



HOUSING NOW

May 2023

2023 SUMMER OUTING

AUGUST 2, 2023 - DRUMLIN'S COUNTRY CLUB

800 Nottingham Road, Syracuse, NY 13224

TICKETS WILL GO ON SALE JUNE 1, 2023

Early bird pricing only available through July 1, 2023

Use Promo code GOLF2023 for \$25 off!

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, buffet, beverages and prizes. 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!

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

NEED OVERNIGHT ACCOMODATIONS?

Embassy Suites: 6646 Old Collamer Road, East Syracuse, NY 13057

Reserve your room by calling 315-446-3200

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

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

Cutoff Date 07-02-2023

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.



We're
**BUYING
MHCs!**

Dream the american dream

- **Highest Price Paid for Your MHC**
- **Smooth, Quick Closing**
- **Free Property Evaluation**
- **100% Confidential**

Brokers Protected



Joshua Mermell
Senior VP of Acquisitions
Email jmermell@rhp.com
Cell 248.508.7637
Office/Direct 248.538.3312
31200 Northwestern Hwy.
Farmington Hills, MI 48334
rhp.com



FROM THE NYHA PRESIDENT



JOE BUSHEY

WHO'S ON YOUR TEAM?

The first step in building a championship team is determining who is going to be on the team. Nothing is more critical to accomplishing our hopes and dreams than deciding whom the people around us are going to be to help us accomplish those goals. It's easy when we fall short to blame others, but ultimately, we decide who we want to spend our time with, and who we trust the most to help us get to where we want to go.

It's also true that any team is only as good as its weakest link. It is the responsibility of the rest of the team to coach the new members on what good, or great, looks like and to encourage them to continue to improve and make everyone else better. All of us must always be looking to grow and improve and support each other as an industry for each of us to be the very best we can be.

I urge all of our members to be as active as they can be in supporting your NYHA. A great team member in an organization like ours attends Area Meetings and Board Meetings, volunteers to be on a committee, and provides monetary support. We have a great team of committed professionals in the factory-built housing industry. We need to continue to hire and recruit quality individuals to be a part of the best-kept secret in housing in America. I wish you all continued success and a prosperous spring selling season.

NEW YORK HOUSING ASSOCIATION: MANY MEMBERS, ONE STRONG VOICE!

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

DISCOVER THE ALL-NEW

ASCEND™

LINE OF HOMES

YOUR LIFESTYLE BUILT BETTER

CONTACT:

Ron Major, Sales Manager
(800) 937-3911 ext.1611



**TITAN®
HOMES**

www.titanhomesny.com

© 2022 Champion Home Builders, Inc. All Rights Reserved.



ACH 50 TESTING OR "BLOWER DOOR TEST"

(Revision to issue 2021-2018-10)

Published January 2023 From: <https://dos.ny.gov/technical-support>

This edition of the Code Outreach Program addresses the mandatory air leakage testing requirements.

Air leakage testing, commonly referred to as "blower door testing," is mandatory for new low-rise buildings meeting the definition of a "residential building" in Chapter 2 of the 2020 Energy Conservation Construction Code of New York State (2020 ECCCNY), including low-rise residential "factory manufactured buildings."¹ In addition to the requirements of the 2020 ECCCNY, Section 401.2 of the 2020 Mechanical Code of New York State (2020 MCNY) provides that "all dwelling units,² where natural ventilation is proposed, shall be tested in accordance with Section R402.4.1.2 of the Energy Conservation Construction Code of New York State." Therefore, the requirement for air leakage testing applies to all new buildings that contain *dwelling units*, where natural ventilation is proposed, regardless of whether they are classified as *commercial buildings* or *residential buildings* in the 2020 ECCCNY.

Air leakage testing is also required in "spaces undergoing a change in occupancy that would result in an increase in demand for either fossil fuel or electrical energy" or "any space that is converted to a dwelling unit or portion thereof from another use or occupancy" (see Sections R505.1 and R505.2). **However, air leakage testing is not required when the scope of work performed in existing buildings is limited to repairs, additions, and alterations; nor is it required for "manufactured homes"³ constructed in compliance with the Department of Housing and Urban Development's "Manufactured Home Construction and Safety Standards" (24 CFR Part 3280).**

According to Section R402.4 of the 2020 ECCCNY, the *building thermal envelope* shall be constructed to limit air leakage in accordance with the requirements of Sections R402.4.1 through

R402.4.5. The term "*building thermal envelope*" is defined in Chapter 2 of the 2020 ECCCNY as "*the exterior walls (above and below grade), floors, ceiling, roofs and any other building element assemblies that enclose conditioned space or provide a boundary between conditioned space and unconditioned space.*"

Section R402.4.1.2 of the 2020 ECCCNY provides that "*the building or dwelling unit shall be tested and verified as having an air leakage rate **not exceeding three air changes per hour**. Testing shall be conducted in accordance with RESNET/ICC 380, ASTM E779 or ASTM E1827 and reported at a pressure of **0.2 inch w.g. (50 Pascals)***" [emphasis added].

Section R402.4.1.3 of the 2020 ECCCNY provides an optional testing procedure, as an alternative to compliance with Section R402.4.1.2, where two or more *dwelling units* are located within one *building thermal envelope*. According to this procedure, the air leakage rate for each "testing unit" shall not exceed "**0.3 cubic feet per minute per square foot of enclosure surface area**," testing "*shall be conducted with a blower door at a pressure of **0.2 inches w.g. (50 Pascals)**, and shall be conducted in accordance with ASTM E779*" [emphasis added]. When this alternative testing procedure is chosen for a building with more than seven *dwelling units*, a representative sampling of the testing units could be allowed when approved by the *building official* (see Section R402.4.1.3.1). In all cases, testing shall be performed at any time after creation of all penetrations of the *building thermal envelope*.

Who can perform this testing?

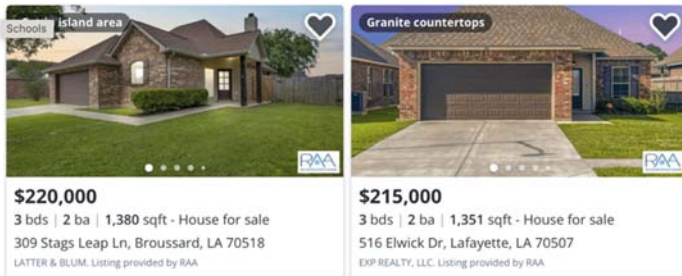
The entity performing air leakage testing should possess adequate training and expertise in the

Blower Door, cont. on Page 8

MARKETING MANUFACTURED HOMES IN 2023 (Part 1)

A PICTURE IS WORTH A 1000 WORDS!

When you look at the Zillow listings below, what do you see? What do all the listings have in common?



If you said "Exterior shots of the house", you'd be correct.

As an industry, we've historically been irrationally afraid of advertising what the outside of a manufactured home looks like. Even the largest manufacturers in the industry like Clayton, Champion, Cavco, etc. will post homes on their social media account WITHOUT an exterior shot.

Could you imagine Ford selling a new F-150 by showing off the dash? Or Polaris marketing a new side by side with pictures of the engine compartment? Of course not. You want to see what they look like first, and if you're interested, then you'll check out the inside.

**Which photo below draws your attention more?
The interior or the exterior?**



It's the exterior, of course. If it was your job to go market some Ford trucks, you'd use that bottom image every time.

Hold on...I know what you're thinking: "But David, that's a raptor doing the cha cha slide across the desert. It's not a fair comparison."

Fair enough. Let's look at an exterior shot and an interior shot of a manufactured home. **Which of these pictures make you more interested in the house: the kitchen or the exterior shot?**



If you're like 95%+ of website and social media users, you're more likely to react to the exterior shot than the interior shot. The data is abundantly clear on this - exterior shots of homes perform better than interior shots. In fact, exterior shots typically get 10x the engagement of an interior shot on social media, and a 2-3x the conversation rate on a website. And as you know, more engagement and more conversions equal more sales.

But here's the problem...(or is it?) Sure, that house up there looks great. Unfortunately, most manufacturers do not provide their retailers with good, high quality images of the homes they're building. They're usually good on the interior shots, but they drop the ball on the exterior. Whether it be logistics, cost, or a simple lack of resources, manufacturers rarely have a great selection of exterior shots.

This is a large part of why the industry has focused on the interior. However, after looking at thousands of social media posts and millions of retailer website visits, the data tells us that **any exterior shot will outperform a high quality interior shots**. You still need interior shots, of course, but you need to lead with the exterior, no matter how low quality it may seem.

To explain this, you have to think about how the real (in person) home tour is done. When a potential buyer goes to look at the house, they look at the exterior, walk through the front door, see a kitchen/living space, then start looking at bedrooms, bathrooms, etc. You need to duplicate this experience in the digital world. If you don't, subliminal alarm bells start going off in the potential buyers head, and they start to question the digital experience. They say "Why are we starting in the kitchen? What's wrong with the outside? How did I even get in here? This doesn't feel right."



www.redmanhomesofpa.com

1-800-733-6267

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



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

applicable reference standard and testing method. Section R402.4.1.2 of the 2020 ECCCNY indicates that the *building official* may require the testing to be conducted by an approved third party. Before approving a third-party tester, the *building official* should review their qualifications and determine that they are competent to perform the test.

What is required to document the test results?

According to Section R402.4.1.2 of the 2020 ECCCNY, *"a written report of the results of the test shall be prepared and signed by the party conducting the test."* The items required to be included in the report are listed in Section R402.4.1.2 or Section R402.4.1.3. The results of the building envelope air leakage testing (as documented in the written report), shall be included in the mandatory posted certificate in accordance with Section R401.3 of the 2020 ECCCNY.

1. The definition of the term "factory manufactured buildings (modular buildings)" is found in Chapter 2 of the 2020 Residential Code of New York State (2020RCNYS).
2. The term "dwelling unit" is defined in Chapter 2 of the 2020 ECCCNY and the 2020 MCNYS.
3. The definition of the term "manufactured home" is found in Chapter 2 of the 2020 2020 RCNYS.

If you have questions pertaining to the Code Outreach Program, email us at:

COP.codes@dos.ny.gov

If you have questions pertaining to the Uniform Code, email our Technical Support unit at:

codes@dos.ny.gov

If you have questions pertaining to the Energy Code, email our Energy Code Services unit at:

energy.code.support@dos.ny.gov



**Building Standards
and Codes**

Even though the digital space isn't the real world, we need to keep the two as similar as we can. This maintains the authenticity of the experience, and the potential buyer then has more trust in the experience. And as we all know, trust builds relationships, and relationships sell homes.

What about a computer rendering (digital image) of a home? Are those better? Nope.

Take a look at the 2 images below. One is a real image of a new home. The other one is a computer rendering. Which do you think performs best online?



If you guessed image #1, you're correct. Even though it's in a lot, unset, with temporary steps, this image resonates with buyers more than the other one. The other one may look more "home" like, but #1 looks more real and authentic. And like I said above, authenticity sell more homes.

I'm going to call this one here, and save further photo analysis for next week's email. Media can make or break a marketing campaign, so I'm going to try and give out as much info as I can over the next few weeks.

BILD
MEDIA

David Finney
david@bildmedia.io

Real Estate Agents Matter!

Sell your park today with our trusted team.

We want to earn your business!

**TIME TO
SELL**



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

No listing required!

All deals confidential!

Long list of Qualified Buyers!

Over 55 years of experience!

FREE valuation of your park! No obligation!

As interest rates increase, park values decrease.

Let's work together!

Call your trusted adviser today:

585-224-0100 x 202

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

2023 COMING EVENTS

(Tentative – dates & times subject to change)

May 10	Area Meeting	Syracuse – Embassy Suites	9am – 12pm
May 10	Networking Luncheon	Syracuse – Embassy Suites	12pm – 1pm
May 10	CE Course	Syracuse – Embassy Suites	1pm – 4pm
May 11	21B & Mechanics	Syracuse – Embassy Suites	9am – 4pm
Jun 8	Area Meeting	Newburgh – Homewood Suites	9am – 12pm
Jun 8	Networking Luncheon	Newburgh	12pm – 1pm
Jun 8	CE Course	Newburgh	1pm – 4pm
Jun 9	21B & Mechanics	Newburgh	9am – 4pm
Jul 12	Manufacturer's Round Table	Scranton, PA	9am - 4pm
Aug 1	NYHA Board Meeting	Syracuse	1pm - 4pm
Aug 2	Summer Outing	Drumlin's Country Club	8:30am - 3pm
Aug 2	CE Course	Drumlin's Country Club	9am - 12pm
Aug 3	21B & Mechanics	Embassy Suites, Syracuse	9am - 4pm



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

SOLID COVERAGE
FROM FOUNDATION TO RAFTERS

Written Insured Warranties for
Manufactured Homes

- Limits liability & risk.
- Excellent sales & marketing tool to attract more buyers.
- MHWC's strong insurance backing protects your bottom line.
- Assistance & support with customer disputes, including free mediation.
- Peace-of-mind protection.



MHWC
NEW HOME WARRANTIES

800.247.1812 Ext. 2188
sales@mhwconline.com
www.mhwconline.com



All the essential elements



ATLANTIC[®]
HOMES

2551 Champion Drive | Claysburg, PA 16625
www.atlantichomespa.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!**

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>



OIL TANK CLEANUP & REPLACEMENT PLAN



ProGuard offers manufactured housing oil heat customers protection for aboveground oil storage tanks and lines. Should an accidental oil release occur, you can feel completely ensured that any problems will be handled quickly and professionally.

Benefits Include:

- ✓ Up to **\$50,000** per loss for cleanup costs resulting from an accidental oil release
- ✓ Up to **\$50,000** annual park blanket limit for third party cleanup costs (off-site & groundwater)!
- ✓ Up to **\$1,500** to repair or replace the tank!
- ✓ Pro-Active Tank Replacement
- ✓ Annual inspection of each oil tank in the community!

Contact us to enroll your community TODAY!

888-354-0677

www.PowderhornAgency.com



NEED ASSISTANCE?

Contact us at:

634 Watervliet Shaker Rd.

Latham, NY 12110

Phone: 518-867-3242

Fax: 518-867-3242

E-mail:

bob@nyhousing.org

kathy@nyhousing.org

Website:

www.nyhousing.org



Real Homes. *Really Affordable.*

UMH Properties, Inc.

is a real estate investment trust that owns and operates 7 manufactured home communities in the state of New York. It is our mission to provide the **best quality affordable housing** for residents of all ages.

Find a Community Near You!

Brookview Village
Greenfield Center, NY
518-893-2989

Kinnebrook Estates
Monticello, NY
845-794-6066

Collingwood
Horseheads, NY
607-739-4623

Waterfalls Village
Hamburg, NY
716-648-3789

D&R Village
Clifton Park, NY
518-383-9977

Woodland Manor
West Monroe, NY
315-676-2016

Youngstown Estates
Youngstown, NY
716-648-3789



UMH Properties, Inc.
Established in 1968

3499 Route 9 North | Freehold NJ 07728

www.umh.com 800.504.0670

NYSE:UMH



Congressional Discussion Draft Calls for Updating Definition of “Manufactured Home”

As part of Senate Banking Committee Ranking Member Tim Scott’s “Renewing Opportunity in the American Dream (ROAD) to Housing Act,” the discussion draft includes updating the definition of a “manufactured home” by removing the requirement that homes are built on a permanent chassis. MHI has long called on Congress and HUD to amend the definition of “manufactured home” to remove this requirement to allow the industry to cater to consumer demand more readily for the latest in housing technology and innovation. MHI believes that removing the permanent chassis requirement would lessen the costs of manufactured homes, allow manufacturers to build more multi-story homes, and help address discrimination against manufactured homes and manufactured homes communities in localities and jurisdictions which use this requirement as a method to zone manufactured housing out of their areas.

MHI Submits Comments to DOE on Technical Assistance for Latest and Zero Building Energy Code Adoption

On Tuesday, April 26, MHI submitted a comment letter in response to the Department of Energy’s Request for Information on Inflation Reduction Act: Section 50131, Technical Assistance for Latest and Zero Building Energy Code Adoption. Addressing proposed funds for technical assistance, MHI notes that “If DOE intends to make \$1 billion available to state and local governments to implement new energy codes and standards based on the 2021 IECC, then it follows that a national energy code for manufactured housing based on the 2021 IECC will be equally as expensive and time-consuming to implement.” Observing the expense on the Department’s proposed rule for manufactured housing, coupled with an aggressively short one-year implementation date, MHI requested that DOE apply “an effective date of three to five years after issuance of final TCE provisions typically seen in

DOE single-appliance energy efficiency standards.” The letter concludes that MHI “believes this RFI appropriately identifies the cost realities of updates to energy standards and recognizes the importance of realistic adoption and compliance support” urging the Department to “to improve its efforts, processes, and support in the manufactured housing sector.”

FHFA Issues Notice of Proposed Rulemaking on Fair Lending Oversight

The Federal Housing Finance Agency (FHFA) announced that it is seeking comment on a proposed rule that would formalize many of the Agency’s existing practices and programs regarding fair housing and fair lending oversight of its regulated entities. Specifically, the proposed rule would codify in regulation:

- FHFA’s fair lending oversight requirements for Fannie Mae and Freddie Mac (the Enterprises) and the Federal Home Loan Banks;
- The requirements for the Enterprises to maintain Equitable Housing Finance Plans; and
- The requirements for the Enterprises to collect and report homeownership education, housing counseling, and language preference information from the Supplemental Consumer Information Form (SCIF).


FHFA expects this rulemaking to provide increased public transparency and greater oversight and accountability of the regulated entities’ fair housing and fair lending compliance.

MHI Urges HUD to Ensure Manufactured Housing is Addressed in its Affirmatively Furthering Fair Housing Rule

On April 24, 2023, MHI submitted comments to assist HUD in the development and guidance for implementing and reinstating the Affirmatively Furthering Fair Housing (AFFH) rule. MHI expressed support for the proposed rule which seeks to reduce housing discrimination and to promote fair

**THE INDUSTRY'S MOST TRUSTED
MANUFACTURED HOUSING SUPPLIER**


www.BLEVINSINC.com



INDUSTRY LEADING SUPPLIER

COMMITMENT to OUR CUSTOMERS

**STRATEGICALLY LOCATED BRANCHES
ACROSS THE COUNTRY**



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

Blevins

MHI, cont. from Page 14

and affordable housing across the United States by reforming and restoring tools that can be used to hold local jurisdictions accountable in their land use planning and zoning actions. As part of its letter, MHI offered three key recommendations to HUD in order to ensure that the proposed rule furthers manufactured housing homeownership opportunities by:


1. Adding measures to prevent the exclusion of manufactured housing through land use planning measures.
2. Actively promoting manufactured housing as an affordable housing alternative to local jurisdictions.
3. Utilizing statutory preemption authority to strengthen HUD's 1997 Statement of Policy on manufactured home construction standards and local zoning policies.



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.



SAVE THE DATE
August 2, 2023
**Drumlin's Country Club
Syracuse, NY**

Summer Outing



New York Housing Association
info@nyhousing.org
www.nyhousing.org

GOLF * GOOD FOOD * FUN

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

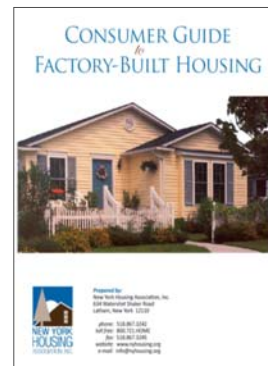


Building Better Communities through Best Practices

- Appraisals
- Community Visits
- Review standards and principles

Let our experience guide you.

For more information visit
consultwithmhc.com or call 585-794-7545



The **Consumer Guide to Factory-Built Housing** is a fantastic resource to share with prospective tenants. Buying a home is a big step! The facts and info 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 \$1 each.

You must make a minimum purchase of 25 Guides.

For more info, please contact:

Kathy@nyhousing.org or call 800-721-HOME



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

CHECK OUT THE NYHA 2023 CALENDAR:

www.nyhousing.org/events



EAGLE RIVER HOMES

*The Ultimate Home Value with
Quality, Durability & Flexibility in
Design*

21 S. Groffdale Road, PO Box 336
Leola, PA 17540

P: (717)656-2381 F: (717)656-0316

Check out our website: www.eagleriverhomes.net

We are also on Facebook and 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