



HOUSING NOW

February 2021

2021 REMOTE AREA MEETINGS

Once again, Area Meetings scheduled in 2021 will be FREE to all active NYHA Members and are being held virtually due to the ongoing Covid-19 pandemic. Each meeting will run for approximately 3 hours, and the following dates are scheduled:

March 5 and March 19

April 16 and April 23

May 14 and May 28

Planned topics for each meeting include:

- ⇒ 2021 Legislative Update, including eviction proceedings and pending legislation in New York;
- ⇒ Resident Relations and how best to keep rent payments coming in during the eviction moratorium;
- ⇒ NYS DOS DBSC Certification News & Building Code Updates; and
- ⇒ STAR 2022: Rebates vs. Credits;
- ⇒ DOT Challenges; what issues are affecting your business?.

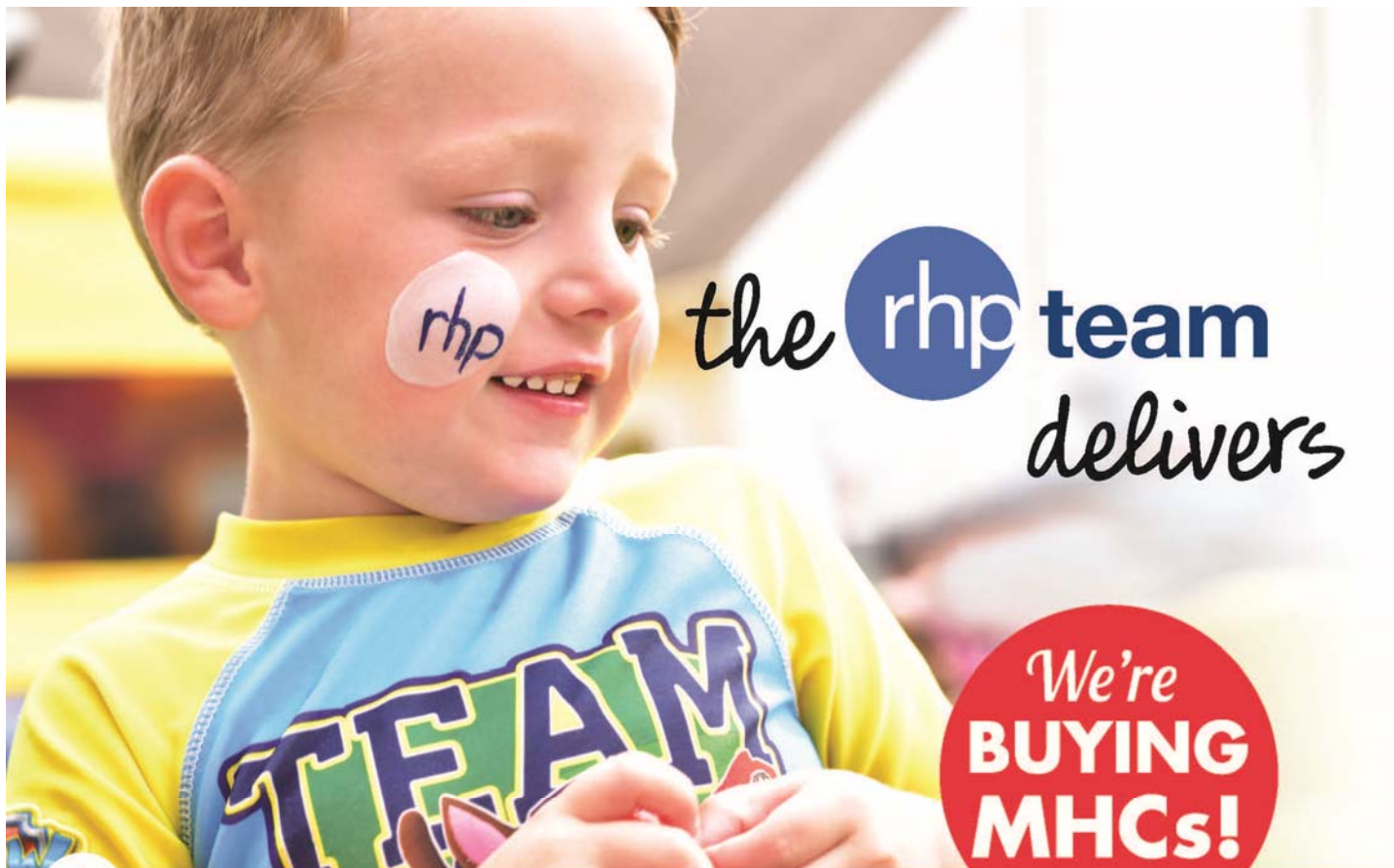
These meetings offer networking with industry peers and allow you to ask questions on topics of importance to you and your business. Plan to attend!

What else would you like to have discussed? Please let us know!

Contact: bob@nyhousing.org or kathy@nyhousing.org

To register, visit: **www.nyhousing.org/events** then click on the date of the meeting you would like to attend. You will receive a confirmation email upon completion of your registration and a link to use to log-in to the meeting as the date gets closer.

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 so specifically stated.



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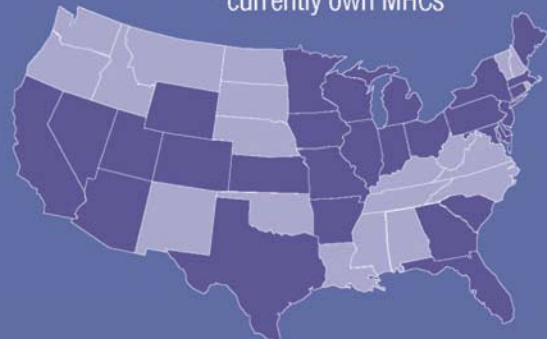


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FROM THE NYHA PRESIDENT



JOE BUSHEY

WHO MOTIVATES THE MOTIVATOR?

Many years ago, I used to encourage my sales team watch a 2 day seminar put on by Judy Carr & Associates that was led by Ron Messick. It was so long ago that I cannot remember the title of the program, and it actually consisted of 15 VCR tapes ranging from 30- 90 minutes each. One thing I have never forgotten was the thought provoking question posed by Mr. Messick, "Who motivates the motivator?"

There are many ways we can answer this question and it really comes down to each of our own personal values and beliefs. The key is that we all take responsibility for our own motivation and remember the simple phrase, "If it's to be it's up to me!" It is imperative that we take a positive approach to whatever it is that we want to accomplish and identify who or what it is that keeps us focused on making it happen.

The question also relates to the people we chose to associate with and the organizations that we support or belong to. As we all know, the NYHA is a voluntary group made up of a wide variety of business entities that make up the factory built housing industry. Not everyone chooses to participate, nor are they required to. Personally, I have found that our members are positive individuals that understand that we have strength in numbers and that we must continue to grow to be successful. I can honestly say that whether it has been attending a board meeting, going to an area meeting or participating in one of our social events, I have always left feeling more committed and motivated to do a better job at work.

I would like to close by saying thank you to all of you who are active members in our organization that have provided me with motivation throughout the years and urge all of our members to continue to contribute as much as you can in growing our industry.

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MHI CALLS ON BIDEN ADMINISTRATION TO ENSURE RENTAL ASSISTANCE FUNDING ACCOMPANIES ANY FEDERAL EVICTION MORATORIUM

President Biden unveiled the “American Rescue Plan,” a \$1.9 trillion proposal to address the COVID-19 crisis. Included in this plan is \$25 billion in rental assistance and \$5 billion for home energy and water costs. According to information released about the proposal, “these funds will ensure that the hardest-hit renters and small landlords, including those in disadvantaged communities that have suffered disproportionately in terms of pollution and other environmental harms, aren’t put in the position where they can’t cover their own housing expenses.”

The plan also extends the federal eviction and foreclosure moratorium through the end of September 2021. However, President Biden is expected today to call on the Centers for Disease Control and Prevention to immediately extend the

federal eviction moratorium until at least March 31, 2021, as opposed to waiting for Congress to pass the larger plan. He will also call on HUD, the Department of Agriculture, and the VA, to extend foreclosure moratoriums and continue applications for forbearance for federally guaranteed mortgages until at least March 31, 2021.

MHI continues to strongly argue that a protracted eviction moratorium is not a sustainable, long-term solution for American families or landlords, and that a robust and targeted rental assistance program is a better approach. MHI and its coalition of national housing industry partners sent a letter to President Biden emphasizing the need for a multi-pronged response to help renters and landlords with the financial impacts of COVID-19.

DEPARTMENT OF ENERGY WITHDRAWS ITS PROPOSALS FOR MANUFACTURED HOME GAS FURNACES

In a win for MHI, the Department of Energy announced it is withdrawing proposed energy efficiency standards that would have disproportionately impacted the manufactured housing industry, including the March 2015 proposed rule for residential furnaces and the September 2016 supplemental proposed rule for energy conservation standards for non-weatherized gas furnaces and mobile home gas furnaces.

MHI strongly advocated against these proposals through comment letters, meetings and member calls to action because of their negative impact on manufactured housing. MHI argued that energy efficiency standards that can only be achieved via condensing combustion technology would likely render obsolete every furnace that relies on non-

condensing technology, which would disproportionately impact the manufactured housing industry. MHI also argued that the DOE’s proposed energy conservation standards would likely increase the construction costs for new manufactured homes while also forcing existing homeowners to complete expensive projects to retrofit their homes.

MHI will continue to work with Congress and the Biden Administration to ensure that any development of federal energy standards for manufactured housing does not significantly increase construction costs or introduce a prescriptive energy conservation standard, which could jeopardize consumer access to affordable homeownership.

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HOW MANUFACTURED HOMES CAN HELP ALLEVIATE THE AFFORDABLE HOUSING CRISIS

Manufactured homes may be more suitable for homebuyers than they realize.

Over the past few decades, the inventory of affordable homes has been in sharp decline while home prices have risen dramatically. In fact, since 2012, the average price of a home has risen by almost 47%. As a result, affordable housing solutions like manufactured homes may be more suitable for homebuyers looking for a starter home or seeking to downsize. However, misperceptions about quality and a lack of awareness both still remain as obstacles to progress.

Research shows that Millennial and Gen Z homebuyers have significantly less buying power than previous generations did, due to high amounts of debt and a national average salary that hasn't kept up with soaring home prices. In 2018, only 22% of new homes built were under 1,800 square feet, and larger homes often are unaffordable and may not meet the needs of younger homebuyers or empty nesters looking to downsize.

Manufactured housing could be the inexpensive option they've been looking for. The newest generation of manufactured homes has moved far beyond the double-wides and trailers of yesterday. In fact, most manufactured homes, once placed on land, are never moved. Excluding land cost, the average price of a manufactured home today is \$49 per square foot, compared with \$107 for site-built homes.

Once sited, these homes can be indistinguishable from traditional site-built homes on the same street. Low profile foundations, high-pitched roofs, front porches, driveways, energy efficiency elements, and garages or carports are just a few of the new design features available. And

with Fannie Mae's MH Advantage, financing for qualifying manufactured homes is available with as little as 3% down on a land-home, 30-year mortgage.

Despite the many benefits of manufactured homes, low awareness remains the primary hurdle. In our recent survey, only 39% of younger homebuyers were aware of manufactured housing as a

potential option. But once the definition of manufactured homes was clarified, and they were shown images or video of what these homes look like, their interest increased by 31%.

Beyond manufactured housing, several other affordable housing alternatives have the potential to change the marketplace once buyers are made aware of and educated about them. For instance, among future homebuyers surveyed by Fannie Mae, only 9% showed awareness of accessory dwelling units (ADUs), which are units placed on the same plot of land as a main domicile, but generally smaller and more affordable. But, when these same future homebuyers were educated about ADUs, their interest rose by 29%.

To make housing more attainable for prospective homebuyers, we need to expand our definition of what housing is and what it could be. There are many types of housing available for those who are finding themselves priced out of the traditional market. If we work together to generate awareness of and interest in solutions beyond site-built homes, we can create more opportunities for more people.

Full article can be found at: <https://www.housingwire.com/articles/how-manufactured-homes-can-help-alleviate-the-affordable-housing-crisis/>





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PROPOSED STAR LEGISLATION: YOUR FEEDBACK IS REQUESTED!

We have been made aware of some legislation recently introduced that would affect the STAR rebate/credit, and we would like your feedback. Enclosed is Part V/SubPart E of the "revenue" budget bill (S. 2509/S. 3009) which would repeal the STAR exemption in Manufactured Housing communities. ALL homeowners would be able to apply for the STAR Credit, no matter when they purchased their home, rather than a STAR refund being issued. This legislation would take effect in the 2022 tax year.

Please take a moment to read the bill language and let us know if this is something you are in favor of, or would oppose. The bill language can be found here: <https://www.nyhousing.org/news/star-2022-in-favor-or-oppose>
Please email bob@nyhousing.org or kathy@nyhousing.org with your comments.



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2021 CERTIFICATION TRAINING COURSES

In conjunction with the New York State Department of State Division of Building Standards & Codes, the New York Housing Association announces the 2021 New York State Manufactured Housing Certification Courses:

Schedule of 2021 Courses

Feb 11	Continuing Education	12:45 pm	Remote
Mar 11	Continuing Education	12:45 pm	Remote
Apr 2	21B and Mechanics	8:45 am	Remote
May 13	Continuing Education	12:45 pm	Remote
Jun 4	21B and Mechanics	8:45 am	Remote
Aug 4	Continuing Education	9:00 am	Drumlin's, Syracuse
Aug 5	21B and Mechanics	9:00 am	Holiday Inn, Syracuse
Oct 20	21B and Mechanics	9:00 am	Turning Stone, Verona
Oct 22	Continuing Education	9:00 am	Turning Stone, Verona

Because of the ongoing Covid-19 pandemic, courses scheduled for the first half of 2021 will only be conducted remotely. We expect additional dates & locations to be added for the second half of the year.

Contact the Association office with any questions: 518-867-3242 or kathy@nyhousing.org

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What is MH PAC? MH PAC members are industry leaders who understand that political action provides access and moves the industry forward. Through MH PAC, you can play a direct role in making the Association's voice heard in New York State. Your contribution to MH PAC will allow the industry to compete in the political process using every available tool.

Association members, no matter what level of support, share the same commitment to participate in the political process on behalf of our industry.

You can make a difference – join MH PAC today and make an investment for the sake of your business and the manufactured housing industry here in New York State. In any one calendar year, no corporation can contribute over \$5,000 and no individual can contribute over \$150,000.

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As a result of legislation passed in 2019, candidates and political committees are now required to provide an attribution of all LLC/PLLC contributions of the member/owners based on their ownership interests. MHPAC will need to provide the Lobbying Commission with the following:

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Use additional sheets as needed.



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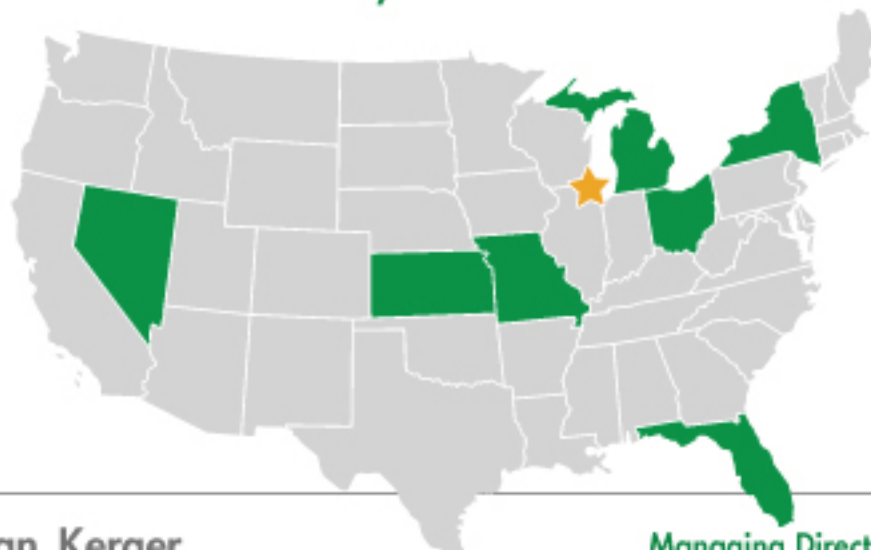


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