



# HOUSING NOW

June 2022

## 2022 SUMMER OUTING

**AUGUST 3, 2022 - DRUMLIN'S COUNTRY CLUB**

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**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, prizes, buffet and beverages. 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 mail & email for more info!

**[www.nyhousing.org/events/summer-outing-2022](http://www.nyhousing.org/events/summer-outing-2022)**

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**Group Name: NY Housing    Special Group Rate is \$139 plus tax    Cutoff Date 07-03-2022**

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## FROM THE NYHA PRESIDENT



**JOE BUSHEY**

### WHAT'S NEXT?

We live in extremely crazy times that seem to get crazier by the minute. It's amazing when you stop to think of all that has happened in the world the last few years, and you can't help but think to yourself what is going to happen next. Now more than ever, it is imperative to be aware of our history, where we come from and where we are heading.

Our industry has always been, and will continue to be, an extremely important segment of the housing market. Our strength will always start with the fact that factory-built homes can be delivered and setup on site for less money than a house constructed stick by stick on site. However, in my opinion, our true success in the

market place is not determined by how inexpensive we can build our product, but rather the overall value that our homes and communities provide to the consumer.

We cannot be everything to everybody. Typically, the companies and individuals that enjoy the most success over time are the ones that decide early on where they are going to position themselves in the market and then stay laser-focused on making themselves better at it all the time. Unfortunately, I do not have a crystal ball and do not have any clue what the challenges we will face tomorrow will look like. However, I am very confident that the ones that will come out on top are those that stay optimistic and continue to "keep their main thing the main thing!"

In closing, what's next for NYHA is our 30<sup>th</sup> Annual Golf Outing and Clambake. Be sure to mark your calendar for August 3 and bring a friend this year. I look forward to seeing a full field of golfers this year and at least 200 people at the clambake!

## NYHA: MANY MEMBERS, ONE STRONG VOICE!

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## PENNSYLVANIA MANUFACTURED HOUSING ASSOCIATION ANNOUNCES “IN-PERSON” ACM COURSE 1 & ACM COURSE 2 CLASSES BACK ON THE SCHEDULE!

**Accredited Community Manager (ACM®):** The ACM® program is a comprehensive study of manufactured home community management topics. This program covers a broad range of manufactured home community management topics to include: management and resident policies, community maintenance, leasing and sales techniques, marketing communities, taxes, insurance, financial management, business planning, physical asset management, federal laws and fair housing law. Community owners, managers and others in key management roles within a community may attend classes.

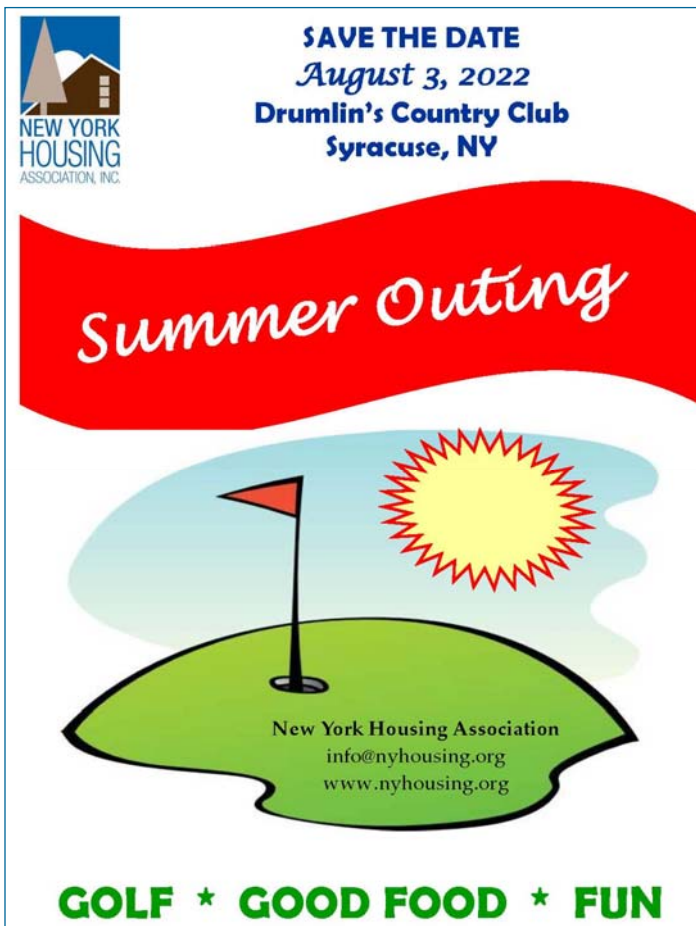
The in-person ACM® program consists of two courses, the first lasting three and one-half days and the second lasting two and one-half days.

**ACM Course 1 – October 18-21, 2022:** The focus of this 3 1/2 day course is Professional Community Management and will cover an overview of the varied responsibilities of the community manager.

**ACM Course 2 – May 17-19, 2023:** The focus of this 2 1/2 day course is Advanced Community Management and will cover Community Operations and Financial Management.

**Member pricing extended to members of home state MHA's.**

For more info & to register, visit:  
<https://pmha.org/educational-events>



**SAVE THE DATE**  
*August 3, 2022*  
**Drumlin's Country Club**  
**Syracuse, NY**

**NEW YORK HOUSING ASSOCIATION, INC.**

*Summer Outing*

New York Housing Association  
[info@nyhousing.org](mailto:info@nyhousing.org)  
[www.nyhousing.org](http://www.nyhousing.org)

**GOLF \* GOOD FOOD \* FUN**

### 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](mailto:info@nyhousing.org)) to be added to our list.

The current list can be found at:

<https://www.nyhousing.org/news/attorney-recommendations>

## 2022 PHOTO CONTEST - NYHA MEMBERS ONLY!

### 3 CATEGORIES:

#### DISPLAY PHOTO

The retail sales center display is the first impression many of our homeowners get of our product. Both inside and out, that first impression is very important. How do your displays stack up? Show us and you might win a prize!

#### RETAIL SALES PHOTO

After you deliver a home, do you go back and see some wonderful things have happened? Our customers have shown us some great things about our homes. Submit a photo of a home you have placed in the last 3 years, let us see how your customer has shown off the product you sell, and you might win a prize!

#### COMMUNITY PHOTO\*

In your manufactured home community, is there someone who has really made the most of the home they own? Is it time to recognize and thank them for making your community a nicer place? Show us their home and you might win a prize!

**The winner of each category will be announced in the July newsletter and will receive their choice of one free Convention Registration or 2 tickets for golf at our Summer Outing.**

#### CONTEST RULES

1. All photos must be submitted by June 25, 2022 and will become the property of the New York Housing Association.
2. Photos of private homes **must** be accompanied by a signed release for future publication of the photos. A sample photo release form is available with this notice.
3. All homes pictured must have been in place no longer than 3 calendar years from date of photo.
4. All entries must be submitted with a description of the location, date and home.
5. This contest is limited to NYHA members only.
6. All decision are final and judged by a panel of judges selected by NYHA.



#### **\*Photo Release MUST submitted!**

Release can be downloaded from:

<https://www.nyhousing.org/news/2022-photo-contest>

#### **Submit pictures & photo release to:**

New York Housing Association  
634 Watervliet Shaker Rd.  
Latham, NY 12110

Or electronically to:  
[Kathy@nyhousing.org](mailto:Kathy@nyhousing.org)

**GET THOSE PICTURES IN TODAY!**  
**Winners will be announced in the**  
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## A RECESSION IS ON OUR MINDS...

By David Finney, BildMedia

There seems to be a lot of talk recently about recession. It's in the news, and it's certainly on Americans' minds. Just take a look at the graph below. This data is from Google, and it shows search traffic relate to recession queries in the past year. It's definitely going up.

Who's leading the pack? California. **CA has the highest per capita interest in recession in the country.** And that's not surprising. The tech industry is taking a big hit, their real estate is the least affordable in the country, and CA residents spend more money on gas and groceries than anyone except Hawaii.

DC is thinking about it too, which makes sense because that's where our policy makers are. If we enter into a recession, the DC crowd will be getting a lot of heat.

What does that mean for our industry, manufactured housing? Will we get beat up like we did during the housing crisis, or will manufactured housing remain largely unaffected like it did during the dot.com bubble in 2000?

Let's look at the state of housing to see how our slice of the industry will weather an economic downturn.

**1. Historic Low Inventory:** Right now, there are not very many homes for sale. Very, very few. 2022 is trending to the worst year for inventory EVER. This means that in every market, nationwide, buyers are having tremendous difficulty finding a home to buy. And when they finally do find that home, there's stiff competition and buyers end up bidding against several other buyers for the home they found.

*Recession, cont. on Page 9*



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Not only is it hard to find a home, homes are being sold over list price. In fact, more than 50% of home sales are going OVER asking price. Just two years ago, that number was less than 20%. Homes are hard to come by, and competition is fierce.

What does this mean for manufactured housing? It means that buyers are wary and tired of the site built home market. They want an alternative with a simpler, less stressful, home buying experience.

**2. Historic High Prices:** When inventory is low, what do you think happens to prices? They go up. And in the case of housing in 2022, they go way, way up. Nationwide, home prices are higher than they have ever been. The median home price in the US just crossed the \$400k mark. Ten years ago, if someone would have told you that the median home price in the US would be over \$400,000 by 2022, would you have believed it? I wouldn't have.

Like the low inventory, high prices have home buyers looking for a lower priced alternative. Manufactured Housing can be that alternative.

**3. Rising Rates:** To add fuel to the high prices fire, rates are on the rise too. The US is closing in on mortgage rates that we haven't seen in the past decade, and payment affordability is becoming a serious issue for buyers. Higher payments mean customers will need to purchase lower priced homes, and manufactured housing is the perfect solution. As rates go up, the the payment on a manufactured home will seem more and more appealing to modern home buyers.

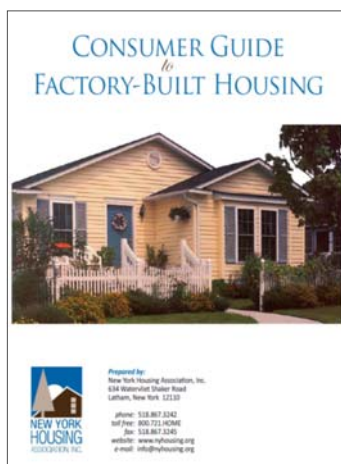
**4. A new type of buyer:** Young people are loving MH. If your largest buyer demographic isn't 25-34, you're missing out on sales. This younger

demographic is taking the manufactured housing industry by storm. They're fresh out of school, leaving their parents homes, and ready to buy a home of their own. The problem is...there's nothing out there they can afford. So they're turning to manufactured housing. ***Manufactured housing is the best housing option for the 25-34 aged home buyer.***

To keep those home sales coming in ANY economic housing environment, you have to be focusing on the 25-34 age group. Buyers from this group are the future of our industry.

**5. More accessible financing:** There are more lenders available now than there have ever been. In 2020, there were 2,221 lenders that made a loan for a manufactured home. Most were local, some regional, and there's always the large national lenders (21st, Triad, Vanderbilt, E-lend, etc.) 95% of home purchases are financing, and quality, accessible financing is paramount to growing the manufactured housing industry. As the numbers of lenders financing manufactured home loans grows, more buyers will have access to financing to purchase a manufactured home, instead of a site built home.

**Are we safe?** Based on the data available, we would experience a very minor interruption in business if the US economy slipped into a recession. There are too many economic factors that benefit manufactured housing for us to see a major impact from a US recession in the near future. Factors can change, of course, but for now, our industry should continue to grow.



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](mailto:Kathy@nyhousing.org) or call 800-721-HOME



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## IMPORTANT JUNE 2022 DATES

**June 17:** Summer Outing Early Bird Registration Deadline

**June 20:** Area Meeting & Continuing Education Registration Deadline

**June 21:** 21B & Mechanics Registration Deadline

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[kathy@nyhousing.org](mailto:kathy@nyhousing.org)

**Website:**

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





## MEMBER SPOTLIGHT: STEVE HOFFMAN, HOFFMAN HOMES

As a new feature, we will be contacting NYHA members from around the state to see what's happening with them and their business. Our first member spotlight is on Steve Hoffman of Hoffman Homes.



**How long has your company been in business?** I have been in business since 1981. 41 years - it's hard to believe. The first five years were slow and then it went really quick.

**When did you become a member of NYHA?** I became a member of NYHA in 2001 at the urging of a member, past NYHA President, Pat Crocetta.

**What is the most memorable event hosted by NYHA that you have attended?** It's all memorable. When you put yourself in the company of the industry leaders it becomes your story. Let's say when I brought my COO to an event and he boasted of his MBA from Union College and his MBA from RPI, Jim Dunn said, "Son it's not about what you know, it's about who you know in this industry, that gets you ahead."

**What has surprised you most about working in this industry?** How much I love it. I have worked in different fields. What excites me is how our expertise and efforts can impact the lives of so many people.

**What do you find most challenging about this industry?** The most challenging thing to me is the continuing need to remind the State of the importance of manufactured housing as an affordable housing solution. I think they have a surface understanding of what we do, but they really don't understand how our ability to create excellent value for our residents is dependent on the State and local governments allowing us to use our knowledge and expertise without imposing artificial constraints and bureaucratic requirements.

**What's the best/worst thing to happen since you started working in this industry?** More state involvement is the worst. Best is why we do what

we do. If you are not in it to improve the lives of others, then get out of the business. I can buy Walmart leases at a 5.5 cap rate and I'm looking at parks at a 4.5 cap rate. Doesn't make sense unless you love what we do. I love what we do and that's why we will be successful. The goal is for families to live in great places.

**What do you wish other people knew about this association?** If you are not in the association you are missing the boat. Go to your meetings. It's who you meet and who you learn from. Industry Giants, stand on others shoulders. We are here to serve you. My goal is to make everyone better who serves others. People who I have met? I thank you. You said something that moved touched or inspired me. I thank you all. To those who are wishing to achieve greatness or wealth, say hi to the folks who are all around you. Go to the meetings, buy someone a drink, treat others as the friends they are. We are all in this together. You can contact our office at 518-884-8383. Get a message to me and we can discuss how you can better your business while improving the lives of others.

**Tell me about some of the people you've met while working in the industry?** Names? Too many, all for a different reason. John G, Mark G, Pat C, Kathy B, Tim N, Jim D, Barry S, Bob C, Adam H. The list goes on and on.

**Tell me about someone who has influenced your decision to stay in this industry?** Everyone and anyone who said something to me that stuck and aligned with my core beliefs or challenged me to rethink a position.

**What might someone be surprised to know about you?** I Love Ikegai: "The way of the Okinawan." To love every day that you work with in communion with God. These folks have been tested and wiped out 800 years ago and then during WWII. After WWII they welcomed the occupiers and taught their way. Their way is my way and the way to success in our industry. Hint, get your hands dirty.

*Hoffman, cont. on Page 13*

**What is one positive thing would you tell someone who is thinking about getting in to this industry?** Ikegai, Opus dei and porches on homes. If you get it, you really get it. If you don't, do that other thing.

**What do you think will change about this industry over the next five years?** If the state doesn't head what I am saying then parks will deteriorate. How about working together to make terrific communities?

**What's it like to be a volunteer on this Board of Directors?** I love my work with NYHA BOD - all great people. You won't find a better, more committed group anywhere.

**As a long time business owner in the MH industry, what sorts of trends do you see?** It could be great. State working with private. Private cooperating with state all about making what we do awesome all about creating communities that people flock too. My banker looked at our numbers

as per our communities. He said, "I don't see any vacancy numbers?" There aren't any.... The reason is, we understand value. Anybody can talk about price. The hero is the one who provides value. I hope the trend is for more creatives to get involved with what we are doing. My fear is for those that are driven by profits over people or an industry driven by state regulations that make it impossible for the innovators to become part of this wonderful opportunity to work in community.

**What do you do when you aren't working and/or volunteering?** I golf, I build koi ponds, repurpose antiques or build things that are of beauty for people to enjoy.

**What is the most important reason to belong to NYHA?** Most important reason to belong to NYHA is if you don't, you are sitting on the sidelines expecting to score points. That's just not going to happen. You have to get on the court. Each of us as members are committed to your success!

## *Thank you, Steve!*

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### **SUSPENSION OF CERTAIN TAXES ON MOTOR FUEL AND DIESEL MOTOR FUEL**

Effective **June 1, 2022**, and continuing through **December 31, 2022**, the following taxes on motor fuel and highway diesel motor fuel are suspended:

- excise tax (Article 12-A),
- prepaid sales tax, and state sales and use taxes (Article 28), and
- the additional state sales and use tax imposed in the Metropolitan Commuter Transportation District (MCTD).

Local sales and use taxes are not suspended. The Tax Law authorizes counties and cities to elect a cents-per-gallon or percentage rate sales tax method on fuel. Several jurisdictions have elected to change their sales tax rate effective June 1, 2022. Visit <https://www.tax.ny.gov/bus/gas/suspension.htm#expanded-content-menu7> to see which localities have elected a cents-per-gallon rate for their local sales tax on fuels.

#### **Important highlights:**

- Distributors and wholesalers will not be required to remit the eight cents (\$.08) per gallon excise tax or the prepaid sales taxes on motor fuel and highway diesel motor fuel and must exclude these taxes from the price on any sale of these fuels.
- Retail sellers of motor fuel and highway diesel motor fuel must exclude the excise tax and New York State/MCTD sales tax from the price of these fuels at the pump.

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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](mailto:kathy@nyhousing.org)**

# 2022 CALENDAR OF EVENTS

*(Tentative – dates & times subject to change)*

Jun 22	Area Meeting	Newburgh	9 am – 12 pm
Jun 22	Continuing Education	Newburgh	1 pm – 4 pm
Jun 23	21B & Mechanics	Newburgh	9 am – 4 pm
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 19-20	Annual Convention	Turning Stone Resort	

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

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



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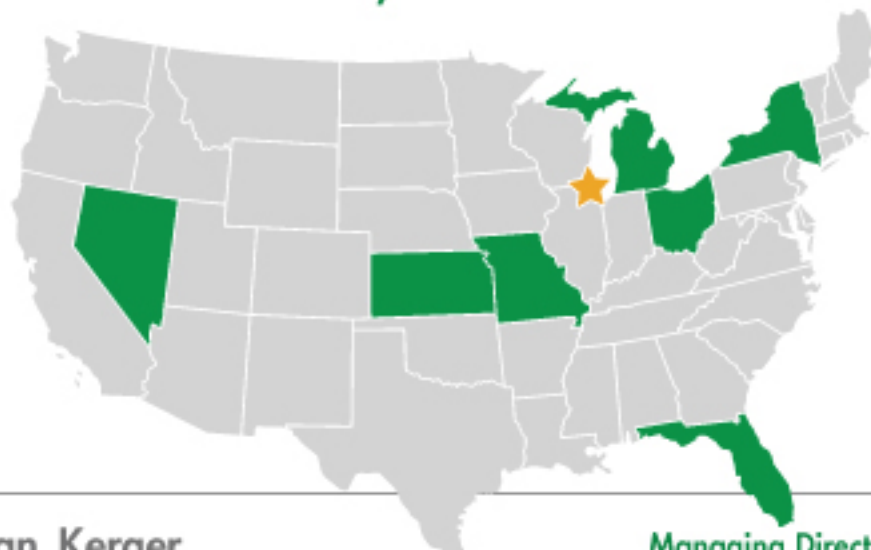


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