



HOUSING NOW

March 2023

2023 AREA MEMBERSHIP MEETINGS ANNOUNCED

FIRST UP: March 23 @ The Woodlands, Lockport NY

On the Agenda:

- 2022 Legislative Summary
- 2023 Legislative Outlook
- Title Surrender
- DHCR Manufactured Home Replacement Program
- NYS Manufactured Home Certification Program Updates
- State and National News
- Local Concerns and Questions



2023 AREA MEETINGS
will be **FREE** for all
NYHA Members!

NEXT UP:

Apr 5: Hilton Garden Inn Pittsford/Rochester

Apr 26: The Desmond, Albany

May 10: Embassy Suites, Syracuse

May 17: Glenwood Community Center, Riverhead

Jun 14: Homewood Suites, New Windsor/Newburgh

Want to SPONSOR an Upcoming Area Meeting?

Meeting Sponsors will have 10-15 minutes to speak to attendees about your company. New products? Any sales on your products? Let our attendees know!

Register online at: www.nyhousing.org/events
Email: Kathy@nyhousing.org Call: 1-800-721-HOME

ANY OTHER TOPICS WOULD YOU LIKE TO HAVE COVERED? LET US KNOW!

Call: 800-721-HOME or Email: bob@nyhousing.org or kathy@nyhousing.org

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.



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FROM THE NYHA PRESIDENT



JOE BUSHEY

MARCHING FORWARD

The month of March is upon us already, and I hope 2023 has gotten off to a great start for all of our members. As I am sure you are all aware, time waits for none of us, and if you don't plan accordingly, the important things that you need to accomplish will slip by. Take the time to plan for your success and make sure that you are keeping your main thing the main thing. It is easy to lose focus and fall behind. My advice is to keep it as simple as you can and always be evaluating your progress, both personally and professionally.

Speaking of planning, I hope you have made plans to attend one of the upcoming Area Meetings that NYHA will be holding throughout the state this spring. Bob and Kathy have put a lot of time and effort into planning these events, and I am confident that you will not only enjoy yourself, but will learn a thing or two that will help you improve your business and provide better service to your customers. These are very informal gatherings that are well worth your investment of time, and your participation makes for an even better meeting.

We have been fortunate that Mother Nature has been rather kind to us this winter season. Hopefully we can get through the next few weeks without any major storms and spring can get off to a quicker start. I wish you all continued success throughout the year and ask that you let us at NYHA know how we can help you grow your business and our industry in New York State.

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What is MH PAC?

DONATE NOW

MH PAC members are industry leaders who understand that political action provides access and moves the industry forward. Through MH PAC, you can play a direct role in making the Association's voice heard in New York State. Your contribution to MH PAC will allow the industry to compete in the political process using every available tool.

You can make a difference – join MH PAC today and make an investment for the sake of your business and the manufactured housing industry here in New York State. In any one calendar year, no corporation or limited liability company (LLC) can contribute over \$5,000.

PAC Contributions are NOT tax deductible.

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The Board of Elections is required to review PAC filing reports. It is ESSENTIAL that you check the correct box below for the correct type of organization for your company. Filing incorrectly requires an amended report to be filed.

Please check one: ☐ Corporation ☐ LLC* ☐ Individual or Sole Proprietor ☐ Partnership

**MUST complete required information below.*

As a result of legislation passed in 2019, candidates and political committees are now required to provide an attribution of all LLC/PLLC contributions of the member/owners based on their ownership interests. MHPAC will need to provide the New York State Board of Elections with the following:

NAME OF LLC: _____

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Use additional sheets as necessary.



Make checks made payable to MHPAC and mail to:

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2023 ADVERTISING OPPORTUNITIES AVAILABLE!

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Housing Now Newsletter Full Page AD (7.5"x10") - Price: \$500/yr

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Housing Now Newsletter Quarter Page AD (7.5" x 2 3/8" or 3 3/8" x 4 7/8") - Price: \$150/yr

Housing Now Newsletter Business Card Sized AD (3.5" x 2" or 2" x 3.5") - Price: \$100/yr

Newsletter ads should be submitted in .jpeg or .gif format. You can use the same ad for all 12 months, or can switch monthly. Ads are due by the 5th of each month.

*Newsletter advertisers can submit one article about your company for one *Housing Now* issue per year.



Website- www.nyhousing.org

We are continuing our marketing efforts to drive more and more traffic to our new website. The continued development of our comprehensive website offers more value to our members. One of those benefits is the ability to send leads to member websites, and that effort is continuing to gain momentum. By purchasing a web banner ad on our website, www.NYHousing.org makes it SUPER EASY for potential customers to contact you!

Advertising opportunities for our website are listed below for your consideration:

Website Advertising

Website Banner Ad - Monthly Subscription

Member Price: \$50/mo

Website Banner Ad - Quarterly Subscription

Member Price: \$125

Website Banner Ad - Yearly Subscription

Member Price: \$500/yr

Website banner ads should be no smaller than 300 x 300 px and should be submitted in .jpeg or .gif format.

Questions?? Call NYHA at 800-721-HOME or email Kathy@nyhousing.org

Payment – you can now pay for advertising with a credit card directly from our website, or an invoice can be generated for payment by check/money order. More info for advertising and to pay with a credit card can be found here: <https://www.nyhousing.org/advertising>



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3 WAYS TO MAKE YOUR BUSINESS MORE SECURE ONLINE

Digital fraud is at an all-time high. Here are some tips and techniques to help your business stay more secure in the digital world.

It's a dangerous digital world out there... Did you know that Americans lost more than \$6 billion to fraud last year? And that the FTC receive 3 MILLION reports of fraud? That's a lot of bad actors online. Don't let your business fall victim to online fraud and theft.

Here are a few tips to help protect your manufactured housing business online:

1. Set Up Company Email Accounts for ALL your employees: Do you have employees, salespeople especially, that interact with customers via email? Of course you do. There's no way to do business in 2022 without it.

Unfortunately, many businesses choose to allow their employees to use their personal email accounts (gmail, yahoo, etc.) to do business on the company's behalf. While convenient and cost effective (read: free), this can be problematic for a few reasons:

Security : If your sales people are interacting with customers, it's very likely their customers have sent over personal information via email. This could include phone numbers, addresses, social media accounts, or even social security numbers. All information that could be used in many nefarious ways.

What happens if that salesperson is fired, or becomes disgruntled? If they use that information in a negative way, your business would be on the hook for whatever damages that former employee caused. If the former employee used a company email, however, you could restrict access and delete the info so that the former employee could not use it. If it's a personal email, your only option is to cross your fingers and hope they don't do anything.

2. Losing Deals: Have you ever had to let a salesperson go, only to see them pop up at another sales center with a pipeline full of deals? If that has happened, it's likely that former salesperson took all the leads in their email with them. All the money spent on advertising, promoting, and marketing your business went with that salesperson to another lot. You've essentially paid for a competitor's deals. It's not a good feeling.

To help curtail that, keeping control of your employee's email accounts keeps them from taking all that customer contact info with them to a competitor. It won't prevent it all together, but controlling the email will help you keep as many deals as you can on your lot.

Professionalism: David@bildmedia.io looks a lot more professional than HotDad@gmail.com. When customers see personal email addresses being used for business correspondence, it creates a lack of trust. They ask, "Why would a professional business not have its own email addresses?" It then takes them to the next question: "If they're not professional regarding email, where else are they also not professional? Maybe I should just go buy a home from that corporate lot down the road that seems more professional..."

Don't lose customers because of a simple thing like email. Get the corporate addresses, and make your employees use them.

3. Use 2 factor authentication on all social media accounts, for all employees: If someone hacks your, or your employees, Facebook account, they can spend thousands in a matter of minutes. They can create a ridiculous cat meme ad, set the budget to \$100K per day, and Facebook will start spending.

That would be fraud, of course, and 99 times of our 100, Facebook will refund your money. But do you know how to get in touch with Facebook? Could you float \$100K while they get the money back to you? Do you have time to deal with that?

If you answered no to any of the questions above, you need to make sure EVERY person with access to your business page has 2 factor authentication set up. 2FA is a system that alerts the Facebook user any time there is a suspicious login, or a login from a new device. For example, if you're in NC, and someone tries to access your page from the Bahamas, you'll get a notification on your phone with a code that will have to be entered for that Bahama login. If it's you, no big deal, just enter the code from your cabana on the beach and you're ready to go. If it's NOT you, that person can't access the account, even if they have the password, and you'll be prompted to create a new password.

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2023 COMING EVENTS

(Tentative – dates & times subject to change)

Mar 10	CE Course	Cassone Leasing - Ronkonkoma	10am - 1pm
Mar 23	Area Meeting	Buffalo - The Woodlands	9am – 12pm
Mar 23	CE Course	Buffalo - The Woodlands	1pm – 4pm
Mar 24	21B & Mechanics	Buffalo - The Woodlands	9am – 4pm
Apr 5	Area Meeting	Rochester – Hilton Garden	9am – 12pm
Apr 5	Networking Lunch	Hilton Garden Inn	12pm - 1pm
Apr 5	CE Course	Rochester – Hilton Garden	1pm – 4pm
Apr 6	21B & Mechanics	Rochester – Hilton Garden	9am – 4pm
Apr 25	Board Meeting	NYHA Office	10am – 2pm
Apr 26	Area Meeting	Albany - The Desmond	9am – 12pm
Apr 26	Networking Lunch	Albany - The Desmond	12pm - 1pm
Apr 26	CE Course	Albany - The Desmond	1pm – 4pm
April 27	21B & Mechanics	Albany - The Desmond	9am – 4pm



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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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MH DISCUSSED AT CONGRESSIONAL HEARING

During the first Senate Banking Committee hearing of the 118th Congress titled “The State of Housing 2023,” Ranking Member Tim Scott (GA) praised manufactured housing stating “the theory that modular or manufactured homes are less quality and not as safe is consistently proven not true.” He stated that both “manufactured and modular housing shows great promise in constructing decent, safe, quality housing that low-income families can afford.” Asking the witnesses to share their thoughts about this affordable homeownership option, Lance George, Director of Research and Information at the Housing Assistance Council, stated that manufactured housing is an “extremely important source of housing in rural communities but is often maligned and overlooked.” He further recognized that “the quality, safety, size, and amenities of these homes are indistinguishable from stick-built homes.”

LAWSUIT FILED

MHI and the Texas Manufactured Housing Association took legal action to delay the implementation of the Department of Energy’s (DOE) “Energy Conservation Standards for Manufactured Housing,” which are scheduled to take effect on May 31.

For several years, MHI has been pursuing a multipronged strategy to stop the implementation of the DOE standards until the standards are properly incorporated into the HUD Code. Progress has been made with HUD and lawmakers, and we are continuing to work with DOE and HUD to find a workable and affordable solution. However, with the looming deadline and continued lack of clarity from DOE, MHI decided legal action was the only option available.

DOE set an arbitrary and unrealistic 1-year deadline and the proposed requirements are not ready for implementation on May 31. DOE failed to consult with HUD, and the standards do not align with the HUD code, contain inaccurate cost estimates, do not take current manufactured home construction methods into consideration, and fail to address testing, inspection, and certification.

HUD LAUNCHES NEW TOOL TO NAVIGATE REASONABLE ACCOMMODATIONS REQUESTS FOR ASSISTANCE ANIMALS

HUD has launched its Assistance Animals and Fair Housing – Navigating Reasonable Accommodations Interactive Tool. The tool allows users to click through a series of questions that guide users through HUD’s January 2020 Fair Housing and Equal Opportunity Notice 2020-01. In that Notice, HUD set forth guidance on housing providers’ obligations under the Fair Housing Act to provide reasonable accommodations to housing consumers with disabilities who require the use of an assistance animal. Now, housing providers and consumers alike may use the tool to ensure compliance with the Fair Housing Act’s requirements related to reasonable accommodations for assistance animals. Some of the information that can be obtained from the tool includes the following:

- The definition of an assistance animal,
- The rules and policies that are enforceable against assistance animals versus pets,
- Circumstances in which the Fair Housing Act requires a provider to accommodate a reasonable request,
- The extent of a housing provider’s ability to make document or information requests to consumers, including best practices for this “interactive process,” and
- The scope of information consumers must provide in response to a provider’s request for information or documents.

For those interested in accessing the tool, please visit: <https://sites.hudexchange.info/housing-request-for-assistance-animals-interactive-tool/>

SECURE, cont. from Page 8

Here are the instructions to enabling the 2FA on Meta platforms. Do this today. <https://www.facebook.com/help/148233965247823>

Use 2 separate wireless networks at your business: Do you have a wireless network at your sales center? If so, you need to have separate networks for customers and employees. There's a lot of confidential info that gets passed through that network (credit apps, W-2s, tax returns, etc.), and you don't want just anyone to have access to it.

Get with your ISP (Internet Service Provider) and set up 2 different wireless networks. Make one for customers, and the other for employees. The employee network needs to be secure so that no one else can access it.

Online security is a HUGE deal in today's digital world, and you have to stay on top of it!



David Finney
<https://bildmedia.io/>
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Thank you for the MHPAC Donations!

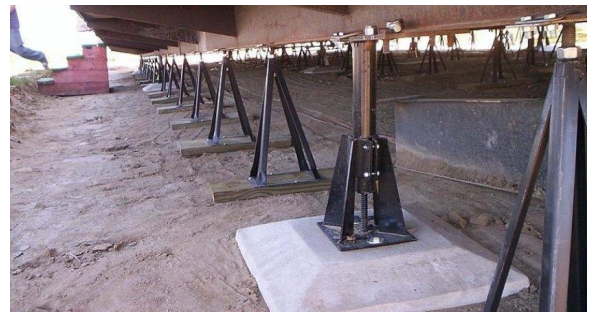
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TRAINING UPDATE: YOUR ASSISTANCE IS REQUESTED!

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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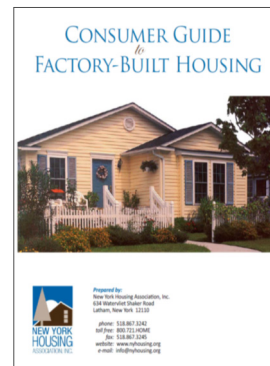


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- Business Income Coverage responds to loss of income resulting from direct damage to NON owned homes in your community.
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