



HOUSING NOW

January 2022

HOMEOWNER ASSISTANCE FUND PORTAL OPENED JANUARY 3, 2022

Governor Hochul announced that New York State is the first state in the nation to receive U.S. Department of the Treasury's approval to launch its Homeowner Assistance Fund, a program that will provide up to \$539 million to help eligible homeowners avert mortgage delinquency, default, foreclosure, and displacement. HCR will administer the program and applications opened on Monday, January 3, 2022.

Under NYS HAF, homeowners are defined as New York State residents who own a home and occupy that home as their primary residence (meaning it is where you live for the majority of every calendar year).

Types of eligible homeowners include:

- Mortgaged homeowners who are in a forbearance plan or were offered a forbearance plan that has expired; this may be a first and/or a second mortgage.
- Mortgaged homeowners who were not offered a forbearance plan, or missed the option to apply for one, and are considered delinquent on their first or second mortgage.

•Homeowners who are behind on payments for property taxes, water bills, or sewage bills.

•Coop or condo homeowners who are behind on monthly carrying charges such as maintenance fees or homeowner association payments.

•Homeowners who live in manufactured homes and who are behind on home loans, retail installment contracts used to purchase their homes or monthly lot rent payments.

For more information, please visit: <https://hcr.ny.gov/news/governor-hochul-announces-first-nation-539-million-homeowner-assistance-fund-assist-eligible> or call the New York State Homeowners Assistance Fund call center at 1-844-77-NYHAF

Please note: One of our members has received training on how to apply for these funds has kindly offered to assist any other NYHA members who would like some help. If you would like assistance, please reach out to Bob or Kathy for his contact information.

REMOTE AREA MEMBERSHIP MEETINGS COMING SOON!

We hope you will consider joining us for a remote Area Membership Meeting. Dates available include: January 20th, 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

HAPPY NEW YEAR!

On behalf of the NYHA Board of Director's, I would like to wish all of our members a Happy New Year. As 2022 begins, I want to encourage everyone once again to get involved as much as you can with your Association. Our success is contingent on positive communication with one another and never forgetting that the overall strength of our industry requires each of us to continue to grow and take great care of our customers who place their trust in doing business with us.

I hope by now you have already established your goals both personally and professionally for what you hope to achieve in 2022. Remember, the higher you set the bar, the more you will accomplish and it is certainly better to fall a little short of a

lofty goal than it is to accomplish one that does not require you to stretch or get out of your comfort zone. It was great to see 2021 was a stronger year than 2020 and with the long backlog it certainly looks like 2022 will continue that upward trend.

We already have a lot planned for this year. Remote Area Meetings are already on the schedule for this winter and spring. Check out our calendar of events at: www.nyhousing.org/events I strongly encourage you to attend at least one of them. I also want to remind everyone that we are planning our first Lobby Day in quite a few years. I cannot stress enough how important this event is for us as an Association and the value and impact that it can have on your business. As we all know there is strength in numbers and we cannot have too many participate and be a part of this important effort. Stay tuned for more information.

Once again, best wishes to all for a safe and prosperous 2022. I hope you are already off to a great start and look forward to seeing all of you in the coming months.

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City _____ State _____ Zip: _____

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

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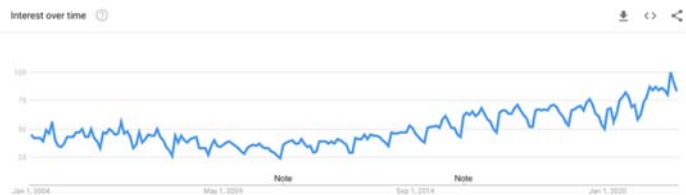
WEBSITES - WHO'S LOOKING AT THEM?

We all know that every retail business needs a website. Think of all the retail stores with whom you do business...do any of them NOT have a website? I'm guessing they all have one, and I bet you do too. But how valuable is that website? Does it affect sales, or is it just something you need because everyone else has one?

Here's a statistic that may help you see the value of a website: According to a recent survey, 76% of consumers look at online presence before visiting a business in person. This means that for 3 out of 4 consumers, your website is the first impression they get of your business. Is your site painting an accurate picture of your business? Does it show your brand's values and your superior customer experience?

As they say, you only get one chance to make a first impression, so your website needs to look great to attract those home buyers to come see you in person. Read on for a few quick tips to help your site get more customers walking through your doors.

And one more thing real quick...want to hear some good news? Google users are searching manufactured/mobile related topics more than ever in history. Check out the graph below. This is the frequency of searches for anything MH related. As we close out 2021, you can see that interest in our industry has never been higher. This is more reason to get your website working for you.



Website Purpose

With any tool, we need to first define its purpose. For most manufactured home retailers, the purpose of the website is to get the customer to either message, call, or visit the sales center in person. At this point in the evolution of the industry, it is a marketing tool, NOT a sales tool. For now, actual people are still involved with the sale of a home.

Amazon, on the other hand, uses their website as a sales tool. It's built in a way that describes the product attractively and accurately, gives a price, and shows a clear, simple path to make the purchase. A MH retailer's site needs to direct the customer to contact the sales center, NOT direct the customer to purchase the home. The sales person sells the home, and the website markets the home. This is an important distinction. When you review your own site, look at it through that sense. Do the images, home descriptions, contact forms, videos, etc. market the home, or do they try to sell the home?

Content

A website's content is all the *stuff* on it. Content includes photos, videos, and text. It is very important that you optimize your website's content to help you market your homes. I could write a novel about content optimization, but for brevity's sake, let's look at how you can make your images look great to your customers. Nothing describes a house better than a good photo, so let's look at a couple examples of ways to engage customers with better photos.



Take a look at the two images above. They are photos of the same home - the first is a complete, set up, customer home, and the second is a computer generated image from the manufacturer. Which image looks better to you? I'm guessing it's the first. Neither image is bad, but going from 'good to great' can really help you get more engagement and leads on your website.

Online users feel the same way. The first image gets MUCH better engagement and clicks on retailer websites. Users look at it longer, click on it more, and send in a contact form with 4-5x higher frequency than when they see the first image. It feels real to them and evokes an emotional response.

Websites, cont. on Page 5



Like the exterior home photos, interior photos need to engage website users. The two photos above are the same room in the same home. Notice how the furniture and angle of the shot make the same room feel different. The photo on the left feels comfortable, light, and inviting. The right, while certainly not a bad photo, lacks the pop and comfort of the photo on the left. And as I'm sure you've guessed, the photo on the left performs the best.

If you're struggling to get good photos of homes for your website, I recommend hiring a photographer to get some for you. It's not very expensive, and it can easily help you sell a few more homes.

Contact Forms

These forms might be one of the most important components of your website. It's how future buyers contact your business, and it's one of the best ways to gauge how well your website is working. If you get a lot of contact (lead) forms submitted, you have a lot of potential buyers to work with.

I've copied two industry forms below. At first glance, the top form may seem like the better option. It gets more info, qualifies the lead, and gives the sales person information to help the lead find their new home. Sounds great, right? In the case of manufactured home retailer leads, it's actually not great.

Remember what I said above about the website being a marketing tool, NOT a sales tool? This is a perfect example of that. On your website, you want the form to be as simple as possible while still being able to get contact information from the lead. The simpler a form is, the more likely a lead is to complete the form. The qualifying questions are a

part of the sales process and happen AFTER the lead has submitted their info. The first form has too many opportunities for the lead to say, "I don't know what that means. I'll just fill this out later" And as we all know, later usually means never.

Request Info

Use this form to request more information and pricing.

Fields marked with * are mandatory.

First Name *	Last Name *
<input type="text"/>	<input type="text"/>
Email *	Phone <small>Enter your 10-digit phone number including area code</small>
<input type="text"/>	<input type="text"/>
Build City *	Build State * <small>Type at least 3 characters to search</small>
<input type="text"/>	<input type="text"/>
Where do you plan on placing the home?	When are you planning to build?
<input type="radio"/> On land that I own	<input type="radio"/> 0-3 months
<input type="radio"/> On land I'm looking to buy	<input type="radio"/> 3-6 months
<input type="radio"/> In a manufactured housing community	<input type="radio"/> Greater than 6 months
Do you have financing?	
<input type="radio"/> Yes	
<input type="radio"/> No	
Comments	
<input type="text"/>	
<input type="button" value="SUBMIT"/>	

Send us a Message!


Name *

<input type="text"/>	<input type="text"/>
First	Last

Phone *

Email *

Message

☐ I'm not a robot 

SEO Tricks

Are you familiar with the term "SEO"? If you're not, it stands for the Search Engine Optimization. In layman's terms, it's anything that's done to help search engines find your website, and rank it at the top of the search pages. For example, an Orlando, FL retailer with excellent SEO would show up in the first spot when a Google user searches for "Manufactured Home Retailers in Orlando." Much



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SEO work is technical and is best left to web developers and marketing agencies. However, there are some things that retailers can do to improve the SEO and rise up in the search rankings.

Backlinks

Backlinks, as the name implies, are links back to your site from other sites. These links tell Google that your site's content is valuable, which is why these other sites link to it. The more traffic the sites gets, the more valuable a backlink from it are. Manufacturers, lenders, and insurance companies get a lot of traffic, so getting a link from them is especially valuable. Local directories, chambers of commerce, suppliers, and other local businesses are also good opportunities for backlinks. Reach out to companies you work with to see if you can get a link on their site.

Links on Social Posts

Make sure you're putting links on your social posts. You don't need to do it every time, but if you're looking for more traffic to your site, you need to post links on some of your posts. The simplest way is to post a link to a home listing whenever you put up a post about that home. I'll cover social media posts in a future email.

Complete Google My Business Profile

Google My Business (GMB) is the google listing for your business. Make sure that you're actively monitoring and updating it, and Google will reward you with improved SEO. To read one of our posts about GMB for manufactured home retailers visit our website at bildmedia.io

Is it working?

Finally, after you do all the work above (and more), you surely want to know if your website is working like it should. There's one metric that we use to judge a website efficacy more than any other, and that's the conversion rate for web lead forms. It is a measurement of the ratio of website visits to leads received. For example, if your website gets 1000 visits per month and you get 10 web leads, that would be a 1% conversion rate.

From what we've seen on our customer sites, a good conversion rate is between 2 and 3 percent. Keep in mind this is actual leads, not spam responses. You'll need to take those bots out of your calculations when you're looking at your website performance.

The advertisement features a blue background with a white border. At the top left is the FirstCredit logo, a blue circle with a white 'F' and 'C' inside. To its right is the text 'FirstCredit' in large blue letters, with 'CORPORATION OF NEW YORK, INC.' in smaller blue letters below it. Below the logo and text is a map of the United States with the Northeast and Southeast regions highlighted in red. To the right of the map, the text 'MH Lending You Can Trust Since 1985' is written in red. Below this, in black text, is 'Manufactured Home Lending in Land Lease Communities'. At the bottom left of the map area, the phone number '518-725-5000' is displayed in large blue letters. Below the phone number, the email 'Info@firstcreditcorp.com' and the website 'www.firstcreditcorp.com' are listed in blue. At the very bottom, in small white text on a dark blue background, is 'First Credit Corporation of New York, Inc. NMLS Entity ID 3228'.

David Finney

<https://bildmedia.io>



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Assessment Issues?

Lucien (Skip) Curre has 5 decades of experience and is a former consultant to the Association of Towns and was the Chairman of the MHP Valuation workgroup for Assessors. FREE review of your park until the end of May - you still have time - call today!

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or by fax at 585-224-0136

www.rochcomrealestate.com

OSHA TO BEGIN ENFORCING REQUIREMENTS OF COVID-19 VACCINE MANDATE

Starting January 10, 2022, OSHA will begin enforcing certain requirements of the Emergency Temporary Standard (ETS), which requires businesses with 100 or more employees to ensure that workers are vaccinated against the coronavirus or undergo weekly COVID-19 testing. Among the provisions that will be enforced are requiring companies to determine who among their workers are vaccinated and who are not, and to enforce a mask mandate for unvaccinated workers.

On Friday, the U.S. Supreme Court held a special session to hear oral arguments in cases concerning whether the COVID-19 vaccine mandate for businesses should be stayed. While there is no indication as to when the Supreme Court may issue their decision, it is anticipated the ruling will likely come before February 9 which is when OSHA has said it will begin enforcing the testing and vaccine requirements of the ETS. In addition, a group of 47 Senators and 136 House Members led by Senator Mike Braun (R-IN) and Representative Rick Allen (R-GA) filed an amicus brief to the Supreme Court challenging the ETS.

MHI continues to work with a diverse group of associations and businesses calling on OSHA to make immediate changes to the ETS. MHI and the coalition are concerned about the challenges that businesses would have in implementing such a mandate.

FHFA TELLS FANNIE MAE AND FREDDIE MAC TO REVISE THEIR 2022-2024 DUTY TO SERVE PLANS

The Federal Housing Finance Agency (FHFA) has reviewed Fannie Mae's and Freddie Mac's (the Enterprises) Duty to Serve (DTS) proposed underserved market plans (Plans) for 2022-2024 and determined that neither Plan meets the DTS Non-Objection standard for any of the three underserved markets which includes manufactured housing. FHFA has directed both Fannie Mae and Freddie Mac to submit additional revisions to improve their Plans'. In the meantime, however, the Enterprises may continue to implement the rejected Plans.

In its official comments to FHFA, and through ongoing meetings and outreach, MHI has argued that the 2022-2024 DTS Plans proposed by Fannie Mae and Freddie Mac do not adequately address their statutory requirement to serve manufactured housing and called on FHFA to hold the Enterprises accountable. MHI requested that FHFA ensure Fannie Mae and Freddie Mac's Plans are improved, including ensuring increased volumes of land-home financing targets and the development of a flow program for the purchase and securitization of personal property (chattel) loans. MHI also called for the Enterprises to continue to develop innovative programs, such as loans for CrossMod homes.

NOMINATION HEARING SCHEDULED FOR FANNIE MAE AND FREDDIE MAC REGULATOR

On Thursday, January 13, the Senate Banking Committee will conduct a hearing on the nomination of Sandra Thompson to be the director of the Federal Housing Finance Agency (FHFA), which oversees Fannie Mae and Freddie Mac. In preparation for this hearing, MHI is working with Committee members about the importance of support for manufactured housing in the government's mortgage financing programs to ensure that Thompson holds Fannie Mae and Freddie Mac accountable for supporting manufactured housing as a part of their statutory requirements under Duty to Serve.



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RISK TRANSFER: PLOWING AND SNOW REMOVAL

Tom Normoyle
Haylor, Freyer & Coon

Property owners who contract snow removal with an outside vendor need to protect themselves. When hiring an outside company to remove snow and ice, a clear transfer of risk needs to be created.

A contract should be made between your company and contractor. This should include Hold Harmless and Indemnification language, and should be reviewed by your legal counsel. This document should also include clearly represented expectations for both parties regarding the shoveling, plowing, salting/sanding, etc. of the premises. The contractor should be responsible for property damage or personal injury due to their negligence at your premises. Any subcontractors hired by the contracted snow removal company should understand that they need to follow the terms of the contract as promulgated.

Property or business owners who choose to do their own plowing or snow removal should maintain a schedule and log of who is shoveling or plowing. This may take some training to ensure that your property is properly taken care of, and to help prevent incidents that may occur due to negligence. A sample snow plow log has been provided to The New York Housing Association. Please contact the NYHA office to get a copy of this sample document.

Prevention of injury, property damage and legal action starts with you, the business/property owner. To complete the risk transfer, it requires the contract and the contractor to name your business as an Additional Insured on their liability, umbrella and commercial automobile insurance policies. You will need to require the contractor to provide you with a Certificate of Insurance. This two-step process can help protect your assets, minimize business risks and help control your future insurance costs.



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!

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>

CONSUMER GUIDE to FACTORY-BUILT HOUSING



Prepared by:
New York Housing Association, Inc.
134A Waterfront Center Road
Latham, New York 12110
phone: 518.867.3242
toll free: 800.721.HOME
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e-mail: info@nyhousing.org

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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NYHA WOULD LIKE TO FEATURE YOUR BUSINESS IN AN UPCOMING NEWSLETTER!

Tell us what's happening with your business:

Have you made any major infrastructure changes?

Do you collect items for donation?

Has your community grown?

Has your retail business seen great growth?

Does your company offer any new and interesting products?

Do you have a good story of neighbor helping neighbor?

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)

Jan 20	Area Meeting	REMOTE	9am – 12pm
Jan 20	Continuing Education	REMOTE	1pm – 4pm
Jan 26	Board Meeting	REMOTE	9am – 12pm
Jan 27	21B & Mechanics	REMOTE	9am – 4pm
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

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

www.nyhousing.org/events



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Owner Financing
Available

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steady each year.
Huge potential for more
revenue with a hired
sales team.

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- *Reason for selling: retirement

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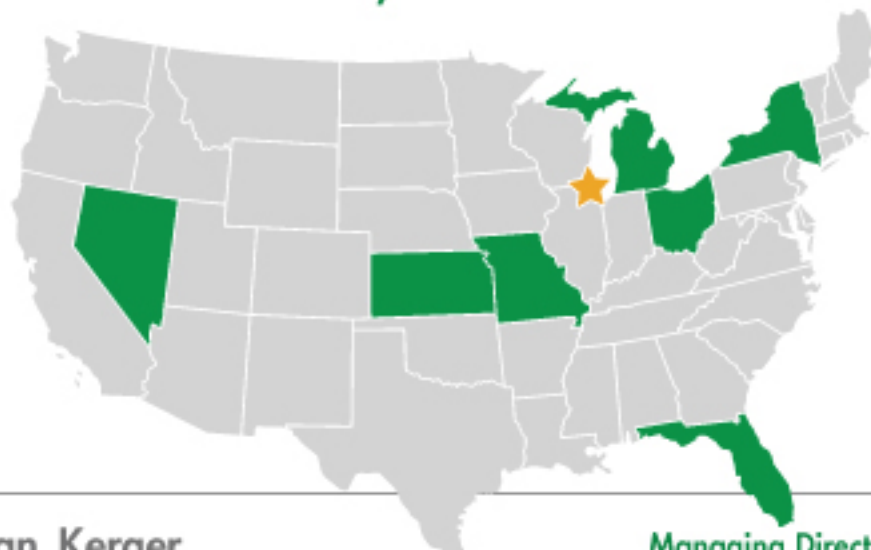


Acquisitions
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Joint Ventures
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Jordan Kerger

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Managing Director

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