced to close, and states, counties, and cities were asking that their residents *stay home*. Recession was on everyone's mind, and if you've been in this industry for any amount of time, it's hard to forget the housing fueled recession that began in 2007-08. Everyone in the housing industry was bracing for a repeat of the housing crash from the last US recession.

But... It never came. **2020 has given us the hottest housing market in decades**, and manufactured housing is seeing a massive increase in demand.

What's the lead time on a new home? 4 months? 6 months? Maybe more? Manufacturers are reporting larger backlogs than they've ever seen, and many retailers are reporting more traffic than they can handle. **We're seeing record demand in our industry, and there's no indication of it slowing any time soon.**

Where's it all coming from then? Why are we seeing such an increase in demand for manufactured housing? Markets are a complex system with an almost infinite number of variables. We couldn't list them all here, but we can list 4 of the main reasons we're seeing such an increased demand for manufactured housing.

US Housing Inventory since 2015



Low Housing Inventory: This one's been brewing for nearly a decade, and the Covid-19 pandemic has just exacerbated the problem. **As you can see from the graph below, the availability of**

homes for sale has been on a downward trend for awhile. And during this downward trend, the US population has been growing. The supply is going down, and the demand is going up.

When demand is high with a low supply, prices go up. And with covid keeping people at home, many people are very reluctant to even try to sell their homes. Just look how few homes are on the market! The record low inventory is causing a massive surge in real estate pricing.

That price increase is causing many buyers to look outside of traditional site built homes, and turn towards manufactured housing. They don't have to fight over a listing, AND they get a better value for their money.

Lumber Prices: It shouldn't come as a surprise to any retailer that lumber is getting expensive. You can see it in the constantly changing new home invoices and the price increase from contractors. Lumber mills were shut down early in the pandemic, which caused a disruption in the supply chain that is still driving up prices.

And when governments told everyone to stay home, they did just that. They stayed home, didn't like what they saw, then they drove over to Lowes or Home Depot to get some materials for home improvement projects. Lowes saw a 30% growth in same store revenue over the summer, and much of that was lumber sales for DIY home projects.

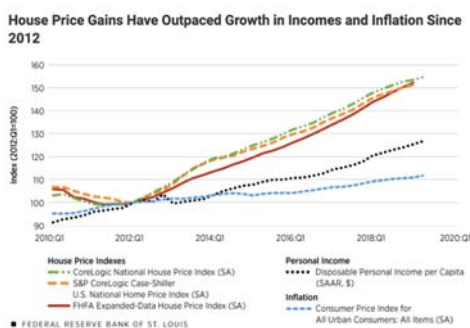
In fact, lumber price increases have added more that \$16,000 to the average price of a new site built home. And because prices are already high, even more buyers are getting prices out of the site built home they're looking at. And where do they go then? Right to a manufactured home.

Low Rates: Have you been surprised by some of the rates you've seen on approval notices? If so, you're not alone. We've been seeing record low rates for the past 3 months. Two years ago, 2.5% would have seemed crazy on a 30 year fixed rate mortgage. Today? It looks like it's right around the corner.

The Federal Reserve lowered rates in an effort to spur economic growth in response to the coronavirus. There are plenty of people not in

danger of losing their income, and the Fed wanted to do everything they could to get them out and spending.

And it worked. People across the country are out home shopping because they know they won't get a better deal in the future. This includes manufactured home buyers. If someone has been eyeing that nice triple wide, they're jumping on it now because they know they may not be able to get a lower payment any time in the near future.



Housing Cost and Income Gap: Finally, we have the increasing cost of housing in comparison to income. As you can see below, the median price of housing is increasing at a faster rate than the median American income. This basically means that more and more of our income is being spent on the same home.

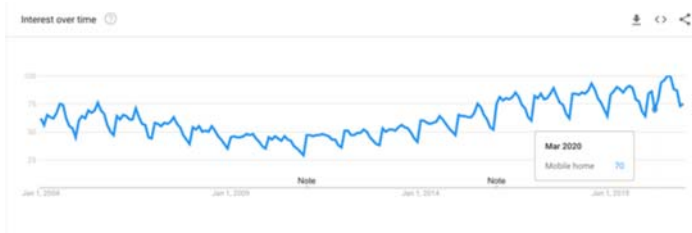
Because manufactured housing is a more affordable alternative to site built housing, our industry is catching many of those who have been priced out of a new site built home. **The median home value in the US just recently passed \$315,000, and that is simply out of reach for many Americans.** For \$150,000, less than half of that, home buyers can get a very nice manufactured home, an option that is looking more and more appealing to the typical American.

Where do we go from here?

The industry will continue to evolve. As we acquire more data about our customers and their purchasing habits, we can scale production, distribution, and financing to match the peaks and valleys of demand.

Have a look at the chart next chart. This is consumer interest in manufactured housing for the past 16 years. See that pattern? Every year (except

2020 because it's unique) customers interest in MH has peaked in July, and been at its lowest in December. And notice when the overall upward trend began? We started gaining traction right around 2012, and if you see #4 above, that's when housing affordability really took a dive.



As manufacturers, lenders, and suppliers acquire more data about customer behavior, they will be able to build scalable systems that can adapt to the changing demand. Automations, both on the lending and manufacturing side, will allow them to handle surges in business without straining personnel resources. Technology like robotics and 3-D printing on the manufacturing side will allow factories to run 12, 18, and even 24 hours per day to keep up with demand. Automated and machine underwriting will allow lenders to approve applications instantly and close quickly and digitally.

What would the industry look like if the lead time for a new home was ALWAYS 2 weeks? What if lenders approvals were instant, and all loans were closed in a week? Sales would be through the roof because home buyers would know they would have their home quickly. Because we all know 'time kills deals', right?

These are some of the changes we see coming, and we can't wait to see where the industry goes in the future.



By David Finney, BildMedia

To view the full article, please visit:

<https://bildmedia.io/record-high-demand-for-manufactured-housing-wheres-it-coming-from/>

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NYHA WOULD LIKE TO FEATURE YOUR BUSINESS IN AN UPCOMING NEWSLETTER!

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Do you collect items for donation?

Has your community grown?

Has your retail business seen great growth?

Does your company offer any new and interesting products?

Do you have a good story of neighbor helping neighbor?

Tell us something positive that may help a fellow member!

Photos and text can be sent to the Association office via email: kathy@nyhousing.org

2022 CALENDAR OF EVENTS

(Tentative – dates & times subject to change)

Apr 6	Ask the Attorneys	Webinar	4 pm - 5 pm
Apr 27	Continuing Education	Rochester	1 pm - 4 pm
Apr 28	21B & Mechanics	Rochester	9 am - 4 pm
May 3	Board Meeting	NYHA Office	1 pm – 4 pm
May 4	Legislative Lobby Day	NYHA Office	9 am - 3 pm
May 26	Continuing Education	Saratoga	9 am - 12 pm
Jun 8	Board Meeting	Syracuse	1 pm – 4 pm
Jun 22	Area Meeting	Newburgh	9 am – 12 pm
Jun 22	Continuing Education	Newburgh	1 pm – 4 pm
Jun 23	21B & Mechanics	Newburgh	9 am – 4 pm

To register for any event, and for more details, please visit:

www.nyhousing.org/events



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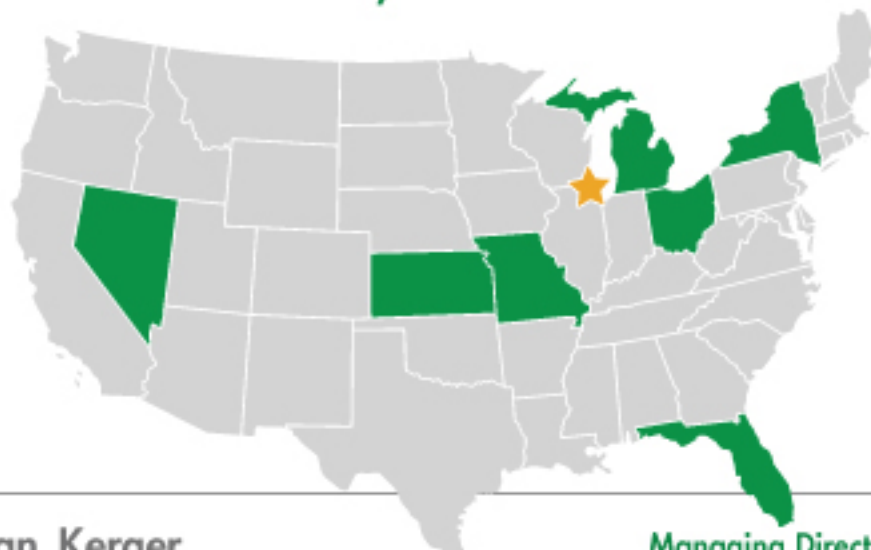


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- Land/home financing
- New & Pre-owned homes
- In community or Private Property



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