



HOUSING NOW

January 2025

WHAT'S HAPPENING IN 2025?

Monthly Meet-Up: Beginning in January, we will be hosting a remote Monthly Meet-Up. Topics will vary each month, and we will send out more information as each date approaches. The meet-ups will be held on the 2nd Tuesday of each month and will last for approximately one hour.

First up: January 14th: Plan to join us for a conversation about the **Right of First Refusal** and **Rent Control** with Harrison Bell from Yale Advisors and NYHA Board Vice President Joe Bono. Expect lots of good insight on both topics!

Other Monthly Meet-Ups will be held on: Feb 12, Apr 8, Jul 8, Aug 12, Sep 9, Nov 11 and Dec 9. We hope you will consider joining us each month! If you have any topic suggestions, please contact the Association office.

Training Courses: Right now, we have remote courses scheduled for February 4 & 5, 2025. In-person courses are planned for May 7-8; May 14-15; June 11; and June 18-19. Remember that you are required to take one 3-hour recertification training course every two years, and the course can be taken at any time during that period, so plan ahead.

Accredited Community Manager Course: Course #1 will be held April 21-24, 2025 at the NYHA office in Latham. More information will be mailed to all members and can be found on our website: www.nyhousing.org/events/accredited-community-manager-course

Sales Training for Manufactured Housing Professionals: Essential Selling Skills for Retailers and Communities with Scott Stroud: Scott will join us on April 9, 2025 in Syracuse (exact location TBD) for a full day of Sales Training. This course will be

great for new managers and current staff! Watch your mail and stay tuned for more details!

Area Meetings: We will be hosting four in-person Area Meetings this year. They will be on May 7 in Newburgh; May 14 in Batavia; June 11 in Saratoga Springs; and June 18 in Syracuse. Stay tuned for more details! Again, if you have topic suggestions, please contact the Association office.

33rd Annual Summer Outing: Our annual golf outing will be held on August 6, 2025 at Drumlin's Country Club in Syracuse. We had a tremendous turn-out last year and hope to do even better this year. We hope you all will consider joining us for our traditional day of fun in the sun!

75th Annual Convention & Trade Show: will be held at Del Lago Resort & Casino on October 15 & 16, 2025. Our 2024 Convention was well attended, and we hope to increase our numbers even further in 2025. If you ever have ideas for topics and/or suggestions for speakers, please be sure to let us know. Remember that this is YOUR Association.

Board Meetings: NYHA Board meetings are currently scheduled to be held in January, April, August and October. NYHA Members are always welcome to attend. Please contact the Association office if you would like more information.

Members Only: The "Members Only" section is included on our website and is updated regularly. There is a lot of very useful information included for all members, no matter what type of business you are involved in in NY. Make sure you check it out!

The New York Housing Association wishes you a successful 2025!



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**Traditional
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Estimated Annual Savings:
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Sources

¹ https://www.energy.gov/sites/default/files/2022-11/ZERH%20Name%20and%20Logo%20Use%20Guidelines_0.pdf

² Energy savings are based on electrical and gas energy consumption using NREL® BEopt™ to estimate annual electrical and gas energy consumption of a home built to DOE Zero Energy Ready Home™ guidelines compared to the same home built only to industry and HUD standards in the cities listed. Estimates are based on calculations for multi-section Tempo Let It Be and Shout models.

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WHERE'S THE OPPORTUNITY FOR MANUFACTURED HOUSING IN 2025?

Two of the biggest mistakes I've made in business are listening to some people, and not listening to others. I'm sure we all understand not listening to good advice, but how many of you have chosen to listen to bad advice, simply because you *didn't know* it was bad?

I have, and it affected my business mindset in a profoundly negative way.

When I first moved into the marketing side of the manufactured housing industry, I was full of lots of good ideas, as any 20 something year old should be. I was convinced that I had the solution to growing the company, and the industry.

During one of my many ideas conversations with my boss at the time, he said something that stuck with me. I was pitching different ideas for shows, promotions, etc., and he said to me, "David, you need to slow down. This is the mobile home business. It's not every exciting and there's really no room for that type of advertising."

Unfortunately for me, I believed him. It took me YEARS to realize that was some of the worst business advice I would ever get. Most products on their own aren't exciting. It's the responsibility of the manufacturer/seller/advertiser to create the excitement.

History is full of products that have been promoted in such a way that created excitement. Take the phone, for example. If I would have told you in 1987 that people would camp out on the sidewalks to be the first to have a new phone, you would have told me that I was crazy. Then, in the early 2000s, Apple would have proved you wrong. For many of the iPhone releases (see below), customers would sleep out in the cold on the sidewalk just to be the first to have that new phone.



"But iPhones are a cool electronic device, they're kind of interesting on their own..." I get that, so let's look at another example. How about a food product that's abundant all over the world, has no taste, no smell, and is free in just about every establishment in the country? Could something be more boring than that?

Can *water* be exciting? Liquid Death believed it could. And it worked out pretty well for them.

For those unfamiliar, Liquid Death is a canned water company with a heavy metal/counter culture vibe. They took one of the most boring, bland, and abundant food products (water), and made it exciting.

How exciting? Enough to take it from \$2 million dollars in sales in 2019 to over \$250 million in 2023.



How did they do it? They created excitement. They were bold. They created a brand and community that buyers wanted to be a part of.

And most importantly... They got Martha.



Opportunity, cont. on Page 9

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2025 ADVERTISING OPPORTUNITIES AVAILABLE!

Print Advertising*

Housing Now Newsletter Full Page AD (7.5"x10") - Price: \$500/yr

Housing Now Newsletter Half Page AD (7.5" x 4 7/8" or 3 5/8" x 10") - Price: \$250/yr

Housing Now Newsletter Quarter Page AD (7.5" x 2 3/8" or 3 3/8" x 4 7/8") - Price: \$150/yr

Housing Now Newsletter Business Card Sized AD (3.5" x 2" or 2" x 3.5") - Price: \$100/yr

Newsletter ads should be submitted in .jpeg or .gif format. You can use the same ad for all 12 months, or can switch monthly. Ads are due by the 5th of each month.

*Newsletter advertisers can submit one article about your company for one *Housing Now* issue per year.



Website- www.nyhousing.org

We are continuing our marketing efforts to drive more and more traffic to our new website. The continued development of our comprehensive website offers more value to our members. One of those benefits is the ability to send leads to member websites, and that effort is continuing to gain momentum. By purchasing a web banner ad on our website, www.NYHousing.org makes it SUPER EASY for potential customers to contact you!

Advertising opportunities for our website are listed below for your consideration:

Website Advertising

Website Banner Ad - Monthly Subscription
Website Banner Ad - Quarterly Subscription
Website Banner Ad - Yearly Subscription

Member Price: \$50/mo.
Member Price: \$125 /qtr.
Member Price: \$500/yr.

Website banner ads should be no smaller than 300 x 300 px and should be submitted in .jpeg or .gif format.

Questions?? Call NYHA at 800-721-HOME or email Kathy@nyhousing.org

Payment – you can now pay for advertising with a credit card directly from our website, or an invoice can be generated for payment by check/money order. More info for advertising and to pay with a credit card can be found here: <https://www.nyhousing.org/advertising>

RURAL HOUSING LOANS FOR MANUFACTURED HOUSING AVAILABLE ACROSS THE COUNTRY

On January 2, the Rural Housing Service (RHS) issued a final rule, effective March 4, to make the Rural Housing Service single family loan programs more flexible. The final rule incorporates the changes recommended in an October 2023 comment letter spearheaded by MHI, and jointly signed by the Mortgage Bankers Association (MBA) and the Community Home Lenders of America (CHLA), which are:

- Expand the existing pilot which allows RHS direct and guaranteed single family loans for existing manufactured homes in only certain states to all 50 states, providing the home meets the HUD Code.
- Remove the administrative requirements from RHS regulations for review and approval of applications from manufactured housing dealers for RHS direct single-family loans.
- Revise the definition of “manufactured home” in the regulations to remove reference to RHA Thermal Performance standards for RHS direct single-family loans.

MHI does not consider these changes to be game changers, since the volume of RHS single family loans will likely to continue to be low, due to other factors. However, the changes are constructive, and are another sign of federal agencies acting in recognition of the importance of affordable manufactured homes.

HUD MAKES MANUFACTURED HOUSING PROJECTS ELIGIBLE FOR AFFORDABLE HOUSING PROGRAM FUNDS

On January 6, the Department of Housing and Urban Development (HUD) issued a final rule, effective February 5, making a comprehensive number of changes to the HUD HOME Investment Partnership block grant program. The HOME program provides \$1.5 billion a year in formula block

grants to states and localities, which then decide how to allocate the funds locally to a broad range of affordable housing purposes.

MHI's July 2024 comment letter on the proposed rule emphasized steps HUD should take to encourage states and localities to use HOME block grant funds for manufactured housing, and the final rule responded to MHI's request.

The final rule expanded the definition of permissible HOME fund homeownership uses by referring for the first time to "manufactured housing" and by explicitly allowing funds to be used for manufactured home loan lots. HUD emphasized that localities are required to consider the housing needs within their jurisdiction, including the needs of those who own or wish to purchase a manufactured home.

Furthermore, HUD said they will consider further ways in which to address any misunderstandings about the allowable use of HOME funds in supporting manufactured home homeownership through guidance or technical assistance products.

NOVEMBER ECONOMIC REPORT SIGNALS STRONG FINISH TO 2024

Last week, MHI members received an exclusive briefing, the Economic Report for November 2024. In November, manufactured housing production increased by 10.7% compared to the previous year, with a year-to-date rise of 16.2%. Shipments of single-section homes were up 11.5% year-to-date, and multi-section shipments grew by 20.2%. The seasonally adjusted annual rate of shipments (SAAR) was 109,313, marking an 18.8% increase from 2023. Every region in the U.S. saw shipment growth, with the East North Central, New England, and Pacific divisions showing the highest increases. FEMA shipped 22 homes in November, bringing its FY2025 total to 169, all going to Alabama. The industry remains stable with 152 plants and 38 manufacturers. Manufactured housing made up 10.2% of single-family home starts in November.

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Opportunity, cont. from Page 3

Do you need Martha Stewart to help you sell more homes? Of course not. It would be cool though... ;)

The mentality behind choosing Martha Stewart, however, needs to be a part of all of your marketing and advertising efforts. What can you do that's different? What can you do that's bold? How can you stand out amongst all the advertising noise, and get people excited about buying a new home from you?



As our industry moves into the new year and looks at opportunity to grow, I challenge us all to rid ourselves of the notion that a manufactured home is inherently boring, bland, or uninteresting. Instead, think of ways to create interest in your brand and product. Show the excitement on the faces of children as they take the first steps in their new

home. Show the hard working men and women building, delivering, and installing new manufactured homes.

Tell the story of an industry that is providing high quality, high value housing to millions of Americans who have been priced out of traditional homes in their own community.

There has never been a better opportunity to be in this industry than now, and I look forward to seeing the industry grow in 2025 and beyond.

I hope you all had a great holiday season, and I wish you a prosperous, enjoyable, and healthy 2025.

If you'd like to have a conversation about where your marketing could improve, I'd love to help. This isn't a sneaky sales call, or a bait and switch maneuver. It's a simple call to see where you can improve your marketing. I'll look at the business with you, and let you know how I think you can improve your marketing. There is zero cost.



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UNLOCKING HOMEOWNERSHIP WITH THE SONYMA MANUFACTURED HOME LOAN PROGRAM

For manufactured home community owners and operators, the SONYMA Manufactured Home Loan Program is a valuable tool to offer homebuyers and residents within your community. The program offers qualified homebuyers affordable financing on manufactured homes--at the time of this writing SONYMA Manufactured Home interest rates were a shade over 6%.

Nonprofit organizations like mine that are dedicated to affordable housing are excited about SONYMA's new loan product because it works for both residents *and* park owners. Unlike the SONYMA mortgage product rolled out a few years ago, this loan product is a "chattel" loan not requiring third-party agreements or onerous paperwork. The new loan product requires minimal paperwork, offers low-interest rates and other benefits (see below). SONYMA has already vetted all NYS manufactured home parks and, if your park is on the preapproved list, then your park can onboard by completing the SONYMA questionnaire and submitting the required documents (go to the program page, link below, for the onboarding documents). Our nonprofit, The Preservation Company, along with three other nonprofits in NYS are working with park owners and managers to assist with the onboarding process. Recognizing that this is a win-win option for park residents and owners, park owners throughout NYS have begun onboarding with the program. Our goal: expand this list so that manufactured home buyers can access low-interest loans at *any* park they wish to call home. Let us help you onboard your park in 2025.

Program Features - Designed for Affordability: SONYMA's manufactured home loan programs come with a suite of features designed to make homeownership more attainable:

- **Generous Down Payment Assistance:** Non-repayable Down Payment Assistance Loan (DPAL Plus) options are available, helping to cover down payments, closing costs, and even existing debt on a manufactured home.
- **Low Fixed-Rate Interest Rates:** Borrowers benefit from stable, predictable monthly payments.
- **High Loan-to-Value Ratio:** Financing is available for up to 97% of the home's value.
- **Extended Interest Rate Locks:** Buyers enjoy a 120-day interest rate lock, offering peace of mind during the buying process.

For more information and onboarding documents, visit SONYMA's website: <https://hcr.ny.gov/manufactured-home-loan-program>

Program Term Sheet: <https://hcr.ny.gov/system/files/documents/2024/09/manufactured-housing-term-sheet-2024-08.pdf>

Contact me, Ritchie Abraham, with any questions or for help onboarding: rabraham@sunriver.org.

CHECK OUT THE NYHA 2025 CALENDAR:
www.nyhousing.org/events



NEED ASSISTANCE? CONTACT US AT:

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Website: www.nyhousing.org

2025 COMING EVENTS

(Tentative – dates & times subject to change)

Jan 14	Monthly Meet-Up	Remote	11am – 12pm
Jan 29	Board Meeting	Remote	9am - 12pm
Feb 3-5	MHI Winter Meeting	San Antonio, TX	
Feb 10-12	NYHA Office Closed for Training		
Mar 11	Monthly Meet-Up	Remote	
Apr 8	Monthly Meet-Up	Remote	11am – 12pm
Apr 9	Sales Training Course	Syracuse	9am - 4pm
Apr 21-24	ACM Course	NYHA Office	8am – 4:30pm
May 5-7	MHI Congress & Expo	Orlando, FL	
May 7	Area Meeting	Homewood Suites, Newburgh	9am – 12pm
May 7	Continuing Ed	Homewood Suites, Newburgh	1pm – 4pm
May 14	Area Meeting	Holiday Inn, Batavia	9am – 12pm
May 14	Continuing Ed	Holiday Inn, Batavia	1pm – 4pm
May 15	21B & Mechanics	Holiday Inn, Batavia	9am – 4pm
Jun 11	Area Meeting	Hampton Inn, Saratoga	9am – 12pm
Jun 11	Continuing Ed	Hampton Inn, Saratoga	1pm – 4pm
Jun 18	Area Meeting	Syracuse	9am – 12pm
Jun 18	Continuing Ed	Syracuse	1pm – 4pm
Jun 19	21B & Mechanics	Syracuse	9am – 4pm
Jul 8	Monthly Meet-Up	Remote	11am – 12pm
Aug 5	Board Meeting	Syracuse	
Aug 6	Summer Outing	Drumlin's	Syracuse, NY
Aug 12	Monthly Meet-Up	Remote	11am – 12pm
Sep 9	Monthly Meet-Up	Remote	11am – 12pm
Sep 29-Oct 1	MHI Annual Meeting	Carlsbad, CA	
Oct 15-16	75 th Annual Convention	Del Lago Resort	Waterloo, NY
Nov 11	Monthly Meet-Up	Remote	11am – 12pm
Dec 9	Monthly Meet-Up	Remote	11am – 12pm

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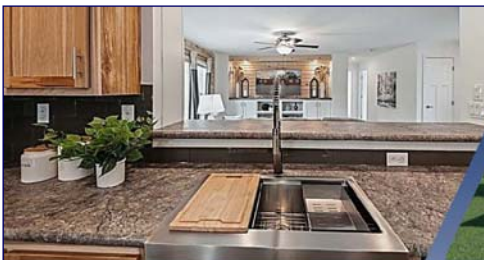
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Program Highlights Through HF&C

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