

# HOUSING NOW

October 2022

# ALL ABOUT THE 72<sup>nd</sup> ANNUAL CONVENTION & TRADE SHOW!



# OCTOBER 19-20, 2022 Turning Stone Resort

5218 Patrick Road, Verona NY 13478



# 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

rhp properties | americats home®

#### FROM THE NYHA PRESIDENT



JOE BUSHEY

#### A CRYSTAL BALL

It would be really nice to have a crystal ball and know in advance exactly what tomorrow holds. All of us start our day with a list of certain things to do and then get distracted by unforeseen events that need our attention. Then there is the meeting or appointment that you allow 30-60 minutes for and it turns out to be 2-3 hours long. I have always envied those individuals that are well organized and never seem to be late or unprepared for what they have scheduled for the day.

Unfortunately, none of us know for certain what the future holds. We all, however, control our own destiny and are responsible for what we accomplish and get done in a day. The best advice I can give, is to always be positive and take responsibility for everything that you can control yourself. Plan your days and weeks in advance, leave time for yourself and make sure that you are moving closer to the goals you set every week!

I hope by now you have all made plans to attend the New York Housing Association's 72<sup>nd</sup> Annual Convention. Bob and Kathy have put together another fabulous agenda and it promises to be very informative and a great opportunity to meet with industry peers to discuss ways to continue to grow our industry in New York. The Turning Stone is a fabulous destination and I look forward to seeing all of you later this month.

# NYHA: MANY MEMBERS, ONE STRONG VOICE!

STATISTICAL SU	RVEYS	, 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		
<ul> <li>On a monthly basis you will receive:</li> <li>Top 30 manufacturers statewide</li> <li>Top 30 cities statewide</li> <li>A five-county report that lists sale</li> </ul>		brand and by type	
<b>Send to</b> : Cheri Curtis, Statistical Surveys, Inc. PO Box 88004, Grand Rapids, MI 49518-0004 Phone: 616-281-9898 Fax: 616-281-1876			

# FEATURED 72<sup>nd</sup> ANNUAL CONVENTION SPEAKERS



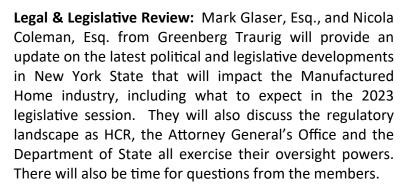
**Leading with Energy!** When you think about what you think about, does it give you energy or take it away? Impactful leaders know they must set the tone for themselves and those around them. How different would your impact be if you were able to create an energized culture that can thrive in times of uncertainty and change? Now's the time to commit to leading with energy. Coach Phil McShan will share from his 20 years of sales and leadership experience. You'll learn to flex the two most powerful brain muscles: how to facilitate growth; and how to sell in times of change.



**Manufactured Housing and You:** Joel Harper will be presenting an overview of the Housing Stability and Tenant Protection Act, Section 233 of the Real Property Law, and other sections of NY law that directly affect you as a community owner.











Working with Rural Preservation Companies: Michael Borges, Executive Director for the Rural Housing Coalition of NY and Bruce Misarksi, Executive Director of HAPEC, will give attendees an overview of the programs administered by Rural Preservation Companies and how these local non-profit affordable housing organizations can assist community owners and home owners.



**Invited Luncheon Speaker:** Senator Pam Helming, NYS Senator for the 54th District, representing all of Wayne and Seneca counties, parts of Ontario and Cayuga counties, the Town of Lansing in Tompkins County, and the Town of Webster in Monroe County. Sen. Helming is the ranking member of the Housing, Construction and Community Development Committee and a member of the Commerce, Economic Development and Small Business Committee.

# NYHA 72<sup>nd</sup> ANNUAL CONVENTION October 19 & 20, 2022 Turning Stone Resort, Verona NY

### **Tentative Schedule of Events**

## October 19th

8:30 am	Registration for 21B & Mechanics Courses (Meadow Meeting Room) (separate registration/fees apply)
1:00 pm	NYHA Board of Directors Meeting (Willow Meeting Room) All NYHA Members Welcome!
6:00 pm	Welcome & Networking Reception (Appalachian/Adirondack Clubhouse)

## October 20<sup>th</sup>

8:00 am	Registration & Continental Breakfast (Cyprus Ballroom)
9:00 am	Welcome & Introduction
9:15 am	Preserving Affordability of MHCs: Panel Disc. with the Rural Housing Coalition of NY
10:15 am	Break with Exhibitors
10:30 am	Manufactured Housing and You: Joel Harper, MHC Consultants
12:00 pm	Luncheon, Invited Speaker: NYS Senator Pam Helming
1:30 pm	Leading with Energy: Phil McShan, Cannonball Sales
3:15 pm	Break with Exhibitors
3:30 pm	NYHA 72 <sup>nd</sup> Annual Meeting
3:45 pm	Legal/Legislative Update: Mark Glaser Esq. & Nicola Coleman Esq., Greenberg Traurig
5:00 pm	Closing Remarks

## October 21st

8:30 am Registration for 3-hour Continuing Education Course (Willow Meeting Room) (separate registration/fees apply)

Travel home safely!

# **NEWS & NOTES FROM MHI**

#### MHI Urges Upgrades to FHA Title I Loan Program

Today, MHI submitted a formal comment letter in response to a Request for Information from Ginnie Mae regarding the FHA Title I program. FHA's Title I program is designed to provide financing for personal property loans (also called chattel) on manufactured homes. However, the program needs significant updating, and in 2021 only insured financing for five personal property loans. MHI's letter outlined the myriad of changes needed to the program including raising the loan limits; raising the limits on borrower costs and fees; lowering the premiums; and updating loan documents, among other items. MHI also outlined some changes that would allow Ginnie Mae more flexibility to provide a secondary market for these loans. MHI worked on a joint letter with the National Association of REALTORS<sup>®</sup> as well.

#### **MHI Opposes DOE Proposal about Gas Furnaces**

MHI has formally submitted comments to the Department of Energy in response to its proposed rulemaking for non-weatherized gas furnaces and mobile home gas furnaces expressing concern that, while the industry supports energy efficiency for manufactured homes, the furnace proposal is fundamentally flawed. These comments follow MHI CEO Lesli Gooch's remarks during a public listening session about the rule in August. In the letter, MHI argues that the proposal decreases the affordability of new manufactured homes while not resulting in meaningful energy cost reductions. Further, for current residents of manufactured homes, MHI notes that the cost of a condensing furnace to the end-user (estimated \$1,300 more than a noncondensing furnace for the furnace alone) combined with the added expenses potentially required to retrofit the home to accommodate different venting/combustion air in-take systems and the addition of condensate drain systems, could be financially devastating.

#### MHI Researching Millennial Consumers and Manufactured Housing

Millennials (Americans aged 26-41) are the largest living demographic in the U.S. at 72.1 million individuals. However, much has been made about the inability of this generation to attain or exceed the quality of life enjoyed by their parents as a result of ongoing economic headwinds. These conditions have only been exacerbated by the Covid -19 pandemic. As such, this generation has delayed traditional milestones of adulthood including marriage, childbirth, and buying their own homes. As housing prices have continued to increase, nearly 20% year-over-year as of early 2022, millennials have increasingly been priced out of housing markets, particularly in urban areas. MHI is conducting research that explores the phenomenon of millennial consumers moving to more rural geographies to attain a lower-cost, higher-quality of life. Further, MHI is examining how manufactured housing offers an affordable alternative to traditional homes and creates an opportunity for millennial consumers to become homeowners. Millennials, as well as older Gen Zs (Americans aged 10-25) have expressed enthusiasm about manufactured housing, and even more importantly, are engaged in the manufactured housing market as evidenced by the share of MH mortgages they hold relative to other generational cohorts. This research will be presented at Freddie Mac's Rural Research Symposium in November.



ajaciarea mousing misiliale

# YOUR LIFESTYLE BUILT BETTER.





# TITAN<sup>®</sup> HOMES

#### CONTACT:

Ron Major, Sales Manager 951 Route 12 South Sangerfield, NY 13455 T: 800.937.3911 ext.1611

# www.titanhomesny.com





# 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.



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 2. NML5#2280



st

M O R T G A G E CORPORATION



#### PENNSYLVANIA MANUFACTURED HOUSING ASSOCIATION ANNOUNCES "IN-PERSON" ACM COURSE 1 & ACM COURSE 2 CLASSES BACK ON THE SCHEDULE!

Accredited Community Manager (ACM®): The ACM<sup>®</sup> program is a comprehensive study of manufactured home community management topics. This program covers a broad range of manufactured home community management topics to include: management and resident policies, community maintenance, leasing and sales techniques, marketing communities, taxes. insurance, financial management, business planning, physical asset management, federal laws and fair housing law. Community owners, managers and others in key management roles within a community may attend classes.

The in-person ACM<sup>®</sup> program consists of two courses, the first lasting three and one-half days and the second lasting two and one-half days.

**ACM Course 1 – October 18-21, 2022:** The focus of this 3 1/2 day course is Professional Community Management and will cover an overview of the varied responsibilities of the community manager.

ACM Course 2 – May 17-19, 2023: The focus of this 2 1/2 day course is Advanced Community Management and will cover Community Operations and Financial Management.

# Member pricing extended to members of home state MHA's.

For more info & to register, visit: https://pmha.org/educational-events





## 72<sup>nd</sup> ANNUAL CONVENTION & TRADE SHOW OCTOBER 19-20, 2022 Turning Stone Resort 5218 Patrick Road, Verona NY

# **EXHIBITORS & SPONSORS WANTED!**

There are Exhibitor & Sponsorship opportunities available for the 72<sup>nd</sup> Annual Convention & Trade Expo. All exhibit and sponsorships include signage on-site, announcements during the Convention, in meeting materials and in the NYHA *Housing Now* newsletter. Additional benefits as listed.

#### **Banquet Sponsor: \$400 NYHA Members Only**

Includes one meeting registration.

Beverage Sponsor: \$400 NYHA Members Only Includes one meeting registration.

Table Top Exhibitor: \$500 NYHA Members Only

Includes one meeting registration and one table top exhibit space.

#### **EXHIBITOR INFORMATION**

You have a fantastic opportunity to boost your business during the Convention!

Twenty-five table top displays will be available on a first come, first served basis. The exhibit area will be located inside the Cypress Ballroom, the meeting room, giving you a great opportunity to mingle with industry peers as you promote your business. Each table top display includes one 6-foot skirted table, two chairs, electricity and one full meeting registration (including all sessions and meals). Each additional employee from your company will pay a separate fee to attend. As in past years, we will be having a "Poker Run" to help encourage our attendees to visit as many exhibitors as possible. EXHIBITOR SCHEDULE (subject to change)

#### Wednesday, October 19, 2022

Exhibitor Set-up: 6:00 pm - 10:00 pm

#### Thursday, October 20, 2022

Exhibitor Set-up: 6:00 am - 8:00 am

Continental Breakfast: 8:00 am - 9:00 am

Break with Exhibitors: 10:15 - 10:30 am

Luncheon: 12:00 pm - 1:00 pm

Break with Exhibitors: 3:15 pm - 3:30 pm

Exhibitor Teardown: after 3:30 pm

# Don't Miss the Trade Show



Be sure to visit with all of the vendors at the Trade Show on October 20<sup>th</sup>! Learn about new products, check out the latest technology on the market, and ask your questions about the latest and greatest offerings!

t Turning Stone

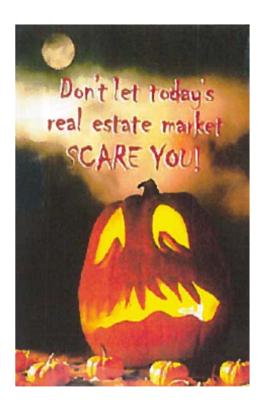
Participate in our Poker Run! Visit every exhibitor to draw a card. High hand at the end of Thursday wins a prize: either a free golf 4-some at the 2023 Summer Outing; or 2 free tickets to the 2023 Annual Convention!

#### **OVERNIGHT ACCOMMODATIONS**



# 5218 Patrick Road Verona, NY 13478

Featured accommodations at Turning Stone Resort are: the Hotel and the Tower at \$169; Tower Junior Suites at \$249; or Lodge Suites at \$279. All room rates are subject to Oneida Indian taxes and surcharges. The rate is good for the nights of October 19 & 20, 2022 for Convention guests. To obtain the group rate, call the hotel at 1-800-771-7711 and state "NY Housing Association Convention" for reduced rates.



Buying or Selling Doesn't Have to be Scary! Sell your park today with our trusted team.



**JERRY CURRE** PRESIDENT Licensed Real Estate Broker



LUCIEN P. CURRE VICE PRESIDENT CERTIFIED REAL ESTATE GENERAL APPRAISER

No listing required! All deals confidential! Long list of Qualified Buyers! Over 100 years of experience! EREE valuation of your park! N



**TIMOTHY GOLAN** Licensed Real Estate Salesperson



**DANIEL S. SHELDON** Licensed Real Estate Salesperson

FREE valuation of your park! No obligation!

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

# 72<sup>nd</sup> ANNUAL CONVENTION REGISTRATION

Name:		Additional People:		
Company:				
Email:				
Telephone:				
REGISTRATION FEES	EARLY BIRD By Oct 1, 2022	REGULAR After Oct 2, 2022	TOTAL	
ATTENDEE NYHA Member	\$300	\$350	\$	
Additional Person, same company	\$200 each	\$250 each	\$	
Non-NYHA Member	\$600	\$650	\$	
Non-Member Add'l Ppl, same company	\$400 each	\$450 each		
EXHIBITOR ONLY NYHA Member	\$500	\$600	\$	
Additional Person, Same Company	\$200 each	\$250 each	\$	
LANYARD SPONSOR/EXHIBITOR*	\$400	\$500	\$	
SPONSOR NYHA Members ONLY (circle) Additional Person, same company	\$400 Beverage \$400 Banquet \$200/each additional	\$500 Beverage \$500 Banquet \$250/each additional	\$ \$ \$	
TOTAL PAYMENT DUE			\$	
Method of Payment: American Express Discover Master Card Visa Check Enclosed (pay to NYHA)				
*Credit Card # CVV Code:				
Signature Check number:				
*Billing Address				
City, State & Zip				
Mail to: New York Housing Association, 634 Watervliet Shaker Rd., Latham NY 12110				

# uk2<sup>™</sup> ultimate kitchen two<sup>™</sup>

# All the essential elements





2551 Champion Drive | Claysburg, PA 16625 www.atlantichomespa.com



# Do <u>your employees</u> receive emails from NYHA?

Visit our website at: 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



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.

 $\cap$ 

#### Find a Community Near You!

**Brookview Village** Greenfield Center, NY 518-893-2989

> Collingwood Horseheads, NY 607-739-4623

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

**Kinnebrook Estates** Monticello, NY 845-794-6066

Waterfalls Village Hamburg, NY 716-648-3789

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 NI 07728 www.umh.com 800.504.0670 NYSE:UMH

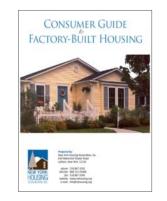






Let our experience guide you.

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

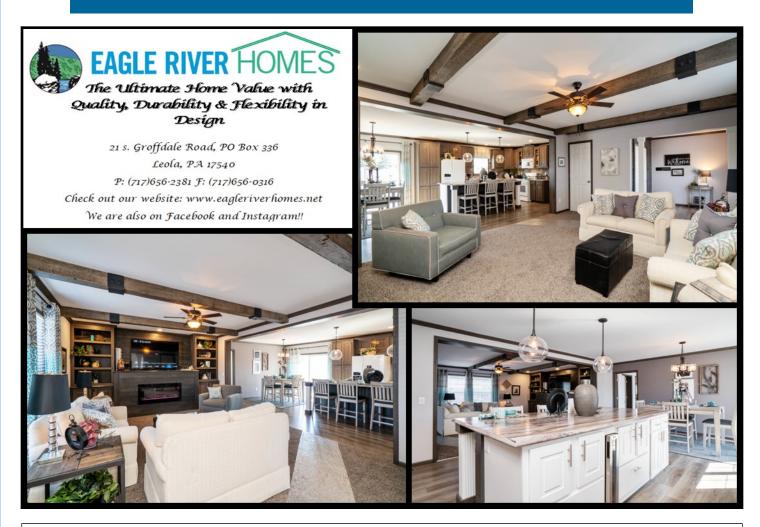
# **2022 CALENDAR OF EVENTS**

(Tentative – dates & times subject to change)

Oct 19	21B & Mechanics	Turning Stone Resort	9 am - 4 pm
Oct 19	Board Meeting	Turning Stone Resort	1 pm - 4 pm
Oct 19	Convention Banquet	Turning Stone Resort	6 pm - 9 pm
Oct 20	72 <sup>nd</sup> Annual Convention	Turning Stone Resort	9 am - 5 pm
Oct 21	Continuing Education	Turning Stone Resort	9 am - 12 pm

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

## The NYHA office will be closed on Monday, October 10, 2022 for the Columbus Day holiday.



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.





ACQUIRING LAND-LEASE COMMUNITIES NATIONWIDE

> Acquisitions Recapitalizations Joint Ventures Tax-Efficient Structures

COMMUNITY TYPES: All-Age - Age-Restricted Stabilized - Lease-up - Development

# 18 communities with over 7,300 homes sites and growing!



# COAST TO COAST.....YOUR INDUSTRY LEADERS



#### The Manufactured Housing Insurance Leader

- Professional Advice
- Prompt Claim Handling
- Inventory, Cargo & Installation Coverage
- General Liability, Automobile, Toter Coverage
- Property

HF&C

HAYLOR, FREYER & COON

- Umbrella
- Employee Theft
- Non-Owned Debris Removal
- Rental Homes

Sean Dalton 800-289-1501 sdalton@haylor.com

#### The Manufactured Housing Financing Leader

- Serving the Manufactured Housing finance industry since 1983
- Low rate financing for purchases & refinancing
- · Home only
- Land/home financing
- New & Pre-owned homes
- In community or Private Property



Tim Nolan 866-870-2612 tnolan@haylor.com

Insuring All you Value