



HOUSING NOW

February 2022

USA TODAY TOUTS BENEFITS OF MANUFACTURED HOUSING

In its January 20, 2022, article titled “Red-hot housing market torching pre-fab stigmas: Manufactured homes lower cost by reducing labor needs,” *USA Today* reporter Swapna Venugopal Ramaswamy debunks the stigma associated with today’s manufactured homes while highlighting their affordability, value, quality and resiliency. As part of MHI’s overall strategy to address the negative media perception of manufactured homes, MHI worked with the reporter to provide data and accurate information and is quoted throughout the article. Below are some quotes from the article which reinforce and demonstrate the benefits of manufactured housing:

Affordability

“As an overheated housing market — marked by double-digit price increases, bidding wars and inventory shortages — puts the dream of homeownership out of reach of many ordinary Americans, manufactured homes are growing in popularity because their cost is roughly half that of homes built on a permanent site.”

- “A manufactured home between 1,000-2,200 square feet costs \$138,000, on average, roughly 40% of the median sales price of an existing home at \$362,600 and one-third of the cost of a new single-family house, at \$416,900” noted Gay Cororaton, senior economist and director of housing and commercial research for the National Association of Realtors.

Manufactured homebuyer Chesney Cross noted she was glad they didn't take on a huge loan for a traditional home. “We definitely have the space that we needed and have all of the modern touches we wanted...And of course, the price point was far better than what we were seeing in the market.” “After a year of searching, the couple were unable to find anything that fit their \$250,000 budget. “Everything was selling super quickly and above what we wanted to spend,”

USA Today cont. on Page 4

REMOTE AREA MEMBERSHIP MEETINGS COMING SOON!

We hope you will consider joining us for a remote Area Membership Meeting. Dates available include: February 10th, March 3rd, and May 5th. All meetings will begin at 9:00 am, are FREE of charge for NYHA members and will last for approximately 3 hours.

Topics to be discussed include: **Legislative Update** from Mark Glaser, Esq., including Evictions & late fees; Department of Taxation & Finance -

overview of changes to the **STAR Program**; and **NYS DOS DBSC updates** from William Sherman.

Is there another topic you would like to have discussed? Contact the Association office with suggestions by phone (800-721-HOME) or email (info@nyhousing.org).

Register NOW – seats are filling up quickly!

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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FROM THE NYHA PRESIDENT



JOE BUSHEY

LOBBY DAY SCHEDULED!

I want to take this opportunity to ask you all for your support for the upcoming Lobby Day in Albany scheduled to be held on April 20th. Our hope is that we will be able to do this in person, but we are moving forward with our plans even if we have to schedule our meetings remotely. There has been a lot of changeover in Senators and Assembly members since the last time we visited Albany, so it is crucial that we get to know our elected officials and that they get to know who we are.

For those of you that have never participated in this event, I know you may have some apprehension as to the value of doing this and also some fear of the unknown. Remember, nothing helps us grow more than to get out of our comfort zone occasionally. I can assure you that this will be time well spent and you will be glad that you were a part of it. Our industry generates a lot of tax revenue for the state of New York as well as providing great career opportunities to many individuals. One of our biggest objectives of the day is to make sure that the lawmakers of New York realize that we are not only the best affordable housing option for New Yorkers but also a major revenue generator for the state and our local governments.

Greenberg Traurig, our lobbying firm, does a wonderful job lining up the appointments and will provide all of us with the general talking points to share at our meetings. The only thing you need to do is show up and be prepared to tell your story of why you love what you do and all the positives your company does to provide quality housing to the residents of New York State. I like to say that our industry is still one of the best kept secrets in our economy. This is our chance in a small way to "start spreading the news" about all the benefits of factory built housing. Looking forward to seeing all of you in April!

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says Chesney, 33. "We couldn't find anything that wasn't a giant fixer-upper."

Value

"Not just that, over a five-year period ending in 2019, the median value of manufactured mobile homes rose at a faster clip in 27 states than the median value of single-family homes, a new study from LendingTree shows. That value increased by nearly 40% on average from 2014 to 2019 (the latest census data available), while the median value of single-family homes over that same period increased by 33%, the report says."

A buyer who bought his first manufactured home in 2001 sold it for a profit and bought a site-built home. A few years later he sold his site-built home and bought another manufactured home. "In three years, the property had more than doubled in value, and he was able to sell it for \$810,000. This time, he bought another home in the same park for \$850,000 with ocean views, plus a \$1,630 monthly space rent." The buyer says, "We are getting a \$20 million view for \$850,000".

"Jacob Channel, an economist with LendingTree, says his company's report shows that mobile homes can be a good investment."

Quality & Resilience

"The quality and durability of manufactured homes have improved in recent decades to conform to federal and state construction requirements. This has made manufactured homes an affordable and

attractive form of housing for many, on either individual lots or in parks, say industry experts."

Efficient Building Process

"Unlike a traditional site-built house, which is constructed at its final location using multiple teams of subcontractors, a manufactured home is built in an indoor facility and delivered to its location. That lowers costs by improving the efficiency in the home-building process: All the teams needed to build the manufactured home are in the facility, dramatically reducing labor costs."

Debunking Stigma

Buyer Chesney Cross' story: "I mentioned it to my husband, and of course, he had that mindset of like, 'It's a trailer, you know,'" she says, alluding to a common perception of the old, cheaply built mobile homes. "I was like, 'No, you have to see these photos. It looks beautiful.'"

- One buyer bought his first manufactured home in 2001 and said, "I loved the trailer park stigma I got from my co-workers as I watched them struggle to make payments on their stick-built, overpriced homes," he says, referring to their traditional homes that were built on-site. He is upgrading to another manufactured home "with a solar paneled roof and a fully-wired house."

The full article can be found here: <https://money.yahoo.com/meet-mobile-home-manufactured-houses-160148157.html?guccounter=1>

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800-721-HOME or 518-867-3242

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PROGUARD PROVIDES PREMIER PROTECTION

The Powderhorn Agency is in the business of helping to keep manufactured housing community owners and their residents worry free. Powderhorn's ProGuard Oil Tank Protection Program strives to make remediation and tank replacement as simple and stress free as possible.

The affordable coverage protects oil storage tanks and their lines. More than 300 communities and 4,000 residential heating oil customers are currently enrolled in the ProGuard Program for Manufactured Housing Communities. Their program was started in 2001 and has serviced over 60,000 heating oil customers.

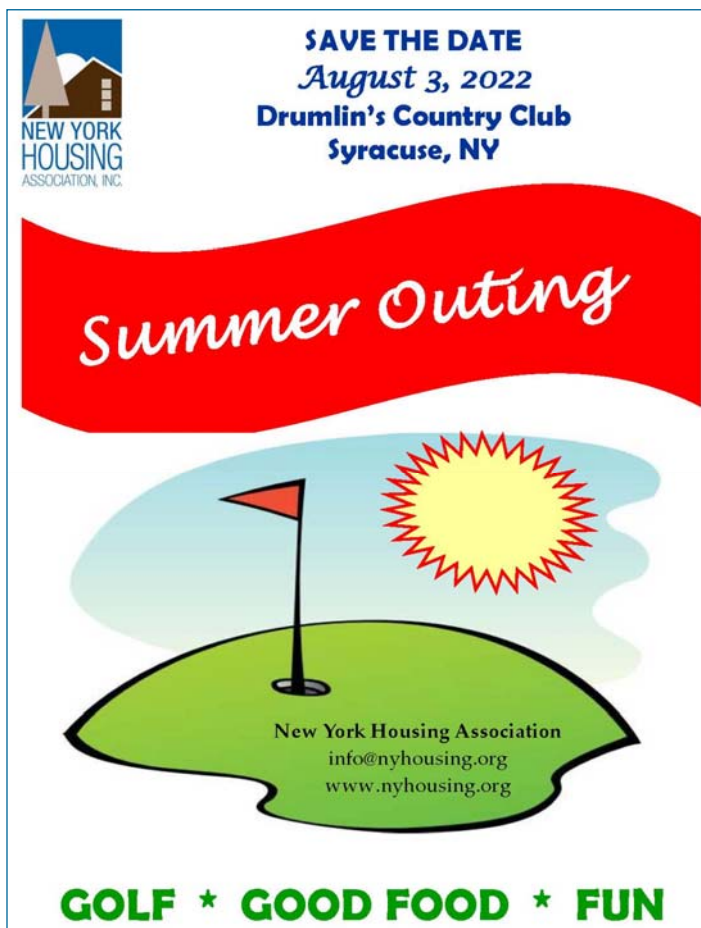
Gary Missigman, President of Powderhorn, has created a comprehensive program by working with community owners and state associations since 2011 to create a program specifically for manufactured housing needs. "We provide the most comprehensive coverage on the market. Our program includes cleanup protection as well as tank replacement," said Missigman.

They shared a common occurrence where just last weekend, a resident protected by ProGuard, smelt oil and upon going outside discovered his oil tank empty with a large pool of oil on the ground. Upon contacting ProGuard, an emergency hour onsite adjuster and environmental contractor were dispatched to the site on the same day to control the oil release and set the tenant up on temporary heating while arranging for site cleanup and tank replacement.

The community owner expressed how grateful he was to have ProGuard protection to handle this "headache" and provide financial protection.

ProGuard works with reputable and reliable contractors to remediate the site and replace the tank in a timely fashion. Claims adjusters are available around the clock to serve community owners and their residents.

For more information about ProGuard, call **(888) 354-0677** or visit their website at www.powderhornagency.com



COMMUNITY OWNERS: HAVE YOU COMPLETED YOUR RENT REGULATION & PROPERTY TAX SURVEY?

We recently emailed and mailed a survey to all NYHA Community Members. We ask you to take a few minutes to complete this survey to help us better understand the impact that rent regulation has had on your business. We are also asking what property taxes you pay on your community. This information will be helpful to us when dealing with legislative challenges in the upcoming year. **All information will be kept confidential.**

We appreciate you taking a few minutes out of your busy schedule to help us with this survey.

Thanks!



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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 with 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>

MANUFACTURED HOUSING POLITICAL ACTION COMMITTEE

Watch your mail for the 2022 MHPAC donation request. This year our top legislative priorities are:

- Title Surrender/Reform
- Transportation Reform
- Regulatory Reasonableness

We will continue to work with, and maintain positive relationships with: the Dept. of State Division of Building Standards & Codes; the NYS Division of Housing & Community Renewal; and the NYS Department of Taxation & Finance.

We encourage you to get to know your Legislators and help educate them on the importance of affordable housing and the roll that Manufactured Housing plays in NY.

We plan to have a Lobby Day in April 2022.
Stay tuned for more info!



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NEW FANNIE MAE AND FREDDIE MAC REGULATOR CONTINUES TO EXPRESS SUPPORT FOR MANUFACTURED HOUSING

In a productive meeting with Sandra Thompson, the Acting Director of the Federal Housing Finance Agency (FHFA) last week, MHI discussed its recommendations to ensure that Fannie Mae and Freddie Mac (the Enterprises) increase their level of support for manufactured housing. In addition to suggesting improvements to the Enterprises' Duty to Serve Plans, which FHFA has rejected, MHI also discussed the importance of helping to overcome local zoning and land use barriers to the placement of manufactured homes.

Speaking at a meeting of the Women in Housing and Finance Association last week, Thompson acknowledged one of the reasons the Enterprises were told to revise their 2022-2024 Duty to Serve Plans was because the goals outlined for manufactured housing were not sufficient. Further, during her confirmation hearing before the Senate Banking Committee to become the agency's next Director, she stated that FHFA is focused on working with Fannie Mae and Freddie Mac to utilize manufactured housing as one way to address the affordable housing shortage. During the hearing, she acknowledged that local zoning ordinances can hinder the types of affordable housing that can be placed and reaffirmed her commitment to working to overcome such barriers.

SPEAKERS AT LISTENING SESSIONS SUPPORT MHI'S CALL FOR CHANGES TO PROPOSED ENERGY STANDARDS

During the virtual public comment period for the Dept of Energy's (DOE) draft Environmental Impact Statement (EIS), which evaluates potential impacts of DOE's proposed action to establish energy efficiency standards for manufactured housing, speakers supported MHI's concerns about the impact on affordability and availability of today's manufactured homes. MHI was the only national industry association that participated in the virtual comment sessions, alongside Amy Bliss, Executive Director for WI Housing Alliance, and Bob Capenos, Executive Director of NYHA. In addition, MHI's Manufacturers' Division Chairman Jayar Daily of American Homestar Corp. and Technical Activities Committee leadership representing CAVCO Industries, Clayton Homes, and Skyline Champion participated, as well as Manufactured Housing Consensus Committee Member Mike Moglia, who is PA's SAA. All corroborated MHI's position cautioning DOE about the draft proposal and urging revisions to align with the HUD Code, which was established to reflect the home construction process for manufactured housing.

WASHINGTON POST ARTICLE DISCUSSES MANUFACTURED HOME ENERGY EFFICIENCY

In an article in the Jan 21, 2022, edition of *The Washington Post*, the energy efficiency of manufactured homes is discussed including recent actions by the Department of Energy (DOE) to impose new standards. MHI engaged with the reporter over several weeks in an attempt to balance the story towards the industry's commitment to energy efficiency across the country and to explain why the current proposed energy efficiency standards as written will harm consumers and the industry no matter where they live. Lesli Gooch was featured in the lead of the article, specifically pointing out the shortcomings of the Energy Department's proposal and its negative impact on the supply of affordable housing and millions of Americans. While MHI was able to clarify some misperceptions about manufactured housing and include industry messaging, the reporter decided to focus his article specifically on energy efficiency in practices in Vermont. MHI continues to advocate for reasonable energy efficiency standards and will be participating in two virtual public meetings this week about the DOE's draft Environmental Impact Statement (EIS) to tell the Department that the proposed energy efficiency standards are not cost-effective and will hurt the affordability of today's manufactured homes.



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CONSUMER GUIDE to FACTORY-BUILT HOUSING



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The **Consumer Guide to Factory-Built Housing** is a fantastic resource to share with prospective tenants. Buying a home is a big step, but the facts and information 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 the cost of \$1 each. You must make a minimum purchase of 25 Guides. For more information, please contact Kathy@nyhousing.org or call 800-721-HOME

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Tell us something positive that may help a fellow member!

Photos and text can be sent to the Association office via email: kathy@nyhousing.org

2022 CALENDAR OF EVENTS

(Tentative – dates & times subject to change)

Feb 10	Area Meeting	REMOTE	9am – 12pm
Mar 3	Area Meeting	REMOTE	9am – 12pm
Mar 3	Continuing Education	REMOTE	1pm – 4pm
Mar 10	21B & Mechanics	REMOTE	9 am – 4pm
Apr 6	CE	Rochester	1 pm - 4 pm
Apr 7	21B & Mechanics	Rochesterr	9 am - 4 pm
Apr 19	Board Meeting	NYHA Office	1pm – 4pm
Apr 20	Lobby Day	Albany	tbd

To register for any event, and for more details, please visit:

www.nyhousing.org/events



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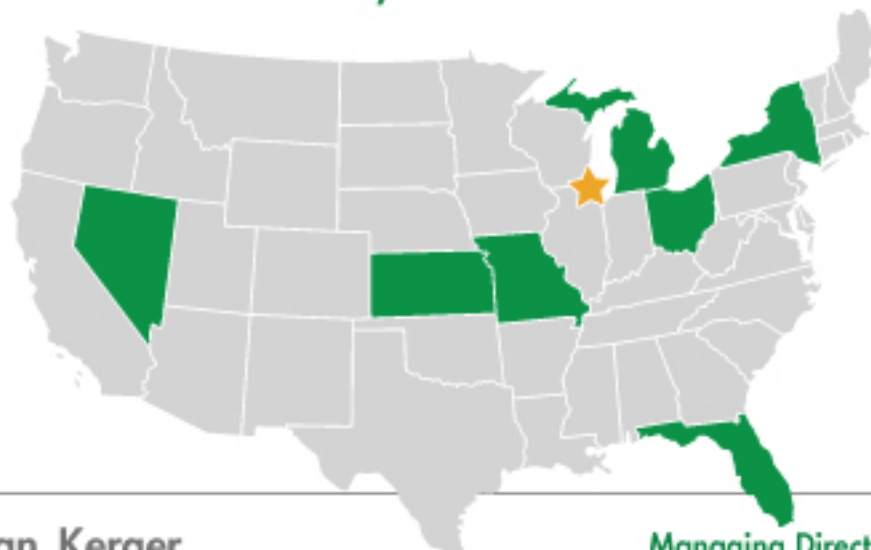


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