



HOUSING NOW

June 2026

NYS BUDGET SUMMARY - EFFECTS ON FACTORY-BUILT HOUSING

New York State's Fiscal Year 2027 Budget finished passing the Legislature on May 27 and was signed into law by Governor Kathy Hochul on May 28. The enacted budget includes continued and expanded state investment in manufactured housing, modular housing, and related affordable housing initiatives through a combination of new appropriations, revolving loan funding, and reappropriated capital funds. The budget also includes significant amendments to the State Environmental Quality Review Act (SEQRA) intended to streamline environmental review for certain residential developments and accelerate housing approvals in qualifying circumstances.

Manufactured Homes Park Improvement Revolving Loan Fund: The 2026-27 budget includes a \$6,000,000 appropriation under the Division of Housing and Community Renewal for the Manufactured Homes Park Improvement Revolving Loan Fund. These funds support the revolving loan fund program, with repaid loan proceeds recycled back into the program to extend the reach of state investment in manufactured housing communities over time. Funds may be suballocated or transferred to any state department, agency, or public authority consistent with the program's stated purposes.

Manufactured Home Advantage Program: The budget includes a new \$5,000,000 capital appropriation for the Manufactured Home Advantage Program, which provides loans and grants for the acquisition, demolition, replacement, and repair of mobile and manufactured homes and manufactured home parks. Use of the funds is subject to approval of a financial plan by the Director of the Budget. In addition to the new appropriation, the budget carries forward \$18,777,000 in prior-year funding.

Modular and Starter Homes Program: In addition, the budget appropriates \$100,000,000 for the Modular and Starter Homes Program to support the development of starter and modular homes across New York State.

Mobile and Manufactured Home Replacement Program and Related Housing Initiatives: As part of the Housing Program reappropriations, the budget also makes available \$20,000,000 for the replacement of dilapidated mobile or manufactured homes. The program traces its origins to the 2016 state budget, under which a combined total of \$13,000,000 was made available across the 2016-17 and 2017-18 state fiscal years.

SEQRA Reforms: Part R of the FY27 Transportation, Economic Development and Environmental Conservation Budget Bill substantially narrows the types of housing projects that must undergo review under SEQRA. The legislation creates new categorical exemptions for qualifying residential developments, establishes deadlines for agency review, and applies immediately to pending matters unless a positive declaration requiring an Environmental Impact Statement had already been issued before the law took effect.

The exemptions are centered on development occurring on "previously disturbed sites," meaning parcels that were substantially altered by existing or former structures or improvements at least two years before the application was filed. To qualify, the site also cannot be located in a FEMA floodplain or coastal erosion hazard area and generally cannot have been actively used for agriculture during recent years. In smaller municipalities outside urban areas, the parcel must additionally adjoin another developed property.

BUDGET, cont. on Page 14

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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.

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USE THESE PHOTOS TO SELL MORE HOMES

David Finney, BildMedia

I want you to stop, and really think about this for a minute. Imagine you're scrolling through Zillow, looking for that perfect new home. You've got the price range selected, your neighborhood picked out, and the perfect combo of bedrooms and amenities.

With those filters selected, a handful of homes pop up. The home at the top of the list has a great kitchen, a luxurious ensuite bath, plenty of bedrooms, an open-concept layout, etc. It has a great entryway, and the sellers have really gone all out on the decor. This looks fantastic. Even your mother-in-law would approve.

From what you can see, you've found it. This is the one.

But...There's no photo of the outside. What goes through your mind when you realize the seller didn't take a photo of the exterior? Do you think: "I'm sure the exterior's great...they just really loved this kitchen." Or do you think: "WTF is wrong with the exterior of this house? What could be so bad that the seller isn't showing a picture of it?"

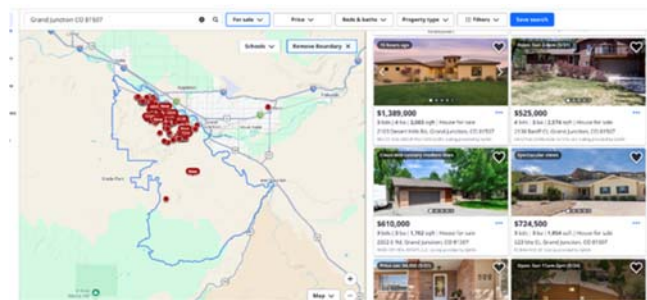
If you're like most home buyers, you're likely thinking the latter. And the same applies to manufactured home buyers. **Every bit of testing and data we've collected shows the same thing: customers want to see the exterior photo of a home first, followed by the interior.**

Look at the screenshot below from a national manufacturer's site. These are the homes available near me, right now. They've got great looking kitchens and some nice decor. But where are the pictures of what they're actually selling? Are they selling kitchens, floor-plans, or homes?

Here's a closer shot of that house in the top row, the 'Luxus'. The kitchen looks great, right? No problem there. Show this image to someone on the street, someone who knows nothing about manufactured housing, and ask "Do you want to buy this?" Would they even know what you're selling? Would they know it's a house? Or would they think you're selling appliances, kitchen remodeling, LVP flooring, or maybe furniture? Does the image below really show a house?



Now, let's compare that with a similar search on Zillow:

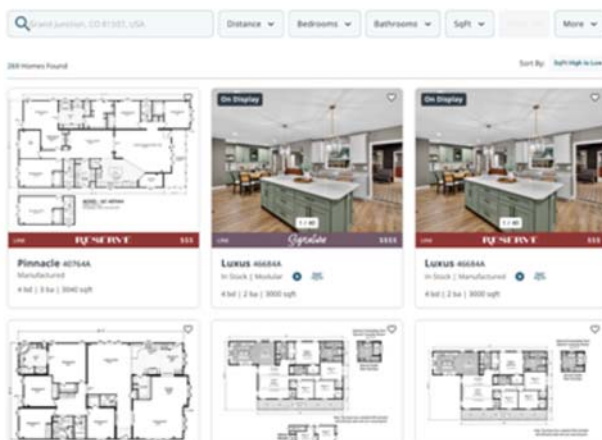


Look at that! I see a bunch of houses for sale. Not kitchens, floorplans, or bathrooms. Houses. I actually scrolled through over 250 homes in this search, and only 1 did not have the exterior photo as their first image.

Back to the Luxus, that nice home from the example above (and believe me, it's very nice, I went in it at the Louisville show). I clicked on it, thinking maybe they didn't have an exterior shot, and this manufacturer was just working with what they had. Nope.

They have a great exterior shot. It was just buried under 30+ other photos of literally everything

PHOTOS, cont. on Page 8



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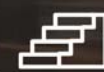
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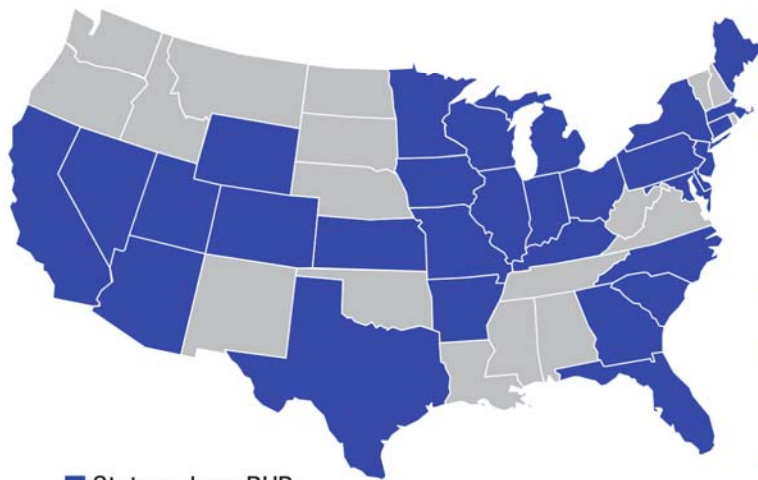
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COMING EVENTS

- Jun 16:** 3-Hour Continuing Ed Course, Pittsford
- Jun 17:** 21B & Mechanics Training, Pittsford
- Jul 14:** Member Meet-Up with DTF, Remote
- Aug 5:** Summer Golf Outing - Drumlin's Country Club, Syracuse
- Oct 14-15:** 76th Annual Convention & Trade Show

REGISTRATION FOR ALL COURSES:
www.nyhousing.org/events



PHOTOS, cont. from Page 3

else in the house. Why did I have to scroll through 30+ images before I got to actually see the product they were selling? Could you imagine trying to find your dream car, and having to scroll through 30 pictures of seats, steering wheels, radios, and trunks



Now, I don't want anyone to think I'm singling out a particular business or brand. This is not an issue with any one seller. This is just one example of thousands, across the entire industry. We've all gotten in the habit of relying on interior images to promote our homes. And we've got to get past that. If we want to promote a product, we have to show the product. The whole product, not just the bits we like the most.

I do realize that not everyone has access or the capacity to get photos of 'move in' ready homes like the one above. However, **any exterior photo is better than no exterior photo.** Even if the home is still sitting on the lot, completely unfinished. Buyers want to see what they're buying, even if it isn't in

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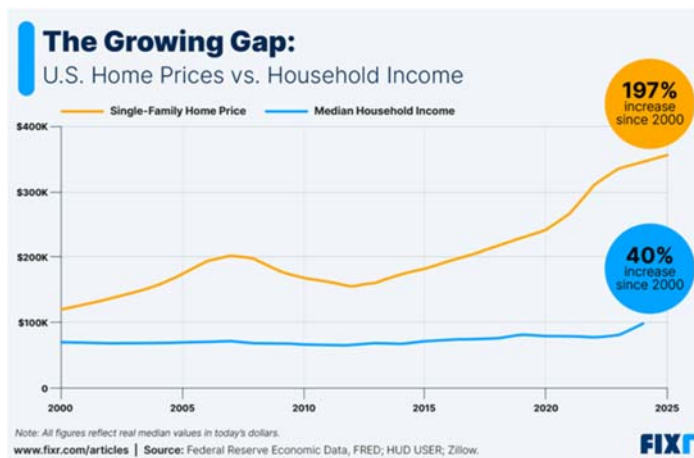


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PHOTOS, cont. from Page 8

perfect condition. A bad exterior shot is ALWAYS better than no exterior shot. I promise.



Here's why this is so important for industry growth: The largest growth opportunity for the factory-built housing industry is drawing in new buyers who would have previously purchased a site-built home, but who are priced out of that market. Look at the chart above. Home prices have increased by nearly 200% in the past 25 years, while the median

household income has only increased by 40%. Buyers need a more affordable, better option for their new home.

To attract those buyers, most of whom are completely unfamiliar with factory built housing, you need a similar shopping experience to what they know. You need to present your homes in a similar manner to what they're used to (Zillow, Redfin, etc.), and that means including, and leading with, an exterior photo of every home. (You also need clear pricing, but that's a discussion for another day ☺)

The transition from Zillow/Redfin/etc. to your website needs to be seamless. If the user goes from seeing great, but unaffordable, homes on Zillow to great, but affordable, homes on your site, you've got a strong chance at getting that sale. Don't be afraid to show the entire home you're selling. This industry makes an incredible product, and if we all want to get a larger share of that housing market pie, we have to show buyers the incredible product we're selling. Not just a part of it.

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HOUSE ADVANCES REVISED HOUSING PACKAGE WITH MAJOR WINS FOR MANUFACTURED HOUSING

The U.S. House of Representatives has overwhelmingly passed a revised housing package by a [vote of 396-13](#), marking a significant step forward in Congress' efforts to address the nation's housing supply and affordability challenges. Consistent with the Senate-passed bill in March, the legislation includes several key provisions that directly support the expansion of manufactured housing, including a full title dedicated to manufactured housing called "Manufactured Housing for America." This reflects strong and growing bipartisan recognition of manufactured housing as essential to expanding housing supply and delivering attainable homeownership opportunities for American families.

Key Provisions Advancing Manufactured Housing:

- ***Modernizes home construction standards.*** The bill allows manufactured homes to be built with or without a permanent chassis, updating outdated statutory requirements and enabling greater innovation, design flexibility, and production scale.
- ***Reinforces HUD as the sole federal regulator.*** The legislation reaffirms HUD's authority over manufactured housing construction and safety standards, ensuring a consistent national framework and avoiding duplicative or conflicting requirements that can increase costs and limit affordability.
- ***Advances zoning solutions to support manufactured home placement.*** The bill establishes a program for HUD to publish guidance and best practices for state and local zoning frameworks, with a focus on reducing regulatory barriers to a full range of housing types, including manufactured housing.
- ***Improves financing tools for new developments utilizing manufactured housing.*** The bill directs HUD to examine alternative construction financing draw schedules for manufactured and modular housing developers—helping align financing with factory-built housing, improve access to capital, and support increased production.

- ***Builds on the proven HUD Code model to support innovation.*** The bill authorizes a study on standardization in modular housing, reflecting the value of consistent, uniform construction standards, which is an approach already successfully demonstrated by the HUD Code. This study reinforces the cost, quality, and scalability advantages of manufactured housing and supports future policy improvements.
- ***Expands and modernizes FHA Title I financing for manufactured housing.*** The bill updates FHA's Title I loan program, which provides federal insurance for personal property manufactured housing loans, to increase loan limits, expand eligible uses, and provide greater flexibility over time.
- ***Supports repairs and preservation of manufactured housing through direct homeowner assistance.*** The bill establishes a pilot program that provides grants directly to low-income homeowners, including manufactured housing homeowners, to fund critical home repairs, while also offering loans to small landlords. This helps preserve existing affordable housing stock and improve living conditions for residents.
- ***Incentivizes policies that expand housing supply, including manufactured housing.*** The bill creates a competitive "Innovation Fund" to reward states and local governments that increase housing production and reduce regulatory barriers, including those affecting manufactured housing, encouraging policies that support greater placement and supply.
- ***Addresses barriers to small-dollar mortgage lending.*** The bill directs federal regulators to evaluate and address barriers to originating smaller mortgage loans, aiming to improve access to financing for lower-cost homes and support more efficient loan origination. Because manufactured housing often falls within lower loan amounts, these efforts could help more buyers secure affordable financing and expand pathways to homeownership.



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For qualifying housing developments in New York City and other municipalities with populations exceeding one million, SEQRA review is exempted for projects on previously disturbed sites that connect to existing public water and sewer infrastructure, are not located in exclusively industrial zones, and contain no more than 250 dwelling units, or 500 units in higher-density zoning districts. In municipalities with fewer than one million residents, the exemption applies to projects with up to 100 units, or up to 20 units in municipalities without zoning or 300 units in US Census Bureau defined urban areas without zoning. The law excludes certain low-density development from the exemption, including single-family homes on larger lots.

The legislation also imposes procedural deadlines intended to accelerate project approvals. Agencies must determine within 120 days whether a project qualifies for an exemption, and the environmental review process generally must be completed within two years. Applicants may seek judicial relief if agencies fail to act within the required timeframes. At the same time, the reforms expressly preserve local zoning authority and do not alter compliance obligations under wetlands, floodplain, endangered species, historic preservation, stormwater, or water quality laws.

The practical effect of the SEQRA reforms may be to facilitate faster approval of certain manufactured housing projects by streamlining environmental review for smaller-scale and infill residential developments. This could reduce approval timelines and associated costs for manufactured home communities and replacement housing projects. The benefits, however, would likely be limited to multi-unit developments located on previously developed sites in urbanized areas with access to public water and sewer infrastructure.

Jane McLaughlin, Esq.
Greenberg Traurig



www.nyhousing.org/events/2026-summer-golf-outing



An advertisement for National Homeownership Month. At the top left is the logo for "NEW YORK HOUSING ASSOCIATION, INC." featuring a stylized house icon. To the right, the text "NATIONAL Homeownership MONTH" is displayed in large, bold, blue letters. Below this, a small house icon is followed by the text "It's time to rethink what modern homeownership can look like." The advertisement features two images of modern kitchen interiors. The top image shows a kitchen with dark wood cabinets, a white countertop, and a sink. The bottom image shows a kitchen with dark wood cabinets, a white countertop, and a large island with a marble top and wooden stools. At the bottom, a dark blue banner contains the text "LEARN MORE TODAY: FACTORYBUILTNEWYORK.COM".



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MHI NEWS, cont. from Page 11

- **Exempts manufactured housing from institutional investor restrictions.** The bill explicitly exempts manufactured housing from the institutional investor ban provision, preventing policies aimed at other segments of the housing market from disrupting the unique financing and ownership structure of manufactured housing. This outcome protects access to capital and supports the continued growth and stability of the industry.

The inclusion of these provisions reflects growing bipartisan alignment around the role of manufactured housing as a scalable, proven solution to the nation’s housing affordability challenges. Read MHI’s [letter to House leadership](#) and [letter of support](#) sent prior to House debate and vote. [Full bill text](#), a [one-pager](#) from the House Financial Services Committee, and a [section-by-section summary](#) of the package from the House Financial Services Committee are available online.

MHI is grateful to House Financial Services Committee Chairman French Hill (R-AR), Ranking Member Maxine Waters (D-CA), Housing and Insurance Subcommittee Chairman Mike Flood (R-NE), and Ranking Member Emanuel Cleaver (D-MO) for their leadership and continued support of

manufactured housing. During House floor consideration of the legislation on Tuesday, Chairman Flood and Ranking Member Cleaver talked about the provisions in the package to advance manufactured housing as a critical solution to expanding housing supply and improving affordability.

Following the House debate, the Trump Administration issued a [Statement of Administration Policy](#) which reiterates the Administration’s support for the amended 21st Century ROAD to Housing Act and urges the Senate to take up and pass this bill. The legislation now returns to the Senate for consideration where it stands a strong chance of passage. MHI will continue working with Congress and the Administration to enact a final package that strengthens the role of manufactured housing in expanding housing supply and delivering affordable homeownership opportunities for American households.



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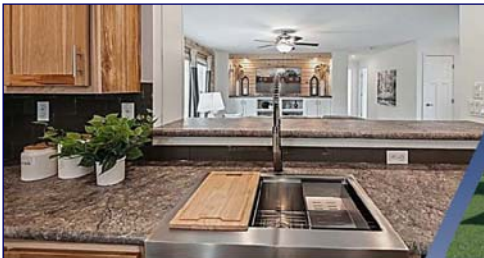


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