



HOUSING NOW

July 2023

FROM MHI: ASK YOUR REPRESENTATIVE IN CONGRESS TO COSPONSOR H.R. 3327

After successfully delaying the compliance date for the Energy Rule, we need to fix the law to ensure the industry never again faces the challenges caused by conflicting regulations coming from two different federal agencies. Congress must hear from all sectors of the manufactured housing industry about the urgent need to change federal statute.

Congressman David Kustoff (R-TN) and Congresswoman Terri Sewell (D-AL) introduced H.R. 3327, the Manufactured Housing Affordability and Energy Efficiency Act of 2023. This bipartisan legislation clarifies and reaffirms the longstanding role of HUD as the sole regulator of federal manufactured housing construction standards. This bill will prevent future issues with conflicting standards originating from different federal agencies.

Join MHI's efforts and tell your Representative to support H.R. 3327. To participate in this Call to Action, please visit: [https://](https://www.manufacturedhousing.org/mhiactioncenter/)

www.manufacturedhousing.org/mhiactioncenter/ and follow the simple steps on MHI's website. MHI created a template letter you can send your Representative by simply inserting your home address and clicking submit. In addition, state associations and individual companies can use our template letter, personalize it, and send to your Congressional offices. Please contact MHI if you need an updated contact list of staff contacts for your state delegation.

Thus far, MHI members have sent over 325 messages to their representatives. The top states contacting their members of Congress are Texas, Pennsylvania, Florida, Wisconsin, and Louisiana. Thanks to these efforts, six additional Representatives signed on to cosponsors the legislation including Representatives Warren Davidson (OH-8), Charles Fleischmann (TN-3), Mike Rogers (AL-3), Rudy Yakym (IN-2), John Rose (TN-6), and Bryan Steil (WI-1). MHI thanks you for your continued work.

31st ANNUAL SUMMER OUTING

AUGUST 2, 2023 - DRUMLIN'S COUNTRY CLUB, SYRACUSE NY

TICKETS ON SALE THROUGH MIDNIGHT ON JULY 28, 2023!

GOLF: at the prestigious Drumlins Country Club. Golfers will check-in at 8:00 am with a shotgun start at 8:30 am. Registration includes greens fees, golf cart, buffet, beverages and prizes. Breakfast and lunch are included for all golfers. The clam bake and lunch will begin when the golfers start coming in from the course, around 1:00 pm.

Check out our website and watch your email for more info!

<https://www.nyhousing.org/events/summer-golf-outing>

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 specifically stated.



FROM THE NYHA PRESIDENT



JOE BUSHEY

THE BACKSTRETCH

I'm not much of a horse racing fan, but must admit I enjoy catching the Triple Crown races in the spring of the year. One observation that sticks out, is that no race is ever the same from start to finish. Sometimes the eventual winner will lead from start to finish and other times, the winner is nowhere to be found but then makes a strong late charge to overtake the entire field right before the finish line. Based on shipment numbers, and what little I have heard from folks around the industry, it seems like 2023 is off to a slow pace for most of us. For a lot of us, how we finish will be determined by adjustments that we make now in the backstretch of the year.

My advice is: always stick to the basics, evaluate your daily habits, and continue to sharpen the saw as much as possible. Remember, for us the race never ends, and we must always be looking for better and more efficient ways to accomplish our goals. We have come a long way as an industry over the years and our product's reputation in the marketplace is stronger today than ever before. No doubt in my mind that together we can accomplish great things as long as we continue to work together and always focus on providing great value with our product.

For me, the second half of the year kicks off with the NYHA annual summer Golf Outing and Clambake. This event is an excellent opportunity to share ideas and get yourself motivated to have a strong finish to the year. Early registration for this year's event has been exceptionally strong and we are optimistic that this year's event will be our best one yet. Looking forward to seeing you all there!

NEW YORK HOUSING ASSOCIATION: MANY MEMBERS, ONE STRONG VOICE!

STATISTICAL SURVEYS, INC.

You have seen our figures quoted by manufacturers. Now you can have a report on your sales territory.
Monthly cost is \$19.00 per report. To order, complete the form below:

Company _____

Address: _____

City _____ State _____ Zip: _____

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

On a monthly basis you will receive:

- Top 30 manufacturers statewide
- Top 30 cities statewide
- A five-county report that lists sales by county, by brand and by type

Send to: Cheri Curtis, Statistical Surveys, Inc.
PO Box 88004, Grand Rapids, MI 49518-0004 Phone: 616-281-9898 Fax: 616-281-1876

DISCOVER THE ALL-NEW

ASCEND™

LINE OF HOMES

YOUR LIFESTYLE BUILT BETTER

CONTACT:

Ron Major, Sales Manager
(800) 937-3911 ext.1611



**TITAN®
HOMES**

www.titanhomesny.com

© 2022 Champion Home Builders, Inc. All Rights Reserved.

MARKETING MANUFACTURED HOMES IN 2023 (Part 3)

TRANSPARENT PRICING

Let's talk about transparent pricing, which I know is a controversial topic. In fact, when I last sent an email about publishing price and why our industry needs more of it, I had the highest unsubscribe rate I've ever had - by far. In fact, that email caused more unsubscribes than all the other emails I've sent out...combined. Yikes.

Let's start with the answer to the question: Yes, I **think you should have transparent pricing and advertise a price for the homes you sell.** The data point to it being an effective marketing technique.

To understand why, let's look at where the housing market is in terms of affordability:

If you look at the graph on this page, you can see that housing affordability is at the worst that it has ever been. Millions of Americans have been priced out of the market, and they simply can't afford a new home. They've watched Zillow for months, only to see home after home that they love, but can't afford.

Do you know our industry's greatest strength? Affordability. **Our price is our greatest asset.**

Therein lies the problem. We're wary to advertise

and promote our greatest feature, the price. I understand the challenge in posting a price - pricing for delivery, buyers just shopping you against competitors, constantly fluctuating materials and wholesale prices, etc. But that doesn't change the fact that **we're holding back the best tool in our marketing toolbox.**

If we're going to steal buyers from the site-built side of the business and increase our 10% share of the new home market, we can't hold back our reasons why. If you sell manufactured homes, you need to publish your price.

If you're still reluctant, just try publishing the

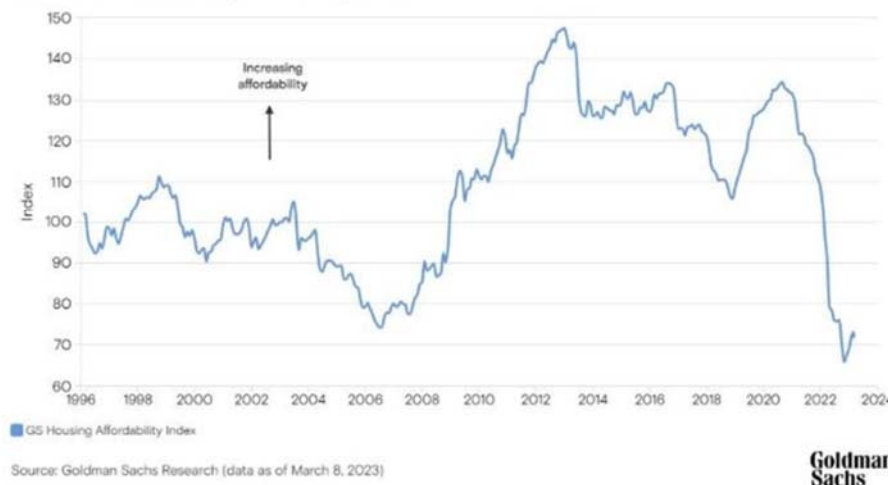
price on a few homes that are on sale. Pick some older inventory that you need to move, throw on a 'home only' price, say it's marked down a certain percent, and see what happens. Put it on your website, Facebook, and any other digital platform where

you advertise your homes. Experience tells me that those homes will generate more QUALITY leads than homes without a price.

Since I promised to keep it short, I'm stopping this here. Thanks for reading!

US housing affordability at lowest levels in history

Goldman Sachs Housing Affordability Index



David Finney
david@bildmedia.io

Real Estate Agents Matter!

Sell your park today with our trusted team.

We want to earn your business!

**TIME TO
SELL**



JERRY CURRE
PRESIDENT
LICENSED REAL ESTATE
BROKER



LUCIEN P. CURRE
VICE PRESIDENT
CERTIFIED REAL ESTATE
GENERAL APPRAISER



TIMOTHY GOLAN
LICENSED REAL ESTATE
SALESPERSON



DANIEL S. SHELDON
LICENSED REAL ESTATE
SALESPERSON

No listing required!

All deals confidential!

Long list of Qualified Buyers!

Over 55 years of experience!

FREE valuation of your park! No obligation!

As interest rates increase, park values decrease.

Let's work together!

Call your trusted adviser today:

585-224-0100 x 202

FOR MORE INFORMATION, VISIT WWW.ROCHCOMREALESTATE.COM
OR EMAIL JERRY CURRE AT JERRY@ROCHCOMREALESTATE.COM



www.redmanhomesofpa.com

1-800-733-6267

WE OFFER A FULL SUITE OF LENDING PROGRAMS FOR CONSUMERS & BUSINESSES NATIONWIDE.

RETAIL PROGRAMS:

- » Consumer lending programs for applicants of all credit scores
- » Specialty loan programs (park model, non-owner occupied home loans, land-in-lieu, plus more!)
- » Competitive and flexible rates and terms

INVENTORY FINANCE:

- » Competitive rates tailored to your specific floor planning needs
- » No "due-in-full" date... **EVER!**
- » No curtailments for 12 months

RETAIL & INVENTORY CONTACT:
866.709.6989 | sales@21stmortgage.com
www.21stmortgage.com

COMMUNITY PROGRAMS:

- » **CASH** Program: New inventory at no up-front cost to you. Used and rental options available.
- » Affordable consumer financing with 12-23 year terms is available for all credit scores.
- » Financing available for rental homes in your community with a 10-15 year term.

COMMUNITY CONTACT:
844.343.9383 | prospect@21stmortgage.com
www.21stcommunitylending.com

This document is for information purposes only and we reserve the right to change any part of this policy without notice.
This document is not for consumer use. This is not an advertisement to extend consumer credit as defined by
Regulation Z. NMLS #2280



LET US HELP YOU...
**CONTACT
US TODAY!**

NYHA MEMBER BENEFIT!

NYHA members have a centralized location where they can list items for sale, advertise current job openings and post general announcements that will benefit our members **and** your business on our website!

This is the place to announce what you are looking for: whether you're looking to purchase a retail sales lot or community, or equipment to run your business; or if you want to add to your workforce or even announce a new position available within your company - this is the spot to do it!

www.nyhousing.org/job-opportunities

SAVE THE DATE!

New York Housing Association
73rd Annual Convention
October 18-19, 2023



Turning Stone®

Resort • Casino • Golf • Spa • Showroom • Meetings



5218 Patrick Road
Verona, NY 13478



FirstCredit
CORPORATION OF NEW YORK, INC.

**MH Lending
You Can Trust
Since 1985**

Manufactured Home
Lending in Land Lease
Communities

518-725-5000

Info@firstcreditcorp.com
www.firstcreditcorp.com

First Credit Corporation of New York, Inc. NMLS Entity ID 3228

SOLID COVERAGE FROM FOUNDATION TO RAFTERS

Written Insured Warranties for
Manufactured Homes

- Limits liability & risk.
- Excellent sales & marketing tool to attract more buyers.
- MHWC's strong insurance backing protects your bottom line.
- Assistance & support with customer disputes, including free mediation.
- Peace-of-mind protection.



MHWC
NEW HOME WARRANTIES

800.247.1812 Ext. 2188
sales@mhwconline.com
www.mhwconline.com



All the essential elements



ATLANTIC[®]
HOMES

2551 Champion Drive | Claysburg, PA 16625
www.atlantichomespa.com

MHD Empire Service Corp.
YOUR 1ST CHOICE IN MANUFACTURED HOME LOANS



Great Rates! Great Service!

- Low rate financing
- Best service available
- Quick credit decisions
- Purchases and refinances
- In communities or on private land
- New and pre-owned
- Secure online application



**Call us today at
866-870-2612**

www.mhdempire.com
Company NMLS #51371

**Do your employees
receive emails from
NYHA?**

**Visit our website at:
[www.nyhousing.org/
create-account](http://www.nyhousing.org/create-account)
to sign them up as a
staff member of
your company so
they don't miss
important & timely
information!**

ATTORNEY RECOMMENDATIONS

The NYHA office gets many requests from members throughout New York looking for names of Attorney's with knowledge and experience on 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>



ProGuard

OIL TANK CLEANUP & REPLACEMENT PLAN



ProGuard offers manufactured housing oil heat customers protection for aboveground oil storage tanks and lines. Should an accidental oil release occur, you can feel completely ensured that any problems will be handled quickly and professionally.

Benefits Include:

- ✓ Up to **\$50,000** per loss for cleanup costs resulting from an accidental oil release
- ✓ Up to **\$50,000** annual park blanket limit for third party cleanup costs (off-site & groundwater)!
- ✓ Up to **\$1,500** to repair or replace the tank!
- ✓ Pro-Active Tank Replacement
- ✓ Annual inspection of each oil tank in the community!

Contact us to enroll your community TODAY!

888-354-0677

www.PowderhornAgency.com



NEED ASSISTANCE?

Contact us at:

634 Watervliet Shaker Rd.

Latham, NY 12110

Phone: 518-867-3242

Fax: 518-867-3242

E-mail:

bob@nyhousing.org

kathy@nyhousing.org

Website:

www.nyhousing.org



Real Homes. *Really Affordable.*

UMH Properties, Inc.

is a real estate investment trust that owns and operates 7 manufactured home communities in the state of New York. It is our mission to provide the **best quality affordable housing** for residents of all ages.

Find a Community Near You!

Brookview Village
Greenfield Center, NY
518-893-2989

Kinnebrook Estates
Monticello, NY
845-794-6066

Collingwood
Horseheads, NY
607-739-4623

Waterfalls Village
Hamburg, NY
716-648-3789

D&R Village
Clifton Park, NY
518-383-9977

Woodland Manor
West Monroe, NY
315-676-2016

Youngstown Estates
Youngstown, NY
716-648-3789



UMH Properties, Inc.
Established in 1968

3499 Route 9 North | Freehold NJ 07728

www.umh.com 800.504.0670

NYSE:UMH



ICYMI: HUD Elevates Office of Manufactured Housing Programs

In June, the U.S. Department of Housing and Urban Development's (HUD) Office of Housing announced that it has made the Office of Manufactured Housing Programs (OMHP) an independent office reporting directly to the Assistant Secretary for Housing and Federal Housing Commissioner. MHI has long advocated for the elevation of OMHP from its low priority placement within the Department's structure. Previously, OMHP was organized under the Office of Housing's Office of Risk Management and Regulatory Affairs.

According to the Department's press release, "this action acknowledges the important role of manufactured housing in meeting the nation's affordable housing needs. Manufactured housing has figured prominently in the Biden-Harris Administration's efforts to increase the supply of affordable housing and can be a helpful avenue for those of more modest means to achieve the wealth-building potential of homeownership."

MHI applauds the recognition of manufactured housing as a cornerstone of the nation's housing supply and looks forward to continuing working with HUD to further support and grow the industry.

Additionally, this week HUD published a notice of funding opportunity (NOFO) for research grants to study off-site construction and land-use reforms. These grants provide up to \$4 million to "assess the potential for off-site construction methods to increase housing supply, lower the cost of construction and/or reduce housing expenses for low- and moderate-income owners and renters" as well as "study how reforms to local zoning and other land-use regulations can increase the supply of quality, affordable housing and expand housing choices and opportunities for low- and moderate-income households." Proposals are due August 1.

Manufactured Housing Spotlights at Housing Supply Solutions Summit

In June, the Bipartisan Policy Center's Terwilliger Center for Housing Policy held their Summit on Housing Supply Solutions in Washington, DC. While the programming spanned a range of topics relating to the supply of affordable housing across the US, manufactured housing was highlighted throughout the summit as a key part of the housing supply solution.

The panel, "The Future of Housing: Innovating Construction to Reduce Costs," featured speakers from several off-site homebuilding sectors including 3-D home printers and prefabricated, site-assembled multi-family buildings. One of the panelists, HUD's Dan Hardcastle, spoke extensively about the HUD Code and the role of manufactured housing, particularly the benefits of factory-built housing as an efficient means of building high-quality, attainable housing. Hardcastle also spoke about innovations in factory-built multi-unit and multi-story housing, specifically mentioning the Cavco home featured on the National Mall during HUD's Innovative Housing Showcase. Each panelist noted the role local zoning plays in creating, or often inhibiting, the deployment of innovative building methods and stressed the need for zoning reforms to create more opportunity for homebuilding and placement.

Another panel, "Housing Market and Economic Outlook," featured a broad discussion of the housing market, macroeconomic trends, the impact of remote work on housing choices and commercial real estate, and migration throughout the US. As part of the discussion about solutions to housing supply shortages, Mark Zandi, Chief Economist at Moody's Analytics, noted that manufactured housing represents a key, though underutilized, role in building up the nation's housing stock. He noted that these are "nice homes" that have benefited

2023 COMING EVENTS

(Tentative – dates & times subject to change)

Aug 1	Board Meeting	Syracuse	1pm - 4pm
Aug 2	Summer Outing	Drumlin's	Syracuse, NY
Aug 2	CE Course (AM)	Drumlin's	9am - 12pm
Aug 3	21B & Mechanics	Embassy Suites, Syracuse	9am - 4pm
Oct 18	21B & Mechanics	Turning Stone Resort	Verona, NY
Oct 18	Board Meeting & Banquet	Turning Stone Resort	Verona, NY
Oct 19	73 rd Annual Convention	Turning Stone Resort	Verona, NY
Oct 20	CE Course	Turning Stone Resort	Verona, NY

MHI, cont. from Page 12

from technological and construction innovations during the past several decades and are a strong option for homebuyers. Nevertheless, Zandi cited financing of manufactured homes as a key roadblock to their broader adoption by homebuyers and suggested more involvement from Freddie Mac and Fannie Mae could bolster access to manufactured homes.

TRAINING UPDATE: YOUR ASSISTANCE IS REQUESTED!

Tired of looking at the same pictures from 2007 in our training courses? So are we! Joel Harper is updating the modules, as well as creating 2 new training courses and he needs pictures!

If you are willing to participate, please reach out to him at joel@consultwithmhc.com with the heading TRAINING PICS. Proper credit will be given in the presentation, and anonymity will be respected if preferred.

HAVE YOU CONSIDERED JOINING THE NYHA BOARD OF DIRECTORS?

The Nominating Committee is always looking for NYHA members who may be interested in running for a position on our Board of Directors. The Board meets a minimum of 4 times per year and are strictly volunteer positions. Attendance is required. Meeting locations vary and may be held remotely.

Elections take place at our Annual Meeting every year. This year's Annual Meeting will be held at the Turning Stone Resort on October 19th.

For a copy of the NYHA ByLaws, which explain Board Member responsibilities in detail, please visit: <https://www.nyhousing.org/bylaws>

If you are interested in helping to shape the future of the industry in New York State and expand your own business and professional development, please contact the Nominating Committee Chairman, Jeff Cook at: 585-233-4699 or jeffcook@cookproperties.com

We hope that you or someone from your company will consider running for the Board of Directors!



Pleasant Valley Homes, Inc.

Modular | Manufactured | Park Models



www.pinegrovehomes.com

570.345.6500



PLEASANT VALLEY
HOMES
DESIGN FOR LIFE



PINE GROVE
HOMES
SINCE 1982



FORK
CREEK

Quality Craftsmanship in the Amish Tradition

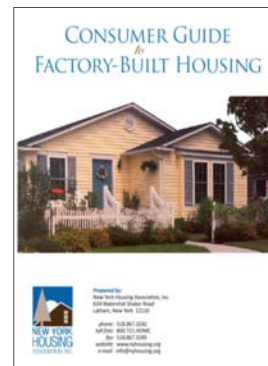


Building Better Communities through Best Practices

- Appraisals
- Community Visits
- Review standards and principles

Let our experience guide you.

For more information visit
consultwithmhc.com or call 585-794-7545



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



Home Building Made Easy™

**Attractive, Affordable,
Family Homes**

Contact us to learn how
you can be a part of the
growing family of
Master-Craft Builders.



**Scan to visit
our website!**

Mifflinburg, PA | 570-966-1053
Master-Craft, a Division of Ritz-Craft Corporation

CHECK OUT THE NYHA 2023 CALENDAR:

www.nyhousing.org/events



EAGLE RIVER HOMES

*The Ultimate Home Value with
Quality, Durability & Flexibility in
Design*

21 S. Groffdale Road, PO Box 336
Leola, PA 17540

P: (717)656-2381 F: (717)656-0316

Check out our website: www.eagleriverhomes.net

We are also on Facebook and Instagram!!



COAST TO COAST.....YOUR INDUSTRY LEADER



The Manufactured Housing Insurance Leader

- Professional Advice
- Prompt Claim Handling
- Inventory, Cargo & Installation Coverage
- General Liability, Automobile, Toter Coverage
- Property
- Umbrella
- Employee Theft
- Non-Owned Debris Removal
- Rental Homes
- Proud Member of the NY Manufactured Housing Association

Tom Normoyle
800-289-1501
tnormoyle@haylor.com

Program Highlights Through HF&C

- Dealer Physical Damage coverage offers an all-in-one coverage form for inventory, cargo, tools and equipment, labor value, and environmental displays.
- General Liability Rates that apply per home sold for retailers, and per site for community owners.
- Business Income Coverage responds to loss of income resulting from direct damage to NON owned homes in your community.
- Enhanced Property Coverage that includes additional amounts of coverage for monies and securities, and computer equipment.
- General Liability extensions giving aggregate limits per location, and automatic additional insured wording.
- Automobile coverage that includes hire physical damage coverage and rental reimbursement expense.
- Bonding capabilities to satisfy licensing or permit requirements.

Insuring All You Value