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## FROM THE NYHA PRESIDENT



**JOE BUSHEY**

### WHO'S KEEPING SCORE?

One of my favorite phrases I heard long ago was, "everything measured gets improved!" I cannot remember who I heard it from first, nor do I have any idea who originally coined the phrase. What I do know is there is no denying the wisdom behind these four simple words, and no better way to hold ourselves or others accountable than by keeping score.

Whether it is something you want to improve personally, or accomplish professionally, the first thing you must do is determine how you are going to track your success. Once you have determined what success looks like in your eyes, it's up to you to keep track of your progress and determine how high you want to set the bar. It's ok to lose a battle or two along the way, the most important thing is to win the war!

Next month NYHA will be hosting its 30<sup>th</sup> Annual Summer Golf Outing and Clambake. Our goal each year is to have a bigger turnout and welcome back more members than we did the previous year. I'm told early registration has been very strong and we are well on our way to having a better turnout in 2022 than 2021. The key to getting the most out of your membership with any organization is to be active and involved. Please take advantage of this great opportunity to spend time with your peers and help our industry in New York continue to grow.

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## **SPEAKERS SUPPORT MANUFACTURED HOUSING AT CONFERENCE ON HOUSING SUPPLY SOLUTIONS**

During the Bipartisan Policy Center and J. Ronald Terwilliger Center for Housing Policy summit on “Housing Supply Solutions,” multiple speakers discussed the importance of manufactured housing for addressing the shortage of affordable housing in the country. In her remarks, HUD Dep. Secretary Adrienne Todman touted the manufactured homes MHI displayed during the Dept’s “Innovative Housing Showcase” and acknowledged HUD’s ongoing work to improve financing tools to support this homeownership option.

During a panel discussion about the housing market economy, Ben Harris, Asst. Sec. for Economic Policy, U.S. Treasury Department, talked about MH being a solution to the supply issue. Mark Zandi, Chief Economist for Moody’s Analytics, stressed the potential manufactured housing has for addressing the affordable housing shortage and urged Fannie Mae and Freddie Mac to create a secondary market for chattel loans and for FHA to better support manufactured housing through its Title I and Title II programs. During a fireside chat with members of Congress, Senator Tina Smith (MN) expressed the importance of manufactured housing for rural America as an affordable housing option, and the need to work with localities to update zoning and land use policies. Senator Todd Young (IN) concurred and urged support for his bill (also supported by MHI) called “The Yes in My Backyard (YIMBY) Act”, which incentivizes changes to land use policies, including for manufactured housing.

Wrapping up the conference, Erika Poethig, Special Assistant to the President for Housing and Urban Policy, White House Domestic Policy Council, discussed the Administration’s Housing Supply Action Plan to address the shortage of affordable housing in the country and ease the burden of housing costs over time. She reaffirmed the Administration’s commitment to ensuring federal financing options for manufactured housing are improved and acknowledged the recent efforts by Freddie Mac to create a personal property (chattel) loan financing product to foster greater liquidity for manufactured housing.

## **CFPB TO REVIEW QM RULE**

In a blogpost primarily focused on the Consumer Financial Protection Bureau’s (CFPB) efforts to provide more bright-line guidance on its rules, CFPB Director Rohit Chopra also highlighted the Bureau’s intent to review the Qualified Mortgage (QM) rule, including “assessing aspects of the seasoning provisions.” Seasoning under the CFPB’s final QM rule allows a loan that does not qualify as a QM mortgage at the time of loan origination to attain QM status after 36 months if the loan has both (1) no more than two delinquencies of 30 days or more and (2) no delinquencies of 60 days or more at that end of that period. MHI had supported a seasoning option in its comment letters on the rulemaking.

Notably, the blogpost does not refer to opening up other aspects of the final QM rule – including the special treatment for manufactured home loans, which provides for QM status on loans up to \$110,260 with an interest rate as high as 6.5 percentage points over APOR. The proposed rule had provided the more flexible APOR treatment only on loans up to \$65,939. MHI had argued in its extensive comment letter on the proposed rule that this lower level was totally inadequate, asking the CFPB to raise this up to \$110,000 – and the CFPB agreed, making this change in their final rule. MHI will continue to monitor the CFPB’s actions on the QM rule.

## **FY 2023 T-HUD BILL INCLUDES SUPPORT FOR MANUFACTURED HOUSING COMMUNITIES**

The House Appropriations Subcommittee for Transportation and Housing and Urban Development (T-HUD) passed its Fiscal Year 2023 appropriations bill for HUD which includes \$500 million for a “Manufactured Housing Improvement and Financing Program.” The legislation will now go before the full House Appropriations Committee for approval on



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# THE ‘WOKE’ WAR ON AFFORDABLE HOUSING

*By Mark Weiss*

*MHARR is a Washington, D.C.-based national trade association representing the views and interests of independent producers of federally-regulated manufactured housing.*

The leaders of the “woke” mob – inside government and out — will never admit that they actually oppose affordable housing and homeownership for millions of lower and moderate-income Americans, including inherently affordable manufactured housing. But they do, with every means available to them. Naturally, they deny the truth of what they do to undermine affordable homeownership for lower-income Americans. In fact, they will tell you just the opposite – that they really *care* about lower-income people and that, through their various efforts, they simply want what (supposedly) is *best* for them. The comments filed by various “consumer” and “housing” organizations in the recent U.S. Department of Energy (DOE) rulemaking concerning manufactured housing “energy conservation” standards – and the standards themselves — are a good example. But it’s all a lie — a phony, fake narrative. The truth is that the “woke” elite *hates* affordable homeownership, at least for the lower and moderate-income Americans they use as political pawns.

The “woke” mob’s views regarding homeownership for lower and moderate-income Americans parallel its views on transportation. In the transportation arena, the “woke” crowd, to “save” the planet, ideally wants everyday Americans using government-provided “public” transit. Alternatively, if an American *must* have a private vehicle, they want it to be an outrageously costly “electric” vehicle. And just to prove the point, they have – and will continue — to do everything in their power to increase the cost of gasoline, to make the excessive cost of electric vehicles seem reasonable by comparison. But not to worry, they’ll help underwrite the ridiculous cost of that electric-powered fire hazard by tossing you a few nuggets in the form of subsidies or tax breaks that can be withdrawn any time the elites want.

So, how does this translate to the affordable housing arena, and how does the woke “elite” in government and beyond undermine the availability

of affordable, private-sector homeownership? The first and most comprehensive tool that the “woke” elite deploy against affordable homeownership, and the Americans who need and require affordable homeownership, is restrictive and exclusionary zoning. You see, the woke elitists may claim to support lower and moderate-income Americans, but they do not want to actually *live* with them. They do not want less costly homes in *their* neighborhoods. They do not want lower income people living in *their* neighborhoods. They do not want *their* children going to school with “working class” kids, and they do not want to rub shoulders with the less affluent at the local wine shop. So, they make sure that affordable housing, like manufactured homes, are excluded from *their* neighborhoods through discriminatory and exclusionary zoning mandates. And, just like *that*, the “problem” is solved. They are free to preen and posture about affordable housing, without actually having to *live* in a community that offers affordable housing opportunities for everyone.

And what exactly does restrictive and exclusionary zoning *do* to the availability of affordable housing and homeownership? Years of research leaves no doubt whatsoever. Multiple studies have shown that restrictive and exclusionary zoning eliminates affordable housing and increases average home prices substantially. A 2016 Century Foundation study, titled “Understanding Exclusionary Zoning and its Impact on Concentrated Poverty,” states, in relevant part: “Exclusionary zoning ... keeps affordable housing out of neighborhoods through land use and building code requirements. It’s a legal practice that has been used for decades to keep lower-income people — disproportionately racial minorities — out of wealthy and middle-class neighborhoods across the country. It can have a damaging effect in that it prevents these low-income families from having access to the education and employment opportunities typically found in wealthier neighborhoods.”



Consequently, it should surprise absolutely no one that discriminatory zoning mandates are routinely deployed to exclude lower cost manufactured housing and the lower and moderate-income Americans who rely on manufactured homes as a source of affordable homeownership. The excuses and rationalizations offered in support of such edicts are legion, but their exclusionary and discriminatory impacts are beyond debate.

How else does the “woke” elite undermine and destroy housing affordability? By increasing the cost of everything, including housing, via rampant inflation fueled, in substantial part, by excessive and unnecessary government spending. In May 2022, the Consumer Price Index (CPI) – the federal government’s measure of inflation within the economy – was 8.6% year-over-year, its highest level since 1981. This has both direct and indirect impacts on the housing market and housing affordability.

Inflation has a direct negative impact on homeownership by increasing the cost of housing itself, and also by fueling higher interest rates for home loans. Given the price sensitivity of lower and moderate-income homebuyers, moreover, this phenomenon disproportionately impacts consumers who would ordinarily seek access to the affordable housing market and manufactured housing in particular. Such direct impacts have been documented in research conducted by the National Association of Realtors (NAR). According to a recent press report: “The median price of a [site-built] home rose to \$375,300, the highest ever recorded .... Compared with the prior month, the median price was up 4.5 percent. From a year ago, the median price is up 15 percent. Prices were up in all four major regions of the country. ‘The housing market is starting to feel the impact of sharply rising mortgage rates and higher inflation taking a hit on purchasing power,’ said Lawrence Yun, NAR’s chief economist.”

And while mainstream HUD Code manufactured housing still costs significantly less than a typical site-built home, neither manufactured homes per se, nor manufactured home consumer loans (particularly in the absence of any Duty to Serve support for manufactured home chattel loans) are

immune from inflationary pressures within the broader economy. Consequently, with consumer-level inflation exceeding average wage growth in the United States, the cost of housing is rising faster than the ability of Americans to pay for and afford that housing. And, as is always the case, the greatest harm done by inflation is inflicted on those at the lower end of the economic ladder, who have less earning potential and can least afford disproportionate inflation-driven price increases.

Similarly, inflation has an indirect negative impact on access to homeownership. Quite simply, by increasing the cost of virtually all goods and services within the national economy at a faster and steeper rate than the growth of personal income, families are forced to pay more – and a greater proportion of their income – for non-housing related necessities. This inevitably leaves less income available for homeownership. At upper income levels, this cost “squeeze” may require homebuyers to limit purchases to smaller and less costly homes than they otherwise would consider. At lower income levels, however, inflation and skyrocketing costs for everyday living are more likely to drive consumers completely out of the homeownership market for extended periods of time, thus exacerbating homelessness and government dependence. This is reflected by a recent survey of American households conducted by the Federal Reserve Bank of New York. That survey showed that for the first time in at least a decade, fewer than half of current renters expect to eventually own a home – a clear reflection of how deeply the rise in prices has damaged the perceived affordability of homes. But don’t look for changes at the federal level to limit either the excessive spending or other policies that have spiked inflation since 2021. In fact, just the opposite is likely, particularly in advance of the November 2022 mid-term election and the 2024 presidential election.

Then there is the third “leg” of the “woke” trifecta – excessive and discriminatory manufactured housing “energy” regulation. While just a handful of states have adopted the 2018 version of the International Energy Conservation Code (IECC) – with most holding onto versions that are much older, and, therefore, more lenient and



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There were three categories to enter: Display, Retail Sales and Community. Unfortunately, there were no entries for the Retail Sales category, and only one for the Community Category. No winner was chosen for the Community category.





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Thursday. As part of MHI's ongoing advocacy efforts, we worked with the Subcommittee leadership to include this provision supporting manufactured housing communities and ensure these funds would be available for all ownership entities.

As passed by the T-HUD Subcommittee, the "Manufactured Housing Improvement and Financing Program" would provide grant money for infrastructure, resident and community services, land and site acquisition, and more for manufactured home communities. The legislation was drafted to ensure that for-profit land-lease community owner-operators would be among the entities eligible to apply for funding under the

program. As part of the program, any entities who receive grants are required to maintain the property as affordable. The proposal would also reserve \$50 million of the grant funds for a pilot program to assist in the redevelopment of manufactured housing communities and the replacement of pre-1976 mobile homes. Under the pilot program, there is a matching requirement where the recipient of funding is required to fund more than 50 percent of the amount granted.



<https://www.manufacturedhousing.org/>

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WOKE, cont. from Page 9

less costly – DOE plans to discriminatorily saddle the manufactured housing sector with energy standards based on the most recent 2021 iteration of the IECC. By DOE's own calculations, this will increase the retail-level cost of manufactured homes by as much as \$6,000.00, while excluding millions of lower and moderate-income Americans from the HUD Code market and from housing altogether. And this does not even begin to address added costs due to regulatory compliance costs, which have never even been estimated, because DOE has yet to propose a specific enforcement mechanism. Meanwhile, based on industry estimates, which include the effects of inflation on materials and supplies, the actual cost impact of the looming DOE standards could be well over \$10,000.00 per home – which would decimate the manufactured housing market and the availability of inherently affordable homeownership for lower and moderate-income Americans.

But that didn't bother the "woke" crowd, as dozens of "climate change" and supposed "affordable housing" organizations lined up during the rulemaking process to not only support high-cost DOE energy regulation, but to urge DOE to impose ultra-costly "untiered" energy standards to all manufactured housing across-the-board. Supposedly, these organizations did not want lower

-income homebuyers to "suffer" from more lenient energy standards than would be applied to higher-price manufactured homes (never mind the much more lenient standards applied to much higher-cost site-built homes). They never bothered to explain, though, that far from "suffering" from lower energy standards, lower-income buyers would instead suffer from being totally excluded from the manufactured housing market and being unable to buy a home of their own as a result of the draconian cost of the untiered DOE energy standards. Far from "protecting" consumers, then, these organizations were actually lobbying to have Americans at the lower end of the economic ladder – people who currently could qualify to purchase a manufactured home – excluded from homeownership altogether and, therefore, more dependent on "big government" than ever.

Then there is DOE itself and *its* utter hypocrisy. In a June 9, 2022 propaganda news release touting its final manufactured housing energy standards, DOE totally ignores the massive purchase price increases those standards will cause, and the millions of lower-income Americans who will be denied all of the benefits of homeownership as a result. Instead, DOE brags about the "up to" \$475 per year in utility bill savings that allegedly will flow

WOKE, cont. on Page 15



## *In Memoriam: Richard "Dick" DeCarlo, Albion Mobile Homes*



Richard A. "Dick" DeCarlo, Sr. age 88 passed away peacefully February 24, 2022 at Elderwood of Brockport surrounded by his loving family. He was born May 25, 1933, in Albion, son of the late Joseph and Clara (Monacelli) DeCarlo and had lived in this area all his life.

Dick served in the United States Navy for 4 years. He was a member of Holy Family Parish and Knights of Columbus. He served as Supervisor and Council Person for the Town of Gaines for many years, Village of Albion Planning board, and he was also on the Albion School Board of Education. Dick taught Industrial Arts and Drivers Education at Churchville Chili School for 27 years, along with being a local developer of Albion Mobile Homes and Heritage Estates for over 60 years. His passions in life were working hard, hunting, riding his Harley Davidson, his many rottweilers, and his pond; but most importantly, his family.

Dick has been a member of NYHA for over 30 years and will be missed by many in the industry. Our condolences go to his family and friends.

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*WOKE, cont. from Page 14*

from the new standards. Just one minor problem, though. For those excluded from homeownership by the cost of the new standards, there will be no savings, at all, *per se*. But even for those not totally excluded from homeownership, Moody's Analytics reported days ago that Americans are paying an extra \$460 every month just for life's basic necessities, because of inflation now running at 8.6% per month. So, even for those not totally excluded by the new DOE standards, their paltry alleged "benefits" will be dwarfed by over \$5,500 in added annual household inflation costs, courtesy of the same administration pushing the baseless and unnecessary DOE standards.

And, while we're on the subject, let's not forget the role of the ostensible national representative of "all segments" of the manufactured housing industry in this debacle. For years, and particularly during the sham DOE "negotiated rulemaking" process, the Manufactured Housing Institute (MHI) was all too happy to collaborate with energy special interests and DOE itself, in order to advance IECC-based, DOE federal energy standards. Indeed, MHI and virtually all of its members on the DOE Manufactured Housing Working Group (MHWG) (with one single abstention) voted in favor of the October 2014 negotiated rulemaking "Term Sheet" that was the precursor to the "final" DOE energy

standards. MHARR, for its part, cast the one and only MHWG "no" vote on that Term Sheet. All of which begs the question, why would any national representative of an industry that thrives on – and is based on – purchase price affordability (as memorialized under federal law), go along with such a process and such a result. MHARR is studying all of this within a broader context and will soon publish the noteworthy results for the industry, consumers and energy stakeholders.

Far from promoting "equity," then – or anything of the kind – both the DOE "final" energy standards and the "woke" organizations' effort to impose the harshest standards across-the-board, were and are nothing more than a cynical, contemptuous attempt to balance a "climate change" agenda on the backs of hard-working yet lower-income families who will be excluded from homeownership as a result.

So, "wokesters," spare us the claptrap. The truth is that your "equity" is as phony as a three-dollar bill. Far from helping the working poor and countless other lower and moderate-income Americans, you are their worst enemy, working to deprive them of life's most essential elements, beginning with a safe, decent and affordable home.

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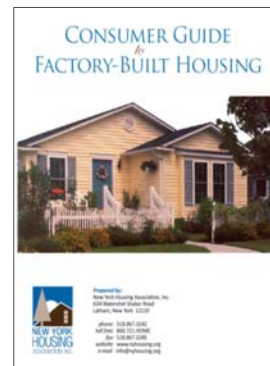


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The **Consumer Guide to Factory-Built Housing** is a fantastic resource to share with prospective tenants. Buying a home is a big step! The facts and info included in the Buying Guide help make the process more understandable.

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 \$1 each.

You must make a minimum purchase of 25 Guides.

For more info, please contact:

Kathy@nyhousing.org or call 800-721-HOME



# 2022 CALENDAR OF EVENTS

(Tentative – dates & times subject to change)

Aug 2	Board Meeting	Haylor, Freyer & Coon	1 pm - 4 pm
Aug 3	Summer Outing	Drumlin's	8 am - 3 pm
Aug 3	CE Course (AM)	Drumlin's	9 am - 12 pm
Aug 4	21B & Mechanics	Embassy Suites	9 am - 4 pm
Oct 19	21B & Mechanics	Turning Stone Resort	9 am - 4 pm
Oct 19	Board Meeting	Turning Stone Resort	1 pm - 4 pm
Oct 19	Convention Banquet	Turning Stone Resort	6 pm - 9 pm
Oct 20	72 <sup>nd</sup> Annual Convention	Turning Stone Resort	9 am - 5 pm
Oct 21	CE Course	Turning Stone Resort	9 am - 12 pm

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

[www.nyhousing.org/events](http://www.nyhousing.org/events)



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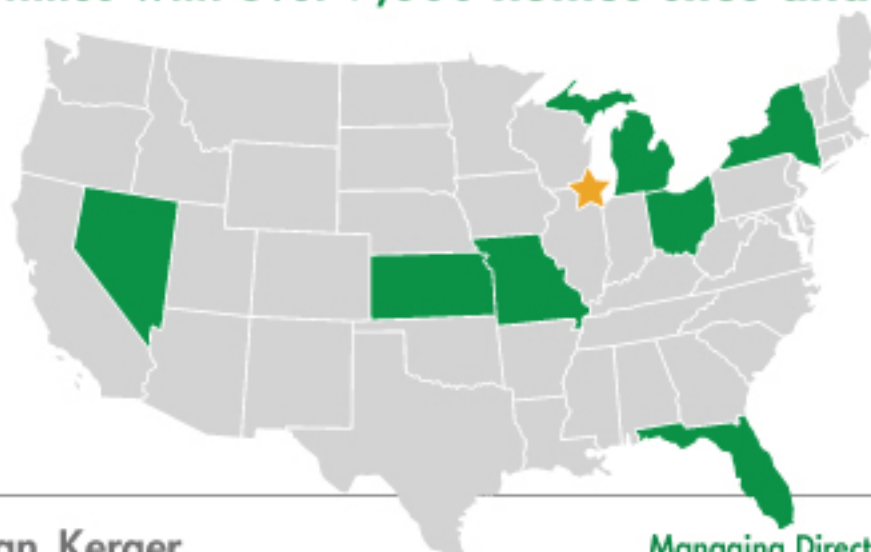


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