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

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Group Name: NY Housing Association Special Group Rate is \$149 plus tax

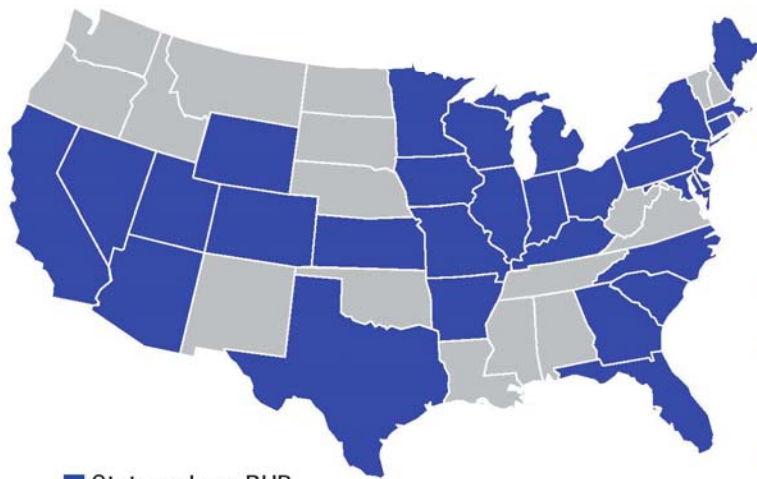
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FROM THE NYHA PRESIDENT



JOE BUSHEY

PLANNING AHEAD

Now is the time of year when we all need to guard against complacency. For most of us folks in the northeast, we pride ourselves on surviving the winter and look forward to the warmer weather that the spring, summer and fall seasons provide. It is easy to just plan on relaxing and lose focus on what our long-term goals and objectives are at this time of year.

Believe it or not, we are almost halfway through 2023! What does the rest of this year look like for you? Are you happy with the progress you have made so far both in your private and professional life? Remember, "If it's to be, it's up to me." There is still plenty of opportunity to improve and get better. Take the time to evaluate where you are now and where it is you want to be.

There are only 2 months until NYHA's 31st Annual Summer Golf Outing and Clambake. If you want to play better golf than you did last year, that will require you to play more golf than you did before last year's outing. The things we want to happen do not occur because we wish for them. We make a plan, hold ourselves accountable to that plan, and then make it happen. Good luck to all of you in planning a successful conclusion to 2023 and I hope to see you all in Syracuse on August 2 at this year's clambake.

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HUD CELEBRATES NATIONAL HOMEOWNERSHIP MONTH

https://www.hud.gov/program_offices/housing/nhm_2023

We're commemorating National Homeownership Month (NHM), which has been declared by Presidential Proclamation since 2002. NHM is a time for the Department of Housing and Urban Development (HUD) and the Federal Housing Administration (FHA) to demonstrate our ongoing commitment to our mission – to create strong, sustainable, inclusive communities and quality affordable homes for all.

Homeownership is the primary source of generational wealth for individuals and families in the nation. That's why we are working to address the racial inequities and systematic issues that have made owning a home unattainable for first-time homebuyers, low- and moderate-income households, and communities of color. We are also working to ensure that homeownership is sustainable for homeowners that are facing hardships. Through our policies and programs, we are:

- Expanding homeownership opportunities to first-time homebuyers, particularly low- and moderate-income households and communities of color.
- Closing the racial homeownership gap by removing barriers and addressing systemic issues that have persisted for decades.

- Introducing and implementing policies to help expand the nation's housing supply and address current market conditions.
- Helping homeowners who are struggling with their mortgage payments by providing tools to help them stay in their homes.

We are also focusing on the importance of housing counseling, an essential tool that can empower prospective homebuyers with the education and resources they need to become successful homeowners. On June 1, 2023, we're launching "Let's Make Home the Goal" – a multi-year outreach campaign to increase awareness about the benefits of seeking pre-purchase housing counseling services through HUD-approved housing counseling agencies. The campaign, which is primarily for minority communities, includes social media, ads and public service announcements. Learn more on the Let's Make Home the Goal web page.

To watch HUD Secretary Fudge's video on the importance of housing counseling, please visit: https://www.hud.gov/program_offices/housing/nhm_2023



MARKETING MANUFACTURED HOMES IN 2023 (Part 2)

A PICTURE IS WORTH A 1000 WORDS!

Who's doing a good job? You are.

Before I continue this article, I'd like to make something overtly, abundantly, extremely, overwhelmingly clear: This industry does an incredible job selling an amazing, high value product.

Industry lenders do deals that conventional banks ignore. Manufacturers build high quality homes at a fraction of the cost per square foot of the site built industry. Suppliers get much needed products all over the country. And set/delivery crews work hard in the field to put these homes together.

And retailers figure out how to ringlead this circus, keep everyone above happy, and help 1000s of American realize the dream of home ownership.

However, despite all the hard work, skill, and dedication of everyone in the manufactured housing industry, we're struggling to gain a larger share of the housing industry.

So what's the missing piece? It's marketing. We've got a great product that's a perfect fit for millions of American families. The problem is...they don't know about it.

This email continues the series that I started two weeks ago. Today, we're going to look at some of the common marketing mistakes I see in the manufactured housing industry, and what can be done to fix them.

Mistake #1: Not Setting a Marketing Budget

Does this conversation sound familiar, even if it's one you might have with yourself?

Q: "What's your marketing budget?"

A: "As little as it can be to help me sell lots of homes."

In a perfect world, no one would have to spend any money marketing, right? (And I'd be out of a job...) You'd get a good product, set it on a busy section of road, and sell homes all day long.

This may have even been the case in the 80s, 90s, and early 2000s before the internet and digital advertising took over. Today, however, every small business is competing with global corporations to

get customers. Manufactured home retailers don't just compete with the retailer down the street. They compete with Walmart, Amazon, Ford, L'Oréal, Comcast, etc. The global firms want your customer's money just as much as you do. And they're spending A LOT to get it.

The large companies have a large marketing budget for a reason - it helps them sell more and the money spent gets them a great return. It's also why you need one too.

If you've got a good budget, awesome. Skip on to the next section. If you don't, here are two ways to come up with a good marketing budget:

1. Marketing cost per unit sold

In this method, you need to decide how much of the gross margin in each home you'd like to allocate to marketing that particular home. Let's say it's \$1000. Now, multiply that by how many homes you want to sell in a year. Let's say that's 100. Do the math, and you have a marketing budget of \$100,000 per year.

If that seems high, don't worry, it's not. In fact, the average car dealer spends about \$750 marketing each car sold, and their margins are MUCH lower than a manufactured home.

2. Marketing budget as percent of gross revenue

Another option is to look at your target annual gross revenue and determine your marketing budget based on that. The SBA recommends that businesses with less than \$5M in annual gross revenue spend 5-7% of their gross revenue on marketing. That means if your target is selling 40 homes per year with an average price of \$80,000, you should be spending about \$160,000 on marketing.

Does that seem high? It's not. Just take a look below at what different US industries are spending, as a percentage of their gross revenue.

Need some concrete examples? No problem. In 2021, Amazon had a total revenue of \$460B, with a marketing budget of \$21B, or right around 5%.

Marketing, cont. on Page 8



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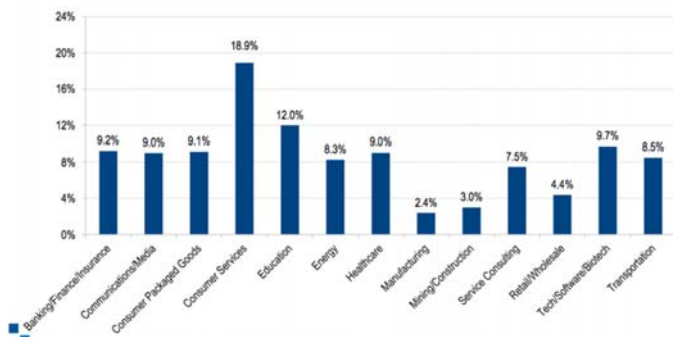
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LET US HELP YOU...
**CONTACT
US TODAY!**

Manufactured home buyers shop on Amazon, and Amazon would like nothing more than to sell them a new TV before they decide to purchase a new home. **If you're selling manufactured homes, you're competing with Amazon.**

Figure 3.9. Marketing spending as percent of company revenues by industry



Mistake #2: Lowering Price In Lieu of Advertising

"I don't spend much on marketing. I just undercut the nearby factory store's price and let the great deals draw customers to me."

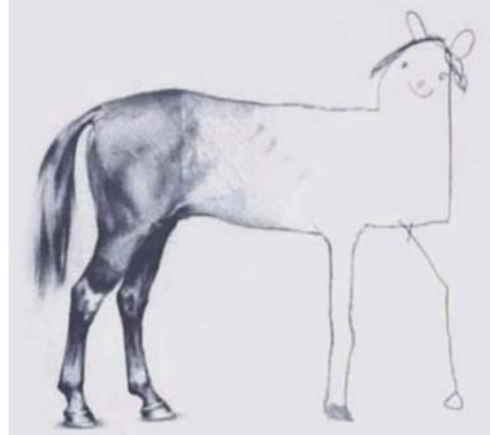
This might be the #1 marketing strategy I hear from retailers nationwide. But there's a problem: it's expensive.

Let's say, on average, your homes are \$4,000 less than the corporate store down the road. You still have a great margin, and you don't have to fool with marketing and advertising costs. Unfortunately, you've chosen the most expensive form of advertising. You're spending (losing) \$4,000 per house to be the cheapest retailer in town. If you sell 75 homes per year, that means you've spent (lost) \$300,000 in one year to be the best value in town.

That doesn't include costs that you incur spreading the word that you're the cheapest in town. It also does not include the time lost working with the type of buyer that prefers to shop at the cheapest place in town.

There's nothing wrong with competing on price. But if you end up in a race to the bottom, the problem is that you just might win.

**When your client asks
if you can do it cheaper**



Mistake #3: Treating All Advertising As Lead Generation

Every business needs leads to make sales - there's no question about that.

However, it can be very tempting to treat every ad as a lead generation opportunity, and to see an ad that does NOT generate leads as a worthless ad. This could not be further from the truth.

A good advertising strategy has lead generation ads. But it also has ads that are meant to support lead generation. If a potential buyer has seen your brand in subtle ways through their day to day lives, over an extended period of time, that potential buyer is MUCH more likely to engage with your lead generation ad than they would have been if they never heard of you before.

Let's use a movie theater as an example. When you walk into a Carmike cinema, you will see the Coca-Cola brand all over the place - on your ticket stub, on movie posters, on the carpet, on the marquee, on employees shirts, and many other places. These are all for brand awareness. Then, when you step up to the concession stand, you're asked if you want to purchase a coke. That is like the lead generation ad. If you'd never heard of or seen Coca-Cola, you'd probably say no. But since you're well aware of what it is and you've seen it all over the place, you're much more likely to say "yes."

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Coca-Cola: The Art of Clapbacks



If you made it this far, congrats and thanks! I appreciate you reading until the end. Our industry does a really fantastic job, and I'm eager to see how much we can grow as we all put more time, energy, and dollars into our marketing efforts.



David Finney
david@bildmedia.io

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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>



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ASK YOUR REPRESENTATIVE IN CONGRESS TO COSPONSOR H.R. 3327

Building upon the compliance delay of the Energy Rule, we need to have the law fixed to ensure the industry is never again faced with the chaos 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) have 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 to 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, visit <https://www.manufacturedhousing.org/mhiactioncenter/> and follow the simple steps on MHI's website. MHI wrote a letter that you can send by simply inserting your home address and clicking submit.

In addition, for state associations and individual companies we have prepared a template letter for you to send to your Congressional offices. Simply place the text on your letterhead and personalize the language. Please contact MHI if you need an updated contact list of staff contacts for your state delegation.

MHI SUBMITS COMMENTS TO FTC ON RESIDENT SCREENING

Last week, MHI submitted comments to the Federal Trade Commission (FTC) in response to a Request for Information on Resident Screening Information issued by the Consumer Financial

Protection Bureau (CFPB) and Federal Trade Commission (FTC) as part of the White House Blueprint for a Renter's Bill of Rights. In its comments, MHI outlined the unique nature of land-lease communities and the importance of resident screening to protect both current and new residents as well as the community at large. MHI concludes by stating "resident screening is a critical component of the primary goals of land-lease communities to improve housing access, affordability, and resident experience."

FHFA TO HOLD DUTY TO SERVE MARKETS PUBLIC LISTENING SESSIONS

The Federal Housing Finance Agency (FHFA) announced that it will hold a series of listening sessions in July covering various Duty to Serve markets. These listening sessions will address rural housing markets, manufactured housing, and affordable housing preservation. Participants can attend virtually or in-person. Visit <https://www.eventbrite.com/e/2023-duty-to-serve-markets-public-listening-sessions-registration-638114727327> to learn more and register.

DOE DELAYS ENERGY RULE

On May 19, 2023, the Department of Energy (DOE) announced that it will delay the compliance date for the Energy Conservation Standards for Manufactured Housing.

The announcement moves the compliance date from May 31, 2023 until 60 days after the DOE establishes enforcement procedures for single section homes. MHI expects the DOE to complete that process in the fourth quarter of 2023 at the earliest. The compliance date will be extended to July 1, 2025 for all other homes. DOE decided to delay after hearing from hundreds of MHI members.

MHI has pursued a multipronged strategy to stop the implementation of the DOE standards, and

2023 COMING EVENTS

(Tentative – dates & times subject to change)

Jun 8	Area Meeting	New Windsor	9am – 12pm
Jun 8	Networking Lunch	New Windsor	12pm – 1pm
Jun 8	CE Course	New Windsor	1pm – 4pm
Jun 9	21B & Mechanics	New Windsor	9am – 4pm
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 14

Friday's announcement from the DOE is the culmination of this successful strategy.

In its notice of delay, DOE said it gave substantial weight to the comment letters of MHI, Cavco, and Skyline Champion; numerous state Manufactured Housing Associations (Alabama, Arizona, Florida, Indiana, Michigan, Minnesota, Mississippi, Nevada, New Mexico, New York, Ohio, Oklahoma, Pennsylvania, South Carolina, Tennessee, Virginia, Washington (NHA), Western Manufactured Housing Communities Association (CA), and Wisconsin); and over 500 campaign form letters – all a part of the coordinated strategy implemented by MHI.

The DOE also referenced letters from Presidential Candidate and Ranking Member of the Senate Banking Committee Senator Tim Scott (R-SC) and the Arkansas Department of Labor and Licensing to the DOE in favor of the delay and criticizing the Energy Rule's unworkable standards that increase the cost of the only form of unsubsidized affordable housing in America without meaningful energy cost savings to consumers. MHI has worked closely with both offices throughout this process.

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.

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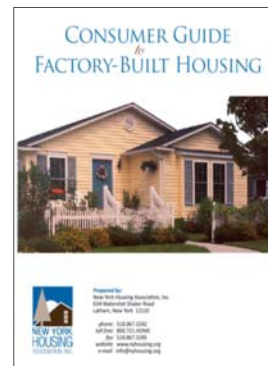


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Program Highlights Through HF&C

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