



HOUSING NOW

November 2021



71st ANNUAL CONVENTION & TRADE EXPO

What a fantastic 71st Annual Convention! We had a great turn-out at the 71st Annual Convention October 27-28, 2021 at the Turning Stone Resort in Verona, NY. We hope everyone who was able to attend enjoyed everything, made some new contacts, and learned at least one new thing.

On October 27th we held a Welcome & Networking Reception in the beautiful Shenandoah Clubhouse. Nancy Geer was able to join us and received a very special award. The NYHA office building has been renamed the "Nancy Geer Office Building" as a thank you for all of her years of service to the Association and all of the work that she put in to spear-heading all of the work behind the beautiful Titan home that is the NYHA office. Joe Bono received this year's Patricia Fiederer President's Award. Joe has been a very active and supportive Board Member since he joined the Board, and this year stepped-up even more by speaking at our remote Area Meetings. Congratulations to both Nancy and Joe!

October 28th kicked off with David Finney from Bild Media discussing digital marketing ideas. David was able to incorporate some NY specific data into his presentation, which made it very relevant to our attendees. He is a great speaker, and this presentation was well worth the cost of admission. If you would like a copy of David's presentation, please contact our office.

After that, Bill Sherman, NYS DOS DBSC, and Mike Perri, Titan Homes, presented on service & installation issues. Mike even provided our attendees with a virtual tour of the Titan plant. With recent code changes, this presentation was one that you should not have been missed!

In the afternoon, Elliot Eisenberg, Ph.D., the "Bow Tie Economist," provided an update on the US economy. The good news? It's growing. The Corona Virus pandemic hit the manufactured housing industry just like it's affecting everything else. Things are slowly but surely getting better and consumer confidence is improving after a very sharp decline in 2020. Elliot was able to get some laughs and make his presentation both informative and enjoyable.

Dominick Sageer and Donna Kramer, Community Investment Services, presented our attendees with some investment opportunities. We will be following up with our entire membership to see if there is interest in pursuing the opportunities that were presented.

Mark Glaser, Esq., of Greenberg Traurig, provided attendees with the 2021 Legislative Summary, the 2022 Legislative Agenda, and an update on the Eviction Moratorium & changes to the STAR Program. Mark always presents useful information for our members, and we appreciate the time and attention he gives to the MH industry in NY. Copies of the 2021 Legislative Summary and the 2022 Legislative Agenda can be obtained from the NYHA office.

We would like to give a big THANK YOU to this year's Convention Exhibitors & Sponsors. The success of the Convention is attributable to their support! (Full list on Page 5.)

Congratulations to the winner of the 2021 Poker Run: Stephen Sacks, of UMH Properties. Stephen won with a full house and chosen to accept a free four-some for the 2022 Summer Outing. Congratulations, Stephen!

Plans are well underway for the 72nd NYHA Annual Convention - **Stay Tuned!**

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 so specifically stated.



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FROM THE NYHA PRESIDENT



JOE BUSHEY

A TIME TO GIVE THANKS

I would like to take this opportunity to thank all of our members who took the time to attend our Annual Convention last month at the Turning Stone Resort. It was great to see so many of you again in person and I think all who came would agree it was time very well spent. On behalf of the entire Board of Director's, a final thank you to all of our sponsors, who without your support we would not be able to hold this event. Thanks again to Bob Capenos and Kathy Pratt for all their efforts in planning and organizing a truly first class event.

We are just a couple of weeks away from the Thanksgiving holiday. I encourage everyone to take some time this month to reflect on all the things that you are grateful for in your life. We all get so busy trying to get as much done as possible, that sometimes, we take for granted all of the daily blessings each of us have in our lives. I want to wish all of our members a safe and healthy Thanksgiving and hope all of you enjoy a peaceful holiday.

Finally, and most importantly, I would like to express my gratitude to all of our Veteran's and their families for their sacrifice and service to our great country. As we all know, it is because of these brave men and women, and their families, that the rest of us have the privilege to live in the land of the free. Take the time this year on Veteran's Day to salute those you know who either have or continue to serve our great nation.

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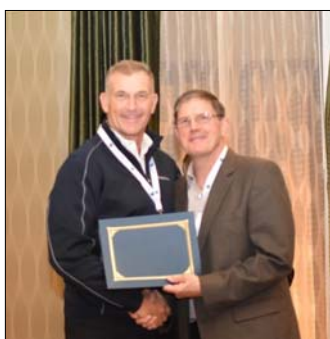
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HOW MUCH SHOULD MANUFACTURED HOME DEALERS SPEND ON MARKETING?

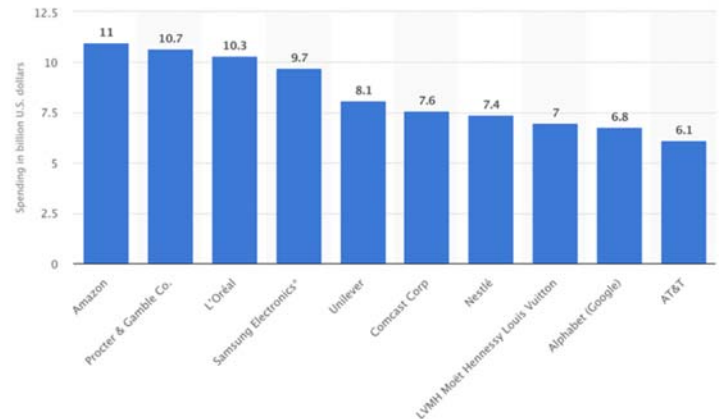
David Finney, Bild Media

“A man who stops advertising to save money is like a man who stops a clock to save time.”
– Henry Ford

Here’s the number one question we hear when we’re discussing marketing: “How much should I spend?” For those of you in the manufacturing housing industry, the answer will most likely surprise you. Companies are spending BILLIONS to get their product in front of consumers, and our industry has to do the same.

If a consumer has \$5k burning a hole in their pocket, Amazon is spending LOTS of money to get them to purchase a new TV, and home retailers have to spend to get them to buy a home instead.

To start off, let’s look at some successful global companies to see how much they’re spending on marketing, both as a dollar amount and a percentage of their revenue.



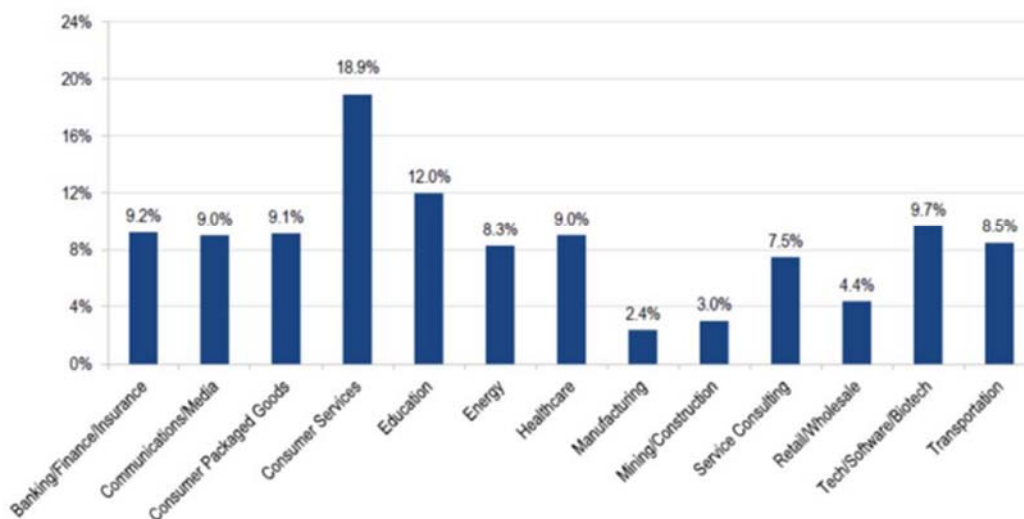
Marketing Budgets Worldwide: Amazon spends over \$30 million per day marketing, and Proctor & Gamble Co. spends nearly \$29 million. These are very, very large numbers. Which makes sense, because these are very large, global brands. For our purposes, it’s simpler to look at their marketing budgets as a percent of their revenue.

In 2020, Amazon had a global revenue of \$386B. In that same year, they had a marketing budget of \$22 billion, up from \$18 billion the previous year. Their advertising budget was 5% of their revenue.

Let’s skip down the line a bit and look at AT&T. In 2020, AT&T’s revenue was \$172 billion, and their marketing budget was \$6.1 billion. Their marketing budget was equal to just under 4% of their revenue.

We know what you’re thinking. “How does this apply to us? Amazon doesn’t sell manufactured homes, and neither does AT&T.” That’s right, so let’s look at some other industries below:

Figure 3.9. Marketing spending as percent of company revenues by industry



Marketing, cont. on
Page 11



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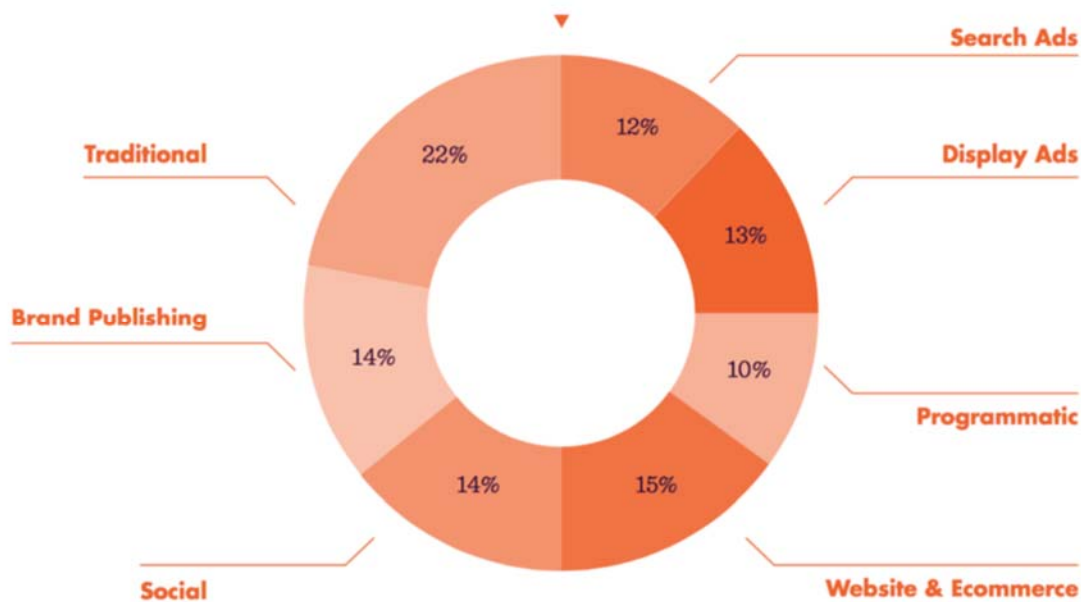
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As you can see, AT&T and Amazon fall right about where they should be – they’re both retail companies, so their average spend is around 4.4%. Amazon is actually spending higher than average – 5% vs. an average of 4.4%.

Let’s apply the percentages above to a manufactured home retailer. In 2019 according to MHI, the average price of a new manufactured home was \$82,000. Assuming a retailer sells 50 homes, that would be an annual revenue of \$4.1 million. To get the marketing budget, we calculate 4.4% of 4.1 million, which is \$180,400. A manufactured home retailer selling 50 homes per year should spend about \$180,400 per year marketing, or about \$15,000 per month.

Seem high? Not when you look at what car dealers spend. According to auto news, the average franchise dealer spent \$640 per car in marketing. Considering the average auto dealer sells over 1000 cars per year, that puts their marketing budget between \$500K to \$1 Million per year.



Need some help figuring out where to spend that budget? Check out the graphic about from Smart Insights This is a good place to start when allocating your budget.

When you’re ready to learn about the different options available for MH retailers, click here to head over to our blog. We have LOTS of free resources regarding marketing for manufactured home retailers.

We realize that it can be intimidating to increase your marketing budget, but the proof is out there. The most successful companies in the world invest time, energy, and money in marketing. You’ll be in very good company if you decide to do the same.



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COMING EVENTS

Oct 27-28: 71st Annual Convention
Turning Stone Resort

Oct 29: Continuing Education
Turning Stone Resort

Nov 4: 21B & Mechanics
Holiday Inn Liverpool

To register and pay for any event,
please visit: www.nyhousing.org/events

2022 CALENDAR OF EVENTS

(Tentative – dates & times subject to change)

Jan 20	Area Meeting	REMOTE	9am – 12pm
Jan 20	Continuing Education	REMOTE	1pm – 4pm
Jan 26	Board Meeting	REMOTE	9am – 12pm
Jan 27	21B & Mechanics	REMOTE	9am – 4pm
Feb 10	Area Meeting	REMOTE	9am – 12pm
Mar 3	Area Meeting	REMOTE	9am – 12pm
Mar 3	Continuing Education	REMOTE	1pm – 4pm
Mar 10	21B & Mechanics	REMOTE	9 am – 4pm

To register for any event, and for more details, please visit:

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MHI ADDRESSES NEW DOE DATA AND ANALYSES

To date, more than 800 people have responded to MHI's Call to Action telling the DOE that the energy efficiency standards they have proposed for manufactured housing are not workable. **With the comment deadline extended to November 26, 2021**, and new data and analyses published by the DOE still not reflecting an accurate cost benefit analysis, MHI is encouraging all states to continue to keep pressure on the DOE. MHI has updated its communications to the Department of Energy to incorporate why the new data and analyses issued by the Department are still not workable for manufactured housing and will hurt homebuyers seeking affordable homeownership. Here are the actions MHI encourages all states to take to help us keep the pressure on the DOE: [Please Share MHI Grassroots Call to Action](#). MHI's grassroots Call to Action, which is directed to the Department of Energy, can be found here:

<https://www.manufacturedhousing.org/mhiactioncenter/>

Please share with your colleagues!

APPEALS COURT HALTS ROLLOUT OF FEDERAL VACCINATION POLICIES FOR BUSINESSES

The Fifth Circuit Court of Appeals in New Orleans has temporarily halted nationwide implementation of the Administration's mandate requiring all private sector employers with at least 100 employees to ensure their workforce is fully vaccinated against COVID-19 or require weekly testing of unvaccinated workers by January 4, 2022. The Department of Justice is currently appealing the ruling.

As a part of the rule, the U.S. Department of Labor's Occupational Safety and Health Administration (OSHA) outlined the following requirements businesses must follow:

- Ensure their workers are either fully vaccinated against COVID-19 by January 4, 2022, or that they test negative for COVID-19 at least once a week.
- Provide employees with paid time off for the time it takes to get vaccinated and sick leave to recover from vaccination side effects.
- Unvaccinated workers must wear face coverings while on the jobsite.
- Allows for workers to request a "reasonable accommodation" from their employer if the worker cannot be vaccinated and/or wear a face covering because of a "disability, as defined by ADA" or a "worker's sincerely held religious belief, practice or observance."
- Employers are subject to requirements for reporting and recordkeeping.
- Does not require employers to pay for or provide testing to workers who decline the vaccine.

According to the rule, the requirements do not apply to:

- Employees of covered employers who work exclusively outdoors.
- Workers who do not report to a workplace where other individuals such as coworkers or customers are present.
- While working from home.

The OSHA rule is part of President Biden's plan to get all unvaccinated Americans vaccinated. It is expected to cover two-thirds of all workers. This rule is expected to expire within 6 months, but could be extended based on COVID trends. MHI encourages employers to seek legal counsel regarding compliance with the rule.

HUD UNVEILS CHANGES TO FINANCING PROGRAMS FOR MANUFACTURED HOUSING

At MHI's National Communities Council (NCC) Fall Leadership Forum, Lopa Kolluri, Principal Deputy Assistant Secretary for the Office of Housing – Federal Housing Administration at HUD, announced long-awaited reforms to HUD's Title I Manufactured Home Loan Program, a top priority for MHI.

"Our new and updated Title I policies will not only expand access to credit for borrowers seeking loans for quality and affordable personal property manufactured homes, but will also make it easier for lenders to offer financing through the Title I program," said Kolluri.

In her remarks, Kolluri highlighted some of the changes made to FHA's Title I program including:

- Enhanced value determinations that use a sales comparison approach, allow for qualified FHA Roster Appraisers to perform valuations;
- Expanded allowable income sources for borrower qualification that are comparable to FHA's Title II mortgage insurance programs; and
- Additional flexibilities which include calculating student loan debt consistent with FHA's Title II mortgage insurance programs and allowing the use of gift funds from eligible sources.

For years, MHI has been calling on HUD to revise the FHA Title I and II programs, arguing these programs are underutilized and loan volumes continue to shrink because outdated rules make them impractical financing options. While MHI is pleased to see progress is being made, further updates are still needed to these programs which Kolluri recognized in her remarks stating, "It is a foundational milestone event. We have a lot more to do. We have additional work to do to make the Title I Manufactured Home Loan Program really work... and build it back to its full potential for today's buyers."

LEGISLATION INTRODUCED TO IMPROVE AFFORDABILITY OF MANUFACTURED HOUSING COMMUNITIES

Senator Catherine Cortez Masto (D-NV) has introduced the "Manufactured Housing Community Improvement Act" which directs the Secretary of HUD to create a competitive grant program to reward manufactured home communities that prioritize affordability for working families. This legislation is similar to the "Manufactured Housing Community Preservation Act," introduced by Representatives Cindy Axne (D-IA) and Mo Khanna (D-CA), which was advanced out of the House Financial Services Committee in July. It also aligns with language in the "Build Back Better Act" which allocates funds for "manufactured housing infrastructure improvements in eligible manufactured home communities."

MHI RECOMMENDS IMPROVEMENTS TO EMERGENCY RENTAL ASSISTANCE PROGRAM

MHI and its coalition of national housing organizations again provided recommendations to Congress about specific policies that will enhance and accelerate the distribution of emergency rental assistance (ERAP) funds to renters and housing providers. While acknowledging ERAP fund distribution has increased, the coalition argued that changes are still needed to maximize the reach of the funds to renters and housing providers and to ensure greater consistency across programs, especially in areas of overlapping coverage. In the letter, the coalition suggested several modifications to ERAP to facilitate expedited processing and distribution of payments including: eliminating proposed eviction moratorium provisions, directing grantees to allow housing providers to apply on behalf of residents and establishing a safe harbor for those attempting to obtain documentation from uncommunicative residents, prioritizing arrearages and removing 18-month limit, allowing for self-attestation, and requiring state and local grantees to facilitate bulk/aggregated processing of applications and payments, among other suggested enhancements.

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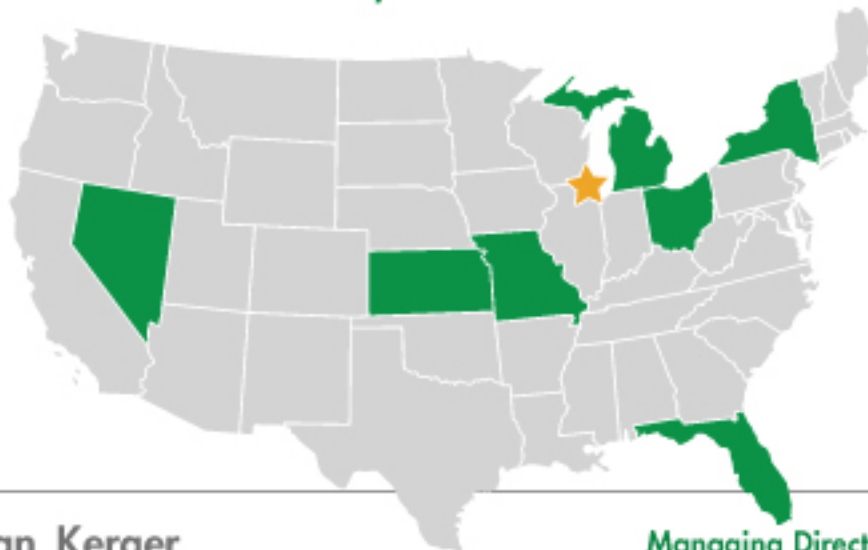


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