



HOUSING NOW

August 2023

2023 SUMMER OUTING – A HUGE SUCCESS!

Our traditional day of fun in the sun was a huge success! We had 28 golf teams and 140 members and friends gather for our 31st Annual Summer Outing on August 2nd at Drumlin's Country Club in Syracuse, NY. It was our largest turn-out in many years and a sunny day of lively conversation, laughter and camaraderie. Many attendees have stated this was the best Summer Outing they have ever attended, and we appreciate the outstanding turnout and positive feedback.

The day started off with our Annual Golf Tournament at the prestigious East Course. Novice and ace golfers alike played a full 18 holes. The 2023 golf outing winners were: 1st Place Team – Team Blevins #1; 2nd Place Team – Team Blevins #2; and the 3rd Place Team – Team MHD Empire Service Corp. Closest to the Pin winners for Men and Women were Craig Richards and Ursula Andres. Longest Drive winners for Men and Women were Dylan Bickford and Pam Hallak. Our youngest golfer was 12-year-old Vaughn Thompson from Burke Manufactured Homes. We were told he was the best driver on his team on 12 of 18 holes. Happy belated birthday to Vaughn – he turned 13 on August 3rd. Thanks to all who participated!

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

various hotels throughout New York, a 50/50 raffle and numerous door prizes. Thanks to everyone who brought a door prize to share with fellow participants; all were extremely generous and appreciated. Congratulations to Dale Walker, winner of the 50/50 drawing. Dale was nice enough to donate his \$750 in winnings back to NYHA and we greatly appreciate his generosity!



A big thank you to everyone who helped on August 2nd, including: Joe Bono, Neil Bandel, Jennifer Whittington and Julie Harper. Without your assistance, this event would not have gone as smoothly, and we appreciate you.

We would also like to thank all of the Sponsors who helped make this day possible: 21st Mortgage Corp; Blevins; Bluestone Construction; Champion Homes – Atlantic; Champion Homes – Redman; Clayton Lewistown; Colony Homes; Eagle River Homes; Greenberg Traurig; Haylor, Freyer & Coon; Highland Holdings; Hoffman Homes; ManageAmerica Integrated Billing Services; Pleasant Valley Homes; Stark Homes; TammacCorp; Titan Homes; Triad Financial Services; UMH Properties; and Walker Sales & Distribution. Our sponsors help keep costs low for all attendees and we greatly appreciate them all.

Let's make this event an even bigger success in 2024. If you were not able to attend this year, we hope to see you in 2024. ***Many thanks for a great 31st Annual Summer Outing!***



FROM THE NYHA PRESIDENT



JOE BUSHEY

HOW DO YOU TOP THAT?

We were blessed with a wonderful day of weather for our annual golf outing this year on the second of August at Drumlin's in Syracuse. I want to thank Bob Capenos and Kathy Pratt for all their efforts in planning this event and commend them for once again putting on a first-class event. I have attended this outing many times over the years but cannot remember enjoying myself more than I did last week. Please be sure to mark your calendars for the first Wednesday in August next year and tell all your industry friends that you did not see there this year what a great time they missed out on and they need to be there next year.

Now it's on to our Annual Convention on October 18 & 19 at the world-class Turning Stone Resort and Casino. I have all the confidence in the world that this will be just as successful as our summer outing and for good reason. Bob and Kathy are always looking for ways to improve upon what we did. They constantly ask the members for feedback on what they like about what we do, and more importantly, for your input on what you would like to see or need to help your business grow.

We all should be constantly looking to improve ourselves, our businesses and our communities around us. The more our industry grows, the more opportunity there is for each of our businesses to grow. I want to urge anyone that has sponsored and exhibited at our Conventions in the past to once again answer the call and support your association and invite anyone that has not done so yet, to reach out to Bob or Kathy and ask about how you can be a bigger supporter of our 73rd Annual Convention. I look forward to seeing all of you in October!

NEW YORK HOUSING ASSOCIATION: MANY MEMBERS, ONE STRONG VOICE!

STATISTICAL SURVEYS, INC.

You have seen our figures quoted by manufacturers. Now you can have a report on your sales territory.
Monthly cost is \$19.00 per report. To order, complete the form below:

Company _____

Address: _____

City _____ State _____ Zip: _____

Counties Desired: 1 _____ 2 _____ 3 _____
4 _____ 5 _____

On a monthly basis you will receive:

- Top 30 manufacturers statewide
- Top 30 cities statewide
- A five-county report that lists sales by county, by brand and by type

Send to: Cheri Curtis, Statistical Surveys, Inc.
PO Box 88004, Grand Rapids, MI 49518-0004 Phone: 616-281-9898 Fax: 616-281-1876

DISCOVER THE ALL-NEW

ASCEND™

LINE OF HOMES

YOUR LIFESTYLE BUILT BETTER

CONTACT:

Ron Major, Sales Manager
(800) 937-3911 ext.1611



**TITAN®
HOMES**

www.titanhomesny.com

© 2022 Champion Home Builders, Inc. All Rights Reserved.

HOW CAN YOU HELP AFFECT CHANGE?

Kathy Pratt, NYHA Office Administrator

I don't think I have ever told this story to anyone business-related, but a conversation at a recent NYHA Board of Directors meeting helped jog my memory. I live in the Town of Chatham in Columbia County. In 2019, I was asked to join a committee with other residents to help review the Town's Proposed Comprehensive Master Plan.

The Town had spent many years and a lot of money hiring attorneys, architects, planners, and the like to update the Town's Comprehensive Master Plan, and many town residents were extremely unhappy with some of the proposed changes. Each committee was given a certain section to review and report back on. We attended multiple public hearings and were able to air our concerns, but the Town Board was determined to pass the Plan without accepting any of our proposed changes.

On the day of the Board's vote, I decided to look through the entire proposed Plan rather than just the section my committee had been directed to review. In the index, I noticed a "Manufactured Home" section. What did I discover? The proposed Plan contained a new section that would prohibit placing Manufactured Homes on private land within the Town. As you should already know, not allowing manufactured homes on private property is discriminatory and not allowed thanks to legislation introduced by NYS Senator Cathy Young which was passed into law in 2016.

So what did I do? Around 10 on the morning of the Board's vote, I emailed the Town Attorney and the Town Board members a copy of A2362/S4193 along with some text outlining the basic interpretation of the law. And guess what happened – the Board postponed their vote. To date, the Town still has not approved the Plan.

We are all part of the giant wheel keeping this big world going around. Every one of us has an impact on whether or not that wheel keeps spinning. Mark Glaser and his staff at Greenberg

Traurig do a wonderful job lobbying NYS officials on behalf of our industry. They spend countless hours trying to protect and promote the manufactured & modular housing industry in our state, but more help is always a good thing. So how can YOU help? One very simple first step: **establish relationships with your State and Town officials.**

NYS legislators are not in session right now, so they are working in their home offices. Whether or not you agree with their politics, NOW is the perfect time to introduce yourself to them. Tell them about your business – maybe you own a community and are the highest taxpayer in town, or maybe your business employs the largest number of people in town. **Let them know.** Have you started some beautification projects that benefit your residents and, by extension, the town? **Let them**

know. Share positive interactions with them – do you provide housing for 600 people? **Let them know.** Do you sell beautiful homes at affordable prices to local residents? **Let them know.** Not sure who your NYS representatives are? Look them up at: www.nysenate.gov/find-my-senator and www.nyasassembly.gov/mem/search/ or call the Association office at 1-800-721-HOME and we will let you know who your representatives are.

Do you attend Town Board meetings? Are you aware of what's happening locally? Maybe you need to file an application for Site Plan Review to make changes to your property. Having a relationship with your local officials, including building inspectors, code enforcement officers, etc., can help make the process run smoother. Drop in to say hi and introduce yourself. **Let them know** you and your business exist and introduce them to the benefits of Manufactured & Modular Housing.

Keep the wheel turning. You CAN make a difference, and you CAN help improve the Manufactured & Modular Housing industry in NY. Maybe YOU can affect change and stop an entire Town too.



Real Estate Agents Matter!

Sell your park today with our trusted team.

We want to earn your business!

**TIME TO
SELL**



JERRY CURRE
PRESIDENT
LICENSED REAL ESTATE
BROKER



LUCIEN P. CURRE
VICE PRESIDENT
CERTIFIED REAL ESTATE
GENERAL APPRAISER



TIMOTHY GOLAN
LICENSED REAL ESTATE
SALESPERSON



DANIEL S. SHELDON
LICENSED REAL ESTATE
SALESPERSON

No listing required!

All deals confidential!

Long list of Qualified Buyers!

Over 55 years of experience!

FREE valuation of your park! No obligation!

As interest rates increase, park values decrease.

Let's work together!

Call your trusted adviser today:

585-224-0100 x 202

FOR MORE INFORMATION, VISIT WWW.ROCHCOMREALESTATE.COM
OR EMAIL JERRY CURRE AT JERRY@ROCHCOMREALESTATE.COM

HAS YOUR CONGRESSIONAL REPRESENTATIVE SIGNED ON TO COSPONSOR H.R. 3327?

After successfully delaying the compliance date for the Energy Rule, we need to fix the law to ensure the industry never again faces the challenges caused by conflicting regulations coming from two different federal agencies. Congress must hear from all sectors of the manufactured housing industry about the urgent need to change federal statute.

Congressman David Kustoff (R-TN) and Congresswoman Terri Sewell (D-AL) introduced H.R. 3327, the Manufactured Housing Affordability and Energy Efficiency Act of 2023. This bipartisan legislation clarifies and reaffirms the longstanding role of HUD as the sole regulator of federal manufactured housing construction standards. This bill will prevent future issues with conflicting standards originating from different federal agencies.

Join MHI's efforts and tell your Representative to support H.R. 3327. To participate in this Call to Action, please visit: <https://www.manufacturedhousing.org/mhiactioncenter/> and follow the steps on MHI's website. MHI created a template letter you can send your Representative by simply inserting your home address and clicking submit. In addition, state associations and individual companies can use our template letter, personalize it, and send it to your Congressional offices. Contact MHI if you need an updated contact list of staff contacts for your state delegation.

Thus far, MHI members have sent over 340 messages to their representatives. The top states contacting their members of Congress are Texas, Pennsylvania, Florida, Wisconsin, and Louisiana. Thanks to these efforts, twelve additional Representatives have signed on to cosponsors the legislation including Representatives Warren Davidson (OH-8), Charles Fleischmann (TN-3), Mike Rogers (AL-3), Rudy Yakym (IN-2), John Rose (TN-6), Bryan Steil (WI-1), Glenn Thompson (PA-15), Lori Chavez-DeRemer (OR-5), Andy Barr (KY-6), French Hill (AR-2), Tracy Mann (KS-1), and Tim Burchett (TN-2). MHI thanks you for your continued efforts to increase cosponsorship of this critical legislation.

HUD RELEASES \$85 MILLION FUNDING OPPORTUNITY TO REMOVE BARRIERS TO BUILDING HOUSING AND ANNOUNCES NEW TOOLS TO BUILD & REPAIR AFFORDABLE HOUSING

Increasing the supply of affordable housing is one way Bidenomics lowers housing costs from the bottom up and the middle out.

WASHINGTON - On July 27, 2023, the U.S. Department of Housing and Urban Development (HUD) is taking two actions to lower housing costs for Americans by increasing the supply of affordable housing. HUD's actions today will make it easier to build new housing and providing new tools for preserving and improving deeply affordable housing. An \$85 million first-of-its-kind competitive PRO Housing funding opportunity for jurisdictions and new guidance for providers of affordable housing will help communities address local housing challenges. The White House released a factsheet highlighting the "Actions to Lower Housing Costs and Boost Supply," available at: <https://www.whitehouse.gov/briefing-room/statements-releases/2023/07/27/biden-harris-administration-announces-actions-to-lower-housing-costs-and-boost-supply/>

"HUD recognizes that communities have unique housing challenges and that's why the resources announced today are not one size fits all. HUD is proud to highlight the efforts of communities who are committed to housing-forward policies and practices and through PRO Housing we hope to support them with funding as well," said **Secretary Marcia L. Fudge**. "Today, we are acting to increase the supply of affordable housing, which is crucial to lowering housing costs. We look forward to continuing this work in partnership with local communities."

First, HUD is announcing the availability of \$85 million innovative competitive grants for communities to identify and remove barriers to affordable housing production and preservation. A

HUD, cont. on Page 11

in search of...

**73RD ANNUAL CONVENTION & TRADE EXPO
OCTOBER 18-19, 2023**

Turning Stone Resort
5218 Patrick Rd
Verona, NY

**Watch your mail and
email for more details!**



FirstCredit
CORPORATION OF NEW YORK, INC.



**MH Lending
You Can Trust
Since 1985**

Manufactured Home
Lending in Land Lease
Communities

518-725-5000

Info@firstcreditcorp.com
www.firstcreditcorp.com

First Credit Corporation of New York, Inc. NMLS Entity ID 3228

**SOLID COVERAGE
FROM FOUNDATION TO RAFTERS**

Written Insured Warranties for
Manufactured Homes



- Limits liability & risk.
- Excellent sales & marketing tool to attract more buyers.
- MHC's strong insurance backing protects your bottom line.
- Assistance & support with customer disputes, including free mediation.
- Peace-of-mind protection.



MHC
NEW HOME WARRANTIES

800.247.1812 Ext. 2188
sales@mhwonline.com
www.mhwonline.com

Pleasant Valley Homes, Inc.

Modular | Manufactured | Park Models



www.pinegrovehomes.com

570.345.6500



PLEASANT VALLEY
HOMES
DESIGN FOR LIFE



PINE GROVE
HOMES
SINCE 1982



FORK
CREEK

Quality Craftsmanship in the Amish Tradition

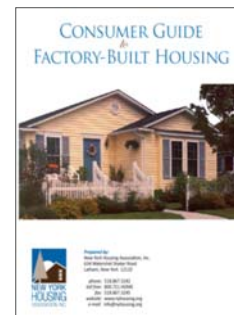


Building Better Communities through Best Practices

- Appraisals
- Community Visits
- Review standards and principles

Let our experience guide you.

For more information visit
consultwithmhc.com or call 585-794-7545



The **Consumer Guide to Factory-Built Housing** is a fantastic resource to share with prospective tenants and purchasers. Buying a home is a big step! The facts and info 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 \$1 each.

You must make a min purchase of 25 Guides.

For more info, please contact:

Kathy@nyhousing.org or call 800-721-HOME



www.redmanhomesofpa.com

1-800-733-6267

WE OFFER A FULL SUITE OF LENDING PROGRAMS FOR CONSUMERS & BUSINESSES NATIONWIDE.

RETAIL PROGRAMS:

- » Consumer lending programs for applicants of all credit scores
- » Specialty loan programs (park model, non-owner occupied home loans, land-in-lieu, plus more!)
- » Competitive and flexible rates and terms

INVENTORY FINANCE:

- » Competitive rates tailored to your specific floor planning needs
- » No "due-in-full" date... **EVER!**
- » No curtailments for 12 months

RETAIL & INVENTORY CONTACT:
866.709.6989 | sales@21stmortgage.com
www.21stmortgage.com

COMMUNITY PROGRAMS:

- » **CASH** Program: New inventory at no up-front cost to you. Used and rental options available.
- » Affordable consumer financing with 12-23 year terms is available for all credit scores.
- » Financing available for rental homes in your community with a 10-15 year term.

COMMUNITY CONTACT:
844.343.9383 | prospect@21stmortgage.com
www.21stcommunitylending.com

This document is for information purposes only and we reserve the right to change any part of this policy without notice.
This document is not for consumer use. This is not an advertisement to extend consumer credit as defined by
Regulation Z. NMLS #2280



LET US HELP YOU...
**CONTACT
US TODAY!**

first of its kind program, Pathways to Removing Obstacles to Housing (PRO Housing) will help communities further develop, evaluate, and implement housing policy plans; address restrictive zoning, land use, or regulatory policies; improve housing strategies; and facilitate affordable housing production and preservation. Grants to local governments, states, metropolitan planning organizations (MPOs), and multijurisdictional entities will range from \$1 million to \$10 million.

Second, HUD is also providing public housing authorities and multifamily housing owners participating in the Rental Assistance Demonstration (RAD) with new tools to repair and build affordable housing. Released today, HUD's supplemental RAD notice provides additional flexibilities for housing providers that will enhance RAD's ability to support repairs to thousands of affordable homes over the next three years. The notice also promotes water- and energy-efficiency investments and includes new requirements that address climate resilience and adopt stronger energy efficiency standards. Additionally, the notice provides \$12 million to support preservation transactions of eligible housing for the elderly.

Today's actions follow through on commitments made by the Biden-Harris Administration in its Housing Supply Action Plan, with the key objective of lowering the cost of housing for all Americans. These actions build on progress already made by HUD, including reviving the Risk Sharing program, that has so far supported the preservation and creation of 12,000 affordable homes since its restart, and providing communities with \$5 billion for the through HOME-ARP program, which will create over 20,000 new affordable homes for people experiencing homelessness, facing housing insecurity, fleeing domestic violence, and veterans.



MARKETING TIP #4:

ARE PEOPLE TALKING ABOUT YOU?

Here's an interesting fact: On average, people mention a brand, product, or service at least 15 times per day in conversation with others.

Here's another interesting fact: 92% of consumers trust word-of-mouth referrals more than advertising.

That means you have 15 times per day, per person, to get your business name mentioned. And if that that conversation is positive, people will value and act on that conversation.

But here's the question...How do you get people talking about you?

It simple. You don't let them forget about you.

Let's use an example from my experience. For those of you unaware, (which is probably most of you), our family spends a lot of time in our RV. In fact, during 2020, we lived, worked, and did school out of it for the majority of the year. We travelled to 30 plus states, and were able to see more in a year than we could have imagined. It was a great experience.

Unfortunately, RVs are not the most durable of vehicles, especially when they're heavily used by 2 adults, 3 kids, a dog, and 2 pet rats (yikes). After a couple years, our RV had some fiberglass damage and needed to be repaired. In a normal world, that would not have been a problem. But in the post covid RV boom, dealerships were backed up.

So we asked around, and we were referred to JCP Fiberglass in Grand Junction, CO. They were great to talk to, did great work, and charged a reasonable price. Unsurprisingly, they were also very, very busy.

However, no matter how busy they get, they told me they always make time to send out postcards. They send these out periodically throughout the year to all their customers. Some may be a holiday card, a thank you card, or even a birthday card.



David Finney
david@bildmedia.io

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>



ProGuard

OIL TANK CLEANUP & REPLACEMENT PLAN



ProGuard offers manufactured housing oil heat customers protection for aboveground oil storage tanks and lines. Should an accidental oil release occur, you can feel completely ensured that any problems will be handled quickly and professionally.

Benefits Include:

- ✓ Up to **\$50,000** per loss for cleanup costs resulting from an accidental oil release
- ✓ Up to **\$50,000** annual park blanket limit for third party cleanup costs (off-site & groundwater)!
- ✓ Up to **\$1,500** to repair or replace the tank!
- ✓ Pro-Active Tank Replacement
- ✓ Annual inspection of each oil tank in the community!

Contact us to enroll your community TODAY!

888-354-0677

www.PowderhornAgency.com



NEED ASSISTANCE?

Contact us at:

634 Watervliet Shaker Rd.

Latham, NY 12110

Phone: 518-867-3242

Fax: 518-867-3242

E-mail:

bob@nyhousing.org

kathy@nyhousing.org

Website:

www.nyhousing.org



Real Homes. *Really Affordable.*

UMH Properties, Inc.

is a real estate investment trust that owns and operates 7 manufactured home communities in the state of New York. It is our mission to provide the **best quality affordable housing** for residents of all ages.

Find a Community Near You!

Brookview Village
Greenfield Center, NY
518-893-2989

Kinnebrook Estates
Monticello, NY
845-794-6066

Collingwood
Horseheads, NY
607-739-4623

Waterfalls Village
Hamburg, NY
716-648-3789

D&R Village
Clifton Park, NY
518-383-9977

Woodland Manor
West Monroe, NY
315-676-2016

Youngstown Estates
Youngstown, NY
716-648-3789



UMH Properties, Inc.
Established in 1968

3499 Route 9 North | Freehold NJ 07728

www.umh.com 800.504.0670

NYSE:UMH





ultimate
kitchen
two

All the essential elements



ATLANTIC[®]
HOMES

2551 Champion Drive | Claysburg, PA 16625
www.atlantichomespa.com

MHD Empire Service Corp.

YOUR 1ST CHOICE IN MANUFACTURED HOME LOANS



Great Rates! Great Service!

- Low rate financing
- Best service available
- Quick credit decisions
- Purchases and refinances
- In communities or on private land
- New and pre-owned
- Secure online application



Call us today at
866-870-2612

www.mhdempire.com
Company NMLS #51371

**Do your employees
receive emails from
NYHA?**

**Visit our website at:
[www.nyhousing.org/
create-account](http://www.nyhousing.org/create-account)
to sign them up as a
staff member of
your company so
they don't miss
important & timely
information!**



Master-Craft
Home Building Made Easy™

**Attractive, Affordable,
Family Homes**

Contact us to learn how
you can be a part of the
growing family of
Master-Craft Builders.



**Scan to visit
our website!**

Mifflinburg, PA | 570-966-1053
Master-Craft, a Division of Ritz-Craft Corporation

CHECK OUT THE NYHA 2023 CALENDAR:

www.nyhousing.org/events



EAGLE RIVER HOMES
*The Ultimate Home Value with
Quality, Durability & Flexibility in
Design*

21 S. Groffdale Road, PO Box 336
Leola, PA 17540

P: (717)656-2381 F: (717)656-0316

Check out our website: www.eagleriverhomes.net

We are also on Facebook and Instagram!!



COAST TO COAST.....YOUR INDUSTRY LEADER



The Manufactured Housing Insurance Leader

- Professional Advice
- Prompt Claim Handling
- Inventory, Cargo & Installation Coverage
- General Liability, Automobile, Toter Coverage
- Property
- Umbrella
- Employee Theft
- Non-Owned Debris Removal
- Rental Homes
- Proud Member of the NY Manufactured Housing Association

Tom Normoyle
800-289-1501
tnormoyle@haylor.com

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.

Insuring All You Value