



HOUSING NOW

May 2025

NYHA CELEBRATES TWO SUCCESSFUL LOBBY DAYS AT THE STATE CAPITAL

NYHA proudly hosted two successful Lobby Days on April 28 & 29, drawing members from around the state to meet with lawmakers and push for meaningful legislative change. Members were able to discuss Title Surrender legislation (S.7120/A.7512), the Mobile and Manufactured Home Replacement Program (S.2721/A5655), and proposed Amendments to the Real Property Law (S.228-A/A.340-A) as related to rent increases at sixteen (16) face-to-face meetings with state regulators, legislators and key staff members.

This Lobby Day was also about showing our elected officials that Manufactured and Modular homes are the solution to the housing crisis in New York, and that our homes are affordable and attainable for many New Yorkers. Participants shared powerful personal stories, and urged lawmakers to support/oppose the legislation mentioned above.

We shared a video created for us by ManufacturedHomes.com to assist with our advocacy efforts, and it turned out to be an immensely powerful tool. Legislators were astonished to see the high-quality eco-smart construction available, and they appreciated the price points for single- and multi-section homes as well as the turnaround times for building homes in a factory. *(Please note: when the video is on our new website, we'll let you know.)*

Our Lobbyist, Jane McLaughlin, Esq., Greenberg Traurig, was able to get joint support for the Title Surrender legislation from the New York Mortgage Bankers Association and the Rural Housing Coalition of New York. Between our efforts and their support, we are hopeful that this Legislation will pass before this year's session concludes. Currently, most homeowners are forced to rely on higher-cost personal property loans with less favorable terms for financing because homes are titled through DMV. If passed, this would

afford people the option of converting a manufactured home to real property when it is sited on private property, which, in turn, would allow better funding opportunities for potential purchasers. New York is currently the only state in the nation without this option.

Upstate United joined us in opposing proposed amendments to the Real Property Law related to rent increases. Members shared real-life stories about how the current limits affect their businesses and shared their concerns about how much worse things could be with even stricter policies. The sponsor of this bill in the Assembly is Didi Barrett, who listened to our concerns thoughtfully and asked good questions of our members. We will continue our efforts to oppose this legislation.

We were also able to meet with a representative from the DMV who listened to our concerns regarding the titling process. It was a productive conversation, and we have been tasked with creating a FAQ section for the DMV's website and recommending some minor changes to the MV-82TON. Stay tuned for more info on this!

Lobby Days 2025 marks a significant milestone in NYHA's ongoing advocacy efforts. Every Legislator or staff member we met with over those 2 days showed interest in what we wanted to discuss, listened to stories from our members, and asked good questions. Both days were extremely successful.

We would like to thank the following members for joining us: Neil Bandel, Greg Hewlett, Jared Hirt, Adam Hoffman and Robin Pfeil.

We encourage all members to stay engaged by contacting your representatives, state and local. Tell them about your business and the benefits of manufactured and modular housing in NY. Your politics, and theirs, do not matter – get to know them.

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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Home
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Estimated Annual Savings:
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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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ELECTRIC VEHICLE CHARGING STATIONS

On March 20, 2025, Governor Hochul signed into law Chapter 111 of the Laws of 2025, which amends a bill that was passed last year requiring electric vehicle (“EV”) charging infrastructure and charging stations in newly constructed buildings where parking is provided. Based on concerns raised about the feasibility of this requirement, the Governor and Legislature reached an agreement to amend the original bill to instead require the Uniform Fire Prevention and Building Code Council (“Code Council”) to consider the issue through the Energy Code amendment process.

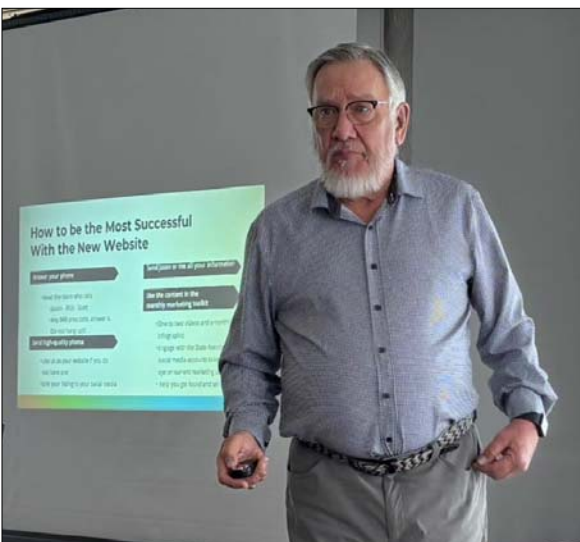
Under the new law, the Code Council must adopt electric vehicle infrastructure and charging standards for new buildings with new off-street parking during the next Energy Code development cycle, after December 2026. With respect to manufactured housing, the new law authorizes, but does not require, the Code Council to provide for EV ready infrastructure for detached one- and two- family dwellings. The law also authorizes the Code Council to establish exemptions for affordable housing construction, technical infeasibility, geographic location, or building type.



NYHA Lobby Day - pictured Left to Right: Assemblyman Billy Jones (D-114); Greg Hewlett, MH Imperial Homes; Jane McLaughlin, Esq., Greenberg Traurig; and Robin Pfeil, Triton Valley Estates. AM Jones sponsored Title Surrender legislation (S.7120/A.7512) this year.



ACM Course #1 was a huge success. Many thanks to our participants and Chrissy Jackson, instructor extraordinaire! We're already looking forward to Course #2 in October!



Rick Robinson, ManufacturedHomes.com, stopped by the Sales Training Course to discuss the new Consumer-Facing website - coming soon!



April 9, 2025 Sales Training Course in Syracuse, NY taught by Scott Stroud, LearnMH.



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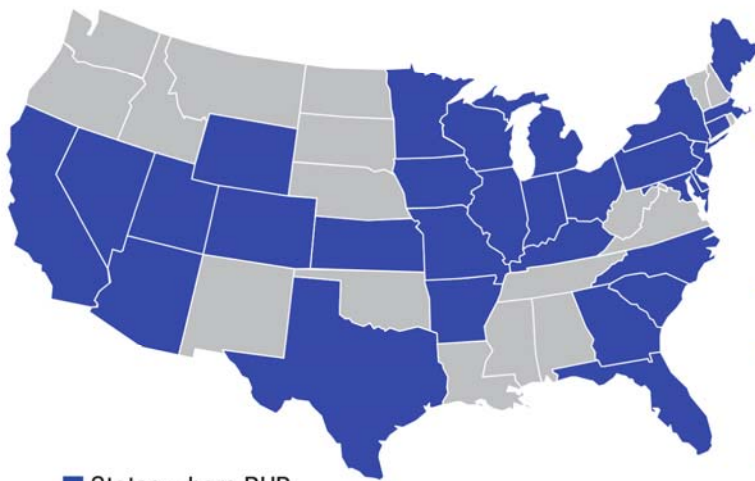
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FORMER HUD DEPUTY ASSISTANT SECRETARY TERESA PAYNE JOINS MANUFACTURED HOUSING INSTITUTE AS VP OF POLICY, BRINGING DEEP PUBLIC POLICY EXPERTISE TO SUPPORT THE EXPANSION OF ATTAINABLE, QUALITY HOUSING

The Manufactured Housing Institute (MHI) is pleased to announce the appointment of former HUD Deputy Assistant Secretary for the Office of Manufactured Housing Programs (OMHP) Teresa Payne as Vice President of Policy. Payne will lead MHI's policy team in this role, working to advocate for the interests of the manufactured housing industry and collaborating with stakeholders to achieve key policy objectives at the federal and state levels.

Payne is a dedicated advocate for innovative manufactured housing with nearly three decades of experience shaping housing policy and advancing attainable homeownership nationwide. During her 28-year tenure at HUD, Payne held several prominent positions, including Director of Housing's Office of Business Development and Associate Deputy Assistant Secretary for Regulatory Affairs and Manufactured Housing.

Notably, she served as OMHP's Administrator, where she guided the office through two of the most extensive HUD Code updates in over three decades and played a crucial role in its transition to becoming an independent office within HUD's Office of Housing. Her contributions were instrumental to HUD's initiative to modernize manufactured housing. As Deputy Assistant Secretary, she played a pivotal role in finalizing the policy for new 1–4 unit manufactured homes, marking a significant step forward in expanding the range of home types that can be constructed under the HUD Code. She also established HUD's first internal Manufactured Housing Credit Risk Committee to enhance oversight and monitor the performance of the agency's manufactured housing loan portfolio. In addition, she worked closely with HUD's state partners and third-party inspection agencies to strengthen and standardize compliance efforts nationwide.

"We are excited to welcome Ms. Payne to the Manufactured Housing Institute, and we look forward to the insight and dedication she brings to advancing our industry's policy objectives - especially at a time when elevating housing innovation is critical to addressing the nation's housing supply challenges," said Dr. Lesli Gooch, MHI's CEO. "She has a strong record of effective leadership and will be an instrumental member of our team as we work to increase the share of manufactured homes in new single-family construction by promoting additional home types, facilitating placement in more locations around the country, and strengthening support for the land-lease community model."

Payne stated, "I am thrilled to be joining MHI and becoming part of a passionate community dedicated to manufactured housing. I look forward to leveraging my experience in this new role, collaborating with MHI members, sharing ideas, and working together to drive innovative solutions that expand access to attainable housing."

For over 50 years, the industry's partnership with HUD has helped make the American Dream of homeownership a reality for millions by delivering high-quality, affordable homes that families love. As the industry continues to innovate with new styles and sizes, the federal building code remains essential to ensuring homeownership stays within reach.



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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

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MANUFACTURED HOUSING: KEY TO THE AFFORDABLE HOUSING CRISIS

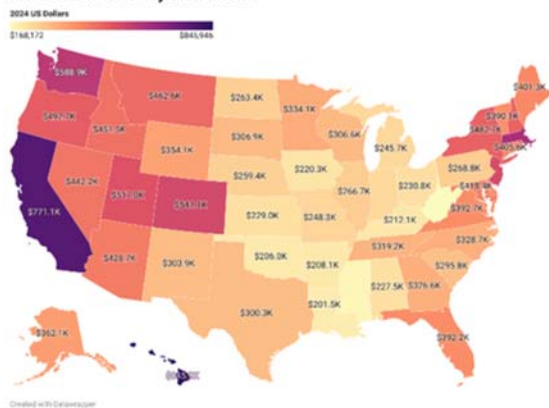
If you read these articles regularly (and if you do, thank you!), it probably won't surprise you to hear that I spend quite a bit of time digging through data. If you asked my wife or my employees, they'd likely tell you I spend way too much time on it. :)

But the reality is, data matters - especially in our modern digital world. Having a solid grasp of our industry's data is incredibly helpful as we try to promote manufactured housing to a broader audience.

As you're likely aware, we are currently in the midst of a significant housing affordability crisis. Everywhere across the United States—from Alaska to Florida, Hawaii, and everywhere in between—home prices have risen far faster than household incomes. Families are being priced out of their hometowns, and younger generations are finding it increasingly difficult to buy their first home.

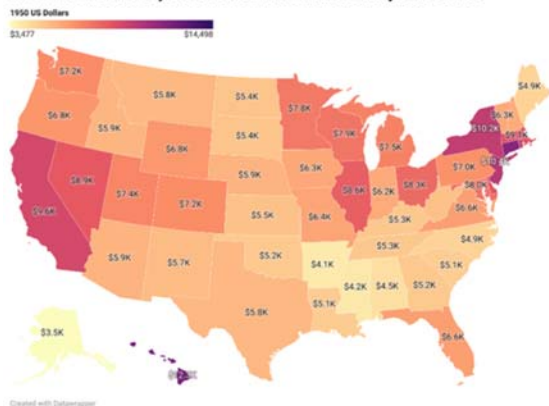
We all know this.

Median Home Value By State in 2024



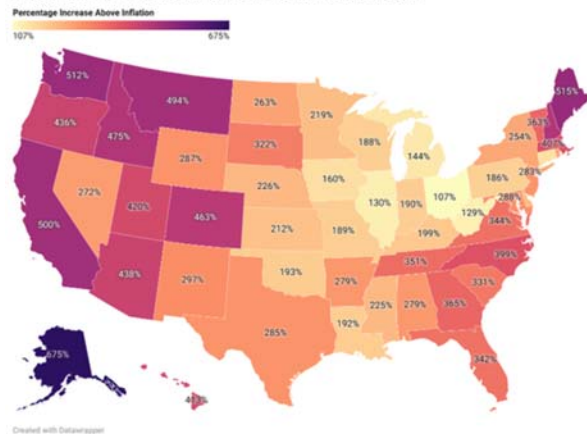
Here's where we're at today: median home values now range from a low of about \$168K in West Virginia to a staggering \$845K in Hawaii.

Median Home Value By State in 1950 in Non-Inflation Adjusted Dollars



If we traveled back 75 years to 1950, we'd see dramatically lower home prices. Can you imagine paying less than \$10K for a house in California? Today, a parking space probably costs more than that in parts of the state!

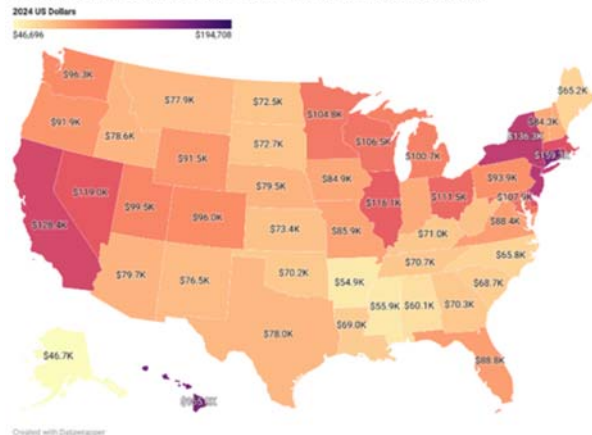
Median Home Value Increase 1950-2024 Above Inflation



Here's the problem: the map above shows home price increases by state *beyond* inflation. For instance, in Washington state, home prices have outpaced inflation by over 500%. To put this in perspective, if gas prices had risen at that rate, we'd be paying about \$22.68 per gallon today.

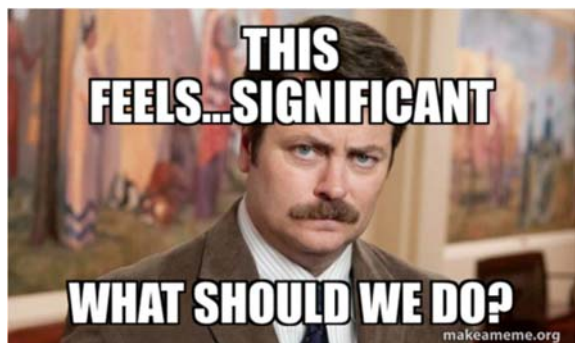
Clearly, these home price increases are unsustainable, and they're pricing out countless families from homeownership.

Median Home Value By State in 1950 in Inflation Adjusted Dollars



Data for 1950 US house prices came from the US Census, inflation data for the Bureau of Labour Statistics and the 2024 house prices from Zillow. Maps created using Datawrapper. Maps built by Brilliant Maps.

Now take a look at the map showing what home prices would look like if they'd simply kept pace with inflation. Do you see your state? Imagine how different our housing market would look if home values matched this map.



Great question, Ron. :)

Factory-built housing (manufactured, modular, tiny homes, park models, system-built, etc.) is the solution. Regulation, zoning restrictions, rising material costs, and expensive labor have made traditional site-built homes increasingly unaffordable—and realistically, that trend isn't reversing anytime soon. The only practical solution is to shift toward factory-built homes, dramatically reducing costs.

But our industry still faces a major challenge: generating public interest and demand. The need is clearly there, so here are some ideas to get the wheels turning based on your business type:

1. **Industry Associations:** At state and national levels, we need to boost public awareness. That means holding events open to everyday homebuyers, showcasing manufactured housing's value and affordability firsthand.
2. **Manufacturers:** It's time for stronger branding. Outside of industry insiders and

perhaps a tiny fraction of homebuyers, most people can't name a single manufactured home builder. Have you heard of Hoka shoes? I bet you have. They generate annual revenue similar to our industry's largest manufacturers. If they can successfully build brand awareness, so can we.

3. **Retailers:** Retailers must become more transparent and actively compete with traditional site-built homes. In every market across the country, manufactured housing represents a better option for at least 25% of homebuyers—possibly more. Buyers just need help recognizing this.
4. **Lenders:** Mortgage lenders need to market directly to consumers, not just the businesses selling homes. Home financing is ultimately a consumer-driven business (B2C), not strictly B2B. If homebuyers knew how affordable manufactured home financing could be, interest would increase significantly. Need some marketing inspiration? Check out what Rocket Mortgage does with its advertising.

Our industry offers incredible value. The key to accelerating growth is consistently presenting that value to potential buyers—as often, and in as many ways, as we possibly can.



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MAY - JUNE 2025 COMING EVENTS

May 14	Continuing Ed	Remote	1pm – 4pm
May 15	21B & Mechanics	Remote	9am – 4pm
May 30	Retailers Only Meet-Up	Remote	11am – 12:30pm
Jun 11	Area Meeting	Hampton Inn, Saratoga	9am – 12pm
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

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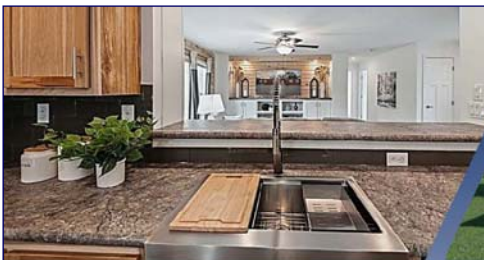
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