

HOUSING NOW



January 2021

NEW YORK STATE LEGISLATURE ENACTING LEGISLATION PROVIDING A MORATORIUM ON RENT AND RELATED MATTERS

December 28, 2020: The New York State legislature enacted new legislation providing for a moratorium on rent payments until at least May 1, 2021 for New York State tenants who have been negatively affected by the COVID-19 crisis. Small landlords (10 units or less where the landlord's primary residence is one of the 10 units) are provided with protection against foreclosure and there are other provisions, as well. This bill is quite complicated, so we are providing the enclosed memorandum describing the provisions of the bill in detail and pointing out some of the pitfalls. The Governor has announced that he will approve this legislation.

SUMMARY OF THE COVID-19 EMERGENCY EVICTION AND FORECLOSURE PREVENTION ACT OF 2020

- Moratorium on evictions of residential tenants until May 1, 2021. Tenant must submit a "Declaration" that the tenant has experienced a hardship that interferes with the ability to pay rent;
- Moratorium on mortgage foreclosures for owners of rental property where the landlord owns 10 units or less and the landlord resides in one of the units; Landlords must submit a Declaration similar to the declaration required for residential tenants.
- Stay of Foreclosure on Delinquent Taxes. Owners of residential property that is leased can also avoid foreclosure if their ability to pay the mortgage has been adversely affected, but this is available only to small landlords (10 units or less, and the owner of the property resides in one of the units);
- Protects a covered property owner from credit discrimination if the property owner has fallen behind on mortgage payments on the property at which they reside or because they have received a stay of mortgage foreclosure, tax foreclosure, or tax lien sales on the property; and,
- Requires local governments to automatically renew Senior Citizens' Homeowner Extension (SCHE) and Disabled Homeowner Exemption (DHE) benefits for 2021. The requirement for submission of renewal applications is eliminated for 2021.

HCR FUNDING AVAILABLE THROUGH FEBRUARY 1, 2021

Nov 18, 2020 - Announced in the NYS Register: the availability of another \$3.3 million for the MH replacement program. These funds are available to local governments and not-for-profits. For more information, please visit: https://www.nyhousing.org/news/hcr-funding-available

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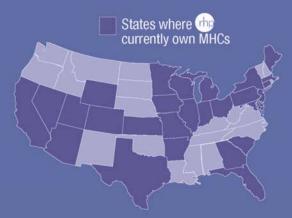
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FROM THE NYHA PRESIDENT



I'm sure by now you have all had your fill of hearing or reading about New Year's resolutions, so I will not attempt to send you any words of wisdom on the value of goal setting. It goes without saying that 2020 was an extremely

challenging year, and I am certain everybody looked at it coming to a close with a little more hope and optimism than usual. None of us know for certain exactly what 2021 holds for us, but I think we all can agree it has got to be better than what we just went through.

How much better 2021 turns out to be will be dictated by you. We are fortunate to live and work in the greatest country in the world and truly reside in the land of opportunity. We can accomplish anything we want to if we are willing to commit to making it happen and taking responsibility for our own actions. Most of us do

not like change, especially change that we have no control over. However, for us, as well as our businesses to grow, we must continue to change and adapt. We must stay focused on where we are heading and what we need to do to make tomorrow better than today.

On behalf of the NYHA Board of Directors, I wish all of our members a very happy, safe and prosperous 2021! We certainly hope that we will be able to meet again in person shortly, but we are committed as an organization to have a positive impact on affordable housing in New York State. We encourage all of you to get involved as much as you can and support one another in growing the factory built housing industry. Like any team, we are only as strong as our weakest link. NYHA is looking forward to our next 70 years!

Joe Bushey NYHA President

Many Members = One Strong Voice!

WINTER SAFETY TIPS FOR YOUR RESIDENTS & YOUR COMMUNITY

Be prepared before a winter storm hits by planning ahead.



We all should take responsibility for clearing hydrants in the snow. The Fire Department could be helping YOU in an emergency!





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SECRETARY CARSON CONTINUES TO SUPPORT MANUFACTURED HOUSING DURING FINAL DAYS AS HUD SECRETARY

HUD has finalized and published in the Federal Register the updates to the HUD Code that Sec. Carson announced in Jan 2020 following his tour of Clayton's Southern Homes manufactured home facility in Russellville, AL, with state Governor Kay Ivey. MHI joined HUD Secretary Carson for the announcement during one of the first stops on his "Driving Affordable Housing Across America" bus tour, which took place in the early months of 2020. Finalizing these revisions represent critical progress in clearing out the backlog of recommendations previously approved by the MH Consensus Committee but pending final HUD approval and implementation.

MHI commends Secretary Carson for his leadership in updating the HUD Code before his tenure at HUD comes to a close. Keeping the manufactured housing construction code up-to-date is critical for ensuring the industry can efficiently produce homes with innovative features and amenities consumers want. We appreciate Secretary Carson's support throughout his time at HUD and for recognizing the quality, value and affordability that manufactured homes offer.

The final rule includes new standards for attached garages, carports, decks, and accessory buildings - eliminating the need for manufacturers to follow the Alternative Construction (AC) approval process for these add-on features. The final rule also includes new or updated standards for carbon monoxide detection, stairways, fire safety considerations for attached garages, draft stops and venting systems.

MHI supported the proposed rule overall but submitted detailed comments for adjustments to language prior to finalization to ensure consistency with other building codes and health-safety standards. HUD incorporated many of MHI's recommendations into the final HUD Code update including emphasizing the distinction between attached and self-supported structures and clarifying the use of combination carbon monoxide and smoke alarms, among other suggestions.

Ensuring that HUD's manufactured housing regulations continue to support innovative housing solutions is one of MHI's top priorities and this long overdue update to the HUD Code represents another important step toward a better regulatory environment for the industry. During the transition to a new administration, MHI will continue to strongly urge HUD to finalize the subsequent sets of updates that have been approved by the MHCC but are still pending HUD action. Further, MHI will continue to call on HUD to implement a streamlined process for HUD Code updates so that changes can be made more regularly, an action supported by Democratic members of the House Financial Services Committee who sent a letter to HUD in October about it per MHI's request.

MHI will continue to serve as the industry's advocate, and work with HUD, the Administration, policy makers, and others to support manufactured housing.

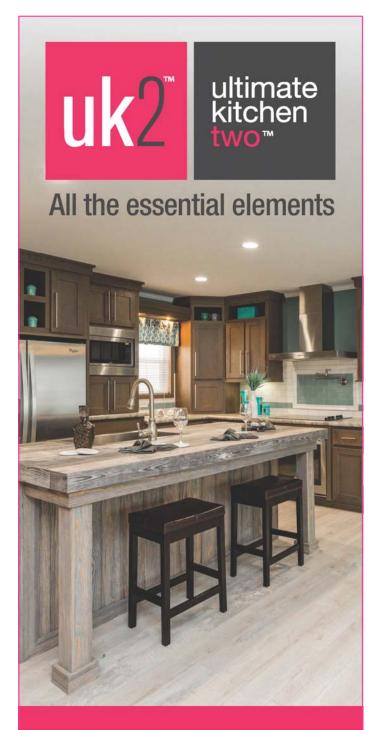
If you have any questions, please contact MHI's Advocacy and Communications Department at MHIgov@mfghome.org or 703-558-0675.

MHI MONTHLY ECONOMIC REPORT

In November 2020, 8,002 new manufactured homes were shipped, a decrease of 1,038 homes or 11.5 percent compared to October 2020, and an increase of 13 or 0.2 percent compared to November 2019. Total floors shipped in November 2020 were 12,362, a decrease of 0.1 percent compared with November 2019. None of the shipments for November 2020 were designated as FEMA units, which is the same as November 2019.

The seasonally adjusted annual rate (SAAR) of shipments was 98,365 in November 2020, down by 0.1 percent compared to the adjusted rate of 98,493 in October 2020. The SAAR corrects for normal seasonal variations and projects annual shipments based on the current monthly total.

Cumulative shipments from January through November this year totaled 86,769 homes compared with 87,897 homes for the same period of 2019, a net decrease of 1.3 percent.



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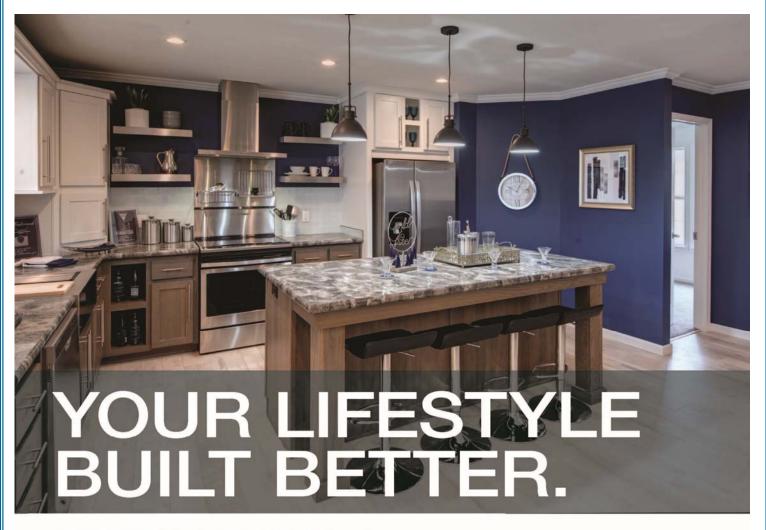


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2021 CERTIFICATION TRAINING COURSES

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 5	21B and Mechanics	8:45 am	Remote
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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2021 REMOTE AREA MEETINGS

Once again, Area Meetings scheduled in 2021 will be FREE to all active NYHA Members. 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;
- ⇒ Eviction Moratorium updates and Resident Relations;
- ⇒ NYS DOS DBSC Certification News & Building Code Updates; and
 ⇒ STAR 2021.

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

Stay tuned for more info: www.nyhousing.org/events

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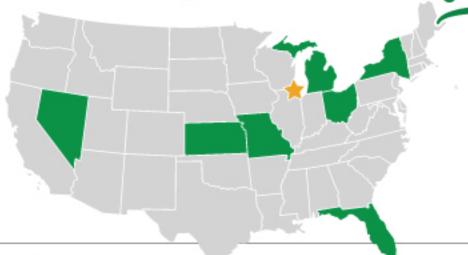
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