



HOUSING NOW

September 2021

OCTOBER 27-28, 2021: ANNUAL CONVENTION & TRADE EXPO

We hope you will join us for the 71st Annual Convention & Trade Expo scheduled to be held October 27-28, 2021 at the Turning Stone Resort in Verona, NY. This year, we'll kick the Convention off with a **Welcome Reception & Banquet on Wednesday, October 27th beginning at 6:00 pm.** Plan to join us for networking with fellow industry members from around the state and enjoy a relaxed evening with a great meal.

Beginning at 9:00 am on Thursday, October 28th, we will have informative seminars from dynamic speakers, including: Elliott Eisenberg, Ph.D., the Bow Tie Economist; David Finney from BildMedia; Mark Glaser, Esq., Greenberg Traurig; and William Sherman from the NYS Department of State Division of Building Standards & Codes.

Dr. Elliott Eisenberg will discuss economic issues such as: how the economy will bounce back as Covid-19 continues to recede; predictions on how fast the GDP growth will be in 2022 and beyond; when the labor shortage may end; what the chances of a 1970's-type inflation returning; what the Fed's game plan regarding tapering; and will the housing boom and affordability crisis continue or worsen. This informative session will be one you do not want to miss - especially if you own or operate a Manufactured Housing Community!

David Finney from BildMedia will discuss marketing and sales issues, such as: new technologies and improved digital experiences in the housing market; the current state of the housing market; and some ways you can improve your digital marketing and sales to sell more homes for the



remainder of 2021 and beyond. David is a fantastic speaker, with very innovation ideas – you won't want to miss this, especially if you sell manufactured and modular homes!

Mr. Michael Perri, Service Manager, Champion Home Builders, Titan Division, and the Hon. William Sherman, Administrator -

Manufactured Housing, NY Division of Building Standards and Codes will present on various installation and service issues and review recent changes to the HUD Code.

Coming off of a very successful and well-attended STAR webinar on August 24, 2021, NYHA Counsel Mark Glaser Esq., of Greenberg Traurig, will be providing the latest on the changes to the STAR program. All Community Owners will want to be prepared for the changes to the STAR real property tax exemption program. Make sure you stay for this update and learn about how the transition from STAR exemption to STAR credit will impact your Community and your residents. A more detailed Legislative Update & what to watch for in 2022 will also be provided by Mark.

The day after the Convention, **Friday, October 29th,** we are offering the required 3-hour Continuing Education Course for certified mechanics, retailers, installers and manufacturer's. Separate fees and registration are required.

There are special room rates being offered to NYHA members at Turning Stone. The cut-off date to make reservations is September 27, 2021.

Watch your mail for more information!



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FROM THE NYHA PRESIDENT



JOE BUSHEY

COMMUNICATION IS STILL THE KEY!

It's really amazing how much technology has changed our lives and how different things are today compared to what they used to be. It's even crazier to think that the generations before us were witnessing the same extent of advances we see today, just on a different scale. The older we get, the quicker time goes by, and when we were younger we felt like we knew everything. One thing that never seems to change is the importance of communicating effectively to each other.

Today we can fax, call, email, text, write or just talk to someone to get our message through. With all these different ways to communicate, I believe it is extremely important to verify with whoever we are dealing with, to always find out two things:

when is a convenient time to reach them and in which form, whether it be a phone call or an email, etc.

Whether it is in our business, family or social life, the key to having successful relationships is to keep in touch and to support one another. As we all grow we need to be aware of where we came from and where we want to be heading. I think the biggest mistake a lot of us make is that we get so busy being busy that we forget to slow down, be good listeners and follow up with all the commitments we make to each other. Nothing is more upsetting than to be told by somebody they are going to call you or get back to you and then they never do. Remember people do not care how much you know until they know how much you care.

Please be sure to mark your calendars for our upcoming Annual Convention. I look forward to seeing everyone October 27 & 28 at the Turning Stone in Verona!

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NYHA 71st ANNUAL CONVENTION

October 27 & 28, 2021

Tentative Schedule of Events

October 27th

- 2:00 pm NYHA Board of Directors Meeting (Willow Meeting Room)
All NYHA Members Welcome!
- 6:00 pm Welcome & Networking Reception (Appalachian/Adirondack Clubhouse)

October 28th

- 8:00 am Registration & Continental Breakfast (Cyprus Ballroom Foyer)
- 9:00 am Welcome & Introduction (Cypress Ballroom)
- 9:15 am David Finney, Bild Media: **Marketing & Sales**
- 10:15 am Break with Exhibitors
- 10:30 am Hon. William Sherman, NYS DOS DBSC & Mike Perri, Titan Homes: **Installations**
- 12:00 pm Luncheon
- 1:00 pm Elliott Eisenberg, Ph.D., The Bow Tie Economist: **Economic Issues**
- 2:45 pm Break with Exhibitors
- 3:00 pm NYHA 71st Annual Meeting
- 3:30 pm Mark Glaser, Esq., Greenberg Traurig: **Legislative Update**
- 4:30 pm Closing Remarks

October 29th

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

Travel home safely!



ANNUAL CONVENTION & TRADE EXPO EXHIBITORS & SPONSORS WANTED!

EXHIBITOR & SPONSORSHIP OPPORTUNITIES

There are exhibit spaces & sponsorships available for the 2021 Annual Convention & Trade Expo. All sponsorships include recognition on-site, in meeting materials and in the NYHA *Housing Now* newsletter. Additional benefits as listed.

Table Top Exhibitor: \$400 Member / \$650 Non-Member

Includes one meeting registration

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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 next to 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 2019, 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 27, 2021

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

Thursday, October 28, 2021

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: 2:45 pm - 3:00 pm

Exhibitor Teardown: after 3:00 pm



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ANNUAL CONVENTION & TRADE EXPO

MEET THE SPEAKERS!



Elliot Eisenberg, Ph.D., is an internationally acclaimed economist and public speaker specializing in making economics fun, relevant and educational. Dr. Eisenberg earned a B.A. in economics with first class honors from McGill University in Montreal, as well as a Master and Ph.D. in public administration from Syracuse University. Eisenberg is the Chief Economist for GraphsandLaughs, LLC, a Miami-based economic consultancy that serves a variety of clients across the United States. He writes a syndicated column and authors a daily 70-word commentary on the economy that is available at www.econ70.com.



David Finney founded Bild Media in 2019 to help independent dealers and manufacturers tell their market about the incredible quality and value that a manufactured home offers. He believes that factory-built homes are the future of home construction, and he has 'jumped in headfirst' to make manufactured housing a consideration for all Americans. David has over a decade of experience in the manufactured housing industry in Marketing and Business Development at 21st Mortgage Corp. in Knoxville, TN. He also owns a small business with his wife, and is very well aware of the struggles and challenges of owning a business, and what it takes to market and advertise in your community.



Mark Glaser, Esq., of Greenberg Traurig, has been NYHA's Counsel for 20+ years. Mark has led many discussions with NYHA members on all matters relating to Legislation and leads the fight lobbying for the manufactured & modular housing industry in Albany. Mark has also served as Counsel to the Majority of the New York State Assembly, acting as legal advisor to five Speakers of the Assembly as well as other members of the Assembly's leadership.



William Sherman joined the NYS Dept of State's Division of Building Standards & Codes in April 2008, as a Code Compliance Specialist for Manufactured Housing. In 2016, he was appointed to a leadership position as the Administrator for Manufactured Housing, assisting with the management of the unit's overall activities. Bill's activities include: training, installations, direct enforcement tasks within numerous local governments, investigations of consumer complaints, handling dispute resolution matters, as well as the overall enforcement of the State Plan for Manufactured Housing, the NYS Uniform Fire Prevention and Building Code and Code of Federal Regulations for Manufactured Housing, and much more.



Michael Perri is the Service Manager at Champion Homes, Titan Division, and has close to 40 years experience working on manufactured and modular homes all across NY. Mike previously worked with G & I Homes and American Homes as a foreman and manager and is experienced in all aspects of installing homes. Mike will join Bill Sherman to discuss installations and his knowledge and experience will be insightful to all Certified Installers.



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DIGITAL HOME BUYING EXPERIENCE FOR MANUFACTURED HOMES

David Finney, BildMedia

Is a digital home buying experience possible in the MH industry? Yes. It absolutely is. Tools are available today that allow a retailer to generate a lead, show a home, help the customer coordinate the financing of a home, and close the purchase without ever setting foot in the store. It's already happening now at MH retailers across the country.

We know what you're thinking: "Most customers don't want to purchase something that large without coming to the sales center to see it." For now, that's true for some buyers and some markets. But, **having the digital option makes your sales center more appealing**, and customers can CHOOSE how often they want to visit your brick and mortar store, and that makes them feel more comfortable with your business.

What about in the future? Will customers be able to purchase a home without EVER visiting a sales center to see the homes? **Yes.** This is the path that all industries have gone down, and ours will be no different.

Twenty years ago, bookstores would have never believed they'd be virtually non-existent because of online sales, **Amazon proved them wrong.** Ten years ago, the taxi model was the only way to pay for a ride. **Uber and Lyft changed that.** Seven years ago, auto dealers all said that you have to have a brick and mortar dealership to sell cars. **Carvana's \$13 BILLION market valuation and \$4 BILLION in revenue in 2019 say otherwise.**

Let's dive into this and see what the process looks like. There is a graphic on BildMedia's website that shows what the MH Online Sales model looks like. Like any sales strategy funnel, you have lots of leads come in at the top, and sales come out the bottom. You can look at each step of the funnel, and what tools you'll need to move customers through your digital pipeline.

Lead Generation: Here's a list of what you can use to successfully generate leads online:

1. Facebook Lead Generation Ads;
2. Google/YouTube Ads that direct to a lead generation landing page;
3. Website with great content that ranks well and has good calls to action;
4. Google My Business for local SEO; and
5. Various other social media and digital channels.

Customer Finds Home: This is where your website comes in. It needs to have photos, 3D tours, floor-plans, and any other information that the manufacturer can provide. Think of any product that you buy online – there's nothing you'll see in the store that you can't see on the website.

Loan Application: This step of the funnel is all on the lenders. They need to create the digital application for customers, as it can be a complicated and expensive process. Fortunately, many lenders in our industry have already done so. Here are the names and application links for some of the larger MH lenders, in alphabetical order: 21st Mortgage; Cascade Home Loans; Credit Human; E-lend and Triad. If your customers' favorite lender doesn't have an online application, we recommend that you encourage them to get one. The world is moving quickly towards a digital environment, and businesses need to adapt to stay relevant.

Loan Stips: For the most part, lenders accept conditions in a digital format. Paystubs, W-2s, VOEs, etc. can all be submitted electronically. There are some conditions, however, that require a signature. These can be signed online with e signatures. If your lender does not accept them with e-signatures, they need to be encouraged to do so.

Loan Closed: This is the most challenging aspect of the lending process to complete digitally. Currently, 36 states allow e-notaries to do electronic verification of signatures. If you're in one of those states, you can have your documents notarized online. If you're NOT in one of those states, there are still options, but the lenders will have to get the software to allow it. This is something you will need to bring up with your lender.

Home Delivered and Sold: The final step in the home buying process is the final walkthrough. Many customers wouldn't have an issue doing this virtually. They could use Facetime, Zoom, etc., to walk through the home with the retailer on the phone. This would be especially helpful for those home sites that are far from the sales center, and virtual walk-throughs would save time driving to and from the home site.

<https://bildmedia.io/digital-home-buying-experience-for-manufactured-homes/>



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LIVE WEBINAR SEPTEMBER 9, 2021: EVICTIONS & ERAP

Join NYHA and Mark Glaser Esq., of Greenberg Traurig, on Thursday, September 9, 2021 beginning at 9:00 am to learn about the recently enacted Eviction Moratorium and changes to the Emergency Rental Assistance Program. The **EVICTIION MORATORIUM has been extended through January 15, 2021**. NY Governor Hochul signs new Legislation: to view the press release, please visit: <https://www.nyhousing.org/news/erap-and-evictions-live-webinar-on-sep-9-2021>



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COMING EVENTS

Oct 27-27: 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

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| November 4 | 21B Initial Training Course
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| November 4 | 21B Installer Training Course
Ramada by Wyndham Liverpool/Syracuse |
| November 4 | Mechanics Certification Course
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CDC EVICTION MORATORIUM UPDATE

Supreme Court Ends Federal Eviction Moratorium: The U.S. Supreme Court has blocked the Centers for Disease Control and Prevention's (CDC) new targeted nationwide eviction moratorium which applied to counties in the U.S. experiencing "substantial and high levels of community transmission levels of COVID-19" which covers more than 90% of all renters in the U.S. The Supreme Court ruling only applies to the federal eviction moratorium and any state or local moratoriums remain in effect.

In its decision, the Court stated, "The moratorium has put the applicants, along with millions of landlords across the country, at risk of irreparable harm by depriving them of rent payments with no guarantee of eventual recovery. Despite the CDC's determination that landlords should bear a significant financial cost of the pandemic, many landlords have modest means. And preventing them from evicting tenants who breach their leases intrudes on one of the most fundamental elements of property ownership—the right to exclude." The order further stated that "if a federally imposed eviction moratorium is to continue, Congress must specifically authorize it."

In response to the Supreme Court ruling, House Financial Services Chairwoman Maxine Waters issued a statement that she is working on a "legislative solution to address issues with the slow implementation of the emergency rental assistance program." Previously, Chairwoman Waters tried to pass legislation mandating an eviction moratorium, but her efforts were unsuccessful.

MHI STRESSES THE IMPORTANCE OF DISPARATE IMPACT AS RESOURCE AGAINST COMMUNITIES THAT ZONE OUT MANUFACTURED HOUSING

In response to HUD's proposed changes about how disparate impact will be used in fair housing cases, MHI submitted comments to the Department stressing the importance of fair housing and disparate impact as tools the industry uses to combat localities use of zoning and other discriminatory practices to exclude manufactured homes in their community. As part of its comments, MHI included specific examples of such discriminatory actions and generally supported HUD's proposed changes to make it easier to bring lawsuits over such behavior. [Click here](#) to read the letter.

MHI also urged that disparate impact rules must create a balance between facilitating a fair legal opportunity to pursue legal actions, while at the same time protecting against a proliferation of lawsuits without merit merely because there may be statistical evidence of a possible disparate impact.

MHI referenced necessary protections cited by the Supreme Court in a 2015 Court case, with MHI specifically supporting inclusion of a requirement into the rule that lawsuits demonstrate "robust causality" and "direct proximate cause" between the defendant's actions and a discriminatory statistical impact for the lawsuits to proceed and succeed. This is important to MHI lender members.

In 2020, HUD issued a final rule changing disparate impact rules, creating a five-part test that a plaintiff would have to meet to even have a lawsuit proceed to the next stage, in which plaintiffs would be required to defend the five-part test at the "Motion to Dismiss" stages. The rule HUD is now proposing would eliminate that five-part test, reinstating rules from a 2013 HUD rule that involve a burden shifting process between plaintiffs and defendants.

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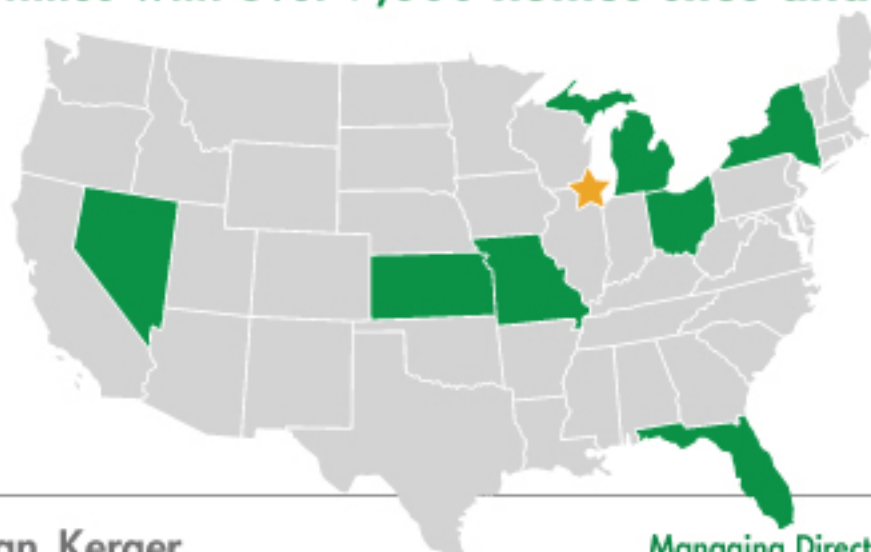


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