



HOUSING NOW

June 2025

NYHA SCHOLARSHIP WINNER ANNOUNCED!

We are proud to announce that we have awarded the very first NYHA Scholarship to Jillian Kettle from Salamanca, NY. Jillian is attending Jamestown Community College to become a welder. In addition to her studies, she is the mother of two children, ages 4 and 11, and describes herself as a dedicated sports mom.

One of Jillian's instructors, Mark Shaw, enthusiastically recommended Jillian, saying, "Jillian is an exceptionally motivated and hardworking student, demonstrating a strong aptitude for welding. She has consistently displayed a commitment to excellence in both theoretical and practical aspects of the trade. Jillian has demonstrated a strong work ethic and perseverance, even when faced with challenging assignments. She actively participates in class discussion, asks insightful questions, and consistently strives to improve her knowledge and



skill set. Her passion for the welding trade is evident in her willingness to go above and beyond the standard curriculum, often seeking out additional learning opportunities."

Jillian has previously worked at multiple Seneca gaming properties, overseeing operations for five locations, training new hires, handling investigations, and managing discipline and scheduling. Jillian is very supportive of her family, even forgoing school in the past to help deal with health issues her sister and mother went through.

Jillian has seen firsthand the stability and hope that a Manufactured Home has to offer through its walls and roofs. As she said, "...they provide an essential safety net and reminder that everyone deserves a place to call their own." She greatly appreciates the secure and affordable housing that Manufactured Homes provide to family and community.

Congratulations, Jillian!

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.



Your Clayton eBuilt Home

- Solar - ready
- SmartComfort® by Carrier® HVAC heat pump
- Rheem® hybrid heat pump water heater
- Argon gas low-E windows
- ecobee® smart thermostat
- ENERGY STAR® Frigidaire® appliances
- Pfister® bathroom fixtures
- LED lighting
- Insulated exterior doors
- Additional home insulation
- Sealed duct system
- Whole house ventilation system



Clayton Built

Homes so energy efficient,
you can save

40-50%

on annual utility costs¹

SAVE MONEY on Energy Bills

Average monthly energy cost comparison² between a multi-section Tempo® home built to eBuilt™ standards and a traditional off-site built home:

Albany, NY

Electric Utilities

eBuilt[™]
Home
\$238

Traditional
Off-Site
Home
\$396

Estimated Annual Savings:
\$1,896

Gas Utilities

eBuilt[™]
Home
\$155

Traditional
Off-Site
Home
\$208

Estimated Annual Savings:
\$628

eBuilt™ homes meet the US Department of Energy's ZERO ENERGY READY HOME national requirements.

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.

SCAN TO TAKE
an eBuilt™ home tour!



ARE YOU TRANSPARENT WHEN PRICING YOUR HOMES?

Do you publish your prices on your website, your social pages, and with banners on your homes?



If you answered 'yes', well done. I bet that strategy is paying off well.

If you answered 'no', I've got a question for you. Which of the two sentences below have you heard before?

1. If you have to ask the price, you can't afford it.
2. If you have to ask the price, it's very affordable.

We've all heard #1, but have you ever heard #2? I sure haven't. **If it's a common perception that unpriced items are expensive, why is the affordable housing industry so resistant to transparently pricing its homes?**

If you're not publishing pricing, you're not just fighting with one arm tied behind your back, you're fighting with two missing arms, a missing leg, and a helmet over your head. Have you ever seen 'Monty Python and the Holy Grail'? If you're still trying to keep your prices a secret, you're the guy hopping on his one good leg, and your competition is the white knight. And we all know how that ended...



Don't get me wrong. I understand why publishing pricing is difficult. You've got variable delivery/set costs, wholesale prices changing with no warning, competition trying to undercut you, and a large percentage of buyers that don't understand how pricing works. Navigating all that can be a HUGE pain.

So yeah...it's hard to do. **However, oftentimes the hard thing to do is the best thing to do.** And that is the case when it comes to pricing your homes.

In today's digital world of immediately accessible information, **buyers expect to know everything about a purchase before they even engage with the business** to make that purchase. They want to know the specs, the features, the size, the manufacturer, and yes, the price.

Here's a list of the largest retailers in the US in terms of online sales volume. Every single one of these retailers has clear, transparent pricing. Whether it's a \$5 bottle of shampoo, or a \$95,000 truck from Carvana. **The price is clear, up front, and non-negotiable.**

1. Amazon – \$487.44 billion
2. Walmart Inc. – \$100.03 billion
3. Apple – \$39.19 billion
4. eBay – \$35.61 billion
5. The Home Depot – \$22.43 billion
6. Target – \$19.86 billion
7. Costco – \$17.52 billion
8. The Kroger Co. – \$17.43 billion
9. Best Buy – \$12.87 billion
10. Carvana – \$12.41 billion

PRICING, cont. on Page 12

DISCOVER THE ALL-NEW
ASCEND™
LINE OF HOMES

YOUR
LIFESTYLE
BUILT BETTER

CONTACT:

Jim Davis, Sales Manager
(800) 937-3911 ext.1613



 **TITAN®
HOMES**
www.titanhomesny.com

© 2024 Champion Home Builders, Inc. All Rights Reserved.



From NEW HOME Setup...
to EXISTING HOME Renovation
65+ Years Of Manufactured Housing Supply Excellence



TUBS & SHOWERS



SKIRTING



HEATING & COOLING



DOORS & WINDOWS

YOUR Business Growth Partner

- ✓ Dedicated Account Management
- ✓ Flexible credit terms
- ✓ Real-Time Inventory Management
- ✓ Drop-Shipping Capabilities

TEXT OR CALL YOUR LOCAL BRANCHES
HARRISBURG, PA: 800.568.1240 &
LIVERPOOL, NY: 800.237.7813

Scan the QR Code To See
Why Blevins is YOUR Most
Trusted Manufactured
Housing Supplier!



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

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



Help make the
Manufactured Housing
industry's voice be heard in
NY! Contribute to the MH
Political Action Committee
TODAY by contacting:
kathy@nyhousing.org

Real Estate Agents Matter!

You have seen the news, but in case you have not, the Fed cut rates by .50%!

Mobile home parks are the best possible investment right now!

FED LOWERS INTEREST RATES WTH SURPRISING JUMBO HALF-POINT CUT!



**Federal officials
to cut interest rates by
half-percent!**



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

Call your trusted adviser today:

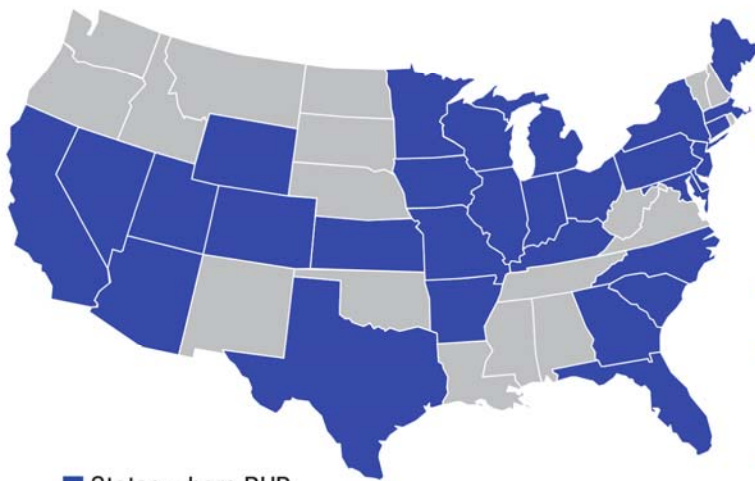
585-224-0100

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



WE'RE BUYING MHCs

Across the Nation



■ States where RHP
currently own MHCs

- All Cash
- Highest Price Paid for MHCs
- 37 Years of Experience Buying
Manufactured Home Communities
of Every Size & Complexity
- 100% Confidential
- Comfortable with Private Utilities &
Community Owned Homes
- Smooth & Efficient Closing Process
- Privately Owned & Operated

Brokers Protected



| america's home®

Joshua Mermell | Jmerrell@rhp.com | Cell 248.508.7637 | Direct 248.538.3312 | rhp.com
Senior VP of Acquisitions

UPDATE: HUD'S INNOVATIVE HOUSING SHOWCASE "THE AMERICAN HOME IS THE AMERICAN DREAM" RETURNS TO THE NATIONAL MALL

Secretary Scott Turner announced the return of the U.S. Department of Housing and Urban Development (HUD)'s Innovative Housing Showcase from September 6 – 10 to the National Mall in Washington, D.C. Previously, the Innovative Housing Showcase was scheduled to take place May 30 – June 1.

This year's showcase will highlight history-defining events in housing, the pride of achieving the American Dream of homeownership, and the future of housing innovation, in accordance with President Trump's Executive Order (EO) celebrating America's 250th Birthday.

The annual public event raises awareness of innovative and affordable housing designs and technologies that have the potential to increase housing supply, reduce barriers to construction, and build for stability while reducing housing expenses for owners and renters. Interactive exhibits will include full-sized prototype homes and innovative building technologies.

"I am thrilled to welcome back the Innovative Housing Showcase to the National Mall as we commemorate 250 years of American independence. During this special celebration we will remember through the decades, the American Dream of homeownership ties generations together and is a core part of our nation's excellence," Secretary Turner said. "In accordance with President Trump's inspirational vision for Salute to America 250, HUD is proud to highlight housing solutions that honor our past while building a strong, bright future for American homeownership. I look forward to seeing the talented exhibitors in Washington and presenting what I know will be a remarkable showcase to the American people."

In addition to the exhibits, visitors will have the chance to attend expert-led discussions, workshops and live demonstrations that address defining moments in the history of housing, as well as

affordability and resilience in the future of housing. This is a family-friendly event, open to the public. More than 5,000 people, including policymakers, housing industry representatives, media, and the public, are expected to attend.

MHI is coordinating with members to bring manufactured homes to the event. For more information, [contact MHI](#).

9,467 NEW HUD CODE HOMES SHIPPED IN APRIL

Monthly Manufactured Housing Production: April production was up 5.4% year-over-year. Production was up 7.2% year-to-date. (Table 3)

Monthly Manufactured Housing Shipments: In April 2025, single-section shipments were up 2.5% year-to-date. Multi-section shipments were up 11.1% year-to-date. (Tables 9-10)

Annual Rate of Shipments: The seasonally adjusted annual rate of shipments (SAAR) was 112,892 (8.7% higher than 2024). (Table 5)

Regional Performance: 6 of the 9 divisions across the country experienced shipment growth from April 2024 to April 2025. The divisions with the largest percentage increase in shipments were Mountain (171 homes and 34.4% year-over-year increase), Pacific (120 homes and 28.3% year-over-year increase) and Middle Atlantic (76 homes and 26.4% year-over-year increase). (Table E2)

FEMA had no home shipments in April. FY2025 total was 169 homes (excluding adjustments).

The current manufactured housing landscape includes 151 plants and 38 manufacturers. No new plants opened in April. One plant closed in Alabama. (Table 26)

Manufactured Housing as Percentage of Single-Family Home Starts: Manufactured housing accounted for 10% of single-family home starts in April 2025. (Table 25, Panel A)



Manufactured Housing Institute
1655 Ft Myer Dr., Ste 200, Arlington, VA 22209
703-558-0400 info@mfghome.org
www.manufacturedhousing.org

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

ATTN: ALL NYHA MEMBERS!

**We cannot understand
or fix our current
affordable housing
crisis without also
addressing housing
discrimination.**

HAVE YOU TRIED TO SELL A MANUFACTURED HOME TO A CUSTOMER ONLY TO BE TOLD THE TOWN OR VILLAGE WILL NOT ALLOW PLACEMENT ON PRIVATE PROPERTY?

NYHA CAN HELP!

Some Towns and Villages have outdated zoning that prohibits Manufactured Homes on private land. In 2015, Legislation was signed in to law that prohibits discrimination against an “aesthetically similar” home, manufactured homes included.

If you need a copy of the law to give to your Town or Village Officials, please reach out to:
Kathy@nyhousing.org



REDMAN HOMES®

www.redmanhomesofpa.com

101 Garden Spot Road
Ephrata, Pa 17522

2551 Champion Drive
Claysburg, Pa 16625



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

21st
MORTGAGE
CORPORATION

2021st
LENDING THAT MOVES YOU.

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



33rd Annual Summer Outing

WEDNESDAY, AUGUST 6, 2025

GOLF: at the prestigious Drumlins Country Club, Syracuse NY. Golfers will check-in at 7:45 am with a shotgun start at 8:15 am. Registration includes greens fees, golf cart, buffet, beverages and prizes. Breakfast and lunch are included for all golfers. The clam bake and luncheon will begin when the golfers start coming in from the course, around 1:00 pm.

Two convenient ways to register!
Online at NYHousing.org or mail enclosed form(s).
(Use additional sheets as needed.)

NEED OVERNIGHT ACCOMODATIONS?

EMBASSY SUITES

6646 Old Collamer Road
East Syracuse, NY 13057

Reserve your room by calling 315-446-3200
Or find the link online at: [www.nyhousing.org/
events/2025-summer-golf-outing](http://www.nyhousing.org/events/2025-summer-golf-outing)

Group Name: NY Housing Association

Special Group Rate is \$159 plus tax

Cutoff Date 07-06-2025

GOLF & LUNCH:

DRUMLIN'S COUNTRY CLUB

800 Nottingham Road
Syracuse, NY 13224

**Register online* and save \$25 on Golf or Lunch registration
with promo code **GOLF2025****

***VALID THROUGH MIDNIGHT ON JUNE 30, 2025**

Cancellation Policy: In the event we do need to cancel this event, the following refund policy will apply: In certain rare circumstances, it may be necessary for NYHA to cancel this event. If this happens, all pre-paid registrations will be refunded or credited to the member account for a future event, The decision to cancel or postpone this event shall be at NYHA's sole discretion and does not entitle registrants to rights or damages resulting from the cancellation. No refunds shall be made for travel expenses related to the Summer Outing.

New York Housing Association, 634 Watervliet Shaker Road, Latham NY 12110

Tel: 800-721-HOME / 518-867-3242 Fax: 518-867-3245

info@nyhousing.org www.nyhousing.org

PRICING, cont. from Page 3

If a buyer doesn't see a price, there is an immediate feeling of distrust. Put your self in the buyer's shoes: If every business they interact with can price their products, why can't a manufactured home retailer?

Don't believe me? Here's some proof. We ran two nearly identical lead generation ad campaigns for one of our clients, and the **ONLY** difference between the two was a published price. Same brand, same targeting, same copy, same images, etc.

And the results?



Ad that does not include pricing



Ad that does include pricing

See the difference? In this instance, **the ad that included pricing had a 70% lower cost per lead (\$2.85 vs \$9.57).** Less than \$3 per lead is a heck of a deal!

Though pricing out your inventory can be difficult, there is some good news. Buyers don't seem to care too much how it's priced. Whether you

price out the base delivery/set in a radius, do home only pricing, or post a price range, buyers seem to react in a similar way. Buyers don't necessarily want the exact price - they just want to know an approximate number.

If you're still on the fence, here's something you can try. Just price out your older models. Put those prices on your website, run some ads on social media, throw out a couple email marketing campaigns, and see how it works.

If it backfires, feel free to respond to this and tell me how wrong I am. :) But if it does work, start adding the price to more homes. I think you'll be very pleased with the results.

If you'd like to have a conversation about where your marketing could improve, I'd love to help. Click the button below to schedule a **FREE** discovery call. 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.



BILD
MEDIA

David Finney
david@bildmedia.io
<https://bildmedia.io>



**PLEASE NOTE:
THE NYHA OFFICE
WILL BE CLOSED
JULY 3-4, 2025**

JUNE 2025 COMING EVENTS

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

**UMH Properties, Inc.
Proudly Supports the**

**New York
Housing Association**



**Real homes
Really *Affordable***

UMH Properties, Inc. is a real estate investment trust that owns and operates 138 manufactured home communities in twelve states. It is our mission to provide the best quality affordable housing for residents of all ages.



3499 Route 9N, Freehold NJ 07726 | UMH.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



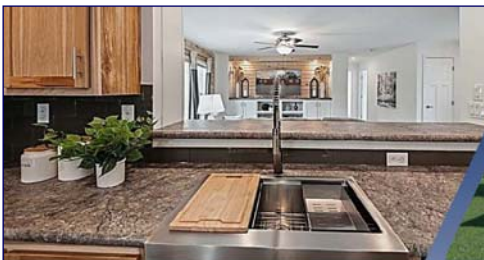
Call us today at
866-870-2612

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!**



ATLANTIC[®]
HOMES

www.atlantichomespa.com

2551 Champion Drive
Claysburg, Pa 16625

101 Garden Spot Road
Ephrata, Pa 17522





Master-Craft
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

**RISK MANAGEMENT
MADE SIMPLE**



Written Insured Warranties for Manufactured Homes



800-247-1812 x2188
sales@mhwonline.com
www.mhwonline.com

NYHA MEMBERS ONLY PAGE:

**[www.nyhousing.org/
members-only](http://www.nyhousing.org/members-only)**



EAGLE RIVER HOMES

**21 S. Groffdale Road, PO Box 336
Leola PA 17540
(P) 717 656-2381**

**www.eagleriverhomes.net
Visit us on Facebook & 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