



# HOUSING NOW

August 2024

## MONTHLY MEET-UP: AUGUST 13, 2024

This monthly meet-up will be held remotely on TUESDAY, AUGUST 13, 2024 from 11:00am - 12:00pm. Log-in information will be sent to everyone who registers on Monday, August 12th. There will be TWO presentations at this meeting:

### **SONYMA Manufactured Home Loan Program ("MLP") with Richard Abraham, Sun River Health**

The Manufactured Home Loan Program is a brand-new loan product that the State of New York Mortgage Agency (SONYMA) is launching later this summer to help homebuyers purchase a manufactured home through a personal property loan, instead, of a traditional mortgage product. The benefits of this program include lower than market interest rate on the loans; down-payment assistance grants, and flexible underwriting terms that are designed to help achieve homeownership in the State. For community parks, being able to offer lower interest rate loans mean that you are able to find a long-term tenant who can keep up with monthly lot-rents and more. We will be discussing the opportunities this product will present in the manufactured home market and how it will advance homeownership throughout the State.

**What do we want to be as an industry?** with Steve Hoffman, Hoffman Homes & NYHA Board Secretary  
Goals, Goals, Goals. What do we need to be doing to bring our product to the forefront? Let's have a candid discussion about the future of the manufactured housing industry in NY.

To register, visit: <https://www.nyhousing.org/events/member-meeting--august-13-2024>  
Call 518-867-3242 Email: [Kathy@nyhousing.org](mailto:Kathy@nyhousing.org)

## 2024 SUMMER OUTING

The 32nd Annual Summer Outing is being held on Wednesday, August 7th at Drumlin's Country Club in Syracuse. If you have registered, here are a few things to remember:

- 1) Bring a door prize! Please drop them off with any NYHA staff when you arrive at Drumlin's. Names will be drawn before lunch starts, and you can pick up your prize any time after lunch.
- 2) Mulligans will be available for \$10 each. Every team can purchase up to 4 mulligans.
- 3) Silent Auction items are available to bid on. We have some fantastic items this year!

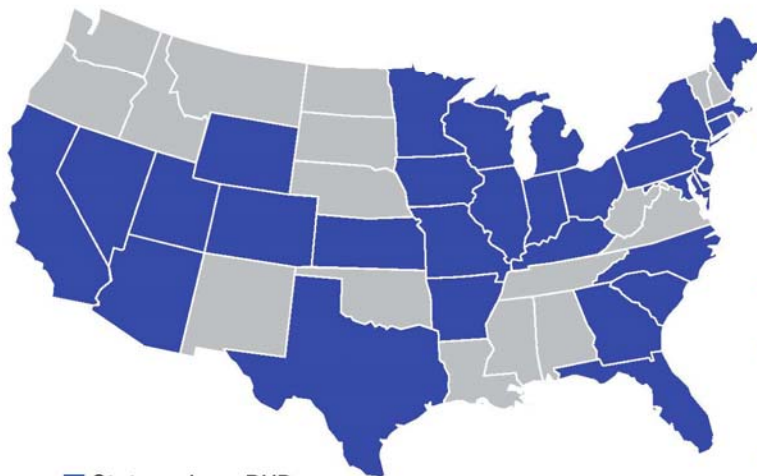
**WE LOOK FORWARD TO SEEING YOU!**

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Senior VP of Acquisitions

## 5 REAL WORLD MARKETING IDEAS

The world is all going digital, right?

It is, but until we're all hooked up to the Matrix and learning Kung Fu with Morpheus, we still live in the real world, and the real world matters. This means that even though Facebook, YouTube, TikTok, streaming networks, Google, etc. are all great marketing avenues, we still have to promote brands and get attention in the real world.

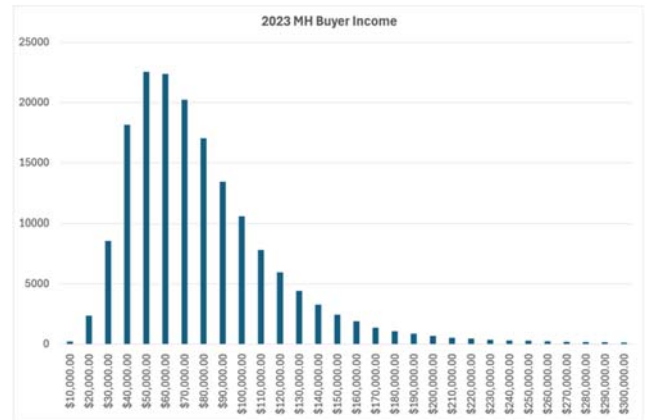
**If you want to sell more homes, you have to get your buyers' attention where they live and work - not just on their device.**



Before we get into marketing examples, let's talk about your buyers. Today's manufactured home buyer demographic is evolving and growing at a faster pace than it ever has. As site built housing becomes increasingly LESS affordable, new families are entering the manufactured housing buyer demographic every day. Many (Most?) of these families are completely unaware of manufactured housing and the tremendous value it can have for their new homes.

Since we have 2023 HMDA data for manufactured housing (we'll publish a full analysis soon...), let's look at median income for manufactured home buyers. In 2023, the median buyer income for manufactured housing was right around the \$60-65,000 mark. Approximately 40% of US households make \$65,000 or less per year, which means that there over 45 million households in the US the fall in the income demographic for a manufactured home.

(See graph on right.)



Let's take that a little further.

On average, a US homeowner stays in their home for 12.3 years. If we factor that turn over into our opportunity equation, we can figure out how many new manufactured homes our industry *could* be selling per year. That's 45 million households, divided by 12 years per home, which equals 3.5 million. **If we sold a home to every us household in our income demographic, every 12 years, there would be 3.5 million new manufactured homes sold per year.** That's a lot more than 100k per year shipments we're at currently.

What's the point? The point is that there are endless buyers out there for your product - you just need to get their attention.

Here's some ways to make that happen.

### 5 Real Word Marketing Ideas

Let's say your digital marketing is on point. You've got a great website, social media is popping, and you're on Spotify, YouTube, and all the other media platforms. Business is good, but you want it to be great.

What do you do?

You need to get more attention in your local community. You need to be the first thing that pops into everyone's mind when they think: "Where do I go to get a great home for a great price for my family?"

Here are 5 things you can do in your local community (*the real world*), to get more attention for your manufactured home business:

#### 1. Walking Billboards

Do your salespeople look professional? Do they have branded clothing that they wear every day

*Marketing, cont. on Page 8*



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## **INDUSTRY FIGHTS BACK AGAINST RENT CONTROL**

Following the release of President Biden's action plan for housing which included a 5% rent cap and public land development, MHI and the housing coalition sent a letter to the White House opposing the rent cap proposal. The coalition outlined the research that has been done proving the inefficiency of rent control policies, explaining how the policies in fact raise rents and lower housing supply by constricting capital. In addition, the coalition pointed out how federal rent caps create more confusion in the existing tangle of regulations from the state and local levels which disincentivize investors. The coalition urged the White House collaborate with housing providers and pursue policies that would actually expand the housing supply such as those outlined in the administration's Housing Supply Action Plan.

## **NEW LEGISLATION TARGETS RENTAL HOUSING MARKET**

A new bill, the Housing Acquisitions Review and Transparency (HART) Act, introduced by Senators Amy Klobuchar (D-MN) and Sherrod Brown (D-OH) would require corporations and private equity firms that purchase large numbers of houses and apartments to report those transactions to antitrust enforcers. Disappointingly, the language Senator Brown used in describing the bill's origins perpetuates a mischaracterization of for-profit owners. "In too many communities in Ohio," says Brown, "big private equity investors buy up homes, manufactured housing communities, and apartments, raising local housing prices and raking in profits by jacking up the rent and neglecting repairs while hiding behind opaque holding companies."

This is not the first time that Senator Brown has targeted landlords or corporate investors in the housing sphere. In July 2023, Senator Brown introduced the Stop Predatory Investing Act aimed

at restricting tax breaks for big corporate investors that buy homes.

MHI will continue to monitor this bill and will take action if deemed necessary.

## **NAVIGATING THE CURRENT POLITICAL LANDSCAPE WITH MHI**

To help our members stay on top of the ever-evolving political landscape, MHI has collaborated with National Journal to provide timely, topical summaries of recent headline items. Two new slide decks are available to MHI members. The first covers the Republican National Convention in Milwaukee and explores the major moments, ongoing issues, and news from the RNC. The second reviews President Biden's decision to drop his re-election and bid and discusses the implications for the Democratic Party. In addition to these resources, MHI continues to monitor news outlets for useful articles for its members, such as this HousingWire piece on the impact of a Kamala Harris presidency on housing.

## **HUD ANNOUNCES NEW MHCC MEMBERS**

In July, HUD announced the appointment of five new members to its Manufactured Housing Consensus Committee (MHCC) which serves to advise and provide recommendations to the HUD Secretary on revisions and interpretations of HUD manufactured housing construction, safety standards, and related policies. These appointments maintain the MHCC at its authorized 21-member level. The new members are as follows:

1. David Kruczek, *Consumer*
2. Tim Sheahan, *National Manufactured Homeowners Association*
3. Sean Roberts, *Villa Homes*
4. Kaye Lawlis, *Kentucky Housing Corporation*  
Randy Sauders, *RADCO*

The next MHCC meeting is expected to take place at the RV/MH Hall of Fame in Elkhart, Indiana in mid-September.

while at work? **If you answered no to either of these questions, you're missing out on a tremendous local marketing opportunity.**

Billboards are great, but what if your billboards walked all over town and could interact with people in your community? That's what happens when your salespeople wear your brand every day. Potential home buyers in your community will see them getting lunch, pumping gas, at the grocery store after work, and various other places all over town throughout the day.

Execution is simple: 1) Make sure you have a good-looking logo (we can help if you don't), 2) Order a few polos and a pullover or two with your logo on it for every one of your employees, 3) make it company policy that they wear them every day, and 4) watch the business roll in because home buyers saw, or talked to, someone wearing clothing with your brand on it.

## 2. Host a Bar-B-Q

Who doesn't like a good Bar B Q, right?

This is another simple, yet very effective, local marketing campaign. Find a local non-profit in your area (youth baseball team, veteran's charity, Boy Scout troop, etc), and tell them that you'll provide the food, the venue, and the seating for a fundraising bar-b-q. All they have to do is provide people to work it and get the word out. And they get to keep all the revenue.

This works well because charities are always lacking funding, but they always have people willing to donate their time. **You solve their funding problem, and by getting their volunteers out into the community to spread the word, they solve your attention and awareness problem.** Everyone wins.

## 3. Host a haunted house(s)

You *know* this sounds like fun. You've got a bunch of houses sitting on your property...why not make a few of them haunted for Halloween? Nothing crazy, just something free for the smaller kids to get out and enjoy the night. Give some awards for great costumes, take some photos for future marketing, and give out some candy to happy kids...what's not to like about that? : )

## 4. Enter the local parade

Every town has several small parades throughout the year, and it's a great opportunity for local businesses to get in front of future home buyers in their community.

If it were me, I'd go for the Christmas parade. Throw a generator in a single wide, light it up with a few trees on the inside and light all over the outside. Put a sleigh on the roof with someone dressed as Santa throwing candy out the window. Play some music from the truck pulling the house, and before you know it, you've got a Christmas parade float that everyone will be talking about for the entire year.

## 5. New Home Give Away

Want to go all in? If so, then this is it. Giving away a home to a family in need in your community is expensive, but it is also tremendously rewarding and great piece of goodwill. The key is in the execution and ensuring that the community is aware of the gesture.

**The process would look something like this:**

1. Advertise in your community that your business wants to give away a home to someone in the community that is in need. Make sure that the requirements are clear, AND that the recipient needs to be willing to be photographed, filmed, and interviewed about the entire process.
2. Tell local media companies (TV, Radio, influencers, etc.) about your project, and that you'd love to have them mention on their shows. This is great 'feel good' content that media companies are always looking for.
3. Choose a recipient based on your criteria, and document the entire process. From choosing the home, to construction, to delivery, and the move-in - make sure you've got media from all of it. You can use all of this for future advertising.
4. After the recipient is settled in their new home, visit them some more for content. Have them talk about the energy efficiency, the value, and how much more comfortable they are. You certainly don't want to wear them out, of course, but you do



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*Marketing, cont. from Page 8*

want to use this as an opportunity to showcase the value of manufactured housing to the rest of your community.

Are you thinking these are all too expensive, too complex, or too time-consuming? If so, you're right. They are all of the above. **Growing a business is expensive, time-consuming, and complex. It's not easy.** If you're going to take your business, and our industry, from a good one to a great one, we have to do what we haven't wanted to do. Fortunately for all of us, there is so much need for more affordable housing that all the work to grow will most certainly pay off.

David Finney, BildMedia  
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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)

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# COMING EVENTS

Aug 7	Summer Outing	Drumlin's Country Club	Syracuse, NY
Aug 7	3-Hour Continuing Ed	Drumlin's Country Club	9 am—12 pm
Aug 13	Monthly Meet-Up	Remote	11 am – 12 pm
Sep 10	Monthly Meet-Up	Remote	11 am – 12 pm
Sep 11	21B & Mechanics	Remote	9 am—4 pm
Sep 12	3-Hour Continuing Ed	Remote	9 am—12 pm
Oct 16-17	74 <sup>th</sup> Annual Convention	Turning Stone Resort, Verona, NY	
Nov 12	Monthly Meet-Up	Remote	11 am – 12 pm
Dec 10	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](mailto: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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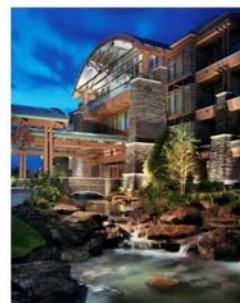
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