



HOUSING NOW

August 2021

STAR WEBINAR - FREE FOR NYHA MEMBERS ONLY

Join NYHA on Tuesday August 24, 2021 at 9:00 am for a Webex webinar as we discuss the upcoming changes to the STAR program. We will have our counsel, Mark Glaser, Esq., of Greenberg Traurig, and NYHA Board Member and Community Owner Joe Bono available to discuss how the changes will impact your community.

From Mark Glaser - Residents of manufactured home communities who received the STAR real property tax exemption this year will be "automatically" transitioned to the STAR real property tax credit program for the 2022-2023 tax year. For those residents who cannot be automatically transitioned, the Department of Tax and Finance will work with the residents and

community owners to accomplish the transition. As you know, this program reduced community real property tax bills by an amount equal to the STAR exemption attributable to eligible homes, and community owners were then obligated to reduce the rent of the eligible homeowners by the amount of the exemption. As a result of this legislation, community owners will no longer have to refund the amount of the exemption to their residents. Conversely, community owners will no longer receive the reduction in their real property tax bills in the amount of the STAR exemption.

Call the NYHA office with any questions:
518-867-3242.

2021 SUMMER OUTING – A HUGE SUCCESS!

Our traditional day of fun in the sun was a huge success! A large number of members gathered for a summer picnic on August 4, 2021 at Drumlin's Country Club in Syracuse, NY. It was a day of lively conversation, laughter and camaraderie.

The day started off with our Annual Golf Tournament at the prestigious East Course. Novice and ace golfers alike played a full 18 holes. 2021 golf outing winners were: 1st Place Team – Team Haylor, Freyer & Coon; 2nd Place Team – Team Walker; and 3rd Place Team – Team Eagle River #2. We had 21 golf teams in total, many more than in year's past. Thanks to all who participated!

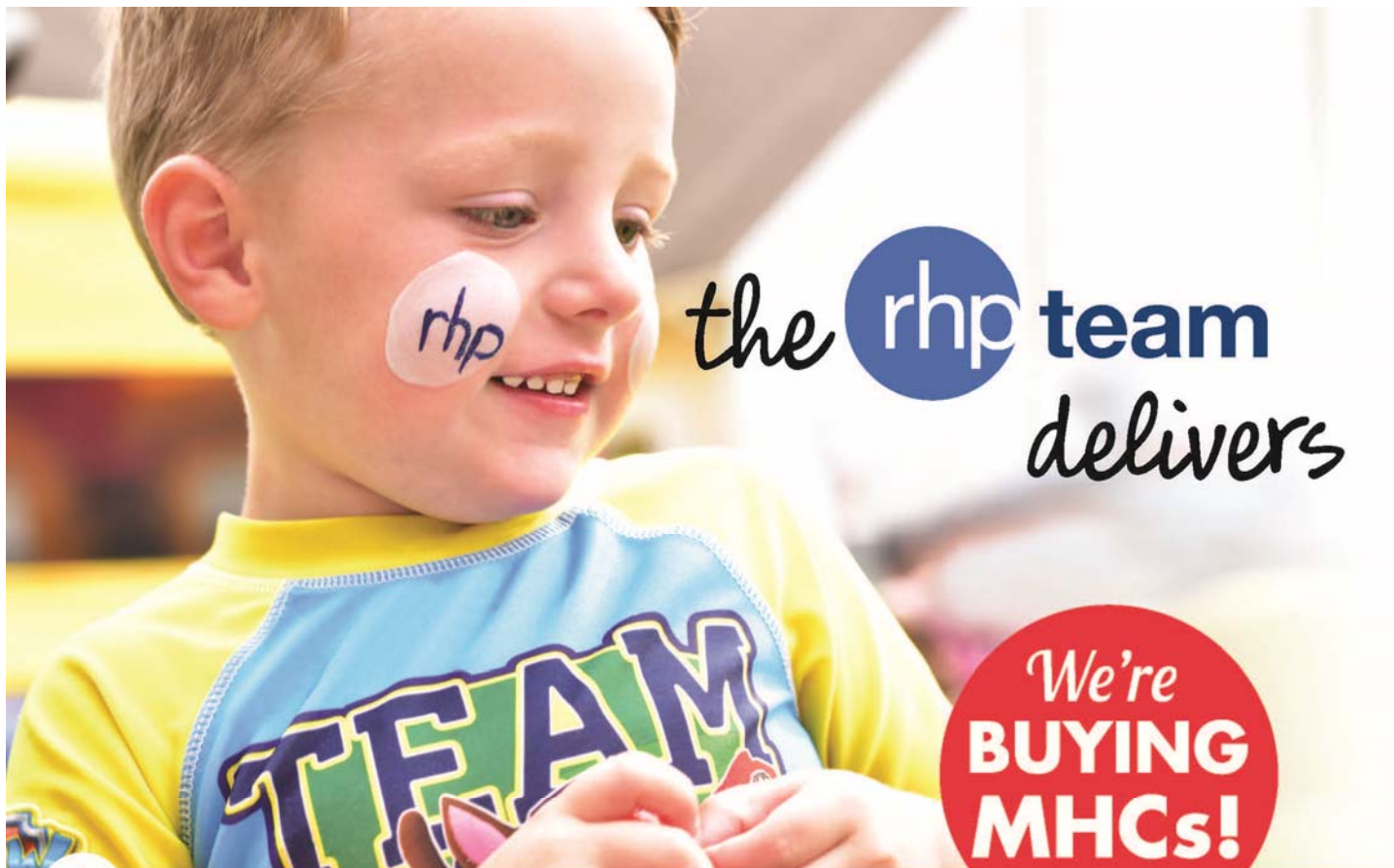
Many association members joined with the golfers in the afternoon for a fantastic luncheon and for the NYHA Networking Reception. Other fun afternoon activities included a Silent Auction, offering a fantastic list of great escapes at various hotels and

other venues throughout New York, a 50/50 raffle and numerous door prizes. Congratulations to Dennis Montroy, winner of the 50/50 drawing.

We'd like to thank all of the 2021 Summer Outing sponsors who helped make this day possible: Bennett Truck Transport; Blevins; Bluestone Construction; Capital Saratoga Wealth Management; Champion Homes – Redman; Champion Modular; Colony Homes; Commodore Homes; Eagle River Homes; Greenberg Traurig; Haylor, Freyer & Coon; Highland Holdings; Hoffman Homes; Horizon Land Company; John A. Alvarez & Sons; Marlette Homes; MHD Empire Service Corp.; HP Properties; Rochester Commercial Real Estate; Stark Homes; Style Crest; Tammac Holdings Corp.; Titan Homes; Triad Financial Services; and UMH Properties

Thanks for a great 2021 Summer Outing!

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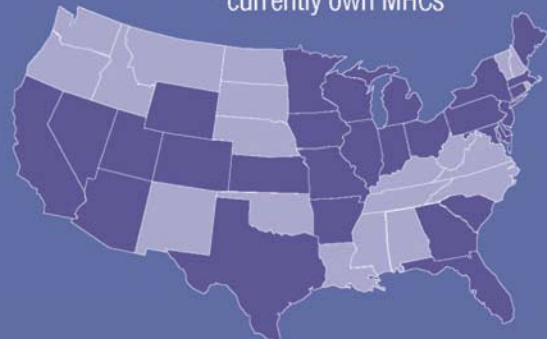


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FROM THE NYHA PRESIDENT



JOE BUSHEY

PLANNING FOR YOUR SUCCESS

I believe that Hall of Fame Coach Joe Gibbs is credited with the quote "Prepare to fail if you fail to prepare!" My apologies if I have incorrectly identified the source, but the message rings so true no matter where it originated. A perfect example of proper planning turning into a success was demonstrated at this year's Summer Outing. One final thank you to Bob Capenos and Kathy Burke for their attention to detail in making sure that this year's event once again did not disappoint. I would also like to thank Julie Harper for her assistance at the registration desk and finally a thank you to board members John Copeletti and Neil Bandel for their efforts selling the 50/50 raffle tickets.

Now our focus and attention is full steam ahead to this fall's 71st Annual Convention. The board has put a lot of effort into making this both a fun event as well as an opportunity for our members to grow their business. We once again have streamlined the agenda to make this a one-day event with our banquet the evening before, so most attendees can plan on only a single overnight stay. We once again will be meeting at the Turning Stone Casino which is not only centrally located, but one of the finest resorts in the northeast.

Remember this is **your** association, and just like anything else in life, you will get out of it what you put into it. I thank all of our members for your previous participation and support and ask that you continue to provide your time and financial support for NYHA. Our organization and this industry is extremely fortunate to be enjoying prosperous times, and as long as we continue to work together for the good of all, our best days are certainly to come. Best of luck to all of you for a successful finish to 2021 and I look forward to seeing everyone again in October as we plan for continued success in 2022!

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71st ANNUAL CONVENTION & TRADE EXPO: OCTOBER 27-28, 2021

Plan to join NYHA at the Turning Stone Resort in Verona, NY on October 27th & 28th for our 71st Annual Convention & Trade Expo! We'll kick the Convention off with a **Welcome Reception & Banquet on Wednesday, October 27th beginning at 6:00 pm.** Join us for networking with fellow industry members from around the state and enjoy a relaxed evening with a great meal!

Thursday, October 28th will be jam-packed with informative seminars from dynamic speakers, including: Elliott Eisenberg, Ph.D., the Bow Tie Economist; David Finney from BildMedia; and William Sherman from the NYS Department of State Division of Building Standards & Codes.



Dr. Eisenberg will discuss economic issues such as: how the economy will bounce back as Covid-19 continues to recede; predictions on how fast the GDP growth will be in 2022 and beyond; when the labor shortage may end; what the chances of a 1970's-type inflation returning; what the Fed's game plan is regarding tapering; and will the housing boom and affordability crisis continue or worsen. This informative session will be one you do not want to miss - especially if you own or operate a Manufactured Housing Community!



David Finney from BildMedia will discuss marketing and sales issues, such as: new technologies and improved digital experiences in the housing market; the current state of the housing market; and some ways you can improve your digital marketing and sales to sell more homes for the remainder of 2021 and beyond. David is a fantastic speaker, with very innovative ideas – you won't want to miss this, especially if you sell manufactured and modular homes!

We are looking for Exhibitors and Sponsors! This is a great opportunity to market your business. We expect over 140 attendees that you will be able to network with, starting at the Welcome Reception being held on Wednesday, October 27th, and then all day on Thursday, October 28th. Exhibitors &

Convention Sponsors get one free registration and can sign up additional employees for a minimal fee. We are also asking for ONE Swag Bag Exhibitor/Sponsor and ONE Lanyard Exhibitor/Sponsor.

Convention attendees are encouraged to visit our Exhibitors! We will have a "poker run" again this year - high hand at the end of Thursday wins a prize!

This year, we will have the Convention & Trade Expo in a different section of Turning Stone. We will be in the Conference Center, Oneida & Mohawk meeting rooms. All CDC & NYS guidelines will be followed for this event.

Ready to register? Visit:
www.nyhousing.org/events

Check our website and watch your mail for further information!

SAVE THE DATE!

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71st Annual Convention
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5 CUSTOMER EXPERIENCE STATS TO HELP YOU SELL MORE HOMES

David Finney, BildMedia

You can have the best products, prices, marketing there is, but if your customers don't have a good experience at your business, you won't be as successful as you can be. Read on for a few stats and tips that will help you improve your customer experience and sell more homes in 2021.

What Do Consumers See as the Ideal Customer Experience? Research by [Economist Intelligence Unit](#) revealed that the top five areas consumers identified as leading to a positive experience included:

- 47% – Fast response to inquiries or complaints
- 46% – Simple purchasing process
- 34% – Ability to track orders in real time
- 25% – Clarity and simplicity of product information across channels
- 22% – Ability to interact with the company over multiple channels

Long story short? Customers like the process to be quick, easy, and transparent. Don't we all, right?

But, notice that the most important aspect of the customer experience isn't getting the product quickly – it's getting responded to quickly. Customers know that businesses are oftentimes unable to control the supply chain (especially now...), but they do realize businesses can control how quickly they respond to an inquiry.

80% of customers say the experience businesses provide is just as important as its products and services. Got the best product on the market? That's great, but you won't have success unless you have a great customer experience to go along with it. Businesses that are purely product driven will eventually lose out to those who put equal emphasis on the product AND the customer experience.

Customers tell an average of 9 people about positive experiences, but an average of 16 people about negative experiences. We know this is true, right? If you go to eat at a restaurant and it's good, how likely are you to voluntarily tell people about it? How about if it's terrible?

As human beings, we're drawn to the negative more than the positive, and that's reflected in how

we share our experiences with others. If you eat at a restaurant, you're more likely to tell others about that experience if it was horrible than if it were great. The same is true with manufactured housing. Home buyers that had a poor experience are spending a lot more time talking about your business than those that had a good experience.

The solution? Eliminate the bad experiences.

Customers are willing to pay up to a 16% price premium for great customer experience. "If only I could sell a little bit more, I'd have the extra cash to do XYZ to improve my customer experience."

We hear this a lot, and the order is wrong. Focus on the experience first, and the sales will come. Spend the money to improve the experience, and later, increase the product price to recoup the cost of the better experience. Once a business has the reputation of a great experience AND a great product, they can charge more than their competitor for the same product, and sell more.

Need proof? Kroger is the most successful and profitable grocery store chain in the country, but they are far from the cheapest. Many of their products are identical, and more expensive than their competitors, yet Americans still prefer Kroger because of the experience.

Brands with superior customer experience bring in 5.7 times more revenue than competitors that lag in customer experience. Well...that speaks for itself. Have a superior customer experience, then make more money.

So...how can you improve customer experience?

That's a great question with a simple answer. Look at all the processes, systems, and practices in your business, and ask if they are there for the benefit of the business or the customer. If the majority of those are beneficial to the business, then there's work to do. If the majority are there for the customer, you're doing good.

Join NYHA at the
71st Annual Convention
to hear more from David!



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CAVCO INDUSTRIES ANNOUNCES PLANNED ACQUISITION OF MANUFACTURED AND MODULAR HOME BUILDER THE COMMODORE CORPORATION

PHOENIX, AZ, July 26, 2021 – Cavco Industries, Inc. (Nasdaq: CVCO) (“Cavco” or the “Company”) announced today that it has signed a binding offer to acquire the business and certain assets and liabilities of The Commodore Corporation (“Commodore”), including its six manufacturing facilities and two wholly-owned retail locations. Commodore is the largest independent builder of manufactured and modular housing in the United States, operating under a variety of brand names such as Commodore Homes of Pennsylvania, Commodore Homes of Indiana, Colony Homes, MidCountry Homes, Pennwest Homes and R-Anell Homes. Commodore has over 1,200 employees and operates across the Northeast, Midwest and Mid-Atlantic regions, with wholly-owned retail stores in Indiana and New York. In addition to manufacturing, Commodore also participates in commercial lending operations with its dealers that Cavco will also acquire and continue the existing programs. For the last 12 months ended March 31, 2021, Commodore generated net sales of approximately \$258 million and sold over 6,600 modules, equating to over 3,700 homes.

The purchase price totals \$153 million, before certain adjustments that will be determined upon close of the transaction. The estimated cash outlay is \$140 million after adjustments and including transaction fees. Cavco expects to fund the acquisition entirely with cash on hand.

Bill Boor, Cavco President and Chief Executive Officer, said, “During the acquisition process, we have developed a tremendous respect for what has been accomplished at Commodore under Barry Shein’s leadership. Their reputation for quality, design, customer relationships, and integrity is very consistent with Cavco’s philosophy and approach to doing business. We are extremely excited to work with the Commodore leadership and employees as we leverage best practices and technologies across the combined manufacturing network. Commodore’s market presence is a strategic extension of our current footprint, providing a platform for additional growth in the Northeast.”

Barry Shein, President and CEO of Commodore, commented, “What was most important to me and

the other members of Commodore’s leadership was to find the best fit for our company and employees, and we’ve found that in Cavco. Based on their vision for the industry and business philosophy, I have complete confidence that this is the right move for our dedicated associates, our valued suppliers, and our long-time customers. I offer my full support to ensure a smooth transition and a successful future for Commodore and its employees as part of the Cavco family.”

Highlights of the proposed transaction:

- **Financial Impact:** Cavco expects this proposed acquisition to be significantly accretive to earnings and cash flow from operations in fiscal year 2022.
- **Capital Allocation:** Following this strategic deployment of existing cash, Cavco will still maintain a significant cash position available for other investments.
- **Geographic Footprint:** The addition of Commodore will expand Cavco’s geographic reach into the Northeast United States, while enhancing its presence in the Midwest and Mid-Atlantic markets.
- **Leadership:** Commodore brings a strategic and innovative management team with a great cultural fit with Cavco’s values and local management philosophy. Their continued leadership will play a critical role in the Company’s long-term success.
- **Potential for operational and revenue synergies:** Best practice implementation will create significant manufacturing cost and efficiency improvements across the combined company. In addition to approaches Cavco can bring to the Commodore operations, Commodore has developed and implemented advanced manufacturing technologies that will lead to significant improvements to the Cavco operations. Additionally, the combined network of plants will create distribution improvement opportunities.

CAVCO, cont. on Page 12



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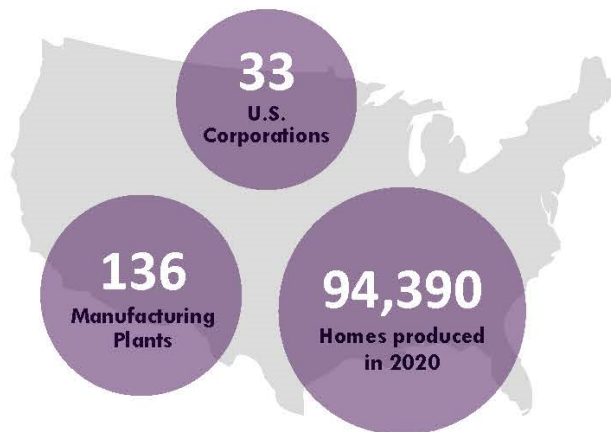
Manufactured Housing in the United States



General Profile



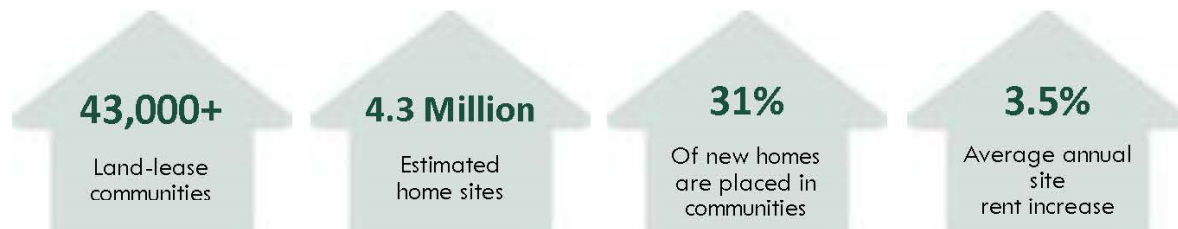
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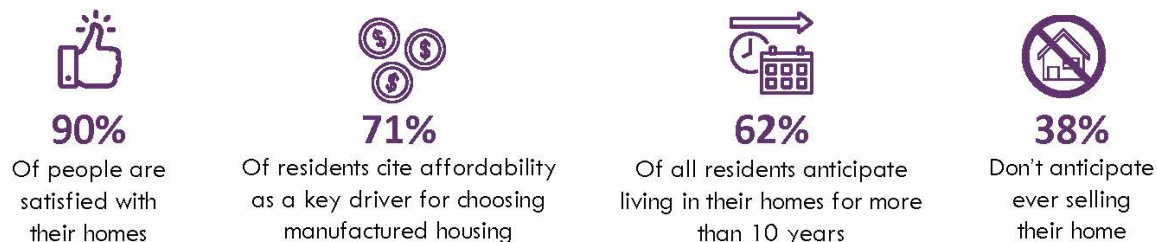
Affordable Homeownership



Manufactured Home Communities



Resident Satisfaction



Sources: 2019 American Community Survey 1-Year Estimates, U.S. Census Bureau Manufactured Housing Survey, Datacomp/JTL, MHI 2018 Consumer Research, and other proprietary sources.

More information available: <https://www.nyhousing.org/news/mhi-quick-facts->

The transaction is expected to close in the Company's third quarter of fiscal year 2022, subject to applicable regulatory approvals and satisfaction of certain customary conditions. TN Capital Advisors LLC ("True North") acted as exclusive financial advisor to Cavco for the transaction. Whelan Advisory and Lincoln International acted as advisors to The Commodore Corporation. Polsinelli served as legal advisor to Cavco. Williams Parker served as legal advisor to The Commodore Corporation.

For more information, please visit:

<https://www.cavco.com/agreement-signed-to-purchase-commodore-corporation/>



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Oct 29: Continuing Education
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Nov 4: 21B & Mechanics
Holiday Inn Liverpool

To register and pay for any event,
please visit: www.nyhousing.org/events

UMH PROPERTIES WINS MHI'S COMMUNITY OPERATOR OF THE YEAR AND RETAIL SALES CENTER OF THE YEAR

FREEHOLD, NJ, Aug. 11, 2021 (GLOBE NEWS-WIRE) -- UMH Properties, Inc. (NYSE: UMH) is pleased to announce that on August 9, 2021, UMH was named Manufactured Housing Institute's Community Operator of the Year. In addition, UMH was awarded the Manufactured Housing Institute's Retail Sales Center of the Year Award for the second year in a row. This year, the award was given to UMH's Redbud Sales Center, located in Anderson, Indiana.

Samuel A. Landy, President and Chief Executive Officer, commented "UMH is incredibly proud to receive these two awards. I would like to thank our managers, maintenance staff, regional managers, vice presidents, directors and officers and all other staff members for our outstanding achievements. We have acquired, improved, and expanded many communities over the years which has provided access to quality affordable housing in each market that we serve. We are dedicated to continuing this mission."

UMH Properties, Inc., which was organized in 1968, is a public equity REIT that owns and operates 127 manufactured home communities containing approximately 24,000 developed homesites. These communities are located in New Jersey, New York, Ohio, Pennsylvania, Tennessee, Indiana, Michigan, Maryland, Alabama and South Carolina. In addition, the Company owns a portfolio of REIT securities.

CONGRATULATIONS!



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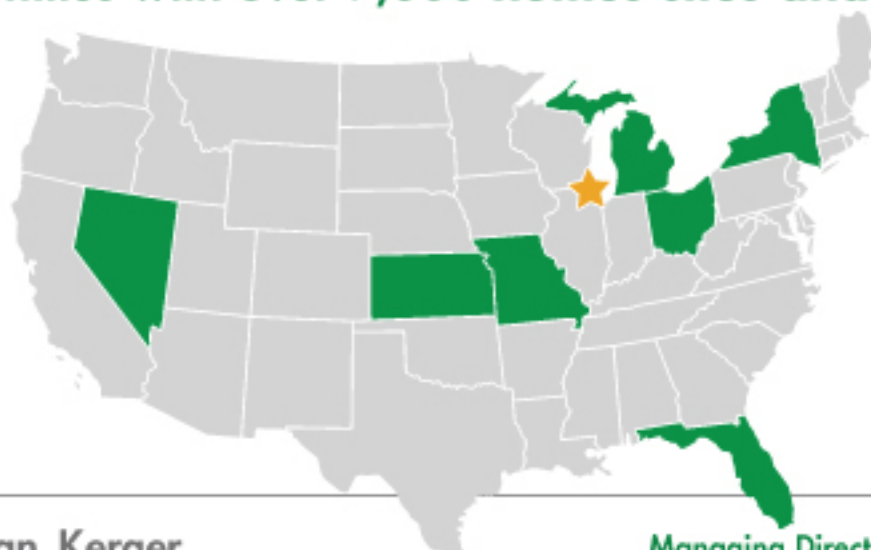


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