



HOUSING NOW

April 2024

HOW WILL YOU HANDLE AN EMERGENCY? DO YOU HAVE A PLAN IN PLACE?

None of us expect any major emergencies, but what if...? Do you have a plan in place for your community or retail sales center? How will you evacuate everyone from your location if it becomes necessary? Making sure you have a plan in place could save time, money and lives.



- Think about which type of disaster is most likely to occur in your area.
- Contact the American Red Cross or your local emergency management agency to ask how to prepare for each type of disaster.
- Ask how you would be warned of an emergency - most people get cell phone notices now, but how about radio and television warnings?
- Learn about the main evacuation routes in your area.
- Ask about special assistance for the elderly and/or disabled.

- Ask about animal care during an emergency - animals may not be allowed in emergency shelters due to health regulations.

DO YOU HAVE AN EVACUATION PLAN?

- How many entrances and exits are there at your location?
- Have an emergency phone contact list for tenants, employees, etc.
- Know the special needs for the handicapped and elderly.
- Conduct a practice evacuation session.



EVACUATION SITES: Find out about predetermined buildings/sites to evacuate to in case of a natural disaster. It could be your local high school gymnasium, a local park community center, a Red Cross designated safe place, the local fair grounds, another city or government agency designated safe place. If you do not have to evacuate entirely, designate an area for people as needed.

EMERGENCY, cont. on Page 3

APRIL 9 - MEMBER MEET-UP

Join us at the NYHA Member's Monthly Meet-Up on April 9th! NYHA Board VP Joe Bono will discuss a variety of topics that are specific to manufactured home community management. Joe will talk about Rent Manager, slab designs in your community, closed cell spray foam, metered water and Metron, Arlo Cameras and the different types of community investors. This webinar will run from 11:00 am until 12:00 pm. Log-in information will be sent to all participants on Monday, April 8th.

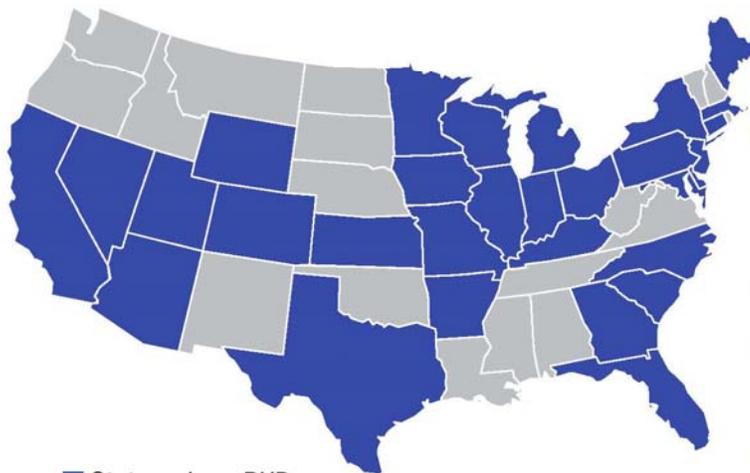
To register, call 518-867-3242 or visit www.nyhousing.org/events

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IF DISASTER STRIKES:

- Remain calm and patient.
- Put your plan into action.
- Maintain a fully stocked first aid kit.
- Check for injuries, give first aid and get help for the seriously injured.
- Listen to a battery powered radio for news and instructions.
- Try to conserve cell phone batteries.
- Evacuate if advised to do so.
- Check for fires and other household hazards.
- Shut off any damaged utilities.
- Confine or secure pets.
- Check on neighbors, especially elderly or disable persons.
- Make sure you have an adequate water supply.
- Stay away from downed power lines.

IF YOU OWN A COMMUNITY

- Let residents know the evacuation route.
- Train residents on procedures for securing their home, such as: gas shut off, water main shut off, electrical shut off, locking doors and windows and leaving immediately to pre-determined locations.
- Secure transportation for residents who are unable to get out of the community on their own.
- Is two-way traffic accessible throughout the community?
- Would any section of your community be easier and quicker to evacuate first?
- Have a plan for an alternate evacuation route if an exit is blocked.
- Are there any fixed obstacles that would hinder evacuation?
- Identify major safe sites in your community.
- Supply residents with maps of major routes out of the area.
- For fragile, elderly or disabled residents, identify and keep updated records of any special medication, diet, or care information and ensure they vacate the community with these necessities.
- Prepare ahead of time by keeping a list in your office for people with special needs - names, lot number, phone numbers and contact info for next of kin.



SAMPLE FIRST AID KIT:

- Sterile adhesive bandages in assorted sizes
- 2 and 4 inch sterile gauze pads (4-60 each)
- Hypoallergenic adhesive tape
- Triangle Bandages (3)
- 2 and 3 inch sterile roller bandages (3 rolls ea.)
- Scissors
- Tweezers
- Needle
- Moistened towelettes
- Antiseptic
- Thermometer
- Tongue Blades (2)
- Tube of Petroleum Jelly or other lubricant
- Assorted sizes of safety pins
- Cleansing Agent/soap
- Latex Gloves
- Sunscreen
- Aspirin
- Syrup of Ipecac



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MEMBER SPOTLIGHT

WHY SHOULD YOU CHOOSE MHWC AS YOUR WARRANTY PROVIDER?

It's competitive out there and customers are looking for the best value in the HUD-Code manufactured home. Savvy buyers are not only thinking about the features they want in a home, but the "what if's" down the road. Like, what if something happens to my home's rafters or beams or mechanical systems? With a new home warranty from MHWC, your buyer will have an excellent safety net in place should an issue arise.

MHWC has decades of experience in providing written, insured 10-year warranties crafted exclusively for the manufactured housing sector. These warranties not only reduce your liability and safeguard your business's financial health but also distinguish your homes from competitors, enhancing their value and attracting a larger pool of buyers. Knowing the home is protected long after the sale gives buyers assurance. Not to mention *you* benefit from an enhanced reputation, an excellent marketing tool and the best warranty program on the market.

MHWC provides two warranty options: Full coverage, encompassing one year of coverage on workmanship, materials, and selected portions of mechanical systems, along with 10 years of coverage on major structural components. Alternatively, we offer a Structural Only Warranty, focusing solely on the 10 years of coverage for major structural components.

Modular home warranties are also available from our national affiliate, Residential Warranty Company, LLC (RWC). All warranty packages are transferable and come with a detailed and comprehensive booklet outlining covered items, limitations, and exclusions. This transparency instills greater confidence in your buyers, assuring them that their purchase is secure and well-protected.

We also have a unique *Incentive Program*, which is a great way for qualifying members to reduce their overall warranty costs and earn 'cash back' for maintaining quality construction and excellent claims experience. Currently, over \$24 Million in distributions were paid back to Members! Joining this exclusive program is a way to maximize your membership and reap the rewards. Be sure to ask for more details.

Upon joining our program(s), you gain exclusive access to our dedicated customer service team. We're here to support you with any service-related concerns and offer free mediation services. Plus, you'll receive complimentary marketing materials to highlight the warranty, perfect for distribution to potential homebuyers.

For a free quote or learn more about the program, please visit our website at www.mhwconline.com or contact Staci Cool at 269-751-9392 or Staci.cool@rwcwarranty.com.



NEW HOME WARRANTIES

STATE OF THE UNION INCLUDES PROPOSALS INTENDED TO STIMULATE THE HOUSING MARKET

President Biden announced several initiatives related to housing in his 2024 State of the Union Address. The proposals included a pair of new tax credits - a \$10,000 refundable credit for buyers, and a \$10,000 credit for sellers of starter homes - and a set of administrative actions around closing costs, including a Fannie Mae pilot to waive title insurance with additional guidance on closing costs to be issued by the CFPB.

The Administration also plans to explore updating the statutory definition of manufactured housing, for example, through amending the chassis requirement, with the goal of identifying options that could provide manufactured homebuilders with more design flexibility and consumers with more options beyond local site-built homes for single-family homes and accessory dwelling units.

Regarding the rental market, President Biden referenced price-fixing driving up rents, and his Administration's intent to begin "cracking down" on landlords who break antitrust laws. In advance of the State of the Union, MHI joined a coalition letter to the White House responding to these initiatives. See article, "MHI Joins Coalition Letter Responding to White House Announcements," below for more details.

Following up on the State of the Union, on Monday, Pres. Biden released his budget for fiscal year 2025. The budget requests \$72.6 billion for HUD. Of note for manufactured housing is that the budget specifically announces that the Administration "plans to explore updating the statutory definition of manufactured housing—for example, through amending the chassis requirement". As with 2024, the budget requests \$14 million for the Office of Manufactured Housing Programs (OMHP). Other housing-related items in the President's budget included an \$18.8 billion Neighborhood Homes Tax Credit to cover the difference between the cost of new construction and the sales price for single-family homes in low-

income communities, tax credits for first-time home buyers and home sellers, \$20 billion for an Innovation Fund for Housing Expansion that will issue large, flexible grants to local governments and other entities to eliminate local housing supply gaps and lower housing costs, \$10 billion for a First-Generation Down Payment Assistance program, \$3 billion for competitive grants to promote and solidify state and local efforts to reform eviction policies, and \$100 million for HUD's Pathways to Removing Obstacles to Housing (PRO Housing) competitive grant program that rewards state, local, and regional jurisdictions that make progress in removing barriers to affordable housing development. The budget also included commentary about defining the long-term role of Government Supported Enterprises (GSEs) in the housing finance system.

MHI is reviewing the proposals to ensure they have a positive impact on homeownership through manufactured housing.

SENATE PASSES 2024 SPENDING PACKAGE

On March 8, 2024, the Senate passed the \$460 billion appropriations package bill, narrowly avoiding a partial government shutdown. The package of six bills ensured funding through the end of fiscal year 2024 for the departments of Agriculture, Justice, Commerce, Energy, Interior, Transportation, Housing and Urban Development, and Veterans Affairs, along with other federal programs. A second bill to complete funding for the remaining agencies is still in the works with a deadline of March 22.

The spending bill includes \$14 million for the HUD Office of Manufactured Housing Programs. This is the same allocation as in 2023. It also authorizes \$100 million for grants to states and localities for activities that identify and remove barriers to affordable housing and preservation, including taking actions to remove exclusionary zoning and land use practices.

MHI, cont. on Page 9

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MHI, cont. from Page 8

The spending bill includes another \$10 million for the pilot program authorized in last year's spending bill to provide grants to manufactured home community owners for the redevelopment of manufactured home communities and the replacement of pre-1976 mobile homes.

MHI will continue to monitor the spending bills and report on their impact on manufactured housing.

FANNIE MAE AND FREDDIE MAC'S ACTIONS TO SUPPORT MANUFACTURED HOUSING

The Federal Housing Finance Agency (FHFA) published a [blog](#) Tuesday highlighting Fannie Mae's and Freddie Mac's support for manufactured housing, referring to their statutory Duty to Serve. The blog post cited a 141% percent increase in single-family real property manufactured home loans between 2017 and 2021 and a 79% increase in home purchase loans. The post acknowledged that while the government-supported enterprise (GSE) manufactured home purchase loan volume fell 10% in 2022 due to interest rate increases; this was a

much smaller drop-off than the 45% drop in GSE single-family loans for site-built homes.

The blog post also highlighted the development of MH Advantage and MH ChoiceHome programs for GSE CrossMod® homes and their changes to CrossMod appraisal guidelines. Finally, the blog post noted that Fannie and Freddie had lagged behind in purchasing single-wide manufactured home loans but started purchasing them in 2021.



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Sources

¹ https://www.energy.gov/sites/default/files/2022-11/ZERH%20Name%20and%20Logo%20Use%20Guidelines_0.pdf

² 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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COMING EVENTS

| | | | |
|--------|-----------------|----------------------------|-------------------|
| Apr 9 | Monthly Meet-Up | Remote | 11 am – 12 pm |
| Apr 23 | 21B & Mechanics | Remote | 9am – 4pm |
| Apr 24 | Board Meeting | NYHA Office | 10am – 1pm |
| Apr 24 | CE Course | Remote | 1:30 pm – 4:30 pm |
| May 14 | Monthly Meet-Up | Remote | 11 am – 12 pm |
| Jun 12 | Area Meeting | Newburgh – Homewood Suites | 9am – 12pm |
| Jun 12 | CE Course | Newburgh – Homewood Suites | 1pm – 4pm |
| Jun 13 | 21B & Mechanics | Newburgh – Homewood Suites | 9am-4pm |
| Jun 26 | Area Meeting | Pittsford Hilton Garden | 9am – 12pm |
| Jun 26 | CE Course | Pittsford Hilton Garden | 1pm – 4pm |
| Jun 27 | 21B & Mechanics | Pittsford Hilton Garden | 9am – 4pm |
| Jul 9 | Monthly Meet-Up | Remote | 11 am – 12 pm |
| Aug 7 | Summer Outing | Drumlin's | Syracuse, NY |
| Aug 13 | Monthly Meet-Up | Remote | 11 am – 12 pm |



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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 on 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>

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Program Highlights Through HF&C

- Dealer Physical Damage coverage offers an all-in-one coverage form for inventory, cargo, tools and equipment, labor value, and environmental displays.
- General Liability Rates that apply per home sold for retailers, and per site for community owners.
- Business Income Coverage responds to loss of income resulting from direct damage to NON owned homes in your community.
- Enhanced Property Coverage that includes additional amounts of coverage for monies and securities, and computer equipment.
- General Liability extensions giving aggregate limits per location, and automatic additional insured wording.
- Automobile coverage that includes hire physical damage coverage and rental reimbursement expense.
- Bonding capabilities to satisfy licensing or permit requirements.

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