



HOUSING NOW

October 2023

in search of...



73rd ANNUAL CONVENTION & TRADE SHOW

PRE-REGISTRATION ENDS FRIDAY, OCTOBER 13 AT 12:00 PM

See inside for more details - you don't want to miss this!

To register, please call: 1-800-721-HOME

or visit: <https://www.nyhousing.org/events/73rd-annual-convention>

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.



FROM THE NYHA PRESIDENT



JOE BUSHEY

THE MAIN THING

It is very easy to get distracted and lose your focus on what is most important in your life. There is so much happening all around the world that makes it hard to keep track of it all. Now more than ever it is imperative to plan for your success. The first step is to determine for yourself what you think success really is. Success will be something different for everybody, and will change over time for folks, too.

One thing I have learned over the years is that once you have decided to do something, you owe it to yourself, and those you are working with, to do it to the very best of your ability. Whether it is your church, children's school, social club or taking better care of yourself, you will only get out of it what you choose to put in to it. Only you can determine what your priorities are, and then you need to hold yourself accountable for accomplishing them.

This month, most of us will be attending the 73rd Annual NYHA Convention. The key for our association to be successful is for feedback and input from our members on not only what we are doing right, but also what we could be doing better. The purpose of any trade organization is to promote the industry it is involved in and to educate its' members on what not only is required but what is working well within the industry. I look forward to seeing you all again later this month at the Convention and wish you continued success through the rest of this year.

CONGRATULATIONS & THANK YOU
to outgoing NYHA President, Joe Bushey!
We appreciate your dedication and leadership.

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.

FEATURED 73rd ANNUAL CONVENTION SPEAKERS & TOPICS



Chris Nicely

The Changing Demographics of Our Buyers: As Boomer demand is waning in the marketplace, who is taking their place, and how fast? Gen X? Gen Z? Do they still have home ownership as a life goal? Is it even attainable? Find out how demand is shifting and how you can leverage this information to sell more and GROW your business in this session.

MH 101 - The Industry Basics for Newbies and the Rest of Us: Marriage wall, trim out, pit set, CrossMod(r), trailer, mobile home, modular... Reacquaint yourself with the basics of manufactured housing; the product, the build, and the set to represent your product with pride to all of your customers.



Scott Stroud

7 Universal Mistakes That Cost Communities and Retailers Sales: Is your business as profitable as it should be today? When business is good, we're often too busy to work on our sales processes, but when the market slows down it is those processes – and the discipline to use them – that can keep our company out of the red. In this interactive presentation we'll cover: The 5 Key Disciplines behind every successful company; The nearly universal mistakes or misunderstandings that stifle sales; and What to do now to ensure an optimal sales system that propels your business upwards, even in a down market.

Remaining Relevant – Marketing to Millennials: We have a whole new generation of homebuyers that are seizing control of the market – and their wants and needs are much different from their parents! How can we attract new buyers into our homes and communities? In this interactive discussion we will examine the shopping, buying and living habits of younger buyers and learn how to present what we have in a way that meets their approval and gets them excited!



Jaime Cain, Esq.

Assistance Animals: Learn the ins and outs of the difference between a service animal and an emotional support animal. How to document, when you can ask for additional information, learn the limits on having to accept and the pitfalls.

Criminal History: What information can you ask, can you use automatic screening criteria to reject, what questions to ask and how to document.

Tenant Rent Increases: The new wave of litigation post HSTPA. Tenants are gathering together and forming tenant units. Learn how to document and support your rent increases and how to push back against tenants who become demanding and bullies.



Mark Glaser, Esq.

2023 Legislative Summary and the **2024 Legislative Outlook** from Mark Glaser, Esq.

Also on the schedule: a representative from **MHI will be providing an update on the Department of Energy's** proposed rule changes.

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

NYHA 73rd ANNUAL CONVENTION

October 18 & 19, 2023 - Turning Stone Resort, Verona NY

October 18th

- 8:30 am Registration for 21B & Mechanics Courses (Meadow Meeting Room)
(separate registration/fees apply)
- 1:00 pm NYHA Board Meeting (Willow Meeting Room) *All NYHA Members Welcome!*
- 6:00 pm Welcome & Networking Reception – The Tin Rooster
- 6:30 pm – Midnight Vendor Set-Up (Mohawk Room)

October 19th

- 8:00 am Registration & Continental Breakfast (Seneca/Onondaga/Cayuga/Tuscarora Rooms)
- 9:00 am Welcome & Introduction
- 9:10 am NYHA 73rd Annual Meeting
- 9:30 am **Legal & Legislative Update:** Mark Glaser, Esq., Greenberg Traurig
- 10:30 am Break with Exhibitors – Mohawk Room
- 11:15 am **Department of Energy Update:** Leslie Gooch, MHI
- 12:00 pm Luncheon – Mohawk Room. *Invited Luncheon Speaker: NYS HCR*
- 1:00 pm **BREAKOUT #1 - CHOOSE ONE:**
7 Universal Mistakes That Cost Communities and Retailers Sales: Scott Stroud
MH 101 - The Industry Basics for Newbies and the Rest of Us: Chris Nicely
Assistance Animals: Jaime Cain, Esq.
- 2:00 pm Break with Exhibitors – Mohawk Room
- 2:30 pm **BREAKOUT #2 - CHOOSE ONE:**
The Changing Demographics of Our Buyers: Chris Nicely
Remaining Relevant: Marketing to Millennials: Scott Stroud
Tenant Rent Increases: Jaime Cain, Esq.
- 3:30 pm **BREAKOUT #3 – CHOOSE ONE:**
7 Universal Mistakes That Cost Communities and Retailers Sales: Scott Stroud
MH 101 - The Industry Basics for Newbies and the Rest of Us: Chris Nicely
Criminal History: Jaime Cain, Esq.
- 4:30 pm Closing Remarks

October 20th

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

***Each company registered for the Convention can use promo code
CEOCT2023 before Friday, Oct 13th at 12:00 pm for one FREE CE registration**

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

LAST COURSES IN 2023!

In conjunction with the New York State Department of State Division of Building Standards & Codes, the New York Housing Association will host the following courses in October 2023:

21B Initial	Oct 18
21B Installer	Oct 18
Mechanics	Oct 18
Continuing Ed	Oct 20

Course Location:

Turning Stone Resort
5218 Patrick Road
Verona, NY

To register, please visit:

www.nyhousing.org/events
or call 1-800-721-HOME



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

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

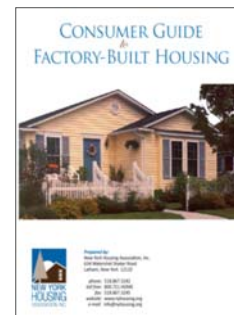


Building Better Communities through Best Practices

- 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 and purchasers. 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 min purchase of 25 Guides.

For more info, please contact:

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



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!**



Your Clayton eBuilt Home

- Solar - ready
- SmartComfort® by Carrier® HVAC heat pump
- Rheem® hybrid heat pump water heater
- Argon gas low-E windows
- ecobee® smart thermostat
- ENERGY STAR® Frigidaire® appliances
- Pfister® bathroom fixtures
- LED lighting
- Insulated exterior doors
- Additional home insulation
- Sealed duct system
- Whole house ventilation system



Clayton Built

Homes so energy efficient,
you can save

40-50%

on annual utility costs¹

SAVE MONEY on Energy Bills

Average monthly energy cost comparison² between a multi-section Tempo® home built to eBuilt™ standards and a traditional off-site built home:

Albany, NY

Electric Utilities

eBuilt[™]
Home
\$238

Traditional
Off-Site
Home
\$396

Estimated Annual Savings:
\$1,896

Gas Utilities

eBuilt[™]
Home
\$155

Traditional
Off-Site
Home
\$208

Estimated Annual Savings:
\$628

eBuilt™ homes meet the US Department of Energy's ZERO ENERGY READY HOME national requirements.

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.

SCAN TO TAKE
an eBuilt™ home tour!



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

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





ultimate
kitchen
two

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!**



Master-Craft
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